



August 19, 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), Dwelling Policy, Endorsements, and Manual Rule

Dear Marilyn:

In accordance with Texas Administrative Code §5.4911, we are submitting revisions to the Texas Windstorm Insurance Association (TWIA), T.W.I.A. Dwelling Policy, endorsements and manual rules 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 amendments to the dwelling policy form, endorsements and manual rules. TWIA staff meet with staff from the Texas Department of Insurance (TDI) and Office of Public Insurance Counsel (OPIC) to discuss informal drafts of amendments to the dwelling policy form, endorsements, and manual rules. The amendments to the dwelling policy form, endorsements and manual rules contained in this submission are a result of those discussions.

Attached to this cover letter is a Property and Casualty Filing Transmittal Form, an explanatory memorandum, amended dwelling policy form, endorsements and manual rules.

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,

A handwritten signature in blue ink, appearing to read 'David Nardecchia', is written over the typed name.

David Nardecchia, CPCU

Cc: John Polak, CPCU
General Manager

Randy Wipf
Vice President
Underwriting / Agent Services

Attachments Enclosed