

## **Second Informal Working Draft and Request for Informal Comments on TWIA Rules Reorganization**

Texas Administrative Code, Title 28, Chapter 5, Subchapter E

Posting date: February 2, 2026

Comments due: March 4, 2026

---

The Texas Department of Insurance (TDI) is reorganizing the Texas Windstorm Insurance Association (TWIA) rules in 28 Texas Administrative Code, Chapter 5, Subchapter E. The reorganization of the TWIA rules, including the plan of operation, will align the subchapter with statute and better reflect current practices. It will also make the text more readable, accessible, and user-friendly. Consistent with Insurance Code Chapter 2210, TDI is consulting with TWIA on this project.

As part of this project, TDI requested public input on the planned organization and structure of the TWIA rules. The first informal working draft consisted of:

- 1) [a clean Table of Contents for the new Subchapter E](#);
- 2) [an annotated Table of Contents for the new Subchapter E](#); and
- 3) [a disposition table](#).

TDI received no comments on the first informal working draft.

### **Comments Sought on Second Informal Draft**

The second informal working draft includes the text of all TWIA rules with the exception of the sections affected by House Bill 3689, 89R, 2025. HB 3689 revised TWIA's loss funding structure. TDI is currently working on a rule proposal to implement the bill. The second informal working draft has placeholders for new Division 2 (loss funding) and five sections in new Divisions 3, 4, and 10 stating that these sections will be addressed in the proposal for rules implementing HB 3689.

There are 9 divisions and a Substantive Changes Log:

[Division 1, Governance and Administration](#)

[Division 2, Loss Funding, will be addressed in the proposal for rules implementing HB 3689](#)

[Division 3, Forms and Rates](#)

[Division 4, Eligibility, Application, and Underwriting](#)

[Division 5, Agent Responsibilities](#)

[Division 6, Building Codes](#)

[Division 7, Inspections](#)

[Division 8, Claims Processes](#)  
[Division 9, Slab Claims and Expert Panel](#)  
[Division 10, Depopulation](#)  
[Substantive Changes Log](#)

Some of the changes in the second informal draft include:

- 1) aligning rule text with statute and current TWIA practices;
- 2) removing outdated or obsolete rule text;
- 3) reorganizing the rules; and
- 4) updating rule text to reflect current agency drafting style and plain language preferences.

### **Format**

The informal working draft is formatted the way the Texas Legislative Council formats statutory recodifications. Each new section is followed by its source text, followed by any notes on the new section.

Notes at the end of each division identify any large portions of text that are removed entirely, along with the reason for their removal.

The legislative council format will only be used for the informal working draft. The proposal will propose the current sections' wholesale repeal and replacement with the new sections.

### **Public Comment**

TDI invites your input on the second informal working draft. This is an informal posting intended to gather comments from stakeholders and the general public and is not a formal publication for rulemaking.

The comment period for this informal working draft will close at 5 p.m. Central time on March 4, 2026. Submit comments to the Property and Casualty Lines Office at [PropertyCasualty@tdi.texas.gov](mailto:PropertyCasualty@tdi.texas.gov), or call 512-676-6710 for more information about this informal working draft.