

Texas Windstorm Insurance Association
Statistical Report
As of March 31, 2025



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>	
	3/31/24	3/31/25	Actual	Percentage	3/31/24	3/31/25	Actual	Percentage	3/31/24	3/31/25	Actual	Percentage
Aransas	7,873	8,738	865	11.00%	3,452,455,400	4,126,102,700	\$673,647,300	19.50%	5,646,124	5,860,609	\$214,485	3.80%
Brazoria	46,496	53,624	7,128	15.30%	17,830,421,500	22,565,542,100	\$4,735,120,600	26.60%	24,252,481	30,323,299	\$6,070,818	25.00%
Calhoun	4,499	4,690	191	4.20%	1,474,318,200	1,685,577,500	\$211,259,300	14.30%	2,058,879	2,343,991	\$285,112	13.80%
Cameron	11,361	11,548	187	1.60%	4,717,264,900	5,084,510,100	\$367,245,200	7.80%	6,179,746	6,819,580	\$639,834	10.40%
Chambers	6,949	8,198	1,249	18.00%	2,989,354,600	3,838,862,200	\$849,507,600	28.40%	3,803,249	4,752,517	\$949,268	25.00%
Galveston	79,107	84,394	5,287	6.70%	34,005,160,100	39,329,181,700	\$5,324,021,600	15.70%	48,664,499	54,985,740	\$6,321,241	13.00%
Harris	4,350	4,528	178	4.10%	1,794,758,600	1,985,172,300	\$190,413,700	10.60%	1,669,048	1,779,995	\$110,947	6.60%
Jefferson	30,832	33,895	3,063	9.90%	9,813,002,800	11,630,795,400	\$1,817,792,600	18.50%	13,364,127	15,988,048	\$2,623,921	19.60%
Kenedy	33	37	4	12.10%	6,853,300	10,014,900	\$3,161,600	46.10%	6,308	11,191	\$4,883	77.40%
Kleberg	1,001	1,087	86	8.60%	322,174,600	381,710,000	\$59,535,400	18.50%	453,029	566,336	\$113,307	25.00%
Matagorda	5,376	5,748	372	6.90%	1,750,785,500	2,035,779,200	\$284,993,700	16.30%	2,659,097	3,059,942	\$400,845	15.10%
Nueces	45,356	49,486	4,130	9.10%	17,920,896,000	20,692,122,000	\$2,771,226,000	15.50%	26,257,069	28,559,078	\$2,302,009	8.80%
Refugio	427	488	61	14.30%	133,044,900	162,448,600	\$29,403,700	22.10%	186,891	258,915	\$72,024	38.50%
San Patricio	8,388	9,353	965	11.50%	2,913,681,400	3,505,529,400	\$591,848,000	20.30%	4,143,747	4,859,672	\$715,925	17.30%
Willacy	385	406	21	5.50%	132,040,000	153,811,300	\$21,771,300	16.50%	138,650	139,355	\$705	0.50%
Total	252,433	276,220	23,787	9.40%	99,256,211,800	117,187,159,400	\$17,930,947,600	18.10%	139,482,944	160,308,268	\$20,825,324	14.90%

Texas Windstorm Insurance Association

Quarterly Liability Report

As of March 31, 2025



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	79	79	138	138	1,007,941	1,007,941	540,704,400	15,277,625	435	1,011
Manufactured Home	54	54	54	54	105,440	105,440	16,792,500	0	226	226
Residential	1,603	1,603	1,603	1,603	4,747,228	4,747,228	3,568,605,800	322,204,180	8,077	8,077
Total	1,736	1,736	1,795	1,795	5,860,609	5,860,609	4,126,102,700	337,481,805	8,738	9,314
Brazoria										
Commercial	183	183	341	341	2,558,332	2,558,332	827,534,200	25,934,125	848	1,524
Manufactured Home	105	105	105	105	234,949	234,949	33,576,500	0	436	436
Residential	11,573	11,573	11,573	11,573	27,530,018	27,530,018	21,704,431,400	3,049,023,400	52,340	52,340
SUM:	11,861	11,861	12,019	12,019	30,323,299	30,323,299	22,565,542,100	3,074,957,525	53,624	54,300
Calhoun										
Commercial	46	46	94	94	301,263	301,263	186,274,000	4,863,510	210	467
Manufactured Home	16	16	16	16	32,656	32,656	5,768,600	0	79	79
Residential	864	864	864	864	2,010,072	2,010,072	1,493,534,900	135,295,800	4,401	4,401
SUM:	926	926	974	974	2,343,991	2,343,991	1,685,577,500	140,159,310	4,690	4,947
Cameron										
Commercial	177	177	397	397	3,119,408	3,119,408	2,014,686,400	22,216,585	838	2,265
Manufactured Home	16	16	16	16	33,424	33,424	5,706,900	0	99	99
Residential	1,976	1,976	1,976	1,976	3,666,748	3,666,748	3,064,116,800	284,298,540	10,611	10,611
SUM:	2,169	2,169	2,389	2,389	6,819,580	6,819,580	5,084,510,100	306,515,125	11,548	12,975

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	26	26	48	48	375,973	375,973	120,562,700	2,789,085	132	212
Manufactured Home	36	36	36	36	65,172	65,172	9,551,400	0	129	129
Residential	1,687	1,687	1,687	1,687	4,311,372	4,311,372	3,708,748,100	532,923,340	7,937	7,937
SUM:	1,749	1,749	1,771	1,771	4,752,517	4,752,517	3,838,862,200	535,712,425	8,198	8,278
Galveston										
Commercial	422	422	921	921	8,373,462	8,373,462	3,626,087,500	85,685,560	2,169	4,342
Manufactured Home	62	62	62	62	115,980	115,980	19,965,900	0	285	285
Residential	17,816	17,816	17,816	17,816	46,496,298	46,496,298	35,683,128,300	4,389,658,820	81,940	81,940
SUM:	18,300	18,300	18,799	18,799	54,985,740	54,985,740	39,329,181,700	4,475,344,380	84,394	86,567
Harris										
Commercial	17	17	28	28	168,824	168,824	192,363,000	4,721,000	88	243
Manufactured Home	1	1	1	1	2,227	2,227	510,000	0	8	8
Residential	906	906	906	906	1,608,944	1,608,944	1,792,299,300	248,944,940	4,432	4,432
SUM:	924	924	935	935	1,779,995	1,779,995	1,985,172,300	253,665,940	4,528	4,683
Jefferson										
Commercial	153	153	248	248	1,389,016	1,389,016	969,888,000	25,112,314	873	1,629
Manufactured Home	31	31	31	31	57,136	57,136	8,722,800	0	118	118
Residential	6,582	6,582	6,582	6,582	14,541,896	14,541,896	10,652,184,600	1,439,768,940	32,904	32,904
SUM:	6,766	6,766	6,861	6,861	15,988,048	15,988,048	11,630,795,400	1,464,881,254	33,895	34,651

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	2	2	2	2	3,579	3,579	901,500	0	3	3
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	6	6	6	6	7,612	7,612	9,113,400	104,200	34	34
SUM:	8	8	8	8	11,191	11,191	10,014,900	104,200	37	37
Kleberg										
Commercial	15	15	19	19	102,321	102,321	64,416,900	910,020	55	83
Manufactured Home	0	0	0	0	0	0	364,500	0	4	4
Residential	250	250	250	250	464,015	464,015	316,928,600	34,926,060	1,028	1,028
SUM:	265	265	269	269	566,336	566,336	381,710,000	35,836,080	1,087	1,115
Matagorda										
Commercial	35	35	109	109	510,717	510,717	164,877,000	6,092,850	183	380
Manufactured Home	12	12	12	12	25,901	25,901	5,165,300	0	60	60
Residential	1,157	1,157	1,157	1,157	2,523,324	2,523,324	1,865,736,900	203,633,040	5,505	5,505
SUM:	1,204	1,204	1,278	1,278	3,059,942	3,059,942	2,035,779,200	209,725,890	5,748	5,945
Nueces										
Commercial	498	498	1,030	1,030	6,398,273	6,398,273	3,723,488,300	87,775,720	2,312	5,133
Manufactured Home	13	13	13	13	25,776	25,776	5,329,900	0	76	76
Residential	10,225	10,225	10,225	10,225	22,135,029	22,135,029	16,963,303,800	1,958,885,680	47,098	47,098
SUM:	10,736	10,736	11,268	11,268	28,559,078	28,559,078	20,692,122,000	2,046,661,400	49,486	52,307

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	2	2	6	6	28,336	28,336	23,475,000	247,800	32	59
Manufactured Home	2	2	2	2	3,773	3,773	2,768,000	0	34	34
Residential	105	105	105	105	226,806	226,806	136,205,600	14,397,900	422	422
SUM:	109	109	113	113	258,915	258,915	162,448,600	14,645,700	488	515
San Patricio										
Commercial	55	55	101	101	613,623	613,623	233,052,200	5,338,410	299	611
Manufactured Home	17	17	17	17	38,801	38,801	6,263,200	0	77	77
Residential	1,870	1,870	1,870	1,870	4,207,248	4,207,248	3,266,214,000	417,540,460	8,977	8,977
SUM:	1,942	1,942	1,988	1,988	4,859,672	4,859,672	3,505,529,400	422,878,870	9,353	9,665
Willacy										
Commercial	4	4	5	5	9,022	9,022	26,856,000	99,900	30	69
Manufactured Home	1	1	1	1	1,048	1,048	732,100	0	10	10
Residential	59	59	59	59	129,285	129,285	126,223,200	8,710,400	366	366
SUM:	64	64	65	65	139,355	139,355	153,811,300	8,810,300	406	445
Total All Counties										
Commercial	1,714	1,714	3,487	3,487	24,960,090	24,960,090	12,715,167,100	287,064,504	8,507	18,031
Manufactured Home	366	366	366	366	742,283	742,283	121,217,600	0	1,641	1,641
Residential	56,679	56,679	56,679	56,679	134,605,895	134,605,895	104,350,774,700	13,040,315,700	266,072	266,072
SUM:	58,759	58,759	60,532	60,532	160,308,268	160,308,268	117,187,159,400	13,327,380,204	276,220	285,744