

Texas Windstorm Insurance Association

Exposure in Force as of 11/30/2020

Hurricane Gross Loss Estimates - All Policies

Includes Demand Surge Excludes Storm Surge

| Portfolio | Model                               |
|-----------|-------------------------------------|
| Hurricane | AIR Touchstone 8.0 Tropical Cyclone |

\*no LAE factor was applied

Hurricane Limits and AAL by County Summary

| Reported County | Total Limits         |                   |                       |                       | HUR Loss - Long Term (Standard) |                |                    |                    | HUR Loss - Near Term (WSST) |                |                    |                    |
|-----------------|----------------------|-------------------|-----------------------|-----------------------|---------------------------------|----------------|--------------------|--------------------|-----------------------------|----------------|--------------------|--------------------|
|                 | 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         | 783,751                         | 77,479         | 4,073,069          | 4,934,299          | 839,278                     | 82,314         | 4,353,246          | 5,274,838          |
| Brazoria        | 371,207,763          | 10,091,950        | 9,174,153,122         | 9,555,452,835         | 1,169,444                       | 105,601        | 16,056,921         | 17,331,966         | 1,253,846                   | 112,649        | 17,222,042         | 18,588,537         |
| Calhoun         | 107,232,640          | 3,977,234         | 924,119,063           | 1,035,328,937         | 390,927                         | 70,355         | 2,764,968          | 3,226,250          | 434,894                     | 75,279         | 3,106,548          | 3,616,721          |
| Cameron         | 921,918,480          | 2,126,344         | 2,024,545,820         | 2,948,590,644         | 3,510,234                       | 19,886         | 3,633,981          | 7,164,101          | 3,682,459                   | 20,672         | 3,827,962          | 7,531,092          |
| Chambers        | 46,088,398           | 1,382,447         | 1,411,811,329         | 1,459,282,173         | 124,355                         | 15,130         | 2,270,370          | 2,409,856          | 134,908                     | 16,181         | 2,430,568          | 2,581,657          |
| Galveston       | 2,345,874,518        | 10,090,118        | 19,184,126,302        | 21,540,090,937        | 20,843,002                      | 159,949        | 78,259,291         | 99,262,241         | 22,376,032                  | 170,280        | 84,482,559         | 107,028,871        |
| Harris          | 33,369,517           | 135,300           | 1,145,760,215         | 1,179,265,032         | 173,531                         | 2,698          | 4,495,702          | 4,671,931          | 184,191                     | 2,860          | 4,762,384          | 4,949,435          |
| Jefferson       | 299,590,745          | 1,980,500         | 6,114,487,071         | 6,416,058,316         | 810,085                         | 16,005         | 12,186,281         | 13,012,372         | 867,518                     | 17,065         | 13,052,383         | 13,936,966         |
| Kenedy          | 694,441              | 0                 | 6,205,485             | 6,899,926             | 829                             | 0              | 4,978              | 5,807              | 875                         | 0              | 5,305              | 6,180              |
| Kleberg         | 12,888,746           | 144,500           | 173,821,150           | 186,854,396           | 14,333                          | 823            | 163,041            | 178,197            | 15,179                      | 871            | 172,540            | 188,590            |
| Matagorda       | 74,149,551           | 1,322,907         | 1,105,709,064         | 1,181,181,522         | 237,664                         | 16,398         | 2,994,016          | 3,248,079          | 261,310                     | 17,651         | 3,295,535          | 3,574,497          |
| Nueces          | 1,450,354,020        | 1,133,900         | 10,011,084,554        | 11,462,572,474        | 6,002,489                       | 11,330         | 25,989,065         | 32,002,884         | 6,279,743                   | 11,894         | 27,105,502         | 33,397,139         |
| Refugio         | 18,369,635           | 1,196,004         | 77,674,093            | 97,239,732            | 29,823                          | 8,190          | 109,436            | 147,449            | 32,233                      | 8,794          | 117,751            | 158,778            |
| San Patricio    | 109,065,415          | 1,719,156         | 1,591,320,007         | 1,702,104,578         | 254,566                         | 13,172         | 3,046,452          | 3,314,191          | 267,202                     | 13,897         | 3,193,555          | 3,474,654          |
| Willacy         | 14,131,286           | 265,590           | 78,754,855            | 93,151,731            | 35,470                          | 1,955          | 161,842            | 199,267            | 37,530                      | 2,064          | 171,306            | 210,899            |
| <b>Total</b>    | <b>6,029,438,616</b> | <b>40,988,532</b> | <b>54,659,235,956</b> | <b>60,729,663,104</b> | <b>34,380,504</b>               | <b>518,972</b> | <b>156,209,414</b> | <b>191,108,890</b> | <b>36,667,198</b>           | <b>552,470</b> | <b>167,299,186</b> | <b>204,518,854</b> |

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| Reported County | Total Limits         |                   |                       |                       | HUR Loss - Long Term (Standard) |                |                    |                    | HUR Loss - Near Term (WSST) |                |                    |                    |
|-----------------|----------------------|-------------------|-----------------------|-----------------------|---------------------------------|----------------|--------------------|--------------------|-----------------------------|----------------|--------------------|--------------------|
|                 | 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         | 800,679                         | 77,582         | 4,160,807          | 5,039,068          | 857,110                     | 82,423         | 4,445,613          | 5,385,146          |
| Brazoria        | 371,207,763          | 10,091,950        | 9,174,153,122         | 9,555,452,835         | 1,245,116                       | 105,904        | 16,595,264         | 17,946,284         | 1,334,672                   | 112,976        | 17,801,026         | 19,248,674         |
| Calhoun         | 107,232,640          | 3,977,234         | 924,119,063           | 1,035,328,937         | 407,501                         | 71,180         | 2,911,562          | 3,390,243          | 453,108                     | 76,177         | 3,268,357          | 3,797,642          |
| Cameron         | 921,918,480          | 2,126,344         | 2,024,545,820         | 2,948,590,644         | 3,537,925                       | 20,034         | 3,668,549          | 7,226,507          | 3,711,060                   | 20,823         | 3,863,798          | 7,595,681          |
| Chambers        | 46,088,398           | 1,382,447         | 1,411,811,329         | 1,459,282,173         | 125,585                         | 15,199         | 2,299,153          | 2,439,937          | 136,268                     | 16,255         | 2,461,627          | 2,614,150          |
| Galveston       | 2,345,874,518        | 10,090,118        | 19,184,126,302        | 21,540,090,937        | 21,306,301                      | 160,396        | 80,850,932         | 102,317,628        | 22,869,536                  | 170,752        | 87,240,983         | 110,281,270        |
| Harris          | 33,369,517           | 135,300           | 1,145,760,215         | 1,179,265,032         | 177,346                         | 2,702          | 4,599,704          | 4,779,751          | 188,248                     | 2,863          | 4,872,224          | 5,063,335          |
| Jefferson       | 299,590,745          | 1,980,500         | 6,114,487,071         | 6,416,058,316         | 863,261                         | 16,263         | 12,992,580         | 13,872,104         | 926,031                     | 17,347         | 13,945,303         | 14,888,681         |
| Kenedy          | 694,441              | 0                 | 6,205,485             | 6,899,926             | 829                             | 0              | 4,978              | 5,807              | 875                         | 0              | 5,305              | 6,180              |
| Kleberg         | 12,888,746           | 144,500           | 173,821,150           | 186,854,396           | 14,333                          | 823            | 163,048            | 178,203            | 15,179                      | 871            | 172,547            | 188,596            |
| Matagorda       | 74,149,551           | 1,322,907         | 1,105,709,064         | 1,181,181,522         | 247,145                         | 16,570         | 3,123,814          | 3,387,529          | 271,624                     | 17,838         | 3,436,069          | 3,725,531          |
| Nueces          | 1,450,354,020        | 1,133,900         | 10,011,084,554        | 11,462,572,474        | 6,045,990                       | 11,347         | 26,113,821         | 32,171,158         | 6,325,801                   | 11,911         | 27,238,356         | 33,576,068         |
| Refugio         | 18,369,635           | 1,196,004         | 77,674,093            | 97,239,732            | 29,840                          | 8,191          | 109,929            | 147,959            | 32,251                      | 8,794          | 118,274            | 159,319            |
| San Patricio    | 109,065,415          | 1,719,156         | 1,591,320,007         | 1,702,104,578         | 256,801                         | 13,179         | 3,061,923          | 3,331,902          | 269,565                     | 13,904         | 3,209,856          | 3,493,324          |
| Willacy         | 14,131,286           | 265,590           | 78,754,855            | 93,151,731            | 35,655                          | 1,955          | 163,376            | 200,986            | 37,722                      | 2,064          | 172,905            | 212,690            |
| <b>Total</b>    | <b>6,029,438,616</b> | <b>40,988,532</b> | <b>54,659,235,956</b> | <b>60,729,663,104</b> | <b>35,094,306</b>               | <b>521,324</b> | <b>160,819,439</b> | <b>196,435,068</b> | <b>37,429,047</b>           | <b>555,000</b> | <b>172,252,242</b> | <b>210,236,289</b> |