

Texas FAIR Plan Association
Liability Report
As of 12/31/24
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage
Harris	43,925	61,774	17,849	40.64%	8,645,421,031	15,119,506,683	6,474,085,652	74.88%	77,716,243	143,390,622	65,674,378	84.51%
Fort bend	5,404	8,556	3,152	58.33%	1,315,100,173	2,782,325,999	1,467,225,826	111.57%	9,740,082	21,428,346	11,688,264	120.00%
Galveston	4,906	6,722	1,816	37.02%	1,589,467,241	2,582,650,603	993,183,362	62.49%	2,989,503	4,786,524	1,797,021	60.11%
Dallas	1,999	4,250	2,251	112.61%	423,409,213	1,345,703,161	922,293,948	217.83%	3,291,988	10,474,692	7,182,705	218.19%
Brazoria	2,375	4,086	1,711	72.04%	784,758,627	1,644,441,586	859,682,959	109.55%	1,651,416	3,375,591	1,724,175	104.41%
El paso	1,679	3,604	1,925	114.65%	465,926,979	1,235,556,479	769,629,500	165.18%	1,667,186	4,530,578	2,863,392	171.75%
Tarrant	1,483	3,443	1,960	132.16%	310,411,829	1,109,013,571	798,601,742	257.27%	2,591,312	8,912,486	6,321,174	243.94%
Jefferson	1,805	3,213	1,408	78.01%	543,548,037	1,098,634,931	555,086,894	102.12%	1,199,802	2,483,602	1,283,800	107.00%
Montgomery	856	2,094	1,238	144.63%	206,144,470	644,843,629	438,699,159	212.81%	1,310,126	4,179,885	2,869,759	219.04%
Nueces	1,224	1,824	600	49.02%	291,363,748	533,478,061	242,114,313	83.10%	938,478	1,729,834	791,357	84.32%
Bexar	578	1,144	566	97.92%	126,633,484	336,354,182	209,720,698	165.61%	829,797	2,111,305	1,281,507	154.44%
Orange	454	1,101	647	142.51%	96,786,188	316,884,192	220,098,004	227.41%	1,024,519	3,328,685	2,304,166	224.90%
Denton	151	813	662	438.41%	58,777,736	462,533,163	403,755,427	686.92%	403,082	2,819,377	2,416,295	599.45%
Cameron	506	639	133	26.28%	123,234,630	183,232,790	59,998,160	48.69%	299,898	454,282	154,385	51.48%
Liberty	293	655	362	123.55%	43,513,442	116,956,213	73,442,771	168.78%	543,652	1,458,312	914,660	168.24%
Chambers	367	636	269	73.30%	139,945,870	282,488,706	142,542,836	101.86%	302,327	607,979	305,652	101.10%
Travis	252	578	326	129.37%	64,785,840	221,574,508	156,788,668	242.01%	322,197	1,043,291	721,095	223.81%
Collin	176	545	369	209.66%	54,761,600	288,205,896	233,444,296	426.29%	423,089	2,233,709	1,810,620	427.95%
Calhoun	401	475	74	18.45%	107,487,370	138,496,730	31,009,360	28.85%	259,330	350,827	91,497	35.28%
Matagorda	318	473	155	48.74%	88,985,200	150,627,940	61,642,740	69.27%	254,316	429,126	174,811	68.74%
San patricio	200	349	149	74.50%	56,384,200	121,363,270	64,979,070	115.24%	139,940	294,235	154,295	110.26%
Hidalgo	180	264	84	46.67%	27,727,006	49,731,955	22,004,950	79.36%	272,856	464,240	191,384	70.14%
Aransas	193	266	73	37.82%	46,281,350	79,082,370	32,801,020	70.87%	118,037	198,208	80,171	67.92%
Ellis	66	262	196	296.97%	19,221,050	120,669,530	101,448,480	527.80%	133,044	780,289	647,245	486.49%
Waller	155	236	81	52.26%	29,050,950	65,915,950	36,865,000	126.90%	233,595	512,091	278,496	119.22%
Top 25 Counties	69,946	108,002	38,056	54.41%	15,659,127,264	31,030,272,099	15,371,144,835	98.16%	108,655,813	222,378,117	113,722,304	104.66%
All Other Counties	2,680	5,858	3,178	118.58%	616,656,100	1,900,125,547	1,283,469,447	208.13%	4,804,384	14,898,434	10,094,050	210.10%
Tier 1	12,435	18,864	6,429	51.70%	3,803,614,158	6,866,121,202	3,062,507,044	80.52%	8,252,070	14,857,896	6,605,826	80.05%
Tier 2	50,641	73,279	22,638	44.70%	10,199,236,502	18,598,754,240	8,399,517,738	82.35%	90,065,432	172,506,216	82,440,784	91.53%
All Other Counties	9,550	21,717	12,167	127.40%	2,272,932,704	7,465,522,204	5,192,589,500	228.45%	15,142,695	49,912,440	34,769,744	229.61%
Statewide Total	72,626	113,860	41,234	56.78%	16,275,783,364	32,930,397,646	16,654,614,281	102.33%	113,460,197	237,276,551	123,816,354	109.13%

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

Texas FAIR Plan Association
Liability Report
As of 12/31/24
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage
Harris	16,432	27,722	11,290	68.71%	5,216,502,993	10,250,215,476	5,033,712,483	96.50%	47,548,837	97,642,724	50,093,886	105.35%
Fort bend	1,585	3,484	1,899	119.81%	638,224,480	1,725,226,112	1,087,001,632	170.32%	4,833,816	13,428,189	8,594,373	177.80%
Galveston	3,608	5,146	1,538	42.63%	1,445,523,151	2,384,920,292	939,397,141	64.99%	2,491,950	4,088,629	1,596,679	64.07%
Dallas	952	2,653	1,701	178.68%	296,996,540	1,108,617,060	811,620,520	273.28%	2,437,537	8,692,459	6,254,921	256.61%
Brazoria	1,829	3,301	1,472	80.48%	702,690,270	1,507,529,550	804,839,280	114.54%	1,404,999	2,960,211	1,555,211	110.69%
El paso	1,449	3,224	1,775	122.50%	437,527,010	1,182,848,700	745,321,690	170.35%	1,522,918	4,221,171	2,698,252	177.18%
Tarrant	831	2,239	1,408	169.43%	235,954,459	932,680,549	696,726,090	295.28%	1,979,862	7,354,867	5,375,005	271.48%
Jefferson	1,418	2,571	1,153	81.31%	504,158,812	1,025,665,125	521,506,313	103.44%	1,050,058	2,175,490	1,125,431	107.18%
Montgomery	496	1,407	911	183.67%	159,231,930	545,428,740	386,196,810	242.54%	999,515	3,447,031	2,447,515	244.87%
Nueces	743	1,245	502	67.56%	240,583,970	465,120,260	224,536,290	93.33%	756,347	1,470,336	713,988	94.40%
Bexar	366	809	443	121.04%	107,232,100	296,116,020	188,883,920	176.14%	683,389	1,812,325	1,128,935	165.20%
Orange	298	860	562	188.59%	81,839,038	288,811,968	206,972,930	252.90%	853,577	2,992,780	2,139,203	250.62%
Denton	108	684	576	533.33%	51,974,196	433,746,570	381,772,374	734.54%	351,841	2,603,486	2,251,645	639.96%
Cameron	331	448	117	35.35%	104,267,540	160,673,530	56,405,990	54.10%	228,380	353,869	125,489	54.95%
Liberty	178	427	249	139.89%	33,743,234	98,407,205	64,663,971	191.64%	418,008	1,179,195	761,187	182.10%
Chambers	320	573	253	79.06%	133,873,570	274,048,506	140,174,936	104.71%	278,617	568,351	289,734	103.99%
Travis	144	386	242	168.06%	53,730,270	195,562,700	141,832,430	263.97%	253,262	856,249	602,987	238.09%
Collin	67	386	319	476.12%	36,408,540	260,130,020	223,721,480	614.48%	302,746	1,970,840	1,668,094	550.99%
Calhoun	336	407	71	21.13%	101,759,080	132,540,640	30,781,560	30.25%	236,270	323,040	86,770	36.72%
Matagorda	278	425	147	52.88%	85,204,650	145,679,390	60,474,740	70.98%	227,855	394,789	166,934	73.26%
San patricio	163	304	141	86.50%	52,891,700	116,616,770	63,725,070	120.48%	122,146	267,874	145,728	119.31%
Hidalgo	59	89	30	50.85%	13,022,806	24,481,655	11,458,850	87.99%	132,429	226,990	94,561	71.41%
Aransas	160	223	63	39.38%	43,116,470	74,954,310	31,837,840	73.84%	102,629	177,815	75,187	73.26%
Ellis	45	218	173	384.44%	16,915,450	113,668,430	96,752,980	571.98%	117,566	724,346	606,780	516.12%
Waller	99	146	47	47.47%	23,855,350	54,427,570	30,572,220	128.16%	187,900	398,999	211,099	112.35%
Top 25 Counties	32,295	59,377	27,082	83.86%	10,817,227,609	23,798,117,149	12,980,889,540	120.00%	69,522,457	160,332,051	90,809,595	130.62%
All Other Counties	1,679	4,335	2,656	158.19%	517,047,190	1,718,132,839	1,201,085,649	232.30%	3,879,184	13,059,299	9,180,115	236.65%
Tier 1	9,282	14,780	5,498	59.23%	3,442,456,423	6,334,480,913	2,892,024,490	84.01%	6,974,781	12,901,755	5,926,973	84.98%
Tier 2	18,764	33,227	14,463	77.08%	6,038,268,131	12,573,759,583	6,535,491,452	108.23%	54,380,928	117,563,084	63,182,157	116.18%
All Other Counties	5,928	15,705	9,777	164.93%	1,853,550,245	6,608,009,492	4,754,459,247	256.51%	12,045,932	42,926,512	30,880,580	256.36%
Statewide Total	33,974	63,712	29,738	87.53%	11,334,274,799	25,516,249,988	14,181,975,188	125.12%	73,401,641	173,391,351	99,989,710	136.22%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 12/31/24
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage
Harris	24,615	30,825	6,210	25.23%	3,267,134,398	4,671,194,967	1,404,060,569	42.98%	28,907,985	44,104,112	15,196,127	52.57%
Fort bend	3,671	4,900	1,229	33.48%	668,470,413	1,047,351,687	378,881,274	56.68%	4,851,205	7,932,506	3,081,301	63.52%
Galveston	813	1,036	223	27.43%	114,397,690	163,212,671	48,814,981	42.67%	379,408	551,455	172,047	45.35%
Dallas	952	1,475	523	54.94%	121,423,913	228,399,181	106,975,268	88.10%	818,067	1,718,107	900,039	110.02%
Brazoria	502	729	227	45.22%	80,144,517	134,619,796	54,475,279	67.97%	237,784	404,407	166,622	70.07%
El paso	225	375	150	66.67%	28,069,969	52,345,379	24,275,410	86.48%	142,258	306,890	164,631	115.73%
Tarrant	629	1,178	549	87.28%	73,265,050	174,036,342	100,771,292	137.54%	598,999	1,535,512	936,514	156.35%
Jefferson	340	554	214	62.94%	36,738,425	65,993,966	29,255,541	79.63%	139,237	279,818	140,581	100.97%
Montgomery	321	641	320	99.69%	44,122,660	95,510,809	51,388,149	116.47%	295,490	708,238	412,748	139.68%
Nueces	305	366	61	20.00%	35,368,778	48,486,161	13,117,383	37.09%	121,005	170,396	49,391	40.82%
Bexar	166	273	107	64.46%	17,153,904	36,468,482	19,314,578	112.60%	127,904	265,045	137,141	107.22%
Orange	144	232	88	61.11%	14,433,550	27,766,224	13,332,674	92.37%	166,066	332,788	166,722	100.40%
Denton	39	113	74	189.74%	6,443,540	27,472,593	21,029,053	326.36%	49,493	209,946	160,453	324.20%
Cameron	78	88	10	12.82%	9,222,250	11,653,300	2,431,050	26.36%	35,662	55,258	19,596	54.95%
Liberty	112	215	103	91.96%	9,680,208	18,243,008	8,562,800	88.46%	124,786	275,965	151,178	121.15%
Chambers	41	57	16	39.02%	5,852,700	8,220,600	2,367,900	40.46%	22,840	38,642	15,802	69.18%
Travis	55	118	63	114.55%	7,836,330	19,568,528	11,732,198	149.72%	50,719	145,445	94,726	186.77%
Collin	88	123	35	39.77%	16,544,900	25,268,836	8,723,936	52.73%	111,685	247,346	135,660	121.47%
Calhoun	51	54	3	5.88%	4,972,050	5,151,850	179,800	3.62%	19,729	23,827	4,098	20.77%
Matagorda	39	47	8	20.51%	3,767,350	4,935,350	1,168,000	31.00%	26,347	34,220	7,873	29.88%
San patricio	37	43	6	16.22%	3,492,500	4,592,900	1,100,400	31.51%	17,794	25,835	8,041	45.19%
Hidalgo	112	163	51	45.54%	14,212,200	24,440,300	10,228,100	71.97%	137,239	231,242	94,003	68.50%
Aransas	22	28	6	27.27%	2,304,960	2,791,260	486,300	21.10%	11,572	14,820	3,247	28.06%
Ellis	20	42	22	110.00%	2,281,600	6,917,100	4,635,500	203.17%	15,369	55,524	40,155	261.27%
Waller	49	83	34	69.39%	4,831,280	11,185,380	6,354,100	131.52%	43,924	111,526	67,602	153.91%
Top 25 Counties	33,426	43,758	10,332	30.91%	4,592,165,135	6,915,826,670	2,323,661,535	50.60%	37,452,568	59,778,868	22,326,300	59.61%
All Other Counties	890	1,386	496	55.73%	93,548,070	173,940,468	80,392,398	85.94%	891,926	1,793,690	901,765	101.10%
Tier 1	2,269	3,044	775	34.16%	299,733,095	454,382,729	154,649,634	51.60%	1,033,594	1,624,248	590,654	57.15%
Tier 2	28,820	36,607	7,787	27.02%	3,989,449,731	5,815,306,897	1,825,857,166	45.77%	34,359,386	53,215,248	18,855,862	54.88%
All Other Counties	3,227	5,493	2,266	70.22%	396,530,379	820,077,512	423,547,133	106.81%	2,951,513	6,733,062	3,781,549	128.12%
Statewide Total	34,316	45,144	10,828	31.55%	4,685,713,205	7,089,767,138	2,404,053,933	51.31%	38,344,493	61,572,558	23,228,064	60.58%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 12/31/24
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage
Harris	1,890	2,236	346	18.31%	142,749,120	179,186,520	36,437,400	25.53%	1,089,086	1,461,336	372,250	34.18%
Fort bend	73	79	6	8.22%	6,529,200	7,075,200	546,000	8.36%	42,390	50,079	7,689	18.14%
Galveston	218	253	35	16.06%	21,297,240	25,495,560	4,198,320	19.71%	76,997	98,598	21,602	28.06%
Dallas	76	100	24	31.58%	4,472,760	7,666,440	3,193,680	71.40%	32,866	57,879	25,014	76.11%
Brazoria	8	9	1	12.50%	564,000	705,600	141,600	25.11%	2,480	3,330	850	34.27%
El paso	1	2	1	100.00%	117,600	218,400	100,800	85.71%	845	1,935	1,090	128.96%
Tarrant	3	7	4	133.33%	647,520	1,458,480	810,960	125.24%	8,504	16,830	8,326	97.91%
Jefferson	14	54	40	285.71%	1,224,840	5,416,800	4,191,960	342.25%	4,578	21,328	16,750	365.88%
Montgomery	18	24	6	33.33%	1,373,280	2,494,080	1,120,800	81.61%	9,792	17,248	7,456	76.14%
Nueces	152	191	39	25.66%	14,660,520	19,184,040	4,523,520	30.86%	57,325	85,500	28,175	49.15%
Bexar	32	40	8	25.00%	1,981,320	3,136,080	1,154,760	58.28%	16,518	30,257	13,739	83.17%
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	2	6	4	200.00%	300,000	744,000	444,000	148.00%	1,384	3,540	2,156	155.78%
Cameron	91	97	6	6.59%	9,564,840	10,707,960	1,143,120	11.95%	34,534	44,196	9,662	27.98%
Liberty	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
Travis	28	46	18	64.29%	2,200,680	5,136,480	2,935,800	133.40%	14,087	35,932	21,845	155.07%
Collin	14	20	6	42.86%	1,508,160	2,237,040	728,880	48.33%	7,367	12,793	5,426	73.65%
Calhoun	5	5	0	0.00%	408,240	468,240	60,000	14.70%	1,874	2,317	443	23.64%
Matagorda	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
San patricio	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Hidalgo	7	9	2	28.57%	456,000	756,000	300,000	65.79%	2,911	5,559	2,648	90.97%
Aransas	8	10	2	25.00%	715,920	1,120,800	404,880	56.55%	3,115	4,316	1,202	38.57%
Ellis	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Waller	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Top 25 Counties	2,640	3,188	548	20.76%	210,771,240	273,207,720	62,436,480	29.62%	1,406,652	1,952,973	546,321	38.84%
All Other Counties	30	46	16	53.33%	2,856,480	4,291,680	1,435,200	50.24%	16,611	24,776	8,164	49.15%
Tier 1	497	620	123	24.75%	48,584,400	63,247,800	14,663,400	30.18%	181,572	260,318	78,746	43.37%
Tier 2	1,970	2,325	355	18.02%	149,734,320	187,161,720	37,427,400	25.00%	1,134,387	1,517,864	383,477	33.80%
All Other Counties	203	289	86	42.36%	15,309,000	27,089,880	11,780,880	76.95%	107,304	199,567	92,263	85.98%
Statewide Total	2,670	3,234	564	21.12%	213,627,720	277,499,400	63,871,680	29.90%	1,423,263	1,977,749	554,486	38.96%

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Liability Report
As of 12/31/24
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage	12/31/23	12/31/24	Actual	Percentage
Harris	988	991	3	0.30%	19,034,520	18,909,720	(124,800)	(0.66%)	170,335	182,449	12,114	7.11%
Fort bend	75	93	18	24.00%	1,876,080	2,673,000	796,920	42.48%	12,671	17,572	4,901	38.68%
Galveston	267	287	20	7.49%	8,249,160	9,022,080	772,920	9.37%	41,148	47,842	6,694	16.27%
Dallas	19	22	3	15.79%	516,000	1,020,480	504,480	97.77%	3,517	6,248	2,731	77.63%
Brazoria	36	47	11	30.56%	1,359,840	1,586,640	226,800	16.68%	6,152	7,644	1,492	24.24%
El paso	4	3	(1)	(25.00%)	212,400	144,000	(68,400)	(32.20%)	1,164	583	(581)	(49.91%)
Tarrant	20	19	(1)	(5.00%)	544,800	838,200	293,400	53.85%	3,947	5,276	1,329	33.67%
Jefferson	33	34	1	3.03%	1,425,960	1,559,040	133,080	9.33%	5,929	6,967	1,038	17.52%
Montgomery	21	22	1	4.76%	1,416,600	1,410,000	(6,600)	(0.47%)	5,329	7,369	2,040	38.27%
Nueces	24	22	(2)	(8.33%)	750,480	687,600	(62,880)	(8.38%)	3,800	3,603	(198)	(5.20%)
Bexar	14	22	8	57.14%	266,160	633,600	367,440	138.05%	1,986	3,679	1,693	85.20%
Orange	12	9	(3)	(25.00%)	513,600	306,000	(207,600)	(40.42%)	4,876	3,117	(1,759)	(36.08%)
Denton	2	10	8	400.00%	60,000	570,000	510,000	850.00%	364	2,405	2,041	560.71%
Cameron	6	6	0	0.00%	180,000	198,000	18,000	10.00%	1,321	959	(362)	(27.43%)
Liberty	3	13	10	333.33%	90,000	306,000	216,000	240.00%	858	3,153	2,295	267.48%
Chambers	6	6	0	0.00%	219,600	219,600	0	0.00%	870	986	116	13.32%
Travis	25	28	3	12.00%	1,018,560	1,306,800	288,240	28.30%	4,129	5,666	1,537	37.21%
Collin	7	16	9	128.57%	300,000	570,000	270,000	90.00%	1,291	2,731	1,440	111.54%
Calhoun	9	9	0	0.00%	348,000	336,000	(12,000)	(3.45%)	1,457	1,643	186	12.77%
Matagorda	1	1	0	0.00%	13,200	13,200	0	0.00%	113	117	4	3.54%
San patricio	0	2	2	N/A	0	153,600	153,600	N/A	0	526	526	N/A
Hidalgo	2	3	1	50.00%	36,000	54,000	18,000	50.00%	277	449	172	62.09%
Aransas	3	5	2	66.67%	144,000	216,000	72,000	50.00%	721	1,257	536	74.28%
Ellis	1	2	1	100.00%	24,000	84,000	60,000	250.00%	109	419	310	284.41%
Waller	7	7	0	0.00%	364,320	303,000	(61,320)	(16.83%)	1,771	1,567	(204)	(11.54%)
Top 25 Counties	1,585	1,679	94	5.93%	38,963,280	43,120,560	4,157,280	10.67%	274,137	314,225	40,088	14.62%
All Other Counties	81	91	10	12.35%	3,204,360	3,760,560	556,200	17.36%	16,663	20,669	4,006	24.04%
Tier 1	387	420	33	8.53%	12,840,240	14,009,760	1,169,520	9.11%	62,122	71,575	9,453	15.22%
Tier 2	1,087	1,120	33	3.04%	21,784,320	22,526,040	741,720	3.40%	190,731	210,020	19,289	10.11%
All Other Counties	192	230	38	19.79%	7,543,080	10,345,320	2,802,240	37.15%	37,946	53,299	15,353	40.46%
Statewide Total	1,666	1,770	104	6.24%	42,167,640	46,881,120	4,713,480	11.18%	290,800	334,894	44,094	15.16%

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