

Data Audit Report



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Data as of November 30, 2019

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Scope & Confidentiality

Data auditing and preparation are among the most important aspects of catastrophe modeling. The accuracy of the loss estimates calculated by the model(s) relates to the accuracy of the data used as model input. Therefore, we thoroughly audit and summarize the data we receive. We provide and receive advice from the client and/or broker in the process of preparing the data to be an accurate representation of the portfolio to be analysed. This report will serve as documentation of the process, and the report will evolve until the client acknowledges that the preparations have resulted in data that accurately represents their portfolio.

This report summarizes the details of the data audit and the assumptions used for editing the data for the analysis. We ask that you review all of the assumptions to ensure that they are representative of your book of business.

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Acceptance of this document shall be deemed agreement to the above.

Assumptions

- Texas Windstorm Insurance Association (TWIA) provided exposure data as of November 30, 2019 in two text files: *TWIA_loc_20191130.txt* for location and *TWIA_Pol_20191130.txt* for policy. Total records provided in the location file is 201,179 and in policy file is 189,916. TWIA categorized business by three main types: *Commercial*, *Residential* and *Manufactured Home*; manufactured home are grouped together with *Residential* in this report.
- Excluded records:
 - 1,831 policies (with 1,840 corresponding locations) listed as 'Y' under depop_FL field are excluded from this report and modeling as they represent depopulated policies. After this exclusion, a total of 199,879 records with total insured value of \$65.3B will be considered for modelling hurricane.
- Geographic details.
 - All the locations have been geocoded using Pitney Bowes software. Addresses with low resolution were further geocoded in the modeling software in order to enhance higher resolution results. **Exhibit I** provides a summary of the geocoding resolution. Exhibit I-A is for all TWIA business, Exhibit I-B is for Residential, and Exhibit I-C is for Commercial business.
- Building Characteristics.

The quality of loss projections produced by computer modeling is highly dependent upon the quality of exposure data. Five primary exposure characteristics are used by the RMS and AIR model in calculating the damage ratio for a particular location. These characteristics are occupancy type, construction type, year of construction, number of stories and square footage.

 - Occupancy type is provided for all records and is translated into RMS and AIR specific codes for modeling. A summary of exposure by Occupancy type and their mappings to each model is available in **Exhibit II**.
 - Construction type is provided for most of the records and is translated into RMS and AIR specific codes for modeling. A summary of exposure by Construction type and their mappings to each model is available in **Exhibit III**.
 - Square footage is provided for most of the records and will be modeled accordingly. Square footage reported by TWIA as 'Not Applicable' will be modeled as unknown. A summary of exposure by Square Footage is available in the **Exhibit IV**.
 - Year-Built is provided for most of the records and will be modeled accordingly. One location with risk number of '**GW-WH-2237353-2477039**' reported a year-built of '2109'; we edited this to be 2019. Year-Built information was not provided for 'Manufactured Home' type of business. There are 11 records with policy inception date before Year-Built date; we set the year-built for these to equal the year of inception for modeling purpose. A summary of exposure by Year-Built is available in the **Exhibit V**.
 - Number of stories is provided for most of the records. A summary of exposure by Number of Stories is available in the **Exhibit VI**.
 - Secondary risk characteristics was not reported in TWIA data. **Appendix I** list the relevant secondary risk characteristics considered in RMS and AIR that can be modeled with available data.
- Financial Characteristics.
 - Building Value and Building Limit is provided for all records. There are 50,421 records with Building Value less than Building Limit; for these records we set the Building Limit equal to Building Value.
 - Content Value and Content Limit is provided for all records. There are 10,171 records with zero value; for these records, we set the Content Value equal to the Content Limit.
 - Time Element Value and Time Element Limit is provided for all records. We modeled these as reported.
 - Site Limit is provided and is equal to the sum of the individual Building Limit, Contents Limit and Time Element Limits for all records except 208 records. The individual coverage limits for these 208 records is greater than the reported Site Limit. For consistency, we modeled site limit as the sum of the individual coverage limits, which include the adjustment we made to the the Building Limit where it was greater than reported Building Value. Finally, all site limits are updated to reflect the current TWIA statutory limits, per below chart:

Business Class	Statutory Limit
Commercial/Government	\$4,424,000
Residential	\$1,773,000
Manufactured/Mobile Home	\$84,000

- Building and content deductibles are provided for most of the records and will be modeled accordingly. There are 3 records with building deductible greater than or equal to building value and 11 records with contents deductible greater than or equal to contents value; these records will be modeled as reported but gross loss generated will be zero.
- Premiums are provided for all records and are summarized in this report, although it has no impact on modeling results.

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Exhibit I - A

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by County - All Lines

Data as of November 30, 2019

\$Values in \$000's

Exposure by County - All Lines

Reported County	Risk Count	% of Total	Premium	% of Total	Total Insured Value	% of Total	Building Value	Contents Value	Loss of Use Value	Total Insured Limit	% of Total	Building Limit	Contents Limit	Loss of Use Limit
Galveston	60,480	30.3%	\$130,878	35.3%	\$23,313,223	35.3%	\$16,862,301	\$4,546,953	\$1,903,970	\$20,461,986	34.2%	\$14,021,511	\$4,546,953	\$1,903,970
Nueces	40,348	20.2%	\$71,000	19.2%	\$12,513,301	18.9%	\$8,829,962	\$2,615,779	\$1,067,561	\$11,423,661	19.1%	\$7,748,028	\$2,615,779	\$1,067,561
Brazoria	31,848	15.9%	\$56,601	15.3%	\$10,454,439	15.8%	\$6,969,022	\$2,381,905	\$1,103,512	\$9,917,111	16.6%	\$6,433,261	\$2,381,905	\$1,103,512
Jefferson	25,748	12.9%	\$40,995	11.1%	\$7,041,935	10.6%	\$4,712,241	\$1,631,506	\$698,188	\$6,431,515	10.8%	\$4,102,641	\$1,631,506	\$698,188
Cameron	11,757	5.9%	\$18,552	5.0%	\$3,873,019	5.9%	\$3,066,541	\$589,720	\$216,758	\$3,085,059	5.2%	\$2,280,936	\$589,720	\$216,758
San Patricio	6,167	3.1%	\$10,582	2.9%	\$1,807,776	2.7%	\$1,233,411	\$403,304	\$171,061	\$1,706,126	2.9%	\$1,132,443	\$403,304	\$171,061
Aransas	5,553	2.8%	\$11,969	3.2%	\$1,764,258	2.7%	\$1,222,781	\$416,441	\$125,036	\$1,715,110	2.9%	\$1,174,719	\$416,441	\$125,036
Matagorda	4,483	2.2%	\$7,299	2.0%	\$1,243,587	1.9%	\$852,538	\$289,251	\$101,798	\$1,153,461	1.9%	\$762,412	\$289,251	\$101,798
Chambers	4,274	2.1%	\$7,872	2.1%	\$1,502,675	2.3%	\$974,196	\$363,653	\$164,827	\$1,442,190	2.4%	\$913,815	\$363,653	\$164,827
Calhoun	4,024	2.0%	\$7,119	1.9%	\$1,020,301	1.5%	\$722,140	\$229,864	\$68,298	\$969,501	1.6%	\$671,462	\$229,864	\$68,298
Harris	3,495	1.7%	\$4,757	1.3%	\$1,177,323	1.8%	\$779,428	\$272,070	\$125,826	\$1,119,873	1.9%	\$722,922	\$272,070	\$125,826
Kleberg	871	0.4%	\$1,323	0.4%	\$215,214	0.3%	\$158,196	\$38,987	\$18,032	\$194,854	0.3%	\$137,836	\$38,987	\$18,032
Willacy	405	0.2%	\$679	0.2%	\$96,497	0.1%	\$73,482	\$17,606	\$5,409	\$88,366	0.1%	\$65,351	\$17,606	\$5,409
Refugio	392	0.2%	\$749	0.2%	\$105,552	0.2%	\$78,567	\$20,322	\$6,663	\$96,656	0.2%	\$69,751	\$20,322	\$6,663
Kenedy	34	0.0%	\$42	0.0%	\$6,976	0.0%	\$5,942	\$998	\$35	\$6,161	0.0%	\$5,127	\$998	\$35
Grand Total	199,879	100.0%	\$370,417	100.0%	\$66,136,078	100.0%	\$46,540,747	\$13,818,359	\$5,776,973	\$59,811,632	100.0%	\$40,242,215	\$13,818,359	\$5,776,973

Geocoding Resolution by County

Reported County	Risk Count	Street Address	Postal code
Galveston	60,480	97.7%	2.3%
Nueces	40,348	98.9%	1.1%
Brazoria	31,848	99.3%	0.7%
Jefferson	25,748	99.0%	1.0%
Cameron	11,757	0.0%	100.0%
San Patricio	6,167	0.0%	100.0%
Aransas	5,553	96.7%	3.3%
Matagorda	4,483	91.8%	8.2%
Chambers	4,274	96.3%	3.7%
Calhoun	4,024	95.5%	4.5%
Harris	3,495	99.8%	0.2%
Kleberg	871	94.9%	5.1%
Willacy	405	93.1%	6.9%
Refugio	392	87.0%	13.0%
Kenedy	34	55.9%	44.1%
Grand Total	199,879	89.3%	10.7%

Map of Total Insured Value by County

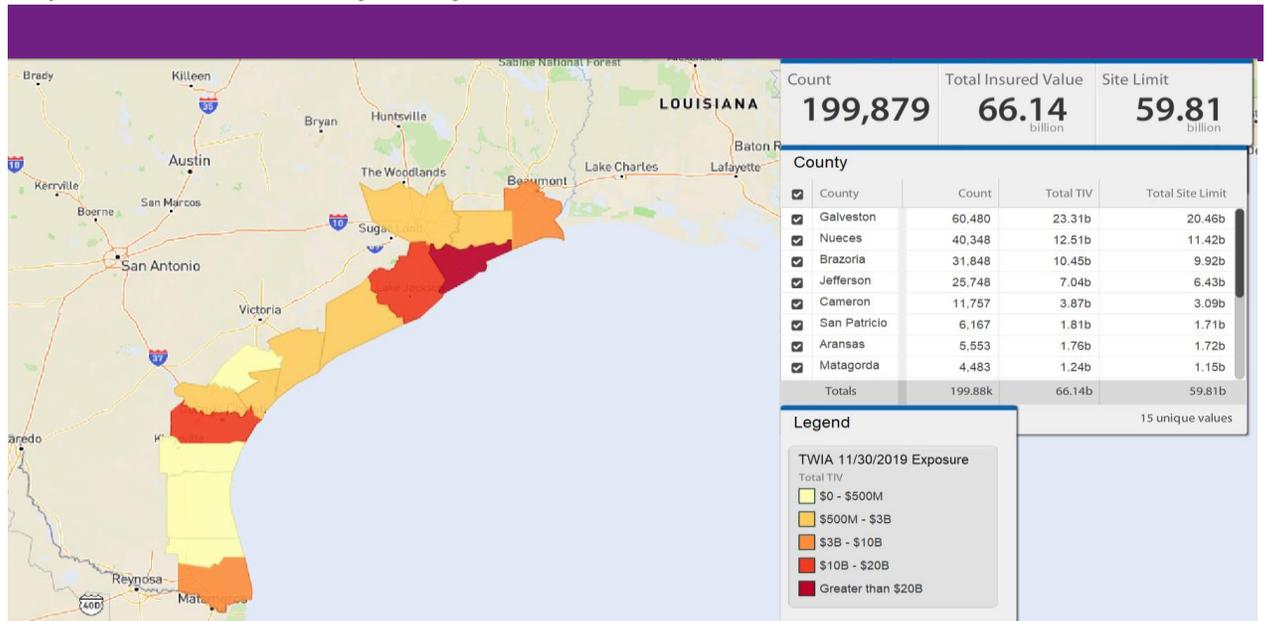


Exhibit I - B

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by County - Residential

Data as of November 30, 2019

\$Values in \$000's

Exposure by County - Residential

Reported County	Risk Count	% of Total	Premium	% of Total	Total Insured Value	% of Total	Building Value	Contents Value	Loss of Use Value	Total Insured Limit	% of Total	Building Limit	Contents Limit	Loss Of Use Limit
Galveston	57,089	30.5%	\$107,352	34.3%	\$19,011,149	33.6%	\$12,849,103	\$4,301,739	\$1,860,306	\$18,210,569	33.8%	\$12,056,145	\$4,301,739	\$1,860,306
Nueces	37,021	19.7%	\$58,200	18.6%	\$10,550,054	18.6%	\$7,052,852	\$2,467,153	\$1,030,048	\$10,000,258	18.6%	\$6,510,474	\$2,467,153	\$1,030,048
Brazoria	30,602	16.3%	\$52,079	16.7%	\$9,968,195	17.6%	\$6,549,068	\$2,323,836	\$1,095,290	\$9,510,900	17.7%	\$6,093,251	\$2,323,836	\$1,095,290
Jefferson	24,650	13.1%	\$37,418	12.0%	\$6,629,306	11.7%	\$4,374,118	\$1,567,493	\$687,696	\$6,102,167	11.3%	\$3,847,798	\$1,567,493	\$687,696
Cameron	10,580	5.6%	\$12,203	3.9%	\$2,315,756	4.1%	\$1,581,930	\$522,859	\$210,966	\$2,149,686	4.0%	\$1,417,545	\$522,859	\$210,966
San Patricio	5,767	3.1%	\$9,386	3.0%	\$1,678,719	3.0%	\$1,119,749	\$390,424	\$168,547	\$1,597,345	3.0%	\$1,039,056	\$390,424	\$168,547
Aransas	4,912	2.6%	\$9,983	3.2%	\$1,533,196	2.7%	\$1,012,876	\$400,516	\$119,803	\$1,501,272	2.8%	\$981,990	\$400,516	\$119,803
Matagorda	4,205	2.2%	\$6,385	2.0%	\$1,145,737	2.0%	\$770,755	\$275,191	\$99,790	\$1,072,679	2.0%	\$697,697	\$275,191	\$99,790
Chambers	4,106	2.2%	\$7,253	2.3%	\$1,438,663	2.5%	\$918,070	\$356,347	\$164,246	\$1,387,662	2.6%	\$867,174	\$356,347	\$164,246
Calhoun	3,627	1.9%	\$5,861	1.9%	\$898,166	1.6%	\$615,820	\$215,802	\$66,544	\$863,024	1.6%	\$580,710	\$215,802	\$66,544
Harris	3,398	1.8%	\$4,350	1.4%	\$1,128,468	2.0%	\$734,108	\$269,000	\$125,360	\$1,085,358	2.0%	\$691,943	\$269,000	\$125,360
Kleberg	812	0.4%	\$1,162	0.4%	\$197,719	0.3%	\$142,967	\$37,181	\$17,571	\$181,257	0.3%	\$126,506	\$37,181	\$17,571
Willacy	345	0.2%	\$541	0.2%	\$80,462	0.1%	\$59,270	\$15,882	\$5,310	\$74,777	0.1%	\$53,585	\$15,882	\$5,310
Refugio	324	0.2%	\$471	0.2%	\$79,139	0.1%	\$54,652	\$17,904	\$6,583	\$73,132	0.1%	\$48,726	\$17,904	\$6,583
Kenedy	29	0.0%	\$29	0.0%	\$6,184	0.0%	\$5,356	\$792	\$35	\$5,467	0.0%	\$4,639	\$792	\$35
Grand Total	187,467	100.0%	\$312,674	100.0%	\$56,660,910	100.0%	\$37,840,696	\$13,162,119	\$5,658,095	\$53,815,552	100.0%	\$35,017,239	\$13,162,119	\$5,658,095

Geocoding Resolution by County

Reported County	Risk Count	Street Address	Postal code
Galveston	57,089	97.8%	2.2%
Nueces	37,021	64.3%	0.5%
Brazoria	30,602	53.3%	0.3%
Jefferson	24,650	42.8%	0.4%
Cameron	10,580	0.0%	18.5%
San Patricio	5,767	0.0%	10.1%
Aransas	4,912	8.4%	0.2%
Matagorda	4,205	6.8%	0.6%
Chambers	4,106	6.9%	0.3%
Calhoun	3,627	6.1%	0.2%
Harris	3,398	5.9%	0.0%
Kleberg	812	1.3%	0.1%
Willacy	345	0.6%	0.0%
Refugio	324	0.5%	0.1%
Kenedy	29	0.0%	0.0%
Grand Total	187,467	89.3%	10.7%

Map of Total Insured Value by County

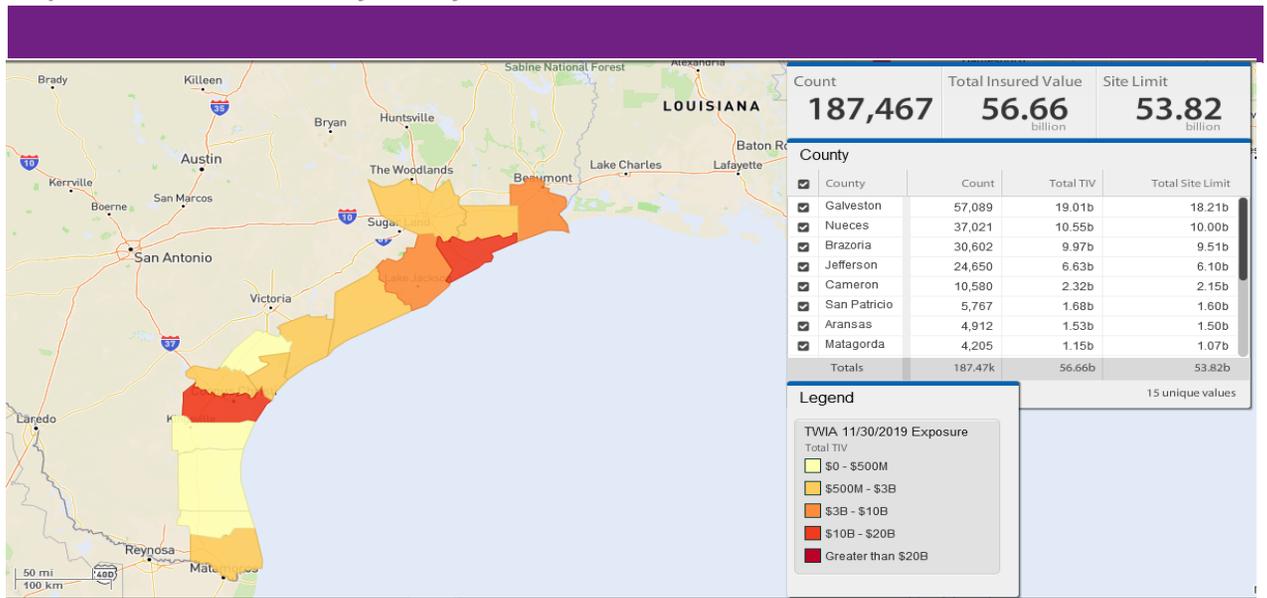


Exhibit I - C

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by County - Commercial

Data as of November 30, 2019

\$Values in \$000's

Exposure by County - Commercial

Reported County	Risk Count	% of Total	Premium	% of Total	Total Insured Value	% of Total	Building Value	Contents Value	Loss of Use Value	Total Insured Limit	% of Total	Building Limit	Contents Limit	Loss Of Use Limit
Galveston	3,391	27.3%	\$23,526	40.7%	\$4,302,075	45.4%	\$4,013,197	\$245,213	\$43,664	\$2,251,418	37.5%	\$1,965,365	\$245,213	\$43,664
Nueces	3,327	26.8%	\$12,800	22.2%	\$1,963,248	20.7%	\$1,777,109	\$148,626	\$37,513	\$1,423,404	23.7%	\$1,237,555	\$148,626	\$37,513
Brazoria	1,246	10.0%	\$4,522	7.8%	\$486,244	5.1%	\$419,954	\$58,069	\$8,222	\$406,211	6.8%	\$340,011	\$58,069	\$8,222
Cameron	1,177	9.5%	\$6,350	11.0%	\$1,557,263	16.4%	\$1,484,611	\$66,861	\$5,791	\$935,373	15.6%	\$863,390	\$66,861	\$5,791
Jefferson	1,098	8.8%	\$3,576	6.2%	\$412,629	4.4%	\$338,124	\$64,013	\$10,492	\$329,349	5.5%	\$254,843	\$64,013	\$10,492
Aransas	641	5.2%	\$1,987	3.4%	\$231,063	2.4%	\$209,904	\$15,925	\$5,233	\$213,838	3.6%	\$192,729	\$15,925	\$5,233
San Patricio	400	3.2%	\$1,196	2.1%	\$129,057	1.4%	\$113,663	\$12,880	\$2,515	\$108,781	1.8%	\$93,387	\$12,880	\$2,515
Calhoun	397	3.2%	\$1,258	2.2%	\$122,135	1.3%	\$106,320	\$14,062	\$1,753	\$106,478	1.8%	\$90,752	\$14,062	\$1,753
Matagorda	278	2.2%	\$914	1.6%	\$97,850	1.0%	\$81,783	\$14,060	\$2,008	\$80,783	1.3%	\$64,715	\$14,060	\$2,008
Chambers	168	1.4%	\$619	1.1%	\$64,013	0.7%	\$56,126	\$7,306	\$581	\$54,528	0.9%	\$46,641	\$7,306	\$581
Harris	97	0.8%	\$407	0.7%	\$48,855	0.5%	\$45,319	\$3,070	\$466	\$34,515	0.6%	\$30,979	\$3,070	\$466
Refugio	68	0.5%	\$278	0.5%	\$26,413	0.3%	\$23,915	\$2,418	\$81	\$23,524	0.4%	\$21,026	\$2,418	\$81
Willacy	60	0.5%	\$137	0.2%	\$16,035	0.2%	\$14,212	\$1,724	\$99	\$13,589	0.2%	\$11,766	\$1,724	\$99
Kleberg	59	0.5%	\$162	0.3%	\$17,496	0.2%	\$15,229	\$1,806	\$461	\$13,597	0.2%	\$11,330	\$1,806	\$461
Kenedy	5	0.0%	\$12	0.0%	\$792	0.0%	\$586	\$207	\$0	\$694	0.0%	\$488	\$207	\$0
Grand Total	12,412	100.0%	\$57,743	100.0%	\$9,475,168	100.0%	\$8,700,051	\$656,240	\$118,877	\$5,996,080	100.0%	\$5,224,976	\$656,240	\$118,877

Geocoding Resolution by County

Reported County	Risk Count	Street Address	Postal code
Galveston	3,391	94.4%	5.6%
Nueces	3,327	94.3%	3.8%
Brazoria	1,246	35.1%	1.6%
Cameron	1,177	0.0%	34.7%
Jefferson	1,098	31.0%	1.4%
Aransas	641	17.4%	1.5%
San Patricio	400	0.0%	11.8%
Calhoun	397	10.5%	1.2%
Matagorda	278	7.6%	0.6%
Chambers	168	4.6%	0.4%
Harris	97	2.8%	0.0%
Refugio	68	1.5%	0.5%
Willacy	60	1.7%	0.1%
Kleberg	59	1.7%	0.0%
Kenedy	5	0.1%	0.0%
Grand Total	12,412	89.3%	10.7%

Map of Total Insured Value by County

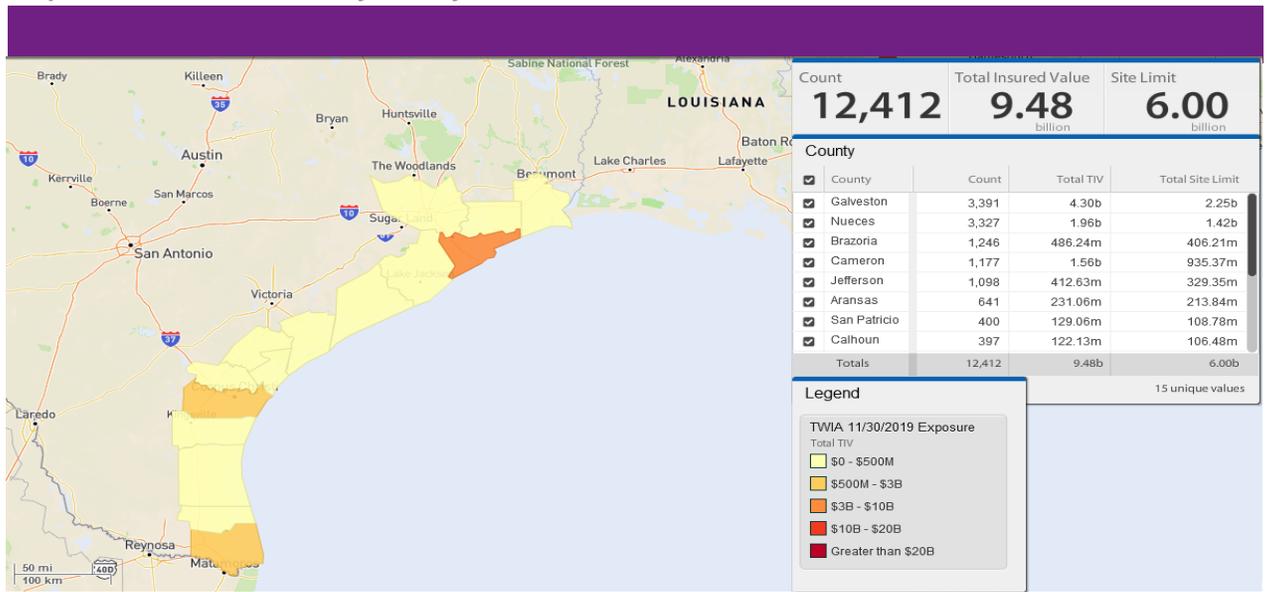


Exhibit II Texas Windstorm Insurance Association (TWIA)

Exposure Summary by Occupancy

Data as of November 30, 2019

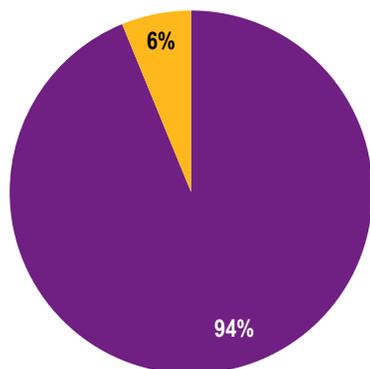
\$Values in \$000's

Exposure Summary by Occupancy

Reported Occupancy	RMS Mapped Occupancy Description	AIR Mapped Occupancy Description	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Residential	ATC 1: Permanent Dwelling (single family housing)	AIR 302: Permanent Dwelling: Single-Family	186,601	93.4%	\$56,561,694	85.5%	\$53,719,369	89.8%
Manufactured Home	ATC 1: Permanent Dwelling (single family housing)	AIR 302: Permanent Dwelling: Single-Family	714	0.4%	\$38,018	0.1%	\$37,871	0.1%
Residential Farm	ATC 1: Permanent Dwelling (single family housing)	AIR 302: Permanent Dwelling: Single-Family	152	0.1%	\$61,198	0.1%	\$58,312	0.1%
Residential Total			187,467	93.8%	\$56,660,910	85.7%	\$53,815,552	90.0%
Commercial	ATC 37: General Commercial	AIR 311: General Commercial	12,216	6.1%	\$8,574,287	13.0%	\$5,756,726	9.6%
Governmental	ATC 23: General Services	AIR 343: Government - General Services	98	0.0%	\$891,742	1.3%	\$230,698	0.4%
Commercial Farm	ATC 20: Agriculture	AIR 373: Agriculture	98	0.0%	\$9,140	0.0%	\$8,655	0.0%
Commercial Total			12,412	6.2%	\$9,475,168	14.3%	\$5,996,080	10.0%
Grand Total			199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	100.0%

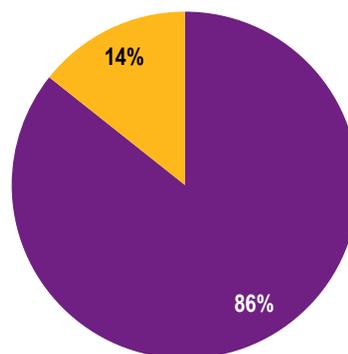
Occupancy as % of Total Risk

■ Residential ■ Commercial



Occupancy as % of Total TIV

■ Residential ■ Commercial



Occupancy as % of Total Limit

■ Residential ■ Commercial

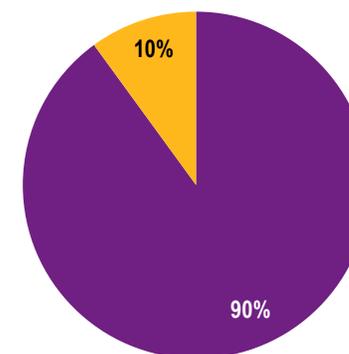


Exhibit III

Texas Windstorm Insurance Association (TWIA)

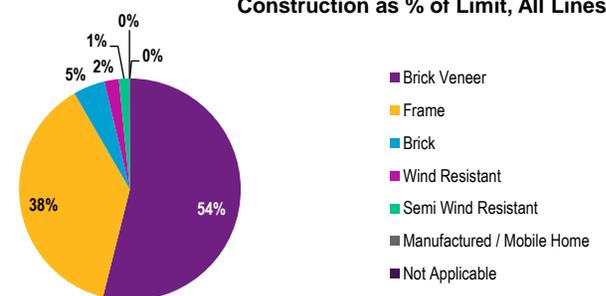
Exposure Summary by Construction

Data as of November 30, 2019

\$Values in \$000's

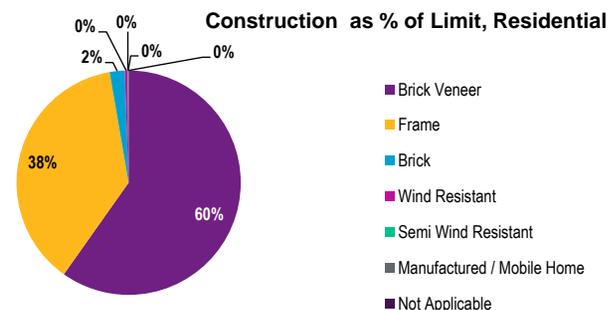
Exposure Summary by Construction - All Lines

Reported Construction	RMS Mapped Construction Description	AIR Mapped Construction Description	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Brick Veneer	RMS 1: Wood with Brick Veneer Cladding	AIR 103: Masonry Veneer	96,371	48.2%	\$33,838,036	51.2%	\$32,246,765	53.9%
Frame	RMS 1: Wood	AIR 101: Wood Frame (Modern)	89,791	44.9%	\$24,186,318	36.6%	\$22,572,744	37.7%
Brick	RMS 2: Masonry	AIR 111: Masonry	8,340	4.2%	\$3,250,843	4.9%	\$2,783,948	4.7%
Wind Resistant	RMS 3: Reinforced Concrete	AIR 131: Reinforced Concrete	3,132	1.6%	\$2,807,210	4.2%	\$1,251,817	2.1%
Semi Wind Resistant	RMS 2C1: Reinforced Masonry	AIR 116: Reinforced Masonry	1,064	0.5%	\$1,995,689	3.0%	\$899,809	1.5%
Not Applicable*	RMS 5: Manufactured/Mobile Home	AIR 191: Mobile Homes	714	0.4%	\$38,018	0.1%	\$37,871	0.1%
Not Applicable	RMS 0: Unknown	AIR 100: Unknown	467	0.2%	\$19,964	0.0%	\$18,678	0.0%
Total			199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	100.0%



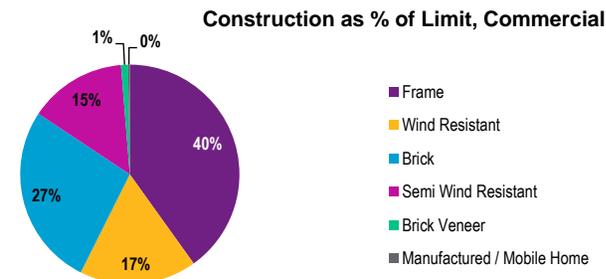
Exposure Summary by Construction - Residential

Reported Construction	RMS Mapped Construction Description	AIR Mapped Construction Description	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Brick Veneer	RMS 1: Wood with Brick Veneer Cladding	AIR 103: Masonry Veneer	96,152	51.3%	\$33,774,966	59.6%	\$32,184,553	59.8%
Frame	RMS 1: Wood	AIR 101: Wood Frame (Modern)	83,410	44.5%	\$21,363,431	37.7%	\$20,168,489	37.5%
Brick	RMS 2: Masonry	AIR 111: Masonry	4,280	2.3%	\$1,228,320	2.2%	\$1,169,156	2.2%
Wind Resistant	RMS 3: Reinforced Concrete	AIR 131: Reinforced Concrete	2,332	1.2%	\$215,793	0.4%	\$215,159	0.4%
Semi Wind Resistant	RMS 2C1: Reinforced Masonry	AIR 116: Reinforced Masonry	377	0.2%	\$36,437	0.1%	\$36,437	0.1%
Not Applicable*	RMS 5: Manufactured/Mobile Home	AIR 191: Mobile Homes	714	0.4%	\$38,018	0.1%	\$37,871	0.1%
Not Applicable	RMS 0: Unknown	AIR 100: Unknown	202	0.1%	\$3,944	0.0%	\$3,887	0.0%
Total			187,467	100.0%	\$56,660,910	100.0%	\$53,815,552	100.0%



Exposure Summary by Construction - Commercial

Reported Construction	RMS Mapped Construction Description	AIR Mapped Construction Description	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Brick Veneer	RMS 1: Wood with Brick Veneer Cladding	AIR 103: Masonry Veneer	219	1.8%	\$63,070	0.7%	\$62,212	1.0%
Frame	RMS 1: Wood	AIR 101: Wood Frame (Modern)	6,381	51.4%	\$2,822,887	29.8%	\$2,404,255	40.1%
Brick	RMS 2: Masonry	AIR 111: Masonry	4,060	32.7%	\$2,022,523	21.3%	\$1,614,792	26.9%
Wind Resistant	RMS 3: Reinforced Concrete	AIR 131: Reinforced Concrete	800	6.4%	\$2,591,417	27.3%	\$1,036,658	17.3%
Semi Wind Resistant	RMS 2C1: Reinforced Masonry	AIR 116: Reinforced Masonry	687	5.5%	\$1,959,251	20.7%	\$863,371	14.4%
Not Applicable*	RMS 0: Unknown	AIR 100: Unknown	265	2.1%	\$16,020	0.2%	\$14,791	0.2%
Total			12,412	100.0%	\$9,475,168	100.0%	\$5,996,080	100.0%



*For records where Construction = 'Not Applicable' and Occupancy = 'Manufactured Home,' construction will be modeled as Manufactured/Mobile Homes with Unknown Tie-Downs.

Exhibit IV

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by Square Footage

Data as of November 30, 2019

\$Values in \$000's

Exposure Summary by Square Footage Band - RMS

RMS Square Footage Band ¹	All Lines						Residential						Commercial					
	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
<= 10	7,322	3.7%	514,981,315	0.8%	511,412,708	0.9%	6,180	3.3%	\$415,925	0.7%	\$415,699	0.8%	1,142	9.2%	\$99,056	1.0%	\$95,714	1.6%
11 - 1,506	77,830	38.9%	14,612,383,184	22.1%	13,639,324,803	22.8%	75,458	40.3%	\$14,337,538	25.3%	\$13,390,056	24.9%	2,372	19.1%	\$274,845	2.9%	\$249,268	4.2%
1,507 - 2,507	79,480	39.8%	25,671,346,663	38.8%	24,475,238,134	40.9%	77,240	41.2%	\$25,156,863	44.4%	\$24,015,603	44.6%	2,240	18.0%	\$514,483	5.4%	\$459,635	7.7%
2,508 - 5,005	30,772	15.4%	16,817,113,059	25.4%	15,983,374,815	26.7%	27,689	14.8%	\$15,657,487	27.6%	\$14,976,057	27.8%	3,083	24.8%	\$1,159,626	12.2%	\$1,007,317	16.8%
5,006 - 10,010	2,815	1.4%	2,430,122,910	3.7%	2,169,620,510	3.6%	857	0.5%	\$1,083,215	1.9%	\$1,008,647	1.9%	1,958	15.8%	\$1,346,908	14.2%	\$1,160,974	19.4%
>= 10,011	1,660	0.8%	6,090,130,967	9.2%	3,032,660,904	5.1%	43	0.0%	\$9,881	0.0%	\$9,490	0.0%	1,617	13.0%	\$6,080,250	64.2%	\$3,023,171	50.4%
Total	199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	100.0%	187,467	100.0%	\$56,660,910	100.0%	\$53,815,552	100.0%	12,412	100.0%	\$9,475,168	100.0%	\$5,996,080	100.0%

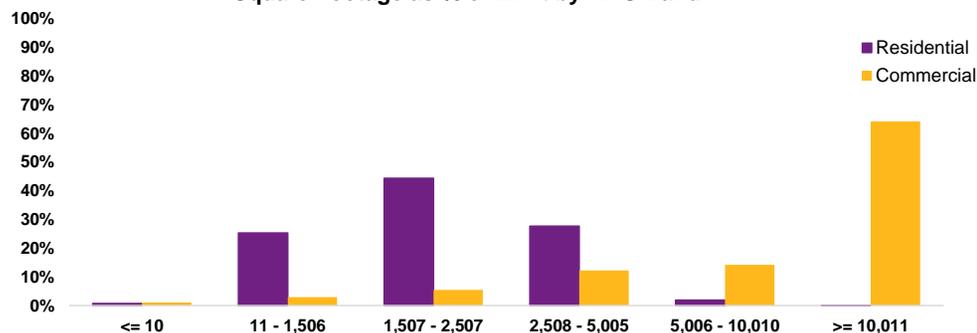
Exposure Summary by Square Footage Band - AIR

AIR Square Footage Band ²	All Lines						Residential						Commercial					
	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
<= 3,000	180,158	90.1%	47,992,947,634	72.6%	45,519,129,598	76.1%	173,560	92.6%	\$46,854,944	82.7%	\$44,497,081	82.7%	6,598	53.2%	\$1,138,003	12.0%	\$1,022,049	17.0%
>3,000 sqft	19,721	9.9%	18,143,130,465	27.4%	14,292,502,276	23.9%	13,907	7.4%	\$9,805,966	17.3%	\$9,318,471	17.3%	5,814	46.8%	\$8,337,164	88.0%	\$4,974,031	83.0%
Total	199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	100.0%	187,467	100.0%	\$56,660,910	100.0%	\$53,815,552	100.0%	12,412	100.0%	\$9,475,168	100.0%	\$5,996,080	100.0%

Notes:

- These bands are applicable to Residential only; banding for Commercial is similar to Residential except RMS consolidates 11 - 1,506 & 1,507 - 2,507 into 11 - 2,507 and 2,508 - 5,005 & 5,006 - 10,101 into 2,508 - 10,010.
- AIR does not currently have a square footage-based vulnerability function implemented for low-rise commercial.

Square Footage as % of Limit by RMS Band



Square Footage as % of Limit by AIR Band

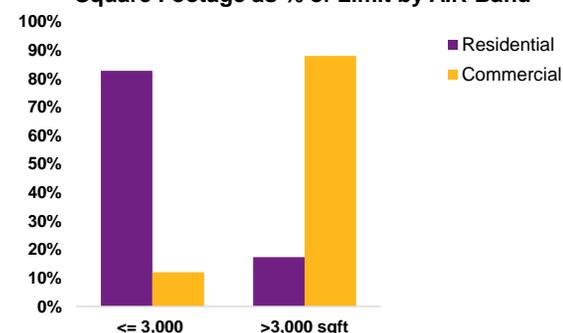


Exhibit V

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by Year Built

Data as of November 30, 2019

\$Values in \$000's

RMS Year-Built Band

RMS Year Built Band ¹	All Lines						Residential						Commercial					
	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Before 1995	126,504	63.3%	\$37,080,291	56.1%	\$32,886,529	55.0%	118,564	63.2%	\$31,084,826	54.9%	\$29,070,094	54.0%	7,940	64.0%	\$5,995,465	63.3%	\$3,816,435	63.6%
1995 - 2001	19,501	9.8%	\$7,627,832	11.5%	\$7,049,078	11.8%	18,496	9.9%	\$6,779,087	12.0%	\$6,526,187	12.1%	1,005	8.1%	\$848,745	9.0%	\$522,891	8.7%
2002 - 2008	29,171	14.6%	\$11,900,154	18.0%	\$10,923,831	18.3%	27,909	14.9%	\$10,478,142	18.5%	\$10,120,548	18.8%	1,262	10.2%	\$1,422,011	15.0%	\$803,283	13.4%
2009 or Later	23,989	12.0%	\$9,489,783	14.3%	\$8,914,323	14.9%	21,784	11.6%	\$8,280,837	14.6%	\$8,060,852	15.0%	2,205	17.8%	\$1,208,946	12.8%	\$853,470	14.2%
Unknown	714	0.4%	\$38,018	0.1%	\$37,871	0.1%	714	0.4%	\$38,018	0.1%	\$37,871	0.1%	0	0.0%	\$0	0.0%	\$0	0.0%
Total	199,879	100.0%	\$66,136,078	100%	\$59,811,632	100.0%	187,467	100%	\$56,660,910	100.0%	\$53,815,552	100.0%	12,412	100.0%	\$9,475,168	100.0%	\$5,996,080	100.0%

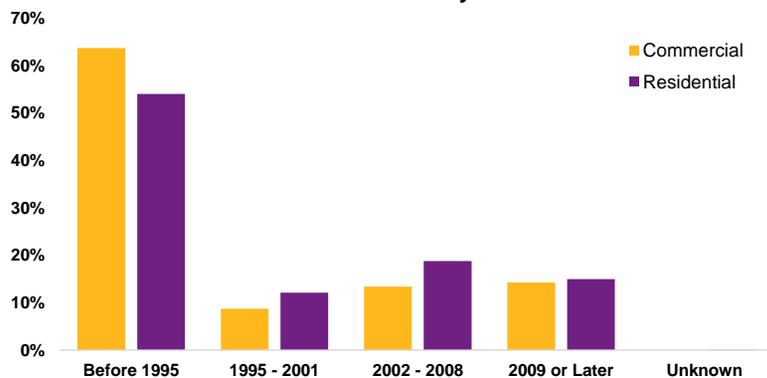
AIR Year-Built Band

AIR Year Built Band ¹	All Lines						Residential						Commercial					
	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Before 1995	126,504	63.3%	\$37,080,291	56.1%	\$32,886,529	55.0%	118,564	63.2%	\$31,084,826	54.9%	\$29,070,094	54.0%	7,940	64.0%	\$5,995,465	63.3%	\$3,816,435	63.6%
1995 - 2003	27,657	13.8%	\$10,788,428	16.3%	\$10,017,733	16.7%	26,352	14.1%	\$9,692,279	17.1%	\$9,333,468	17.3%	1,305	10.5%	\$1,096,148	11.6%	\$684,265	11.4%
2004 - 2012	30,235	15.1%	\$12,257,710	18.5%	\$11,299,860	18.9%	28,851	15.4%	\$10,778,876	19.0%	\$10,428,188	19.4%	1,384	11.2%	\$1,478,834	15.6%	\$871,672	14.5%
2013 or Later	14,769	7.4%	\$5,971,631	9.0%	\$5,569,639	9.3%	12,986	6.9%	\$5,066,911	8.9%	\$4,945,931	9.2%	1,783	14.4%	\$904,720	9.5%	\$623,708	10.4%
Unknown	714	0.4%	\$38,018	0.1%	\$37,871	0.1%	714	0.4%	\$38,018	0.1%	\$37,871	0.1%	0	0.0%	\$0	0.0%	\$0	0.0%
Total	199,879	100.0%	\$66,136,078	100%	\$59,811,632	100.0%	187,467	100%	\$56,660,910	100.0%	\$53,815,552	100.0%	12,412	100.0%	\$9,475,168	100.0%	\$5,996,080	100.0%

Notes:

1. For all building types except Manufactured/ Mobile Homes. RMS has a different year-built band for MH; since MH business is a tiny fraction of the business, we did not separate it out from the exhibits.
2. All risk with unknown year-built are from Manufactured/ Mobile Homes.

Year-Built as % of Limit by RMS Band



Year-Built as % of Limit by AIR Band

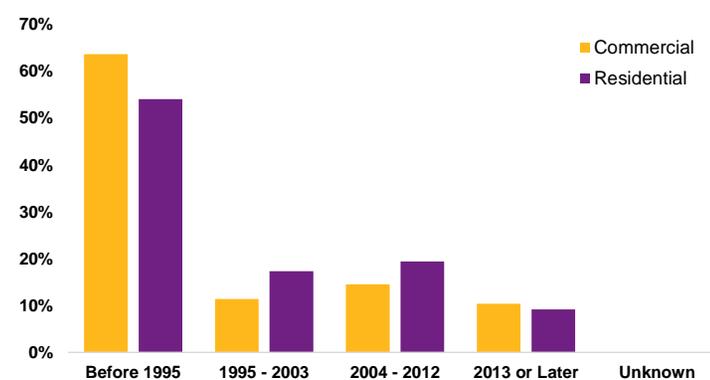


Exhibit VI

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by Number of Stories

Data as of November 30, 2019

\$Values in \$000's

RMS # of Stories Band - Residential

# of Stories Band ¹	Construction	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Unknown	Wood Frame, Brick Veneer, or Masonry Structures	928	0.5%	\$42,987	0.1%	\$42,806	0.1%
1 Story	Wood Frame, Brick Veneer, or Masonry Structures ¹	143,317	76.4%	\$39,198,870	69.2%	\$37,062,519	68.9%
Greater than 1 Story	Wood Frame, Brick Veneer, or Masonry Structures ²	43,222	23.1%	\$17,419,053	30.7%	\$16,710,228	31.1%
Grand Total		187,467	100.0%	\$56,660,910	100.0%	\$53,815,552	100.0%

AIR does not have vulnerability bandings based on number of stories for residential single family occupancy for wind loss.

1. 378 records with construction reported as other than Wood Frame, Brick Veneer or Masonry are included in this figure.

2. 2,436 records with construction reported as other than Wood Frame, Brick Veneer or Masonry are included in this figure.

RMS # of Stories Band - Commercial

# of Stories Band	Construction	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Unknown	Wood Frame or Brick Veneer Structures ³	1,650	24.0%	\$381,818	13.2%	\$378,559	15.3%
Greater than 1 Story	Wood Frame or Brick Veneer Structures ³	5,215	76.0%	\$2,520,159	86.8%	\$2,102,699	84.7%
Wood Total		6,865	100.0%	\$2,901,976	100.0%	\$2,481,258	100.0%
Unknown	Masonry or Reinforced Masonry Structures	360	7.6%	\$50,093	1.3%	\$48,505	2.0%
1 to 3 Stories	Masonry or Reinforced Masonry Structures	4,278	90.1%	\$3,243,826	81.5%	\$2,232,493	90.1%
Greater than 3 Stories	Masonry or Reinforced Masonry Structures	109	2.3%	\$687,855	17.3%	\$197,167	8.0%
Masonry Total		4,747	100.0%	\$3,981,774	100.0%	\$2,478,164	100.0%
Unknown	Reinforced Concrete Structures	257	32.1%	\$31,903	1.2%	\$31,043	3.0%
1 to 3 Stories	Reinforced Concrete Structures	330	41.3%	\$663,332	25.6%	\$473,378	45.7%
4 to 7 Stories	Reinforced Concrete Structures	115	14.4%	\$683,952	26.4%	\$343,461	33.1%
8 to 14 Stories	Reinforced Concrete Structures	51	6.4%	\$838,665	32.4%	\$149,659	14.4%
Greater than 15 Stories	Reinforced Concrete Structures	47	5.9%	\$373,565	14.4%	\$39,117	3.8%
Concrete Total		800	100.0%	\$2,591,417	100.0%	\$1,036,658	100.0%
Grand Total		12,412		\$9,475,168		\$5,996,080	

AIR # of Stories Bands - Commercial

# of Stories Band	Construction	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total
Unknown	Wood Frame or Brick Veneer Structures ³	1,650	24.0%	\$381,818	13.2%	\$378,559	15.3%
1 Story	Wood Frame or Brick Veneer Structures ³	3,222	46.9%	\$945,687	32.6%	\$809,323	32.6%
Greater than 1 Story	Wood Frame or Brick Veneer Structures ³	1,993	29.0%	\$1,574,471	54.3%	\$1,293,376	52.1%
Wood Total		6,865	100.0%	\$2,901,976	100.0%	\$2,481,258	100.0%
Unknown	Masonry or Reinforced Masonry Structures	360	7.6%	\$50,093	1.3%	\$48,505	2.0%
1 Story	Masonry or Reinforced Masonry Structures	3,682	77.6%	\$1,961,537	49.3%	\$1,551,512	62.6%
2 to 3 Stories	Masonry or Reinforced Masonry Structures	596	12.6%	\$1,282,289	32.2%	\$680,981	27.5%
Greater than 4 Stories	Masonry or Reinforced Masonry Structures	109	2.3%	\$687,855	17.3%	\$197,167	8.0%
Masonry Total		4,747	100.0%	\$3,981,774	100.0%	\$2,478,164	100.0%
Unknown	Reinforced Concrete Structures	257	32.1%	\$31,903	1.2%	\$31,043	3.0%
1 to 3 Stories	Reinforced Concrete Structures	330	41.3%	\$663,332	25.6%	\$473,378	45.7%
4 to 7 Stories	Reinforced Concrete Structures	115	14.4%	\$683,952	26.4%	\$343,461	33.1%
Greater than 8 Stories	Reinforced Concrete Structures	98	12.3%	\$1,212,230	46.8%	\$188,776	18.2%
Concrete Total		800	100.0%	\$2,591,417	100.0%	\$1,036,658	100.0%
Grand Total		12,412		\$9,475,168		\$5,996,080	

3. Unknown construction (Manufactured / Mobile Homes) is reflected in Wood Frame or Brick Veneer band.

Exhibit VII

Texas Windstorm Insurance Association (TWIA)

Exposure Summary by Limit & Deductible Profile

Data as of November 30, 2019

\$Values in \$000's

Exposure Summary by Limit Profile

Limit Range	All Lines							Residential					Commercial				
	Risk Count	% of Total	TIV	% of Total	Total Limit	% of Total	Avg Limit in Band	Risk Count	TIV	Total Limit	% of Total	Avg Limit in Band	Risk Count	TIV	Total Limit	% of Total	Avg Limit in Band
(\$0 - \$100K]	23,454	11.7%	\$1,771,355	2.7%	\$1,421,334	2.4%	\$61	20,090	\$1,571,844	\$1,260,361	2.3%	\$63	3,364	\$199,510	\$160,973	2.7%	\$48
(\$100K - \$200K]	44,989	22.5%	\$7,819,879	11.8%	\$6,955,395	11.6%	\$155	42,563	\$7,347,554	\$6,587,850	12.2%	\$155	2,426	\$472,325	\$367,545	6.1%	\$152
(\$200K - \$300K]	54,604	27.3%	\$14,408,632	21.8%	\$13,623,599	22.8%	\$249	52,812	\$13,867,429	\$13,175,059	24.5%	\$249	1,792	\$541,203	\$448,540	7.5%	\$250
(\$300K - \$400K]	37,584	18.8%	\$13,479,963	20.4%	\$12,963,433	21.7%	\$345	36,408	\$12,995,191	\$12,551,239	23.3%	\$345	1,176	\$484,772	\$412,193	6.9%	\$351
(\$400K - \$500K]	18,227	9.1%	\$8,385,821	12.7%	\$8,089,605	13.5%	\$444	17,477	\$7,989,423	\$7,749,987	14.4%	\$443	750	\$396,398	\$339,619	5.7%	\$453
(\$500K - \$750K]	14,816	7.4%	\$9,139,355	13.8%	\$8,789,736	14.7%	\$593	13,770	\$8,412,128	\$8,153,433	15.2%	\$592	1,046	\$727,227	\$636,303	10.6%	\$608
(\$750K - \$1M]	3,399	1.7%	\$3,012,524	4.6%	\$2,888,971	4.8%	\$850	2,875	\$2,499,927	\$2,435,881	4.5%	\$847	524	\$512,598	\$453,090	7.6%	\$865
(\$1M - \$1.5M]	1,634	0.8%	\$2,046,820	3.1%	\$1,952,243	3.3%	\$1,195	1,137	\$1,367,313	\$1,338,578	2.5%	\$1,177	497	\$679,507	\$613,665	10.2%	\$1,235
(\$1.5M - \$2M]	579	0.3%	\$1,077,638	1.6%	\$992,478	1.7%	\$1,714	335	\$610,101	\$563,164	1.0%	\$1,681	244	\$467,537	\$429,314	7.2%	\$1,759
(\$2M - \$4M]	294	0.1%	\$967,829	1.5%	\$820,583	1.4%	\$2,791	0	\$0	\$0	0.0%	n/a	294	\$967,829	\$820,583	13.7%	\$2,791
Greater than \$4M	299	0.1%	\$4,026,260	6.1%	\$1,314,255	2.2%	\$4,396	0	\$0	\$0	0.0%	n/a	299	\$4,026,260	\$1,314,255	21.9%	\$4,396
Total	199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	100.0%	\$299	187,467	\$56,660,910	\$53,815,552	100.0%	\$287	12,412	\$9,475,168	\$5,996,080	100.0%	\$483

Exposure Summary By Deductible Profile

Deductible Range	All Lines							Residential					Commercial				
	Risk Count	% of Total	TIV	% of Total	Total Limit	Total Deductible	Deductible as % of TIV	Risk Count	TIV	Total Limit	Total Deductible	Deductible as % of TIV	Risk Count	TIV	Total Limit	Total Deductible	Deductible as % of TIV
[0 -1K]	16,989	8.5%	\$1,248,818	1.9%	\$1,067,018	\$13,648	1.1%	14,355	\$1,105,144.2	\$944,415	\$11,030	1.0%	2,634	\$143,673.8	\$122,603	\$2,617	1.8%
(\$1K - \$2K]	21,997	11.0%	\$3,582,917	5.4%	\$3,133,664	\$34,240	1.0%	19,931	\$3,253,830.3	\$2,872,268	\$30,781	0.9%	2,066	\$329,086.6	\$261,396	\$3,459	1.1%
(\$2K - \$3K]	25,342	12.7%	\$5,704,364	8.6%	\$5,262,962	\$63,630	1.1%	23,692	\$5,275,346.2	\$4,905,857	\$59,462	1.1%	1,650	\$429,018.3	\$357,105	\$4,168	1.0%
(\$3K - \$5K]	46,975	23.5%	\$12,713,316	19.2%	\$11,969,224	\$186,962	1.5%	44,936	\$11,917,606.7	\$11,283,254	\$178,881	1.5%	2,039	\$795,708.8	\$685,971	\$8,080	1.0%
(\$5K - \$10K]	60,182	30.1%	\$21,868,097	33.1%	\$20,893,029	\$417,902	1.9%	58,151	\$20,623,476.3	\$19,821,558	\$403,483	2.0%	2,031	\$1,244,620.7	\$1,071,470	\$14,419	1.2%
Greater than \$10K	28,394	14.2%	\$21,018,566	31.8%	\$17,485,736	\$504,205	2.4%	26,402	\$14,485,506.6	\$13,988,200	\$442,293	3.1%	1,992	\$6,533,059.5	\$3,497,535	\$61,912	0.9%
Total	199,879	100.0%	\$66,136,078	100.0%	\$59,811,632	\$1,220,587	1.8%	187,467	\$56,660,910.3	\$53,815,552	\$1,125,931	2.0%	12,412	\$9,475,167.8	\$5,996,080	\$94,656	1.0%

Appendix I

Texas Windstorm Insurance Association (TWIA)

Secondary Risk Characteristics Not Reported

Data as of November 30, 2019

RMS Secondary Risk Characteristics Not Reported

RMS Modifiers for Wind-Only

Cladding Type
Commercial Appurtenant Structures
Construction Quality
Flashing and Coping Quality
Frame-Foundation Connection
Ground-Level Equipment
Opening Protection
Residential Appurtenant Structures
Roof Age and Condition
Roof Anchors
Roof Covering
Roof Equipment Hurricane Bracing
Roof Geometry
Roof Sheathing Attachment
Vertical Exposure Distribution

AIR Secondary Risk Characteristics Not Reported

AIR Modifiers for Wind-Only

Appurtenant Structures
Building Condition
Building Foundation Connection
Exterior Doors
Glass Percentage
Glass Type
Large Missile
Roof Anchorage
Roof Attached Structures
Roof Cover Attachment
Roof Covering
Roof Deck
Roof Deck Attachment
Roof Geometry
Roof Pitch
Roof Year Built
Seal of Approval
Small Debris
Terrain Roughness
Tree Exposure
Wall Attached Structures
Wall Type
Window Protection
Wall Siding
