

Texas Windstorm Insurance Association
Inforce Exposure as of 11/30/2018 - Excluding Depop Policies
RMS RiskLink v18.0 Hurricane Loss Estimates
County Limits and AAL - Gross
Historical & Near-Term Event Rates including Loss Amplification

REPORTED COUNTY	LIMITS			HUR LOSS - Historical		
	COMMERCIAL	MOBILE HOME	RESIDENTIAL	COMMERCIAL	MOBILE HOME	RESIDENTIAL
Aransas	\$277,829,777	\$4,916,775	\$1,593,544,169	\$1,051,069	\$33,114	\$3,790,971
Brazoria	\$493,585,863	\$9,156,505	\$10,488,671,026	\$1,702,302	\$61,914	\$17,681,802
Calhoun	\$112,097,455	\$3,941,134	\$880,755,147	\$540,141	\$40,208	\$3,190,046
Cameron	\$999,634,270	\$2,415,444	\$2,420,637,101	\$4,985,048	\$19,022	\$4,805,390
Chambers	\$58,987,188	\$2,465,600	\$1,496,978,543	\$188,826	\$20,281	\$2,452,750
Galveston	\$2,382,030,230	\$9,725,879	\$18,641,659,980	\$15,176,508	\$92,873	\$58,708,470
Harris	\$38,104,608	\$135,300	\$1,080,509,811	\$191,578	\$1,426	\$3,113,749
Jefferson	\$397,140,759	\$1,981,740	\$6,661,185,258	\$1,165,361	\$13,108	\$12,741,263
Kenedy	\$694,441	\$0	\$5,620,100	\$1,439	\$0	\$13,349
Kleberg	\$17,254,115	\$84,000	\$199,171,461	\$33,971	\$359	\$296,375
Matagorda	\$93,288,779	\$1,087,297	\$1,140,879,369	\$389,138	\$9,533	\$3,264,120
Nueces	\$1,584,978,530	\$975,500	\$10,585,248,903	\$6,261,586	\$6,652	\$21,779,299
Refugio	\$21,240,950	\$641,253	\$78,062,195	\$58,082	\$3,878	\$179,106
San Patricio	\$136,263,487	\$1,753,973	\$1,773,215,101	\$431,863	\$9,427	\$3,448,393
Willacy	\$14,647,796	\$208,000	\$82,138,505	\$58,126	\$1,295	\$232,289
TOTAL	\$6,627,778,247	\$39,488,400	\$57,128,276,672	\$32,235,038	\$313,089	\$135,697,373

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 4,710 policies and 5,049 locations.

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