

**TEXAS DEPARTMENT OF INSURANCE**  
**NOTICE OF PUBLIC HEARING**  
**TWIA Adjustments to Maximum Liability Limits**  
**DOCKET NO. 2856**

The commissioner of insurance will hold a public hearing to consider the adjustments that the Texas Windstorm Insurance Association (TWIA) proposed to its maximum limits of liability. The hearing will begin at 2 p.m. Central time, on September 25, 2025, in Room 2.034 of the Barbara Jordan State Office Building, 1601 Congress Avenue in Austin, Texas. **This is not a hearing on TWIA's rates.**

The commissioner has jurisdiction over this hearing under Insurance Code §2210.504.

TWIA filed proposed inflation adjustments to its maximum liability limits on August 7, 2025. The proposed adjustments would apply to windstorm and hail insurance policies delivered, issued for delivery, or renewed on or after January 1, 2026. This filing does not affect TWIA's rates.

By statute, the proposed adjustments are subject to review and either approval, disapproval, or modification by the Texas Department of Insurance (TDI). The proposed adjustments were modified by TDI in an initial order. Insurance Code §2210.504 requires the commissioner to give notice and hold a hearing before deciding whether to finally approve, disapprove, or modify the proposed adjustment within 30 days of the initial order.

**How to review, request copies, and comment**

To **review** or get copies of TDI's order of modification or TWIA's proposed adjustments to its maximum liability limits filings:

--**Online:** Go to [tdi.texas.gov/submissions/indextwia.html#limit](https://tdi.texas.gov/submissions/indextwia.html#limit)

--**In person:** You can review the filing in the Office of the Chief Clerk, Texas Department of Insurance, 1601 Congress Avenue, Austin, TX 78701. If you would like to review the materials in person, please email [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov) to arrange a time.

--**By mail:** Write to the Office of the Chief Clerk, MC: GC-CCO, Texas Department of Insurance, P.O. Box 12030, Austin, Texas 78711-2030.

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**To comment:**

Written comments must be received by TDI on or before 5 p.m. Central time, on September 25, 2025. Please include the docket number on any comments or exhibits. Submit your comments by mail to the Office of the Chief Clerk, MC: GC-CCO, Texas Department of Insurance, P.O. Box 12030, Austin, Texas 78711-2030 or by email to [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov).