



James C. Murphy, FCAS, MAAA
Vice President - Actuary

October 17, 2012

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 Filing P-1012-07

Dear Marilyn:

The Texas Windstorm Insurance Association would like to amend the above-referenced filing as follows:

	<u>Filed</u>	<u>Amended</u>
Dwellings and individually owned townhouses	\$1,809,000	\$1,821,000
Contents of an apartment, condominium, or townhouse	\$379,000	\$381,000
Commercial structures and associated contents	\$4,508,000	\$4,536,000

The Association requests this amendment to correct a calculation error in the original submission that resulted in the filed limits not accurately reflecting the change in the BOECKH index as required by Section 2210.502(a) of the Texas Insurance Code.

Amended supporting documents are attached.

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

Respectfully,

A handwritten signature in black ink, appearing to be 'JCM', written in a cursive style.

James C. Murphy

Encl. (2)

Texas Windstorm Insurance Association
Proposed Limits of Liability
To Be Effective January 1, 2013
 Impact on Exposures In-Force as of 9/30/12
 Revised 10/15/12



Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,821,000	48,000
Contents	374,000	381,000	7,000
Non-Dwelling	4,424,000	4,536,000	112,000

	Risks at Statutory Limits	<u>Exposure</u> Current	Proposed	Increase
Dwelling	85	150,705,000	154,785,000	4,080,000
Contents	30	11,220,000	11,430,000	210,000
Non-Dwelling	155	685,720,000	703,080,000	17,360,000
Total	270	847,645,000	869,295,000	21,650,000
Total TWIA Exposure				74,271,847,772
% Increase in TWIA Exposure				0.03%