

Texas Windstorm Insurance Association
Statistical Report
As of December 31, 2024



| 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> | |
|--------------|--------------------------|----------------|-------------------|---------------|--------------------------|------------------------|-------------------------|---------------|----------------------------|--------------------|-----------------------|---------------|
| | 12/31/23 | 12/31/24 | Actual | Percentage | 12/31/23 | 12/31/24 | Actual | Percentage | 12/31/23 | 12/31/24 | Actual | Percentage |
| Aransas | 7,723 | 8,626 | 903 | 11.70% | 3,344,920,300 | 4,034,089,800 | \$689,169,500 | 20.60% | 25,267,841 | 29,738,125 | \$4,470,284 | 17.70% |
| Brazoria | 45,072 | 52,243 | 7,171 | 15.90% | 16,956,872,300 | 21,539,650,800 | \$4,582,778,500 | 27.00% | 106,461,718 | 132,001,839 | \$25,540,121 | 24.00% |
| Calhoun | 4,463 | 4,672 | 209 | 4.70% | 1,437,391,700 | 1,654,444,600 | \$217,052,900 | 15.10% | 11,054,069 | 12,561,324 | \$1,507,255 | 13.60% |
| Cameron | 11,315 | 11,525 | 210 | 1.90% | 4,620,951,900 | 4,989,983,400 | \$369,031,500 | 8.00% | 34,083,314 | 36,427,483 | \$2,344,169 | 6.90% |
| Chambers | 6,683 | 7,955 | 1,272 | 19.00% | 2,818,259,800 | 3,660,109,400 | \$841,849,600 | 29.90% | 16,671,109 | 21,703,211 | \$5,032,102 | 30.20% |
| Galveston | 77,912 | 83,729 | 5,817 | 7.50% | 32,904,832,300 | 38,318,045,800 | \$5,413,213,500 | 16.50% | 223,309,965 | 253,518,926 | \$30,208,961 | 13.50% |
| Harris | 4,311 | 4,546 | 235 | 5.50% | 1,751,550,700 | 1,978,651,500 | \$227,100,800 | 13.00% | 8,622,317 | 9,595,416 | \$973,099 | 11.30% |
| Jefferson | 30,501 | 33,362 | 2,861 | 9.40% | 9,536,851,100 | 11,265,203,600 | \$1,728,352,500 | 18.10% | 70,047,317 | 81,404,221 | \$11,356,904 | 16.20% |
| Kenedy | 33 | 35 | 2 | 6.10% | 6,791,300 | 8,794,800 | \$2,003,500 | 29.50% | 48,906 | 64,448 | \$15,542 | 31.80% |
| Kleberg | 918 | 1,079 | 161 | 17.50% | 299,643,600 | 371,899,100 | \$72,255,500 | 24.10% | 2,611,574 | 2,858,510 | \$246,936 | 9.50% |
| Matagorda | 5,314 | 5,715 | 401 | 7.50% | 1,679,873,600 | 1,972,063,600 | \$292,190,000 | 17.40% | 11,812,523 | 13,613,175 | \$1,800,652 | 15.20% |
| Nueces | 44,288 | 48,979 | 4,691 | 10.60% | 17,263,451,500 | 20,246,591,500 | \$2,983,140,000 | 17.30% | 121,882,067 | 140,198,856 | \$18,316,789 | 15.00% |
| Refugio | 431 | 479 | 48 | 11.10% | 130,880,900 | 155,267,100 | \$24,386,200 | 18.60% | 1,067,480 | 1,217,316 | \$149,836 | 14.00% |
| San Patricio | 8,179 | 9,213 | 1,034 | 12.60% | 2,793,849,600 | 3,398,129,900 | \$604,280,300 | 21.60% | 19,072,912 | 22,734,173 | \$3,661,261 | 19.20% |
| Willacy | 388 | 409 | 21 | 5.40% | 131,193,100 | 152,515,500 | \$21,322,400 | 16.30% | 1,052,181 | 1,208,169 | \$155,988 | 14.80% |
| Total | 247,531 | 272,567 | 25,036 | 10.10% | 95,677,313,700 | 113,745,440,400 | \$18,068,126,700 | 18.90% | 653,065,293 | 758,845,192 | \$105,779,899 | 16.20% |

Texas Windstorm Insurance Association
 Quarterly Liability Report
 As of December 31, 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 | 71 | 479 | 186 | 1,187 | 629,830 | 6,277,774 | 572,236,800 | 15,813,675 | 451 | 1,094 |
| Manufactured Home | 22 | 229 | 22 | 229 | 35,610 | 418,547 | 15,910,200 | 0 | 217 | 217 |
| Residential | 1,475 | 8,239 | 1,475 | 8,239 | 4,180,245 | 23,041,804 | 3,445,942,800 | 310,036,060 | 7,958 | 7,958 |
| Total | 1,568 | 8,947 | 1,683 | 9,655 | 4,845,685 | 29,738,125 | 4,034,089,800 | 325,849,735 | 8,626 | 9,269 |
| Brazoria | | | | | | | | | | |
| Commercial | 162 | 890 | 333 | 1,615 | 1,426,841 | 9,135,623 | 814,354,400 | 24,742,295 | 842 | 1,516 |
| Manufactured Home | 76 | 448 | 76 | 448 | 137,218 | 843,684 | 32,267,900 | 0 | 428 | 428 |
| Residential | 10,716 | 52,716 | 10,716 | 52,716 | 25,400,829 | 122,022,532 | 20,693,028,500 | 2,892,013,120 | 50,973 | 50,973 |
| SUM: | 10,954 | 54,054 | 11,125 | 54,779 | 26,964,888 | 132,001,839 | 21,539,650,800 | 2,916,755,415 | 52,243 | 52,917 |
| Calhoun | | | | | | | | | | |
| Commercial | 40 | 222 | 99 | 483 | 420,952 | 2,234,631 | 185,345,600 | 4,910,310 | 210 | 466 |
| Manufactured Home | 17 | 80 | 17 | 80 | 36,069 | 144,024 | 5,552,600 | 0 | 77 | 77 |
| Residential | 785 | 4,515 | 785 | 4,515 | 1,814,481 | 10,182,669 | 1,463,546,400 | 131,440,040 | 4,385 | 4,385 |
| SUM: | 842 | 4,817 | 901 | 5,078 | 2,271,502 | 12,561,324 | 1,654,444,600 | 136,350,350 | 4,672 | 4,928 |
| Cameron | | | | | | | | | | |
| Commercial | 159 | 927 | 440 | 2,394 | 4,891,368 | 18,136,110 | 1,999,499,500 | 22,667,695 | 844 | 2,250 |
| Manufactured Home | 20 | 102 | 20 | 102 | 35,141 | 148,182 | 5,605,700 | 0 | 100 | 100 |
| Residential | 2,440 | 10,940 | 2,440 | 10,940 | 3,911,555 | 18,143,191 | 2,984,878,200 | 276,154,700 | 10,581 | 10,581 |
| SUM: | 2,619 | 11,969 | 2,900 | 13,436 | 8,838,064 | 36,427,483 | 4,989,983,400 | 298,822,395 | 11,525 | 12,931 |

Texas Windstorm Insurance Association

Quarterly Liability Report

As of December 31, 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 |
| Chambers | | | | | | | | | | |
| Commercial | 24 | 128 | 55 | 209 | 209,117 | 1,604,085 | 109,336,700 | 2,746,335 | 124 | 198 |
| Manufactured Home | 41 | 119 | 41 | 119 | 77,000 | 221,356 | 8,377,700 | 0 | 112 | 112 |
| Residential | 1,627 | 7,976 | 1,627 | 7,976 | 4,099,663 | 19,877,770 | 3,542,395,000 | 506,333,020 | 7,719 | 7,719 |
| SUM: | 1,692 | 8,223 | 1,723 | 8,304 | 4,385,780 | 21,703,211 | 3,660,109,400 | 509,079,355 | 7,955 | 8,029 |
| Galveston | | | | | | | | | | |
| Commercial | 456 | 2,356 | 993 | 4,548 | 8,797,887 | 38,528,540 | 3,616,993,900 | 82,091,650 | 2,192 | 4,297 |
| Manufactured Home | 59 | 297 | 59 | 297 | 107,431 | 522,807 | 19,657,600 | 0 | 284 | 284 |
| Residential | 16,746 | 84,092 | 16,746 | 84,092 | 43,927,631 | 214,467,579 | 34,681,394,300 | 4,242,328,000 | 81,253 | 81,253 |
| SUM: | 17,261 | 86,745 | 17,798 | 88,937 | 52,832,949 | 253,518,926 | 38,318,045,800 | 4,324,419,650 | 83,729 | 85,834 |
| Harris | | | | | | | | | | |
| Commercial | 16 | 108 | 28 | 296 | 142,363 | 1,961,845 | 211,476,000 | 6,275,180 | 92 | 264 |
| Manufactured Home | 1 | 7 | 1 | 7 | 1,572 | 11,136 | 425,000 | 0 | 7 | 7 |
| Residential | 945 | 4,620 | 945 | 4,620 | 1,621,775 | 7,622,435 | 1,766,750,500 | 244,017,380 | 4,447 | 4,447 |
| SUM: | 962 | 4,735 | 974 | 4,923 | 1,765,710 | 9,595,416 | 1,978,651,500 | 250,292,560 | 4,546 | 4,718 |
| Jefferson | | | | | | | | | | |
| Commercial | 142 | 947 | 336 | 1,834 | 1,477,367 | 10,732,485 | 992,347,000 | 25,595,364 | 883 | 1,696 |
| Manufactured Home | 15 | 112 | 15 | 112 | 29,710 | 206,726 | 7,827,400 | 0 | 106 | 106 |
| Residential | 5,991 | 33,662 | 5,991 | 33,662 | 13,178,716 | 70,465,010 | 10,265,029,200 | 1,379,423,600 | 32,373 | 32,373 |
| SUM: | 6,148 | 34,721 | 6,342 | 35,608 | 14,685,793 | 81,404,221 | 11,265,203,600 | 1,405,018,964 | 33,362 | 34,175 |

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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 |
| Kenedy | | | | | | | | | | |
| Commercial | 0 | 1 | 0 | 1 | 0 | 1,178 | 100,000 | 0 | 1 | 1 |
| Manufactured Home | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Residential | 0 | 34 | 0 | 34 | 0 | 63,270 | 8,694,800 | 46,000 | 34 | 34 |
| SUM: | 0 | 35 | 0 | 35 | 0 | 64,448 | 8,794,800 | 46,000 | 35 | 35 |
| Kleberg | | | | | | | | | | |
| Commercial | 7 | 61 | 8 | 94 | 22,740 | 888,000 | 63,910,900 | 810,120 | 53 | 81 |
| Manufactured Home | 0 | 4 | 0 | 4 | 0 | 9,550 | 364,500 | 0 | 4 | 4 |
| Residential | 213 | 1,080 | 213 | 1,080 | 381,217 | 1,960,960 | 307,623,700 | 33,575,020 | 1,022 | 1,022 |
| SUM: | 220 | 1,145 | 221 | 1,178 | 403,957 | 2,858,510 | 371,899,100 | 34,385,140 | 1,079 | 1,107 |
| Matagorda | | | | | | | | | | |
| Commercial | 39 | 196 | 45 | 393 | 261,142 | 1,708,756 | 151,517,000 | 5,491,805 | 186 | 379 |
| Manufactured Home | 9 | 60 | 9 | 60 | 18,938 | 135,280 | 5,169,600 | 0 | 60 | 60 |
| Residential | 1,000 | 5,607 | 1,000 | 5,607 | 2,283,942 | 11,769,139 | 1,815,377,000 | 196,982,480 | 5,469 | 5,469 |
| SUM: | 1,048 | 5,863 | 1,054 | 6,060 | 2,564,022 | 13,613,175 | 1,972,063,600 | 202,474,285 | 5,715 | 5,908 |
| Nueces | | | | | | | | | | |
| Commercial | 532 | 2,549 | 1,295 | 5,668 | 8,430,934 | 35,998,023 | 3,787,849,100 | 91,726,435 | 2,355 | 5,264 |
| Manufactured Home | 15 | 83 | 15 | 83 | 25,698 | 157,968 | 5,436,100 | 0 | 77 | 77 |
| Residential | 9,145 | 48,185 | 9,145 | 48,185 | 20,952,493 | 104,042,865 | 16,453,306,300 | 1,890,099,900 | 46,547 | 46,547 |
| SUM: | 9,692 | 50,817 | 10,455 | 53,936 | 29,409,125 | 140,198,856 | 20,246,591,500 | 1,981,826,335 | 48,979 | 51,888 |

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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 |
| Refugio | | | | | | | | | | |
| Commercial | 8 | 35 | 16 | 62 | 71,514 | 270,057 | 21,116,000 | 247,800 | 31 | 58 |
| Manufactured Home | 7 | 36 | 7 | 36 | 14,820 | 73,648 | 2,768,000 | 0 | 34 | 34 |
| Residential | 60 | 423 | 60 | 423 | 144,050 | 873,611 | 131,383,100 | 13,789,220 | 414 | 414 |
| SUM: | 75 | 494 | 83 | 521 | 230,384 | 1,217,316 | 155,267,100 | 14,037,020 | 479 | 506 |
| San Patricio | | | | | | | | | | |
| Commercial | 58 | 328 | 143 | 654 | 395,001 | 2,684,987 | 231,972,000 | 5,381,930 | 300 | 610 |
| Manufactured Home | 13 | 77 | 13 | 77 | 27,703 | 146,927 | 5,637,300 | 0 | 72 | 72 |
| Residential | 1,602 | 9,155 | 1,602 | 9,155 | 3,532,330 | 19,902,259 | 3,160,520,600 | 401,276,800 | 8,841 | 8,841 |
| SUM: | 1,673 | 9,560 | 1,758 | 9,886 | 3,955,034 | 22,734,173 | 3,398,129,900 | 406,658,730 | 9,213 | 9,523 |
| Willacy | | | | | | | | | | |
| Commercial | 5 | 30 | 19 | 69 | 22,318 | 272,633 | 26,856,000 | 99,900 | 30 | 69 |
| Manufactured Home | 1 | 11 | 1 | 11 | 1,310 | 20,753 | 792,100 | 0 | 11 | 11 |
| Residential | 65 | 386 | 65 | 386 | 143,286 | 914,783 | 124,867,400 | 8,516,220 | 368 | 368 |
| SUM: | 71 | 427 | 85 | 466 | 166,914 | 1,208,169 | 152,515,500 | 8,616,120 | 409 | 448 |
| Total All Counties | | | | | | | | | | |
| Commercial | 1,719 | 9,257 | 3,996 | 19,507 | 27,199,374 | 130,434,727 | 12,784,910,900 | 288,600,494 | 8,594 | 18,243 |
| Manufactured Home | 296 | 1,665 | 296 | 1,665 | 548,220 | 3,060,588 | 115,791,700 | 0 | 1,589 | 1,589 |
| Residential | 52,810 | 271,630 | 52,810 | 271,630 | 125,572,213 | 625,349,877 | 100,844,737,800 | 12,526,031,560 | 262,384 | 262,384 |
| SUM: | 54,825 | 282,552 | 57,102 | 292,802 | 153,319,807 | 758,845,192 | 113,745,440,400 | 12,814,632,054 | 272,567 | 282,216 |