

Texas Windstorm Insurance Association
Statistical Report
As of June 30, 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>	
	6/30/24	6/30/25	Actual	Percentage	6/30/24	6/30/25	Actual	Percentage	6/30/24	6/30/25	Actual	Percentage
Aransas	8,252	8,885	633	7.70%	3,691,232,600	4,238,718,600	\$547,486,000	14.80%	14,288,317	15,313,540	\$1,025,223	7.20%
Brazoria	49,140	55,226	6,086	12.40%	19,315,633,100	23,716,269,300	\$4,400,636,200	22.80%	58,714,415	70,338,710	\$11,624,295	19.80%
Calhoun	4,601	4,728	127	2.80%	1,554,701,300	1,733,299,100	\$178,597,800	11.50%	6,006,870	6,373,240	\$366,370	6.10%
Cameron	11,512	11,518	6	0.10%	4,837,084,500	5,131,429,700	\$294,345,200	6.10%	17,588,022	17,381,414	-\$206,608	-1.20%
Chambers	7,390	8,496	1,106	15.00%	3,283,719,900	4,065,704,000	\$781,984,100	23.80%	10,087,322	11,567,367	\$1,480,045	14.70%
Galveston	81,639	85,328	3,689	4.50%	35,868,996,400	40,594,728,300	\$4,725,731,900	13.20%	121,337,660	134,376,823	\$13,039,163	10.70%
Harris	4,438	4,543	105	2.40%	1,855,141,800	1,989,569,400	\$134,427,600	7.20%	4,763,082	4,646,445	-\$116,637	-2.40%
Jefferson	32,256	34,407	2,151	6.70%	10,496,817,700	12,087,587,100	\$1,590,769,400	15.20%	36,853,968	42,298,938	\$5,444,970	14.80%
Kenedy	33	39	6	18.20%	7,099,700	10,618,600	\$3,518,900	49.60%	20,990	29,947	\$8,957	42.70%
Kleberg	1,045	1,094	49	4.70%	346,791,800	392,806,700	\$46,014,900	13.30%	1,748,689	1,902,355	\$153,666	8.80%
Matagorda	5,590	5,790	200	3.60%	1,846,929,900	2,104,304,600	\$257,374,700	13.90%	6,729,769	7,561,089	\$831,320	12.40%
Nueces	47,217	49,931	2,714	5.70%	19,012,327,300	21,156,030,800	\$2,143,703,500	11.30%	68,756,815	72,854,846	\$4,098,031	6.00%
Refugio	455	502	47	10.30%	142,544,300	170,862,700	\$28,318,400	19.90%	501,151	610,044	\$108,893	21.70%
San Patricio	8,770	9,480	710	8.10%	3,116,949,400	3,627,884,700	\$510,935,300	16.40%	10,451,398	11,826,074	\$1,374,676	13.20%
Willacy	402	409	7	1.70%	140,879,700	156,792,200	\$15,912,500	11.30%	577,770	589,803	\$12,033	2.10%
Total	262,740	280,376	17,636	6.70%	105,516,849,400	121,176,605,800	\$15,659,756,400	14.80%	358,426,238	397,670,635	\$39,244,397	10.90%

Texas Windstorm Insurance Association

Quarterly Liability Report

As of June 30, 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	145	225	398	537	2,012,347	3,020,288	511,922,200	13,998,420	433	999
Manufactured Home	102	156	102	156	192,171	297,611	18,538,400	0	245	245
Residential	2,468	4,076	2,468	4,076	7,248,413	11,995,641	3,708,258,000	336,081,360	8,207	8,207
Total	2,715	4,457	2,968	4,769	9,452,931	15,313,540	4,238,718,600	350,079,780	8,885	9,451
Brazoria										
Commercial	228	412	385	728	1,901,725	4,460,057	746,801,800	21,264,610	835	1,437
Manufactured Home	179	285	179	285	358,297	593,246	36,181,300	0	467	467
Residential	15,582	27,204	15,582	27,204	37,755,389	65,285,407	22,933,286,200	3,241,162,740	53,924	53,924
SUM:	15,989	27,901	16,146	28,217	40,015,411	70,338,710	23,716,269,300	3,262,427,350	55,226	55,828
Calhoun										
Commercial	53	99	114	208	711,134	1,012,397	169,781,400	3,719,910	204	447
Manufactured Home	27	43	27	43	47,388	80,044	6,186,100	0	83	83
Residential	1,336	2,207	1,336	2,207	3,270,727	5,280,799	1,557,331,600	140,674,660	4,441	4,441
SUM:	1,416	2,349	1,477	2,458	4,029,249	6,373,240	1,733,299,100	144,394,570	4,728	4,971
Cameron										
Commercial	267	446	874	1,274	5,128,455	8,247,863	1,975,599,200	20,448,215	839	2,219
Manufactured Home	37	53	37	53	57,674	91,098	6,427,300	0	105	105
Residential	3,035	5,017	3,035	5,017	5,375,705	9,042,453	3,149,403,200	293,381,180	10,574	10,574
SUM:	3,339	5,516	3,946	6,344	10,561,834	17,381,414	5,131,429,700	313,829,395	11,518	12,898

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	27	53	41	89	330,876	706,849	111,453,700	2,689,365	122	199
Manufactured Home	33	69	33	69	59,736	124,908	10,037,600	0	135	135
Residential	2,492	4,181	2,492	4,181	6,424,238	10,735,610	3,944,212,700	571,480,340	8,239	8,239
SUM:	2,552	4,303	2,566	4,339	6,814,850	11,567,367	4,065,704,000	574,169,705	8,496	8,573
Galveston										
Commercial	621	1,047	1,182	2,112	10,724,255	19,097,717	3,503,637,000	81,314,850	2,112	4,217
Manufactured Home	105	167	105	167	192,827	308,807	21,132,800	0	298	298
Residential	25,080	42,966	25,080	42,966	68,474,001	114,970,299	37,069,958,500	4,594,778,660	82,918	82,918
SUM:	25,806	44,180	26,367	45,245	79,391,083	134,376,823	40,594,728,300	4,676,093,510	85,328	87,433
Harris										
Commercial	30	47	94	122	371,530	540,354	140,741,000	2,327,175	86	209
Manufactured Home	1	2	1	2	2,358	4,585	482,000	0	7	7
Residential	1,395	2,303	1,395	2,303	2,492,562	4,101,506	1,848,346,400	259,488,740	4,450	4,450
SUM:	1,426	2,352	1,490	2,427	2,866,450	4,646,445	1,989,569,400	261,815,915	4,543	4,666
Jefferson										
Commercial	241	395	435	684	3,638,285	5,027,301	961,362,000	23,476,754	865	1,610
Manufactured Home	55	86	55	86	98,273	155,409	9,008,800	0	122	122
Residential	10,515	17,117	10,515	17,117	22,574,332	37,116,228	11,117,216,300	1,510,692,540	33,420	33,420
SUM:	10,811	17,598	11,005	17,887	26,310,890	42,298,938	12,087,587,100	1,534,169,294	34,407	35,152

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	0	2	0	2	0	3,579	901,500	0	3	3
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	13	19	13	19	18,756	26,368	9,717,100	110,000	36	36
SUM:	13	21	13	21	18,756	29,947	10,618,600	110,000	39	39
Kleberg										
Commercial	17	32	35	54	771,747	874,068	64,372,900	910,020	54	82
Manufactured Home	3	3	3	3	6,537	6,537	364,500	0	4	4
Residential	291	541	291	541	557,735	1,021,750	328,069,300	36,339,020	1,036	1,036
SUM:	311	576	329	598	1,336,019	1,902,355	392,806,700	37,249,040	1,094	1,122
Matagorda										
Commercial	50	85	131	240	576,445	1,087,162	165,727,200	6,188,250	181	368
Manufactured Home	31	43	31	43	68,802	94,703	5,716,600	0	67	67
Residential	1,754	2,916	1,754	2,916	3,855,900	6,379,224	1,932,860,800	213,208,760	5,542	5,542
SUM:	1,835	3,044	1,916	3,199	4,501,147	7,561,089	2,104,304,600	219,397,010	5,790	5,977
Nueces										
Commercial	675	1,176	1,461	2,507	10,479,599	16,877,872	3,536,778,200	75,596,440	2,279	4,939
Manufactured Home	25	38	25	38	54,745	80,521	5,538,100	0	79	79
Residential	14,986	25,244	14,986	25,244	33,761,424	55,896,453	17,613,714,500	2,037,571,520	47,573	47,573
SUM:	15,686	26,458	16,472	27,789	44,295,768	72,854,846	21,156,030,800	2,113,167,960	49,931	52,591

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	7	9	7	13	23,898	52,234	23,398,000	247,800	32	59
Manufactured Home	20	22	20	22	41,967	45,740	2,683,000	0	33	33
Residential	145	250	145	250	285,264	512,070	144,781,700	15,470,660	437	437
SUM:	172	281	172	285	351,129	610,044	170,862,700	15,718,460	502	529
San Patricio										
Commercial	100	156	228	332	936,536	1,550,159	240,599,500	5,645,470	305	603
Manufactured Home	41	59	41	59	87,436	126,237	7,523,200	0	91	91
Residential	2,742	4,618	2,742	4,618	5,942,430	10,149,678	3,379,762,000	433,732,120	9,084	9,084
SUM:	2,883	4,833	3,011	5,009	6,966,402	11,826,074	3,627,884,700	439,377,590	9,480	9,778
Willacy										
Commercial	10	14	29	34	150,462	159,484	27,028,000	99,900	31	70
Manufactured Home	6	7	6	7	8,597	9,645	718,300	0	11	11
Residential	118	177	118	177	291,389	420,674	129,045,900	9,145,680	367	367
SUM:	134	198	153	218	450,448	589,803	156,792,200	9,245,580	409	448
Total All Counties										
Commercial	2,471	4,198	5,414	8,936	37,757,294	62,717,384	12,180,103,600	257,927,179	8,381	17,461
Manufactured Home	665	1,033	665	1,033	1,276,808	2,019,091	130,538,000	0	1,747	1,747
Residential	81,952	138,836	81,952	138,836	198,328,265	332,934,160	108,865,964,200	13,693,317,980	270,248	270,248
SUM:	85,088	144,067	88,031	148,805	237,362,367	397,670,635	121,176,605,800	13,951,245,159	280,376	289,456