

HURRICANE HARVEY DATA CALL

TEXAS DEPARTMENT OF INSURANCE

**PRESENTATION TO THE SENATE BUSINESS AND
COMMERCE COMMITTEE**

JANUARY 23, 2018

HURRICANE HARVEY DATA CALL
TDI PRESENTATION TO THE SENATE BUSINESS AND COMMERCE COMMITTEE

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Data Call Background

- On August 25, 2017, Hurricane Harvey made landfall near Rockport as a Category 4 hurricane with maximum sustained winds of 130 m.p.h. Hurricane Harvey then moved inland over Texas, stalled, headed back over the Gulf of Mexico, and on August 30, 2017, made another landfall in Western Louisiana as a tropical storm. In addition to damage in the Coastal Bend region and south Central Texas caused by Hurricane Harvey's storm surge and hurricane-force winds, Harvey's rains caused extensive catastrophic flooding in south Central Texas, the greater Houston metropolitan area, and Southeast Texas.
- Immediately after landfall, the Texas Department of Insurance (TDI) hosted Texas State Disaster Coalition conference calls with the industry about Hurricane Harvey responses. On August 31, TDI notified the industry that a data call would be issued to collect data from insurers about the financial impact of Hurricane Harvey, to monitor the market in terms of claims handling, and to provide aggregate data to policymakers and public officials.
- TDI issued the Hurricane Harvey data call on September 21. All companies, including admitted and surplus lines companies, the Texas Windstorm Insurance Association (TWIA), and the Texas Fair Access to Insurance Requirements Plan (FAIR Plan) were required to report monthly beginning with data through September 30, which was due October 31. Thereafter, the data call required companies to report data for the previous month on the 15th of the following month.
- The data call required companies to report by ZIP code: the number of reported claims, the number of claims closed with payment (paid claims), the number of claims closed without payment, the number of reopened claims, the number of claims with total losses, the total amount of paid losses, and the total amount of claim reserves. The data call required that companies report this data separately for following types of insurance: homeowners, residential dwelling, mobile homeowners, farmowners, businessowners, the business interruption portion of commercial property, all other commercial property, personal automobile, commercial automobile, federal flood – Write Your Own,¹ private flood, and all other lines of insurance. In addition, the data call required insurers to provide statewide estimates of their ultimate Hurricane Harvey losses both before and after reinsurance.
- About 850 companies responded to the data call, with about 545 companies submitting data for the first submission. These companies represent about 98 percent of the total property and automobile market in Texas.

¹ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by National Flood Insurance Program.

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Data Call Challenges

- TDI has checked the data for reasonability in the aggregate at the ZIP code level, but TDI did not audit or verify the data because this is outside the normal practice for data calls and would have required TDI to perform on-site reviews of insurers' books and records. As of December 26, 2017, there are still a number of unresolved data anomalies at the ZIP code level that TDI is attempting to resolve with the companies. These anomalies mostly affect the “unknown” ZIP code region.
- TDI had difficulty obtaining information from some companies on insurers’ estimated ultimate Hurricane Harvey losses both before and after reinsurance. While TDI has resolved this issue with most companies, TDI has not resolved this issue for some companies. For this reason the ultimate gross loss estimates and ultimate net loss estimates are likely too low (see pages 3 and 13).
- For the first data submission, companies were instructed to provide data as of September 30. However, a number of companies, including at least one large insurer, were unable to provide complete data as of that date. Instead, some companies reported data for the first submission that was as of mid- to late October (see also **Data Call Reporting Date**, Page 2).
- TDI had a number of ongoing challenges in collecting this information that caused requests for corrections or resubmissions. Those issues include:
 - Companies failing to provide, or providing incorrect, company identifying information.
 - Companies failing to provide complete information, such as estimates of ultimate Hurricane Harvey losses before and after reinsurance.
 - Companies deleting, overwriting, or altering preset formulas against explicit TDI instructions not to do so.

However, TDI notes that the data call was complex, required insurers to provide a lot of information in a short period of time, and required insurers to carefully read and follow lengthy instructions. Many insurers also were responding to data calls issued by other jurisdictions such as Florida (Hurricane Irma) and California (wildfires).

Data Call Reporting Date

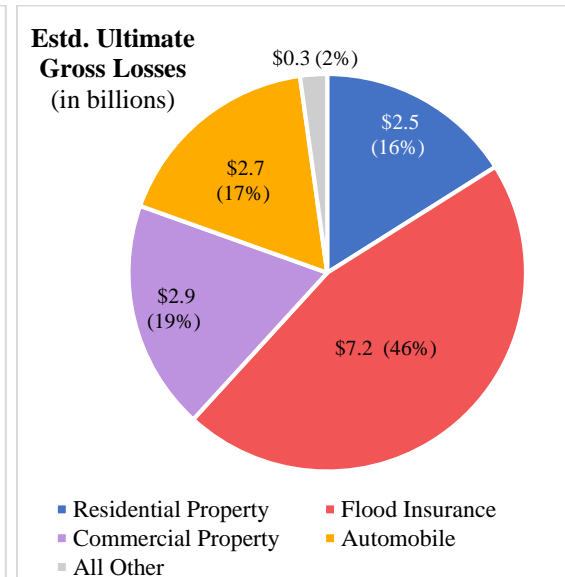
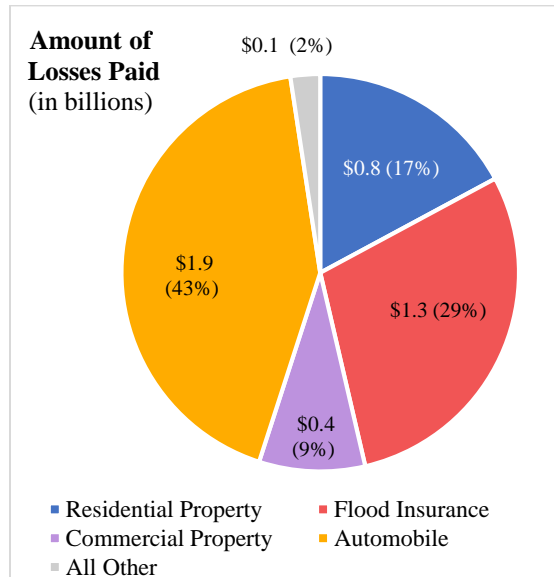
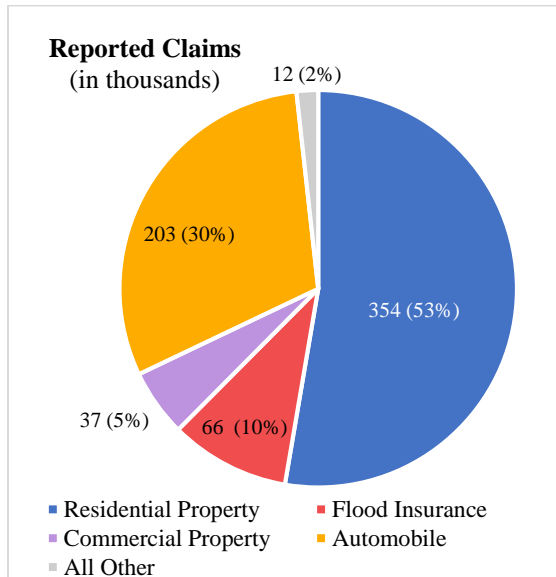
Data provided in this report is as of the first reporting date of the Hurricane Harvey data call. For most companies, this date is September 30, 2017. But some companies, including at least one large insurer, were not able to provide the data as of September 30, 2017. For these insurers, the reporting date was as of mid- to late October.

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Executive Summary

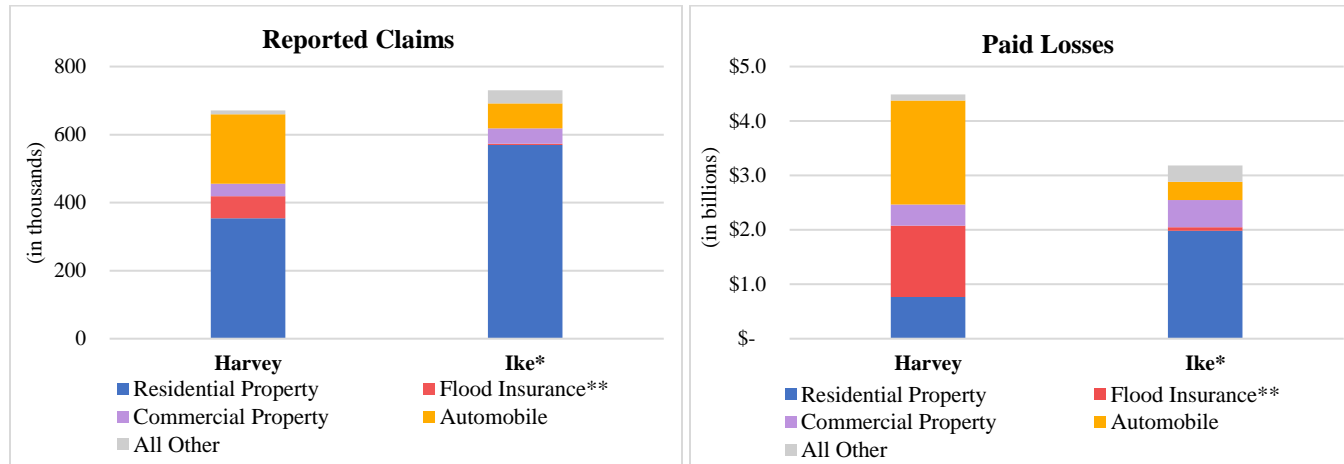
- As of the data call reporting date, Hurricane Harvey generated about **670,000 claims** to private insurers, TWIA, and the Texas FAIR Plan for all personal and commercial lines of insurance. This includes about 354,000 residential property claims and about 203,000 automobile claims. Residential property consists of homeowners (226,000 claims), residential dwelling (113,000 claims), and mobile homeowners (15,000 claims). (Page 12).
- As of the data call reporting date, insurers have made **4.5 billion** in claim payments (paid losses), and insurers estimate they will ultimately pay out a total of **\$15.7 billion**. These numbers will change as more claims are reported, settled, and closed (Page 13).
- While most of the claims are for residential property insurance, most of the losses are from flood and automobile claims. Automobile insurance commonly covers flood under “comprehensive” coverage, while residential property insurance usually does not provide coverage for flood.



- In comparison, as of October 31, 2008, or about 45 days after the storm, Hurricane Ike generated about **730,000 claims** with approximately 570,000 residential property claims and approximately 73,000 automobile claims. As of October 31, 2008, insurers had paid about \$3.2 billion in paid losses. However, these figures do **not** include claims or loss payments for federal flood insurance. Also, Hurricane Ike was largely a wind event, whereas Hurricane Harvey was predominantly a flood event.

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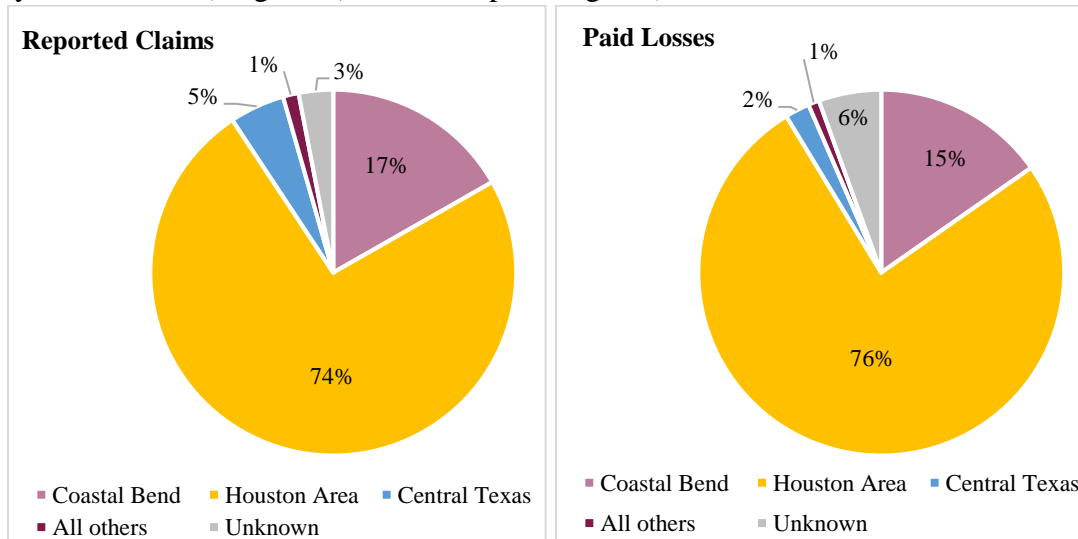
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*Hurricane Ike data is as of October 31, 2008.

**For Hurricane Ike, includes only private flood insurance. For Hurricane Harvey, includes both private flood and federal flood through the “Write Your Own” federal flood program; not claims for flood insurance policies written directly by the National Flood Insurance Program.

- About 90 percent of Hurricane Harvey claims and paid losses are in Houston and Southeast Texas (collectively Houston Area) or the Coastal Bend and Other Seacoast (collectively Coastal Bend) regions (see also map on Page 11).



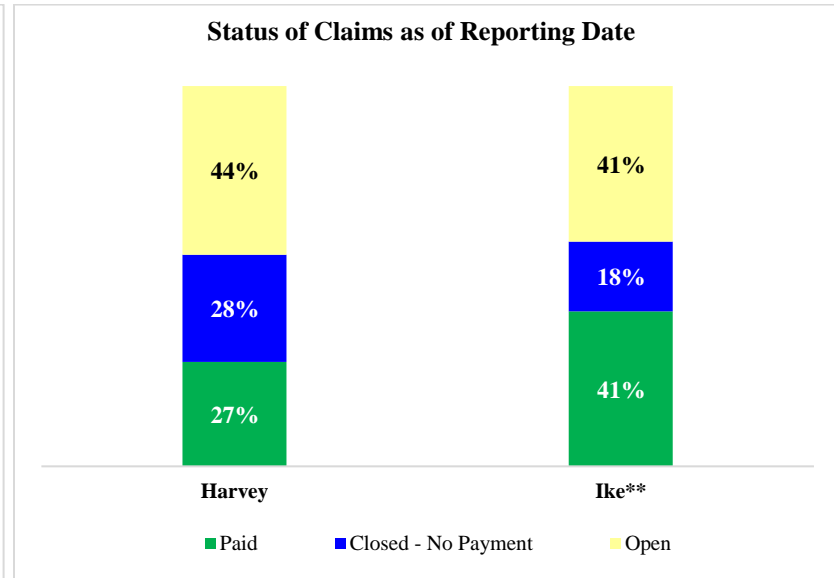
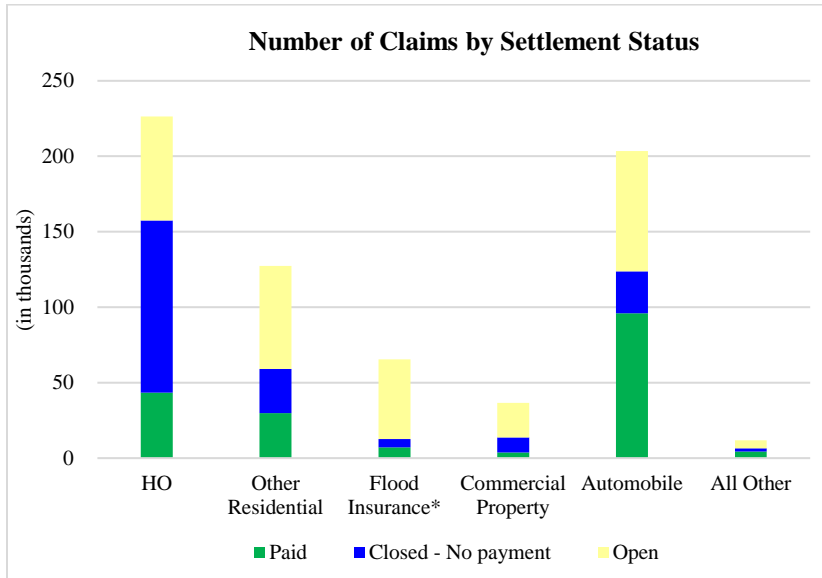
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- As of the reporting date, for all types of insurance combined, about 27 percent of claims are paid (closed with a loss payment), 28 percent are closed without a loss payment, 44 percent are still open, and 7 percent have been reopened. A claim that is open may involve partial payments, such as payments for additional living expenses or business interruption, as well as payments for damage. Reasons an insurer may close a claim without payment, include:
 - The damage fell below the deductible;
 - The damage resulted from a peril that was not covered under the policy. For example, homeowners policies typically do not cover flooding, or a homeowner may have called their homeowner insurer in situations where TWIA covers the wind damage;
 - The policyholder did not have a policy in effect at the time the damage occurred. For example, the policy had expired; or
 - The claim was a duplicate claim. For example, a homeowner may file a claim both through their agent and through a smartphone app and this may generate two different claim numbers within the company's claims system.
- These percentages differ by type of insurance. This is particularly true in the case of homeowners. The high percentage of homeowners claims closed without payment appear to be from the Houston and Southeast Texas region that experienced significant flooding, which typically is not covered by homeowners insurance. Some homeowners may have filed a claim under their homeowners' insurance policy to get a denial to apply for FEMA assistance. Details on the number of claims by settlement status by type of insurance are on pages 17, 23, 26, 31, 35, and 39.
- In comparison, as of October 31, 2008, or about 45 days after Hurricane Ike, companies reported that 41 percent of all claims were closed with payment, 18 percent were closed without payment, and 41 percent were still open.

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*Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

**Hurricane Ike data as of October 31, 2008.

- The average claim size varies significantly depending on the type of insurance involved. For residential property insurance (which usually does not cover flood damage), the average is about \$7,600; for flood insurance it is about \$80,000; for commercial lines of insurance, the average is about \$95,000; and for automobile insurance the average is about \$16,000.² TDI calculated both the average paid loss and the average incurred loss. Both averages have advantages and disadvantages.

➤ **Average paid loss** is calculated by dividing the paid losses (amounts paid to claimants) by the number of paid claims.

$$\text{Average paid loss} = \frac{\text{paid losses}}{\text{number of paid claims}}$$

² The \$16,000 figure is the approximate average of the average paid loss (about \$20,000) and the average incurred loss (\$16,000).

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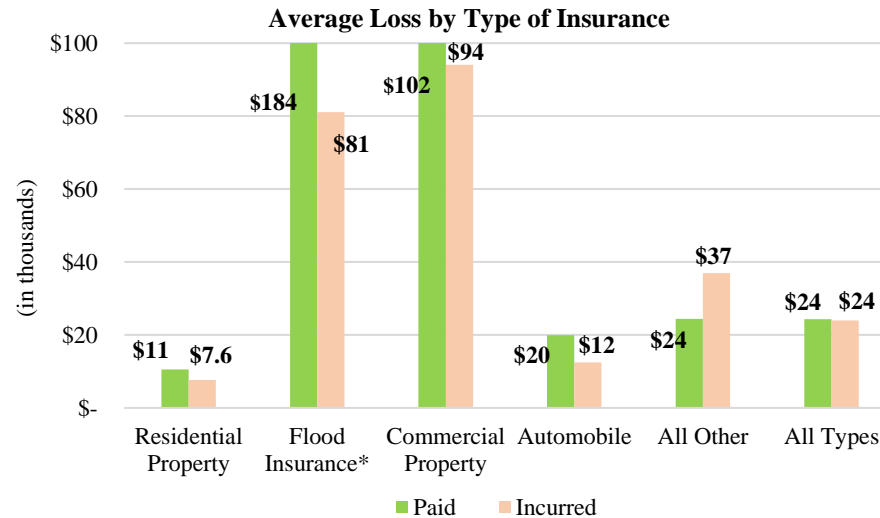
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It has the advantage of showing the average amount actually paid without relying on insurers' claim reserves, which are estimates of future payments on individual open claims. However, the average paid loss includes payments on open claims in the numerator (paid losses) but does **not** include open claims in the denominator (paid claims are not open). The result is that when there is a large number of open claims and partial payments on open claims, the average paid loss will be too high.

- **Average incurred loss** is calculated as the total of paid losses plus claim reserves divided by the total of paid claims and open claims.

$$\text{Average incurred loss} = \frac{\text{paid losses} + \text{claim reserves}}{\text{paid claims} + \text{open claims}}$$

Unlike the average paid loss, it includes amounts of claim reserves in the numerator and open claims in the denominator. It has the advantage of not producing average losses that are too high if there are a significant number of open claims. However, it has the disadvantage of relying on insurers' claim reserves, and it may produce average losses that are too low for certain types of insurance, such as automobile physical damage where insurers typically do not establish claim reserves.



*Data for federal flood insurance only includes data reported by private insurers selling federal flood through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

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- Details of the average losses by type of insurance and region are on pages 18, 27, 32, 36, and 40.
- For residential property insurance, other than mobile homeowners, TDI collected claims data separately for policies that provide actual cash value (ACV) coverage to the dwelling (or roof) versus policies that provide replacement cost value (RCV) coverage to the dwelling (or roof). Replacement cost refers to the cost to replace the property at current prices, without any regard to depreciation. Actual cash value refers to the cost to replace the property **after** deducting for depreciation due to aging, and wear and tear.
 - About 16 percent of residential property claims (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and 84 percent were on policies providing RCV coverage (Page 20).
 - About 16 percent of residential property incurred losses (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and 84 percent were on policies providing RCV coverage.
 - Both types of policies had a similar percentage of claims closed without payment (41 percent versus 42 percent), but these percentages varied by region (Page 22).
 - ACV policies also had a lower percentage of claims reopened (3.7 percent versus 12 percent). However, TDI does not know to what extent insurers reopened RCV claims in order to issue "holdback" payments. For replacement cost coverage, insurers initially issue a payment for the actual cash value portion of the claim. Once the policyholder makes the repairs, the insurer then issues a payment for the depreciation cost. The depreciation cost payment is commonly called the holdback payment (Page 22).

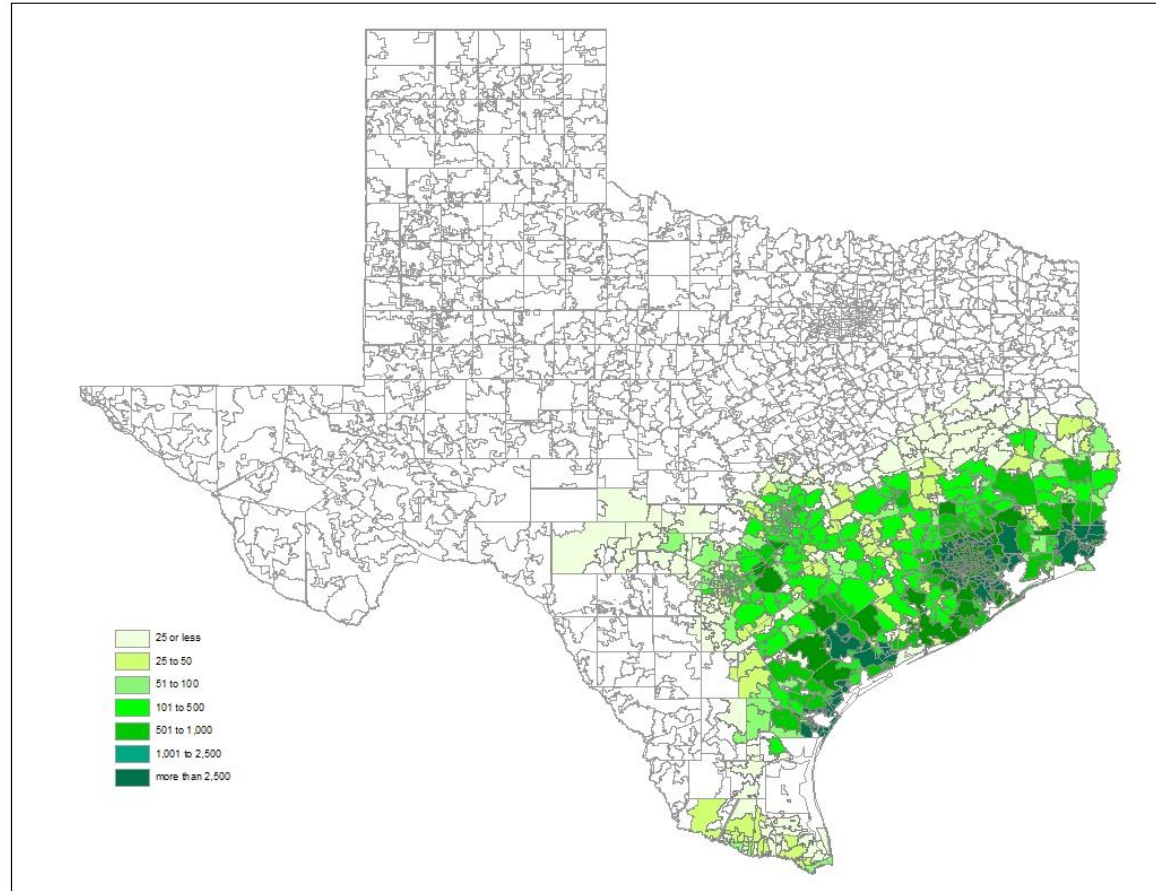
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Number of Claims by ZIP Code³

(As of First Submission, See also Page 2, **Data Call Reporting Date**)

- This map shows the number of Hurricane Harvey claims reported by ZIP code. This includes claims reported for all types of insurance for which TDI collected data, and for all companies included in this compilation.



³ Map generated based on claims data reviewed and loaded through January 3, 2018. There is a slight difference (less than one percent) between the claims used to generate this map and the data used in the rest of the presentation.

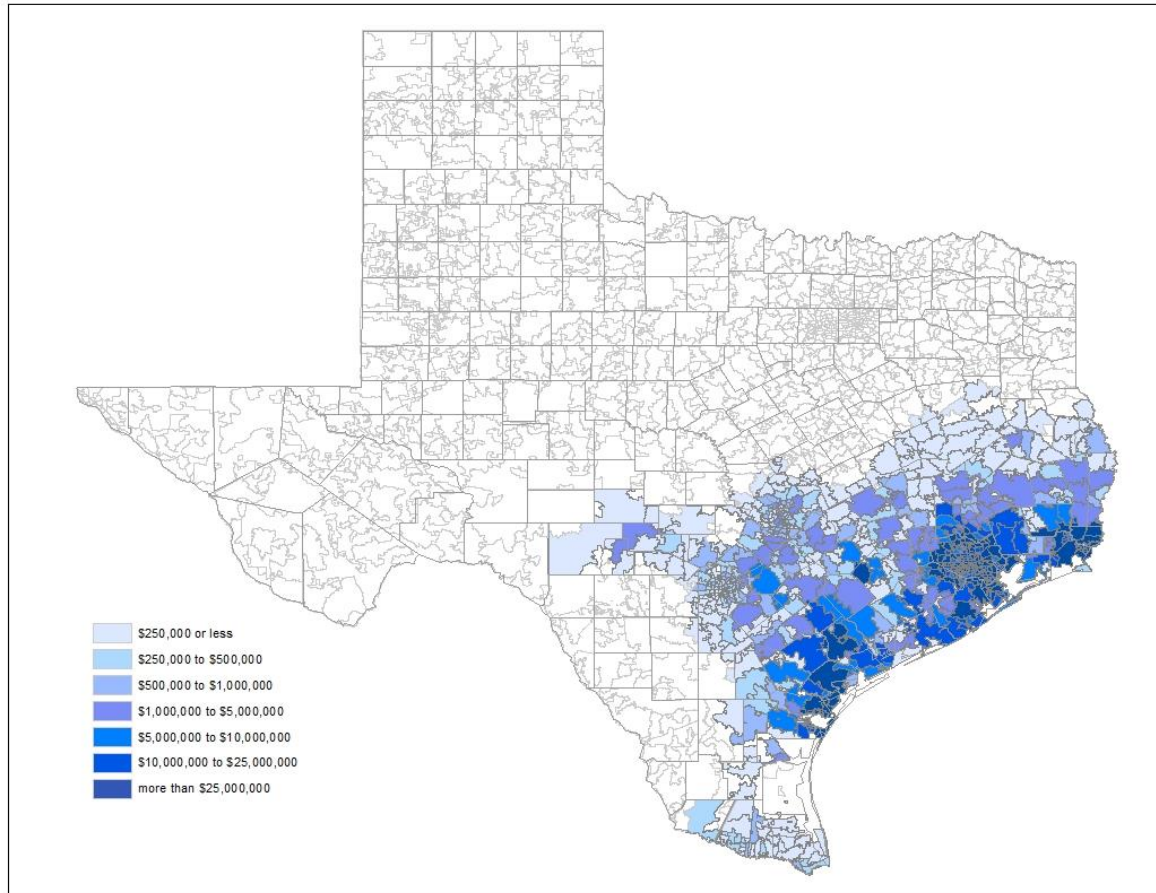
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Incurring Losses by ZIP Code⁴

(As of First Submission, See also Page 2, **Data Call Reporting Date**)

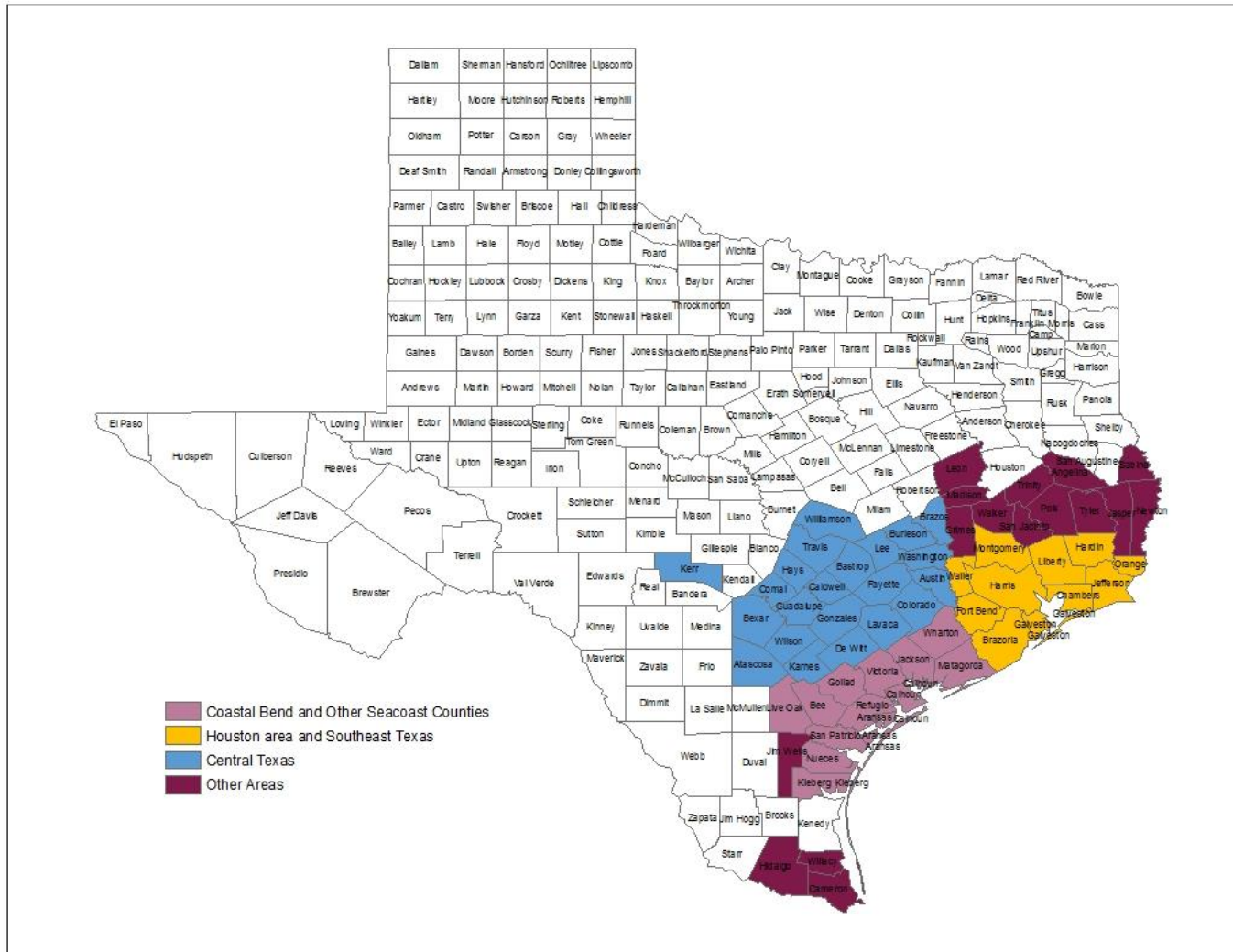
- This map shows the amount of incurred losses for Hurricane Harvey by ZIP code. This includes incurred losses for all types of insurance for which TDI collected data, and for all companies included in this compilation.



⁴ Map generated based on claims data reviewed and loaded through January 3, 2018. There is a small difference (about one percent) between the losses used to generate this map and the data used in the rest of the presentation.

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Hurricane Harvey Data Call Counties - Region Map⁵



⁵ Data call counties based on the 58 counties included in Governor Abbott’s August 28, 2017, proclamation plus four counties (Williamson, Travis, Hays, and Hidalgo) TDI included in its September 1, 2017, disaster bulletin. Does not include Milam and San Augustine counties, which Governor Abbott added in his September 14, 2017, proclamation.

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Summary of Overall Data Call Results – Numbers of Claims

(As of First Submission, see also Page 2, Data Call Reporting Date)

Line of Insurance	Reported	Paid Claims	Closed - No Payment	Total Closed	Open	Claims with Total Losses
Homeowners	226,318	43,349 19%	114,098 50%	157,447 70%	68,871 30%	355 0.2%
Residential Dwelling	112,753	23,217 21%	25,530 23%	48,747 43%	64,006 57%	410 0.4%
Mobile Homeowners	14,516	6,520 45%	3,923 27%	10,443 72%	4,073 28%	328 2.3%
Farmowners	2,616	737 28%	675 26%	1,412 54%	1,204 46%	21 0.8%
Businessowners	10,489	1,007 10%	3,161 30%	4,168 40%	6,321 60%	77 0.7%
Business Interruption	3,848	492 13%	1,853 48%	2,345 61%	1,503 39%	21 0.5%
All Other Commercial Property	19,770	1,546 8%	4,281 22%	5,827 29%	13,943 71%	44 0.2%
Personal Automobile	198,020	94,179 48%	26,904 14%	121,083 61%	76,937 39%	128,469 64.9%
Commercial Automobile	5,461	1,763 32%	944 17%	2,707 50%	2,754 50%	2,402 44.0%
Federal Flood – Write Your Own*	60,053	5,207 9%	4,502 7%	9,709 16%	50,344 84%	137 0.2%
Private Flood	5,481	1,902 35%	1,071 20%	2,973 54%	2,508 46%	592 10.8%
All Other Lines of Insurance	11,407	4,403 39%	2,057 18%	6,460 57%	4,947 43%	3,599 31.6%
Offshore	366	25 7%	7 2%	32 9%	334 91%	0 0.0%
Grand Total	671,098	184,347 27%	189,006 28%	373,353 56%	297,745 44%	136,455 20.3%

This table provides a summary of the total number of claims by type of insurance as of the first data submission.

- **Reported** means a claim reported to the insurer as of the data call reporting date.
- **Paid claim** means a claim that is closed with a loss payment as of the data call reporting date.
- **Closed – no payment** means a claim that is closed without any loss payment as of the data call reporting date.
- **Closed** means a claim that is closed as of the data call reporting date, and is the sum of paid claims plus claims that were closed – no payment.
- **Open** means a claim that is open as of the data call reporting date. It is calculated as reported minus closed.
- **Total loss** means, for other than automobile insurance, a property for which the insurer either paid the applicable policy limit or is expected to pay the policy limit. For automobile insurance, a total loss means a vehicle that could not be repaired or the cost to repair exceeded the value of the vehicle.

See the Glossary for additional definitions (Page 41).

*Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

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Summary of Overall Data Call Results – Amount of Losses

(As of First Submission, see also Page 2, Data Call Reporting Date)

Line of Insurance	Total Amount of Paid Losses	Total Amount of Incurred Losses	Estd. Ultimate Gross Losses	Estd. Ultimate Net Losses
Homeowners	\$ 346,736,576	\$ 833,055,237	\$ 1,432,056,445	\$ 1,113,902,545
Residential Dwelling	\$ 345,700,916	\$ 652,971,045	\$ 957,137,536	\$ 783,388,434
Mobile Homeowners	\$ 76,807,732	\$ 120,461,870	\$ 128,206,019	\$ 55,614,236
Farmowners	\$ 22,073,290	\$ 30,282,765	\$ 45,118,308	\$ 17,254,779
Businessowners	\$ 70,288,199	\$ 397,764,752	\$ 428,006,136	\$ 399,501,595
Business Interruption	\$ 21,567,645	\$ 104,992,173	\$ 170,380,831	\$ 142,134,950
All Other Commercial Property	\$ 272,973,348	\$ 1,983,383,829	\$ 2,286,787,105	\$ 1,743,451,686
Personal Automobile	\$ 1,807,123,858	\$ 2,021,278,016	\$ 2,530,092,322	\$ 2,193,460,185
Commercial Automobile	\$ 104,799,209	\$ 171,098,651	\$ 189,010,716	\$ 147,231,507
Federal Flood - Write Your Own*	\$ 1,104,604,839	\$ 3,945,913,928	\$ 5,583,205,305	\$ -
Private Flood	\$ 206,140,722	\$ 915,775,210	\$ 1,588,348,550	\$ 375,521,978
All Other Lines of Insurance	\$ 107,010,685	\$ 335,910,195	\$ 344,771,321	\$ 281,353,487
Offshore	\$ 1,170,477	\$ 22,700,054	Not Available	Not Available
Grand Total	\$ 4,486,997,492	\$ 11,535,587,707	\$ 15,683,120,594	\$ 7,252,815,382

This table provides a summary of total amounts of losses by type of insurance through the first data submission.

- **Paid Losses** means amounts paid by insurers under the insurance policy. It does not include any expense amounts paid by the insurer to adjust the claim.
- **Incurred Losses** means **paid losses** plus claim reserves. Claim reserves are reserves established by claims adjusters for individual claims in anticipation of future payment. These are commonly called “case reserves.”
- **Estimated Ultimate Gross Losses** means amounts insurers ultimately expect to pay on policies issued by the insurer without regard to whether the insurer has purchased reinsurance (to cede losses) or sold reinsurance (to assume losses).
- **Estimated Ultimate Net Losses** means amounts insurers ultimately expect to pay on policies issued by the insurer **after** all applicable reinsurance, including reinsurance with insurance company affiliates. It includes the impact of losses the insurer ceded to other companies (including affiliates) through reinsurance and the impact of losses the insurer assumed from other companies (including affiliates) through reinsurance.

*Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program. Estd. Ultimate Net Losses set to \$0 to reflect that losses are ultimately paid by NFIP.

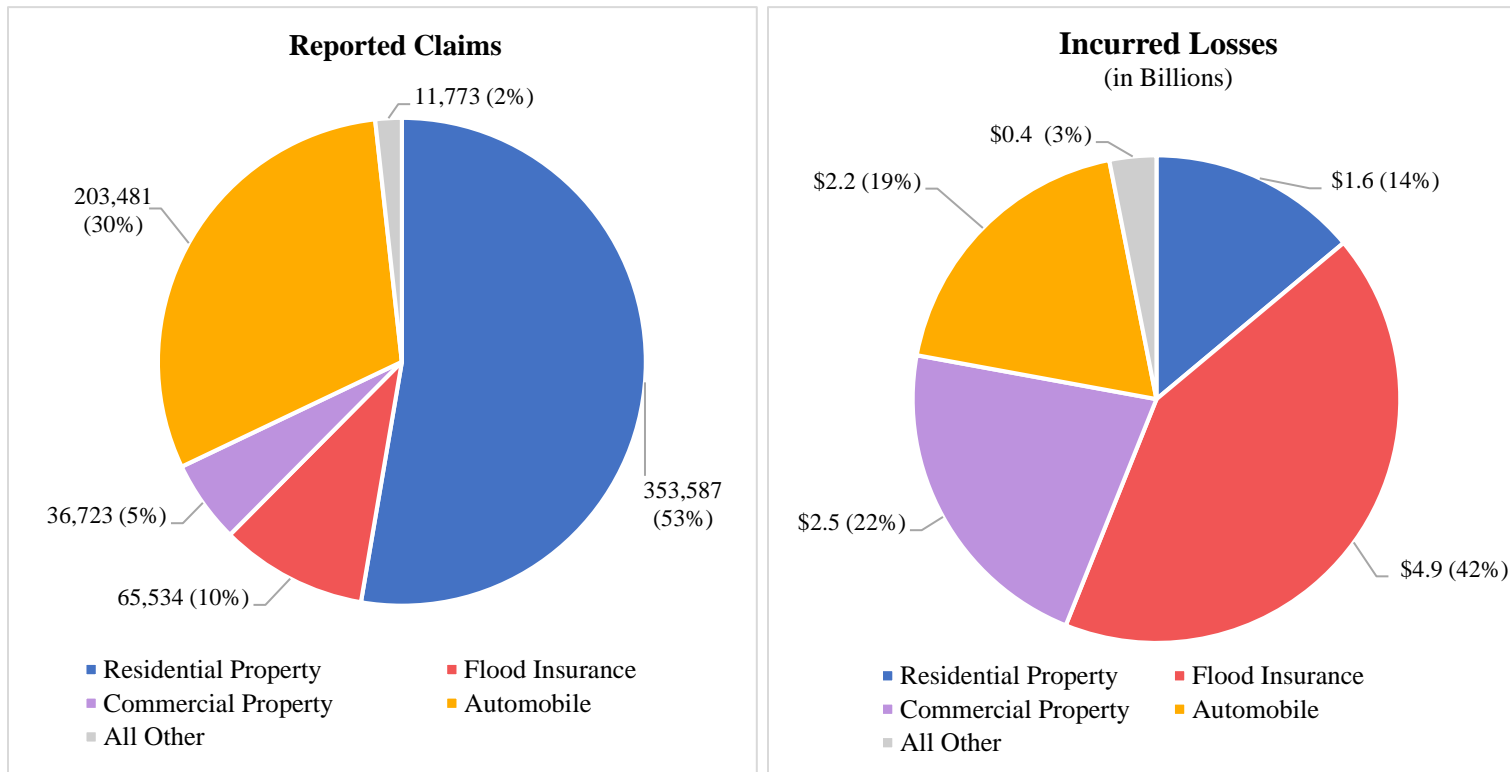
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Statewide Claims and Losses by Line of Insurance

(As of First Submission, see also Page 2, Data Call Reporting Date)

Most of the claims from Hurricane Harvey are for residential property and automobile insurance. However, flood insurance and commercial property insurance have a disproportionate share of the losses. This reflects that Harvey was a significant flood event, as well as the fact that commercial property claims typically involve larger claim amounts.



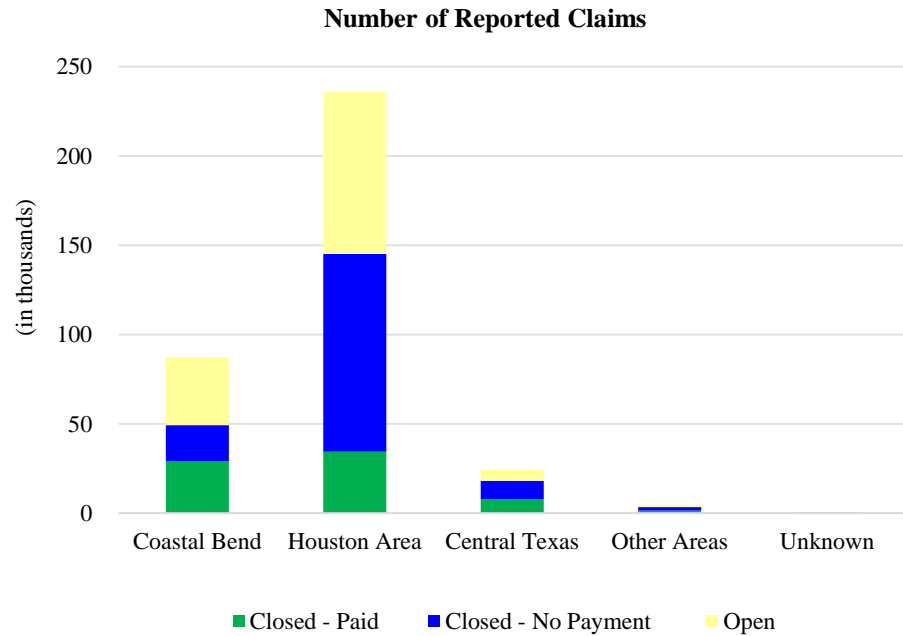
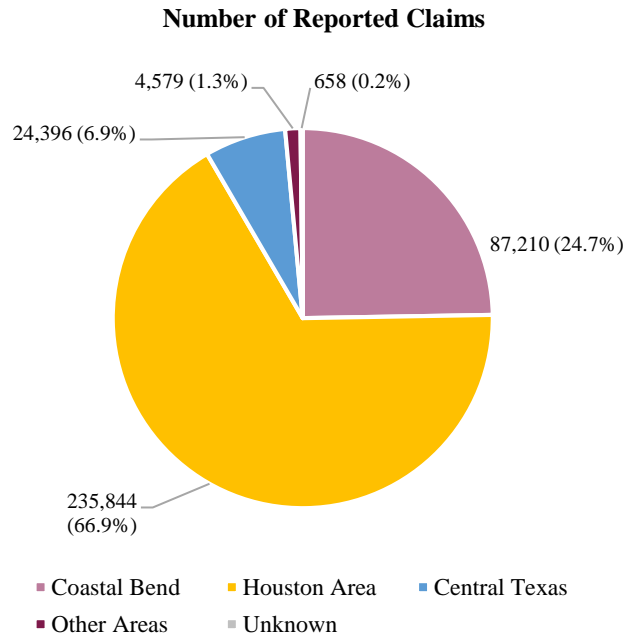
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Residential Property Data by Region

(As of First Submission, see also Page 2, Data Call Reporting Date)

More than 90 percent of residential property claims resulting from Hurricane Harvey are in the Coastal Bend or Houston Area regions.



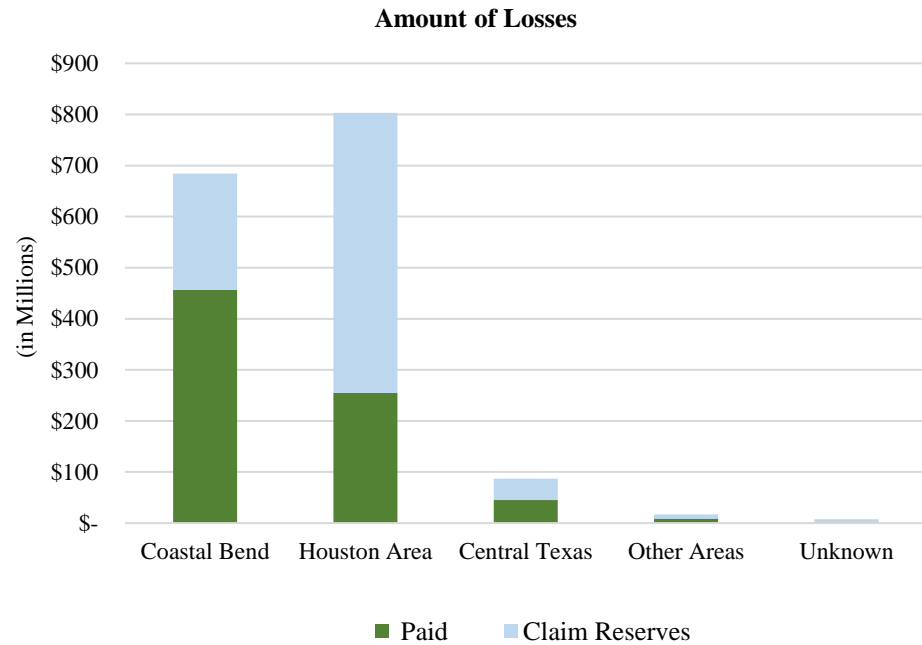
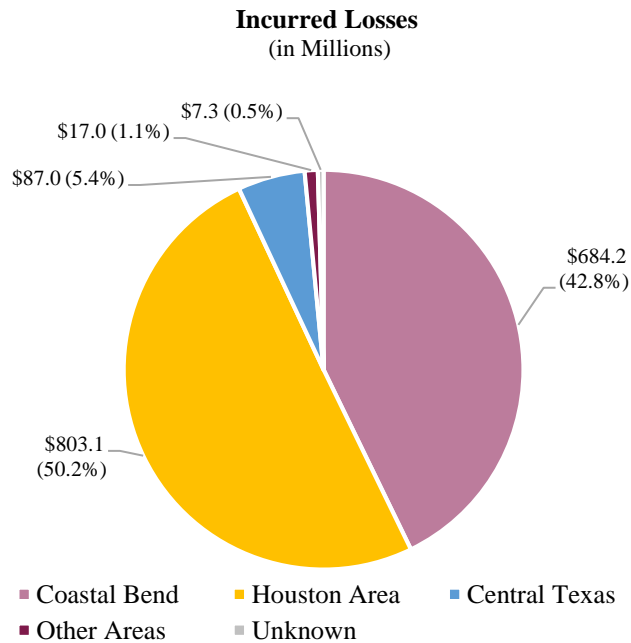
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Residential Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

More than 90 percent of the residential property losses are in the Coastal Bend and the Houston Area regions. A disproportionate amount of losses are from the Coastal Bend region (43 percent) compared to the percentage of claims (25 percent). This is not surprising given that Hurricane Harvey's winds had the greatest impact on the Coastal Bend region.



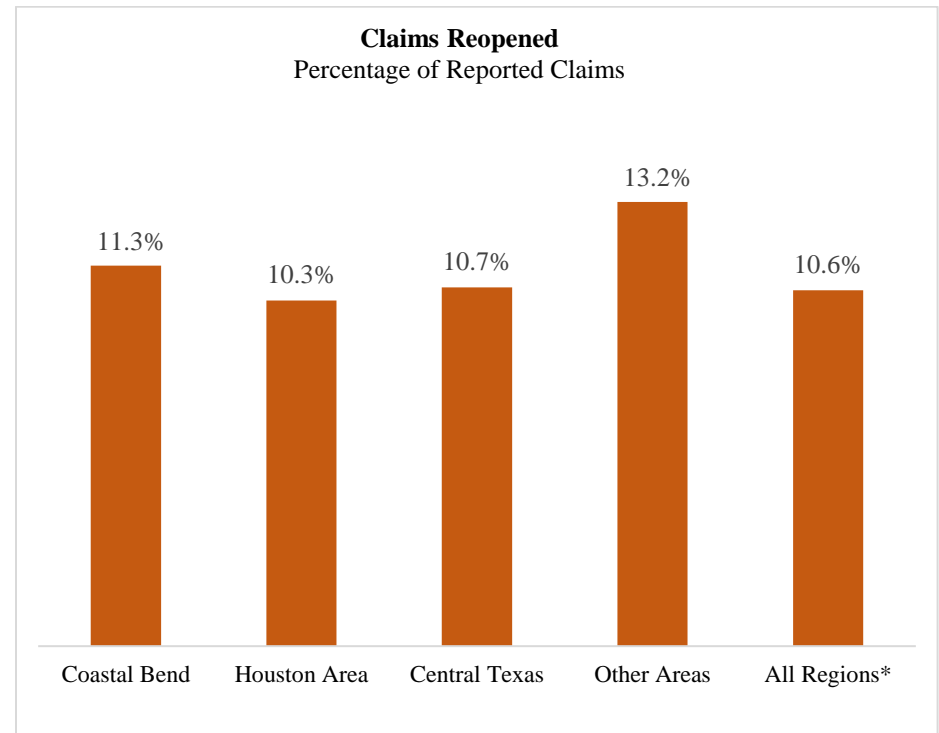
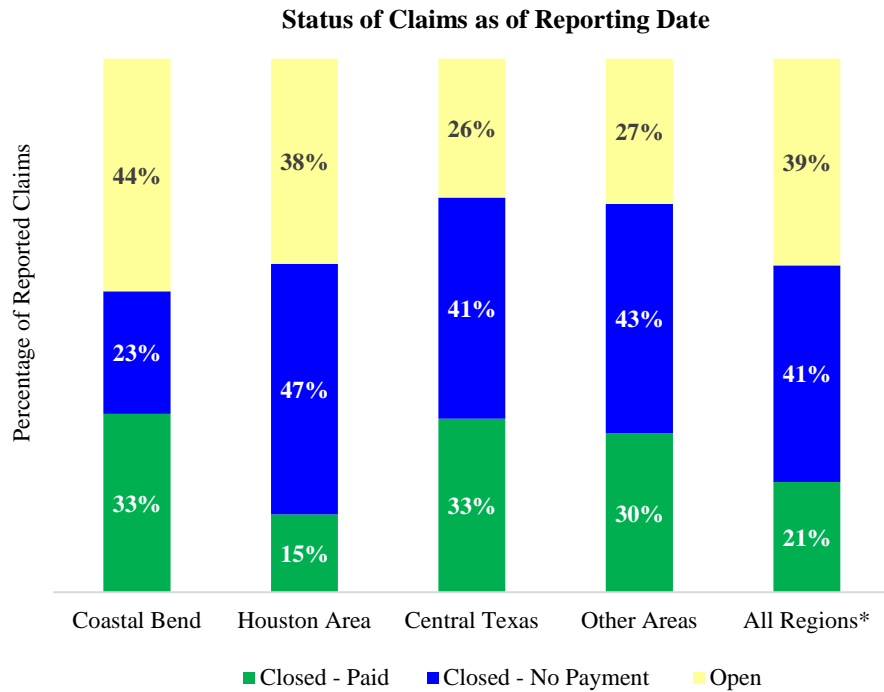
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Residential Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- The Coastal Bend and the Houston Area regions both have the highest percentage of claims open (40-45 percent), compared to other regions. However, as noted previously, 90 percent of the residential claims were reported in these regions.
- About 11 percent of residential property claims were reopened at some point. This does not appear to vary significantly from region to region.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has 10 percent closed with payment, 52 percent closed without payment, 38 percent open, and 1.2 percent reopened.

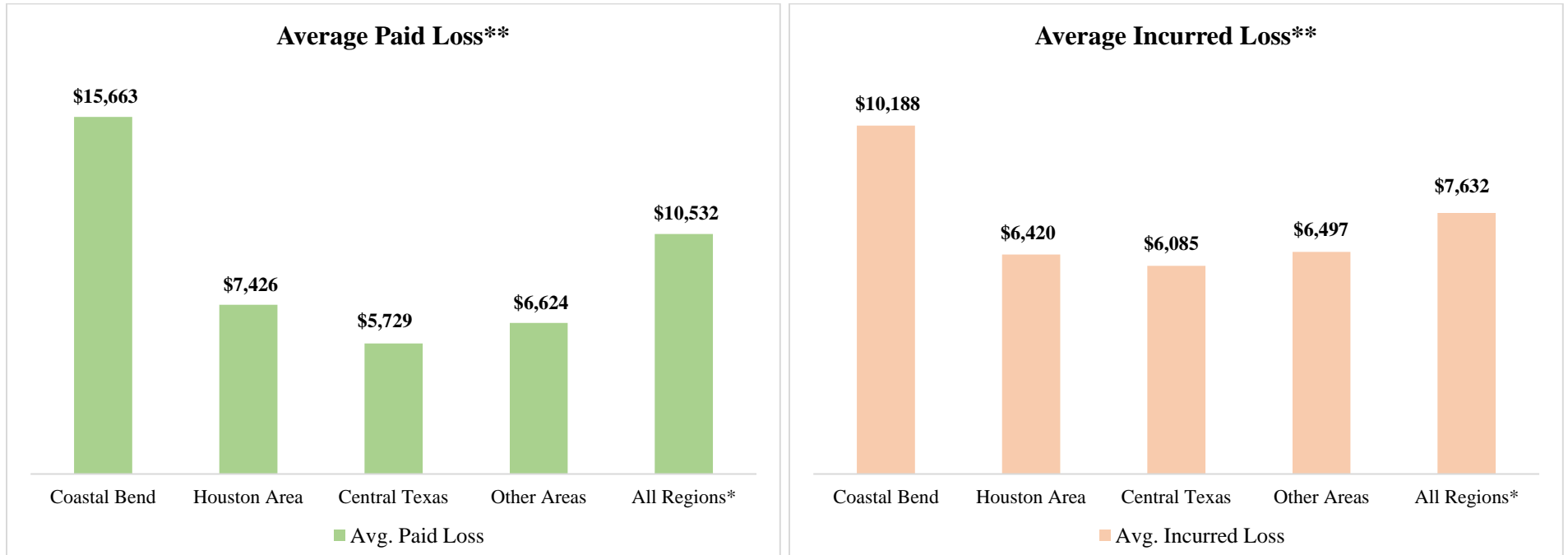
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Residential Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

The Coastal Bend region, which experienced Hurricane Harvey’s most powerful winds, has the highest average residential property loss when compared to other regions.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has an average paid loss of \$20,246, and an average incurred loss of \$23,154.

**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus number of open claims.

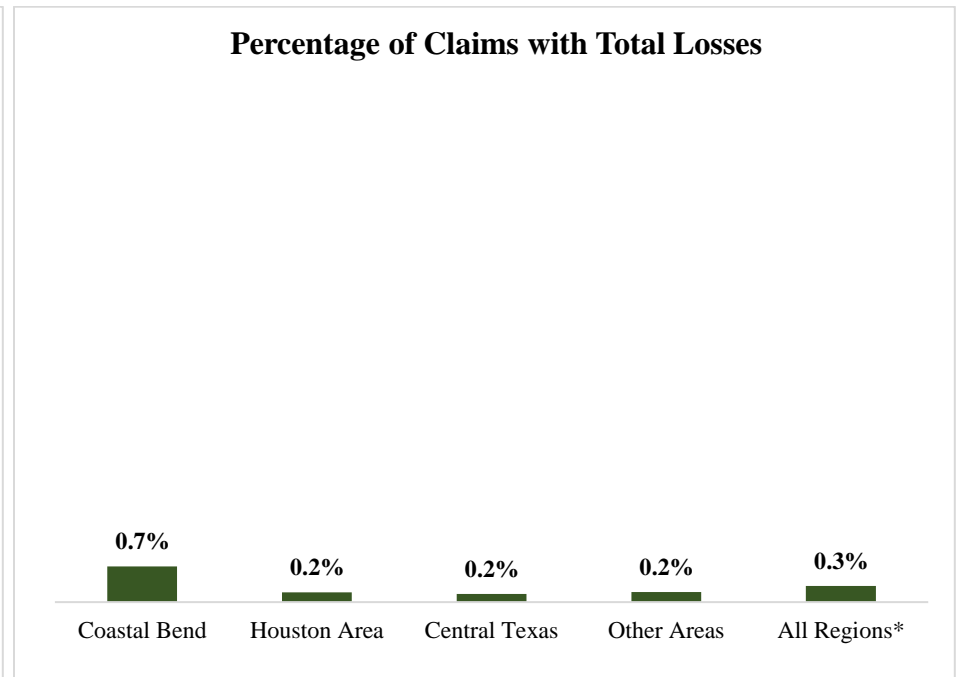
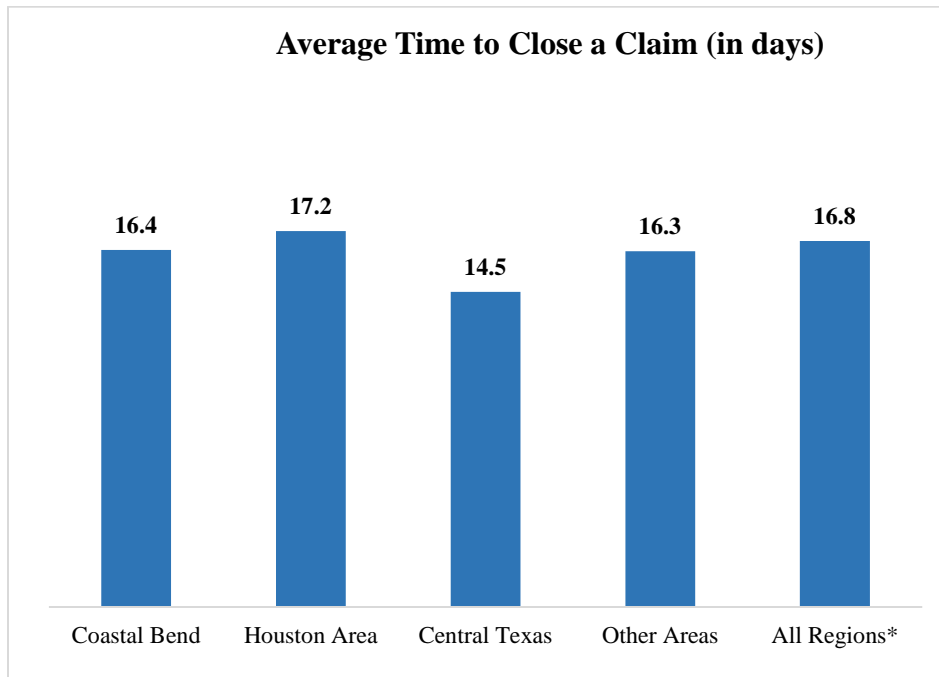
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Residential Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- For claims closed as of the reporting date, it took an average of 16.8 days to close a claim. This average closure time includes both claims closed with payment and claims closed without payment.
- Less than 1 percent of residential claims were total loss claims, even in the hardest hit regions.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims and has an average time to close of 9 days. No claims have total losses.

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TDI Presentation to the Senate Business and Commerce Committee

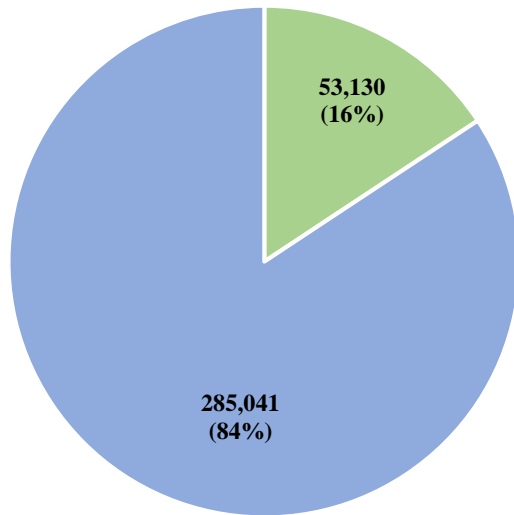
Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies

Residential Property (excluding Mobile Homeowners)

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

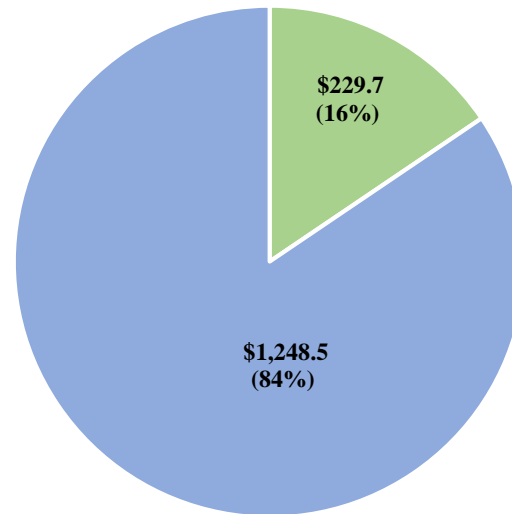
- For homeowners and residential dwelling policies, the companies were required to report data separately for policies that provide replacement cost coverage on the dwelling (or roof) from policies that provide actual cash value coverage on the dwelling (or roof). Actual cash value is the cost to replace damaged property **less the cost of depreciation**. In contrast, replacement cost value is the cost to replace the damaged property, based on current prices, without any deduction for depreciation.
- More than 80 percent of claims and losses are on policies providing replacement cost coverage.

Reported Claims
Residential Property, excluding Mobile Homeowners



■ Actual Cash Value Policies ■ Replacement Cost Policies

Incurred Losses
Residential Property, excluding Mobile Homeowners
(in millions)



■ Actual Cash Value Policies ■ Replacement Cost Policies

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Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies

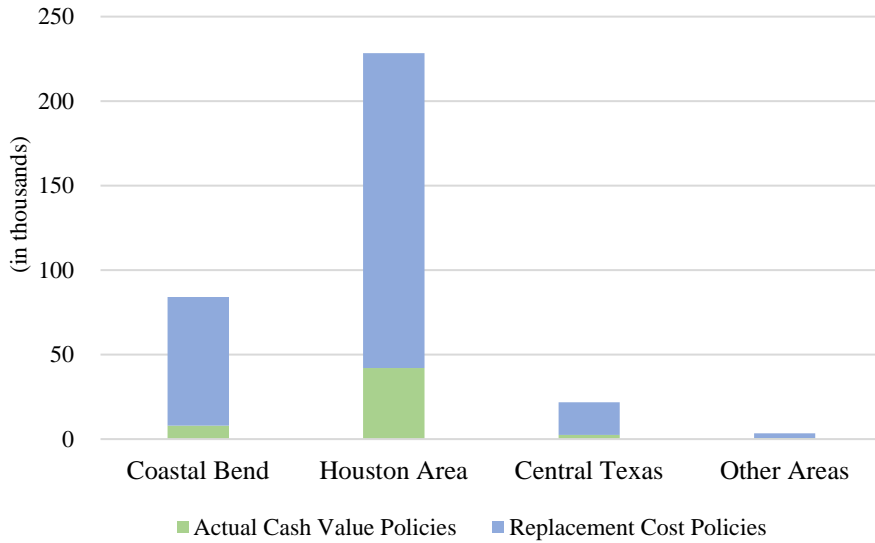
Residential Property (excluding Mobile Homeowners)

(As of First Submission, see also Page 2, Data Call Reporting Date)

The Houston Area region has the highest number and proportion of claims on policies that provide ACV coverage.

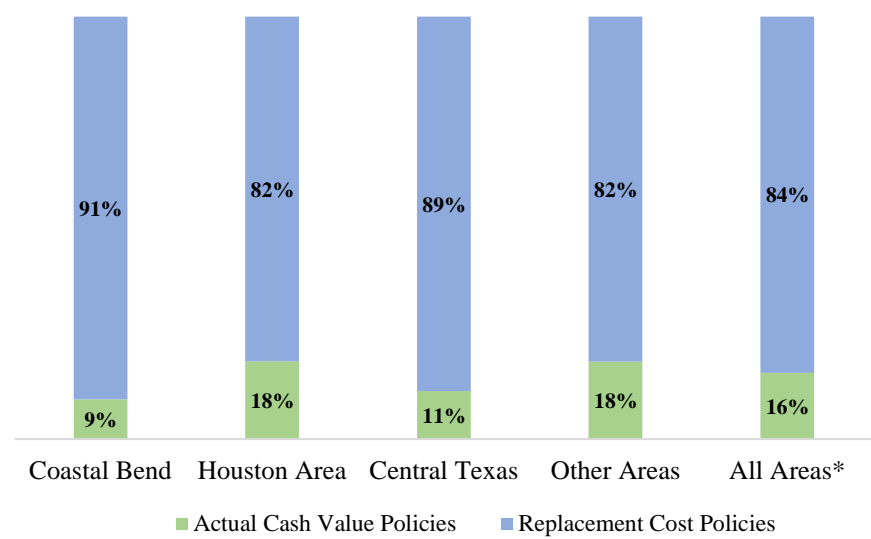
Number of Reported Claims

Residential Property, excluding Mobile Homeowners



Percentage of Reported Claims

Residential Property, excluding Mobile Homeowners



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. Sixteen percent of these claims are from ACV policies and 84 percent of these claims are from RCV policies.

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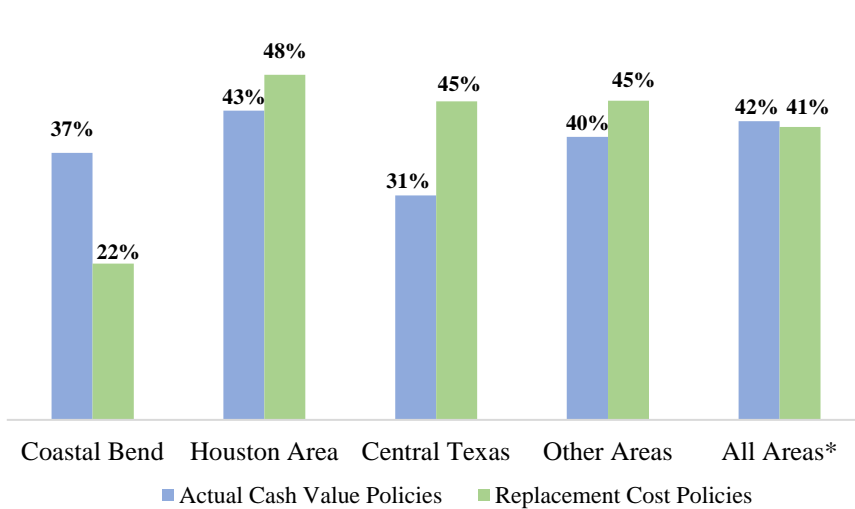
Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies

Residential Property (excluding Mobile Homeowners)

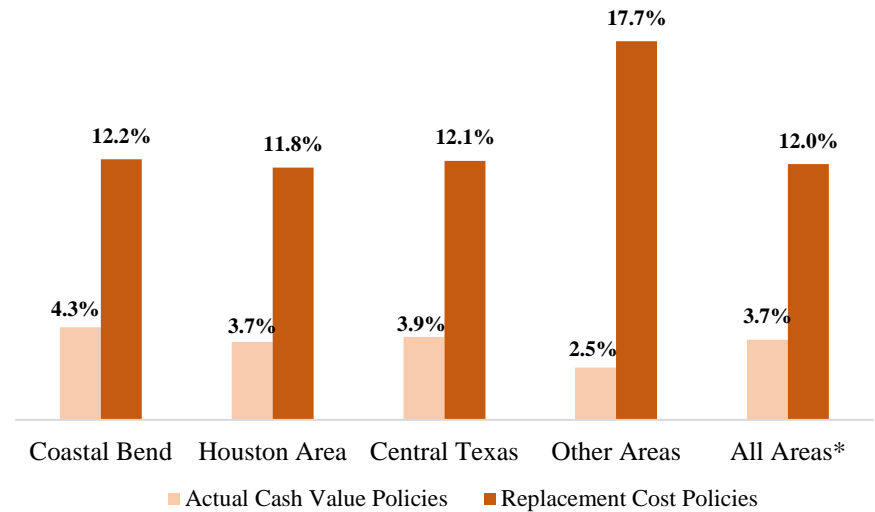
(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- For all regions combined, the percentage of claims closed without a loss payment does not differ much for claims on ACV policies versus claims on RCV policies. But these percentages do differ somewhat by region, with a higher percentage for ACV policies in the Coastal Bend region, and a lower percentage for ACV policies in other affected areas.
- For all regions, ACV policies have a lower percentage of claims that were reopened.

Claims Closed - No Payment
Percentage of Reported Claims
Residential Property, excluding Mobile Homeowners



Percentage of Claims Reopened
Residential Property, excluding Mobile Homeowners



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, 45 percent of claims were closed without loss payment and none were reopened. For RCV policies in this category, 53 percent were closed without loss payment and 1 percent were reopened.

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Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies

Residential Property (excluding Mobile Homeowners)

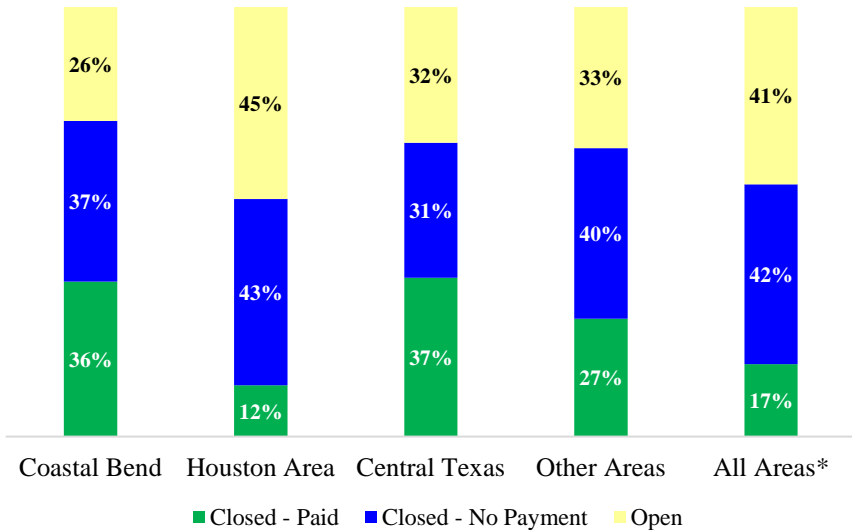
(As of First Submission, see also Page 2, **Data Call Reporting Date**)

For all regions combined, the percentage of open claims does not differ much for claims on ACV policies versus claims on RCV policies. These percentages do differ somewhat by region, with a lower percentage of open claims for ACV policies in the Coastal Bend region, and a higher percentage for ACV policies in other affected areas.

Status of Claims as of Reporting Date

Actual Cash Value Policies

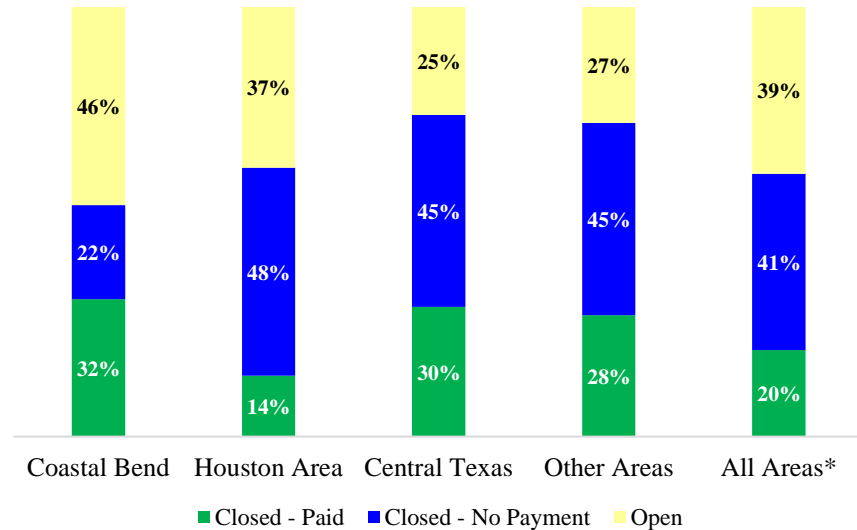
Residential Property, excluding Mobile Homeowners



Status of Claims as of Reporting Date

Replacement Cost Value Policies

Residential Property, excluding Mobile Homeowners



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, 14 percent of claims were closed with a loss payment, 45 percent were closed without a loss payment, and 41 percent were open. For RCV policies in this category, 9 percent of claims were closed with a loss payment, 53 percent were closed without a loss payment, and 38 percent were open.

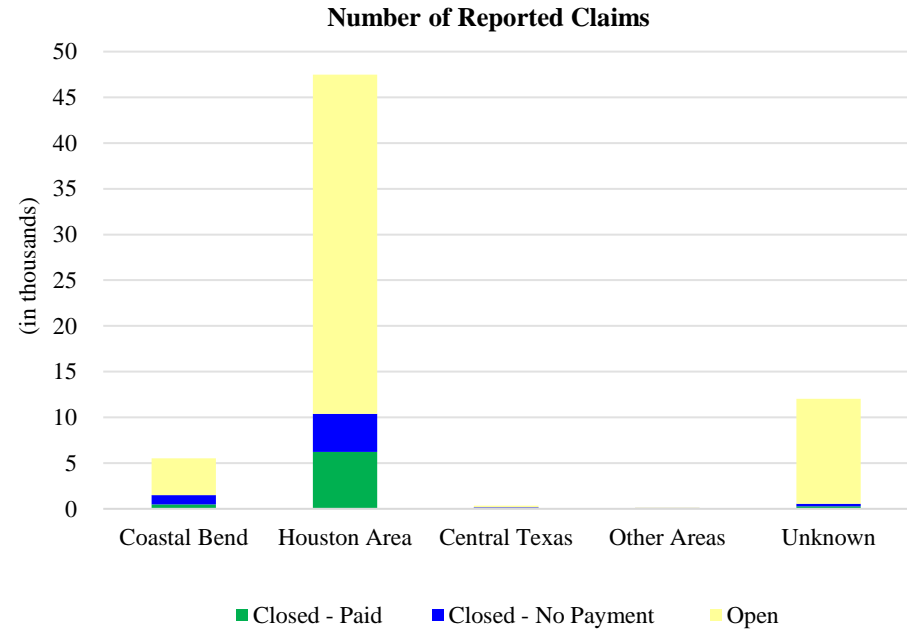
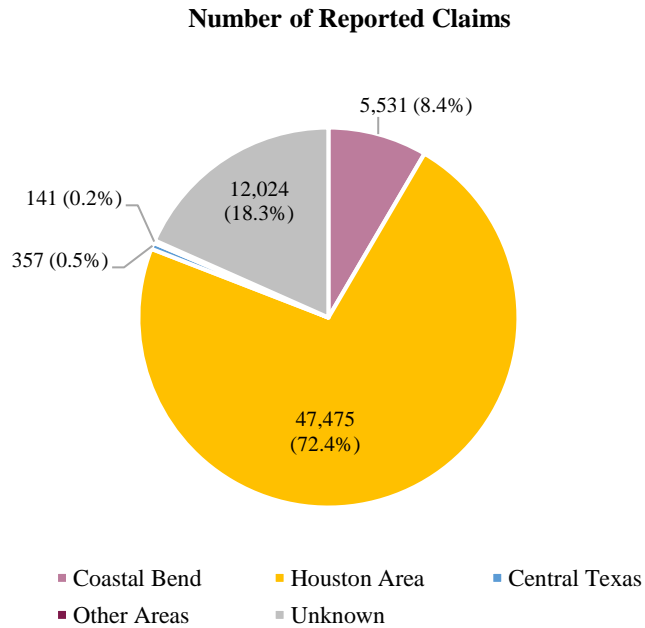
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Automobile Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

About 90 percent of automobile claims for both personal and commercial automobile are in the Houston Area region.



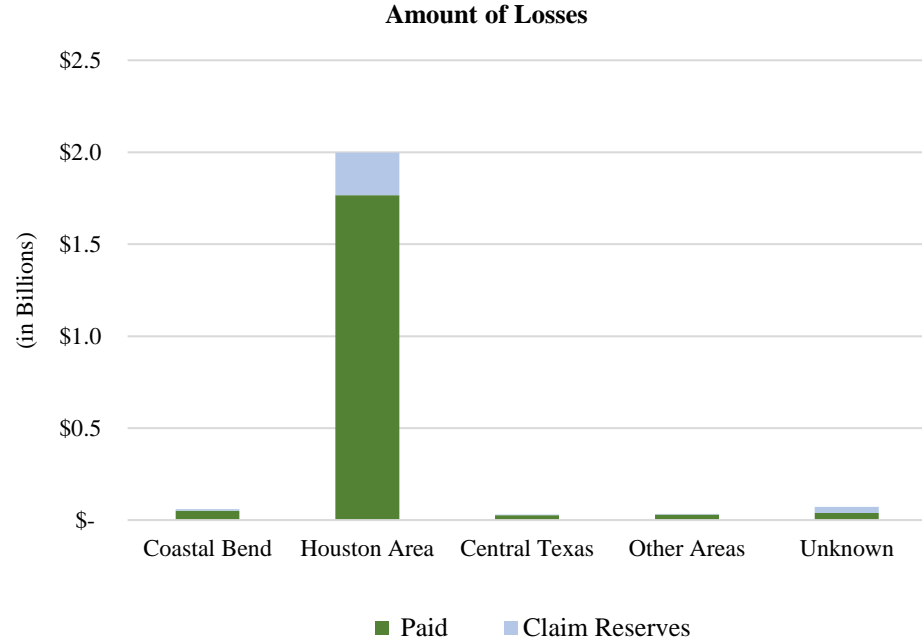
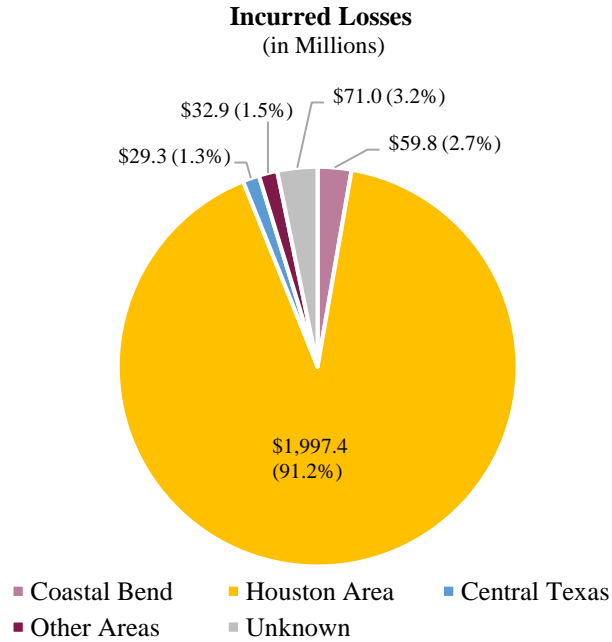
Hurricane Harvey Data Call

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Automobile Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

More than 90 percent of the automobile losses are in the Houston Area region.



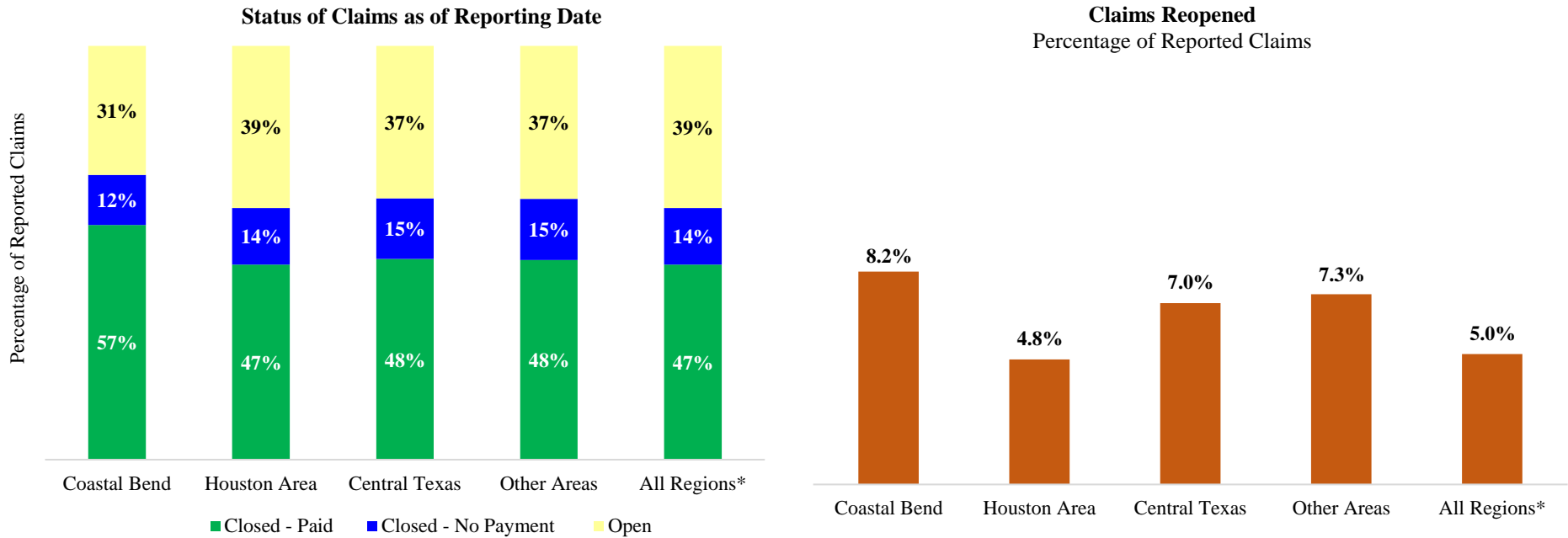
Hurricane Harvey Data Call

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Automobile Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

About half (47 percent) of the automobile claims have been paid (closed with a loss payment), and few automobile claims have been reopened (5 percent).



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.3 percent of all claims and has 27 percent closed with payment, 14 percent closed without payment, 59 percent open, and 3.9 percent reopened.

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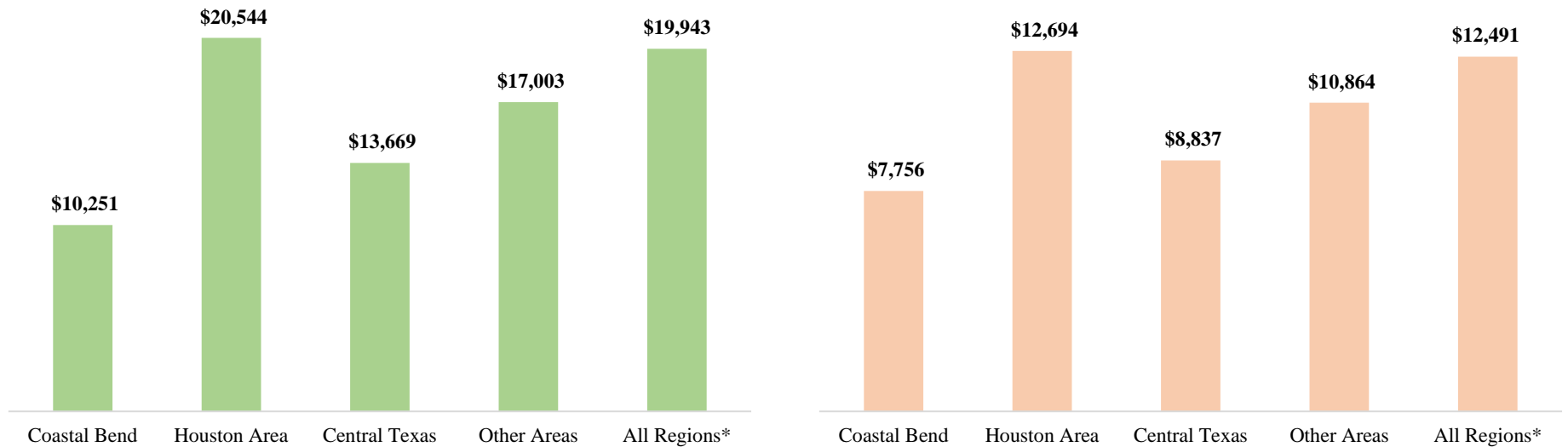
Automobile Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

The average loss for automobile insurance is highest in the Houston Area region.

Average Paid Loss**

Average Incurred Loss**



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.3 percent of all claims and has an average paid loss of \$30,734 and an average incurred loss of \$17,938.

**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus number of open claims.

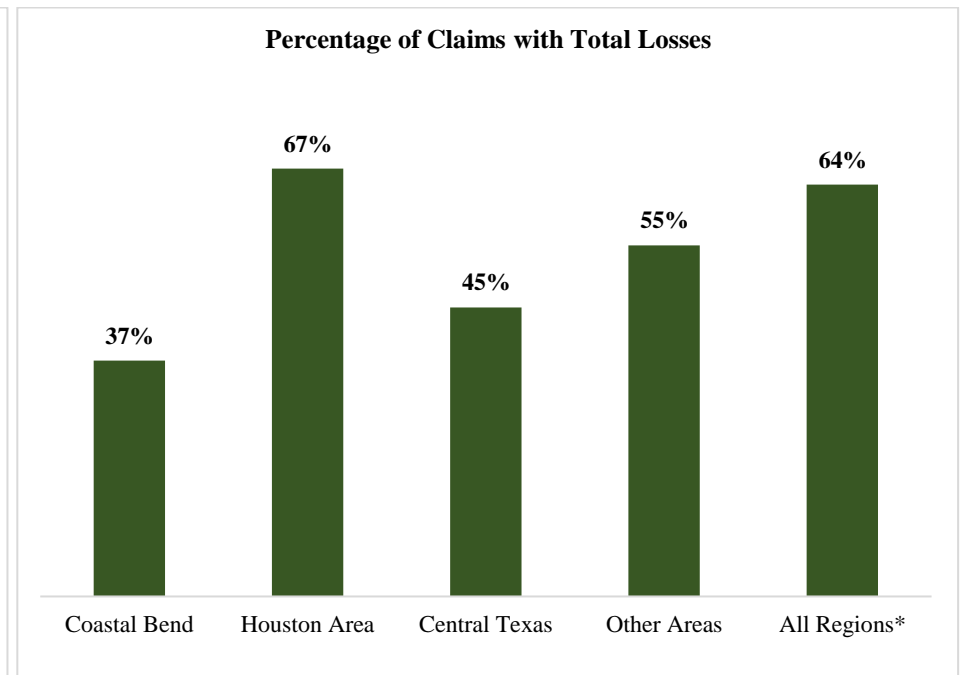
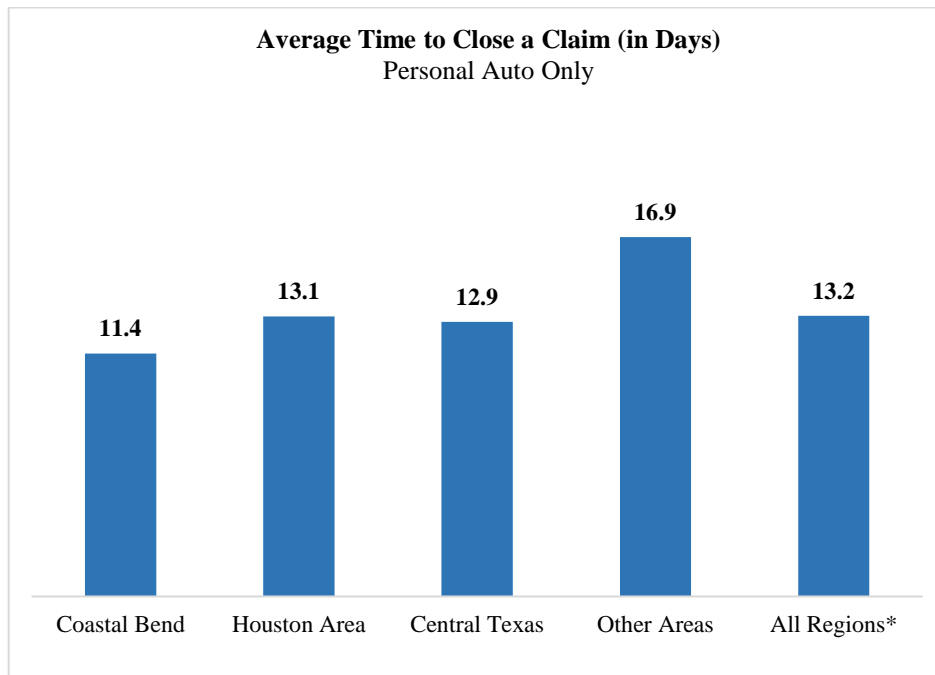
Hurricane Harvey Data Call

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Automobile Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- For claims closed as of the reporting date, the average time for insurers to close an automobile claim was about 13 days.
- About 65 percent of automobile claims involved total losses. This is particularly true in the Houston Area region. This is largely a reflection of the catastrophic flooding that occurred in that region.



*Includes the category of “unknown” (ZIP code not known, which is not displayed here). This category accounts for 2.3 percent of all claims and has an average time to close of 15.6 days, and 42 percent of claims have total losses.

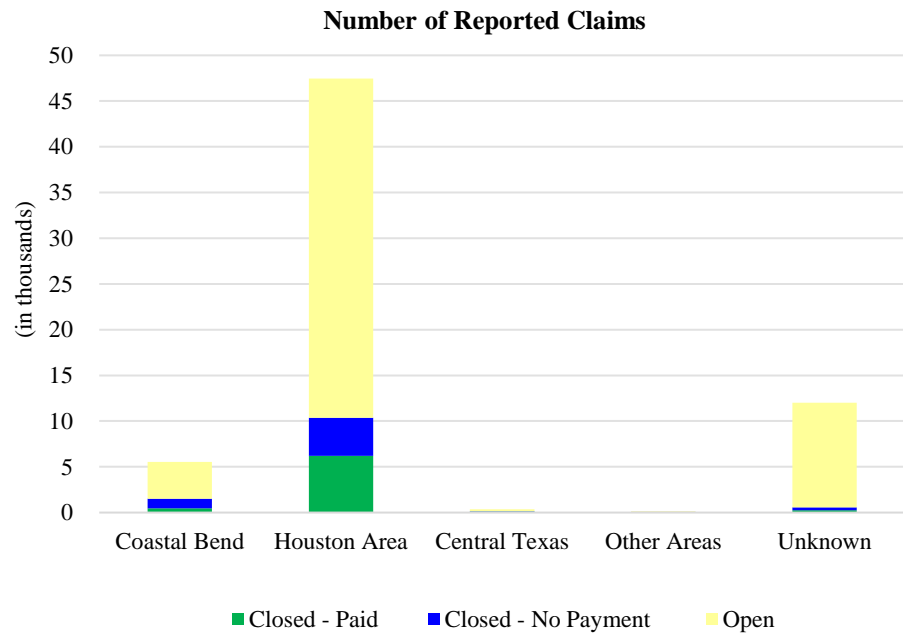
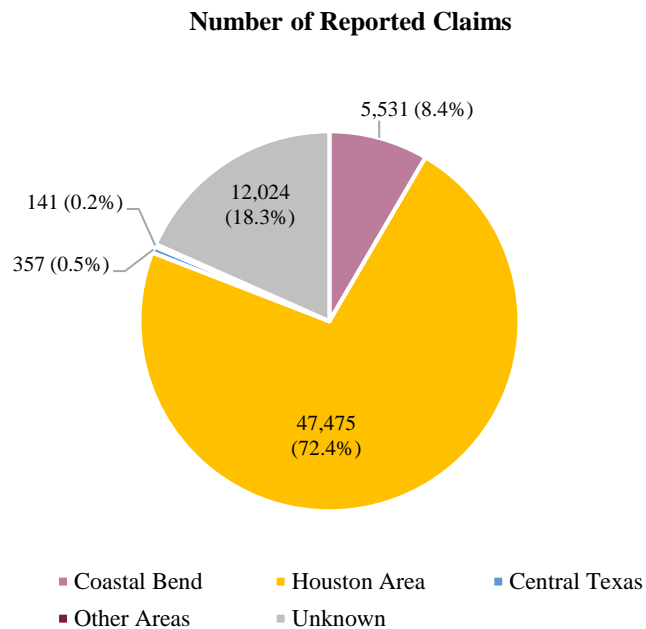
Hurricane Harvey Data Call

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Flood Insurance Data by Region⁶

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- Most flood claims are in the Houston Area. The large number of flood claims in the unknown category (18 percent) are due to one large insurer. “Unknown” refers to claims where the insurer did not know (or did not report) the ZIP code. About 80 percent of flood claims remain open as of the reporting date. Flood insurance includes both commercial and residential flood insurance for the purposes of this presentation.



⁶ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by National Flood Insurance Program.

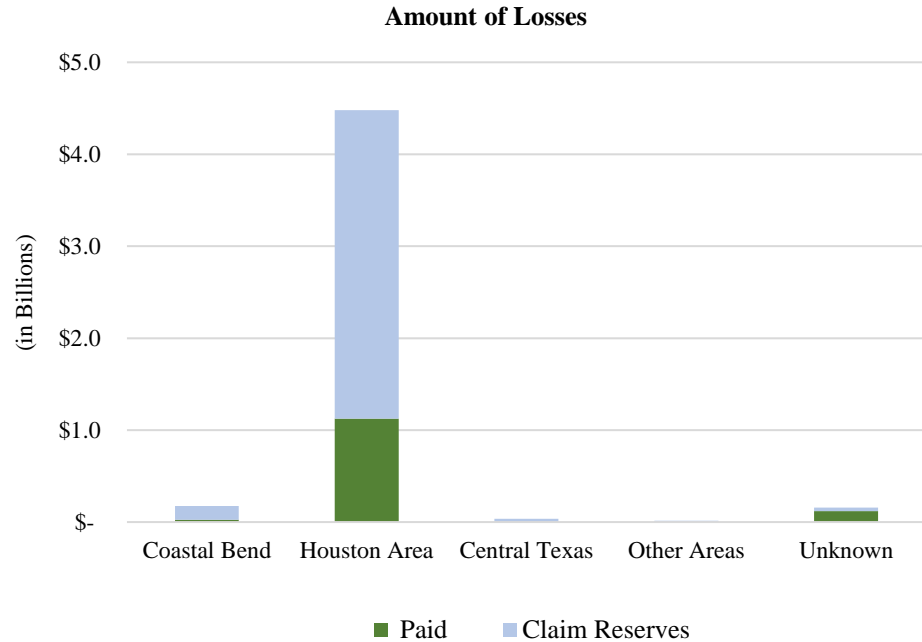
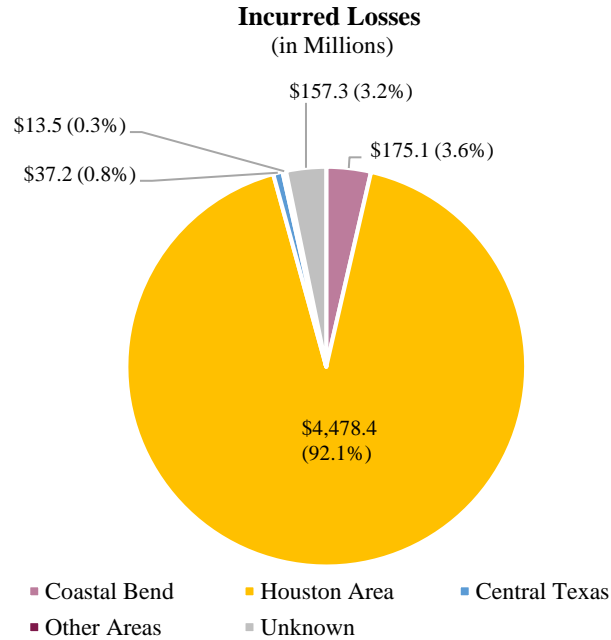
Hurricane Harvey Data Call

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Flood Insurance⁷ Data by Region

(As of First Submission, See also Page 2, Data Call Reporting Date)

More than 90 percent of flood losses are in the Houston Area region.



⁷ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by National Flood Insurance Program.

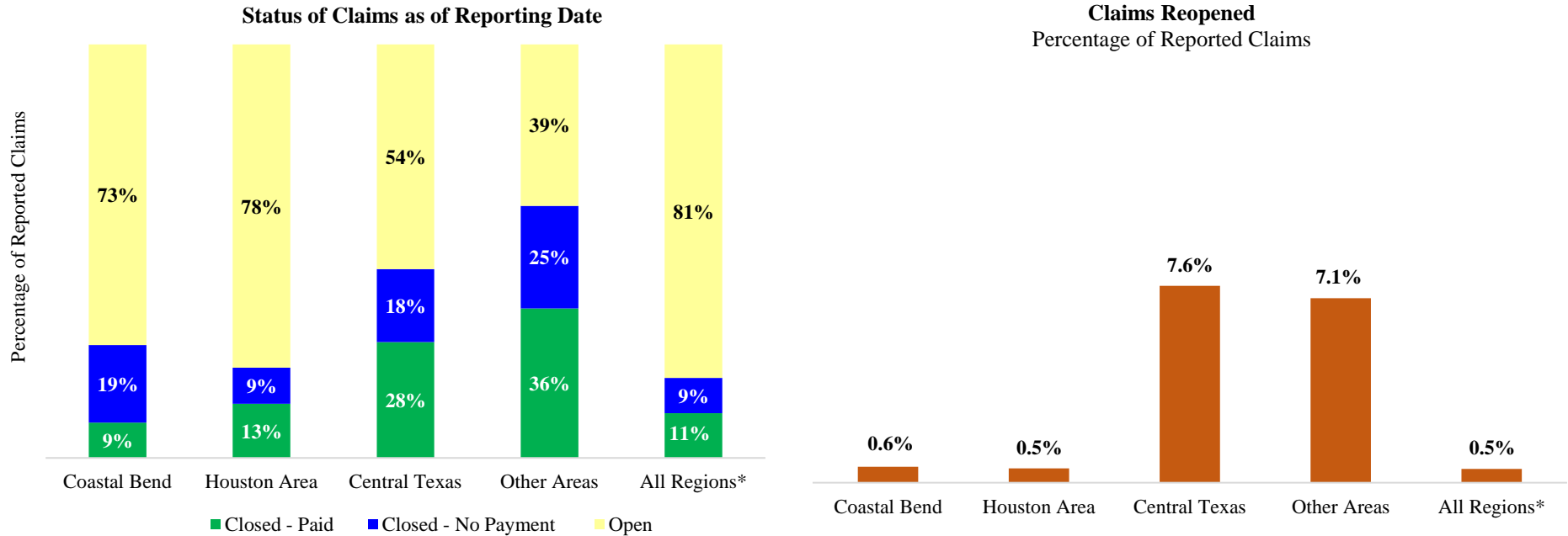
Hurricane Harvey Data Call

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Flood Insurance⁸ Data by Region

(As of First Submission, See also Page 2, **Data Call Reporting Date**)

About 80 percent of flood claims were open as of the reporting date. However, these percentages vary by region. Few claims were reopened as of the reporting date (about 0.5 percent), which is likely due to the high percentage of claims still open. Regions with higher percentages of claims closed, such as Central Texas, also experienced higher percentages of claims reopened. However, it is important to note that there are very few claims in these regions (about 500 claims for Central Texas and Other Areas combined), which tends to increase the volatility in the data. The reason the “All Regions” percentage of claims open is greater than each of the regions, is because of the Unknown region.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 18.3 percent of all claims and has 2 percent closed with payment, 2 percent closed without payment, 95 percent open, and 0.1 percent reopened.

⁸ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by National Flood Insurance Program.

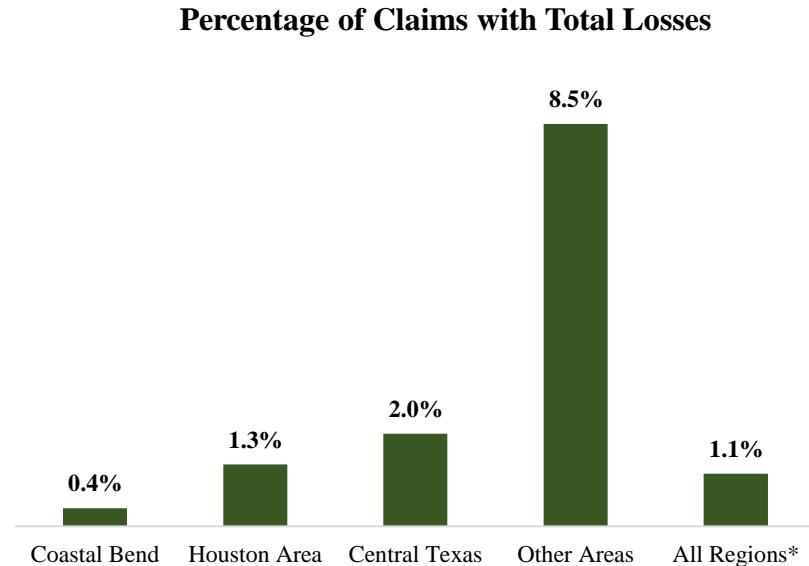
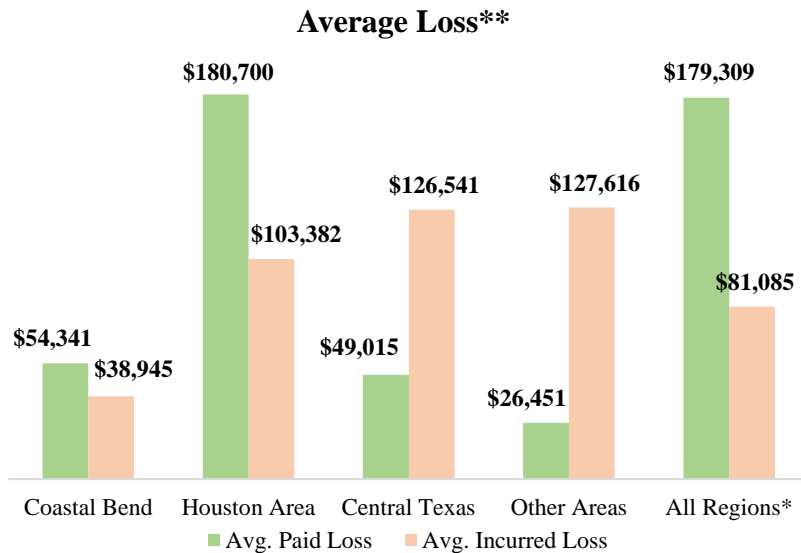
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Flood Insurance⁹ Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

- Due to the large number of open claims and the small number of claims in areas other than the Houston Area, the average amount for flood losses varies. Because so many claims are open, the average incurred loss may be a more reliable indicator of the average loss than the average paid loss.
- The data shows that few flood claims were total losses. However, with so many claims still open as of the reporting date, this percentage could rise significantly. Another indicator that the percentage of claims with total losses may rise is that regions with high percentages of claims closed have higher percentages of total losses.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 18.3 percent of all claims and has an average paid loss of \$445,297, an average incurred loss of \$13,497, and 0.6 percent involve total losses.

**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus number of open claims.

⁹ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by National Flood Insurance Program.

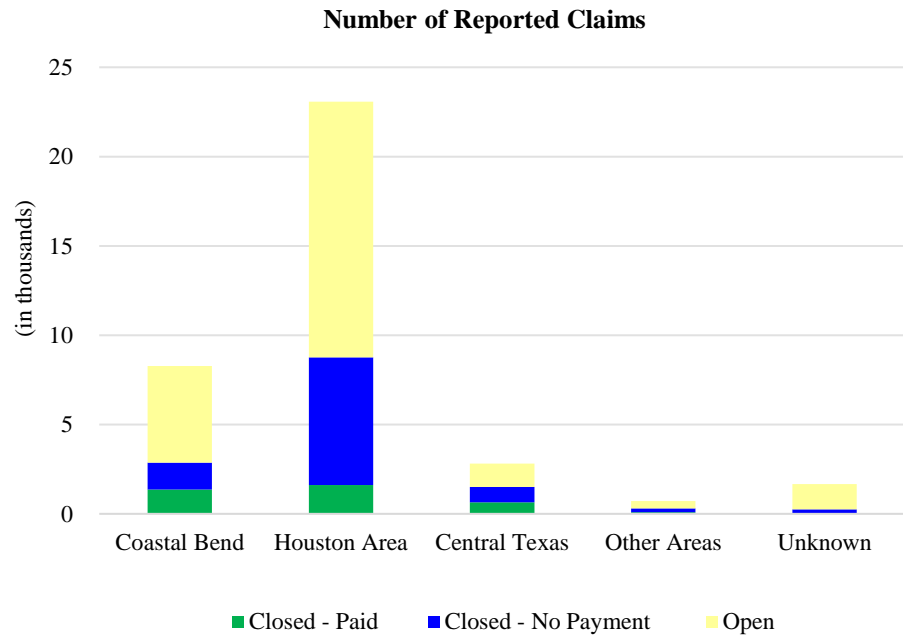
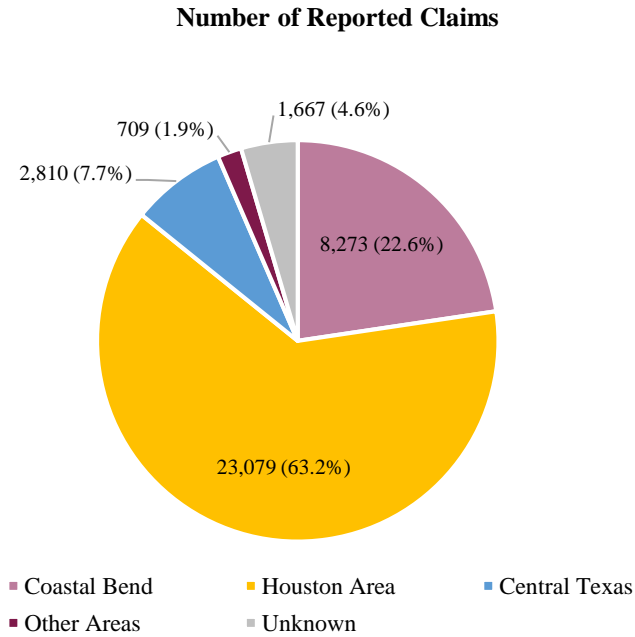
Hurricane Harvey Data Call

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Commercial Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

A majority of commercial property claims are in the Coastal Bend and Houston Area regions. Together, these two regions make up 85 percent of all commercial property claims.



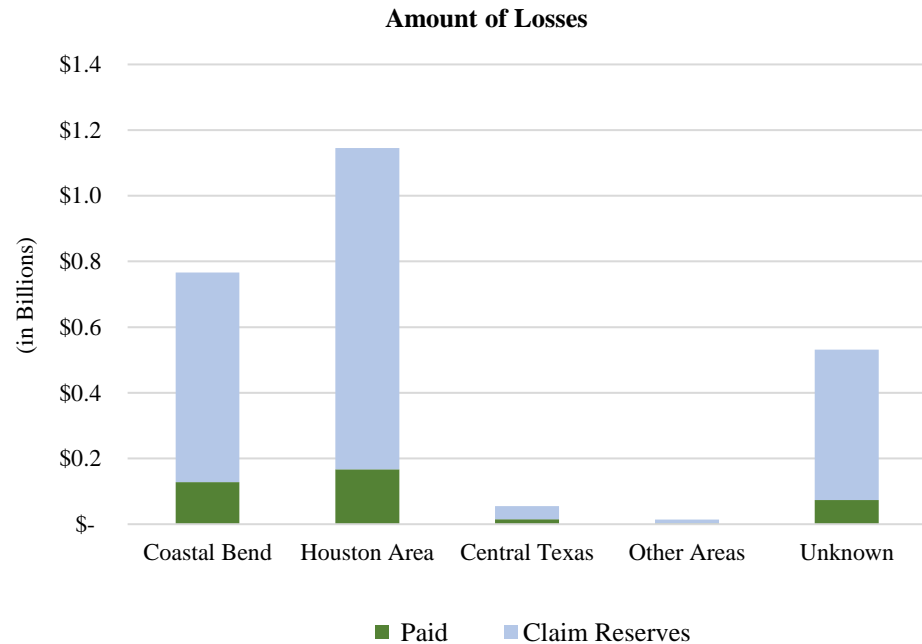
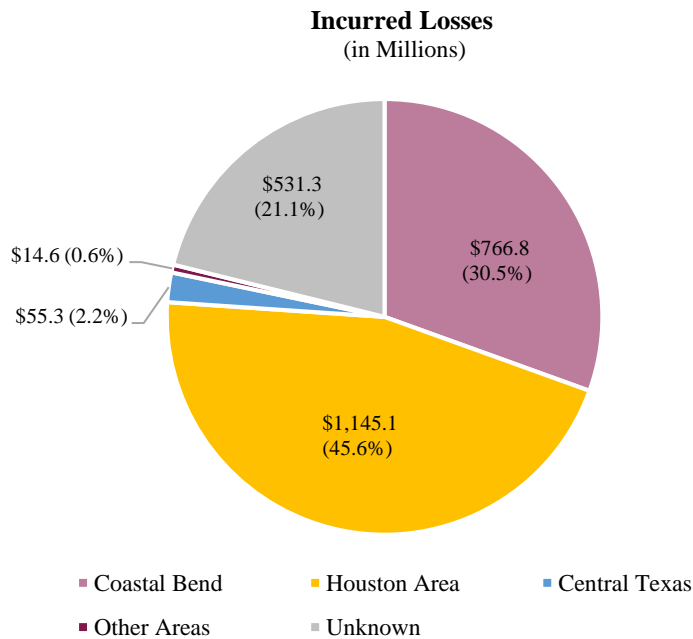
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Commercial Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

A majority of commercial property losses are also in the Coastal Bend and Houston Area regions. Together, these two regions make up 75 percent of commercial property losses. There are a disproportionate amount of losses in the “unknown” region (21 percent) when compared to the number of claims (5 percent). The “unknown” claims are largely from surplus lines insurers, and these insurers have a higher average loss for commercial property when compared to other insurers.



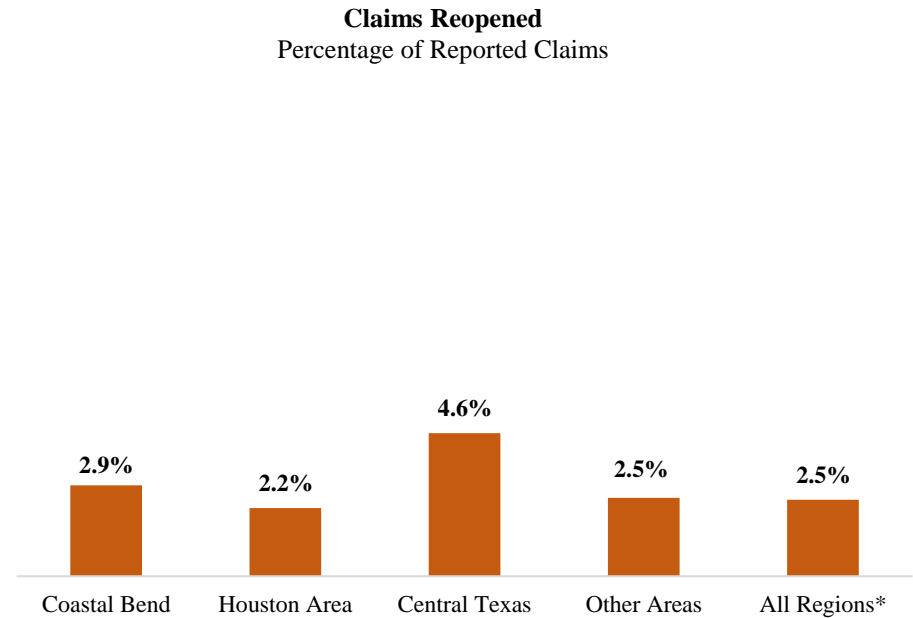
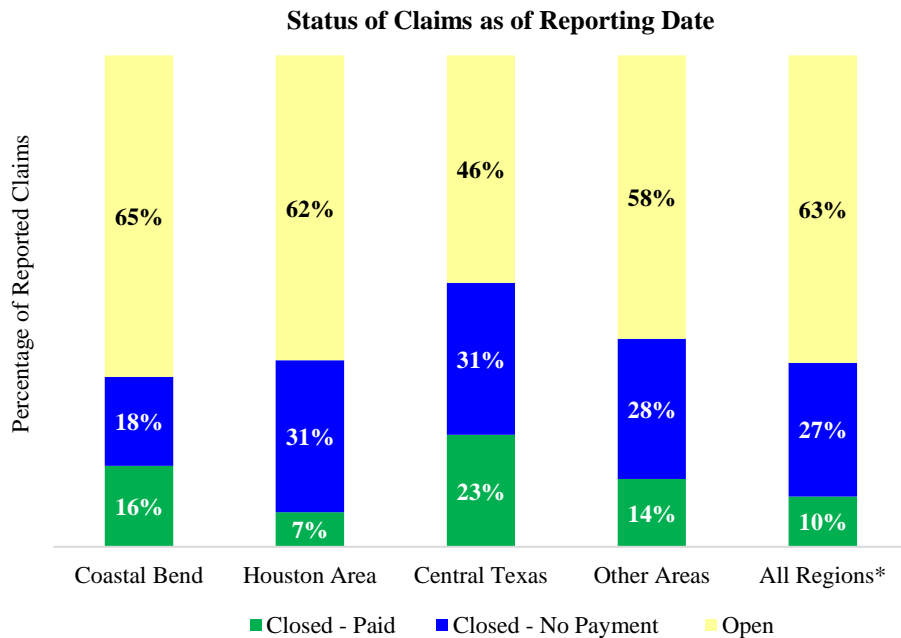
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Commercial Property Data by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

About 65 percent of commercial property claims are still open with 10 percent paid and about 25 percent closed with no payment. These percentages show some differences by region. About 2.5 percent of all commercial property claims were reopened.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 4.6 percent of all claims and has 1.6 percent closed with payment, 14 percent closed without payment, 85 percent open, and 0.4 percent reopened.

Hurricane Harvey Data Call

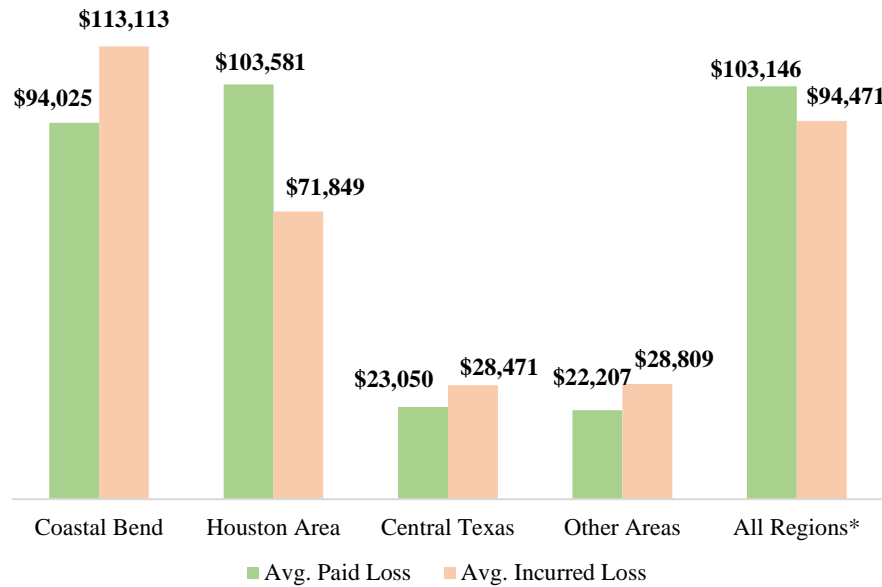
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Commercial Property Data by Region

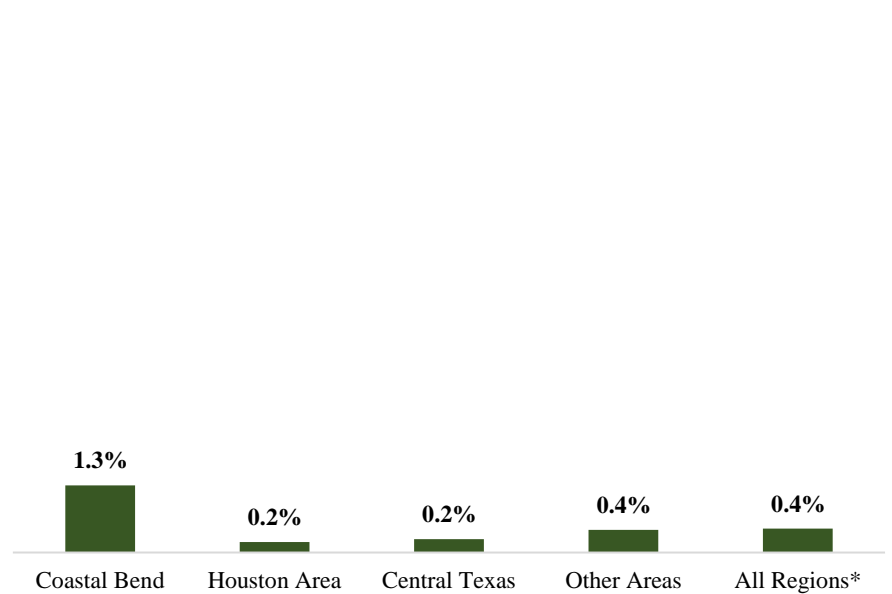
(As of First Submission, see also Page 2, **Data Call Reporting Date**)

The Coastal Bend and Houston Area regions have the highest average commercial property losses. There are few total losses for commercial property (0.4 percent), with the Coastal Bend region having the highest percentage (1.3 percent).

Average Loss**



Percentage of Claims with Total Losses



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 4.6 percent of all claims and has an average paid loss of \$2,730,276, an average incurred loss of \$369,740, and 0.2 percent involve total losses.

**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus number of open claims.

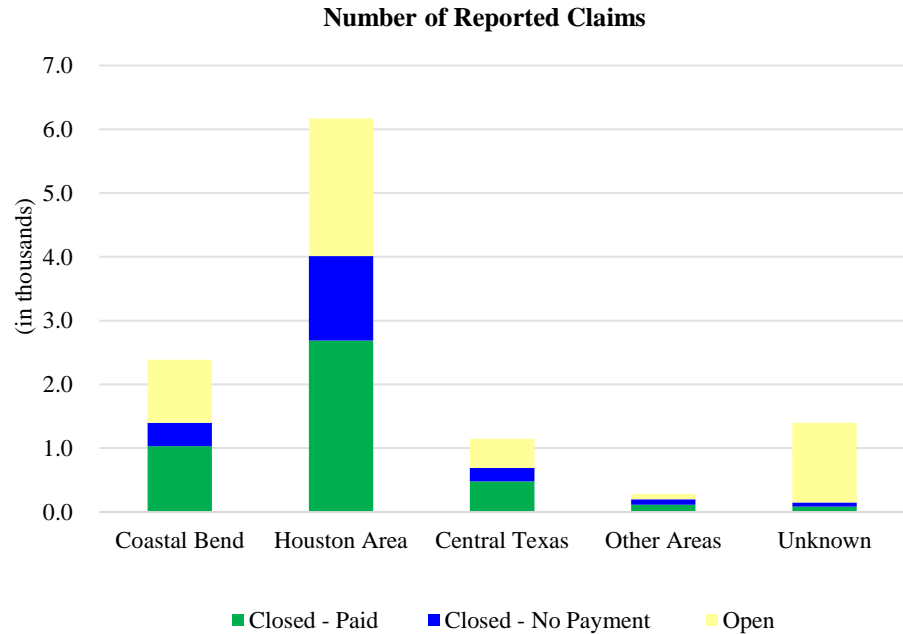
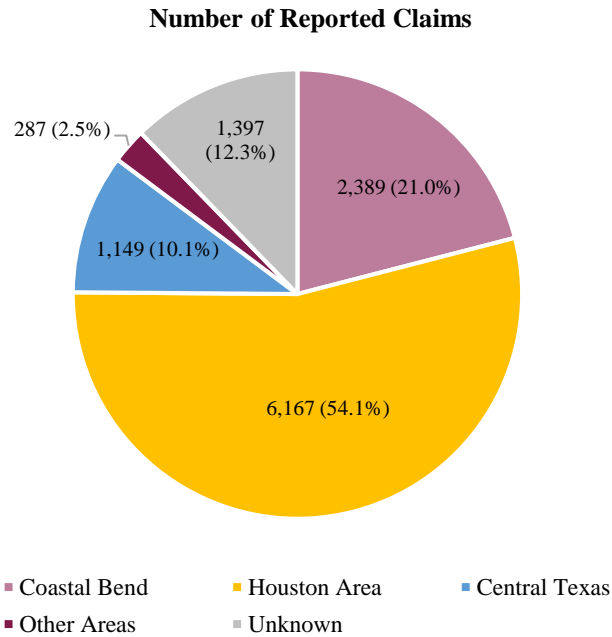
Hurricane Harvey Data Call

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Data for All Other Lines of Insurance by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

All other lines is a catch-all category for all other types of insurance that generated Hurricane Harvey claims. It includes types of insurance such as inland marine, ocean marine, aircraft, and crop insurance. All other lines account for 2 percent of all Hurricane Harvey claims and losses. Because of the relatively small number of claims and the fact that all other lines are mixtures of different types of insurance, there can be more variability in the data, and a higher percentage of claims in which insurers do not have the ZIP code location (unknown region).



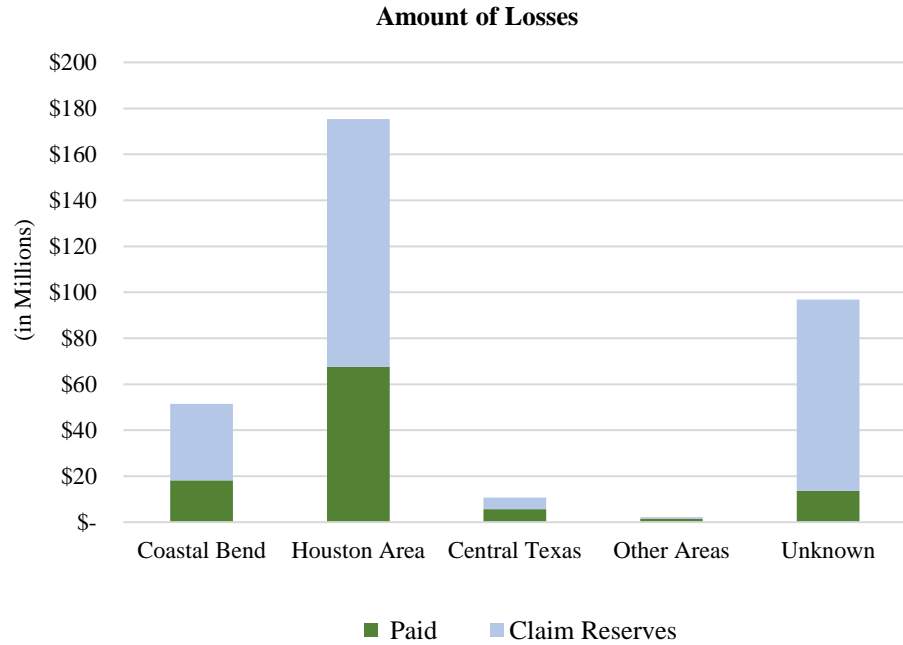
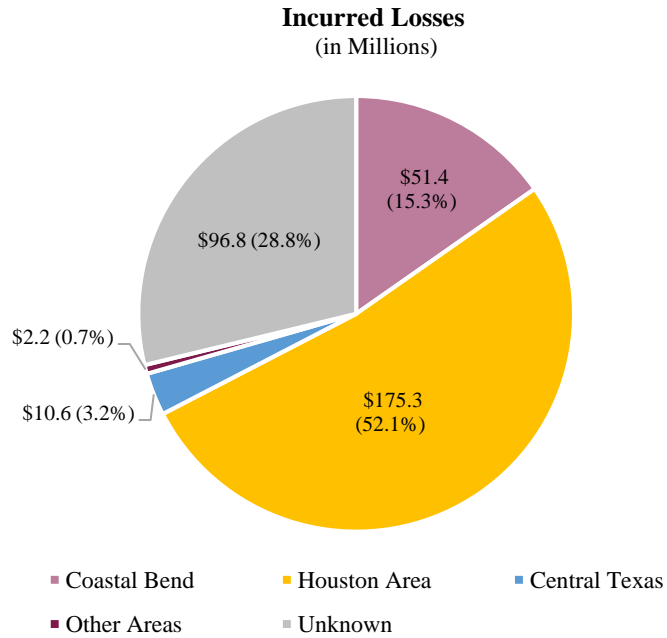
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Data for All Other Lines of Insurance by Region

(As of First Submission, see also Page 2, Data Call Reporting Date)

For all other lines of insurance, most losses (67 percent) are in the Coastal Bend and Houston Area regions, but 29 percent of the losses have an unknown location.



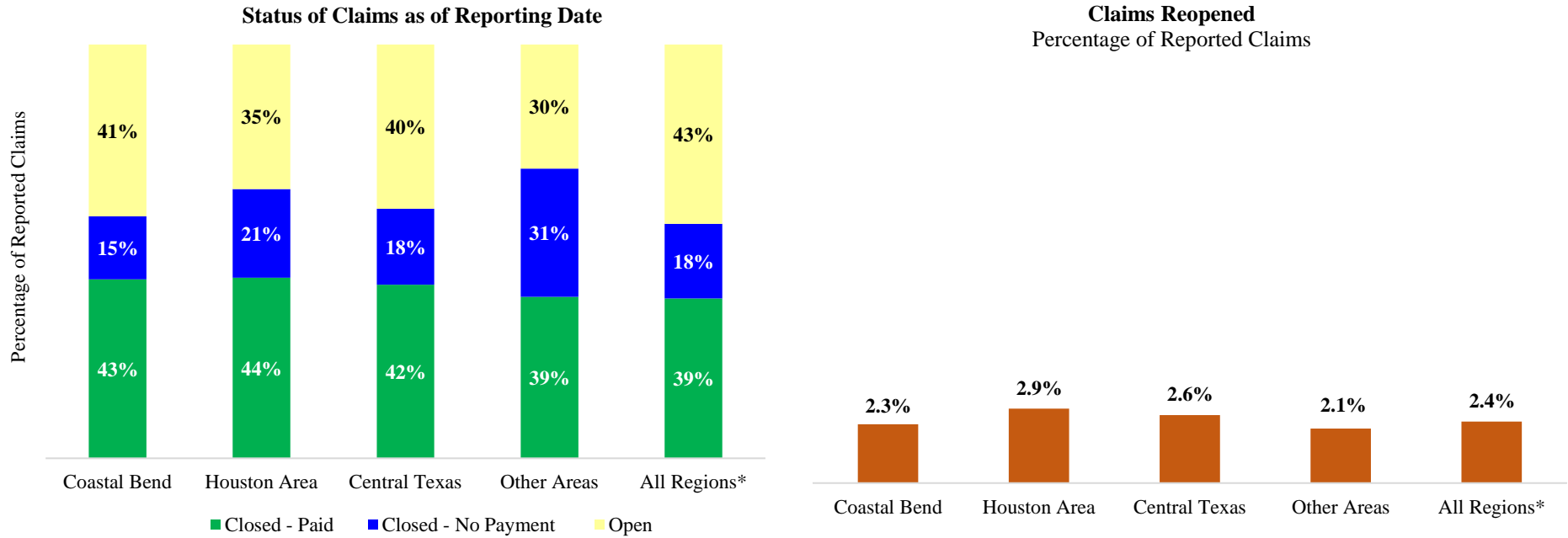
Hurricane Harvey Data Call

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Data for All Other Lines of Insurance by Region

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

For all other lines of insurance, about 40 percent of claims are paid, 20 percent are closed with no loss payment, 40 percent are still open, and 2.2 percent were reopened. These percentages do not appear to vary much by region.



*Includes the categories of “unknown” (ZIP code not known) and “other,” which are not displayed here. Combined, these two categories account for 12.3 percent of all claims and have 6 percent closed with payment, 5 percent closed without payment, 89 percent open, and 0.2 percent reopened.

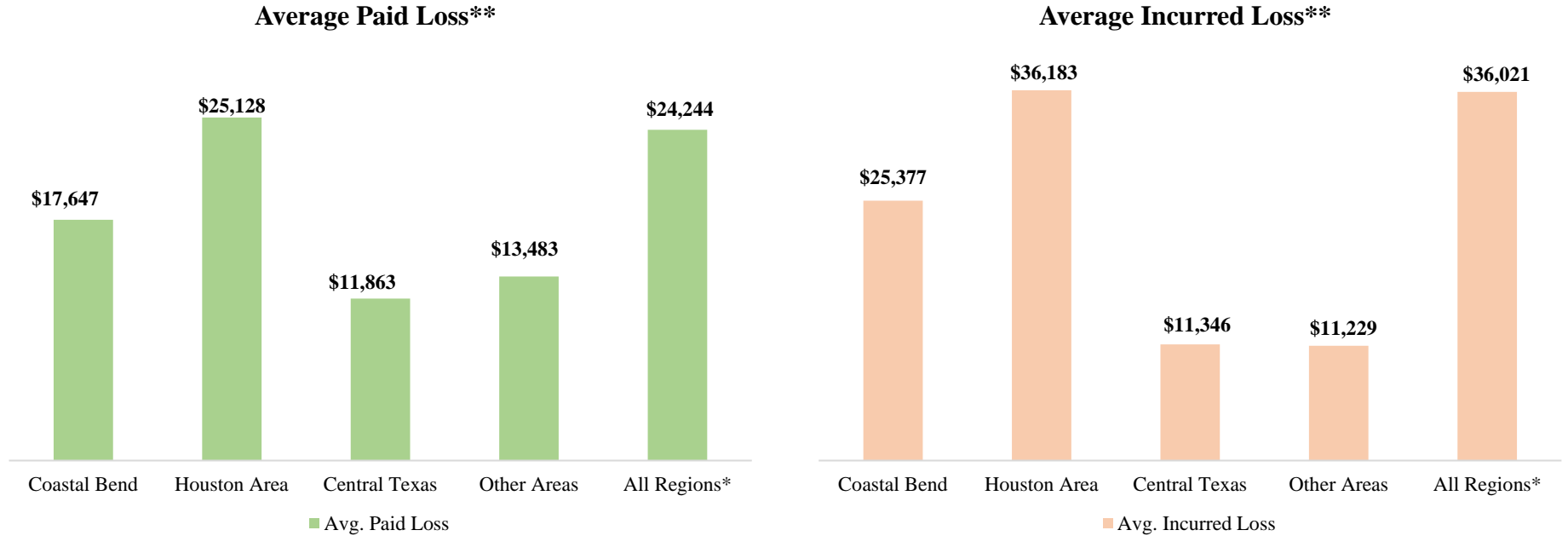
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Data for All Other Lines of Insurance by Region

(As of First Submission, see also Page 2, Data Call Reporting Date)

For all other lines of insurance, the Houston Area region has the highest average loss.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 12.3 percent of all claims and has an average paid loss of \$164,208 and an average incurred loss of \$72,673.

**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula will overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus number of open claims.

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Appendix I: Glossary of Terms

Data Elements

Average incurred loss is a measure of the average amount of loss. It is calculated as the total **incurred losses** divided by the total number of **claims closed with payment** plus the total number of **open claims**.

Average paid loss is a measure of the average amount paid to claimants, excluding claims closed without payment. It is calculated as the total **paid losses** divided by the total number of **claims closed with payment**. Since insurers tend to make partial payments before closing a claim (for example, an additional living expense payment), the average paid loss can be unusually high if there are many **open claims**.

Claims closed means claims that were closed as of the reporting date. It includes both **claims closed with payment** and **claims closed – no payment**. These claims may have been reopened, or may never have been reopened, at some time during the lifetime of the claim.

Claims closed – no payment means claims that were closed as of the reporting date and where the insurer has not made any payment to the claimant. These claims may have been reopened, or may never have been reopened, at some time during the lifetime of the claim.

Claims closed with payment or **paid claims** means claims that were closed as of the reporting date and where the insurer has made a payment to the claimant. These claims may have been reopened, or may never have been reopened, at some time during the lifetime of the claim.

Claim reserves means reserves for individual claims (case reserves) held by the insurer, usually in expectation of future payment.

Estimated ultimate gross loss means estimates of amounts insurers ultimately expect to pay because of Hurricane Harvey for direct business written. It is calculated as **incurred losses** plus incurred but not reported (**IBNR**) reserves for business directly written.

Estimated ultimate net loss means estimates of losses insurers expect to pay because of Hurricane Harvey after ceding losses to other companies (both affiliated and non-affiliated companies) through reinsurance.

Incurred But Not Reported (or IBNR) Reserves means amounts insurers set aside to pay for claims that have already occurred but have not yet been reported to the insurance company. IBNR reserves are determined using actuarial methods.

Hurricane Harvey Data Call

TDI Presentation to the Senate Business and Commerce Committee

Incurred losses mean amounts paid by the insurer to the claimant plus any **claim reserves** (or case reserves) held by the insurer. Incurred losses do not include reserves for incurred but not reported (**IBNR**) claims or other actuarially established reserves.

Open claims mean claims that were open as of the reporting date. Insurers may have made payments to the claimant for these claims or the insurers may have made no payment to the claimant. These claims may have been previously closed (**reopened claims**) or may have never been closed.

Paid losses mean amounts paid by the insurer to the claimant. Paid losses do not include any expense amounts paid by the insurer to adjust the claim.

Reinsurance is insurance that other insurance companies buy to protect their surplus (or ability to pay future claims). Estimated ultimate net loss includes the impact of reinsurance purchased from other insurance companies (ceded reinsurance) and, as applicable, reinsurance sold to other insurance companies (assumed reinsurance).

Reopened claim means a claim that has been reopened at least once during the lifetime of the claim. Reopened claims may be open or closed as of the reporting date, and may be closed without payment or closed with payment. There are many reasons an insurer may reopen a claim, ranging from purely administrative reasons (for example, to process a payment to the claims adjuster for adjusting the claim) to a reinvestigation or reinspection of a claim.

Reported claim means a claim reported to the insurer. For **residential property** insurance, a claim means a single residence regardless of the number of coverages under which the insurer makes payment. For **personal automobile** insurance, a claim means a single vehicle. For other lines of insurance, insurers use their own definition of what constitutes a single “claim.” In this case, one claim may mean a single policy that generated a claim, a single piece of property that generated a claim, a single coverage on a policy that generated a claim, or some other definition.

Total loss or claims with total losses means, for other than automobile insurance, a property for which the insurer either paid the applicable policy limit or is expected to pay the policy limit. For automobile insurance, a total loss means a vehicle the insurer determined could not be repaired or the cost to repair the vehicle exceeded the value of the vehicle. For other than automobile insurance, a total loss claim may not necessarily mean the property was destroyed (or nearly destroyed), particularly for commercial property insurance where several insurers may participate in insuring the building at different layers of loss. Claims with total losses may be open or closed with payment.

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Types of Insurance

Actual Cash Value (or ACV) means the cost to repair or replace a piece of property based on current prices, less the cost of depreciation. Depreciation is the reduction in value of a piece of property over time due to wear and tear, deterioration, or aging.

All other commercial property is commercial property insurance other than businessowners and business interruption. It includes most insurance that provides coverage to commercial buildings and their contents against fire, windstorm, and other perils. Commercial property insurance may be sold alone, or packaged with other policies, such as a premises liability or commercial automobile policy. Commercial property policies usually do not provide coverage for flood or rising waters.

All other lines of insurance is a catch-all for other types of insurance that include ocean marine insurance, inland marine insurance, crop insurance, and aircraft insurance.

Businessowners insurance provides property and liability insurance for small businesses. It may provide coverage for buildings, contents, or both, as well as premises liability coverage. It may also provide coverage for business interruption. Generally, businessowners insurance is designed for small to medium-sized businesses.

Business interruption insurance provides coverage for loss of business income as a result of a covered peril. Business interruption coverage may be purchased separately, or purchased as part of a commercial property policy. For the purposes of the data call, insurers reported business interruption coverage separately even if purchased in conjunction with another policy.

Commercial automobile insurance primarily provides liability coverage for automobiles owned, operated, or in the custody of businesses. If “other than collision” coverage is purchased, commercial automobile insurance may provide coverage for vehicles owned or leased by the business for damage caused by weather-related perils, including coverage for flood or rising waters.

Farmowners insurance is similar to homeowners insurance, except it is meant to provide coverage for family farms. In addition to coverage provided for the residence, it provides coverage for farm buildings and farm equipment. For the purposes of the data call, farmowners insurance is included with commercial property.

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Federal flood insurance provides coverage for flood or rising water for residential and commercial structures. Federal flood insurance is underwritten by the federal government, even if sold through private insurance companies. Federal flood insurance is the most common type of flood insurance coverage purchased.

Homeowners insurance is the type of insurance purchased by most homeowners. It provides property coverage to dwelling and contents of an owner-occupied house. It usually also provides coverage for other structures on the property (such as storage buildings, detached garages, etc.), coverage for additional living expenses when the home becomes uninhabitable because of a covered cause of loss, and premises liability coverage for the homeowner. For the purposes of this data call, homeowners insurance also includes condominium unit owners and renters insurance. Renters and condominium unit owners insurance provide coverage for the contents of renters and condominium owners, as well as premises liability coverage. Homeowners policies usually exclude coverage for damage caused by a flood or rising water.

Inland marine insurance is a broad category that encompasses several types of insurance. For the most part, inland marine covers property in transit or property that is generally mobile. It includes both commercial insurance (motor truck cargo insurance, mobile equipment insurance) and personal insurance that provides coverage for such things as jewelry or art.

Mobile homeowners insurance is homeowners insurance purchased by owner-occupants of mobile homes. Mobile homeowners policies sometimes provide coverage for damage caused by flood or rising waters.

Ocean marine insurance provides liability and hull coverage for ocean-going vessels.

Offshore is a catch-all category meant to include risks located offshore for which a ZIP code does not apply.

Personal automobile insurance primarily provides liability coverage for individually owned and operated automobiles. If comprehensive coverage is purchased, personal automobile insurance usually provides coverage for damage caused by weather-related perils, including coverage for flood or rising waters.

Personal lines means, for this data call, homeowners insurance, residential dwelling insurance, mobile homeowners insurance, and personal automobile insurance.

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Private flood insurance provides coverage for flood or rising water for residential or commercial structures. Private flood insurance is underwritten by private insurance companies rather than the government. Most private flood insurance in Texas is written by insurers that primarily insure commercial structures.

Replacement cost value (or RCV) means the cost to replace a piece of property with a new one at current prices without any deduction for depreciation.

Residential dwelling insurance is similar to homeowners insurance except that it does not provide premises liability coverage, and it may provide coverage for fewer perils than a homeowners policy. Dwelling policies can cover fire only; fire and extended coverage; or fire, extended coverage, and other extended coverages.¹⁰ Residential dwelling policies usually exclude coverage for damage caused by a flood or rising waters.

Residential property insurance includes **homeowners**, **mobile homeowners**, and **residential dwelling** insurance.

¹⁰ Extended coverage includes windstorm, hurricane, hail, and miscellaneous other perils such as explosion, riot and civil commotion, smoke, and damage from aircraft and vehicles. Other extended coverage includes water damage and other miscellaneous perils, such as collapse.

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Appendix II: Loss Data by County (Personal Lines)

(As of First Submission, see also Page 2, Data Call Reporting Date)

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Avg. Days to Close
Angelina	403	35.5%	36.5%	28.0%	6.2%	20.6%	\$ 1,503,056	\$ 1,836,960	\$10,511	\$ 7,176	14.5
Aransas	12,641	30.8%	25.7%	43.5%	10.4%	8.8%	\$ 181,681,447	\$ 254,543,626	\$46,609	\$27,085	16.1
Atascosa	86	36.0%	30.2%	33.7%	12.8%	17.4%	\$ 368,935	\$ 441,152	\$11,901	\$ 7,353	13.8
Austin	627	30.3%	30.1%	39.6%	6.9%	17.9%	\$ 2,253,467	\$ 3,302,007	\$11,860	\$ 7,539	17.9
Bastrop	1,161	31.5%	37.9%	30.6%	8.6%	4.9%	\$ 2,397,550	\$ 4,361,595	\$ 6,551	\$ 6,049	14.2
Bee	861	50.9%	19.0%	30.1%	8.1%	2.4%	\$ 3,355,034	\$ 4,716,733	\$ 7,660	\$ 6,767	14.1
Bexar	3,803	33.5%	39.1%	27.5%	9.3%	10.5%	\$ 9,842,771	\$ 15,171,929	\$ 7,732	\$ 6,548	13.4
Brazoria	18,947	26.6%	34.2%	39.1%	7.4%	23.6%	\$ 65,293,885	\$ 91,634,486	\$12,945	\$ 7,354	14.7
Brazos	1,686	31.9%	45.4%	22.7%	12.8%	9.5%	\$ 4,304,754	\$ 6,519,172	\$ 8,001	\$ 7,078	15.1
Burleson	172	27.3%	33.7%	39.0%	5.8%	7.6%	\$ 486,963	\$ 824,351	\$10,361	\$ 7,231	12.2
Caldwell	658	39.1%	31.2%	29.8%	8.2%	3.3%	\$ 1,503,410	\$ 2,648,266	\$ 5,850	\$ 5,846	14.4
Calhoun	3,968	30.5%	20.1%	49.4%	9.0%	2.1%	\$ 12,096,158	\$ 20,326,830	\$ 9,997	\$ 6,410	16.7
Cameron	249	47.0%	22.5%	30.5%	2.8%	40.2%	\$ 1,537,588	\$ 1,805,182	\$13,142	\$ 9,353	14.3
Chambers	4,092	24.8%	31.8%	43.4%	7.3%	26.4%	\$ 16,431,572	\$ 23,234,350	\$16,173	\$ 8,325	15.6
Colorado	435	31.5%	30.6%	37.9%	6.2%	20.0%	\$ 1,150,877	\$ 2,058,321	\$ 8,401	\$ 6,816	14.4
Comal	1,817	36.4%	37.5%	26.0%	11.6%	3.9%	\$ 4,443,015	\$ 7,408,578	\$ 6,712	\$ 6,527	14.3
De Witt	1,390	43.0%	15.3%	41.7%	6.8%	2.3%	\$ 5,375,022	\$ 8,437,140	\$ 8,988	\$ 7,162	15.0
Fayette	567	31.6%	36.3%	32.1%	6.2%	10.1%	\$ 2,102,638	\$ 3,190,282	\$11,747	\$ 8,837	13.5
Fort Bend	32,151	25.0%	37.4%	37.6%	9.1%	18.3%	\$ 109,368,746	\$ 175,476,401	\$13,595	\$ 8,715	17.2
Galveston	41,800	30.2%	28.6%	41.2%	6.3%	33.8%	\$ 213,443,825	\$ 269,394,137	\$16,912	\$ 9,027	13.9

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Avg. Days to Close
Goliad	927	53.9%	11.8%	34.3%	8.6%	2.0%	\$ 6,138,371	\$ 8,930,463	\$12,277	\$10,917	15.1
Gonzales	595	42.0%	24.2%	33.8%	6.6%	3.0%	\$ 1,867,104	\$ 2,988,769	\$ 7,468	\$ 6,627	12.4
Grimes	328	34.8%	38.1%	27.1%	9.1%	12.5%	\$ 783,179	\$ 1,184,073	\$ 6,870	\$ 5,833	15.4
Guadalupe	2,170	38.7%	35.5%	25.8%	11.0%	2.8%	\$ 6,319,801	\$ 9,893,036	\$ 7,524	\$ 7,066	14.4
Hardin	5,823	28.4%	32.2%	39.4%	9.2%	31.4%	\$ 34,048,020	\$ 47,990,632	\$20,573	\$12,153	16.3
Harris	234,168	29.7%	32.9%	37.4%	8.1%	30.3%	\$1,136,071,404	\$1,556,882,087	\$16,340	\$ 9,910	15.7
Hays	2,348	35.9%	40.1%	24.0%	11.5%	4.1%	\$ 5,107,302	\$ 8,530,417	\$ 6,066	\$ 6,067	14.2
Hidalgo	546	46.2%	18.1%	35.7%	5.9%	48.7%	\$ 5,025,201	\$ 5,574,498	\$19,941	\$12,471	15.5
Jackson	1,227	45.2%	15.9%	38.9%	9.9%	2.4%	\$ 4,690,812	\$ 6,880,457	\$ 8,452	\$ 6,667	16.9
Jasper	1,296	32.4%	31.6%	36.0%	10.0%	20.2%	\$ 5,115,722	\$ 7,743,783	\$12,180	\$ 8,730	16.1
Jefferson	37,848	22.4%	30.8%	46.8%	5.5%	27.7%	\$ 146,301,815	\$ 202,185,362	\$17,269	\$ 7,723	13.4
Jim Wells	196	39.3%	23.5%	37.2%	5.1%	8.7%	\$ 563,487	\$ 882,948	\$ 7,318	\$ 5,886	15.1
Karnes	331	49.8%	18.4%	31.7%	5.7%	3.0%	\$ 1,188,954	\$ 1,670,487	\$ 7,206	\$ 6,187	14.4
Kerr	80	43.8%	25.0%	31.3%	10.0%	38.8%	\$ 589,271	\$ 654,394	\$16,836	\$10,907	13.9
Kleberg	159	43.4%	28.9%	27.7%	10.7%	14.5%	\$ 581,276	\$ 722,124	\$ 8,424	\$ 6,390	11.0
Lavaca	1,164	36.9%	22.9%	40.2%	5.4%	2.2%	\$ 3,356,637	\$ 5,555,557	\$ 7,824	\$ 6,193	13.2
Lee	252	32.9%	39.3%	27.8%	5.6%	6.7%	\$ 598,413	\$ 934,589	\$ 7,210	\$ 6,108	13.1
Leon	64	32.8%	32.8%	34.4%	12.5%	20.3%	\$ 259,732	\$ 337,123	\$12,368	\$ 7,840	15.8
Liberty	5,043	37.9%	31.6%	30.5%	12.3%	25.4%	\$ 23,593,610	\$ 31,151,952	\$12,333	\$ 9,032	18.0
Live Oak	60	36.7%	33.3%	30.0%	6.7%	5.0%	\$ 333,500	\$ 406,763	\$15,159	\$10,169	15.5
Madison	85	36.5%	32.9%	30.6%	4.7%	20.0%	\$ 276,273	\$ 366,505	\$ 8,912	\$ 6,430	13.9
Matagorda	1,968	27.3%	23.7%	49.0%	7.5%	9.1%	\$ 4,400,526	\$ 7,910,661	\$ 8,195	\$ 5,267	14.8
Montgomery	12,692	30.0%	39.2%	30.7%	11.1%	20.2%	\$ 51,159,524	\$ 79,507,190	\$13,417	\$10,310	15.8
Newton	371	35.3%	24.8%	39.9%	7.0%	22.4%	\$ 1,772,815	\$ 2,685,040	\$13,533	\$ 9,624	15.2

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Avg. Days to Close
Nueces	38,464	30.2%	24.2%	45.6%	11.0%	2.2%	\$ 95,704,454	\$ 164,855,718	\$ 8,236	\$ 5,657	15.1
Orange	20,509	31.8%	28.0%	40.1%	9.5%	35.7%	\$ 126,687,843	\$ 169,798,986	\$19,407	\$11,504	15.5
Polk	872	37.0%	34.1%	28.9%	14.1%	17.4%	\$ 3,180,031	\$ 4,330,555	\$ 9,845	\$ 7,531	17.6
Refugio	1,967	43.4%	14.3%	42.3%	11.1%	6.3%	\$ 30,203,070	\$ 35,984,605	\$35,408	\$ 21,356	15.4
Sabine	187	38.5%	32.6%	28.9%	5.3%	18.2%	\$ 869,803	\$ 1,090,955	\$12,081	\$ 8,658	15.4
San Jacinto	578	30.4%	37.9%	31.7%	11.9%	15.7%	\$ 1,987,624	\$ 3,228,537	\$11,293	\$ 8,993	17.8
San Patricio	14,093	37.2%	24.3%	38.5%	12.3%	3.4%	\$ 69,106,198	\$ 96,618,745	\$13,181	\$ 9,056	16.4
Travis	5,728	32.2%	46.3%	21.4%	13.0%	4.7%	\$ 10,249,081	\$ 18,312,084	\$ 5,549	\$ 5,955	14.6
Trinity	147	36.1%	35.4%	28.6%	10.2%	18.4%	\$ 511,188	\$ 655,236	\$ 9,645	\$ 6,897	16.9
Tyler	498	33.1%	33.5%	33.3%	11.2%	14.7%	\$ 1,518,051	\$ 2,321,718	\$ 9,200	\$ 7,014	15.6
Victoria	17,597	47.9%	14.1%	38.0%	12.5%	1.9%	\$ 87,932,901	\$ 126,837,281	\$10,427	\$ 8,390	16.9
Walker	750	30.8%	40.5%	28.7%	12.4%	17.1%	\$ 2,243,762	\$ 3,315,024	\$ 9,713	\$ 7,433	16.4
Waller	686	32.9%	35.3%	31.8%	7.6%	17.2%	\$ 2,303,126	\$ 3,621,511	\$10,191	\$ 8,157	15.5
Washington	390	27.9%	38.2%	33.8%	9.7%	11.8%	\$ 1,089,107	\$ 1,625,701	\$ 9,992	\$ 6,746	14.8
Wharton	1,650	34.4%	29.4%	36.2%	5.0%	27.7%	\$ 7,721,842	\$ 10,435,790	\$13,595	\$ 8,958	13.6
Willacy	15	60.0%	26.7%	13.3%	13.3%	46.7%	\$ 67,167	\$ 74,467	\$ 7,463	\$ 6,770	10.6
Williamson	2,055	32.4%	46.9%	20.7%	11.8%	6.2%	\$ 3,764,898	\$ 6,707,359	\$ 5,662	\$ 6,148	14.1
Wilson	661	39.0%	26.8%	34.2%	7.0%	4.8%	\$ 2,100,448	\$ 3,497,707	\$ 8,141	\$ 7,227	15.0
Unknown	4,758	25.7%	19.6%	54.7%	3.9%	37.2%	\$ 36,122,388	\$ 64,398,272	\$29,560	\$ 16,827	15.5
Other	1,480	48.8%	23.4%	27.8%	14.8%	36.1%	\$ 10,408,792	\$ 11,416,490	\$14,417	\$ 10,067	18.4
All Counties	550,340	30.3%	30.9%	38.8%	8.6%	23.5%	\$2,572,855,238	\$3,618,027,145	\$15,417	\$ 9,513	15.5

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Appendix III: Loss Data by County (Other Lines)

(As of First Submission, see also Page 2, **Data Call Reporting Date**)

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
Angelina	43	18.6%	23.3%	58.1%	4.7%	4.7%	\$ 112,487	\$ 845,726	\$ 14,061	\$ 25,628
Aransas	3,332	16.8%	19.2%	64.0%	1.6%	7.0%	\$ 44,881,131	\$ 211,298,098	\$ 80,288	\$ 78,520
Atascosa	39	51.3%	7.7%	41.0%	5.1%	17.9%	\$ 254,769	\$ 304,063	\$ 12,738	\$ 8,446
Austin	218	20.6%	20.2%	59.2%	2.8%	3.7%	\$ 1,480,225	\$ 11,339,755	\$ 32,894	\$ 65,171
Bastrop	153	36.6%	26.1%	37.3%	5.9%	3.9%	\$ 640,048	\$ 1,507,433	\$ 11,429	\$ 13,340
Bee	170	19.4%	28.8%	51.8%	0.0%	0.0%	\$ 994,883	\$ 2,196,718	\$ 30,148	\$ 18,155
Bexar	684	36.5%	18.9%	44.6%	2.9%	12.6%	\$ 3,035,007	\$ 6,203,582	\$ 12,140	\$ 11,178
Brazoria	3,833	16.3%	15.3%	68.4%	1.3%	5.8%	\$ 43,548,802	\$ 222,337,334	\$ 69,790	\$ 68,517
Brazos	264	20.5%	31.1%	48.5%	4.2%	5.7%	\$ 591,614	\$ 5,401,694	\$ 10,956	\$ 29,680
Burleson	58	22.4%	13.8%	63.8%	3.4%	3.4%	\$ 423,657	\$ 884,615	\$ 32,589	\$ 17,692
Caldwell	108	25.0%	38.0%	37.0%	6.5%	3.7%	\$ 326,437	\$ 783,241	\$ 12,090	\$ 11,690
Calhoun	605	14.9%	19.0%	66.1%	3.5%	1.8%	\$ 2,693,903	\$ 14,216,597	\$ 29,932	\$ 29,013
Cameron	61	16.4%	26.2%	57.4%	1.6%	4.9%	\$ 358,775	\$ 983,074	\$ 35,877	\$ 21,846
Chambers	732	15.7%	19.4%	64.9%	1.4%	8.9%	\$ 6,336,087	\$ 26,575,505	\$ 55,096	\$ 45,043
Colorado	182	11.5%	18.7%	69.8%	3.3%	3.3%	\$ 5,592,589	\$ 31,275,317	\$ 66,314	\$ 211,320
Comal	137	30.7%	21.9%	47.4%	5.8%	7.3%	\$ 573,542	\$ 1,440,730	\$ 13,656	\$ 13,465
De Witt	369	36.0%	17.3%	46.6%	6.0%	2.2%	\$ 3,245,857	\$ 7,528,335	\$ 24,405	\$ 24,683
Fayette	181	25.4%	42.0%	32.6%	5.0%	2.8%	\$ 1,196,234	\$ 3,438,045	\$ 26,005	\$ 32,743
Fort Bend	3,392	14.9%	27.0%	58.0%	2.1%	5.9%	\$ 36,206,039	\$ 173,358,803	\$ 71,412	\$ 70,044
Galveston	7,356	13.2%	13.5%	73.3%	1.4%	14.4%	\$ 148,371,757	\$ 499,922,437	\$ 52,961	\$ 78,542
Goliad	204	35.3%	12.7%	52.0%	3.9%	2.0%	\$ 2,073,962	\$ 9,504,134	\$ 28,805	\$ 53,394

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
Gonzales	157	36.9%	34.4%	28.7%	6.4%	3.2%	\$ 677,731	\$ 5,996,355	\$ 11,685	\$ 58,217
Grimes	62	33.9%	27.4%	38.7%	4.8%	12.9%	\$ 541,519	\$ 704,219	\$ 25,787	\$ 15,649
Guadalupe	201	33.8%	28.4%	37.8%	4.0%	3.5%	\$ 854,258	\$ 1,394,084	\$ 12,563	\$ 9,681
Hardin	841	20.9%	16.5%	62.5%	2.6%	13.1%	\$ 14,218,116	\$ 50,367,729	\$ 80,785	\$ 71,749
Harris	49,461	15.2%	17.1%	67.8%	1.2%	6.0%	\$1,000,655,816	\$4,002,476,765	\$ 33,350	\$ 97,562
Hays	191	37.7%	24.1%	38.2%	5.8%	8.4%	\$ 837,984	\$ 2,650,850	\$ 11,639	\$ 18,282
Hidalgo	91	18.7%	62.6%	18.7%	1.1%	6.6%	\$ 247,178	\$ 292,780	\$ 14,540	\$ 8,611
Jackson	298	24.2%	22.8%	53.0%	2.0%	1.7%	\$ 1,891,470	\$ 5,457,757	\$ 26,270	\$ 23,729
Jasper	175	25.7%	26.3%	48.0%	2.3%	8.0%	\$ 650,584	\$ 10,235,538	\$ 14,457	\$ 79,345
Jefferson	7,427	8.6%	13.0%	78.5%	0.9%	4.3%	\$ 90,993,385	\$ 518,185,580	\$ 42,847	\$ 80,152
Jim Wells	62	22.6%	22.6%	54.8%	3.2%	3.2%	\$ 400,778	\$ 951,032	\$ 28,627	\$ 19,813
Karnes	96	32.3%	31.3%	36.5%	5.2%	2.1%	\$ 484,696	\$ 1,187,851	\$ 15,635	\$ 17,998
Kerr	40	42.5%	22.5%	35.0%	0.0%	20.0%	\$ 145,100	\$ 2,426,996	\$ 8,535	\$ 78,290
Kleberg	23	34.8%	21.7%	43.5%	0.0%	13.0%	\$ 191,071	\$ 1,267,459	\$ 23,884	\$ 70,414
Lavaca	221	30.8%	22.6%	46.6%	1.8%	1.8%	\$ 1,062,061	\$ 4,225,576	\$ 15,619	\$ 24,711
Lee	55	20.0%	43.6%	36.4%	7.3%	3.6%	\$ 243,176	\$ 397,965	\$ 22,107	\$ 12,838
Leon	10	20.0%	40.0%	40.0%	10.0%	20.0%	\$ 80,983	\$ 83,733	\$ 40,492	\$ 13,956
Liberty	838	19.1%	19.2%	61.7%	3.0%	8.2%	\$ 8,070,783	\$ 29,735,267	\$ 50,442	\$ 43,922
Live Oak	22	45.5%	31.8%	22.7%	9.1%	13.6%	\$ 116,800	\$ 200,612	\$ 11,680	\$ 13,374
Madison	11	9.1%	27.3%	63.6%	0.0%	9.1%	\$ 95,043	\$ 130,290	\$ 95,043	\$ 16,286
Matagorda	442	13.6%	20.1%	66.3%	1.4%	1.8%	\$ 1,327,722	\$ 13,224,623	\$ 22,129	\$ 37,464
Montgomery	3,149	22.5%	19.6%	57.9%	2.5%	8.8%	\$ 46,032,891	\$ 166,522,163	\$ 64,835	\$ 65,741
Newton	82	18.3%	8.5%	73.2%	2.4%	11.0%	\$ 609,353	\$ 2,288,258	\$ 40,624	\$ 30,510
Nueces	6,365	13.5%	17.4%	69.1%	1.9%	3.5%	\$ 51,917,590	\$ 398,202,869	\$ 60,369	\$ 75,762
Orange	3,882	14.3%	9.8%	75.9%	1.5%	6.6%	\$ 59,170,194	\$ 253,588,236	\$106,613	\$ 72,454

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
Polk	124	22.6%	36.3%	41.1%	4.8%	8.1%	\$ 474,528	\$ 827,914	\$ 16,947	\$ 10,480
Refugio	396	24.2%	17.2%	58.6%	2.5%	6.3%	\$ 8,028,450	\$ 21,784,857	\$ 83,630	\$ 66,417
Sabine	29	24.1%	24.1%	51.7%	3.4%	6.9%	\$ 29,454	\$ 77,916	\$ 4,208	\$ 3,542
San Jacinto	68	30.9%	22.1%	47.1%	7.4%	11.8%	\$ 294,622	\$ 766,436	\$ 14,030	\$ 14,461
San Patricio	1,799	25.4%	18.5%	56.1%	3.1%	6.1%	\$ 20,081,978	\$ 150,271,176	\$ 43,943	\$ 102,504
Travis	699	18.2%	32.0%	49.8%	4.4%	7.0%	\$ 2,233,173	\$ 11,539,312	\$ 17,584	\$ 24,293
Trinity	34	20.6%	23.5%	55.9%	2.9%	8.8%	\$ 12,895	\$ 116,356	\$ 1,842	\$ 4,475
Tyler	100	30.0%	21.0%	49.0%	1.0%	10.0%	\$ 533,447	\$ 1,108,747	\$ 17,782	\$ 14,035
Victoria	2,245	26.8%	16.0%	57.2%	2.9%	2.4%	\$ 35,381,675	\$ 140,461,594	\$ 58,871	\$ 74,515
Walker	98	19.4%	36.7%	43.9%	1.0%	4.1%	\$ 446,290	\$ 1,220,082	\$ 23,489	\$ 19,679
Waller	173	17.3%	19.7%	63.0%	1.2%	6.4%	\$ 1,554,060	\$ 5,342,329	\$ 51,802	\$ 38,434
Washington	88	17.0%	44.3%	38.6%	3.4%	0.0%	\$ 150,942	\$ 367,153	\$ 10,063	\$ 7,493
Wharton	691	16.9%	15.5%	67.6%	0.6%	4.9%	\$ 6,039,629	\$ 29,970,901	\$ 51,621	\$ 51,320
Willacy	6	0.0%	0.0%	100.0%	16.7%	0.0%	\$ -	\$ 6,600	N / A	\$ 1,100
Williamson	177	22.0%	28.8%	49.2%	5.1%	9.0%	\$ 1,485,859	\$ 3,387,571	\$ 38,099	\$ 26,885
Wilson	109	31.2%	31.2%	37.6%	2.8%	3.7%	\$ 651,092	\$ 1,009,314	\$ 19,150	\$ 13,458
Unknown	15,603	3.0%	4.1%	92.9%	0.2%	1.6%	\$ 210,102,198	\$ 799,358,041	\$451,833	\$ 53,440
Other	154	26.0%	26.6%	47.4%	5.8%	8.4%	\$ 743,731	\$ 10,772,970	\$ 18,593	\$ 95,336
All Counties	118,916	14.3%	15.6%	70.1%	1.4%	5.8%	\$1,872,698,109	\$7,881,929,090	\$110,029	\$ 78,497

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Appendix IV: Policy Data by County

Windstorm, flood, and residential policies and personal auto vehicles

Coverage for wind and hail damage may be excluded from homeowners policies in the 14 counties along the coast and in parts of Harris County. In these counties, this coverage is often provided through a TWIA policy. In other areas of the state, homeowners policies cover wind and hail damage.

County	TWIA Policies*	Federal Flood / NFIP Policies*	Private Mkt Residential**	Personal Auto Vehicles^
Angelina	-	444	18,594	59,402
Aransas	6,526	12,748	7,974	18,117
Atascosa	-	193	7,795	36,877
Austin	-	514	6,129	27,292
Bastrop	-	644	16,198	68,004
Bee	-	265	3,498	16,671
Bexar	-	7,882	532,495	1,219,238
Brazoria	40,999	32,869	92,105	271,303
Brazos	-	1,443	53,833	129,919
Burleson	-	119	3,401	15,277
Caldwell	-	1,066	6,030	32,065
Calhoun	3,894	2,584	4,768	15,786
Cameron	16,234	17,321	56,506	231,283
Chambers	5,116	2,692	8,863	29,334
Colorado	-	284	4,593	19,324
Comal	-	2,785	51,020	131,838
DeWitt	-	262	4,145	12,793
Fayette	-	187	4,975	23,318
Fort Bend	-	31,069	194,717	488,042
Galveston	66,206	58,169	95,363	251,403

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County	TWIA Policies*	Federal Flood / NFIP Policies*	Private Mkt Residential**	Personal Auto Vehicles^
Goliad	-	52	1,027	5,014
Gonzales	-	199	3,618	16,504
Grimes	-	212	5,250	23,181
Guadalupe	-	2,071	39,832	106,689
Hardin	-	1,939	12,163	42,733
Harris***	3,666	249,212	1,080,413	2,834,104
Jackson	-	634	2,327	11,112
Jasper	-	219	7,990	27,701
Jefferson	32,018	19,773	60,157	159,242
Jim Wells	-	494	6,367	27,638
Karnes	-	36	2,601	11,670
Kerr	-	625	14,827	41,939
Kleberg	1,076	633	5,764	19,837
Lavaca	-	175	2,412	21,544
Lee	-	51	2,804	14,409
Leon	-	29	4,545	18,054
Liberty	-	1,573	12,561	56,263
Live Oak	-	98	1,262	7,030
Madison	-	46	2,032	8,905
Matagorda	5,111	3,069	8,320	28,921
Milam	-	29	4,432	19,676
Montgomery	-	20,271	158,920	397,602

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County	TWIA Policies*	Federal Flood / NFIP Policies*	Private Mkt Residential**	Personal Auto Vehicles^
Newton	-	440	1,832	8,098
Nueces	45,418	25,364	86,459	217,495
Orange	-	8,672	19,540	61,769
Polk	-	581	10,399	37,134
Refugio	396	122	1,601	5,496
Sabine	-	5	2,652	8,752
San Augustine	-	39	1,530	6,328
San Jacinto	-	368	6,361	26,270
San Patricio	7,707	1,766	15,796	52,801
Tyler	-	133	4,197	15,084
Trinity	-	29	2,795	11,875
Victoria	-	1,235	18,001	63,942
Walker	-	322	12,647	39,780
Waller	-	1,154	6,519	31,337
Washington	-	200	7,698	28,688
Wharton	-	1,742	5,819	33,813
Willacy	475	728	2,023	11,250
Wilson	-	195	8,673	36,678
Total	234,842	518,075	2,827,168	7,693,644

*As of 6/30/2017. Sources: TWIA data -- TWIA Quarterly Liability Report. Includes both residential and commercial policies.

NFIP data -- FEMA website (bsa.nfipstat.fema.gov/reports/1011.htm#TXT). Residential and commercial combined.

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County	TWIA Policies*	Federal Flood / NFIP Policies*	Private Mkt Residential**	Personal Auto Vehicles^
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**As of 6/30/2017. Source: TDI Residential Property Statistical Plan Data. Includes homeowners, residential dwelling, renters, condominium unit owners, farm and ranch, and farmowners policies. Policy counts in the coastal counties of Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris, Jefferson, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy, include policies where the private market insurers excluded wind coverage. Excludes residential policies issued by farm mutual insurers.

TDI does not collect complete information on the number of commercial property policies and amount of commercial property exposures by county. For this reason, commercial property policies are not included in the private market totals.

***TWIA policy counts are only for that portion of Harris County within the TWIA coverage area.

^As of 6/30/2017. Source: TDI Private Passenger Automobile Statistical Plan, Quarterly Market Report (QMR). All vehicles in force insured under a personal auto policy, excluding vehicles insured in the surplus lines market.