



August 14, 2018

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: <u>PCFilingsIntake@tdi.texas.gov</u>

Re: New TWIA Rating Rules

Dear Property & Casualty Filings Intake:

In accordance with TDI's December 1, 2017 elimination of manual rule filings, Texas Windstorm Insurance Association (TWIA) is submitting its TWIA Rating Rules (Rating Rules) as a part of the TWIA Rate/Rule filing. While the document itself is new, the information contained within the Rating Rules are the portions of the previously filed TWIA Rules Manual (Exhibit E) that were categorized as manual rules. The balance of the information from the TWIA Rules Manual (Exhibit E) not included in the new Rating Rules document will be filed separately as the TWIA Instructions and Guidelines Manual.

Attached to this letter, please find a redlined version of the previously filed TWIA Rules Manual (Exhibit E) and a clean copy of the new TWIA Rating Rules. Please note, pursuant to TDI's December 1, 2017 elimination of manual rule filings, a large majority of the revisions shown in the redlined document reflect the separation of the TWIA Rules Manual (Exhibit E) into the attached TWIA Rating Rules and a separate TWIA Instructions and Guidelines Manual. The small number of remaining revisions reflect changes in current business processes and the proposed rates described in the rate portion of this Rate/Rule filing.

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

Sincerely,

Circly Johnson

Cindy Johnson Manager, Legal & Compliance

CC: Ms. Marianne Baker (via email: <u>marianne.baker@tdi.texas.gov</u>) Property and Casualty, Personal and Commercial Lines

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