

**Texas Windstorm Insurance Association**  
**Quarterly Liability Report**  
**End of Period: 12/31/2012**



**Aransas**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	137	609	218	1,277	\$573,630	\$3,206,048	\$364,716,893	\$9,252,120	506	1,195
Mobile Home	30	115	30	115	\$32,094	\$133,490	\$5,213,193	\$0	108	108
Residential	1,290	6,547	1,351	6,911	\$2,078,619	\$10,664,819	\$1,807,264,283	\$150,504,164	6,255	6,606
<b>TOTAL:</b>	<b>1,457</b>	<b>7,271</b>	<b>1,599</b>	<b>8,303</b>	<b>\$2,684,343</b>	<b>\$14,004,357</b>	<b>\$2,177,194,369</b>	<b>\$159,756,284</b>	<b>6,869</b>	<b>7,909</b>

**Brazoria**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	362	1,903	685	3,910	\$1,915,695	\$12,474,228	\$1,342,421,699	\$42,741,545	1,651	3,499
Mobile Home	36	176	36	176	\$38,874	\$223,903	\$8,870,945	\$0	163	163
Residential	11,057	52,002	11,302	53,195	\$14,020,334	\$66,327,630	\$13,173,377,666	\$1,639,139,177	49,910	51,078
<b>TOTAL:</b>	<b>11,455</b>	<b>54,081</b>	<b>12,023</b>	<b>57,281</b>	<b>\$15,974,903</b>	<b>\$79,025,761</b>	<b>\$14,524,670,310</b>	<b>\$1,681,880,722</b>	<b>51,724</b>	<b>54,740</b>

**Calhoun**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	88	377	209	802	\$411,702	\$1,825,324	\$189,531,011	\$2,444,275	323	723

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**Calhoun**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Mobile Home	20	112	20	112	\$22,533	\$122,990	\$4,708,740	\$0	104	104
Residential	738	3,981	788	4,356	\$894,917	\$4,929,653	\$791,533,745	\$63,661,573	3,833	4,208
<b>TOTAL:</b>	<b>846</b>	<b>4,470</b>	<b>1,017</b>	<b>5,270</b>	<b>\$1,329,152</b>	<b>\$6,877,967</b>	<b>\$985,773,496</b>	<b>\$66,105,848</b>	<b>4,260</b>	<b>5,035</b>

**Cameron**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	295	1,615	828	3,927	\$2,636,136	\$12,595,214	\$1,820,767,052	\$25,974,430	1,292	3,311
Mobile Home	6	52	6	52	\$5,144	\$45,928	\$1,758,600	\$0	49	49
Residential	3,133	17,284	3,804	18,908	\$3,108,373	\$16,555,438	\$3,046,298,449	\$306,637,200	16,461	17,733
<b>TOTAL:</b>	<b>3,434</b>	<b>18,951</b>	<b>4,638</b>	<b>22,887</b>	<b>\$5,749,653</b>	<b>\$29,196,580</b>	<b>\$4,868,824,101</b>	<b>\$332,611,630</b>	<b>17,802</b>	<b>21,093</b>

**Chambers**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	54	272	119	481	\$270,396	\$1,057,111	\$111,684,473	\$1,988,325	200	348
Mobile Home	12	110	12	110	\$15,631	\$91,788	\$3,534,969	\$0	105	105

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**Chambers**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	1,202	5,780	1,254	6,006	\$1,669,910	\$8,165,570	\$1,639,076,025	\$201,864,310	5,605	5,835
<b>TOTAL:</b>	<b>1,268</b>	<b>6,162</b>	<b>1,385</b>	<b>6,597</b>	<b>\$1,955,937</b>	<b>\$9,314,469</b>	<b>\$1,754,295,467</b>	<b>\$203,852,635</b>	<b>5,910</b>	<b>6,288</b>

**Galveston**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	761	3,742	1,856	7,806	\$7,976,355	\$34,065,309	\$3,665,205,653	\$114,853,500	3,100	6,804
Mobile Home	49	228	49	228	\$61,206	\$282,166	\$10,802,210	\$0	210	210
Residential	14,488	71,643	15,171	74,141	\$20,809,154	\$104,228,092	\$18,873,816,904	\$2,094,741,703	68,867	71,270
<b>TOTAL:</b>	<b>15,298</b>	<b>75,613</b>	<b>17,076</b>	<b>82,175</b>	<b>\$28,846,715</b>	<b>\$138,575,567</b>	<b>\$22,549,824,767</b>	<b>\$2,209,595,203</b>	<b>72,177</b>	<b>78,284</b>

**Harris**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	27	165	58	361	\$249,123	\$1,017,289	\$123,709,484	\$4,281,700	142	333
Mobile Home	1	6	1	6	\$1,875	\$7,575	\$228,000	\$0	5	5

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**Harris**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	797	3,802	813	3,936	\$745,309	\$3,652,825	\$968,760,939	\$114,965,044	3,685	3,815
<b>TOTAL:</b>	<b>825</b>	<b>3,973</b>	<b>872</b>	<b>4,303</b>	<b>\$996,307</b>	<b>\$4,677,689</b>	<b>\$1,092,698,423</b>	<b>\$119,246,744</b>	<b>3,832</b>	<b>4,153</b>

**Jefferson**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	390	1,988	976	4,389	\$2,752,662	\$12,913,291	\$1,326,198,142	\$60,801,060	1,720	3,676
Mobile Home	4	20	4	20	\$1,204	\$28,441	\$966,697	\$0	17	17
Residential	6,881	37,778	7,147	38,962	\$8,151,542	\$44,587,482	\$7,630,838,452	\$913,111,334	35,942	37,086
<b>TOTAL:</b>	<b>7,275</b>	<b>39,786</b>	<b>8,127</b>	<b>43,371</b>	<b>\$10,905,408</b>	<b>\$57,529,214</b>	<b>\$8,958,003,291</b>	<b>\$973,912,394</b>	<b>37,679</b>	<b>40,779</b>

**Kenedy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	0	1	0	5	\$0	\$9,599	\$682,314	\$0	1	5
Mobile Home	0	0	0	0	\$0	\$0	\$0	\$0	0	0

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**Kenedy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	2	21	6	38	\$1,183	\$34,534	\$6,461,993	\$478,367	22	41
<b>TOTAL:</b>	<b>2</b>	<b>22</b>	<b>6</b>	<b>43</b>	<b>\$1,183</b>	<b>\$44,133</b>	<b>\$7,144,307</b>	<b>\$478,367</b>	<b>23</b>	<b>46</b>

**Kleberg**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	29	150	36	368	\$115,649	\$842,645	\$108,179,386	\$4,328,400	103	276
Mobile Home	3	9	3	9	\$2,937	\$9,700	\$355,314	\$0	7	7
Residential	275	1,421	294	1,541	\$273,567	\$1,446,104	\$237,470,672	\$22,689,432	1,320	1,433
<b>TOTAL:</b>	<b>307</b>	<b>1,580</b>	<b>333</b>	<b>1,918</b>	<b>\$392,153</b>	<b>\$2,298,449</b>	<b>\$346,005,372</b>	<b>\$27,017,832</b>	<b>1,430</b>	<b>1,716</b>

**Matagorda**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	74	375	98	717	\$259,712	\$1,863,575	\$168,554,182	\$4,130,620	317	595
Mobile Home	6	28	6	28	\$8,175	\$32,143	\$1,270,697	\$0	27	27

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**Matagorda**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	952	5,335	994	5,625	\$1,048,806	\$6,030,587	\$1,024,469,999	\$101,210,652	5,103	5,388
<b>TOTAL:</b>	<b>1,032</b>	<b>5,738</b>	<b>1,098</b>	<b>6,370</b>	<b>\$1,316,693</b>	<b>\$7,926,305</b>	<b>\$1,194,294,878</b>	<b>\$105,341,272</b>	<b>5,447</b>	<b>6,010</b>

**Nueces**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	789	3,954	2,021	9,824	\$4,550,214	\$24,486,715	\$3,007,195,442	\$112,777,785	3,241	8,422
Mobile Home	6	54	6	54	\$5,213	\$42,550	\$1,669,225	\$0	53	53
Residential	9,540	49,088	9,951	51,574	\$10,994,709	\$56,566,913	\$10,191,989,735	\$1,092,794,244	46,644	49,002
<b>TOTAL:</b>	<b>10,335</b>	<b>53,096</b>	<b>11,978</b>	<b>61,452</b>	<b>\$15,550,136</b>	<b>\$81,096,178</b>	<b>\$13,200,854,402</b>	<b>\$1,205,572,029</b>	<b>49,938</b>	<b>57,477</b>

**Refugio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	13	63	39	152	\$120,203	\$418,237	\$34,290,411	\$740,120	54	128
Mobile Home	1	5	1	5	\$1,500	\$9,300	\$372,000	\$0	5	5

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**Refugio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	71	408	75	440	\$94,803	\$486,907	\$79,053,744	\$7,024,108	382	413
<b>TOTAL:</b>	<b>85</b>	<b>476</b>	<b>115</b>	<b>597</b>	<b>\$216,506</b>	<b>\$914,444</b>	<b>\$113,716,155</b>	<b>\$7,764,228</b>	<b>441</b>	<b>546</b>

**San Patricio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	117	533	522	1,504	\$1,086,574	\$3,373,902	\$376,129,799	\$11,923,435	471	1,400
Mobile Home	4	24	4	24	\$5,555	\$25,162	\$1,018,471	\$0	23	23
Residential	1,687	8,560	1,731	9,129	\$2,114,105	\$10,444,428	\$1,911,784,618	\$209,248,980	8,105	8,669
<b>TOTAL:</b>	<b>1,808</b>	<b>9,117</b>	<b>2,257</b>	<b>10,657</b>	<b>\$3,206,234</b>	<b>\$13,843,492</b>	<b>\$2,288,932,888</b>	<b>\$221,172,415</b>	<b>8,599</b>	<b>10,092</b>

**Willacy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	16	70	32	167	\$65,439	\$381,473	\$31,965,783	\$788,550	61	146
Mobile Home	1	8	1	8	\$1,300	\$8,379	\$329,400	\$0	7	7

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**Willacy**

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Residential	81	558	95	613	\$78,256	\$587,954	\$92,421,978	\$6,694,852	527	561
<b>TOTAL:</b>	<b>98</b>	<b>636</b>	<b>128</b>	<b>788</b>	<b>\$144,995</b>	<b>\$977,806</b>	<b>\$124,717,161</b>	<b>\$7,483,402</b>	<b>595</b>	<b>714</b>

**Total All Counties**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	3,152	15,817	7,697	35,690	\$22,983,490	\$110,529,960	\$12,671,231,724	\$397,025,865	13,182	30,861
Mobile Home	179	947	179	947	\$203,241	\$1,063,515	\$41,098,461	\$0	883	883
Residential	52,194	264,208	54,776	275,375	\$66,083,587	\$334,708,937	\$61,474,619,202	\$6,924,765,141	252,661	263,138
<b>TOTAL:</b>	<b>55,525</b>	<b>280,972</b>	<b>62,652</b>	<b>312,012</b>	<b>\$89,270,318</b>	<b>\$446,302,411</b>	<b>\$74,186,949,387</b>	<b>\$7,321,791,006</b>	<b>266,726</b>	<b>294,882</b>