

Texas Windstorm Insurance Association

Exposure in Force as of 11/30/2020

Hurricane Gross Loss Estimates - All Policies

Includes Loss Amplification Excludes Storm Surge

Portfolio	Model
Hurricane	RMS RiskLink 18.1 Windstorm

*no LAE factor was applied

Hurricane Limits and AAL by County Summary

Reported County	Total Limits				HUR Loss - Long Term (Historical)				HUR Loss - Near Term (Stochastic)			
	Commerical	Mobile Home	Residential	Total	Commerical	Mobile Home	Residential	Total	Commerical	Mobile Home	Residential	Total
Aransas	224,503,462	5,422,582	1,635,663,827	1,865,589,871	747,029	38,058	3,141,832	3,926,918	741,019	37,793	3,114,002	3,892,814
Brazoria	371,207,763	10,091,950	9,174,153,122	9,555,452,835	1,297,940	68,695	14,974,927	16,341,562	1,279,351	67,431	14,765,315	16,112,096
Calhoun	107,232,640	3,977,234	924,119,063	1,035,328,937	492,106	39,704	2,941,250	3,473,061	490,193	39,445	2,928,636	3,458,274
Cameron	921,918,480	2,126,344	2,024,545,820	2,948,590,644	4,611,909	15,524	4,268,650	8,896,084	4,581,293	15,380	4,239,680	8,836,354
Chambers	46,088,398	1,382,447	1,411,811,329	1,459,282,173	148,423	8,898	2,086,606	2,243,927	146,913	8,767	2,059,971	2,215,651
Galveston	2,345,874,518	10,090,118	19,184,126,302	21,540,090,937	15,067,594	96,333	56,857,995	72,021,922	14,805,373	94,429	55,981,553	70,881,355
Harris	33,369,517	135,300	1,145,760,215	1,179,265,032	168,442	1,410	3,129,211	3,299,063	165,454	1,382	3,079,528	3,246,364
Jefferson	299,590,745	1,980,500	6,114,487,071	6,416,058,316	814,347	11,578	11,113,424	11,939,349	815,534	11,497	11,116,927	11,943,958
Kenedy	694,441	0	6,205,485	6,899,926	1,612	0	8,407	10,019	1,609	0	8,385	9,994
Kleberg	12,888,746	144,500	173,821,150	186,854,396	24,910	738	244,724	270,372	24,834	735	243,708	269,277
Matagorda	74,149,551	1,322,907	1,105,709,064	1,181,181,522	297,806	11,130	2,935,945	3,244,880	294,887	11,013	2,906,282	3,212,182
Nueces	1,450,354,020	1,133,900	10,011,084,554	11,462,572,474	5,672,257	7,086	18,786,644	24,465,987	5,616,410	7,030	18,589,143	24,212,584
Refugio	18,369,635	1,196,004	77,674,093	97,239,732	48,028	6,356	135,578	189,962	47,769	6,321	134,772	188,862
San Patricio	109,065,415	1,719,156	1,591,320,007	1,702,104,578	331,557	9,377	2,667,328	3,008,263	328,469	9,306	2,640,808	2,978,583
Willacy	14,131,286	265,590	78,754,855	93,151,731	56,074	1,494	208,915	266,483	55,862	1,483	207,932	265,277
Total	6,029,438,616	40,988,532	54,659,235,956	60,729,663,104	29,780,034	316,382	123,501,437	153,597,853	29,394,970	312,013	122,016,641	151,723,624

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	Commerical	Mobile Home	Residential	Total	Commerical	Mobile Home	Residential	Total	Commerical	Mobile Home	Residential	Total
Aransas	224,503,462	5,422,582	1,635,663,827	1,865,589,871	764,351	38,115	3,234,298	4,036,765	758,047	37,849	3,205,170	4,001,066
Brazoria	371,207,763	10,091,950	9,174,153,122	9,555,452,835	1,800,541	69,368	16,880,920	18,750,829	1,776,300	68,095	16,650,161	18,494,556
Calhoun	107,232,640	3,977,234	924,119,063	1,035,328,937	516,908	40,169	3,058,182	3,615,258	514,927	39,909	3,045,397	3,600,233
Cameron	921,918,480	2,126,344	2,024,545,820	2,948,590,644	4,880,156	17,202	4,704,178	9,601,537	4,847,915	17,046	4,672,828	9,537,789
Chambers	46,088,398	1,382,447	1,411,811,329	1,459,282,173	159,113	9,004	2,173,660	2,341,778	157,383	8,871	2,145,331	2,311,585
Galveston	2,345,874,518	10,090,118	19,184,126,302	21,540,090,937	17,531,681	97,887	64,488,212	82,117,780	17,225,592	95,954	63,476,445	80,797,991
Harris	33,369,517	135,300	1,145,760,215	1,179,265,032	207,899	1,495	3,272,569	3,481,964	204,094	1,465	3,219,861	3,425,421
Jefferson	299,590,745	1,980,500	6,114,487,071	6,416,058,316	847,390	12,033	11,453,716	12,313,138	848,386	11,944	11,455,403	12,315,733
Kenedy	694,441	0	6,205,485	6,899,926	1,614	0	8,638	10,251	1,611	0	8,615	10,226
Kleberg	12,888,746	144,500	173,821,150	186,854,396	24,984	739	246,048	271,772	24,908	736	245,024	270,669
Matagorda	74,149,551	1,322,907	1,105,709,064	1,181,181,522	357,891	11,764	3,198,579	3,568,233	354,780	11,645	3,167,812	3,534,237
Nueces	1,450,354,020	1,133,900	10,011,084,554	11,462,572,474	5,862,081	7,119	19,612,203	25,481,403	5,804,332	7,062	19,407,281	25,218,675
Refugio	18,369,635	1,196,004	77,674,093	97,239,732	48,235	6,356	135,765	190,356	47,976	6,321	134,957	189,255
San Patricio	109,065,415	1,719,156	1,591,320,007	1,702,104,578	341,345	9,394	2,744,801	3,095,540	338,149	9,322	2,717,634	3,065,105
Willacy	14,131,286	265,590	78,754,855	93,151,731	60,773	1,502	230,171	292,445	60,588	1,491	229,303	291,382
Total	6,029,438,616	40,988,532	54,659,235,956	60,729,663,104	33,404,964	322,146	135,441,940	169,169,050	32,964,989	317,711	133,781,223	167,063,923