



## MEMORANDUM

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DATE: May 15, 2020

TO: Marianne Baker, Texas Department of Insurance, Property & Casualty Lines

FROM: Cindy Watkins, Manager, Legal & Compliance

RE: Amended "Endorsement No. (TWIA) 164 – Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)" and "Endorsement No. (TWIA) 165 – Replacement Cost Coverage – Actual Cash Value Roofs"

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In accordance with Title 28 Texas Administrative Code 5.4911, Texas Windstorm Insurance Association ("TWIA") is submitting the "Endorsement No. (TWIA) 164 – Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)" and "Endorsement No. (TWIA) 165 – Replacement Cost Coverage – Actual Cash Value Roofs" for Commissioner approval.

On September 19, 2019, TWIA submitted amended versions of the "Endorsement No. (TWIA) 164 – Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)" and "Endorsement No. (TWIA) 165 – Replacement Cost Coverage – Actual Cash Value Roofs" in its effort to implement provisions of House Bill 1900, Senate Bill 615, House Bill 2102 and Senate Bill 442 passed during the 86th Texas legislative session (ST# S671347). During those revisions, "Carpeting, cloth awnings" was inadvertently struck from Condition 6c.(7)(g). TWIA is now amending these endorsements by inserting "Carpeting, cloth awnings" back into Condition 6c.(7)(g).

Attached please find redlined versions of the existing endorsements showing the proposed changes, as well as a clean copy of the proposed revised endorsements.