



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

August 4, 2026

Nicole Elliott
Chief Actuary
Texas Department of Insurance
333 Guadalupe Street
Austin, TX 78714-9104

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear Nicole:

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 4, 2026, the Board of Directors of the Association voted to file for no change in both its residential and commercial rates. The Board voted unanimously to accept the recommendation from the Actuarial & Underwriting Committee for 0% residential and 0% commercial.

The most current actuarial review results in indications of -9% and -4% 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 blue ink, appearing to be "JCM", written over a horizontal line.

James C. Murphy

Texas Windstorm Insurance Association

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