

Texas Windstorm Insurance Association
Calculation of Indicated Limits of Liability
To Be Effective January 1, 2026

Using Marshall & Swift / Boeckh Building Cost Index Numbers



Type of Construction	Ratio of Total TWIA Business	Boeckh Index as of May/June 2024			Boeckh Index as of May/June 2025		
		Corpus Christi	Houston	Average	Corpus Christi	Houston	Average
<u>Dwelling, including individually owned townhouse unit, & associated corporeal movable property</u>							
Frame	97.33%	3374.6	3376.7	3375.7	3411.4	3475.4	3443.4
Brick	2.67%	3418.4	3543.7	3481.1	3473.0	3672.8	3572.9
Weighted Average Factor				3378.5			3446.9
Indicated Change							2.0%
Current Limit							1,773,000
Indicated Limit of Liability							1,809,000
Proposed Limit of Liability							1,809,000
<u>Manufactured Homes*</u>							
Residential Dwelling Frame	100%	3374.6	3376.7	3375.7	3411.4	3475.4	3443.4
Indicated Change							2.0%
Current Limit							116,700
Indicated Limit of Liability							119,000
Proposed Limit of Liability							119,000
<u>Individually-owned corporeal movable property located in an owner-occupied apartment, residential condominium, or townhouse unit</u>							
Frame	61.58%	3374.6	3376.7	3375.7	3411.4	3475.4	3443.4
Brick	38.42%	3418.4	3543.7	3481.1	3473.0	3672.8	3572.9
Weighted Average Factor				3416.1			3493.2
Indicated Change							2.3%
Current Limit							374,000
Indicated Limit of Liability							382,000
Proposed Limit of Liability							382,000
<u>Structure other than a dwelling or public building and the corporeal movable property located in that structure</u>							
Apartments - Brick, Wood	32.56%	3,491.0	3,479.6	3485.3	3,525.4	3,588.6	3557.0
Apartments - Brick, Concrete	4.20%	3,448.1	3,785.8	3617.0	3,538.3	3,904.4	3721.4
Apartments - Brick, Steel	7.76%	3,664.4	4,159.0	3911.7	3,738.1	4,167.3	3952.7
Commercial - Frame	22.13%	3,701.2	3,841.7	3771.5	3,790.5	4,013.6	3902.1
Commercial - Steel	19.70%	3,645.5	3,875.9	3760.7	3,725.7	4,049.5	3887.6
Commercial - Brick, Wood	0.14%	3,727.5	3,797.1	3762.3	3,821.1	3,947.5	3884.3
Commercial - Brick, Steel	0.06%	3,902.8	4,644.3	4273.6	4,032.4	4,775.7	4404.1
Commercial - Brick, Concrete	13.44%	3,271.5	3,753.0	3512.3	3,367.1	3,905.3	3636.2
Weighted Average Factor				3645.6			3747.4
Indicated Change							2.8%
Current Limit							4,424,000
Indicated Limit of Liability							4,547,000
Proposed Limit of Liability							4,547,000

* Manufactured Homes indexed based on Residential Frame Building Cost Index

Texas Windstorm Insurance Association
Proposed Limits of Liability
To Be Effective January 1, 2026
 Impact on Exposures In-Force as of 6/30/25



Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,809,000	36,000
Manufactured Home	116,700	119,000	2,300
Contents	374,000	382,000	8,000
Non-Dwelling	4,424,000	4,547,000	123,000

	Risks at Statutory Limits	<u>Exposure</u> Current	Proposed	Increase
Dwelling	876	1,553,148,000	1,584,684,000	31,536,000
Manufactured Home	44	5,134,800	5,236,000	101,200
Contents	123	46,002,000	46,986,000	984,000
Non-Dwelling	365	1,614,760,000	1,659,655,000	44,895,000
Total	1408	3,219,044,800	3,296,561,000	77,516,200
Total TWIA Exposure				121,176,605,800
% Increase in TWIA Exposure				0.06%