

Texas FAIR Plan Association
Liability Report
As of 3/31/24
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage
Harris	38,745	46,903	8,158	21.06%	6,564,365,113	9,677,070,231	3,112,705,118	47.42%	15,815,824	26,324,751	10,508,927	66.45%
Galveston	4,305	5,152	847	19.67%	1,268,221,204	1,712,567,513	444,346,308	35.04%	648,018	896,461	248,443	38.34%
Fort bend	4,308	5,900	1,592	36.95%	858,760,188	1,516,053,195	657,293,007	76.54%	1,881,238	3,432,494	1,551,256	82.46%
Dallas	1,821	2,339	518	28.45%	327,652,763	566,185,104	238,532,341	72.80%	611,992	1,739,410	1,127,418	184.22%
Brazoria	1,872	2,655	783	41.83%	544,113,796	914,133,037	370,019,241	68.00%	297,752	574,378	276,626	92.90%
Tarrant	1,389	1,779	390	28.08%	242,699,788	426,860,129	184,160,341	75.88%	518,671	1,445,328	926,657	178.66%
El paso	1,340	1,983	643	47.99%	343,717,075	580,702,328	236,985,253	68.95%	317,437	750,093	432,655	136.30%
Jefferson	1,312	1,987	675	51.45%	342,792,487	615,209,566	272,417,079	79.47%	205,517	369,321	163,804	79.70%
Nueces	1,102	1,334	232	21.05%	240,742,500	329,955,528	89,213,028	37.06%	187,589	315,737	128,149	68.31%
Montgomery	699	1,013	314	44.92%	131,394,550	254,744,736	123,350,186	93.88%	205,893	541,222	335,330	162.87%
Bexar	514	653	139	27.04%	95,782,122	145,882,884	50,100,762	52.31%	164,690	303,783	139,092	84.46%
Cameron	429	542	113	26.34%	86,649,900	134,340,410	47,690,510	55.04%	65,203	97,075	31,872	48.88%
Calhoun	381	413	32	8.40%	97,164,055	111,022,530	13,858,475	14.26%	55,579	67,314	11,735	21.11%
Orange	371	508	137	36.93%	64,105,938	116,756,608	52,650,670	82.13%	158,988	382,314	223,326	140.47%
Chambers	282	407	125	44.33%	95,531,970	164,064,370	68,532,400	71.74%	53,417	100,622	47,205	88.37%
Matagorda	264	335	71	26.89%	65,354,415	95,963,170	30,608,755	46.84%	50,545	72,856	22,311	44.14%
Liberty	207	348	141	68.12%	26,533,642	56,650,012	30,116,370	113.50%	76,428	229,683	153,255	200.52%
Travis	210	298	88	41.90%	39,470,630	84,012,420	44,541,790	112.85%	53,471	154,634	101,163	189.19%
Aransas	173	202	29	16.76%	39,151,780	48,677,870	9,526,090	24.33%	23,643	32,356	8,713	36.85%
Hidalgo	161	205	44	27.33%	19,596,566	32,270,746	12,674,180	64.68%	53,274	93,972	40,698	76.39%
San patricio	160	224	64	40.00%	40,227,536	64,570,780	24,343,244	60.51%	25,587	46,946	21,359	83.48%
Collin	152	229	77	50.66%	34,075,660	88,339,710	54,264,050	159.25%	105,093	367,246	262,153	249.45%
Waller	142	169	27	19.01%	21,124,760	32,284,400	11,159,640	52.83%	59,206	90,332	31,127	52.57%
Denton	115	238	123	106.96%	36,007,606	107,156,556	71,148,950	197.59%	79,035	372,345	293,311	371.12%
Brazos	70	87	17	24.29%	10,740,410	17,748,800	7,008,390	65.25%	8,400	23,908	15,507	184.60%
Top 25 Counties	60,524	75,903	15,379	25.41%	11,635,976,455	17,893,222,633	6,257,246,178	53.77%	21,722,490	38,824,584	17,102,093	78.73%
All Other Counties	2,147	3,094	947	44.11%	404,397,545	784,405,600	380,008,055	93.97%	821,946	2,186,621	1,364,675	166.03%
Tier 1	10,396	13,381	2,985	28.71%	2,846,717,064	4,223,361,409	1,376,644,345	48.36%	1,637,763	2,600,223	962,460	58.77%
Tier 2	44,112	54,338	10,226	23.18%	7,583,229,787	11,492,515,634	3,909,285,847	51.55%	18,107,894	30,851,463	12,743,569	70.38%
All Other Counties	8,163	11,278	3,115	38.16%	1,610,427,149	2,961,751,190	1,351,324,041	83.91%	2,798,779	7,559,519	4,760,739	170.10%
Statewide Total	62,671	78,997	16,326	26.05%	12,040,373,999	18,677,628,233	6,637,254,233	55.12%	22,544,436	41,011,205	18,466,768	81.91%

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 3/31/24
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage
Harris	13,438	18,333	4,895	36.43%	3,659,032,245	6,029,900,433	2,370,868,188	64.79%	9,027,521	17,011,939	7,984,418	88.45%
Galveston	3,149	3,813	664	21.09%	1,154,378,202	1,560,674,933	406,296,730	35.20%	524,667	739,595	214,928	40.96%
Fort bend	1,098	1,828	730	66.48%	345,350,556	772,720,090	427,369,534	123.75%	784,616	1,839,017	1,054,400	134.38%
Dallas	798	1,214	416	52.13%	213,370,600	424,144,790	210,774,190	98.78%	415,575	1,404,691	989,116	238.01%
Brazoria	1,423	2,057	634	44.55%	485,302,000	820,911,730	335,609,730	69.15%	259,503	495,950	236,447	91.12%
Tarrant	728	1,043	315	43.27%	172,220,308	338,923,349	166,703,041	96.80%	381,335	1,185,783	804,449	210.96%
El paso	1,150	1,731	581	50.52%	321,720,000	548,597,150	226,877,150	70.52%	287,588	689,913	402,325	139.90%
Jefferson	979	1,570	591	60.37%	311,127,832	572,657,142	261,529,310	84.06%	181,199	327,461	146,262	80.72%
Nueces	650	831	181	27.85%	197,962,750	276,244,320	78,281,570	39.54%	151,417	263,575	112,158	74.07%
Montgomery	394	600	206	52.28%	99,431,160	198,308,580	98,877,420	99.44%	154,657	419,940	265,284	171.53%
Bexar	312	417	105	33.65%	79,730,430	124,115,260	44,384,830	55.67%	132,745	255,590	122,845	92.54%
Cameron	268	363	95	35.45%	70,450,890	114,242,860	43,791,970	62.16%	48,436	74,959	26,524	54.76%
Calhoun	314	345	31	9.87%	91,444,420	105,113,340	13,668,920	14.95%	52,765	60,982	8,217	15.57%
Orange	232	356	124	53.45%	52,298,288	102,237,308	49,939,020	95.49%	130,413	347,437	217,024	166.41%
Chambers	236	358	122	51.69%	90,236,970	158,469,870	68,232,900	75.62%	48,589	92,956	44,367	91.31%
Matagorda	228	298	70	30.70%	62,374,840	92,273,220	29,898,380	47.93%	44,698	68,636	23,938	53.55%
Liberty	121	219	98	80.99%	19,703,134	45,217,704	25,514,570	129.49%	44,670	167,582	122,912	275.16%
Travis	106	171	65	61.32%	30,788,590	70,397,690	39,609,100	128.65%	39,025	118,824	79,799	204.48%
Aransas	143	168	25	17.48%	36,189,440	45,257,590	9,068,150	25.06%	22,263	29,562	7,299	32.79%
Hidalgo	52	65	13	25.00%	7,638,866	14,456,246	6,817,380	89.25%	25,429	39,206	13,777	54.18%
San patricio	128	182	54	42.19%	37,423,936	60,490,780	23,066,844	61.64%	25,340	43,683	18,343	72.39%
Collin	46	114	68	147.83%	18,010,960	69,436,150	51,425,190	285.52%	48,133	283,873	235,740	489.77%
Waller	89	101	12	13.48%	16,490,960	25,310,100	8,819,140	53.48%	47,153	55,374	8,221	17.44%
Denton	74	181	107	144.59%	30,719,406	95,697,016	64,977,610	211.52%	70,235	331,320	261,085	371.73%
Brazos	25	39	14	56.00%	7,792,160	14,042,280	6,250,120	80.21%	3,682	15,385	11,702	317.79%
Top 25 Counties	26,181	36,397	10,216	39.02%	7,611,188,944	12,679,839,931	5,068,650,987	66.59%	12,951,654	26,363,234	13,411,580	103.55%
All Other Counties	1,264	2,070	806	63.77%	321,418,760	678,854,010	357,435,250	111.21%	646,762	1,904,436	1,257,674	194.46%
Tier 1	7,602	10,080	2,478	32.60%	2,561,045,401	3,836,231,345	1,275,185,944	49.79%	1,381,779	2,225,401	843,621	61.05%
Tier 2	15,113	21,084	5,971	39.51%	4,121,601,399	7,040,457,741	2,918,856,342	70.82%	10,108,252	19,736,804	9,628,552	95.25%
All Other Counties	4,730	7,303	2,573	54.40%	1,249,960,904	2,482,004,855	1,232,043,951	98.57%	2,108,385	6,305,466	4,197,081	199.07%
Statewide Total	27,445	38,467	11,022	40.16%	7,932,607,703	13,358,693,941	5,426,086,237	68.40%	13,598,416	28,267,670	14,669,254	107.87%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 3/31/24
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage
Harris	22,504	25,583	3,079	13.68%	2,749,102,588	3,476,549,958	727,447,370	26.46%	6,521,250	8,948,995	2,427,745	37.23%
Galveston	674	857	183	27.15%	86,930,842	122,968,140	36,037,298	41.46%	98,153	128,491	30,337	30.91%
Fort bend	3,062	3,916	854	27.89%	505,574,832	734,217,305	228,642,473	45.22%	1,083,424	1,575,247	491,823	45.40%
Dallas	924	1,033	109	11.80%	109,583,443	137,298,514	27,715,071	25.29%	184,216	324,104	139,888	75.94%
Brazoria	399	554	155	38.85%	56,713,956	91,375,467	34,661,511	61.12%	35,966	76,485	40,519	112.66%
Tarrant	636	711	75	11.79%	69,723,480	86,702,460	16,978,980	24.35%	136,515	259,126	122,611	89.81%
El paso	184	248	64	34.78%	21,538,075	31,853,178	10,315,103	47.89%	28,502	59,258	30,756	107.91%
Jefferson	294	364	70	23.81%	29,675,775	39,280,984	9,605,209	32.37%	23,164	38,324	15,160	65.44%
Nueces	254	322	68	26.77%	25,067,030	37,806,528	12,739,498	50.82%	24,201	35,996	11,795	48.74%
Montgomery	269	370	101	37.55%	30,059,110	53,192,076	23,132,966	76.96%	48,781	116,361	67,580	138.54%
Bexar	153	186	33	21.57%	14,040,612	19,141,904	5,101,292	36.33%	28,372	40,907	12,535	44.18%
Cameron	68	80	12	17.65%	6,990,450	9,573,550	2,583,100	36.95%	9,384	12,457	3,073	32.75%
Calhoun	53	54	1	1.89%	4,873,395	5,152,950	279,555	5.74%	1,845	5,288	3,442	186.53%
Orange	130	142	12	9.23%	11,510,050	14,081,300	2,571,250	22.34%	27,924	34,804	6,880	24.64%
Chambers	39	43	4	10.26%	5,079,000	5,374,900	295,900	5.83%	4,650	7,472	2,823	60.71%
Matagorda	35	36	1	2.86%	2,966,375	3,676,750	710,375	23.95%	5,847	4,220	(1,627)	(27.83%)
Liberty	83	123	40	48.19%	6,740,508	11,192,308	4,451,800	66.05%	31,758	61,053	29,295	92.24%
Travis	48	65	17	35.42%	5,714,680	9,555,730	3,841,050	67.21%	9,896	25,614	15,718	158.84%
Aransas	18	21	3	16.67%	2,042,060	2,127,160	85,100	4.17%	960	590	(370)	(38.51%)
Hidalgo	99	131	32	32.32%	11,447,700	17,322,500	5,874,800	51.32%	26,325	52,841	26,516	100.73%
San patricio	32	40	8	25.00%	2,803,600	3,926,400	1,122,800	40.05%	247	2,737	2,490	1010.12%
Collin	85	93	8	9.41%	15,228,300	17,035,400	1,807,100	11.87%	55,977	82,116	26,139	46.70%
Waller	46	62	16	34.78%	4,269,480	6,651,980	2,382,500	55.80%	11,018	33,966	22,948	208.27%
Denton	36	50	14	38.89%	4,910,200	10,691,540	5,781,340	117.74%	8,070	39,063	30,992	384.04%
Brazos	18	22	4	22.22%	1,760,850	2,307,200	546,350	31.03%	4,308	6,596	2,288	53.11%
Top 25 Counties	30,143	35,106	4,963	16.46%	3,784,346,391	4,949,056,182	1,164,709,791	30.78%	8,410,753	11,972,111	3,561,358	42.34%
All Other Counties	806	936	130	16.13%	78,683,985	100,893,670	22,209,685	28.23%	168,447	277,289	108,842	64.61%
Tier 1	1,896	2,404	508	26.79%	225,605,783	324,057,104	98,451,321	43.64%	206,285	311,142	104,857	50.83%
Tier 2	26,020	30,079	4,059	15.60%	3,296,491,708	4,270,940,933	974,449,225	29.56%	7,716,496	10,728,616	3,012,120	39.03%
All Other Counties	3,033	3,559	526	17.34%	340,932,885	454,951,815	114,018,930	33.44%	656,420	1,209,642	553,222	84.28%
Statewide Total	30,949	36,042	5,093	16.46%	3,863,030,376	5,049,949,852	1,186,919,476	30.73%	8,579,201	12,249,400	3,670,199	42.78%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 3/31/24
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage
Harris	1,865	1,988	123	6.60%	137,336,160	151,990,560	14,654,400	10.67%	222,799	319,498	96,699	43.40%
Galveston	202	214	12	5.94%	18,730,200	20,901,000	2,170,800	11.59%	15,083	16,861	1,778	11.79%
Fort bend	71	73	2	2.82%	5,798,880	6,899,400	1,100,520	18.98%	9,405	12,105	2,700	28.71%
Dallas	74	73	(1)	(1.35%)	4,132,920	4,093,800	(39,120)	(0.95%)	11,304	9,155	(2,149)	(19.01%)
Brazoria	9	7	(2)	(22.22%)	708,000	468,000	(240,000)	(33.90%)	610	245	(365)	(59.84%)
Tarrant	1	4	3	300.00%	90,000	659,520	569,520	632.80%	546	142	(404)	(73.99%)
El paso	2	1	(1)	(50.00%)	243,600	117,600	(126,000)	(51.72%)	845	921	76	8.99%
Jefferson	8	19	11	137.50%	622,920	1,815,960	1,193,040	191.52%	413	2,395	1,982	479.90%
Nueces	177	157	(20)	(11.30%)	16,934,640	15,245,400	(1,689,240)	(9.98%)	11,071	15,513	4,441	40.12%
Montgomery	12	19	7	58.33%	907,680	1,475,280	567,600	62.53%	1,615	2,368	753	46.65%
Bexar	32	35	3	9.38%	1,668,120	2,307,720	639,600	38.34%	2,652	6,276	3,624	136.67%
Cameron	90	95	5	5.56%	9,047,760	10,374,000	1,326,240	14.66%	6,722	9,733	3,011	44.80%
Calhoun	6	5	(1)	(16.67%)	534,240	408,240	(126,000)	(23.58%)	270	290	20	7.41%
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	31	35	4	12.90%	2,285,520	2,910,840	625,320	27.36%	3,578	8,681	5,103	142.62%
Aransas	10	10	0	0.00%	835,920	1,149,120	313,200	37.47%	420	2,203	1,783	424.52%
Hidalgo	7	7	0	0.00%	456,000	456,000	0	0.00%	1,383	1,780	397	28.71%
San patricio	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Collin	13	14	1	7.69%	632,400	1,508,160	875,760	138.48%	949	1,007	58	6.11%
Waller	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	2	2	0	0.00%	300,000	300,000	0	0.00%	570	619	49	8.60%
Brazos	11	13	2	18.18%	938,400	1,120,320	181,920	19.39%	410	1,927	1,517	370.00%
Top 25 Counties	2,623	2,771	148	5.64%	202,203,360	224,200,920	21,997,560	10.88%	290,645	411,719	121,075	41.66%
All Other Counties	18	18	0	0.00%	1,651,560	1,632,960	(18,600)	(1.13%)	4,021	1,283	(2,738)	(68.09%)
Tier 1	502	508	6	1.20%	47,413,680	50,510,520	3,096,840	6.53%	34,588	47,239	12,651	36.58%
Tier 2	1,943	2,068	125	6.43%	143,591,040	159,345,960	15,754,920	10.97%	233,587	333,383	99,796	42.72%
All Other Counties	196	213	17	8.67%	12,850,200	15,977,400	3,127,200	24.34%	26,490	32,380	5,890	22.23%
Statewide Total	2,641	2,789	148	5.60%	203,854,920	225,833,880	21,978,960	10.78%	294,666	413,003	118,337	40.16%

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Texas FAIR Plan Association
Liability Report
As of 3/31/24
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage	03/31/23	03/31/24	Actual	Percentage
Harris	938	999	61	6.50%	18,894,120	18,629,280	(264,840)	(1.40%)	44,254	44,320	66	0.15%
Galveston	280	268	(12)	(4.29%)	8,181,960	8,023,440	(158,520)	(1.94%)	10,115	11,515	1,400	13.84%
Fort bend	77	83	6	7.79%	2,035,920	2,216,400	180,480	8.86%	3,792	6,125	2,333	61.51%
Dallas	25	19	(6)	(24.00%)	565,800	648,000	82,200	14.53%	897	1,460	563	62.76%
Brazoria	41	37	(4)	(9.76%)	1,389,840	1,377,840	(12,000)	(0.86%)	1,673	1,698	25	1.49%
Tarrant	24	21	(3)	(12.50%)	666,000	574,800	(91,200)	(13.69%)	275	276	1	0.36%
El paso	4	3	(1)	(25.00%)	215,400	134,400	(81,000)	(37.60%)	502	0	(502)	(100.00%)
Jefferson	31	34	3	9.68%	1,365,960	1,455,480	89,520	6.55%	741	1,142	401	54.09%
Nueces	21	24	3	14.29%	778,080	659,280	(118,800)	(15.27%)	899	654	(246)	(27.31%)
Montgomery	24	24	0	0.00%	996,600	1,768,800	772,200	77.48%	840	2,553	1,713	203.93%
Bexar	17	15	(2)	(11.76%)	342,960	318,000	(24,960)	(7.28%)	921	1,009	88	9.50%
Cameron	3	4	1	33.33%	160,800	150,000	(10,800)	(6.72%)	662	(74)	(736)	(111.18%)
Calhoun	8	9	1	12.50%	312,000	348,000	36,000	11.54%	699	755	56	8.01%
Orange	9	10	1	11.11%	297,600	438,000	140,400	47.18%	651	73	(578)	(88.79%)
Chambers	7	6	(1)	(14.29%)	216,000	219,600	3,600	1.67%	179	194	15	8.38%
Matagorda	1	1	0	0.00%	13,200	13,200	0	0.00%	0	0	0	N/A
Liberty	3	6	3	100.00%	90,000	240,000	150,000	166.67%	0	1,048	1,048	N/A
Travis	25	27	2	8.00%	681,840	1,148,160	466,320	68.39%	972	1,515	543	55.86%
Aransas	2	3	1	50.00%	84,360	144,000	59,640	70.70%	0	0	0	N/A
Hidalgo	3	2	(1)	(33.33%)	54,000	36,000	(18,000)	(33.33%)	137	145	8	5.84%
San patricio	0	2	2	N/A	0	153,600	153,600	N/A	0	526	526	N/A
Collin	8	8	0	0.00%	204,000	360,000	156,000	76.47%	34	250	216	635.29%
Waller	7	6	(1)	(14.29%)	364,320	322,320	(42,000)	(11.53%)	1,035	993	(42)	(4.06%)
Denton	3	5	2	66.67%	78,000	468,000	390,000	500.00%	160	1,344	1,184	740.00%
Brazos	16	13	(3)	(18.75%)	249,000	279,000	30,000	12.05%	0	0	0	N/A
Top 25 Counties	1,577	1,629	52	3.30%	38,237,760	40,125,600	1,887,840	4.94%	69,439	77,520	8,081	11.64%
All Other Counties	59	70	11	18.64%	2,643,240	3,024,960	381,720	14.44%	2,715	3,612	897	33.04%
Tier 1	396	389	(7)	(1.77%)	12,652,200	12,562,440	(89,760)	(0.71%)	15,111	16,441	1,330	8.80%
Tier 2	1,036	1,107	71	6.85%	21,545,640	21,771,000	225,360	1.05%	49,558	52,660	3,101	6.26%
All Other Counties	204	203	(1)	(0.49%)	6,683,160	8,817,120	2,133,960	31.93%	7,485	12,031	4,546	60.74%
Statewide Total	1,636	1,699	63	3.85%	40,881,000	43,150,560	2,269,560	5.55%	72,154	81,132	8,978	12.44%

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