

Policyholder Name
Mailing Address 1
Mailing Address 2

Company Name is offering to take over your windstorm and hail insurance

Dear Policyholder,

We would like to take over as your windstorm insurance company under a program approved by the Texas Department of Insurance, commonly referred to as the Depopulation Program. This program encourages more insurers to provide windstorm insurance on the Texas Coast. Unless you opt out, Company Name will take over your Texas Windstorm Insurance Association (TWIA) windstorm and hail insurance policy on March 1, 20XX.

To transfer your policy to Company Name:

You don't need to do anything. Your policy will automatically transfer to Company Name, on March 1, 20XX.

To keep your policy with TWIA:

Detach the form on page 2 of the letter you received from TWIA. Sign it and return it to TWIA by January 31, 20XX.

If you agree to transfer your policy, Company Name will:

1. Offer rates similar to TWIA's for three renewal periods after your policy expires. The new premiums will not be more than 15% higher than your current premium.
2. Offer coverage comparable to TWIA for three renewal periods. [Include an explanation of any material differences in coverage here, if any].
3. Let you to keep your current insurance agent.

Please contact [COMPANY TOLLFREE NUMBER] if you have questions.

Sincerely,

[COMPANY NAME]

Copy: Agency Name