

**Texas Windstorm Insurance Association**  
**Inforce Exposure as of 11/30/2019 - Excluding Depop Policies**  
**RMS RiskLink v18.1 Hurricane Loss Estimates**  
**County Limits and AAL - Gross**  
*Historical & Near-Term Event Rates including Loss Amplification*

REPORTED COUNTY	LIMITS			HUR LOSS - Historical			HUR LOSS - Near-Term		
	COMMERCIAL	MOBILE HOME	RESIDENTIAL	COMMERCIAL	MOBILE HOME	RESIDENTIAL	COMMERCIAL	MOBILE HOME	RESIDENTIAL
Aransas	\$214,789,776	\$5,204,010	\$1,555,155,858	\$825,864	\$35,864	\$3,669,149	\$819,545	\$35,615	\$3,638,090
Brazoria	\$407,859,979	\$9,157,657	\$9,614,664,052	\$1,457,235	\$62,030	\$16,506,370	\$1,435,932	\$60,890	\$16,275,812
Calhoun	\$106,660,172	\$3,829,823	\$880,780,973	\$489,386	\$37,983	\$3,110,816	\$487,452	\$37,733	\$3,097,390
Cameron	\$940,171,379	\$2,097,444	\$2,182,023,911	\$4,618,466	\$16,123	\$4,462,599	\$4,585,573	\$15,972	\$4,434,505
Chambers	\$54,565,435	\$2,260,295	\$1,404,858,755	\$169,691	\$19,085	\$2,295,442	\$167,910	\$18,754	\$2,266,851
Galveston	\$2,266,405,209	\$9,077,729	\$18,517,364,076	\$14,226,702	\$87,986	\$59,530,689	\$13,978,467	\$86,247	\$58,609,328
Harris	\$34,537,956	\$135,300	\$1,104,020,679	\$173,080	\$1,410	\$3,165,333	\$169,989	\$1,382	\$3,115,488
Jefferson	\$330,152,327	\$1,488,700	\$6,146,274,827	\$921,853	\$9,848	\$11,416,046	\$922,794	\$9,775	\$11,425,775
Kenedy	\$694,441	\$0	\$5,642,300	\$1,647	\$0	\$12,762	\$1,645	\$0	\$12,734
Kleberg	\$13,597,077	\$144,500	\$185,537,506	\$27,325	\$738	\$267,214	\$27,246	\$735	\$266,116
Matagorda	\$81,016,586	\$1,095,907	\$1,084,839,889	\$319,860	\$9,497	\$3,056,796	\$316,700	\$9,398	\$3,025,929
Nueces	\$1,434,990,242	\$824,000	\$10,222,795,625	\$5,750,449	\$5,432	\$21,202,616	\$5,696,739	\$5,388	\$20,982,641
Refugio	\$23,556,149	\$869,300	\$73,444,604	\$63,532	\$869,300	\$4,920	\$168,663	\$63,186	\$167,681
San Patricio	\$109,128,804	\$1,596,606	\$1,620,491,104	\$365,239	\$8,534	\$3,170,471	\$361,978	\$8,469	\$3,140,018
Willacy	\$13,588,613	\$208,000	\$76,540,295	\$53,800	\$1,302	\$215,995	\$53,603	\$1,293	\$215,015
<b>TOTAL</b>	<b>\$6,031,714,145</b>	<b>\$37,989,271</b>	<b>\$54,674,434,454</b>	<b>\$29,464,129</b>	<b>\$300,753</b>	<b>\$132,250,962</b>	<b>\$29,088,760</b>	<b>\$296,545</b>	<b>\$130,673,373</b>

*Note:*

- 1) Losses include loss amplification, excluding storm surge. Hurricane losses are based on historical and near-term (Stochastic) event rates.
- 2) No LAE factor was applied to losses.
- 3) The "xDepop" shows impact of removing 1,831 policies and 1,840 locations.