

**Texas FAIR Plan Association**  
**Liability Report**  
As of 12/31/14  
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage
Harris	85,094	90,558	5,464	6.42%	13,563,340,742	14,497,656,980	934,316,238	6.89%	90,661,114	99,160,814	8,499,700	9.38%
Fort Bend	8,685	9,399	714	8.22%	1,690,336,168	1,840,320,194	149,984,026	8.87%	9,344,780	10,438,594	1,093,814	11.71%
Galveston	4,265	4,661	396	9.28%	902,746,552	995,539,557	92,793,005	10.28%	2,095,590	2,177,997	82,407	3.93%
Dallas	4,665	4,610	(55)	(1.18%)	717,346,479	735,968,104	18,621,625	2.60%	3,980,568	4,238,561	257,993	6.48%
Tarrant	3,688	3,596	(92)	(2.49%)	591,847,977	588,509,564	(3,338,413)	(0.56%)	3,415,048	3,438,573	23,525	0.69%
Brazoria	1,919	2,213	294	15.32%	428,832,025	496,974,610	68,142,585	15.89%	1,039,185	1,131,994	92,809	8.93%
Jefferson	1,718	1,736	18	3.10%	342,018,405	351,293,507	9,275,102	2.71%	840,925	808,091	(32,834)	(3.90%)
Nueces	1,557	1,621	64	4.11%	232,871,269	251,648,369	18,777,100	8.06%	763,380	804,771	41,391	5.42%
Montgomery	1,191	1,257	66	5.54%	206,627,500	212,680,265	6,052,765	2.93%	1,010,582	1,063,266	52,684	5.21%
Bexar	1,212	1,189	(23)	(1.90%)	167,249,996	159,673,940	(7,576,056)	(4.53%)	829,175	854,521	25,346	3.06%
El Paso	968	1,018	50	5.17%	183,516,006	193,041,945	9,525,939	5.19%	519,591	582,332	62,741	12.08%
Hidalgo	827	739	(88)	(10.64%)	105,147,810	94,237,100	(10,910,710)	(10.38%)	727,897	691,176	(36,721)	(5.04%)
Cameron	572	711	139	24.30%	104,100,390	133,462,730	29,362,340	28.21%	279,430	334,268	54,838	19.62%
Orange	678	699	21	3.10%	102,842,845	99,529,115	(3,313,730)	(3.22%)	846,523	847,621	1,098	0.13%
Travis	614	597	(17)	(2.77%)	102,286,260	96,198,905	(6,087,355)	(5.95%)	383,977	381,516	(2,461)	(0.64%)
Collin	531	493	(38)	(7.16%)	117,668,980	109,174,180	(8,494,800)	(7.22%)	509,427	489,938	(19,489)	(3.83%)
Calhoun	468	456	(12)	(2.56%)	94,831,924	94,338,144	(493,780)	(0.52%)	233,302	226,917	(6,386)	(2.74%)
Denton	402	399	(3)	(0.75%)	83,831,734	85,562,844	1,731,110	2.06%	419,178	430,453	11,275	2.69%
Chambers	336	381	45	13.39%	83,911,340	95,346,880	11,435,540	13.63%	217,939	231,659	13,720	6.30%
Liberty	218	274	56	25.69%	26,287,000	32,210,030	5,923,030	22.53%	257,632	327,908	70,276	27.28%
Aransas	244	263	19	7.79%	54,161,980	60,256,060	6,094,080	11.25%	138,391	138,497	106	0.08%
Matagorda	206	207	1	0.49%	40,945,422	41,279,570	334,148	0.82%	142,590	135,607	(6,983)	(4.90%)
Johnson	183	194	11	6.01%	31,492,491	30,020,317	(1,472,174)	(4.67%)	210,651	216,380	5,729	2.72%
Brazos	166	183	17	10.24%	20,157,570	22,450,550	2,292,980	11.38%	79,186	93,457	14,271	18.02%
Waller	153	164	11	7.19%	23,477,600	24,115,150	637,550	2.72%	151,065	163,237	12,172	8.06%
<b>Top 25 Counties</b>	<b>120,560</b>	<b>127,618</b>	<b>7,058</b>	<b>5.85%</b>	<b>20,017,876,465</b>	<b>21,341,488,610</b>	<b>1,323,612,145</b>	<b>6.61%</b>	<b>119,097,126</b>	<b>129,408,149</b>	<b>10,311,023</b>	<b>8.66%</b>
<b>All Other Counties</b>	<b>3,662</b>	<b>3,758</b>	<b>96</b>	<b>2.62%</b>	<b>576,440,827</b>	<b>602,791,285</b>	<b>26,350,458</b>	<b>4.57%</b>	<b>3,588,809</b>	<b>3,864,846</b>	<b>276,037</b>	<b>7.69%</b>
<b>Tier 1</b>	<b>11,561</b>	<b>12,535</b>	<b>974</b>	<b>8.42%</b>	<b>2,339,170,637</b>	<b>2,579,442,897</b>	<b>240,272,260</b>	<b>10.27%</b>	<b>5,910,905</b>	<b>6,155,880</b>	<b>244,975</b>	<b>4.14%</b>
<b>Tier 2</b>	<b>95,971</b>	<b>102,137</b>	<b>6,166</b>	<b>6.42%</b>	<b>15,555,318,097</b>	<b>16,630,026,629</b>	<b>1,074,708,532</b>	<b>6.91%</b>	<b>102,410,370</b>	<b>112,040,984</b>	<b>9,630,614</b>	<b>9.40%</b>
<b>All Other Counties</b>	<b>16,690</b>	<b>16,704</b>	<b>14</b>	<b>0.08%</b>	<b>2,699,828,558</b>	<b>2,734,810,369</b>	<b>34,981,811</b>	<b>1.30%</b>	<b>14,364,660</b>	<b>15,076,131</b>	<b>711,471</b>	<b>4.95%</b>
<b>Statewide Total</b>	<b>124,222</b>	<b>131,376</b>	<b>7,154</b>	<b>5.76%</b>	<b>20,594,317,292</b>	<b>21,944,279,895</b>	<b>1,349,962,603</b>	<b>6.56%</b>	<b>122,685,935</b>	<b>133,272,995</b>	<b>10,587,060</b>	<b>8.63%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages  
Premium totals are not audited and may not match published financial statements

Texas FAIR Plan Association  
 Liability Report  
 As of 12/31/14  
 HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage
Harris	39,027	41,458	2,431	6.23%	8,843,047,796	9,473,696,407	630,648,611	7.13%	61,572,156	67,053,979	5,481,823	8.90%
Fort Bend	3,071	3,309	238	7.75%	875,701,771	953,205,462	77,503,691	8.85%	5,106,773	5,656,596	549,823	10.77%
Galveston	2,655	2,930	275	10.36%	775,052,061	860,310,320	85,258,259	11.00%	1,534,762	1,597,817	63,055	4.11%
Dallas	2,364	2,365	1	0.04%	512,102,325	533,167,110	21,064,785	4.11%	2,958,661	3,197,981	239,320	8.09%
Tarrant	2,105	2,094	(11)	(0.52%)	448,280,456	451,301,296	3,020,840	0.67%	2,603,584	2,661,144	57,560	2.21%
Brazoria	1,398	1,626	228	16.31%	367,124,480	430,335,610	63,211,130	17.22%	825,790	910,785	84,995	10.29%
Jefferson	1,261	1,313	52	4.12%	313,771,561	322,388,261	8,616,700	2.75%	716,445	687,188	(29,257)	(4.08%)
Nueces	651	716	65	9.98%	169,367,550	187,945,600	18,578,050	10.97%	510,504	543,534	33,030	6.47%
Montgomery	572	607	35	6.12%	148,944,700	151,037,800	2,093,100	1.41%	715,012	758,514	43,502	6.08%
Bexar	608	585	(23)	(3.78%)	124,158,580	116,884,820	(7,273,760)	(5.86%)	598,447	603,971	5,524	0.92%
El Paso	748	784	36	4.81%	164,322,243	172,050,393	7,728,150	4.70%	447,480	504,547	57,067	12.75%
Hidalgo	227	184	(43)	(18.94%)	41,507,760	35,237,430	(6,270,330)	(15.11%)	335,938	296,803	(39,135)	(11.65%)
Cameron	359	470	111	30.92%	84,416,010	111,341,850	26,925,840	31.90%	209,138	254,275	45,137	21.58%
Orange	470	469	(1)	(0.21%)	87,997,670	82,219,040	(5,778,630)	(6.57%)	719,659	689,993	(29,666)	(4.12%)
Travis	328	313	(15)	(4.57%)	82,150,920	76,243,065	(5,907,855)	(7.19%)	280,168	278,817	(1,351)	(0.48%)
Collin	219	211	(8)	(3.65%)	77,721,190	69,356,980	(8,364,210)	(10.76%)	333,467	311,304	(22,163)	(6.65%)
Calhoun	383	371	(12)	(3.13%)	87,827,620	87,522,340	(305,280)	(0.35%)	206,447	198,716	(7,731)	(3.74%)
Denton	238	236	(2)	(0.84%)	66,895,644	68,744,844	1,849,200	2.76%	336,167	346,844	10,677	3.18%
Chambers	270	308	38	14.07%	77,420,940	89,054,780	11,633,840	15.03%	188,214	200,757	12,543	6.66%
Liberty	131	160	29	22.14%	19,643,500	24,123,630	4,480,130	22.81%	200,634	247,826	47,192	23.52%
Aransas	172	199	27	15.70%	49,075,320	55,554,300	6,478,980	13.20%	113,444	116,889	3,445	3.04%
Matagorda	172	177	5	2.91%	38,155,270	38,986,270	831,000	2.18%	124,501	117,228	(7,273)	(5.84%)
Johnson	120	121	1	0.83%	26,661,791	24,578,281	(2,083,510)	(7.81%)	175,518	172,028	(3,490)	(1.99%)
Brazos	50	48	(2)	(4.00%)	11,859,970	12,695,250	835,280	7.04%	44,412	50,279	5,867	13.21%
Waller	65	76	11	16.92%	14,399,700	15,295,100	895,400	6.22%	90,903	109,677	18,774	20.65%
<b>Top 25 Counties</b>	<b>57,664</b>	<b>61,130</b>	<b>3,466</b>	<b>6.01%</b>	<b>13,507,606,828</b>	<b>14,443,276,239</b>	<b>935,669,411</b>	<b>6.93%</b>	<b>80,948,224</b>	<b>87,567,491</b>	<b>6,619,267</b>	<b>8.18%</b>
<b>All Other Counties</b>	<b>2,083</b>	<b>2,174</b>	<b>91</b>	<b>4.37%</b>	<b>452,286,607</b>	<b>478,459,295</b>	<b>26,172,688</b>	<b>5.79%</b>	<b>2,757,217</b>	<b>2,960,702</b>	<b>203,485</b>	<b>7.38%</b>
<b>Tier 1</b>	<b>7,513</b>	<b>8,317</b>	<b>804</b>	<b>10.70%</b>	<b>2,010,636,842</b>	<b>2,236,655,381</b>	<b>226,018,539</b>	<b>11.24%</b>	<b>4,556,277</b>	<b>4,759,994</b>	<b>203,717</b>	<b>4.47%</b>
<b>Tier 2</b>	<b>43,200</b>	<b>45,837</b>	<b>2,637</b>	<b>6.10%</b>	<b>9,922,908,229</b>	<b>10,620,223,279</b>	<b>697,315,050</b>	<b>7.03%</b>	<b>68,404,853</b>	<b>74,394,536</b>	<b>5,989,683</b>	<b>8.76%</b>
<b>All Other Counties</b>	<b>9,034</b>	<b>9,150</b>	<b>116</b>	<b>1.28%</b>	<b>2,026,348,364</b>	<b>2,064,856,874</b>	<b>38,508,510</b>	<b>1.90%</b>	<b>10,744,311</b>	<b>11,373,664</b>	<b>629,353</b>	<b>5.86%</b>
<b>Statewide Total</b>	<b>59,747</b>	<b>63,304</b>	<b>3,557</b>	<b>5.95%</b>	<b>13,959,893,435</b>	<b>14,921,735,534</b>	<b>961,842,099</b>	<b>6.89%</b>	<b>83,705,441</b>	<b>90,528,194</b>	<b>6,822,753</b>	<b>8.15%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages  
 Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Liability Report**  
As of 12/31/14  
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage
Harris	40,737	43,161	2,424	5.95%	4,487,319,313	4,769,556,985	282,237,672	6.29%	27,584,747	30,448,377	2,863,630	10.38%
Fort Bend	5,317	5,790	473	8.90%	803,860,497	874,993,172	71,132,675	8.85%	4,175,639	4,709,768	534,129	12.79%
Galveston	918	965	47	5.12%	93,052,855	97,493,545	4,440,690	4.77%	389,725	399,161	9,436	2.42%
Dallas	1,969	1,925	(44)	(2.23%)	192,818,034	190,298,554	(2,519,480)	(1.31%)	941,897	962,111	20,214	2.15%
Tarrant	1,442	1,355	(87)	(6.03%)	137,672,041	130,874,068	(6,797,973)	(4.94%)	773,735	737,858	(35,877)	(4.64%)
Brazoria	448	488	40	8.93%	58,633,265	63,129,600	4,496,335	7.67%	195,519	202,031	6,512	3.33%
Jefferson	295	309	14	4.75%	22,476,764	24,786,366	2,309,602	10.28%	93,890	97,298	3,408	3.63%
Nueces	426	427	1	0.23%	39,060,199	38,940,049	(120,150)	(0.31%)	131,737	134,168	2,431	1.85%
Montgomery	459	500	41	8.93%	50,332,200	55,822,045	5,489,845	10.91%	252,919	268,887	15,968	6.31%
Bexar	511	510	(1)	(0.20%)	39,459,016	39,064,176	(394,840)	(1.00%)	205,251	223,438	18,187	8.86%
El Paso	213	225	12	5.63%	19,012,563	20,563,152	1,550,589	8.16%	70,757	75,321	4,564	6.45%
Hidalgo	582	538	(44)	(7.56%)	62,724,450	58,202,870	(4,521,580)	(7.21%)	386,854	388,974	2,120	0.55%
Cameron	114	144	30	26.32%	12,251,100	14,716,400	2,465,300	20.12%	40,871	49,984	9,113	22.30%
Orange	177	205	28	15.82%	13,658,375	16,345,275	2,686,900	19.67%	119,049	151,501	32,452	27.26%
Travis	150	140	(10)	(6.67%)	14,810,100	14,005,400	(804,700)	(5.43%)	71,122	68,462	(2,660)	(3.74%)
Collin	230	220	(10)	(4.35%)	36,919,590	37,290,000	370,410	1.00%	161,187	164,186	2,999	1.86%
Calhoun	72	75	3	4.17%	6,469,944	6,355,844	(114,100)	(1.76%)	24,295	26,202	1,907	7.85%
Denton	134	131	(3)	(2.24%)	15,634,090	15,942,000	307,910	1.97%	75,661	78,312	2,651	3.50%
Chambers	59	63	4	6.78%	6,286,400	5,998,100	(288,300)	(4.59%)	28,325	29,109	784	2.77%
Liberty	85	110	25	29.41%	6,589,500	7,960,400	1,370,900	20.80%	56,512	79,159	22,647	40.08%
Aransas	25	27	2	8.00%	2,859,700	2,752,600	(107,100)	(3.75%)	13,763	12,044	(1,719)	(12.49%)
Matagorda	30	28	(2)	(6.67%)	2,490,152	2,113,300	(376,852)	(15.13%)	16,934	17,472	538	3.18%
Johnson	50	57	7	14.00%	4,326,700	4,932,036	605,336	13.99%	32,748	41,458	8,710	26.60%
Brazos	40	58	18	45.00%	5,263,400	6,377,900	1,114,500	21.17%	20,450	27,176	6,726	32.89%
Waller	85	84	(1)	(1.18%)	8,891,900	8,646,050	(245,850)	(2.76%)	59,055	52,688	(6,367)	(10.78%)
<b>Top 25 Counties</b>	<b>54,568</b>	<b>57,535</b>	<b>2,967</b>	<b>5.44%</b>	<b>6,142,872,148</b>	<b>6,507,159,887</b>	<b>364,287,739</b>	<b>5.93%</b>	<b>35,922,642</b>	<b>39,445,143</b>	<b>3,522,501</b>	<b>9.81%</b>
<b>All Other Counties</b>	<b>1,344</b>	<b>1,372</b>	<b>28</b>	<b>2.08%</b>	<b>114,411,924</b>	<b>115,452,734</b>	<b>1,040,810</b>	<b>0.91%</b>	<b>775,025</b>	<b>849,331</b>	<b>74,306</b>	<b>9.59%</b>
<b>Tier 1</b>	<b>2,457</b>	<b>2,598</b>	<b>141</b>	<b>5.74%</b>	<b>249,545,679</b>	<b>262,241,224</b>	<b>12,695,545</b>	<b>5.09%</b>	<b>966,034</b>	<b>999,231</b>	<b>33,197</b>	<b>3.44%</b>
<b>Tier 2</b>	<b>47,060</b>	<b>49,990</b>	<b>2,930</b>	<b>6.23%</b>	<b>5,385,447,535</b>	<b>5,740,374,202</b>	<b>354,926,667</b>	<b>6.59%</b>	<b>32,418,949</b>	<b>35,896,692</b>	<b>3,477,743</b>	<b>10.73%</b>
<b>All Other Counties</b>	<b>6,395</b>	<b>6,319</b>	<b>(76)</b>	<b>(1.19%)</b>	<b>622,290,858</b>	<b>619,997,195</b>	<b>(2,293,663)</b>	<b>(0.37%)</b>	<b>3,312,684</b>	<b>3,398,551</b>	<b>85,867</b>	<b>2.59%</b>
<b>Statewide Total</b>	<b>55,912</b>	<b>58,907</b>	<b>2,995</b>	<b>5.36%</b>	<b>6,257,284,072</b>	<b>6,622,612,621</b>	<b>365,328,549</b>	<b>5.84%</b>	<b>36,697,667</b>	<b>40,294,474</b>	<b>3,596,807</b>	<b>9.80%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages  
Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Liability Report**  
As of 12/31/14  
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage
Harris	2,417	2,708	291	12.04%	151,495,733	173,382,660	21,886,927	14.45%	877,545	986,044	108,499	12.36%
Fort Bend	74	89	15	20.27%	3,500,280	4,542,240	1,041,960	29.77%	18,362	24,391	6,029	32.84%
Galveston	300	346	46	15.33%	20,648,676	23,154,252	2,505,576	12.13%	94,950	102,231	7,281	7.67%
Dallas	174	195	21	12.07%	8,680,320	9,338,040	657,720	7.58%	49,778	52,796	3,018	6.06%
Tarrant	35	31	(4)	(11.43%)	2,951,880	2,818,200	(133,680)	(4.53%)	14,221	14,589	368	2.59%
Brazoria	11	11	0	0.00%	882,000	774,000	(108,000)	(12.24%)	4,181	3,569	(612)	(14.63%)
Jefferson	19	17	(2)	(10.53%)	1,136,760	972,240	(164,520)	(14.47%)	4,756	4,327	(429)	(9.03%)
Nueces	338	342	4	1.18%	19,716,600	21,153,720	1,437,120	7.29%	93,237	101,826	8,589	9.21%
Montgomery	38	34	(4)	(10.53%)	3,217,800	2,567,820	(649,980)	(20.20%)	16,827	14,491	(2,336)	(13.88%)
Bexar	28	28	0	0.00%	2,050,800	2,284,440	233,640	11.39%	12,145	14,063	1,918	15.80%
El Paso	5	6	1	20.00%	115,200	229,200	114,000	98.96%	814	1,273	459	56.35%
Hidalgo	8	8	0	0.00%	504,000	462,000	(42,000)	(8.33%)	2,698	2,396	(302)	(11.20%)
Cameron	90	89	(1)	(1.11%)	7,091,280	7,086,480	(4,800)	(0.07%)	28,080	28,290	210	0.75%
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Travis	51	60	9	17.65%	3,481,680	4,340,040	858,360	24.65%	17,453	21,719	4,266	24.44%
Collin	24	23	(1)	(4.17%)	1,724,400	1,598,400	(126,000)	(7.31%)	6,929	6,355	(574)	(8.29%)
Calhoun	2	2	0	0.00%	90,000	90,000	0	0.00%	639	460	(179)	(27.98%)
Denton	2	2	0	0.00%	432,000	108,000	(324,000)	(75.00%)	1,737	514	(1,223)	(70.39%)
Chambers	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Liberty	0	0	0	N/A	0	0	0	N/A	0	13	13	N/A
Aransas	27	24	(3)	(11.11%)	1,542,960	1,487,160	(55,800)	(3.62%)	8,102	7,129	(973)	(12.01%)
Matagorda	2	1	(1)	(50.00%)	90,000	30,000	(60,000)	(66.67%)	556	332	(224)	(40.28%)
Johnson	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Brazos	32	38	6	18.75%	2,359,800	2,679,000	319,200	13.53%	9,256	10,343	1,087	11.75%
Waller	1	1	0	0.00%	96,000	96,000	0	0.00%	565	565	0	0.00%
<b>Top 25 Counties</b>	<b>3,678</b>	<b>4,055</b>	<b>377</b>	<b>10.25%</b>	<b>231,808,169</b>	<b>259,193,892</b>	<b>27,385,723</b>	<b>11.81%</b>	<b>1,262,831</b>	<b>1,397,717</b>	<b>134,886</b>	<b>10.68%</b>
<b>All Other Counties</b>	<b>47</b>	<b>44</b>	<b>(3)</b>	<b>(6.38%)</b>	<b>3,634,080</b>	<b>3,601,680</b>	<b>(32,400)</b>	<b>(0.89%)</b>	<b>17,005</b>	<b>17,831</b>	<b>826</b>	<b>4.86%</b>
<b>Tier 1</b>	<b>790</b>	<b>832</b>	<b>42</b>	<b>5.32%</b>	<b>51,258,276</b>	<b>54,747,852</b>	<b>3,489,576</b>	<b>6.81%</b>	<b>234,871</b>	<b>248,264</b>	<b>13,393</b>	<b>5.70%</b>
<b>Tier 2</b>	<b>2,499</b>	<b>2,807</b>	<b>308</b>	<b>12.32%</b>	<b>155,500,013</b>	<b>178,608,900</b>	<b>23,108,887</b>	<b>14.86%</b>	<b>898,605</b>	<b>1,014,137</b>	<b>115,532</b>	<b>12.86%</b>
<b>All Other Counties</b>	<b>436</b>	<b>460</b>	<b>24</b>	<b>5.50%</b>	<b>28,683,960</b>	<b>29,438,820</b>	<b>754,860</b>	<b>2.63%</b>	<b>146,360</b>	<b>153,146</b>	<b>6,786</b>	<b>4.64%</b>
<b>Statewide Total</b>	<b>3,725</b>	<b>4,099</b>	<b>374</b>	<b>10.04%</b>	<b>235,442,249</b>	<b>262,795,572</b>	<b>27,353,323</b>	<b>11.62%</b>	<b>1,279,836</b>	<b>1,415,547</b>	<b>135,711</b>	<b>10.60%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages  
Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Liability Report**  
As of 12/31/14  
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage	12/31/13	12/31/14	Actual	Percentage
Harris	2,913	3,231	318	10.92%	81,477,900	81,020,928	(456,972)	(0.56%)	626,666	672,414	45,748	7.30%
Fort Bend	223	211	(12)	(5.38%)	7,273,620	7,579,320	305,700	4.20%	44,006	47,839	3,833	8.71%
Galveston	392	420	28	7.14%	13,992,960	14,581,440	588,480	4.21%	76,153	78,788	2,635	3.46%
Dallas	158	125	(33)	(20.89%)	3,745,800	3,164,400	(581,400)	(15.52%)	30,232	25,674	(4,558)	(15.08%)
Tarrant	106	116	10	9.43%	2,943,600	3,516,000	572,400	19.45%	23,508	24,982	1,474	6.27%
Brazoria	62	88	26	41.94%	2,192,280	2,735,400	543,120	24.77%	13,695	15,609	1,914	13.98%
Jefferson	143	97	(46)	(32.17%)	4,633,320	3,146,640	(1,486,680)	(32.09%)	25,834	19,279	(6,555)	(25.37%)
Nueces	142	136	(6)	(4.23%)	4,726,920	3,609,000	(1,117,920)	(23.65%)	27,902	25,242	(2,660)	(9.53%)
Montgomery	122	116	(6)	(4.92%)	4,132,800	3,252,600	(880,200)	(21.30%)	25,824	21,374	(4,450)	(17.23%)
Bexar	65	66	1	1.54%	1,581,600	1,440,504	(141,096)	(8.92%)	13,332	13,049	(283)	(2.12%)
El Paso	2	3	1	50.00%	66,000	199,200	133,200	201.82%	540	1,191	651	120.59%
Hidalgo	10	9	(1)	(10.00%)	411,600	334,800	(76,800)	(18.66%)	2,407	3,004	597	24.79%
Cameron	9	8	(1)	(11.11%)	342,000	318,000	(24,000)	(7.02%)	1,341	1,718	377	28.15%
Orange	31	25	(6)	(19.35%)	1,186,800	964,800	(222,000)	(18.71%)	7,815	6,127	(1,688)	(21.60%)
Travis	85	84	(1)	(1.18%)	1,843,560	1,610,400	(233,160)	(12.65%)	15,234	12,519	(2,715)	(17.82%)
Collin	58	39	(19)	(32.76%)	1,303,800	928,800	(375,000)	(28.76%)	7,844	8,094	250	3.18%
Calhoun	11	8	(3)	(27.27%)	444,360	369,960	(74,400)	(16.74%)	1,921	1,538	(383)	(19.91%)
Denton	28	30	2	7.14%	870,000	768,000	(102,000)	(11.72%)	5,613	4,784	(829)	(14.78%)
Chambers	7	10	3	42.86%	204,000	294,000	90,000	44.12%	1,400	1,794	394	28.17%
Liberty	2	4	2	100.00%	54,000	126,000	72,000	133.33%	486	910	424	87.31%
Aransas	20	13	(7)	(35.00%)	684,000	462,000	(222,000)	(32.46%)	3,082	2,436	(646)	(20.97%)
Matagorda	2	1	(1)	(50.00%)	210,000	150,000	(60,000)	(28.57%)	599	574	(25)	(4.17%)
Johnson	13	16	3	23.08%	504,000	510,000	6,000	1.19%	2,385	2,893	508	21.31%
Brazos	44	39	(5)	(11.36%)	674,400	698,400	24,000	3.56%	5,068	5,658	590	11.65%
Waller	2	3	1	50.00%	90,000	78,000	(12,000)	(13.33%)	542	307	(235)	(43.34%)
<b>Top 25 Counties</b>	<b>4,650</b>	<b>4,898</b>	<b>248</b>	<b>5.33%</b>	<b>135,589,320</b>	<b>131,858,592</b>	<b>(3,730,728)</b>	<b>(2.75%)</b>	<b>963,429</b>	<b>997,798</b>	<b>34,369</b>	<b>3.57%</b>
<b>All Other Counties</b>	<b>188</b>	<b>168</b>	<b>(20)</b>	<b>(10.64%)</b>	<b>6,108,216</b>	<b>5,277,576</b>	<b>(830,640)</b>	<b>(13.60%)</b>	<b>39,562</b>	<b>36,982</b>	<b>(2,580)</b>	<b>(6.52%)</b>
<b>Tier 1</b>	<b>801</b>	<b>788</b>	<b>(13)</b>	<b>(1.62%)</b>	<b>27,729,840</b>	<b>25,798,440</b>	<b>(1,931,400)</b>	<b>(6.97%)</b>	<b>153,723</b>	<b>148,391</b>	<b>(5,332)</b>	<b>(3.47%)</b>
<b>Tier 2</b>	<b>3,212</b>	<b>3,503</b>	<b>291</b>	<b>9.06%</b>	<b>91,462,320</b>	<b>90,820,248</b>	<b>(642,072)</b>	<b>(0.70%)</b>	<b>687,963</b>	<b>735,618</b>	<b>47,655</b>	<b>6.93%</b>
<b>All Other Counties</b>	<b>825</b>	<b>775</b>	<b>(50)</b>	<b>(6.06%)</b>	<b>22,505,376</b>	<b>20,517,480</b>	<b>(1,987,896)</b>	<b>(8.83%)</b>	<b>161,305</b>	<b>150,771</b>	<b>(10,534)</b>	<b>(6.53%)</b>
<b>Statewide Total</b>	<b>4,838</b>	<b>5,066</b>	<b>228</b>	<b>4.71%</b>	<b>141,697,536</b>	<b>137,136,168</b>	<b>(4,561,368)</b>	<b>(3.22%)</b>	<b>1,002,991</b>	<b>1,034,780</b>	<b>31,789</b>	<b>3.17%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages  
Premium totals are not audited and may not match published financial statements

Texas FAIR Plan Association  
Policy Growth Report  
As of 12/31/14  
All Forms Combined



County	Policies In-Force at Prior 12 Months End												Annual Growth		YTD Growth		
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	90,558	90,634	90,564	90,109	89,743	89,071	88,794	87,923	88,016	87,361	86,821	85,733	85,094	5,464	6.4%	5,464	6.4%
Fort Bend	9,399	9,427	9,414	9,340	9,258	9,191	9,168	9,053	9,020	8,928	8,867	8,742	8,685	714	8.2%	714	8.2%
Galveston	4,661	4,648	4,617	4,582	4,544	4,490	4,475	4,388	4,386	4,366	4,362	4,305	4,265	396	9.3%	396	9.3%
Dallas	4,610	4,641	4,625	4,631	4,626	4,641	4,665	4,675	4,732	4,740	4,717	4,688	4,665	(55)	(1.2%)	(55)	(1.2%)
Tarrant	3,596	3,649	3,679	3,705	3,682	3,679	3,702	3,702	3,748	3,744	3,741	3,692	3,688	(92)	(2.5%)	(92)	(2.5%)
Brazoria	2,213	2,205	2,183	2,173	2,135	2,093	2,099	2,048	2,041	1,987	1,977	1,959	1,919	294	15.3%	294	15.3%
Jefferson	1,736	1,736	1,717	1,728	1,710	1,727	1,732	1,734	1,744	1,729	1,748	1,727	1,718	18	1.0%	18	1.0%
Nueces	1,621	1,631	1,631	1,630	1,629	1,611	1,592	1,581	1,582	1,591	1,570	1,565	1,557	64	4.1%	64	4.1%
Montgomery	1,257	1,279	1,282	1,270	1,257	1,241	1,252	1,243	1,237	1,222	1,217	1,193	1,191	66	5.5%	66	5.5%
Bexar	1,189	1,204	1,202	1,203	1,201	1,204	1,222	1,222	1,230	1,233	1,234	1,229	1,212	(23)	(1.9%)	(23)	(1.9%)
El Paso	1,018	1,024	1,028	1,031	1,007	1,004	1,004	996	1,010	1,005	1,000	977	968	50	5.2%	50	5.2%
Hidalgo	739	738	755	764	764	766	769	770	797	810	811	810	827	(88)	(10.6%)	(88)	(10.6%)
Cameron	711	714	703	707	699	691	678	660	642	621	608	596	572	139	24.3%	139	24.3%
Orange	699	701	704	708	707	701	697	699	716	698	702	695	678	21	3.1%	21	3.1%
Travis	597	599	615	619	626	622	613	606	611	606	614	619	614	(17)	(2.8%)	(17)	(2.8%)
Collin	493	493	500	499	510	510	508	511	527	537	548	538	531	(38)	(7.2%)	(38)	(7.2%)
Calhoun	456	458	460	460	471	467	465	462	464	466	468	463	468	(12)	(2.6%)	(12)	(2.6%)
Denton	399	404	403	396	401	407	415	414	417	409	410	416	402	(3)	(0.7%)	(3)	(0.7%)
Chambers	381	377	379	377	374	367	368	360	364	356	347	340	336	45	13.4%	45	13.4%
Liberty	274	272	264	261	260	259	257	252	246	243	233	225	218	56	25.7%	56	25.7%
Aransas	263	266	264	253	254	252	253	260	253	255	253	244	244	19	7.8%	19	7.8%
Matagorda	207	211	208	210	208	209	214	210	209	210	206	204	206	1	0.5%	1	0.5%
Johnson	194	185	188	192	187	192	193	193	200	200	186	185	183	11	6.0%	11	6.0%
Brazos	183	179	181	179	185	175	176	178	178	179	177	175	166	17	10.2%	17	10.2%
Waller	164	171	169	165	165	160	170	162	161	159	151	153	153	11	7.2%	11	7.2%
<b>Top 25 Counties</b>	<b>127,618</b>	<b>127,846</b>	<b>127,735</b>	<b>127,192</b>	<b>126,603</b>	<b>125,730</b>	<b>125,481</b>	<b>124,302</b>	<b>124,531</b>	<b>123,655</b>	<b>122,968</b>	<b>121,473</b>	<b>120,560</b>	<b>7,058</b>	<b>5.9%</b>	<b>7,058</b>	<b>5.9%</b>
<b>All Other Counties</b>	<b>3,758</b>	<b>3,797</b>	<b>3,801</b>	<b>3,786</b>	<b>3,802</b>	<b>3,756</b>	<b>3,773</b>	<b>3,742</b>	<b>3,795</b>	<b>3,780</b>	<b>3,747</b>	<b>3,704</b>	<b>3,662</b>	<b>96</b>	<b>2.6%</b>	<b>96</b>	<b>2.6%</b>
<b>Tier 1</b>	<b>12,535</b>	<b>12,532</b>	<b>12,452</b>	<b>12,414</b>	<b>12,312</b>	<b>12,195</b>	<b>12,164</b>	<b>11,990</b>	<b>11,974</b>	<b>11,869</b>	<b>11,827</b>	<b>11,681</b>	<b>11,561</b>	<b>974</b>	<b>8.4%</b>	<b>974</b>	<b>8.4%</b>
<b>Tier 2</b>	<b>102,137</b>	<b>102,253</b>	<b>102,178</b>	<b>101,655</b>	<b>101,210</b>	<b>100,454</b>	<b>100,153</b>	<b>99,169</b>	<b>99,277</b>	<b>98,509</b>	<b>97,903</b>	<b>96,671</b>	<b>95,971</b>	<b>6,166</b>	<b>6.4%</b>	<b>6,166</b>	<b>6.4%</b>
<b>All Other Counties</b>	<b>16,704</b>	<b>16,858</b>	<b>16,906</b>	<b>16,909</b>	<b>16,883</b>	<b>16,837</b>	<b>16,937</b>	<b>16,885</b>	<b>17,075</b>	<b>17,057</b>	<b>16,985</b>	<b>16,825</b>	<b>16,690</b>	<b>14</b>	<b>0.1%</b>	<b>14</b>	<b>0.1%</b>
<b>Statewide Total</b>	<b>131,376</b>	<b>131,643</b>	<b>131,536</b>	<b>130,978</b>	<b>130,405</b>	<b>129,486</b>	<b>129,254</b>	<b>128,044</b>	<b>128,326</b>	<b>127,435</b>	<b>126,715</b>	<b>125,177</b>	<b>124,222</b>	<b>7,154</b>	<b>5.8%</b>	<b>7,154</b>	<b>5.8%</b>

Texas FAIR Plan Association  
Policy Growth Report  
As of 12/31/14  
HO-A Policies



County	Policies In-Force at Prior 12 Months End												Annual Growth		YTD Growth		
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	41,458	41,474	41,415	41,168	41,005	40,617	40,525	40,132	40,131	39,822	39,689	39,272	39,027	2,431	6.2%	2,431	6.2%
Fort Bend	3,309	3,326	3,321	3,288	3,249	3,217	3,201	3,173	3,160	3,133	3,120	3,070	3,071	238	7.7%	238	7.7%
Galveston	2,930	2,928	2,903	2,876	2,847	2,816	2,802	2,752	2,754	2,738	2,708	2,682	2,655	275	10.4%	275	10.4%
Dallas	2,365	2,382	2,368	2,365	2,361	2,355	2,370	2,377	2,400	2,403	2,384	2,372	2,364	1	0.0%	1	0.0%
Tarrant	2,094	2,137	2,143	2,162	2,133	2,127	2,130	2,125	2,151	2,154	2,149	2,128	2,105	(11)	(0.5%)	(11)	(0.5%)
Brazoria	1,626	1,622	1,611	1,600	1,575	1,536	1,537	1,504	1,500	1,453	1,443	1,434	1,398	228	16.3%	228	16.3%
Jefferson	1,313	1,301	1,281	1,283	1,289	1,301	1,291	1,285	1,287	1,275	1,274	1,262	1,261	52	4.1%	52	4.1%
Nueces	716	719	710	706	695	691	675	673	664	666	661	657	651	65	10.0%	65	10.0%
Montgomery	607	616	613	611	605	603	594	599	591	581	572	566	572	35	6.1%	35	6.1%
Bexar	585	594	594	592	591	596	599	603	603	611	612	610	608	(23)	(3.8%)	(23)	(3.8%)
El Paso	784	779	781	795	767	764	764	767	783	775	769	757	748	36	4.8%	36	4.8%
Hidalgo	184	195	198	202	208	206	208	210	216	230	230	228	227	(43)	(18.9%)	(43)	(18.9%)
Cameron	470	470	464	466	456	453	443	429	413	394	387	376	359	111	30.9%	111	30.9%
Orange	469	470	470	476	482	474	475	473	484	477	480	476	470	(1)	(0.2%)	(1)	(0.2%)
Travis	313	314	326	326	331	339	333	332	328	332	336	335	328	(15)	(4.6%)	(15)	(4.6%)
Collin	211	210	217	214	219	215	214	218	220	223	225	219	219	(8)	(3.7%)	(8)	(3.7%)
Calhoun	371	373	374	373	382	382	379	372	375	380	382	378	383	(12)	(3.1%)	(12)	(3.1%)
Denton	236	240	239	237	236	239	243	238	243	237	237	243	238	(2)	(0.8%)	(2)	(0.8%)
Chambers	308	305	305	304	301	297	296	289	286	278	279	273	270	38	14.1%	38	14.1%
Liberty	160	158	153	149	152	155	155	149	142	136	134	133	131	29	22.1%	29	22.1%
Aransas	199	202	200	188	188	186	184	184	178	180	178	172	172	27	15.7%	27	15.7%
Matagorda	177	180	178	179	176	178	183	180	179	179	176	172	172	5	2.9%	5	2.9%
Johnson	121	118	122	123	119	124	122	121	125	122	117	118	120	1	0.8%	1	0.8%
Brazos	48	49	50	50	54	53	52	55	55	55	55	54	50	(2)	(4.0%)	(2)	(4.0%)
Waller	76	78	77	72	72	73	79	73	72	69	63	64	65	11	16.9%	11	16.9%
<b>Top 25 Counties</b>	<b>61,130</b>	<b>61,240</b>	<b>61,113</b>	<b>60,805</b>	<b>60,493</b>	<b>59,997</b>	<b>59,854</b>	<b>59,313</b>	<b>59,340</b>	<b>58,903</b>	<b>58,660</b>	<b>58,051</b>	<b>57,664</b>	<b>3,466</b>	<b>6.0%</b>	<b>3,466</b>	<b>6.0%</b>
<b>All Other Counties</b>	<b>2,174</b>	<b>2,192</b>	<b>2,180</b>	<b>2,147</b>	<b>2,172</b>	<b>2,151</b>	<b>2,150</b>	<b>2,143</b>	<b>2,161</b>	<b>2,151</b>	<b>2,127</b>	<b>2,101</b>	<b>2,083</b>	<b>91</b>	<b>4.4%</b>	<b>91</b>	<b>4.4%</b>
<b>Tier 1</b>	<b>8,317</b>	<b>8,305</b>	<b>8,232</b>	<b>8,182</b>	<b>8,113</b>	<b>8,043</b>	<b>7,991</b>	<b>7,871</b>	<b>7,838</b>	<b>7,745</b>	<b>7,685</b>	<b>7,598</b>	<b>7,513</b>	<b>804</b>	<b>10.7%</b>	<b>804</b>	<b>10.7%</b>
<b>Tier 2</b>	<b>45,837</b>	<b>45,892</b>	<b>45,825</b>	<b>45,548</b>	<b>45,371</b>	<b>44,935</b>	<b>44,830</b>	<b>44,403</b>	<b>44,407</b>	<b>44,072</b>	<b>43,927</b>	<b>43,453</b>	<b>43,200</b>	<b>2,637</b>	<b>6.1%</b>	<b>2,637</b>	<b>6.1%</b>
<b>All Other Counties</b>	<b>9,150</b>	<b>9,235</b>	<b>9,236</b>	<b>9,222</b>	<b>9,181</b>	<b>9,170</b>	<b>9,183</b>	<b>9,182</b>	<b>9,256</b>	<b>9,237</b>	<b>9,175</b>	<b>9,101</b>	<b>9,034</b>	<b>116</b>	<b>1.3%</b>	<b>116</b>	<b>1.3%</b>
<b>Statewide Total</b>	<b>63,304</b>	<b>63,432</b>	<b>63,293</b>	<b>62,952</b>	<b>62,665</b>	<b>62,148</b>	<b>62,004</b>	<b>61,456</b>	<b>61,501</b>	<b>61,054</b>	<b>60,787</b>	<b>60,152</b>	<b>59,747</b>	<b>3,557</b>	<b>6.0%</b>	<b>3,557</b>	<b>6.0%</b>

**Texas FAIR Plan Association**  
**Policy Growth Report**  
As of 12/31/14  
TDP-1 Policies



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	43,161	43,260	43,267	43,094	42,868	42,677	42,483	42,081	42,158	41,888	41,586	41,060	40,737	2,424	6.0%	2,424	6.0%
Fort Bend	5,790	5,803	5,798	5,744	5,699	5,658	5,650	5,566	5,549	5,492	5,440	5,364	5,317	473	8.9%	473	8.9%
Galveston	965	965	961	951	951	945	948	933	936	938	955	928	918	47	5.1%	47	5.1%
Dallas	1,925	1,937	1,937	1,960	1,957	1,971	1,975	1,968	2,001	2,007	2,006	1,984	1,969	(44)	(2.2%)	(44)	(2.2%)
Tarrant	1,355	1,372	1,390	1,388	1,391	1,399	1,420	1,418	1,441	1,432	1,436	1,421	1,442	(87)	(6.0%)	(87)	(6.0%)
Brazoria	488	487	476	475	466	462	471	454	455	449	453	447	448	40	8.9%	40	8.9%
Jefferson	309	317	312	314	295	296	298	303	303	292	304	302	295	14	4.7%	14	4.7%
Nueces	427	426	424	426	432	428	426	414	421	431	423	427	426	1	0.2%	1	0.2%
Montgomery	500	513	513	500	501	485	498	486	486	479	481	469	459	41	8.9%	41	8.9%
Bexar	510	517	516	519	514	512	521	520	528	527	528	521	511	(1)	(0.2%)	(1)	(0.2%)
El Paso	225	236	238	228	233	233	233	223	222	225	225	214	213	12	5.6%	12	5.6%
Hidalgo	538	525	536	540	534	539	540	539	557	557	560	563	582	(44)	(7.6%)	(44)	(7.6%)
Cameron	144	147	142	140	141	137	135	129	126	125	119	120	114	30	26.3%	30	26.3%
Orange	205	208	208	205	196	197	194	197	203	193	193	188	177	28	15.8%	28	15.8%
Travis	140	144	144	148	147	148	147	140	147	141	146	148	150	(10)	(6.7%)	(10)	(6.7%)
Collin	220	220	220	224	221	224	220	219	225	229	239	236	230	(10)	(4.3%)	(10)	(4.3%)
Calhoun	75	76	77	77	79	74	75	77	76	73	72	71	72	3	4.2%	3	4.2%
Denton	131	134	135	130	134	136	140	143	141	138	142	142	134	(3)	(2.2%)	(3)	(2.2%)
Chambers	63	63	64	63	64	62	63	63	70	70	62	61	59	4	6.8%	4	6.8%
Liberty	110	110	107	108	104	100	97	99	100	103	97	90	85	25	29.4%	25	29.4%
Aransas	27	27	27	27	26	27	26	27	26	25	25	24	25	2	8.0%	2	8.0%
Matagorda	28	29	28	29	29	28	28	27	27	28	27	29	30	(2)	(6.7%)	(2)	(6.7%)
Johnson	57	52	51	55	55	56	59	59	61	64	56	54	50	7	14.0%	7	14.0%
Brazos	58	55	55	55	52	44	46	45	45	46	44	43	40	18	45.0%	18	45.0%
Waller	84	89	88	89	90	84	88	87	87	88	86	87	85	(1)	(1.2%)	(1)	(1.2%)
<b>Top 25 Counties</b>	<b>57,535</b>	<b>57,712</b>	<b>57,714</b>	<b>57,489</b>	<b>57,179</b>	<b>56,922</b>	<b>56,781</b>	<b>56,217</b>	<b>56,391</b>	<b>56,040</b>	<b>55,705</b>	<b>54,993</b>	<b>54,568</b>	<b>2,967</b>	<b>5.4%</b>	<b>2,967</b>	<b>5.4%</b>
<b>All Other Counties</b>	<b>1,372</b>	<b>1,390</b>	<b>1,400</b>	<b>1,414</b>	<b>1,393</b>	<b>1,388</b>	<b>1,395</b>	<b>1,375</b>	<b>1,401</b>	<b>1,391</b>	<b>1,383</b>	<b>1,370</b>	<b>1,344</b>	<b>28</b>	<b>2.1%</b>	<b>28</b>	<b>2.1%</b>
<b>Tier 1</b>	<b>2,598</b>	<b>2,610</b>	<b>2,587</b>	<b>2,580</b>	<b>2,557</b>	<b>2,532</b>	<b>2,544</b>	<b>2,497</b>	<b>2,511</b>	<b>2,501</b>	<b>2,514</b>	<b>2,480</b>	<b>2,457</b>	<b>141</b>	<b>5.7%</b>	<b>141</b>	<b>5.7%</b>
<b>Tier 2</b>	<b>49,990</b>	<b>50,092</b>	<b>50,100</b>	<b>49,873</b>	<b>49,577</b>	<b>49,343</b>	<b>49,137</b>	<b>48,660</b>	<b>48,746</b>	<b>48,399</b>	<b>48,041</b>	<b>47,426</b>	<b>47,060</b>	<b>2,930</b>	<b>6.2%</b>	<b>2,930</b>	<b>6.2%</b>
<b>All Other Counties</b>	<b>6,319</b>	<b>6,400</b>	<b>6,427</b>	<b>6,450</b>	<b>6,438</b>	<b>6,435</b>	<b>6,495</b>	<b>6,435</b>	<b>6,535</b>	<b>6,531</b>	<b>6,533</b>	<b>6,457</b>	<b>6,395</b>	<b>(76)</b>	<b>(1.2%)</b>	<b>(76)</b>	<b>(1.2%)</b>
<b>Statewide Total</b>	<b>58,907</b>	<b>59,102</b>	<b>59,114</b>	<b>58,903</b>	<b>58,572</b>	<b>58,310</b>	<b>58,176</b>	<b>57,592</b>	<b>57,792</b>	<b>57,431</b>	<b>57,088</b>	<b>56,363</b>	<b>55,912</b>	<b>2,995</b>	<b>5.4%</b>	<b>2,995</b>	<b>5.4%</b>



**Texas FAIR Plan Association**  
**Policy Growth Report**  
As of 12/31/14  
HO-CONB Policies



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	2,708	2,673	2,667	2,644	2,641	2,604	2,584	2,538	2,543	2,510	2,486	2,451	2,417	291	12.0%	291	12.0%
Fort Bend	89	91	86	89	87	88	88	83	83	78	78	79	74	15	20.3%	15	20.3%
Galveston	346	339	340	331	324	320	319	310	302	304	307	305	300	46	15.3%	46	15.3%
Dallas	195	190	186	177	177	185	188	192	187	185	182	179	174	21	12.1%	21	12.1%
Tarrant	31	31	31	32	31	34	32	33	35	36	37	36	35	(4)	(11.4%)	(4)	(11.4%)
Brazoria	11	11	12	11	10	12	11	13	11	12	12	11	11	0	0.0%	0	0.0%
Jefferson	17	18	18	19	17	17	17	16	18	18	19	18	19	(2)	(10.5%)	(2)	(10.5%)
Nueces	342	341	347	351	353	347	349	347	349	344	341	339	338	4	1.2%	4	1.2%
Montgomery	34	33	35	35	32	32	37	39	40	42	42	39	38	(4)	(10.5%)	(4)	(10.5%)
Bexar	28	27	25	25	28	29	31	29	29	27	25	30	28	0	0.0%	0	0.0%
El Paso	6	6	6	6	5	5	5	4	4	4	4	4	5	1	20.0%	1	20.0%
Hidalgo	8	9	9	10	9	8	8	8	8	8	8	8	8	0	0.0%	0	0.0%
Cameron	89	89	88	92	92	91	90	91	92	92	92	90	90	(1)	(1.1%)	(1)	(1.1%)
Orange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Travis	60	58	58	56	57	56	55	56	57	56	53	52	51	9	17.6%	9	17.6%
Collin	23	23	23	23	23	24	24	23	24	25	24	24	24	(1)	(4.2%)	(1)	(4.2%)
Calhoun	2	2	2	2	2	2	2	2	2	2	2	2	2	0	0.0%	0	0.0%
Denton	2	2	2	2	2	2	2	2	3	3	2	2	2	0	0.0%	0	0.0%
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Liberty	0	0	0	0	0	0	1	0	0	0	0	0	0	0	N/A	0	N/A
Aransas	24	24	23	23	24	23	25	29	30	29	29	29	27	(3)	(11.1%)	(3)	(11.1%)
Matagorda	1	1	1	1	2	2	2	2	2	2	2	2	2	(1)	(50.0%)	(1)	(50.0%)
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Brazos	38	36	36	35	34	34	34	34	34	33	33	33	32	6	18.8%	6	18.8%
Waller	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0.0%	0	0.0%
<b>Top 25 Counties</b>	<b>4,055</b>	<b>4,005</b>	<b>3,996</b>	<b>3,965</b>	<b>3,951</b>	<b>3,916</b>	<b>3,905</b>	<b>3,852</b>	<b>3,854</b>	<b>3,811</b>	<b>3,779</b>	<b>3,734</b>	<b>3,678</b>	<b>377</b>	<b>10.3%</b>	<b>377</b>	<b>10.3%</b>
<b>All Other Counties</b>	<b>44</b>	<b>42</b>	<b>42</b>	<b>45</b>	<b>45</b>	<b>43</b>	<b>43</b>	<b>42</b>	<b>41</b>	<b>44</b>	<b>45</b>	<b>47</b>	<b>47</b>	<b>(3)</b>	<b>(6.4%)</b>	<b>(3)</b>	<b>(6.4%)</b>
<b>Tier 1</b>	<b>832</b>	<b>825</b>	<b>831</b>	<b>831</b>	<b>825</b>	<b>815</b>	<b>816</b>	<b>811</b>	<b>807</b>	<b>804</b>	<b>805</b>	<b>797</b>	<b>790</b>	<b>42</b>	<b>5.3%</b>	<b>42</b>	<b>5.3%</b>
<b>Tier 2</b>	<b>2,807</b>	<b>2,775</b>	<b>2,764</b>	<b>2,745</b>	<b>2,739</b>	<b>2,702</b>	<b>2,683</b>	<b>2,630</b>	<b>2,635</b>	<b>2,597</b>	<b>2,573</b>	<b>2,538</b>	<b>2,499</b>	<b>308</b>	<b>12.3%</b>	<b>308</b>	<b>12.3%</b>
<b>All Other Counties</b>	<b>460</b>	<b>447</b>	<b>443</b>	<b>434</b>	<b>432</b>	<b>442</b>	<b>449</b>	<b>453</b>	<b>453</b>	<b>454</b>	<b>446</b>	<b>446</b>	<b>436</b>	<b>24</b>	<b>5.5%</b>	<b>24</b>	<b>5.5%</b>
<b>Statewide Total</b>	<b>4,099</b>	<b>4,047</b>	<b>4,038</b>	<b>4,010</b>	<b>3,996</b>	<b>3,959</b>	<b>3,948</b>	<b>3,894</b>	<b>3,895</b>	<b>3,855</b>	<b>3,824</b>	<b>3,781</b>	<b>3,725</b>	<b>374</b>	<b>10.0%</b>	<b>374</b>	<b>10.0%</b>

**Texas FAIR Plan Association**  
**Policy Growth Report**  
As of 12/31/14  
HO-BT Policies



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	3,231	3,227	3,215	3,203	3,229	3,173	3,202	3,172	3,184	3,141	3,060	2,950	2,913	318	10.9%	318	10.9%
Fort Bend	211	207	209	219	223	228	229	231	228	225	229	229	223	(12)	(5.4%)	(12)	(5.4%)
Galveston	420	416	413	424	422	409	406	393	394	386	392	390	392	28	7.1%	28	7.1%
Dallas	125	132	134	129	131	130	132	138	144	145	145	153	158	(33)	(20.9%)	(33)	(20.9%)
Tarrant	116	109	115	123	127	119	120	126	121	122	119	107	106	10	9.4%	10	9.4%
Brazoria	88	85	84	87	84	83	80	77	75	73	69	67	62	26	41.9%	26	41.9%
Jefferson	97	100	106	112	109	113	126	130	136	144	151	145	143	(46)	(32.2%)	(46)	(32.2%)
Nueces	136	145	150	147	149	145	142	147	148	150	145	142	142	(6)	(4.2%)	(6)	(4.2%)
Montgomery	116	117	121	124	119	121	123	119	120	120	122	119	122	(6)	(4.9%)	(6)	(4.9%)
Bexar	66	66	67	67	68	67	71	70	70	68	69	68	65	1	1.5%	1	1.5%
El Paso	3	3	3	2	2	2	2	2	1	1	2	2	2	1	50.0%	1	50.0%
Hidalgo	9	9	12	12	13	13	13	13	16	15	13	11	10	(1)	(10.0%)	(1)	(10.0%)
Cameron	8	8	9	9	10	10	10	11	11	10	10	10	9	(1)	(11.1%)	(1)	(11.1%)
Orange	25	23	26	27	29	30	28	29	29	28	29	31	31	(6)	(19.4%)	(6)	(19.4%)
Travis	84	83	87	89	91	79	78	78	79	77	79	84	85	(1)	(1.2%)	(1)	(1.2%)
Collin	39	40	40	38	47	47	50	51	58	60	60	59	58	(19)	(32.8%)	(19)	(32.8%)
Calhoun	8	7	7	8	8	9	9	11	11	11	12	12	11	(3)	(27.3%)	(3)	(27.3%)
Denton	30	28	27	27	29	30	30	31	30	31	29	29	28	2	7.1%	2	7.1%
Chambers	10	9	10	10	9	8	9	8	8	8	6	6	7	3	42.9%	3	42.9%
Liberty	4	4	4	4	4	4	4	4	4	4	2	2	2	2	100.0%	2	100.0%
Aransas	13	13	14	15	16	16	18	20	19	21	21	19	20	(7)	(35.0%)	(7)	(35.0%)
Matagorda	1	1	1	1	1	1	1	1	1	1	1	1	2	(1)	(50.0%)	(1)	(50.0%)
Johnson	16	15	15	14	13	12	12	13	14	14	13	13	13	3	23.1%	3	23.1%
Brazos	39	39	40	39	45	44	44	44	44	45	45	45	44	(5)	(11.4%)	(5)	(11.4%)
Waller	3	3	3	3	2	2	2	1	1	1	1	1	2	1	50.0%	1	50.0%
<b>Top 25 Counties</b>	<b>4,898</b>	<b>4,889</b>	<b>4,912</b>	<b>4,933</b>	<b>4,980</b>	<b>4,895</b>	<b>4,941</b>	<b>4,920</b>	<b>4,946</b>	<b>4,901</b>	<b>4,824</b>	<b>4,695</b>	<b>4,650</b>	<b>248</b>	<b>5.3%</b>	<b>248</b>	<b>5.3%</b>
<b>All Other Counties</b>	<b>168</b>	<b>173</b>	<b>179</b>	<b>180</b>	<b>192</b>	<b>174</b>	<b>185</b>	<b>182</b>	<b>192</b>	<b>194</b>	<b>192</b>	<b>186</b>	<b>188</b>	<b>(20)</b>	<b>(10.6%)</b>	<b>(20)</b>	<b>(10.6%)</b>
<b>Tier 1</b>	<b>788</b>	<b>792</b>	<b>802</b>	<b>821</b>	<b>817</b>	<b>805</b>	<b>813</b>	<b>811</b>	<b>818</b>	<b>819</b>	<b>823</b>	<b>806</b>	<b>801</b>	<b>(13)</b>	<b>(1.6%)</b>	<b>(13)</b>	<b>(1.6%)</b>
<b>Tier 2</b>	<b>3,503</b>	<b>3,494</b>	<b>3,489</b>	<b>3,489</b>	<b>3,523</b>	<b>3,474</b>	<b>3,503</b>	<b>3,476</b>	<b>3,489</b>	<b>3,441</b>	<b>3,362</b>	<b>3,254</b>	<b>3,212</b>	<b>291</b>	<b>9.1%</b>	<b>291</b>	<b>9.1%</b>
<b>All Other Counties</b>	<b>775</b>	<b>776</b>	<b>800</b>	<b>803</b>	<b>832</b>	<b>790</b>	<b>810</b>	<b>815</b>	<b>831</b>	<b>835</b>	<b>831</b>	<b>821</b>	<b>825</b>	<b>(50)</b>	<b>(6.1%)</b>	<b>(50)</b>	<b>(6.1%)</b>
<b>Statewide Total</b>	<b>5,066</b>	<b>5,062</b>	<b>5,091</b>	<b>5,113</b>	<b>5,172</b>	<b>5,069</b>	<b>5,126</b>	<b>5,102</b>	<b>5,138</b>	<b>5,095</b>	<b>5,016</b>	<b>4,881</b>	<b>4,838</b>	<b>228</b>	<b>4.7%</b>	<b>228</b>	<b>4.7%</b>

**Texas FAIR Plan Association**  
**Exposure Growth Report**  
As of 12/31/14  
All Forms Combined  
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	14,497	14,509	14,456	14,369	14,320	14,178	14,128	14,019	14,015	13,882	13,828	13,654	13,564	934	6.9%	934	6.9%
Fort Bend	1,840	1,844	1,838	1,818	1,804	1,787	1,784	1,761	1,757	1,736	1,726	1,701	1,690	150	8.9%	150	8.9%
Galveston	995	998	988	981	978	964	954	936	935	929	923	913	903	93	10.3%	93	10.3%
Dallas	736	740	734	732	731	730	731	732	740	740	734	725	717	19	2.6%	19	2.6%
Tarrant	589	598	602	608	601	597	598	599	606	604	601	594	592	(3)	(0.6%)	(3)	(0.6%)
Brazoria	497	497	492	488	483	469	469	460	458	445	442	438	429	68	15.9%	68	15.9%
Jefferson	351	350	344	346	346	348	346	346	347	344	344	341	342	9	2.7%	9	2.7%
Nueces	252	254	249	249	246	245	241	241	239	241	238	234	233	19	8.1%	19	8.1%
Montgomery	213	219	216	213	211	209	209	211	209	206	206	203	207	6	2.9%	6	2.9%
Bexar	160	163	163	164	162	163	164	166	166	169	168	168	167	(8)	(4.6%)	(8)	(4.6%)
El Paso	193	193	193	194	189	188	188	188	192	188	187	184	184	10	5.2%	10	5.2%
Hidalgo	94	97	100	100	100	98	99	99	101	103	105	104	105	(11)	(10.4%)	(11)	(10.4%)
Cameron	133	133	130	132	129	128	125	122	119	113	110	108	104	29	28.2%	29	28.2%
Orange	100	100	98	100	100	98	99	101	106	104	106	105	103	(3)	(3.2%)	(3)	(3.2%)
Travis	96	98	102	101	102	103	101	102	102	102	104	104	102	(6)	(6.0%)	(6)	(6.0%)
Collin	109	111	112	112	114	114	114	116	119	120	122	119	118	(8)	(7.2%)	(8)	(7.2%)
Calhoun	94	95	94	94	97	97	96	95	95	96	96	94	95	(0)	(0.5%)	(0)	(0.5%)
Denton	86	88	87	85	85	86	86	84	86	85	86	87	84	2	2.1%	2	2.1%
Chambers	95	95	96	95	94	94	92	90	90	87	87	85	84	11	13.7%	11	13.7%
Liberty	32	32	31	31	31	30	29	29	28	28	27	26	26	6	22.5%	6	22.5%
Aransas	60	62	62	59	60	59	57	57	56	56	56	54	54	6	11.3%	6	11.3%
Matagorda	41	42	41	41	41	41	43	42	42	42	42	40	41	0	0.8%	0	0.8%
Johnson	30	29	30	31	31	31	31	32	33	32	31	31	31	(1)	(4.7%)	(1)	(4.7%)
Brazos	22	22	22	21	23	22	22	22	22	22	22	21	20	2	11.4%	2	11.4%
Waller	25	25	24	23	24	24	26	25	24	24	23	23	23	1	4.6%	1	4.6%
<b>Top 25 Counties</b>	<b>21,341</b>	<b>21,392</b>	<b>21,303</b>	<b>21,188</b>	<b>21,101</b>	<b>20,903</b>	<b>20,832</b>	<b>20,675</b>	<b>20,686</b>	<b>20,496</b>	<b>20,414</b>	<b>20,158</b>	<b>20,018</b>	<b>1,323</b>	<b>6.6%</b>	<b>1,323</b>	<b>6.6%</b>
<b>All Other Counties</b>	<b>603</b>	<b>610</b>	<b>602</b>	<b>594</b>	<b>606</b>	<b>599</b>	<b>597</b>	<b>596</b>	<b>601</b>	<b>597</b>	<b>595</b>	<b>585</b>	<b>576</b>	<b>27</b>	<b>4.6%</b>	<b>27</b>	<b>4.6%</b>
<b>Tier 1</b>	<b>2,579</b>	<b>2,584</b>	<b>2,553</b>	<b>2,544</b>	<b>2,531</b>	<b>2,503</b>	<b>2,478</b>	<b>2,448</b>	<b>2,439</b>	<b>2,411</b>	<b>2,394</b>	<b>2,363</b>	<b>2,339</b>	<b>240</b>	<b>10.3%</b>	<b>240</b>	<b>10.3%</b>
<b>Tier 2</b>	<b>16,630</b>	<b>16,650</b>	<b>16,592</b>	<b>16,486</b>	<b>16,425</b>	<b>16,260</b>	<b>16,207</b>	<b>16,077</b>	<b>16,077</b>	<b>15,921</b>	<b>15,858</b>	<b>15,658</b>	<b>15,555</b>	<b>1,074</b>	<b>6.9%</b>	<b>1,074</b>	<b>6.9%</b>
<b>All Other Counties</b>	<b>2,735</b>	<b>2,769</b>	<b>2,760</b>	<b>2,752</b>	<b>2,752</b>	<b>2,739</b>	<b>2,744</b>	<b>2,746</b>	<b>2,771</b>	<b>2,762</b>	<b>2,756</b>	<b>2,723</b>	<b>2,700</b>	<b>35</b>	<b>1.3%</b>	<b>35</b>	<b>1.3%</b>
<b>Statewide Total</b>	<b>21,944</b>	<b>22,002</b>	<b>21,905</b>	<b>21,782</b>	<b>21,707</b>	<b>21,501</b>	<b>21,429</b>	<b>21,271</b>	<b>21,287</b>	<b>21,093</b>	<b>21,009</b>	<b>20,743</b>	<b>20,594</b>	<b>1,350</b>	<b>6.6%</b>	<b>1,350</b>	<b>6.6%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages

**Texas FAIR Plan Association**  
**Exposure Growth Report**  
As of 12/31/14  
HO-A Policies  
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	9,474	9,479	9,435	9,370	9,341	9,234	9,205	9,135	9,129	9,033	9,007	8,901	8,843	631	7.1%	631	7.1%
Fort Bend	953	953	951	939	930	919	916	904	901	890	890	878	876	77	8.8%	77	8.8%
Galveston	860	864	853	847	844	831	821	806	805	798	792	784	775	85	11.0%	85	11.0%
Dallas	533	536	530	527	526	523	524	525	530	529	524	517	512	21	4.1%	21	4.1%
Tarrant	451	460	462	467	459	455	455	456	461	460	457	452	448	3	0.7%	3	0.7%
Brazoria	430	430	426	422	418	406	404	397	397	384	381	377	367	63	17.3%	63	17.3%
Jefferson	322	320	315	316	318	320	317	317	318	316	315	312	314	9	2.7%	9	2.7%
Nueces	188	190	186	185	181	181	177	178	175	177	175	171	169	19	11.0%	19	11.0%
Montgomery	151	155	153	152	150	150	148	150	148	146	146	146	149	2	1.4%	2	1.4%
Bexar	117	120	120	121	120	121	121	123	123	125	124	124	124	(7)	(6.0%)	(7)	(6.0%)
El Paso	172	171	171	173	168	166	167	167	172	167	167	165	164	8	4.7%	8	4.7%
Hidalgo	35	39	41	40	41	39	39	40	40	42	44	43	42	(6)	(15.1%)	(6)	(15.1%)
Cameron	111	111	109	109	107	106	103	101	97	92	90	88	84	27	31.9%	27	31.9%
Orange	82	82	80	83	84	82	83	85	89	88	90	89	88	(6)	(6.6%)	(6)	(6.6%)
Travis	76	78	81	80	81	82	80	82	82	83	85	85	82	(6)	(7.2%)	(6)	(7.2%)
Collin	69	71	73	72	73	73	74	76	77	78	80	78	78	(8)	(10.8%)	(8)	(10.8%)
Calhoun	88	88	88	87	90	90	89	87	87	88	89	87	88	(0)	(0.3%)	(0)	(0.3%)
Denton	69	70	70	69	68	68	69	66	68	67	67	69	67	2	2.8%	2	2.8%
Chambers	89	89	89	89	88	87	86	84	83	80	80	78	77	12	15.0%	12	15.0%
Liberty	24	24	23	22	22	22	22	21	21	19	19	19	20	4	22.8%	4	22.8%
Aransas	56	57	57	55	55	54	52	52	50	51	51	49	49	6	13.2%	6	13.2%
Matagorda	39	39	39	39	38	39	40	39	40	40	39	38	38	1	2.2%	1	2.2%
Johnson	25	24	25	26	25	26	26	27	27	26	26	26	27	(2)	(7.8%)	(2)	(7.8%)
Brazos	13	12	12	12	14	13	13	13	13	13	13	13	12	1	7.0%	1	7.0%
Waller	15	15	15	14	14	15	17	15	15	15	14	14	14	1	6.2%	1	6.2%
<b>Top 25 Counties</b>	<b>14,443</b>	<b>14,479</b>	<b>14,403</b>	<b>14,316</b>	<b>14,256</b>	<b>14,102</b>	<b>14,048</b>	<b>13,947</b>	<b>13,948</b>	<b>13,809</b>	<b>13,765</b>	<b>13,603</b>	<b>13,508</b>	<b>936</b>	<b>6.9%</b>	<b>936</b>	<b>6.9%</b>
<b>All Other Counties</b>	<b>479</b>	<b>483</b>	<b>473</b>	<b>465</b>	<b>477</b>	<b>471</b>	<b>468</b>	<b>469</b>	<b>472</b>	<b>469</b>	<b>468</b>	<b>460</b>	<b>452</b>	<b>26</b>	<b>5.8%</b>	<b>26</b>	<b>5.8%</b>
<b>Tier 1</b>	<b>2,237</b>	<b>2,240</b>	<b>2,212</b>	<b>2,201</b>	<b>2,190</b>	<b>2,165</b>	<b>2,139</b>	<b>2,114</b>	<b>2,104</b>	<b>2,077</b>	<b>2,061</b>	<b>2,033</b>	<b>2,011</b>	<b>226</b>	<b>11.2%</b>	<b>226</b>	<b>11.2%</b>
<b>Tier 2</b>	<b>10,620</b>	<b>10,632</b>	<b>10,585</b>	<b>10,509</b>	<b>10,474</b>	<b>10,351</b>	<b>10,319</b>	<b>10,239</b>	<b>10,235</b>	<b>10,128</b>	<b>10,104</b>	<b>9,985</b>	<b>9,923</b>	<b>697</b>	<b>7.0%</b>	<b>697</b>	<b>7.0%</b>
<b>All Other Counties</b>	<b>2,065</b>	<b>2,090</b>	<b>2,079</b>	<b>2,071</b>	<b>2,069</b>	<b>2,057</b>	<b>2,057</b>	<b>2,064</b>	<b>2,080</b>	<b>2,073</b>	<b>2,068</b>	<b>2,044</b>	<b>2,026</b>	<b>38</b>	<b>1.9%</b>	<b>38</b>	<b>1.9%</b>
<b>Statewide Total</b>	<b>14,922</b>	<b>14,962</b>	<b>14,876</b>	<b>14,781</b>	<b>14,733</b>	<b>14,573</b>	<b>14,516</b>	<b>14,417</b>	<b>14,420</b>	<b>14,277</b>	<b>14,233</b>	<b>14,062</b>	<b>13,960</b>	<b>962</b>	<b>6.9%</b>	<b>962</b>	<b>6.9%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages

**Texas FAIR Plan Association**  
**Exposure Growth Report**  
As of 12/31/14  
TDP-1 Policies  
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	4,769	4,779	4,769	4,749	4,728	4,696	4,675	4,639	4,642	4,607	4,582	4,517	4,488	282	6.3%	282	6.3%
Fort Bend	875	879	876	867	862	856	856	846	844	835	825	813	804	71	8.9%	71	8.9%
Galveston	97	97	97	96	97	97	97	95	95	96	97	94	93	4	4.8%	4	4.8%
Dallas	190	192	191	193	193	194	195	194	196	198	197	195	193	(3)	(1.3%)	(3)	(1.3%)
Tarrant	131	132	134	134	135	135	136	136	139	138	138	136	138	(7)	(4.9%)	(7)	(4.9%)
Brazoria	63	63	62	62	62	60	61	59	58	58	58	58	59	4	7.5%	4	7.5%
Jefferson	25	26	25	25	23	24	23	24	24	22	23	23	22	2	10.3%	2	10.3%
Nueces	39	39	39	39	40	39	39	38	39	40	39	39	39	(0)	(0.3%)	(0)	(0.3%)
Montgomery	56	58	57	55	55	53	54	54	54	52	52	50	50	5	10.9%	5	10.9%
Bexar	39	39	40	40	39	39	39	39	40	40	40	40	39	(0)	(1.0%)	(0)	(1.0%)
El Paso	21	22	22	20	21	21	21	20	20	20	20	19	19	2	8.2%	2	8.2%
Hidalgo	58	57	58	59	58	58	59	58	61	60	60	60	63	(5)	(7.2%)	(5)	(7.2%)
Cameron	15	15	14	15	14	14	14	13	13	13	13	13	12	2	20.1%	2	20.1%
Orange	16	17	17	16	16	15	15	15	16	15	15	15	14	3	19.7%	3	19.7%
Travis	14	14	15	15	15	15	15	14	14	14	14	14	15	(1)	(5.4%)	(1)	(5.4%)
Collin	37	37	37	37	37	39	38	37	38	39	39	38	37	0	1.0%	0	1.0%
Calhoun	6	6	6	6	7	7	7	7	7	6	6	6	6	(0)	(1.8%)	(0)	(1.8%)
Denton	16	16	16	15	16	16	17	17	17	16	17	17	16	0	2.0%	0	2.0%
Chambers	6	6	6	6	6	6	6	6	7	7	6	6	6	(0)	(4.6%)	(0)	(4.6%)
Liberty	8	8	8	8	8	8	7	7	8	8	7	7	7	1	20.8%	1	20.8%
Aransas	3	3	3	3	3	3	3	3	3	3	3	3	3	(0)	(3.7%)	(0)	(3.7%)
Matagorda	2	2	2	2	2	2	2	2	2	2	2	2	2	(0)	(15.1%)	(0)	(15.1%)
Johnson	5	5	5	5	5	5	5	5	5	5	4	4	4	1	14.0%	1	14.0%
Brazos	6	6	6	6	6	5	6	6	6	6	6	5	5	1	21.2%	1	21.2%
Waller	9	9	9	9	10	9	9	9	9	9	9	9	9	0	2.1%	0	2.1%
<b>Top 25 Counties</b>	<b>6,507</b>	<b>6,527</b>	<b>6,514</b>	<b>6,485</b>	<b>6,457</b>	<b>6,416</b>	<b>6,399</b>	<b>6,345</b>	<b>6,356</b>	<b>6,308</b>	<b>6,273</b>	<b>6,185</b>	<b>6,143</b>	<b>364</b>	<b>5.9%</b>	<b>364</b>	<b>5.9%</b>
<b>All Other Counties</b>	<b>116</b>	<b>118</b>	<b>119</b>	<b>120</b>	<b>119</b>	<b>119</b>	<b>119</b>	<b>118</b>	<b>120</b>	<b>118</b>	<b>117</b>	<b>116</b>	<b>114</b>	<b>1</b>	<b>1.0%</b>	<b>1</b>	<b>1.0%</b>
<b>Tier 1</b>	<b>262</b>	<b>264</b>	<b>261</b>	<b>262</b>	<b>260</b>	<b>258</b>	<b>259</b>	<b>254</b>	<b>255</b>	<b>253</b>	<b>254</b>	<b>251</b>	<b>250</b>	<b>13</b>	<b>5.0%</b>	<b>13</b>	<b>5.0%</b>
<b>Tier 2</b>	<b>5,740</b>	<b>5,752</b>	<b>5,741</b>	<b>5,712</b>	<b>5,684</b>	<b>5,645</b>	<b>5,625</b>	<b>5,578</b>	<b>5,583</b>	<b>5,537</b>	<b>5,500</b>	<b>5,423</b>	<b>5,385</b>	<b>354</b>	<b>6.6%</b>	<b>354</b>	<b>6.6%</b>
<b>All Other Counties</b>	<b>620</b>	<b>629</b>	<b>631</b>	<b>631</b>	<b>632</b>	<b>631</b>	<b>636</b>	<b>631</b>	<b>638</b>	<b>636</b>	<b>636</b>	<b>627</b>	<b>622</b>	<b>(2)</b>	<b>(0.3%)</b>	<b>(2)</b>	<b>(0.3%)</b>
<b>Statewide Total</b>	<b>6,623</b>	<b>6,645</b>	<b>6,632</b>	<b>6,605</b>	<b>6,576</b>	<b>6,534</b>	<b>6,519</b>	<b>6,463</b>	<b>6,476</b>	<b>6,426</b>	<b>6,390</b>	<b>6,301</b>	<b>6,257</b>	<b>365</b>	<b>5.8%</b>	<b>365</b>	<b>5.8%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages

**Texas FAIR Plan Association**  
**Exposure Growth Report**  
As of 12/31/14  
HO-CONB Policies  
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	173	171	170	169	168	166	163	160	159	157	156	153	151	22	14.4%	22	14.4%
Fort Bend	5	5	4	4	4	4	4	4	4	4	4	4	4	1	29.8%	1	29.8%
Galveston	23	23	23	22	22	22	22	21	21	21	21	21	21	3	12.1%	3	12.1%
Dallas	9	9	9	9	9	10	10	10	10	10	9	9	9	1	7.6%	1	7.6%
Tarrant	3	3	3	3	3	3	2	2	3	3	3	3	3	(0)	(4.5%)	(0)	(4.5%)
Brazoria	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(12.2%)	(0)	(12.2%)
Jefferson	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(14.4%)	(0)	(14.4%)
Nueces	21	21	21	21	21	21	21	20	21	20	20	20	20	1	7.3%	1	7.3%
Montgomery	3	2	3	2	2	2	3	3	3	4	4	4	3	(1)	(20.2%)	(1)	(20.2%)
Bexar	2	2	2	2	2	2	2	2	2	2	2	2	2	0	11.4%	0	11.4%
El Paso	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.1%	0	99.1%
Hidalgo	0	0	0	1	1	1	1	1	1	1	1	1	1	(0)	(8.3%)	(0)	(8.3%)
Cameron	7	7	7	7	7	7	7	7	7	7	7	7	7	(0)	(0.1%)	(0)	(0.1%)
Orange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Travis	4	4	4	4	4	4	4	4	4	4	4	3	3	1	24.7%	1	24.7%
Collin	2	2	2	2	2	2	2	2	2	2	2	2	2	(0)	(7.3%)	(0)	(7.3%)
Calhoun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Denton	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(75.0%)	(0)	(75.0%)
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Liberty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Aransas	1	1	1	1	1	1	2	2	2	2	2	2	2	(0)	(3.6%)	(0)	(3.6%)
Matagorda	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(66.7%)	(0)	(66.7%)
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Brazos	3	3	3	3	2	2	2	3	3	2	2	2	2	0	13.6%	0	13.6%
Waller	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
<b>Top 25 Counties</b>	<b>259</b>	<b>255</b>	<b>254</b>	<b>253</b>	<b>252</b>	<b>249</b>	<b>247</b>	<b>243</b>	<b>242</b>	<b>241</b>	<b>238</b>	<b>235</b>	<b>232</b>	<b>27</b>	<b>11.8%</b>	<b>27</b>	<b>11.8%</b>
<b>All Other Counties</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>(0)</b>	<b>(0.9%)</b>	<b>(0)</b>	<b>(0.9%)</b>
<b>Tier 1</b>	<b>55</b>	<b>54</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>51</b>	<b>3</b>	<b>6.8%</b>	<b>3</b>	<b>6.8%</b>
<b>Tier 2</b>	<b>179</b>	<b>176</b>	<b>174</b>	<b>174</b>	<b>174</b>	<b>171</b>	<b>169</b>	<b>165</b>	<b>163</b>	<b>162</b>	<b>160</b>	<b>158</b>	<b>155</b>	<b>23</b>	<b>14.9%</b>	<b>23</b>	<b>14.9%</b>
<b>All Other Counties</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>29</b>	<b>29</b>	<b>1</b>	<b>2.6%</b>	<b>1</b>	<b>2.6%</b>
<b>Statewide Total</b>	<b>263</b>	<b>258</b>	<b>257</b>	<b>256</b>	<b>255</b>	<b>252</b>	<b>250</b>	<b>247</b>	<b>246</b>	<b>244</b>	<b>242</b>	<b>239</b>	<b>235</b>	<b>27</b>	<b>11.6%</b>	<b>27</b>	<b>11.6%</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages

**Texas FAIR Plan Association**  
**Exposure Growth Report**  
As of 12/31/14  
HO-BT Policies  
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	81	81	82	81	83	83	84	84	85	84	84	82	82	(1)	(0.7%)	(1)	(0.7%)
Fort Bend	8	7	7	8	8	8	8	8	8	7	7	8	7	0	4.2%	0	4.2%
Galveston	15	14	14	15	15	14	14	14	14	14	14	14	14	1	4.2%	1	4.2%
Dallas	3	3	3	3	3	3	3	3	4	4	4	4	4	(1)	(15.5%)	(1)	(15.5%)
Tarrant	4	3	4	4	4	4	4	4	4	4	3	3	3	1	20.9%	1	20.9%
Brazoria	3	3	3	3	3	3	3	3	3	3	2	2	2	1	26.9%	1	26.9%
Jefferson	3	3	3	4	3	4	4	4	4	5	5	5	5	(1)	(32.1%)	(1)	(32.1%)
Nueces	4	4	4	4	4	4	4	4	4	5	4	4	5	(1)	(23.6%)	(1)	(23.6%)
Montgomery	3	3	4	4	4	4	4	4	4	4	4	4	4	(1)	(21.3%)	(1)	(21.3%)
Bexar	1	1	1	1	2	1	2	2	2	2	2	2	2	(0)	(8.9%)	(0)	(8.9%)
El Paso	0	0	0	0	0	0	0	0	0	0	0	0	0	0	201.5%	0	201.5%
Hidalgo	0	0	0	0	0	0	0	0	1	1	0	0	0	(0)	(18.7%)	(0)	(18.7%)
Cameron	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(7.0%)	(0)	(7.0%)
Orange	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(18.7%)	(0)	(18.7%)
Travis	2	2	2	2	2	2	2	1	2	1	2	2	2	(0)	(12.6%)	(0)	(12.6%)
Collin	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(28.8%)	(0)	(28.8%)
Calhoun	0	0	0	0	0	0	0	0	0	0	1	1	0	(0)	(16.9%)	(0)	(16.9%)
Denton	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(11.7%)	(0)	(11.7%)
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75.0%	0	75.0%
Liberty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	133.3%	0	133.3%
Aransas	0	0	0	1	1	1	1	1	1	1	1	1	1	(0)	(32.5%)	(0)	(32.5%)
Matagorda	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(28.6%)	(0)	(28.6%)
Johnson	1	1	1	0	0	0	0	0	1	1	1	1	1	0	1.2%	0	1.2%
Brazos	1	1	1	1	1	1	1	1	1	1	1	1	1	0	3.6%	0	3.6%
Waller	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(13.3%)	(0)	(13.3%)
<b>Top 25 Counties</b>	<b>132</b>	<b>131</b>	<b>133</b>	<b>134</b>	<b>137</b>	<b>136</b>	<b>138</b>	<b>139</b>	<b>139</b>	<b>138</b>	<b>138</b>	<b>136</b>	<b>136</b>	<b>(4)</b>	<b>(2.8%)</b>	<b>(4)</b>	<b>(2.8%)</b>
<b>All Other Counties</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>(1)</b>	<b>(13.6%)</b>	<b>(1)</b>	<b>(13.6%)</b>
<b>Tier 1</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>28</b>	<b>(2)</b>	<b>(6.7%)</b>	<b>(2)</b>	<b>(6.7%)</b>
<b>Tier 2</b>	<b>91</b>	<b>90</b>	<b>92</b>	<b>92</b>	<b>93</b>	<b>93</b>	<b>95</b>	<b>95</b>	<b>96</b>	<b>95</b>	<b>94</b>	<b>93</b>	<b>92</b>	<b>(1)</b>	<b>(0.8%)</b>	<b>(1)</b>	<b>(0.8%)</b>
<b>All Other Counties</b>	<b>21</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>23</b>	<b>22</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>(2)</b>	<b>(8.6%)</b>	<b>(2)</b>	<b>(8.6%)</b>
<b>Statewide Total</b>	<b>137</b>	<b>137</b>	<b>139</b>	<b>140</b>	<b>142</b>	<b>142</b>	<b>144</b>	<b>145</b>	<b>146</b>	<b>145</b>	<b>144</b>	<b>142</b>	<b>142</b>	<b>(5)</b>	<b>(3.2%)</b>	<b>(5)</b>	<b>(3.2%)</b>

Exposure includes Dwelling, Contents, and Loss of Use coverages

**Texas FAIR Plan Association**  
**Premium Growth Report**  
As of 12/31/14  
All Forms Combined  
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	6,704.2	6,599.6	8,251.0	7,822.1	9,644.0	8,077.9	10,291.2	9,176.9	9,280.3	8,672.7	7,475.6	7,165.2	6,592.3	112.0	1.7%	112.0	1.7%
Fort Bend	733.8	695.6	837.0	847.9	1,036.2	841.5	1,107.7	906.6	971.4	894.4	792.9	773.6	802.6	(68.8)	(8.6%)	(68.8)	(8.6%)
Galveston	130.3	149.1	176.5	180.6	228.9	227.5	246.3	199.0	175.1	170.9	154.8	139.0	121.1	9.2	7.6%	9.2	7.6%
Dallas	285.1	323.6	327.4	348.2	395.4	318.5	366.1	366.0	384.5	398.6	342.8	382.2	297.4	(12.3)	(4.1%)	(12.3)	(4.1%)
Tarrant	219.2	248.5	248.4	315.1	266.3	282.0	306.3	283.0	335.0	346.4	310.2	278.1	263.4	(44.2)	(16.8%)	(44.2)	(16.8%)
Brazoria	64.8	77.9	93.2	111.3	112.8	92.6	124.7	104.6	111.2	82.0	73.9	83.0	61.7	3.1	5.0%	3.1	5.0%
Jefferson	41.8	54.3	65.1	89.0	85.6	98.7	108.9	101.8	53.0	39.1	37.3	33.5	39.5	2.4	6.0%	2.4	6.0%
Nueces	39.7	67.4	52.7	77.4	72.2	99.9	70.3	72.7	58.9	86.9	54.9	51.8	43.4	(3.7)	(8.5%)	(3.7)	(8.5%)
Montgomery	48.8	73.4	83.3	96.1	102.5	85.6	91.2	117.3	100.8	114.2	87.5	62.5	70.2	(21.4)	(30.5%)	(21.4)	(30.5%)
Bexar	47.6	63.2	61.9	79.9	85.0	72.9	67.3	82.8	65.5	86.1	68.1	74.3	63.2	(15.6)	(24.7%)	(15.6)	(24.7%)
El Paso	38.1	26.0	32.3	57.4	44.1	33.4	58.5	52.5	57.1	58.9	64.1	60.0	34.5	3.5	10.3%	3.5	10.3%
Hidalgo	46.0	33.2	46.6	58.6	52.2	64.4	93.9	53.5	67.9	58.6	52.8	63.5	44.9	1.2	2.6%	1.2	2.6%
Cameron	25.5	27.9	24.3	26.8	27.1	25.4	38.7	26.7	32.3	31.3	22.8	25.5	27.7	(2.2)	(7.9%)	(2.2)	(7.9%)
Orange	56.7	47.1	74.2	62.0	93.6	77.4	80.9	78.5	91.6	60.0	53.5	72.0	36.1	20.5	56.9%	20.5	56.9%
Travis	24.5	16.9	35.6	30.9	36.9	35.4	44.1	33.6	27.6	28.4	27.6	40.1	23.7	0.8	3.4%	0.8	3.4%
Collin	46.7	23.4	34.1	31.9	46.4	39.3	29.9	33.2	50.3	30.7	90.7	33.4	58.6	(11.9)	(20.3%)	(11.9)	(20.3%)
Calhoun	15.4	12.8	18.2	6.3	26.8	32.6	24.2	25.1	13.3	19.9	19.6	12.9	14.5	0.8	5.8%	0.8	5.8%
Denton	28.1	48.4	37.8	34.9	30.2	36.2	48.1	33.4	45.7	25.9	22.1	39.6	48.1	(20.0)	(41.6%)	(20.0)	(41.6%)
Chambers	14.8	9.1	18.1	30.3	21.7	23.7	23.3	15.8	22.0	20.2	18.1	14.6	15.5	(0.7)	(4.8%)	(0.7)	(4.8%)
Liberty	20.4	33.9	32.7	22.7	28.2	29.7	29.8	33.4	22.3	39.6	21.1	14.1	22.0	(1.5)	(7.0%)	(1.5)	(7.0%)
Aransas	4.2	8.8	13.9	8.7	13.6	17.1	10.5	15.8	13.7	10.6	13.8	7.8	6.8	(2.6)	(38.4%)	(2.6)	(38.4%)
Matagorda	8.5	14.9	4.8	9.4	15.1	14.5	17.7	17.0	7.6	13.6	7.2	5.4	9.9	(1.4)	(13.9%)	(1.4)	(13.9%)
Johnson	15.9	11.1	7.9	25.4	12.5	19.0	23.6	13.8	21.9	31.1	13.1	21.1	12.0	3.8	32.1%	3.8	32.1%
Brazos	13.5	4.4	4.8	(1.6)	20.0	7.2	9.9	9.6	4.5	5.2	5.4	10.7	9.5	4.0	41.7%	4.0	41.7%
Waller	4.4	12.0	15.1	3.8	25.4	0.8	27.8	4.6	8.4	26.6	14.3	20.0	5.8	(1.4)	(23.6%)	(1.4)	(23.6%)
<b>Top 25 Counties</b>	<b>8,677.9</b>	<b>8,682.4</b>	<b>10,596.9</b>	<b>10,375.2</b>	<b>12,522.4</b>	<b>10,653.1</b>	<b>13,340.8</b>	<b>11,857.1</b>	<b>12,022.0</b>	<b>11,351.9</b>	<b>9,844.6</b>	<b>9,483.7</b>	<b>8,724.5</b>	<b>(46.5)</b>	<b>(0.5%)</b>	<b>(46.5)</b>	<b>(0.5%)</b>
<b>All Other Counties</b>	<b>267.8</b>	<b>311.3</b>	<b>323.3</b>	<b>244.6</b>	<b>373.6</b>	<b>338.5</b>	<b>383.6</b>	<b>341.8</b>	<b>318.0</b>	<b>320.0</b>	<b>304.6</b>	<b>337.9</b>	<b>307.5</b>	<b>(39.7)</b>	<b>(12.9%)</b>	<b>(39.7)</b>	<b>(12.9%)</b>
<b>Tier 1</b>	<b>359.4</b>	<b>432.4</b>	<b>475.8</b>	<b>557.7</b>	<b>622.3</b>	<b>647.8</b>	<b>675.8</b>	<b>593.1</b>	<b>501.0</b>	<b>491.8</b>	<b>418.1</b>	<b>380.8</b>	<b>354.6</b>	<b>4.8</b>	<b>1.4%</b>	<b>4.8</b>	<b>1.4%</b>
<b>Tier 2</b>	<b>7,595.5</b>	<b>7,460.4</b>	<b>9,290.5</b>	<b>8,843.4</b>	<b>10,920.2</b>	<b>9,147.8</b>	<b>11,660.9</b>	<b>10,303.8</b>	<b>10,485.4</b>	<b>9,767.4</b>	<b>8,431.7</b>	<b>8,133.9</b>	<b>7,551.2</b>	<b>44.2</b>	<b>0.6%</b>	<b>44.2</b>	<b>0.6%</b>
<b>All Other Counties</b>	<b>990.9</b>	<b>1,101.0</b>	<b>1,154.0</b>	<b>1,218.6</b>	<b>1,353.5</b>	<b>1,196.0</b>	<b>1,387.6</b>	<b>1,301.9</b>	<b>1,353.6</b>	<b>1,412.8</b>	<b>1,299.4</b>	<b>1,306.9</b>	<b>1,126.2</b>	<b>(135.3)</b>	<b>(12.0%)</b>	<b>(135.3)</b>	<b>(12.0%)</b>
<b>Statewide Total</b>	<b>8,945.8</b>	<b>8,993.7</b>	<b>10,920.2</b>	<b>10,619.8</b>	<b>12,896.0</b>	<b>10,991.6</b>	<b>13,724.4</b>	<b>12,198.9</b>	<b>12,340.0</b>	<b>11,672.0</b>	<b>10,149.2</b>	<b>9,821.6</b>	<b>9,032.0</b>	<b>(86.3)</b>	<b>(1.0%)</b>	<b>(86.3)</b>	<b>(1.0%)</b>

Premium totals are not audited and may not match published financial statements



**Texas FAIR Plan Association**  
**Premium Growth Report**  
As of 12/31/14  
HO-A Policies  
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	4,489	4,428	5,492	5,258	6,607	5,426	7,145	6,444	6,508	5,724	4,884	4,649	4,367	121	2.8%	121	2.8%
Fort Bend	385	370	453	435	578	455	603	538	533	472	394	441	421	(36)	(8.6%)	(36)	(8.6%)
Galveston	90	113	129	129	174	169	182	152	130	126	104	101	81	10	12.0%	10	12.0%
Dallas	216	245	252	253	306	241	277	274	291	297	257	288	224	(7)	(3.2%)	(7)	(3.2%)
Tarrant	172	202	185	244	199	223	242	223	251	277	234	209	213	(41)	(19.4%)	(41)	(19.4%)
Brazoria	48	66	78	85	90	76	99	85	93	67	55	68	50	(2)	(3.2%)	(2)	(3.2%)
Jefferson	37	45	58	71	76	83	96	92	38	34	31	26	30	7	23.6%	7	23.6%
Nueces	24	52	37	51	45	77	40	48	39	61	37	33	27	(3)	(12.4%)	(3)	(12.4%)
Montgomery	37	52	51	65	68	68	64	89	71	92	58	44	49	(12)	(25.1%)	(12)	(25.1%)
Bexar	31	44	47	54	63	57	46	60	40	63	47	54	47	(16)	(33.7%)	(16)	(33.7%)
El Paso	35	23	22	52	38	25	51	45	52	54	56	51	27	9	31.9%	9	31.9%
Hidalgo	12	8	26	28	27	28	36	29	17	28	30	29	15	(3)	(21.5%)	(3)	(21.5%)
Cameron	23	20	19	19	19	17	30	18	25	24	19	21	24	(1)	(4.2%)	(1)	(4.2%)
Orange	44	42	60	44	73	64	69	70	75	49	44	57	32	12	38.7%	12	38.7%
Travis	19	10	27	24	24	25	29	31	17	21	19	33	16	3	17.5%	3	17.5%
Collin	31	15	23	18	38	22	17	24	38	23	46	15	43	(12)	(27.2%)	(12)	(27.2%)
Calhoun	14	11	17	5	26	27	20	21	11	17	18	11	14	1	3.7%	1	3.7%
Denton	22	42	26	26	24	31	43	31	36	23	17	29	39	(18)	(45.0%)	(18)	(45.0%)
Chambers	14	8	15	29	17	21	19	16	21	14	16	11	14	(0)	(2.8%)	(0)	(2.8%)
Liberty	19	31	27	16	22	21	24	28	17	22	15	7	21	(2)	(11.0%)	(2)	(11.0%)
Aransas	3	7	13	8	11	14	9	13	12	9	12	7	6	(3)	(50.9%)	(3)	(50.9%)
Matagorda	8	12	5	10	11	11	17	15	7	12	7	4	9	(1)	(10.2%)	(1)	(10.2%)
Johnson	11	8	5	21	11	17	18	11	21	22	10	16	9	3	30.1%	3	30.1%
Brazos	8	3	3	(4)	10	3	6	7	2	2	4	6	6	2	29.7%	2	29.7%
Waller	2	6	10	3	10	(1)	24	3	4	24	10	15	(1)	3	(360.7%)	3	(360.7%)
<b>Top 25 Counties</b>	<b>5,795</b>	<b>5,862</b>	<b>7,081</b>	<b>6,941</b>	<b>8,568</b>	<b>7,198</b>	<b>9,206</b>	<b>8,366</b>	<b>8,347</b>	<b>7,556</b>	<b>6,422</b>	<b>6,225</b>	<b>5,783</b>	<b>12</b>	<b>0.2%</b>	<b>12</b>	<b>0.2%</b>
<b>All Other Counties</b>	<b>191</b>	<b>253</b>	<b>257</b>	<b>158</b>	<b>284</b>	<b>278</b>	<b>297</b>	<b>267</b>	<b>240</b>	<b>247</b>	<b>227</b>	<b>262</b>	<b>229</b>	<b>(39)</b>	<b>(16.8%)</b>	<b>(39)</b>	<b>(16.8%)</b>
<b>Tier 1</b>	<b>275</b>	<b>342</b>	<b>379</b>	<b>418</b>	<b>484</b>	<b>509</b>	<b>520</b>	<b>474</b>	<b>388</b>	<b>378</b>	<b>308</b>	<b>286</b>	<b>267</b>	<b>8</b>	<b>2.8%</b>	<b>8</b>	<b>2.8%</b>
<b>Tier 2</b>	<b>4,970</b>	<b>4,918</b>	<b>6,100</b>	<b>5,798</b>	<b>7,354</b>	<b>6,045</b>	<b>7,927</b>	<b>7,154</b>	<b>7,186</b>	<b>6,325</b>	<b>5,394</b>	<b>5,223</b>	<b>4,896</b>	<b>74</b>	<b>1.5%</b>	<b>74</b>	<b>1.5%</b>
<b>All Other Counties</b>	<b>742</b>	<b>856</b>	<b>859</b>	<b>882</b>	<b>1,014</b>	<b>922</b>	<b>1,055</b>	<b>1,006</b>	<b>1,013</b>	<b>1,099</b>	<b>946</b>	<b>979</b>	<b>850</b>	<b>(108)</b>	<b>(12.7%)</b>	<b>(108)</b>	<b>(12.7%)</b>
<b>Statewide Total</b>	<b>5,986</b>	<b>6,116</b>	<b>7,338</b>	<b>7,098</b>	<b>8,852</b>	<b>7,476</b>	<b>9,502</b>	<b>8,634</b>	<b>8,587</b>	<b>7,802</b>	<b>6,649</b>	<b>6,487</b>	<b>6,013</b>	<b>(26)</b>	<b>(0.4%)</b>	<b>(26)</b>	<b>(0.4%)</b>

Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Premium Growth Report**  
As of 12/31/14  
TDP-1 Policies  
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)													Annual Growth		YTD Growth	
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	2,072	2,053	2,631	2,434	2,875	2,499	2,982	2,596	2,644	2,807	2,464	2,391	2,111	(39)	(1.8%)	(39)	(1.8%)
Fort Bend	344	318	380	408	452	379	497	362	433	415	395	327	377	(33)	(8.7%)	(33)	(8.7%)
Galveston	26	29	36	34	33	41	42	28	33	31	39	28	30	(4)	(14.8%)	(4)	(14.8%)
Dallas	63	74	66	90	86	71	85	83	83	96	77	87	70	(7)	(9.7%)	(7)	(9.7%)
Tarrant	44	46	63	67	63	53	62	57	81	67	71	65	48	(4)	(8.7%)	(4)	(8.7%)
Brazoria	15	11	15	25	21	13	24	18	16	13	16	13	11	4	33.7%	4	33.7%
Jefferson	3	8	6	13	8	14	9	7	14	5	4	6	8	(5)	(59.6%)	(5)	(59.6%)
Nueces	8	9	9	15	10	9	16	14	7	14	10	12	8	0	1.1%	0	1.1%
Montgomery	10	18	28	26	31	18	24	23	30	20	27	14	18	(8)	(42.7%)	(8)	(42.7%)
Bexar	13	18	14	25	19	14	18	22	21	19	21	17	16	(3)	(16.4%)	(3)	(16.4%)
El Paso	3	3	10	5	6	8	7	6	5	4	8	9	8	(5)	(63.3%)	(5)	(63.3%)
Hidalgo	34	25	21	31	25	36	57	25	50	31	22	33	29	4	15.1%	4	15.1%
Cameron	1	4	2	5	6	4	6	6	5	5	2	4	3	(2)	(62.8%)	(2)	(62.8%)
Orange	13	6	14	16	20	12	11	8	15	11	10	15	5	8	171.5%	8	171.5%
Travis	4	4	4	5	7	5	12	2	7	5	6	6	5	(2)	(34.1%)	(2)	(34.1%)
Collin	15	8	10	14	5	17	11	8	11	7	44	16	15	(0)	(1.3%)	(0)	(1.3%)
Calhoun	1	2	1	1	1	5	4	4	2	3	1	1	0	0	84.1%	0	84.1%
Denton	6	6	12	9	6	5	5	4	8	3	5	10	9	(3)	(29.6%)	(3)	(29.6%)
Chambers	1	1	3	2	4	2	4	(0)	1	6	2	4	1	(0)	(40.1%)	(0)	(40.1%)
Liberty	2	3	6	6	6	9	6	5	6	18	6	7	1	1	78.0%	1	78.0%
Aransas	1	1	1	1	1	3	1	2	1	0	1	(0)	1	0	10.1%	0	10.1%
Matagorda	0	3	0	(0)	4	4	1	2	1	1	(0)	2	1	(0)	(75.0%)	(0)	(75.0%)
Johnson	5	3	2	4	1	2	6	3	1	8	3	4	4	1	33.7%	1	33.7%
Brazos	5	1	1	2	5	2	4	1	1	3	1	3	3	2	63.4%	2	63.4%
Waller	2	6	5	1	15	2	4	2	5	3	4	5	7	(5)	(69.3%)	(5)	(69.3%)
<b>Top 25 Counties</b>	<b>2,688</b>	<b>2,660</b>	<b>3,338</b>	<b>3,239</b>	<b>3,709</b>	<b>3,228</b>	<b>3,901</b>	<b>3,289</b>	<b>3,480</b>	<b>3,595</b>	<b>3,239</b>	<b>3,080</b>	<b>2,787</b>	<b>(98)</b>	<b>(3.5%)</b>	<b>(98)</b>	<b>(3.5%)</b>
<b>All Other Counties</b>	<b>74</b>	<b>56</b>	<b>64</b>	<b>81</b>	<b>79</b>	<b>57</b>	<b>81</b>	<b>72</b>	<b>72</b>	<b>69</b>	<b>74</b>	<b>70</b>	<b>75</b>	<b>(1)</b>	<b>(1.4%)</b>	<b>(1)</b>	<b>(1.4%)</b>
<b>Tier 1</b>	<b>57</b>	<b>70</b>	<b>73</b>	<b>102</b>	<b>92</b>	<b>97</b>	<b>111</b>	<b>83</b>	<b>82</b>	<b>81</b>	<b>81</b>	<b>71</b>	<b>65</b>	<b>(8)</b>	<b>(11.9%)</b>	<b>(8)</b>	<b>(11.9%)</b>
<b>Tier 2</b>	<b>2,476</b>	<b>2,416</b>	<b>3,058</b>	<b>2,908</b>	<b>3,396</b>	<b>2,941</b>	<b>3,560</b>	<b>3,006</b>	<b>3,162</b>	<b>3,292</b>	<b>2,902</b>	<b>2,779</b>	<b>2,536</b>	<b>(59)</b>	<b>(2.3%)</b>	<b>(59)</b>	<b>(2.3%)</b>
<b>All Other Counties</b>	<b>229</b>	<b>230</b>	<b>271</b>	<b>311</b>	<b>300</b>	<b>246</b>	<b>311</b>	<b>272</b>	<b>308</b>	<b>291</b>	<b>329</b>	<b>300</b>	<b>261</b>	<b>(32)</b>	<b>(12.4%)</b>	<b>(32)</b>	<b>(12.4%)</b>
<b>Statewide Total</b>	<b>2,762</b>	<b>2,716</b>	<b>3,402</b>	<b>3,320</b>	<b>3,788</b>	<b>3,285</b>	<b>3,982</b>	<b>3,361</b>	<b>3,552</b>	<b>3,664</b>	<b>3,313</b>	<b>3,150</b>	<b>2,862</b>	<b>(99)</b>	<b>(3.5%)</b>	<b>(99)</b>	<b>(3.5%)</b>

Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Premium Growth Report**  
As of 12/31/14  
HO-CONB Policies  
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	90	72	72	79	94	95	102	82	80	79	71	72	67	23	34.2%	23	34.2%
Fort Bend	1	4	2	2	1	1	3	1	2	3	2	2	1	1	135.2%	1	135.2%
Galveston	8	4	7	10	10	8	14	11	6	9	8	7	5	2	45.9%	2	45.9%
Dallas	3	3	7	3	2	5	2	7	8	3	6	4	1	2	203.1%	2	203.1%
Tarrant	2	0	(1)	2	1	5	1	1	1	0	1	1	1	1	170.2%	1	170.2%
Brazoria	0	0	0	0	(0)	1	0	(0)	1	0	1	0	0	(0)	(100.0%)	(0)	(100.0%)
Jefferson	0	0	1	1	0	1	1	1	0	(0)	0	0	0	0	16.1%	0	16.1%
Nueces	7	5	5	9	13	10	13	8	11	10	6	6	7	0	2.9%	0	2.9%
Montgomery	1	2	2	2	3	(1)	0	3	(2)	1	1	3	1	(0)	(1.9%)	(0)	(1.9%)
Bexar	2	1	0	(0)	1	0	1	0	4	3	(1)	2	0	2	1428.7%	2	1428.7%
El Paso	0	0	0	1	0	0	1	0	0	0	0	0	0	0	N/A	0	N/A
Hidalgo	(0)	1	(0)	0	0	0	0	0	0	0	0	1	0	(0)	N/A	(0)	N/A
Cameron	1	4	3	3	2	5	3	2	2	2	2	1	0	1	291.5%	1	291.5%
Orange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Travis	2	2	3	1	1	4	1	1	2	2	2	1	2	(0)	(17.2%)	(0)	(17.2%)
Collin	0	(0)	1	0	1	0	1	1	1	0	0	1	1	(0)	(17.1%)	(0)	(17.1%)
Calhoun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Denton	0	0	0	0	0	0	0	(1)	1	0	0	0	0	0	N/A	0	N/A
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Liberty	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	N/A	0	N/A
Aransas	1	0	0	0	1	(0)	(0)	1	1	1	0	1	1	0	23.7%	0	23.7%
Matagorda	0	0	0	(0)	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Brazos	1	0	0	1	1	2	0	1	2	0	0	1	0	0	10.5%	0	10.5%
Waller	0	0	0	0	0	0	0	0	0	0	0	1	0	0	N/A	0	N/A
<b>Top 25 Counties</b>	<b>118</b>	<b>98</b>	<b>102</b>	<b>113</b>	<b>132</b>	<b>135</b>	<b>143</b>	<b>119</b>	<b>122</b>	<b>113</b>	<b>101</b>	<b>103</b>	<b>86</b>	<b>32</b>	<b>37.0%</b>	<b>32</b>	<b>37.0%</b>
<b>All Other Counties</b>	<b>2</b>	<b>1</b>	<b>(0)</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>89.4%</b>	<b>1</b>	<b>89.4%</b>
<b>Tier 1</b>	<b>16</b>	<b>13</b>	<b>16</b>	<b>23</b>	<b>27</b>	<b>25</b>	<b>30</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>18</b>	<b>15</b>	<b>13</b>	<b>3</b>	<b>25.0%</b>	<b>3</b>	<b>25.0%</b>
<b>Tier 2</b>	<b>91</b>	<b>77</b>	<b>73</b>	<b>81</b>	<b>95</b>	<b>96</b>	<b>106</b>	<b>83</b>	<b>82</b>	<b>82</b>	<b>74</b>	<b>75</b>	<b>67</b>	<b>23</b>	<b>34.9%</b>	<b>23</b>	<b>34.9%</b>
<b>All Other Counties</b>	<b>13</b>	<b>9</b>	<b>13</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>10</b>	<b>14</b>	<b>21</b>	<b>9</b>	<b>10</b>	<b>18</b>	<b>7</b>	<b>6</b>	<b>89.9%</b>	<b>6</b>	<b>89.9%</b>
<b>Statewide Total</b>	<b>120</b>	<b>99</b>	<b>102</b>	<b>115</b>	<b>134</b>	<b>135</b>	<b>146</b>	<b>120</b>	<b>124</b>	<b>113</b>	<b>101</b>	<b>107</b>	<b>87</b>	<b>33</b>	<b>37.6%</b>	<b>33</b>	<b>37.6%</b>

Premium totals are not audited and may not match published financial statements

**Texas FAIR Plan Association**  
**Premium Growth Report**  
As of 12/31/14  
HO-BT Policies  
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-14	Nov-14	Oct-14	Sep-14	Aug-14	Jul-14	Jun-14	May-14	Apr-14	Mar-14	Feb-14	Jan-14	Dec-13	Actual	%	Actual	%
Harris	54	46	55	51	68	58	62	55	50	63	57	53	47	7	14.2%	7	14.2%
Fort Bend	4	4	3	4	5	6	4	6	3	4	2	4	5	(1)	(16.7%)	(1)	(16.7%)
Galveston	7	3	5	8	11	9	9	7	6	5	4	4	5	2	29.1%	2	29.1%
Dallas	2	1	2	2	2	2	1	2	2	3	3	3	3	(1)	(24.0%)	(1)	(24.0%)
Tarrant	2	1	1	2	3	2	1	3	2	3	4	2	2	0	14.0%	0	14.0%
Brazoria	2	1	1	1	1	2	1	1	1	2	2	1	0	1	266.3%	1	266.3%
Jefferson	1	1	1	4	2	1	3	2	1	1	2	1	1	(0)	(11.1%)	(0)	(11.1%)
Nueces	1	2	2	2	3	4	1	2	1	3	2	2	2	(1)	(33.0%)	(1)	(33.0%)
Montgomery	1	2	3	3	0	1	3	2	2	2	2	1	3	(1)	(55.5%)	(1)	(55.5%)
Bexar	1	0	1	1	2	1	2	1	1	1	1	1	0	1	390.8%	1	390.8%
El Paso	0	0	0	0	0	0	0	1	0	0	0	0	0	0	N/A	0	N/A
Hidalgo	0	(0)	0	0	0	0	1	(1)	1	0	1	0	0	0	40.5%	0	40.5%
Cameron	0	0	0	(0)	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Orange	0	(1)	1	2	1	1	0	0	1	0	0	0	(0)	0	(204.4%)	0	(204.4%)
Travis	0	0	1	1	5	2	1	1	1	0	0	0	0	0	136.4%	0	136.4%
Collin	0	1	1	(0)	3	1	0	0	0	1	0	1	0	0	1.0%	0	1.0%
Calhoun	0	0	0	0	0	0	(0)	0	0	0	0	0	0	(0)	(4.4%)	(0)	(4.4%)
Denton	0	0	0	1	1	0	0	0	1	0	0	1	0	0	323.6%	0	323.6%
Chambers	0	(0)	0	0	1	0	0	0	0	0	0	0	0	0	11.6%	0	11.6%
Liberty	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	0	N/A
Aransas	0	(0)	0	0	0	0	0	0	(0)	1	0	0	0	0	0.1%	0	0.1%
Matagorda	0	0	0	0	0	0	0	0	0	0	1	0	0	0	N/A	0	N/A
Johnson	0	0	1	0	0	0	0	0	0	0	0	0	(0)	0	(147.5%)	0	(147.5%)
Brazos	0	0	0	0	4	1	0	0	0	0	0	0	0	0	N/A	0	N/A
Waller	0	0	0	0	0	0	0	0	0	0	0	(0)	0	0	N/A	0	N/A
<b>Top 25 Counties</b>	<b>76</b>	<b>62</b>	<b>76</b>	<b>83</b>	<b>114</b>	<b>92</b>	<b>91</b>	<b>83</b>	<b>74</b>	<b>89</b>	<b>83</b>	<b>76</b>	<b>68</b>	<b>8</b>	<b>11.3%</b>	<b>8</b>	<b>11.3%</b>
<b>All Other Counties</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>(1)</b>	<b>(40.3%)</b>	<b>(1)</b>	<b>(40.3%)</b>
<b>Tier 1</b>	<b>11</b>	<b>7</b>	<b>8</b>	<b>15</b>	<b>19</b>	<b>17</b>	<b>15</b>	<b>14</b>	<b>10</b>	<b>11</b>	<b>11</b>	<b>9</b>	<b>10</b>	<b>2</b>	<b>18.3%</b>	<b>2</b>	<b>18.3%</b>
<b>Tier 2</b>	<b>58</b>	<b>50</b>	<b>59</b>	<b>57</b>	<b>75</b>	<b>65</b>	<b>68</b>	<b>60</b>	<b>55</b>	<b>69</b>	<b>61</b>	<b>58</b>	<b>52</b>	<b>6</b>	<b>11.8%</b>	<b>6</b>	<b>11.8%</b>
<b>All Other Counties</b>	<b>8</b>	<b>6</b>	<b>11</b>	<b>14</b>	<b>27</b>	<b>14</b>	<b>11</b>	<b>10</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>10</b>	<b>9</b>	<b>(1)</b>	<b>(12.8%)</b>	<b>(1)</b>	<b>(12.8%)</b>
<b>Statewide Total</b>	<b>78</b>	<b>63</b>	<b>78</b>	<b>86</b>	<b>121</b>	<b>96</b>	<b>94</b>	<b>84</b>	<b>77</b>	<b>93</b>	<b>87</b>	<b>77</b>	<b>71</b>	<b>7</b>	<b>9.6%</b>	<b>7</b>	<b>9.6%</b>

Premium totals are not audited and may not match published financial statements