

No. 2018- 5391

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

**Date: FEB 05 2018**

**Subject Considered:**

**APPROVAL OF TEXAS WINDSTORM INSURANCE ASSOCIATION  
REVISED POLICY APPLICATION FORMS**

*Petition and State Tracking Numbers:*

Residential Renewal Application, P-0717-05; S643916  
Commercial New Business Application, P-1117-10; S647998  
Commercial Renewal Application, P-1117-11; S647991  
Manufactured Home New Business Application, P-1117-12; S647999  
Manufactured Home Renewal Application, P-1117-13; S647935  
Builders Risk New Business Application, P-1117-14; S647984  
Builders Risk Renewal Application, P-1117-15; S647978

The Commissioner has considered the Texas Windstorm Insurance Association (TWIA) submission under 28 TAC § 5.4911 for approval of revised application forms. The Commissioner makes the following findings of fact and conclusions of law:

1. On July 21, 2017, TWIA submitted a revised Residential Renewal Application form, State Tracking Number S643916, for approval under 28 TAC § 5.4911.
2. The revised Residential Renewal Application makes minor updates to the existing application, an online version that TWIA implemented in 2015. TWIA describes the updates in the filing.
3. TDI posted notice of the revised Residential Renewal Application form submission on the TDI website on August 11, 2017. Notice of the submission was also published in the August 11, 2017, issue of the *Texas Register* at 42 *TexReg* 4014. The time to request a public hearing ended on September 1, 2017. The comment period ended on September 11, 2017. TDI received no comments or hearing requests.

4. The revisions to the Residential Renewal Application form are consistent with TWIA's obligation to provide windstorm and hail insurance in the catastrophe area under Insurance Code Chapter 2210.
5. On November 3, 2017, TWIA submitted the following revised application forms for approval under 28 TAC § 5.4911:

<u>Name</u>	<u>State Tracking Number</u>
Commercial New Business Application	S647998
Commercial Renewal Application	S647991
Manufactured Home New Business Application	S647999
Manufactured Home Renewal Application	S647935
Builders Risk New Business Application	S647984
Builders Risk Renewal Application	S647978

6. Each of the revised application forms in the November 3, 2017, submission combine new data field items with modest revisions to existing data field items in the current application forms. The revised application forms include essentially the same information currently required. New data field items provide some additional detail and questions to help avoid confusion about eligibility. The revised application forms also allow information to be more easily displayed and entered into TWIA's new online system. TWIA described the changes in memoranda included in the filings.
7. TDI posted notice of the submission on the TDI website on November 13, 2017. Notice of the submission was also published in the November 24, 2017, issue of the *Texas Register* at 42 *TexReg* 6645. The time to request a public hearing for the submission ended on December 14, 2017. The comment period ended on December 27, 2017. TDI received no comments or hearing requests.
8. The application form revisions in the November 3, 2017, submission are consistent with TWIA's obligation to provide windstorm and hail insurance in the catastrophe area under Insurance Code Chapter 2210.
9. After the public has had an opportunity to comment and request a public hearing, the Commissioner may approve the revised TWIA application forms. 28 TAC § 5.4911. The Commissioner must approve the revised application forms before TWIA can use them.

Therefore, the Commissioner approves the following revised application forms:

<u>Name</u>	<u>State Tracking Number</u>
Residential Renewal Application	S643916
Commercial New Business Application	S647998
Commercial Renewal Application	S647991
Manufactured Home New Business Application	S647999
Manufactured Home Renewal Application	S647935
Builders Risk New Business Application	S647984
Builders Risk Renewal Application	S647978

Kent C. Sullivan  
Commissioner of Insurance

By: Marianne M. Baker  
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Commissioner's Order No. 12-0018