



September 18, 2019

Regulatory Policy Division
Property & Casualty Filings Intake
Texas Department of Insurance
Mail Code 104-3B
P.O. Box 149104
Austin, Texas 78714-9104
Via email: PCFilingsIntake@tdi.texas.gov

Re: Amended "TWIA Commercial Policy", "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"

Dear Property & Casualty Filings Intake:

In accordance with Title 28 Texas Administrative Code 5.4911, Texas Windstorm Insurance Association ("TWIA") is submitting the amended "TWIA Commercial Policy", "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. TWIA has amended the commercial policy form and accompanying amendments as part of 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.

Attached to this cover letter please find: (1) an explanatory memorandum; (2) a redlined version of the previous policy and accompanying amendments; and (3) a clean copy of the amended policy and accompanying amendments.

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

Sincerely,

A handwritten signature in blue ink that reads "Cindy Johnson".

Cindy Johnson
Manager, Legal & Compliance



CC: Ms. Marianne Baker (via email: marianne.baker@tdi.texas.gov)
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