

Texas Windstorm Insurance Association
Statistical Report
As of December 31, 2022



County	<u>Policies In-Force</u>		<u>PIF Growth</u>		<u>Exposure In-Force</u>		<u>Exposure Growth</u>		<u>YTD Written Premium</u>		<u>Premium Growth</u>	
	12/31/21	12/31/22	Actual	Percentage	12/31/21	12/31/22	Actual	Percentage	12/31/21	12/31/22	Actual	Percentage
Aransas	5,541	6,951	1,410	25.40%	1,924,155,899	2,643,584,789	\$719,428,890	37.40%	13,570,112	19,319,182	\$5,749,070	42.40%
Brazoria	30,464	38,313	7,849	25.80%	9,198,969,389	12,710,342,192	\$3,511,372,803	38.20%	57,579,333	81,487,550	\$23,908,217	41.50%
Calhoun	3,707	4,240	533	14.40%	1,036,992,402	1,242,546,730	\$205,554,328	19.80%	7,800,929	9,611,792	\$1,810,863	23.20%
Cameron	9,666	9,904	238	2.50%	2,949,619,273	3,395,625,437	\$446,006,164	15.10%	19,716,881	23,505,568	\$3,788,687	19.20%
Chambers	4,089	5,485	1,396	34.10%	1,423,887,931	2,089,653,087	\$665,765,156	46.80%	8,431,586	12,613,242	\$4,181,656	49.60%
Galveston	62,625	70,774	8,149	13.00%	21,781,453,789	26,820,885,107	\$5,039,431,318	23.10%	146,535,906	185,290,893	\$38,754,987	26.40%
Harris	3,582	3,915	333	9.30%	1,140,114,498	1,402,373,930	\$262,259,432	23.00%	5,155,779	6,920,885	\$1,765,106	34.20%
Jefferson	24,492	28,041	3,549	14.50%	5,891,299,748	7,636,901,287	\$1,745,601,539	29.60%	41,680,722	55,764,863	\$14,084,141	33.80%
Kenedy	17	25	8	47.10%	3,255,141	7,056,723	\$3,801,582	116.80%	33,593	56,331	\$22,738	67.70%
Kleberg	719	837	118	16.40%	165,510,788	218,873,032	\$53,362,244	32.20%	1,197,748	1,604,199	\$406,451	33.90%
Matagorda	4,458	4,947	489	11.00%	1,177,343,385	1,400,728,522	\$223,385,137	19.00%	7,823,400	9,693,082	\$1,869,682	23.90%
Nueces	37,263	41,032	3,769	10.10%	11,069,571,012	13,685,345,095	\$2,615,774,083	23.60%	73,498,910	95,335,251	\$21,836,341	29.70%
Refugio	306	372	66	21.60%	89,936,253	107,663,793	\$17,727,540	19.70%	728,589	889,956	\$161,367	22.10%
San Patricio	5,746	7,292	1,546	26.90%	1,605,186,301	2,233,586,232	\$628,399,931	39.10%	10,671,818	15,345,497	\$4,673,679	43.80%
Willacy	327	352	25	7.60%	86,299,945	103,366,001	\$17,066,056	19.80%	687,918	861,279	\$173,361	25.20%
Total	193,002	222,480	29,478	15.30%	59,543,595,754	75,698,531,957	\$16,154,936,203	27.10%	395,113,224	518,299,570	\$123,186,346	31.20%

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 Quarterly Liability Report
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Class of Business	<u>Policies Written</u>		<u>Risks Written</u>		<u>Premium Written</u>		<u>Liability at End of Quarter</u>		<u>In-Force at End of Quarter</u>	
	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Aransas										
Commercial	68	453	131	852	567,083	3,535,986	348,499,963	8,766,120	387	762
Manufactured Home	22	179	22	180	27,311	267,945	10,171,627	0	165	166
Residential	1,189	6,668	1,189	6,798	2,724,031	15,515,251	2,284,913,199	196,754,856	6,399	6,521
Total	1,279	7,300	1,342	7,830	3,318,425	19,319,182	2,643,584,789	205,520,976	6,951	7,449
Brazoria										
Commercial	153	866	249	1,351	938,494	5,644,671	456,878,458	9,882,089	777	1,230
Manufactured Home	43	202	43	202	77,383	365,250	14,052,389	0	197	197
Residential	7,976	38,815	7,977	39,124	16,063,703	75,477,629	12,239,411,345	1,628,283,544	37,339	37,627
SUM:	8,172	39,883	8,269	40,677	17,079,580	81,487,550	12,710,342,192	1,638,165,633	38,313	39,054
Calhoun										
Commercial	42	245	116	505	372,681	1,675,047	130,967,942	2,953,390	214	457
Manufactured Home	14	77	14	77	25,545	119,205	4,569,394	0	76	76
Residential	833	4,149	833	4,277	1,492,782	7,817,540	1,107,009,394	95,446,945	3,950	4,075
SUM:	889	4,471	963	4,859	1,891,008	9,611,792	1,242,546,730	98,400,335	4,240	4,608
Cameron										
Commercial	143	836	347	1,691	3,506,205	10,308,806	1,318,756,741	11,374,220	709	1,550
Manufactured Home	9	65	9	65	11,357	72,614	2,782,800	0	60	60
Residential	1,835	9,569	1,835	9,612	2,529,523	13,124,148	2,074,085,896	206,622,588	9,135	9,178
SUM:	1,987	10,470	2,191	11,368	6,047,085	23,505,568	3,395,625,437	217,996,808	9,904	10,788

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	21	141	48	199	150,171	845,055	64,414,099	1,350,465	111	168
Manufactured Home	15	59	15	59	27,167	101,134	3,885,991	0	56	56
Residential	1,143	5,561	1,143	5,661	2,410,475	11,667,053	2,021,352,997	272,645,279	5,318	5,417
SUM:	1,179	5,761	1,206	5,919	2,587,813	12,613,242	2,089,653,087	273,995,744	5,485	5,641
Galveston										
Commercial	439	2,601	944	4,671	6,881,670	33,691,944	3,084,640,899	68,495,390	2,242	4,186
Manufactured Home	52	242	52	242	88,509	377,632	15,140,581	0	236	236
Residential	14,270	71,097	14,270	71,794	31,766,723	151,221,317	23,721,103,627	2,718,196,304	68,296	68,950
SUM:	14,761	73,940	15,266	76,707	38,736,902	185,290,893	26,820,885,107	2,786,691,694	70,774	73,372
Harris										
Commercial	14	81	28	240	201,099	1,288,327	126,049,122	2,685,845	72	212
Manufactured Home	0	4	0	4	0	5,002	192,000	0	4	4
Residential	843	3,980	843	4,001	1,257,506	5,627,556	1,276,132,808	168,191,545	3,839	3,858
SUM:	857	4,065	871	4,245	1,458,605	6,920,885	1,402,373,930	170,877,390	3,915	4,074
Jefferson										
Commercial	121	753	349	1,378	1,356,562	5,892,938	513,933,917	13,828,709	711	1,294
Manufactured Home	8	58	8	58	11,629	112,268	4,098,350	0	54	54
Residential	5,023	28,519	5,023	28,717	9,134,177	49,759,657	7,118,869,020	921,953,630	27,276	27,465
SUM:	5,152	29,330	5,380	30,153	10,502,368	55,764,863	7,636,901,287	935,782,339	28,041	28,813

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	0	1	0	5	0	13,960	694,441	0	1	5
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	2	24	2	28	2,813	42,371	6,362,282	256,600	24	28
SUM:	2	25	2	33	2,813	56,331	7,056,723	256,600	25	33
Kleberg										
Commercial	13	50	18	83	54,551	281,837	23,884,413	924,150	43	72
Manufactured Home	0	2	0	2	0	3,785	144,500	0	2	2
Residential	165	842	165	858	248,553	1,318,577	194,844,119	20,590,001	792	807
SUM:	178	894	183	943	303,104	1,604,199	218,873,032	21,514,151	837	881
Matagorda										
Commercial	43	189	58	317	250,911	1,101,603	98,191,951	1,939,425	170	297
Manufactured Home	4	29	4	29	7,220	51,739	1,977,807	0	28	28
Residential	899	4,966	899	5,044	1,693,535	8,539,740	1,300,558,764	132,915,801	4,749	4,822
SUM:	946	5,184	961	5,390	1,951,666	9,693,082	1,400,728,522	134,855,226	4,947	5,147
Nueces										
Commercial	485	2,247	1,088	4,438	6,146,419	22,591,728	2,425,266,182	47,886,335	1,983	4,055
Manufactured Home	9	46	9	46	11,021	64,552	2,149,700	0	40	40
Residential	7,814	40,686	7,814	40,912	14,890,429	72,678,971	11,257,929,213	1,273,325,407	39,009	39,216
SUM:	8,308	42,979	8,911	45,396	21,047,869	95,335,251	13,685,345,095	1,321,211,742	41,032	43,311

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	5	33	9	55	38,780	241,206	18,490,730	60,000	30	50
Manufactured Home	3	20	3	22	4,281	38,305	1,462,000	0	19	21
Residential	46	340	46	358	100,311	610,445	87,711,063	8,981,816	323	341
SUM:	54	393	58	435	143,372	889,956	107,663,793	9,041,816	372	412
San Patricio										
Commercial	56	283	89	440	254,849	1,466,750	127,244,574	2,731,300	240	383
Manufactured Home	7	59	7	59	7,732	105,256	3,954,912	0	56	56
Residential	1,351	7,329	1,351	7,386	2,506,926	13,773,491	2,102,386,746	260,791,528	6,996	7,047
SUM:	1,414	7,671	1,447	7,885	2,769,507	15,345,497	2,233,586,232	263,522,828	7,292	7,486
Willacy										
Commercial	7	32	22	65	39,288	204,269	17,919,190	99,900	31	64
Manufactured Home	0	6	0	6	0	8,543	326,045	0	6	6
Residential	52	332	52	342	88,021	648,467	85,120,766	5,521,219	315	325
SUM:	59	370	74	413	127,309	861,279	103,366,001	5,621,119	352	395
Total All Counties										
Commercial	1,610	8,811	3,496	16,290	20,758,763	88,784,127	8,755,832,622	172,977,337	7,721	14,785
Manufactured Home	186	1,048	186	1,051	299,155	1,693,230	64,908,096	0	999	1,002
Residential	43,441	222,877	43,442	224,912	86,909,508	427,822,213	66,877,791,239	7,910,477,062	213,760	215,677
SUM:	45,237	232,736	47,124	242,253	107,967,426	518,299,570	75,698,531,957	8,083,454,399	222,480	231,464