

Texas Windstorm Insurance Association
Statistical Report
As of September 30, 2024



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	9/30/23	9/30/24	Actual	Percentage	9/30/23	9/30/24	Actual	Percentage	9/30/23	9/30/24	Actual	Percentage
Aransas	7,590	8,549	959	12.60%	3,257,267,300	3,956,556,900	\$699,289,600	21.50%	21,119,455	24,893,443	\$3,773,988	17.90%
Brazoria	43,694	50,988	7,294	16.70%	16,030,386,700	20,687,483,900	\$4,657,097,200	29.10%	84,225,717	105,030,841	\$20,805,124	24.70%
Calhoun	4,455	4,687	232	5.20%	1,408,839,400	1,630,378,700	\$221,539,300	15.70%	8,972,172	10,289,822	\$1,317,650	14.70%
Cameron	10,694	11,532	838	7.80%	4,329,607,700	4,944,422,000	\$614,814,300	14.20%	25,613,507	27,589,419	\$1,975,912	7.70%
Chambers	6,398	7,727	1,329	20.80%	2,653,303,400	3,508,983,200	\$855,679,800	32.20%	13,165,340	17,317,431	\$4,152,091	31.50%
Galveston	76,688	83,022	6,334	8.30%	31,724,575,200	37,349,382,900	\$5,624,807,700	17.70%	176,841,747	200,683,091	\$23,841,344	13.50%
Harris	4,262	4,510	248	5.80%	1,714,052,000	1,930,679,900	\$216,627,900	12.60%	7,077,412	7,829,706	\$752,294	10.60%
Jefferson	30,277	32,985	2,708	8.90%	9,260,880,700	11,028,242,400	\$1,767,361,700	19.10%	57,077,185	66,718,428	\$9,641,243	16.90%
Kenedy	35	35	0	0.00%	6,955,300	8,794,800	\$1,839,500	26.40%	48,906	64,448	\$15,542	31.80%
Kleberg	903	1,056	153	16.90%	291,802,200	359,621,100	\$67,818,900	23.20%	2,287,385	2,454,553	\$167,168	7.30%
Matagorda	5,275	5,679	404	7.70%	1,642,680,900	1,923,016,300	\$280,335,400	17.10%	9,568,251	11,058,149	\$1,489,898	15.60%
Nueces	43,734	48,403	4,669	10.70%	16,618,202,600	19,765,574,400	\$3,147,371,800	18.90%	95,942,636	110,789,731	\$14,847,095	15.50%
Refugio	427	463	36	8.40%	127,413,700	148,767,500	\$21,353,800	16.80%	894,852	986,932	\$92,080	10.30%
San Patricio	8,078	9,106	1,028	12.70%	2,715,291,600	3,326,838,000	\$611,546,400	22.50%	15,723,233	18,778,136	\$3,054,903	19.40%
Willacy	378	410	32	8.50%	126,426,300	148,508,400	\$22,082,100	17.50%	903,464	1,041,255	\$137,791	15.30%
Total	242,888	269,152	26,264	10.80%	91,907,685,000	110,717,250,400	\$18,809,565,400	20.50%	519,461,262	605,525,385	\$86,064,123	16.60%

Texas Windstorm Insurance Association
Quarterly Liability Report
As of September 30, 2024



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	166	408	390	999	1,998,560	5,647,944	578,407,700	16,050,095	461	1,124
Manufactured Home	77	207	77	207	148,793	382,937	16,075,000	0	220	220
Residential	2,951	6,759	2,951	6,759	8,456,686	18,862,562	3,362,074,200	300,685,580	7,868	7,868
Total	3,194	7,374	3,418	7,965	10,604,039	24,893,443	3,956,556,900	316,735,675	8,549	9,212
Brazoria										
Commercial	316	727	500	1,279	2,749,309	7,699,786	855,892,400	25,336,310	852	1,535
Manufactured Home	129	372	129	372	224,221	706,466	30,770,600	0	409	409
Residential	18,000	41,959	18,000	41,959	43,344,716	96,624,589	19,800,820,900	2,755,101,020	49,727	49,727
SUM:	18,445	43,058	18,629	43,610	46,318,246	105,030,841	20,687,483,900	2,780,437,330	50,988	51,671
Calhoun										
Commercial	78	182	154	384	578,305	1,813,679	187,217,600	4,965,270	220	482
Manufactured Home	25	63	25	63	45,204	107,955	5,480,800	0	78	78
Residential	1,584	3,727	1,584	3,727	3,656,648	8,368,188	1,437,680,300	128,364,340	4,389	4,389
SUM:	1,687	3,972	1,763	4,174	4,280,157	10,289,822	1,630,378,700	133,329,610	4,687	4,949
Cameron										
Commercial	286	766	597	1,950	3,946,372	13,244,742	2,020,085,300	22,801,735	852	2,297
Manufactured Home	34	82	34	82	41,999	113,041	4,793,600	0	89	89
Residential	3,492	8,490	3,492	8,490	6,015,358	14,231,636	2,919,543,100	271,310,480	10,591	10,591
SUM:	3,812	9,338	4,123	10,522	10,003,729	27,589,419	4,944,422,000	294,112,215	11,532	12,977

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	53	104	72	154	101,785	1,394,968	118,200,700	2,846,835	127	199
Manufactured Home	32	78	32	78	61,547	144,356	7,066,400	0	93	93
Residential	2,737	6,344	2,737	6,344	7,068,496	15,778,107	3,383,716,100	480,704,180	7,507	7,507
SUM:	2,822	6,526	2,841	6,576	7,231,828	17,317,431	3,508,983,200	483,551,015	7,727	7,799
Galveston										
Commercial	762	1,897	1,355	3,543	10,475,133	29,730,653	3,597,626,300	82,065,025	2,196	4,368
Manufactured Home	86	238	86	238	150,495	415,376	18,965,300	0	278	278
Residential	26,204	67,268	26,204	67,268	68,730,986	170,537,062	33,732,791,300	4,099,338,580	80,548	80,548
SUM:	27,052	69,403	27,645	71,049	79,356,614	200,683,091	37,349,382,900	4,181,403,605	83,022	85,194
Harris										
Commercial	33	92	83	268	769,442	1,819,482	212,958,000	6,089,180	93	265
Manufactured Home	4	6	4	6	6,472	9,564	425,000	0	7	7
Residential	1,366	3,669	1,366	3,669	2,290,710	6,000,660	1,717,296,900	235,511,260	4,410	4,410
SUM:	1,403	3,767	1,453	3,943	3,066,624	7,829,706	1,930,679,900	241,600,440	4,510	4,682
Jefferson										
Commercial	385	805	737	1,497	4,245,150	9,255,118	1,083,418,000	31,334,459	904	1,862
Manufactured Home	29	97	29	97	49,417	177,016	7,440,400	0	101	101
Residential	11,637	27,647	11,637	27,647	25,572,303	57,286,294	9,937,384,000	1,328,636,760	31,980	31,980
SUM:	12,051	28,549	12,403	29,241	29,866,870	66,718,428	11,028,242,400	1,359,971,219	32,985	33,943

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	1	1	1	1	1,178	1,178	100,000	0	1	1
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	19	34	19	34	42,280	63,270	8,694,800	46,000	34	34
SUM:	20	35	20	35	43,458	64,448	8,794,800	46,000	35	35
Kleberg										
Commercial	18	54	23	85	27,670	865,260	64,771,600	810,120	57	85
Manufactured Home	1	4	1	4	3,013	9,550	364,500	0	4	4
Residential	335	867	335	867	675,181	1,579,743	294,485,000	32,218,240	995	995
SUM:	354	925	359	956	705,864	2,454,553	359,621,100	33,028,360	1,056	1,084
Matagorda										
Commercial	65	158	97	350	483,587	1,456,610	152,350,000	5,488,160	190	397
Manufactured Home	16	51	16	51	36,247	116,342	5,040,600	0	58	58
Residential	1,768	4,602	1,768	4,602	3,799,840	9,485,197	1,765,625,700	190,478,060	5,431	5,431
SUM:	1,849	4,811	1,881	5,003	4,319,674	11,058,149	1,923,016,300	195,966,220	5,679	5,886
Nueces										
Commercial	765	2,016	1,495	4,359	8,663,263	27,567,089	3,819,294,600	94,789,575	2,371	5,317
Manufactured Home	31	67	31	67	47,668	132,270	5,396,400	0	77	77
Residential	14,952	39,008	14,952	39,008	33,311,781	83,090,372	15,940,883,400	1,825,028,900	45,955	45,955
SUM:	15,748	41,091	16,478	43,434	42,022,712	110,789,731	19,765,574,400	1,919,818,475	48,403	51,349

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	18	27	33	46	176,623	198,543	21,021,000	247,800	30	57
Manufactured Home	4	29	4	29	7,074	58,828	2,468,700	0	31	31
Residential	138	363	138	363	310,612	729,561	125,277,800	12,982,320	402	402
SUM:	160	419	175	438	494,309	986,932	148,767,500	13,230,120	463	490
San Patricio										
Commercial	119	269	180	510	770,853	2,289,986	245,642,000	6,610,750	303	624
Manufactured Home	24	64	24	64	43,800	119,224	5,518,800	0	71	71
Residential	3,225	7,547	3,225	7,547	7,528,508	16,368,926	3,075,677,200	388,586,900	8,732	8,732
SUM:	3,368	7,880	3,429	8,121	8,343,161	18,778,136	3,326,838,000	395,197,650	9,106	9,427
Willacy										
Commercial	12	25	17	50	94,488	250,315	26,434,000	99,900	30	70
Manufactured Home	3	10	3	10	7,865	19,443	742,100	0	10	10
Residential	133	319	133	319	361,132	771,497	121,332,300	8,371,860	370	370
SUM:	148	354	153	379	463,485	1,041,255	148,508,400	8,471,760	410	450
Total All Counties										
Commercial	3,077	7,531	5,734	15,475	35,081,718	103,235,353	12,983,419,200	299,535,214	8,687	18,683
Manufactured Home	495	1,368	495	1,368	873,815	2,512,368	110,548,200	0	1,526	1,526
Residential	88,541	218,603	88,541	218,603	211,165,237	499,777,664	97,623,283,000	12,057,364,480	258,939	258,939
SUM:	92,113	227,502	94,770	235,446	247,120,770	605,525,385	110,717,250,400	12,356,899,694	269,152	279,148