



February 27, 2026

Regulatory Policy Division
Property & Casualty Filings Intake
Intake Texas Department of Insurance
Mail Code PC-INT
P.O. Box 12030
Austin, Texas 78711-2030

Submitted via SERFF

Re: Amended TWIA Instructions and Guidelines Manual

Dear Property & Casualty Filings Intake:

In accordance with Title 28 Texas Administrative Code §5.4911(g), Texas Windstorm Insurance Association is submitting revisions to its Instructions & Guidelines Manual ("manual"). The manual has been revised to reflect new business processes implemented pursuant to the following:

- House Bill 2518, 89th Texas Legislative Session: Prohibiting the use of premium financing arrangements for TWIA policies.
- House Bill 1900, 88th Texas Legislative Session: Increasing the notice period for non-renewal notices from 30 days to 60 days.
- Senate Bill 2233, 88th Texas Legislative Session: Removing the requirement for automatic renewals for TWIA commercial policies.

Attached to this cover letter please find: (1) an explanatory memorandum identifying the sections of the previous manual that have changed, in accordance with Texas Administrative Code 5.9342(a)(2); (2) a redlined version of the existing manual showing the pages with proposed changes; and (3) a clean copy of the proposed revised pages from the manual.

Should you have questions or require anything further, please feel free to contact me at 737-800-9935 or cwatkins@twia.org.

Sincerely,

A handwritten signature in black ink that reads "Cindy Watkins".

Cindy Watkins
Manager, Legal & Compliance