



Randy Wipf, CIC  
Director - Underwriting/Pricing

**MEMORANDUM**

DATE: October 13, 2005  
TO: ALL AGENTS  
RE: **2006 Maximum limits**

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

**2006 Maximum Limits**

- Effective 1/1/2006 Texas Windstorm Insurance Association (T.W.I.A.) maximum limits of liability will be as follows:

Coverage	Current limits / 2005	Revised Limits / 2006
Dwellings and Individually Owned Townhouses and Corporeal Movable Property	\$1,500,000	\$1,500,000
Individually Owned Corporeal Moveable Property in Apartments, Condominiums, or Townhouses	\$156,000	\$163,000
Commercial Buildings and Corporeal Moveable Property	\$1,756,000	\$1,907,000
Governmental Buildings and Corporeal Moveable Property	\$2,192,000	\$2,192,000

New business and renewal applications with effective dates of coverage of January 1, 2006 or after may now 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 \$163,000 for policies effective in 2006.

**2006 Rates:**

T.W.I.A. has a rate change request pending with the Texas Department of Insurance (T.D.I.) for both residential and commercial policies. T.D.I. held a hearing on the request and will make a decision by November 15<sup>th</sup>, after which a bulletin will be issued notifying all agents of any rate change. In the meantime all renewal notices effective January 1 or after are being issued with this Important Notice, which reads in part:

- Important Notice: Renewal notices are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change due to changes in values or rates and may affect final policy issuance. Renewal notices are meant to be a preliminary indication of forms and rates at the time of notice, but may change by the time of policy issuance.

**Texas Windstorm Insurance Association**

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