

October 27, 2011

Marilyn Hamilton
Property & Casualty Associate Commissioner
Texas Department of Insurance
P.O. Box 149104 M/C 104-PC
Austin, Texas 78701

RE: House Bill (HB 3), Renewal Notices

Dear Marilyn:

In accordance with Texas Administrative Code §5.4911, we are submitting revisions to the Texas Windstorm Insurance Association (TWIA) renewal notices for commissioner approval.

As a result from the passage of House Bill 3 (HB 3), 82nd Legislature, 1st Called Special Session, TWIA is submitting for commissioner's approval the necessary revisions to the renewal notices. The HB 3 amendments to the renewal notices change the minimum retained premium requirement from 180 days to 90 days and specifies the evidence of declination is only required every three calendar years.

Attached to this cover letter is a Property and Casualty Filing Transmittal Form and the revised renewal notices. We have marked endorsement on the transmittal form because there is no box for the filing of renewal applications.

We look forward to commissioner's approval of the proposed submission. If you or your staff have any questions, or need additional information, please let me know.

Very truly yours,

David Nardecchia, CPCU

Cc: Randy Wipf

Vice President

Underwriting / Agent Services

Attachments Enclosed