

Texas Windstorm Insurance Association Board of Directors (TWIA Board)

Purpose: The board oversees the Texas Windstorm Insurance Association which helps ensure there is an adequate market for windstorm and hail insurance in the seacoast territory of Texas.

Name	Member Type	Term Expires	Board Position	Employer
Karen Guard	Insurance Industry	3/16/2027		Nationwide Insurance
Michael Gerik	Insurance Industry	10/5/2024		Texas Farm Bureau Mutual Insurance Company
Esther Grossman	Insurance Industry	3/18/2025		Homeowners of America
Peggy Gonzalez	First Tier Coastal County Resident	3/18/2025		Hughston Insurance Agency, Inc. (Agent)
Georgia Neblett	First Tier Coastal County Resident Nueces	10/5/2024	Vice Chair	University of Texas Marine Science Institute
Chandra Franklin Womack	First Tier Coastal County Resident Galveston	10/5/2024	Chair	Aran & Franklin Engineering
Mary Keller	Non Seacoast Territory	3/16/2027		Retired regulator
Tony Schrader	Non Seacoast Territory	10/5/2024		Retired regulator
Tim Garrett	Non Seacoast Territory	3/18/2025		NextHome CORE Realty

In accordance with Texas Insurance Code Section 2210.102, the board shall consist of nine members:

- (1) three members must be representatives of the insurance industry who actively write and renew windstorm and hail insurance in the first tier coastal counties (Industry members are nominated by member insurers. The TWIA Board of Directors submits nominations to the Commissioner.)
- (2) three members must reside in a first tier coastal county and in different regions, one of which must be a property and casualty agent; and
- (3) three members must reside in an area located more than 100 miles from the Texas coastline.

Terms: In accordance with Texas Insurance Code Section 2210.103, members serve three-year staggered terms, with the terms of three members expiring on the third Tuesday of March of each year.