



James C. Murphy, FCAS, MAAA
Vice President - Actuary

August 15, 2013

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

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear Marilyn:

Section 2210.352 of the Texas Insurance Code states that, not later than August 15 of each year, the Texas Windstorm Insurance Association shall file with the Department a proposed manual rate for all types and classes of risks written by the Association.

This filing is made pursuant to Section 2210.352 (a-1) and fulfills all of the requirements of that subsection.

On August 13, 2013, the Board of Directors of the Association voted to file for uniform 5% increases in both its residential and commercial rates, to be effective January 1, 2014. The increases are based on an actuarial review resulting in indications of +32% and +29% for residential and commercial rates, respectively. The complete residential and commercial analyses are attached.

If you or your staff has any questions or comments, please contact John Polak or me.

Respectfully,

A handwritten signature in black ink, appearing to be 'JCM', written over a light blue horizontal line.

James C. Murphy

Texas Windstorm Insurance Association

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