

Texas Windstorm Insurance Association
Quarterly Liability Report
As of June 30, 2020



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	6/30/19	6/30/20	Actual	Percentage	6/30/19	6/30/20	Actual	Percentage	6/30/19	6/30/20	Actual	Percentage
Aransas	5,062	5,071	9	0.20%	1,664,030,855	1,652,593,481	-\$11,437,374	-0.70%	6,009,955	5,982,960	-\$26,995	-0.40%
Brazoria	32,119	29,524	-2,595	-8.10%	9,351,360,427	8,653,159,816	-\$698,200,611	-7.50%	28,848,990	26,722,777	-\$2,126,213	-7.40%
Calhoun	3,515	3,512	-3	-0.10%	924,319,390	938,717,466	\$14,398,076	1.60%	3,445,301	3,411,188	-\$34,113	-1.00%
Cameron	11,576	10,277	-1,299	-11.20%	3,095,399,476	2,904,980,367	-\$190,419,109	-6.20%	10,964,307	10,436,333	-\$527,974	-4.80%
Chambers	4,159	3,893	-266	-6.40%	1,338,995,539	1,286,448,830	-\$52,546,709	-3.90%	3,947,052	3,780,329	-\$166,723	-4.20%
Galveston	57,657	57,433	-224	-0.40%	18,975,770,837	19,189,972,287	\$214,201,450	1.10%	66,763,524	67,351,756	\$588,232	0.90%
Harris	3,371	3,379	8	0.20%	1,005,526,105	1,034,546,008	\$29,019,903	2.90%	2,287,756	2,338,021	\$50,265	2.20%
Jefferson	25,543	24,311	-1,232	-4.80%	5,942,590,403	5,678,232,669	-\$264,357,734	-4.40%	21,041,630	20,088,290	-\$953,340	-4.50%
Kenedy	16	17	1	6.30%	6,292,341	6,436,341	\$144,000	2.30%	30,962	32,778	\$1,816	5.90%
Kleberg	853	777	-76	-8.90%	187,798,370	173,459,613	-\$14,338,757	-7.60%	689,885	629,850	-\$60,035	-8.70%
Matagorda	4,384	4,229	-155	-3.50%	1,096,675,509	1,076,755,407	-\$19,920,102	-1.80%	3,780,119	3,702,132	-\$77,987	-2.10%
Nueces	38,473	36,691	-1,782	-4.60%	10,714,275,087	10,404,112,598	-\$310,162,489	-2.90%	36,550,522	34,738,824	-\$1,811,698	-5.00%
Refugio	333	340	7	2.10%	90,334,420	92,451,505	\$2,117,085	2.30%	341,123	327,542	-\$13,581	-4.00%
San Patricio	6,075	5,676	-399	-6.60%	1,632,949,995	1,532,146,698	-\$100,803,297	-6.20%	5,697,109	5,415,288	-\$281,821	-4.90%
Willacy	364	344	-20	-5.50%	85,116,963	84,889,641	-\$227,322	-0.30%	309,904	289,121	-\$20,783	-6.70%
Total	193,500	185,474	-8,026	-4.10%	56,111,435,717	54,708,902,727	-\$1,402,532,990	-2.50%	190,708,139	185,247,189	-\$5,460,950	-2.90%

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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	122	229	214	344	582,491	870,552	182,404,245	4,086,780	309	541
Manufactured Home	45	70	45	72	58,114	95,377	5,493,878	0	104	106
Residential	1,499	2,489	1,586	2,619	2,980,899	5,017,031	1,464,695,358	121,422,294	4,658	4,908
Total	1,666	2,788	1,845	3,035	3,621,504	5,982,960	1,652,593,481	125,509,074	5,071	5,555
Brazoria										
Commercial	246	435	356	672	1,241,285	2,485,977	384,599,548	7,723,764	732	1,158
Manufactured Home	51	85	51	85	77,604	132,009	9,885,577	0	152	153
Residential	8,711	14,817	8,972	15,224	13,952,333	24,104,791	8,258,674,691	1,062,042,680	28,640	29,422
SUM:	9,008	15,337	9,379	15,981	15,271,222	26,722,777	8,653,159,816	1,069,766,444	29,524	30,733
Calhoun										
Commercial	51	88	70	157	283,228	521,784	99,137,982	1,888,295	177	369
Manufactured Home	26	37	26	37	36,803	54,020	4,002,234	0	70	71
Residential	1,032	1,646	1,092	1,839	1,727,742	2,835,384	835,577,250	69,475,920	3,265	3,612
SUM:	1,109	1,771	1,188	2,033	2,047,773	3,411,188	938,717,466	71,364,215	3,512	4,052
Cameron										
Commercial	229	391	465	783	1,509,181	4,872,537	1,019,145,471	5,837,785	578	1,160
Manufactured Home	17	24	17	24	15,660	25,085	2,178,344	0	49	49
Residential	3,050	5,003	3,090	5,071	3,372,286	5,538,711	1,883,656,552	197,488,975	9,650	9,867
SUM:	3,296	5,418	3,572	5,878	4,897,127	10,436,333	2,904,980,367	203,326,760	10,277	11,076

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Chambers										
Commercial	27	44	36	58	86,011	201,956	45,215,149	617,900	89	137
Manufactured Home	4	9	4	9	2,389	6,844	1,522,447	0	29	29
Residential	1,159	1,997	1,212	2,080	2,041,661	3,571,529	1,239,711,234	163,027,806	3,775	3,962
SUM:	1,190	2,050	1,252	2,147	2,130,061	3,780,329	1,286,448,830	163,645,705	3,893	4,128
Galveston										
Commercial	642	1,068	1,101	1,851	7,846,736	13,210,527	2,184,039,654	43,951,989	1,813	3,246
Manufactured Home	52	83	52	84	68,051	110,863	8,847,829	0	159	161
Residential	17,730	29,223	18,288	30,288	32,815,585	54,030,366	16,997,084,804	1,893,240,586	55,461	57,492
SUM:	18,424	30,374	19,441	32,223	40,730,372	67,351,756	19,189,972,287	1,937,192,575	57,433	60,899
Harris										
Commercial	21	29	37	45	107,135	175,904	33,755,829	431,130	54	95
Manufactured Home	2	2	2	2	713	713	135,300	0	4	4
Residential	1,059	1,690	1,104	1,751	1,341,548	2,161,404	1,000,654,879	128,852,412	3,321	3,414
SUM:	1,082	1,721	1,143	1,798	1,449,396	2,338,021	1,034,546,008	129,283,542	3,379	3,513
Jefferson										
Commercial	189	342	249	458	854,728	1,514,967	280,589,976	9,329,990	641	970
Manufactured Home	12	18	12	18	21,875	33,783	1,893,800	0	27	27
Residential	8,069	12,677	8,243	12,965	11,734,880	18,539,540	5,395,748,893	680,919,816	23,643	24,212
SUM:	8,270	13,037	8,504	13,441	12,611,483	20,088,290	5,678,232,669	690,249,806	24,311	25,209

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Kenedy										
Commercial	0	1	0	5	0	13,292	694,441	0	1	5
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	7	8	13	17	13,842	19,486	5,741,900	35,600	16	30
SUM:	7	9	13	22	13,842	32,778	6,436,341	35,600	17	35
Kleberg										
Commercial	19	25	33	41	78,733	87,104	13,245,727	550,800	37	59
Manufactured Home	2	2	2	2	3,613	3,613	144,500	0	2	2
Residential	235	379	249	395	330,753	539,133	160,069,386	17,017,496	738	774
SUM:	256	406	284	438	413,099	629,850	173,459,613	17,568,296	777	835
Matagorda										
Commercial	49	87	102	155	305,438	420,338	77,036,162	1,911,585	170	269
Manufactured Home	7	11	7	11	9,647	16,463	1,322,907	0	20	20
Residential	1,297	2,148	1,351	2,238	1,930,961	3,265,331	998,396,338	101,349,111	4,039	4,183
SUM:	1,353	2,246	1,460	2,404	2,246,046	3,702,132	1,076,755,407	103,260,696	4,229	4,472
Nueces										
Commercial	612	1,015	1,144	1,815	4,261,417	6,510,654	1,380,931,174	36,079,864	1,709	3,212
Manufactured Home	11	12	11	12	16,448	17,948	989,000	0	20	20
Residential	11,433	18,672	11,864	19,384	17,359,600	28,210,222	9,022,192,424	1,008,443,039	34,962	36,099
SUM:	12,056	19,699	13,019	21,211	21,637,465	34,738,824	10,404,112,598	1,044,522,903	36,691	39,331

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	During Qtr	YTD	During Qtr	YTD	During Qtr	YTD	Direct	Indirect	Policies	Risks
Refugio										
Commercial	14	19	17	30	52,969	53,424	18,823,355	0	30	57
Manufactured Home	8	11	10	13	12,596	18,036	1,016,200	0	14	17
Residential	90	158	106	180	138,364	256,082	72,611,950	7,327,438	296	327
SUM:	112	188	133	223	203,929	327,542	92,451,505	7,327,438	340	401
San Patricio										
Commercial	89	155	152	273	378,446	705,302	102,277,677	3,583,445	235	411
Manufactured Home	13	18	13	18	22,556	30,850	1,719,156	0	27	27
Residential	1,791	2,962	1,843	3,091	2,765,512	4,679,136	1,428,149,865	166,958,335	5,414	5,616
SUM:	1,893	3,135	2,008	3,382	3,166,514	5,415,288	1,532,146,698	170,541,780	5,676	6,054
Willacy										
Commercial	7	12	7	21	21,605	35,847	13,448,063	98,550	30	58
Manufactured Home	3	4	3	4	4,200	5,200	208,000	0	4	4
Residential	114	160	117	168	190,354	248,074	71,233,578	5,211,402	310	334
SUM:	124	176	127	193	216,159	289,121	84,889,641	5,309,952	344	396
Total All Counties										
Commercial	2,317	3,940	3,983	6,708	17,609,403	31,680,165	5,835,344,453	116,091,876	6,605	11,747
Manufactured Home	253	386	255	391	350,269	550,804	39,359,172	0	681	690
Residential	57,276	94,029	59,130	97,310	92,696,320	153,016,220	48,834,199,102	5,622,812,909	178,188	184,252
SUM:	59,846	98,355	63,368	104,409	110,655,992	185,247,189	54,708,902,727	5,738,904,785	185,474	196,689