In accordance with Title 28 Texas Administrative Code 5.4911, TWIA is submitting revisions to the TWIA Commercial Declarations Pages (Declarations Pages) for each commercial policy type (Building and Business Personal Property, Condo Building Master, Habitational (Not Condo), Business Property Only, and Builders Risk) for approval.

**Reason for Changes**

TWIA is in the process of implementing an upgraded policy administration system and intends to implement these Declarations Pages as a part of the release of the upgraded system. TWIA is revising the formatting of the Declarations Pages to be easier to read and more consistent with the Declarations Pages of Texas FAIR Plan Association. While the information captured by the existing and new Declarations Pages is substantially similar, the slight differences and overall new format warrant TDI’s review.

**Comparison of Existing and Revised Declarations Pages**

Pursuant to Title 28 Texas Administrative Code 5.9321(c)(7) please find attached, in addition to the preceding Cover Letter, Form Usage Table, and this Explanatory Memorandum:

- A Comparison Legend Notes page which explains how to use the Comparison Legend.
- A Comparison Legend which lists the data fields captured by each existing TWIA Commercial Declarations Page side-by-side with the information as it is captured by the revised TWIA Commercial Declarations Pages;
- The existing TWIA Commercial Declarations Pages (numbered in accordance with the Legend); and
- The revised TWIA Commercial Declarations Pages (also numbered in accordance with the Legend).

Within each section described above:

- Subsection a. pertains to the Commercial Building and Business Personal Property Declarations Page (TWCB),
- Subsection b. pertains to the Commercial Condo Building Master Declarations Page (TWCC),
• Subsection c. pertains to the Commercial Habitational (Not Condo) Declarations Page (TWCH),
• Subsection d. pertains to the Commercial Business Property Only Declarations Page (TWCP) and
• Subsection e. pertains to the Commercial Builders Risk Declarations Page (TWCR)