

Texas Windstorm Insurance Association
Statistical Report
As of September 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>	
	9/30/24	9/30/25	Actual	Percentage	9/30/24	9/30/25	Actual	Percentage	9/30/24	9/30/25	Actual	Percentage
Aransas	8,544	8,958	414	4.80%	3,955,079,500	4,391,240,700	\$436,161,200	11.00%	24,887,027	26,566,598	\$1,679,571	6.70%
Brazoria	50,987	56,248	5,261	10.30%	20,686,962,400	24,755,080,300	\$4,068,117,900	19.70%	105,033,616	121,428,545	\$16,394,929	15.60%
Calhoun	4,686	4,741	55	1.20%	1,629,883,700	1,794,047,200	\$164,163,500	10.10%	10,287,027	11,008,346	\$721,319	7.00%
Cameron	11,532	11,477	-55	-0.50%	4,944,422,000	5,219,969,900	\$275,547,900	5.60%	27,591,751	27,656,178	\$64,427	0.20%
Chambers	7,728	8,717	989	12.80%	3,509,475,200	4,273,792,300	\$764,317,100	21.80%	17,322,284	20,138,455	\$2,816,171	16.30%
Galveston	83,024	85,982	2,958	3.60%	37,350,604,400	41,848,638,300	\$4,498,033,900	12.00%	200,697,068	219,746,271	\$19,049,203	9.50%
Harris	4,510	4,534	24	0.50%	1,930,679,900	2,040,393,900	\$109,714,000	5.70%	7,830,268	7,838,061	\$7,793	0.10%
Jefferson	32,984	34,774	1,790	5.40%	11,027,750,400	12,540,739,800	\$1,512,989,400	13.70%	66,720,852	74,193,532	\$7,472,680	11.20%
Kenedy	35	38	3	8.60%	8,794,800	9,724,600	\$929,800	10.60%	64,448	67,930	\$3,482	5.40%
Kleberg	1,056	1,111	55	5.20%	359,621,100	408,826,300	\$49,205,200	13.70%	2,454,553	2,728,085	\$273,532	11.10%
Matagorda	5,678	5,845	167	2.90%	1,922,316,300	2,182,942,600	\$260,626,300	13.60%	11,049,443	12,385,598	\$1,336,155	12.10%
Nueces	48,402	50,420	2,018	4.20%	19,764,624,400	21,775,055,900	\$2,010,431,500	10.20%	110,783,791	117,274,079	\$6,490,288	5.90%
Refugio	464	510	46	9.90%	149,262,500	178,279,100	\$29,016,600	19.40%	995,460	1,159,248	\$163,788	16.50%
San Patricio	9,112	9,568	456	5.00%	3,329,265,400	3,755,224,800	\$425,959,400	12.80%	18,799,888	20,647,449	\$1,847,561	9.80%
Willacy	410	410	0	0.00%	148,508,400	163,465,900	\$14,957,500	10.10%	1,041,255	1,087,619	\$46,364	4.50%
Total	269,152	283,333	14,181	5.30%	110,717,250,400	125,337,421,600	\$14,620,171,200	13.20%	605,558,731	663,925,994	\$58,367,263	9.60%

Texas Windstorm Insurance Association

Quarterly Liability Report

As of September 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	162	390	370	930	2,037,703	5,057,991	538,110,500	14,188,285	442	1,026
Manufactured Home	92	248	92	248	191,718	489,329	20,571,100	0	260	260
Residential	2,951	7,034	2,951	7,034	9,023,637	21,019,278	3,832,559,100	348,856,600	8,256	8,256
Total	3,205	7,672	3,413	8,212	11,253,058	26,566,598	4,391,240,700	363,044,885	8,958	9,542
Brazoria										
Commercial	302	715	513	1,243	2,417,737	6,877,794	734,922,700	19,668,465	824	1,428
Manufactured Home	169	454	169	454	267,903	861,149	38,079,200	0	505	505
Residential	18,915	46,159	18,915	46,159	48,404,195	113,689,602	23,982,078,400	3,413,031,200	54,919	54,919
SUM:	19,386	47,328	19,597	47,856	51,089,835	121,428,545	24,755,080,300	3,432,699,665	56,248	56,852
Calhoun										
Commercial	76	175	160	369	617,466	1,629,863	175,465,400	3,674,160	204	450
Manufactured Home	32	75	32	75	60,601	140,645	6,862,700	0	90	90
Residential	1,588	3,796	1,588	3,796	3,957,039	9,237,838	1,611,719,100	146,549,380	4,447	4,447
SUM:	1,696	4,046	1,780	4,240	4,635,106	11,008,346	1,794,047,200	150,223,540	4,741	4,987
Cameron										
Commercial	252	699	543	1,829	3,756,810	12,004,673	1,972,682,800	20,176,175	819	2,195
Manufactured Home	34	87	34	87	43,862	134,960	6,459,800	0	103	103
Residential	3,466	8,493	3,466	8,493	6,474,092	15,516,545	3,240,827,300	303,981,880	10,555	10,555
SUM:	3,752	9,279	4,043	10,409	10,274,764	27,656,178	5,219,969,900	324,158,055	11,477	12,853

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	53	107	72	162	411,519	1,118,368	111,879,000	2,807,325	123	199
Manufactured Home	35	104	35	104	61,656	186,564	10,141,300	0	138	138
Residential	2,946	7,132	2,946	7,132	8,097,913	18,833,523	4,151,772,000	606,856,620	8,456	8,456
SUM:	3,034	7,343	3,053	7,398	8,571,088	20,138,455	4,273,792,300	609,663,945	8,717	8,793
Galveston										
Commercial	716	1,769	1,310	3,432	10,339,308	29,437,025	3,503,386,900	79,867,490	2,097	4,194
Manufactured Home	94	261	94	261	170,535	479,342	22,488,300	0	315	315
Residential	26,771	69,820	26,771	69,820	74,859,605	189,829,904	38,322,763,100	4,780,938,440	83,570	83,570
SUM:	27,581	71,850	28,175	73,513	85,369,448	219,746,271	41,848,638,300	4,860,805,930	85,982	88,079
Harris										
Commercial	25	73	63	186	725,984	1,266,338	145,026,000	2,192,175	84	207
Manufactured Home	4	6	4	6	6,472	11,057	482,000	0	7	7
Residential	1,349	3,658	1,349	3,658	2,459,160	6,560,666	1,894,885,900	267,952,680	4,443	4,443
SUM:	1,378	3,737	1,416	3,850	3,191,616	7,838,061	2,040,393,900	270,144,855	4,534	4,657
Jefferson										
Commercial	346	743	704	1,391	3,852,156	8,879,457	958,439,000	19,959,414	849	1,622
Manufactured Home	31	117	31	117	56,415	211,824	9,134,100	0	124	124
Residential	11,864	29,024	11,864	29,024	27,986,023	65,102,251	11,573,166,700	1,584,493,400	33,801	33,801
SUM:	12,241	29,884	12,599	30,532	31,894,594	74,193,532	12,540,739,800	1,604,452,814	34,774	35,547

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	1	3	1	3	1,178	4,757	901,500	0	3	3
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	18	37	18	37	36,805	63,173	8,823,100	110,000	35	35
SUM:	19	40	19	40	37,983	67,930	9,724,600	110,000	38	38
Kleberg										
Commercial	12	44	17	71	60,133	934,201	63,005,900	850,020	51	79
Manufactured Home	2	5	2	5	4,834	11,371	434,000	0	5	5
Residential	349	892	349	892	760,763	1,782,513	345,386,400	38,317,780	1,055	1,055
SUM:	363	941	368	968	825,730	2,728,085	408,826,300	39,167,800	1,111	1,139
Matagorda										
Commercial	68	153	97	338	583,490	1,670,652	172,478,200	6,571,440	181	369
Manufactured Home	19	62	19	62	41,406	136,109	5,948,500	0	70	70
Residential	1,816	4,740	1,816	4,740	4,199,613	10,578,837	2,004,515,900	221,768,060	5,594	5,594
SUM:	1,903	4,955	1,932	5,140	4,824,509	12,385,598	2,182,942,600	228,339,500	5,845	6,033
Nueces										
Commercial	702	1,880	1,320	3,842	7,794,261	24,672,133	3,492,768,300	69,319,300	2,250	4,834
Manufactured Home	35	73	35	73	67,633	148,154	6,425,800	0	86	86
Residential	15,423	40,706	15,423	40,706	36,557,339	92,453,792	18,275,861,800	2,121,157,700	48,084	48,084
SUM:	16,160	42,659	16,778	44,621	44,419,233	117,274,079	21,775,055,900	2,190,477,000	50,420	53,004

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	14	23	29	42	172,978	225,212	23,044,000	217,800	30	57
Manufactured Home	4	26	4	26	5,816	51,556	2,619,700	0	32	32
Residential	156	406	156	406	370,410	882,480	152,615,400	16,622,540	448	448
SUM:	174	455	189	474	549,204	1,159,248	178,279,100	16,840,340	510	537
San Patricio										
Commercial	99	256	145	480	684,602	2,234,761	237,235,800	5,676,770	292	591
Manufactured Home	24	83	24	83	39,001	165,238	7,462,300	0	89	89
Residential	3,242	7,901	3,242	7,901	8,097,772	18,247,450	3,510,526,700	455,749,740	9,187	9,187
SUM:	3,365	8,240	3,411	8,464	8,821,375	20,647,449	3,755,224,800	461,426,510	9,568	9,867
Willacy										
Commercial	11	25	15	49	81,700	241,184	27,083,000	129,900	30	68
Manufactured Home	4	11	4	11	6,722	16,367	660,200	0	10	10
Residential	142	319	142	319	409,394	830,068	135,722,700	9,484,660	370	370
SUM:	157	355	161	379	497,816	1,087,619	163,465,900	9,614,560	410	448
Total All Counties										
Commercial	2,839	7,055	5,359	14,367	33,537,025	96,254,409	12,156,429,000	245,298,719	8,279	17,322
Manufactured Home	579	1,612	579	1,612	1,024,574	3,043,665	137,769,000	0	1,834	1,834
Residential	90,996	230,117	90,996	230,117	231,693,760	564,627,920	113,043,223,600	14,315,870,680	273,220	273,220
SUM:	94,414	238,784	96,934	246,096	266,255,359	663,925,994	125,337,421,600	14,561,169,399	283,333	292,376