

**Texas Windstorm Insurance Association**  
**Statistical Report**  
As of December 31, 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>	
	12/31/22	12/31/23	Actual	Percentage	12/31/22	12/31/23	Actual	Percentage	12/31/22	12/31/23	Actual	Percentage
Aransas	6,947	7,727	780	11.20%	2,642,897,689	3,346,467,200	\$703,569,511	26.60%	19,313,927	25,279,857	\$5,965,930	30.90%
Brazoria	38,311	45,072	6,761	17.60%	12,709,825,192	16,956,885,800	\$4,247,060,608	33.40%	81,479,686	106,463,098	\$24,983,412	30.70%
Calhoun	4,240	4,463	223	5.30%	1,242,546,730	1,437,140,700	\$194,593,970	15.70%	9,611,792	11,054,424	\$1,442,632	15.00%
Cameron	9,904	11,316	1,412	14.30%	3,395,625,437	4,621,583,900	\$1,225,958,463	36.10%	23,505,568	34,091,888	\$10,586,320	45.00%
Chambers	5,485	6,682	1,197	21.80%	2,089,653,087	2,817,767,800	\$728,114,713	34.80%	12,613,242	16,666,429	\$4,053,187	32.10%
Galveston	70,774	77,912	7,138	10.10%	26,820,795,607	32,904,818,800	\$6,084,023,193	22.70%	185,294,464	223,308,585	\$38,014,121	20.50%
Harris	3,915	4,311	396	10.10%	1,402,373,930	1,751,550,700	\$349,176,770	24.90%	6,920,885	8,622,317	\$1,701,432	24.60%
Jefferson	28,041	30,502	2,461	8.80%	7,636,901,287	9,537,343,100	\$1,900,441,813	24.90%	55,764,863	70,051,997	\$14,287,134	25.60%
Kenedy	25	33	8	32.00%	7,056,723	6,791,300	-\$265,423	-3.80%	56,331	34,946	-\$21,385	-38.00%
Kleberg	837	918	81	9.70%	218,873,032	299,643,600	\$80,770,568	36.90%	1,604,199	2,603,634	\$999,435	62.30%
Matagorda	4,949	5,314	365	7.40%	1,401,335,022	1,673,626,600	\$272,291,578	19.40%	9,697,375	11,762,888	\$2,065,513	21.30%
Nueces	41,030	44,287	3,257	7.90%	13,683,411,095	17,262,819,500	\$3,579,408,405	26.20%	95,319,703	121,873,493	\$26,553,790	27.90%
Refugio	372	430	58	15.60%	107,663,793	130,784,900	\$23,121,107	21.50%	889,956	1,064,965	\$175,009	19.70%
San Patricio	7,298	8,176	878	12.00%	2,236,207,332	2,798,896,700	\$562,689,368	25.20%	15,366,300	19,112,691	\$3,746,391	24.40%
Willacy	352	388	36	10.20%	103,366,001	131,193,100	\$27,827,099	26.90%	861,279	1,052,019	\$190,740	22.10%
<b>Total</b>	<b>222,480</b>	<b>247,531</b>	<b>25,051</b>	<b>11.30%</b>	<b>75,698,531,957</b>	<b>95,677,313,700</b>	<b>\$19,978,781,743</b>	<b>26.40%</b>	<b>518,299,570</b>	<b>653,043,231</b>	<b>\$134,743,661</b>	<b>26.00%</b>

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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
<b>Aransas</b>										
Commercial	78	482	173	1,201	575,245	6,001,925	520,174,300	15,001,125	429	1,043
Manufactured Home	20	200	20	200	37,094	341,366	13,005,700	0	190	190
Residential	1,348	7,363	1,348	7,363	3,540,592	18,936,566	2,813,287,200	244,740,520	7,108	7,108
<b>Total</b>	<b>1,446</b>	<b>8,045</b>	<b>1,541</b>	<b>8,764</b>	<b>4,152,931</b>	<b>25,279,857</b>	<b>3,346,467,200</b>	<b>259,741,645</b>	<b>7,727</b>	<b>8,341</b>
<b>Brazoria</b>										
Commercial	163	875	335	1,649	1,865,353	9,187,253	810,137,500	25,944,659	818	1,531
Manufactured Home	56	274	56	274	99,380	542,738	20,741,000	0	267	267
Residential	9,226	45,478	9,226	45,478	20,269,634	96,733,107	16,126,007,300	2,208,015,860	43,987	43,987
<b>SUM:</b>	<b>9,445</b>	<b>46,627</b>	<b>9,617</b>	<b>47,401</b>	<b>22,234,367</b>	<b>106,463,098</b>	<b>16,956,885,800</b>	<b>2,233,960,519</b>	<b>45,072</b>	<b>45,785</b>
<b>Calhoun</b>										
Commercial	48	234	106	481	456,566	2,045,295	166,596,000	4,765,840	208	450
Manufactured Home	18	82	18	82	34,999	139,361	5,428,100	0	81	81
Residential	752	4,308	752	4,308	1,590,332	8,869,768	1,265,116,600	111,439,600	4,174	4,174
<b>SUM:</b>	<b>818</b>	<b>4,624</b>	<b>876</b>	<b>4,871</b>	<b>2,081,897</b>	<b>11,054,424</b>	<b>1,437,140,700</b>	<b>116,205,440</b>	<b>4,463</b>	<b>4,705</b>
<b>Cameron</b>										
Commercial	161	892	472	2,471	4,873,427	17,665,483	1,964,096,500	25,711,470	830	2,331
Manufactured Home	10	73	10	73	12,558	84,650	3,120,700	0	68	68
Residential	2,439	10,795	2,439	10,795	3,592,396	16,341,755	2,654,366,700	242,032,120	10,418	10,418
<b>SUM:</b>	<b>2,610</b>	<b>11,760</b>	<b>2,921</b>	<b>13,339</b>	<b>8,478,381</b>	<b>34,091,888</b>	<b>4,621,583,900</b>	<b>267,743,590</b>	<b>11,316</b>	<b>12,817</b>

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
<b>Chambers</b>										
Commercial	26	136	56	206	224,694	1,150,801	93,889,000	2,337,465	118	188
Manufactured Home	20	76	20	76	42,767	146,811	5,620,200	0	74	74
Residential	1,402	6,751	1,402	6,751	3,233,628	15,368,817	2,718,258,600	379,416,560	6,490	6,490
SUM:	1,448	6,963	1,478	7,033	3,501,089	16,666,429	2,817,767,800	381,754,025	6,682	6,752
<b>Galveston</b>										
Commercial	445	2,409	1,068	4,850	8,346,048	40,162,381	3,694,288,400	91,484,755	2,194	4,444
Manufactured Home	47	259	47	259	78,199	429,678	16,403,700	0	248	248
Residential	15,642	78,237	15,642	78,237	38,045,605	182,716,526	29,194,126,700	3,458,421,100	75,470	75,470
SUM:	16,134	80,905	16,757	83,346	46,469,852	223,308,585	32,904,818,800	3,549,905,855	77,912	80,162
<b>Harris</b>										
Commercial	19	95	30	322	130,145	1,944,202	217,441,000	6,606,720	88	258
Manufactured Home	1	6	1	6	1,572	8,568	327,000	0	6	6
Residential	893	4,373	893	4,373	1,413,188	6,669,547	1,533,782,700	206,402,940	4,217	4,217
SUM:	913	4,474	924	4,701	1,544,905	8,622,317	1,751,550,700	213,009,660	4,311	4,481
<b>Jefferson</b>										
Commercial	149	914	510	1,927	2,304,052	10,950,765	999,488,800	32,801,949	863	1,806
Manufactured Home	10	73	10	73	14,626	134,334	5,051,900	0	64	64
Residential	5,312	30,783	5,312	30,783	10,656,134	58,966,898	8,532,802,400	1,125,856,520	29,575	29,575
SUM:	5,471	31,770	5,832	32,783	12,974,812	70,051,997	9,537,343,100	1,158,658,469	30,502	31,445

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
<b>Kenedy</b>										
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	0	34	0	34	0	48,906	6,791,300	40,800	33	33
SUM:	0	35	0	39	0	34,946	6,791,300	40,800	33	33
<b>Kleberg</b>										
Commercial	10	55	11	107	27,830	1,038,672	63,289,000	2,066,490	53	105
Manufactured Home	0	3	0	3	0	6,799	259,500	0	3	3
Residential	173	901	173	901	296,359	1,558,163	236,095,100	26,080,360	862	862
SUM:	183	959	184	1,011	324,189	2,603,634	299,643,600	28,146,850	918	970
<b>Matagorda</b>										
Commercial	42	188	61	429	265,604	1,734,045	141,233,000	1,991,145	175	384
Manufactured Home	7	40	7	40	15,558	82,167	3,136,800	0	39	39
Residential	948	5,264	948	5,264	1,963,110	9,946,676	1,529,256,800	161,101,960	5,100	5,100
SUM:	997	5,492	1,016	5,733	2,244,272	11,762,888	1,673,626,600	163,093,105	5,314	5,523
<b>Nueces</b>										
Commercial	533	2,536	1,283	5,768	8,226,663	35,190,436	3,766,827,200	105,822,190	2,320	5,412
Manufactured Home	14	54	14	54	23,590	91,878	3,287,200	0	53	53
Residential	8,326	43,564	8,326	43,564	17,680,604	86,591,179	13,492,705,100	1,528,203,100	41,914	41,914
SUM:	8,873	46,154	9,623	49,386	25,930,857	121,873,493	17,262,819,500	1,634,025,290	44,287	47,379

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
<b>Refugio</b>										
Commercial	6	36	14	62	49,307	284,481	21,256,000	177,900	32	57
Manufactured Home	3	23	3	23	4,394	45,263	1,722,700	0	22	22
Residential	51	392	51	392	118,927	735,221	107,806,200	11,418,720	376	376
SUM:	60	451	68	477	172,628	1,064,965	130,784,900	11,596,620	430	455
<b>San Patricio</b>										
Commercial	57	308	139	588	338,672	2,557,050	221,689,800	5,172,835	279	535
Manufactured Home	9	61	9	61	22,399	115,979	4,498,900	0	59	59
Residential	1,427	8,133	1,427	8,133	2,984,063	16,439,662	2,572,708,000	321,392,400	7,838	7,838
SUM:	1,493	8,502	1,575	8,782	3,345,134	19,112,691	2,798,896,700	326,565,235	8,176	8,432
<b>Willacy</b>										
Commercial	5	32	20	73	21,272	263,909	25,696,000	99,900	31	72
Manufactured Home	0	11	0	11	0	19,443	742,100	0	10	10
Residential	63	354	63	354	127,445	768,667	104,755,000	7,389,760	347	347
SUM:	68	397	83	438	148,717	1,052,019	131,193,100	7,489,660	388	429
<b>Total All Counties</b>										
Commercial	1,742	9,193	4,278	20,139	27,704,878	130,162,738	12,706,102,500	319,984,443	8,438	18,616
Manufactured Home	215	1,235	215	1,235	387,136	2,189,035	83,345,500	0	1,184	1,184
Residential	48,002	246,730	48,002	246,730	105,512,017	520,691,458	82,887,865,700	10,031,952,320	237,909	237,909
SUM:	49,959	257,158	52,495	268,104	133,604,031	653,043,231	95,677,313,700	10,351,936,763	247,531	257,709