

Texas Windstorm Insurance Association
Statistical Report
As of September 30, 2023



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>	
	9/30/22	9/30/23	Actual	Percentage	9/30/22	9/30/23	Actual	Percentage	9/30/22	9/30/23	Actual	Percentage
Aransas	6,833	7,593	760	11.10%	2,559,850,452	3,258,299,800	\$698,449,348	27.30%	15,996,212	21,126,926	\$5,130,714	32.10%
Brazoria	37,192	43,695	6,503	17.50%	12,067,270,887	16,030,880,200	\$3,963,609,313	32.80%	64,401,256	84,228,731	\$19,827,475	30.80%
Calhoun	4,186	4,454	268	6.40%	1,219,038,062	1,408,460,400	\$189,422,338	15.50%	7,720,784	8,971,136	\$1,250,352	16.20%
Cameron	9,995	10,694	699	7.00%	3,347,450,272	4,329,607,700	\$982,157,428	29.30%	17,458,483	25,613,507	\$8,155,024	46.70%
Chambers	5,252	6,398	1,146	21.80%	1,964,051,657	2,653,303,400	\$689,251,743	35.10%	10,025,429	13,165,340	\$3,139,911	31.30%
Galveston	69,814	76,687	6,873	9.80%	25,935,986,204	31,724,081,700	\$5,788,095,496	22.30%	146,556,412	176,838,733	\$30,282,321	20.70%
Harris	3,831	4,262	431	11.30%	1,345,861,000	1,714,052,000	\$368,191,000	27.40%	5,462,280	7,077,412	\$1,615,132	29.60%
Jefferson	27,806	30,277	2,471	8.90%	7,324,845,116	9,260,880,700	\$1,936,035,584	26.40%	45,262,495	57,077,185	\$11,814,690	26.10%
Kenedy	24	35	11	45.80%	6,819,741	6,955,300	\$135,559	2.00%	53,518	34,946	-\$18,572	-34.70%
Kleberg	820	903	83	10.10%	208,718,453	291,802,200	\$83,083,747	39.80%	1,301,095	2,279,445	\$978,350	75.20%
Matagorda	4,908	5,276	368	7.50%	1,363,794,629	1,636,561,900	\$272,767,271	20.00%	7,745,709	9,520,007	\$1,774,298	22.90%
Nueces	40,637	43,735	3,098	7.60%	13,097,317,231	16,619,975,600	\$3,522,658,369	26.90%	74,287,382	95,942,636	\$21,655,254	29.20%
Refugio	371	426	55	14.80%	106,490,828	127,317,700	\$20,826,872	19.60%	746,584	892,337	\$145,753	19.50%
San Patricio	7,200	8,075	875	12.20%	2,175,192,349	2,719,080,100	\$543,887,751	25.00%	12,580,535	15,767,557	\$3,187,022	25.30%
Willacy	350	378	28	8.00%	99,331,821	126,426,300	\$27,094,479	27.30%	733,970	903,302	\$169,332	23.10%
Total	219,219	242,888	23,669	10.80%	72,822,018,702	91,907,685,000	\$19,085,666,298	26.20%	410,332,144	519,439,200	\$109,107,056	26.60%

Texas Windstorm Insurance Association
Quarterly Liability Report
As of September 30, 2023



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	149	404	322	1,021	1,515,499	5,426,680	547,679,000	15,561,555	432	1,031
Manufactured Home	60	180	60	180	104,957	304,272	12,888,200	0	193	193
Residential	2,720	6,012	2,720	6,012	7,145,017	15,395,974	2,697,732,600	233,294,740	6,968	6,968
Total	2,929	6,596	3,102	7,213	8,765,473	21,126,926	3,258,299,800	248,856,295	7,593	8,192
Brazoria										
Commercial	323	710	518	1,305	2,542,526	7,321,900	720,977,500	23,768,899	809	1,448
Manufactured Home	76	218	76	218	152,696	443,358	19,888,600	0	258	258
Residential	16,424	36,224	16,424	36,224	36,096,738	76,463,473	15,290,014,100	2,080,428,640	42,628	42,628
SUM:	16,823	37,152	17,018	37,747	38,791,960	84,228,731	16,030,880,200	2,104,197,539	43,695	44,334
Calhoun										
Commercial	87	186	161	369	510,429	1,588,729	157,714,000	4,527,340	207	442
Manufactured Home	25	63	25	63	41,392	104,362	5,011,100	0	75	75
Residential	1,532	3,549	1,532	3,549	3,223,478	7,278,045	1,245,735,300	108,768,860	4,172	4,172
SUM:	1,644	3,798	1,718	3,981	3,775,299	8,971,136	1,408,460,400	113,296,200	4,454	4,689
Cameron										
Commercial	294	731	623	1,997	3,641,717	12,792,056	1,878,591,000	25,165,890	825	2,247
Manufactured Home	27	63	27	63	31,749	72,092	3,246,700	0	70	70
Residential	3,497	8,347	3,497	8,347	5,559,250	12,749,359	2,447,770,000	233,381,400	9,799	9,799
SUM:	3,818	9,141	4,147	10,407	9,232,716	25,613,507	4,329,607,700	258,547,290	10,694	12,116

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	61	108	79	148	442,923	926,107	94,482,000	2,337,465	122	189
Manufactured Home	25	56	25	56	40,747	104,044	5,076,800	0	68	68
Residential	2,426	5,344	2,426	5,344	5,714,063	12,135,189	2,553,744,600	354,247,960	6,208	6,208
SUM:	2,512	5,508	2,530	5,548	6,197,733	13,165,340	2,653,303,400	356,585,425	6,398	6,465
Galveston										
Commercial	819	1,959	1,538	3,772	12,018,782	31,816,333	3,612,112,000	87,962,390	2,226	4,439
Manufactured Home	78	212	78	212	128,239	351,479	16,644,400	0	255	255
Residential	25,102	62,540	25,102	62,540	59,534,112	144,670,921	28,095,325,300	3,306,219,540	74,206	74,206
SUM:	25,999	64,711	26,718	66,524	71,681,133	176,838,733	31,724,081,700	3,394,181,930	76,687	78,900
Harris										
Commercial	31	76	79	292	650,460	1,814,057	219,958,000	6,436,620	84	257
Manufactured Home	4	5	4	5	6,472	6,996	267,000	0	5	5
Residential	1,322	3,476	1,322	3,476	1,992,937	5,256,359	1,493,827,000	200,757,540	4,173	4,173
SUM:	1,357	3,557	1,405	3,773	2,649,869	7,077,412	1,714,052,000	207,194,160	4,262	4,435
Jefferson										
Commercial	354	764	713	1,409	4,526,592	8,646,713	926,779,800	27,165,619	851	1,662
Manufactured Home	23	63	23	63	43,849	119,708	5,131,400	0	65	65
Residential	11,198	25,452	11,198	25,452	22,436,067	48,310,764	8,328,969,500	1,093,772,500	29,361	29,361
SUM:	11,575	26,279	11,934	26,924	27,006,508	57,077,185	9,260,880,700	1,120,938,119	30,277	31,088

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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	0	0	0	0
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	19	34	19	34	29,429	48,906	6,955,300	40,800	35	35
SUM:	19	35	19	39	29,429	34,946	6,955,300	40,800	35	35
Kleberg										
Commercial	18	45	27	96	97,933	1,010,842	65,157,000	2,166,450	55	110
Manufactured Home	1	3	1	3	3,013	6,799	259,500	0	3	3
Residential	327	727	327	727	600,164	1,261,804	226,385,700	24,626,440	845	845
SUM:	346	775	355	826	701,110	2,279,445	291,802,200	26,792,890	903	958
Matagorda										
Commercial	59	146	85	368	448,587	1,468,441	141,959,000	1,931,145	178	387
Manufactured Home	11	33	11	33	22,892	66,609	2,846,000	0	36	36
Residential	1,724	4,312	1,724	4,312	3,319,305	7,984,957	1,491,756,900	156,168,100	5,062	5,062
SUM:	1,794	4,491	1,820	4,713	3,790,784	9,520,007	1,636,561,900	158,099,245	5,276	5,485
Nueces										
Commercial	778	2,000	1,681	4,465	9,781,838	26,963,773	3,573,832,300	97,211,415	2,302	5,252
Manufactured Home	21	40	21	40	33,451	68,288	2,993,200	0	48	48
Residential	13,992	35,187	13,992	35,187	28,445,752	68,910,575	13,043,150,100	1,477,196,060	41,385	41,385
SUM:	14,791	37,227	15,694	39,692	38,261,041	95,942,636	16,619,975,600	1,574,407,475	43,735	46,685

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	17	30	30	48	176,057	235,174	20,729,000	177,900	31	52
Manufactured Home	5	20	5	20	9,406	40,869	1,742,700	0	22	22
Residential	138	341	138	341	279,016	616,294	104,846,000	10,961,560	373	373
SUM:	160	391	173	409	464,479	892,337	127,317,700	11,139,460	426	447
San Patricio										
Commercial	96	250	157	448	755,373	2,218,378	221,293,500	5,846,170	278	497
Manufactured Home	19	52	19	52	32,243	93,580	4,014,600	0	56	56
Residential	2,957	6,703	2,957	6,703	6,447,582	13,455,599	2,493,772,000	310,676,680	7,741	7,741
SUM:	3,072	7,005	3,133	7,203	7,235,198	15,767,557	2,719,080,100	316,522,850	8,075	8,294
Willacy										
Commercial	11	27	16	53	74,674	242,637	26,440,000	99,900	32	73
Manufactured Home	3	11	3	11	7,865	19,443	742,100	0	10	10
Residential	128	291	128	291	305,283	641,222	99,244,200	6,818,740	336	336
SUM:	142	329	147	355	387,822	903,302	126,426,300	6,918,640	378	419
Total All Counties										
Commercial	3,097	7,437	6,029	15,796	37,183,390	102,457,860	12,207,704,100	300,358,758	8,432	18,086
Manufactured Home	378	1,019	378	1,019	658,971	1,801,899	80,752,300	0	1,164	1,164
Residential	83,506	198,539	83,506	198,539	181,128,193	415,179,441	79,619,228,600	9,597,359,560	233,292	233,292
SUM:	86,981	206,995	89,913	215,354	218,970,554	519,439,200	91,907,685,000	9,897,718,318	242,888	252,542