

**Texas Windstorm Insurance Association**  
**Inforce Exposure as of 11/30/2019 - Excluding Depop Policies**  
**AIR Touchstone v7 Hurricane Loss Estimates**  
**County Limits and AAL - Gross**  
*Historical & Near-Term Event Sets including Demand Surge*

REPORTED COUNTY	LIMITS			HUR LOSS - Historical			HUR LOSS - Near-Term		
	COMMERCIAL	MOBILE HOME	RESIDENTIAL	COMMERCIAL	MOBILE HOME	RESIDENTIAL	COMMERCIAL	MOBILE HOME	RESIDENTIAL
Aransas	\$214,789,776	\$5,204,010	\$1,555,155,858	\$768,015	\$73,427	\$4,121,757	\$821,593	\$77,998	\$4,406,582
Brazoria	\$407,859,979	\$9,157,657	\$9,614,664,052	\$1,251,300	\$93,835	\$17,328,495	\$1,341,093	\$100,103	\$18,584,640
Calhoun	\$106,660,172	\$3,829,823	\$880,780,973	\$334,880	\$66,823	\$2,780,865	\$373,814	\$71,523	\$3,120,100
Cameron	\$940,171,379	\$2,097,444	\$2,182,023,911	\$3,114,923	\$20,671	\$3,971,526	\$3,268,208	\$21,468	\$4,183,832
Chambers	\$54,565,435	\$2,260,295	\$1,404,858,755	\$136,702	\$33,815	\$2,434,341	\$148,208	\$35,921	\$2,605,867
Galveston	\$2,266,405,209	\$9,077,729	\$18,517,364,076	\$19,598,002	\$143,974	\$80,508,799	\$21,020,245	\$153,263	\$86,860,049
Harris	\$34,537,956	\$135,300	\$1,104,020,679	\$204,760	\$2,668	\$4,847,157	\$217,334	\$2,827	\$5,137,117
Jefferson	\$330,152,327	\$1,488,700	\$6,146,274,827	\$908,703	\$13,209	\$13,058,903	\$972,368	\$14,079	\$13,983,225
Kenedy	\$694,441	\$0	\$5,642,300	\$890	\$0	\$6,086	\$939	\$0	\$6,540
Kleberg	\$13,597,077	\$144,500	\$185,537,506	\$15,713	\$816	\$180,591	\$16,639	\$863	\$191,103
Matagorda	\$81,016,586	\$1,095,907	\$1,084,839,889	\$241,129	\$13,666	\$3,090,055	\$265,024	\$14,713	\$3,399,696
Nueces	\$1,434,990,242	\$824,000	\$10,222,795,625	\$5,299,838	\$8,881	\$27,497,370	\$5,539,704	\$9,325	\$28,676,405
Refugio	\$23,556,149	\$869,300	\$73,444,604	\$34,929	\$6,156	\$113,572	\$37,696	\$6,619	\$122,178
San Patricio	\$109,128,804	\$1,596,606	\$1,620,491,104	\$267,643	\$11,510	\$3,312,159	\$281,130	\$12,141	\$3,473,638
Willacy	\$13,588,613	\$208,000	\$76,540,295	\$34,544	\$1,710	\$165,387	\$36,534	\$1,802	\$175,098
<b>TOTAL</b>	<b>\$6,031,714,145</b>	<b>\$37,989,271</b>	<b>\$54,674,434,454</b>	<b>\$32,211,972</b>	<b>\$491,162</b>	<b>\$163,417,064</b>	<b>\$34,340,529</b>	<b>\$522,646</b>	<b>\$174,926,069</b>

Note:

- 1) Losses include demand surge, excluding storm surge. Hurricane losses are based on historical and near-term (Warm Sea Surface Temperature) event sets.
- 2) No LAE factor was applied to losses.
- 3) The "xDepop" shows impact of removing 1,831 policies and 1,840 locations.