

**Texas Windstorm Insurance Association**  
Quarterly Liability Report  
As of December 31, 2015



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	124	581	219	1,238	557,016	3,432,344	339,739,129	8,890,695	456	1,079
Manufactured Home	31	126	31	126	29,388	148,397	5,896,204	0	120	120
Residential	1,385	6,851	1,457	7,213	2,670,782	13,294,322	2,046,566,685	86,290,240	6,561	6,916
<b>Total</b>	<b>1,540</b>	<b>7,558</b>	<b>1,707</b>	<b>8,577</b>	<b>3,257,186</b>	<b>16,875,063</b>	<b>2,392,202,018</b>	<b>95,180,935</b>	<b>7,137</b>	<b>8,115</b>
<b>Brazoria</b>										
Commercial	353	1,813	570	3,143	1,889,738	11,574,644	1,115,039,185	29,260,100	1,485	2,706
Manufactured Home	29	221	29	221	41,476	309,382	12,000,877	0	206	206
Residential	11,210	51,897	11,478	53,150	16,920,720	78,290,282	14,023,295,353	886,910,345	49,641	50,840
<b>SUM:</b>	<b>11,592</b>	<b>53,931</b>	<b>12,077</b>	<b>56,514</b>	<b>18,851,934</b>	<b>90,174,308</b>	<b>15,150,335,415</b>	<b>916,170,445</b>	<b>51,332</b>	<b>53,752</b>
<b>Calhoun</b>										
Commercial	71	370	127	641	322,314	1,789,541	163,438,118	2,362,560	288	527
Manufactured Home	23	96	23	96	27,511	108,139	4,214,430	0	85	85
Residential	753	3,949	804	4,304	1,138,547	6,028,320	895,859,853	38,018,179	3,802	4,144
<b>SUM:</b>	<b>847</b>	<b>4,415</b>	<b>954</b>	<b>5,041</b>	<b>1,488,372</b>	<b>7,926,000</b>	<b>1,063,512,401</b>	<b>40,380,739</b>	<b>4,175</b>	<b>4,756</b>
<b>Cameron</b>										
Commercial	240	1,341	468	2,831	1,748,093	12,531,475	1,483,666,513	14,214,230	1,073	2,411
Manufactured Home	5	61	5	62	4,567	59,826	2,269,084	0	56	57
Residential	3,741	19,387	3,906	20,171	3,964,607	20,611,609	3,477,740,287	198,188,349	18,455	19,048
<b>SUM:</b>	<b>3,986</b>	<b>20,789</b>	<b>4,379</b>	<b>23,064</b>	<b>5,717,267</b>	<b>33,202,910</b>	<b>4,963,675,884</b>	<b>212,402,579</b>	<b>19,584</b>	<b>21,516</b>

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<b>Chambers</b>										
Commercial	54	238	115	400	282,597	968,125	89,847,624	2,132,185	177	303
Manufactured Home	12	120	12	120	17,368	99,318	3,935,620	0	114	114
Residential	1,270	6,274	1,316	6,507	2,069,522	10,289,327	1,902,486,158	118,759,662	5,997	6,219
SUM:	1,336	6,632	1,443	7,027	2,369,487	11,356,770	1,996,269,402	120,891,847	6,288	6,636
<b>Galveston</b>										
Commercial	633	3,428	1,150	6,184	5,764,088	31,181,639	3,015,096,296	81,506,190	2,691	5,070
Manufactured Home	52	242	52	242	68,751	320,560	12,068,582	0	211	211
Residential	15,275	73,806	15,852	76,192	25,613,943	125,113,011	20,896,817,883	1,171,087,554	70,764	73,065
SUM:	15,960	77,476	17,054	82,618	31,446,782	156,615,210	23,923,982,761	1,252,593,744	73,666	78,346
<b>Harris</b>										
Commercial	24	138	47	263	266,975	1,030,545	104,942,810	2,937,090	122	246
Manufactured Home	0	8	0	8	-242	9,453	269,800	0	7	7
Residential	831	3,997	850	4,127	932,783	4,452,547	1,058,015,455	62,265,663	3,827	3,955
SUM:	855	4,143	897	4,398	1,199,516	5,492,545	1,163,228,065	65,202,753	3,956	4,208
<b>Jefferson</b>										
Commercial	254	1,589	412	2,732	1,242,783	8,448,727	783,373,275	30,874,810	1,381	2,370
Manufactured Home	6	39	6	39	7,706	64,533	2,371,830	0	37	37
Residential	7,137	37,869	7,338	38,906	10,007,494	52,686,887	8,234,337,409	501,174,893	36,225	37,225
SUM:	7,397	39,497	7,756	41,677	11,257,983	61,200,147	9,020,082,514	532,049,703	37,643	39,632

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<b>Kenedy</b>										
Commercial	0	2	0	9	0	15,909	694,441	0	1	5
Manufactured Home	0	0	0	0	0	0	0	0	0	0
Residential	2	21	6	35	1,698	39,070	6,688,810	76,600	20	34
SUM:	2	23	6	44	1,698	54,979	7,383,251	76,600	21	39
<b>Kleberg</b>										
Commercial	29	148	35	193	47,700	615,916	67,982,246	1,098,300	107	149
Manufactured Home	1	5	1	5	66	5,279	208,500	0	4	4
Residential	278	1,239	297	1,358	342,210	1,606,572	241,068,004	11,966,758	1,180	1,293
SUM:	308	1,392	333	1,556	389,976	2,227,767	309,258,750	13,065,058	1,291	1,446
<b>Matagorda</b>										
Commercial	71	393	96	645	212,251	1,769,618	165,060,179	3,526,540	297	518
Manufactured Home	7	25	7	25	12,394	34,873	1,249,097	0	21	21
Residential	1,063	5,355	1,097	5,613	1,485,717	7,355,731	1,177,193,222	58,687,085	5,129	5,374
SUM:	1,141	5,773	1,200	6,283	1,710,362	9,160,222	1,343,502,498	62,213,625	5,447	5,913
<b>Nueces</b>										
Commercial	730	3,923	1,287	7,479	3,671,970	22,334,466	2,418,073,251	73,909,085	2,971	6,020
Manufactured Home	2	37	2	37	362	28,710	1,113,600	0	30	30
Residential	10,387	50,941	10,684	52,930	14,845,289	72,527,946	12,132,537,721	665,075,613	48,860	50,710
SUM:	11,119	54,901	11,973	60,446	18,517,621	94,891,122	14,551,724,572	738,984,698	51,861	56,760

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<b>Refugio</b>										
Commercial	9	48	16	84	16,187	220,598	18,299,801	225,000	39	75
Manufactured Home	3	13	3	14	5,300	21,289	723,553	0	11	12
Residential	72	384	80	413	113,266	569,857	84,945,966	4,161,320	366	395
SUM:	84	445	99	511	134,753	811,744	103,969,320	4,386,320	416	482
<b>San Patricio</b>										
Commercial	100	489	241	1,037	423,424	2,568,357	251,992,685	6,783,510	406	895
Manufactured Home	5	32	5	32	6,950	47,887	1,869,506	0	31	31
Residential	1,795	8,712	1,880	9,195	2,695,979	13,048,610	2,175,588,850	126,563,878	8,349	8,798
SUM:	1,900	9,233	2,126	10,264	3,126,353	15,664,854	2,429,451,041	133,347,388	8,786	9,724
<b>Willacy</b>										
Commercial	10	55	26	105	25,555	234,030	22,692,914	309,960	48	98
Manufactured Home	0	5	0	5	0	4,476	154,000	0	3	3
Residential	98	592	102	627	116,886	793,633	110,317,519	4,399,767	565	600
SUM:	108	652	128	737	142,441	1,032,139	133,164,433	4,709,727	616	701
<b>Total All Counties</b>										
Commercial	2,702	14,556	4,809	26,984	16,470,691	98,715,934	10,039,938,467	258,030,255	11,542	22,472
Manufactured Home	176	1,030	176	1,032	221,597	1,262,122	48,344,683	0	936	938
Residential	55,297	271,274	57,147	280,741	82,919,443	406,707,724	68,463,459,175	3,933,625,905	259,741	268,616
SUM:	58,175	286,860	62,132	308,757	99,611,731	506,685,780	78,551,742,325	4,191,656,160	272,219	292,026