

**Texas Windstorm Insurance Association**  
**Statistical Report**  
As of December 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>	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Aransas	8,622	9,054	432	5.00%	4,032,970,800	4,444,895,000	\$411,924,200	10.20%	29,738,125	31,848,853	\$2,110,728	7.10%
Brazoria	52,242	56,965	4,723	9.00%	21,538,764,300	25,210,892,400	\$3,672,128,100	17.00%	132,001,839	150,593,405	\$18,591,566	14.10%
Calhoun	4,671	4,742	71	1.50%	1,653,949,600	1,804,353,400	\$150,403,800	9.10%	12,561,324	13,396,523	\$835,199	6.60%
Cameron	11,525	11,260	-265	-2.30%	4,989,983,400	5,002,459,000	\$12,475,600	0.30%	36,427,483	33,895,565	-\$2,531,918	-7.00%
Chambers	7,955	8,857	902	11.30%	3,660,109,400	4,364,957,200	\$704,847,800	19.30%	21,703,211	24,960,416	\$3,257,205	15.00%
Galveston	83,730	86,350	2,620	3.10%	38,319,922,300	42,198,129,500	\$3,878,207,200	10.10%	253,518,926	273,857,182	\$20,338,256	8.00%
Harris	4,545	4,538	-7	-0.20%	1,977,251,500	2,058,977,600	\$81,726,100	4.10%	9,595,416	9,669,355	\$73,939	0.80%
Jefferson	33,362	34,805	1,443	4.30%	11,265,203,600	12,694,853,100	\$1,429,649,500	12.70%	81,404,221	90,309,669	\$8,905,448	10.90%
Kenedy	35	38	3	8.60%	8,794,800	10,571,100	\$1,776,300	20.20%	64,448	72,884	\$8,436	13.10%
Kleberg	1,079	1,111	32	3.00%	371,899,100	411,633,300	\$39,734,200	10.70%	2,858,510	3,154,795	\$296,285	10.40%
Matagorda	5,715	5,869	154	2.70%	1,972,063,600	2,212,071,200	\$240,007,600	12.20%	13,613,175	15,107,080	\$1,493,905	11.00%
Nueces	48,979	50,661	1,682	3.40%	20,246,051,500	21,890,757,300	\$1,644,705,800	8.10%	140,198,856	146,313,321	\$6,114,465	4.40%
Refugio	480	514	34	7.10%	155,762,100	177,717,000	\$21,954,900	14.10%	1,217,316	1,378,930	\$161,614	13.30%
San Patricio	9,218	9,673	455	4.90%	3,400,198,900	3,811,408,400	\$411,209,500	12.10%	22,734,173	25,061,010	\$2,326,837	10.20%
Willacy	409	409	0	0.00%	152,515,500	162,049,100	\$9,533,600	6.30%	1,208,169	1,245,543	\$37,374	3.10%
<b>Total</b>	<b>272,567</b>	<b>284,846</b>	<b>12,279</b>	<b>4.50%</b>	<b>113,745,440,400</b>	<b>126,455,724,600</b>	<b>\$12,710,284,200</b>	<b>11.20%</b>	<b>758,845,192</b>	<b>820,864,531</b>	<b>\$62,019,339</b>	<b>8.20%</b>

**Texas Windstorm Insurance Association**  
 Quarterly Liability Report  
 As of December 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
<b>Aransas</b>										
Commercial	65	455	123	1,053	577,493	5,635,484	532,108,500	14,112,265	435	1,016
Manufactured Home	40	288	40	288	83,082	572,411	21,712,400	0	271	271
Residential	1,604	8,642	1,604	8,642	4,627,946	25,640,958	3,891,074,100	355,681,060	8,348	8,348
<b>Total</b>	<b>1,709</b>	<b>9,385</b>	<b>1,767</b>	<b>9,983</b>	<b>5,288,521</b>	<b>31,848,853</b>	<b>4,444,895,000</b>	<b>369,793,325</b>	<b>9,054</b>	<b>9,635</b>
<b>Brazoria</b>										
Commercial	133	847	252	1,497	900,168	7,753,899	666,088,500	13,858,865	791	1,292
Manufactured Home	92	546	92	546	173,900	1,035,049	38,776,800	0	498	498
Residential	11,646	57,832	11,646	57,832	28,114,855	141,804,457	24,506,027,100	3,491,367,680	55,676	55,676
<b>SUM:</b>	<b>11,871</b>	<b>59,225</b>	<b>11,990</b>	<b>59,875</b>	<b>29,188,923</b>	<b>150,593,405</b>	<b>25,210,892,400</b>	<b>3,505,226,545</b>	<b>56,965</b>	<b>57,466</b>
<b>Calhoun</b>										
Commercial	38	214	97	468	345,249	1,999,175	166,922,400	3,173,060	200	442
Manufactured Home	19	94	19	94	40,113	180,758	6,879,400	0	90	90
Residential	811	4,608	811	4,608	1,978,752	11,216,590	1,630,551,600	148,624,100	4,452	4,452
<b>SUM:</b>	<b>868</b>	<b>4,916</b>	<b>927</b>	<b>5,170</b>	<b>2,364,114</b>	<b>13,396,523</b>	<b>1,804,353,400</b>	<b>151,797,160</b>	<b>4,742</b>	<b>4,984</b>
<b>Cameron</b>										
Commercial	150	849	290	2,119	2,400,827	14,405,500	1,768,480,100	19,381,250	809	2,062
Manufactured Home	16	103	16	103	30,794	165,754	6,287,300	0	98	98
Residential	2,289	10,786	2,289	10,786	3,807,766	19,324,311	3,227,691,600	309,454,200	10,353	10,353
<b>SUM:</b>	<b>2,455</b>	<b>11,738</b>	<b>2,595</b>	<b>13,008</b>	<b>6,239,387</b>	<b>33,895,565</b>	<b>5,002,459,000</b>	<b>328,835,450</b>	<b>11,260</b>	<b>12,513</b>

**Texas Windstorm Insurance Association**  
Quarterly Liability Report  
As of December 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
<b>Chambers</b>										
Commercial	25	132	49	211	208,626	1,326,994	109,894,000	2,484,310	125	192
Manufactured Home	52	156	52	156	96,997	283,561	10,668,200	0	145	145
Residential	1,788	8,925	1,788	8,925	4,514,838	23,349,861	4,244,395,000	621,399,020	8,587	8,587
SUM:	1,865	9,213	1,889	9,292	4,820,461	24,960,416	4,364,957,200	623,883,330	8,857	8,924
<b>Galveston</b>										
Commercial	420	2,192	930	4,371	7,570,321	37,007,346	3,371,418,200	73,835,270	2,050	4,080
Manufactured Home	67	328	67	328	131,547	610,889	23,023,300	0	319	319
Residential	17,467	87,325	17,467	87,325	46,409,043	236,238,947	38,803,688,000	4,851,417,020	83,981	83,981
SUM:	17,954	89,845	18,464	92,024	54,110,911	273,857,182	42,198,129,500	4,925,252,290	86,350	88,380
<b>Harris</b>										
Commercial	15	88	23	209	157,272	1,423,610	146,260,000	2,237,175	84	205
Manufactured Home	1	7	1	7	1,048	12,105	462,000	0	7	7
Residential	949	4,609	949	4,609	1,672,974	8,233,640	1,912,255,600	271,058,080	4,447	4,447
SUM:	965	4,704	973	4,825	1,831,294	9,669,355	2,058,977,600	273,295,255	4,538	4,659
<b>Jefferson</b>										
Commercial	143	887	397	1,795	1,789,620	10,669,077	987,373,000	18,441,669	847	1,687
Manufactured Home	18	135	18	135	28,491	240,315	8,997,600	0	123	123
Residential	6,308	35,342	6,308	35,342	14,299,526	79,400,277	11,698,482,500	1,606,453,620	33,835	33,835
SUM:	6,469	36,364	6,723	37,272	16,117,637	90,309,669	12,694,853,100	1,624,895,289	34,805	35,645

**Texas Windstorm Insurance Association**  
 Quarterly Liability Report  
 As of December 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
<b>Kenedy</b>										
Commercial	0	3	0	3	-814	3,943	100,000	0	1	1
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	2	39	2	39	5,768	68,941	10,471,100	110,000	37	37
SUM:	2	42	2	42	4,954	72,884	10,571,100	110,000	38	38
<b>Kleberg</b>										
Commercial	7	51	9	82	10,222	944,423	60,916,900	850,020	49	73
Manufactured Home	1	6	1	6	1,179	12,550	479,000	0	6	6
Residential	219	1,111	219	1,111	415,309	2,197,822	350,237,400	39,333,820	1,056	1,056
SUM:	227	1,168	229	1,199	426,710	3,154,795	411,633,300	40,183,840	1,111	1,135
<b>Matagorda</b>										
Commercial	38	191	45	383	244,349	1,915,001	171,697,200	6,511,440	179	367
Manufactured Home	11	73	11	73	21,294	157,403	6,055,000	0	71	71
Residential	1,080	5,822	1,080	5,822	2,455,839	13,034,676	2,034,319,000	226,459,640	5,619	5,619
SUM:	1,129	6,086	1,136	6,278	2,721,482	15,107,080	2,212,071,200	232,971,080	5,869	6,057
<b>Nueces</b>										
Commercial	468	2,350	1,058	4,937	6,459,332	31,131,465	3,320,690,100	66,257,845	2,175	4,614
Manufactured Home	17	90	17	90	29,797	177,951	6,493,000	0	88	88
Residential	9,735	50,464	9,735	50,464	22,552,914	115,003,905	18,563,574,200	2,156,801,640	48,398	48,398
SUM:	10,220	52,904	10,810	55,491	29,042,043	146,313,321	21,890,757,300	2,223,059,485	50,661	53,100

**Texas Windstorm Insurance Association**  
 Quarterly Liability Report  
 As of December 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
<b>Refugio</b>										
Commercial	9	32	13	55	45,024	270,236	21,037,000	217,800	30	53
Manufactured Home	7	33	7	33	14,916	66,472	2,503,900	0	31	31
Residential	70	476	70	476	159,742	1,042,222	154,176,100	17,022,120	453	453
SUM:	86	541	90	564	219,682	1,378,930	177,717,000	17,239,920	514	537
<b>San Patricio</b>										
Commercial	61	317	146	626	415,558	2,650,319	233,446,200	5,311,310	293	566
Manufactured Home	21	104	21	104	41,391	206,629	7,803,100	0	93	93
Residential	1,756	9,662	1,756	9,662	3,947,545	22,204,062	3,570,159,100	465,240,580	9,287	9,287
SUM:	1,838	10,083	1,923	10,392	4,404,494	25,061,010	3,811,408,400	470,551,890	9,673	9,946
<b>Willacy</b>										
Commercial	6	31	20	69	30,964	272,148	27,854,000	129,900	31	69
Manufactured Home	1	12	1	12	1,310	17,677	660,200	0	10	10
Residential	62	381	62	381	125,650	955,718	133,534,900	9,230,000	368	368
SUM:	69	424	83	462	157,924	1,245,543	162,049,100	9,359,900	409	447
<b>Total All Counties</b>										
Commercial	1,578	8,639	3,452	17,878	21,154,211	117,408,620	11,584,286,100	226,802,179	8,099	16,719
Manufactured Home	363	1,975	363	1,975	695,859	3,739,524	140,801,200	0	1,850	1,850
Residential	55,786	286,024	55,786	286,024	135,088,467	699,716,387	114,730,637,300	14,569,652,580	274,897	274,897
SUM:	57,727	296,638	59,601	305,877	156,938,537	820,864,531	126,455,724,600	14,796,454,759	284,846	293,466