

**Texas FAIR Plan Association**  
**Liability Report**  
As of 9/30/24  
All Forms Combined



| County                    | Policies In-Force |                | PIF Growth    |                | Exposure In-Force     |                       | Exposure Growth       |                | YTD Written Premium |                    | Premium Growth    |                |
|---------------------------|-------------------|----------------|---------------|----------------|-----------------------|-----------------------|-----------------------|----------------|---------------------|--------------------|-------------------|----------------|
|                           | 09/30/23          | 09/30/24       | Actual        | Percentage     | 09/30/23              | 09/30/24              | Actual                | Percentage     | 09/30/23            | 09/30/24           | Actual            | Percentage     |
| Harris                    | 42,598            | 58,627         | 16,029        | 37.63%         | 8,074,013,615         | 13,818,543,470        | 5,744,529,854         | 71.15%         | 59,294,863          | 110,014,403        | 50,719,540        | 85.54%         |
| Galveston                 | 4,661             | 6,311          | 1,650         | 35.40%         | 1,473,784,027         | 2,314,998,077         | 841,214,050           | 57.08%         | 2,283,933           | 3,600,648          | 1,316,715         | 57.65%         |
| Fort bend                 | 5,036             | 7,798          | 2,762         | 54.85%         | 1,167,038,275         | 2,393,682,615         | 1,226,644,340         | 105.11%        | 7,204,150           | 15,609,906         | 8,405,756         | 116.68%        |
| Dallas                    | 1,868             | 3,725          | 1,857         | 99.41%         | 361,793,883           | 1,116,401,275         | 754,607,392           | 208.57%        | 2,193,721           | 7,530,307          | 5,336,586         | 243.27%        |
| Brazoria                  | 2,200             | 3,690          | 1,490         | 67.73%         | 705,431,057           | 1,418,091,617         | 712,660,560           | 101.02%        | 1,210,256           | 2,478,701          | 1,268,445         | 104.81%        |
| Tarrant                   | 1,364             | 2,963          | 1,599         | 117.23%        | 259,919,740           | 907,412,916           | 647,493,176           | 249.11%        | 1,757,940           | 6,449,961          | 4,692,021         | 266.90%        |
| El paso                   | 1,529             | 3,202          | 1,673         | 109.42%        | 411,099,699           | 1,060,501,953         | 649,402,254           | 157.97%        | 1,199,257           | 3,410,777          | 2,211,520         | 184.41%        |
| Jefferson                 | 1,636             | 2,876          | 1,240         | 75.79%         | 472,541,547           | 954,291,276           | 481,749,729           | 101.95%        | 890,868             | 1,830,605          | 939,737           | 105.49%        |
| Nueces                    | 1,136             | 1,750          | 614           | 54.05%         | 261,122,810           | 489,164,211           | 228,041,401           | 87.33%         | 685,203             | 1,316,612          | 631,409           | 92.15%         |
| Montgomery                | 800               | 1,735          | 935           | 116.88%        | 186,514,440           | 533,492,419           | 346,977,979           | 186.03%        | 995,005             | 3,002,216          | 2,007,212         | 201.73%        |
| Bexar                     | 537               | 1,018          | 481           | 89.57%         | 110,620,714           | 280,286,034           | 169,665,320           | 153.38%        | 582,020             | 1,519,988          | 937,968           | 161.16%        |
| Cameron                   | 483               | 618            | 135           | 27.95%         | 111,802,440           | 167,372,130           | 55,569,690            | 49.70%         | 221,890             | 346,658            | 124,768           | 56.23%         |
| Calhoun                   | 391               | 460            | 69            | 17.65%         | 105,304,730           | 130,144,420           | 24,839,690            | 23.59%         | 204,292             | 275,755            | 71,463            | 34.98%         |
| Orange                    | 438               | 914            | 476           | 108.68%        | 87,503,718            | 252,056,358           | 164,552,640           | 188.05%        | 773,045             | 2,380,557          | 1,607,512         | 207.95%        |
| Chambers                  | 341               | 553            | 212           | 62.17%         | 128,107,990           | 239,499,740           | 111,391,750           | 86.95%         | 232,632             | 445,844            | 213,212           | 91.65%         |
| Matagorda                 | 288               | 439            | 151           | 52.43%         | 78,085,810            | 134,281,950           | 56,196,140            | 71.97%         | 178,065             | 312,266            | 134,201           | 75.37%         |
| Liberty                   | 253               | 587            | 334           | 132.02%        | 36,688,832            | 100,890,482           | 64,201,650            | 174.99%        | 380,232             | 1,099,020          | 718,788           | 189.04%        |
| Travis                    | 224               | 482            | 258           | 115.18%        | 51,765,090            | 174,449,758           | 122,684,668           | 237.00%        | 205,733             | 725,987            | 520,254           | 252.88%        |
| Aransas                   | 190               | 249            | 59            | 31.05%         | 43,784,340            | 67,837,590            | 24,053,250            | 54.94%         | 96,410              | 152,574            | 56,163            | 58.25%         |
| Hidalgo                   | 180               | 253            | 73            | 40.56%         | 24,978,706            | 45,171,164            | 20,192,459            | 80.84%         | 205,115             | 355,327            | 150,212           | 73.23%         |
| San patricio              | 186               | 325            | 139           | 74.73%         | 51,855,796            | 108,447,480           | 56,591,684            | 109.13%        | 103,787             | 226,122            | 122,335           | 117.87%        |
| Collin                    | 163               | 447            | 284           | 174.23%        | 43,130,750            | 224,563,796           | 181,433,046           | 420.66%        | 288,287             | 1,606,009          | 1,317,722         | 457.09%        |
| Waller                    | 150               | 228            | 78            | 52.00%         | 25,027,010            | 61,774,100            | 36,747,090            | 146.83%        | 172,487             | 404,558            | 232,071           | 134.54%        |
| Denton                    | 133               | 622            | 489           | 367.67%        | 48,078,586            | 340,440,070           | 292,361,484           | 608.09%        | 256,344             | 1,947,201          | 1,690,857         | 659.60%        |
| Brazos                    | 74                | 104            | 30            | 40.54%         | 13,031,450            | 24,812,320            | 11,780,870            | 90.40%         | 55,204              | 107,061            | 51,857            | 93.94%         |
| <b>Top 25 Counties</b>    | <b>66,859</b>     | <b>99,976</b>  | <b>33,117</b> | <b>49.53%</b>  | <b>14,333,025,056</b> | <b>27,358,607,221</b> | <b>13,025,582,165</b> | <b>90.88%</b>  | <b>81,670,741</b>   | <b>167,149,063</b> | <b>85,478,322</b> | <b>104.66%</b> |
| <b>All Other Counties</b> | <b>2,414</b>      | <b>5,147</b>   | <b>2,733</b>  | <b>113.21%</b> | <b>516,399,870</b>    | <b>1,596,942,580</b>  | <b>1,080,542,710</b>  | <b>209.25%</b> | <b>3,395,871</b>    | <b>10,957,136</b>  | <b>7,561,265</b>  | <b>222.66%</b> |
| <b>Tier 1</b>             | <b>11,641</b>     | <b>17,444</b>  | <b>5,803</b>  | <b>49.85%</b>  | <b>3,462,156,153</b>  | <b>6,071,592,546</b>  | <b>2,609,436,394</b>  | <b>75.37%</b>  | <b>6,180,806</b>    | <b>11,101,592</b>  | <b>4,920,787</b>  | <b>79.61%</b>  |
| <b>Tier 2</b>             | <b>48,878</b>     | <b>68,992</b>  | <b>20,114</b> | <b>41.15%</b>  | <b>9,455,951,308</b>  | <b>16,795,096,932</b> | <b>7,339,145,623</b>  | <b>77.61%</b>  | <b>68,432,219</b>   | <b>131,303,930</b> | <b>62,871,712</b> | <b>91.87%</b>  |
| <b>All Other Counties</b> | <b>8,754</b>      | <b>18,687</b>  | <b>9,933</b>  | <b>113.47%</b> | <b>1,931,317,465</b>  | <b>6,088,860,323</b>  | <b>4,157,542,858</b>  | <b>215.27%</b> | <b>10,453,587</b>   | <b>35,700,676</b>  | <b>25,247,089</b> | <b>241.52%</b> |
| <b>Statewide Total</b>    | <b>69,273</b>     | <b>105,123</b> | <b>35,850</b> | <b>51.75%</b>  | <b>14,849,424,926</b> | <b>28,955,549,801</b> | <b>14,106,124,875</b> | <b>94.99%</b>  | <b>85,066,612</b>   | <b>178,106,199</b> | <b>93,039,587</b> | <b>109.37%</b> |

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

**Texas FAIR Plan Association**  
**Liability Report**  
As of 9/30/24  
HO-A Policies



| County                    | Policies In-Force |               | PIF Growth    |                | Exposure In-Force     |                       | Exposure Growth       |                | YTD Written Premium |                    | Premium Growth    |                |
|---------------------------|-------------------|---------------|---------------|----------------|-----------------------|-----------------------|-----------------------|----------------|---------------------|--------------------|-------------------|----------------|
|                           | 09/30/23          | 09/30/24      | Actual        | Percentage     | 09/30/23              | 09/30/24              | Actual                | Percentage     | 09/30/23            | 09/30/24           | Actual            | Percentage     |
| Harris                    | 15,620            | 25,749        | 10,129        | 64.85%         | 4,782,176,571         | 9,286,307,848         | 4,504,131,276         | 94.19%         | 36,144,018          | 75,304,791         | 39,160,773        | 108.35%        |
| Galveston                 | 3,438             | 4,760         | 1,322         | 38.45%         | 1,343,421,291         | 2,126,104,960         | 782,683,669           | 58.26%         | 1,901,339           | 3,052,914          | 1,151,575         | 60.57%         |
| Fort bend                 | 1,418             | 3,027         | 1,609         | 113.47%        | 544,465,266           | 1,442,117,522         | 897,652,256           | 164.87%        | 3,518,582           | 9,713,340          | 6,194,758         | 176.06%        |
| Dallas                    | 828               | 2,235         | 1,407         | 169.93%        | 241,355,470           | 902,018,080           | 660,662,610           | 273.73%        | 1,561,078           | 6,193,500          | 4,632,422         | 296.75%        |
| Brazoria                  | 1,685             | 2,941         | 1,256         | 74.54%         | 630,146,870           | 1,291,696,050         | 661,549,180           | 104.98%        | 1,026,956           | 2,164,280          | 1,137,324         | 110.75%        |
| Tarrant                   | 735               | 1,892         | 1,157         | 157.41%        | 190,969,430           | 758,839,838           | 567,870,408           | 297.36%        | 1,320,895           | 5,327,815          | 4,006,921         | 303.35%        |
| El paso                   | 1,311             | 2,862         | 1,551         | 118.31%        | 384,768,730           | 1,015,403,290         | 630,634,560           | 163.90%        | 1,094,343           | 3,190,793          | 2,096,450         | 191.57%        |
| Jefferson                 | 1,271             | 2,318         | 1,047         | 82.38%         | 434,871,972           | 892,808,370           | 457,936,398           | 105.30%        | 774,650             | 1,610,613          | 835,963           | 107.91%        |
| Nueces                    | 681               | 1,175         | 494           | 72.54%         | 215,649,340           | 423,653,150           | 208,003,810           | 96.45%         | 548,548             | 1,121,601          | 573,053           | 104.47%        |
| Montgomery                | 467               | 1,138         | 671           | 143.68%        | 144,404,600           | 446,793,730           | 302,389,130           | 209.40%        | 769,402             | 2,474,925          | 1,705,524         | 221.67%        |
| Bexar                     | 332               | 703           | 371           | 111.75%        | 93,020,130            | 244,309,420           | 151,289,290           | 162.64%        | 477,184             | 1,301,304          | 824,120           | 172.70%        |
| Cameron                   | 313               | 431           | 118           | 37.70%         | 93,829,540            | 145,562,680           | 51,733,140            | 55.14%         | 170,298             | 272,108            | 101,809           | 59.78%         |
| Calhoun                   | 330               | 394           | 64            | 19.39%         | 100,197,340           | 124,710,230           | 24,512,890            | 24.46%         | 186,132             | 253,356            | 67,225            | 36.12%         |
| Orange                    | 273               | 697           | 424           | 155.31%        | 71,912,418            | 228,102,558           | 156,190,140           | 217.19%        | 636,909             | 2,150,448          | 1,513,539         | 237.64%        |
| Chambers                  | 296               | 493           | 197           | 66.55%         | 122,559,390           | 231,460,140           | 108,900,750           | 88.86%         | 216,537             | 416,891            | 200,354           | 92.53%         |
| Matagorda                 | 252               | 392           | 140           | 55.56%         | 74,794,360            | 129,572,800           | 54,778,440            | 73.24%         | 156,929             | 284,297            | 127,368           | 81.16%         |
| Liberty                   | 148               | 373           | 225           | 152.03%        | 28,299,524            | 83,209,474            | 54,909,950            | 194.03%        | 284,102             | 864,418            | 580,316           | 204.26%        |
| Travis                    | 119               | 312           | 193           | 162.18%        | 41,822,660            | 151,973,250           | 110,150,590           | 263.38%        | 159,742             | 594,703            | 434,961           | 272.29%        |
| Aransas                   | 153               | 208           | 55            | 35.95%         | 40,195,600            | 63,756,830            | 23,561,230            | 58.62%         | 84,461              | 134,377            | 49,915            | 59.10%         |
| Hidalgo                   | 59                | 88            | 29            | 49.15%         | 10,735,606            | 22,125,064            | 11,389,459            | 106.09%        | 94,416              | 172,940            | 78,524            | 83.17%         |
| San patricio              | 154               | 281           | 127           | 82.47%         | 48,857,996            | 104,223,380           | 55,365,384            | 113.32%        | 92,828              | 206,648            | 113,821           | 122.61%        |
| Collin                    | 54                | 301           | 247           | 457.41%        | 25,016,750            | 198,994,200           | 173,977,450           | 695.44%        | 186,054             | 1,396,606          | 1,210,553         | 650.65%        |
| Waller                    | 92                | 141           | 49            | 53.26%         | 19,605,910            | 50,685,000            | 31,079,090            | 158.52%        | 130,704             | 305,733            | 175,029           | 133.91%        |
| Denton                    | 91                | 507           | 416           | 457.14%        | 41,849,646            | 316,361,010           | 274,511,364           | 655.95%        | 226,238             | 1,787,450          | 1,561,212         | 690.08%        |
| Brazos                    | 30                | 50            | 20            | 66.67%         | 9,786,880             | 19,317,500            | 9,530,620             | 97.38%         | 37,317              | 76,430             | 39,113            | 104.81%        |
| <b>Top 25 Counties</b>    | <b>30,150</b>     | <b>53,468</b> | <b>23,318</b> | <b>77.34%</b>  | <b>9,734,713,291</b>  | <b>20,700,106,374</b> | <b>10,965,393,083</b> | <b>112.64%</b> | <b>51,799,662</b>   | <b>120,372,283</b> | <b>68,572,620</b> | <b>132.38%</b> |
| <b>All Other Counties</b> | <b>1,488</b>      | <b>3,754</b>  | <b>2,266</b>  | <b>152.28%</b> | <b>425,865,330</b>    | <b>1,436,756,992</b>  | <b>1,010,891,662</b>  | <b>237.37%</b> | <b>2,726,955</b>    | <b>9,582,379</b>   | <b>6,855,425</b>  | <b>251.39%</b> |
| <b>Tier 1</b>             | <b>8,667</b>      | <b>13,524</b> | <b>4,857</b>  | <b>56.04%</b>  | <b>3,131,948,530</b>  | <b>5,576,837,670</b>  | <b>2,444,889,141</b>  | <b>78.06%</b>  | <b>5,218,133</b>    | <b>9,614,938</b>   | <b>4,396,806</b>  | <b>84.26%</b>  |
| <b>Tier 2</b>             | <b>17,723</b>     | <b>30,487</b> | <b>12,764</b> | <b>72.02%</b>  | <b>5,488,446,765</b>  | <b>11,222,147,638</b> | <b>5,733,700,872</b>  | <b>104.47%</b> | <b>41,116,760</b>   | <b>89,788,100</b>  | <b>48,671,340</b> | <b>118.37%</b> |
| <b>All Other Counties</b> | <b>5,248</b>      | <b>13,211</b> | <b>7,963</b>  | <b>151.73%</b> | <b>1,540,183,326</b>  | <b>5,337,878,058</b>  | <b>3,797,694,732</b>  | <b>246.57%</b> | <b>8,191,725</b>    | <b>30,551,624</b>  | <b>22,359,899</b> | <b>272.96%</b> |
| <b>Statewide Total</b>    | <b>31,638</b>     | <b>57,222</b> | <b>25,584</b> | <b>80.86%</b>  | <b>10,160,578,621</b> | <b>22,136,863,366</b> | <b>11,976,284,745</b> | <b>117.87%</b> | <b>54,526,617</b>   | <b>129,954,662</b> | <b>75,428,045</b> | <b>138.33%</b> |

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



| County                    | Policies In-Force |               | PIF Growth   |               | Exposure In-Force    |                      | Exposure Growth      |               | YTD Written Premium |                   | Premium Growth    |                |
|---------------------------|-------------------|---------------|--------------|---------------|----------------------|----------------------|----------------------|---------------|---------------------|-------------------|-------------------|----------------|
|                           | 09/30/23          | 09/30/24      | Actual       | Percentage    | 09/30/23             | 09/30/24             | Actual               | Percentage    | 09/30/23            | 09/30/24          | Actual            | Percentage     |
| Harris                    | 24,117            | 29,677        | 5,560        | 23.05%        | 3,131,122,604        | 4,341,356,542        | 1,210,233,938        | 38.65%        | 22,209,241          | 33,461,949        | 11,252,707        | 50.67%         |
| Galveston                 | 746               | 1,013         | 267          | 35.79%        | 102,081,256          | 155,271,277          | 53,190,021           | 52.11%        | 291,085             | 433,055           | 141,970           | 48.77%         |
| Fort bend                 | 3,479             | 4,600         | 1,121        | 32.22%        | 614,537,929          | 941,975,413          | 327,437,484          | 53.28%        | 3,649,461           | 5,850,247         | 2,200,785         | 60.30%         |
| Dallas                    | 942               | 1,374         | 432          | 45.86%        | 115,469,573          | 206,463,435          | 90,993,862           | 78.80%        | 606,260             | 1,288,258         | 681,998           | 112.49%        |
| Brazoria                  | 472               | 692           | 220          | 46.61%        | 73,462,347           | 124,001,327          | 50,538,980           | 68.80%        | 176,523             | 305,314           | 128,791           | 72.96%         |
| Tarrant                   | 603               | 1,047         | 444          | 73.63%        | 67,697,990           | 146,658,598          | 78,960,608           | 116.64%       | 425,220             | 1,104,710         | 679,489           | 159.80%        |
| El paso                   | 213               | 334           | 121          | 56.81%        | 26,000,969           | 44,724,263           | 18,723,294           | 72.01%        | 103,018             | 217,337           | 114,319           | 110.97%        |
| Jefferson                 | 323               | 481           | 158          | 48.92%        | 35,297,175           | 56,289,066           | 20,991,891           | 59.47%        | 108,119             | 201,044           | 92,925            | 85.95%         |
| Nueces                    | 274               | 361           | 87           | 31.75%        | 29,645,590           | 46,142,461           | 16,496,871           | 55.65%        | 83,901              | 120,660           | 36,759            | 43.81%         |
| Montgomery                | 300               | 552           | 252          | 84.00%        | 40,133,560           | 82,986,609           | 42,853,049           | 106.78%       | 218,199             | 511,501           | 293,302           | 134.42%        |
| Bexar                     | 159               | 255           | 96           | 60.38%        | 15,506,704           | 32,446,934           | 16,940,230           | 109.24%       | 89,165              | 191,654           | 102,489           | 114.94%        |
| Cameron                   | 76                | 83            | 7            | 9.21%         | 8,543,300            | 10,609,850           | 2,066,550            | 24.19%        | 24,255              | 39,591            | 15,336            | 63.23%         |
| Calhoun                   | 47                | 52            | 5            | 10.64%        | 4,351,150            | 4,629,950            | 278,800              | 6.41%         | 15,388              | 19,039            | 3,651             | 23.73%         |
| Orange                    | 151               | 206           | 55           | 36.42%        | 15,041,700           | 23,599,800           | 8,558,100            | 56.90%        | 131,544             | 227,136           | 95,592            | 72.67%         |
| Chambers                  | 38                | 54            | 16           | 42.11%        | 5,281,000            | 7,820,000            | 2,539,000            | 48.08%        | 15,481              | 28,230            | 12,749            | 82.35%         |
| Matagorda                 | 35                | 46            | 11           | 31.43%        | 3,278,250            | 4,695,950            | 1,417,700            | 43.25%        | 21,023              | 27,852            | 6,829             | 32.48%         |
| Liberty                   | 102               | 203           | 101          | 99.02%        | 8,299,308            | 17,405,008           | 9,105,700            | 109.72%       | 95,272              | 231,866           | 136,594           | 143.37%        |
| Travis                    | 50                | 97            | 47           | 94.00%        | 6,809,830            | 16,115,788           | 9,305,958            | 136.65%       | 33,283              | 97,193            | 63,910            | 192.02%        |
| Aransas                   | 24                | 26            | 2            | 8.33%         | 2,626,460            | 2,683,960            | 57,500               | 2.19%         | 8,636               | 12,460            | 3,824             | 44.28%         |
| Hidalgo                   | 111               | 155           | 44           | 39.64%        | 13,733,100           | 22,536,100           | 8,803,000            | 64.10%        | 107,511             | 178,503           | 70,992            | 66.03%         |
| San patricio              | 32                | 42            | 10           | 31.25%        | 2,997,800            | 4,070,500            | 1,072,700            | 35.78%        | 10,960              | 18,948            | 7,988             | 72.89%         |
| Collin                    | 89                | 117           | 28           | 31.46%        | 16,834,800           | 23,502,236           | 6,667,436            | 39.61%        | 97,902              | 202,681           | 104,779           | 107.02%        |
| Waller                    | 51                | 79            | 28           | 54.90%        | 5,056,780            | 10,736,780           | 5,680,000            | 112.32%       | 40,312              | 97,242            | 56,930            | 141.22%        |
| Denton                    | 38                | 101           | 63           | 165.79%       | 5,868,940            | 23,245,060           | 17,376,120           | 296.07%       | 28,358              | 155,823           | 127,465           | 449.48%        |
| Brazos                    | 20                | 31            | 11           | 55.00%        | 2,019,250            | 4,138,100            | 2,118,850            | 104.93%       | 12,963              | 24,532            | 11,568            | 89.24%         |
| <b>Top 25 Counties</b>    | <b>32,492</b>     | <b>41,678</b> | <b>9,186</b> | <b>28.27%</b> | <b>4,351,697,365</b> | <b>6,354,105,007</b> | <b>2,002,407,642</b> | <b>46.01%</b> | <b>28,603,083</b>   | <b>45,046,824</b> | <b>16,443,741</b> | <b>57.49%</b>  |
| <b>All Other Counties</b> | <b>844</b>        | <b>1,285</b>  | <b>441</b>   | <b>52.25%</b> | <b>86,547,420</b>    | <b>154,185,708</b>   | <b>67,638,288</b>    | <b>78.15%</b> | <b>647,879</b>      | <b>1,345,152</b>  | <b>697,272</b>    | <b>107.62%</b> |
| <b>Tier 1</b>             | <b>2,100</b>      | <b>2,890</b>  | <b>790</b>   | <b>37.62%</b> | <b>270,325,103</b>   | <b>420,222,516</b>   | <b>149,897,413</b>   | <b>55.45%</b> | <b>768,775</b>      | <b>1,224,115</b>  | <b>455,340</b>    | <b>59.23%</b>  |
| <b>Tier 2</b>             | <b>28,121</b>     | <b>35,091</b> | <b>6,970</b> | <b>24.79%</b> | <b>3,797,371,303</b> | <b>5,370,925,214</b> | <b>1,573,553,911</b> | <b>41.44%</b> | <b>26,327,398</b>   | <b>40,208,545</b> | <b>13,881,147</b> | <b>52.73%</b>  |
| <b>All Other Counties</b> | <b>3,115</b>      | <b>4,982</b>  | <b>1,867</b> | <b>59.94%</b> | <b>370,548,379</b>   | <b>717,142,985</b>   | <b>346,594,606</b>   | <b>93.54%</b> | <b>2,154,790</b>    | <b>4,959,316</b>  | <b>2,804,526</b>  | <b>130.15%</b> |
| <b>Statewide Total</b>    | <b>33,336</b>     | <b>42,963</b> | <b>9,627</b> | <b>28.88%</b> | <b>4,438,244,785</b> | <b>6,508,290,715</b> | <b>2,070,045,930</b> | <b>46.64%</b> | <b>29,250,963</b>   | <b>46,391,976</b> | <b>17,141,013</b> | <b>58.60%</b>  |

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

**Texas FAIR Plan Association**  
**Liability Report**  
As of 9/30/24  
HO-CONB Policies



| County                    | Policies In-Force |              | PIF Growth |               | Exposure In-Force  |                    | Exposure Growth   |                | YTD Written Premium |                  | Premium Growth |               |
|---------------------------|-------------------|--------------|------------|---------------|--------------------|--------------------|-------------------|----------------|---------------------|------------------|----------------|---------------|
|                           | 09/30/23          | 09/30/24     | Actual     | Percentage    | 09/30/23           | 09/30/24           | Actual            | Percentage     | 09/30/23            | 09/30/24         | Actual         | Percentage    |
| Harris                    | 1,885             | 2,195        | 310        | 16.45%        | 141,516,120        | 172,412,520        | 30,896,400        | 21.83%         | 809,121             | 1,107,721        | 298,600        | 36.90%        |
| Galveston                 | 211               | 243          | 32         | 15.17%        | 20,190,720         | 24,330,480         | 4,139,760         | 20.50%         | 58,650              | 74,913           | 16,263         | 27.73%        |
| Fort bend                 | 71                | 76           | 5          | 7.04%         | 6,283,200          | 6,838,080          | 554,880           | 8.83%          | 26,554              | 31,254           | 4,699          | 17.70%        |
| Dallas                    | 77                | 100          | 23         | 29.87%        | 4,433,040          | 7,097,280          | 2,664,240         | 60.10%         | 23,114              | 43,898           | 20,785         | 89.92%        |
| Brazoria                  | 8                 | 9            | 1          | 12.50%        | 564,000            | 705,600            | 141,600           | 25.11%         | 2,021               | 2,812            | 791            | 39.14%        |
| Tarrant                   | 3                 | 7            | 4          | 133.33%       | 647,520            | 1,122,480          | 474,960           | 73.35%         | 8,504               | 12,990           | 4,486          | 52.75%        |
| El paso                   | 1                 | 3            | 2          | 200.00%       | 117,600            | 338,400            | 220,800           | 187.76%        | 845                 | 2,426            | 1,581          | 187.10%       |
| Jefferson                 | 11                | 42           | 31         | 281.82%       | 1,005,240          | 3,736,800          | 2,731,560         | 271.73%        | 3,061               | 13,056           | 9,995          | 326.52%       |
| Nueces                    | 160               | 189          | 29         | 18.13%        | 15,142,200         | 18,694,200         | 3,552,000         | 23.46%         | 49,711              | 71,207           | 21,495         | 43.24%        |
| Montgomery                | 16                | 23           | 7          | 43.75%        | 1,117,680          | 2,231,280          | 1,113,600         | 99.63%         | 4,582               | 11,004           | 6,422          | 140.15%       |
| Bexar                     | 32                | 40           | 8          | 25.00%        | 1,827,720          | 3,046,080          | 1,218,360         | 66.66%         | 13,885              | 24,218           | 10,333         | 74.42%        |
| Cameron                   | 89                | 100          | 11         | 12.36%        | 9,267,600          | 11,061,600         | 1,794,000         | 19.36%         | 26,331              | 34,528           | 8,196          | 31.13%        |
| Calhoun                   | 5                 | 5            | 0          | 0.00%         | 408,240            | 468,240            | 60,000            | 14.70%         | 1,443               | 1,847            | 404            | 28.00%        |
| 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                    | 30                | 45           | 15         | 50.00%        | 2,288,040          | 4,907,280          | 2,619,240         | 114.48%        | 9,152               | 28,840           | 19,688         | 215.12%       |
| Aransas                   | 9                 | 10           | 1          | 11.11%        | 787,920            | 1,120,800          | 332,880           | 42.25%         | 2,592               | 4,316            | 1,724          | 66.53%        |
| 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                | 16           | 3          | 23.08%        | 985,200            | 1,635,360          | 650,160           | 65.99%         | 3,480               | 4,985            | 1,505          | 43.24%        |
| Waller                    | 0                 | 0            | 0          | N/A           | 0                  | 0                  | 0                 | N/A            | 0                   | 0                | 0              | N/A           |
| Denton                    | 2                 | 5            | 3          | 150.00%       | 300,000            | 504,000            | 204,000           | 68.00%         | 1,384               | 2,393            | 1,009          | 72.90%        |
| Brazos                    | 11                | 12           | 1          | 9.09%         | 952,320            | 1,110,720          | 158,400           | 16.63%         | 3,461               | 5,052            | 1,591          | 45.98%        |
| <b>Top 25 Counties</b>    | <b>2,641</b>      | <b>3,127</b> | <b>486</b> | <b>18.40%</b> | <b>208,290,360</b> | <b>261,817,200</b> | <b>53,526,840</b> | <b>25.70%</b>  | <b>1,050,802</b>    | <b>1,480,895</b> | <b>430,092</b> | <b>40.93%</b> |
| <b>All Other Counties</b> | <b>16</b>         | <b>29</b>    | <b>13</b>  | <b>81.25%</b> | <b>1,133,760</b>   | <b>2,524,560</b>   | <b>1,390,800</b>  | <b>122.67%</b> | <b>7,715</b>        | <b>12,610</b>    | <b>4,894</b>   | <b>63.43%</b> |
| Tier 1                    | 493               | 599          | 106        | 21.50%        | 47,365,920         | 60,266,520         | 12,900,600        | 27.24%         | 143,809             | 202,679          | 58,869         | 40.94%        |
| Tier 2                    | 1,963             | 2,279        | 316        | 16.10%        | 148,255,320        | 179,850,600        | 31,595,280        | 21.31%         | 838,587             | 1,143,300        | 304,713        | 36.34%        |
| All Other Counties        | 201               | 278          | 77         | 38.31%        | 13,802,880         | 24,224,640         | 10,421,760        | 75.50%         | 76,122              | 147,525          | 71,404         | 93.80%        |
| <b>Statewide Total</b>    | <b>2,657</b>      | <b>3,156</b> | <b>499</b> | <b>18.78%</b> | <b>209,424,120</b> | <b>264,341,760</b> | <b>54,917,640</b> | <b>26.22%</b>  | <b>1,058,518</b>    | <b>1,493,504</b> | <b>434,986</b> | <b>41.09%</b> |

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

**Texas FAIR Plan Association**  
**Liability Report**  
As of 9/30/24  
HO-BT Policies



| County                    | Policies In-Force |              | PIF Growth |               | Exposure In-Force |                   | Exposure Growth  |               | YTD Written Premium |                | Premium Growth |               |
|---------------------------|-------------------|--------------|------------|---------------|-------------------|-------------------|------------------|---------------|---------------------|----------------|----------------|---------------|
|                           | 09/30/23          | 09/30/24     | Actual     | Percentage    | 09/30/23          | 09/30/24          | Actual           | Percentage    | 09/30/23            | 09/30/24       | Actual         | Percentage    |
| Harris                    | 976               | 1,006        | 30         | 3.07%         | 19,198,320        | 18,466,560        | (731,760)        | (3.81%)       | 132,483             | 139,942        | 7,459          | 5.63%         |
| Galveston                 | 266               | 295          | 29         | 10.90%        | 8,090,760         | 9,291,360         | 1,200,600        | 14.84%        | 32,860              | 39,766         | 6,906          | 21.02%        |
| Fort bend                 | 68                | 95           | 27         | 39.71%        | 1,751,880         | 2,751,600         | 999,720          | 57.07%        | 9,552               | 15,065         | 5,513          | 57.72%        |
| Dallas                    | 21                | 16           | (5)        | (23.81%)      | 535,800           | 822,480           | 286,680          | 53.51%        | 3,269               | 4,650          | 1,381          | 42.25%        |
| Brazoria                  | 35                | 48           | 13         | 37.14%        | 1,257,840         | 1,688,640         | 430,800          | 34.25%        | 4,756               | 6,295          | 1,539          | 32.35%        |
| Tarrant                   | 23                | 17           | (6)        | (26.09%)      | 604,800           | 792,000           | 187,200          | 30.95%        | 3,321               | 4,446          | 1,125          | 33.87%        |
| El paso                   | 4                 | 3            | (1)        | (25.00%)      | 212,400           | 36,000            | (176,400)        | (83.05%)      | 1,051               | 221            | (830)          | (78.97%)      |
| Jefferson                 | 31                | 35           | 4          | 12.90%        | 1,367,160         | 1,457,040         | 89,880           | 6.57%         | 5,038               | 5,892          | 854            | 16.96%        |
| Nueces                    | 21                | 25           | 4          | 19.05%        | 685,680           | 674,400           | (11,280)         | (1.65%)       | 3,042               | 3,145          | 103            | 3.37%         |
| Montgomery                | 17                | 22           | 5          | 29.41%        | 858,600           | 1,480,800         | 622,200          | 72.47%        | 2,822               | 4,786          | 1,964          | 69.61%        |
| Bexar                     | 14                | 20           | 6          | 42.86%        | 266,160           | 483,600           | 217,440          | 81.70%        | 1,786               | 2,812          | 1,026          | 57.41%        |
| Cameron                   | 5                 | 4            | (1)        | (20.00%)      | 162,000           | 138,000           | (24,000)         | (14.81%)      | 1,005               | 432            | (573)          | (57.03%)      |
| Calhoun                   | 9                 | 9            | 0          | 0.00%         | 348,000           | 336,000           | (12,000)         | (3.45%)       | 1,329               | 1,512          | 183            | 13.77%        |
| Orange                    | 14                | 11           | (3)        | (21.43%)      | 549,600           | 354,000           | (195,600)        | (35.59%)      | 4,591               | 2,972          | (1,619)        | (35.26%)      |
| Chambers                  | 7                 | 6            | (1)        | (14.29%)      | 267,600           | 219,600           | (48,000)         | (17.94%)      | 614                 | 723            | 109            | 17.73%        |
| Matagorda                 | 1                 | 1            | 0          | 0.00%         | 13,200            | 13,200            | 0                | 0.00%         | 113                 | 117            | 4              | 3.54%         |
| Liberty                   | 3                 | 11           | 8          | 266.67%       | 90,000            | 276,000           | 186,000          | 206.67%       | 858                 | 2,736          | 1,878          | 218.91%       |
| Travis                    | 25                | 28           | 3          | 12.00%        | 844,560           | 1,453,440         | 608,880          | 72.09%        | 3,556               | 5,252          | 1,696          | 47.68%        |
| Aransas                   | 4                 | 5            | 1          | 25.00%        | 174,360           | 276,000           | 101,640          | 58.29%        | 721                 | 1,421          | 700            | 97.09%        |
| 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                    | 7                 | 13           | 6          | 85.71%        | 294,000           | 432,000           | 138,000          | 46.94%        | 851                 | 1,737          | 886            | 104.11%       |
| Waller                    | 7                 | 8            | 1          | 14.29%        | 364,320           | 352,320           | (12,000)         | (3.29%)       | 1,471               | 1,583          | 112            | 7.61%         |
| Denton                    | 2                 | 9            | 7          | 350.00%       | 60,000            | 330,000           | 270,000          | 450.00%       | 364                 | 1,535          | 1,171          | 321.70%       |
| Brazos                    | 13                | 11           | (2)        | (15.38%)      | 273,000           | 246,000           | (27,000)         | (9.89%)       | 1,463               | 1,047          | (416)          | (28.43%)      |
| <b>Top 25 Counties</b>    | <b>1,576</b>      | <b>1,703</b> | <b>127</b> | <b>8.06%</b>  | <b>38,324,040</b> | <b>42,578,640</b> | <b>4,254,600</b> | <b>11.10%</b> | <b>217,193</b>      | <b>249,062</b> | <b>31,869</b>  | <b>14.67%</b> |
| <b>All Other Counties</b> | <b>66</b>         | <b>79</b>    | <b>13</b>  | <b>19.70%</b> | <b>2,853,360</b>  | <b>3,475,320</b>  | <b>621,960</b>   | <b>21.80%</b> | <b>13,321</b>       | <b>16,995</b>  | <b>3,674</b>   | <b>27.58%</b> |
| Tier 1                    | 381               | 431          | 50         | 13.12%        | 12,516,600        | 14,265,840        | 1,749,240        | 13.98%        | 50,089              | 59,860         | 9,771          | 19.51%        |
| Tier 2                    | 1,071             | 1,135        | 64         | 5.98%         | 21,877,920        | 22,173,480        | 295,560          | 1.35%         | 149,474             | 163,986        | 14,511         | 9.71%         |
| All Other Counties        | 190               | 216          | 26         | 13.68%        | 6,782,880         | 9,614,640         | 2,831,760        | 41.75%        | 30,951              | 42,211         | 11,260         | 36.38%        |
| <b>Statewide Total</b>    | <b>1,642</b>      | <b>1,782</b> | <b>140</b> | <b>8.53%</b>  | <b>41,177,400</b> | <b>46,053,960</b> | <b>4,876,560</b> | <b>11.84%</b> | <b>230,514</b>      | <b>266,057</b> | <b>35,543</b>  | <b>15.42%</b> |

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