



Randy Wipf, CIC
Vice President – Underwriting/Agent Services

MEMORANDUM

DATE: Dec 2, 2009
TO: ALL AGENTS
RE: **2010 T.W.I.A. Maximum limits of Liability**

Please read and route to interested personnel in your agency!

2010 Maximum Limits

- Effective 1/1/2010 Texas Windstorm Insurance Association (T.W.I.A.) maximum limits of liability will be as follows:

Coverage	Current limits / 2009	Revised Limits eff. 1/1/ 2010
Dwellings and Individually Owned Townhouses and Corporeal Movable Property	\$1,705,000	\$1,773,000
Individually Owned Corporeal Moveable Property in Apartments, Condominiums, or Townhouses	\$359,000	\$374,000
Commercial Buildings and Corporeal Moveable Property	\$4,154,000	\$4,424,000
Governmental Buildings and Corporeal Moveable Property	\$4,154,000	\$4,424,000

Applications for policies to be delivered, issued for delivery, or renewed on or after January 1, 2010 may be submitted using limits of liability up to the new maximums shown for each category in the table above. As an example, contents coverage for condominium unit owners can be written up to a maximum amount of \$374,000 in 2010. The revised limits effective January 1, 2010 will be available for use on the TWIA E-quote system on or about Dec 14th.

2010 Rates:

- By law T.W.I.A. must submit a rate filing each year to the Texas Department of Insurance to be effective the following year. Currently the T.W.I.A. board of directors is reviewing its options relative to a rate change for 2010. We will publish a subsequent agent bulletin advising of a rate change and its effective date, if one is approved.