

# **Final Compilation of Hurricane Harvey Data**

**Texas Department of Insurance**

**Data through December 31, 2018**

**June 30, 2019**

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

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## Data Call Background

- On August 25, 2017, Hurricane Harvey made landfall near Rockport, Texas as a category 4 hurricane with maximum sustained winds of 130 miles per hour. Harvey then moved inland over Texas, stalled, headed back over the Gulf of Mexico, and made another landfall in Western Louisiana as a tropical storm on August 30, 2017. 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, 2017, TDI notified the industry that a data call would be issued to collect data from insurers about the financial impact of Hurricane Harvey, monitor the market in terms of claims handling, and provide aggregate data to policymakers and public officials.
- TDI issued the Hurricane Harvey data call on September 21, 2017. All companies, including admitted and surplus lines companies, the Texas Windstorm Insurance Association (TWIA), and the Texas Fair Access to Insurance Requirements (FAIR) Plan Association, were required to report monthly beginning with data through September 30, 2017, which was due October 31, 2017. After that, the data call required companies to report data for the previous month on the 15th of the following month. In early 2018, TDI changed the reporting requirement from monthly to quarterly.
- 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 the 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<sup>1</sup>, private flood, and all other lines of insurance. The data call also required insurers to provide statewide estimates of their ultimate Hurricane Harvey losses both before and after reinsurance.

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<sup>1</sup> Data for federal flood insurance only includes data reported by private insurers selling federal flood policies 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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- This presentation includes the data from about 655 companies submitting data through December 31, 2018. About 285 additional companies responded that they have no Hurricane Harvey data to report. In total, these companies represent more than 99 percent of the property and automobile market in Texas.
- This is TDI's final Hurricane Harvey data compilation. On February 4, 2019, TDI discontinued Hurricane Harvey reporting.

### **Data Call Challenges**

- TDI has checked the data for reasonability in the aggregate at the ZIP code level. 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.
- Some surplus lines companies had difficulty providing complete data for the average number of days to close for homeowners, residential dwelling, and mobile homeowners. Data for these companies was excluded when calculating the average number of days to close for residential property. These companies account for less than 2 percent of all residential property closed claims.
- The Federal Emergency Management Agency (FEMA), which administers the National Flood Insurance Program (NFIP), has informed insurers that write federal flood insurance in Texas that they may not report data to TDI for a ZIP code if there are five or fewer claims within that ZIP code. TDI has instructed insurers to report totals for all claims in ZIP codes that have five or fewer claims in the "unknown" ZIP code category. As a result, some of the flood claims in the "unknown" ZIP code category involve claims where the ZIP code location is known but cannot be reported to TDI.

### **Data Call Reporting Date**

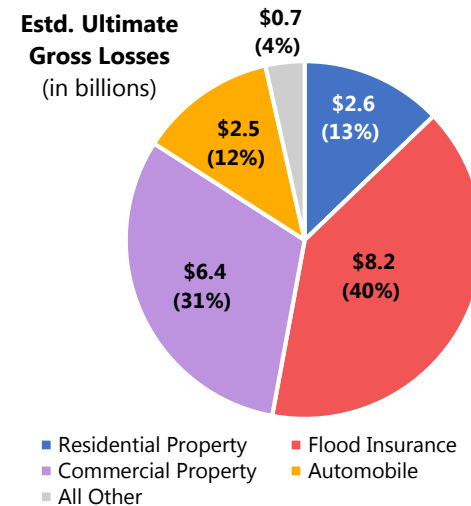
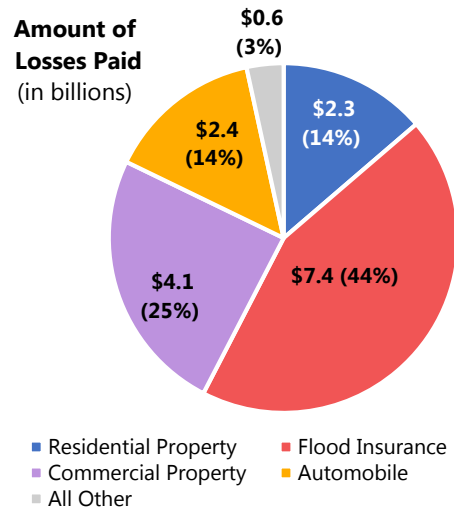
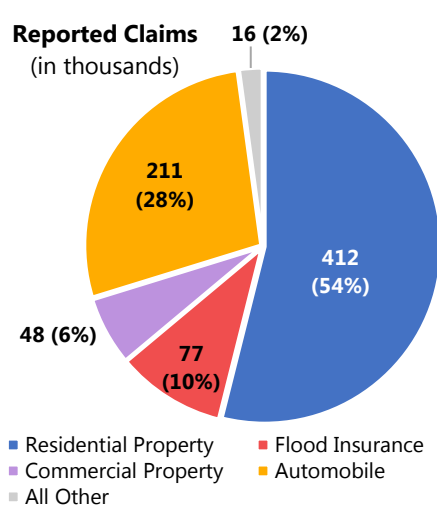
This presentation contains data through December 31, 2018, or about 16 months after Hurricane Harvey made landfall. While some companies may have provided data as of early to mid-January, TDI believes any such submissions are small.

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## Executive Summary

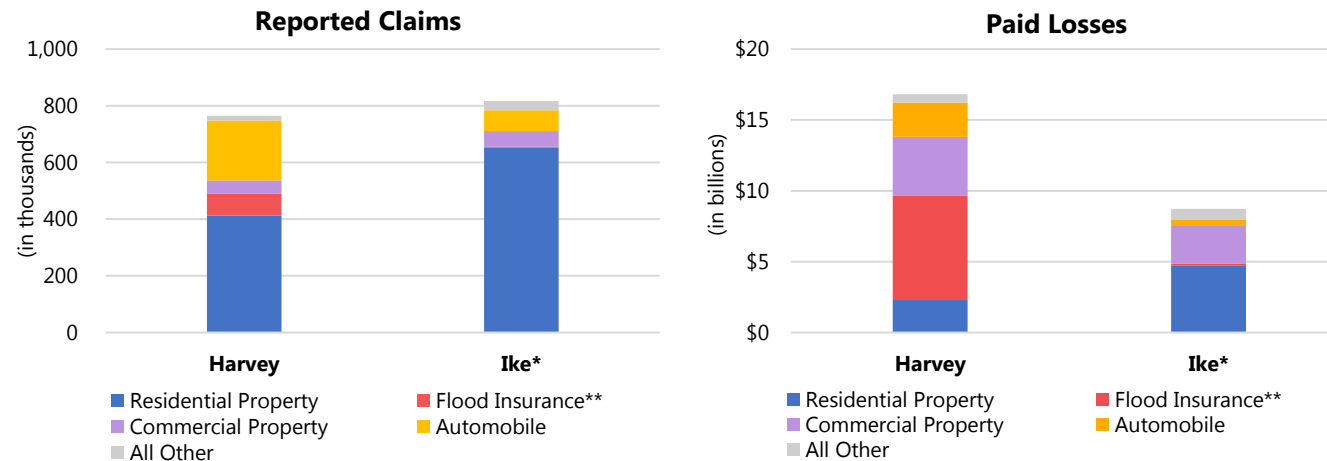
- As of December 31, 2018, Hurricane Harvey generated about **765,000** claims to private insurers, TWIA, and the Texas FAIR Plan Association for all personal and commercial lines of insurance. This includes about **412,000** residential property claims and about **211,000** automobile claims. Residential property consists of homeowners (**262,000** claims), residential dwelling (**133,000** claims), and mobile homeowners (**17,500** claims) (Page 13).
- As of the data call reporting date, insurers have made about **\$16.8 billion** in claim payments (paid losses). Insurers estimate they will ultimately pay out a total of about **\$20 billion**. This is TDI's final estimate based on data through December 31, 2018. (Page 14).
- As of the data call reporting date, insurers have closed **749,000 claims**, which is **98 percent** of all claims. About **15,500** claims remain open. The claims closed include **405,000** residential property claims (**98 percent** closed), **210,000** automobile claims (**99.6 percent** closed), **75,900** flood claims (**99 percent** closed), and **58,400** commercial property and other claims (**90 percent** closed).
- While most of the reported claims are for residential property insurance, most of the losses are from flood and commercial property claims. Automobile insurance commonly covers flood under "comprehensive" coverage, while residential property insurance usually does not provide coverage for flood.



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- In comparison, as of June 30, 2009, or about 9 ½ months after the storm, Hurricane Ike generated about **815,000 claims** with about **653,000** residential property claims and about **73,000** automobile claims. As of June 30, 2009, insurers had paid about **\$8.7 billion** in paid losses. However, these figures do **not** include claims or loss payments for federal flood insurance. Also, Hurricane Ike was mostly a wind event, but Hurricane Harvey was mainly a flood event.



\*Hurricane Ike data is as of June 30, 2009.

\*\*For Hurricane Ike, the data includes only private flood insurance. For Hurricane Harvey, the data includes both private flood insurance and federal flood insurance through the "Write Your Own" federal flood program; not claims for flood insurance policies written directly by the NFIP.

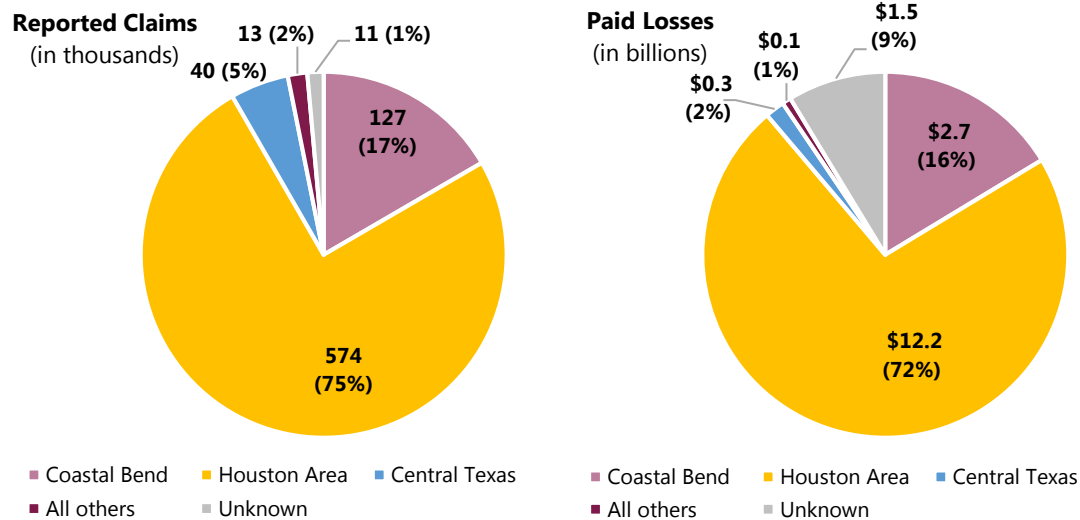
- In comparison to data through September 30, 2018:
  - The number of reported claims increased less than **1 percent (1,900 claims)**.
  - The number of claims closed increased by about **1 percent (9,100 claims)**. Claims closed with payment increased by about **2 percent (7,400 claims)**, and claims closed without payment increased by less than **1 percent (1,800 claims)**.
  - The number of open claims decreased from **22,900** claims to about **15,500**.
  - The percentage of claims closed went from **97 percent** closed to **98 percent** closed.
  - Insurers paid an additional **\$850 million** in losses. Total paid losses increased from **\$16 billion** to **\$16.8 billion**.
  - For residential property, the average time to close a claim increased from **54 days** to **60 days (10 percent)**. For private passenger automobile, the average time to close a claim increased from **44.9 days** to **46.1 days (3 percent)**. For Hurricane

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Ike, the average time to close a residential property claim as of 9 ½ months after the storm was **61** days. TDI did not collect information on the average time to close a private passenger auto claim for Hurricane Ike.

- About **90 percent** of Hurricane Harvey claims and paid losses are in the Houston Area and Southeast Texas Region (collectively Houston Area), or the Coastal Bend and Other Seacoast (collectively Coastal Bend) regions (see map on Page 12).

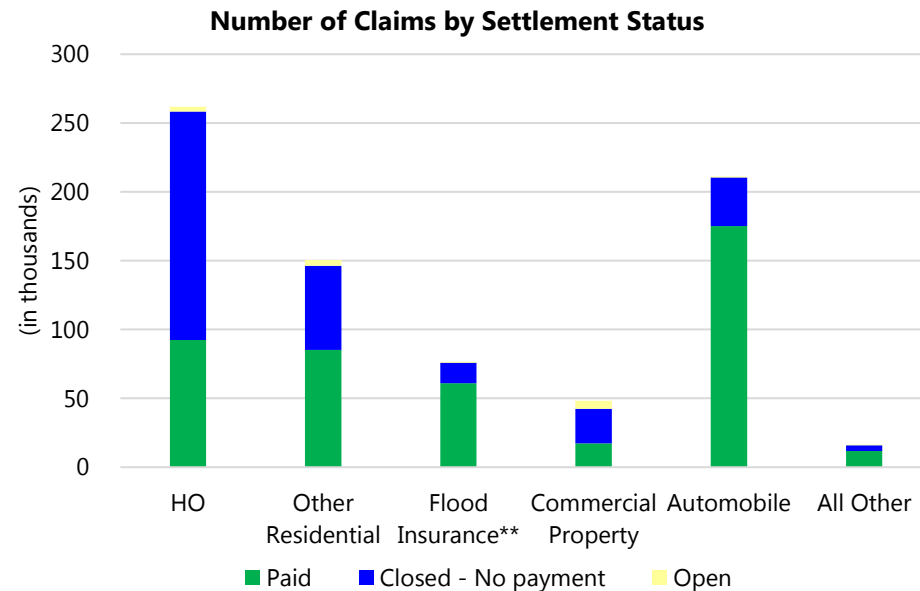


- As of the reporting date, for all types of insurance combined, about **58 percent** of claims are paid (closed with a loss payment), **40 percent** are closed without a loss payment, **2 percent** are still open, and **19 percent** have been reopened. An open claim may involve partial payments, such 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 expired.

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- 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.
- The percentage of claims closed without payment differ by type of insurance. This is particularly true in the case of homeowners. The highest percentage of homeowners' claims closed without payment are 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 20, 26, 31, 36, 40, and 44.



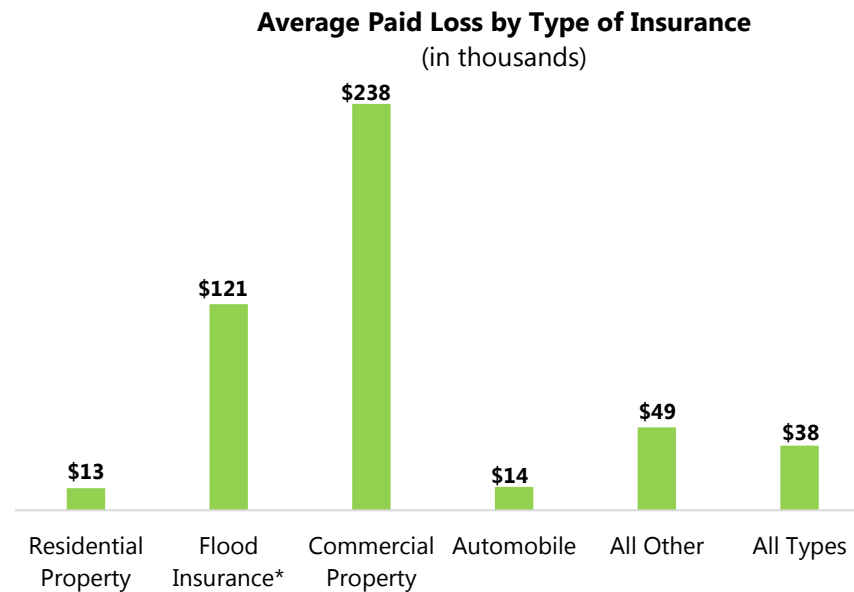
\*\*Data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.



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- 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 claim is **\$13,000**; for flood insurance, it is **\$121,000**; for commercial property insurance, it is **\$238,000**; and for automobile insurance, it is **\$14,000**.



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

- Details of the average losses by type of insurance and region are on pages 21, 28, 32, 37, 41, and 45.
- 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 because of aging, and wear and tear.

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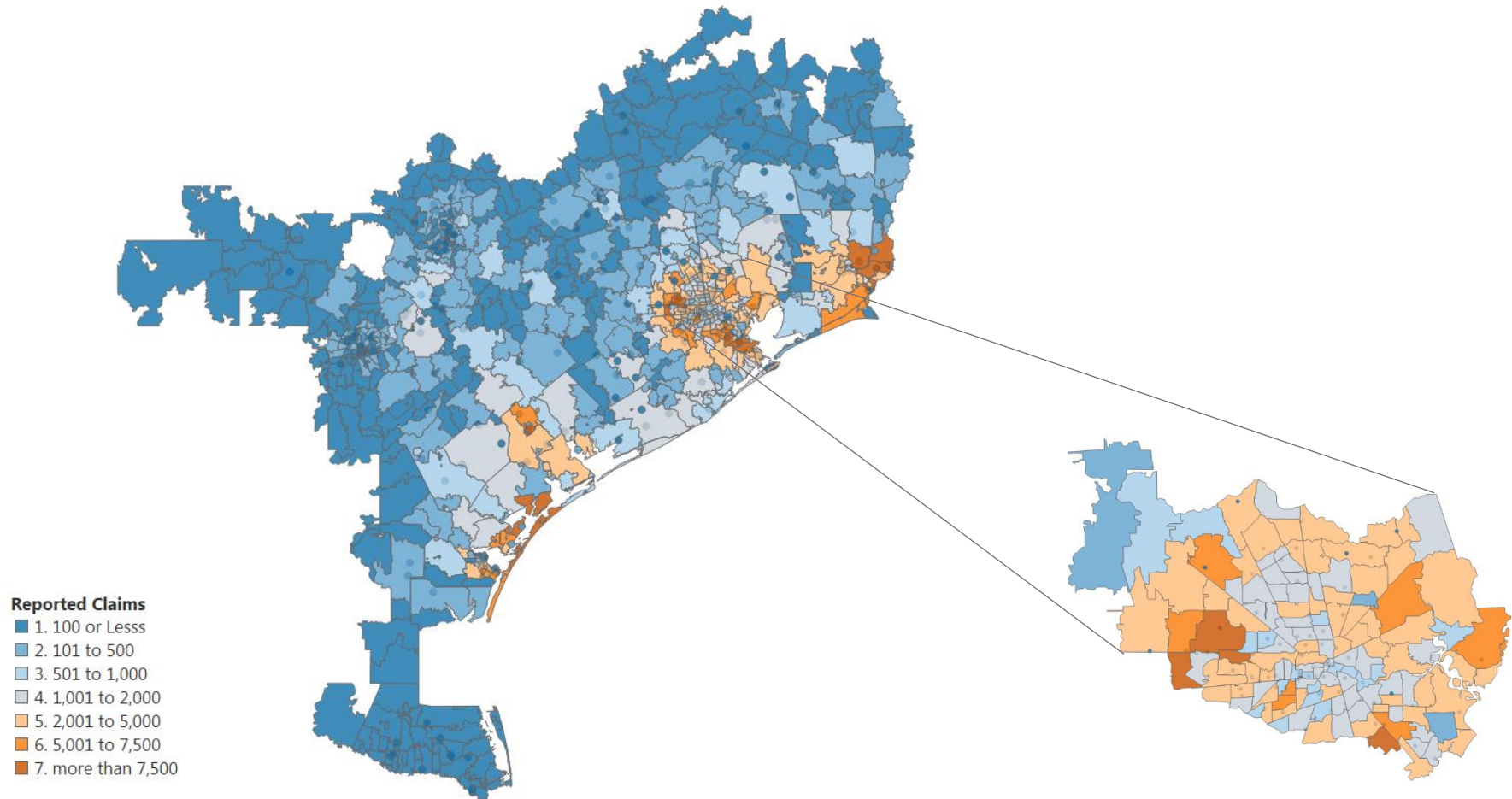
- About **15 percent** of residential property claims (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and **85 percent** were on policies providing RCV coverage (Page 23).
- About **9 percent** of residential property incurred losses (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and **91 percent** were on policies providing RCV coverage (Page 23).
- Policies with ACV coverage had a higher percentage of claims closed without payment (**61 percent** for ACV policies versus **55 percent** for RCV policies), but these percentages varied by region (Page 25).
- ACV policies also had a lower percentage of claims reopened (**14 percent** for ACV policies versus **30 percent** for RCV policies). However, TDI does not know to what extent insurers reopened RCV claims to issue "holdback" payments. For replacement cost coverage, insurers initially issue 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 25).

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## Number of Claims by ZIP Code

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.

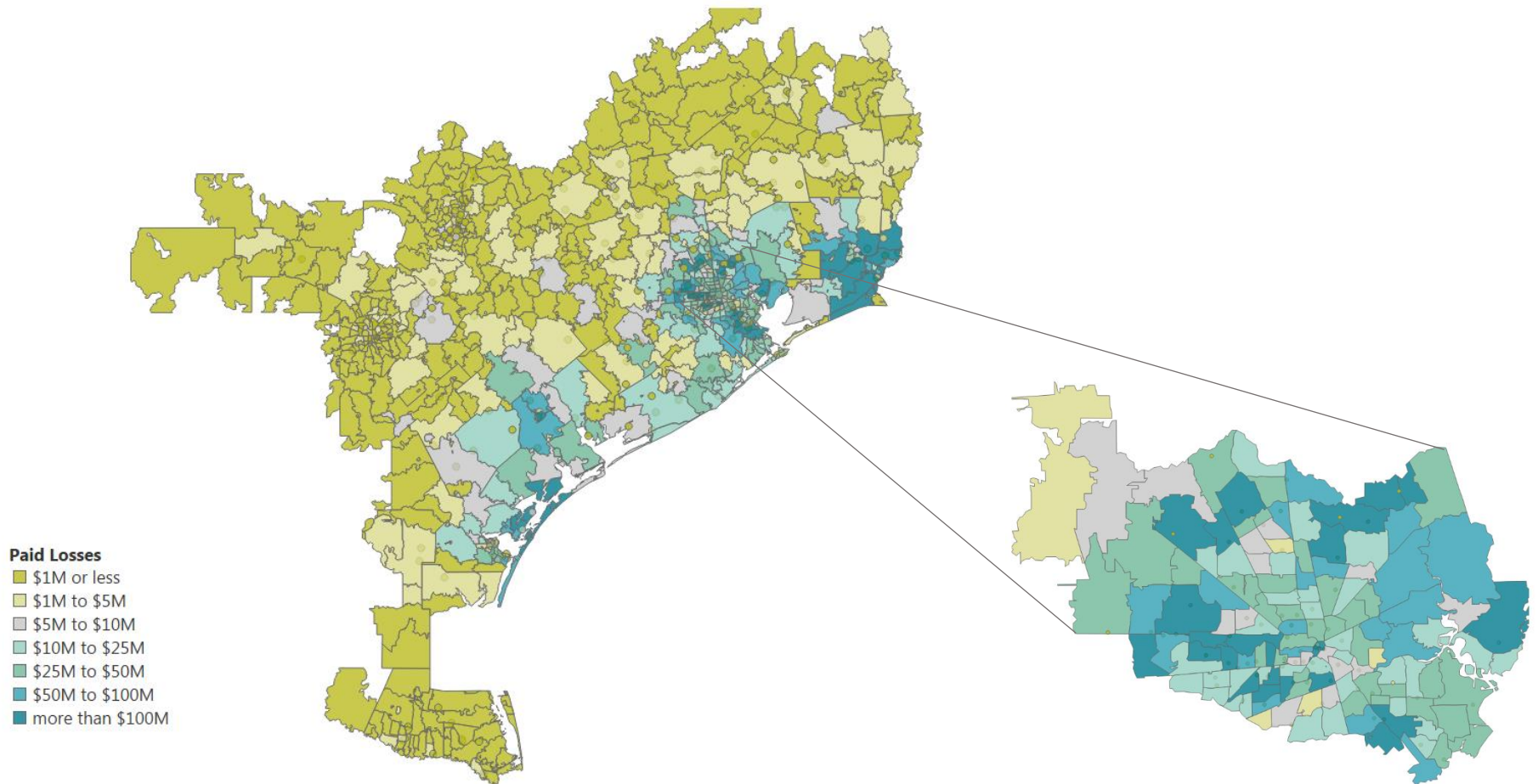


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## Paid Losses by ZIP Code

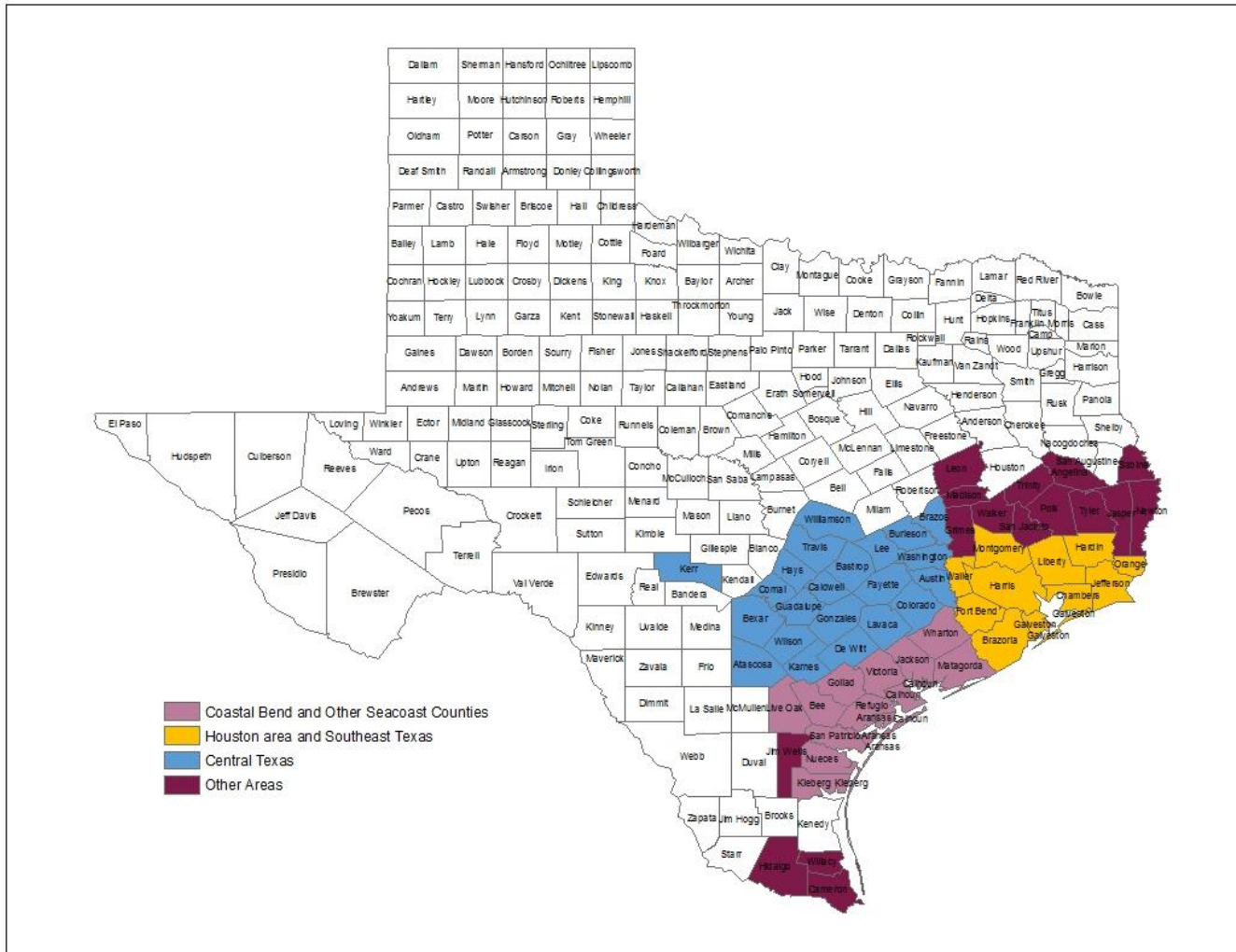
This map shows the amount of losses paid for Hurricane Harvey by ZIP code. This includes losses paid for all types of insurance for which TDI collected data, and for all companies included in this compilation.



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## Hurricane Harvey Data Call Counties – Region Map<sup>2</sup>



<sup>2</sup> 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 – Number of Claims

Line of Insurance	Reported	Paid Claims	Closed - No Payment	Total Closed	Open	Claims with Total Losses
Homeowners	261,860	92,350 35%	165,963 63%	258,313 99%	3,547 1%	429 0.2%
Residential Dwelling	133,013	74,010 56%	55,161 41%	129,171 97%	3,842 3%	1,639 1.2%
Mobile Homeowners	17,503	11,082 63%	6,052 35%	17,134 98%	369 2%	578 3.3%
Farmowners	2,941	1,921 65%	907 31%	2,828 96%	113 4%	13 0.4%
Businessowners	12,944	4,800 37%	7,198 56%	11,998 93%	946 7%	375 2.9%
Business Interruption	4,948	1,508 30%	3,084 62%	4,592 93%	356 7%	70 1.4%
All Other Commercial Property	27,492	9,100 33%	13,941 51%	23,041 84%	4,451 16%	200 0.7%
Personal Automobile	204,555	169,998 83%	33,905 17%	203,903 100%	652 0%	140,037 68.5%
Commercial Automobile	6,635	5,126 77%	1,410 21%	6,536 99%	99 1%	3,295 49.7%
Federal Flood - Write Your Own*	70,293	57,166 81%	12,849 18%	70,015 100%	278 0%	2,418 3.4%
Private Flood	6,235	3,868 62%	2,028 33%	5,896 95%	339 5%	698 11.2%
All Other Lines of Insurance	16,411	11,784 72%	4,145 25%	15,929 97%	482 3%	6,683 40.7%
Grand Total <sup>3</sup>	764,898	442,732 58%	306,664 40%	749,396 98%	15,502 2%	156,435 20.5%

**This table provides a summary of the total number of claims by type of insurance through December 31, 2018.**

- **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 total 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.

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

<sup>3</sup> Includes offshore risks which are not displayed here. Offshore includes about 70 claims.



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### Summary of Overall Data Call Results – Amount of Losses

Line of Insurance	Total Amount of Paid Losses	Total Amount of Incurred Losses	Estd. Ultimate Gross Losses	Estd. Ultimate Net Losses
Homeowners	\$ 962,538,851	\$ 1,029,162,202	\$ 1,106,719,221	\$ 806,544,158
Residential Dwelling	\$ 1,209,729,262	\$ 1,268,687,494	\$ 1,372,211,814	\$ 1,112,381,278
Mobile Homeowners	\$ 132,000,986	\$ 132,614,641	\$ 135,533,703	\$ 68,140,434
Farmowners	\$ 32,072,756	\$ 32,420,210	\$ 36,449,433	\$ 13,240,030
Businessowners	\$ 738,104,053	\$ 850,677,063	\$ 808,847,776	\$ 702,765,793
Business Interruption	\$ 179,500,471	\$ 221,941,896	\$ 321,984,177	\$ 302,017,903
All Other Commercial Property	\$ 3,182,153,932	\$ 4,794,749,453	\$ 5,196,004,792	\$ 3,733,350,162
Personal Automobile	\$ 2,219,391,973	\$ 2,230,775,489	\$ 2,319,927,500	\$ 2,032,823,806
Commercial Automobile	\$ 202,228,213	\$ 208,706,859	\$ 210,634,076	\$ 166,237,295
Federal Flood - Write Your Own*	\$ 6,500,620,081	\$ 6,690,471,451	\$ 6,794,977,804	\$ -
Private Flood	\$ 876,532,470	\$ 1,044,030,595	\$ 1,393,590,142	\$ 815,036,514
All Other Lines of Insurance	\$ 571,809,746	\$ 718,445,039	\$ 720,925,081	\$ 570,938,353
<b>Grand Total</b>	<b>\$ 16,808,924,912</b>	<b>\$ 19,224,678,154</b>	<b>\$ 20,417,805,520</b>	<b>\$ 10,323,475,726</b>

**This table provides a summary of total amounts of losses by type of insurance through December 31, 2018.**

- **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 excludes losses the insurer ceded to other companies (including affiliates) through reinsurance and includes losses the insurer assumed from other companies (including affiliates) through reinsurance.

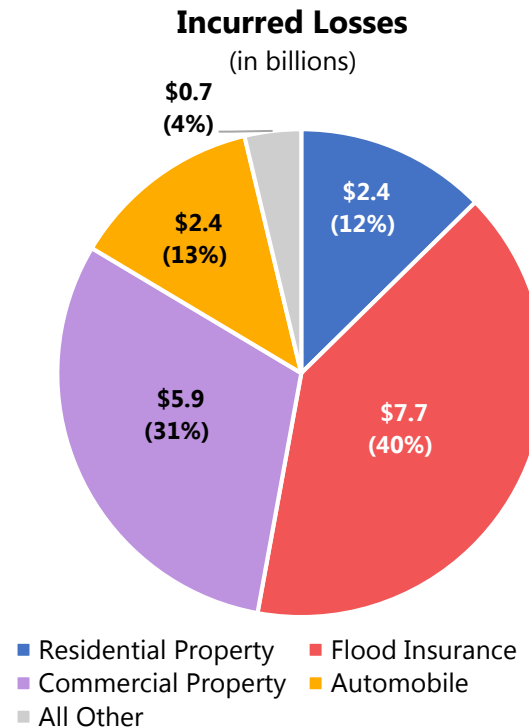
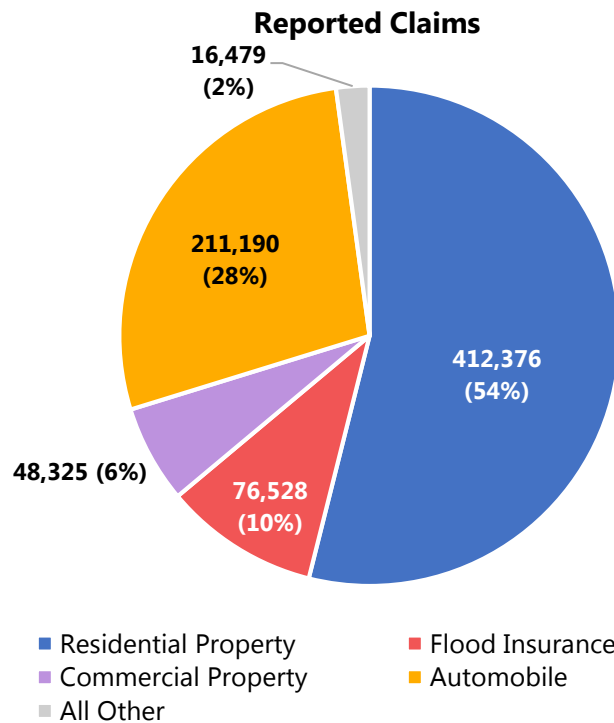
\*Data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP. Estd. Ultimate Net Losses set to \$0 to reflect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

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## Statewide Claims and Losses by Line of Insurance

About **80 percent** of the claims from Hurricane Harvey are for residential property and automobile insurance, but these types of insurance only account for about **25 percent** of the losses. Commercial property and flood insurance account for **16 percent** of the claims but make up more than **70 percent** of the losses. This reflects that Hurricane Harvey was a significant flood event, as well as the fact that commercial property claims involve larger claim amounts.



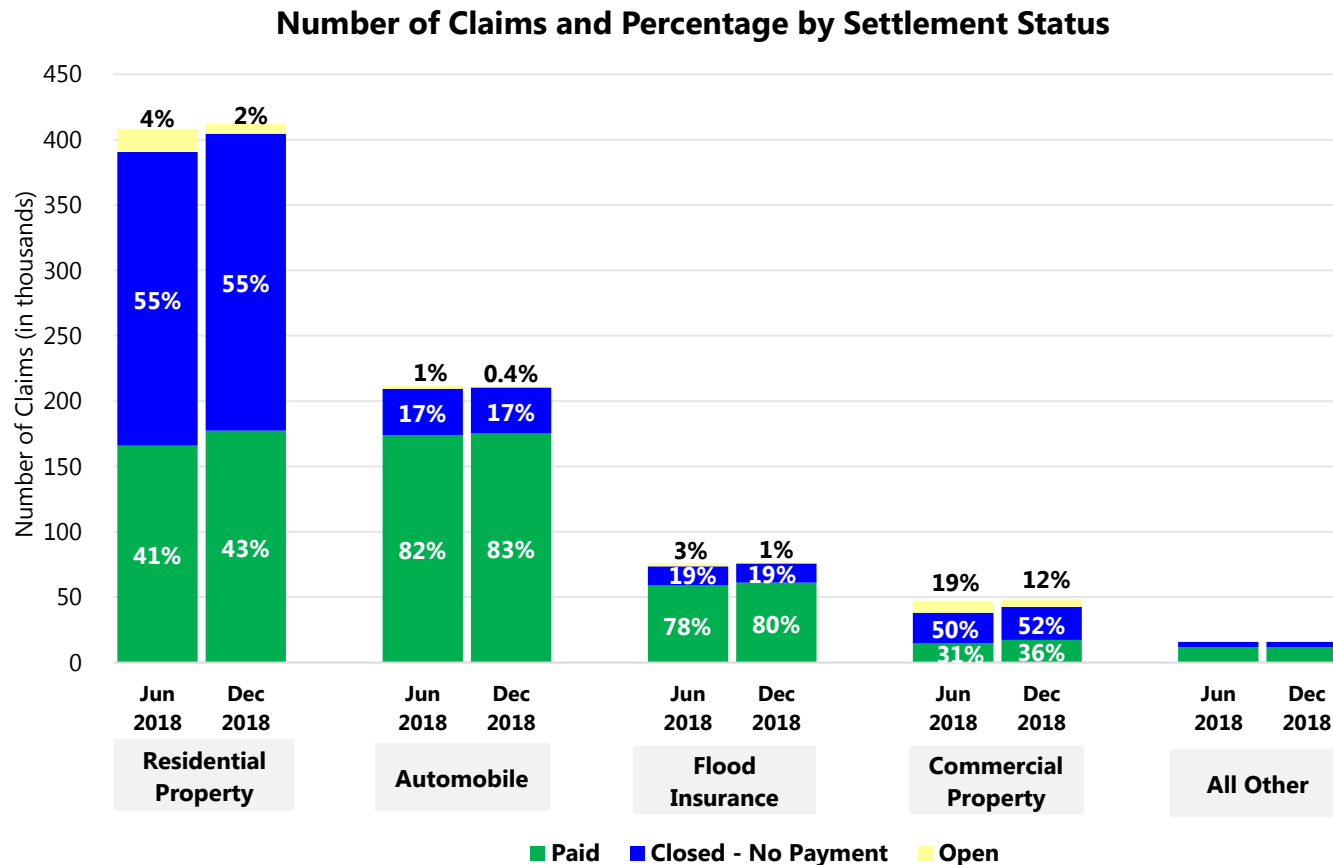


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## Comparison to Data through June 30, 2018

On December 10, 2018, TDI presented its Hurricane Harvey data as of June 30, 2018, to the Senate Business and Commerce Committee. The chart below shows a comparison of the data through December 31, 2018, with data through June 30, 2018. The height of each bar and the height of each shaded area shows the number of claims paid, closed - no payment, and open. The numbers displayed within each bar show the percentages of claims that were paid, closed - no payment, and open for each type of insurance.

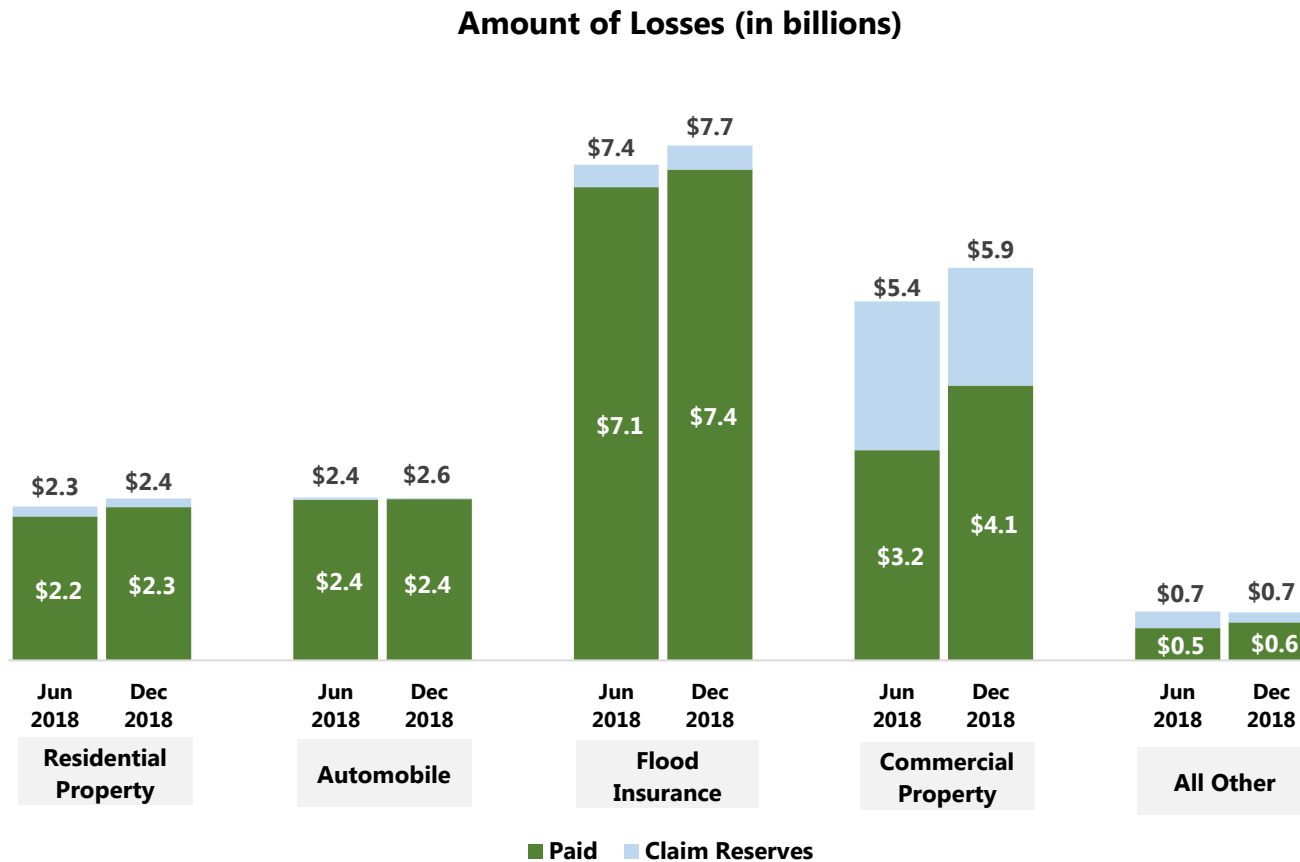


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## Comparison to Data through June 30, 2018

The chart below shows a comparison of paid losses and claim reserves as of June 30, 2018, versus December 31, 2018. The height of each shaded area shows the amount of losses paid (green) and amount of claim reserves (blue). The numbers inside the green regions show the losses paid (in billions). The number on top of each bar shows the total incurred losses (paid losses plus claim reserves).

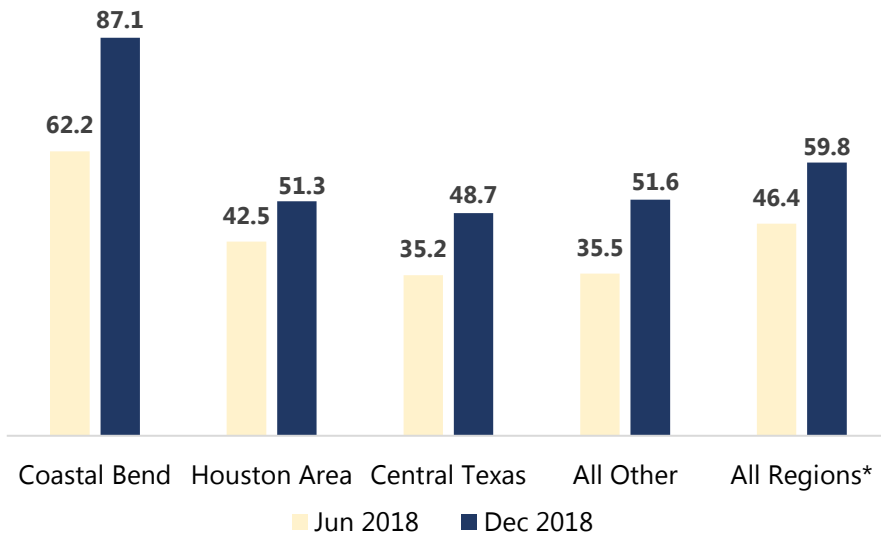


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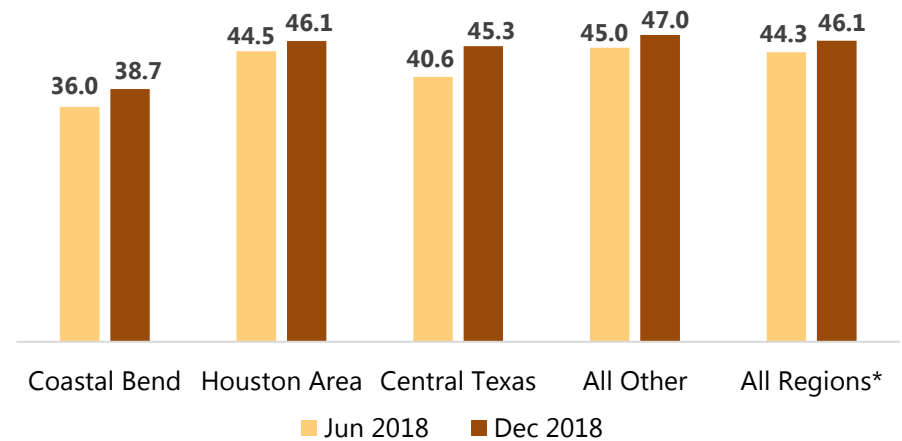
Data through December 31, 2018

Compared to data through June 30, 2018, the average time to close a claim has increased from **46.4** days to **59.8** days (**29 percent**) for residential property, and from **44.3** days to **46.1** days (**4 percent**) for personal automobile. In comparison, as of 9 ½ months after Hurricane Ike, the average time to close a claim was **61** days for residential property. For Hurricane Ike, TDI did not collect the average number of days to close a claim for personal automobile.

**Average Number of Days to Close a Claim**  
Residential Property



**Average Number of Days to Close a Claim**  
Personal Automobile

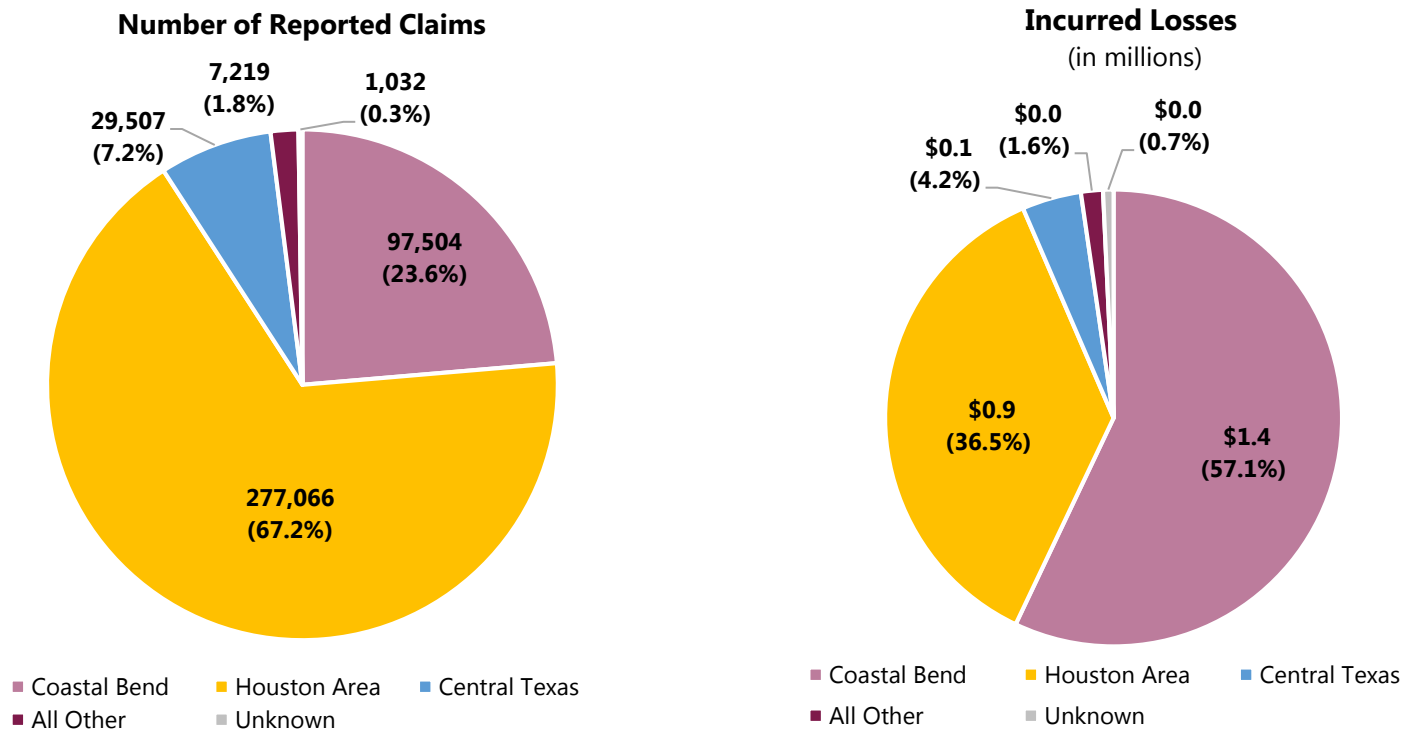


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## Residential Property Data by Region

About **25 percent** of residential property claims are in the Coastal Bend region. These claims account for almost **60 percent** of the total residential property losses. The Houston Area region accounts for about two-thirds of all residential claims but accounts for about one-third of the total losses. The Coastal Bend region experienced the worst of Harvey's winds. The Houston Area mostly experienced catastrophic flooding. Residential property insurance policies usually cover wind but rarely cover flooding.

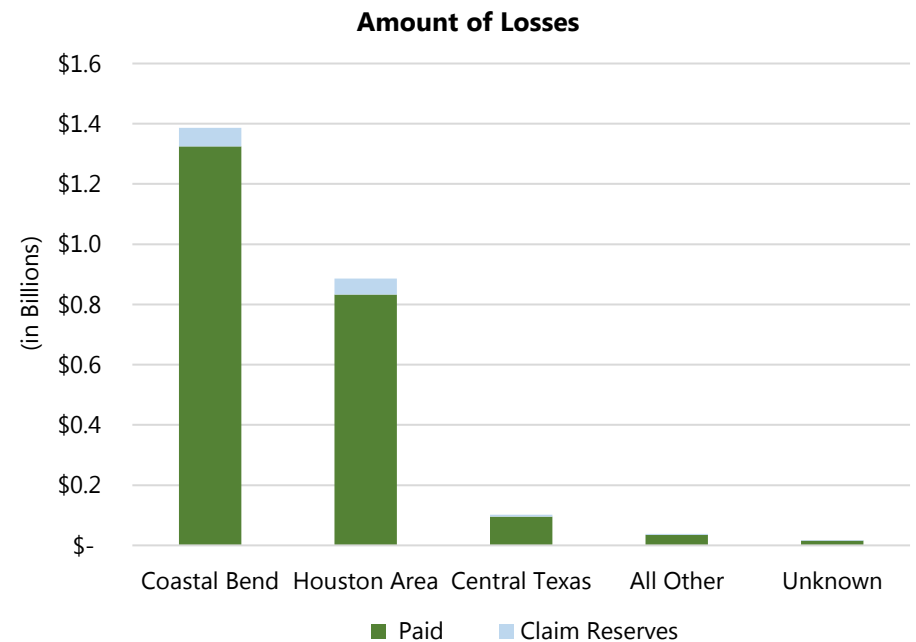
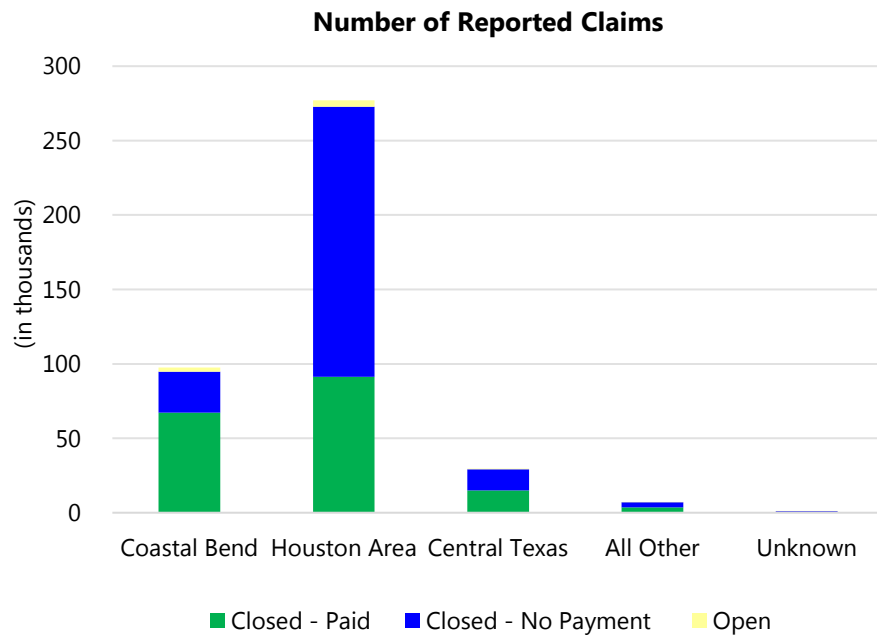


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## Residential Property Data by Region

An overwhelming majority of residential property claims (**98 percent**) are closed as of December 31, 2018. A disproportionate number of the residential property claims closed without payment were in the Houston Area region. Almost all the losses insurers expect to pay have been paid as shown by the amount of paid losses versus the amount of claim reserves. Claim reserves are amounts insurers expect to pay on open claims reported to the insurance company.



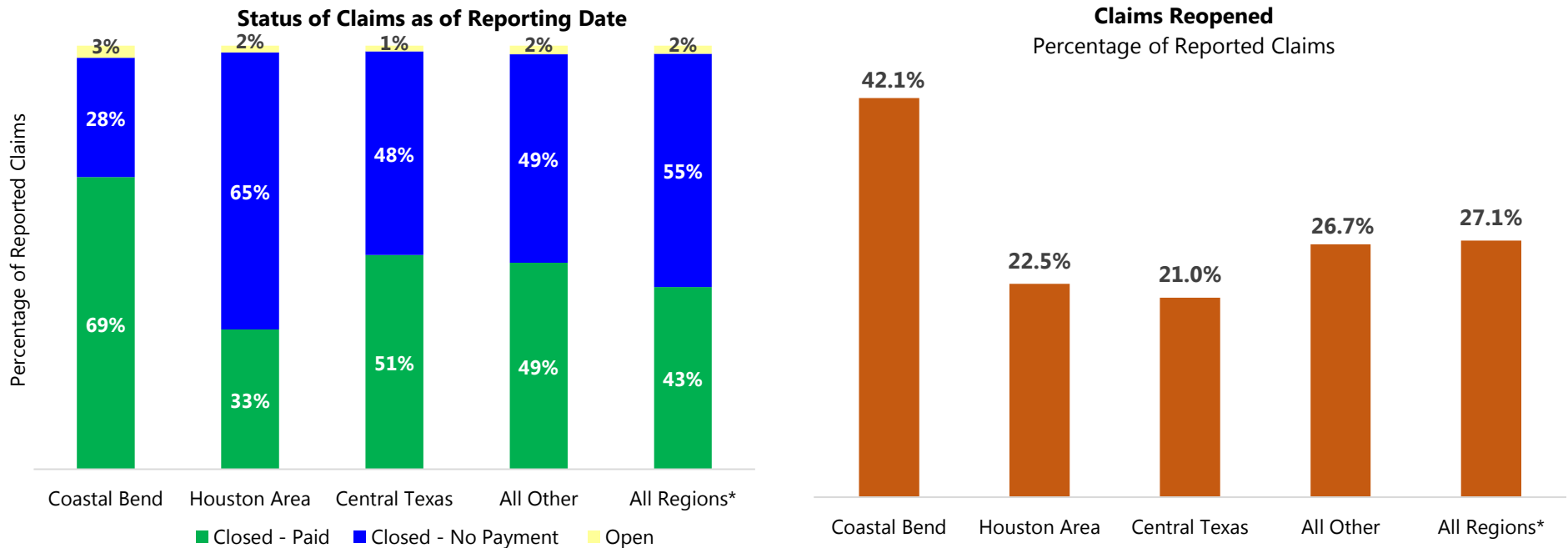
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## Residential Property Data by Region

About **98 percent** of residential property claims were closed as of December 31, 2018. The Houston Area region has the highest percentage of claims closed without payment at **65 percent**. However, the Houston Area region experienced significant flooding, and flood is usually not covered under a residential property insurance policy.

About **27 percent** of residential property claims were reopened at some point. The Coastal Bend region had the highest percentage of claims reopened, at about **42 percent**.



\*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 **31 percent** closed with payment, **65 percent** closed without payment, **3 percent** open, and **8.6 percent** reopened.

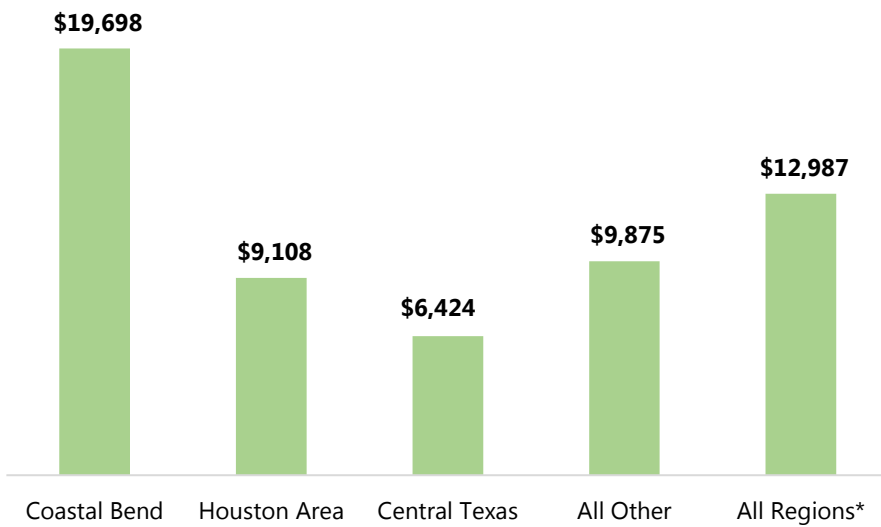
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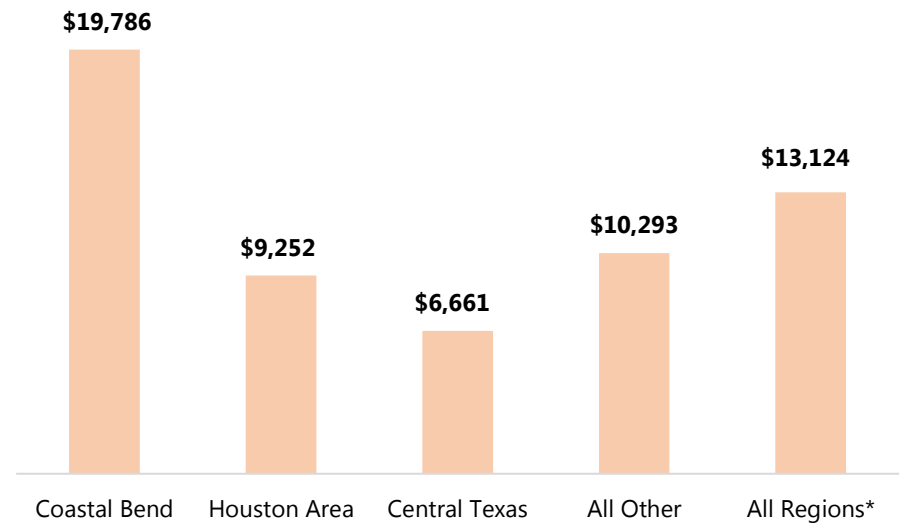
## Residential Property Data by Region

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

### Average Paid Loss\*\*



### Average Incurred Loss\*\*



\*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 **\$50,151**, and an average incurred loss of **\$50,099**.

\*\*Average paid loss is calculated as total paid losses divided by the number of claims closed with payment. Average incurred loss is calculated as paid losses plus case reserves, divided by claims closed with payment plus the number of open claims.

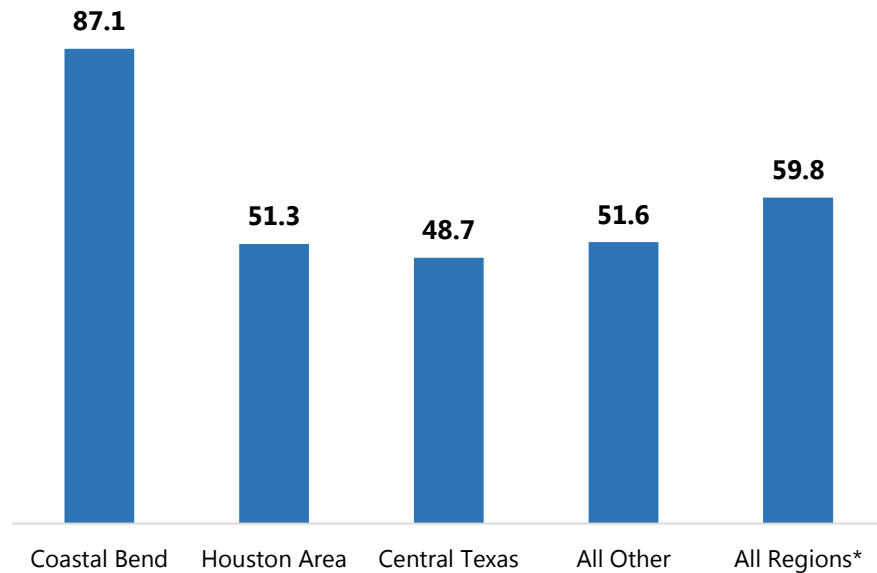
# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

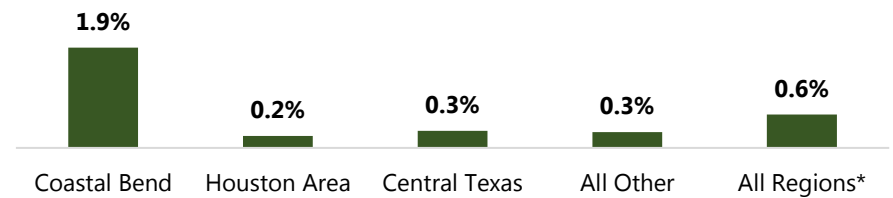
## Residential Property Data by Region

- For residential property claims closed as of December 31, 2018, it took an average of **60** days to close a claim. This average closure time includes both claims closed with payment and claims closed without payment. The average time to close a claim was longest in the Coastal Bend region.
- Less than **1 percent** of residential property claims were total loss claims. In the Coastal Bend region this about **2 percent**.

Average Number of Days to Close a Claim



Percentage of Claims with Total Losses



\*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 **72** days; no claims involve total losses.



# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Replacement Cost Value Policies vs. Actual Cash Value Policies

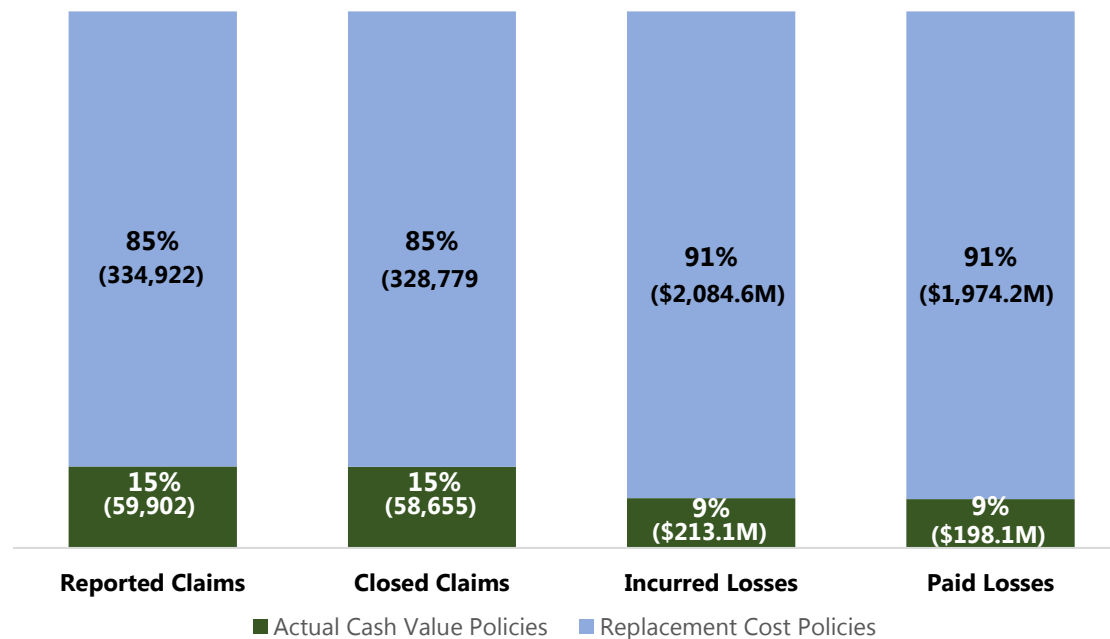
### Residential Property, excluding Mobile Homeowners

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.

About **85 percent** of claims and **91 percent** of losses are on policies providing replacement cost coverage.

### Claims Reported and Closed; Losses Incurred and Paid

Residential Property, excluding Mobile Homeowners

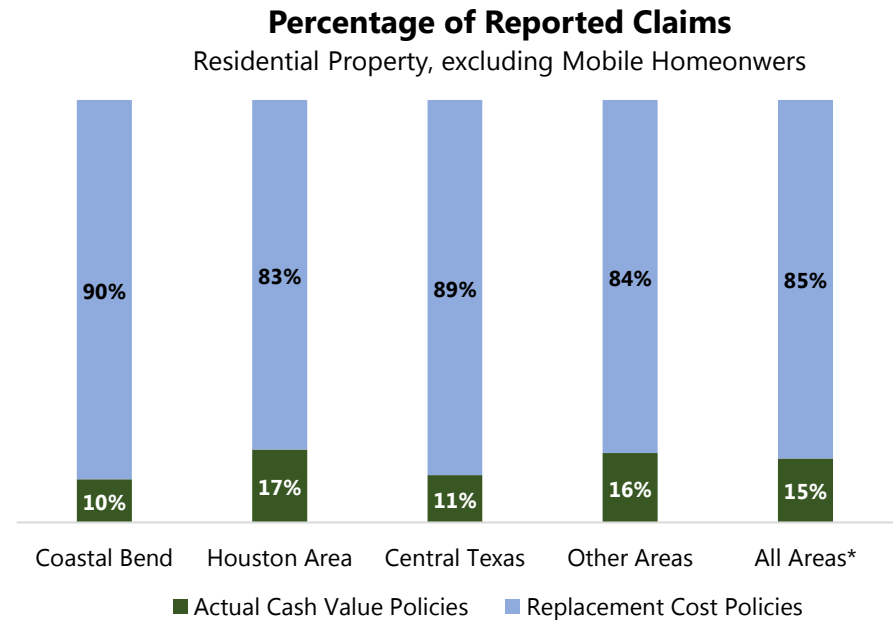
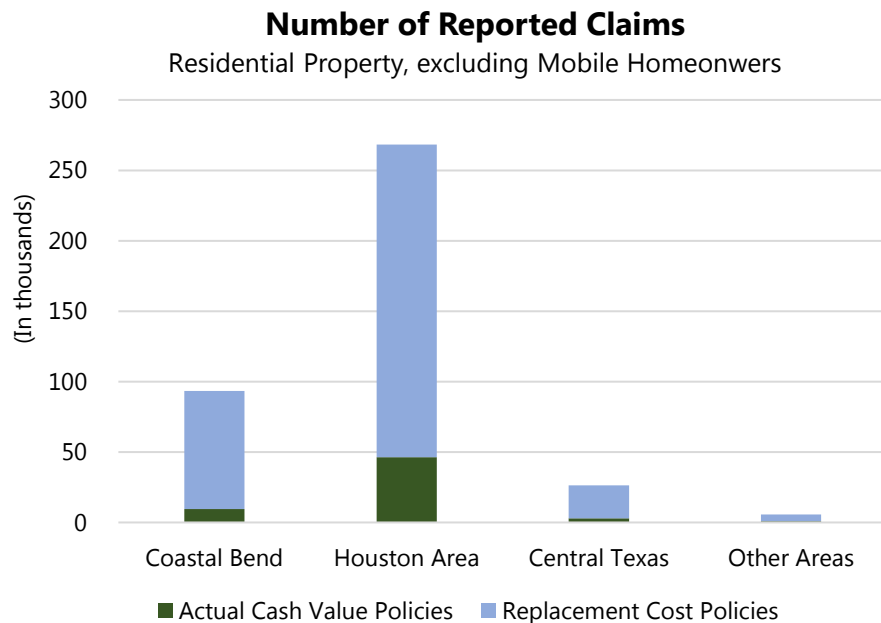


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Replacement Cost Value Policies vs. Actual Cash Value Policies Residential Property, excluding Mobile Homeowners

The Houston Area and the Other Areas regions have the highest proportion of claims on policies that provide ACV coverage.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than **1 percent** of claims. **10 percent** of these claims are from ACV policies, and **90 percent** of these claims are from RCV policies.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Replacement Cost Value Policies vs. Actual Cash Value Policies

### Residential Property, excluding Mobile Homeowners

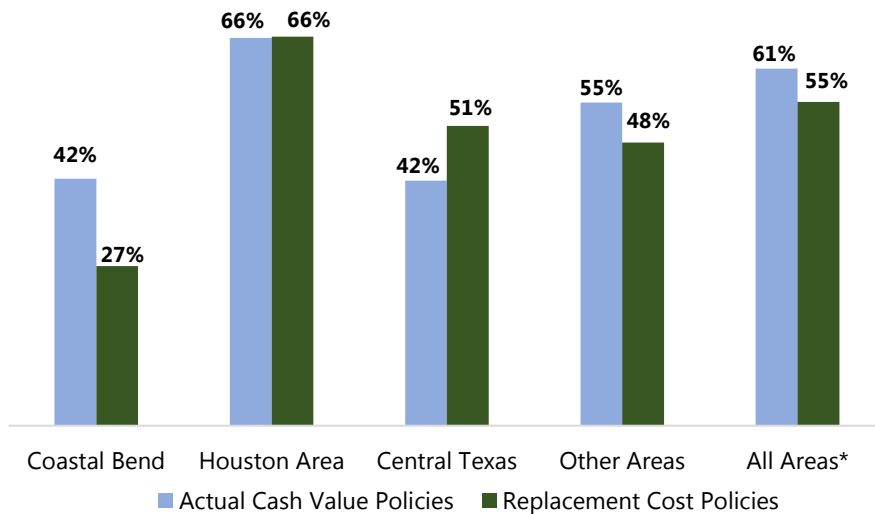
For all regions combined, a higher proportion of ACV policies were closed without payment, but this relationship varies depending on the region.

For all regions, ACV policies have a lower percentage of claims that were reopened. TDI does not know to what extent insurers reopened RCV claims to issue "holdback" payments. This is one possible reason for the higher percentage of claims reopened for RCV policies.

#### Claims Closed - No Payment

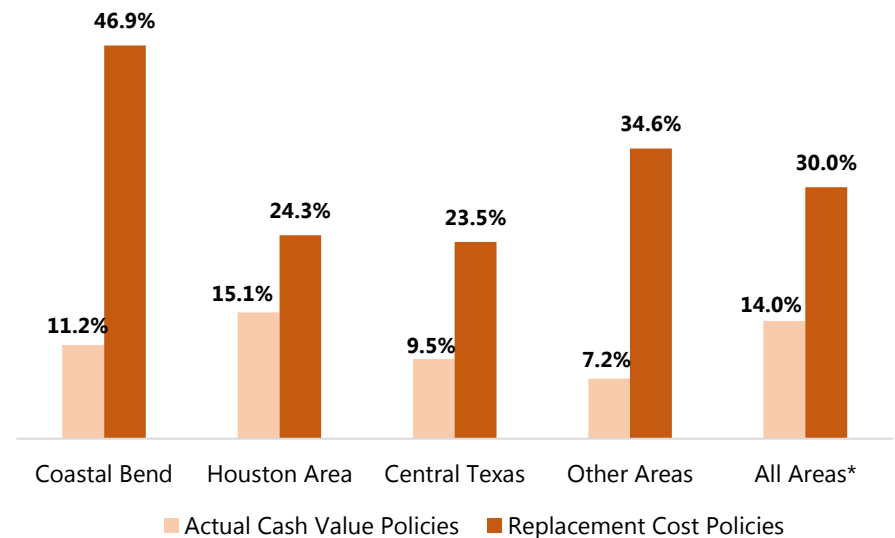
Percentage of Reported Claims

Residential Property, excluding Mobile Homeowners



#### Percentage of Claims Reopened

Residential Property, excluding Mobile Homeowners



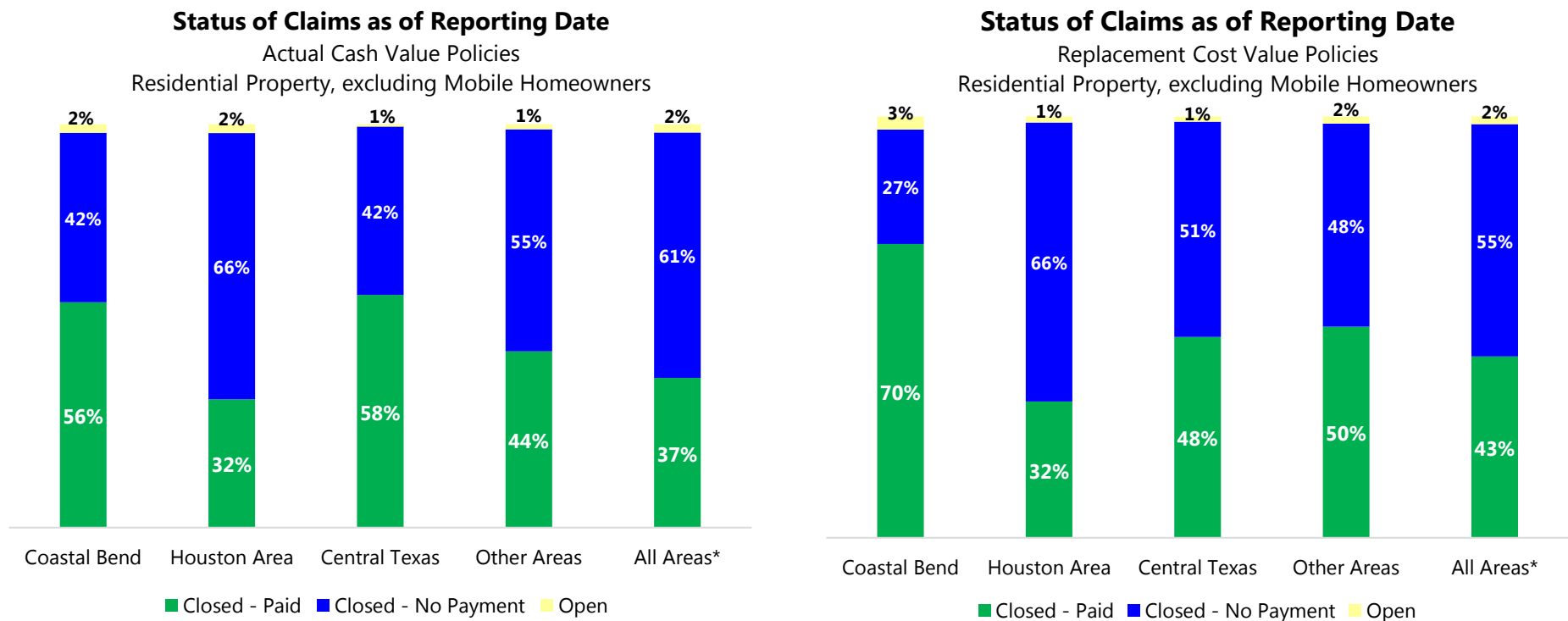
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than **1 percent** of claims. For ACV policies in this category, **67 percent** of claims were closed without loss payment, and **none** were reopened. For RCV policies in this category, **65 percent** were closed without loss payment, and **10 percent** were reopened.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Replacement Cost Value Policies vs. Actual Cash Value Policies Residential Property, excluding Mobile Homeowners

For all regions combined, the percentage of open claims does not differ much for claims on ACV policies versus claims on RCV policies.



\*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, **32 percent** of claims were closed with a loss payment, **67 percent** were closed without a loss payment, and **1 percent** were open. For RCV policies in this category, **31 percent** of claims were closed with a loss payment, **65 percent** were closed without a loss payment, and **4 percent** were open.

# Final Compilation of Hurricane Harvey Data

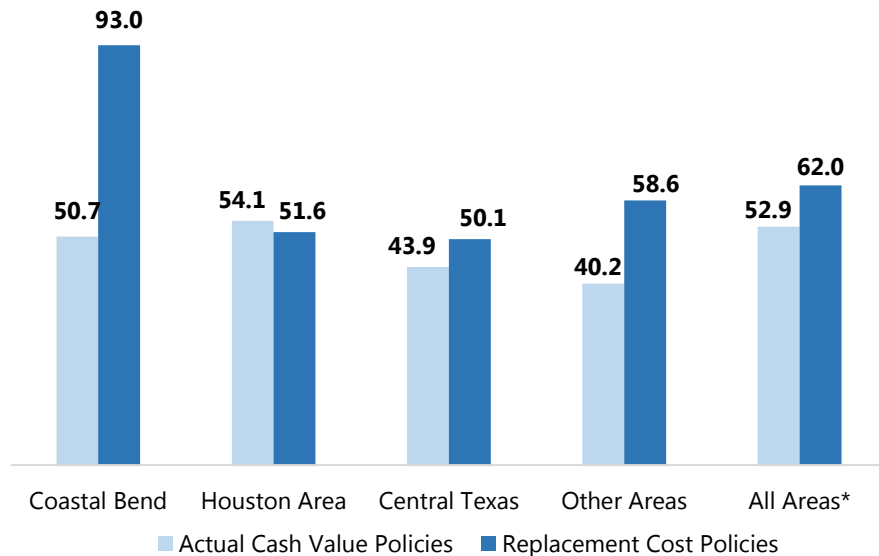
Data through December 31, 2018

## Replacement Cost Value Policies vs. Actual Cash Value Policies Residential Property, excluding Mobile Homeowners

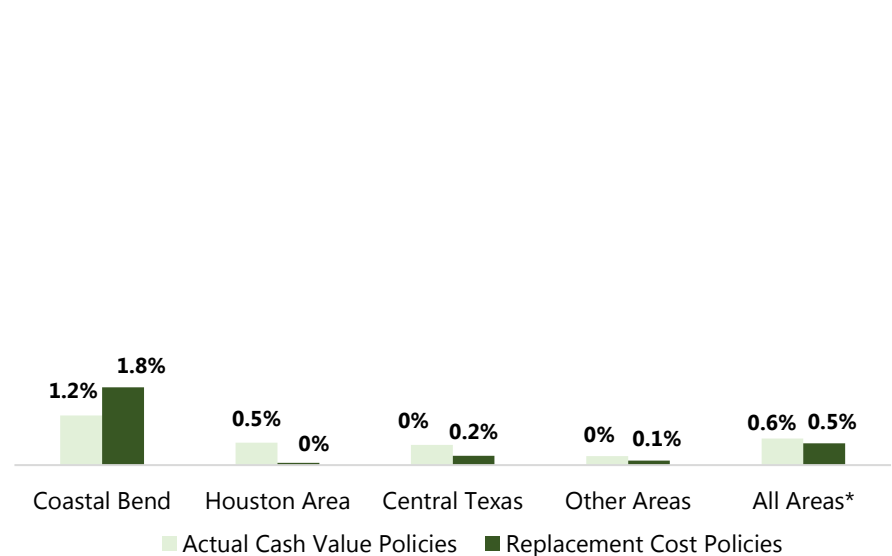
For most regions, the average amount of time to close a claim does not differ much for claims on ACV policies versus claims on RCV policies. But these amounts differ significantly for the coastal bend region, with a longer time to close for RCV policies and a shorter time to close for ACV policies.

For all regions, there is little difference between ACV and RCV policies in the percentage of claims with total losses.

**Average Number of Days to Close a Claims**  
Residential Property, excluding Mobile Homeowners



**Percentage of Claims with Total Losses**  
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, the average time to close is **68** days, and **no** claims involved a total loss. For RCV policies in this category, the average time to close is **78** days, and **no** percent of claims involve a total loss.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

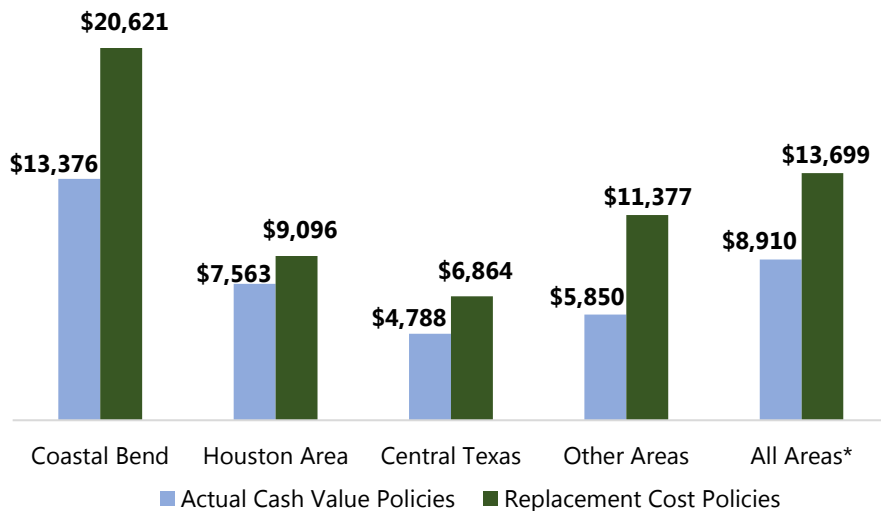
## Replacement Cost Value Policies vs. Actual Cash Value Policies

### Residential Property, excluding Mobile Homeowners

The average paid and incurred loss for RCV policies is about **50 percent** higher compared to the same average for ACV policies. However, this difference varies by region.

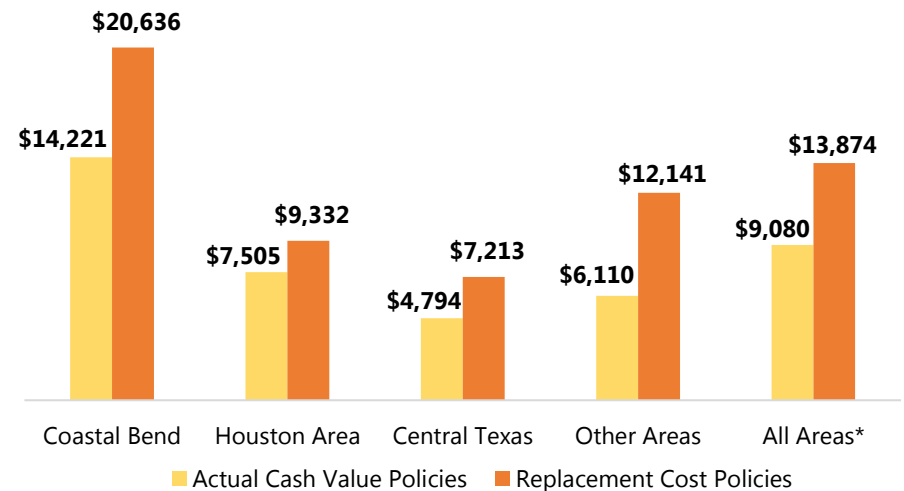
#### Average Paid Loss

Residential Property, Excluding Mobile Homeowners



#### Average Incurred Loss

Residential Property, Excluding Mobile Homeowners



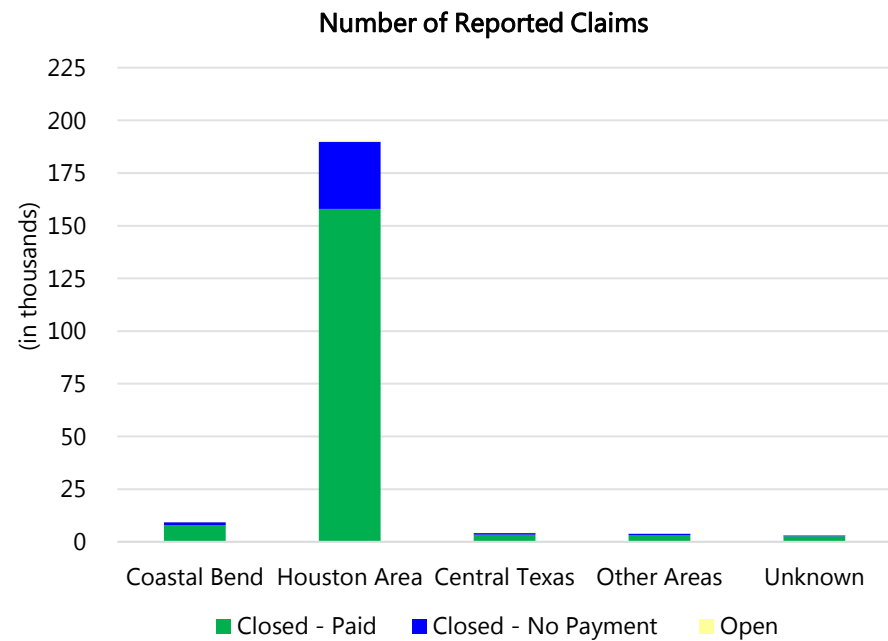
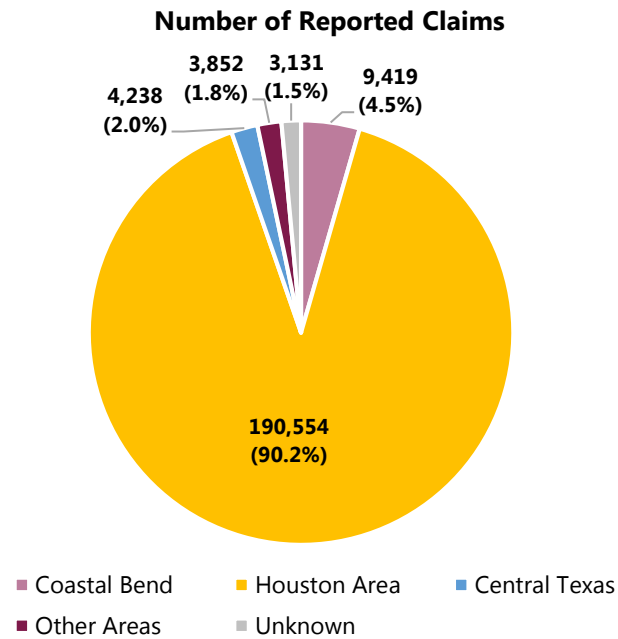
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than **1 percent** of claims. For ACV policies in this category, the average paid loss was **\$138,675**, and the average incurred loss was **\$154,488**. For RCV policies in this category, the average paid loss was **\$40,471**, and the average incurred loss was **\$39,738**.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Automobile Data by Region

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

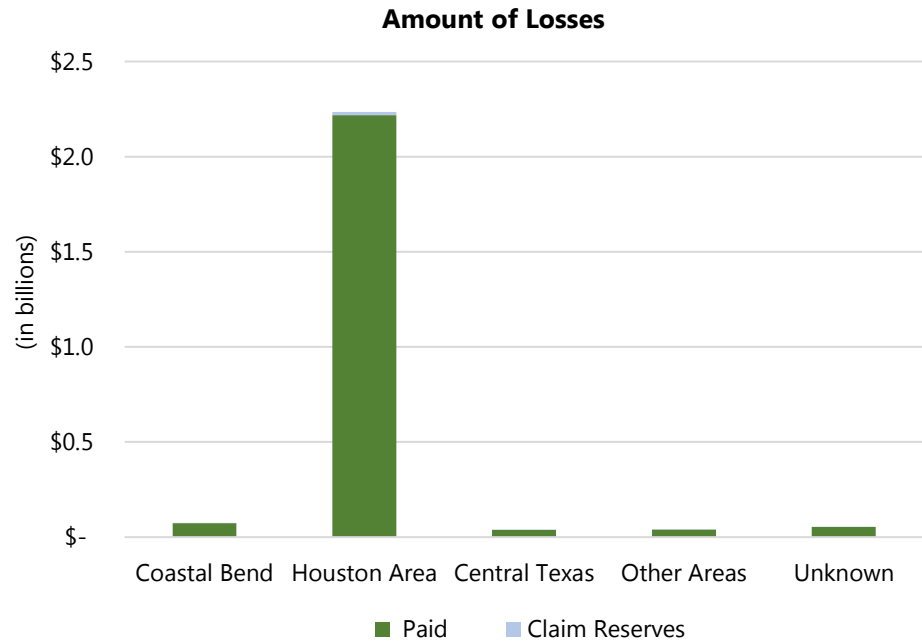
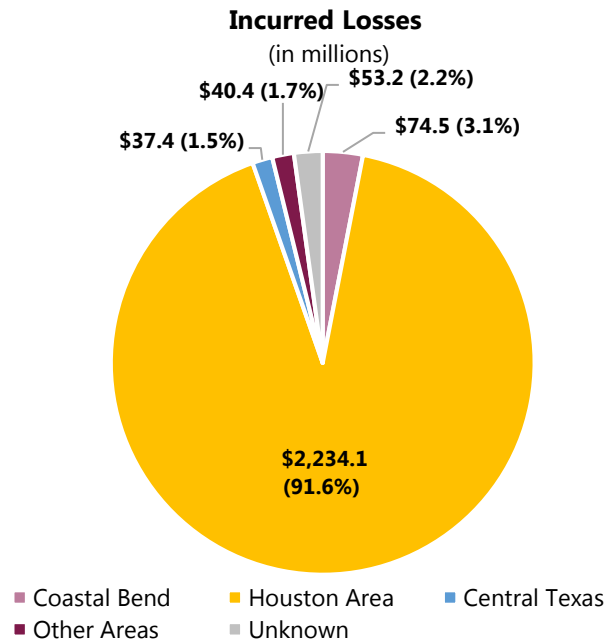


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Automobile Data by Region

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



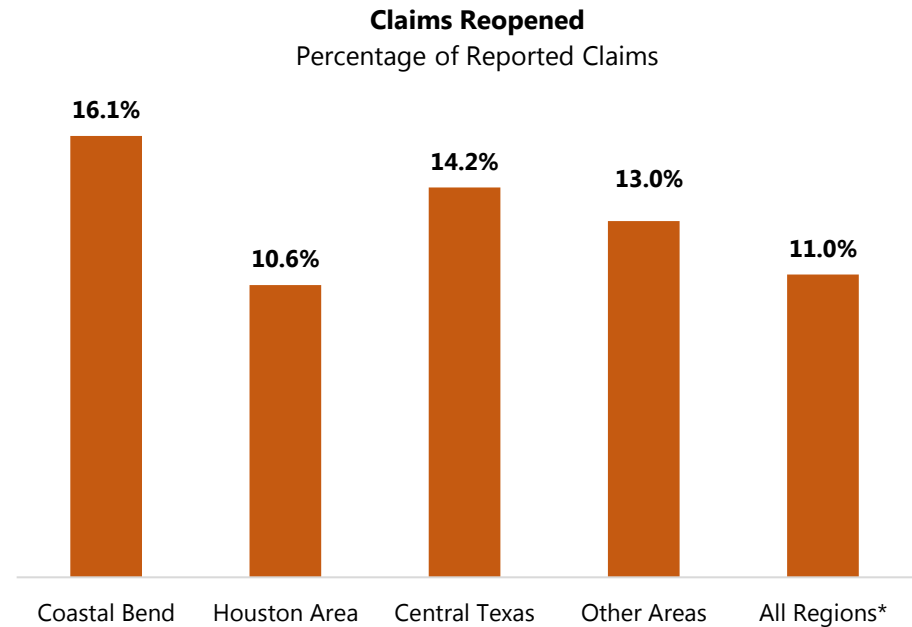
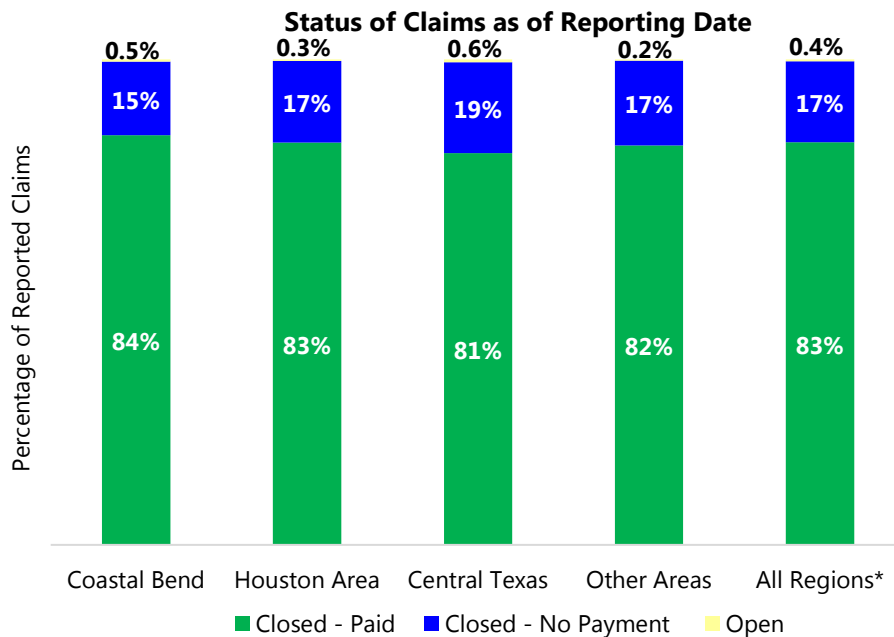


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Automobile Data by Region

About **83 percent** of the automobile claims have been paid (closed with a loss payment), and about **11 percent** of automobile claims have been reopened. Less than **1 percent** of automobile claims remained open as of December 31, 2018.



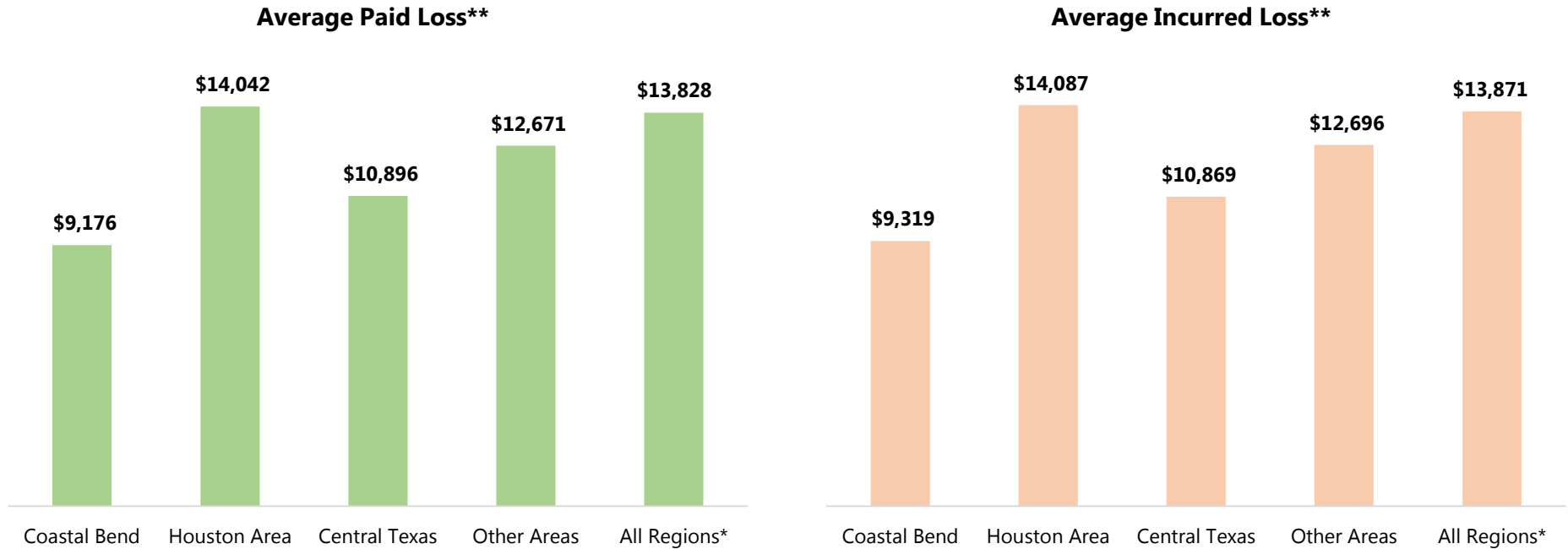
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **1.5 percent** of all claims and has **84 percent** closed with payment, **15 percent** closed without payment, **2 percent** open, and **13 percent** reopened.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Automobile Data by Region

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



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **1.5 percent** of all claims and has an average paid loss of **\$20,297** and an average incurred loss of **\$19,905**.

\*\*Average paid loss is calculated as total paid losses divided by the 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 the number of open claims.

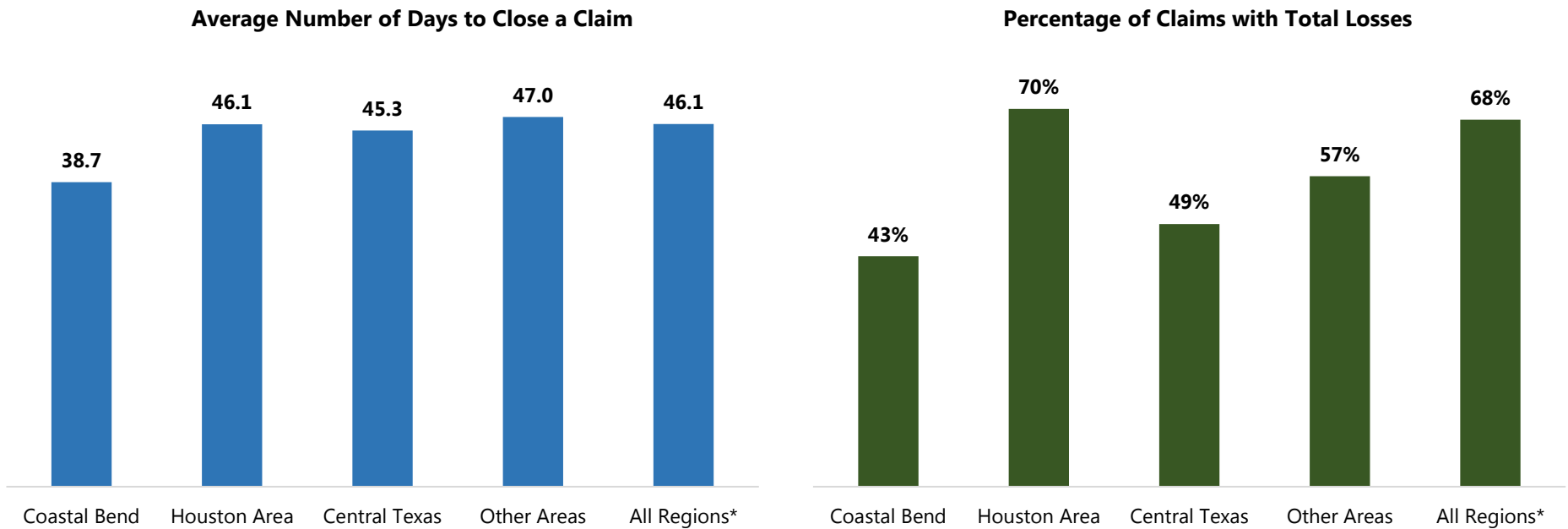
# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Automobile Data by Region

For claims closed as of the reporting date, the average time for insurers to close an automobile claim was about **46** days.

About **68 percent** of automobile claims involved total losses. This is particularly true in the Houston Area region. This reflects 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 **1.5 percent** of all claims and has an average time to close of **72** days; **61 percent** of claims have total losses.

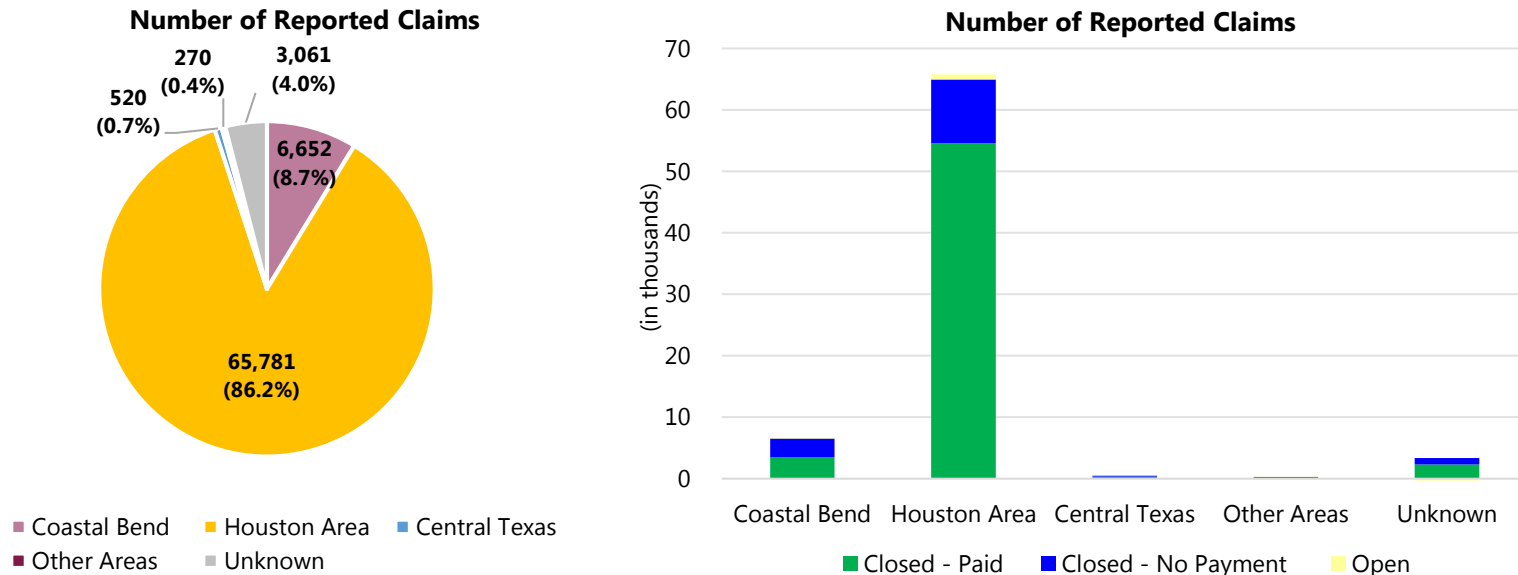
# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Flood Insurance Data by Region<sup>4</sup>

About 86 percent of flood claims are in the Houston Area. Within the 86 percent, about 73 percent of claims (55,500) are in Harris and surrounding counties,<sup>5</sup> and about 13 percent of claims (10,300) are in Southeast Texas.<sup>6</sup> About **1 percent** of flood claims remain open as of the reporting date. For this presentation, flood insurance includes both commercial and residential flood insurance.

Insurers reported to TDI a total of about 57,200 federal flood claims paid by private insurers; FEMA reports a total of 76,257 federal flood claims from Hurricane Harvey. This includes all federal flood claims, not just federal flood claims on policies issued by private insurers.



<sup>4</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.

<sup>5</sup> Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

<sup>6</sup> Includes Jefferson, Hardin, and Orange counties.

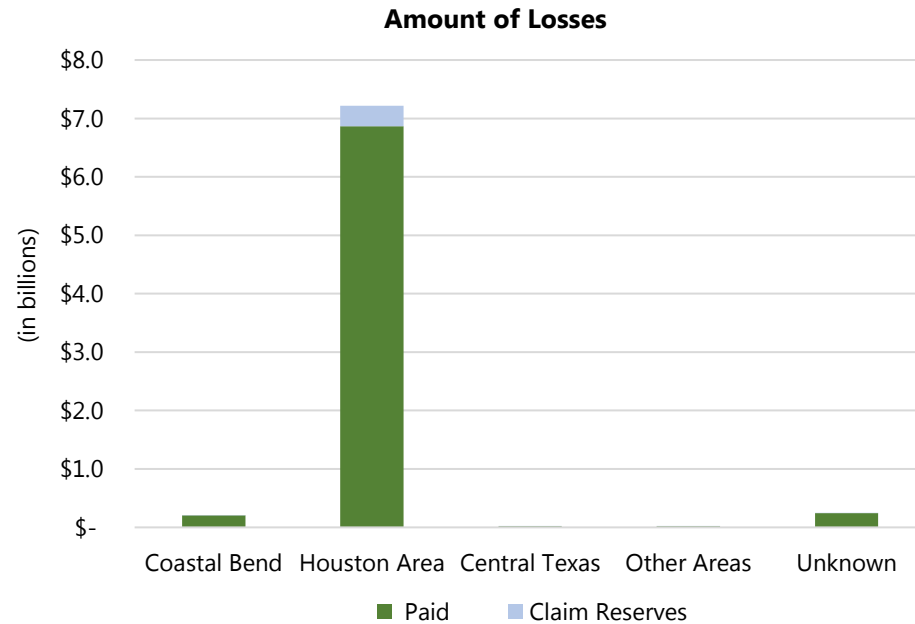
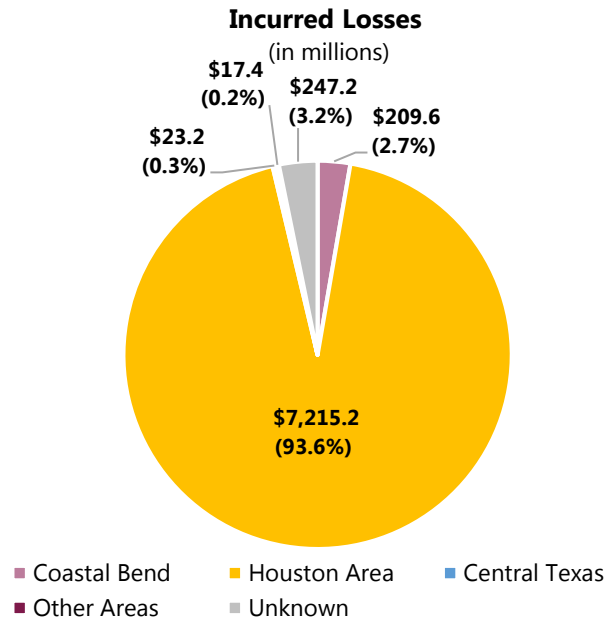
# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Flood Insurance<sup>7</sup> Data by Region

About **94 percent** of flood losses are in the Houston Area region. Within the **94 percent**, about **79 percent** of incurred losses (**\$6.1 billion**) are in Harris and surrounding counties,<sup>8</sup> and **15 percent** of incurred losses (**\$1.1 billion**) are in Southeast Texas.<sup>9</sup>

Insurers reported to TDI that they paid about **\$6.5 billion** for federal flood insurance claims. FEMA reports that the total amount paid to date for federal flood insurance for Hurricane Harvey was **\$8.9 billion**. This includes all federal flood claims, not just federal flood claims on policies issued by private insurers. According to FEMA, this is the second largest amount paid for a single event. The largest amount paid for a single event was for Hurricane Katrina (August 2005) at **\$16 billion**.



<sup>7</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.

<sup>8</sup> Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

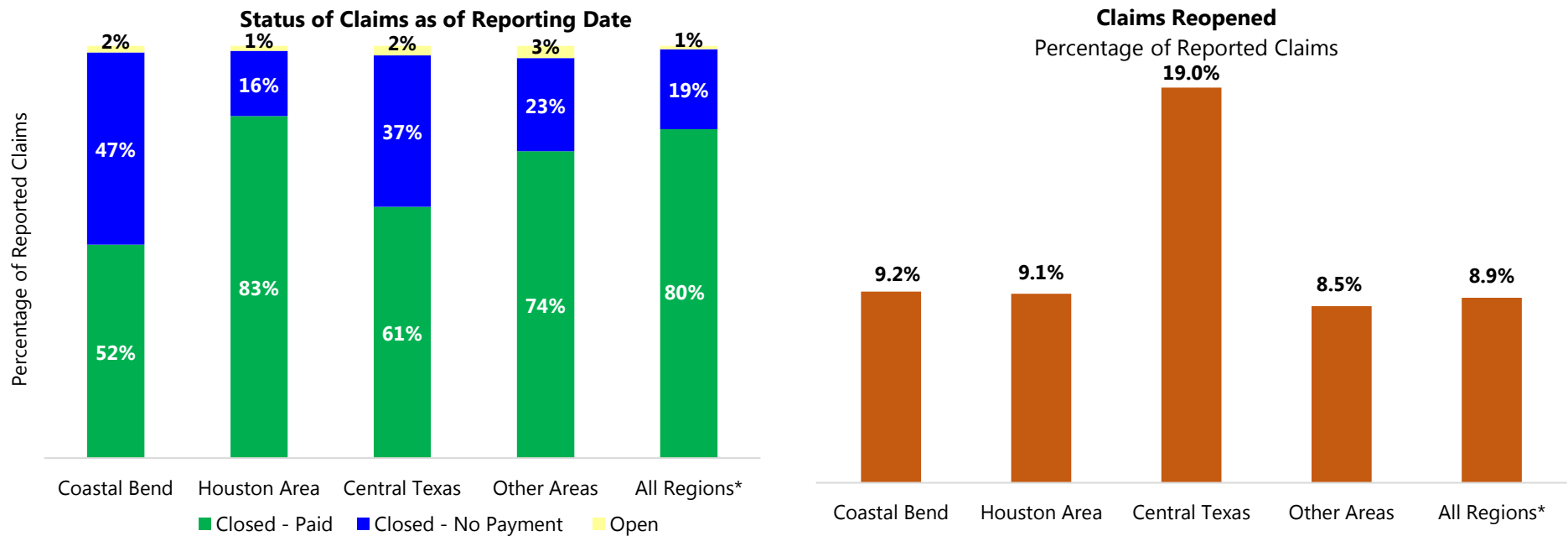
<sup>9</sup> Includes Jefferson, Hardin, and Orange counties.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Flood Insurance<sup>10</sup> Data by Region

About **1 percent** of flood claims were open as of December 31, 2018. About **9 percent** of flood claims were reopened as of December 30, 2018. Regions with higher percentages of claims closed without payment, such as Central Texas, also experienced higher percentages of claims reopened. However, there are relatively few claims in these regions (about **790** claims for Central Texas and Other Areas combined), which tends to increase the volatility in the data.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **4 percent** of all claims and includes amounts for all ZIP codes that had fewer than five claims.

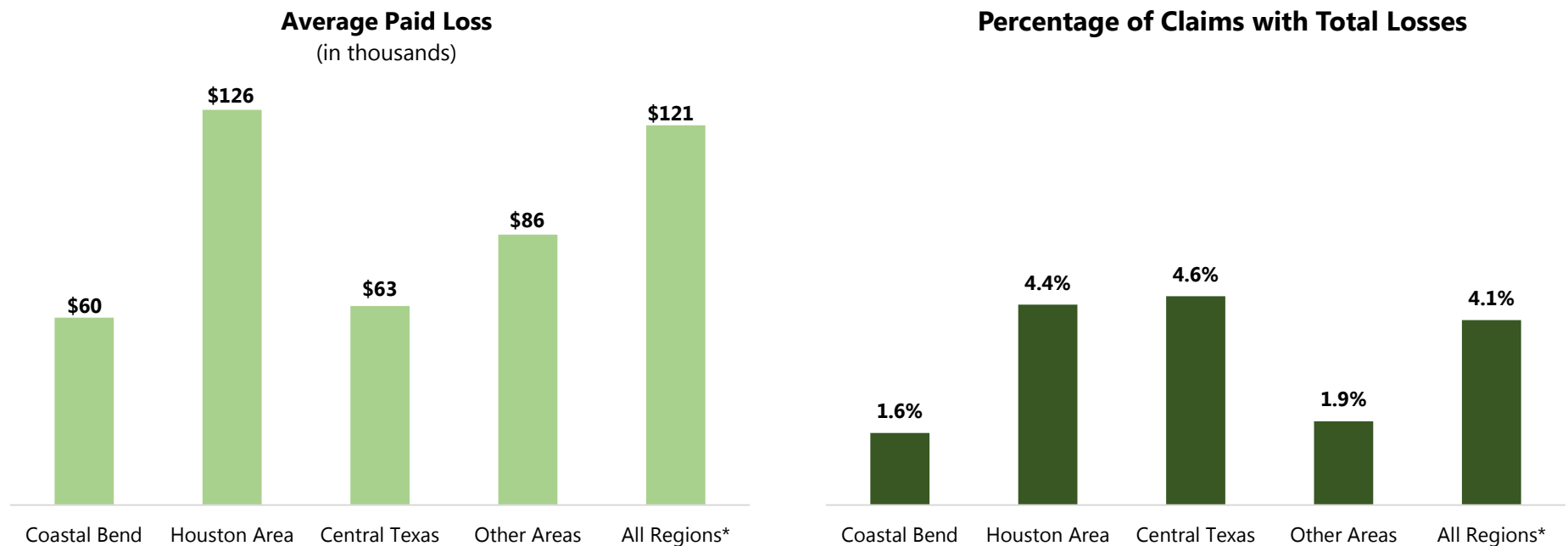
<sup>10</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Flood Insurance<sup>11</sup> Data by Region

The data shows variation in the average flood loss, with the highest average flood loss in the Houston Area and Southeast Texas region, and the lowest in the Coastal Bend and Central Texas regions. The data shows that about **4 percent** of flood claims involved total losses.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **4 percent** of all claims and includes amounts for all ZIP codes that had fewer than five claims.

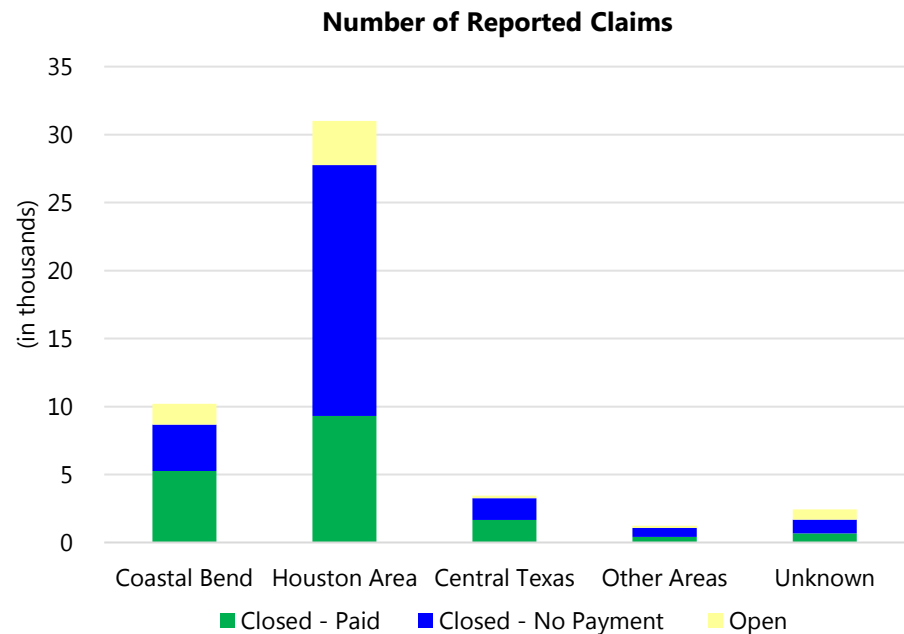
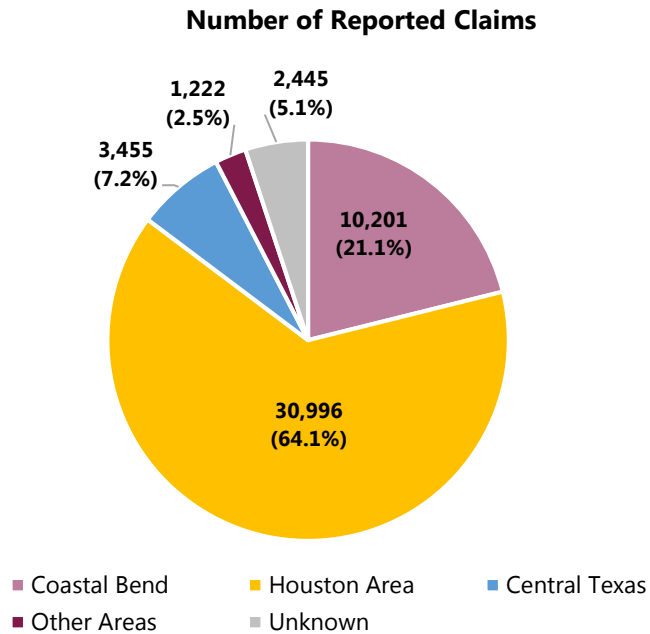
<sup>11</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Commercial Property Data by Region

Most 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. About **12 percent** of commercial property claims are still open.



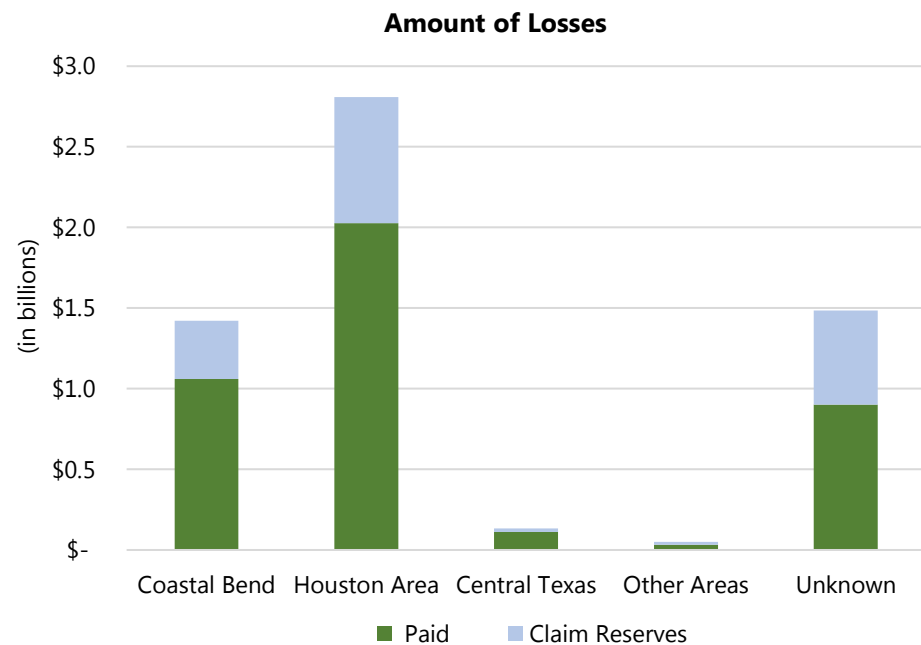
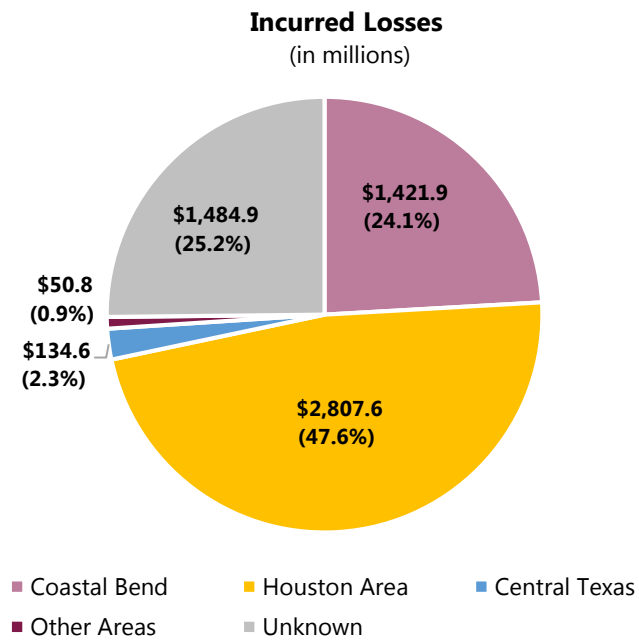


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Commercial Property Data by Region

Most commercial property losses are in the Coastal Bend and Houston Area regions. Together, these two regions make up about **70 percent** of commercial property losses. There is a disproportionate amount of losses in the "unknown" region (**25 percent**) when compared to the number of claims (**5 percent**). The "unknown" claims are mainly from large risk and surplus lines insurers, and these insurers have a higher average loss for commercial property when compared to other insurers.

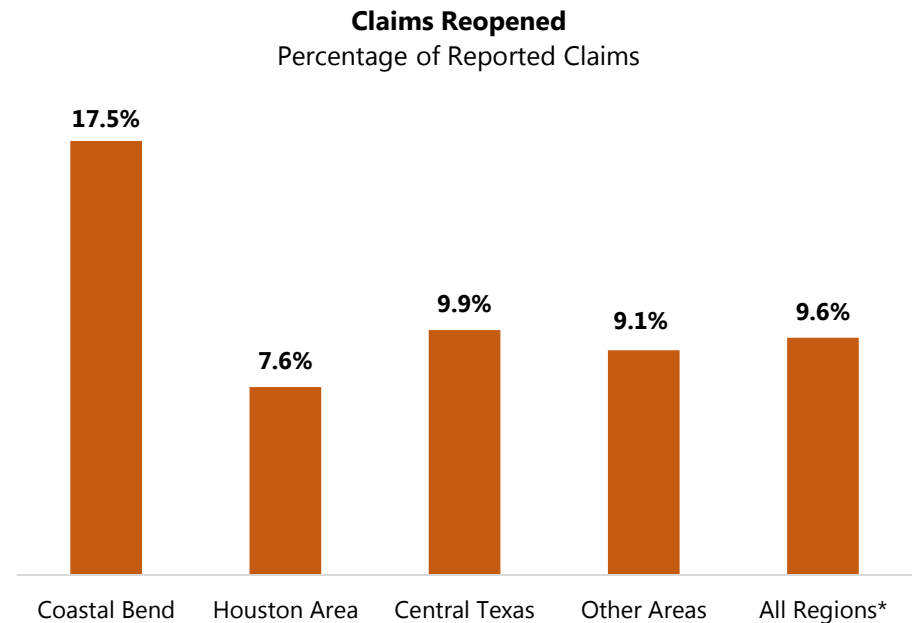
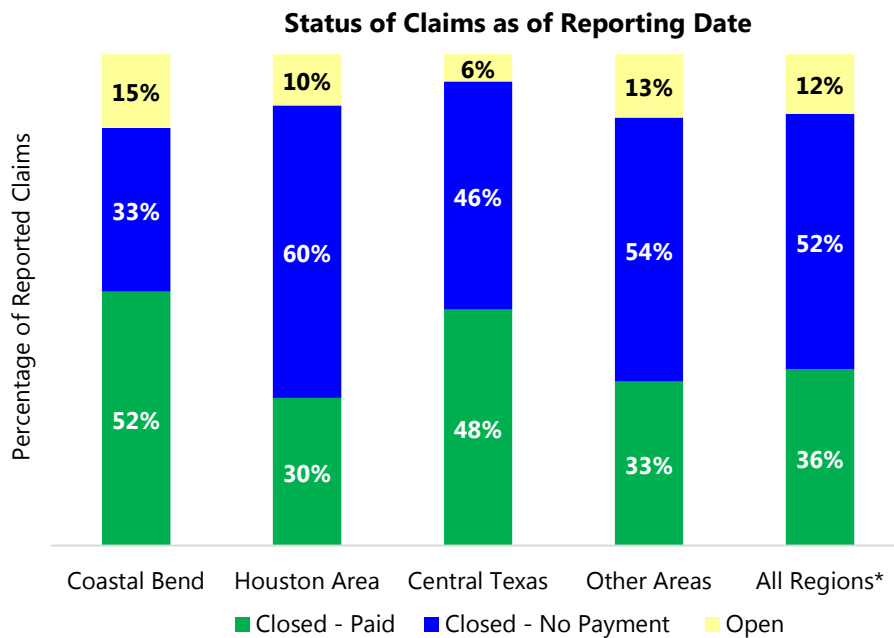


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Commercial Property Data by Region

About **12 percent** of commercial property claims are still open, with about **36 percent** paid and about **52 percent** closed with no payment. These percentages show some differences by region. About **10 percent** of all commercial property claims were reopened, but this percentage varies by region, with **18 percent** of claims reopened in the Coastal Bend region.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **5 percent** of all claims and has **28 percent** closed with payment, **41 percent** closed without payment, **31 percent** open, and **1.6 percent** reopened.

# Final Compilation of Hurricane Harvey Data

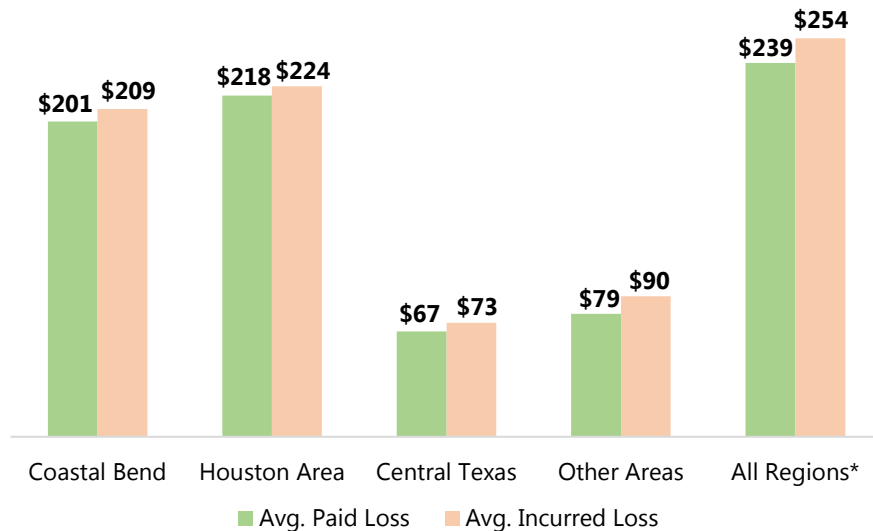
Data through December 31, 2018

## Commercial Property Data by Region

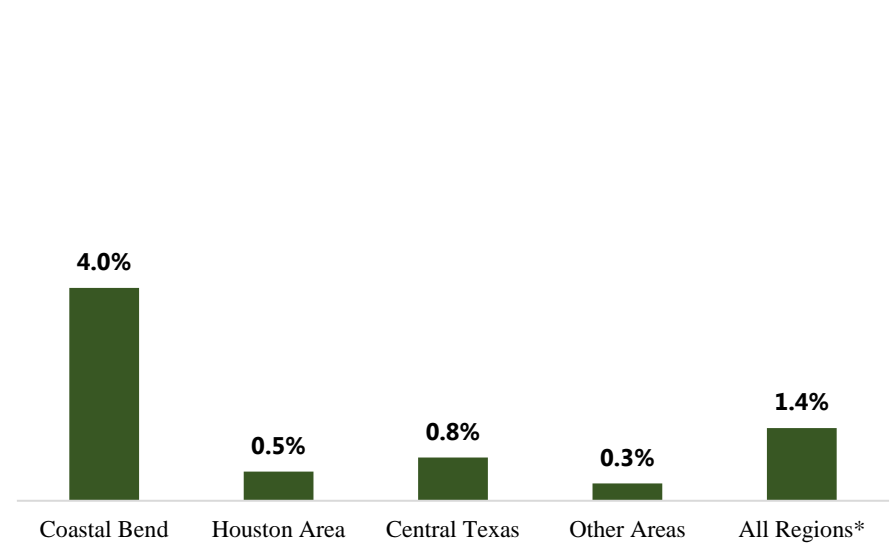
Coastal Bend and Houston Area regions have the highest average commercial property losses. There are few total losses for commercial property (**1.4 percent**), with the Coastal Bend region having the highest percentage (**4 percent**).

**Average Loss\*\***

(in thousands)



**Percentage of Claims with Total Losses**



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **5 percent** of all claims and has an average paid loss of **\$1,337,000**, an average incurred loss of **\$1,038,000**; **2 percent** involve total losses.

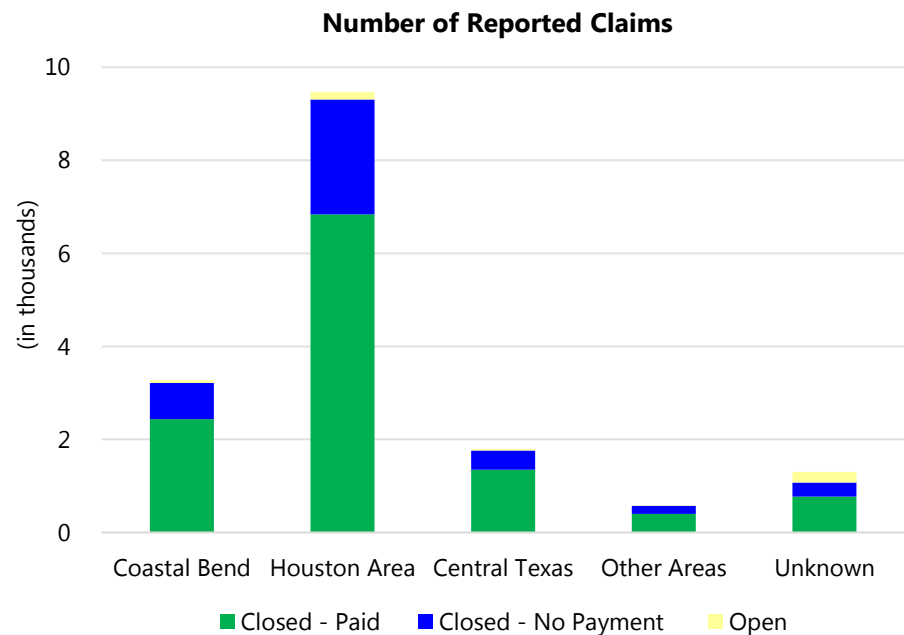
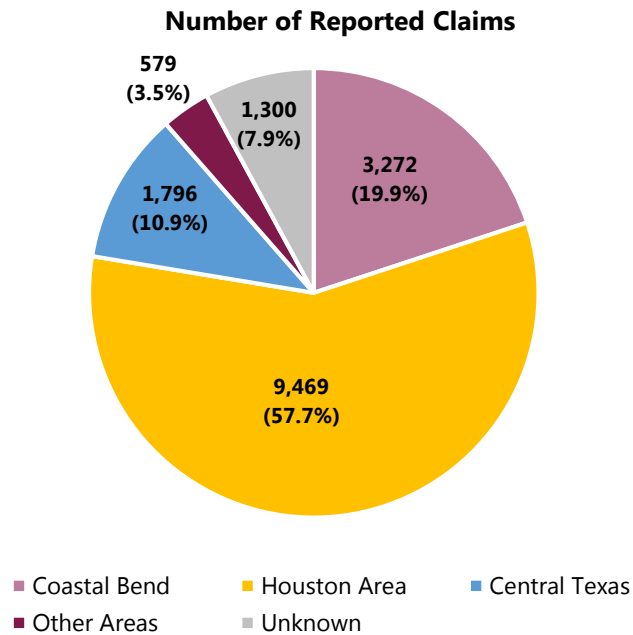
\*\*Average paid loss is calculated as total paid losses divided by the number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by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

# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Data for All Other Lines of Insurance by Region

"All other lines of insurance" 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 about **2 percent** of all Hurricane Harvey claims and about **4 percent** of 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).

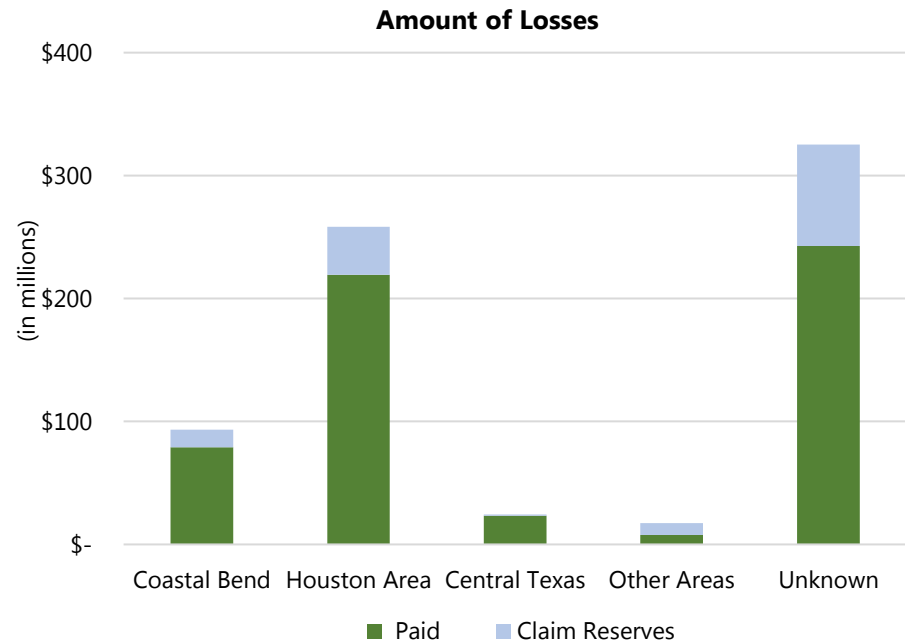
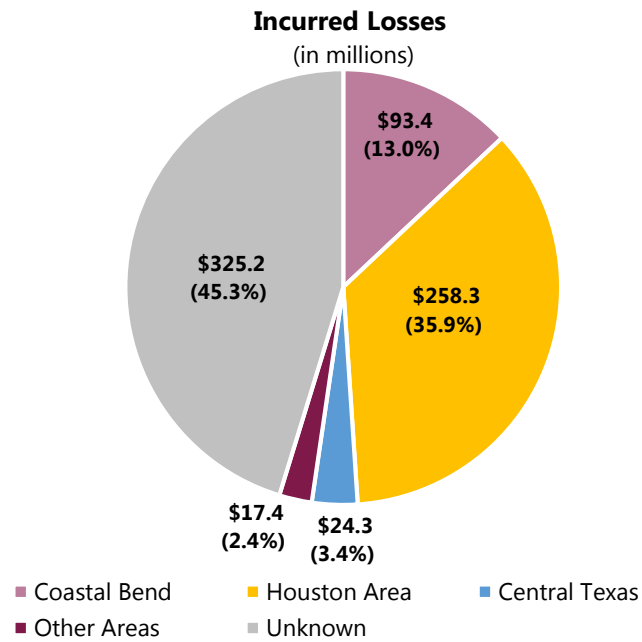


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Data for All Other Lines of Insurance by Region

For all other lines of insurance, almost half of the losses are in the Coastal Bend and Houston Area regions, but a large percentage of losses (about **45 percent**) have an unknown location.

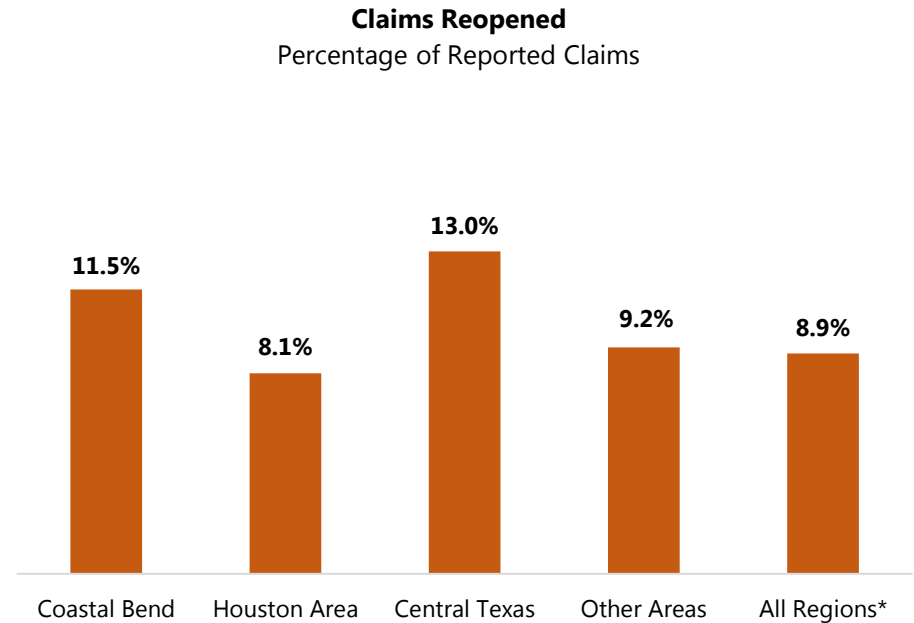
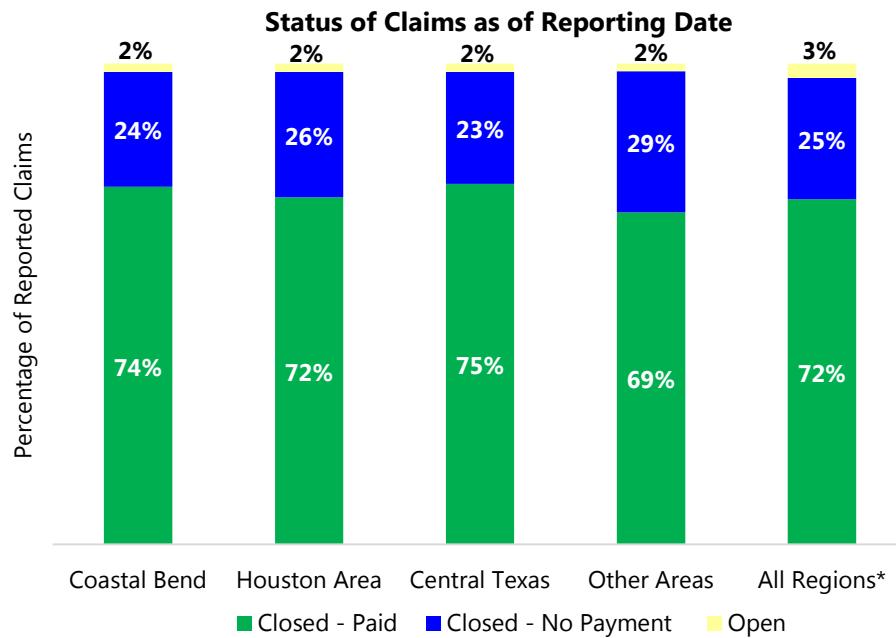


# Final Compilation of Hurricane Harvey Data

Data through December 31, 2018

## Data for All Other Lines of Insurance by Region

For all other lines of insurance, **72 percent** of claims are paid, **25 percent** are closed with no loss payment, **3 percent** are still open, and about **9 percent** were reopened. These percentages vary by region.



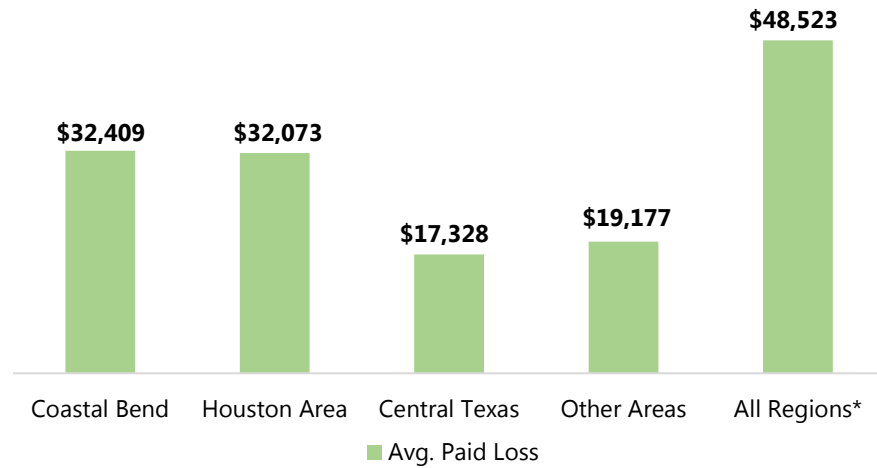
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **8 percent** of all claims and have **59 percent** closed with payment, **24 percent** closed without payment, **17 percent** open, and **2.3 percent** reopened.

# Final Compilation of Hurricane Harvey Data

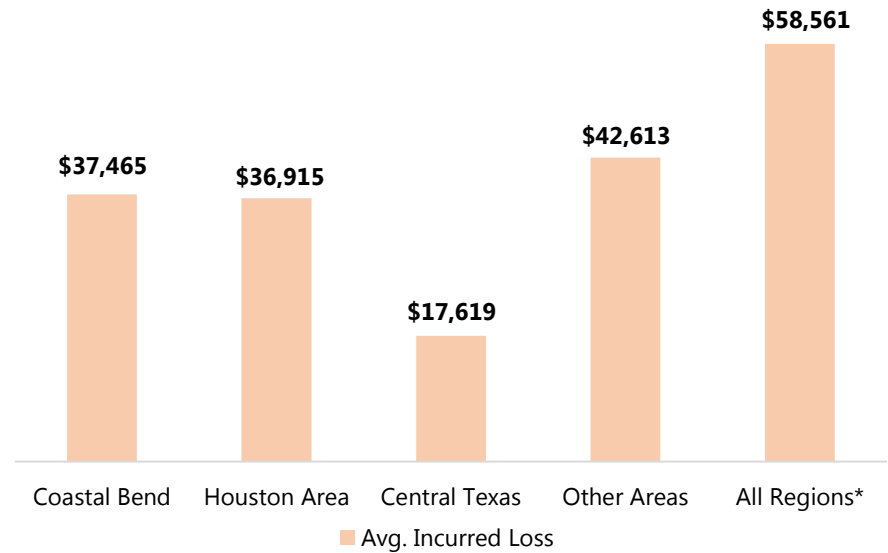
Data through December 31, 2018

## Data for All Other Lines of Insurance by 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 **8 percent** of all claims and has an average paid loss of **\$316,038** and an average incurred loss of **\$327,160**.

\*\*Average paid loss is calculated as total paid losses divided by the 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 the number of open claims.

# Hurricane Harvey Data Call

Updated Data through December 31, 2018

## 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** mean 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 reserves for business directly written.



## Hurricane Harvey Data Call

Updated Data through December 31, 2018

**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 (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.

**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 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.

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**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.

### **Types of Insurance**

**Actual Cash Value (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.

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**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 resulting from a covered peril. Business interruption coverage may be purchased separately or purchased as part of a commercial property policy. For this 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 the coverage provided for the residence, it provides coverage for farm buildings and farm equipment. For this presentation, farmowners insurance is included with commercial property.

**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 the 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 this data call, homeowners insurance also includes condominium unit owners and renters insurance. Renters and condominium unit owners insurance provides coverage for the contents of renters and condominium

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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 things like 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** mean, for this data call, homeowners insurance, residential dwelling insurance, mobile homeowners insurance, and personal automobile insurance.

**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.

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**Replacement cost value (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.<sup>12</sup> 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.

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<sup>12</sup> 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)**

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	Days to Close
Angelina	614	60.1%	37.8%	2.1%	34.2%	14.7%	\$ 8,797,852	\$ 9,238,895	\$ 23,842	\$ 24,186	106.3
Aransas	13,564	65.9%	28.4%	5.7%	46.5%	12.3%	\$ 530,717,229	\$ 558,288,574	\$ 59,418	\$ 57,514	108.2
Atascosa	115	66.1%	32.2%	1.7%	18.3%	16.5%	\$ 574,934	\$ 581,970	\$ 7,565	\$ 7,461	48.7
Austin	765	56.1%	42.2%	1.7%	12.0%	17.3%	\$ 4,058,671	\$ 4,088,730	\$ 9,461	\$ 9,251	64.6
Bastrop	1,332	50.7%	47.0%	2.3%	16.8%	4.8%	\$ 4,090,034	\$ 4,283,258	\$ 6,059	\$ 6,067	41.7
Bee	1,006	74.0%	24.0%	2.1%	18.6%	2.7%	\$ 5,069,719	\$ 5,196,561	\$ 6,814	\$ 6,793	70.7
Bexar	4,809	50.9%	47.7%	1.3%	19.9%	9.1%	\$ 18,272,680	\$ 18,842,064	\$ 7,461	\$ 7,498	43.9
Brazoria	21,261	49.7%	49.6%	0.7%	20.1%	23.1%	\$ 106,382,926	\$ 107,903,549	\$ 10,074	\$ 10,071	47.9
Brazos	1,930	46.8%	52.4%	0.7%	20.8%	8.4%	\$ 7,637,646	\$ 7,924,357	\$ 8,449	\$ 8,632	41.7
Burleson	209	56.5%	42.1%	1.4%	9.1%	8.6%	\$ 832,875	\$ 858,659	\$ 7,058	\$ 7,096	49.9
Caldwell	767	60.6%	37.5%	1.8%	16.4%	3.4%	\$ 2,495,251	\$ 2,566,120	\$ 5,366	\$ 5,357	50.4
Calhoun	4,471	72.2%	26.5%	1.3%	45.5%	3.3%	\$ 40,224,119	\$ 40,986,334	\$ 12,461	\$ 12,469	84.1
Cameron	332	63.3%	35.5%	1.2%	12.7%	33.1%	\$ 2,253,355	\$ 2,273,136	\$ 10,730	\$ 10,622	41.8
Chambers	4,469	51.0%	48.2%	0.8%	19.4%	27.1%	\$ 27,365,839	\$ 27,720,487	\$ 12,008	\$ 11,979	51.5
Colorado	542	57.2%	41.7%	1.1%	12.0%	19.4%	\$ 2,271,088	\$ 2,295,990	\$ 7,326	\$ 7,266	44.6
Comal	2,127	54.4%	43.7%	1.9%	22.7%	4.3%	\$ 8,255,870	\$ 8,756,882	\$ 7,136	\$ 7,316	49.8
De Witt	1,664	78.1%	20.9%	1.0%	19.8%	3.2%	\$ 10,117,718	\$ 10,255,688	\$ 7,783	\$ 7,787	87.3
Fayette	754	56.5%	41.5%	2.0%	11.3%	15.1%	\$ 4,591,948	\$ 4,781,604	\$ 10,779	\$ 10,843	54.4
Fort Bend	37,709	46.1%	52.6%	1.3%	19.2%	17.0%	\$ 205,634,583	\$ 212,934,648	\$ 11,819	\$ 11,910	50.8
Galveston	45,009	56.0%	43.3%	0.7%	20.8%	33.5%	\$ 292,806,812	\$ 295,466,866	\$ 11,619	\$ 11,580	51.1
Goliad	984	83.3%	14.5%	2.1%	18.5%	4.5%	\$ 9,667,220	\$ 9,773,715	\$ 11,789	\$ 11,622	84.2
Gonzales	689	67.2%	31.8%	1.0%	16.0%	3.5%	\$ 3,186,022	\$ 3,215,460	\$ 6,881	\$ 6,841	59.1
Grimes	377	51.2%	46.2%	2.7%	15.9%	11.4%	\$ 1,154,217	\$ 1,193,925	\$ 5,980	\$ 5,881	48.9

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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	Days to Close
Guadalupe	2,555	58.4%	41.2%	0.5%	20.9%	2.5%	\$ 10,668,860	\$ 10,905,008	\$ 7,156	\$ 7,255	47.6
Hardin	6,302	55.0%	43.4%	1.7%	17.5%	32.5%	\$ 48,352,935	\$ 48,761,821	\$ 13,963	\$ 13,666	50.7
Harris	262,478	53.2%	45.7%	1.0%	16.6%	29.3%	\$ 1,666,529,371	\$ 1,707,637,705	\$ 11,925	\$ 11,983	48.0
Hays	2,703	53.9%	45.0%	1.1%	22.8%	4.1%	\$ 9,370,975	\$ 10,173,211	\$ 6,432	\$ 6,841	44.2
Hidalgo	673	74.9%	24.8%	0.3%	15.8%	45.5%	\$ 7,152,216	\$ 7,236,479	\$ 14,191	\$ 14,301	51.6
Jackson	1,394	74.6%	23.7%	1.6%	18.1%	3.2%	\$ 8,246,292	\$ 8,378,206	\$ 7,929	\$ 7,882	76.3
Jasper	1,494	55.0%	42.6%	2.4%	16.7%	20.7%	\$ 8,151,052	\$ 8,272,699	\$ 9,916	\$ 9,642	44.8
Jefferson	41,986	53.0%	45.7%	1.3%	18.8%	28.6%	\$ 229,995,546	\$ 234,764,340	\$ 10,341	\$ 10,302	53.1
Jim Wells	271	59.0%	38.4%	2.6%	13.3%	8.5%	\$ 1,122,436	\$ 1,201,870	\$ 7,015	\$ 7,197	48.1
Karnes	420	69.5%	26.7%	3.8%	14.5%	3.3%	\$ 1,978,332	\$ 1,999,312	\$ 6,775	\$ 6,491	53.5
Kerr	103	64.1%	34.0%	1.9%	21.4%	36.9%	\$ 808,848	\$ 812,459	\$ 12,255	\$ 11,948	47.2
Kleberg	217	59.4%	40.6%	0.0%	24.0%	14.7%	\$ 1,073,095	\$ 1,073,095	\$ 8,319	\$ 8,319	40.5
Lavaca	1,358	68.2%	30.5%	1.3%	12.6%	3.7%	\$ 6,306,047	\$ 6,395,856	\$ 6,810	\$ 6,775	77.9
Lee	309	52.8%	45.6%	1.6%	13.3%	7.1%	\$ 1,103,973	\$ 1,114,958	\$ 6,773	\$ 6,637	46.1
Leon	95	55.8%	42.1%	2.1%	30.5%	17.9%	\$ 554,237	\$ 607,820	\$ 10,457	\$ 11,051	47.5
Liberty	5,538	57.0%	41.9%	1.0%	19.8%	25.9%	\$ 33,340,568	\$ 33,803,475	\$ 10,554	\$ 10,508	44.8
Live Oak	71	63.4%	36.6%	0.0%	15.5%	7.0%	\$ 518,970	\$ 518,970	\$ 11,533	\$ 11,533	69.3
Madison	102	54.9%	42.2%	2.9%	13.7%	17.6%	\$ 407,610	\$ 420,024	\$ 7,279	\$ 7,119	42.2
Matagorda	2,277	59.9%	38.8%	1.4%	23.5%	9.8%	\$ 10,692,753	\$ 10,840,500	\$ 7,845	\$ 7,777	55.7
Montgomery	14,366	49.1%	49.8%	1.1%	21.1%	19.0%	\$ 83,223,369	\$ 85,373,723	\$ 11,803	\$ 11,849	44.7
Newton	520	58.1%	39.8%	2.1%	19.2%	21.0%	\$ 3,457,183	\$ 3,497,169	\$ 11,448	\$ 11,173	46.9
Nueces	44,258	67.3%	30.1%	2.5%	45.7%	3.0%	\$ 360,289,078	\$ 379,059,960	\$ 12,088	\$ 12,256	76.0
Orange	22,123	61.0%	37.6%	1.4%	16.3%	36.6%	\$ 176,050,018	\$ 179,621,168	\$ 13,044	\$ 13,013	51.9
Polk	1,008	54.6%	44.2%	1.2%	21.9%	17.2%	\$ 5,233,143	\$ 5,371,073	\$ 9,515	\$ 9,557	43.9
Refugio	2,081	78.1%	17.3%	4.6%	28.1%	9.9%	\$ 60,069,492	\$ 61,575,894	\$ 36,966	\$ 35,779	103.6
Sabine	273	58.6%	38.5%	2.9%	29.3%	15.0%	\$ 2,550,661	\$ 2,651,704	\$ 15,942	\$ 15,784	52.6

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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	Days to Close
San Jacinto	699	46.4%	52.6%	1.0%	21.0%	15.2%	\$ 3,701,464	\$ 3,809,005	\$ 11,424	\$ 11,508	50.0
San Patricio	15,392	70.1%	27.9%	2.0%	46.0%	4.5%	\$ 192,731,084	\$ 200,349,154	\$ 17,864	\$ 18,045	81.7
Travis	6,713	46.7%	52.4%	0.9%	24.3%	4.8%	\$ 20,557,658	\$ 22,870,627	\$ 6,557	\$ 7,163	39.2
Trinity	171	59.1%	39.8%	1.2%	17.0%	15.8%	\$ 634,359	\$ 656,374	\$ 6,281	\$ 6,373	45.2
Tyler	591	55.0%	43.8%	1.2%	21.2%	14.7%	\$ 2,725,690	\$ 2,779,324	\$ 8,387	\$ 8,371	46.5
Victoria	18,645	81.1%	17.1%	1.9%	26.1%	3.9%	\$ 158,670,115	\$ 163,623,373	\$ 10,500	\$ 10,580	89.3
Walker	876	51.6%	46.5%	1.9%	19.1%	15.5%	\$ 3,540,086	\$ 3,654,009	\$ 7,832	\$ 7,791	41.5
Waller	788	51.8%	47.1%	1.1%	15.9%	18.3%	\$ 3,920,204	\$ 4,035,788	\$ 9,608	\$ 9,678	43.6
Washington	452	51.8%	46.5%	1.8%	16.4%	12.8%	\$ 1,914,335	\$ 1,943,049	\$ 8,181	\$ 8,029	60.1
Wharton	2,023	57.9%	40.2%	1.9%	9.2%	27.1%	\$ 11,819,382	\$ 12,041,429	\$ 10,085	\$ 9,952	43.8
Willacy	16	62.5%	37.5%	0.0%	31.3%	62.5%	\$ 69,463	\$ 69,463	\$ 6,946	\$ 6,946	32.5
Williamson	2,517	48.4%	51.0%	0.7%	24.3%	5.2%	\$ 7,635,266	\$ 8,214,829	\$ 6,274	\$ 6,657	37.4
Wilson	761	62.9%	34.0%	3.0%	16.2%	4.7%	\$ 3,676,835	\$ 3,737,355	\$ 7,676	\$ 7,445	55.7
Unknown	3,927	70.5%	27.7%	1.8%	12.6%	46.4%	\$ 56,386,717	\$ 58,218,927	\$ 20,364	\$ 20,500	72.0
Other	2,842	71.0%	28.5%	0.5%	27.8%	20.1%	\$ 21,972,578	\$ 23,673,227	\$ 10,888	\$ 11,650	48.0
<b>All Counties</b>	<b>616,887</b>	<b>56.3%</b>	<b>42.3%</b>	<b>1.4%</b>	<b>21.8%</b>	<b>23.1%</b>	<b>\$4,523,660,902</b>	<b>\$4,661,171,904</b>	<b>\$ 13,021</b>	<b>\$ 13,099</b>	<b>55.1</b>



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**Appendix III: Loss Data by County (Other Lines)**

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	126	36.5%	54.0%	9.5%	15.1%	4.0%	\$ 2,447,568	\$ 3,117,702	\$ 53,208	\$ 53,753
Aransas	4,116	53.7%	41.2%	5.2%	15.3%	13.9%	\$ 302,083,284	\$ 354,910,529	\$ 136,751	\$ 146,536
Atascosa	57	73.7%	24.6%	1.8%	19.3%	36.8%	\$ 10,381,350	\$ 10,384,423	\$ 247,175	\$ 241,498
Austin	258	62.8%	36.4%	0.8%	12.4%	7.4%	\$ 9,273,239	\$ 9,916,883	\$ 57,242	\$ 60,469
Bastrop	209	61.2%	36.4%	2.4%	11.0%	7.7%	\$ 2,533,437	\$ 2,791,982	\$ 19,792	\$ 20,992
Bee	231	62.3%	32.0%	5.6%	4.3%	1.7%	\$ 5,862,859	\$ 8,565,214	\$ 40,714	\$ 54,556
Bexar	970	65.4%	30.6%	4.0%	14.9%	27.6%	\$ 24,125,760	\$ 27,843,159	\$ 38,053	\$ 41,372
Brazoria	5,430	70.0%	27.4%	2.6%	9.5%	7.6%	\$ 306,681,490	\$ 333,759,034	\$ 80,684	\$ 84,689
Brazos	412	43.7%	51.9%	4.4%	7.3%	7.3%	\$ 16,486,060	\$ 17,110,802	\$ 91,589	\$ 86,418
Burleson	67	70.1%	29.9%	0.0%	7.5%	6.0%	\$ 1,094,147	\$ 1,095,467	\$ 23,280	\$ 23,308
Caldwell	130	50.8%	46.9%	2.3%	13.8%	10.8%	\$ 939,390	\$ 961,908	\$ 14,233	\$ 13,941
Calhoun	741	49.0%	42.5%	8.5%	18.1%	4.7%	\$ 27,037,142	\$ 115,143,038	\$ 74,482	\$ 270,289
Cameron	112	50.0%	40.2%	9.8%	3.6%	4.5%	\$ 2,225,020	\$ 5,896,966	\$ 39,732	\$ 88,014
Chambers	940	61.3%	32.7%	6.1%	9.8%	10.5%	\$ 61,895,901	\$ 115,744,080	\$ 107,458	\$ 182,850
Colorado	149	57.7%	34.9%	7.4%	6.0%	6.0%	\$ 7,080,132	\$ 8,799,141	\$ 82,327	\$ 90,713
Comal	173	64.2%	30.6%	5.2%	11.6%	14.5%	\$ 1,989,786	\$ 2,132,084	\$ 17,926	\$ 17,767
De Witt	424	73.3%	25.2%	1.4%	13.7%	3.3%	\$ 24,097,788	\$ 25,065,165	\$ 77,485	\$ 79,070
Fayette	238	55.5%	41.2%	3.4%	11.3%	7.1%	\$ 5,995,145	\$ 6,453,248	\$ 45,418	\$ 46,095
Fort Bend	4,653	49.2%	46.6%	4.1%	6.8%	7.7%	\$ 252,464,273	\$ 276,815,440	\$ 110,198	\$ 111,439
Galveston	10,129	71.6%	25.4%	2.9%	11.6%	15.3%	\$ 779,201,493	\$ 814,293,615	\$ 107,387	\$ 107,825
Goliad	224	74.1%	21.0%	4.9%	8.9%	4.9%	\$ 3,474,831	\$ 3,594,892	\$ 20,933	\$ 20,310
Gonzales	218	63.8%	33.5%	2.8%	9.6%	5.0%	\$ 1,655,837	\$ 4,744,105	\$ 11,912	\$ 32,718
Grimes	153	43.8%	24.8%	31.4%	5.9%	6.5%	\$ 1,814,727	\$ 1,861,713	\$ 27,085	\$ 16,189

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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
Guadalupe	244	64.3%	35.2%	0.4%	12.3%	9.0%	\$ 1,894,935	\$ 1,904,003	\$ 12,070	\$ 12,051
Hardin	1,174	74.2%	24.0%	1.8%	10.6%	18.2%	\$ 101,505,979	\$ 104,529,873	\$ 116,540	\$ 117,186
Harris	68,888	66.4%	29.4%	4.2%	7.7%	9.0%	\$ 6,173,216,585	\$ 7,043,768,804	\$ 134,972	\$ 144,838
Hays	227	59.9%	37.0%	3.1%	12.8%	15.9%	\$ 2,467,695	\$ 3,026,332	\$ 18,145	\$ 21,163
Hidalgo	258	56.2%	40.3%	3.5%	3.1%	4.3%	\$ 7,013,060	\$ 8,452,934	\$ 48,366	\$ 54,889
Jackson	369	64.0%	30.9%	5.1%	5.4%	3.3%	\$ 5,783,907	\$ 6,186,957	\$ 24,508	\$ 24,263
Jasper	250	52.0%	42.8%	5.2%	9.6%	8.0%	\$ 8,600,431	\$ 8,692,557	\$ 66,157	\$ 60,787
Jefferson	9,999	69.2%	26.8%	4.0%	9.8%	7.4%	\$ 909,686,895	\$ 1,016,826,421	\$ 131,477	\$ 138,930
Jim Wells	105	71.4%	22.9%	5.7%	6.7%	8.6%	\$ 7,385,998	\$ 8,716,923	\$ 98,480	\$ 107,616
Karnes	126	61.9%	32.5%	5.6%	8.7%	4.8%	\$ 1,133,718	\$ 1,143,997	\$ 14,535	\$ 13,459
Kerr	60	73.3%	23.3%	3.3%	20.0%	36.7%	\$ 2,859,672	\$ 3,158,932	\$ 64,993	\$ 68,672
Kleberg	37	62.2%	29.7%	8.1%	5.4%	24.3%	\$ 612,705	\$ 654,753	\$ 26,639	\$ 25,183
Lavaca	293	61.1%	37.5%	1.4%	13.3%	5.5%	\$ 4,268,219	\$ 4,430,497	\$ 23,845	\$ 24,210
Lee	101	54.5%	42.6%	3.0%	7.9%	3.0%	\$ 613,435	\$ 660,953	\$ 11,153	\$ 11,396
Leon	43	32.6%	62.8%	4.7%	14.0%	7.0%	\$ 317,403	\$ 373,345	\$ 22,672	\$ 23,334
Liberty	974	65.5%	31.9%	2.6%	11.5%	11.4%	\$ 45,068,295	\$ 46,428,840	\$ 70,640	\$ 70,028
Live Oak	44	56.8%	40.9%	2.3%	2.3%	18.2%	\$ 335,865	\$ 343,368	\$ 13,435	\$ 13,206
Madison	22	45.5%	50.0%	4.5%	4.5%	4.5%	\$ 161,459	\$ 169,365	\$ 16,146	\$ 15,397
Matagorda	550	48.7%	44.9%	6.4%	11.1%	4.9%	\$ 21,888,937	\$ 26,781,474	\$ 81,675	\$ 88,388
Montgomery	4,143	67.6%	29.3%	3.2%	10.0%	12.7%	\$ 243,298,600	\$ 272,736,665	\$ 86,923	\$ 93,084
Newton	124	54.8%	41.1%	4.0%	10.5%	6.5%	\$ 2,432,644	\$ 3,272,444	\$ 35,774	\$ 44,828
Nueces	7,986	54.0%	36.7%	9.3%	15.3%	7.1%	\$ 607,228,818	\$ 735,348,688	\$ 140,823	\$ 145,441
Orange	5,255	76.8%	21.0%	2.2%	10.1%	9.4%	\$ 408,205,656	\$ 424,183,246	\$ 101,116	\$ 102,114
Polk	170	45.9%	48.8%	5.3%	11.8%	8.2%	\$ 1,757,715	\$ 3,914,785	\$ 22,535	\$ 44,998
Refugio	508	57.7%	28.5%	13.8%	10.2%	6.9%	\$ 27,499,907	\$ 32,565,749	\$ 93,856	\$ 89,713
Sabine	62	40.3%	50.0%	9.7%	9.7%	4.8%	\$ 744,621	\$ 998,227	\$ 29,785	\$ 32,201

**Hurricane Harvey Data Call**  
Updated Data through December 31, 2018

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
San Jacinto	85	56.5%	40.0%	3.5%	15.3%	11.8%	\$ 918,569	\$ 1,048,403	\$ 19,137	\$ 20,557
San Patricio	2,227	57.3%	30.8%	11.9%	16.7%	13.0%	\$ 169,124,849	\$ 218,376,946	\$ 132,647	\$ 141,803
Travis	1,031	45.1%	46.4%	8.5%	10.5%	10.2%	\$ 32,509,332	\$ 46,562,401	\$ 69,913	\$ 84,200
Trinity	74	24.3%	59.5%	16.2%	9.5%	13.5%	\$ 304,360	\$ 847,999	\$ 16,909	\$ 28,267
Tyler	133	57.9%	39.1%	3.0%	7.5%	9.8%	\$ 1,331,874	\$ 1,475,764	\$ 17,297	\$ 18,219
Victoria	2,766	61.4%	30.3%	8.3%	8.9%	4.2%	\$ 146,349,157	\$ 188,413,765	\$ 86,138	\$ 97,674
Walker	148	50.7%	39.9%	9.5%	6.8%	27.0%	\$ 3,100,760	\$ 3,814,399	\$ 41,343	\$ 42,858
Waller	252	63.5%	31.0%	5.6%	7.9%	7.1%	\$ 9,287,334	\$ 14,027,759	\$ 58,046	\$ 80,619
Washington	115	40.9%	58.3%	0.9%	10.4%	2.6%	\$ 577,855	\$ 581,133	\$ 12,295	\$ 12,107
Wharton	866	63.0%	33.5%	3.5%	6.1%	8.7%	\$ 35,703,011	\$ 43,342,543	\$ 65,390	\$ 75,247
Willacy	10	10.0%	80.0%	10.0%	30.0%	0.0%	\$ 7,075	\$ 8,125	\$ 7,075	\$ 4,063
Williamson	284	51.8%	44.0%	4.2%	9.2%	10.6%	\$ 4,499,749	\$ 4,868,167	\$ 30,611	\$ 30,617
Wilson	136	61.0%	36.8%	2.2%	5.9%	10.3%	\$ 1,175,490	\$ 1,213,392	\$ 14,163	\$ 14,109
Unknown	7,042	55.5%	34.8%	9.7%	2.2%	5.2%	\$ 1,401,477,211	\$ 2,070,308,746	\$ 358,434	\$ 450,655
Other	313	49.8%	43.5%	6.7%	13.1%	13.7%	\$ 17,888,535	\$ 34,492,502	\$ 114,670	\$ 194,873
<b>All Counties</b>	<b>147,654</b>	<b>64.4%</b>	<b>30.8%</b>	<b>4.8%</b>	<b>9.1%</b>	<b>9.3%</b>	<b>\$12,261,078,971</b>	<b>\$14,539,652,767</b>	<b>\$ 128,966</b>	<b>\$ 142,329</b>

## Hurricane Harvey Data Call

Policy Counts as of June 30, 2017

### 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

## Hurricane Harvey Data Call

Policy Counts as of June 30, 2017

### 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^
Galveston	66,206	58,169	95,363	251,403
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

## Hurricane Harvey Data Call

Policy Counts as of June 30, 2017

### 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^
Matagorda	5,111	3,069	8,320	28,921
Milam	-	29	4,432	19,676
Montgomery	-	20,271	158,920	397,602
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

## Hurricane Harvey Data Call

Policy Counts as of June 30, 2017

### 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^
Wilson	-	195	8,673	36,678
<b>Total</b>	<b>234,842</b>	<b>518,075</b>	<b>2,827,168</b>	<b>7,693,644</b>

\*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](http://bsa.nfipstat.fema.gov/reports/1011.htm#TXT)). Residential and commercial combined.

\*\*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.