



**TEXAS WINDSTORM
INSURANCE ASSOCIATION**



Actuarial & Underwriting Committee

Proposed Underwriting Changes

July 21, 2021

Overview of Proposed Changes

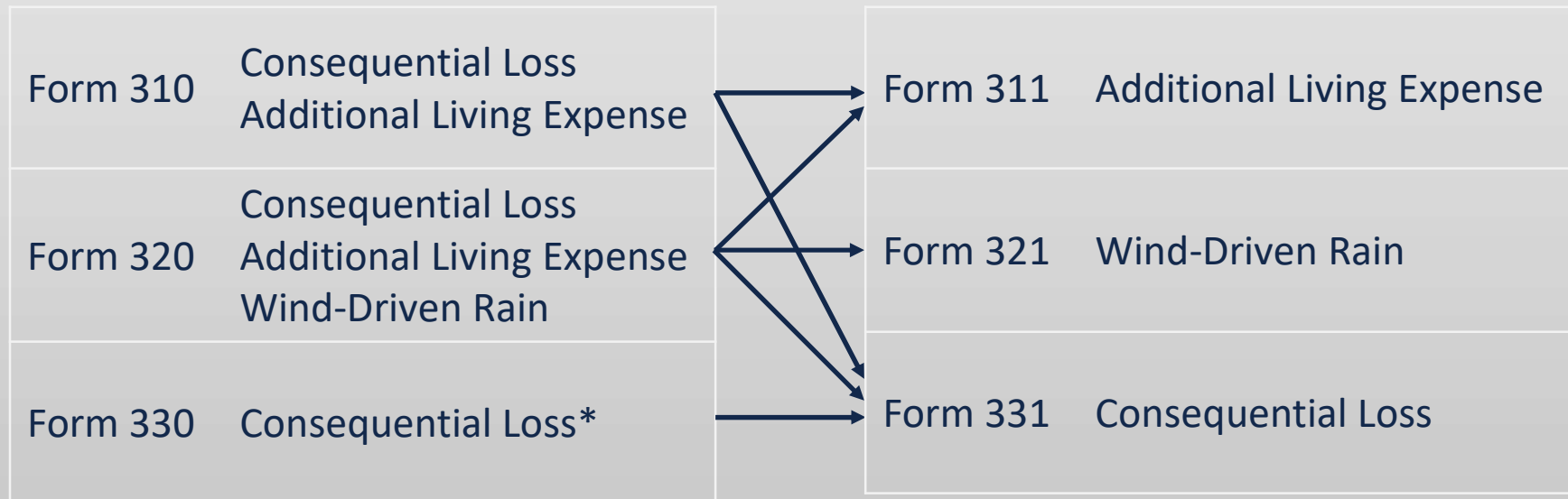
- **TWIA has made and will be making several filings with TDI representing potential changes to its underwriting processes**
- **These changes may be classified as rate filings by TDI, but do not result in overall changes in TWIA rates**
- **All filings were posted to the TWIA website on June 30, 2021**

Appurtenant Structures Endorsement

- **TWIA residential policy currently provides extension of up to 10% of the primary dwelling limit to other structures**
- **This is not additional coverage and reduces the amount of coverage available on the primary dwelling**
- **Proposed optional endorsement would provide specified, additional coverage without a separate deductible**
- **Coverage provided at blanket rate**
 - Policies with separately scheduled and rated items may see premium differences with endorsement
 - UW will work with agents and provide option to write items on separate policies for no change in premium

Indirect Loss Endorsements

- **Current endorsements provide one or more different coverages**
- **Proposed endorsements will provide a single coverage**
- **No change in rates or premiums**



Rate Manual

- **TWIA will be filing a comprehensive update to its rate manual**
- **Proposed updates include:**
 - Overall formatting and structure
 - Updates to business processes
 - Updates to rate-related information
- **No new or modified rates are being introduced**