Texas Windstorm Insurance Association
Calculation of Indicated Limits of Liability
To Be Effective January 1, 2027
Using Marshall & Swift / Boeckh Building Cost Index Numbers

Type of Construction	Ratio of Total TWIA Business	Boeckh Index as of May/June 2025 Corpus Christi	Houston	Average	Boeckh Index as of May/June 2026 Corpus Christi	Houston	Average
Dwelling, including individually owned townhouse unit, & associated corporeal movable property							
Frame	97.53%	3411.4	3475.4	3443.4	3490.6	3627.2	3558.9
Brick	2.47%	3473.0	3672.8	3572.9	3550.1	3810.4	3680.3
Weighted Average Factor				3446.6			3561.9
Indicated Change							3.3%
Current Limit							1,773,000
Indicated Limit of Liability							1,832,000
Proposed Limit of Liability							1,832,000
Manufactured Homes*							
Residential Dwelling Frame	100%	3411.4	3475.4	3443.4	3490.6	3627.2	3558.9
Indicated Change							3.4%
Current Limit							119,000
Indicated Limit of Liability							123,000
Proposed Limit of Liability							123,000
Individually-owned corporeal movable property located in an owner-occupied apartment, residential condominium, or townhouse unit							
Frame	62.35%	3411.4	3475.4	3443.4	3490.6	3627.2	3558.9
Brick	37.65%	3473.0	3672.8	3572.9	3550.1	3810.4	3680.3
Weighted Average Factor				3492.2			3604.6
Indicated Change							3.2%
Current Limit							374,000
Indicated Limit of Liability							386,000
Proposed Limit of Liability							386,000
Structure other than a dwelling or public building and the corporeal movable property located in that structure							
Apartments - Brick, Wood	31.79%	3,525.4	3,588.6	3557.0	3,592.9	3,719.5	3656.2
Apartments - Brick, Concrete	4.46%	3,538.3	3,904.4	3721.4	3,642.0	4,038.8	3840.4
Apartments - Brick, Steel	8.59%	3,738.1	4,167.3	3952.7	3,805.8	4,310.8	4058.3
Commercial - Frame	21.51%	3,790.5	4,013.6	3902.1	3,921.0	4,143.6	4032.3
Commercial - Steel	19.70%	3,725.7	4,049.5	3887.6	3,846.4	4,188.9	4017.7
Commercial - Brick, Wood	0.16%	3,821.1	3,947.5	3884.3	3,929.3	4,083.4	4006.4
Commercial - Brick, Steel	0.07%	4,032.4	4,775.7	4404.1	4,129.9	4,925.5	4527.7
Commercial - Brick, Concrete	13.72%	3,367.1	3,905.3	3636.2	3,472.6	4,067.7	3770.2
Weighted Average Factor				3749.7			3867.9
Indicated Change							3.2%
Current Limit							4,424,000
Indicated Limit of Liability							4,563,000
Proposed Limit of Liability							4,563,000

* Manufactured Homes indexed based on Residential Frame Building Cost Index

Texas Windstorm Insurance Association
Proposed Limits of Liability
To Be Effective January 1, 2027
Impact on Exposures In-Force as of 6/30/26

Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,832,000	59,000
Manufactured Home	119,000	123,000	4,000
Contents	374,000	386,000	12,000
Non-Dwelling	4,424,000	4,563,000	139,000

	Risks at Statutory Limits	Exposure Current	Proposed	Increase
Dwelling	1,007	1,785,411,000	1,844,824,000	59,413,000
Manufactured Home	50	5,950,000	6,150,000	200,000
Contents	134	50,116,000	51,724,000	1,608,000
Non-Dwelling	332	1,468,768,000	1,514,916,000	46,148,000
Total	1,523	3,310,245,000	3,417,614,000	107,369,000
Total TWIA Exposure				128,252,109,500
% Increase in TWIA Exposure				0.08%