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Date: September 28, 2026

To: The Honorable Greg Abbott, Governor
The Honorable Dan Patrick, Lieutenant Governor
The Honorable Dustin Burrows, Speaker of the House

From: Amanda Crawford, Commissioner of Insurance

Re: Report on the Catastrophe Reserve Trust Fund

[Texas Insurance Code 2210.643](#) requires the Texas Department of Insurance (TDI) to provide a written report to the governor, lieutenant governor, and speaker of the house of representatives that includes Catastrophe Reserve Trust Fund (CRTF) balance and the current financial condition of the Texas Windstorm Insurance Association (TWIA).

As of December 31, 2025:

- CRTF balance was \$14,124,844.36.
- There were no events that required TWIA to make a CRTF withdrawal in 2025.
- TWIA reported a payable of \$39,079,547 to the CRTF. The funds were remitted to the CRTF in April 2026.
- TWIA does not have any outstanding financing arrangements. If needed, up to \$1 billion in financing arrangements is available, to pay for TWIA losses in 2026.

We anticipate issuing the next iteration of this report in April 2027 thanks to improvements in processes. If you have questions about this report, contact me at Amanda.Crawford@tdi.texas.gov or email Kenisha Schuster, associate commissioner of Government Relations, at Kenisha.Schuster@tdi.texas.gov.

A handwritten signature in black ink that reads "Amanda Crawford". The signature is written in a cursive, flowing style.

Amanda Crawford
Commissioner of Insurance