

No. **4301**

**Official Order**  
*of the*  
**Texas Commissioner of Insurance**

**Date: February 17, 2016**

**Subject Considered:**

APPROVAL OF TEXAS WINDSTORM INSURANCE ASSOCIATION  
DWELLING AND COMMERCIAL ENDORSEMENTS  
UNDER 28 TAC §5.4911

Dwelling Endorsement, Link #S617877, Reference No. P-1215-05  
Commercial Endorsement, Link #S617880, Reference No. P-1215-05

The commissioner of insurance considers the Texas Windstorm Insurance Association (TWIA) submission for approval of new endorsements. The commissioner makes the following findings of fact and conclusions of law:

1. On December 15, 2015, as required by 28 TAC §5.4911, TWIA submitted new endorsements for its dwelling and commercial policies. The dwelling policy endorsement is Amendatory Endorsement No. TWIA 800, attached as Exhibit A. The commercial policy endorsement is Amendatory Endorsement No. TWIA 801, attached as Exhibit B.
2. Both endorsements add storm doors to the list of Property Not Covered in the policy. Storm doors will be excluded from coverage unless specifically listed on the declarations page of an individual policy.
3. TDI posted notice of TWIA's submission on the TDI website on December 15, 2015. Notice of the submission was also published in the January 15, 2016, issue of the *Texas Register* at 41 TexReg 662. Both notices are required by 28 TAC §5.4911. The comment period ended on January 29, 2016. TDI received no comments or hearing requests.
4. The new endorsements are consistent with TWIA's obligation to provide windstorm and hail insurance in the catastrophe area under Insurance Code Chapter 2210.

# 4301

Commissioner's Order  
Texas Windstorm Insurance Association  
Page 2 of 2

5. Under 28 TAC §5.4911, the commissioner may, after the public has an opportunity for comment and public hearing, approve endorsements TWIA submits to implement Insurance Code Chapter 2210. The commissioner must approve the new endorsements before TWIA uses them.

Therefore, the commissioner approves the new endorsements in Exhibits A and B. TWIA must begin using the endorsements for new business on or before April 1, 2016, and for renewal business on or before June 1, 2016. TWIA must notify TDI when TWIA begins using the endorsements.

David C. Mattax  
Commissioner of Insurance

By: Marilyn Hamilton  
Marilyn Hamilton  
Director, Property and Casualty Lines Office  
Regulatory Policy Division  
Commissioner's Order No. 12-0018