

**Texas Windstorm Insurance Association**  
**Calculation of Indicated Limits of Liability**  
**To Be Effective January 1, 2024**  
Using Marshall & Swift / Boeckh Building Cost Index Numbers



Type of Construction	Ratio of Total TWIA Business	<u>Boeckh Index as of May/June 2022</u>			<u>Boeckh Index as of May/June 2023</u>		
		Corpus Christi	Houston	Average	Corpus Christi	Houston	Average
<u>Dwelling, including individually owned townhouse unit, &amp; associated corporeal movable property</u>							
Frame	96.98%	3384.5	3530.1	3457.3	3292.7	3404.4	3348.6
Brick	3.02%	3310.0	3540.9	3425.5	3315.3	3508.8	3412.1
Weighted Average Factor				3456.3			3350.5
Indicated Change							-3.1%
Current Limit							1,773,000
Indicated Limit of Liability							1,719,000
Proposed Limit of Liability							1,773,000
<u>Manufactured Homes*</u>							
Residential Dwelling Frame	100%	3384.5	3530.1	3457.3	3292.7	3404.4	3348.6
Indicated Change							-3.1%
Current Limit							115,800
Indicated Limit of Liability							112,200
Proposed Limit of Liability							115,800
<u>Individually-owned corporeal movable property located in an owner-occupied apartment, residential condominium, or townhouse unit</u>							
Frame	60.91%	3384.5	3530.1	3457.3	3292.7	3404.4	3348.6
Brick	39.09%	3310.0	3540.9	3425.5	3315.3	3508.8	3412.1
Weighted Average Factor				3444.8			3373.4
Indicated Change							-2.1%
Current Limit							374,000
Indicated Limit of Liability							366,000
Proposed Limit of Liability							374,000
<u>Structure other than a dwelling or public building and the corporeal movable property located in that structure</u>							
Apartments - Brick, Wood	33.40%	3449.0	3587.0	3518.0	3436.5	3518.7	3477.6
Apartments - Brick, Concrete	4.06%	3394.9	3832.0	3613.5	3373.6	3770.9	3572.3
Apartments - Brick, Steel	8.05%	3663.7	4300.5	3982.1	3497.2	4065.2	3781.2
Commercial - Frame	21.81%	3670.1	3951.6	3810.9	3639.6	3900.2	3769.9
Commercial - Steel	17.19%	3593.4	3979.6	3786.5	3574	3946.6	3760.3
Commercial - Brick, Wood	0.40%	3756.2	3968.9	3862.6	3658.3	3839.5	3748.9
Commercial - Brick, Steel	0.43%	3601.3	4507.7	4054.5	3765.3	4635.3	4200.3
Commercial - Brick, Concrete	14.65%	3107.6	3701.7	3404.7	3207.3	3787.4	3497.4
Weighted Average Factor				3656.0			3625.0
Indicated Change							-0.8%
Current Limit							4,424,000
Indicated Limit of Liability							4,386,000
Proposed Limit of Liability							4,424,000

\* Manufactured Homes indexed based on Residential Frame Building Cost Index

**Texas Windstorm Insurance Association**  
**Proposed Limits of Liability**  
**To Be Effective January 1, 2024**  
Impact on Exposures In-Force as of 6/30/23



Statutory Limits of Liability

	Current	Proposed	Increase
Dwelling	1,773,000	1,773,000	0
Manufactured Home	115,800	115,800	0
Contents	374,000	374,000	0
Non-Dwelling	4,424,000	4,424,000	0

	Risks at Statutory Limits	<u>Exposure</u> Current	Proposed	Increase
Dwelling	329	583,317,000	583,317,000	0
Manufactured Home	27	3,126,600	3,126,600	0
Contents	90	33,660,000	33,660,000	0
Non-Dwelling	441	1,950,984,000	1,950,984,000	0
<b>Total</b>	<b>887</b>	<b>2,571,087,600</b>	<b>2,571,087,600</b>	<b>0</b>
Total TWIA Exposure				86,248,091,114
% Increase in TWIA Exposure				0.00%