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COMMISSIONER
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December 16, 2011

VIA Hand Delivery

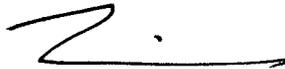
Hon. Eleanor Kitzman
Commissioner
Texas Department of Insurance
Hobby I, 13th Floor, Room 1340-A
333 Guadalupe
Austin, Texas 78701

Re: Texas Windstorm Insurance Association ("TWIA") Plan of Operation
Implementation of HB 3

Dear Commissioner Kitzman:

On November 22, 2011 TWIA filed the referenced proposed changes to the TWIA Plan of Operation with you. The TWIA Board of Directors discussed the filing at its December 13, 2011 meeting. At that meeting the Board of Directors determined that further study of the proposed changes by committee was necessary. Therefore, please accept this letter as notice that after the Board committee and full Board complete their review of the proposed changes an additional filing may be made with your office modifying the November 22, 2011 submission.

Sincerely,



Michael R. Perkins