



**James C. Murphy, FCAS, MAAA  
Actuary**

August 15, 2009

Marilyn Hamilton  
Property & Casualty Associate Commissioner  
Texas Department of Insurance  
P.O. Box 149104 M/C 104-PC  
Austin, TX 78701

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear Marilyn:

Section 2210.352 of the Texas Insurance Code states that, not later than August 15 of each year, the Texas Windstorm Insurance Association shall file with the Department for approval by the Commissioner a proposed manual rate for all types and classes of risks written by the Association.

On June 23, 2009, the Board of Directors of the Association voted to file for 10% increases in both its residential and commercial rates. The increases are based on an actuarial review resulting in indications of +28% and +23% for residential and commercial rates, respectively. The complete residential and commercial analyses are attached.

We look forward to the Commissioner's approval of the proposed changes. If you or your staff have any questions or comments, please contact Jim Oliver or me.

Respectfully,

James C. Murphy

Encl. (2)

**Texas Windstorm Insurance Association**

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