

Texas Windstorm Insurance Association
Statistical Report
As of December 31, 2021



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/20	12/31/21	Actual	Percentage	12/31/20	12/31/21	Actual	Percentage	12/31/20	12/31/21	Actual	Percentage
Aransas	5,155	5,541	386	7.50%	1,727,721,412	1,924,155,899	\$196,434,487	11.40%	12,472,008	13,570,112	\$1,098,104	8.80%
Brazoria	28,942	30,463	1,521	5.30%	8,508,269,598	9,198,739,589	\$690,469,991	8.10%	53,459,655	57,577,785	\$4,118,130	7.70%
Calhoun	3,545	3,707	162	4.60%	963,932,344	1,036,992,402	\$73,060,058	7.60%	7,297,840	7,800,929	\$503,089	6.90%
Cameron	9,949	9,666	-283	-2.80%	2,845,748,671	2,949,619,273	\$103,870,602	3.70%	20,569,093	19,716,881	-\$852,212	-4.10%
Chambers	3,861	4,089	228	5.90%	1,293,728,553	1,423,887,931	\$130,159,378	10.10%	7,698,368	8,431,586	\$733,218	9.50%
Galveston	58,098	62,626	4,528	7.80%	19,579,122,522	21,781,683,589	\$2,202,561,067	11.20%	133,712,324	146,537,454	\$12,825,130	9.60%
Harris	3,417	3,582	165	4.80%	1,054,146,885	1,140,114,498	\$85,967,613	8.20%	4,899,132	5,155,779	\$256,647	5.20%
Jefferson	24,270	24,492	222	0.90%	5,685,660,279	5,891,299,748	\$205,639,469	3.60%	40,041,731	41,680,722	\$1,638,991	4.10%
Kenedy	18	17	-1	-5.60%	6,743,326	3,255,141	-\$3,488,185	-51.70%	45,402	33,593	-\$11,809	-26.00%
Kleberg	751	719	-32	-4.30%	169,188,157	165,510,788	-\$3,677,369	-2.20%	1,230,141	1,197,748	-\$32,393	-2.60%
Matagorda	4,215	4,458	243	5.80%	1,080,329,467	1,177,343,385	\$97,013,918	9.00%	7,276,583	7,823,400	\$546,817	7.50%
Nueces	36,411	37,263	852	2.30%	10,393,842,268	11,069,571,012	\$675,728,744	6.50%	69,235,481	73,498,910	\$4,263,429	6.20%
Refugio	327	306	-21	-6.40%	94,205,120	89,936,253	-\$4,268,867	-4.50%	769,342	728,589	-\$40,753	-5.30%
San Patricio	5,587	5,746	159	2.80%	1,521,169,011	1,605,186,301	\$84,017,290	5.50%	10,226,177	10,671,818	\$445,641	4.40%
Willacy	344	327	-17	-4.90%	85,830,685	86,299,945	\$469,260	0.50%	670,879	687,918	\$17,039	2.50%
Total	184,890	193,002	8,112	4.40%	55,009,638,298	59,543,595,754	\$4,533,957,456	8.20%	369,604,156	395,113,224	\$25,509,068	6.90%

Texas Windstorm Insurance Association

Quarterly Liability Report

As of December 31, 2021



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
Aransas										
Commercial	74	384	126	736	388,779	2,346,534	243,696,971	5,224,905	305	646
Manufactured Home	22	161	22	162	25,979	216,591	8,475,889	0	147	148
Residential	1,026	5,316	1,074	5,554	2,176,483	11,006,987	1,671,983,039	141,229,416	5,089	5,316
Total	1,122	5,861	1,222	6,452	2,591,241	13,570,112	1,924,155,899	146,454,321	5,541	6,110
Brazoria										
Commercial	144	774	227	1,214	735,642	4,213,168	368,368,668	9,038,174	664	1,082
Manufactured Home	37	185	37	185	56,724	292,662	11,610,542	0	177	177
Residential	6,598	30,833	6,727	31,509	11,700,218	53,071,955	8,818,760,379	1,142,555,446	29,622	30,260
SUM:	6,779	31,792	6,991	32,908	12,492,584	57,577,785	9,198,739,589	1,151,593,620	30,463	31,519
Calhoun										
Commercial	46	215	94	394	278,411	1,297,337	108,301,148	2,253,940	192	367
Manufactured Home	13	78	13	78	19,754	105,253	4,165,896	0	73	73
Residential	689	3,551	743	3,904	1,265,203	6,398,339	924,525,358	76,611,162	3,442	3,758
SUM:	748	3,844	850	4,376	1,563,368	7,800,929	1,036,992,402	78,865,102	3,707	4,198
Cameron										
Commercial	167	850	384	1,551	3,834,507	8,615,428	1,114,738,236	7,413,975	686	1,360
Manufactured Home	7	66	7	66	7,005	69,943	2,798,674	0	61	61
Residential	1,837	9,332	1,854	9,434	2,157,083	11,031,510	1,832,082,363	184,679,061	8,919	9,014
SUM:	2,011	10,248	2,245	11,051	5,998,595	19,716,881	2,949,619,273	192,093,036	9,666	10,435

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	24	106	41	149	113,198	609,993	53,182,775	574,900	96	139
Manufactured Home	12	42	12	42	20,748	64,683	2,581,152	0	40	40
Residential	860	4,111	904	4,305	1,601,762	7,756,910	1,368,124,004	181,194,462	3,953	4,139
SUM:	896	4,259	957	4,496	1,735,708	8,431,586	1,423,887,931	181,769,362	4,089	4,318
Galveston										
Commercial	482	2,289	884	3,863	5,644,817	25,408,722	2,459,804,962	50,594,345	1,946	3,463
Manufactured Home	43	260	43	262	59,013	329,505	13,024,367	0	248	250
Residential	13,182	63,098	13,454	64,778	25,433,342	120,799,227	19,308,854,260	2,152,697,211	60,432	62,026
SUM:	13,707	65,647	14,381	68,903	31,137,172	146,537,454	21,781,683,589	2,203,291,555	62,626	65,739
Harris										
Commercial	13	62	22	111	131,490	404,351	33,917,623	480,630	57	102
Manufactured Home	0	5	0	5	0	5,013	200,500	0	5	5
Residential	757	3,657	773	3,734	994,495	4,746,415	1,105,996,375	145,154,118	3,520	3,589
SUM:	770	3,724	795	3,850	1,125,985	5,155,779	1,140,114,498	145,634,748	3,582	3,696
Jefferson										
Commercial	118	688	193	1,049	518,097	3,494,715	294,158,061	8,749,774	628	959
Manufactured Home	2	37	2	37	4,200	68,863	2,658,950	0	35	35
Residential	4,459	24,921	4,532	25,357	7,015,381	38,117,144	5,594,482,737	713,334,732	23,829	24,245
SUM:	4,579	25,646	4,727	26,443	7,537,678	41,680,722	5,891,299,748	722,084,506	24,492	25,239

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	0	1	0	5	0	13,292	694,441	0	1	5
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	1	16	2	22	1,403	20,301	2,560,700	35,800	16	22
SUM:	1	17	2	27	1,403	33,593	3,255,141	35,800	17	27
Kleberg										
Commercial	13	46	17	74	45,927	194,161	16,038,238	559,320	38	66
Manufactured Home	0	2	0	2	0	3,613	144,500	0	2	2
Residential	136	707	138	735	186,856	999,974	149,328,050	15,761,953	679	707
SUM:	149	755	155	811	232,783	1,197,748	165,510,788	16,321,273	719	775
Matagorda										
Commercial	49	183	63	278	219,448	843,630	78,755,560	1,860,525	160	253
Manufactured Home	3	21	3	21	6,201	34,331	1,350,907	0	20	20
Residential	820	4,620	843	4,763	1,367,677	6,945,439	1,097,236,918	111,458,925	4,278	4,414
SUM:	872	4,824	909	5,062	1,593,326	7,823,400	1,177,343,385	113,319,450	4,458	4,687
Nueces										
Commercial	535	2,097	928	3,841	3,652,765	14,425,066	1,603,002,167	37,659,925	1,770	3,280
Manufactured Home	6	41	6	41	5,158	54,256	1,929,500	0	40	40
Residential	7,229	36,988	7,326	37,776	11,950,284	59,019,588	9,464,639,345	1,065,052,269	35,453	36,103
SUM:	7,770	39,126	8,260	41,658	15,608,207	73,498,910	11,069,571,012	1,102,712,194	37,263	39,423

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	4	28	9	57	32,321	216,564	17,906,833	0	28	57
Manufactured Home	1	18	1	21	1,670	29,727	1,176,804	0	16	19
Residential	45	279	46	313	75,679	482,298	70,852,616	6,702,835	262	295
SUM:	50	325	56	391	109,670	728,589	89,936,253	6,702,835	306	371
San Patricio										
Commercial	61	272	107	453	234,948	1,129,604	97,734,307	1,743,605	218	374
Manufactured Home	7	43	7	43	10,818	69,737	2,798,051	0	43	43
Residential	1,177	5,715	1,193	5,892	1,975,617	9,472,477	1,504,653,943	179,028,290	5,485	5,650
SUM:	1,245	6,030	1,307	6,388	2,221,383	10,671,818	1,605,186,301	180,771,895	5,746	6,067
Willacy										
Commercial	5	30	20	57	21,511	153,986	15,387,251	99,900	29	56
Manufactured Home	0	6	0	6	0	8,151	326,045	0	6	6
Residential	48	301	49	326	71,021	525,781	70,586,649	4,664,642	292	317
SUM:	53	337	69	389	92,532	687,918	86,299,945	4,764,542	327	379
Total All Counties										
Commercial	1,735	8,025	3,115	13,832	15,851,861	63,366,551	6,505,687,241	126,253,918	6,818	12,209
Manufactured Home	153	965	153	971	217,270	1,352,328	53,241,777	0	913	919
Residential	38,864	193,445	39,658	198,402	67,972,504	330,394,345	52,984,666,736	6,120,160,322	185,271	189,855
SUM:	40,752	202,435	42,926	213,205	84,041,635	395,113,224	59,543,595,754	6,246,414,239	193,002	202,983