



Texas Windstorm Insurance Association  
 Calculation of Revised Limits of Liability  
 To Be Effective January 1, 2010  
 Using Marshall & Swift / Boeckh Building Cost Index Numbers

Type of Construction	Ratio of Total TWIA Business	Boeckh Index for Corpus Christi as of May / June 2009	Ratio	Weighted Factor	Boeckh Index for Houston as of May / June 2008	Ratio	Weighted Factor
<b>Dwelling, including individually owned townhouse unit, &amp; associated corporeal movable property</b>							
Frame	98.01%	2008.7	1912.9	1.050081	2165.0	2103.0	1.029482
Brick	1.99%	2081.9	1968.3	1.057715	2262.7	2188.7	1.033810
Total	100.00%						
Weighted Average Factor				1.050			1.030
Current Limit of Liability				1,705,000			1,705,000
Indicated Limit of Liability				1,790,250			1,756,150
Average Indicated Limit of Liability				1,773,000			
<b>Individually-owned corporeal movable property located in an apartment, residential condominium, or townhouse unit that is occupied by the owner of that property</b>							
Frame	53.82%	2008.7	1912.9	1.050081	2165.0	2103.0	1.029482
Brick	46.18%	2081.9	1968.3	1.057715	2262.7	2188.7	1.033810
Total	100.00%						
Weighted Average Factor				1.053			1.031
Current Limit of Liability				359,000			359,000
Indicated Limit of Liability				378,027			370,129
Average Indicated Limit of Liability				374,000			
<b>Structure other than a dwelling or public building and the corporeal movable property located in that structure</b>							
Apartments - Brick, Wood	32.74%	2033.1	1966.5	1.033867	2148.9	2056.9	1.044728
Apartments - Brick, Concrete	2.68%	2025.5	1878.9	1.078024	2319.0	2165.2	1.071033
Apartments - Brick, Steel	5.47%	2148.0	1993.8	1.077340	2466.0	2193.6	1.124179
Commercial - Frame	15.62%	2131.5	2003.8	1.063729	2335.0	2163.1	1.079469
Commercial - Steel	4.23%	2203.5	2055.6	1.071950	2432.1	2201.0	1.104998
Commercial - Brick, Wood	6.52%	2211.5	2092.2	1.057021	2374.1	2224.2	1.067395
Commercial - Brick, Steel	12.34%	2445.7	2268.6	1.078066	2906.7	2577.6	1.127677
Commercial - Brick, Concrete	20.40%	1962.1	1845.3	1.063296	2376.8	2236.1	1.062922
Total	100.00%						
Weighted Average Factor				1.056			1.073
Current Limit of Liability				4,154,000			4,154,000
Indicated Limit of Liability				4,386,624			4,457,242
Average Indicated Limit of Liability				4,422,000			