



March 24, 2016

Regulatory Policy Division  
Property & Casualty Filings Intake  
Texas Department of Insurance  
Mail Code 104-3B  
P.O. Box 149104  
Austin, Texas 78714-9104  
Via email: [PCFilingsIntake@tdi.texas.gov](mailto:PCFilingsIntake@tdi.texas.gov)

Re: Revisions to TWIA Residential Policy Declarations

Dear Property & Casualty Filings Intake:

In accordance with Texas Administrative Code 5.4911, Texas Windstorm Insurance Association (TWIA or the Association) is submitting a revision to its Residential Policy Declarations Page for Commissioner approval. A separate concurrent filing proposes a related change to the Dwelling Policy jacket, and additional concurrent filings propose parallel changes to TWIA's Commercial Policy and Declarations Page.

Attached to this cover letter please find: (1) a Property and Casualty Filing Transmittal Form; (2) an Explanatory Memorandum with enclosure; and (3) the proposed revised Residential Policy Declarations Page in "redline" form, a clean copy of the proposed revised Residential Policy Declarations Page, and the existing Residential Declarations Page for comparison.

Should you have questions or require anything further, please feel free to contact me at 512-637-2944.

Sincerely,

A handwritten signature in blue ink that reads 'Jessica M. Crass'.

Jessica M. Crass  
Legal & Compliance Manager

CC: Ms. Marilyn Hamilton (via email: [marilyn.hamilton@tdi.texas.gov](mailto:marilyn.hamilton@tdi.texas.gov))  
Property and Casualty, Personal and Commercial Lines, Director  
Texas Department of Insurance  
P.O. Box 149104  
MC 104-PC  
Austin, TX 78714-9104