Texas Windstorm Insurance Association 2025 Catastrophe Year Disclosure to the Commissioner
Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

Disclosure Requirement		Model #1	Model #2
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	**Model Vendor:** Risk Management Solutions, Inc. (RMS) **Model Name:** North Atlantic Windstorm Model **Model Version:** RMS RiskLink 23.0 Windstorm/Hurricane and Convective Storm (WS/CS)	**Model Vendor:** Verisk Corporation **Model Name:** Verisk Tropical Cyclone Model for the United States **Model Version:** Verisk Touchstone 12.0 Tropical Cyclone (TC) and Severe Thunderstorm (ST)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	**In-force Date:** 11/30/2024 **Direct Exposures:** Total Insured Values (TIV): $135,973,526,308 Total Policy Limits: $125,293,798,769 Risk Count: 281,072	**In-force Date:** 11/30/2024 **Direct Exposures:** Total Insured Values (TIV): $135,973,526,308 Total Policy Limits: $125,293,798,769 Risk Count: 281,072
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	**Assumptions:** - All Perils (Windstorm/Hurricane and Severe Convective Storms). - Aggregate Annual Loss estimate. - Windstorm frequency –RMS 2023 Historical (Long Term) Event Rates. - Severe Convective Storm frequency – RMS 2013 Stochastic Event Rates (High and Low frequency). - With post-event loss amplification (PLA) (“Demand Surge”) for Windstorm /Hurricane; Severe Convective Storm excludes loss amplification. - Without Storm Surge.	**Assumptions:** - All Perils (Tropical Cyclone - Wind and Severe Thunderstorm). - Aggregate Annual Loss estimate. - Tropical Cyclone frequency - 10K US AP (2024) Standard (Std) event set. - Severe Thunderstorm frequency - 10K US AP (2024) – Standard. - With Demand Surge for Tropical Cyclone - Wind and Severe Thunderstorm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	**One-in-100-year PML:** $6,192,987,504	**One-in-100-year PML:** $7,175,690,393

§5.4160(d)(5)	If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 50% Impact Forecasting/25% RMS/25% CoreLogic to produce a combined one-in-100-year aggregate loss estimate of $5,414,741,927 excluding any provision for estimated loss adjustment expenses.	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 50% Impact Forecasting/25% RMS/25% CoreLogic to produce a combined one-in-100-year aggregate loss estimate of $5,414,741,927 excluding any provision for estimated loss adjustment expenses.
§5.4160(d)(6)	Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.	**Adjustments:** The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $6,226,953,216. This amount was rounded to the nearest $1 million to derive the one-in-100-year probable maximum loss for the calendar year 2025 of **$6,227,000,000**.	**Adjustments:** The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $6,226,953,216. This amount was rounded to the nearest $1 million to derive the one-in-100-year probable maximum loss for the calendar year 2025 of **$6,227,000,000.**

Disclosure Requirement		Model #3	Model #4
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	**Model Vendor:** Impact Forecasting **Model Name:** Atlantic Tropical Cyclone and Severe Convective Storm Models **Model Version:** Impact Forecasting ELEMENTS 18.0 Atlantic Tropical Cyclone and Severe Convective Storm	**Model Vendor:** CoreLogic **Model Name:** CoreLogic North Atlantic Hurricane and Severe Convective Storm Models **Model Version:** CoreLogic Risk Quantification & Engineering (RQE) v23 North Atlantic Hurricane (HU) and Severe Convective Storm (SCS)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	**In-force Date:** 11/30/2024 **Direct Exposures:** Total Insured Values (TIV): $135,973,526,308 Total Policy Limits: $125,293,798,769 Risk Count: 281,072	**In-force Date:** 11/30/2024 **Direct Exposures:** Total Insured Values (TIV): $135,973,526,308 Total Policy Limits: $125,293,798,769 Risk Count: 281,072
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	**Assumptions:** - All Perils (Atlantic Tropical Cyclone - Wind and Severe Convective Storms). - Aggregate Annual Loss estimate. - Atlantic Tropical Cyclone v3.0 – Wind Only Historical (Long Term) Event Rates. - 48-State Severe Convective Storm v1.0 – All sub-perils. - With Demand Surge for Tropical Cyclone and Severe Convective Storm. - Without Storm Surge.	**Assumptions:** - All Perils (North Atlantic Hurricane and Severe Convective Storm). - Aggregate Annual Loss estimate. - North Atlantic Hurricane v23 – Wind Only 300k Historical (Long Term) Event Set. - Severe Thunderstorm frequency - Standard. - With Demand Surge for North Atlantic Hurricane and Severe Convective Storm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	**One-in-100-year PML:** $4,962,755,478	**One-in-100-year PML:** $5,540,469,248

§5.4160(d)(5)	If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 50% Impact Forecasting/25% RMS/25% CoreLogic to produce a combined one-in-100-year aggregate loss estimate of $5,414,741,927 excluding any provision for estimated loss adjustment expenses.	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 50% Impact Forecasting/25% RMS/25% CoreLogic to produce a combined one-in-100-year aggregate loss estimate of $5,414,741,927 excluding any provision for estimated loss adjustment expenses.
§5.4160(d)(6)	Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.	**Adjustments:** The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $6,226,953,216. This amount was rounded to the nearest $1 million to derive the one-in-100-year probable maximum loss for the calendar year 2025 of **$6,227,000,000**.	**Adjustments:** The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $6,226,953,216. This amount was rounded to the nearest $1 million to derive the one-in-100-year probable maximum loss for the calendar year 2025 of **$6,227,000,000**.

Exhibit A

Additional information under §5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on.

RMS settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	RMS	RMS	RMS
Model	RiskLink	RiskLink	RiskLink
Version	23.0	23.0	23.0
In-Force	11/30/2024	11/30/2024	11/30/2024
Peril	Windstorm/Hurricane	Windstorm/Hurricane	Convective Storm
Primary Peril	Wind	Wind	Tornado
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Wind
Event Losses Include	NA	NA	Low Freq (OEP); Low+High Freq (AEP)
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Loss Amplification	with Loss Amplification	excludes Loss Amplification (not an option)
Vulnerability	Default	Default	Default
Frequency	RMS 2023 Stochastic Event Rates	RMS 2023 Historical Event Rates	RMS 2013 Stochastic Event Rates

Verisk settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Verisk	Verisk	Verisk
Model	Touchstone	Touchstone	Touchstone
Version	12.0	12.0	12.0
In-Force	11/30/2024	11/30/2024	11/30/2024
Peril	Tropical Cyclone - Wind	Tropical Cyclone - Wind	Severe Thunderstorm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Straight-Line Winds + Tornado
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	10K US AP (2024) - Warm SST	10K US AP (2024) - Standard	10K US AP (2024) - Standard
Financial Settings	Disaggregation: ON; Average Properties: Automatic; For Invalid Con/Occ Pairs: Use System Default;		
All Perils	Apply location terms for residential contracts: Deductibles before limits		

IF settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Impact Forecasting	Impact Forecasting	Impact Forecasting
Model	ELEMENTS	ELEMENTS	ELEMENTS
Version	18.0	18.0	18.0
In-Force	11/30/2024	11/30/2024	11/30/2024
Peril	Atlantic Tropical Cyclone v3.0 - Wind	Atlantic Tropical Cyclone v3.0 - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Vulnerability	Default	Default	Default
Frequency	Near-Term	Long-Term	48-State Severe Convective Storm v1.0

CL settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	CoreLogic	CoreLogic	CoreLogic
Model	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)
Version	23.0	23.0	23.0
In-Force	11/30/2024	11/30/2024	11/30/2024
Peril	North Atlantic Hurricane - Wind	North Atlantic Hurricane - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing - Near Term	Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing	Severe Convective Storm, U.S. - Optimized

General Information about exposure data for model inputs

- Data is current as of November 30, 2024.
- Each record in the data set represents one risk, defined as a single building and/or location.
- The data included 271,316 policies and 281,072 locations.
- The following process is taken for geocoding:
    1. Import/geocode in Verisk.
    2. Convert to RMS and preserve user supplied lat/long include in the Verisk import files.
    3. Geocode in RMS using the user supplied lat/long.
    4. Utilize geocoded county detail for reporting purposes.
- The perils of hurricane and tornado/hail will be modeled in RMS RiskLink v23.0, Verisk Touchstone v12.0, IF ELEMENTS v18.0, and CL RQE v23.0.
- The data was reported with a “Wind Excluded” flag of N for all policies. Therefore, all policies will be assumed to be covered for hurricane.
- All data assumptions to follow will be based on 271,316 policies and 281,072 locations.

Deductibles

- Building and Contents deductibles were reported as coverage level for Commercial, Residential, and Mobile Home and will be modeled as reported.

Limits and Values

- Limits and values were provided for Building, Contents and Time Element. There were no limits or values provided for Appurtenant Structures. It is included in the Building coverage. Per TWIA’s instruction, only the value field should be used as model input. The reported coverage limit is to be used where the reported value is zero (no cases in this data set).

- Site blanket limits were provided for all records as the sum of the site coverage limit fields subject to the statutory limits. These will be used to cap losses at the site level.

Risk Characteristics

- Construction was reported and will be modeled as follows:

TWIA Code	Site Limit	RiskCount	RMS Code	Verisk Code	IF Code	CL Code
Asbestos/Stucco/Cen	18,074,700	177	1	101	5050	TIM
Brick	368,493,280	786	2	111	5100	MAS
Brick Veneer	19,358,000	54	1	103	5050	TIM
Brick/Stone/Veneer	69,968,683,580	145,725	1	103	5050	TIM
Fire Resistive	1,978,000	1	3	131	5150	RC
Frame	38,552,351,260	100,966	1	101	5050	TIM
Frame (ISO 1)	6,486,258,665	9,533	1	101	5050	TIM
Frame or Brick Veneer	474,096,960	5,099	1	103	5050	TIM
Masonry	2,755,691,820	5,777	2	111	5100	MAS
Masonry (ISO 2)	2,229,041,645	3,576	2	111	5100	MAS
Metal	17,158,280	210	4	151	5200	STL
Other	1,610,000	63	0	100	5000	X
Pre-Engineered Metal	1,506,095,134	1,728	4B	152	5201	LS
Protected Steel Frame	231,234,130	114	4A4	153	5200	STL
Reinforced Concrete F	496,744,190	224	4A1	155	5200	STL
Semi-Fire Resistive	11,524,000	5	4	151	5200	STL
Semi-Wind Resistive	58,026,740	515	3C	182	5150	RC
Solid Brick or Masonry	99,579,700	1,089	2	111	5100	MAS
Solid Masonry	62,685,120	120	2	111	5100	MAS
Steel Frame (ISO 4)	1,518,392,105	989	4	151	5200	STL
Steel w/steel posts se	2,096,000	78	4	151	5200	STL
Unknown	120,217,000	803	0	100	5000	X
Unknown Construction	5,930,500	162	0	100	5000	X
Unknown Construction	113,599,000	1,566	5B	194	5350	MOB
Wind Resistive	174,878,960	1,712	3A	183	5150	RC
Total	125,293,798,769	281,072				

- Occupancy was reported and will be modeled as follows:

TWIA Occupancy Type	Site Limit	RiskCount	RMS ATC Code	Verisk Code	IF Code	CL Code
Commercial	24,271,795	59	1	302	1051	RES
Commercial	215,191,670	231	2	303	1052	RESAPT
Commercial	383,514,280	431	22	341	1200	COMEDU
Commercial	22,737,285	51	25	346	1231	COMEDU
Commercial	11,296,860	20	28	355	1100	COMAIR
Commercial	765,043,660	643	3	304	1053	COMHTL
Commercial	20,545,000	43	32	481	1100	MUNSAN
Commercial	4,701,065,074	8,999	37	311	1100	COM
Commercial	5,136,125,915	5,476	42	306	1055	RESAPT
Commercial	41,694,615	100	44	335	1120	COM
Commercial	360,857,805	552	47	331	1119	COMHTL
Commercial	588,510,270	843	5	312	1101	COM
Commercial	111,104,080	54	54	345	1230	COMEDU
Commercial	94,773,475	198	7	336	1103	COM
Commercial	77,618,150	109	9	316	1105	COMHC
Commercial Farm	9,965,000	83	20	373	1351	AGR
Govermental	156,858,235	289	2	303	1052	RESAPT
Govermental	162,553,000	96	25	346	1231	COMEDU
Govermental	680,000	1	37	311	1100	COM
Govermental	274,840,000	78	54	345	1230	COMEDU
Manufactured Home	113,599,000	1,566	1	302	1051	RES
Residential	98,161,300	1,217	0	300	1000	RES
Residential	109,267,825,880	245,963	1	302	1051	RES
Residential	1,006,147,580	3,344	2	303	1052	RESAPT
Residential	10,147,900	266	37	311	1100	COM
Residential	1,257,281,840	9,584	42	306	1055	RESAPT
Residential Farm	708,000	4	0	300	1000	RES
Residential Farm	379,144,300	766	1	302	1051	RES
Residential Farm	1,025,000	4	2	303	1052	RESAPT
Residential Farm	149,000	1	37	311	1100	COM
Residential Farm	362,800	1	42	306	1055	RESAPT
Total	125,293,798,769	281,072				

- The number of stories was reported and will be modeled if valid. There are 8,272 locations with no number of stories that will be modeled as unknown.
- Year built was reported and will be modeled if valid. There are 2,423 locations with no year built that will be modeled as unknown. Also, 0 locations with a year built greater than the inception date year will be reset to the inception date year. Total limits, by year of construction band, to be modeled will be as follows:

YearBuiltBand	SiteLimit	RiskCount
Unknown	662,695,900	2,423
<= 1995	59,759,472,039	158,286
1996 - 2002	14,977,209,195	29,115
2003 - 2009	20,699,513,815	39,223
>= 2010	29,194,907,820	52,025
Total	125,293,798,769	281,072

- Square footage was reported and will be modeled if valid. 1,891 locations with no square footage or square footage greater than 2M will be modeled as unknown. Currently, RMS only uses square footage for residential and low- rise commercial structures. For Verisk, this field is only used for larger high value homes for the hurricane peril.
- The following pages includes details regarding occupancy and secondary modifier updates.

Texas Windstorm Insurance Association

Data as of 11/30/2024

Occupancy

Use the field “CLASS_CD” in PC data for occupancy if provides better detail and significant TIV contribution. Otherwise use the “Occupancy_Type” reported in Location data.

TWIA Occupancy_Type	TWIA CLASS CODE	Site Limit	RiskCount	% of Limit	RMS ATC Code	Verisk Code	IF Code	CL Code
Commercial	Apartment Outbuildings and/or Business Personal Property	469,895	3	0	1	302	1051	RES
Commercial	Commercial Building and/or Business Personal Property	149,900	1	0	1	302	1051	RES
Commercial	Townhome Association and/or Business Personal Property	23,652,000	55	0	1	302	1051	RES
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	52,755,840	21	0	2	303	1052	RESAPT
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	16,926,265	45	0	2	303	1052	RESAPT
Commercial	Apartment Outbuildings and/or Business Personal Property	1,175,645	1	0	2	303	1052	RESAPT
Commercial	Commercial Building and/or Business Personal Property	158,000	2	0	2	303	1052	RESAPT
Commercial	Rooming & Boarding House and/or Business Personal Property	31,964,920	57	0	2	303	1052	RESAPT
Commercial	Townhome Association and/or Business Personal Property	111,850,000	97	0	2	303	1052	RESAPT
Commercial	Townhome Outbuildings and/or Business Personal Property	361,000	8	0	2	303	1052	RESAPT
Commercial	Canopy and/or Business Personal Property	150,000	1	0	22	341	1200	COMEDU
Commercial	Church (Structure and its Business Personal Property)	198,747,545	187	0	22	341	1200	COMEDU
Commercial	Commercial Building and/or Business Personal Property	183,222,735	239	0	22	341	1200	COMEDU
Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,372,000	3	0	22	341	1200	COMEDU
Commercial	Miscellaneous Items and/or Business Personal Property	22,000	1	0	22	341	1200	COMEDU
Commercial	Commercial Building and/or Business Personal Property	20,076,285	36	0	25	346	1231	COMEDU
Commercial	Miscellaneous Items and/or Business Personal Property	2,661,000	15	0	25	346	1231	COMEDU
Commercial	Commercial Building and/or Business Personal Property	11,296,860	20	0	28	355	1100	COMAIR
Commercial	Canopy and/or Business Personal Property	20,000	1	0	3	304	1053	COMHTL
Commercial	Commercial Building and/or Business Personal Property	732,515,925	516	0	3	304	1053	COMHTL
Commercial	Commercially Rated Dwelling and/or Business Personal Property	32,417,735	125	0	3	304	1053	COMHTL
Commercial	Miscellaneous Items and/or Business Personal Property	90,000	1	0	3	304	1053	COMHTL
Commercial	Canopy and/or Business Personal Property	116,000	1	0	32	481	1100	MUNSAN
Commercial	Commercial Building and/or Business Personal Property	18,686,000	26	0	32	481	1100	MUNSAN
Commercial	Miscellaneous Items and/or Business Personal Property	1,743,000	16	0	32	481	1100	MUNSAN
Commercial	Antenna / Satellite Dish	958,000	3	0	37	311	1100	COM
Commercial	Apartment Outbuildings and/or Business Personal Property	322,000	2	0	37	311	1100	COM
Commercial	Bleachers/Stadium	114,000	4	0	37	311	1100	COM
Commercial	Boathouse (Over Water) and/or Business Personal Property	1,934,000	8	0	37	311	1100	COM
Commercial	Canopy and/or Business Personal Property	11,671,900	106	0	37	311	1100	COM
Commercial	Carport (Stand Alone)	5,746,000	126	0	37	311	1100	COM
Commercial	Church (Structure and its Business Personal Property)	1,537,000	3	0	37	311	1100	COM
Commercial	Commercial and F&R Non-Dwelling - Additions (> than 10% grade floor area)	4,424,000	1	0	37	311	1100	COM
Commercial	Commercial and F&R Non-Dwelling - New Construction	50,752,000	33	0	37	311	1100	COM
Commercial	Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions	21,017,000	22	0	37	311	1100	COM
Commercial	Commercial Building and/or Business Personal Property	3,794,518,774	6,641	0	37	311	1100	COM
Commercial	Commercially Rated Dwelling and/or Business Personal Property	31,648,900	96	0	37	311	1100	COM
Commercial	Deck Dock Pier or Wharf (Over Water)	1,552,000	16	0	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Additions (<= 10% grade floor area)	2,251,000	6	0	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Additions (> 10% grade floor area)	4,624,100	14	0	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - New Construction	437,517,400	661	0	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions	36,089,000	131	0	37	311	1100	COM
Commercial	Fence	5,473,000	165	0	37	311	1100	COM
Commercial	Flag Pole	64,000	7	0	37	311	1100	COM
Commercial	Flood Lights/Light Pole	815,000	135	0	37	311	1100	COM
Commercial	Gazebo	1,681,000	51	0	37	311	1100	COM
Commercial	Greenhouse and/or Business Personal Property	85,000	1	0	37	311	1100	COM
Commercial	Lumber Yard (Structure and its Business Personal Property)	409,000	3	0	37	311	1100	COM
Commercial	Miscellaneous Items and/or Business Personal Property	26,269,000	195	0	37	311	1100	COM
Commercial	Score Board	2,194,000	5	0	37	311	1100	COM
Commercial	Sign	1,206,000	53	0	37	311	1100	COM
Commercial	Swimming Pool (In-ground)	10,639,000	143	0	37	311	1100	COM
Commercial	Tank and/or Business Personal Property	63,305,000	113	0	37	311	1100	COM
Commercial	Tennis Court Surface	673,000	18	0	37	311	1100	COM
Commercial	Townhome Association and/or Business Personal Property	179,841,000	227	0	37	311	1100	COM
Commercial	Townhome Outbuildings and/or Business Personal Property	1,734,000	10	0	37	311	1100	COM
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	1,896,817,125	1,852	0	42	306	1055	RESAPT
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	258,053,030	741	0	42	306	1055	RESAPT
Commercial	Apartment Outbuildings and/or Business Personal Property	51,217,080	165	0	42	306	1055	RESAPT
Commercial	Boathouse (Over Water) and/or Business Personal Property	8,000	1	0	42	306	1055	RESAPT
Commercial	Canopy and/or Business Personal Property	232,000	7	0	42	306	1055	RESAPT
Commercial	Commercial Building and/or Business Personal Property	9,193,370	38	0	42	306	1055	RESAPT

Texas Windstorm Insurance Association
Data as of 11/30/2024
Roof Cover by Model and Peril and Verisk Roof Hail Impact Resistance (SCS only)

Hurricane

Verisk Description	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	0	0	1,305,172,095	8,527	1.0%
Asphalt shingles	1	7	1	1	43,920,329,165	110,088	35.1%
Hurricane Wind-Rated Roof Coverings	11	9	3	2	64,438,882,085	137,176	51.4%
Wooden shingles	2	6	0	9	206,921,360	482	0.2%
Clay/concrete tiles	3	5	2	10	3,102,589,499	4,687	2.5%
Light metal panels	4	2	3	8	8,053,998,270	14,490	6.4%
Built-up roof with gravel	6	4	3	0	3,191,368,085	4,639	2.5%
ingle ply membrane	7	0	0	0	1,074,538,210	983	0.9%
Total					125,293,798,769	281,072	100.0%

Severe Convective Storm

Verisk Description	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	0	0	1,305,172,095	8,527	1.0%
Asphalt shingles	1	7	1	1	43,920,329,165	110,088	35.1%
Hurricane Wind-Rated Roof Coverings	11	9	3	2	64,438,882,085	137,176	51.4%
Wooden shingles	2	6	0	9	206,921,360	482	0.2%
Clay/concrete tiles	3	5	2	10	3,102,589,499	4,687	2.5%
Light metal panels	4	2	3	8	8,053,998,270	14,490	6.4%
Built-up roof with gravel	6	4	3	0	3,191,368,085	4,639	2.5%
ingle ply membrane	7	0	0	0	1,074,538,210	983	0.9%
Total					125,293,798,769	281,072	100.0%

Verisk Roof Hail Impact Desc	Verisk Code	Site Limit	RiskCount	% of Limit
Unknown/Non-impact-resistant	0	124,643,243,789	279,799	99.5%
Impact-resistant A	1	334,014,120	720	0.3%
Impact-resistant B	2	86,385,960	163	0.1%
Impact-resistant C	3	38,560,320	64	0.0%
Impact-resistant D	4	191,594,580	326	0.2%
Total		125,293,798,769	281,072	100.0%

Texas Windstorm Insurance Association

Data as of 11/30/2024

RMS Opening Protection, Verisk Window Protection, Verisk Exterior Doors, Verisk Wall Attached Structures

MOD_BLDG_CREDIT	TERRITORY	Verisk WindowProtection Description	Verisk WindowProtection Code	Verisk ExternalDoor Description	Verisk ExternalDoor Code	Verisk WallAttachedStructure Description	Verisk WallAttachedStructure Code	RMS Opening Code	IF Window Code	CL Window Code	Site Limit	RiskCount	% of Limit
2018 IRC	Risk Category I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,300,200,780	2,462	1.0%
2018 IRC	Risk Category II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	5,149,607,100	9,221	4.1%
2018 IRC	Risk Category II	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	2,679,600	3	0.0%
2018 IRC	Risk Category IV	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	73,481,780	101	0.1%
IRC/IBC	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	692,400	1	0.0%
IRC/IBC	Inland I	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	21,328,011,180	40,573	17.0%
IRC/IBC	Inland I	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	784,000	2	0.0%
IRC/IBC	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	8,673,916,860	14,754	6.9%
IRC/IBC	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	19,509,980	38	0.0%
IRC/IBC	Retrofit	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	7,433,600	13	0.0%
IRC/IBC	Retrofit	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	588,400	2	0.0%
IRC/IBC	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,249,000	2	0.0%
IRC/IBC	Seaward	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	5,487,980,360	9,146	4.4%
N/A	N/A	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	13,136,316,169	18,339	10.5%
N/A	N/A	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	22,930,000	17	0.0%
Unknown	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	400,267,180	793	0.3%
Unknown	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	77,262,320	140	0.1%
Unknown	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	30,386,320	66	0.0%
Unknown	Risk Category I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	8,942,740	18	0.0%
Unknown	Risk Category II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	17,427,660	37	0.0%
Unknown	Risk Category IV	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,261,640	2	0.0%
Unknown	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	45,780,060	82	0.0%
Unknown	Unknown	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	61,394,877,420	170,052	49.0%
Unknown	Unknown	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	150,104,660	326	0.1%
WRC	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	6,387,811,900	12,002	5.1%
WRC	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	382,400	1	0.0%
WRC	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	319,931,000	730	0.3%
WRC	Retrofit	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	7,658,300	11	0.0%
WRC	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,208,107,760	2,069	1.0%
WRC	Seaward	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	38,216,200	69	0.0%
Total											125,293,798,769	281,072	100.0%

RMS Opening Protection (Detail)

All exterior openings (glazed and non-glazed) are fully protected at a minimum with impact resistant coverings, impact resistant doors (including garage doors) and/or impact resistant window units and meet the requirements for "Cyclic Pressure and Large Missile Impact" for large missiles – 9 lb According to ASCE 7, the Florida Building Code (FBC), and the International Building Code (IBC), a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement and have doors (including garage doors) designed for large missiles.

All glazed exterior openings (windows and doors) are fully protected at a minimum with impact resistant coverings and/or impact resistant window units designed for large missiles (9 lb). Non-glazed doors (including garage doors) are not designed for pressure and impact. According to ASCE 7, the FBC, and the IBC, a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement.large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests.

Texas Windstorm Insurance Association
Data as of 11/30/2024
Roof Age and Roof Year Built

Verisk Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit
2019- 2024	1	1	1	25,324,250,249	50,438	20.2%
2015 - 2018	2	2	2	24,708,168,350	52,348	19.7%
1800 - 2014	3	3	3	74,599,968,170	175,888	59.5%
Unknown	0	0	0	661,412,000	2,398	0.5%
Total				125,293,798,769	281,072	100%

Code Descriptions

RMS	IF	CL
1: 0-5 yrs	1: 0-5 yrs	1: 0-5 yrs
2: 6-10 yrs	2: 6-10 yrs	2: 6-10 yrs
3: 11+ yrs	3:11+ yrs	3: 11-15 yrs
4: Obvious signs of deterioration		1*: Roof condition poor

Texas Windstorm Insurance Association
Data as of 11/30/2024
RMS Construction Quality, Verisk Seal of Approval, and Verisk Building Condition

Verisk SealOfApproval Description	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0			92,928,108,199	207,749	74.2%
Fully Engineered Structure	1	0			8,777,228,180	15,804	7.0%
Partially Engineered Structure	2	0			23,588,462,390	57,519	18.8%
Total					125,293,798,769	281,072	100.0%

RMS
Construction Quality

0: Unknown

1: Obvious signs of deterioration or distress

9: Certified design & construction

TWIA STRUCTURE_CONDITION_CD	Verisk Description	Verisk Code	Site Limit	RiskCount	% of Limit
Unknown	Unknown/default	0	445,656,860	4,588	0.4%
N/A	Unknown/default	0	13,159,246,169	18,356	10.5%
Very Good	Average	1	37,370,750,140	80,844	29.8%
Good	Average	1	40,107,332,620	106,023	32.0%
Excellent	Average	1	28,822,856,080	53,909	23.0%
Fair	Good	2	304,864,060	1,286	0.2%
Average	Good	2	5,075,046,840	16,028	4.1%
Poor	Poor	3	8,046,000	38	0.0%
Total			125,293,798,769	281,072	100.0%

Set based on "Roof Style" in EV data.

TWIA Roof Style	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
NULL	0	0	0	0	76,732,795,895	169,629	61.2%
Flat	1	2	2	1	1,224,016,674	2,885	1.0%
Gabled	2	5	3	4	14,175,371,515	37,986	11.3%
Hip	3	3	1	7	12,611,537,390	28,862	10.1%
Mixed	4	5	3	4	20,550,077,295	41,710	16.4%
Total					125,293,798,769	281,072	100.0%

Texas Windstorm Insurance Association
Data as of 11/30/2024
Verisk Tree Exposure

Set based on "Tree Overhang" in EV data.

TWIA Tree Overhang	Verisk Description	Verisk Code	Site Limit	RiskCount	% of Limit
NULL	Unknown/default	0	76,753,436,195	169,664	61.3%
None	No	1	25,148,407,634	53,800	20.1%
Medium	Yes	2	2,370,358,420	6,707	1.9%
Low	Yes	2	20,960,934,920	50,742	16.7%
High	Yes	2	60,661,600	159	0.0%
Total			125,293,798,769	281,072	100.0%

Note: This was all done by Eagle view so looking if house obstructed by Trees not necessarily if nearby so code none as unknown.