



Annual Rate Filing Timeline

Below are key dates in TWIA's annual rate filing consideration process:

July 1, 2022

TWIA posts an annual Rate Adequacy Analysis to its website for public review. The Rate Adequacy Analysis is a professional estimate by TWIA's actuarial staff of whether rates are sufficient to cover the Association's operating expenses and its expected losses from claims.

August 2, 2022

TWIA's Board of Directors meets to hear the recommendation from the Actuarial & Underwriting Committee and public comment and vote to direct staff regarding TWIA's August 2022 annual rate filing.

October 15, 2022

Statutory deadline for approval or disapproval of a TWIA rate filing by the Commissioner of Insurance.

JUL

AUG

SEP

OCT

NOV

July 18, 2022

The Actuarial & Underwriting Committee meets to review the Rate Adequacy Analysis, hear public comment, and vote on a recommendation to the TWIA Board of Directors regarding TWIA's August 2022 annual rate filing.

August 15, 2022

Statutory deadline for TWIA staff to make the annual rate filing with the Texas Department of Insurance.

Recent TWIA Rate Changes

Effective Date	2017	2018	2019	2020	2021	2022
Residential	0%	5%	0%	0%	0%	5%
Commercial	0%	5%	0%	0%	0%	5%