



**P-0821-18**

August 6, 2021

Regulatory Policy Division  
Property & Casualty Filings Intake  
Texas Department of Insurance  
Mail Code 104-3B  
P.O. Box 149104  
Austin, Texas 78714-9104

Submitted via SERFF

Re: New TWIA Rating Rules

Dear Property & Casualty Filings Intake:

In accordance with TDI's December 1, 2017 elimination of manual rule filings, Texas Windstorm Insurance Association (TWIA) is submitting its TWIA Rating Rules (Rating Rules) for review. While the document itself is new, the information contained within the Rating Rules are the portions of the previously filed TWIA Rules Manual (Exhibit E) that were categorized as manual rules. The balance of the information from the TWIA Rules Manual (Exhibit E) not included in the new Rating Rules document will be filed separately as the TWIA Instructions and Guidelines Manual (TWIA-132933697).

Attached to this letter, please find an explanatory memorandum identifying the sections of the previous manual that have changed, copy of Commissioner's Order No. 12-0028 approving the previously filed Exhibit E, the previously approved version of Exhibit E, a redline of the Rating Rules comparing the recent revisions with previously filed and approved Exhibit E, and a clean copy of the Rating Rules. Please note, pursuant to TDI's December 1, 2017 elimination of manual rule filings, a large majority of the revisions shown in the redlined document reflect the separation of the TWIA Rules Manual (Exhibit E) into the attached TWIA Rating Rules and a separate TWIA Instructions and Guidelines Manual. The small number of remaining revisions reflect changes in current business processes and the replacement of outdated rate related information with updated information previously approved by the Texas Department of Insurance. Information that is obsolete was also removed from the Rating Rules. Several sections have also been added to reflect the creation of new endorsements that will be implemented as a part of an upgraded policy administration system TWIA is currently working to deploy in 2022. These new endorsements were submitted to TDI for review and approval as separate filings (TWIA-132821850, TWIA-132821929, TWIA-132821975, and TWIA-132822110).



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TEXAS WINDSTORM  
INSURANCE ASSOCIATION

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Should you have questions or require anything further, please feel free to contact me at 737-800-9935.

Sincerely,

*Cindy Watkins*

Cindy Watkins  
Manager, Legal & Compliance