

Texas FAIR Plan Association
Liability Report
As of 6/30/25
All Forms Combined



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage
Harris	52,902	66,142	13,240	25.03%	11,683,555,659	17,346,488,856	5,662,933,196	48.47%	67,099,405	94,270,888	27,171,482	40.49%
Galveston	5,714	7,704	1,990	34.83%	1,987,007,998	3,197,814,798	1,210,806,801	60.94%	2,187,640	3,330,011	1,142,372	52.22%
Fort bend	6,805	9,730	2,925	42.98%	1,916,003,087	3,405,035,364	1,489,032,277	77.72%	8,943,168	14,464,476	5,521,308	61.74%
Dallas	2,998	5,099	2,101	70.08%	824,090,773	1,728,992,629	904,901,856	109.81%	4,476,590	7,406,816	2,930,226	65.46%
Brazoria	3,144	4,889	1,745	55.50%	1,124,738,497	2,131,376,179	1,006,637,682	89.50%	1,422,859	2,445,883	1,023,024	71.90%
Tarrant	2,359	4,268	1,909	80.92%	658,231,179	1,415,921,774	757,690,595	115.11%	3,867,864	6,351,272	2,483,408	64.21%
El paso	2,561	4,249	1,688	65.91%	798,042,403	1,521,630,736	723,588,333	90.67%	1,954,062	3,107,483	1,153,421	59.03%
Jefferson	2,419	3,926	1,507	62.30%	770,033,714	1,426,121,015	656,087,301	85.20%	1,036,895	1,775,611	738,716	71.24%
Nueces	1,535	2,037	502	32.70%	402,391,796	621,130,012	218,738,216	54.36%	774,781	1,073,970	299,189	38.62%
Montgomery	1,307	2,588	1,281	98.01%	374,245,576	835,530,997	461,285,421	123.26%	1,594,549	2,886,892	1,292,343	81.05%
Bexar	809	1,400	591	73.05%	199,495,404	441,177,186	241,681,782	121.15%	793,832	1,513,150	719,318	90.61%
Cameron	590	706	116	19.66%	153,849,400	208,331,460	54,482,060	35.41%	238,759	306,714	67,955	28.46%
Calhoun	440	510	70	15.91%	121,189,380	159,386,450	38,197,070	31.52%	168,027	227,220	59,193	35.23%
Orange	701	1,328	627	89.44%	178,788,398	408,684,160	229,895,762	128.59%	1,303,084	2,324,130	1,021,046	78.36%
Chambers	470	744	274	58.30%	191,633,480	356,020,626	164,387,146	85.78%	251,822	397,602	145,779	57.89%
Matagorda	399	530	131	32.83%	120,189,920	180,812,820	60,622,900	50.44%	208,208	304,780	96,572	46.38%
Liberty	456	859	403	88.38%	74,919,016	160,011,905	85,092,890	113.58%	592,995	1,192,346	599,351	101.07%
Travis	392	711	319	81.38%	128,926,338	283,233,825	154,307,487	119.69%	415,541	753,047	337,506	81.22%
Aransas	222	307	85	38.29%	56,937,580	92,449,157	35,511,577	62.37%	81,524	125,797	44,274	54.31%
Hidalgo	230	263	33	14.35%	38,565,304	57,300,084	18,734,780	48.58%	244,648	324,731	80,082	32.73%
San patricio	270	412	142	52.59%	85,087,760	149,623,240	64,535,480	75.85%	125,416	201,690	76,274	60.82%
Collin	316	621	305	96.52%	149,071,190	329,616,426	180,545,236	121.11%	873,073	1,156,657	283,583	32.48%
Waller	198	250	52	26.26%	47,777,190	75,068,880	27,291,690	57.12%	230,028	310,986	80,958	35.20%
Denton	429	1,048	619	144.29%	225,224,196	601,481,175	376,256,979	167.06%	1,109,431	1,958,435	849,003	76.53%
Brazos	97	154	57	58.76%	21,326,640	42,784,150	21,457,510	100.61%	69,709	136,463	66,754	95.76%
Top 25 Counties	87,763	120,475	32,712	37.27%	22,331,321,878	37,176,023,905	14,844,702,026	66.47%	100,063,911	148,347,050	48,283,139	48.25%
All Other Counties	4,078	7,482	3,404	83.47%	1,146,901,042	2,614,870,885	1,467,969,843	127.99%	6,133,942	11,039,509	4,905,567	79.97%
Tier 1	15,359	21,971	6,612	43.05%	5,054,362,810	8,587,510,932	3,533,148,122	69.90%	6,569,672	10,299,207	3,729,535	56.77%
Tier 2	61,727	79,453	17,726	28.72%	14,026,465,348	21,634,687,885	7,608,222,537	54.24%	79,224,472	114,199,267	34,974,795	44.15%
All Other Counties	14,755	26,533	11,778	79.82%	4,397,394,763	9,568,695,973	5,171,301,210	117.60%	20,403,709	34,888,085	14,484,376	70.99%
Statewide Total	91,841	127,957	36,116	39.32%	23,478,222,920	39,790,894,790	16,312,671,870	69.48%	106,197,853	159,386,560	53,188,706	50.08%

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 6/30/25
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage
Harris	22,098	30,350	8,252	37.34%	7,612,807,720	11,882,917,568	4,270,109,847	56.09%	45,208,467	64,764,523	19,556,055	43.26%
Galveston	4,263	5,979	1,716	40.25%	1,814,806,463	2,963,591,762	1,148,785,300	63.30%	1,832,430	2,828,497	996,067	54.36%
Fort bend	2,430	4,084	1,654	68.07%	1,084,992,470	2,128,809,342	1,043,816,872	96.20%	5,390,942	9,100,214	3,709,272	68.81%
Dallas	1,700	3,253	1,553	91.35%	648,735,360	1,431,006,830	782,271,470	120.58%	3,679,680	6,062,290	2,382,610	64.75%
Brazoria	2,465	4,005	1,540	62.47%	1,016,999,540	1,965,619,673	948,620,133	93.28%	1,229,213	2,142,423	913,210	74.29%
Tarrant	1,452	2,684	1,232	84.85%	540,046,329	1,159,392,129	619,345,800	114.68%	3,186,113	4,995,282	1,809,169	56.78%
El paso	2,269	3,771	1,502	66.20%	760,154,290	1,452,178,080	692,023,790	91.04%	1,816,759	2,869,866	1,053,106	57.97%
Jefferson	1,938	3,160	1,222	63.05%	719,478,240	1,333,420,035	613,941,795	85.33%	911,480	1,560,334	648,854	71.19%
Nueces	989	1,392	403	40.75%	342,500,740	542,546,750	200,046,010	58.41%	648,918	904,165	255,247	39.33%
Montgomery	823	1,780	957	116.28%	306,924,580	711,908,878	404,984,298	131.95%	1,302,566	2,415,534	1,112,968	85.44%
Bexar	528	1,000	472	89.39%	170,235,510	387,301,280	217,065,770	127.51%	667,157	1,273,796	606,639	90.93%
Cameron	409	482	73	17.85%	132,390,050	180,499,640	48,109,590	36.34%	185,613	242,195	56,582	30.48%
Calhoun	371	444	73	19.68%	115,391,790	153,506,810	38,115,020	33.03%	152,790	214,967	62,177	40.69%
Orange	512	1,060	548	107.03%	158,670,998	375,014,468	216,343,470	136.35%	1,158,898	2,117,829	958,931	82.75%
Chambers	415	676	261	62.89%	184,740,280	346,024,966	161,284,686	87.30%	230,789	370,013	139,224	60.33%
Matagorda	358	479	121	33.80%	116,222,070	175,266,370	59,044,300	50.80%	192,245	280,656	88,411	45.99%
Liberty	286	562	276	96.50%	59,879,808	133,083,205	73,203,398	122.25%	448,082	928,806	480,724	107.29%
Travis	244	477	233	95.49%	111,955,110	247,629,657	135,674,547	121.19%	341,487	623,696	282,209	82.64%
Aransas	184	260	76	41.30%	53,372,200	87,578,257	34,206,057	64.09%	74,422	112,728	38,306	51.47%
Hidalgo	77	90	13	16.88%	17,962,904	31,475,684	13,512,780	75.23%	113,163	173,506	60,343	53.32%
San patricio	228	360	132	57.89%	80,962,860	143,576,440	62,613,580	77.34%	117,175	185,302	68,127	58.14%
Collin	195	446	251	128.72%	128,796,630	296,569,730	167,773,100	130.26%	736,151	1,013,408	277,256	37.66%
Waller	122	154	32	26.23%	39,594,790	60,824,400	21,229,610	53.62%	165,942	223,700	57,758	34.81%
Denton	339	888	549	161.95%	206,287,156	565,277,930	358,990,774	174.02%	1,010,079	1,809,470	799,390	79.14%
Brazos	44	76	32	72.73%	16,340,220	33,028,450	16,688,230	102.13%	48,753	95,447	46,695	95.78%
Top 25 Counties	44,739	67,912	23,173	51.80%	16,440,248,108	28,788,048,334	12,347,800,226	75.11%	70,849,313	107,308,647	36,459,334	51.46%
All Other Counties	2,860	5,671	2,811	98.29%	1,014,446,080	2,380,197,570	1,365,751,490	134.63%	5,316,028	9,596,662	4,280,635	80.52%
Tier 1	11,735	17,398	5,663	48.26%	4,614,199,443	7,951,133,503	3,336,934,060	72.32%	5,639,735	8,936,301	3,296,566	58.45%
Tier 2	25,813	36,916	11,103	43.01%	9,048,120,201	14,772,182,295	5,724,062,095	63.26%	53,206,896	78,412,587	25,205,691	47.37%
All Other Counties	10,051	19,269	9,218	91.71%	3,792,374,545	8,444,930,106	4,652,555,561	122.68%	17,318,711	29,556,421	12,237,711	70.66%
Statewide Total	47,599	73,583	25,984	54.59%	17,454,694,188	31,168,245,904	13,713,551,716	78.57%	76,165,341	116,905,309	40,739,968	53.49%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 6/30/25
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage
Harris	27,670	32,594	4,924	17.80%	3,885,880,019	5,259,792,688	1,373,912,669	35.36%	21,079,438	28,584,353	7,504,915	35.60%
Galveston	940	1,144	204	21.70%	140,833,295	194,877,316	54,044,021	38.37%	280,682	405,386	124,704	44.43%
Fort bend	4,204	5,478	1,274	30.30%	821,536,137	1,266,743,382	445,207,245	54.19%	3,519,356	5,328,920	1,809,564	51.42%
Dallas	1,192	1,719	527	44.21%	168,665,773	288,977,399	120,311,626	71.33%	764,987	1,311,438	546,451	71.43%
Brazoria	629	833	204	32.43%	105,678,317	163,621,466	57,943,149	54.83%	188,331	298,169	109,838	58.32%
Tarrant	883	1,542	659	74.63%	116,326,530	253,284,965	136,958,435	117.74%	676,082	1,343,312	667,230	98.69%
El paso	286	472	186	65.03%	37,523,313	68,984,656	31,461,343	83.84%	135,678	235,328	99,650	73.45%
Jefferson	421	668	247	58.67%	46,686,434	84,168,860	37,482,426	80.29%	116,113	200,732	84,619	72.88%
Nueces	341	414	73	21.41%	41,644,216	56,927,702	15,283,486	36.70%	78,238	112,159	33,920	43.36%
Montgomery	440	759	319	72.50%	64,004,916	119,505,639	55,500,723	86.71%	283,841	462,910	179,068	63.09%
Bexar	228	333	105	46.05%	26,336,574	49,664,026	23,327,452	88.57%	109,190	218,179	108,989	99.82%
Cameron	80	103	23	28.75%	10,593,350	15,301,900	4,708,550	44.45%	31,475	35,095	3,620	11.50%
Calhoun	55	52	(3)	(5.45%)	5,041,350	4,985,400	(55,950)	(1.11%)	13,954	10,779	(3,175)	(22.75%)
Orange	175	261	86	49.14%	19,523,400	33,489,692	13,966,292	71.54%	141,683	205,547	63,864	45.08%
Chambers	48	61	13	27.08%	6,655,600	9,596,060	2,940,460	44.18%	20,311	26,359	6,048	29.78%
Matagorda	40	49	9	22.50%	3,954,650	5,494,850	1,540,200	38.95%	15,963	23,942	7,979	49.98%
Liberty	161	285	124	77.02%	14,709,208	26,658,700	11,949,492	81.24%	142,679	262,220	119,540	83.78%
Travis	78	149	71	91.03%	12,033,108	27,517,248	15,484,140	128.68%	55,517	98,144	42,627	76.78%
Aransas	23	30	7	30.43%	2,140,260	3,291,700	1,151,440	53.80%	2,331	6,645	4,314	185.07%
Hidalgo	143	160	17	11.89%	20,092,400	24,906,400	4,814,000	23.96%	127,602	146,060	18,458	14.47%
San patricio	40	51	11	27.50%	3,971,300	5,953,200	1,981,900	49.91%	7,715	16,053	8,338	108.08%
Collin	100	138	38	38.00%	18,526,400	29,962,936	11,436,536	61.73%	135,161	137,420	2,259	1.67%
Waller	70	91	21	30.00%	7,860,080	14,055,480	6,195,400	78.82%	62,965	86,635	23,670	37.59%
Denton	80	144	64	80.00%	18,385,040	34,529,245	16,144,205	87.81%	96,677	144,319	47,642	49.28%
Brazos	28	45	17	60.71%	3,626,700	7,750,500	4,123,800	113.71%	16,899	34,397	17,498	103.55%
Top 25 Counties	38,355	47,575	9,220	24.04%	5,602,228,370	8,050,041,411	2,447,813,041	43.69%	28,102,868	39,734,499	11,631,631	41.39%
All Other Counties	1,118	1,682	564	50.45%	126,803,802	226,261,555	99,457,753	78.43%	797,254	1,407,451	610,197	76.54%
Tier 1	2,656	3,448	792	29.82%	371,000,047	548,994,029	177,993,982	47.98%	764,162	1,149,968	385,806	50.49%
Tier 2	32,567	39,124	6,557	20.13%	4,782,194,587	6,647,071,869	1,864,877,282	39.00%	25,162,397	34,816,609	9,654,213	38.37%
All Other Counties	4,250	6,685	2,435	57.29%	575,837,538	1,080,237,067	504,399,529	87.59%	2,973,564	5,175,373	2,201,809	74.05%
Statewide Total	39,473	49,257	9,784	24.79%	5,729,032,172	8,276,302,966	2,547,270,794	44.46%	28,900,122	41,141,950	12,241,828	42.36%

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 6/30/25
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage
Harris	2,132	2,290	158	7.41%	166,143,120	185,606,400	19,463,280	11.71%	718,446	838,322	119,876	16.69%
Galveston	229	276	47	20.52%	22,645,200	28,691,400	6,046,200	26.70%	46,924	63,208	16,284	34.70%
Fort bend	77	82	5	6.49%	6,942,480	7,137,840	195,360	2.81%	23,315	26,687	3,372	14.46%
Dallas	87	103	16	18.39%	5,813,160	8,330,400	2,517,240	43.30%	27,911	31,040	3,129	11.21%
Brazoria	8	9	1	12.50%	588,000	705,600	117,600	20.00%	1,697	1,773	76	4.48%
Tarrant	5	14	9	180.00%	959,520	1,992,480	1,032,960	107.65%	2,933	6,793	3,860	131.60%
El paso	2	2	0	0.00%	218,400	254,400	36,000	16.48%	1,511	1,735	224	14.86%
Jefferson	24	63	39	162.50%	2,281,560	6,808,680	4,527,120	198.42%	5,322	9,818	4,496	84.48%
Nueces	178	209	31	17.42%	17,495,160	20,793,960	3,298,800	18.86%	45,387	54,132	8,745	19.27%
Montgomery	20	24	4	20.00%	1,667,280	2,538,480	871,200	52.25%	5,018	6,459	1,441	28.73%
Bexar	36	45	9	25.00%	2,457,720	3,548,880	1,091,160	44.40%	15,621	19,171	3,550	22.72%
Cameron	97	117	20	20.62%	10,710,000	12,421,920	1,711,920	15.98%	21,633	29,229	7,596	35.11%
Calhoun	5	5	0	0.00%	408,240	558,240	150,000	36.74%	290	560	270	93.27%
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	41	58	17	41.46%	3,681,960	6,650,520	2,968,560	80.62%	15,979	27,783	11,804	73.87%
Aransas	11	11	0	0.00%	1,269,120	1,240,800	(28,320)	(2.23%)	4,054	5,055	1,001	24.70%
Hidalgo	7	9	2	28.57%	456,000	804,000	348,000	76.32%	3,435	4,220	785	22.85%
San patricio	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Collin	14	22	8	57.14%	1,508,160	2,531,760	1,023,600	67.87%	1,209	4,914	3,705	306.44%
Waller	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	3	8	5	166.67%	360,000	1,044,000	684,000	190.00%	1,810	3,636	1,826	100.88%
Brazos	12	18	6	50.00%	1,080,720	1,623,600	542,880	50.23%	4,058	6,202	2,144	52.83%
Top 25 Counties	2,988	3,365	377	12.62%	246,685,800	293,283,360	46,597,560	18.89%	946,554	1,140,738	194,184	20.51%
All Other Counties	28	40	12	42.86%	2,500,560	4,599,240	2,098,680	83.93%	10,570	22,269	11,699	110.67%
Tier 1	553	691	138	24.95%	55,546,080	71,369,400	15,823,320	28.49%	125,307	163,775	38,468	30.70%
Tier 2	2,217	2,383	166	7.49%	173,685,600	193,947,840	20,262,240	11.67%	746,087	871,931	125,845	16.87%
All Other Counties	246	331	85	34.55%	19,954,680	32,565,360	12,610,680	63.20%	85,731	127,300	41,570	48.49%
Statewide Total	3,016	3,405	389	12.90%	249,186,360	297,882,600	48,696,240	19.54%	957,124	1,163,007	205,883	21.51%

Exposure includes Dwelling, Contents, and Loss of Use coverages
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Texas FAIR Plan Association
Liability Report
As of 6/30/25
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage	06/30/24	06/30/25	Actual	Percentage
Harris	1,002	908	(94)	(9.38%)	18,724,800	18,172,200	(552,600)	(2.95%)	93,053	83,690	(9,364)	(10.06%)
Galveston	282	305	23	8.16%	8,723,040	10,654,320	1,931,280	22.14%	27,604	32,921	5,317	19.26%
Fort bend	94	86	(8)	(8.51%)	2,532,000	2,344,800	(187,200)	(7.39%)	9,555	8,655	(900)	(9.42%)
Dallas	19	24	5	26.32%	876,480	678,000	(198,480)	(22.65%)	4,011	2,047	(1,964)	(48.96%)
Brazoria	42	42	0	0.00%	1,472,640	1,429,440	(43,200)	(2.93%)	3,618	3,519	(100)	(2.75%)
Tarrant	19	28	9	47.37%	898,800	1,252,200	353,400	39.32%	2,736	5,885	3,149	115.08%
El paso	4	4	0	0.00%	146,400	213,600	67,200	45.90%	113	554	441	390.27%
Jefferson	36	35	(1)	(2.78%)	1,587,480	1,723,440	135,960	8.56%	3,981	4,727	746	18.75%
Nueces	27	22	(5)	(18.52%)	751,680	861,600	109,920	14.62%	2,238	3,514	1,277	57.07%
Montgomery	24	25	1	4.17%	1,648,800	1,578,000	(70,800)	(4.29%)	3,124	1,989	(1,135)	(36.32%)
Bexar	17	22	5	29.41%	465,600	663,000	197,400	42.40%	1,864	2,004	140	7.51%
Cameron	4	4	0	0.00%	156,000	108,000	(48,000)	(30.77%)	38	196	158	414.97%
Calhoun	9	9	0	0.00%	348,000	336,000	(12,000)	(3.45%)	992	913	(79)	(7.96%)
Orange	14	7	(7)	(50.00%)	594,000	180,000	(414,000)	(69.70%)	2,504	754	(1,750)	(69.87%)
Chambers	7	7	0	0.00%	237,600	399,600	162,000	68.18%	723	1,230	507	70.12%
Matagorda	1	2	1	100.00%	13,200	51,600	38,400	290.91%	0	182	182	N/A
Liberty	9	12	3	33.33%	330,000	270,000	(60,000)	(18.18%)	2,235	1,321	(914)	(40.88%)
Travis	29	27	(2)	(6.90%)	1,256,160	1,436,400	180,240	14.35%	2,558	3,424	866	33.85%
Aransas	4	6	2	50.00%	156,000	338,400	182,400	116.92%	717	1,369	652	90.93%
Hidalgo	3	4	1	33.33%	54,000	114,000	60,000	111.11%	449	945	496	110.47%
San patricio	2	1	(1)	(50.00%)	153,600	93,600	(60,000)	(39.06%)	526	335	(191)	(36.31%)
Collin	7	15	8	114.29%	240,000	552,000	312,000	130.00%	552	915	363	65.76%
Waller	6	5	(1)	(16.67%)	322,320	189,000	(133,320)	(41.36%)	1,121	651	(470)	(41.93%)
Denton	7	8	1	14.29%	192,000	630,000	438,000	228.13%	865	1,009	144	16.69%
Brazos	13	15	2	15.38%	279,000	381,600	102,600	36.77%	0	417	417	N/A
Top 25 Counties	1,681	1,623	(58)	(3.45%)	42,159,600	44,650,800	2,491,200	5.91%	165,176	163,166	(2,010)	(1.22%)
All Other Counties	72	89	17	23.61%	3,150,600	3,812,520	661,920	21.01%	10,090	13,127	3,037	30.10%
Tier 1	415	434	19	4.58%	13,617,240	16,014,000	2,396,760	17.60%	40,468	49,163	8,694	21.48%
Tier 2	1,130	1,030	(100)	(8.85%)	22,464,960	21,485,880	(979,080)	(4.36%)	109,093	98,139	(10,953)	(10.04%)
All Other Counties	208	248	40	19.23%	9,228,000	10,963,440	1,735,440	18.81%	25,705	28,991	3,286	12.78%
Statewide Total	1,753	1,712	(41)	(2.34%)	45,310,200	48,463,320	3,153,120	6.96%	175,266	176,293	1,027	0.59%

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