

Texas FAIR Plan Association
Liability Report
As of 3/31/23
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage
Harris	40,899	38,745	(2,154)	(5.27%)	6,298,005,054	6,564,365,113	266,360,059	4.23%	12,521,496	15,815,824	3,294,328	26.31%
Galveston	4,165	4,305	140	3.36%	1,080,685,813	1,268,221,204	187,535,391	17.35%	436,067	648,018	211,951	48.61%
Fort bend	4,308	4,308	0	0.00%	784,407,177	858,760,188	74,353,011	9.48%	1,326,950	1,881,238	554,288	41.77%
Dallas	2,030	1,821	(209)	(10.30%)	354,871,908	327,652,763	(27,219,145)	(7.67%)	558,489	611,992	53,503	9.58%
Brazoria	1,758	1,872	114	6.48%	450,619,264	544,113,796	93,494,532	20.75%	196,269	297,752	101,483	51.71%
Tarrant	1,564	1,389	(175)	(11.19%)	261,933,018	242,699,788	(19,233,230)	(7.34%)	499,057	518,671	19,614	3.93%
El paso	1,176	1,340	164	13.95%	275,475,930	343,717,075	68,241,145	24.77%	261,456	317,437	55,982	21.41%
Jefferson	1,072	1,312	240	22.39%	253,533,832	342,792,487	89,258,655	35.21%	133,135	205,517	72,382	54.37%
Nueces	1,182	1,102	(80)	(6.77%)	240,910,584	240,742,500	(168,084)	(0.07%)	168,489	187,589	19,100	11.34%
Montgomery	736	699	(37)	(5.03%)	129,473,451	131,394,550	1,921,099	1.48%	162,127	205,893	43,766	27.00%
Bexar	564	514	(50)	(8.87%)	100,711,912	95,782,122	(4,929,790)	(4.89%)	152,257	164,690	12,433	8.17%
Cameron	427	429	2	0.47%	75,073,010	86,649,900	11,576,890	15.42%	50,621	65,203	14,581	28.80%
Calhoun	377	381	4	1.06%	92,829,075	97,164,055	4,334,980	4.67%	46,128	55,579	9,451	20.49%
Orange	369	371	2	0.54%	61,524,878	64,105,938	2,581,060	4.20%	127,054	158,988	31,933	25.13%
Chambers	252	282	30	11.90%	72,497,130	95,531,970	23,034,840	31.77%	39,966	53,417	13,451	33.66%
Matagorda	251	264	13	5.18%	54,387,725	65,354,415	10,966,690	20.16%	34,038	50,545	16,507	48.50%
Liberty	205	207	2	0.98%	23,593,566	26,533,642	2,940,076	12.46%	64,847	76,428	11,581	17.86%
Travis	244	210	(34)	(13.93%)	43,846,868	39,470,630	(4,376,238)	(9.98%)	36,312	53,471	17,159	47.25%
Aransas	167	173	6	3.59%	35,859,050	39,151,780	3,292,730	9.18%	18,316	23,643	5,327	29.09%
Hidalgo	189	161	(28)	(14.81%)	22,391,821	19,596,566	(2,795,256)	(12.48%)	48,320	53,274	4,954	10.25%
San patricio	163	160	(3)	(1.84%)	36,964,756	40,227,536	3,262,780	8.83%	23,005	25,587	2,582	11.22%
Collin	155	152	(3)	(1.94%)	30,759,950	34,075,660	3,315,710	10.78%	84,914	105,093	20,179	23.76%
Waller	113	142	29	25.66%	17,228,990	21,124,760	3,895,770	22.61%	42,451	59,206	16,754	39.47%
Denton	104	115	11	10.58%	27,221,076	36,007,606	8,786,530	32.28%	36,562	79,035	42,473	116.17%
Brazos	91	70	(21)	(23.08%)	15,199,750	10,740,410	(4,459,340)	(29.34%)	19,081	8,400	(10,680)	(55.97%)
Top 25 Counties	62,561	60,524	(2,037)	(3.26%)	10,840,005,588	11,635,976,455	795,970,866	7.34%	17,087,408	21,722,490	4,635,082	27.13%
All Other Counties	2,217	2,147	(70)	(3.16%)	392,961,902	404,397,545	11,435,643	2.91%	760,434	821,946	61,512	8.09%
Tier 1	9,929	10,396	467	4.70%	2,418,976,269	2,846,717,064	427,740,794	17.68%	1,163,123	1,637,763	474,640	40.81%
Tier 2	46,286	44,112	(2,174)	(4.70%)	7,240,462,772	7,583,229,787	342,767,015	4.73%	14,207,886	18,107,894	3,900,007	27.45%
All Other Counties	8,563	8,163	(400)	(4.67%)	1,573,528,449	1,610,427,149	36,898,700	2.34%	2,476,833	2,798,779	321,946	13.00%
Statewide Total	64,778	62,671	(2,107)	(3.25%)	11,232,967,490	12,040,373,999	807,406,509	7.19%	17,847,842	22,544,436	4,696,594	26.31%

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 3/31/23
 HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage
Harris	13,806	13,438	(368)	(2.67%)	3,399,597,903	3,659,032,245	259,434,342	7.63%	6,882,350	9,027,521	2,145,171	31.17%
Galveston	2,973	3,149	176	5.92%	979,371,134	1,154,378,202	175,007,068	17.87%	353,448	524,667	171,219	48.44%
Fort bend	1,089	1,098	9	0.83%	305,138,716	345,350,556	40,211,840	13.18%	552,153	784,616	232,464	42.10%
Dallas	928	798	(130)	(14.01%)	238,537,420	213,370,600	(25,166,820)	(10.55%)	397,718	415,575	17,857	4.49%
Brazoria	1,316	1,423	107	8.13%	398,702,880	485,302,000	86,599,120	21.72%	162,675	259,503	96,828	59.52%
Tarrant	816	728	(88)	(10.78%)	183,486,978	172,220,308	(11,266,670)	(6.14%)	354,973	381,335	26,361	7.43%
El paso	991	1,150	159	16.04%	255,004,630	321,720,000	66,715,370	26.16%	230,055	287,588	57,534	25.01%
Jefferson	803	979	176	21.92%	229,519,322	311,127,832	81,608,510	35.56%	116,225	181,199	64,974	55.90%
Nueces	692	650	(42)	(6.07%)	198,079,360	197,962,750	(116,610)	(0.06%)	132,548	151,417	18,869	14.24%
Montgomery	410	394	(16)	(3.90%)	95,971,280	99,431,160	3,459,880	3.61%	124,300	154,657	30,357	24.42%
Bexar	356	312	(44)	(12.36%)	84,869,100	79,730,430	(5,138,670)	(6.05%)	131,293	132,745	1,451	1.11%
Cameron	249	268	19	7.63%	58,283,300	70,450,890	12,167,590	20.88%	33,573	48,436	14,862	44.27%
Calhoun	309	314	5	1.62%	87,239,480	91,444,420	4,204,940	4.82%	42,326	52,765	10,438	24.66%
Orange	223	232	9	4.04%	49,476,428	52,298,288	2,821,860	5.70%	97,293	130,413	33,120	34.04%
Chambers	208	236	28	13.46%	67,636,590	90,236,970	22,600,380	33.41%	35,703	48,589	12,886	36.09%
Matagorda	207	228	21	10.14%	50,922,350	62,374,840	11,452,490	22.49%	28,978	44,698	15,720	54.25%
Liberty	113	121	8	7.08%	16,697,608	19,703,134	3,005,526	18.00%	46,759	44,670	(2,089)	(4.47%)
Travis	129	106	(23)	(17.83%)	33,508,960	30,788,590	(2,720,370)	(8.12%)	25,350	39,025	13,675	53.95%
Aransas	136	143	7	5.15%	33,443,790	36,189,440	2,745,650	8.21%	16,805	22,263	5,459	32.48%
Hidalgo	66	52	(14)	(21.21%)	9,866,521	7,638,866	(2,227,656)	(22.58%)	27,387	25,429	(1,959)	(7.15%)
San patricio	127	128	1	0.79%	34,134,756	37,423,936	3,289,180	9.64%	21,378	25,340	3,962	18.53%
Collin	41	46	5	12.20%	13,887,230	18,010,960	4,123,730	29.69%	33,128	48,133	15,005	45.29%
Waller	68	89	21	30.88%	13,104,710	16,490,960	3,386,250	25.84%	36,397	47,153	10,756	29.55%
Denton	63	74	11	17.46%	22,316,876	30,719,406	8,402,530	37.65%	27,861	70,235	42,373	152.09%
Brazos	35	25	(10)	(28.57%)	10,471,380	7,792,160	(2,679,220)	(25.59%)	8,885	3,682	(5,202)	(58.55%)
Top 25 Counties	26,154	26,181	27	0.10%	6,869,268,702	7,611,188,944	741,920,241	10.80%	9,919,563	12,951,654	3,032,091	30.57%
All Other Counties	1,318	1,264	(54)	(4.10%)	314,264,770	321,418,760	7,153,990	2.28%	585,530	646,762	61,232	10.46%
Tier 1	7,104	7,602	498	7.01%	2,160,699,042	2,561,045,401	400,346,358	18.53%	958,311	1,381,779	423,468	44.19%
Tier 2	15,477	15,113	(364)	(2.35%)	3,820,793,826	4,121,601,399	300,807,573	7.87%	7,698,225	10,108,252	2,410,027	31.31%
All Other Counties	4,891	4,730	(161)	(3.29%)	1,202,040,604	1,249,960,904	47,920,300	3.99%	1,848,557	2,108,385	259,828	14.06%
Statewide Total	27,472	27,445	(27)	(0.10%)	7,183,533,472	7,932,607,703	749,074,231	10.43%	10,505,093	13,598,416	3,093,323	29.45%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 3/31/23
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage
Harris	23,694	22,504	(1,190)	(5.02%)	2,727,460,671	2,749,102,588	21,641,917	0.79%	5,368,081	6,521,250	1,153,168	21.48%
Galveston	639	674	35	5.48%	72,635,519	86,930,842	14,295,323	19.68%	56,917	98,153	41,236	72.45%
Fort bend	3,062	3,062	0	0.00%	471,605,141	505,574,832	33,969,691	7.20%	765,002	1,083,424	318,422	41.62%
Dallas	979	924	(55)	(5.62%)	110,794,448	109,583,443	(1,211,005)	(1.09%)	152,114	184,216	32,102	21.10%
Brazoria	381	399	18	4.72%	49,276,744	56,713,956	7,437,212	15.09%	31,136	35,966	4,830	15.51%
Tarrant	706	636	(70)	(9.92%)	77,151,240	69,723,480	(7,427,760)	(9.63%)	141,884	136,515	(5,368)	(3.78%)
El paso	181	184	3	1.66%	20,117,300	21,538,075	1,420,775	7.06%	30,617	28,502	(2,115)	(6.91%)
Jefferson	238	294	56	23.53%	22,374,110	29,675,775	7,301,665	32.63%	16,091	23,164	7,073	43.96%
Nueces	285	254	(31)	(10.88%)	26,027,504	25,067,030	(960,474)	(3.69%)	22,808	24,201	1,393	6.11%
Montgomery	282	269	(13)	(4.61%)	31,207,171	30,059,110	(1,148,061)	(3.68%)	34,458	48,781	14,322	41.56%
Bexar	159	153	(6)	(3.77%)	13,726,612	14,040,612	314,000	2.29%	19,140	28,372	9,232	48.24%
Cameron	75	68	(7)	(9.33%)	6,886,110	6,990,450	104,340	1.52%	7,653	9,384	1,731	22.61%
Calhoun	55	53	(2)	(3.64%)	4,905,595	4,873,395	(32,200)	(0.66%)	2,494	1,845	(649)	(26.00%)
Orange	136	130	(6)	(4.41%)	11,766,450	11,510,050	(256,400)	(2.18%)	28,938	27,924	(1,014)	(3.51%)
Chambers	38	39	1	2.63%	4,712,700	5,079,000	366,300	7.77%	4,397	4,650	252	5.74%
Matagorda	43	35	(8)	(18.60%)	3,452,175	2,966,375	(485,800)	(14.07%)	5,060	5,847	787	15.55%
Liberty	91	83	(8)	(8.79%)	6,883,958	6,740,508	(143,450)	(2.08%)	18,088	31,758	13,670	75.57%
Travis	62	48	(14)	(22.58%)	7,447,348	5,714,680	(1,732,668)	(23.27%)	6,834	9,896	3,062	44.80%
Aransas	15	18	3	20.00%	1,367,300	2,042,060	674,760	49.35%	960	960	0	0.03%
Hidalgo	116	99	(17)	(14.66%)	12,159,300	11,447,700	(711,600)	(5.85%)	19,387	26,325	6,938	35.78%
San patricio	31	32	1	3.23%	2,681,800	2,803,600	121,800	4.54%	1,297	247	(1,050)	(80.99%)
Collin	87	85	(2)	(2.30%)	15,498,600	15,228,300	(270,300)	(1.74%)	50,694	55,977	5,283	10.42%
Waller	43	46	3	6.98%	3,995,280	4,269,480	274,200	6.86%	6,054	11,018	4,964	81.99%
Denton	40	36	(4)	(10.00%)	4,880,200	4,910,200	30,000	0.61%	8,701	8,070	(630)	(7.25%)
Brazos	30	18	(12)	(40.00%)	2,976,250	1,760,850	(1,215,400)	(40.84%)	8,442	4,308	(4,134)	(48.97%)
Top 25 Counties	31,468	30,143	(1,325)	(4.21%)	3,711,989,526	3,784,346,391	72,356,865	1.95%	6,807,248	8,410,753	1,603,505	23.56%
All Other Counties	804	806	2	0.25%	74,345,692	78,683,985	4,338,293	5.84%	168,662	168,447	(214)	(0.13%)
Tier 1	1,828	1,896	68	3.72%	196,401,507	225,605,783	29,204,276	14.87%	151,114	206,285	55,171	36.51%
Tier 2	27,227	26,020	(1,207)	(4.43%)	3,240,268,346	3,296,491,708	56,223,362	1.74%	6,225,871	7,716,496	1,490,625	23.94%
All Other Counties	3,217	3,033	(184)	(5.72%)	349,665,365	340,932,885	(8,732,480)	(2.50%)	598,925	656,420	57,495	9.60%
Statewide Total	32,272	30,949	(1,323)	(4.10%)	3,786,335,218	3,863,030,376	76,695,158	2.03%	6,975,910	8,579,201	1,603,290	22.98%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
 Liability Report
 As of 3/31/23
 HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage
Harris	2,122	1,865	(257)	(12.11%)	145,447,560	137,336,160	(8,111,400)	(5.58%)	222,036	222,799	763	0.34%
Galveston	226	202	(24)	(10.62%)	18,707,760	18,730,200	22,440	0.12%	14,359	15,083	724	5.04%
Fort bend	77	71	(6)	(7.79%)	5,621,520	5,798,880	177,360	3.16%	6,537	9,405	2,868	43.88%
Dallas	88	74	(14)	(15.91%)	4,448,040	4,132,920	(315,120)	(7.08%)	7,770	11,304	3,534	45.48%
Brazoria	11	9	(2)	(18.18%)	805,200	708,000	(97,200)	(12.07%)	494	610	116	23.48%
Tarrant	6	1	(5)	(83.33%)	408,000	90,000	(318,000)	(77.94%)	1,406	546	(860)	(61.17%)
El paso	3	2	(1)	(33.33%)	342,000	243,600	(98,400)	(28.77%)	784	845	61	7.78%
Jefferson	10	8	(2)	(20.00%)	644,400	622,920	(21,480)	(3.33%)	309	413	104	33.66%
Nueces	182	177	(5)	(2.75%)	15,909,720	16,934,640	1,024,920	6.44%	11,319	11,071	(248)	(2.19%)
Montgomery	13	12	(1)	(7.69%)	1,103,280	907,680	(195,600)	(17.73%)	2,601	1,615	(986)	(37.91%)
Bexar	32	32	0	0.00%	1,826,400	1,668,120	(158,280)	(8.67%)	1,282	2,652	1,370	106.86%
Cameron	100	90	(10)	(10.00%)	9,195,600	9,047,760	(147,840)	(1.61%)	7,557	6,722	(835)	(11.06%)
Calhoun	5	6	1	20.00%	372,000	534,240	162,240	43.61%	658	270	(388)	(58.97%)
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Chambers	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Matagorda	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	0	0	N/A
Travis	36	31	(5)	(13.89%)	2,425,560	2,285,520	(140,040)	(5.77%)	3,959	3,578	(381)	(9.62%)
Aransas	13	10	(3)	(23.08%)	951,600	835,920	(115,680)	(12.16%)	551	420	(131)	(23.84%)
Hidalgo	4	7	3	75.00%	300,000	456,000	156,000	52.00%	1,298	1,383	85	6.52%
San patricio	1	0	(1)	(100.00%)	78,000	0	(78,000)	(100.00%)	330	0	(330)	(100.00%)
Collin	22	13	(9)	(40.91%)	1,248,120	632,400	(615,720)	(49.33%)	892	949	57	6.39%
Waller	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	0	2	2	N/A	0	300,000	300,000	N/A	0	570	570	N/A
Brazos	19	11	(8)	(42.11%)	1,659,120	938,400	(720,720)	(43.44%)	1,754	410	(1,344)	(76.62%)
Top 25 Counties	2,970	2,623	(347)	(11.68%)	211,493,880	202,203,360	(9,290,520)	(4.39%)	285,897	290,645	4,748	1.66%
All Other Counties	24	18	(6)	(25.00%)	2,017,560	1,651,560	(366,000)	(18.14%)	3,299	4,021	722	21.89%
Tier 1	548	502	(46)	(8.39%)	46,664,280	47,413,680	749,400	1.61%	35,577	34,588	(989)	(2.78%)
Tier 2	2,203	1,943	(260)	(11.80%)	151,369,080	143,591,040	(7,778,040)	(5.14%)	229,872	233,587	3,716	1.62%
All Other Counties	243	196	(47)	(19.34%)	15,478,080	12,850,200	(2,627,880)	(16.98%)	23,747	26,490	2,743	11.55%
Statewide Total	2,994	2,641	(353)	(11.79%)	213,511,440	203,854,920	(9,656,520)	(4.52%)	289,196	294,666	5,470	1.89%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
 Liability Report
 As of 3/31/23
 HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage	03/31/22	03/31/23	Actual	Percentage
Harris	1,277	938	(339)	(26.55%)	25,498,920	18,894,120	(6,604,800)	(25.90%)	49,028	44,254	(4,774)	(9.74%)
Galveston	327	280	(47)	(14.37%)	9,971,400	8,181,960	(1,789,440)	(17.95%)	11,343	10,115	(1,228)	(10.82%)
Fort bend	80	77	(3)	(3.75%)	2,041,800	2,035,920	(5,880)	(0.29%)	3,258	3,792	534	16.39%
Dallas	35	25	(10)	(28.57%)	1,092,000	565,800	(526,200)	(48.19%)	887	897	10	1.13%
Brazoria	50	41	(9)	(18.00%)	1,834,440	1,389,840	(444,600)	(24.24%)	1,964	1,673	(291)	(14.82%)
Tarrant	36	24	(12)	(33.33%)	886,800	666,000	(220,800)	(24.90%)	794	275	(519)	(65.37%)
El paso	1	4	3	300.00%	12,000	215,400	203,400	1695.00%	0	502	502	N/A
Jefferson	21	31	10	47.62%	996,000	1,365,960	369,960	37.14%	510	741	231	45.29%
Nueces	23	21	(2)	(8.70%)	894,000	778,080	(115,920)	(12.97%)	1,814	899	(915)	(50.44%)
Montgomery	31	24	(7)	(22.58%)	1,191,720	996,600	(195,120)	(16.37%)	767	840	73	9.52%
Bexar	17	17	0	0.00%	289,800	342,960	53,160	18.34%	542	921	379	70.01%
Cameron	3	3	0	0.00%	708,000	160,800	(547,200)	(77.29%)	1,838	662	(1,176)	(63.98%)
Calhoun	8	8	0	0.00%	312,000	312,000	0	0.00%	650	699	49	7.54%
Orange	10	9	(1)	(10.00%)	282,000	297,600	15,600	5.53%	823	651	(172)	(20.90%)
Chambers	6	7	1	16.67%	147,840	216,000	68,160	46.10%	(134)	179	313	(233.36%)
Matagorda	1	1	0	0.00%	13,200	13,200	0	0.00%	0	0	0	N/A
Liberty	1	3	2	200.00%	12,000	90,000	78,000	650.00%	0	0	0	N/A
Travis	17	25	8	47.06%	465,000	681,840	216,840	46.63%	169	972	803	476.00%
Aransas	3	2	(1)	(33.33%)	96,360	84,360	(12,000)	(12.45%)	0	0	0	N/A
Hidalgo	3	3	0	0.00%	66,000	54,000	(12,000)	(18.18%)	247	137	(110)	(44.53%)
San patricio	4	0	(4)	(100.00%)	70,200	0	(70,200)	(100.00%)	0	0	0	N/A
Collin	5	8	3	60.00%	126,000	204,000	78,000	61.90%	200	34	(166)	(83.00%)
Waller	2	7	5	250.00%	129,000	364,320	235,320	182.42%	0	1,035	1,035	N/A
Denton	1	3	2	200.00%	24,000	78,000	54,000	225.00%	0	160	160	N/A
Brazos	7	16	9	128.57%	93,000	249,000	156,000	167.74%	0	0	0	N/A
Top 25 Counties	1,969	1,577	(392)	(19.91%)	47,253,480	38,237,760	(9,015,720)	(19.08%)	74,700	69,439	(5,261)	(7.04%)
All Other Counties	71	59	(12)	(16.90%)	2,333,880	2,643,240	309,360	13.26%	2,943	2,715	(228)	(7.75%)
Tier 1	449	396	(53)	(11.80%)	15,211,440	12,652,200	(2,559,240)	(16.82%)	18,121	15,111	(3,010)	(16.61%)
Tier 2	1,379	1,036	(343)	(24.87%)	28,031,520	21,545,640	(6,485,880)	(23.14%)	53,919	49,558	(4,361)	(8.09%)
All Other Counties	212	204	(8)	(3.77%)	6,344,400	6,683,160	338,760	5.34%	5,604	7,485	1,881	33.56%
Statewide Total	2,040	1,636	(404)	(19.80%)	49,587,360	40,881,000	(8,706,360)	(17.56%)	77,643	72,154	(5,489)	(7.07%)

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