

Hurricane Harvey Data Call

Texas Department of Insurance

Data through September 30, 2018

April 25, 2019

Hurricane Harvey Data Call
Updated Data through September 30, 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 mph. 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. Thereafter, 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,¹ 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.

¹ 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 650 companies submitting data through September 30, 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.

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.
- One residential property insurer reported a noticeable decrease in the number of reported claims for mobile homeowners. TDI was unable to resolve the issue as of the publication of this report. As a result, the number of reported claims for mobile homeowners decreased slightly when compared to TDI's data through June 30, 2018.
- Some surplus lines companies had difficulty providing complete data for 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 September 30, 2018, or about 13 months after Hurricane Harvey made landfall. While some companies may have provided data as of early to mid-October, TDI believes any such submissions are small.

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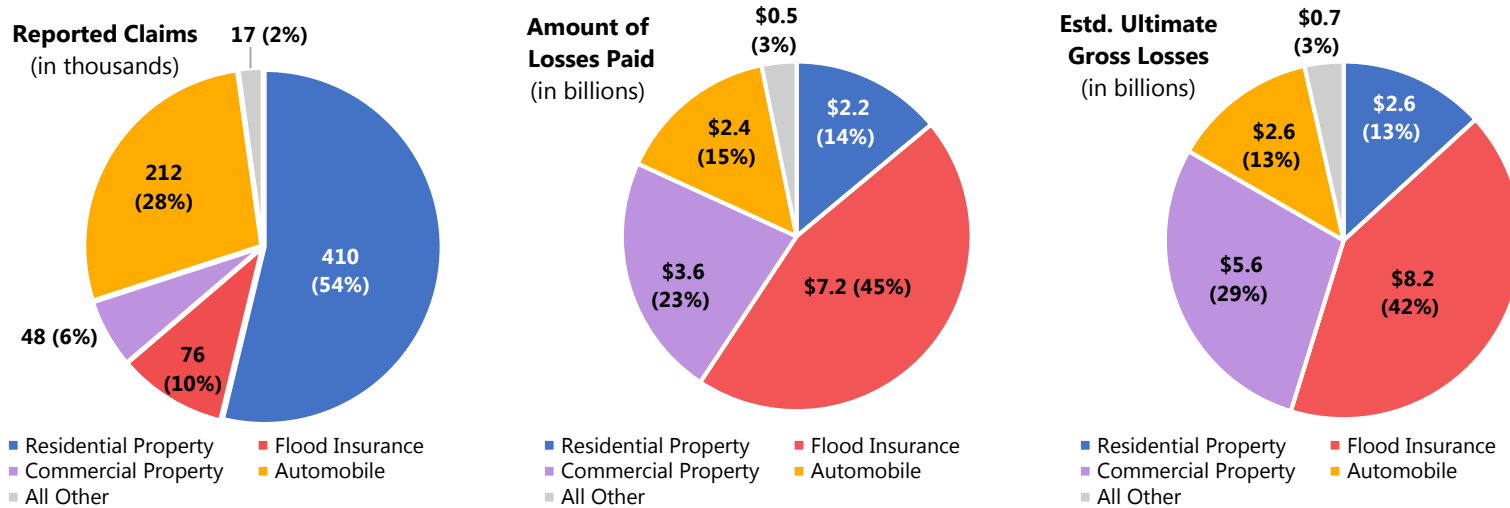
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Executive Summary

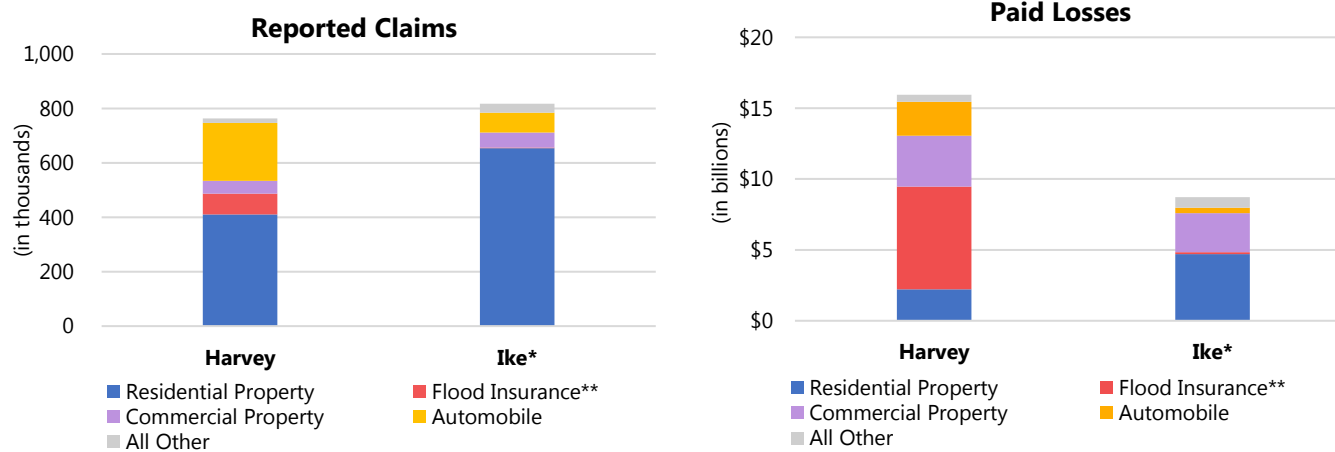
- As of September 30, 2018, Hurricane Harvey generated about **763,000** claims to private insurers, TWIA, and the Texas FAIR Plan Association for all personal and commercial lines of insurance. This includes about **410,000** residential property claims and about **212,000** automobile claims. Residential property consists of homeowners (**261,000** claims), residential dwelling (**132,000** claims), and mobile homeowners (**17,400** claims) (Page 13).
- As of the data call reporting date, insurers have made about **\$16 billion** in claim payments (paid losses). Insurers estimate they will ultimately pay out a total of **\$19.6 billion**. These numbers will change as more claims are reported, settled, and closed (Page 14).
- As of the data call reporting date, insurers have closed about **740,000** claims, which is **97 percent** of all claims. About **23,000** claims remain open. The claims closed include about **400,000** residential property claims (**97 percent** closed), **210,000** automobile claims (**99 percent** closed), **75,000** flood claims (**99 percent** closed), and **56,600** commercial property and other claims (**88 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.



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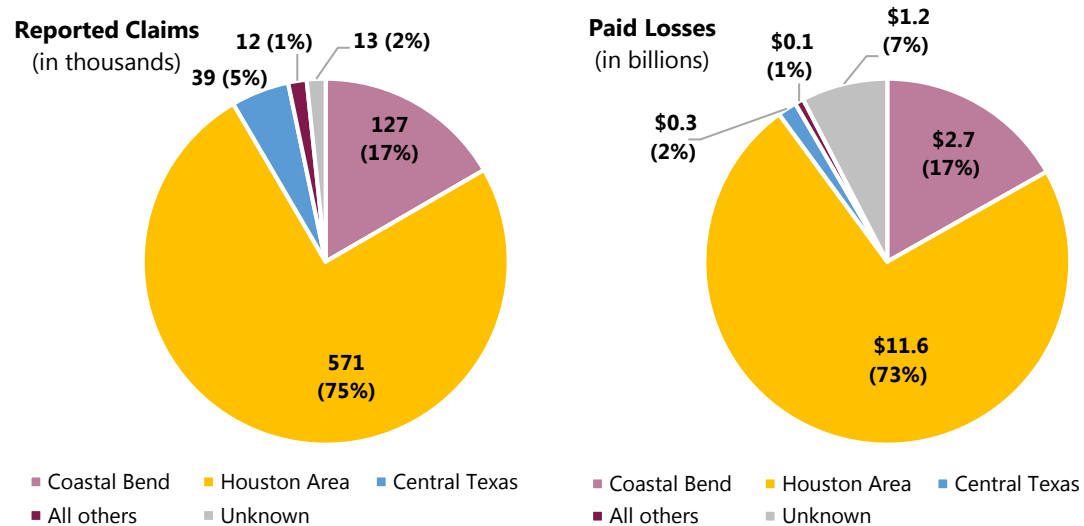
*Hurricane Ike data is as of June 30, 2009.

**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 the data through early June 30, 2018, presented to Senate Business and Commerce Committee on December 10, 2018:
 - The number of reported claims increased less than **1 percent (3,000 claims)**.
 - The number of claims closed increased less than **2 percent (12,700 claims)**. Claims closed with payment increased by **2.5 percent (10,500 claims)**, and claims closed without payment increased by less than **1 percent (2,000 claims)**.
 - The number of open claims decreased from **33,000 claims** to about **22,700**.
 - The percentage of claims closed went from **96 percent** closed to **97 percent** closed.
 - Insurers paid an additional **\$622 million** in losses. Total paid losses increased from **\$15.3 billion** to **\$16 billion**.
 - For residential property, the average time to close a claim increased from **46 days** to **54 days (17 percent)**. For private passenger automobile, the average time to close a claim increased from **44.3 days** to **44.9 days (1 percent)**. For Hurricane 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).

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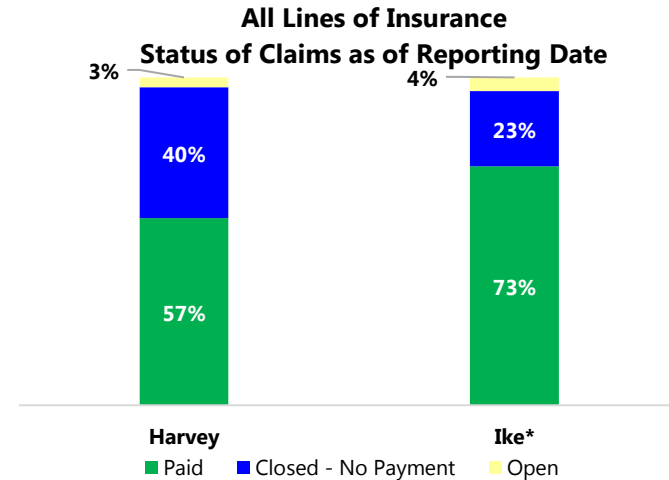
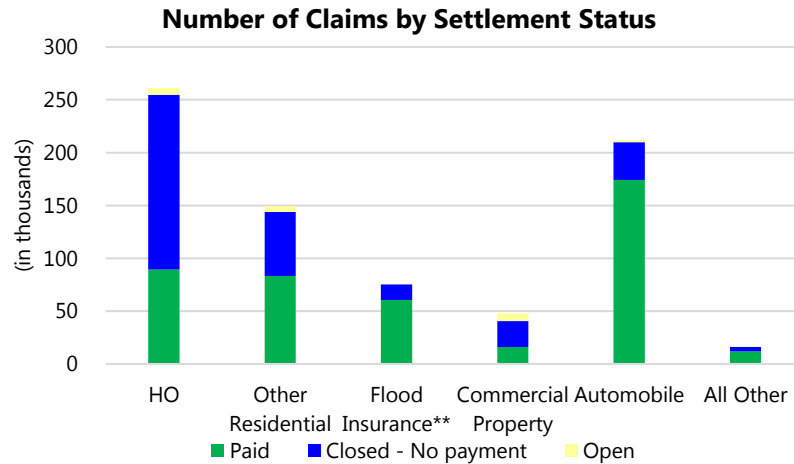
- As of the reporting date, for all types of insurance combined, about **57 percent** of claims are paid (closed with a loss payment), **40 percent** are closed without a loss payment, **3 percent** are still open, and **19 percent** have been reopened. A claim that is open may involve partial payments, 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 expired.
 - 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

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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 21, 27, 32, 37, 41, and 45.

- In comparison to Hurricane Ike, as of June 30, 2009, companies reported that **73 percent** of all Ike claims were closed with payment, **23 percent** were closed without payment, and **4 percent** were still open.



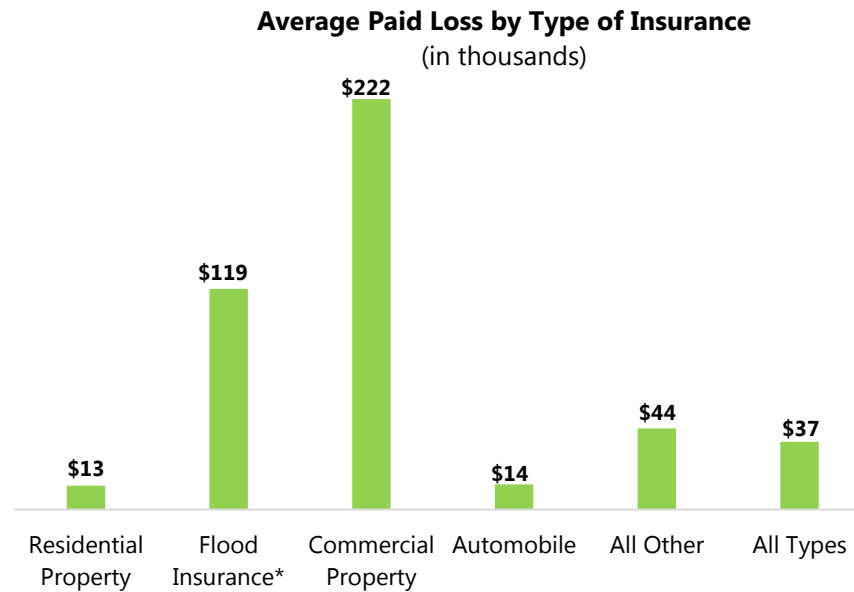
*Hurricane Ike data as of June 30, 2009, or 9½ months after landfall.

**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.

- 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 **\$119,000**; for commercial property insurance, it is **\$222,000**; and for automobile insurance, it is **\$14,000**.

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*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 22, 29, 33, 38, 42, and 46.
- 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.
 - 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 24).
 - 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 24).

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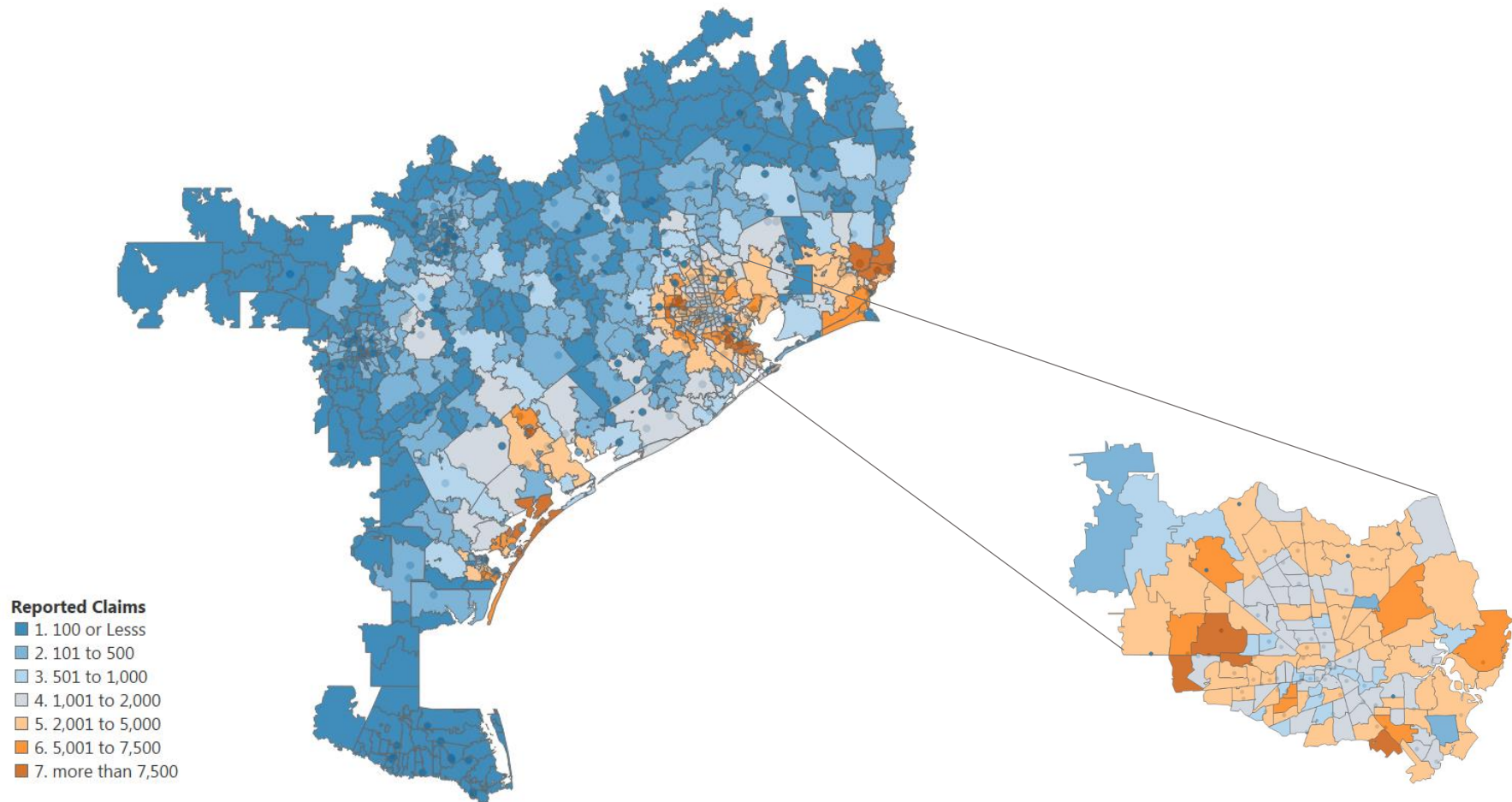
- Policies with ACV coverage had a higher percentage of claims closed without payment (**61 percent** for ACV policies versus **55 percent** for RCV policies), but these percentages varied by region (Page 26).
- ACV policies also had a lower percentage of claims reopened (**13.9 percent** for ACV policies versus **29.6 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 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 26).

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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.

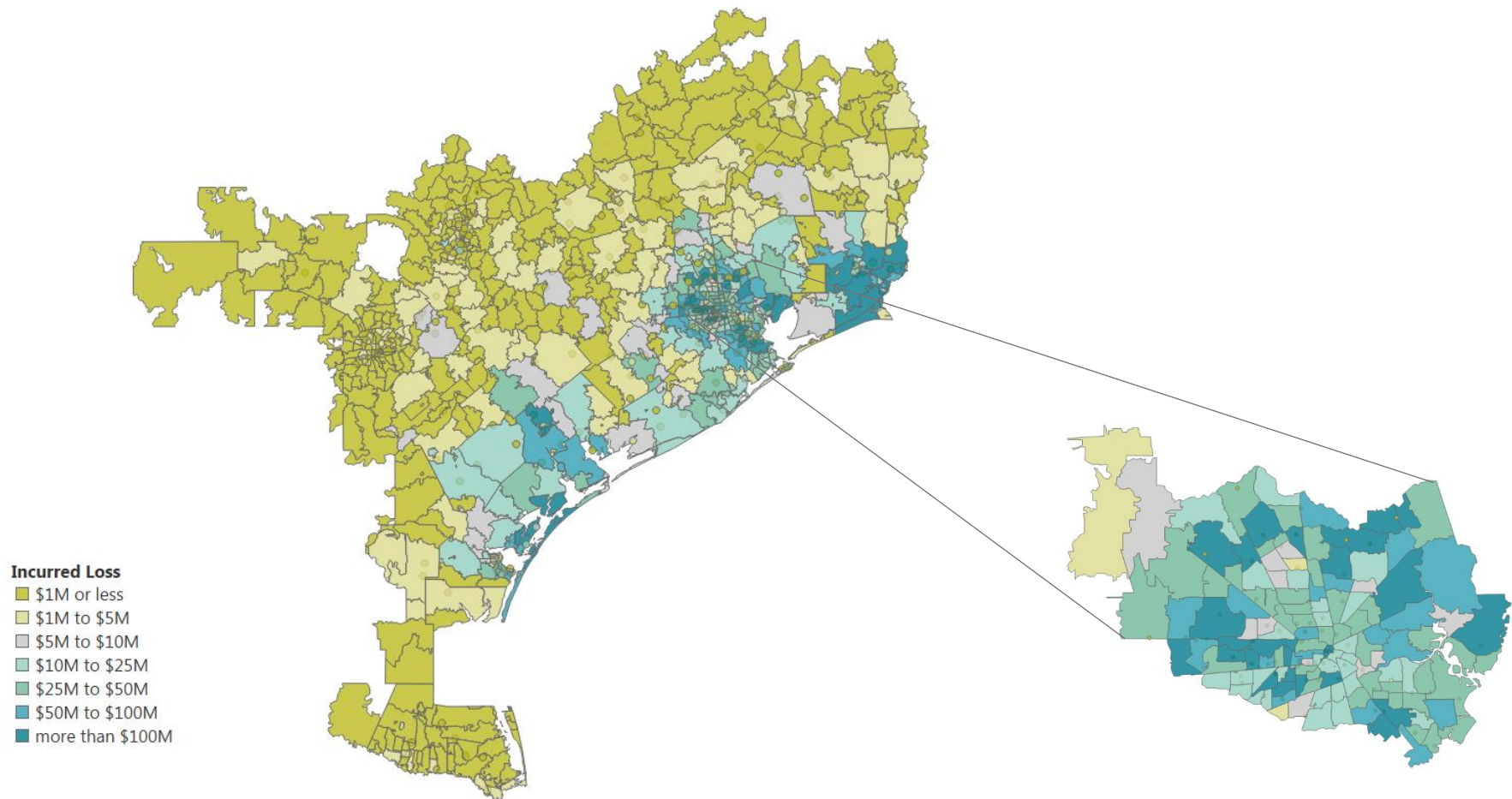


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Incurred Losses by ZIP Code

- 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.



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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	260,943	89,420 34%	165,378 63%	254,798 98%	6,145 2%	440 0.2%
Residential Dwelling	131,995	72,291 55%	54,574 41%	126,865 96%	5,130 4%	1,529 1.2%
Mobile Homeowners	17,415	10,999 63%	6,017 35%	17,016 98%	399 2%	577 3.3%
Farmowners	3,040	1,769 58%	947 31%	2,716 89%	324 11%	16 0.5%
Businessowners	12,790	4,539 35%	7,053 55%	11,592 91%	1,198 9%	303 2.4%
Business Interruption	4,650	1,458 31%	2,889 62%	4,347 93%	303 7%	80 1.7%
All Other Commercial Property	27,237	8,409 31%	13,536 50%	21,945 81%	5,292 19%	215 0.8%
Personal Automobile	205,469	169,133 82%	34,108 17%	203,241 99%	2,228 1%	134,380 65.4%
Commercial Automobile	6,644	5,058 76%	1,411 21%	6,469 97%	175 3%	3,276 49.3%
Federal Flood - Write Your Own*	69,798	56,778 81%	12,717 18%	69,495 100%	303 0%	2,294 3.3%
Private Flood	6,240	3,771 60%	2,006 32%	5,777 93%	463 7%	700 11.2%
All Other Lines of Insurance	16,697	11,736 70%	4,241 25%	15,977 96%	720 4%	5,851 35.0%
Grand Total ³	762,986	435,380 57%	304,897 40%	740,277 97%	22,709 3%	149,661 19.6%

This table provides a summary of the total number of claims by type of insurance through September 30, 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 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.

³ 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	\$ 931,778,557	\$ 1,012,305,129	\$ 1,129,618,708	\$ 833,242,655
Residential Dwelling	\$ 1,165,830,067	\$ 1,230,525,715	\$ 1,325,280,216	\$ 1,110,354,179
Mobile Homeowners	\$ 131,293,673	\$ 132,019,425	\$ 137,738,078	\$ 70,861,681
Farmowners	\$ 61,386,250	\$ 78,960,093	\$ 83,249,891	\$ 60,053,372
Businessowners	\$ 678,060,695	\$ 834,759,289	\$ 732,314,367	\$ 648,841,376
Business Interruption	\$ 243,654,837	\$ 327,795,289	\$ 429,121,516	\$ 353,010,937
All Other Commercial Property	\$ 2,613,073,668	\$ 4,391,871,188	\$ 4,358,954,070	\$ 3,085,208,017
Personal Automobile	\$ 2,181,203,161	\$ 2,308,937,527	\$ 2,367,538,488	\$ 2,100,954,666
Commercial Automobile	\$ 201,598,824	\$ 206,879,124	\$ 216,817,174	\$ 170,183,746
Federal Flood - Write Your Own*	\$ 6,426,679,474	\$ 6,623,071,298	\$ 6,748,662,772	-
Private Flood	\$ 807,876,804	\$ 1,044,015,950	\$ 1,414,957,386	\$ 822,536,324
All Other Lines of Insurance	\$ 513,827,635	\$ 700,794,480	\$ 691,909,886	\$ 538,351,225
Grand Total	\$ 15,958,505,758	\$ 18,893,955,265	\$ 19,636,162,552	\$ 9,793,598,179

This table provides a summary of total amounts of losses by type of insurance through September 30, 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.

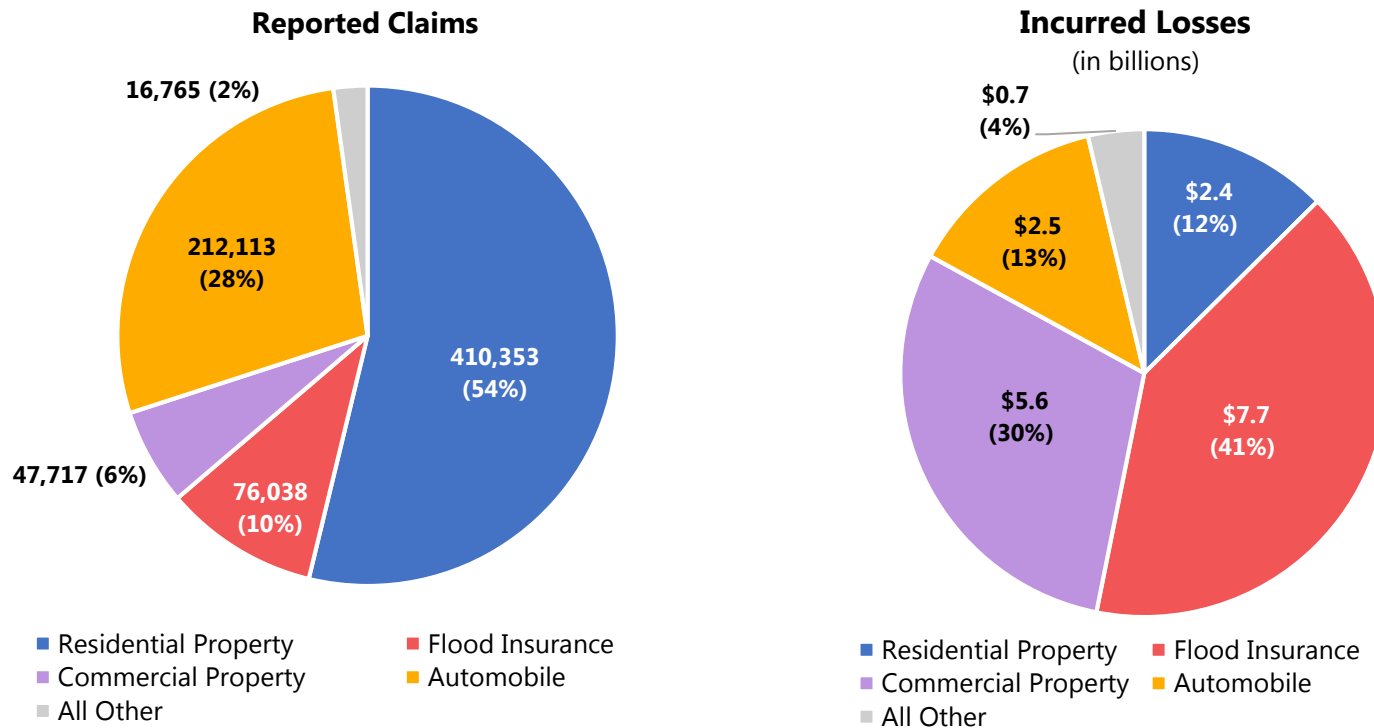
*Data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP. Estd. Ultimate Net Losses set to \$0 to reflect that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



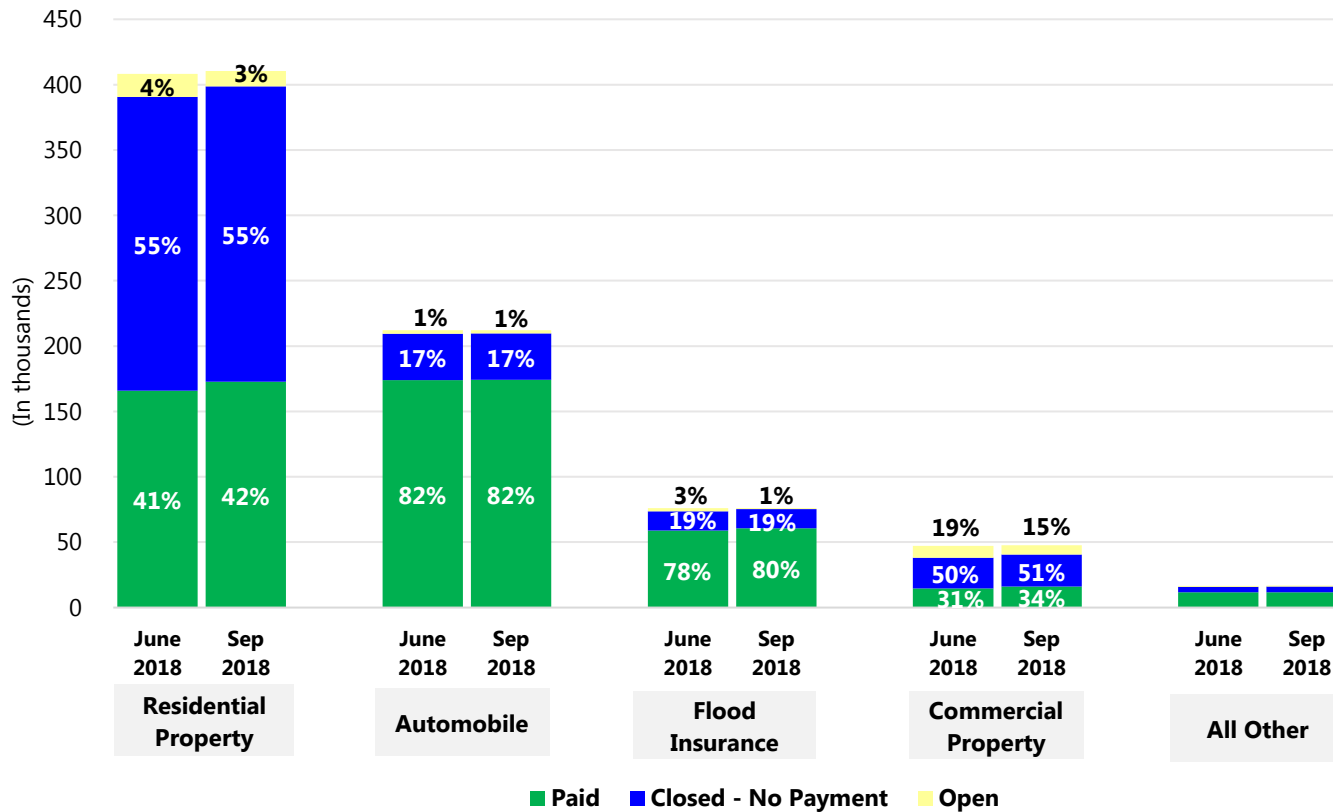
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Comparison to Data through June 30, 2018

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 September 30, 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, and open for each type of insurance.

Number of Claims and Percentage by Settlement Status



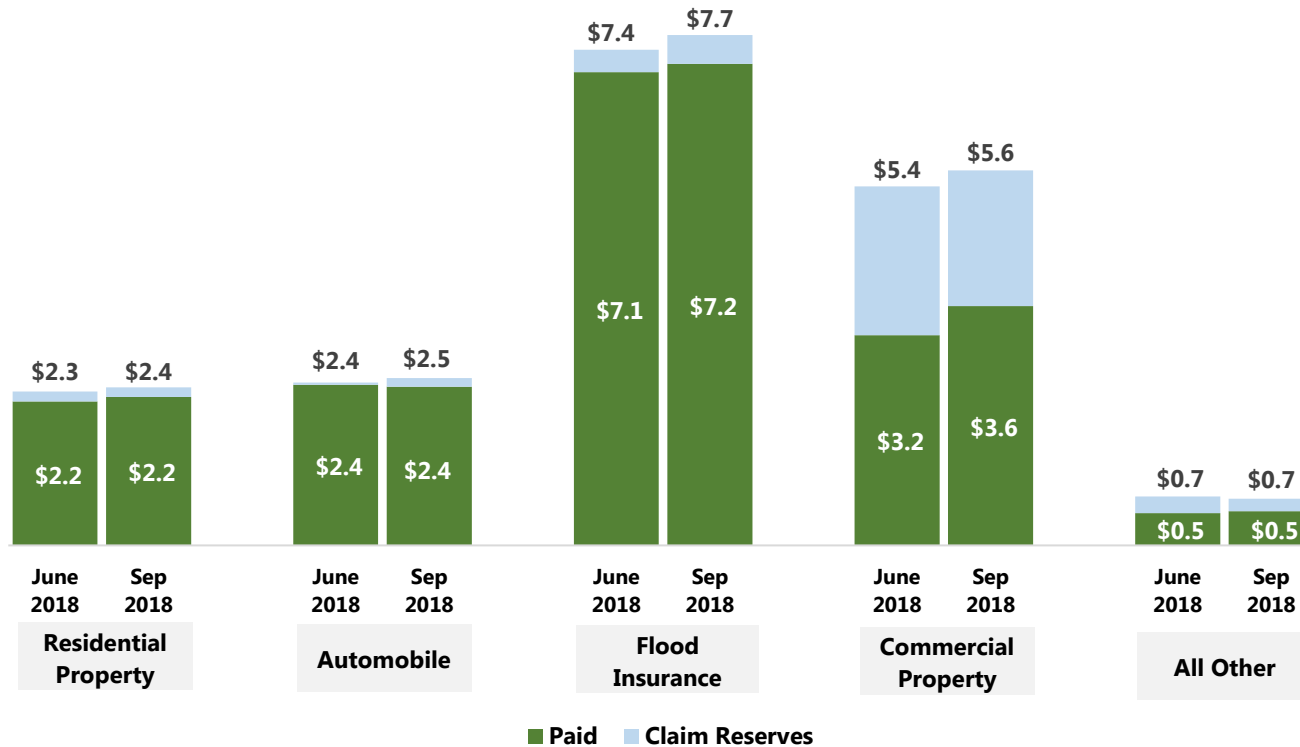
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Comparison to Data through June 30, 2018

The chart below shows a comparison of paid losses and claim reserves as of June 30, 2018, versus September 30, 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).

Amount of Losses (in billions)

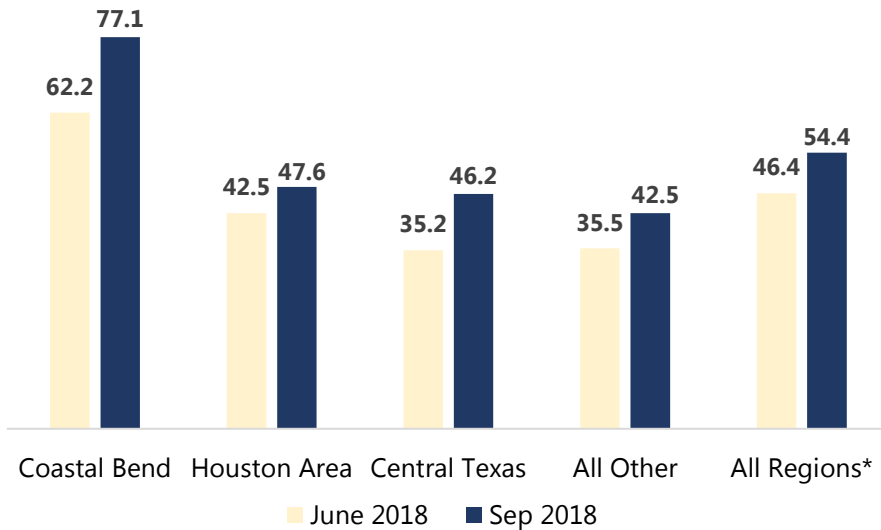


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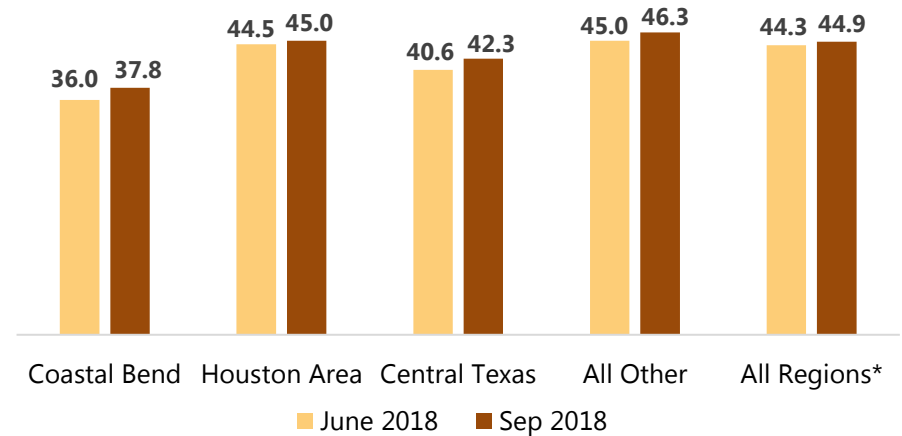
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Compared to data through June 30, 2018, the average time to close a claim has increased from **46.4** days to **54.4** days (**17 percent**) for residential property, and from **44.3** days to **44.9** days (**1 percent**) for personal automobile. In comparison, as of 9½ 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

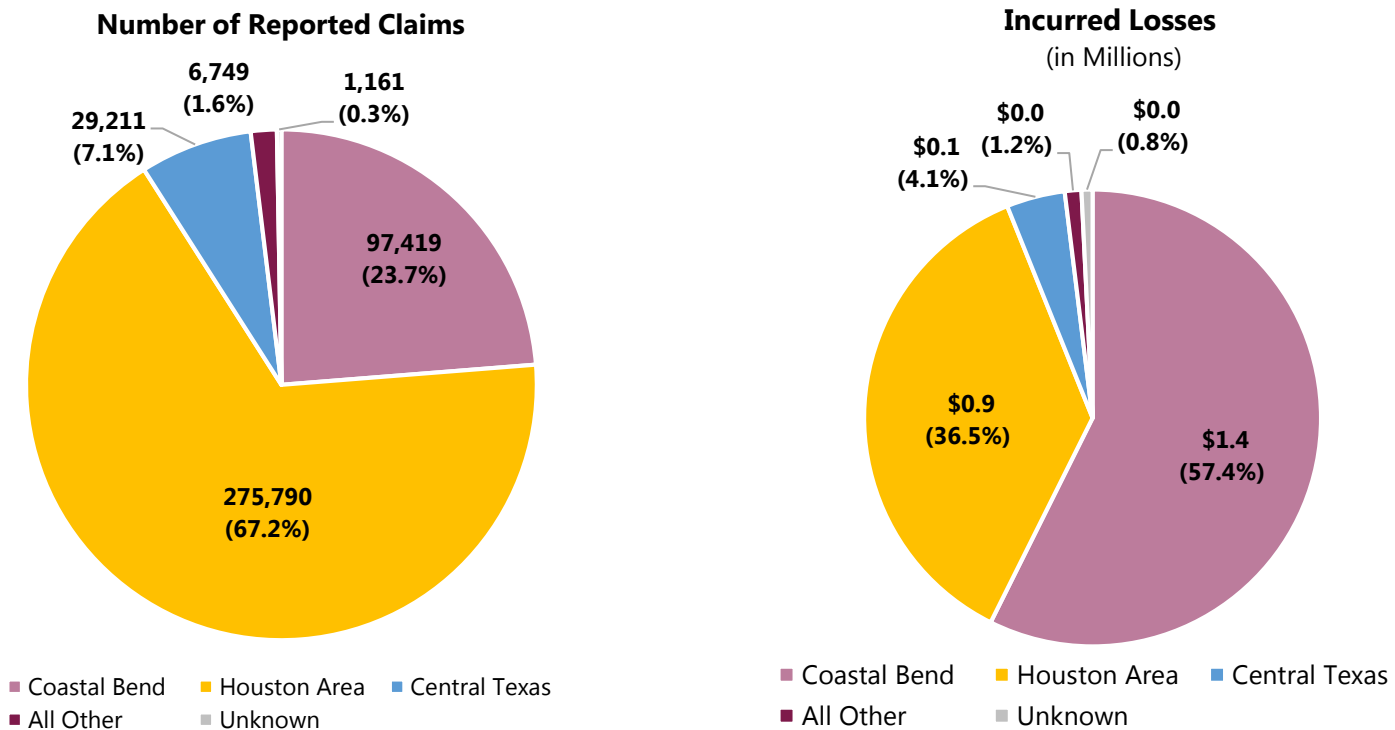


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Residential Property Data by Region

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.

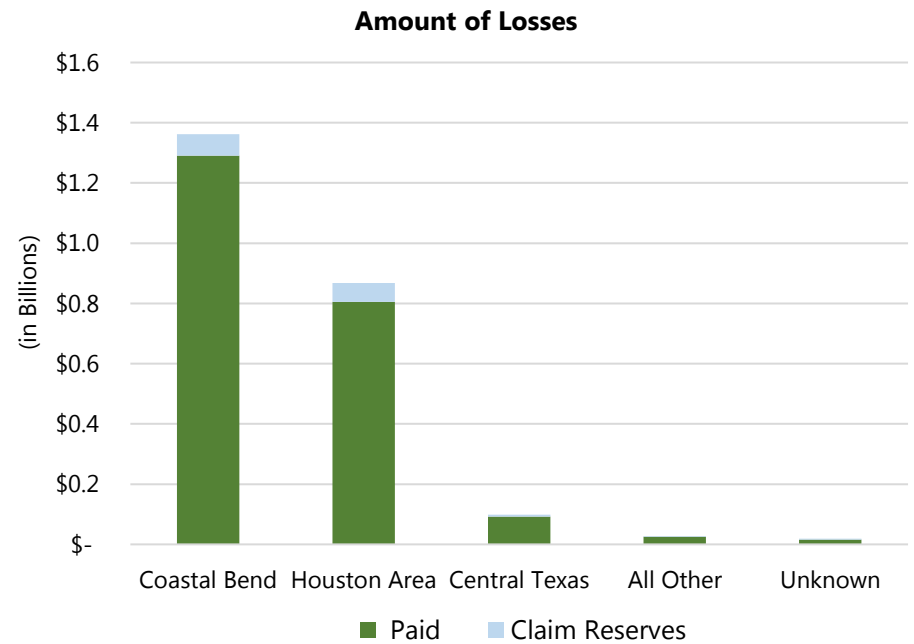
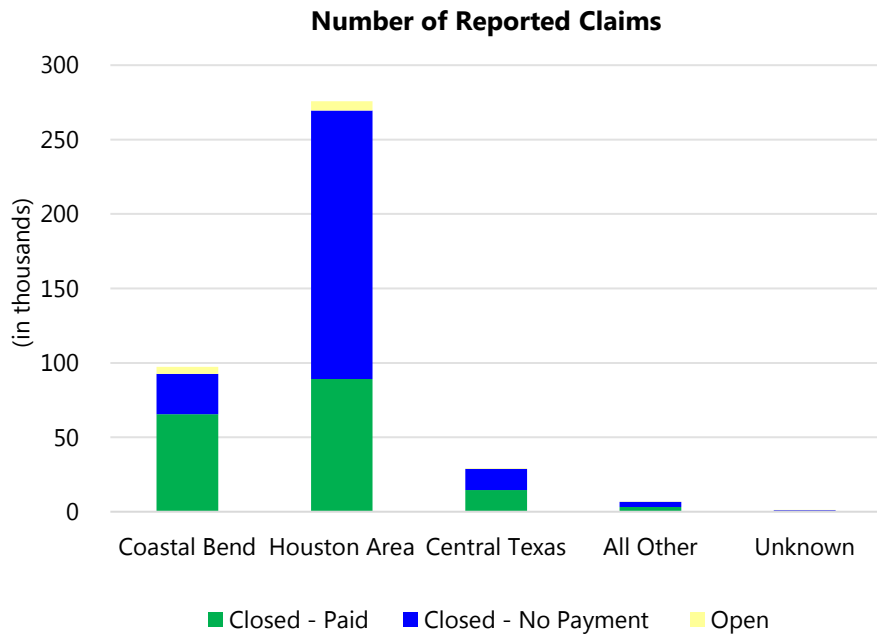


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Residential Property Data by Region

An overwhelming majority of residential property claims (**97 percent**) are closed as of September 30, 2018. A disproportionate number of the residential property claims closed without payment were in the Houston Area region. A large majority of losses insurers expect to pay have already been paid as shown by the amount of losses that have been paid versus the amount of claim reserves. Claim reserves are amounts insurers expect to pay on open claims reported to the insurance company.

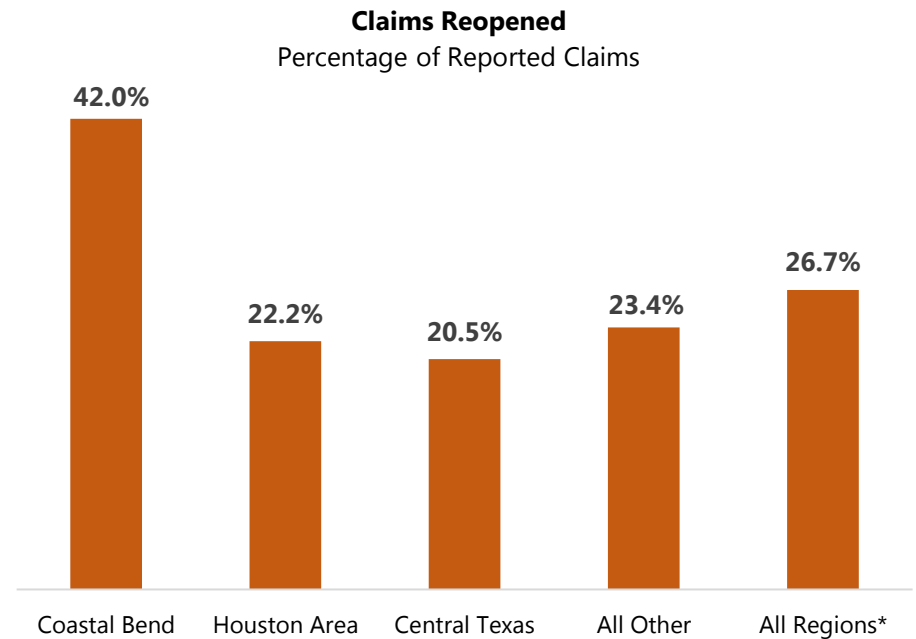
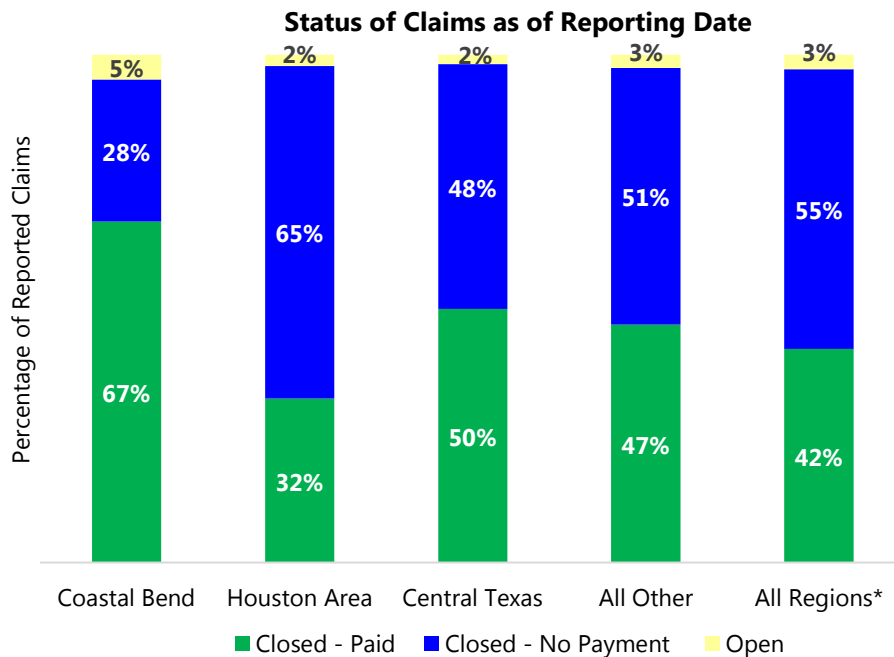


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Residential Property Data by Region

- About **97 percent** of residential property claims were closed as of September 30, 2018. The Houston Area region has the highest percentage of claims closed without payment at **66 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 **34 percent** closed with payment, **61 percent** closed without payment, **4 percent** open, and **6.9 percent** reopened.

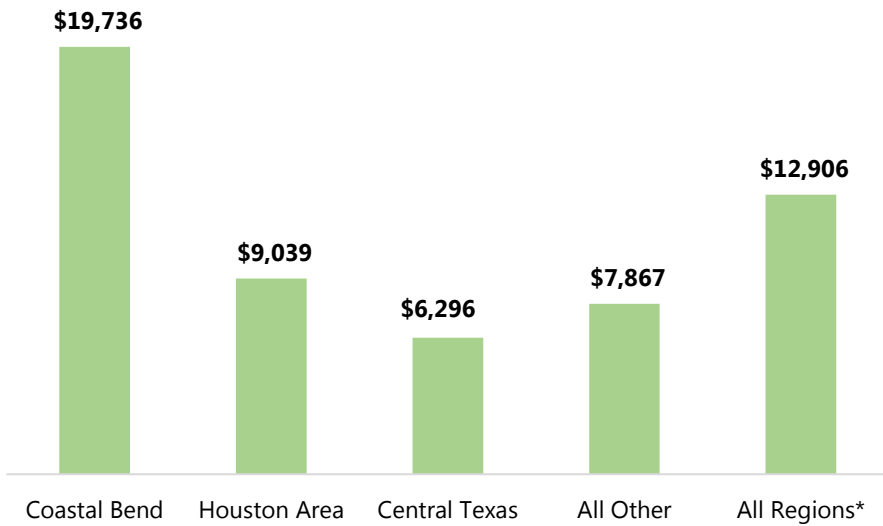
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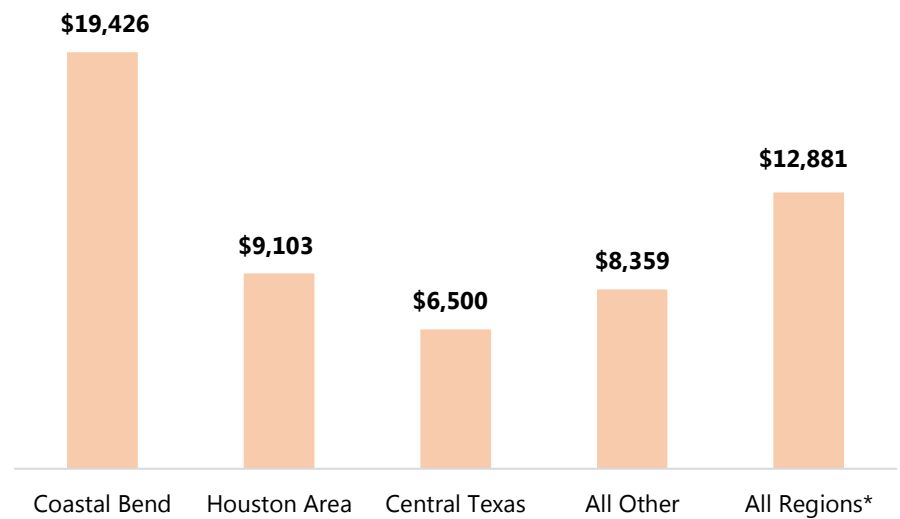
Residential Property Data by Region

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 **\$38,839**, and an average incurred loss of **\$41,073**.

**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 number of open claims.

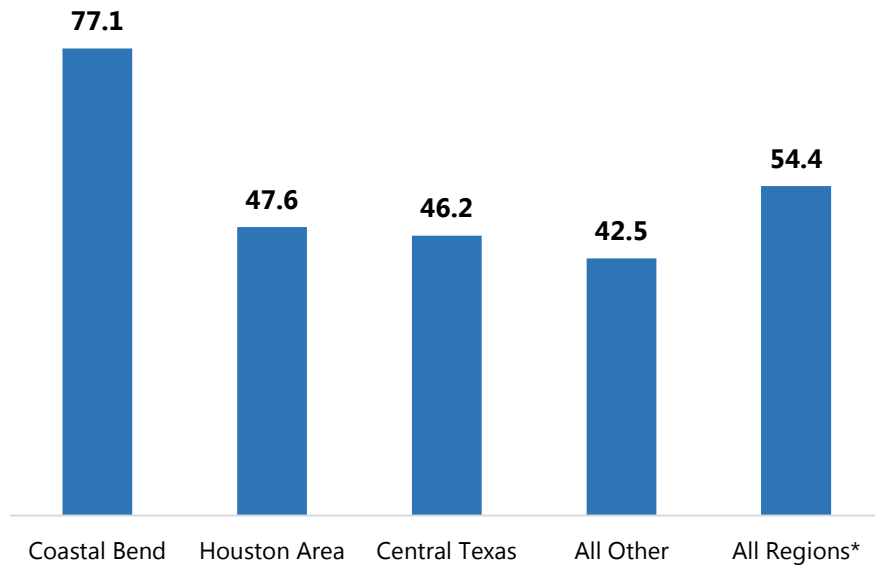
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Updated Data through September 30, 2018

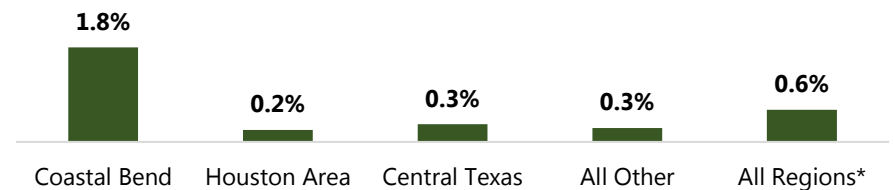
Residential Property Data by Region

- For residential property claims closed as of September 30, 2018, it took an average of **54** 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 was less than **2 percent**.

Average Time to Close a Claim (in days)



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 **68.5** days; less than **1 percent** of claims involve total losses.

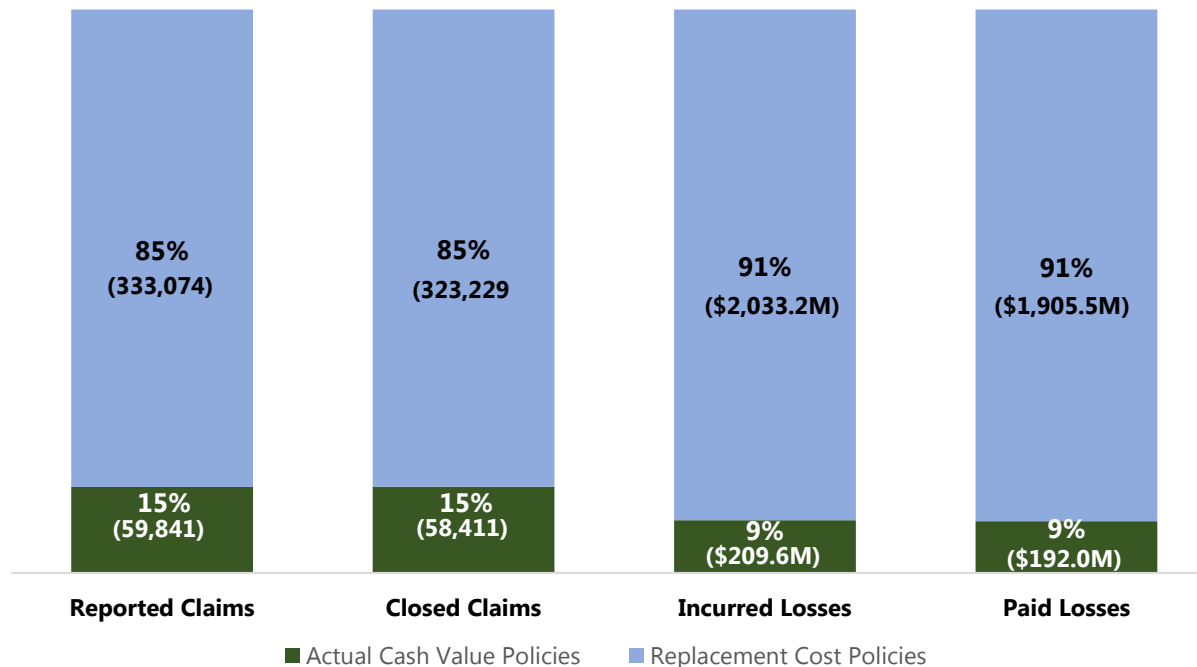
Hurricane Harvey Data Call

Updated Data through September 30, 2018

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

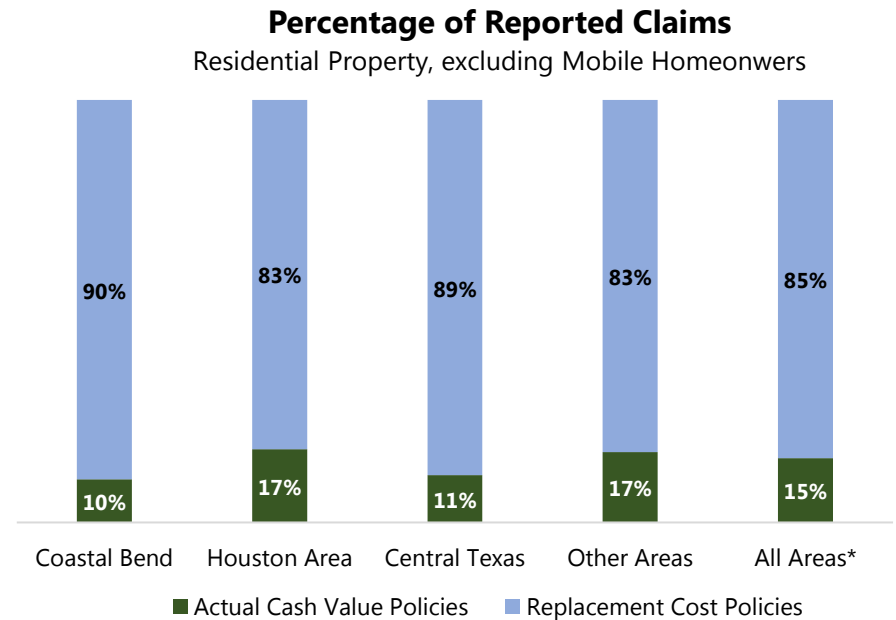
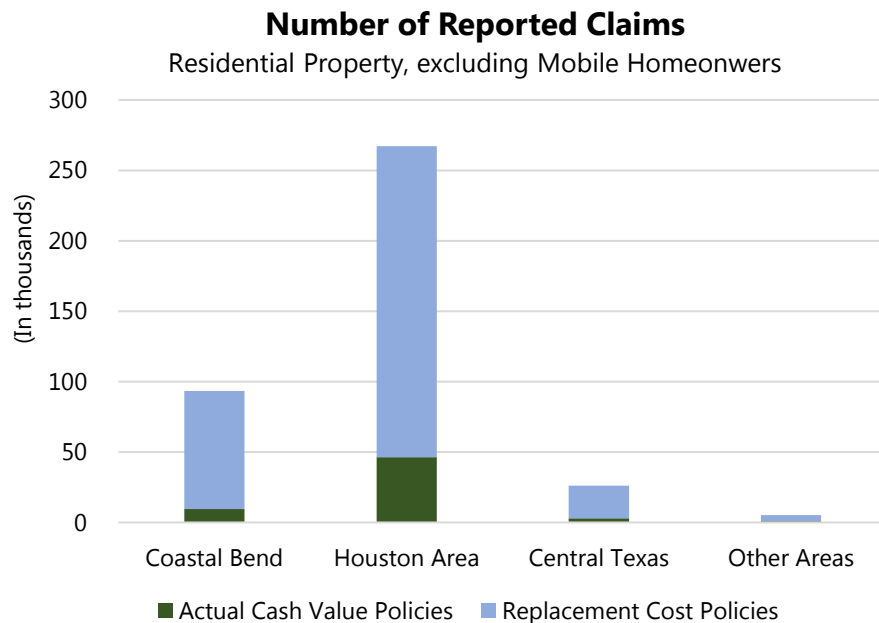


Hurricane Harvey Data Call

Updated Data through September 30, 2018

Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) 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. **Thirteen percent** of these claims are from ACV policies, and **87 percent** of these claims are from RCV policies.

Hurricane Harvey Data Call

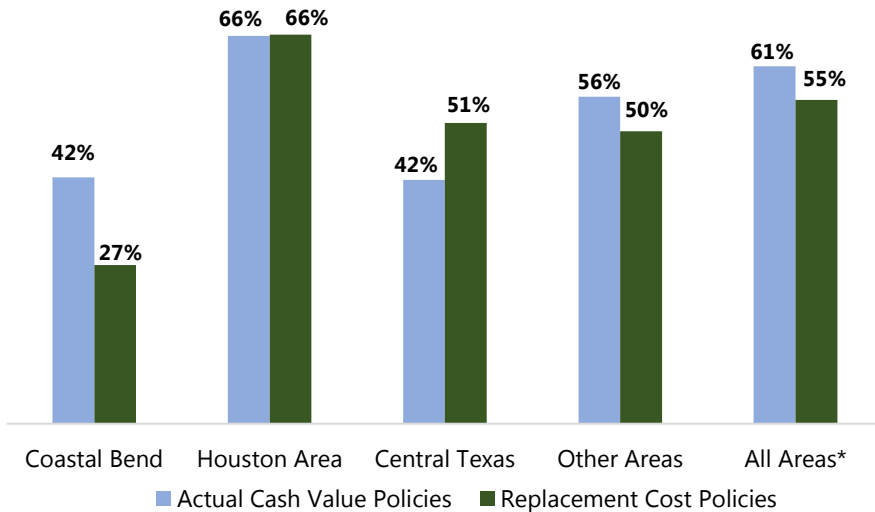
Updated Data through September 30, 2018

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

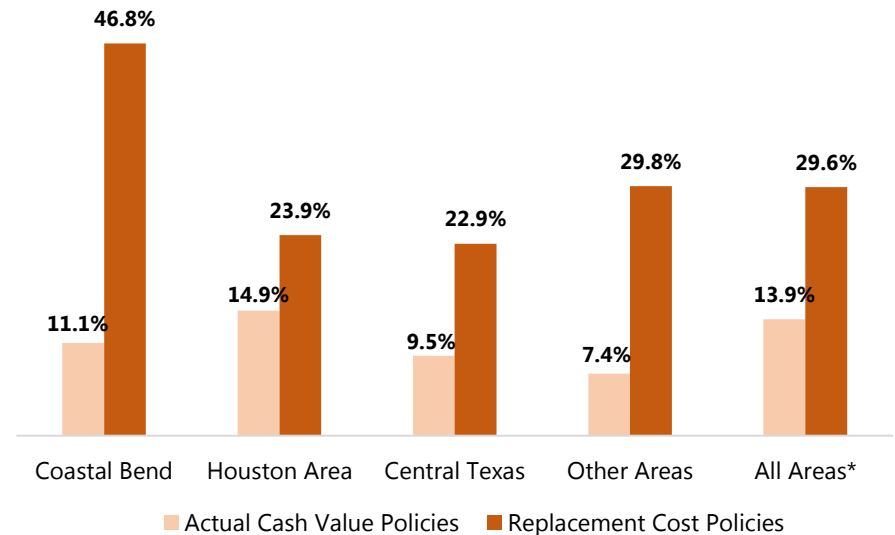
Claims Closed - No Payment

Percentage of Reported Claims
Residential Property, excluding Mobile Homeowners



Percentage of Claims Reopened

Residential Property, excluding Mobile Homeowners



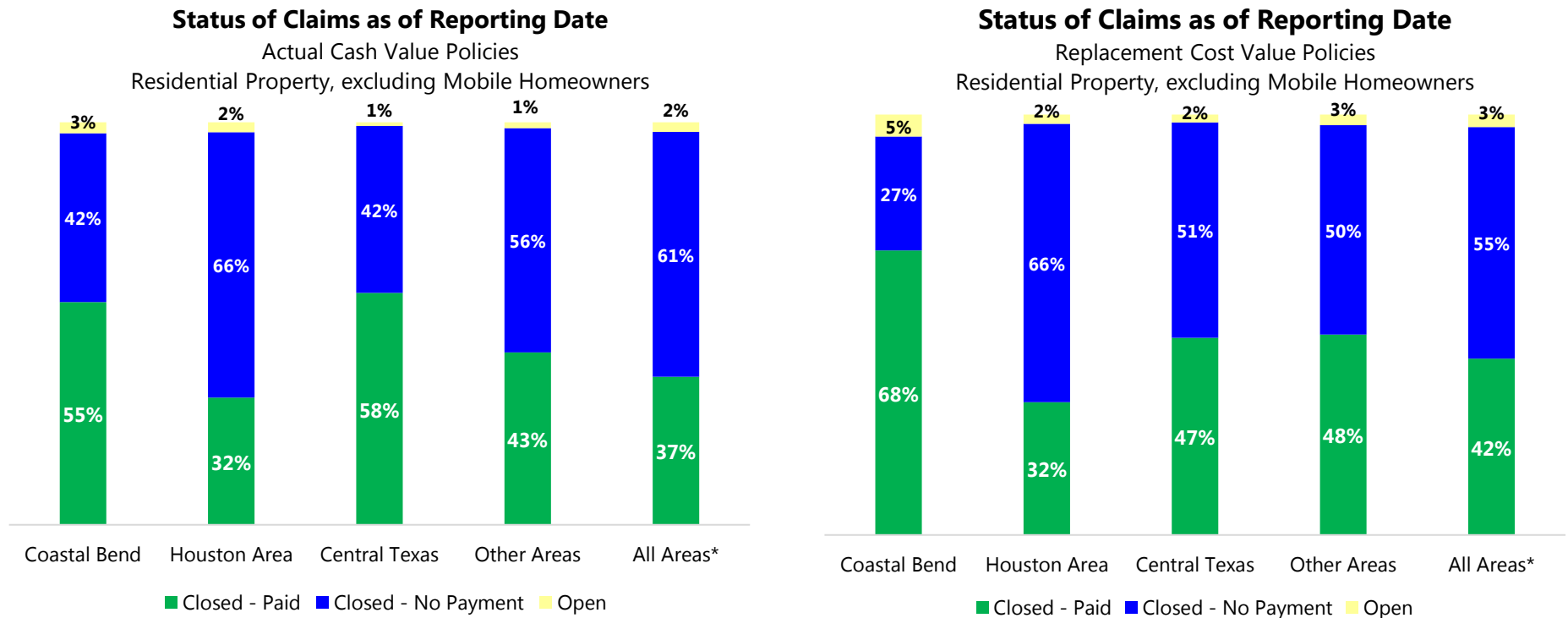
*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than **1 percent** of claims. For ACV policies in this category, **66 percent** of claims were closed without loss payment, and **none** were reopened. For RCV policies in this category, **65 percent** were closed without loss payment, and **9 percent** were reopened.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) 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, **30 percent** of claims were closed with a loss payment, **66 percent** were closed without a loss payment, and **3 percent** were open. For RCV policies in this category, **30 percent** of claims were closed with a loss payment, **65 percent** were closed without a loss payment, and **5 percent** were open.

Hurricane Harvey Data Call

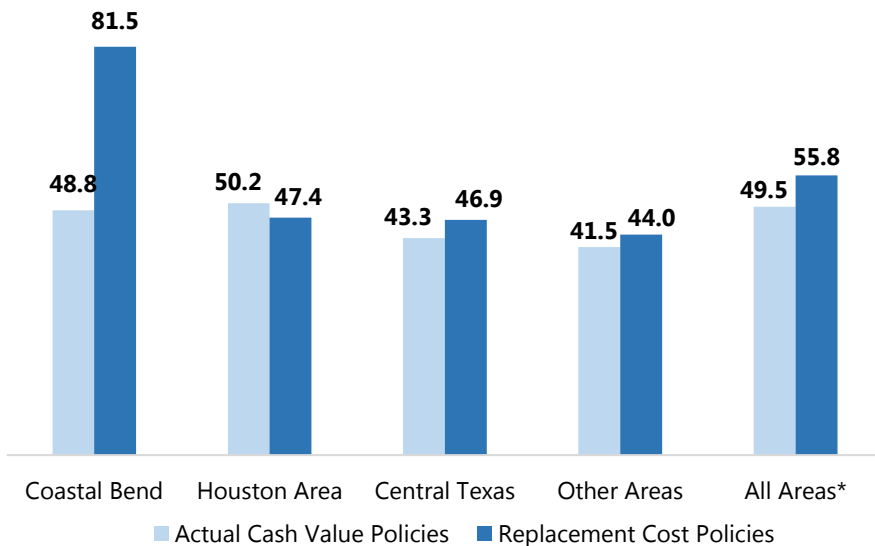
Updated Data through September 30, 2018

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

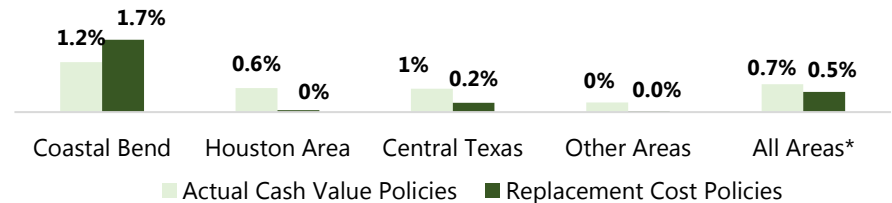
Average Time to Close a Claim (in Days)

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 **51.3** days, and **no** claims involved a total loss. For RCV policies in this category, the average time to close is **72.7** days, and **1.2** percent of claims involve a total loss.

Hurricane Harvey Data Call

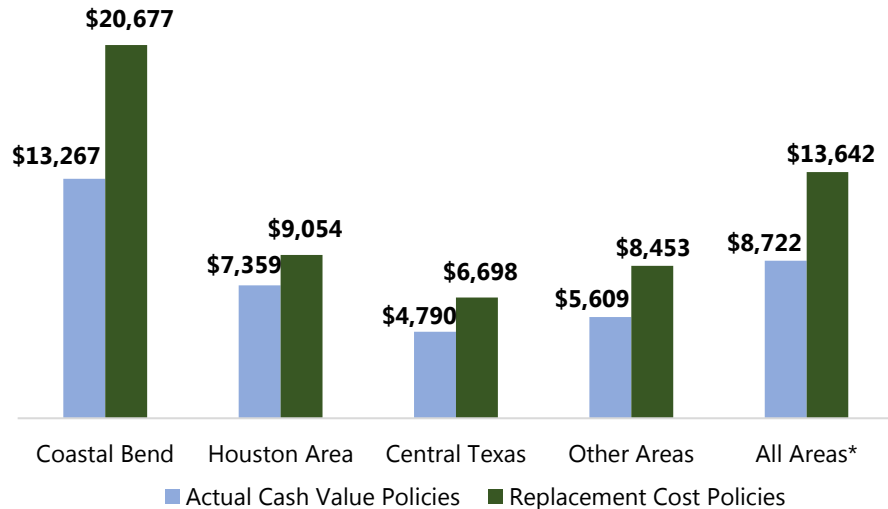
Updated Data through September 30, 2018

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

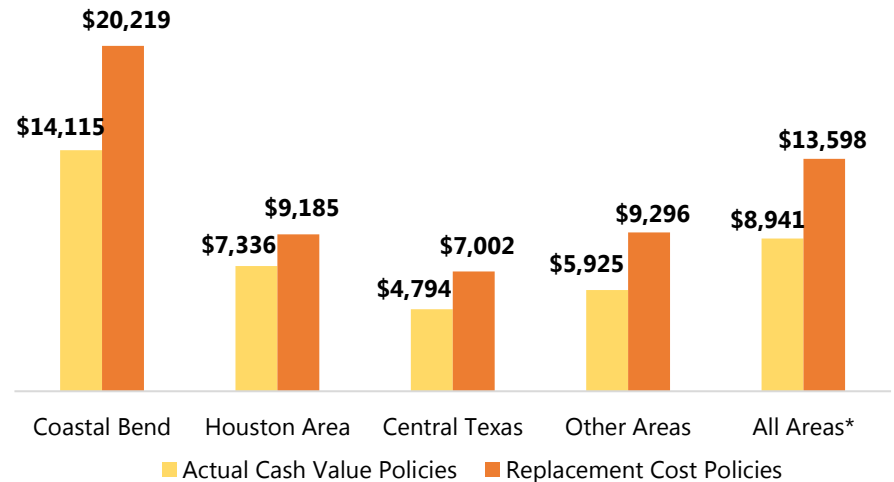
Average Paid Loss

Residential Property, Excluding Mobile Homeowners



Average Incurred Loss

Residential Property, Excluding Mobile Homeowners



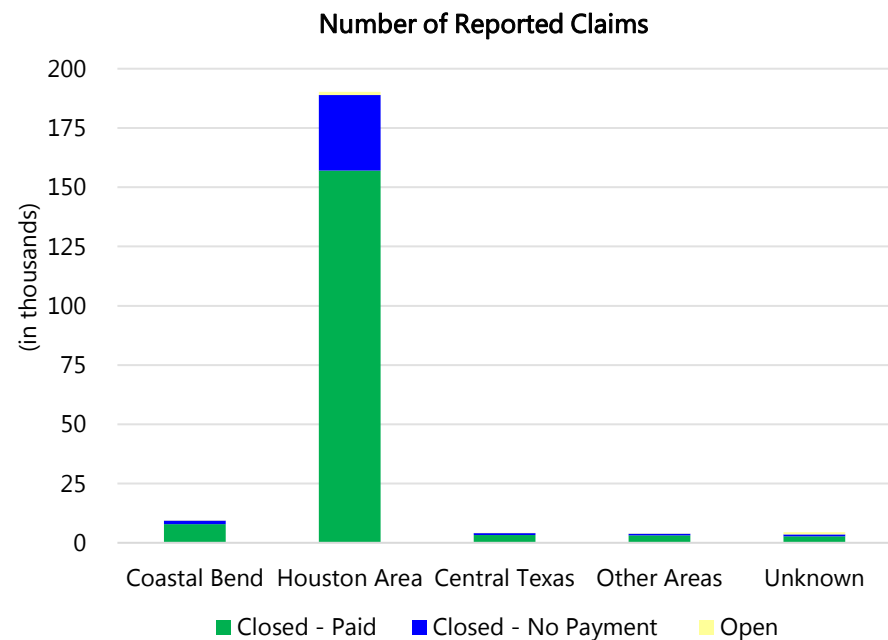
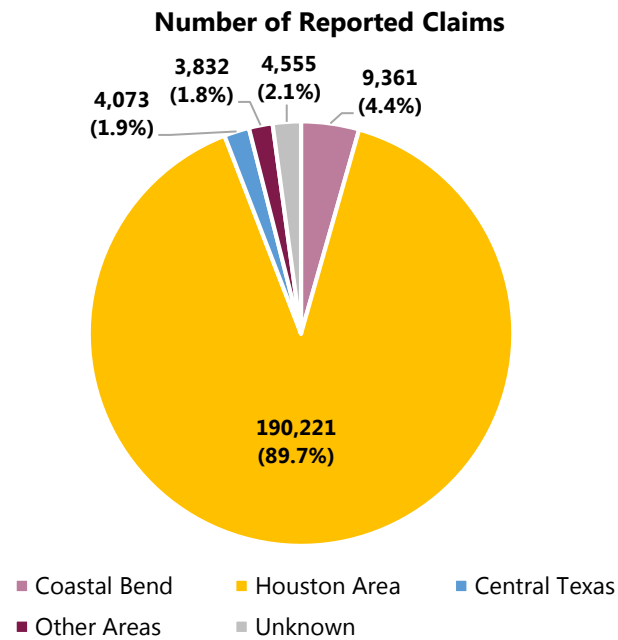
*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than **1 percent** of claims. For ACV policies in this category, the average paid loss was **\$102,804**, and the average incurred loss was **\$120,988**. For RCV policies in this category, the average paid loss was **\$37,223**, and the average incurred loss was **\$37,458**.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Automobile Data by Region

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

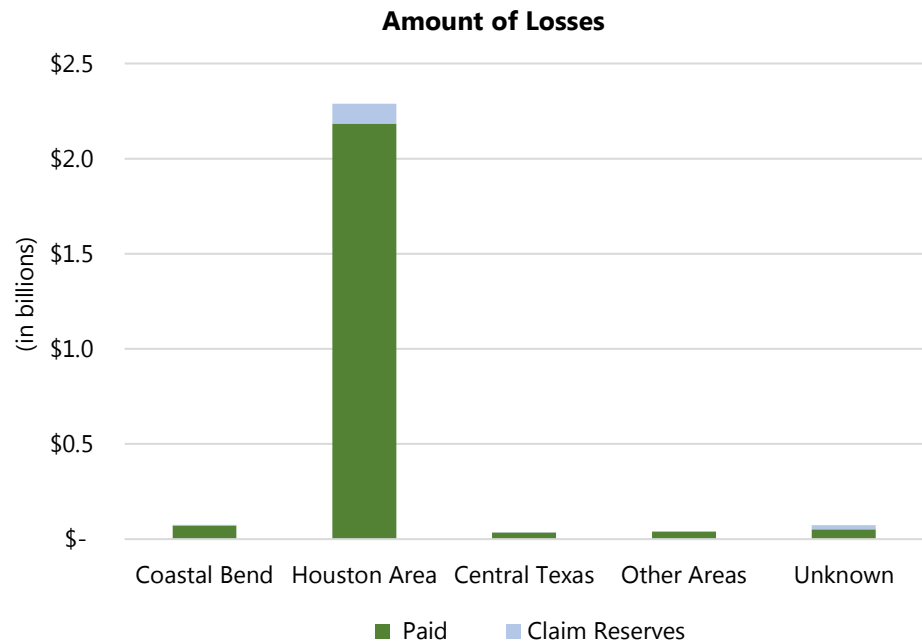
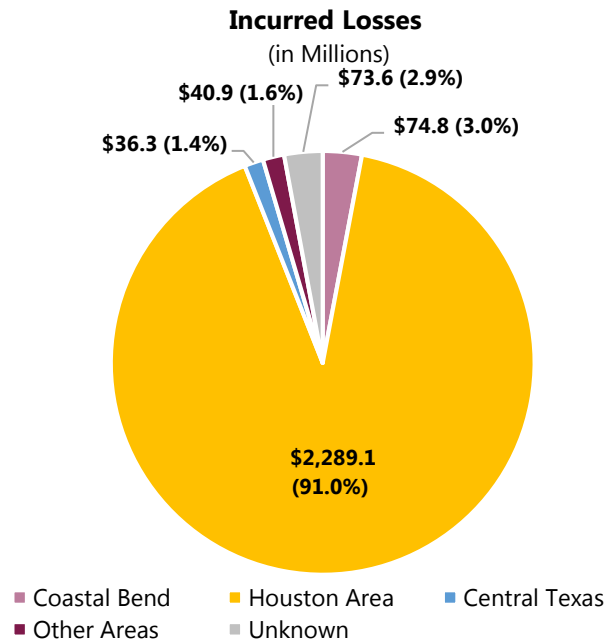


Hurricane Harvey Data Call

Updated Data through September 30, 2018

Automobile Data by Region

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

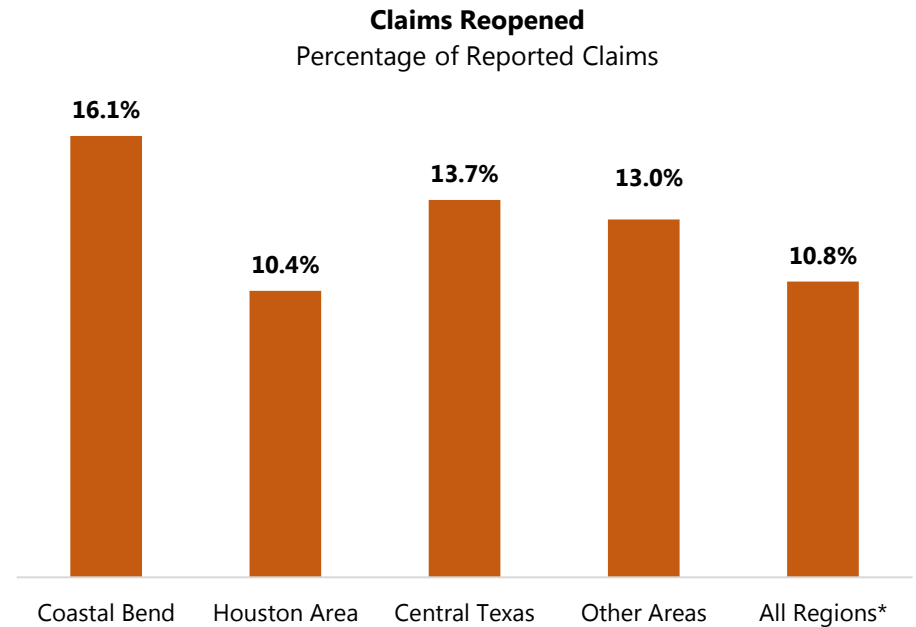
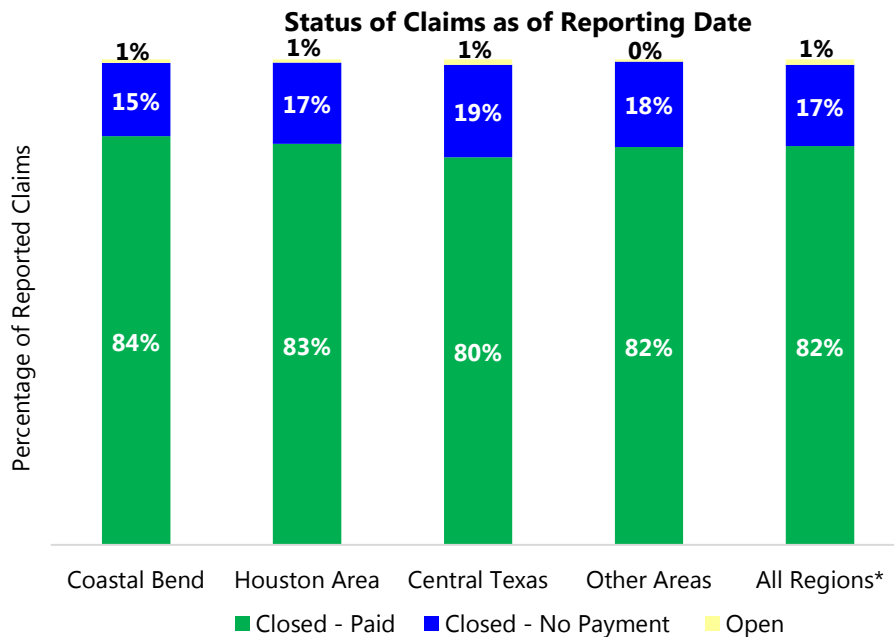


Hurricane Harvey Data Call

Updated Data through September 30, 2018

Automobile Data by Region

More than **80 percent** of the automobile claims have been paid (closed with a loss payment), and about 11 percent of automobile claims have been reopened. About **1 percent** of automobile claims remained open as of September 30, 2018.



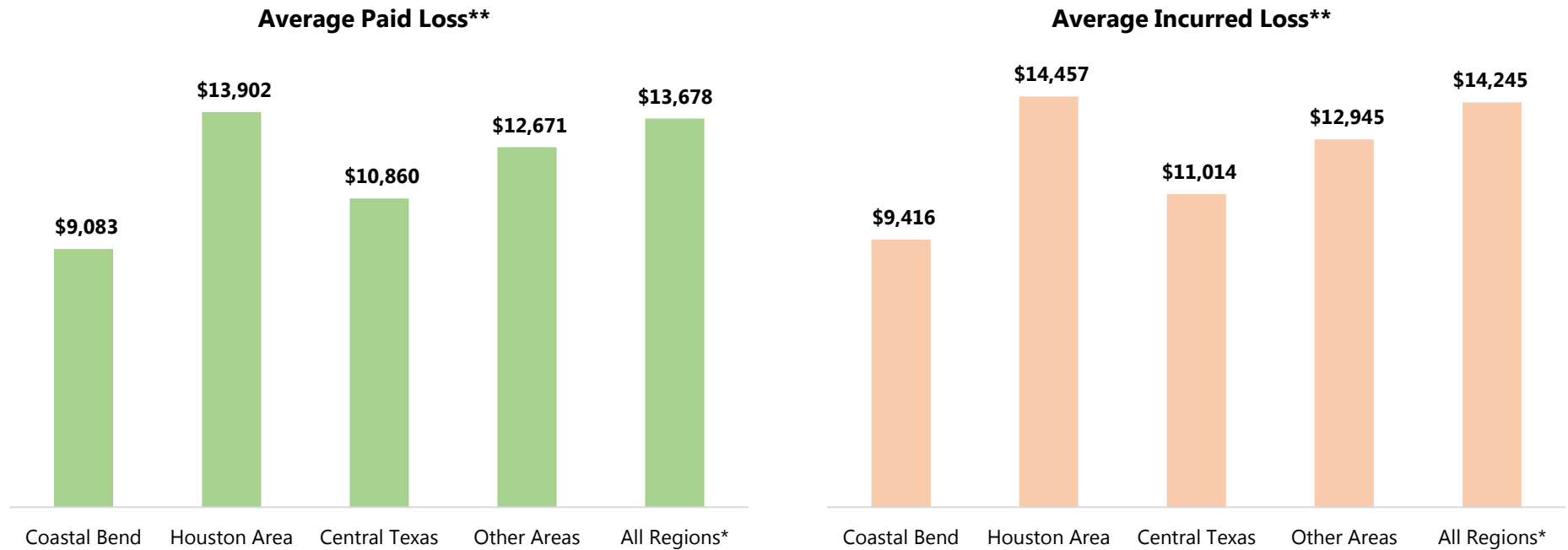
*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **2.1 percent** of all claims and has **61 percent** closed with payment, **17 percent** closed without payment, **22 percent** open, and **9.5 percent** reopened.

Hurricane Harvey Data Call

Updated Data through September 30, 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 **2.1 percent** of all claims and has an average paid loss of **\$18,508** and an average incurred loss of **\$19,451**.

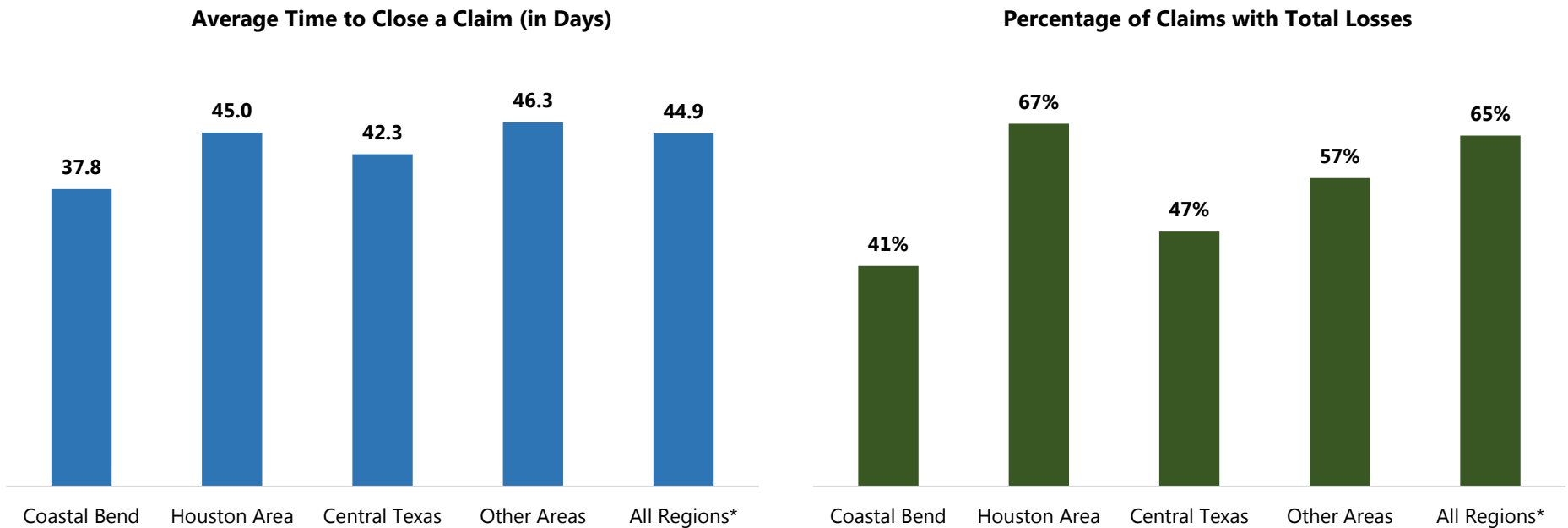
**Average paid loss is calculated as total paid losses divided by the number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by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

Hurricane Harvey Data Call

Updated Data through September 30, 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 **45** days.
- About **65 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.



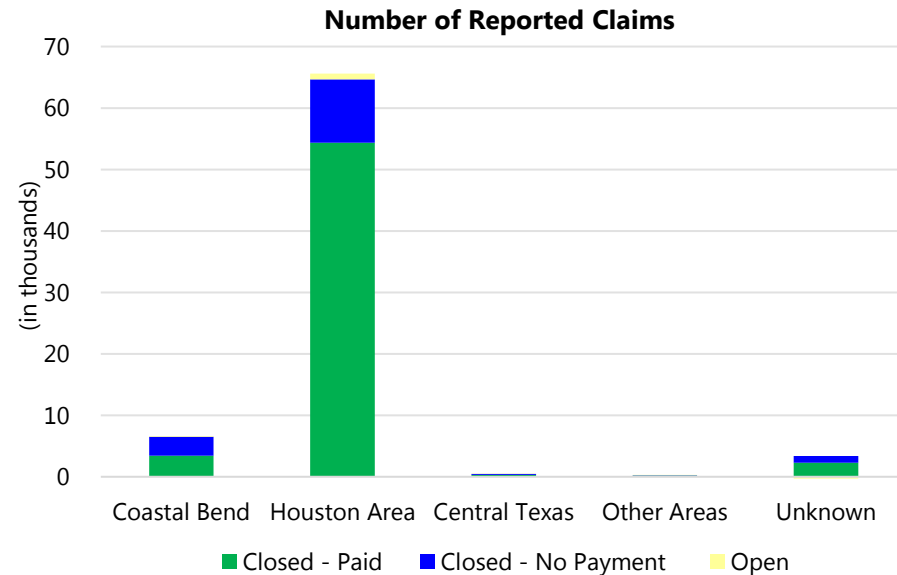
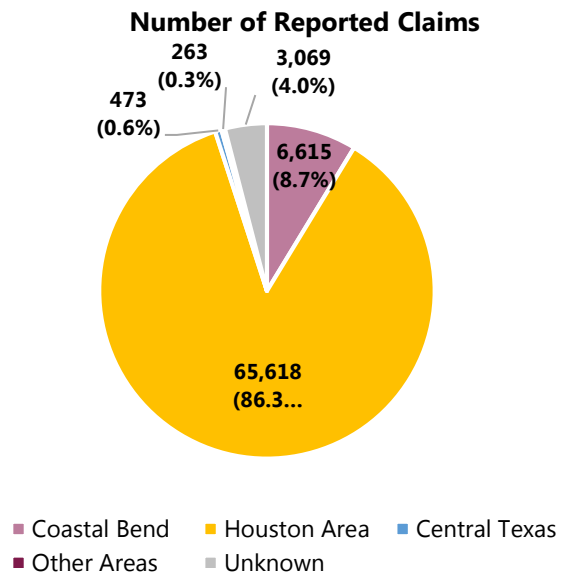
*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **2.1 percent** of all claims and has an average time to close of **60** days; **45 percent** of claims have total losses.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Flood Insurance Data by Region⁴

- About 86 percent of flood claims are in the Houston Area. Within the 86 percent, about 73 percent of claims (55,400) are in Harris and surrounding counties⁵, and about 13 percent of claims (10,200) are in Southeast Texas.⁶ About 1 percent of flood claims remain open as of the reporting date. For the purposes of this presentation, flood insurance includes both commercial and residential flood insurance.
- Insurers reported to TDI a total of about 56,800 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.



⁴ 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.

⁵ Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

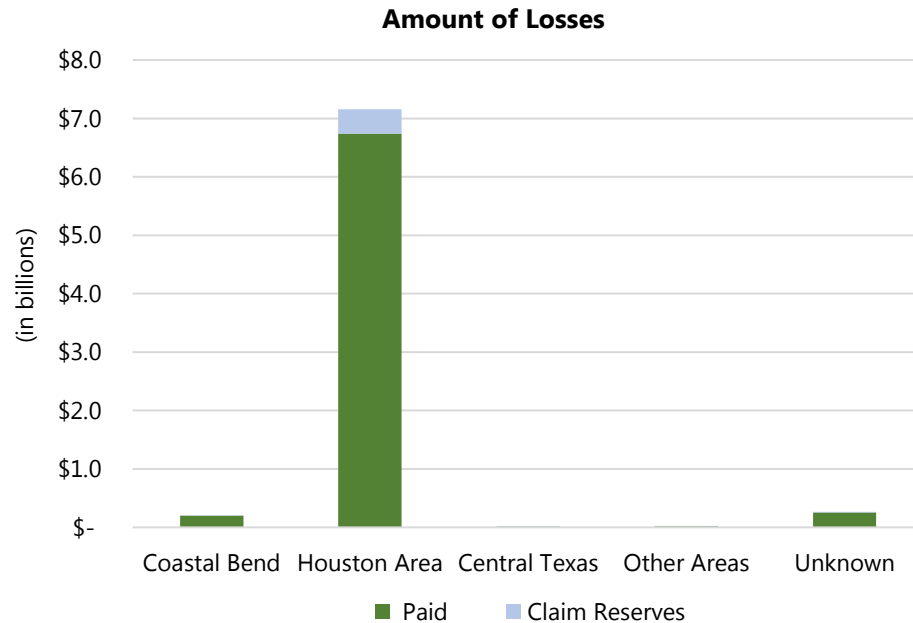
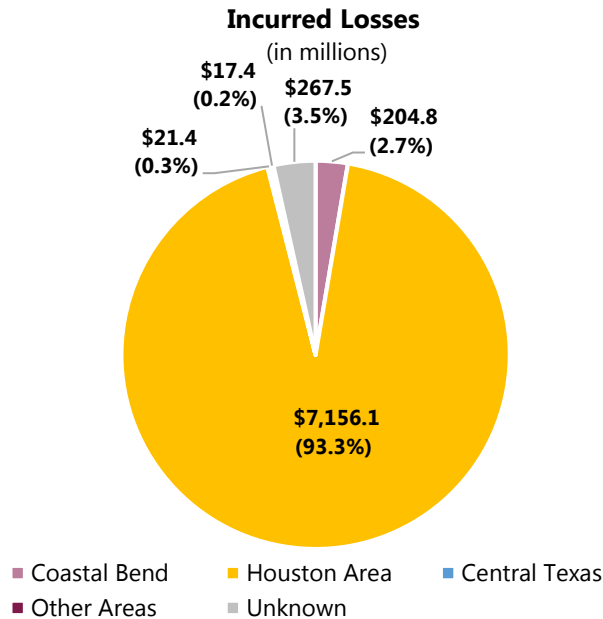
⁶ Includes Jefferson, Hardin, and Orange counties.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Flood Insurance⁷ Data by Region

- About **93 percent** of flood losses are in the Houston Area region. Within the **93 percent**, about **78 percent** of incurred losses (**\$6.0 billion**) are in Harris and surrounding counties,⁸ and **15 percent** of incurred losses (**\$1.1 billion**) are in Southeast Texas.⁹
- Insurers reported to TDI that they paid about **\$6.4 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**.



⁷ 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.

⁸ Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

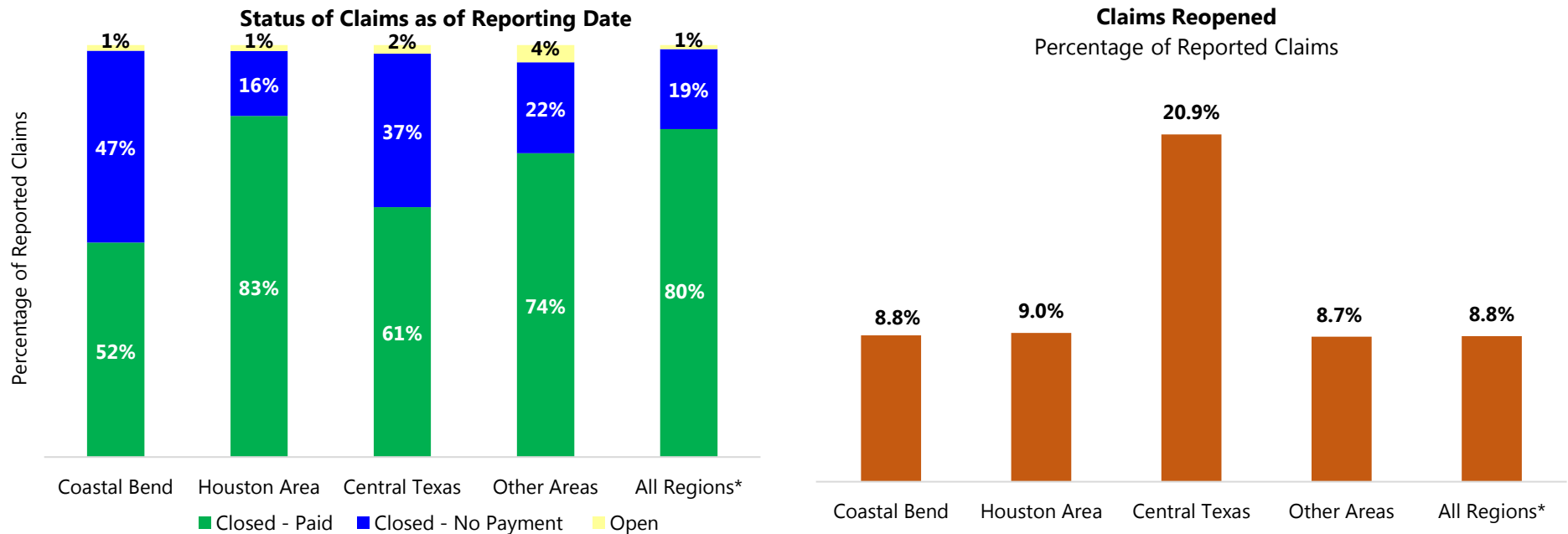
⁹ Includes Jefferson, Hardin, and Orange counties.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Flood Insurance¹⁰ Data by Region

About **1 percent** of flood claims were open as of September 30, 2018. About **9 percent** of flood claims were reopened as of September 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 **740** 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.

¹⁰ 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.

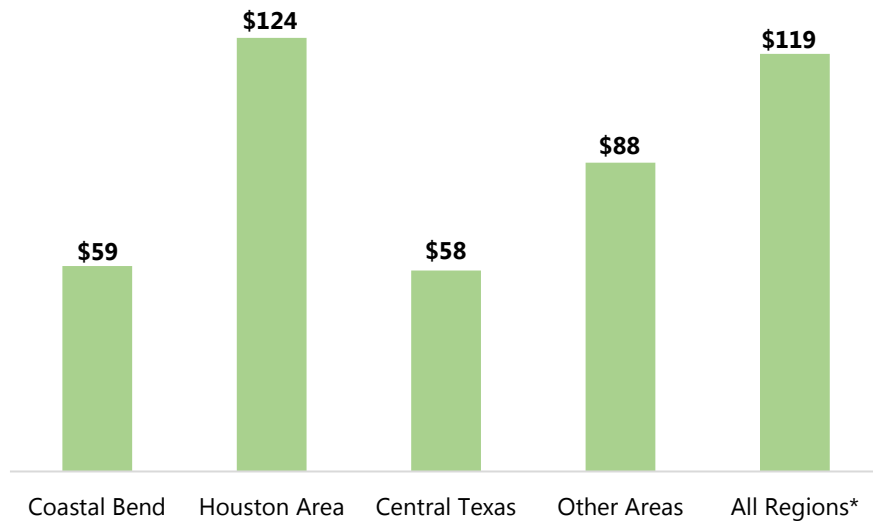
Hurricane Harvey Data Call

Updated Data through September 30, 2018

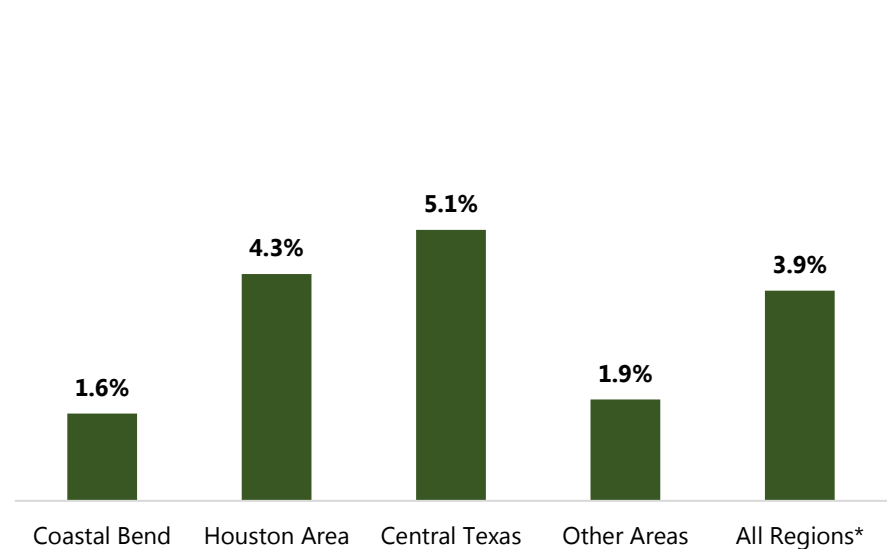
Flood Insurance¹¹ Data by Region

- 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.

Average Paid 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 **4 percent** of all claims and includes amounts for all ZIP codes that had fewer than five claims.

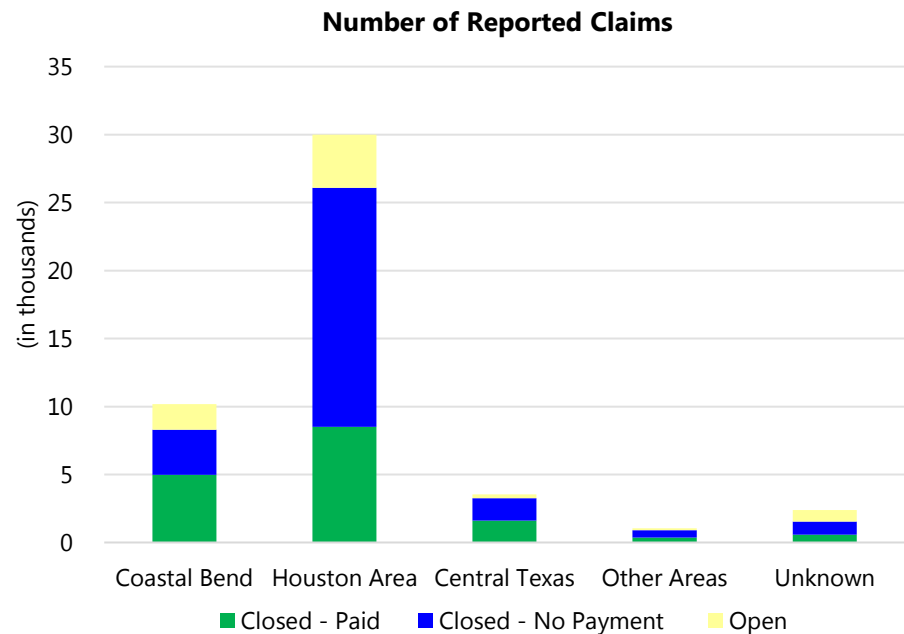
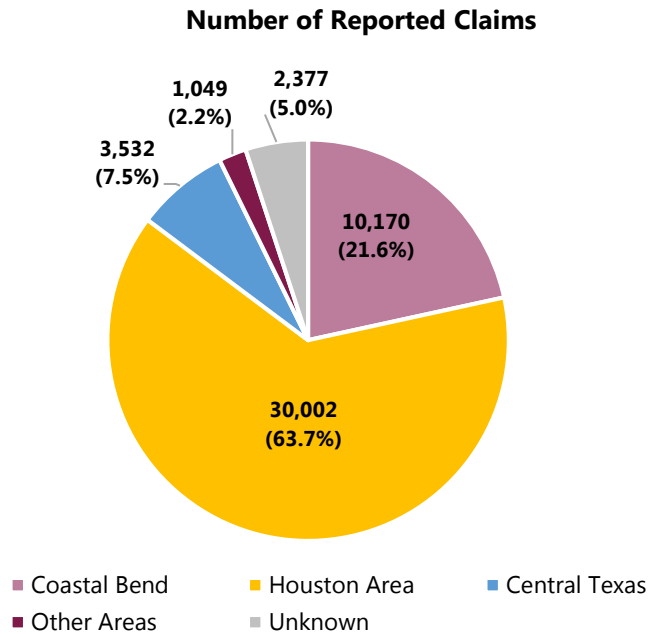
¹¹ TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood insurance through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the NFIP.

Hurricane Harvey Data Call

Updated Data through September 30, 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 **15 percent** of commercial property claims are still open.

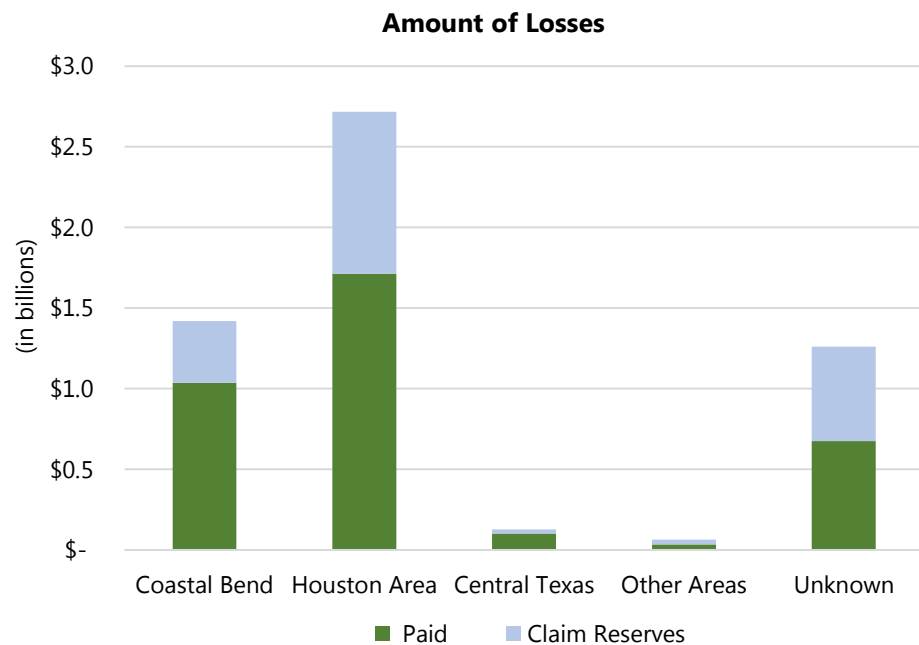
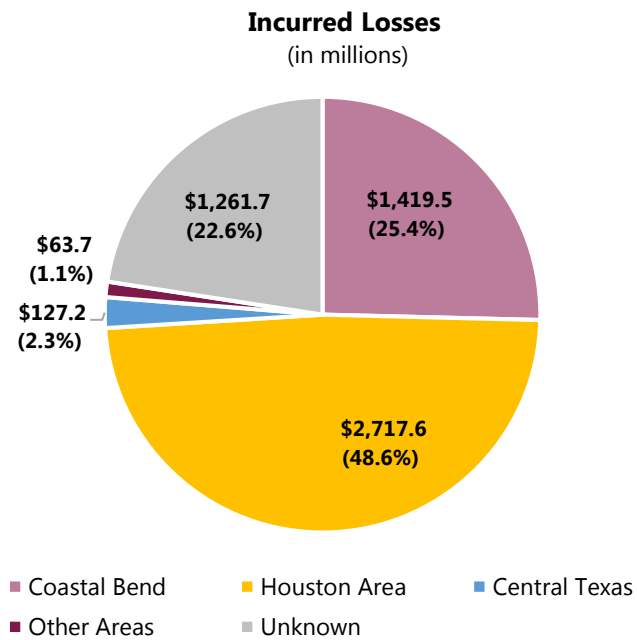


Hurricane Harvey Data Call

Updated Data through September 30, 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 almost **75 percent** of commercial property losses. There is a disproportionate amount of losses in the "unknown" region (**23 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.

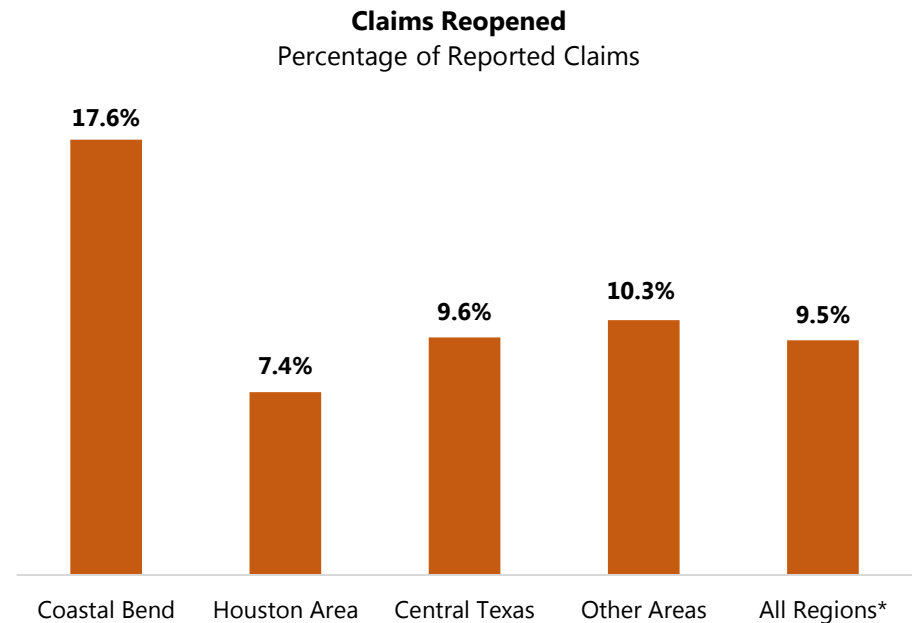
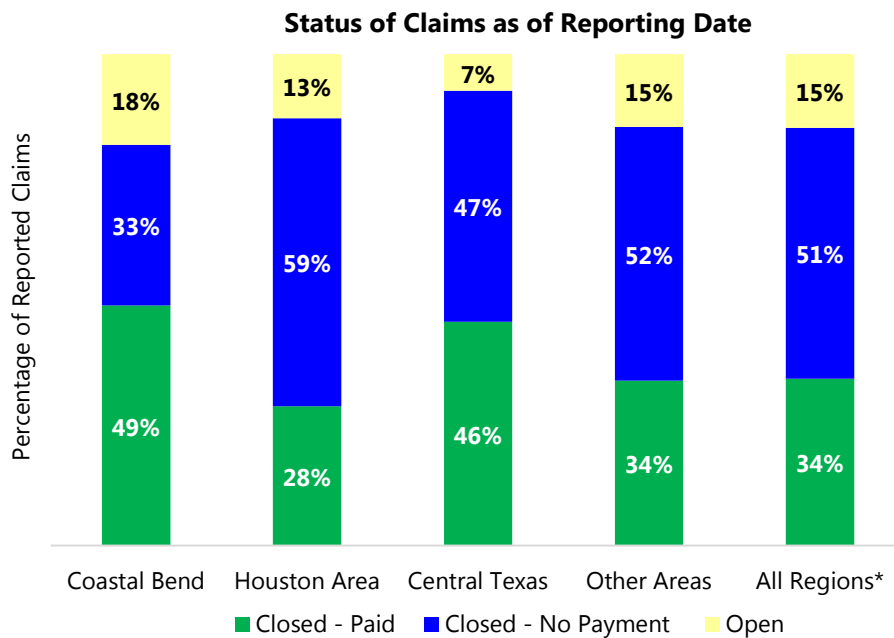


Hurricane Harvey Data Call

Updated Data through September 30, 2018

Commercial Property Data by Region

About **15 percent** of commercial property claims are still open, with about **35 percent** paid and about **50 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 **24 percent** closed with payment, **40 percent** closed without payment, **36 percent** open, and **0.7 percent** reopened.

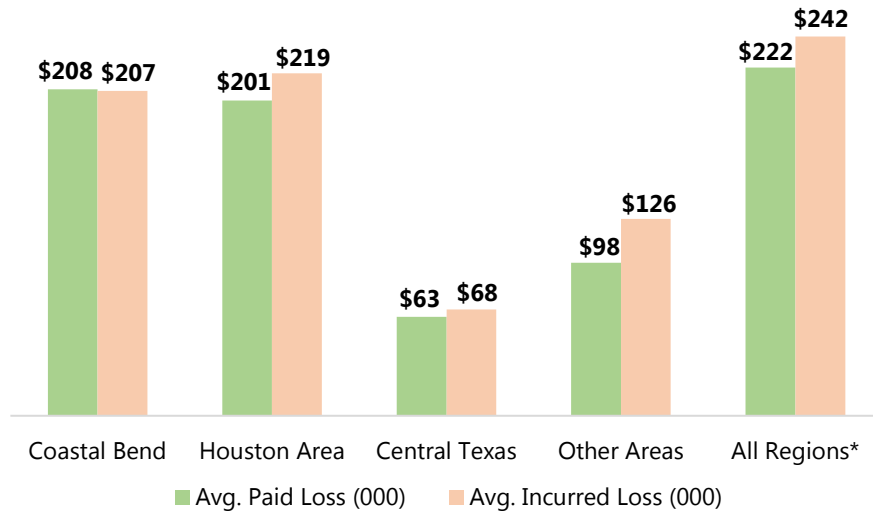
Hurricane Harvey Data Call

Updated Data through September 30, 2018

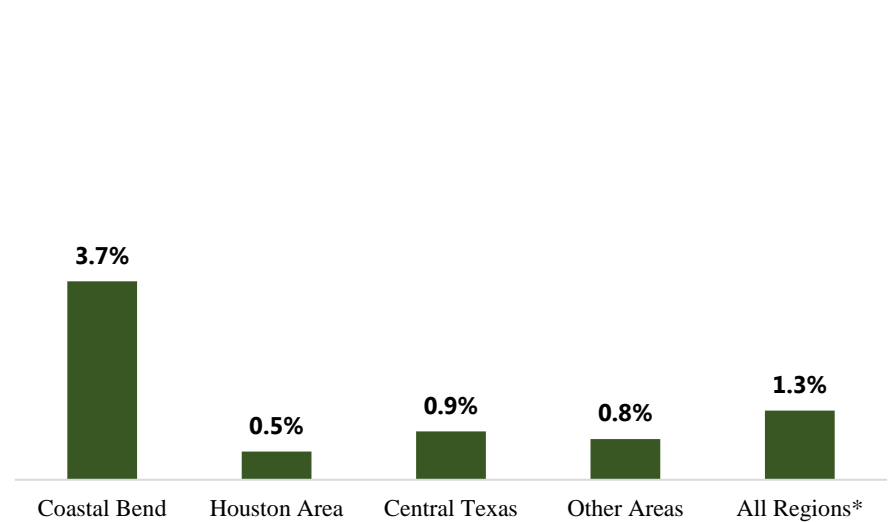
Commercial Property Data by Region

Coastal Bend and Houston Area regions have the highest average commercial property losses. There are few total losses for commercial property (**1.3 percent**), with the Coastal Bend region having the highest percentage (**3.7 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 **\$1,176,000**, an average incurred loss of **\$887,000**; **1.5 percent** involve total losses.

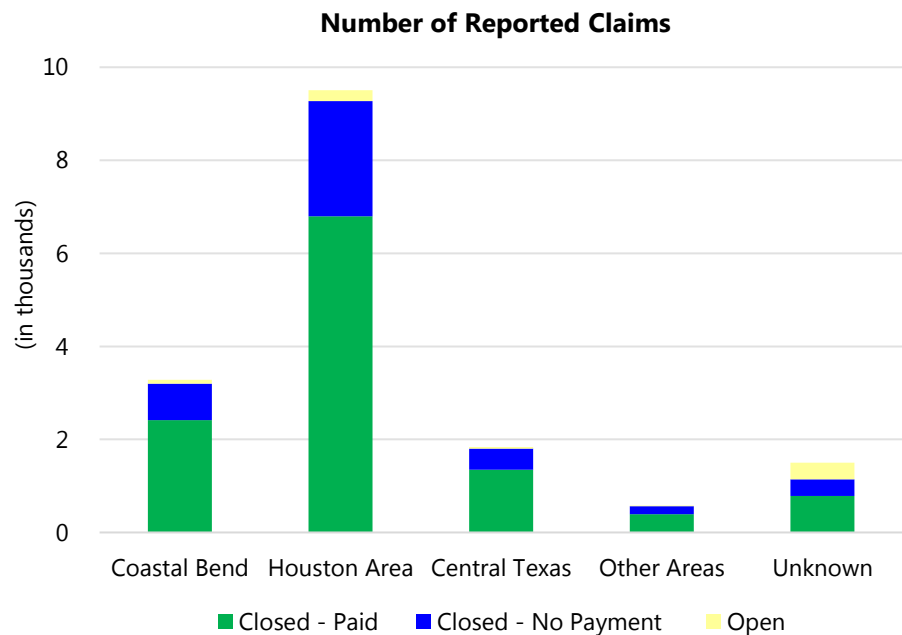
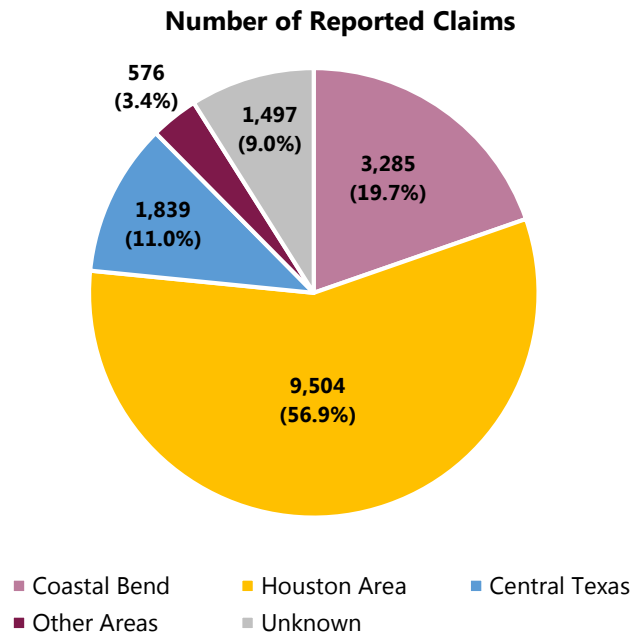
**Average paid loss is calculated as total paid losses divided by the number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by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

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Data for All Other Lines of Insurance by Region

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 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).

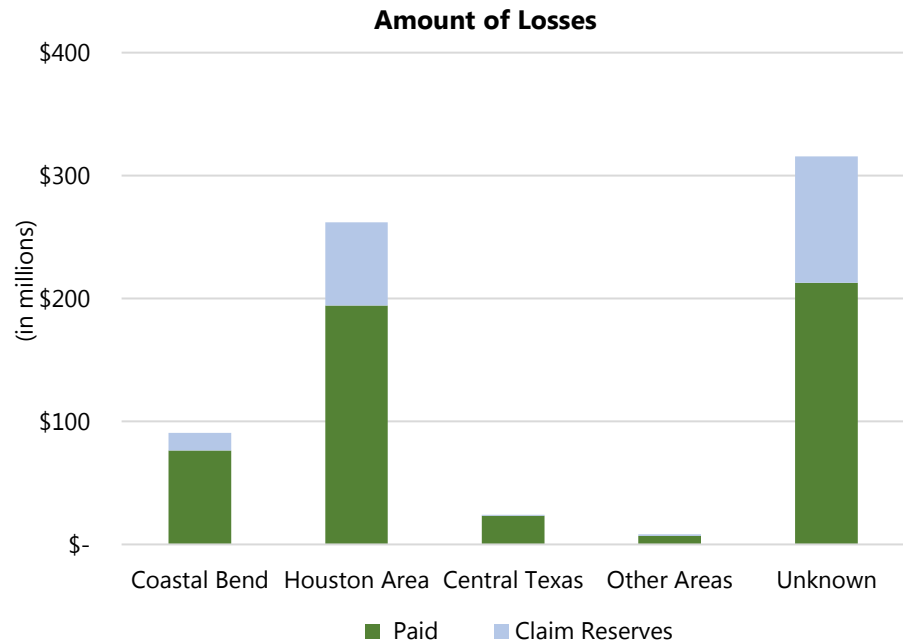
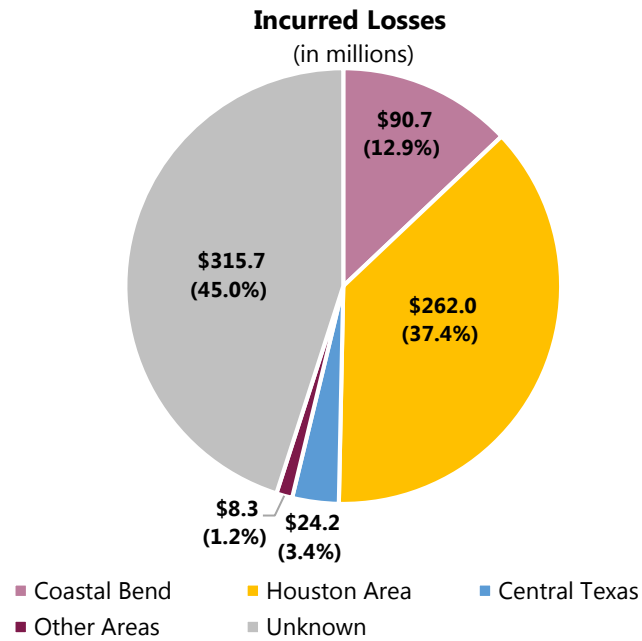


Hurricane Harvey Data Call

Updated Data through September 30, 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.

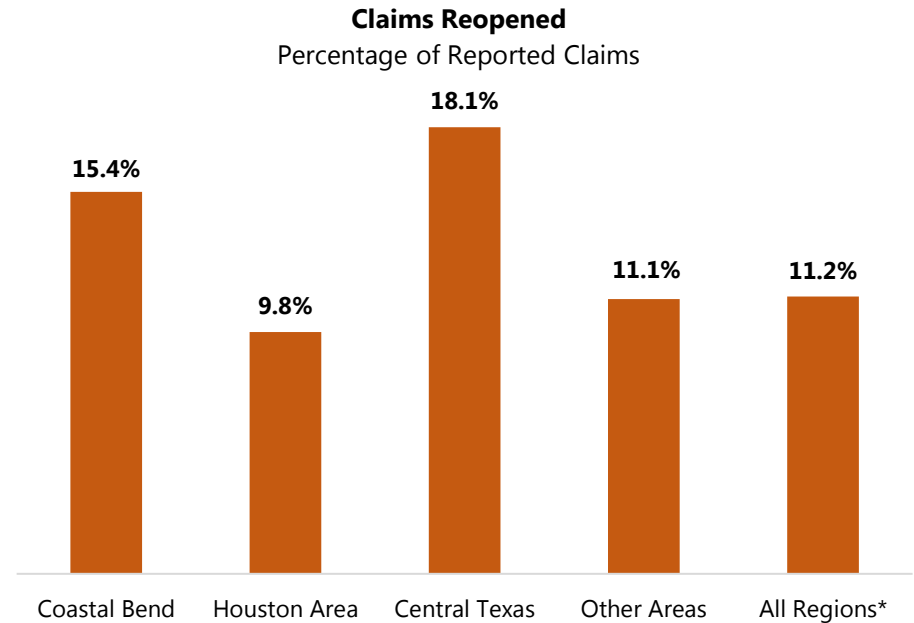
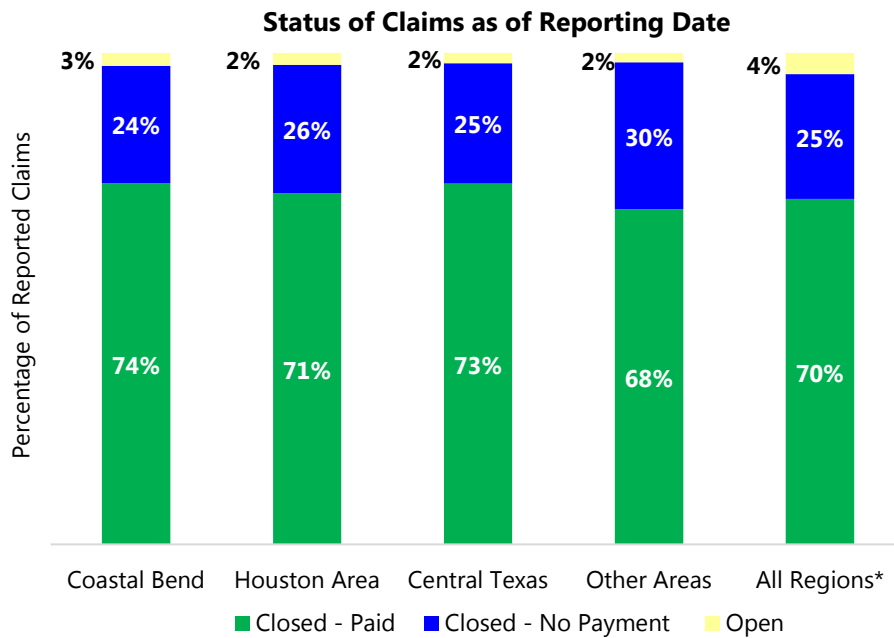


Hurricane Harvey Data Call

Updated Data through September 30, 2018

Data for All Other Lines of Insurance by Region

For all other lines of insurance, about **70 percent** of claims are paid, **25 percent** are closed with no loss payment, **4 percent** are still open, and **11 percent** were reopened. These percentages vary by region.

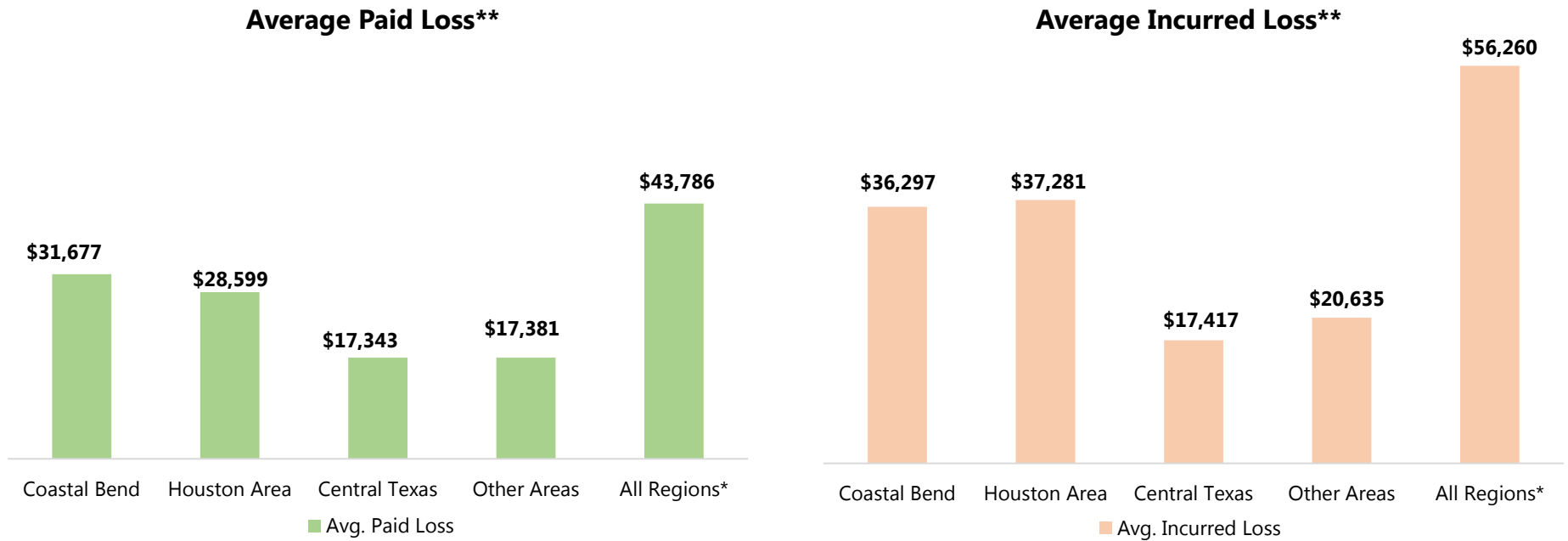


*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **9 percent** of all claims and have **52 percent** closed with payment, **24 percent** closed without payment, **24 percent** open, and **2.7 percent** reopened.

Hurricane Harvey Data Call

Updated Data through September 30, 2018

Data for All Other Lines of Insurance by Region



*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for **9 percent** of all claims and has an average paid loss of **\$271,485** and an average incurred loss of **\$277,159**.

**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 September 30, 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 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 reserves for business directly written.

Hurricane Harvey Data Call

Updated Data through September 30, 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 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.

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 provides coverage for the contents of renters and

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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 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 means, 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.¹² 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.

¹² 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	473	54.5%	43.6%	1.9%	15.4%	17.8%	\$ 2,428,181	\$ 2,486,095	\$ 9,412	\$ 9,311	38.9
Aransas	13,560	63.6%	28.1%	8.4%	46.9%	11.9%	\$ 520,023,169	\$ 554,099,663	\$ 60,321	\$ 56,796	95.2
Atascosa	113	64.6%	32.7%	2.7%	18.6%	14.2%	\$ 561,367	\$ 568,404	\$ 7,690	\$ 7,479	45.9
Austin	754	54.5%	42.6%	2.9%	11.7%	16.3%	\$ 3,916,767	\$ 4,011,831	\$ 9,530	\$ 9,265	60.2
Bastrop	1,318	50.2%	47.1%	2.7%	16.5%	4.6%	\$ 4,082,390	\$ 4,309,062	\$ 6,167	\$ 6,182	40.3
Bee	1,002	72.6%	24.1%	3.4%	18.2%	2.7%	\$ 5,009,848	\$ 5,137,643	\$ 6,891	\$ 6,751	66.6
Bexar	4,749	50.5%	48.1%	1.5%	19.3%	8.9%	\$ 17,118,724	\$ 17,822,153	\$ 7,142	\$ 7,224	41.9
Brazoria	21,204	49.5%	49.6%	0.9%	19.9%	22.0%	\$ 104,800,275	\$ 107,715,437	\$ 9,990	\$ 10,083	46.8
Brazos	1,923	46.6%	52.2%	1.2%	20.4%	8.5%	\$ 7,518,617	\$ 7,863,220	\$ 8,391	\$ 8,547	40.6
Burleson	209	56.0%	42.1%	1.9%	8.6%	8.6%	\$ 828,994	\$ 858,117	\$ 7,085	\$ 7,092	49.0
Caldwell	771	60.1%	37.4%	2.6%	16.3%	3.5%	\$ 2,549,688	\$ 2,629,743	\$ 5,507	\$ 5,445	49.0
Calhoun	4,473	71.6%	26.6%	1.8%	45.2%	3.3%	\$ 39,337,099	\$ 40,071,532	\$ 12,281	\$ 12,198	79.7
Cameron	331	63.7%	35.3%	0.9%	13.6%	32.9%	\$ 2,243,126	\$ 2,264,217	\$ 10,631	\$ 10,580	40.7
Chambers	4,457	50.7%	48.2%	1.1%	19.2%	25.8%	\$ 26,875,359	\$ 27,806,758	\$ 11,902	\$ 12,043	50.5
Colorado	516	55.6%	42.6%	1.7%	12.0%	19.2%	\$ 2,165,232	\$ 2,229,722	\$ 7,544	\$ 7,533	42.8
Comal	2,105	53.9%	44.0%	2.1%	22.4%	4.0%	\$ 7,959,148	\$ 8,598,800	\$ 7,019	\$ 7,293	46.3
De Witt	1,665	76.8%	20.7%	2.5%	19.6%	3.2%	\$ 10,066,679	\$ 10,396,834	\$ 7,871	\$ 7,870	83.0
Fayette	683	53.0%	44.7%	2.3%	11.9%	10.8%	\$ 3,686,220	\$ 3,932,245	\$ 10,183	\$ 10,403	48.9
Fort Bend	37,547	45.4%	52.6%	2.0%	18.8%	16.5%	\$ 200,069,365	\$ 211,701,245	\$ 11,726	\$ 11,896	47.8
Galveston	44,930	55.7%	43.3%	1.0%	20.5%	31.6%	\$ 289,461,081	\$ 297,320,336	\$ 11,557	\$ 11,666	49.1
Goliad	976	82.2%	14.3%	3.5%	19.0%	4.5%	\$ 9,495,302	\$ 9,678,320	\$ 11,840	\$ 11,577	79.9
Gonzales	683	67.1%	31.6%	1.3%	15.4%	3.8%	\$ 3,172,623	\$ 3,203,396	\$ 6,927	\$ 6,860	56.7
Grimes	373	50.9%	46.4%	2.7%	15.5%	11.5%	\$ 1,131,879	\$ 1,197,154	\$ 5,957	\$ 5,986	48.4

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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	2,547	57.8%	41.1%	1.1%	20.6%	2.6%	\$ 10,247,268	\$ 10,548,039	\$ 6,961	\$ 7,037	45.2
Hardin	6,301	54.5%	43.2%	2.3%	17.0%	31.7%	\$ 48,110,232	\$ 50,021,000	\$ 14,014	\$ 13,984	48.4
Harris	261,648	52.7%	45.7%	1.6%	16.3%	28.2%	\$ 1,629,983,103	\$ 1,737,887,148	\$ 11,811	\$ 12,225	45.3
Hays	2,680	53.4%	45.0%	1.6%	22.7%	3.9%	\$ 8,782,106	\$ 9,514,465	\$ 6,141	\$ 6,459	42.0
Hidalgo	670	74.3%	24.5%	1.2%	14.6%	44.6%	\$ 7,090,915	\$ 7,528,210	\$ 14,239	\$ 14,878	48.9
Jackson	1,391	72.8%	23.8%	3.4%	17.7%	3.2%	\$ 8,223,467	\$ 8,405,921	\$ 8,118	\$ 7,930	70.8
Jasper	1,486	54.2%	42.7%	3.0%	16.2%	20.8%	\$ 8,097,026	\$ 8,300,709	\$ 10,046	\$ 9,754	41.0
Jefferson	41,886	52.7%	45.6%	1.7%	18.7%	27.4%	\$ 226,002,534	\$ 237,211,733	\$ 10,245	\$ 10,418	50.8
Jim Wells	271	57.2%	37.6%	5.2%	13.7%	7.0%	\$ 1,124,820	\$ 1,215,821	\$ 7,257	\$ 7,194	42.5
Karnes	415	69.6%	26.3%	4.1%	14.0%	3.4%	\$ 1,927,559	\$ 1,957,589	\$ 6,670	\$ 6,397	50.5
Kerr	97	64.9%	33.0%	2.1%	14.4%	37.1%	\$ 756,592	\$ 808,626	\$ 12,009	\$ 12,440	46.2
Kleberg	217	59.4%	39.6%	0.9%	23.5%	13.4%	\$ 1,073,094	\$ 1,088,094	\$ 8,319	\$ 8,306	37.6
Lavaca	1,354	67.4%	30.3%	2.3%	12.3%	3.7%	\$ 6,265,426	\$ 6,389,375	\$ 6,862	\$ 6,768	75.4
Lee	293	51.9%	45.1%	3.1%	10.9%	7.2%	\$ 1,053,716	\$ 1,077,012	\$ 6,932	\$ 6,690	42.7
Leon	76	61.8%	38.2%	0.0%	13.2%	23.7%	\$ 496,481	\$ 501,464	\$ 10,563	\$ 10,669	50.0
Liberty	5,519	56.1%	41.8%	2.1%	19.3%	25.1%	\$ 32,818,548	\$ 34,098,253	\$ 10,597	\$ 10,616	42.0
Live Oak	71	60.6%	36.6%	2.8%	14.1%	5.6%	\$ 518,969	\$ 520,134	\$ 12,069	\$ 11,559	60.0
Madison	98	56.1%	45.9%	-2.0%	10.2%	18.4%	\$ 410,672	\$ 423,086	\$ 7,467	\$ 7,983	35.6
Matagorda	2,268	59.4%	38.8%	1.8%	23.5%	9.1%	\$ 10,489,809	\$ 10,865,129	\$ 7,788	\$ 7,828	52.1
Montgomery	14,287	48.5%	49.7%	1.7%	20.8%	18.5%	\$ 81,235,619	\$ 85,084,760	\$ 11,717	\$ 11,845	43.0
Newton	465	57.0%	40.4%	2.6%	9.9%	22.8%	\$ 3,119,626	\$ 3,180,602	\$ 11,772	\$ 11,482	42.2
Nueces	44,311	66.1%	30.0%	3.9%	45.4%	2.7%	\$ 346,435,341	\$ 367,340,579	\$ 11,832	\$ 11,842	67.7
Orange	22,078	60.2%	37.5%	2.4%	16.0%	35.8%	\$ 172,480,165	\$ 185,663,301	\$ 12,984	\$ 13,447	48.4
Polk	979	53.3%	44.8%	1.8%	20.3%	16.8%	\$ 4,560,419	\$ 4,781,670	\$ 8,736	\$ 8,855	41.8
Refugio	2,086	73.1%	17.0%	10.0%	27.9%	9.7%	\$ 59,003,529	\$ 61,280,736	\$ 38,716	\$ 35,381	82.8
Sabine	223	56.5%	42.2%	1.3%	13.9%	18.8%	\$ 1,281,152	\$ 1,324,915	\$ 10,168	\$ 10,271	44.0

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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	696	45.8%	52.6%	1.6%	21.1%	15.4%	\$ 3,659,505	\$ 3,862,566	\$ 11,472	\$ 11,705	46.2
San Patricio	15,383	69.4%	27.8%	2.8%	46.1%	4.3%	\$ 187,718,432	\$ 196,441,604	\$ 17,595	\$ 17,691	74.9
Travis	6,616	45.8%	52.8%	1.4%	23.9%	4.4%	\$ 19,379,936	\$ 22,014,327	\$ 6,392	\$ 7,045	36.5
Trinity	164	58.5%	40.2%	1.2%	12.8%	17.1%	\$ 681,435	\$ 700,900	\$ 7,098	\$ 7,152	44.7
Tyler	572	53.5%	44.2%	2.3%	18.7%	15.4%	\$ 2,521,204	\$ 2,624,277	\$ 8,239	\$ 8,227	41.4
Victoria	18,547	77.7%	17.1%	5.2%	25.9%	3.9%	\$ 156,310,146	\$ 162,665,268	\$ 10,847	\$ 10,575	76.5
Walker	876	51.4%	46.3%	2.3%	18.8%	15.1%	\$ 3,522,926	\$ 3,734,680	\$ 7,829	\$ 7,946	41.8
Waller	784	50.6%	46.8%	2.6%	15.8%	16.6%	\$ 3,883,836	\$ 4,066,365	\$ 9,783	\$ 9,751	40.4
Washington	451	51.0%	45.9%	3.1%	16.6%	12.2%	\$ 1,904,129	\$ 1,955,108	\$ 8,279	\$ 8,013	51.1
Wharton	2,003	57.5%	40.3%	2.2%	8.9%	26.2%	\$ 11,609,419	\$ 11,991,286	\$ 10,086	\$ 10,026	42.3
Willacy	16	62.5%	37.5%	0.0%	31.3%	43.8%	\$ 69,463	\$ 69,463	\$ 6,946	\$ 6,946	39.3
Williamson	2,444	46.9%	52.0%	1.1%	22.5%	5.2%	\$ 7,052,632	\$ 7,678,232	\$ 6,154	\$ 6,540	34.9
Wilson	761	62.7%	33.9%	3.4%	15.8%	4.9%	\$ 3,698,765	\$ 3,767,645	\$ 7,754	\$ 7,490	54.4
Unknown	5,247	54.7%	26.0%	19.3%	9.6%	36.2%	\$ 51,038,551	\$ 76,140,315	\$ 17,783	\$ 19,614	61.6
Other	2,711	70.8%	28.3%	0.9%	28.4%	21.3%	\$ 20,913,400	\$ 23,179,595	\$ 10,898	\$ 11,924	46.6
All Counties	615,803	55.5%	42.2%	2.3%	21.4%	22.2%	\$4,410,053,101	\$4,683,811,932	\$12,901	\$13,167	51.1

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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	97	36.1%	44.3%	19.6%	20.6%	6.2%	\$ 2,321,412	\$ 2,518,813	\$ 66,326	\$ 46,645
Aransas	4,098	52.5%	41.2%	6.3%	16.0%	11.2%	\$ 305,861,685	\$ 364,518,802	\$ 142,195	\$ 151,253
Atascosa	55	74.5%	23.6%	1.8%	27.3%	23.6%	\$ 10,359,219	\$ 10,362,292	\$ 252,664	\$ 246,721
Austin	256	62.9%	36.3%	0.8%	12.5%	6.6%	\$ 9,227,663	\$ 9,944,996	\$ 57,315	\$ 61,012
Bastrop	207	58.0%	36.7%	5.3%	11.6%	5.3%	\$ 2,171,246	\$ 2,449,871	\$ 18,094	\$ 18,701
Bee	228	59.2%	31.6%	9.2%	3.9%	1.8%	\$ 5,563,625	\$ 9,426,452	\$ 41,212	\$ 60,426
Bexar	974	64.0%	30.1%	6.0%	19.0%	18.0%	\$ 20,722,369	\$ 26,691,322	\$ 33,262	\$ 39,194
Brazoria	5,407	69.8%	27.1%	3.1%	9.4%	7.1%	\$ 300,672,983	\$ 318,367,132	\$ 79,691	\$ 80,763
Brazos	416	41.8%	51.9%	6.2%	7.0%	6.3%	\$ 14,563,907	\$ 15,399,116	\$ 83,701	\$ 76,996
Burleson	68	70.6%	29.4%	0.0%	5.9%	4.4%	\$ 1,091,284	\$ 1,092,604	\$ 22,735	\$ 22,763
Caldwell	135	51.1%	46.7%	2.2%	13.3%	7.4%	\$ 1,087,469	\$ 1,109,987	\$ 15,760	\$ 15,416
Calhoun	744	48.1%	43.4%	8.5%	17.7%	3.4%	\$ 25,176,535	\$ 60,422,892	\$ 70,326	\$ 143,522
Cameron	112	48.2%	38.4%	13.4%	4.5%	2.7%	\$ 1,673,930	\$ 5,932,660	\$ 30,999	\$ 85,981
Chambers	934	61.0%	32.1%	6.9%	9.0%	10.0%	\$ 45,416,190	\$ 114,899,045	\$ 79,678	\$ 181,229
Colorado	150	54.0%	36.0%	10.0%	7.3%	6.0%	\$ 3,980,376	\$ 8,429,721	\$ 49,140	\$ 87,810
Comal	166	63.9%	31.9%	4.2%	16.9%	12.0%	\$ 2,099,185	\$ 2,247,583	\$ 19,804	\$ 19,890
De Witt	418	72.5%	25.1%	2.4%	13.2%	2.2%	\$ 22,737,222	\$ 24,031,013	\$ 75,040	\$ 76,776
Fayette	375	44.3%	52.5%	3.2%	7.2%	4.5%	\$ 6,061,880	\$ 6,660,508	\$ 36,517	\$ 37,419
Fort Bend	4,585	48.8%	45.3%	5.9%	6.7%	7.3%	\$ 226,318,497	\$ 266,614,130	\$ 101,216	\$ 106,390
Galveston	10,073	71.4%	25.1%	3.5%	11.3%	14.8%	\$ 770,161,229	\$ 805,740,023	\$ 107,145	\$ 106,820
Goliad	224	69.6%	18.3%	12.1%	13.4%	3.1%	\$ 7,049,591	\$ 10,024,882	\$ 45,190	\$ 54,781
Gonzales	218	63.3%	33.0%	3.7%	8.3%	4.6%	\$ 1,502,782	\$ 6,008,711	\$ 10,890	\$ 41,156
Grimes	102	63.7%	35.3%	1.0%	13.7%	6.9%	\$ 1,237,002	\$ 1,277,443	\$ 19,031	\$ 19,355

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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	245	63.7%	34.3%	2.0%	13.9%	5.3%	\$ 1,836,266	\$ 1,865,695	\$ 11,771	\$ 11,588
Hardin	1,176	72.6%	24.3%	3.1%	10.3%	17.2%	\$ 100,585,287	\$ 103,933,021	\$ 117,781	\$ 116,779
Harris	67,901	66.0%	28.8%	5.2%	7.8%	8.7%	\$ 5,838,354,789	\$ 6,956,941,921	\$ 130,245	\$ 143,840
Hays	226	58.4%	38.1%	3.5%	19.0%	9.3%	\$ 1,897,960	\$ 2,569,955	\$ 14,378	\$ 18,357
Hidalgo	252	55.6%	40.5%	4.0%	4.4%	3.2%	\$ 6,918,236	\$ 7,646,426	\$ 49,416	\$ 50,976
Jackson	374	58.3%	31.3%	10.4%	5.6%	2.7%	\$ 5,873,546	\$ 6,529,478	\$ 26,943	\$ 25,407
Jasper	242	49.2%	42.1%	8.7%	12.8%	7.0%	\$ 8,552,090	\$ 8,662,566	\$ 71,866	\$ 61,875
Jefferson	9,929	68.9%	27.0%	4.1%	9.3%	6.9%	\$ 845,918,340	\$ 985,024,754	\$ 123,727	\$ 135,922
Jim Wells	102	68.6%	22.5%	8.8%	9.8%	6.9%	\$ 7,032,395	\$ 8,378,568	\$ 100,463	\$ 106,058
Karnes	122	54.1%	35.2%	10.7%	10.7%	2.5%	\$ 1,082,268	\$ 1,158,375	\$ 16,398	\$ 14,663
Kerr	59	71.2%	23.7%	5.1%	13.6%	22.0%	\$ 2,814,111	\$ 3,123,004	\$ 67,003	\$ 69,400
Kleberg	35	60.0%	28.6%	11.4%	11.4%	17.1%	\$ 587,778	\$ 657,422	\$ 27,989	\$ 26,297
Lavaca	290	60.0%	37.2%	2.8%	16.6%	2.4%	\$ 4,155,117	\$ 4,380,642	\$ 23,880	\$ 24,069
Lee	93	52.7%	43.0%	4.3%	7.5%	3.2%	\$ 519,057	\$ 576,240	\$ 10,593	\$ 10,872
Leon	34	35.3%	52.9%	11.8%	11.8%	5.9%	\$ 285,165	\$ 331,107	\$ 23,764	\$ 20,694
Liberty	954	65.5%	30.7%	3.8%	10.6%	10.4%	\$ 42,024,187	\$ 48,857,070	\$ 67,239	\$ 73,914
Live Oak	42	57.1%	35.7%	7.1%	11.9%	9.5%	\$ 324,343	\$ 353,994	\$ 13,514	\$ 13,111
Madison	21	47.6%	52.4%	0.0%	0.0%	4.8%	\$ 158,709	\$ 159,115	\$ 15,871	\$ 15,912
Matagorda	546	49.5%	44.0%	6.6%	11.0%	3.7%	\$ 16,405,256	\$ 26,158,368	\$ 60,760	\$ 85,485
Montgomery	4,058	67.9%	28.2%	3.9%	11.1%	11.5%	\$ 241,590,136	\$ 275,649,952	\$ 87,660	\$ 94,628
Newton	100	63.0%	34.0%	3.0%	10.0%	8.0%	\$ 2,343,601	\$ 3,198,061	\$ 37,200	\$ 48,455
Nueces	7,924	52.6%	36.5%	10.9%	15.7%	6.0%	\$ 588,414,624	\$ 746,686,123	\$ 141,208	\$ 148,329
Orange	5,231	76.4%	20.6%	3.1%	9.3%	9.2%	\$ 403,258,316	\$ 424,061,178	\$ 100,915	\$ 102,036
Polk	165	46.7%	47.9%	5.5%	14.5%	8.5%	\$ 1,749,111	\$ 4,796,513	\$ 22,716	\$ 55,773
Refugio	511	55.2%	28.0%	16.8%	11.0%	7.0%	\$ 26,646,657	\$ 33,397,643	\$ 94,492	\$ 90,754
Sabine	48	37.5%	47.9%	14.6%	10.4%	6.3%	\$ 691,000	\$ 938,326	\$ 38,389	\$ 37,533

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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
San Jacinto	85	56.5%	40.0%	3.5%	14.1%	10.6%	\$ 912,894	\$ 1,017,728	\$ 19,019	\$ 19,955
San Patricio	2,204	56.4%	30.4%	13.1%	17.5%	8.7%	\$ 168,321,954	\$ 243,990,114	\$ 135,307	\$ 159,159
Travis	976	42.8%	46.4%	10.8%	13.8%	7.6%	\$ 31,219,788	\$ 42,120,022	\$ 74,688	\$ 80,535
Trinity	54	24.1%	48.1%	27.8%	5.6%	9.3%	\$ 313,731	\$ 958,123	\$ 24,133	\$ 34,219
Tyler	122	59.0%	34.4%	6.6%	8.2%	9.8%	\$ 1,322,778	\$ 1,476,368	\$ 18,372	\$ 18,455
Victoria	2,788	58.6%	29.6%	11.8%	9.9%	3.9%	\$ 136,334,329	\$ 176,112,471	\$ 83,436	\$ 89,762
Walker	148	50.0%	39.9%	10.1%	6.8%	28.4%	\$ 1,127,947	\$ 1,956,866	\$ 15,243	\$ 21,987
Waller	252	60.7%	31.7%	7.5%	7.9%	6.7%	\$ 9,131,698	\$ 14,017,534	\$ 59,684	\$ 81,497
Washington	116	42.2%	55.2%	2.6%	10.3%	1.7%	\$ 687,854	\$ 697,189	\$ 14,038	\$ 13,407
Wharton	871	61.7%	33.5%	4.8%	6.2%	8.2%	\$ 35,413,710	\$ 44,371,963	\$ 65,947	\$ 76,636
Willacy	11	9.1%	72.7%	18.2%	27.3%	0.0%	\$ 7,075	\$ 9,365	\$ 7,075	\$ 3,122
Williamson	285	49.5%	46.3%	4.2%	7.7%	10.2%	\$ 3,189,080	\$ 3,286,217	\$ 22,618	\$ 21,479
Wilson	135	60.7%	37.0%	2.2%	5.9%	6.7%	\$ 1,130,209	\$ 1,169,810	\$ 13,783	\$ 13,762
Unknown	7,408	53.1%	34.0%	12.9%	2.0%	6.1%	\$ 1,160,726,984	\$ 1,860,813,476	\$ 294,900	\$ 380,690
Other	298	46.3%	40.9%	12.8%	12.4%	14.4%	\$ 23,066,813	\$ 41,563,615	\$ 167,151	\$ 236,157
All Counties	146,475	63.7%	30.3%	6.0%	9.2%	8.7%	\$11,509,982,468	\$14,163,766,374	\$123,372	\$138,829

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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

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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

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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

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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
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.

**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.