

Texas FAIR Plan Association
Liability Report
As of 12/31/15
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage
Harris	90,559	91,641	1,082	1.19%	14,497,335,850	14,608,207,920	110,872,070	0.76%	99,160,937	99,054,330	(106,606)	(0.11%)
Fort Bend	9,399	9,493	94	1.00%	1,840,320,194	1,835,992,086	(4,328,108)	(0.24%)	10,438,594	10,373,556	(65,038)	(0.62%)
Galveston	4,661	4,980	319	6.84%	995,539,557	1,071,887,297	76,347,740	7.67%	2,177,997	2,317,727	139,730	6.42%
Dallas	4,609	4,424	(185)	(4.01%)	735,938,104	722,505,064	(13,433,040)	(1.83%)	4,238,439	4,089,363	(149,076)	(3.52%)
Tarrant	3,596	3,479	(117)	(3.25%)	588,509,564	562,743,366	(25,766,198)	(4.38%)	3,438,573	3,307,233	(131,339)	(3.82%)
Brazoria	2,213	2,433	220	9.94%	497,004,610	563,789,400	66,784,790	13.44%	1,131,994	1,261,635	129,641	11.45%
Jefferson	1,736	1,741	5	0.29%	351,293,507	358,955,586	7,662,079	2.18%	808,091	803,683	(4,408)	(0.55%)
Nueces	1,620	1,664	44	2.72%	251,618,369	264,047,176	12,428,807	4.94%	804,656	864,239	59,584	7.40%
Montgomery	1,257	1,352	95	7.56%	212,680,265	224,872,245	12,191,980	5.73%	1,063,266	1,131,597	68,331	6.43%
Bexar	1,189	1,132	(57)	(4.79%)	159,673,940	157,260,926	(2,413,014)	(1.51%)	854,521	839,041	(15,480)	(1.81%)
El Paso	1,018	968	(50)	(4.91%)	193,041,945	183,909,820	(9,132,125)	(4.73%)	582,332	547,145	(35,187)	(6.04%)
Hidalgo	739	680	(59)	(7.98%)	94,237,100	86,766,210	(7,470,890)	(7.93%)	691,176	637,386	(53,790)	(7.78%)
Orange	699	680	(19)	(2.72%)	99,529,115	96,235,565	(3,293,550)	(3.31%)	847,621	797,859	(49,763)	(5.87%)
Cameron	711	648	(63)	(8.86%)	133,462,730	117,709,930	(15,752,800)	(11.80%)	334,268	298,034	(36,234)	(10.84%)
Travis	597	544	(53)	(8.88%)	96,198,905	83,859,945	(12,338,960)	(12.83%)	381,516	340,858	(40,659)	(10.66%)
Calhoun	456	466	10	2.19%	94,338,144	98,213,654	3,875,510	4.11%	226,917	227,757	840	0.37%
Collin	493	416	(77)	(15.62%)	109,174,180	89,448,310	(19,725,870)	(18.07%)	489,938	405,744	(84,194)	(17.18%)
Chambers	381	401	20	5.25%	95,668,010	105,474,390	9,806,380	10.25%	231,659	240,108	8,449	3.65%
Denton	399	331	(68)	(17.04%)	85,562,844	72,756,500	(12,806,344)	(14.97%)	430,453	368,068	(62,385)	(14.49%)
Liberty	274	318	44	16.06%	32,210,030	38,265,340	6,055,310	18.80%	327,908	398,624	70,716	21.57%
Aransas	263	302	39	14.83%	60,256,060	69,886,040	9,629,980	15.98%	138,497	163,794	25,297	18.27%
Matagorda	207	252	45	21.74%	41,279,570	48,883,380	7,603,810	18.42%	135,607	161,584	25,977	19.16%
Johnson	194	195	1	0.52%	30,020,317	31,314,751	1,294,434	4.31%	216,380	219,249	2,869	1.33%
Brazos	183	185	2	1.09%	22,450,550	21,989,928	(460,622)	(2.05%)	93,457	91,028	(2,429)	(2.60%)
Waller	164	177	13	7.93%	24,115,150	25,259,090	1,143,940	4.74%	163,237	171,338	8,101	4.96%
Top 25 Counties	127,617	128,902	1,285	1.01%	21,341,458,610	21,540,233,919	198,775,309	0.93%	129,408,034	129,110,979	(297,055)	(0.23%)
All Other Counties	3,759	3,832	73	1.94%	602,821,285	613,971,052	11,149,767	1.85%	3,864,961	3,924,387	59,425	1.54%
Tier 1	12,534	13,177	643	5.13%	2,579,764,027	2,757,219,723	177,455,696	6.88%	6,155,765	6,506,851	351,086	5.70%
Tier 2	102,138	103,285	1,147	1.12%	16,629,705,499	16,733,791,231	104,085,732	0.63%	112,041,106	111,859,517	(181,589)	(0.16%)
All Other Counties	16,704	16,272	(432)	(2.59%)	2,734,810,369	2,663,194,017	(71,616,352)	(2.62%)	15,076,124	14,668,998	(407,126)	(2.70%)
Statewide Total	131,376	132,734	1,358	1.03%	21,944,279,895	22,154,204,971	209,925,076	0.96%	133,272,995	133,035,366	(237,629)	(0.18%)

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 12/31/15
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage
Harris	41,458	41,594	136	0.33%	9,473,375,277	9,506,013,745	32,638,468	0.34%	67,053,979	66,696,549	(357,430)	(0.53%)
Fort Bend	3,309	3,258	(51)	(1.54%)	953,205,462	933,903,784	(19,301,678)	(2.02%)	5,656,596	5,519,126	(137,471)	(2.43%)
Galveston	2,930	3,206	276	9.42%	860,310,320	931,124,690	70,814,370	8.23%	1,597,817	1,721,456	123,639	7.74%
Dallas	2,365	2,329	(36)	(1.52%)	533,167,110	529,529,030	(3,638,080)	(0.68%)	3,197,981	3,122,339	(75,642)	(2.37%)
Tarrant	2,094	1,995	(99)	(4.73%)	451,301,296	427,843,175	(23,458,121)	(5.20%)	2,661,144	2,542,882	(118,262)	(4.44%)
Brazoria	1,626	1,826	200	12.30%	430,335,610	498,003,010	67,667,400	15.72%	910,785	1,037,062	126,278	13.86%
Jefferson	1,313	1,335	22	1.68%	322,388,261	328,686,311	6,298,050	1.95%	687,188	687,395	207	0.03%
Nueces	716	762	46	6.42%	187,945,600	200,257,566	12,311,966	6.55%	543,534	606,289	62,755	11.55%
Montgomery	607	648	41	6.75%	151,037,800	154,556,530	3,518,730	2.33%	758,514	776,390	17,876	2.36%
Bexar	585	566	(19)	(3.25%)	116,884,820	117,301,960	417,140	0.36%	603,971	608,881	4,910	0.81%
El Paso	784	746	(38)	(4.85%)	172,050,393	163,578,243	(8,472,150)	(4.92%)	504,547	467,209	(37,338)	(7.40%)
Hidalgo	184	170	(14)	(7.61%)	35,237,430	31,772,410	(3,465,020)	(9.83%)	296,803	272,872	(23,931)	(8.06%)
Orange	469	437	(32)	(6.82%)	82,219,040	78,125,100	(4,093,940)	(4.98%)	689,993	644,779	(45,214)	(6.55%)
Cameron	470	423	(47)	(10.00%)	111,341,850	96,424,400	(14,917,450)	(13.40%)	254,275	221,299	(32,976)	(12.97%)
Travis	313	290	(23)	(7.35%)	76,243,065	67,116,425	(9,126,640)	(11.97%)	278,817	252,332	(26,485)	(9.50%)
Calhoun	371	376	5	1.35%	87,522,340	90,963,810	3,441,470	3.93%	198,716	200,001	1,285	0.65%
Collin	211	183	(28)	(13.27%)	69,356,980	56,474,810	(12,882,170)	(18.57%)	311,304	260,286	(51,018)	(16.39%)
Chambers	308	329	21	6.82%	89,375,910	99,146,190	9,770,280	10.93%	200,757	209,554	8,797	4.38%
Denton	236	203	(33)	(13.98%)	68,744,844	60,236,260	(8,508,584)	(12.38%)	346,844	305,779	(41,065)	(11.84%)
Liberty	160	199	39	24.38%	24,123,630	29,147,940	5,024,310	20.83%	247,826	307,014	59,188	23.88%
Aransas	199	231	32	16.08%	55,554,300	65,043,920	9,489,620	17.08%	116,889	137,848	20,959	17.93%
Matagorda	177	210	33	18.64%	38,986,270	45,785,680	6,799,410	17.44%	117,228	140,751	23,522	20.07%
Johnson	121	121	0	0.00%	24,578,281	25,744,851	1,166,570	4.75%	172,028	177,865	5,837	3.39%
Brazos	48	50	2	4.17%	12,695,250	12,106,590	(588,660)	(4.64%)	50,279	47,846	(2,433)	(4.84%)
Waller	76	85	9	11.84%	15,295,100	16,366,040	1,070,940	7.00%	109,677	113,071	3,395	3.10%
Top 25 Counties	61,130	61,572	442	0.72%	14,443,276,239	14,565,252,470	121,976,231	0.84%	87,567,491	87,076,874	(490,617)	(0.56%)
All Other Counties	2,174	2,237	63	2.90%	478,459,295	491,811,915	13,352,620	2.79%	2,960,702	3,044,555	83,853	2.83%
Tier 1	8,317	8,902	585	7.03%	2,236,976,511	2,407,091,897	170,115,386	7.60%	4,759,994	5,092,388	332,395	6.98%
Tier 2	45,837	45,918	81	0.18%	10,619,902,149	10,633,570,739	13,668,590	0.13%	74,394,536	73,916,306	(478,231)	(0.64%)
All Other Counties	9,150	8,989	(161)	(1.76%)	2,064,856,874	2,016,401,749	(48,455,125)	(2.35%)	11,373,664	11,112,735	(260,929)	(2.29%)
Statewide Total	63,304	63,809	505	0.80%	14,921,735,534	15,057,064,385	135,328,851	0.91%	90,528,194	90,121,429	(406,765)	(0.45%)

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 12/31/15
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage
Harris	43,161	43,861	700	1.62%	4,769,556,985	4,836,117,835	66,560,850	1.40%	30,448,377	30,629,947	181,570	0.60%
Fort Bend	5,790	5,950	160	2.76%	874,993,172	891,130,262	16,137,090	1.84%	4,709,768	4,788,692	78,924	1.68%
Galveston	965	1,007	42	4.35%	97,493,545	103,047,675	5,554,130	5.70%	399,161	413,842	14,681	3.68%
Dallas	1,925	1,782	(143)	(7.43%)	190,298,554	179,457,914	(10,840,640)	(5.70%)	962,111	889,656	(72,455)	(7.53%)
Tarrant	1,355	1,337	(18)	(1.33%)	130,874,068	129,072,391	(1,801,677)	(1.38%)	737,858	728,548	(9,310)	(1.26%)
Brazoria	488	495	7	1.43%	63,129,600	61,453,190	(1,676,410)	(2.66%)	202,031	202,406	375	0.19%
Jefferson	309	320	11	3.56%	24,786,366	26,918,275	2,131,909	8.60%	97,298	99,775	2,477	2.55%
Nueces	427	447	20	4.68%	38,940,049	40,109,410	1,169,361	3.00%	134,168	141,370	7,202	5.37%
Montgomery	500	559	59	11.80%	55,822,045	62,974,295	7,152,250	12.81%	268,887	312,273	43,387	16.14%
Bexar	510	486	(24)	(4.71%)	39,064,176	36,871,726	(2,192,450)	(5.61%)	223,438	206,209	(17,229)	(7.71%)
El Paso	225	214	(11)	(4.89%)	20,563,152	19,977,577	(585,575)	(2.85%)	75,321	77,780	2,459	3.26%
Hidalgo	538	490	(48)	(8.92%)	58,202,870	54,074,600	(4,128,270)	(7.09%)	388,974	359,682	(29,291)	(7.53%)
Orange	205	223	18	8.78%	16,345,275	17,253,665	908,390	5.56%	151,501	148,077	(3,424)	(2.26%)
Cameron	144	141	(3)	(2.08%)	14,716,400	14,672,810	(43,590)	(0.30%)	49,984	49,500	(484)	(0.97%)
Travis	140	123	(17)	(12.14%)	14,005,400	11,689,600	(2,315,800)	(16.54%)	68,462	57,701	(10,760)	(15.72%)
Calhoun	75	79	4	5.33%	6,355,844	6,874,244	518,400	8.16%	26,202	26,273	72	0.27%
Collin	220	181	(39)	(17.73%)	37,290,000	31,042,700	(6,247,300)	(16.75%)	164,186	136,155	(28,031)	(17.07%)
Chambers	63	66	3	4.76%	5,998,100	6,142,200	144,100	2.40%	29,109	29,023	(85)	(0.29%)
Denton	131	98	(33)	(25.19%)	15,942,000	11,324,320	(4,617,680)	(28.97%)	78,312	56,078	(22,234)	(28.39%)
Liberty	110	115	5	4.55%	7,960,400	8,987,800	1,027,400	12.91%	79,159	90,783	11,624	14.68%
Aransas	27	24	(3)	(11.11%)	2,752,600	2,620,800	(131,800)	(4.79%)	12,044	14,639	2,595	21.55%
Matagorda	28	39	11	39.29%	2,113,300	2,917,700	804,400	38.06%	17,472	19,901	2,429	13.90%
Johnson	57	61	4	7.02%	4,932,036	5,089,900	157,864	3.20%	41,458	38,564	(2,894)	(6.98%)
Brazos	58	54	(4)	(6.90%)	6,377,900	6,025,338	(352,562)	(5.53%)	27,176	26,129	(1,047)	(3.85%)
Waller	84	90	6	7.14%	8,646,050	8,773,050	127,000	1.47%	52,688	57,496	4,808	9.12%
Top 25 Counties	57,535	58,242	707	1.23%	6,507,159,887	6,574,619,277	67,459,390	1.04%	39,445,143	39,600,499	155,357	0.39%
All Other Counties	1,372	1,376	4	0.29%	115,452,734	113,861,137	(1,591,597)	(1.38%)	849,331	829,888	(19,443)	(2.29%)
Tier 1	2,598	2,696	98	3.77%	262,241,224	271,298,854	9,057,630	3.45%	999,231	1,033,011	33,781	3.38%
Tier 2	49,990	50,823	833	1.67%	5,740,374,202	5,820,246,112	79,871,910	1.39%	35,896,692	36,131,591	234,899	0.65%
All Other Counties	6,319	6,099	(220)	(3.48%)	619,997,195	596,935,448	(23,061,747)	(3.72%)	3,398,551	3,265,785	(132,766)	(3.91%)
Statewide Total	58,907	59,618	711	1.21%	6,622,612,621	6,688,480,414	65,867,793	0.99%	40,294,474	40,430,387	135,914	0.34%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 12/31/15
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage
Harris	2,708	2,835	127	4.69%	173,382,660	186,339,292	12,956,632	7.47%	986,044	1,044,790	58,746	5.96%
Fort Bend	89	88	(1)	(1.12%)	4,542,240	5,163,840	621,600	13.68%	24,391	27,566	3,174	13.01%
Galveston	346	342	(4)	(1.16%)	23,154,252	23,460,252	306,000	1.32%	102,231	102,425	194	0.19%
Dallas	195	193	(2)	(1.03%)	9,338,040	10,483,320	1,145,280	12.26%	52,796	55,242	2,446	4.63%
Tarrant	31	26	(5)	(16.13%)	2,818,200	2,566,200	(252,000)	(8.94%)	14,589	13,215	(1,374)	(9.42%)
Brazoria	11	14	3	27.27%	774,000	1,325,400	551,400	71.24%	3,569	5,127	1,558	43.64%
Jefferson	17	18	1	5.88%	972,240	1,080,240	108,000	11.11%	4,327	4,328	1	0.03%
Nueces	342	334	(8)	(2.34%)	21,153,720	20,493,240	(660,480)	(3.12%)	101,826	95,878	(5,949)	(5.84%)
Montgomery	34	52	18	52.94%	2,567,820	4,559,820	1,992,000	77.58%	14,491	24,200	9,709	67.00%
Bexar	28	23	(5)	(17.86%)	2,284,440	1,739,640	(544,800)	(23.85%)	14,063	11,225	(2,838)	(20.18%)
El Paso	6	5	(1)	(16.67%)	229,200	160,800	(68,400)	(29.84%)	1,273	1,044	(229)	(17.96%)
Hidalgo	8	11	3	37.50%	462,000	606,000	144,000	31.17%	2,396	3,044	648	27.03%
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Cameron	89	77	(12)	(13.48%)	7,086,480	6,228,720	(857,760)	(12.10%)	28,290	25,166	(3,124)	(11.04%)
Travis	60	55	(5)	(8.33%)	4,340,040	3,655,920	(684,120)	(15.76%)	21,719	17,289	(4,430)	(20.40%)
Calhoun	2	1	(1)	(50.00%)	90,000	60,000	(30,000)	(33.33%)	460	256	(204)	(44.31%)
Collin	23	23	0	0.00%	1,598,400	1,216,800	(381,600)	(23.87%)	6,355	5,080	(1,275)	(20.07%)
Chambers	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	2	4	2	100.00%	108,000	377,520	269,520	249.56%	514	1,451	936	182.05%
Liberty	0	0	0	N/A	0	0	0	N/A	13	0	(13)	(100.00%)
Aransas	24	25	1	4.17%	1,487,160	1,617,720	130,560	8.78%	7,129	7,411	282	3.95%
Matagorda	1	1	0	0.00%	30,000	30,000	0	0.00%	332	232	(100)	(30.04%)
Johnson	0	1	1	N/A	0	36,000	36,000	N/A	0	177	177	N/A
Brazos	38	41	3	7.89%	2,679,000	3,088,800	409,800	15.30%	10,343	11,779	1,436	13.89%
Waller	1	1	0	0.00%	96,000	96,000	0	0.00%	565	566	1	0.12%
Top 25 Counties	4,055	4,170	115	2.84%	259,193,892	274,385,524	15,191,632	5.86%	1,397,717	1,457,489	59,773	4.28%
All Other Counties	44	45	1	2.27%	3,601,680	3,724,080	122,400	3.40%	17,831	17,668	(162)	(0.91%)
Tier 1	832	812	(20)	(2.40%)	54,747,852	54,295,572	(452,280)	(0.83%)	248,264	240,822	(7,442)	(3.00%)
Tier 2	2,807	2,938	131	4.67%	178,608,900	192,447,532	13,838,632	7.75%	1,014,137	1,077,297	63,160	6.23%
All Other Counties	460	465	5	1.09%	29,438,820	31,366,500	1,927,680	6.55%	153,146	157,038	3,892	2.54%
Statewide Total	4,099	4,215	116	2.83%	262,795,572	278,109,604	15,314,032	5.83%	1,415,547	1,475,158	59,610	4.21%

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 12/31/15
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage	12/31/14	12/31/15	Actual	Percentage
Harris	3,232	3,351	119	3.68%	81,020,928	79,737,048	(1,283,880)	(1.58%)	672,536	683,044	10,508	1.56%
Fort Bend	211	197	(14)	(6.64%)	7,579,320	5,794,200	(1,785,120)	(23.55%)	47,839	38,173	(9,666)	(20.21%)
Galveston	420	425	5	1.19%	14,581,440	14,254,680	(326,760)	(2.24%)	78,788	80,005	1,217	1.54%
Dallas	124	120	(4)	(3.23%)	3,134,400	3,034,800	(99,600)	(3.18%)	25,552	22,126	(3,426)	(13.41%)
Tarrant	116	121	5	4.31%	3,516,000	3,261,600	(254,400)	(7.24%)	24,982	22,588	(2,393)	(9.58%)
Brazoria	88	98	10	11.36%	2,765,400	3,007,800	242,400	8.77%	15,609	17,040	1,431	9.17%
Jefferson	97	68	(29)	(29.90%)	3,146,640	2,270,760	(875,880)	(27.84%)	19,279	12,186	(7,093)	(36.79%)
Nueces	135	121	(14)	(10.37%)	3,579,000	3,186,960	(392,040)	(10.95%)	25,127	20,702	(4,425)	(17.61%)
Montgomery	116	93	(23)	(19.83%)	3,252,600	2,781,600	(471,000)	(14.48%)	21,374	18,734	(2,641)	(12.35%)
Bexar	66	57	(9)	(13.64%)	1,440,504	1,347,600	(92,904)	(6.45%)	13,049	12,726	(323)	(2.48%)
El Paso	3	3	0	0.00%	199,200	193,200	(6,000)	(3.01%)	1,191	1,112	(79)	(6.64%)
Hidalgo	9	9	0	0.00%	334,800	313,200	(21,600)	(6.45%)	3,004	1,789	(1,215)	(40.45%)
Orange	25	20	(5)	(20.00%)	964,800	856,800	(108,000)	(11.19%)	6,127	5,002	(1,125)	(18.36%)
Cameron	8	7	(1)	(12.50%)	318,000	384,000	66,000	20.75%	1,718	2,068	349	20.33%
Travis	84	76	(8)	(9.52%)	1,610,400	1,398,000	(212,400)	(13.19%)	12,519	13,535	1,016	8.12%
Calhoun	8	10	2	25.00%	369,960	315,600	(54,360)	(14.69%)	1,538	1,226	(312)	(20.30%)
Collin	39	29	(10)	(25.64%)	928,800	714,000	(214,800)	(23.13%)	8,094	4,224	(3,870)	(47.81%)
Chambers	10	6	(4)	(40.00%)	294,000	186,000	(108,000)	(36.73%)	1,794	1,531	(263)	(14.67%)
Denton	30	26	(4)	(13.33%)	768,000	818,400	50,400	6.56%	4,784	4,761	(23)	(0.47%)
Liberty	4	4	0	0.00%	126,000	129,600	3,600	2.86%	910	827	(84)	(9.17%)
Aransas	13	22	9	69.23%	462,000	603,600	141,600	30.65%	2,436	3,897	1,461	60.00%
Matagorda	1	2	1	100.00%	150,000	150,000	0	0.00%	574	700	126	21.90%
Johnson	16	12	(4)	(25.00%)	510,000	444,000	(66,000)	(12.94%)	2,893	2,642	(251)	(8.67%)
Brazos	39	40	1	2.56%	698,400	769,200	70,800	10.14%	5,658	5,273	(385)	(6.80%)
Waller	3	1	(2)	(66.67%)	78,000	24,000	(54,000)	(69.23%)	307	205	(102)	(33.21%)
Top 25 Counties	4,897	4,918	21	0.43%	131,828,592	125,976,648	(5,851,944)	(4.44%)	997,683	976,116	(21,567)	(2.16%)
All Other Counties	169	174	5	2.96%	5,307,576	4,573,920	(733,656)	(13.82%)	37,097	32,276	(4,822)	(13.00%)
Tier 1	787	767	(20)	(2.54%)	25,798,440	24,533,400	(1,265,040)	(4.90%)	148,276	140,629	(7,647)	(5.16%)
Tier 2	3,504	3,606	102	2.91%	90,820,248	87,526,848	(3,293,400)	(3.63%)	735,741	734,323	(1,418)	(0.19%)
All Other Counties	775	719	(56)	(7.23%)	20,517,480	18,490,320	(2,027,160)	(9.88%)	150,764	133,440	(17,324)	(11.49%)
Statewide Total	5,066	5,092	26	0.51%	137,136,168	130,550,568	(6,585,600)	(4.80%)	1,034,780	1,008,392	(26,388)	(2.55%)

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 12/31/15
All Forms Combined



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	91,641	92,318	92,662	92,924	93,518	93,640	93,474	92,758	92,738	92,366	91,674	91,340	90,559	1,082	1.2%	1,082	1.2%
Fort Bend	9,493	9,538	9,554	9,593	9,642	9,666	9,677	9,615	9,628	9,620	9,538	9,522	9,399	94	1.0%	94	1.0%
Galveston	4,980	4,982	4,962	4,939	4,945	4,922	4,900	4,845	4,849	4,785	4,744	4,715	4,661	319	6.8%	319	6.8%
Dallas	4,424	4,479	4,485	4,523	4,561	4,618	4,602	4,600	4,633	4,617	4,613	4,634	4,609	(185)	(4.0%)	(185)	(4.0%)
Tarrant	3,479	3,531	3,543	3,556	3,616	3,642	3,653	3,658	3,634	3,602	3,612	3,631	3,596	(117)	(3.3%)	(117)	(3.3%)
Brazoria	2,433	2,444	2,447	2,440	2,429	2,410	2,385	2,360	2,349	2,293	2,269	2,255	2,213	220	9.9%	220	9.9%
Jefferson	1,741	1,760	1,767	1,768	1,803	1,792	1,800	1,814	1,807	1,794	1,773	1,762	1,736	5	0.3%	5	0.3%
Nueces	1,664	1,663	1,659	1,668	1,693	1,682	1,678	1,666	1,658	1,652	1,629	1,622	1,620	44	2.7%	44	2.7%
Montgomery	1,352	1,357	1,364	1,360	1,368	1,364	1,367	1,316	1,312	1,289	1,284	1,269	1,257	95	7.6%	95	7.6%
Bexar	1,132	1,147	1,137	1,144	1,157	1,151	1,141	1,152	1,166	1,181	1,178	1,194	1,189	(57)	(4.8%)	(57)	(4.8%)
El Paso	968	986	974	979	987	1,004	994	989	1,001	990	999	1,011	1,018	(50)	(4.9%)	(50)	(4.9%)
Orange	680	684	699	708	719	731	728	718	713	691	685	698	699	(19)	(2.7%)	(19)	(2.7%)
Hidalgo	680	700	711	716	717	739	743	746	753	764	769	750	739	(59)	(8.0%)	(59)	(8.0%)
Cameron	648	677	687	711	726	730	736	741	750	750	737	729	711	(63)	(8.9%)	(63)	(8.9%)
Travis	544	553	554	565	584	567	580	590	600	610	600	598	597	(53)	(8.9%)	(53)	(8.9%)
Calhoun	466	463	464	463	462	467	464	458	455	455	456	455	456	10	2.2%	10	2.2%
Collin	416	422	431	445	442	441	448	456	473	479	491	494	493	(77)	(15.6%)	(77)	(15.6%)
Chambers	401	404	403	393	397	404	400	397	397	389	389	386	381	20	5.2%	20	5.2%
Denton	331	340	350	359	370	369	386	386	384	396	396	398	399	(68)	(17.0%)	(68)	(17.0%)
Liberty	318	322	314	316	323	323	318	303	300	303	285	281	274	44	16.1%	44	16.1%
Aransas	302	309	304	309	306	302	299	296	291	279	271	270	263	39	14.8%	39	14.8%
Matagorda	252	255	258	254	244	248	244	241	232	226	220	221	207	45	21.7%	45	21.7%
Johnson	195	197	196	198	195	199	202	204	192	184	190	193	194	1	0.5%	1	0.5%
Brazos	185	188	186	188	186	185	183	182	187	186	183	183	183	2	1.1%	2	1.1%
Waller	177	171	171	172	168	167	169	165	161	161	156	159	164	13	7.9%	13	7.9%
Top 25 Counties	128,902	129,890	130,282	130,691	131,558	131,763	131,571	130,656	130,663	130,062	129,141	128,770	127,617	1,285	1.0%	1,285	1.0%
All Other Counties	3,832	3,885	3,924	3,923	3,946	3,920	3,903	3,911	3,895	3,890	3,848	3,842	3,759	73	1.9%	73	1.9%
Tier 1	13,177	13,250	13,243	13,236	13,299	13,249	13,199	13,108	13,073	12,916	12,780	12,704	12,534	643	5.1%	643	5.1%
Tier 2	103,285	104,041	104,424	104,745	105,411	105,591	105,435	104,630	104,613	104,224	103,430	103,067	102,138	1,147	1.1%	1,147	1.1%
All Other Counties	16,272	16,484	16,539	16,633	16,794	16,843	16,840	16,829	16,872	16,812	16,779	16,841	16,704	(432)	(2.6%)	(432)	(2.6%)
Statewide Total	132,734	133,775	134,206	134,614	135,504	135,683	135,474	134,567	134,558	133,952	132,989	132,612	131,376	1,358	1.0%	1,358	1.0%

Texas FAIR Plan Association
Policy Growth Report
As of 12/31/15
HO-A Policies



County	<u>Policies In-Force at Prior 12 Months End</u>												<u>Annual Growth</u>		<u>YTD Growth</u>		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	41,594	41,892	42,128	42,367	42,694	42,743	42,717	42,363	42,395	42,270	41,926	41,854	41,458	136	0.3%	136	0.3%
Fort Bend	3,258	3,301	3,308	3,350	3,360	3,365	3,374	3,350	3,363	3,370	3,347	3,343	3,309	(51)	(1.5%)	(51)	(1.5%)
Galveston	3,206	3,215	3,189	3,180	3,177	3,155	3,151	3,123	3,117	3,060	3,008	2,986	2,930	276	9.4%	276	9.4%
Dallas	2,329	2,346	2,349	2,361	2,375	2,407	2,390	2,383	2,379	2,359	2,356	2,394	2,365	(36)	(1.5%)	(36)	(1.5%)
Tarrant	1,995	2,019	2,054	2,077	2,112	2,130	2,143	2,147	2,132	2,101	2,101	2,108	2,094	(99)	(4.7%)	(99)	(4.7%)
Brazoria	1,826	1,834	1,833	1,826	1,823	1,809	1,790	1,770	1,750	1,701	1,675	1,659	1,626	200	12.3%	200	12.3%
Jefferson	1,335	1,351	1,347	1,354	1,378	1,360	1,364	1,379	1,367	1,367	1,347	1,342	1,313	22	1.7%	22	1.7%
Nueces	762	760	766	776	793	793	787	777	763	757	734	729	716	46	6.4%	46	6.4%
Montgomery	648	651	663	654	653	656	652	622	625	622	625	612	607	41	6.8%	41	6.8%
Bexar	566	575	571	577	577	576	573	587	584	589	588	590	585	(19)	(3.2%)	(19)	(3.2%)
El Paso	746	763	750	753	756	762	750	748	756	755	766	779	784	(38)	(4.8%)	(38)	(4.8%)
Orange	437	436	454	460	460	467	458	458	461	459	451	459	469	(32)	(6.8%)	(32)	(6.8%)
Hidalgo	170	182	186	187	183	188	191	192	185	190	191	188	184	(14)	(7.6%)	(14)	(7.6%)
Cameron	423	445	457	470	485	486	490	496	508	503	496	488	470	(47)	(10.0%)	(47)	(10.0%)
Travis	290	299	300	300	306	302	303	309	318	327	323	314	313	(23)	(7.3%)	(23)	(7.3%)
Calhoun	376	375	376	372	374	379	377	370	368	369	370	370	371	5	1.3%	5	1.3%
Collin	183	182	186	189	185	186	187	186	198	201	209	210	211	(28)	(13.3%)	(28)	(13.3%)
Chambers	329	332	331	329	328	330	325	324	325	314	315	313	308	21	6.8%	21	6.8%
Denton	203	203	207	215	219	218	226	225	224	230	231	228	236	(33)	(14.0%)	(33)	(14.0%)
Liberty	199	198	195	197	203	199	196	183	177	179	171	166	160	39	24.4%	39	24.4%
Aransas	231	236	230	234	229	226	224	223	221	215	210	208	199	32	16.1%	32	16.1%
Matagorda	210	216	219	217	210	214	210	207	198	192	189	187	177	33	18.6%	33	18.6%
Johnson	121	120	124	124	121	126	128	128	122	119	121	121	121	0	0.0%	0	0.0%
Brazos	50	52	53	52	52	55	53	51	54	55	52	49	48	2	4.2%	2	4.2%
Waller	85	86	84	86	82	81	82	80	76	76	74	75	76	9	11.8%	9	11.8%
Top 25 Counties	61,572	62,069	62,360	62,707	63,135	63,213	63,141	62,681	62,666	62,380	61,876	61,772	61,130	442	0.7%	442	0.7%
All Other Counties	2,237	2,268	2,295	2,302	2,299	2,297	2,269	2,263	2,269	2,252	2,226	2,223	2,174	63	2.9%	63	2.9%
Tier 1	8,902	8,975	8,958	8,969	9,009	8,964	8,929	8,877	8,825	8,690	8,557	8,491	8,317	585	7.0%	585	7.0%
Tier 2	45,918	46,272	46,538	46,832	47,169	47,230	47,212	46,818	46,851	46,735	46,353	46,274	45,837	81	0.2%	81	0.2%
All Other Counties	8,989	9,090	9,159	9,208	9,256	9,316	9,269	9,249	9,259	9,207	9,192	9,230	9,150	(161)	(1.8%)	(161)	(1.8%)
Statewide Total	63,809	64,337	64,655	65,009	65,434	65,510	65,410	64,944	64,935	64,632	64,102	63,995	63,304	505	0.8%	505	0.8%

Texas FAIR Plan Association
Policy Growth Report
As of 12/31/15
TDP-1 Policies



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	43,861	44,181	44,282	44,328	44,553	44,674	44,550	44,286	44,200	43,968	43,681	43,608	43,161	700	1.6%	700	1.6%
Fort Bend	5,950	5,959	5,971	5,969	6,004	6,013	6,011	5,977	5,969	5,946	5,901	5,880	5,790	160	2.8%	160	2.8%
Galveston	1,007	999	997	982	980	980	977	967	969	962	961	967	965	42	4.4%	42	4.4%
Dallas	1,782	1,817	1,819	1,848	1,870	1,896	1,892	1,900	1,931	1,936	1,937	1,929	1,925	(143)	(7.4%)	(143)	(7.4%)
Tarrant	1,337	1,363	1,335	1,328	1,350	1,363	1,359	1,360	1,354	1,355	1,366	1,376	1,355	(18)	(1.3%)	(18)	(1.3%)
Brazoria	495	497	502	506	509	503	496	494	503	495	497	501	488	7	1.4%	7	1.4%
Jefferson	320	323	335	330	337	340	343	337	342	330	325	312	309	11	3.6%	11	3.6%
Nueces	447	447	439	440	437	438	429	423	426	421	423	425	427	20	4.7%	20	4.7%
Montgomery	559	559	552	551	553	550	559	542	537	518	511	507	500	59	11.8%	59	11.8%
Bexar	486	484	477	480	495	490	485	482	498	504	501	512	510	(24)	(4.7%)	(24)	(4.7%)
El Paso	214	215	216	219	224	234	237	231	235	226	224	223	225	(11)	(4.9%)	(11)	(4.9%)
Orange	223	225	221	226	237	241	248	237	229	209	208	213	205	18	8.8%	18	8.8%
Hidalgo	490	499	504	507	513	529	532	535	549	557	561	546	538	(48)	(8.9%)	(48)	(8.9%)
Cameron	141	145	146	153	153	153	150	150	142	146	143	146	144	(3)	(2.1%)	(3)	(2.1%)
Travis	123	122	122	127	124	124	132	133	136	137	136	141	140	(17)	(12.1%)	(17)	(12.1%)
Calhoun	79	77	77	80	78	77	75	76	76	77	76	75	75	4	5.3%	4	5.3%
Collin	181	188	190	197	197	196	203	211	216	218	223	224	220	(39)	(17.7%)	(39)	(17.7%)
Chambers	66	65	65	58	60	65	66	64	62	64	64	64	63	3	4.8%	3	4.8%
Denton	98	107	113	116	124	123	131	131	129	132	134	137	131	(33)	(25.2%)	(33)	(25.2%)
Liberty	115	120	116	116	116	120	118	116	119	120	110	111	110	5	4.5%	5	4.5%
Aransas	24	25	25	25	28	28	28	27	27	27	26	26	27	(3)	(11.1%)	(3)	(11.1%)
Matagorda	39	35	36	34	31	32	32	32	32	32	29	32	28	11	39.3%	11	39.3%
Johnson	61	64	59	61	62	60	61	61	59	55	57	59	57	4	7.0%	4	7.0%
Brazos	54	54	51	52	50	55	54	55	56	56	55	58	58	(4)	(6.9%)	(4)	(6.9%)
Waller	90	83	85	84	84	84	85	82	82	82	78	80	84	6	7.1%	6	7.1%
Top 25 Counties	58,242	58,653	58,735	58,817	59,169	59,368	59,253	58,909	58,878	58,573	58,227	58,152	57,535	707	1.2%	707	1.2%
All Other Counties	1,376	1,399	1,411	1,399	1,419	1,415	1,421	1,433	1,417	1,426	1,409	1,407	1,372	4	0.3%	4	0.3%
Tier 1	2,696	2,687	2,696	2,680	2,687	2,690	2,669	2,643	2,649	2,628	2,616	2,621	2,598	98	3.8%	98	3.8%
Tier 2	50,823	51,172	51,284	51,333	51,615	51,767	51,646	51,337	51,247	50,985	50,645	50,544	49,990	833	1.7%	833	1.7%
All Other Counties	6,099	6,193	6,166	6,203	6,286	6,326	6,359	6,362	6,399	6,386	6,375	6,394	6,319	(220)	(3.5%)	(220)	(3.5%)
Statewide Total	59,618	60,052	60,146	60,216	60,588	60,783	60,674	60,342	60,295	59,999	59,636	59,559	58,907	711	1.2%	711	1.2%

Texas FAIR Plan Association
Policy Growth Report
As of 12/31/15
HO-CONB Policies



County	<u>Policies In-Force at Prior 12 Months End</u>												<u>Annual Growth</u>		<u>YTD Growth</u>		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	2,835	2,841	2,838	2,809	2,813	2,799	2,786	2,764	2,762	2,760	2,743	2,699	2,708	127	4.7%	127	4.7%
Fort Bend	88	88	91	91	91	87	87	86	85	89	86	89	89	(1)	(1.1%)	(1)	(1.1%)
Galveston	342	337	342	345	342	346	343	344	344	339	347	343	346	(4)	(1.2%)	(4)	(1.2%)
Dallas	193	195	195	193	191	189	195	192	194	194	193	188	195	(2)	(1.0%)	(2)	(1.0%)
Tarrant	26	28	30	30	30	28	28	33	33	33	33	33	31	(5)	(16.1%)	(5)	(16.1%)
Brazoria	14	14	14	14	11	10	10	10	10	10	10	10	11	3	27.3%	3	27.3%
Jefferson	18	18	18	18	18	17	16	16	16	16	16	17	17	1	5.9%	1	5.9%
Nueces	334	332	328	324	335	329	341	341	342	350	344	341	342	(8)	(2.3%)	(8)	(2.3%)
Montgomery	52	50	47	48	48	46	42	40	34	34	33	33	34	18	52.9%	18	52.9%
Bexar	23	23	23	21	21	23	21	22	21	24	25	27	28	(5)	(17.9%)	(5)	(17.9%)
El Paso	5	5	5	4	4	4	4	6	6	6	6	6	6	(1)	(16.7%)	(1)	(16.7%)
Orange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Hidalgo	11	10	11	11	10	11	10	9	9	8	8	7	8	3	37.5%	3	37.5%
Cameron	77	79	76	80	79	82	86	84	90	90	87	86	89	(12)	(13.5%)	(12)	(13.5%)
Travis	55	57	60	61	60	60	62	61	60	61	61	61	60	(5)	(8.3%)	(5)	(8.3%)
Calhoun	1	1	1	1	1	2	2	2	2	2	2	2	2	(1)	(50.0%)	(1)	(50.0%)
Collin	23	23	23	24	23	22	23	24	25	24	24	22	23	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
Denton	4	4	3	2	2	2	2	2	2	2	2	2	2	2	100.0%	2	100.0%
Liberty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Aransas	25	25	25	25	25	25	26	25	24	22	22	24	24	1	4.2%	1	4.2%
Matagorda	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0.0%	0	0.0%
Johnson	1	0	0	0	0	0	0	0	0	0	0	0	0	1	N/A	1	N/A
Brazos	41	42	42	42	39	38	39	38	38	37	37	37	38	3	7.9%	3	7.9%
Waller	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0.0%	0	0.0%
Top 25 Counties	4,170	4,174	4,174	4,145	4,145	4,122	4,125	4,101	4,099	4,103	4,081	4,029	4,055	115	2.8%	115	2.8%
All Other Counties	45	46	46	46	46	46	45	46	46	45	41	42	44	1	2.3%	1	2.3%
Tier 1	812	807	805	808	812	812	825	823	829	830	829	824	832	(20)	(2.4%)	(20)	(2.4%)
Tier 2	2,938	2,943	2,944	2,914	2,917	2,900	2,886	2,862	2,859	2,859	2,838	2,797	2,807	131	4.7%	131	4.7%
All Other Counties	465	470	471	469	462	456	459	462	457	459	455	450	460	5	1.1%	5	1.1%
Statewide Total	4,215	4,220	4,220	4,191	4,191	4,168	4,170	4,147	4,145	4,148	4,122	4,071	4,099	116	2.8%	116	2.8%

Texas FAIR Plan Association
Policy Growth Report
As of 12/31/15
HO-BT Policies



County	<u>Policies In-Force at Prior 12 Months End</u>													<u>Annual Growth</u>		<u>YTD Growth</u>	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	3,351	3,404	3,414	3,420	3,458	3,424	3,421	3,345	3,381	3,368	3,324	3,179	3,232	119	3.7%	119	3.7%
Fort Bend	197	190	184	183	187	201	205	202	211	215	204	210	211	(14)	(6.6%)	(14)	(6.6%)
Galveston	425	431	434	432	446	441	429	411	419	424	428	419	420	5	1.2%	5	1.2%
Dallas	120	121	122	121	125	126	125	125	129	128	127	123	124	(4)	(3.2%)	(4)	(3.2%)
Tarrant	121	121	124	121	124	121	123	118	115	113	112	114	116	5	4.3%	5	4.3%
Brazoria	98	99	98	94	86	88	89	86	86	87	87	85	88	10	11.4%	10	11.4%
Jefferson	68	68	67	66	70	75	77	82	82	81	85	91	97	(29)	(29.9%)	(29)	(29.9%)
Nueces	121	124	126	128	128	122	121	125	127	124	128	127	135	(14)	(10.4%)	(14)	(10.4%)
Montgomery	93	97	102	107	114	112	114	112	116	115	115	117	116	(23)	(19.8%)	(23)	(19.8%)
Bexar	57	65	66	66	64	62	62	61	63	64	64	65	66	(9)	(13.6%)	(9)	(13.6%)
El Paso	3	3	3	3	3	4	3	4	4	3	3	3	3	0	0.0%	0	0.0%
Orange	20	23	24	22	22	23	22	23	23	23	26	26	25	(5)	(20.0%)	(5)	(20.0%)
Hidalgo	9	9	10	11	11	11	10	10	10	9	9	9	9	0	0.0%	0	0.0%
Cameron	7	8	8	8	9	9	10	11	10	11	11	9	8	(1)	(12.5%)	(1)	(12.5%)
Travis	76	75	72	77	94	81	83	87	86	85	80	82	84	(8)	(9.5%)	(8)	(9.5%)
Calhoun	10	10	10	10	9	9	10	10	9	7	8	8	8	2	25.0%	2	25.0%
Collin	29	29	32	35	37	37	35	35	34	36	35	38	39	(10)	(25.6%)	(10)	(25.6%)
Chambers	6	7	7	6	9	9	9	9	10	11	10	9	10	(4)	(40.0%)	(4)	(40.0%)
Denton	26	26	27	26	25	26	27	28	29	32	29	31	30	(4)	(13.3%)	(4)	(13.3%)
Liberty	4	4	3	3	4	4	4	4	4	4	4	4	4	0	0.0%	0	0.0%
Aransas	22	23	24	25	24	23	21	21	19	15	13	12	13	9	69.2%	9	69.2%
Matagorda	2	3	2	2	2	1	1	1	1	1	1	1	1	1	100.0%	1	100.0%
Johnson	12	13	13	13	12	13	13	15	11	10	12	13	16	(4)	(25.0%)	(4)	(25.0%)
Brazos	40	40	40	42	45	37	37	38	39	38	39	39	39	1	2.6%	1	2.6%
Waller	1	1	1	1	1	1	1	2	2	2	3	3	3	(2)	(66.7%)	(2)	(66.7%)
Top 25 Counties	4,918	4,994	5,013	5,022	5,109	5,060	5,052	4,965	5,020	5,006	4,957	4,817	4,897	21	0.4%	21	0.4%
All Other Counties	174	172	172	176	182	162	168	169	163	167	172	170	169	5	3.0%	5	3.0%
Tier 1	767	781	784	779	791	783	776	765	770	768	778	768	787	(20)	(2.5%)	(20)	(2.5%)
Tier 2	3,606	3,654	3,658	3,666	3,710	3,694	3,691	3,613	3,656	3,645	3,594	3,452	3,504	102	2.9%	102	2.9%
All Other Counties	719	731	743	753	790	745	753	756	757	760	757	767	775	(56)	(7.2%)	(56)	(7.2%)
Statewide Total	5,092	5,166	5,185	5,198	5,291	5,222	5,220	5,134	5,183	5,173	5,129	4,987	5,066	26	0.5%	26	0.5%

Texas FAIR Plan Association
Exposure Growth Report
As of 12/31/15
All Forms Combined
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	14,609	14,707	14,784	14,816	14,917	14,934	14,916	14,841	14,821	14,775	14,689	14,641	14,497	112	0.8%	112	0.8%
Fort Bend	1,836	1,851	1,856	1,868	1,879	1,884	1,890	1,880	1,884	1,884	1,874	1,869	1,840	(4)	(0.2%)	(4)	(0.2%)
Galveston	1,072	1,076	1,068	1,062	1,060	1,055	1,055	1,048	1,049	1,031	1,018	1,015	995	76	7.7%	76	7.7%
Dallas	723	731	732	736	739	749	741	743	743	741	740	745	736	(13)	(1.8%)	(13)	(1.8%)
Tarrant	563	568	574	578	591	596	598	601	595	590	592	594	589	(26)	(4.4%)	(26)	(4.4%)
Brazoria	564	565	565	560	557	552	543	539	532	520	516	511	497	67	13.4%	67	13.4%
Jefferson	359	364	366	368	374	369	368	370	367	367	363	359	351	8	2.2%	8	2.2%
Nueces	264	266	270	273	275	272	271	268	265	262	257	254	252	12	4.9%	12	4.9%
Montgomery	225	222	224	220	222	225	229	219	220	219	220	217	213	12	5.7%	12	5.7%
Bexar	157	160	159	160	161	160	158	161	160	162	162	163	160	(2)	(1.4%)	(2)	(1.4%)
El Paso	184	187	185	186	188	190	187	187	189	188	191	193	193	(9)	(4.7%)	(9)	(4.7%)
Orange	96	96	100	101	101	102	100	101	102	99	97	98	100	(3)	(3.3%)	(3)	(3.3%)
Hidalgo	87	91	93	93	93	94	96	96	96	100	101	99	94	(7)	(7.9%)	(7)	(7.9%)
Cameron	118	125	128	134	136	136	137	139	140	141	140	138	133	(16)	(11.8%)	(16)	(11.8%)
Travis	84	87	87	88	90	90	89	92	95	97	96	96	96	(12)	(12.8%)	(12)	(12.8%)
Calhoun	98	98	98	96	97	98	97	95	95	96	96	95	94	4	4.1%	4	4.1%
Collin	89	90	92	94	94	94	96	98	103	104	109	110	109	(20)	(18.1%)	(20)	(18.1%)
Chambers	105	106	106	104	105	106	104	103	103	99	99	97	96	10	10.3%	10	10.3%
Denton	73	73	75	76	78	76	80	80	81	84	86	84	86	(13)	(15.0%)	(13)	(15.0%)
Liberty	38	37	37	37	37	36	37	36	35	35	33	33	32	6	18.6%	6	18.6%
Aransas	70	72	71	72	69	69	67	66	64	63	63	63	60	10	16.0%	10	16.0%
Matagorda	49	50	51	50	48	49	49	48	47	45	44	43	41	8	18.4%	8	18.4%
Johnson	31	31	32	31	30	31	32	32	31	30	30	30	30	1	4.3%	1	4.3%
Brazos	22	22	22	22	22	23	22	22	23	23	23	23	22	(0)	(2.1%)	(0)	(2.1%)
Waller	25	25	25	25	25	25	25	25	24	24	24	24	25	1	2.8%	1	2.8%
Top 25 Counties	21,540	21,698	21,800	21,850	21,988	22,014	21,989	21,894	21,867	21,777	21,661	21,594	21,341	199	0.9%	199	0.9%
All Other Counties	614	619	629	629	628	625	620	621	623	619	616	618	603	11	1.8%	11	1.8%
Tier 1	2,757	2,780	2,782	2,777	2,781	2,766	2,751	2,737	2,722	2,684	2,656	2,636	2,580	178	6.9%	178	6.9%
Tier 2	16,734	16,851	16,940	16,985	17,096	17,118	17,110	17,024	17,006	16,961	16,861	16,808	16,629	105	0.6%	105	0.6%
All Other Counties	2,663	2,686	2,707	2,717	2,739	2,755	2,748	2,754	2,761	2,751	2,759	2,769	2,735	(72)	(2.6%)	(72)	(2.6%)
Statewide Total	22,154	22,317	22,429	22,479	22,616	22,639	22,609	22,515	22,489	22,396	22,276	22,212	21,944	210	1.0%	210	1.0%

Exposure includes Dwelling, Contents, and Loss of Use coverages

Texas FAIR Plan Association
Exposure Growth Report
As of 12/31/15
HO-A Policies
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	9,506	9,569	9,631	9,671	9,742	9,740	9,736	9,685	9,682	9,666	9,604	9,575	9,473	33	0.3%	33	0.3%
Fort Bend	934	948	952	960	963	966	971	967	973	974	969	967	953	(19)	(2.0%)	(19)	(2.0%)
Galveston	931	936	928	924	922	916	917	912	913	896	883	880	860	71	8.3%	71	8.3%
Dallas	530	535	536	538	540	549	541	542	538	536	536	541	533	(4)	(0.7%)	(4)	(0.7%)
Tarrant	428	431	439	444	453	458	460	463	458	453	453	455	451	(23)	(5.2%)	(23)	(5.2%)
Brazoria	498	499	498	492	490	485	478	473	464	454	448	444	430	68	15.7%	68	15.7%
Jefferson	329	334	334	336	342	337	337	339	336	336	333	330	322	6	2.0%	6	2.0%
Nueces	200	201	205	207	210	208	207	205	201	199	194	191	188	12	6.6%	12	6.6%
Montgomery	154	152	155	152	152	157	159	153	155	155	156	154	151	3	2.3%	3	2.3%
Bexar	117	120	119	120	119	119	118	121	119	120	120	120	117	1	0.5%	1	0.5%
El Paso	164	167	165	166	167	168	165	165	167	167	170	172	172	(8)	(4.9%)	(8)	(4.9%)
Orange	78	78	81	82	82	82	80	82	83	81	79	80	82	(4)	(4.9%)	(4)	(4.9%)
Hidalgo	32	35	36	36	35	35	37	37	35	38	38	38	35	(3)	(9.8%)	(3)	(9.8%)
Cameron	96	102	106	110	113	113	114	116	118	119	118	115	111	(15)	(13.4%)	(15)	(13.4%)
Travis	67	70	70	70	72	72	70	73	76	78	77	76	76	(9)	(12.0%)	(9)	(12.0%)
Calhoun	91	91	91	89	90	91	90	88	88	89	89	88	88	3	3.9%	3	3.9%
Collin	56	56	58	59	58	58	60	59	64	64	69	70	69	(13)	(18.6%)	(13)	(18.6%)
Chambers	99	100	100	98	99	99	98	97	96	92	92	91	89	10	10.9%	10	10.9%
Denton	60	59	60	61	62	61	63	64	65	68	69	67	69	(9)	(12.4%)	(9)	(12.4%)
Liberty	29	28	28	28	28	27	27	27	26	27	25	25	24	5	20.5%	5	20.5%
Aransas	65	67	66	67	64	63	61	61	59	59	59	58	56	9	17.1%	9	17.1%
Matagorda	46	47	48	47	46	47	46	46	44	42	41	41	39	7	17.4%	7	17.4%
Johnson	26	25	26	25	24	25	26	26	25	25	25	25	25	1	4.7%	1	4.7%
Brazos	12	13	13	13	13	14	13	13	14	14	13	13	13	(1)	(4.6%)	(1)	(4.6%)
Waller	16	17	17	17	16	17	17	17	16	15	15	15	15	1	7.0%	1	7.0%
Top 25 Counties	14,565	14,678	14,762	14,812	14,903	14,907	14,892	14,830	14,817	14,764	14,676	14,630	14,443	122	0.8%	122	0.8%
All Other Counties	492	495	504	503	500	498	492	492	495	490	489	491	479	13	2.7%	13	2.7%
Tier 1	2,407	2,429	2,430	2,424	2,429	2,414	2,402	2,390	2,374	2,339	2,312	2,292	2,237	170	7.6%	170	7.6%
Tier 2	10,634	10,712	10,784	10,832	10,904	10,904	10,908	10,852	10,854	10,839	10,769	10,738	10,620	14	0.1%	14	0.1%
All Other Counties	2,016	2,032	2,052	2,059	2,071	2,087	2,075	2,080	2,083	2,076	2,084	2,092	2,065	(49)	(2.4%)	(49)	(2.4%)
Statewide Total	15,057	15,173	15,266	15,316	15,403	15,405	15,385	15,322	15,311	15,255	15,165	15,122	14,922	135	0.9%	135	0.9%

Exposure includes Dwelling, Contents, and Loss of Use coverages

Texas FAIR Plan Association
Exposure Growth Report
As of 12/31/15
TDP-1 Policies
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	4,836	4,869	4,884	4,880	4,908	4,928	4,915	4,894	4,877	4,849	4,826	4,814	4,769	67	1.4%	67	1.4%
Fort Bend	891	893	894	898	905	907	908	902	900	898	893	890	875	16	1.8%	16	1.8%
Galveston	103	102	101	100	100	100	100	99	99	98	97	98	97	6	5.7%	6	5.7%
Dallas	179	182	182	184	185	188	187	189	192	192	192	191	190	(11)	(5.7%)	(11)	(5.7%)
Tarrant	129	131	129	128	131	132	131	131	131	130	132	133	131	(2)	(1.4%)	(2)	(1.4%)
Brazoria	61	62	63	63	64	63	62	63	65	63	64	64	63	(2)	(2.5%)	(2)	(2.5%)
Jefferson	27	27	28	28	29	28	28	28	28	27	27	25	25	2	8.6%	2	8.6%
Nueces	40	41	41	42	41	41	39	38	39	38	38	38	39	1	3.0%	1	3.0%
Montgomery	63	63	62	62	62	61	63	60	60	58	58	58	56	7	12.8%	7	12.8%
Bexar	37	37	37	37	38	38	37	37	38	39	38	39	39	(2)	(5.6%)	(2)	(5.6%)
El Paso	20	20	20	20	21	22	22	21	22	21	20	20	21	(1)	(2.8%)	(1)	(2.8%)
Orange	17	17	17	18	19	19	19	19	18	17	17	17	16	1	5.6%	1	5.6%
Hidalgo	54	55	56	56	57	58	58	59	60	61	62	60	58	(4)	(7.1%)	(4)	(7.1%)
Cameron	15	15	15	16	16	16	15	15	15	15	15	15	15	(0)	(0.3%)	(0)	(0.3%)
Travis	12	12	12	12	12	12	13	13	13	13	13	14	14	(2)	(16.5%)	(2)	(16.5%)
Calhoun	7	7	7	7	7	7	6	7	7	7	6	6	6	1	8.2%	1	8.2%
Collin	31	32	32	33	34	34	34	36	37	37	38	38	37	(6)	(16.7%)	(6)	(16.7%)
Chambers	6	6	6	6	6	6	6	6	6	6	6	6	6	0	2.4%	0	2.4%
Denton	11	12	14	14	15	14	15	15	16	16	16	16	16	(5)	(29.0%)	(5)	(29.0%)
Liberty	9	9	9	9	9	9	9	9	9	9	8	8	8	1	12.9%	1	12.9%
Aransas	3	3	3	3	3	3	3	3	3	3	3	3	3	(0)	(4.8%)	(0)	(4.8%)
Matagorda	3	3	3	3	2	3	2	2	2	2	2	2	2	1	38.1%	1	38.1%
Johnson	5	5	5	5	5	5	5	5	5	5	5	5	5	0	3.2%	0	3.2%
Brazos	6	6	6	6	5	6	6	6	6	6	6	6	6	(0)	(5.5%)	(0)	(5.5%)
Waller	9	8	8	8	8	8	8	8	8	9	9	9	9	(0)	(3.6%)	(0)	(3.6%)
Top 25 Counties	6,575	6,616	6,633	6,637	6,682	6,707	6,694	6,666	6,653	6,617	6,590	6,577	6,507	68	1.0%	68	1.0%
All Other Counties	114	116	117	117	120	119	119	121	119	120	118	118	116	(2)	(1.5%)	(2)	(1.5%)
Tier 1	271	272	273	273	273	273	269	267	268	265	264	264	262	9	3.5%	9	3.5%
Tier 2	5,820	5,857	5,873	5,874	5,911	5,934	5,922	5,896	5,876	5,847	5,819	5,802	5,740	80	1.4%	80	1.4%
All Other Counties	597	604	604	607	617	619	623	624	628	625	625	628	620	(24)	(3.8%)	(24)	(3.8%)
Statewide Total	6,688	6,732	6,750	6,754	6,801	6,825	6,813	6,786	6,772	6,736	6,708	6,694	6,623	66	1.0%	66	1.0%

Exposure includes Dwelling, Contents, and Loss of Use coverages

Texas FAIR Plan Association
Exposure Growth Report
As of 12/31/15
HO-CONB Policies
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	186	187	187	184	184	183	181	180	180	179	177	174	173	13	7.5%	13	7.5%
Fort Bend	5	5	5	5	5	5	5	4	4	5	4	5	5	1	13.7%	1	13.7%
Galveston	23	23	23	23	23	23	23	23	23	22	23	23	23	0	1.3%	0	1.3%
Dallas	10	11	11	11	10	10	10	10	10	10	10	9	9	1	12.3%	1	12.3%
Tarrant	3	3	3	3	3	3	3	3	3	3	3	3	3	(0)	(8.9%)	(0)	(8.9%)
Brazoria	1	1	1	1	1	1	1	1	1	1	1	1	1	1	71.2%	1	71.2%
Jefferson	1	1	1	1	1	1	1	1	1	1	1	1	1	0	11.1%	0	11.1%
Nueces	20	20	21	20	21	21	21	22	22	22	22	21	21	(1)	(3.1%)	(1)	(3.1%)
Montgomery	5	4	4	4	4	4	3	3	3	3	2	2	3	2	77.6%	2	77.6%
Bexar	2	2	2	2	2	2	2	2	2	2	2	2	2	(1)	(23.9%)	(1)	(23.9%)
El Paso	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(30.1%)	(0)	(30.1%)
Orange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Hidalgo	1	1	1	1	1	1	1	0	0	0	0	0	0	0	31.2%	0	31.2%
Cameron	6	7	6	7	7	7	7	7	7	7	7	7	7	(1)	(12.1%)	(1)	(12.1%)
Travis	4	4	4	4	4	4	5	4	4	4	4	4	4	(1)	(15.8%)	(1)	(15.8%)
Calhoun	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(33.3%)	(0)	(33.3%)
Collin	1	1	1	1	1	1	2	2	2	2	2	2	2	(0)	(23.9%)	(0)	(23.9%)
Chambers	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	0	0	0	0	0	0	0	249.1%	0	249.1%
Liberty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Aransas	2	2	2	2	2	2	2	2	1	1	1	1	1	0	8.7%	0	8.7%
Matagorda	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
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	3	3	3	3	3	3	3	3	3	0	15.3%	0	15.3%
Waller	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Top 25 Counties	274	276	275	272	271	269	268	266	266	266	264	259	259	15	5.9%	15	5.9%
All Other Counties	4	4	4	4	4	4	4	4	4	4	3	4	4	0	3.4%	0	3.4%
Tier 1	54	54	54	55	54	54	55	55	55	55	55	54	55	(0)	(0.8%)	(0)	(0.8%)
Tier 2	192	193	193	189	190	189	187	185	185	184	182	179	179	14	7.7%	14	7.7%
All Other Counties	31	32	32	32	31	31	31	30	30	30	30	29	29	2	6.5%	2	6.5%
Statewide Total	278	279	279	276	275	273	272	270	270	269	267	262	263	15	5.8%	15	5.8%

Exposure includes Dwelling, Contents, and Loss of Use coverages

Texas FAIR Plan Association
Exposure Growth Report
As of 12/31/15
HO-BT Policies
(000,000 Omitted)



County	Exposure In-Force at Prior 12 Months End (000,000 Omitted)													Annual Growth		YTD Growth	
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	80	81	82	82	83	83	84	82	82	82	82	79	81	(1)	(1.5%)	(1)	(1.5%)
Fort Bend	6	6	6	5	6	6	7	7	7	7	7	7	8	(2)	(23.6%)	(2)	(23.6%)
Galveston	14	15	15	15	15	15	15	14	14	14	15	14	15	(0)	(2.2%)	(0)	(2.2%)
Dallas	3	3	3	3	3	3	3	3	3	3	3	3	3	(0)	(3.2%)	(0)	(3.2%)
Tarrant	3	3	4	3	4	3	4	3	3	3	3	4	4	(0)	(8.3%)	(0)	(8.3%)
Brazoria	3	3	3	3	3	3	3	3	3	3	3	3	3	0	8.8%	0	8.8%
Jefferson	2	2	2	2	2	2	2	3	3	2	3	3	3	(1)	(27.8%)	(1)	(27.8%)
Nueces	3	3	3	3	3	3	4	4	4	3	3	3	4	(0)	(11.0%)	(0)	(11.0%)
Montgomery	3	3	3	3	3	3	3	3	3	3	3	3	3	(0)	(14.5%)	(0)	(14.5%)
Bexar	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(6.5%)	(0)	(6.5%)
El Paso	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(3.0%)	(0)	(3.0%)
Orange	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(11.2%)	(0)	(11.2%)
Hidalgo	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(6.3%)	(0)	(6.3%)
Cameron	0	0	0	0	0	0	0	1	0	0	0	0	0	0	20.8%	0	20.8%
Travis	1	1	1	1	2	2	2	2	2	2	2	2	2	(0)	(13.2%)	(0)	(13.2%)
Calhoun	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(14.6%)	(0)	(14.6%)
Collin	1	1	1	1	1	1	1	1	1	1	1	1	1	(0)	(23.1%)	(0)	(23.1%)
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(36.7%)	(0)	(36.7%)
Denton	1	1	1	1	1	1	1	1	1	1	1	1	1	0	6.5%	0	6.5%
Liberty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.4%	0	2.4%
Aransas	1	1	1	1	1	1	1	1	1	1	1	0	0	0	30.5%	0	30.5%
Matagorda	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Johnson	0	1	1	1	0	0	1	1	0	0	0	0	1	(0)	(12.9%)	(0)	(12.9%)
Brazos	1	1	1	1	1	1	1	1	1	1	1	1	1	0	10.2%	0	10.2%
Waller	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(69.2%)	(0)	(69.2%)
Top 25 Counties	126	129	129	129	132	132	134	131	131	131	131	129	132	(6)	(4.4%)	(6)	(4.4%)
All Other Counties	5	5	5	5	5	5	5	5	5	5	5	5	5	(1)	(13.8%)	(1)	(13.8%)
Tier 1	25	26	25	25	25	25	26	25	25	25	25	25	26	(1)	(4.9%)	(1)	(4.9%)
Tier 2	88	89	89	89	92	92	94	91	91	91	91	89	91	(3)	(3.6%)	(3)	(3.6%)
All Other Counties	18	19	19	19	20	19	19	20	20	20	20	20	21	(2)	(10.1%)	(2)	(10.1%)
Statewide Total	131	133	134	133	137	136	139	136	136	136	137	134	137	(7)	(4.8%)	(7)	(4.8%)

Exposure includes Dwelling, Contents, and Loss of Use coverages

Texas FAIR Plan Association
Premium Growth Report
As of 12/31/15
All Forms Combined
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	6,521.6	6,226.5	7,833.0	7,407.4	9,287.5	8,686.3	10,287.6	9,629.9	9,334.1	9,124.4	7,065.2	7,650.8	6,704.2	(182.6)	(2.7%)	(182.6)	(2.7%)
Fort Bend	720.9	685.4	737.5	814.2	981.9	885.5	1,092.2	924.1	924.4	917.6	749.6	940.3	733.8	(12.8)	(1.7%)	(12.8)	(1.7%)
Galveston	144.5	162.7	182.0	177.2	231.3	223.7	254.5	214.0	209.1	198.6	153.9	166.1	130.3	14.2	10.9%	14.2	10.9%
Dallas	288.2	295.1	311.0	309.5	351.8	361.5	346.4	377.2	388.6	391.1	291.1	377.8	285.1	3.1	1.1%	3.1	1.1%
Tarrant	224.6	232.3	230.4	220.8	262.3	282.4	286.3	321.0	352.4	320.1	266.5	308.0	219.2	5.4	2.5%	5.4	2.5%
Brazoria	77.9	74.8	100.8	117.2	119.2	119.7	133.6	117.5	131.8	98.1	85.4	85.7	64.8	13.1	20.2%	13.1	20.2%
Jefferson	35.2	45.2	70.1	74.5	88.4	93.0	98.2	103.2	53.5	49.0	46.3	46.9	41.8	(6.6)	(15.8%)	(6.6)	(15.8%)
Nueces	46.2	57.6	54.0	59.9	86.9	100.6	90.4	75.0	69.4	100.4	57.4	66.7	39.7	6.5	16.4%	6.5	16.4%
Montgomery	75.5	60.8	111.9	80.2	89.2	89.4	126.2	105.7	111.8	107.0	93.5	80.3	48.8	26.6	54.5%	26.6	54.5%
Bexar	48.1	77.9	60.5	70.5	81.9	75.0	60.7	78.3	74.2	83.9	49.4	78.7	47.6	0.5	1.0%	0.5	1.0%
El Paso	29.2	37.1	42.6	44.2	37.6	45.9	47.5	53.8	56.6	50.2	39.7	62.6	38.1	(8.8)	(23.2%)	(8.8)	(23.2%)
Orange	59.4	34.7	63.3	53.8	74.8	88.7	67.4	79.5	111.7	87.1	29.5	47.9	56.7	2.8	4.9%	2.8	4.9%
Hidalgo	25.8	36.6	51.8	53.4	44.5	42.8	81.9	62.8	38.8	56.9	49.2	92.9	46.0	(20.2)	(43.9%)	(20.2)	(43.9%)
Cameron	13.9	20.4	13.3	22.0	25.4	18.9	36.4	25.9	32.9	34.1	27.2	27.7	25.5	(11.6)	(45.4%)	(11.6)	(45.4%)
Travis	17.8	25.5	25.1	24.0	40.7	31.4	35.9	24.8	25.7	35.4	22.9	31.5	24.5	(6.7)	(27.3%)	(6.7)	(27.3%)
Calhoun	15.5	12.7	19.4	9.1	26.4	27.0	28.1	22.1	13.6	21.6	17.4	14.9	15.4	0.1	0.6%	0.1	0.6%
Collin	39.3	25.1	26.9	30.6	49.0	29.5	26.0	17.1	38.9	11.6	78.4	33.2	46.7	(7.4)	(15.8%)	(7.4)	(15.8%)
Chambers	11.5	11.0	24.2	22.7	14.1	27.1	27.1	17.4	28.1	19.2	19.6	18.1	14.8	(3.3)	(22.5%)	(3.3)	(22.5%)
Denton	34.4	26.6	27.4	39.8	33.3	28.4	36.8	32.3	26.2	27.5	29.3	26.0	28.1	6.3	22.6%	6.3	22.6%
Liberty	32.8	33.2	37.9	15.9	37.5	30.6	39.1	41.6	20.2	63.3	22.8	23.8	20.4	12.3	60.4%	12.3	60.4%
Aransas	4.8	10.8	9.4	14.9	13.8	17.1	15.0	18.9	17.4	13.8	12.0	15.8	4.2	0.6	14.0%	0.6	14.0%
Matagorda	9.6	10.0	6.6	18.3	9.8	17.0	15.7	24.8	10.5	19.6	7.4	12.4	8.5	1.1	12.8%	1.1	12.8%
Johnson	13.9	13.9	16.0	27.4	12.0	18.8	12.4	30.9	24.7	19.5	15.2	14.6	15.9	(1.9)	(12.1%)	(1.9)	(12.1%)
Brazos	10.2	6.5	0.7	5.6	11.6	11.1	12.6	7.5	4.0	7.7	6.2	7.4	13.5	(3.2)	(24.1%)	(3.2)	(24.1%)
Waller	11.1	9.0	6.7	7.1	34.6	2.4	17.0	11.8	11.6	28.7	14.5	16.9	4.4	6.7	150.1%	6.7	150.1%
Top 25 Counties	8,512.1	8,231.4	10,062.6	9,720.3	12,045.4	11,353.8	13,275.1	12,416.9	12,110.4	11,886.3	9,249.8	10,246.7	8,677.9	(165.9)	(1.9%)	(165.9)	(1.9%)
All Other Counties	270.4	253.1	315.5	287.8	363.1	379.9	370.6	378.8	354.8	306.3	262.9	381.2	267.8	2.5	1.0%	2.5	1.0%
Tier 1	367.3	418.9	489.0	531.9	632.2	662.8	718.3	633.0	576.9	570.2	444.0	462.4	359.4	7.9	2.2%	7.9	2.2%
Tier 2	7,405.0	7,048.9	8,777.9	8,393.3	10,496.3	9,767.1	11,636.2	10,804.1	10,480.0	10,279.2	7,956.8	8,814.8	7,595.5	(190.4)	(2.5%)	(190.4)	(2.5%)
All Other Counties	1,010.1	1,016.7	1,111.3	1,082.9	1,280.0	1,303.9	1,291.2	1,358.6	1,408.3	1,343.2	1,112.0	1,350.8	990.9	19.3	1.9%	19.3	1.9%
Statewide Total	8,782.4	8,484.5	10,378.1	10,008.1	12,408.6	11,733.7	13,645.7	12,795.8	12,465.2	12,192.6	9,512.7	10,627.9	8,945.8	(163.3)	(1.8%)	(163.3)	(1.8%)

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

Texas FAIR Plan Association
Premium Growth Report
As of 12/31/15
HO-A Policies
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	4,371	4,082	5,103	4,944	6,368	5,841	7,129	6,665	6,460	6,138	4,629	4,966	4,489	(117)	(2.6%)	(117)	(2.6%)
Fort Bend	345	379	367	445	534	461	594	515	511	476	369	523	385	(40)	(10.4%)	(40)	(10.4%)
Galveston	102	125	130	131	174	159	190	164	158	152	109	128	90	12	13.4%	12	13.4%
Dallas	229	216	247	219	269	284	268	298	308	295	194	296	216	12	5.7%	12	5.7%
Tarrant	186	168	161	173	190	217	224	255	273	261	204	231	172	14	8.2%	14	8.2%
Brazoria	63	66	78	95	97	98	111	97	111	85	65	70	48	15	31.0%	15	31.0%
Jefferson	30	40	59	63	79	79	86	96	40	42	35	40	37	(8)	(20.4%)	(8)	(20.4%)
Nueces	36	38	39	36	59	74	63	53	47	76	38	48	24	12	52.4%	12	52.4%
Montgomery	54	37	74	51	52	73	88	80	71	79	68	51	37	17	47.4%	17	47.4%
Bexar	33	58	40	52	62	52	40	64	51	59	37	60	31	2	6.3%	2	6.3%
El Paso	25	33	35	38	35	39	40	47	44	44	33	53	35	(10)	(29.7%)	(10)	(29.7%)
Orange	49	23	53	48	57	82	49	62	90	72	28	33	44	5	10.8%	5	10.8%
Hidalgo	2	13	27	27	24	5	30	40	7	26	21	52	12	(11)	(87.5%)	(11)	(87.5%)
Cameron	14	13	11	14	19	10	27	17	26	26	23	23	23	(10)	(40.6%)	(10)	(40.6%)
Travis	13	18	21	16	28	26	24	19	20	24	20	23	19	(6)	(32.9%)	(6)	(32.9%)
Calhoun	14	11	19	7	24	23	26	19	12	18	15	13	14	(1)	(5.6%)	(1)	(5.6%)
Collin	29	19	19	19	37	19	22	7	27	7	37	18	31	(2)	(6.2%)	(2)	(6.2%)
Chambers	11	11	18	22	14	22	23	16	28	16	16	15	14	(3)	(24.3%)	(3)	(24.3%)
Denton	33	27	19	27	26	25	34	27	21	24	26	16	22	11	53.0%	11	53.0%
Liberty	32	23	30	13	30	22	33	35	14	37	21	17	19	14	72.6%	14	72.6%
Aransas	4	10	6	15	12	13	12	15	16	12	10	14	3	1	49.9%	1	49.9%
Matagorda	6	8	6	16	9	14	14	23	11	16	8	10	8	(2)	(24.0%)	(2)	(24.0%)
Johnson	15	9	11	24	8	15	11	25	21	14	13	13	11	4	31.7%	4	31.7%
Brazos	6	3	0	2	4	5	8	4	1	5	4	4	8	(2)	(23.2%)	(2)	(23.2%)
Waller	3	5	1	9	19	0	14	8	7	22	11	11	2	1	39.3%	1	39.3%
Top 25 Counties	5,704	5,435	6,575	6,506	8,229	7,658	9,156	8,651	8,373	8,028	6,034	6,728	5,795	(91)	(1.6%)	(91)	(1.6%)
All Other Counties	207	199	245	228	272	314	292	291	280	219	190	307	191	16	8.4%	16	8.4%
Tier 1	286	333	373	411	498	507	565	509	458	456	331	367	275	11	4.0%	11	4.0%
Tier 2	4,831	4,546	5,623	5,518	7,064	6,434	7,891	7,372	7,123	6,769	5,103	5,641	4,970	(139)	(2.8%)	(139)	(2.8%)
All Other Counties	794	755	824	806	939	1,030	991	1,061	1,072	1,023	791	1,027	742	53	7.1%	53	7.1%
Statewide Total	5,911	5,634	6,820	6,735	8,501	7,972	9,448	8,942	8,653	8,247	6,224	7,034	5,986	(75)	(1.3%)	(75)	(1.3%)

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

Texas FAIR Plan Association
Premium Growth Report
As of 12/31/15
TDP-1 Policies
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	2,028	2,022	2,581	2,336	2,753	2,678	2,981	2,822	2,737	2,837	2,286	2,569	2,072	(44)	(2.1%)	(44)	(2.1%)
Fort Bend	369	300	363	366	443	419	490	402	410	434	378	413	344	26	7.4%	26	7.4%
Galveston	30	30	39	30	34	45	43	32	38	34	29	29	26	5	17.9%	5	17.9%
Dallas	55	75	55	85	76	74	70	73	74	89	85	80	63	(8)	(12.6%)	(8)	(12.6%)
Tarrant	37	63	67	45	68	60	60	63	76	57	59	74	44	(6)	(14.5%)	(6)	(14.5%)
Brazoria	14	7	20	19	20	20	20	19	19	11	18	15	15	(1)	(6.4%)	(1)	(6.4%)
Jefferson	5	5	10	9	8	12	10	6	12	6	10	6	3	2	47.6%	2	47.6%
Nueces	4	13	7	16	13	15	17	12	13	10	10	11	8	(4)	(52.0%)	(4)	(52.0%)
Montgomery	19	19	35	26	31	13	35	19	39	25	25	27	10	9	87.3%	9	87.3%
Bexar	12	19	18	16	19	19	20	12	21	23	12	15	13	(1)	(8.3%)	(1)	(8.3%)
El Paso	4	4	7	5	3	6	7	5	12	6	6	10	3	2	55.5%	2	55.5%
Orange	11	12	9	5	17	6	18	16	21	16	2	15	13	(2)	(16.9%)	(2)	(16.9%)
Hidalgo	24	23	25	26	21	37	51	23	31	30	28	41	34	(10)	(28.5%)	(10)	(28.5%)
Cameron	1	2	1	5	5	5	6	7	5	5	2	4	1	(1)	(53.4%)	(1)	(53.4%)
Travis	3	5	1	7	6	2	9	4	4	8	1	6	4	(0)	(7.1%)	(0)	(7.1%)
Calhoun	2	1	0	2	3	4	2	3	2	4	2	1	1	1	149.7%	1	149.7%
Collin	10	6	7	11	10	10	3	9	11	4	40	14	15	(5)	(33.5%)	(5)	(33.5%)
Chambers	1	0	6	1	(0)	5	4	1	1	3	3	3	1	0	86.8%	0	86.8%
Denton	1	(1)	7	12	7	3	3	5	5	3	3	9	6	(5)	(83.1%)	(5)	(83.1%)
Liberty	1	10	8	3	7	9	6	6	6	26	2	7	2	(1)	(68.0%)	(1)	(68.0%)
Aransas	0	1	3	(0)	0	4	2	3	0	0	1	1	1	(1)	(76.6%)	(1)	(76.6%)
Matagorda	3	2	1	2	1	3	2	2	(0)	3	(1)	3	0	3	2247%	3	2246.6%
Johnson	(0)	5	5	3	4	4	2	5	4	6	2	2	5	(5)	(109.3%)	(5)	(109.3%)
Brazos	3	3	0	1	2	4	3	2	1	2	2	2	5	(1)	(28.1%)	(1)	(28.1%)
Waller	8	3	5	(2)	15	2	3	3	4	6	3	5	2	6	277.6%	6	277.6%
Top 25 Counties	2,645	2,630	3,281	3,027	3,566	3,460	3,871	3,555	3,546	3,649	3,008	3,362	2,688	(43)	(1.6%)	(43)	(1.6%)
All Other Counties	62	52	68	57	81	63	74	82	71	83	68	69	74	(12)	(16.2%)	(12)	(16.2%)
Tier 1	62	63	89	87	90	117	112	89	89	81	79	76	57	5	8.4%	5	8.4%
Tier 2	2,444	2,373	2,999	2,743	3,260	3,159	3,557	3,280	3,215	3,351	2,700	3,052	2,476	(33)	(1.3%)	(33)	(1.3%)
All Other Counties	201	246	262	254	298	248	276	267	314	299	297	303	229	(27)	(11.9%)	(27)	(11.9%)
Statewide Total	2,707	2,682	3,350	3,084	3,647	3,524	3,944	3,637	3,617	3,732	3,076	3,431	2,762	(55)	(2.0%)	(55)	(2.0%)

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Texas FAIR Plan Association
Premium Growth Report
As of 12/31/15
HO-CONB Policies
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	80	76	93	76	98	105	105	88	87	84	82	70	90	(10)	(11.4%)	(10)	(11.4%)
Fort Bend	2	2	2	2	2	2	3	3	1	4	1	2	1	1	96.4%	1	96.4%
Galveston	8	4	7	9	13	10	10	12	7	7	11	5	8	0	5.5%	0	5.5%
Dallas	2	3	6	5	5	1	7	6	5	4	10	1	3	(1)	(45.2%)	(1)	(45.2%)
Tarrant	0	0	1	1	2	4	(0)	1	2	0	1	1	2	(1)	(79.1%)	(1)	(79.1%)
Brazoria	0	0	0	1	1	0	1	0	1	0	1	(0)	0	0	N/A	0	N/A
Jefferson	0	0	1	0	0	1	1	1	0	0	0	0	0	(0)	(100.0%)	(0)	(100.0%)
Nueces	6	5	6	6	12	10	10	9	7	13	8	5	7	(1)	(16.8%)	(1)	(16.8%)
Montgomery	1	4	2	2	4	2	1	5	1	1	0	1	1	1	91.9%	1	91.9%
Bexar	2	1	0	1	(1)	2	(0)	2	1	1	(1)	3	2	(0)	(1%)	(0)	(1.1%)
El Paso	0	0	0	1	0	0	(0)	0	0	0	0	0	0	0	N/A	0	N/A
Orange	0	0	0	0	0	0	0	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	(608.9%)	0	(608.9%)
Cameron	(0)	5	1	4	1	3	3	1	2	2	2	1	1	(1)	(146.4%)	(1)	(146.4%)
Travis	1	1	3	1	0	2	2	1	1	2	1	1	2	(0)	(27.7%)	(0)	(27.7%)
Calhoun	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Collin	0	0	0	0	1	(0)	0	1	1	0	1	0	0	(0)	(85.5%)	(0)	(85.5%)
Chambers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	0	N/A
Denton	0	0	1	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)	(6.3%)	(0)	(6.3%)
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	0	0	0	2	2	2	1	1	2	0	0	1	1	(0)	(15.8%)	(0)	(15.8%)
Waller	0	0	0	0	0	0	0	0	0	0	0	1	0	0	N/A	0	N/A
Top 25 Counties	104	104	124	111	143	145	146	131	120	119	118	93	118	(14)	(11.8%)	(14)	(11.8%)
All Other Counties	1	1	0	1	1	1	3	3	1	3	1	3	2	(1)	(56.5%)	(1)	(56.5%)
Tier 1	14	15	15	21	28	25	25	23	18	23	22	12	16	(2)	(14.0%)	(2)	(14.0%)
Tier 2	82	79	96	79	100	107	109	91	89	88	84	72	91	(9)	(9.5%)	(9)	(9.5%)
All Other Counties	9	11	13	13	15	14	14	19	14	12	13	12	13	(4)	(31.8%)	(4)	(31.8%)
Statewide Total	105	105	124	112	143	146	148	134	121	123	119	96	120	(15)	(12.5%)	(15)	(12.5%)

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Texas FAIR Plan Association
Premium Growth Report
As of 12/31/15
HO-BT Policies
(000 Omitted)



County	Premium Written During Prior 12 Months (000 Omitted)												Annual Growth		YTD Growth		
	Dec-15	Nov-15	Oct-15	Sep-15	Aug-15	Jul-15	Jun-15	May-15	Apr-15	Mar-15	Feb-15	Jan-15	Dec-14	Actual	%	Actual	%
Harris	43	46	55	51	68	63	73	55	50	65	68	46	54	(11)	(20.0%)	(11)	(20.0%)
Fort Bend	4	4	5	1	3	3	4	4	2	4	1	2	4	0	10.8%	0	10.8%
Galveston	4	4	6	6	10	9	11	6	6	6	6	4	7	(3)	(42.3%)	(3)	(42.3%)
Dallas	2	1	2	2	2	3	1	1	1	3	2	1	2	0	13.9%	0	13.9%
Tarrant	1	1	2	2	3	2	2	3	2	2	3	2	2	(1)	(48.8%)	(1)	(48.8%)
Brazoria	1	1	2	2	1	1	2	2	1	2	2	0	2	(1)	(62.4%)	(1)	(62.4%)
Jefferson	1	1	0	3	1	1	1	1	1	0	1	0	1	(0)	(33.9%)	(0)	(33.9%)
Nueces	1	1	2	2	3	1	1	1	3	2	2	2	1	(0)	(37.1%)	(0)	(37.1%)
Montgomery	1	1	2	1	2	1	2	2	2	2	1	2	1	(0)	(36.2%)	(0)	(36.2%)
Bexar	0	0	2	1	2	2	1	1	1	1	0	2	1	(0)	(42.4%)	(0)	(42.4%)
El Paso	0	0	0	0	0	0	(0)	1	0	0	0	0	0	0	N/A	0	N/A
Orange	0	0	1	0	0	1	0	1	1	(0)	0	0	0	0	111.9%	0	111.9%
Hidalgo	0	(0)	(0)	0	0	0	1	0	0	0	0	(0)	0	(0)	(100.0%)	(0)	(100.0%)
Cameron	(0)	0	0	(0)	0	(0)	0	1	0	0	0	1	0	(0)	N/A	(0)	N/A
Travis	1	1	1	1	6	1	1	1	1	1	0	0	0	0	127.4%	0	127.4%
Calhoun	0	0	0	0	0	0	0	0	0	(0)	0	0	0	(0)	(100.0%)	(0)	(100.0%)
Collin	0	0	1	0	0	1	0	0	0	1	0	0	0	(0)	(25.0%)	(0)	(25.0%)
Chambers	(0)	0	0	(0)	1	0	0	(0)	(0)	0	0	(0)	0	(0)	(174.9%)	(0)	(174.9%)
Denton	0	0	0	1	0	0	0	0	0	1	0	1	0	(0)	(20.0%)	(0)	(20.0%)
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	1	0	1	1	0	0	(0)	(110.4%)	(0)	(110.4%)
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)	1	0	0	0	0	0	(0)	(1505%)	(0)	(1505%)
Brazos	0	0	0	(0)	4	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Waller	0	0	0	0	0	0	0	0	0	(0)	0	0	0	0	N/A	0	N/A
Top 25 Counties	58	63	82	75	108	91	103	81	71	90	90	64	76	(18)	(23.5%)	(18)	(23.5%)
All Other Counties	1	2	2	2	9	2	2	3	2	1	4	2	1	(0)	(33.1%)	(0)	(33.1%)
Tier 1	6	8	12	14	17	13	16	12	11	11	13	8	11	(6)	(49.3%)	(6)	(49.3%)
Tier 2	48	51	61	53	72	67	79	60	53	70	71	49	58	(11)	(18.2%)	(11)	(18.2%)
All Other Counties	6	6	12	10	27	11	10	12	9	9	11	10	8	(2)	(27.5%)	(2)	(27.5%)
Statewide Total	59	64	84	77	117	92	105	84	74	91	94	66	78	(18)	(23.7%)	(18)	(23.7%)

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