



Xiuyu Li, ACAS, MAAA
Actuary

August 8, 2018

Mrs. J'ne Elizabeth Byckovski
Chief Actuary
Texas Department of Insurance
333 Guadalupe Street
Austin, TX 78714-9104

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear J'ne:

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 a proposed manual rate for all types and classes of risks written by the Association.

This filing is made pursuant to Section 2210.352 (a-1) and fulfills all of the requirements of that subsection.

On July 31, 2018, the Board of Directors of the Association voted to file for uniform 10% increases in both its residential and commercial rates, to be effective January 1, 2019. The increases are based on an actuarial review resulting in indications of +33% and +37% for residential and commercial rates, respectively. The complete residential and commercial analyses are attached.

If you or your staff have any questions or comments, please contact Jerry Fadden or me.

Respectfully,

A handwritten signature in black ink, appearing to read 'Xiuyu Li', is written over a horizontal line.

Xiuyu Li