

**Texas Windstorm Insurance Association**  
 Quarterly Liability Report  
 As of December 31, 2016



| Class of Business | Policies Written |               | Risks Written |               | Premium Written   |                   | Liability at End of Quarter |                      | In-Force at End of Quarter |               |
|-------------------|------------------|---------------|---------------|---------------|-------------------|-------------------|-----------------------------|----------------------|----------------------------|---------------|
|                   | During Qtr       | YTD           | During Qtr    | YTD           | During Qtr        | YTD               | Direct                      | Indirect             | Policies                   | Risks         |
| <b>Aransas</b>    |                  |               |               |               |                   |                   |                             |                      |                            |               |
| Commercial        | 107              | 546           | 222           | 1,108         | 648,708           | 3,083,930         | 296,464,033                 | 7,251,495            | 419                        | 945           |
| Manufactured Home | 27               | 119           | 27            | 119           | 23,977            | 137,089           | 5,430,441                   | 0                    | 113                        | 113           |
| Residential       | 1,334            | 6,724         | 1,409         | 7,104         | 2,799,339         | 13,852,493        | 2,074,288,528               | 176,316,590          | 6,476                      | 6,825         |
| <b>Total</b>      | <b>1,468</b>     | <b>7,389</b>  | <b>1,658</b>  | <b>8,331</b>  | <b>3,472,024</b>  | <b>17,073,512</b> | <b>2,376,183,002</b>        | <b>183,568,085</b>   | <b>7,008</b>               | <b>7,883</b>  |
| <b>Brazoria</b>   |                  |               |               |               |                   |                   |                             |                      |                            |               |
| Commercial        | 342              | 1,699         | 496           | 2,807         | 1,533,968         | 10,198,722        | 924,512,849                 | 24,056,390           | 1,372                      | 2,398         |
| Manufactured Home | 34               | 205           | 34            | 205           | 42,714            | 292,529           | 11,305,504                  | 0                    | 186                        | 186           |
| Residential       | 9,328            | 46,333        | 9,564         | 47,605        | 14,750,798        | 73,137,405        | 12,575,461,967              | 1,626,544,347        | 44,280                     | 45,485        |
| <b>SUM:</b>       | <b>9,704</b>     | <b>48,237</b> | <b>10,094</b> | <b>50,617</b> | <b>16,327,480</b> | <b>83,628,656</b> | <b>13,511,280,320</b>       | <b>1,650,600,737</b> | <b>45,838</b>              | <b>48,069</b> |
| <b>Calhoun</b>    |                  |               |               |               |                   |                   |                             |                      |                            |               |
| Commercial        | 57               | 333           | 114           | 580           | 324,103           | 1,637,816         | 142,038,539                 | 1,763,005            | 269                        | 503           |
| Manufactured Home | 15               | 85            | 15            | 85            | 17,347            | 100,568           | 3,974,190                   | 0                    | 77                         | 77            |
| Residential       | 719              | 3,895         | 767           | 4,274         | 1,159,468         | 6,299,553         | 910,635,712                 | 75,590,826           | 3,754                      | 4,124         |
| <b>SUM:</b>       | <b>791</b>       | <b>4,313</b>  | <b>896</b>    | <b>4,939</b>  | <b>1,500,918</b>  | <b>8,037,937</b>  | <b>1,056,648,441</b>        | <b>77,353,831</b>    | <b>4,100</b>               | <b>4,704</b>  |
| <b>Cameron</b>    |                  |               |               |               |                   |                   |                             |                      |                            |               |
| Commercial        | 208              | 1,210         | 334           | 2,332         | 1,394,175         | 11,306,904        | 1,273,686,866               | 12,037,295           | 953                        | 1,954         |
| Manufactured Home | 4                | 65            | 4             | 65            | 2,223             | 63,882            | 2,381,727                   | 0                    | 58                         | 58            |
| Residential       | 3,370            | 17,922        | 3,435         | 18,391        | 3,632,256         | 19,554,028        | 3,234,163,819               | 366,747,957          | 17,145                     | 17,602        |
| <b>SUM:</b>       | <b>3,582</b>     | <b>19,197</b> | <b>3,773</b>  | <b>20,788</b> | <b>5,028,654</b>  | <b>30,924,814</b> | <b>4,510,232,412</b>        | <b>378,785,252</b>   | <b>18,156</b>              | <b>19,614</b> |

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|-------------------|------------------|--------|---------------|--------|-----------------|-------------|-----------------------------|---------------|----------------------------|--------|
|                   | During Qtr       | YTD    | During Qtr    | YTD    | During Qtr      | YTD         | Direct                      | Indirect      | Policies                   | Risks  |
| <b>Chambers</b>   |                  |        |               |        |                 |             |                             |               |                            |        |
| Commercial        | 33               | 199    | 64            | 286    | 205,788         | 881,505     | 75,737,999                  | 1,661,200     | 153                        | 240    |
| Manufactured Home | 9                | 108    | 9             | 108    | 12,221          | 84,514      | 3,294,930                   | 0             | 99                         | 99     |
| Residential       | 1,116            | 5,745  | 1,157         | 5,970  | 1,889,101       | 9,987,445   | 1,786,203,484               | 231,229,623   | 5,504                      | 5,724  |
| SUM:              | 1,158            | 6,052  | 1,230         | 6,364  | 2,107,110       | 10,953,464  | 1,865,236,413               | 232,890,823   | 5,756                      | 6,063  |
| <b>Galveston</b>  |                  |        |               |        |                 |             |                             |               |                            |        |
| Commercial        | 543              | 2,987  | 966           | 5,436  | 4,902,138       | 29,397,129  | 2,738,159,384               | 75,005,545    | 2,414                      | 4,590  |
| Manufactured Home | 42               | 212    | 43            | 214    | 52,819          | 275,147     | 10,687,599                  | 0             | 191                        | 193    |
| Residential       | 13,878           | 69,931 | 14,348        | 72,267 | 24,324,183      | 123,892,217 | 19,974,933,306              | 2,306,884,742 | 67,122                     | 69,389 |
| SUM:              | 14,463           | 73,130 | 15,357        | 77,917 | 29,279,140      | 153,564,493 | 22,723,780,289              | 2,381,890,287 | 69,727                     | 74,172 |
| <b>Harris</b>     |                  |        |               |        |                 |             |                             |               |                            |        |
| Commercial        | 20               | 125    | 36            | 239    | 144,052         | 925,509     | 89,198,800                  | 2,121,810     | 109                        | 223    |
| Manufactured Home | 0                | 5      | 0             | 5      | 0               | 4,670       | 186,800                     | 0             | 5                          | 5      |
| Residential       | 770              | 3,815  | 784           | 3,945  | 913,851         | 4,503,102   | 1,038,348,437               | 130,459,669   | 3,677                      | 3,787  |
| SUM:              | 790              | 3,945  | 820           | 4,189  | 1,057,903       | 5,433,281   | 1,127,734,037               | 132,581,479   | 3,791                      | 4,015  |
| <b>Jefferson</b>  |                  |        |               |        |                 |             |                             |               |                            |        |
| Commercial        | 226              | 1,371  | 344           | 2,255  | 871,121         | 7,326,986   | 629,804,998                 | 25,924,490    | 1,186                      | 1,971  |
| Manufactured Home | 8                | 45     | 8             | 45     | 7,050           | 59,613      | 2,090,933                   | 0             | 34                         | 34     |
| Residential       | 6,355            | 34,959 | 6,495         | 35,861 | 9,185,014       | 50,315,708  | 7,609,044,663               | 948,110,259   | 33,477                     | 34,337 |
| SUM:              | 6,589            | 36,375 | 6,847         | 38,161 | 10,063,185      | 57,702,307  | 8,240,940,594               | 974,034,749   | 34,697                     | 36,342 |

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|-------------------|------------------|--------|---------------|--------|-----------------|------------|-----------------------------|---------------|----------------------------|--------|
|                   | During Qtr       | YTD    | During Qtr    | YTD    | During Qtr      | YTD        | Direct                      | Indirect      | Policies                   | Risks  |
| <b>Kenedy</b>     |                  |        |               |        |                 |            |                             |               |                            |        |
| Commercial        | 0                | 1      | 0             | 5      | 0               | 11,848     | 694,441                     | 0             | 1                          | 5      |
| Manufactured Home | 0                | 0      | 0             | 0      | 0               | 0          | 0                           | 0             | 0                          | 0      |
| Residential       | 2                | 19     | 6             | 33     | 1,838           | 38,315     | 6,536,900                   | 34,800        | 19                         | 33     |
| SUM:              | 2                | 20     | 6             | 38     | 1,838           | 50,163     | 7,231,341                   | 34,800        | 20                         | 38     |
| <b>Kleberg</b>    |                  |        |               |        |                 |            |                             |               |                            |        |
| Commercial        | 24               | 110    | 27            | 152    | 10,817          | 575,338    | 56,471,133                  | 826,620       | 74                         | 114    |
| Manufactured Home | 0                | 2      | 0             | 2      | 0               | 4,200      | 168,000                     | 0             | 2                          | 2      |
| Residential       | 229              | 1,176  | 239           | 1,239  | 282,854         | 1,561,614  | 226,352,884                 | 23,822,827    | 1,125                      | 1,182  |
| SUM:              | 253              | 1,288  | 266           | 1,393  | 293,671         | 2,141,152  | 282,992,017                 | 24,649,447    | 1,201                      | 1,298  |
| <b>Matagorda</b>  |                  |        |               |        |                 |            |                             |               |                            |        |
| Commercial        | 61               | 325    | 88            | 657    | 273,648         | 1,690,841  | 146,160,047                 | 2,791,040     | 261                        | 568    |
| Manufactured Home | 5                | 23     | 5             | 23     | 9,950           | 30,674     | 1,230,097                   | 0             | 21                         | 21     |
| Residential       | 964              | 5,170  | 993           | 5,387  | 1,428,155       | 7,491,511  | 1,171,362,332               | 120,445,349   | 4,995                      | 5,209  |
| SUM:              | 1,030            | 5,518  | 1,086         | 6,067  | 1,711,753       | 9,213,026  | 1,318,752,476               | 123,236,389   | 5,277                      | 5,798  |
| <b>Nueces</b>     |                  |        |               |        |                 |            |                             |               |                            |        |
| Commercial        | 670              | 3,463  | 1,117         | 5,980  | 3,432,589       | 18,604,677 | 1,947,454,546               | 58,302,120    | 2,642                      | 4,825  |
| Manufactured Home | 3                | 28     | 3             | 28     | -433            | 18,560     | 801,300                     | 0             | 22                         | 22     |
| Residential       | 9,564            | 48,678 | 9,831         | 50,611 | 14,373,490      | 73,000,244 | 11,873,641,571              | 1,330,710,396 | 46,777                     | 48,572 |
| SUM:              | 10,237           | 52,169 | 10,951        | 56,619 | 17,805,646      | 91,623,481 | 13,821,897,417              | 1,389,012,516 | 49,441                     | 53,419 |

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|---------------------------|------------------|---------|---------------|---------|-----------------|-------------|-----------------------------|---------------|----------------------------|---------|
|                           | During Qtr       | YTD     | During Qtr    | YTD     | During Qtr      | YTD         | Direct                      | Indirect      | Policies                   | Risks   |
| <b>Refugio</b>            |                  |         |               |         |                 |             |                             |               |                            |         |
| Commercial                | 5                | 40      | 6             | 69      | 10,091          | 212,573     | 17,863,880                  | 225,000       | 36                         | 65      |
| Manufactured Home         | 2                | 12      | 2             | 14      | 4,100           | 20,309      | 745,553                     | 0             | 11                         | 13      |
| Residential               | 61               | 381     | 66            | 409     | 88,507          | 578,994     | 86,444,657                  | 8,739,042     | 370                        | 398     |
| SUM:                      | 68               | 433     | 74            | 492     | 102,698         | 811,876     | 105,054,090                 | 8,964,042     | 417                        | 476     |
| <b>San Patricio</b>       |                  |         |               |         |                 |             |                             |               |                            |         |
| Commercial                | 93               | 461     | 223           | 869     | 325,603         | 2,189,802   | 207,060,678                 | 5,924,415     | 358                        | 751     |
| Manufactured Home         | 7                | 39      | 7             | 39      | 8,921           | 55,954      | 2,151,973                   | 0             | 34                         | 34      |
| Residential               | 1,642            | 8,310   | 1,708         | 8,704   | 2,587,814       | 13,013,079  | 2,114,124,068               | 243,111,034   | 7,995                      | 8,388   |
| SUM:                      | 1,742            | 8,810   | 1,938         | 9,612   | 2,922,338       | 15,258,835  | 2,323,336,719               | 249,035,449   | 8,387                      | 9,173   |
| <b>Willacy</b>            |                  |         |               |         |                 |             |                             |               |                            |         |
| Commercial                | 10               | 46      | 25            | 94      | 27,526          | 235,110     | 23,132,360                  | 418,470       | 38                         | 83      |
| Manufactured Home         | 0                | 4       | 0             | 4       | 0               | 5,550       | 222,000                     | 0             | 4                          | 4       |
| Residential               | 81               | 512     | 84            | 539     | 94,218          | 695,880     | 98,919,081                  | 8,224,141     | 488                        | 512     |
| SUM:                      | 91               | 562     | 109           | 637     | 121,744         | 936,540     | 122,273,441                 | 8,642,611     | 530                        | 599     |
| <b>Total All Counties</b> |                  |         |               |         |                 |             |                             |               |                            |         |
| Commercial                | 2,399            | 12,916  | 4,062         | 22,869  | 14,104,327      | 88,278,690  | 8,568,440,553               | 218,308,895   | 10,285                     | 19,235  |
| Manufactured Home         | 156              | 952     | 157           | 956     | 180,889         | 1,153,259   | 44,671,047                  | 0             | 857                        | 861     |
| Residential               | 49,413           | 253,570 | 50,886        | 262,339 | 77,510,886      | 397,921,588 | 64,780,461,409              | 7,596,971,601 | 243,204                    | 251,567 |
| SUM:                      | 51,968           | 267,438 | 55,105        | 286,164 | 91,796,102      | 487,353,537 | 73,393,573,009              | 7,815,280,496 | 254,346                    | 271,663 |