

No. **2025-9540**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 10/06/2025**

**Subject Considered:**

Order on Texas Windstorm Insurance Association Policy Maximum Liability Limits

**General Remarks and Official Action Taken:**

The Texas Windstorm Insurance Association (TWIA) proposed adjustments to its maximum liability limits for policies delivered, issued for delivery, or renewed on or after January 1, 2026. This order modifies TWIA's filing.

**Background**

Insurance Code Section 2210.502 requires that TWIA's board of directors propose inflation adjustments to TWIA's maximum liability limits based on changes in the BOECKH Index not later than September 30 of each year. TWIA's board voted to propose adjustments to the maximum liability limits on August 5, 2025. Insurance Code Section 2210.503 requires that TWIA file the proposed maximum liability limits within 10 days of the board's proposal, which TWIA did on August 7, 2025.

Under Insurance Code Section 2210.501, the commissioner must approve, disapprove, or modify TWIA's filing not later than the 30th day after the date TDI receives the filing, or the filing is deemed approved.

Insurance Code Section 2210.504 provides that if TWIA's filing is disapproved or modified under Insurance Code Section 2210.501, the commissioner must, after notice and hearing, issue another order either approving, disapproving, or modifying the filing no later than the 30th day after the date of the initial disapproval or modification.

The following findings of fact and conclusions of law are adopted.

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## Findings of Fact

1. The Texas Department of Insurance (TDI) received TWIA's annual filing to propose adjustments to its maximum liability limits on August 7, 2025. TWIA's residential property filing was assigned petition number P-0825-02 and its commercial property filing was assigned petition number P-0825-01.
2. TWIA proposed the following adjustments to the maximum liability limits:
  - a. An increase of 2.0%—from \$1,773,000 to \$1,809,000—for residential dwellings and individually owned townhouses and their contents.
  - b. An increase of 2.1%—from \$374,000 to \$382,000—for the contents of apartments, condominiums, or townhouses.
  - c. An increase of 2.8%—from \$4,424,000 to \$4,547,000—for commercial and governmental structures and their contents.
  - d. An increase of 2.0%—from \$116,700 to \$119,000—for manufactured homes.
3. Had the past increases for residential dwellings and individually owned townhouses and their contents tracked the BOECKH Index since 1997, the maximum liability limit in 2025 would be \$874,000.
4. Had the past increases for the contents of apartments, condominiums, or townhouses tracked the BOECKH Index since 1997, the maximum liability limit in 2025 would be \$315,000.
5. Had the past increases for commercial and governmental structures and their contents tracked the BOECKH Index since 1997, the maximum liability limit in 2025 would be \$4,004,000.
6. Had the past increases for manufactured homes tracked the BOECKH Index since 1997, the maximum liability limit in 2025 would be \$210,500.
7. Under Insurance Code Section 2210.502(d), the maximum liability limit applicable for governmental buildings is indexed the same as the maximum liability limit for commercial buildings.
8. According to the filing, 876 residential dwelling risks, 123 contents risks, 365 commercial or governmental risks, and 44 manufactured homes are at the maximum limit. This is approximately 0.37% of TWIA's residential dwelling and

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contents risks, 2.09% of TWIA's commercial and governmental risks, and 2.52% of TWIA's manufactured homes risk.

9. The cumulative adjustments to the maximum liability limits for residential dwellings, contents of apartments and condominiums, and commercial and governmental buildings have exceeded the increases in the weighted average BOECKH Index factors.
10. Commissioner's Order No. 2025-9513, issued on September 5, 2025, modified TWIA's filing, approving the increase in the maximum liability limits for manufactured homes and disapproving the increases for dwellings and individually owned townhouses and their contents; contents of apartments, condominium, or townhouse; and commercial and governmental structures and their contents.
11. On September 5, 2025, TDI posted on its website a notice of public hearing to be held at 2 p.m. on September 25, 2025, regarding TWIA's filing. A notice of the hearing was also published in the *Texas Register* on September 12, 2025. Both notices specified that written comments would be accepted until 5 p.m., central time, on September 25, 2025.
12. TDI held the hearing, Docket No. 2856, on September 25, 2025. TDI staff testified, while no members of the public testified. TDI did not receive any timely written comments.

## Conclusions of Law

1. The commissioner has jurisdiction over this matter under Insurance Code Section 2210.504.
2. Insurance Code Section 2210.502 requires that TWIA file proposed inflation adjustments to TWIA's maximum liability limits.
3. Insurance Code Section 2210.501 requires the commissioner to approve, disapprove, or modify TWIA's filing not later than the 30th day after the date TDI receives the filing, or the filing is deemed approved.
4. Because TWIA's filing was initially modified, Insurance Code Section 2210.504 requires the commissioner, after notice and hearing, to either approve, disapprove, or modify the filing not later than 30 days after the initial modification.

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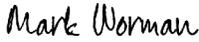
It is ordered that TWIA's filing with proposed increases to its current maximum liability limits is modified, as provided in Commissioner's Order No. 2025-9513.

TWIA's proposed increases to its current maximum liability limits for windstorm and hail insurance policies for dwellings and individually owned townhouses and their contents; contents of an apartment, condominium, or townhouse and their contents; and commercial and governmental structures and their contents, delivered, issued for delivery, or renewed on or after January 1, 2026, are disapproved.

TWIA's proposed increase to its current maximum liability limits for windstorm and hail insurance policies for manufactured homes delivered, issued for delivery, or renewed on or after January 1, 2026, is approved.

Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

Signed by:  
  
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Mark Worman, Deputy Commissioner  
Property and Casualty Division

Signed by:  
  
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Jessica Barta, General Counsel  
General Counsel Division