

Texas FAIR Plan Association
Liability Report
As of 6/30/24
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage
Harris	40,905	52,902	11,997	29.33%	7,392,363,623	11,683,555,659	4,291,192,036	58.05%	37,972,198	67,099,405	29,127,208	76.71%
Galveston	4,487	5,714	1,227	27.35%	1,377,653,027	1,987,007,998	609,354,971	44.23%	1,466,068	2,187,640	721,572	49.22%
Fort bend	4,640	6,805	2,165	46.66%	1,000,212,174	1,916,003,087	915,790,913	91.56%	4,301,017	8,943,168	4,642,151	107.93%
Dallas	1,823	2,998	1,175	64.45%	337,279,183	824,090,773	486,811,590	144.33%	1,397,656	4,476,590	3,078,934	220.29%
Brazoria	2,039	3,144	1,105	54.19%	627,100,687	1,124,738,497	497,637,810	79.36%	729,848	1,422,859	693,011	94.95%
Tarrant	1,353	2,359	1,006	74.35%	242,509,680	658,231,179	415,721,499	171.42%	1,137,189	3,867,864	2,730,675	240.13%
El paso	1,401	2,561	1,160	82.80%	365,305,989	798,042,403	432,736,414	118.46%	713,634	1,954,062	1,240,428	173.82%
Jefferson	1,450	2,419	969	66.83%	404,682,567	770,033,714	365,351,147	90.28%	508,977	1,036,895	527,918	103.72%
Nueces	1,113	1,535	422	37.92%	249,133,340	402,391,796	153,258,456	61.52%	410,309	774,781	364,473	88.83%
Montgomery	731	1,307	576	78.80%	149,616,370	374,245,576	224,629,206	150.14%	556,530	1,594,549	1,038,019	186.52%
Bexar	509	809	300	58.94%	98,141,762	199,495,404	101,353,642	103.27%	337,218	793,832	456,614	135.41%
Cameron	461	590	129	27.98%	100,450,780	153,849,400	53,398,620	53.16%	154,227	238,759	84,532	54.81%
Calhoun	389	440	51	13.11%	101,909,965	121,189,380	19,279,415	18.92%	125,564	168,027	42,463	33.82%
Orange	399	701	302	75.69%	75,262,178	178,788,398	103,526,220	137.55%	456,160	1,303,084	846,924	185.66%
Chambers	314	470	156	49.68%	114,254,940	191,633,480	77,378,540	67.72%	138,715	251,822	113,107	81.54%
Matagorda	274	399	125	45.62%	71,399,185	120,189,920	48,790,735	68.34%	112,923	208,208	95,285	84.38%
Liberty	239	456	217	90.79%	31,648,632	74,919,016	43,270,384	136.72%	225,253	592,995	367,742	163.26%
Travis	216	392	176	81.48%	43,769,860	128,926,338	85,156,478	194.56%	115,664	415,541	299,878	259.27%
Aransas	179	222	43	24.02%	41,372,220	56,937,580	15,565,360	37.62%	56,269	81,524	25,254	44.88%
Hidalgo	176	230	54	30.68%	22,860,996	38,565,304	15,704,309	68.69%	141,679	244,648	102,970	72.68%
San patricio	166	270	104	62.65%	44,668,206	85,087,760	40,419,554	90.49%	61,073	125,416	64,344	105.36%
Collin	155	316	161	103.87%	36,033,740	149,071,190	113,037,450	313.70%	178,238	873,073	694,835	389.84%
Waller	147	198	51	34.69%	21,422,750	47,777,190	26,354,440	123.02%	99,353	230,028	130,675	131.53%
Denton	117	429	312	266.67%	37,926,166	225,224,196	187,298,030	493.85%	132,569	1,109,431	976,863	736.87%
Brazos	74	97	23	31.08%	12,693,010	21,326,640	8,633,630	68.02%	37,084	69,709	32,625	87.98%
Top 25 Counties	63,757	87,763	24,006	37.65%	12,999,671,031	22,331,321,878	9,331,650,847	71.78%	51,565,413	100,063,911	48,498,498	94.05%
All Other Counties	2,276	4,078	1,802	79.17%	452,669,938	1,146,901,042	694,231,104	153.36%	2,037,475	6,133,942	4,096,468	201.06%
Tier 1	10,998	15,359	4,361	39.65%	3,162,834,703	5,054,362,810	1,891,528,107	59.80%	3,811,307	6,569,672	2,758,365	72.37%
Tier 2	46,714	61,727	15,013	32.14%	8,580,845,913	14,026,465,348	5,445,619,434	63.46%	43,443,827	79,224,472	35,780,645	82.36%
All Other Counties	8,321	14,755	6,434	77.32%	1,708,660,353	4,397,394,763	2,688,734,410	157.36%	6,347,754	20,403,709	14,055,956	221.43%
Statewide Total	66,033	91,841	25,808	39.08%	13,452,340,969	23,478,222,920	10,025,881,952	74.53%	53,602,888	106,197,853	52,594,965	98.12%

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 6/30/24
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage
Harris	14,691	22,098	7,407	50.42%	4,271,990,259	7,612,807,720	3,340,817,461	78.20%	22,807,911	45,208,467	22,400,556	98.21%
Galveston	3,291	4,263	972	29.54%	1,252,242,291	1,814,806,463	562,564,172	44.92%	1,202,216	1,832,430	630,214	52.42%
Fort bend	1,230	2,430	1,200	97.56%	433,957,655	1,084,992,470	651,034,815	150.02%	2,007,180	5,390,942	3,383,762	168.58%
Dallas	800	1,700	900	112.50%	220,729,100	648,735,360	428,006,260	193.91%	986,131	3,679,680	2,693,549	273.14%
Brazoria	1,556	2,465	909	58.42%	559,392,850	1,016,999,540	457,606,690	81.80%	621,472	1,229,213	607,741	97.79%
Tarrant	720	1,452	732	101.67%	174,340,970	540,046,329	365,705,359	209.76%	848,822	3,186,113	2,337,291	275.36%
El paso	1,193	2,269	1,076	90.19%	340,356,970	760,154,290	419,797,320	123.34%	642,435	1,816,759	1,174,324	182.79%
Jefferson	1,117	1,938	821	73.50%	372,659,312	719,478,240	346,818,928	93.07%	447,519	911,480	463,960	103.67%
Nueces	660	989	329	49.85%	204,584,230	342,500,740	137,916,510	67.41%	328,752	648,918	320,166	97.39%
Montgomery	409	823	414	101.22%	111,763,480	306,924,580	195,161,100	174.62%	419,478	1,302,566	883,088	210.52%
Bexar	310	528	218	70.32%	82,078,620	170,235,510	88,156,890	107.41%	277,798	667,157	389,358	140.16%
Cameron	293	409	116	39.59%	82,611,230	132,390,050	49,778,820	60.26%	116,921	185,613	68,692	58.75%
Calhoun	321	371	50	15.58%	95,907,430	115,391,790	19,484,360	20.32%	114,882	152,790	37,908	33.00%
Orange	246	512	266	108.13%	61,550,028	158,670,998	97,120,970	157.79%	375,685	1,158,898	783,213	208.48%
Chambers	267	415	148	55.43%	108,246,440	184,740,280	76,493,840	70.67%	125,990	230,789	104,798	83.18%
Matagorda	239	358	119	49.79%	68,213,510	116,222,070	48,008,560	70.38%	99,662	192,245	92,582	92.90%
Liberty	138	286	148	107.25%	23,608,784	59,879,808	36,271,024	153.63%	155,324	448,082	292,758	188.48%
Travis	112	244	132	117.86%	34,076,300	111,955,110	77,878,810	228.54%	86,863	341,487	254,624	293.13%
Aransas	146	184	38	26.03%	38,155,380	53,372,200	15,216,820	39.88%	51,532	74,422	22,889	44.42%
Hidalgo	58	77	19	32.76%	9,242,496	17,962,904	8,720,409	94.35%	64,661	113,163	48,502	75.01%
San patricio	136	228	92	67.65%	42,151,306	80,962,860	38,811,554	92.08%	58,555	117,175	58,620	100.11%
Collin	47	195	148	314.89%	19,273,840	128,796,630	109,522,790	568.25%	99,750	736,151	636,401	638.00%
Waller	91	122	31	34.07%	16,406,750	39,594,790	23,188,040	141.33%	72,129	165,942	93,813	130.06%
Denton	77	339	262	340.26%	32,548,766	206,287,156	173,738,390	533.78%	117,937	1,010,079	892,142	756.46%
Brazos	29	44	15	51.72%	9,565,440	16,340,220	6,774,780	70.83%	25,284	48,753	23,468	92.82%
Top 25 Counties	28,177	44,739	16,562	58.78%	8,665,653,438	16,440,248,108	7,774,594,670	89.72%	32,154,891	70,849,313	38,694,422	120.34%
All Other Counties	1,353	2,860	1,507	111.38%	363,587,430	1,014,446,080	650,858,650	179.01%	1,603,783	5,316,028	3,712,244	231.47%
Tier 1	8,118	11,735	3,617	44.56%	2,851,578,140	4,614,199,443	1,762,621,303	61.81%	3,208,763	5,639,735	2,430,971	75.76%
Tier 2	16,552	25,813	9,261	55.95%	4,844,540,782	9,048,120,201	4,203,579,418	86.77%	25,670,017	53,206,896	27,536,880	107.27%
All Other Counties	4,860	10,051	5,191	106.81%	1,333,121,946	3,792,374,545	2,459,252,599	184.47%	4,879,895	17,318,711	12,438,816	254.90%
Statewide Total	29,530	47,599	18,069	61.19%	9,029,240,868	17,454,694,188	8,425,453,321	93.31%	33,758,674	76,165,341	42,406,667	125.62%

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 6/30/24
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage
Harris	23,411	27,670	4,259	18.19%	2,965,790,084	3,885,880,019	920,089,935	31.02%	14,590,841	21,079,438	6,488,597	44.47%
Galveston	711	940	229	32.21%	97,224,656	140,833,295	43,608,639	44.85%	201,778	280,682	78,904	39.10%
Fort bend	3,266	4,204	938	28.72%	558,188,599	821,536,137	263,347,538	47.18%	2,269,537	3,519,356	1,249,819	55.07%
Dallas	928	1,192	264	28.45%	111,935,243	168,665,773	56,730,530	50.68%	392,887	764,987	372,100	94.71%
Brazoria	433	629	196	45.27%	65,807,997	105,678,317	39,870,320	60.59%	103,692	188,331	84,639	81.62%
Tarrant	608	883	275	45.23%	67,580,710	116,326,530	48,745,820	72.13%	287,042	676,082	389,040	135.53%
El paso	203	286	83	40.89%	24,616,019	37,523,313	12,907,294	52.43%	69,852	135,678	65,827	94.24%
Jefferson	291	421	130	44.67%	29,986,375	46,686,434	16,700,059	55.69%	57,050	116,113	59,062	103.53%
Nueces	266	341	75	28.20%	28,061,590	41,644,216	13,582,626	48.40%	51,536	78,238	26,703	51.81%
Montgomery	285	440	155	54.39%	35,679,810	64,004,916	28,325,106	79.39%	132,448	283,841	151,393	114.30%
Bexar	153	228	75	49.02%	14,158,862	26,336,574	12,177,712	86.01%	47,533	109,190	61,657	129.71%
Cameron	77	80	3	3.90%	8,496,350	10,593,350	2,097,000	24.68%	20,157	31,475	11,317	56.15%
Calhoun	55	55	0	0.00%	5,282,295	5,041,350	(240,945)	(4.56%)	9,491	13,954	4,464	47.03%
Orange	143	175	32	22.38%	13,384,550	19,523,400	6,138,850	45.87%	78,358	141,683	63,324	80.81%
Chambers	41	48	7	17.07%	5,758,900	6,655,600	896,700	15.57%	12,194	20,311	8,117	66.57%
Matagorda	34	40	6	17.65%	3,172,475	3,954,650	782,175	24.66%	13,261	15,963	2,703	20.38%
Liberty	97	161	64	65.98%	7,937,848	14,709,208	6,771,360	85.30%	69,600	142,679	73,079	105.00%
Travis	50	78	28	56.00%	6,705,680	12,033,108	5,327,428	79.45%	21,543	55,517	33,974	157.71%
Aransas	21	23	2	9.52%	2,284,560	2,140,260	(144,300)	(6.32%)	2,245	2,331	86	3.83%
Hidalgo	108	143	35	32.41%	13,108,500	20,092,400	6,983,900	53.28%	73,830	127,602	53,771	72.83%
San patricio	30	40	10	33.33%	2,516,900	3,971,300	1,454,400	57.79%	2,518	7,715	5,197	206.45%
Collin	87	100	13	14.94%	15,815,500	18,526,400	2,710,900	17.14%	76,601	135,161	58,560	76.45%
Waller	49	70	21	42.86%	4,645,680	7,860,080	3,214,400	69.19%	26,111	62,965	36,854	141.14%
Denton	35	80	45	128.57%	4,999,400	18,385,040	13,385,640	267.74%	12,934	96,677	83,743	647.48%
Brazos	19	28	9	47.37%	1,986,250	3,626,700	1,640,450	82.59%	9,248	16,899	7,651	82.73%
Top 25 Counties	31,401	38,355	6,954	22.15%	4,095,124,833	5,602,228,370	1,507,103,537	36.80%	18,632,286	28,102,868	9,470,582	50.83%
All Other Counties	845	1,118	273	32.31%	84,775,708	126,803,802	42,028,094	49.58%	417,757	797,254	379,497	90.84%
Tier 1	1,991	2,656	665	33.40%	251,237,723	371,000,047	119,762,324	47.67%	479,383	764,162	284,779	59.41%
Tier 2	27,184	32,567	5,383	19.80%	3,572,512,331	4,782,194,587	1,209,682,256	33.86%	17,169,530	25,162,397	7,992,866	46.55%
All Other Counties	3,071	4,250	1,179	38.39%	356,150,487	575,837,538	219,687,051	61.68%	1,401,130	2,973,564	1,572,434	112.23%
Statewide Total	32,246	39,473	7,227	22.41%	4,179,900,541	5,729,032,172	1,549,131,631	37.06%	19,050,043	28,900,122	9,850,079	51.71%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 6/30/24
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage
Harris	1,839	2,132	293	15.93%	136,254,240	166,143,120	29,888,880	21.94%	487,585	718,446	230,861	47.35%
Galveston	210	229	19	9.05%	19,822,920	22,645,200	2,822,280	14.24%	39,045	46,924	7,879	20.18%
Fort bend	72	77	5	6.94%	6,120,000	6,942,480	822,480	13.44%	18,754	23,315	4,561	24.32%
Dallas	74	87	13	17.57%	4,085,040	5,813,160	1,728,120	42.30%	16,832	27,911	11,080	65.83%
Brazoria	8	8	0	0.00%	564,000	588,000	24,000	4.26%	1,523	1,697	174	11.42%
Tarrant	0	5	5	N/A	0	959,520	959,520	N/A	100	2,933	2,833	2833.00%
El paso	1	2	1	100.00%	117,600	218,400	100,800	85.71%	845	1,511	666	78.82%
Jefferson	9	24	15	166.67%	682,920	2,281,560	1,598,640	234.09%	1,481	5,322	3,841	259.34%
Nueces	164	178	14	8.54%	15,675,840	17,495,160	1,819,320	11.61%	28,326	45,387	17,061	60.23%
Montgomery	16	20	4	25.00%	1,135,680	1,667,280	531,600	46.81%	3,094	5,018	1,924	62.18%
Bexar	31	36	5	16.13%	1,644,120	2,457,720	813,600	49.49%	10,755	15,621	4,866	45.25%
Cameron	88	97	9	10.23%	9,182,400	10,710,000	1,527,600	16.64%	16,486	21,633	5,147	31.22%
Calhoun	5	5	0	0.00%	408,240	408,240	0	0.00%	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	32	41	9	28.13%	2,348,040	3,681,960	1,333,920	56.81%	5,709	15,979	10,270	179.89%
Aransas	9	11	2	22.22%	787,920	1,269,120	481,200	61.07%	1,941	4,054	2,113	108.86%
Hidalgo	7	7	0	0.00%	456,000	456,000	0	0.00%	2,911	3,435	524	18.00%
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%	1,138	1,209	71	6.24%
Waller	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	2	3	1	50.00%	300,000	360,000	60,000	20.00%	1,384	1,810	426	30.78%
Brazos	10	12	2	20.00%	892,320	1,080,720	188,400	21.11%	2,552	4,058	1,506	59.03%
Top 25 Counties	2,590	2,988	398	15.37%	201,109,680	246,685,800	45,576,120	22.66%	640,731	946,554	305,823	47.73%
All Other Counties	18	28	10	55.56%	1,651,560	2,500,560	849,000	51.41%	7,434	10,570	3,136	42.19%
Tier 1	493	553	60	12.17%	47,124,240	55,546,080	8,421,840	17.87%	89,072	125,307	36,235	40.68%
Tier 2	1,918	2,217	299	15.59%	142,830,240	173,685,600	30,855,360	21.60%	509,250	746,087	236,837	46.51%
All Other Counties	197	246	49	24.87%	12,806,760	19,954,680	7,147,920	55.81%	49,842	85,731	35,888	72.00%
Statewide Total	2,608	3,016	408	15.64%	202,761,240	249,186,360	46,425,120	22.90%	648,165	957,124	308,960	47.67%

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Texas FAIR Plan Association
Liability Report
As of 6/30/24
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage	06/30/23	06/30/24	Actual	Percentage
Harris	964	1,002	38	3.94%	18,329,040	18,724,800	395,760	2.16%	85,860	93,053	7,193	8.38%
Galveston	275	282	7	2.55%	8,363,160	8,723,040	359,880	4.30%	23,029	27,604	4,574	19.86%
Fort bend	72	94	22	30.56%	1,945,920	2,532,000	586,080	30.12%	5,545	9,555	4,010	72.30%
Dallas	21	19	(2)	(9.52%)	529,800	876,480	346,680	65.44%	1,806	4,011	2,205	122.09%
Brazoria	42	42	0	0.00%	1,335,840	1,472,640	136,800	10.24%	3,161	3,618	457	14.46%
Tarrant	25	19	(6)	(24.00%)	588,000	898,800	310,800	52.86%	1,225	2,736	1,511	123.38%
El paso	4	4	0	0.00%	215,400	146,400	(69,000)	(32.03%)	502	113	(389)	(77.49%)
Jefferson	33	36	3	9.09%	1,353,960	1,587,480	233,520	17.25%	2,927	3,981	1,054	36.02%
Nueces	23	27	4	17.39%	811,680	751,680	(60,000)	(7.39%)	1,695	2,238	543	32.01%
Montgomery	21	24	3	14.29%	1,037,400	1,648,800	611,400	58.94%	1,510	3,124	1,614	106.86%
Bexar	15	17	2	13.33%	260,160	465,600	205,440	78.97%	1,131	1,864	733	64.74%
Cameron	3	4	1	33.33%	160,800	156,000	(4,800)	(2.99%)	662	38	(624)	(94.26%)
Calhoun	8	9	1	12.50%	312,000	348,000	36,000	11.54%	921	992	71	7.71%
Orange	10	14	4	40.00%	327,600	594,000	266,400	81.32%	2,117	2,504	387	18.28%
Chambers	6	7	1	16.67%	249,600	237,600	(12,000)	(4.81%)	532	723	191	35.96%
Matagorda	1	1	0	0.00%	13,200	13,200	0	0.00%	0	0	0	N/A
Liberty	4	9	5	125.00%	102,000	330,000	228,000	223.53%	329	2,235	1,906	579.18%
Travis	22	29	7	31.82%	639,840	1,256,160	616,320	96.32%	1,549	2,558	1,009	65.14%
Aransas	3	4	1	33.33%	144,360	156,000	11,640	8.06%	551	717	166	30.13%
Hidalgo	3	3	0	0.00%	54,000	54,000	0	0.00%	277	449	172	62.09%
San patricio	0	2	2	N/A	0	153,600	153,600	N/A	0	526	526	N/A
Collin	8	7	(1)	(12.50%)	312,000	240,000	(72,000)	(23.08%)	749	552	(197)	(26.30%)
Waller	7	6	(1)	(14.29%)	370,320	322,320	(48,000)	(12.96%)	1,113	1,121	8	0.72%
Denton	3	7	4	133.33%	78,000	192,000	114,000	146.15%	314	865	551	175.48%
Brazos	16	13	(3)	(18.75%)	249,000	279,000	30,000	12.05%	0	0	0	N/A
Top 25 Counties	1,589	1,681	92	5.79%	37,783,080	42,159,600	4,376,520	11.58%	137,506	165,176	27,670	20.12%
All Other Counties	60	72	12	20.00%	2,655,240	3,150,600	495,360	18.66%	8,500	10,090	1,590	18.71%
Tier 1	396	415	19	4.80%	12,894,600	13,617,240	722,640	5.60%	34,089	40,468	6,380	18.71%
Tier 2	1,060	1,130	70	6.60%	20,962,560	22,464,960	1,502,400	7.17%	95,030	109,093	14,063	14.80%
All Other Counties	193	208	15	7.77%	6,581,160	9,228,000	2,646,840	40.22%	16,887	25,705	8,818	52.22%
Statewide Total	1,649	1,753	104	6.31%	40,438,320	45,310,200	4,871,880	12.05%	146,006	175,266	29,260	20.04%

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