



Texas Windstorm  
Insurance Association

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August 24, 2015

Marilyn Hamilton  
Property & Casualty Associate Commissioner  
Texas Department of Insurance  
P.O. Box 149104 M/C 104-PC  
Austin, TX 78701

RE: Texas Windstorm Insurance Association Adjustments to Maximum Liability Limits

Dear Marilyn:

Section 2210.502(a) of the Texas Insurance Code states that, not later than September 30 of each year, the Texas Windstorm Insurance Association shall propose to the Commissioner inflation adjustments to its maximum liability limits at a rate that reflects any change in the BOECKH index.

On August 4, 2015, the Board of Directors of the Association approved the filing of increased limits as indicated by changes in the BOECKH index. These indicated limits are as follows:

	<u>Current</u> 2015	<u>Proposed</u> 2016
Dwellings and individually owned townhouses	\$1,773,000	\$1,807,000
Contents of an apartment, condominium, or townhouse	\$374,000	\$381,000
Commercial structures and associated contents	\$4,424,000	\$4,508,000

The limit of liability for governmental buildings and corporeal movable property shall be indexed and adjusted as provided for commercial structures and associated contents, per Texas Insurance Code Section 2210.502(d).

Supporting documents are attached.

We look forward to the Commissioner's approval of the proposed limits. If you or your staff have any questions or comments, please contact John Polak or me.

Respectfully,

James C. Murphy

Encl. (2)

**Texas Windstorm Insurance Association**

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**Texas Windstorm Insurance Association**  
**Proposed Limits of Liability**  
**To Be Effective January 1, 2016**  
Impact on Exposures In-Force as of 6/30/15



Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,807,000	34,000
Contents	374,000	381,000	7,000
Non-Dwelling	4,424,000	4,508,000	84,000

	Risks at Statutory Limits	<u>Exposure</u> Current	Proposed	Increase
Dwelling	113	200,349,000	204,191,000	3,842,000
Contents	38	14,212,000	14,478,000	266,000
Non-Dwelling	188	831,712,000	847,504,000	15,792,000
<b>Total</b>	<b>339</b>	<b>1,046,273,000</b>	<b>1,066,173,000</b>	<b>19,900,000</b>
Total TWIA Exposure				77,606,535,238
% Increase in TWIA Exposure				0.03%