



August 19, 2011

Marilyn Hamilton
Property & Casualty Associate Commissioner
Texas Department of Insurance
P.O. Box 149104 M/C 104-PC
Austin, Texas 78701

RE: House Bill (HB 3), Commercial Policy and Endorsements

Dear Marilyn:

In accordance with Texas Administrative Code §5.4911, we are submitting revisions to the Texas Windstorm Insurance Association (TWIA), T.W.I.A. Commercial Policy and endorsements for commissioner approval.

As a result from the passage of House Bill 3 (HB 3), 82nd Legislature, 1st Called Special Session, TWIA is submitting for commissioner's approval the necessary amendments to the commercial policy form and endorsements. TWIA staff meet with staff from the Texas Department of Insurance (TDI) and Office of Public Insurance Counsel (OPIC) to discuss informal drafts of amendments to the commercial policy form and endorsements. The amendments to the commercial policy form and endorsements contained in this submission are a result of those discussions.

Attached to this cover letter is a Property and Casualty Filing Transmittal Form, an explanatory memorandum, amended commercial policy form and endorsements.

We look forward to commissioner's approval of the proposed submission. If you or your staff have any questions, or need additional information, please let me know.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'David Nardecchia', is written over the text 'Very truly yours,'.

David Nardecchia, CPCU

Cc: John Polak, CPCU
General Manager

Randy Wipf
Vice President
Underwriting / Agent Services

Attachments Enclosed