

Texas Windstorm Insurance Association
Calculation of Indicated Limits of Liability
To Be Effective January 1, 2025
Using Marshall & Swift / Boeckh Building Cost Index Numbers



Type of Construction	Ratio of Total TWIA Business	Boeckh Index as of May/June 2023			Boeckh Index as of May/June 2024		
		Corpus Christi	Houston	Average	Corpus Christi	Houston	Average
<u>Dwelling, including individually owned townhouse unit, & associated corporeal movable property</u>							
Frame	97.02%	3292.7	3404.4	3348.6	3374.6	3376.7	3375.7
Brick	2.98%	3315.3	3508.8	3412.1	3418.4	3543.7	3481.1
Weighted Average Factor				3350.4			3378.8
Indicated Change							0.8%
Current Limit							1,773,000
Indicated Limit of Liability							1,788,000
Proposed Limit of Liability							1,788,000
Manufactured Homes*							
Residential Dwelling Frame	100%	3292.7	3404.4	3348.6	3374.6	3376.7	3375.7
Indicated Change							0.8%
Current Limit							115,800
Indicated Limit of Liability							116,700
Proposed Limit of Liability							116,700
<u>Individually-owned corporeal movable property located in an owner-occupied apartment, residential condominium, or townhouse unit</u>							
Frame	61.51%	3292.7	3404.4	3348.6	3374.6	3376.7	3375.7
Brick	38.49%	3315.3	3508.8	3412.1	3418.4	3543.7	3481.1
Weighted Average Factor				3373.0			3416.2
Indicated Change							1.3%
Current Limit							374,000
Indicated Limit of Liability							379,000
Proposed Limit of Liability							379,000
<u>Structure other than a dwelling or public building and the corporeal movable property located in that structure</u>							
Apartments - Brick, Wood	35.17%	3436.5	3518.7	3477.6	3491	3479.6	3485.3
Apartments - Brick, Concrete	4.38%	3373.6	3770.9	3572.3	3448.1	3785.8	3617.0
Apartments - Brick, Steel	6.99%	3497.2	4065.2	3781.2	3664.4	4159	3911.7
Commercial - Frame	20.98%	3639.6	3900.2	3769.9	3701.2	3841.7	3771.5
Commercial - Steel	18.63%	3574.0	3946.6	3760.3	3645.5	3875.9	3760.7
Commercial - Brick, Wood	0.25%	3658.3	3839.5	3748.9	3727.5	3797.1	3762.3
Commercial - Brick, Steel	0.14%	3765.3	4635.3	4200.3	3902.8	4644.3	4273.6
Commercial - Brick, Concrete	13.47%	3207.3	3787.4	3497.4	3271.5	3753	3512.3
Weighted Average Factor				3621.7			3638.0
Indicated Change							0.5%
Current Limit							4,424,000
Indicated Limit of Liability							4,444,000
Proposed Limit of Liability							4,444,000

* Manufactured Homes indexed based on Residential Frame Building Cost Index

Texas Windstorm Insurance Association
Proposed Limits of Liability
To Be Effective January 1, 2025
Impact on Exposures In-Force as of 6/30/24



Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,788,000	15,000
Manufactured Home	115,800	116,700	900
Contents	374,000	379,000	5,000
Non-Dwelling	4,424,000	4,444,000	20,000

	Risks at Statutory Limits	<u>Exposure</u> Current	Proposed	Increase
Dwelling	558	989,334,000	997,704,000	8,370,000
Manufactured Home	78	9,032,400	9,102,600	70,200
Contents	114	42,636,000	43,206,000	570,000
Non-Dwelling	421	1,862,504,000	1,870,924,000	8,420,000
Total	1171	2,903,506,400	2,920,936,600	17,430,200
Total TWIA Exposure				105,516,849,400
% Increase in TWIA Exposure				0.02%