

**Texas Department of Insurance**  
**Notice of Annual Rate Filing**  
**Texas Windstorm Insurance Association (TWIA)**

**Description:**

The Texas Windstorm Insurance Association made its annual rate filing on August 13, 2024. The filed rates represent a 10 percent increase in residential and commercial rates, effective January 1, 2025, for new and renewal policies.

The commissioner of insurance will review the filing to determine whether TWIA's proposed rates are just, fair, reasonable, adequate, not excessive, not unfairly discriminatory, and nonconfiscatory as to any class of insurer, as required by Insurance Code §560.002 and §2210.355.

The commissioner of insurance must approve or disapprove the filing no later than October 15, 2024. If the filing is not approved or disapproved by that date, it is considered approved.

**To Review the Filing, Request Copies, Request Additional Supporting Information, and Comment:**

- To **review or get copies**
  - **Online:** Go to [TWIA Submissions](http://www.tdi.texas.gov/submissions/indextwia.html) (www.tdi.texas.gov/submissions/indextwia.html).
  - **In person:** You can review the filing at the Texas Department of Insurance, Office of the Chief Clerk, 1601 Congress Avenue, Austin, Texas, 78701. To schedule a time to review the materials in person, please email [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov).
  - **By mail:** Write to the Texas Department of Insurance, Office of the Chief Clerk, MC-GC CCO, P.O. Box 12030, Austin, TX 78711-2030.
  
- To **ask that TWIA provide additional supporting information** relating to this filing, TDI must receive your request by **5 pm Central time on August 29, 2024**. The request must be reasonable and directly related to the filing.
  - **Online:** Email [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov).

- **By mail:** Send your request to the Texas Department of Insurance, Office of the Chief Clerk, MC-GC CCO, P.O. Box 12030, Austin, TX 78711-2030.
  
- **To comment or provide information related to the filing**
  - **Online:** Email [TWIARateComments@tdi.texas.gov](mailto:TWIARateComments@tdi.texas.gov).
  - **By mail:** Send comments or information to the Texas Department of Insurance, Office of the Chief Clerk, MC-GC CCO, P.O. Box 12030, Austin, TX 78711-2030. You must submit your comment or information by 5 p.m. Central time on October 1, 2024.