

**Meeting of the Board of Directors
Texas Windstorm Insurance Association
Teleconference/Web Conference**

November 10, 2026

Omni Hotel

900 North Shoreline Blvd.

Corpus Christi, TX 78401

9:00 a.m.



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Interested parties can listen to the meeting live by going to www.twia.org.
Go to “About Us/Board Meetings” and access the video conferencing website with
instructions available on www.twia.org.

Interested parties may attend the meeting and offer public comment in
person at the Omni Hotel or virtually via Zoom Webinar.

***Indicates item on which General Manager believes the TWIA Board of Directors is likely to take action.
However, the board may take action on any item that appears on this agenda.**

1. Call to Order 5 minutes
 - A. Welcoming Remarks – *Tim Garrett/David Durden*
 - B. Anti-Trust Statement and Conflict of Interest Disclosure – *Counsel*
 - C. Meeting Format Information – *Kristina Contardo*
2. Approve the Minutes from Prior Board of Directors Meetings 5 minutes
–*Tim Garrett* – **Action/Vote Likely***
3. Public Comment 30 minutes
4. Agent Commission – *David Durden/Anna Stafford* – **Action/Vote Likely*** 30 minutes
5. TWIA Operational Dashboard – *David Durden* 10 minutes
6. Financial – *Stuart Harbour* 20 minutes
 - A. Report of the Secretary/Treasurer – *Greg Smith* – **Action/Vote Likely***
 1. Income Statement
 2. Management Discussion and Analysis
 - B. Financial Statement Review
 - C. Short Term Bank Loan – *Beryl Excess Losses* – **Action/Vote Likely***
 - D. Review and Approval of 2027 Budget – **Action/Vote Likely***
7. Actuarial – *Jim Murphy* 30 minutes
 - A. Policy Count/Exposures
 - B. Reserve Adequacy
 - C. Status of Filings
 - D. Catastrophe Modeler RFP – **Action/Vote Likely***
8. Internal Audit Status Report – *Dan Graves – Weaver* 10 minutes

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| 9. HB 12 Efficiency Audit – <i>David Durden/Jessica Crass</i> | <i>10 minutes</i> |
| 10. Underwriting Operational Review Update – <i>Michael Ledwik</i> | <i>10 minutes</i> |
| 11. Claims | <i>20 minutes</i> |
| A. Claims Operations – <i>Dave Williams</i> | |
| B. Litigation Summary – <i>Jessica Crass</i> | |
| 12. TWIA Operations | <i>20 minutes</i> |
| A. IT Update – <i>Michael Eleftheriades</i> | |
| B. Communications and Legislative Update – <i>David Durden</i> | |
| 13. Closed Session (Board Only) | <i>60 minutes</i> |
| A. Personnel Issues | |
| B. Legal Advice | |
| 14. Consideration of Issues Related to Matters Deliberated in Closed Session That May Require Action, if any, of the Board of Directors – Action/Vote Likely* | <i>5 minutes</i> |
| 15. Committees – <i>David Durden</i> | <i>5 minutes</i> |
| 16. Future Meetings – <i>David Durden</i> | <i>5 minutes</i> |
| • February 23, 2027 – Moody Gardens Hotel – Galveston | |
| 17. Adjourn | |