



August 4, 2026

Jordan He, FCAS, MAAA
Senior Actuary

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

RE: Texas Windstorm Insurance Association Adjustments to Maximum Liability Limits

Dear Nicole:

Section 2210.502(a) of the Texas Insurance Code states that the Texas Windstorm Insurance Association shall propose to the Commissioner inflation adjustments to its maximum liability limits at a rate that reflects any change in the BOECKH index.

On August 4, 2026, the Board of Directors of the Association approved the filing of increased limits as indicated by changes in the BOECKH index. These indicated limits are as follows:

	Current 2026	Proposed 2027	% Change
Dwellings and individually owned townhouses	\$1,773,000	\$1,832,000	3.3%
Manufactured Home	\$119,000	\$123,000	3.4%
Contents of an apartment, condominium, or townhouse	\$374,000	\$386,000	3.2%
Commercial structures and associated contents	\$4,424,000	\$4,563,000	3.2%

The limit of liability for governmental buildings and corporeal movable property shall be indexed and adjusted as provided for commercial structures and associated contents, per Texas Insurance Code Section 2210.502(d).

Supporting documents are attached.

We look forward to the Commissioner's consideration of the proposed limits. If you or your staff have any questions or comments, please contact me.

Respectfully,

A handwritten signature in black ink, appearing to read "Jordan He", is written over a light blue horizontal line.

Jordan He, FCAS, MAAA