



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## MEMORANDUM

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DATE: February 7, 2020  
TO: Marianne Baker, Texas Department of Insurance, Property & Casualty Lines  
FROM: Cindy Watkins, Manager, Legal & Compliance  
RE: Amended "TWIA Dwelling Policy"

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In accordance with Title 28 Texas Administrative Code 5.4911, Texas Windstorm Insurance Association ("TWIA") is submitting the amended "TWIA Dwelling Policy" for Commissioner approval. TWIA has amended the TWIA Dwelling policy form as part of its effort to implement provisions of Senate Bill 615, passed during the 86th Texas legislative session. Specifically, Senate Bill 615 amended Chapter 2210 of the Texas Insurance Code by adding subsection 2210.205(a)(3). Subsection 2210.205(a)(3) requires TWIA policies to include a conspicuous notice concerning the availability of supplemental payments, a description of the process for requesting a supplemental payment and any applicable deadlines related to supplemental payments. Accordingly, TWIA has amended the TWIA Dwelling Policy to include additional language regarding supplemental payments.

This amended TWIA Dwelling Policy, if approved by the Commissioner, will be effective for dwelling policies delivered, issued for delivery, or renewed on or after July 1, 2020.

Attached please find attached a redlined version of the existing policy form showing the proposed changes, as well as a clean copy of the proposed revised policy.