



April 30, 2021

Regulatory Policy Division
Property & Casualty Filings Intake
Texas Department of Insurance
Mail Code 104-3B
P.O. Box 149104
Austin, Texas 78714-9104

Submitted via SERFF

Re: New TWIA "Endorsement No. (TWIA) 311 – Extension of Coverage – Additional Living Expense"

Dear Property & Casualty Filings Intake:

In accordance with Title 28 Texas Administrative Code 5.4911, Texas Windstorm Insurance Association ("TWIA") is submitting the new "Endorsement No. (TWIA) 311 – Extension of Coverage – Additional Living Expense" for Commissioner approval. TWIA has created this endorsement, along with two additional new endorsements being filed in conjunction with this endorsement, in an effort to reduce potential confusion associated with the current framework in place to cover indirect losses by splitting out and reorganizing the provisions in the existing TWIA 310, 320, and 330 endorsements. Additionally, TWIA is in the process of implementing an upgraded policy administration system and intends to implement this endorsement as a part of the release of the upgraded system. As the system is currently expected to be released at the beginning of April 2022, TWIA requests that this new endorsement be approved with effective dates of April 1, 2022 for new business and June 1, 2022 for renewals to accommodate TWIA's renewal process whereby renewal offers are sent out 60 days in advance of the policy renewal date.

Attached to this cover letter please find: (1) an explanatory memorandum explaining the creation of this endorsement; (2) the existing TWIA 310 endorsement; (3) the existing TWIA 320 endorsement; and (4) the new endorsement.

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

Sincerely,

A handwritten signature in cursive script that reads "Cindy Watkins".

Cindy Watkins
Manager, Legal & Compliance