



**James C. Murphy, FCAS, MAAA**  
**Chief Actuary**  
**Vice President, Enterprise Analytics**

August 7, 2024

J'ne Byckovski  
Chief Actuary  
Texas Department of Insurance  
333 Guadalupe Street  
Austin, TX 78714-9104

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear J'ne:

Section 2210.352 of the Texas Insurance Code states that, not later than August 15 of each year, the Texas Windstorm Insurance Association shall file with the Department a proposed manual rate for all types and classes of risks written by the Association.

This filing is made pursuant to Section 2210.352 (a-1) and fulfills all the requirements of that subsection.

On August 6, 2024, the Board of Directors of the Association voted to file for uniform 10% changes in both its residential and commercial rates. The Board voted to accept the recommendation from the Actuarial & Underwriting Committee for +10% residential and +10% commercial. With six votes in favor and three votes against, the motion achieved the two-thirds majority required by Section 2210.351 (f).

The most current actuarial review results in indications of +38% and +45% for residential and commercial rates, respectively. The complete residential and commercial analyses are attached.

If you or your staff have any questions or comments, please contact me.

Respectfully,

A handwritten signature in black ink, appearing to be 'JCM', written in a cursive style.

James C. Murphy