

**Texas Windstorm Insurance Association**  
**Quarterly Liability Report**  
**End of Period: 9/30/2015**



**Aransas**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	176	457	379	1,016	\$1,271,977	\$2,875,328	\$361,481,598	\$9,130,275	472	1,128
Mobile Home	30	95	30	95	\$33,655	\$119,009	\$5,990,729	\$0	121	121
Residential	2,092	5,466	2,225	5,752	\$4,179,811	\$10,623,540	\$2,037,272,398	\$121,802,802	6,561	6,912
<b>TOTAL:</b>	<b>2,298</b>	<b>6,018</b>	<b>2,634</b>	<b>6,863</b>	<b>\$5,485,443</b>	<b>\$13,617,877</b>	<b>\$2,404,744,725</b>	<b>\$130,933,077</b>	<b>7,154</b>	<b>8,161</b>

**Brazoria**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	532	1,460	828	2,564	\$2,701,173	\$9,684,906	\$1,124,331,522	\$29,223,330	1,511	2,767
Mobile Home	66	192	66	192	\$88,897	\$267,906	\$11,760,897	\$0	204	204
Residential	14,998	40,687	15,358	41,657	\$22,732,899	\$61,369,562	\$14,081,365,147	\$1,292,989,362	49,941	51,133
<b>TOTAL:</b>	<b>15,596</b>	<b>42,339</b>	<b>16,252</b>	<b>44,413</b>	<b>\$25,522,969</b>	<b>\$71,322,374</b>	<b>\$15,217,457,566</b>	<b>\$1,322,212,692</b>	<b>51,656</b>	<b>54,104</b>

**Calhoun**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	110	299	222	512	\$567,075	\$1,467,227	\$166,443,072	\$2,470,560	298	545

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**Calhoun**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Mobile Home	30	73	30	73	\$28,636	\$80,628	\$4,114,330	\$0	83	83
Residential	1,237	3,196	1,335	3,500	\$1,879,016	\$4,889,773	\$885,551,558	\$51,767,783	3,788	4,121
<b>TOTAL:</b>	<b>1,377</b>	<b>3,568</b>	<b>1,587</b>	<b>4,085</b>	<b>\$2,474,727</b>	<b>\$6,437,628</b>	<b>\$1,056,108,960</b>	<b>\$54,238,343</b>	<b>4,169</b>	<b>4,749</b>

**Cameron**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	420	1,101	833	2,362	\$3,059,619	\$10,783,382	\$1,699,343,047	\$17,962,930	1,119	2,743
Mobile Home	28	56	29	57	\$26,946	\$55,259	\$2,345,834	\$0	57	58
Residential	5,792	15,646	5,968	16,259	\$6,048,778	\$16,647,002	\$3,525,159,791	\$276,810,976	18,538	19,460
<b>TOTAL:</b>	<b>6,240</b>	<b>16,803</b>	<b>6,830</b>	<b>18,678</b>	<b>\$9,135,343</b>	<b>\$27,485,643</b>	<b>\$5,226,848,672</b>	<b>\$294,773,906</b>	<b>19,714</b>	<b>22,261</b>

**Chambers**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	87	184	120	285	\$317,081	\$685,528	\$93,589,903	\$2,221,585	185	324
Mobile Home	53	108	53	108	\$34,765	\$81,950	\$3,842,620	\$0	114	114

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**Chambers**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	1,910	5,004	1,990	5,189	\$3,153,263	\$8,219,805	\$1,909,347,103	\$170,422,485	6,066	6,293
<b>TOTAL:</b>	<b>2,050</b>	<b>5,296</b>	<b>2,163</b>	<b>5,582</b>	<b>\$3,505,109</b>	<b>\$8,987,283</b>	<b>\$2,006,779,626</b>	<b>\$172,644,070</b>	<b>6,365</b>	<b>6,731</b>

**Galveston**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	1,089	2,795	1,685	5,016	\$7,716,983	\$25,417,551	\$3,065,349,960	\$84,115,450	2,780	5,361
Mobile Home	69	190	69	190	\$86,405	\$251,809	\$12,297,282	\$0	212	212
Residential	22,549	58,531	23,292	60,323	\$38,309,957	\$99,499,068	\$20,839,306,654	\$1,677,067,193	70,763	72,998
<b>TOTAL:</b>	<b>23,707</b>	<b>61,516</b>	<b>25,046</b>	<b>65,529</b>	<b>\$46,113,345</b>	<b>\$125,168,428</b>	<b>\$23,916,953,896</b>	<b>\$1,761,182,643</b>	<b>73,755</b>	<b>78,571</b>

**Harris**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	42	114	100	216	\$354,034	\$763,570	\$104,542,446	\$2,617,050	124	247
Mobile Home	4	8	4	8	\$5,045	\$9,695	\$403,800	\$0	9	9

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**Harris**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	1,237	3,166	1,270	3,273	\$1,379,289	\$3,519,764	\$1,046,053,057	\$88,360,913	3,795	3,917
<b>TOTAL:</b>	<b>1,283</b>	<b>3,288</b>	<b>1,374</b>	<b>3,497</b>	<b>\$1,738,368</b>	<b>\$4,293,029</b>	<b>\$1,150,999,303</b>	<b>\$90,977,963</b>	<b>3,928</b>	<b>4,173</b>

**Jefferson**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	540	1,335	906	2,319	\$2,991,400	\$7,205,944	\$826,026,461	\$32,581,360	1,419	2,431
Mobile Home	13	33	13	33	\$23,007	\$56,827	\$2,268,830	\$0	35	35
Residential	11,828	30,732	12,119	31,561	\$16,493,294	\$42,679,393	\$8,303,246,161	\$705,812,254	36,463	37,532
<b>TOTAL:</b>	<b>12,381</b>	<b>32,100</b>	<b>13,038</b>	<b>33,913</b>	<b>\$19,507,701</b>	<b>\$49,942,164</b>	<b>\$9,131,541,452</b>	<b>\$738,393,614</b>	<b>37,917</b>	<b>39,998</b>

**Kenedy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	0	2	0	9	-\$13,710	\$15,909	\$694,441	\$0	1	5
Mobile Home	0	0	0	0	\$0	\$0	\$0	\$0	0	0

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**Kenedy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	8	19	9	29	\$4,595	\$37,372	\$6,667,810	\$76,600	20	34
<b>TOTAL:</b>	<b>8</b>	<b>21</b>	<b>9</b>	<b>38</b>	<b>-\$9,115</b>	<b>\$53,281</b>	<b>\$7,362,251</b>	<b>\$76,600</b>	<b>21</b>	<b>39</b>

**Kleberg**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	42	119	57	158	\$419,294	\$568,216	\$70,006,088	\$1,297,800	103	153
Mobile Home	3	4	3	4	\$3,113	\$5,213	\$208,500	\$0	4	4
Residential	374	961	403	1,060	\$509,201	\$1,264,362	\$239,534,901	\$17,023,880	1,172	1,278
<b>TOTAL:</b>	<b>419</b>	<b>1,084</b>	<b>463</b>	<b>1,222</b>	<b>\$931,608</b>	<b>\$1,837,791</b>	<b>\$309,749,489</b>	<b>\$18,321,680</b>	<b>1,279</b>	<b>1,435</b>

**Matagorda**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	114	322	167	549	\$581,195	\$1,557,367	\$172,737,151	\$3,758,290	317	554
Mobile Home	8	18	8	18	\$8,610	\$22,479	\$1,081,097	\$0	19	19

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**Matagorda**

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Residential	1,681	4,292	1,747	4,513	\$2,252,645	\$5,870,014	\$1,169,127,526	\$83,331,918	5,132	5,378
<b>TOTAL:</b>	<b>1,803</b>	<b>4,632</b>	<b>1,922</b>	<b>5,080</b>	<b>\$2,842,450</b>	<b>\$7,449,860</b>	<b>\$1,342,945,774</b>	<b>\$87,090,208</b>	<b>5,468</b>	<b>5,951</b>

**Nueces**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	1,111	3,193	2,049	6,178	\$6,028,765	\$18,662,496	\$2,614,399,310	\$76,743,910	3,057	6,427
Mobile Home	16	35	16	35	\$13,257	\$28,348	\$1,240,600	\$0	32	32
Residential	15,015	40,554	15,486	42,229	\$21,570,415	\$57,682,657	\$12,049,105,651	\$941,200,037	48,734	50,609
<b>TOTAL:</b>	<b>16,142</b>	<b>43,782</b>	<b>17,551</b>	<b>48,442</b>	<b>\$27,612,437</b>	<b>\$76,373,501</b>	<b>\$14,664,745,561</b>	<b>\$1,017,943,947</b>	<b>51,823</b>	<b>57,068</b>

**Refugio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	14	39	26	68	\$62,563	\$204,411	\$19,413,208	\$315,000	42	78
Mobile Home	2	10	3	11	\$3,700	\$15,989	\$699,553	\$0	11	12

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**Refugio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Residential	118	312	123	333	\$185,534	\$456,591	\$83,433,604	\$5,351,226	358	382
<b>TOTAL:</b>	<b>134</b>	<b>361</b>	<b>152</b>	<b>412</b>	<b>\$251,797</b>	<b>\$676,991</b>	<b>\$103,546,365</b>	<b>\$5,666,226</b>	<b>411</b>	<b>472</b>

**San Patricio**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	148	389	275	796	\$898,489	\$2,144,933	\$262,425,123	\$6,783,240	408	1,002
Mobile Home	9	27	9	27	\$13,950	\$40,937	\$1,900,676	\$0	31	31
Residential	2,473	6,917	2,573	7,314	\$3,669,916	\$10,352,631	\$2,167,046,079	\$179,853,856	8,367	8,797
<b>TOTAL:</b>	<b>2,630</b>	<b>7,333</b>	<b>2,857</b>	<b>8,137</b>	<b>\$4,582,355</b>	<b>\$12,538,501</b>	<b>\$2,431,371,878</b>	<b>\$186,637,096</b>	<b>8,806</b>	<b>9,830</b>

**Willacy**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	18	45	28	79	\$105,390	\$208,475	\$28,050,019	\$489,960	52	102
Mobile Home	1	5	1	5	-\$148	\$4,476	\$154,000	\$0	3	3

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**Willacy**

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Residential	175	494	190	525	\$253,219	\$676,747	\$115,618,482	\$6,558,990	597	632
<b>TOTAL:</b>	<b>194</b>	<b>544</b>	<b>219</b>	<b>609</b>	<b>\$358,461</b>	<b>\$889,698</b>	<b>\$143,822,501</b>	<b>\$7,048,950</b>	<b>652</b>	<b>737</b>

**Total All Counties**

Class of Business	Policies Written During Period	Policies Written YTD	Risks Written During Period	Risks Written YTD	Premium Written During Period	Premium Written YTD	Dir. Liab. End of Period	Indir. Liab. End of Period	Policies Inforce End of Period	Risks Inforce End of Period
Commercial	4,443	11,854	7,675	22,127	\$27,061,328	\$82,245,243	\$10,608,833,349	\$269,710,740	11,888	23,867
Mobile Home	332	854	334	856	\$369,838	\$1,040,525	\$48,308,748	\$0	935	937
Residential	81,487	215,977	84,088	223,517	\$122,621,832	\$323,788,281	\$68,457,835,922	\$5,618,430,277	260,295	269,476
<b>TOTAL:</b>	<b>86,262</b>	<b>228,685</b>	<b>92,097</b>	<b>246,500</b>	<b>\$150,052,998</b>	<b>\$407,074,049</b>	<b>\$79,114,978,019</b>	<b>\$5,888,141,017</b>	<b>273,118</b>	<b>294,280</b>