



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Harris	61,774	64,257	2,483	4.02%	15,119,506,683	17,005,728,397	1,886,221,713	12.48%	143,390,622	175,524,084	32,133,462	22.41%
Fort bend	8,556	9,539	983	11.49%	2,782,325,999	3,314,626,824	532,300,825	19.13%	21,428,346	27,357,507	5,929,161	27.67%
Galveston	6,722	8,406	1,684	25.05%	2,582,650,603	3,625,918,910	1,043,268,307	40.40%	4,786,524	6,361,743	1,575,219	32.91%
Dallas	4,250	5,033	783	18.42%	1,345,703,161	1,671,904,737	326,201,576	24.24%	10,474,692	13,921,843	3,447,151	32.91%
Brazoria	4,086	5,343	1,257	30.76%	1,644,441,586	2,414,204,596	769,763,010	46.81%	3,375,591	4,774,107	1,398,516	41.43%
Tarrant	3,443	4,102	659	19.14%	1,109,013,571	1,334,128,551	225,114,980	20.30%	8,912,486	11,683,734	2,771,248	31.09%
El paso	3,604	4,436	832	23.09%	1,235,556,479	1,622,935,938	387,379,459	31.35%	4,530,578	6,257,393	1,726,815	38.11%
Jefferson	3,213	4,270	1,057	32.90%	1,098,634,931	1,621,141,872	522,506,941	47.56%	2,483,602	3,442,337	958,734	38.60%
Montgomery	2,094	2,689	595	28.41%	644,843,629	858,168,457	213,324,828	33.08%	4,179,885	5,897,677	1,717,792	41.10%
Nueces	1,824	2,137	313	17.16%	533,478,061	682,254,123	148,776,062	27.89%	1,729,834	2,105,317	375,482	21.71%
Bexar	1,144	1,419	275	24.04%	336,354,182	464,290,966	127,936,784	38.04%	2,111,305	3,067,634	956,329	45.30%
Orange	1,101	1,309	208	18.89%	316,884,192	392,415,537	75,531,345	23.84%	3,328,685	4,375,655	1,046,970	31.45%
Denton	813	972	159	19.56%	462,533,163	534,656,455	72,123,292	15.59%	2,819,377	3,517,887	698,510	24.78%
Liberty	655	885	230	35.11%	116,956,213	164,447,560	47,491,347	40.61%	1,458,312	2,191,827	733,515	50.30%
Chambers	636	801	165	25.94%	282,488,706	396,267,496	113,778,790	40.28%	607,979	803,733	195,754	32.20%
Travis	578	728	150	25.95%	221,574,508	292,915,049	71,340,541	32.20%	1,043,291	1,497,748	454,457	43.56%
Cameron	639	751	112	17.53%	183,232,790	231,786,025	48,553,235	26.50%	454,282	550,887	96,605	21.27%
Collin	545	588	43	7.89%	288,205,896	299,836,196	11,630,300	4.04%	2,233,709	2,308,940	75,231	3.37%
Matagorda	473	607	134	28.33%	150,627,940	220,064,970	69,437,030	46.10%	429,126	605,110	175,983	41.01%
Calhoun	475	526	51	10.74%	138,496,730	175,909,650	37,412,920	27.01%	350,827	428,366	77,538	22.10%
San patricio	349	432	83	23.78%	121,363,270	163,012,900	41,649,630	34.32%	294,235	380,210	85,975	29.22%
Ellis	262	327	65	24.81%	120,669,530	156,187,312	35,517,782	29.43%	780,289	1,080,819	300,530	38.52%
Aransas	266	350	84	31.58%	79,082,370	111,320,269	32,237,899	40.76%	198,208	268,505	70,296	35.47%
Hardin	255	323	68	26.67%	52,171,844	59,470,353	7,298,509	13.99%	603,531	743,555	140,023	23.20%
Williamson	199	250	51	25.63%	88,670,770	126,936,000	38,265,230	43.15%	462,976	707,781	244,805	52.88%
<b>Top 25 Counties</b>	<b>107,956</b>	<b>120,480</b>	<b>12,524</b>	<b>11.60%</b>	<b>31,055,466,808</b>	<b>37,940,529,142</b>	<b>6,885,062,334</b>	<b>22.17%</b>	<b>222,468,293</b>	<b>279,854,396</b>	<b>57,386,103</b>	<b>25.80%</b>
<b>All Other Counties</b>	<b>5,904</b>	<b>7,355</b>	<b>1,451</b>	<b>24.58%</b>	<b>1,874,930,838</b>	<b>2,479,118,464</b>	<b>604,187,627</b>	<b>32.22%</b>	<b>14,808,258</b>	<b>20,239,685</b>	<b>5,431,427</b>	<b>36.68%</b>
<b>Tier 1</b>	<b>18,864</b>	<b>23,844</b>	<b>4,980</b>	<b>26.40%</b>	<b>6,866,121,202</b>	<b>9,714,289,746</b>	<b>2,848,168,544</b>	<b>41.48%</b>	<b>14,857,896</b>	<b>19,914,674</b>	<b>5,056,778</b>	<b>34.03%</b>
<b>Tier 2</b>	<b>73,279</b>	<b>77,425</b>	<b>4,146</b>	<b>5.66%</b>	<b>18,598,754,240</b>	<b>21,193,709,667</b>	<b>2,594,955,427</b>	<b>13.95%</b>	<b>172,506,216</b>	<b>213,227,920</b>	<b>40,721,704</b>	<b>23.61%</b>
<b>All Other Counties</b>	<b>21,717</b>	<b>26,566</b>	<b>4,849</b>	<b>22.33%</b>	<b>7,465,522,204</b>	<b>9,511,648,193</b>	<b>2,046,125,990</b>	<b>27.41%</b>	<b>49,912,440</b>	<b>66,951,487</b>	<b>17,039,048</b>	<b>34.14%</b>
<b>Statewide Total</b>	<b>113,860</b>	<b>127,835</b>	<b>13,975</b>	<b>12.27%</b>	<b>32,930,397,646</b>	<b>40,419,647,607</b>	<b>7,489,249,961</b>	<b>22.74%</b>	<b>237,276,551</b>	<b>300,094,081</b>	<b>62,817,529</b>	<b>26.47%</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 12/31/25  
HO-A Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Harris	27,722	29,065	1,343	4.84%	10,250,215,476	11,539,795,215	1,289,579,738	12.58%	97,642,724	118,378,788	20,736,064	21.24%
Fort bend	3,484	3,861	377	10.82%	1,725,226,112	2,013,068,522	287,842,410	16.68%	13,428,189	16,901,619	3,473,430	25.87%
Galveston	5,146	6,554	1,408	27.36%	2,384,920,292	3,369,087,542	984,167,250	41.27%	4,088,629	5,435,540	1,346,911	32.94%
Dallas	2,653	2,980	327	12.33%	1,108,617,060	1,327,798,620	219,181,560	19.77%	8,692,459	11,039,985	2,347,526	27.01%
Brazoria	3,301	4,426	1,125	34.08%	1,507,529,550	2,234,504,630	726,975,080	48.22%	2,960,211	4,191,400	1,231,189	41.59%
Tarrant	2,239	2,406	167	7.46%	932,680,549	1,053,111,030	120,430,481	12.91%	7,354,867	9,017,465	1,662,598	22.61%
El paso	3,224	3,938	714	22.15%	1,182,848,700	1,550,206,710	367,358,010	31.06%	4,221,171	5,804,058	1,582,887	37.50%
Jefferson	2,571	3,483	912	35.47%	1,025,665,125	1,523,543,350	497,878,225	48.54%	2,175,490	3,012,235	836,745	38.46%
Montgomery	1,407	1,828	421	29.92%	545,428,740	728,723,373	183,294,633	33.61%	3,447,031	4,880,788	1,433,758	41.59%
Nueces	1,245	1,467	222	17.83%	465,120,260	598,317,868	133,197,608	28.64%	1,470,336	1,777,871	307,536	20.92%
Bexar	809	1,017	208	25.71%	296,116,020	411,336,630	115,220,610	38.91%	1,812,325	2,636,430	824,105	45.47%
Orange	860	1,013	153	17.79%	288,811,968	355,907,595	67,095,627	23.23%	2,992,780	3,898,671	905,892	30.27%
Denton	684	793	109	15.94%	433,746,570	493,138,170	59,391,600	13.69%	2,603,486	3,220,337	616,851	23.69%
Liberty	427	576	149	34.89%	98,407,205	135,618,940	37,211,735	37.81%	1,179,195	1,732,102	552,907	46.89%
Chambers	573	729	156	27.23%	274,048,506	385,157,636	111,109,130	40.54%	568,351	747,314	178,964	31.49%
Travis	386	505	119	30.83%	195,562,700	258,041,997	62,479,297	31.95%	856,249	1,248,106	391,858	45.76%
Cameron	448	517	69	15.40%	160,673,530	202,859,090	42,185,560	26.26%	353,869	428,226	74,357	21.01%
Collin	386	384	(2)	(0.52%)	260,130,020	259,572,400	(557,620)	(0.21%)	1,970,840	1,986,731	15,892	0.81%
Matagorda	425	553	128	30.12%	145,679,390	212,896,520	67,217,130	46.14%	394,789	556,110	161,321	40.86%
Calhoun	407	462	55	13.51%	132,540,640	170,035,410	37,494,770	28.29%	323,040	400,897	77,857	24.10%
San patricio	304	381	77	25.33%	116,616,770	156,914,000	40,297,230	34.56%	267,874	343,988	76,114	28.41%
Ellis	218	271	53	24.31%	113,668,430	145,492,000	31,823,570	28.00%	724,346	997,335	272,989	37.69%
Aransas	223	302	79	35.43%	74,954,310	105,887,069	30,932,759	41.27%	177,815	237,729	59,914	33.69%
Hardin	171	212	41	23.98%	45,053,283	49,468,004	4,414,721	9.80%	510,533	596,040	85,507	16.75%
Williamson	143	191	48	33.57%	80,653,330	116,330,260	35,676,930	44.23%	406,994	622,730	215,736	53.01%
<b>Top 25 Counties</b>	<b>59,456</b>	<b>67,914</b>	<b>8,458</b>	<b>14.23%</b>	<b>23,844,914,537</b>	<b>29,396,812,580</b>	<b>5,551,898,043</b>	<b>23.28%</b>	<b>160,623,589</b>	<b>200,092,496</b>	<b>39,468,907</b>	<b>24.57%</b>
<b>All Other Counties</b>	<b>4,256</b>	<b>5,349</b>	<b>1,093</b>	<b>25.68%</b>	<b>1,671,335,451</b>	<b>2,206,833,838</b>	<b>535,498,388</b>	<b>32.04%</b>	<b>12,767,761</b>	<b>17,258,903</b>	<b>4,491,141</b>	<b>35.18%</b>
<b>Tier 1</b>	<b>14,780</b>	<b>19,050</b>	<b>4,270</b>	<b>28.89%</b>	<b>6,334,480,913</b>	<b>9,026,597,075</b>	<b>2,692,116,162</b>	<b>42.50%</b>	<b>12,901,755</b>	<b>17,296,413</b>	<b>4,394,659</b>	<b>34.06%</b>
<b>Tier 2</b>	<b>33,227</b>	<b>35,368</b>	<b>2,141</b>	<b>6.44%</b>	<b>12,573,759,583</b>	<b>14,291,366,154</b>	<b>1,717,606,571</b>	<b>13.66%</b>	<b>117,563,084</b>	<b>143,794,868</b>	<b>26,231,783</b>	<b>22.31%</b>
<b>All Other Counties</b>	<b>15,705</b>	<b>18,845</b>	<b>3,140</b>	<b>19.99%</b>	<b>6,608,009,492</b>	<b>8,285,683,189</b>	<b>1,677,673,698</b>	<b>25.39%</b>	<b>42,926,512</b>	<b>56,260,117</b>	<b>13,333,606</b>	<b>31.06%</b>
<b>Statewide Total</b>	<b>63,712</b>	<b>73,263</b>	<b>9,551</b>	<b>14.99%</b>	<b>25,516,249,988</b>	<b>31,603,646,418</b>	<b>6,087,396,431</b>	<b>23.86%</b>	<b>173,391,351</b>	<b>217,351,398</b>	<b>43,960,048</b>	<b>25.35%</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 12/31/25  
TDP-1 Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Harris	30,825	32,082	1,257	4.08%	4,671,194,967	5,258,041,342	586,846,375	12.56%	44,104,112	55,297,467	11,193,355	25.38%
Fort bend	4,900	5,516	616	12.57%	1,047,351,687	1,292,717,662	245,365,975	23.43%	7,932,506	10,389,853	2,457,347	30.98%
Galveston	1,036	1,220	184	17.76%	163,212,671	213,508,848	50,296,177	30.82%	551,455	743,021	191,567	34.74%
Dallas	1,475	1,921	446	30.24%	228,399,181	334,519,797	106,120,616	46.46%	1,718,107	2,809,326	1,091,219	63.51%
Brazoria	729	872	143	19.62%	134,619,796	177,657,326	43,037,530	31.97%	404,407	572,442	168,036	41.55%
Tarrant	1,178	1,653	475	40.32%	174,036,342	276,643,041	102,606,699	58.96%	1,535,512	2,629,577	1,094,065	71.25%
El paso	375	489	114	30.40%	52,345,379	72,201,228	19,855,849	37.93%	306,890	449,197	142,308	46.37%
Jefferson	554	697	143	25.81%	65,993,966	89,317,442	23,323,476	35.34%	279,818	398,367	118,549	42.37%
Montgomery	641	804	163	25.43%	95,510,809	125,341,804	29,830,995	31.23%	708,238	993,698	285,460	40.31%
Nueces	366	436	70	19.13%	48,486,161	61,519,295	13,033,134	26.88%	170,396	224,901	54,505	31.99%
Bexar	273	339	66	24.18%	36,468,482	49,585,816	13,117,334	35.97%	265,045	399,254	134,210	50.64%
Orange	232	289	57	24.57%	27,766,224	36,321,942	8,555,718	30.81%	332,788	475,302	142,513	42.82%
Denton	113	161	48	42.48%	27,472,593	39,862,285	12,389,692	45.10%	209,946	288,519	78,572	37.43%
Liberty	215	297	82	38.14%	18,243,008	28,577,700	10,334,692	56.65%	275,965	457,201	181,237	65.67%
Chambers	57	65	8	14.04%	8,220,600	10,692,260	2,471,660	30.07%	38,642	54,887	16,245	42.04%
Travis	118	139	21	17.80%	19,568,528	27,039,212	7,470,684	38.18%	145,445	192,621	47,176	32.44%
Cameron	88	111	23	26.14%	11,653,300	16,280,495	4,627,195	39.71%	55,258	71,351	16,093	29.12%
Collin	123	165	42	34.15%	25,268,836	37,573,636	12,304,800	48.70%	247,346	306,434	59,088	23.89%
Matagorda	47	52	5	10.64%	4,935,350	7,116,850	2,181,500	44.20%	34,220	48,717	14,497	42.36%
Calhoun	54	51	(3)	(5.56%)	5,151,850	4,824,000	(327,850)	(6.36%)	23,827	22,913	(913)	(3.83%)
San patricio	43	48	5	11.63%	4,592,900	5,807,300	1,214,400	26.44%	25,835	35,089	9,254	35.82%
Ellis	42	55	13	30.95%	6,917,100	10,635,312	3,718,212	53.75%	55,524	83,262	27,738	49.96%
Aransas	28	31	3	10.71%	2,791,260	3,776,000	984,740	35.28%	14,820	22,776	7,956	53.69%
Hardin	76	104	28	36.84%	6,931,241	9,749,149	2,817,908	40.66%	90,680	144,010	53,330	58.81%
Williamson	40	47	7	17.50%	7,106,400	9,502,700	2,396,300	33.72%	53,654	78,871	25,217	47.00%
<b>Top 25 Counties</b>	<b>43,628</b>	<b>47,644</b>	<b>4,016</b>	<b>9.21%</b>	<b>6,894,238,631</b>	<b>8,198,812,442</b>	<b>1,304,573,811</b>	<b>18.92%</b>	<b>59,580,434</b>	<b>77,189,057</b>	<b>17,608,623</b>	<b>29.55%</b>
<b>All Other Counties</b>	<b>1,516</b>	<b>1,854</b>	<b>338</b>	<b>22.30%</b>	<b>195,528,507</b>	<b>262,279,026</b>	<b>66,750,519</b>	<b>34.14%</b>	<b>1,992,124</b>	<b>2,913,552</b>	<b>921,428</b>	<b>46.25%</b>
<b>Tier 1</b>	<b>3,044</b>	<b>3,625</b>	<b>581</b>	<b>19.09%</b>	<b>454,382,729</b>	<b>595,268,791</b>	<b>140,886,062</b>	<b>31.01%</b>	<b>1,624,248</b>	<b>2,221,843</b>	<b>597,595</b>	<b>36.79%</b>
<b>Tier 2</b>	<b>36,607</b>	<b>38,737</b>	<b>2,130</b>	<b>5.82%</b>	<b>5,815,306,897</b>	<b>6,683,362,353</b>	<b>868,055,456</b>	<b>14.93%</b>	<b>53,215,248</b>	<b>67,498,577</b>	<b>14,283,329</b>	<b>26.84%</b>
<b>All Other Counties</b>	<b>5,493</b>	<b>7,136</b>	<b>1,643</b>	<b>29.91%</b>	<b>820,077,512</b>	<b>1,182,460,324</b>	<b>362,382,812</b>	<b>44.19%</b>	<b>6,733,062</b>	<b>10,382,189</b>	<b>3,649,127</b>	<b>54.20%</b>
<b>Statewide Total</b>	<b>45,144</b>	<b>49,498</b>	<b>4,354</b>	<b>9.64%</b>	<b>7,089,767,138</b>	<b>8,461,091,468</b>	<b>1,371,324,330</b>	<b>19.34%</b>	<b>61,572,558</b>	<b>80,102,609</b>	<b>18,530,051</b>	<b>30.09%</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 12/31/25  
HO-CONB Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Harris	2,236	2,343	107	4.79%	179,186,520	191,662,080	12,475,560	6.96%	1,461,336	1,695,653	234,317	16.03%
Fort bend	79	78	(1)	(1.27%)	7,075,200	6,573,840	(501,360)	(7.09%)	50,079	50,070	(9)	(0.02%)
Galveston	253	299	46	18.18%	25,495,560	31,509,600	6,014,040	23.59%	98,598	125,308	26,710	27.09%
Dallas	100	104	4	4.00%	7,666,440	8,836,320	1,169,880	15.26%	57,879	67,776	9,896	17.10%
Brazoria	9	10	1	11.11%	705,600	789,600	84,000	11.90%	3,330	3,768	438	13.15%
Tarrant	7	16	9	128.57%	1,458,480	3,017,280	1,558,800	106.88%	16,830	28,522	11,692	69.47%
El paso	2	3	1	50.00%	218,400	326,400	108,000	49.45%	1,935	2,800	866	44.74%
Jefferson	54	61	7	12.96%	5,416,800	6,800,400	1,383,600	25.54%	21,328	25,375	4,047	18.97%
Montgomery	24	22	(2)	(8.33%)	2,494,080	2,246,880	(247,200)	(9.91%)	17,248	16,136	(1,112)	(6.45%)
Nueces	191	211	20	10.47%	19,184,040	21,470,160	2,286,120	11.92%	85,500	97,844	12,344	14.44%
Bexar	40	41	1	2.50%	3,136,080	2,814,720	(321,360)	(10.25%)	30,257	28,367	(1,889)	(6.24%)
Orange	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Denton	6	8	2	33.33%	744,000	1,044,000	300,000	40.32%	3,540	6,576	3,036	85.76%
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	46	61	15	32.61%	5,136,480	6,807,840	1,671,360	32.54%	35,932	52,000	16,068	44.72%
Cameron	97	116	19	19.59%	10,707,960	12,472,440	1,764,480	16.48%	44,196	50,411	6,215	14.06%
Collin	20	22	2	10.00%	2,237,040	2,078,160	(158,880)	(7.10%)	12,793	13,113	321	2.51%
Matagorda	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Calhoun	5	6	1	20.00%	468,240	762,240	294,000	62.79%	2,317	3,250	933	40.27%
San patricio	0	1	1	N/A	0	162,000	162,000	N/A	0	697	697	N/A
Ellis	0	0	0	N/A	0	0	0	N/A	0	0	0	N/A
Aransas	10	12	2	20.00%	1,120,800	1,378,800	258,000	23.02%	4,316	6,408	2,092	48.47%
Hardin	0	0	0	N/A	0	0	0	N/A	0	589	589	N/A
Williamson	1	5	4	400.00%	263,040	905,040	642,000	244.07%	(131)	5,200	5,331	(4083.76%)
<b>Top 25 Counties</b>	<b>3,180</b>	<b>3,419</b>	<b>239</b>	<b>7.52%</b>	<b>272,714,760</b>	<b>301,657,800</b>	<b>28,943,040</b>	<b>10.61%</b>	<b>1,947,283</b>	<b>2,279,862</b>	<b>332,579</b>	<b>17.08%</b>
<b>All Other Counties</b>	<b>54</b>	<b>63</b>	<b>9</b>	<b>16.67%</b>	<b>4,784,640</b>	<b>6,060,600</b>	<b>1,275,960</b>	<b>26.67%</b>	<b>30,465</b>	<b>44,002</b>	<b>13,537</b>	<b>44.43%</b>
<b>Tier 1</b>	<b>620</b>	<b>716</b>	<b>96</b>	<b>15.48%</b>	<b>63,247,800</b>	<b>75,345,240</b>	<b>12,097,440</b>	<b>19.13%</b>	<b>260,318</b>	<b>313,161</b>	<b>52,843</b>	<b>20.30%</b>
<b>Tier 2</b>	<b>2,325</b>	<b>2,433</b>	<b>108</b>	<b>4.65%</b>	<b>187,161,720</b>	<b>199,426,920</b>	<b>12,265,200</b>	<b>6.55%</b>	<b>1,517,864</b>	<b>1,755,507</b>	<b>237,643</b>	<b>15.66%</b>
<b>All Other Counties</b>	<b>289</b>	<b>333</b>	<b>44</b>	<b>15.22%</b>	<b>27,089,880</b>	<b>32,946,240</b>	<b>5,856,360</b>	<b>21.62%</b>	<b>199,567</b>	<b>255,196</b>	<b>55,629</b>	<b>27.87%</b>
<b>Statewide Total</b>	<b>3,234</b>	<b>3,482</b>	<b>248</b>	<b>7.67%</b>	<b>277,499,400</b>	<b>307,718,400</b>	<b>30,219,000</b>	<b>10.89%</b>	<b>1,977,749</b>	<b>2,323,864</b>	<b>346,115</b>	<b>17.50%</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 12/31/25  
HO-BT Policies



County	Policies In-Force		PIF Growth		Exposure In-Force		Exposure Growth		YTD Written Premium		Premium Growth	
	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage	12/31/24	12/31/25	Actual	Percentage
Harris	991	767	(224)	(22.60%)	18,909,720	16,229,760	(2,679,960)	(14.17%)	182,449	152,176	(30,273)	(16.59%)
Fort bend	93	84	(9)	(9.68%)	2,673,000	2,266,800	(406,200)	(15.20%)	17,572	15,965	(1,607)	(9.14%)
Galveston	287	333	46	16.03%	9,022,080	11,812,920	2,790,840	30.93%	47,842	57,873	10,031	20.97%
Dallas	22	28	6	27.27%	1,020,480	750,000	(270,480)	(26.51%)	6,248	4,758	(1,490)	(23.85%)
Brazoria	47	35	(12)	(25.53%)	1,586,640	1,253,040	(333,600)	(21.03%)	7,644	6,497	(1,147)	(15.00%)
Tarrant	19	27	8	42.11%	838,200	1,357,200	519,000	61.92%	5,276	8,170	2,893	54.84%
El paso	3	6	3	100.00%	144,000	201,600	57,600	40.00%	583	1,338	755	129.43%
Jefferson	34	29	(5)	(14.71%)	1,559,040	1,480,680	(78,360)	(5.03%)	6,967	6,360	(607)	(8.71%)
Montgomery	22	35	13	59.09%	1,410,000	1,856,400	446,400	31.66%	7,369	7,055	(314)	(4.26%)
Nueces	22	23	1	4.55%	687,600	946,800	259,200	37.70%	3,603	4,701	1,098	30.47%
Bexar	22	22	0	0.00%	633,600	553,800	(79,800)	(12.59%)	3,679	3,582	(97)	(2.63%)
Orange	9	7	(2)	(22.22%)	306,000	186,000	(120,000)	(39.22%)	3,117	1,681	(1,435)	(46.05%)
Denton	10	10	0	0.00%	570,000	612,000	42,000	7.37%	2,405	2,455	50	2.10%
Liberty	13	12	(1)	(7.69%)	306,000	250,920	(55,080)	(18.00%)	3,153	2,524	(629)	(19.93%)
Chambers	6	7	1	16.67%	219,600	417,600	198,000	90.16%	986	1,532	546	55.38%
Travis	28	23	(5)	(17.86%)	1,306,800	1,026,000	(280,800)	(21.49%)	5,666	5,020	(645)	(11.39%)
Cameron	6	7	1	16.67%	198,000	174,000	(24,000)	(12.12%)	959	900	(59)	(6.18%)
Collin	16	17	1	6.25%	570,000	612,000	42,000	7.37%	2,731	2,661	(70)	(2.56%)
Matagorda	1	2	1	100.00%	13,200	51,600	38,400	290.91%	117	282	165	141.03%
Calhoun	9	7	(2)	(22.22%)	336,000	288,000	(48,000)	(14.29%)	1,643	1,305	(338)	(20.57%)
San patricio	2	2	0	0.00%	153,600	129,600	(24,000)	(15.63%)	526	435	(91)	(17.30%)
Ellis	2	1	(1)	(50.00%)	84,000	60,000	(24,000)	(28.57%)	419	222	(197)	(47.02%)
Aransas	5	5	0	0.00%	216,000	278,400	62,400	28.89%	1,257	1,591	334	26.62%
Hardin	8	7	(1)	(12.50%)	187,320	253,200	65,880	35.17%	2,319	2,917	598	25.80%
Williamson	15	7	(8)	(53.33%)	648,000	198,000	(450,000)	(69.44%)	2,458	980	(1,478)	(60.13%)
<b>Top 25 Counties</b>	<b>1,692</b>	<b>1,503</b>	<b>(189)</b>	<b>(11.17%)</b>	<b>43,598,880</b>	<b>43,246,320</b>	<b>(352,560)</b>	<b>(0.81%)</b>	<b>316,986</b>	<b>292,981</b>	<b>(24,006)</b>	<b>(7.57%)</b>
<b>All Other Counties</b>	<b>78</b>	<b>89</b>	<b>11</b>	<b>14.10%</b>	<b>3,282,240</b>	<b>3,945,000</b>	<b>662,760</b>	<b>20.19%</b>	<b>17,908</b>	<b>23,229</b>	<b>5,321</b>	<b>29.71%</b>
<b>Tier 1</b>	<b>420</b>	<b>453</b>	<b>33</b>	<b>7.86%</b>	<b>14,009,760</b>	<b>17,078,640</b>	<b>3,068,880</b>	<b>21.91%</b>	<b>71,575</b>	<b>83,257</b>	<b>11,681</b>	<b>16.32%</b>
<b>Tier 2</b>	<b>1,120</b>	<b>887</b>	<b>(233)</b>	<b>(20.80%)</b>	<b>22,526,040</b>	<b>19,554,240</b>	<b>(2,971,800)</b>	<b>(13.19%)</b>	<b>210,020</b>	<b>178,968</b>	<b>(31,052)</b>	<b>(14.79%)</b>
<b>All Other Counties</b>	<b>230</b>	<b>252</b>	<b>22</b>	<b>9.57%</b>	<b>10,345,320</b>	<b>10,558,440</b>	<b>213,120</b>	<b>2.06%</b>	<b>53,299</b>	<b>53,985</b>	<b>686</b>	<b>1.29%</b>
<b>Statewide Total</b>	<b>1,770</b>	<b>1,592</b>	<b>(178)</b>	<b>(10.06%)</b>	<b>46,881,120</b>	<b>47,191,320</b>	<b>310,200</b>	<b>0.66%</b>	<b>334,894</b>	<b>316,210</b>	<b>(18,685)</b>	<b>(5.58%)</b>

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