

Texas FAIR Plan Association
Liability Report
As of 3/31/25
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage
Harris	46,903	64,339	17,436	37.17%	9,677,070,231	16,314,451,011	6,637,380,779	68.59%	26,324,751	40,593,194	14,268,442	54.20%
Fort bend	5,900	9,206	3,306	56.03%	1,516,053,195	3,123,386,127	1,607,332,932	106.02%	3,432,494	6,357,509	2,925,015	85.22%
Galveston	5,152	7,146	1,994	38.70%	1,712,567,513	2,863,510,708	1,150,943,196	67.21%	896,461	1,449,092	552,631	61.65%
Dallas	2,339	4,692	2,353	100.60%	566,185,104	1,542,999,105	976,814,001	172.53%	1,739,410	3,435,899	1,696,489	97.53%
Brazoria	2,655	4,526	1,871	70.47%	914,133,037	1,899,656,435	985,523,398	107.81%	574,378	1,105,366	530,988	92.45%
El paso	1,983	3,989	2,006	101.16%	580,702,328	1,399,736,142	819,033,814	141.04%	750,093	1,406,624	656,531	87.53%
Tarrant	1,779	3,891	2,112	118.72%	426,860,129	1,263,889,218	837,029,089	196.09%	1,445,328	2,811,209	1,365,881	94.50%
Jefferson	1,987	3,590	1,603	80.67%	615,209,566	1,261,758,851	646,549,285	105.09%	369,321	762,056	392,735	106.34%
Montgomery	1,013	2,383	1,370	135.24%	254,744,736	750,686,226	495,941,490	194.68%	541,222	1,267,298	726,076	134.15%
Nueces	1,334	1,919	585	43.85%	329,955,528	578,016,728	248,061,200	75.18%	315,737	442,798	127,061	40.24%
Bexar	653	1,290	637	97.55%	145,882,884	391,926,762	246,043,878	168.66%	303,783	718,031	414,248	136.36%
Orange	508	1,224	716	140.94%	116,756,608	365,327,970	248,571,362	212.90%	382,314	941,246	558,933	146.20%
Denton	238	954	716	300.84%	107,156,556	546,827,413	439,670,857	410.31%	372,345	874,961	502,616	134.99%
Cameron	542	679	137	25.28%	134,340,410	197,536,630	63,196,220	47.04%	97,075	138,543	41,468	42.72%
Liberty	348	755	407	116.95%	56,650,012	140,028,053	83,378,041	147.18%	229,683	531,053	301,370	131.21%
Chambers	407	698	291	71.50%	164,064,370	322,895,096	158,830,726	96.81%	100,622	172,375	71,752	71.31%
Travis	298	643	345	115.77%	84,012,420	250,632,928	166,620,508	198.33%	154,634	304,925	150,290	97.19%
Collin	229	592	363	158.52%	88,339,710	313,555,096	225,215,386	254.94%	367,246	516,265	149,019	40.58%
Calhoun	413	489	76	18.40%	111,022,530	147,550,290	36,527,760	32.90%	67,314	93,862	26,548	39.44%
Matagorda	335	507	172	51.34%	95,963,170	166,208,470	70,245,300	73.20%	72,856	131,012	58,156	79.82%
San patricio	224	374	150	66.96%	64,570,780	131,225,670	66,654,890	103.23%	46,946	78,601	31,655	67.43%
Hidalgo	205	262	57	27.80%	32,270,746	52,575,814	20,305,069	62.92%	93,972	131,319	37,346	39.74%
Aransas	202	280	78	38.61%	48,677,870	83,583,430	34,905,560	71.71%	32,356	47,280	14,924	46.13%
Ellis	93	327	234	251.61%	32,938,470	156,218,650	123,280,180	374.27%	112,992	365,688	252,696	223.64%
Waller	169	244	75	44.38%	32,284,400	73,021,400	40,737,000	126.18%	90,332	153,684	63,352	70.13%
Top 25 Counties	75,909	114,999	39,090	51.50%	17,908,412,303	34,337,204,224	16,428,791,922	91.74%	38,913,668	64,829,890	25,916,222	66.60%
All Other Counties	3,088	6,659	3,571	115.64%	769,215,930	2,218,191,213	1,448,975,283	188.37%	2,097,537	4,737,868	2,640,331	125.88%
Tier 1	13,381	20,400	7,019	52.45%	4,223,361,409	7,707,475,223	3,484,113,815	82.50%	2,600,223	4,463,987	1,863,764	71.68%
Tier 2	54,338	76,806	22,468	41.35%	11,492,515,634	20,232,083,253	8,739,567,619	76.05%	30,851,463	49,230,163	18,378,700	59.57%
All Other Counties	11,278	24,452	13,174	116.81%	2,961,751,190	8,615,836,961	5,654,085,771	190.90%	7,559,519	15,873,608	8,314,090	109.98%
Statewide Total	78,997	121,658	42,661	54.00%	18,677,628,233	36,555,395,437	17,877,767,204	95.72%	41,011,205	69,567,758	28,556,554	69.63%

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 3/31/25
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage
Harris	18,333	29,259	10,926	59.60%	6,029,900,433	11,119,005,010	5,089,104,576	84.40%	17,011,939	27,238,845	10,226,906	60.12%
Fort bend	1,828	3,820	1,992	108.97%	772,720,090	1,950,077,042	1,177,356,952	152.37%	1,839,017	3,859,175	2,020,158	109.85%
Galveston	3,813	5,531	1,718	45.06%	1,560,674,933	2,651,182,282	1,090,507,350	69.87%	739,595	1,227,405	487,810	65.96%
Dallas	1,214	2,978	1,764	145.30%	424,144,790	1,276,907,020	852,762,230	201.05%	1,404,691	2,817,700	1,413,009	100.59%
Brazoria	2,057	3,681	1,624	78.95%	820,911,730	1,744,064,823	923,153,093	112.45%	495,950	962,573	466,623	94.09%
El paso	1,731	3,560	1,829	105.66%	548,597,150	1,339,120,060	790,522,910	144.10%	689,913	1,304,939	615,025	89.15%
Tarrant	1,043	2,481	1,438	137.87%	338,923,349	1,045,782,099	706,858,750	208.56%	1,185,783	2,207,143	1,021,359	86.13%
Jefferson	1,570	2,880	1,310	83.44%	572,657,142	1,178,123,355	605,466,213	105.73%	327,461	669,094	341,633	104.33%
Montgomery	600	1,613	1,013	168.83%	198,308,580	635,796,357	437,487,777	220.61%	419,940	1,028,033	608,093	144.80%
Nueces	831	1,311	480	57.76%	276,244,320	503,380,940	227,136,620	82.22%	263,575	370,732	107,157	40.66%
Bexar	417	912	495	118.71%	124,115,260	343,046,000	218,930,740	176.39%	255,590	603,700	348,110	136.20%
Orange	356	966	610	171.35%	102,237,308	334,301,128	232,063,820	226.99%	347,437	859,307	511,870	147.33%
Denton	181	814	633	349.72%	95,697,016	516,296,620	420,599,604	439.51%	331,320	825,605	494,285	149.19%
Cameron	363	468	105	28.93%	114,242,860	172,383,070	58,140,210	50.89%	74,959	109,362	34,402	45.89%
Liberty	219	482	263	120.09%	45,217,704	116,283,565	71,065,861	157.16%	167,582	391,908	224,326	133.86%
Chambers	358	630	272	75.98%	158,469,870	313,047,096	154,577,226	97.54%	92,956	157,965	65,009	69.93%
Travis	171	425	254	148.54%	70,397,690	217,384,380	146,986,690	208.79%	118,824	234,157	115,333	97.06%
Collin	114	420	306	268.42%	69,436,150	281,554,320	212,118,170	305.49%	283,873	433,321	149,448	52.65%
Calhoun	345	422	77	22.32%	105,113,340	141,578,450	36,465,110	34.69%	60,982	88,654	27,673	45.38%
Matagorda	298	455	157	52.68%	92,273,220	160,690,820	68,417,600	74.15%	68,636	118,444	49,808	72.57%
San patricio	182	323	141	77.47%	60,490,780	125,415,370	64,924,590	107.33%	43,683	69,629	25,945	59.39%
Hidalgo	65	90	25	38.46%	14,456,246	27,651,814	13,195,569	91.28%	39,206	70,203	30,996	79.06%
Aransas	168	235	67	39.88%	45,257,590	79,236,330	33,978,740	75.08%	29,562	42,730	13,167	44.54%
Ellis	68	273	205	301.47%	29,803,570	147,110,950	117,307,380	393.60%	102,593	341,669	239,076	233.03%
Waller	101	153	52	51.49%	25,310,100	60,789,320	35,479,220	140.18%	55,374	114,536	59,162	106.84%
Top 25 Counties	36,426	64,182	27,756	76.20%	12,695,601,221	26,480,208,221	13,784,607,001	108.58%	26,450,442	46,146,827	19,696,385	74.47%
All Other Counties	2,041	4,958	2,917	142.92%	663,092,720	2,008,410,099	1,345,317,379	202.89%	1,817,228	4,132,366	2,315,138	127.40%
Tier 1	10,080	16,081	6,001	59.53%	3,836,231,345	7,119,476,776	3,283,245,431	85.59%	2,225,401	3,855,389	1,629,988	73.24%
Tier 2	21,084	35,321	14,237	67.53%	7,040,457,741	13,753,040,846	6,712,583,104	95.34%	19,736,804	32,986,305	13,249,501	67.13%
All Other Counties	7,303	17,738	10,435	142.89%	2,482,004,855	7,616,100,698	5,134,095,844	206.85%	6,305,466	13,437,499	7,132,034	113.11%
Statewide Total	38,467	69,140	30,673	79.74%	13,358,693,941	28,488,618,320	15,129,924,379	113.26%	28,267,670	50,279,193	22,011,523	77.87%

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	
	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage
Harris	25,583	31,830	6,247	24.42%	3,476,549,958	4,992,481,721	1,515,931,763	43.60%	8,948,995	12,915,422	3,966,427	44.32%
Fort bend	3,916	5,224	1,308	33.40%	734,217,305	1,164,368,965	430,151,660	58.59%	1,575,247	2,484,858	909,611	57.74%
Galveston	857	1,083	226	26.37%	122,968,140	177,249,786	54,281,646	44.14%	128,491	188,177	59,686	46.45%
Dallas	1,033	1,596	563	54.50%	137,298,514	257,805,365	120,506,851	87.77%	324,104	608,737	284,633	87.82%
Brazoria	554	792	238	42.96%	91,375,467	153,173,372	61,797,905	67.63%	76,485	139,924	63,440	82.94%
El paso	248	424	176	70.97%	31,853,178	60,359,282	28,506,104	89.49%	59,258	101,470	42,212	71.23%
Tarrant	711	1,369	658	92.55%	86,702,460	214,682,439	127,979,979	147.61%	259,126	594,078	334,952	129.26%
Jefferson	364	614	250	68.68%	39,280,984	75,328,616	36,047,632	91.77%	38,324	85,308	46,984	122.60%
Montgomery	370	721	351	94.86%	53,192,076	110,920,989	57,728,913	108.53%	116,361	234,630	118,270	101.64%
Nueces	322	388	66	20.50%	37,806,528	54,144,468	16,337,940	43.21%	35,996	51,941	15,945	44.30%
Bexar	186	313	127	68.28%	19,141,904	44,841,682	25,699,778	134.26%	40,907	106,170	65,263	159.54%
Orange	142	250	108	76.06%	14,081,300	30,804,842	16,723,542	118.76%	34,804	82,015	47,211	135.65%
Denton	50	122	72	144.00%	10,691,540	28,868,793	18,177,253	170.02%	39,063	46,791	7,728	19.78%
Cameron	80	98	18	22.50%	9,573,550	13,280,400	3,706,850	38.72%	12,457	16,073	3,616	29.03%
Liberty	123	261	138	112.20%	11,192,308	23,510,488	12,318,180	110.06%	61,053	139,084	78,031	127.81%
Chambers	43	62	19	44.19%	5,374,900	9,628,400	4,253,500	79.14%	7,472	14,211	6,739	90.18%
Travis	65	139	74	113.85%	9,555,730	25,662,148	16,106,418	168.55%	25,614	52,694	27,079	105.72%
Collin	93	134	41	44.09%	17,035,400	28,515,736	11,480,336	67.39%	82,116	77,510	(4,606)	(5.61%)
Calhoun	54	53	(1)	(1.85%)	5,152,950	5,077,600	(75,350)	(1.46%)	5,288	3,976	(1,311)	(24.80%)
Matagorda	36	50	14	38.89%	3,676,750	5,466,050	1,789,300	48.67%	4,220	12,385	8,166	193.50%
San patricio	40	50	10	25.00%	3,926,400	5,716,700	1,790,300	45.60%	2,737	8,638	5,901	215.59%
Hidalgo	131	158	27	20.61%	17,322,500	24,042,000	6,719,500	38.79%	52,841	58,524	5,683	10.75%
Aransas	21	27	6	28.57%	2,127,160	2,701,900	574,740	27.02%	590	904	314	53.13%
Ellis	24	52	28	116.67%	3,110,900	9,023,700	5,912,800	190.07%	10,399	24,019	13,620	130.97%
Waller	62	86	24	38.71%	6,651,980	12,043,080	5,391,100	81.05%	33,966	38,632	4,667	13.74%
Top 25 Counties	35,108	45,896	10,788	30.73%	4,949,859,882	7,529,698,523	2,579,838,641	52.12%	11,975,914	18,086,170	6,110,257	51.02%
All Other Counties	934	1,541	607	64.99%	100,089,970	199,946,034	99,856,064	99.77%	273,486	583,754	310,268	113.45%
Tier 1	2,404	3,261	857	35.65%	324,057,104	506,735,167	182,678,063	56.37%	311,142	525,411	214,269	68.87%
Tier 2	30,079	38,023	7,944	26.41%	4,270,940,933	6,264,959,527	1,994,018,594	46.69%	10,728,616	15,784,806	5,056,190	47.13%
All Other Counties	3,559	6,153	2,594	72.89%	454,951,815	957,949,862	502,998,047	110.56%	1,209,642	2,359,708	1,150,066	95.07%
Statewide Total	36,042	47,437	11,395	31.62%	5,049,949,852	7,729,644,557	2,679,694,705	53.06%	12,249,400	18,669,925	6,420,525	52.42%



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage
Harris	1,988	2,281	293	14.74%	151,990,560	183,967,080	31,976,520	21.04%	319,498	393,880	74,382	23.28%
Fort bend	73	77	4	5.48%	6,899,400	6,580,920	(318,480)	(4.62%)	12,105	8,466	(3,639)	(30.06%)
Galveston	214	249	35	16.36%	20,901,000	25,683,840	4,782,840	22.88%	16,861	19,835	2,975	17.64%
Dallas	73	97	24	32.88%	4,093,800	7,422,240	3,328,440	81.30%	9,155	8,250	(904)	(9.88%)
Brazoria	7	10	3	42.86%	468,000	825,600	357,600	76.41%	245	702	457	186.53%
El paso	1	1	0	0.00%	117,600	100,800	(16,800)	(14.29%)	921	97	(824)	(89.42%)
Tarrant	4	15	11	275.00%	659,520	2,292,480	1,632,960	247.60%	142	6,339	6,197	4364.08%
Jefferson	19	62	43	226.32%	1,815,960	6,583,080	4,767,120	262.51%	2,395	5,920	3,525	147.20%
Montgomery	19	27	8	42.11%	1,475,280	2,606,880	1,131,600	76.70%	2,368	4,318	1,949	82.31%
Nueces	157	200	43	27.39%	15,245,400	19,736,520	4,491,120	29.46%	15,513	18,927	3,414	22.01%
Bexar	35	42	7	20.00%	2,307,720	3,346,080	1,038,360	45.00%	6,276	6,674	398	6.33%
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	2	7	5	250.00%	300,000	954,000	654,000	218.00%	619	1,807	1,188	191.92%
Cameron	95	109	14	14.74%	10,374,000	11,681,160	1,307,160	12.60%	9,733	13,021	3,288	33.78%
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	35	52	17	48.57%	2,910,840	6,075,600	3,164,760	108.72%	8,681	15,406	6,725	77.46%
Collin	14	24	10	71.43%	1,508,160	2,993,040	1,484,880	98.46%	1,007	5,151	4,144	411.53%
Calhoun	5	5	0	0.00%	408,240	558,240	150,000	36.74%	290	560	270	93.27%
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%	1,780	1,938	158	8.88%
Aransas	10	12	2	20.00%	1,149,120	1,414,800	265,680	23.12%	2,203	3,546	1,343	60.96%
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	2,758	3,279	521	18.89%	223,080,600	283,578,360	60,497,760	27.12%	409,792	514,839	105,046	25.63%
All Other Counties	31	53	22	70.97%	2,753,280	5,562,960	2,809,680	102.05%	3,210	14,003	10,793	336.19%
Tier 1	508	648	140	27.56%	50,510,520	66,632,040	16,121,520	31.92%	47,239	62,512	15,272	32.33%
Tier 2	2,068	2,369	301	14.56%	159,345,960	191,703,600	32,357,640	20.31%	333,383	406,017	72,634	21.79%
All Other Counties	213	315	102	47.89%	15,977,400	30,805,680	14,828,280	92.81%	32,380	60,313	27,933	86.27%
Statewide Total	2,789	3,332	543	19.47%	225,833,880	289,141,320	63,307,440	28.03%	413,003	528,841	115,839	28.05%

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HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage	03/31/24	03/31/25	Actual	Percentage
Harris	999	969	(30)	(3.00%)	18,629,280	18,997,200	367,920	1.97%	44,320	45,047	727	1.64%
Fort bend	83	85	2	2.41%	2,216,400	2,359,200	142,800	6.44%	6,125	5,010	(1,115)	(18.20%)
Galveston	268	283	15	5.60%	8,023,440	9,394,800	1,371,360	17.09%	11,515	13,676	2,161	18.77%
Dallas	19	21	2	10.53%	648,000	864,480	216,480	33.41%	1,460	1,212	(248)	(17.01%)
Brazoria	37	43	6	16.22%	1,377,840	1,592,640	214,800	15.59%	1,698	2,167	469	27.62%
El paso	3	4	1	33.33%	134,400	156,000	21,600	16.07%	0	118	118	N/A
Tarrant	21	26	5	23.81%	574,800	1,132,200	557,400	96.97%	276	3,649	3,373	1222.10%
Jefferson	34	34	0	0.00%	1,455,480	1,723,800	268,320	18.44%	1,142	1,734	592	51.85%
Montgomery	24	22	(2)	(8.33%)	1,768,800	1,362,000	(406,800)	(23.00%)	2,553	317	(2,236)	(87.58%)
Nueces	24	20	(4)	(16.67%)	659,280	754,800	95,520	14.49%	654	1,198	544	83.32%
Bexar	15	23	8	53.33%	318,000	693,000	375,000	117.92%	1,009	1,487	478	47.37%
Orange	10	8	(2)	(20.00%)	438,000	222,000	(216,000)	(49.32%)	73	(75)	(148)	(203.26%)
Denton	5	11	6	120.00%	468,000	708,000	240,000	51.28%	1,344	759	(585)	(43.53%)
Cameron	4	4	0	0.00%	150,000	192,000	42,000	28.00%	(74)	88	162	(218.50%)
Liberty	6	12	6	100.00%	240,000	234,000	(6,000)	(2.50%)	1,048	61	(987)	(94.18%)
Chambers	6	6	0	0.00%	219,600	219,600	0	0.00%	194	199	5	2.58%
Travis	27	27	0	0.00%	1,148,160	1,510,800	362,640	31.58%	1,515	2,668	1,153	76.11%
Collin	8	14	6	75.00%	360,000	492,000	132,000	36.67%	250	283	33	13.20%
Calhoun	9	9	0	0.00%	348,000	336,000	(12,000)	(3.45%)	755	671	(84)	(11.13%)
Matagorda	1	2	1	100.00%	13,200	51,600	38,400	290.91%	0	182	182	N/A
San patricio	2	1	(1)	(50.00%)	153,600	93,600	(60,000)	(39.06%)	526	335	(191)	(36.31%)
Hidalgo	2	5	3	150.00%	36,000	126,000	90,000	250.00%	145	654	509	351.03%
Aransas	3	6	3	100.00%	144,000	230,400	86,400	60.00%	0	100	100	N/A
Ellis	1	2	1	100.00%	24,000	84,000	60,000	250.00%	0	0	0	N/A
Waller	6	5	(1)	(16.67%)	322,320	189,000	(133,320)	(41.36%)	993	516	(477)	(48.04%)
Top 25 Counties	1,617	1,642	25	1.55%	39,870,600	43,719,120	3,848,520	9.65%	77,520	82,054	4,535	5.85%
All Other Counties	82	107	25	30.49%	3,279,960	4,272,120	992,160	30.25%	3,612	7,745	4,133	114.41%
Tier 1	389	410	21	5.40%	12,562,440	14,631,240	2,068,800	16.47%	16,441	20,676	4,235	25.76%
Tier 2	1,107	1,093	(14)	(1.26%)	21,771,000	22,379,280	608,280	2.79%	52,660	53,035	375	0.71%
All Other Counties	203	246	43	21.18%	8,817,120	10,980,720	2,163,600	24.54%	12,031	16,089	4,058	33.73%
Statewide Total	1,699	1,749	50	2.94%	43,150,560	47,991,240	4,840,680	11.22%	81,132	89,799	8,667	10.68%

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