



September 7, 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) 419 Other Structures on the Described Location Increased Limits"

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) 419 Other Structures on the Described Location Increased Limits" for Commissioner approval. TWIA has created this endorsement in an effort to mitigate potential drawbacks of the current framework in place to cover appurtenant structures. 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 April 2022, TWIA requests that this new endorsement be approved with effective dates of April 18, 2022 for new business and July 18, 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; and (2) the new endorsement. TWIA also conducted an actuarial/rate analysis corresponding to the new endorsement that will be filed separately (TWIA-132926182).

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