Texas Windstorm Insurance Association
Statistical Report
As of September 30, 2026

County	Policies In-Force 9/30/25	Policies In-Force 9/30/26	PIF Growth Actual	PIF Growth Percentage	Exposure In-Force 9/30/25	Exposure In-Force 9/30/26	Exposure Growth Actual	Exposure Growth Percentage	YTD Written Premium 9/30/25	YTD Written Premium 9/30/26	Premium Growth Actual	Premium Growth Percentage
Aransas	8,954	9,155	201	2.20%	4,389,438,600	4,437,747,500	$48,308,900	1.10%	26,557,949	25,559,441	-$998,508	-3.80%
Brazoria	56,250	58,269	2,019	3.60%	24,757,231,300	25,847,005,800	$1,089,774,500	4.40%	121,445,256	121,895,091	$449,835	0.40%
Calhoun	4,742	4,772	30	0.60%	1,795,841,200	1,840,972,100	$45,130,900	2.50%	11,032,409	11,003,720	-$28,689	-0.30%
Cameron	11,477	11,223	-254	-2.20%	5,219,969,900	5,082,103,900	-$137,866,000	-2.60%	27,656,178	27,880,696	$224,518	0.80%
Chambers	8,718	9,176	458	5.30%	4,274,074,300	4,516,712,500	$242,638,200	5.70%	20,139,955	20,327,389	$187,434	0.90%
Galveston	85,979	87,412	1,433	1.70%	41,844,693,300	42,850,695,400	$1,006,002,100	2.40%	219,705,497	217,224,459	-$2,481,038	-1.10%
Harris	4,534	4,566	32	0.70%	2,040,393,900	2,081,303,800	$40,909,900	2.00%	7,838,061	7,784,002	-$54,059	-0.70%
Jefferson	34,773	34,979	206	0.60%	12,540,457,800	12,829,756,400	$289,298,600	2.30%	74,192,032	73,230,515	-$961,517	-1.30%
Kenedy	38	34	-4	-10.50%	9,724,600	9,919,900	$195,300	2.00%	67,930	58,210	-$9,720	-14.30%
Kleberg	1,111	1,159	48	4.30%	408,826,300	430,694,700	$21,868,400	5.30%	2,728,085	2,725,484	-$2,601	-0.10%
Matagorda	5,845	5,967	122	2.10%	2,182,942,600	2,247,387,800	$64,445,200	3.00%	12,385,598	12,175,026	-$210,572	-1.70%
Nueces	50,420	51,235	815	1.60%	21,774,957,900	22,182,026,200	$407,068,300	1.90%	117,273,250	116,237,397	-$1,035,853	-0.90%
Refugio	510	516	6	1.20%	178,279,100	183,360,100	$5,081,000	2.90%	1,159,248	1,142,893	-$16,355	-1.40%
San Patricio	9,572	9,943	371	3.90%	3,757,124,900	3,937,406,200	$180,281,300	4.80%	20,656,927	21,187,013	$530,086	2.60%
Willacy	410	409	-1	-0.20%	163,465,900	166,567,800	$3,101,900	1.90%	1,087,619	1,090,383	$2,764	0.30%
Total	283,333	288,815	5,482	1.90%	125,337,421,600	128,643,660,100	$3,306,238,500	2.60%	663,925,994	659,521,719	-$4,404,275	-0.70%

Texas Windstorm Insurance Association
Quarterly Liability Report
As of September 30, 2026

Class of Business	Policies Written During Qtr	Policies Written YTD	Risks Written During Qtr	Risks Written YTD	Premium Written During Qtr	Premium Written YTD	Liability at End of Quarter Direct	Liability at End of Quarter Indirect	In-Force at End of Quarter Policies	In-Force at End of Quarter Risks
Aransas										
Commercial	140	358	308	818	1,452,620	4,021,430	441,280,300	12,370,055	403	901
Manufactured Home	93	265	93	265	199,637	538,272	23,887,100	0	293	293
Residential	2,936	7,167	2,936	7,167	8,873,590	20,999,739	3,972,580,100	365,069,280	8,459	8,459
Total	3,169	7,790	3,337	8,250	10,525,847	25,559,441	4,437,747,500	377,439,335	9,155	9,653
Brazoria										
Commercial	258	625	418	971	2,105,182	5,294,783	549,016,800	12,069,025	719	1,141
Manufactured Home	156	475	156	475	280,453	958,544	43,522,300	0	546	546
Residential	18,804	47,229	18,804	47,229	48,209,062	115,641,764	25,254,466,700	3,603,485,020	57,004	57,004
SUM:	19,218	48,329	19,378	48,675	50,594,697	121,895,091	25,847,005,800	3,615,554,045	58,269	58,691
Calhoun										
Commercial	71	167	147	349	672,376	1,602,340	159,824,000	2,905,350	192	426
Manufactured Home	32	83	32	83	62,763	166,656	7,923,500	0	99	99
Residential	1,555	3,790	1,555	3,790	3,942,256	9,234,724	1,673,224,600	152,722,040	4,481	4,481
SUM:	1,658	4,040	1,734	4,222	4,677,395	11,003,720	1,840,972,100	155,627,390	4,772	5,006
Cameron										
Commercial	239	638	501	1,581	3,122,374	12,286,544	1,780,773,200	12,705,165	747	1,822
Manufactured Home	37	89	37	89	57,831	141,288	6,569,600	0	100	100
Residential	3,344	8,475	3,344	8,475	6,301,167	15,452,864	3,294,761,100	317,802,400	10,376	10,376
SUM:	3,620	9,202	3,882	10,145	9,481,372	27,880,696	5,082,103,900	330,507,565	11,223	12,298

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Chambers										
Commercial	46	92	74	146	325,881	811,120	92,172,000	2,018,410	112	183
Manufactured Home	33	114	33	114	65,817	209,162	11,733,300	0	154	154
Residential	2,981	7,422	2,981	7,422	8,064,632	19,307,107	4,412,807,200	649,166,040	8,910	8,910
SUM:	3,060	7,628	3,088	7,682	8,456,330	20,327,389	4,516,712,500	651,184,450	9,176	9,247
Galveston										
Commercial	686	1,695	1,166	3,109	9,105,018	26,277,035	3,185,876,100	65,209,860	1,968	3,761
Manufactured Home	93	292	93	292	163,691	501,441	24,487,200	0	338	338
Residential	26,713	70,548	26,713	70,548	74,495,314	190,445,983	39,640,332,100	4,964,065,480	85,106	85,106
SUM:	27,492	72,535	27,972	73,949	83,764,023	217,224,459	42,850,695,400	5,029,275,340	87,412	89,205
Harris										
Commercial	26	72	64	176	724,224	1,218,528	140,707,000	2,383,175	81	185
Manufactured Home	6	7	6	7	9,373	11,731	487,700	0	8	8
Residential	1,366	3,680	1,366	3,680	2,467,844	6,553,743	1,940,109,100	275,737,300	4,477	4,477
SUM:	1,398	3,759	1,436	3,863	3,201,441	7,784,002	2,081,303,800	278,120,475	4,566	4,670
Jefferson										
Commercial	311	704	622	1,277	3,176,378	7,632,671	871,447,000	15,155,779	808	1,563
Manufactured Home	35	119	35	119	66,359	224,560	9,841,900	0	131	131
Residential	11,495	28,899	11,495	28,899	27,374,278	65,373,284	11,948,467,500	1,649,719,500	34,040	34,040
SUM:	11,841	29,722	12,152	30,295	30,617,015	73,230,515	12,829,756,400	1,664,875,279	34,979	35,734

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Kenedy										
Commercial	1	1	1	1	1,178	1,178	100,000	0	1	1
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	19	33	19	33	37,378	57,032	9,819,900	111,600	33	33
SUM:	20	34	20	34	38,556	58,210	9,919,900	111,600	34	34
Kleberg										
Commercial	10	38	14	64	35,438	870,605	56,973,000	882,270	41	68
Manufactured Home	2	5	2	5	4,834	9,399	444,000	0	6	6
Residential	346	926	346	926	727,695	1,845,480	373,277,700	42,715,900	1,112	1,112
SUM:	358	969	362	995	767,967	2,725,484	430,694,700	43,598,170	1,159	1,186
Matagorda										
Commercial	57	135	76	295	457,712	1,360,490	142,912,400	4,867,280	164	324
Manufactured Home	19	64	19	64	42,952	145,011	6,505,000	0	75	75
Residential	1,815	4,804	1,815	4,804	4,204,483	10,669,525	2,097,970,400	235,201,660	5,728	5,728
SUM:	1,891	5,003	1,910	5,163	4,705,147	12,175,026	2,247,387,800	240,068,940	5,967	6,127
Nueces										
Commercial	637	1,690	1,224	3,417	7,419,618	22,755,731	3,077,853,600	59,273,810	2,014	4,259
Manufactured Home	35	78	35	78	61,738	141,072	6,606,000	0	89	89
Residential	15,238	41,093	15,238	41,093	36,108,776	93,340,594	19,097,566,600	2,236,254,880	49,132	49,132
SUM:	15,910	42,861	16,497	44,588	43,590,132	116,237,397	22,182,026,200	2,295,528,690	51,235	53,480

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Refugio										
Commercial	12	19	29	40	168,291	212,819	20,649,000	217,800	26	49
Manufactured Home	5	27	5	27	8,245	48,369	2,473,600	0	30	30
Residential	145	403	145	403	349,339	881,705	160,237,500	18,464,700	460	460
SUM:	162	449	179	470	525,875	1,142,893	183,360,100	18,682,500	516	539
San Patricio										
Commercial	94	252	141	480	679,800	2,153,693	231,153,300	5,023,845	291	574
Manufactured Home	22	94	22	94	51,256	199,733	9,287,200	0	108	108
Residential	3,276	8,107	3,276	8,107	8,124,490	18,833,587	3,696,965,700	485,471,040	9,544	9,544
SUM:	3,392	8,453	3,439	8,681	8,855,546	21,187,013	3,937,406,200	490,494,885	9,943	10,226
Willacy										
Commercial	11	26	15	50	78,955	245,208	28,132,000	129,900	32	67
Manufactured Home	4	9	4	9	11,648	18,356	751,800	0	10	10
Residential	130	323	130	323	390,485	826,819	137,684,000	9,505,060	367	367
SUM:	145	358	149	382	481,088	1,090,383	166,567,800	9,634,960	409	444
Total All Counties										
Commercial	2,599	6,512	4,800	12,774	29,525,045	86,744,175	10,778,869,700	195,211,724	7,599	15,324
Manufactured Home	572	1,721	572	1,721	1,086,597	3,313,594	154,520,200	0	1,987	1,987
Residential	90,163	232,899	90,163	232,899	229,670,789	569,463,950	117,710,270,200	15,005,491,900	279,229	279,229
SUM:	93,334	241,132	95,535	247,394	260,282,431	659,521,719	128,643,660,100	15,200,703,624	288,815	296,540