No. **2026-10103**

Official Order
of the
Texas Commissioner of Insurance

Date: 09/08/2026

Subject Considered:

Order on Texas Windstorm Insurance Association Policy
Maximum Liability Limits Petition

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, 2027.

Background

Insurance Code § 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 4, 2026. Insurance Code § 2210.503 requires that TWIA file the proposed maximum liability limits within 10 days of the board's proposal, which TWIA did on August 6, 2026.

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

Insurance Code § 2210.504 provides that if TWIA's filing is disapproved or modified under § 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.

Findings of Fact

1. TDI received TWIA's annual filing to propose adjustments to its maximum liability limits on August 6, 2026. TWIA's residential property filing was assigned petition number P-0826-03 and its commercial property filing was assigned petition number P-0826-04.

2. TWIA proposed the following adjustments to the maximum liability limits:

   a. An increase of 3.3%—from $1,773,000 to $1,832,000—for residential dwellings and individually owned townhouses and their contents.

   b. An increase of 3.2%—from $374,000 to $386,000—for the contents of apartments, condominiums, or townhouses.

   c. An increase of 3.1%—from $4,424,000 to $4,563,000—for commercial and governmental structures and their contents.

   d. An increase of 3.4%—from $119,000 to $123,000—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 2026 would be $903,000.

4. Had the past increases for the contents of apartments, condominiums, or townhouses tracked the BOECKH Index since 1997, the maximum liability limit in 2026 would be $325,000.

5. Had the past increases for commercial and governmental structures and their contents tracked the BOECKH Index since 1997, the maximum liability limit in 2026 would be $4,130,000.

6. Had the past increases for manufactured homes tracked the BOECKH Index since 1997, the maximum liability limit in 2026 would be $217,600.

7. Under Insurance Code § 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, 1,007 residential dwelling risks, 134 contents risks, 332 commercial or governmental risks, and 50 manufactured homes are at the maximum limit. This is approximately 0.41% of TWIA's residential dwelling and contents risks, 2.10% of TWIA's commercial and governmental risks, and 2.54% of TWIA's manufactured homes risks.

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.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under Insurance Code § 2210.501.
2. Insurance Code § 2210.502 requires that TWIA file proposed inflation adjustments to TWIA's maximum liability limits.
3. Insurance Code § 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.

Order

It is ordered that TWIA's filing with proposed increases to its current maximum liability limits is modified.

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 commercial and governmental structures and their contents, delivered, issued for delivery, or renewed on or after January 1, 2027, are disapproved.

TWIA's proposed increase to its current maximum liability limit for windstorm and hail insurance policies for manufactured homes delivered, issued for delivery, or renewed on or after January 1, 2027, is approved.

Amanda Crawford
Commissioner of Insurance

Signed by:
By: Mark Worman
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Mark Worman, Deputy Commissioner
Property and Casualty Division
Commissioner's Order No. 2022-7476

Recommended and reviewed by:

Signed by:
Nicole Elliott
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Nicole Elliott, Director/Chief Actuary
Property and Casualty Actuarial Office
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Signed by:
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