



Randy Wipf, CIC  
Director – Underwriting/Pricing

**MEMORANDUM**

DATE: May 12, 2006  
TO: ALL AGENTS  
RE: Revised Maximum Limits for Commercial and Government

*Please read and route to interested personnel in your agency!*

Effective June 1, 2006, Texas Windstorm Insurance Association (TWIA) maximum limits of liability will change as follows:

Coverage	Current Limits	Revised Limits eff. 6/01/06
<b>Commercial Buildings and Corporeal Movable Property</b>	<b>\$1,907,000</b>	<b>\$3,000,000</b>
<b>Government Buildings and Corporeal Movable Property</b>	<b>\$2,192,000</b>	<b>\$3,000,000</b>
Dwellings and Individually Owned Townhouses and Corporeal Movable Property	\$1,500,000	No change
Individually Owned Corporeal Movable Property in Apartments, Condominiums or Townhouses	\$163,000	No change

New and renewal applications with effective dates of coverage on or after June 1, 2006 may now be submitted using the liability limits up to the maximums shown above.

**TWIA will no longer provide coverage above its new statutory limits for commercial, governmental and/or residential risks. We will be non-renewing any policies that we previously reinsured above our current maximum limits. Any agents with per-risk reinsurance will be contacted in advance of renewal dates so that they will have sufficient time to place coverages with another carrier. Under no circumstances will we write new policies or renew policies with limits that exceed our maximum statutory limits as outlined in the memo.**

If anyone has a question, please call your TWIA underwriter.