

## **Informal Working Draft and Request for Informal Comments on TWIA Premium Refund Rule**

Texas Administrative Code, Title 28, Chapter 5, Subchapter E, §5.4905

Posting date: May 13, 2024

Comments due: May 27, 2024

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The Texas Department of Insurance (TDI) has prepared an informal working draft of a rule amendment relating to Insurance Code §2210.204, as amended by [HB 3208](#) (88R, 2023), which specifies the circumstances requiring the Texas Windstorm Insurance Association (TWIA) to refund premium when an insured cancels coverage.

The informal working draft proposes to:

- clarify that §5.4905 is subject to Insurance Code §2210.204;
- reflect that a TWIA policy is subject to the \$100 minimum retained premium if it is cancelled for
  - one of the reasons listed in §2210.204(d);
  - a change in majority ownership, including foreclosure; or
  - the death of the policyholder;
- remove obsolete references to policies effective before or after November 27, 2011; and
- make nonsubstantive amendments to reflect current agency drafting style and plain language preferences.

TDI invites your input on the informal working draft. This is an informal posting intended to gather comments from stakeholders and the general public; it is not a formal publication for rulemaking.

The comment period for this informal working draft will close at 5 p.m. Central time, on May 27, 2024. Submit comments to [PropertyCasualty@tdi.texas.gov](mailto:PropertyCasualty@tdi.texas.gov) or call 512-676-6710 for more information about this informal working draft.

[Continue to informal draft of TWIA Premium Refund Rule](#)