

HURRICANE HARVEY DATA CALL

TEXAS DEPARTMENT OF INSURANCE

**PRESENTATION TO THE
HOUSE INSURANCE COMMITTEE**

UPDATED DATA THROUGH OCTOBER 31, 2017

APRIL 12, 2018

HURRICANE HARVEY DATA CALL
UPDATED DATA THROUGH OCTOBER 31, 2017

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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. Hurricane 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, TDI notified the industry that a data call would be issued to collect data from insurers about the financial impact of Hurricane Harvey, to monitor the market in terms of claims handling, and to provide aggregate data to policymakers and public officials.
- TDI issued the Hurricane Harvey data call on September 21. All companies, including admitted and surplus lines companies, the Texas Windstorm Insurance Association (TWIA), and the Texas Fair Access to Insurance Requirements Plan (FAIR Plan), were required to report monthly beginning with data through September 30, which was due October 31. Thereafter, the data call required companies to report data for the previous month on the 15th of the following month.
- The data call required companies to report by ZIP code: the number of reported claims, the number of claims closed with payment (paid claims), the number of claims closed without payment, the number of reopened claims, the number of claims with total losses, the total amount of paid losses, and the total amount of claim reserves. The data call required that companies report this data separately for 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. In addition, the data call required insurers to provide statewide estimates of their ultimate Hurricane Harvey losses both before and after reinsurance.
- This presentation includes the data for about 625 companies submitting data for the second submission. In addition to these companies, about 305 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.

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

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Data Call Challenges

- TDI has checked the data for reasonability in the aggregate at the ZIP code level, but TDI did not audit or verify the data because this is outside the normal practice for data calls and would have required TDI to perform on-site reviews of insurers' books and records. As of December 26, 2017, there are still a number of unresolved data anomalies at the ZIP code level that TDI is attempting to resolve with the companies. These anomalies mostly affect the “unknown” ZIP code region.
- For the first submission data, TDI had difficulty obtaining information from some companies on insurers’ estimated ultimate Hurricane Harvey losses both before and after reinsurance. However, TDI has since resolved this issue with most companies.
- TDI has an unresolved issue with the data for one top personal lines insurer. This insurer appears to be missing segments of business contained in its submission of data through September 30. TDI believes that the net impact of this error is small.
- TDI had a number of ongoing challenges in collecting this information that caused requests for corrections or resubmissions. Those issues include:
 - Companies failing to provide, or providing incorrect, company identifying information;
 - Companies providing data through October that was inconsistent with the data it provided through September;
 - Companies failing to provide complete information, such as estimates of ultimate Hurricane Harvey losses before and after reinsurance; and
 - Companies deleting, overwriting, or altering preset formulas against explicit TDI instructions not to do so.

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

Data Call Reporting Date

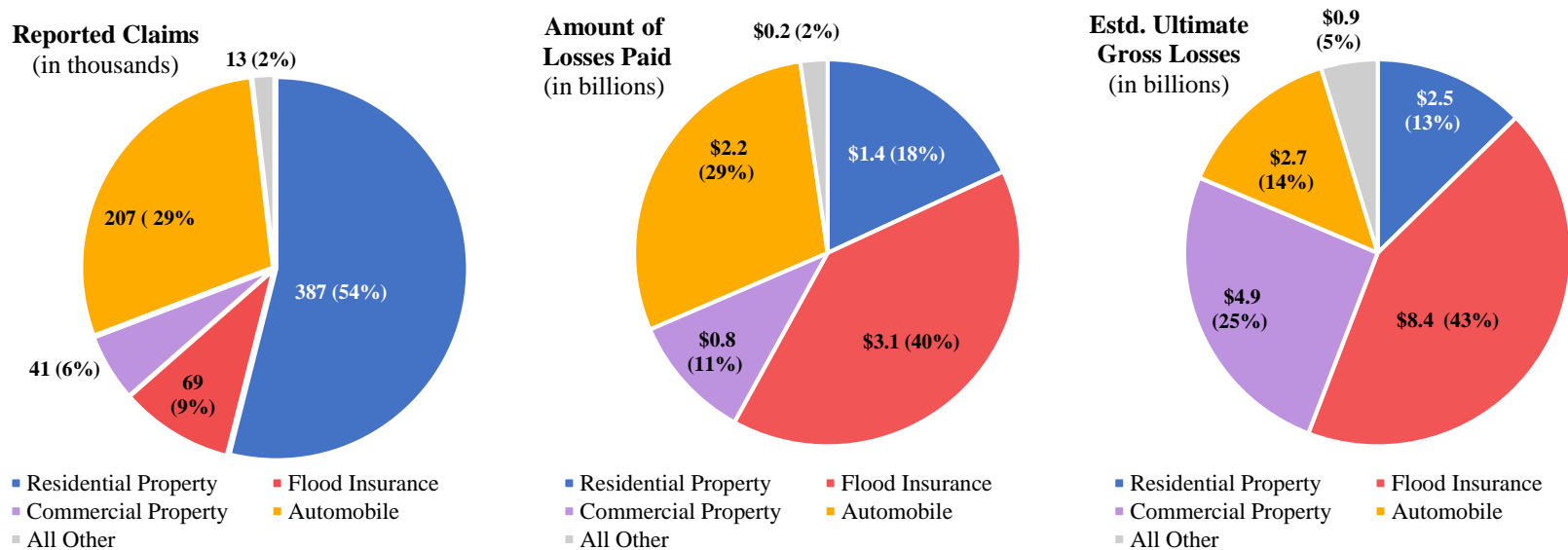
This presentation contains data through October 31, 2017. While some companies may have inadvertently provided data as of early to mid-November, TDI believes any such submissions are small.

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Executive Summary

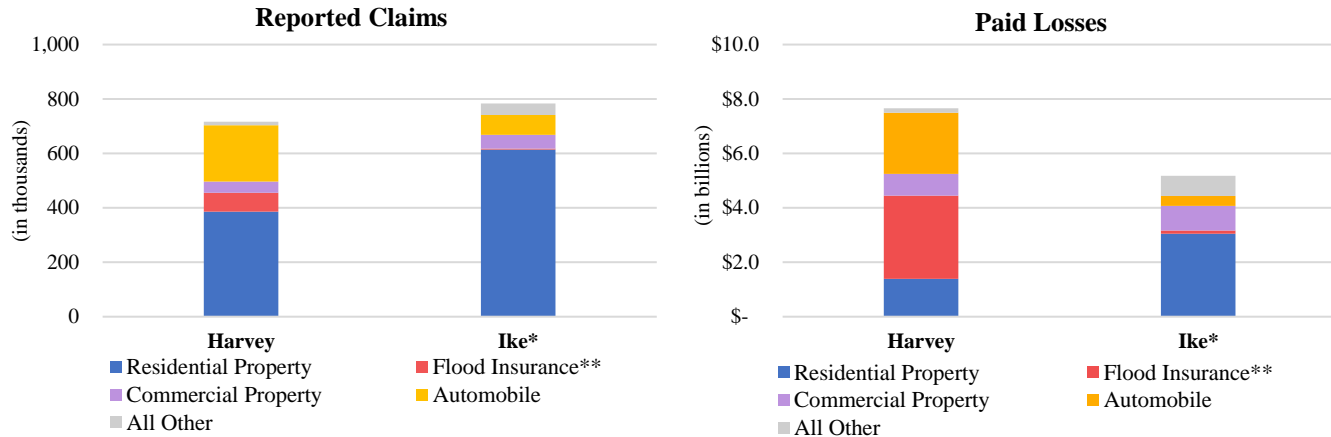
- As of the data call reporting date, Hurricane Harvey generated about **717,000 claims** to private insurers, TWIA, and the Texas FAIR Plan for all personal and commercial lines of insurance. This includes about 387,000 residential property claims and about 207,000 automobile claims. Residential property consists of homeowners (246,000 claims), residential dwelling (123,000 claims), and mobile homeowners (18,000 claims) (Page 12).
- As of the data call reporting date, insurers have made about **\$7.7 billion** in claim payments (paid losses), and insurers estimate they will ultimately pay out a total of **\$19.4 billion**. These numbers will change as more claims are reported, settled, and closed (Page 13).
- While most of the claims are for residential property insurance, most of the losses are from flood and automobile claims. Automobile insurance commonly covers flood under “comprehensive” coverage, while residential property insurance usually does not provide coverage for flood.



- In comparison, as of November 30, 2008, or about 75 days after the storm, Hurricane Ike generated about **784,000 claims** with approximately 614,000 residential property claims and approximately 73,000 automobile claims. As of November 30, 2008, insurers had paid about \$5.2 billion in paid losses. However, these figures do **not** include claims or loss payments for federal flood insurance. Also, Hurricane Ike was largely a wind event, whereas Hurricane Harvey was predominantly a flood event.

Hurricane Harvey Data Call

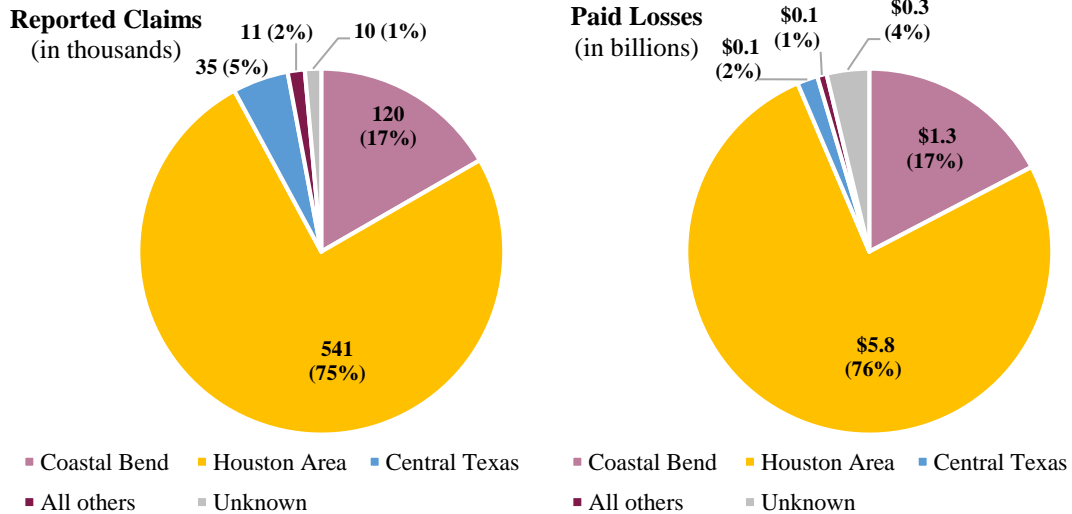
Updated Data through October 31, 2017



*Hurricane Ike data is as of November 30, 2008.

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

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



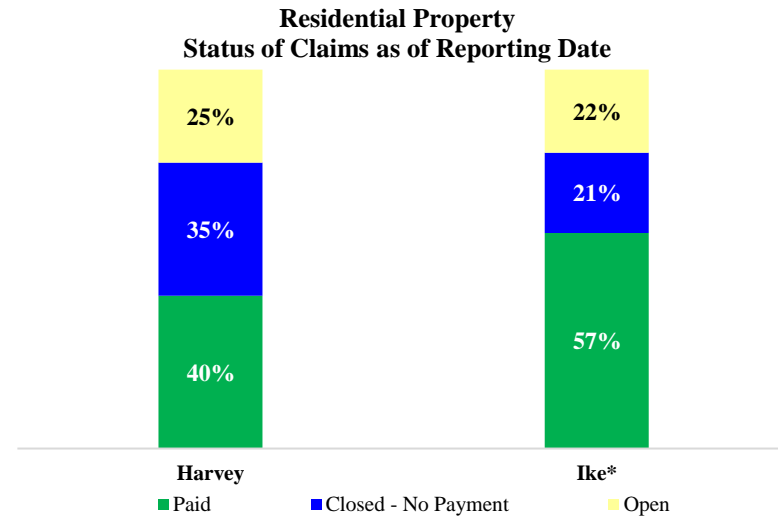
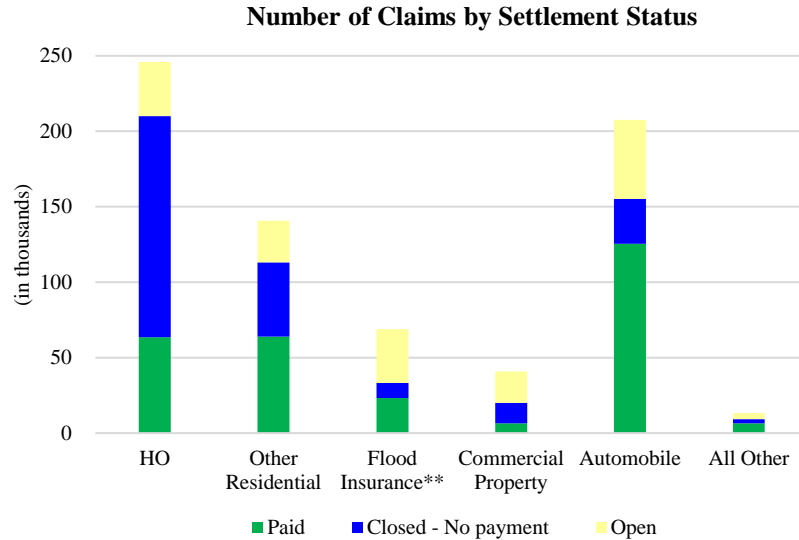
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- As of the reporting date, for all types of insurance combined, about 40 percent of claims are paid (closed with a loss payment), 35 percent are closed without a loss payment, 25 percent are still open, and 11 percent have been reopened. A claim that is open may involve partial payments, such as payments for additional living expenses or business interruption, as well as payments for damage. Reasons an insurer may close a claim without payment, include:
 - The damage fell below the deductible;
 - The damage resulted from a peril that was not covered under the policy. For example, homeowners policies typically do not cover flooding, or a homeowner may have called their homeowner insurer in situations where TWIA covers the wind damage;
 - The policyholder did not have a policy in effect at the time the damage occurred. For example, the policy had expired; or
 - The claim was a duplicate claim. For example, a homeowner may file a claim both through their agent and through a smartphone app and this may generate two different claim numbers within the company's claims system.
- These percentages differ by type of insurance. This is particularly true in the case of homeowners. The high percentage of homeowners claims closed without payment appear to be from the Houston and Southeast Texas region that experienced significant flooding, which typically is not covered by homeowners insurance. Some homeowners may have filed a claim under their homeowners insurance policy to get a denial to apply for FEMA assistance. Details on the number of claims by settlement status by type of insurance are on pages 17, 23, 28, 33, 37, and 41.
- In comparison, as of November 30, 2008, or about 75 days after Hurricane Ike, companies reported that 57 percent of all claims were closed with payment, 21 percent were closed without payment, and 22 percent were still open.

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*Hurricane Ike data as of November 30, 2008.

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

- 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 about \$10,000; for flood insurance, it is about \$100,000; for commercial property insurance, it is about \$125,000; and for automobile insurance, it is about \$15,500.² TDI calculated both the average paid loss and the average incurred loss. Both averages have advantages and disadvantages.

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

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

² The \$15,500 figure is the approximate average of the average paid loss (about \$18,000) and the average incurred loss (\$13,000).

Hurricane Harvey Data Call

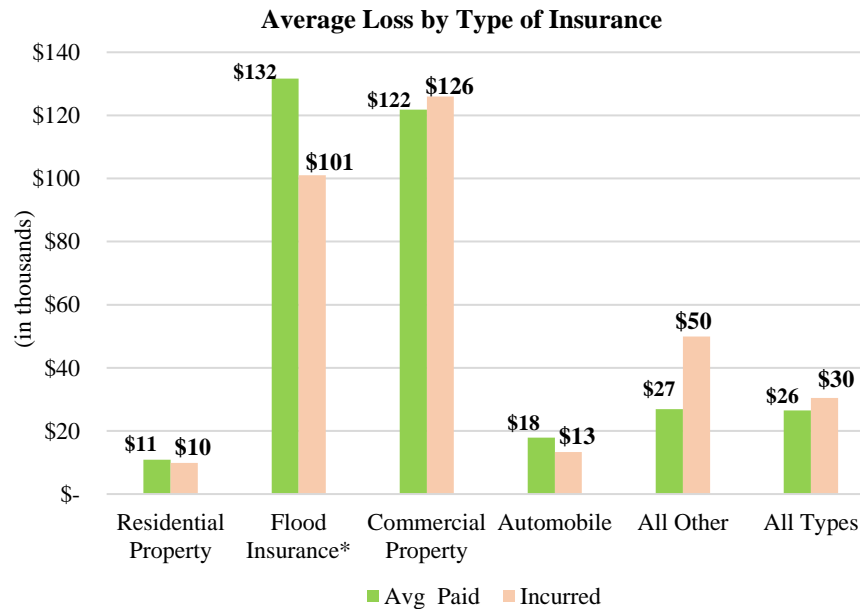
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The average paid loss has the advantage of showing the average amount actually paid without relying on insurers' claim reserves, which are estimates of future payments on individual open claims. However, the average paid loss includes payments on open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

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

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

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



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

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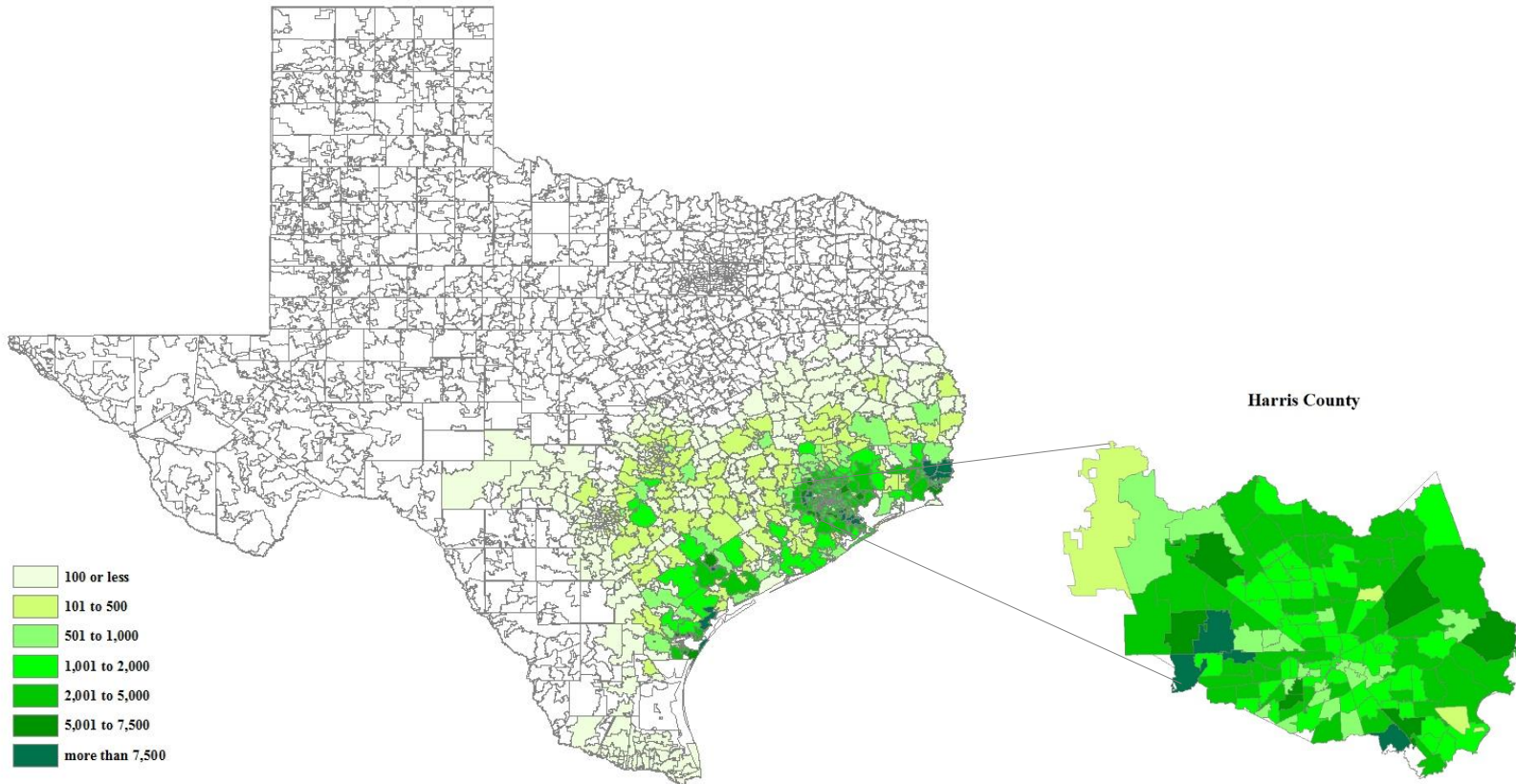
Updated Data through October 31, 2017

- Details of the average losses by type of insurance and region are on pages 18, 29, 34, 38, and 42.
- For residential property insurance, other than mobile homeowners, TDI collected claims data separately for policies that provide actual cash value (ACV) coverage to the dwelling (or roof) versus policies that provide replacement cost value (RCV) coverage to the dwelling (or roof). Replacement cost refers to the cost to replace the property at current prices, without any regard to depreciation. Actual cash value refers to the cost to replace the property **after** deducting for depreciation due to aging, and wear and tear.
 - About 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 20).
 - About 12 percent of residential property incurred losses (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and 88 percent were on policies providing RCV coverage.
 - Both types of policies had a similar percentage of claims closed without payment (52 percent), but these percentages varied by region (Page 22).
 - ACV policies also had a lower percentage of claims reopened (6.5 percent versus 17 percent). However, TDI does not know to what extent insurers reopened RCV claims in order to issue "holdback" payments. For replacement cost coverage, insurers initially issue a payment for the actual cash value portion of the claim. Once the policyholder makes the repairs, the insurer then issues a payment for the depreciation cost. The depreciation cost payment is commonly called the holdback payment (Page 22).

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Number of Claims by ZIP 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. The legend on this map differs somewhat from the map presented with the first submission data. This was done to better highlight those areas that were impacted the most by Hurricane Harvey claims.

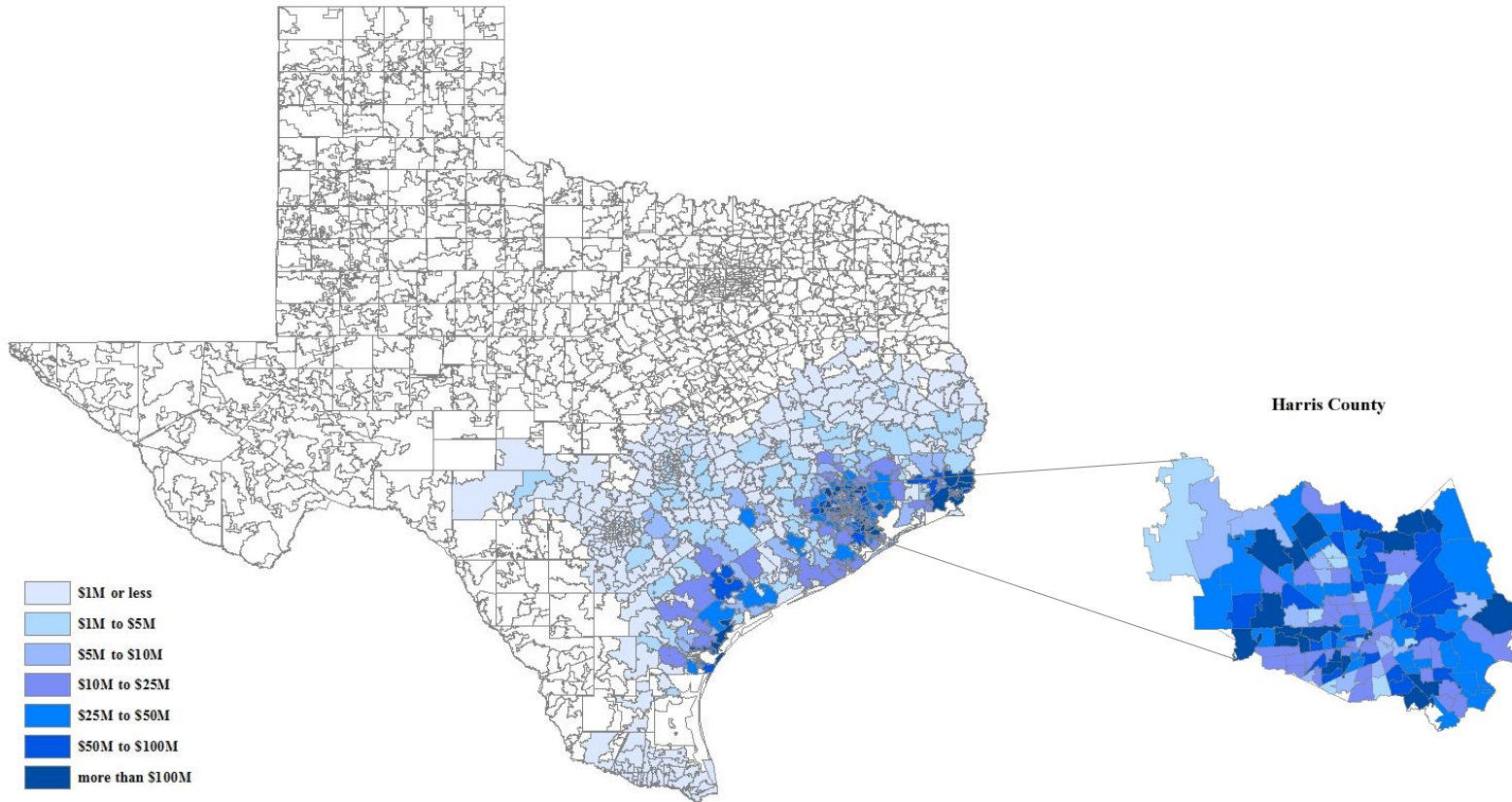


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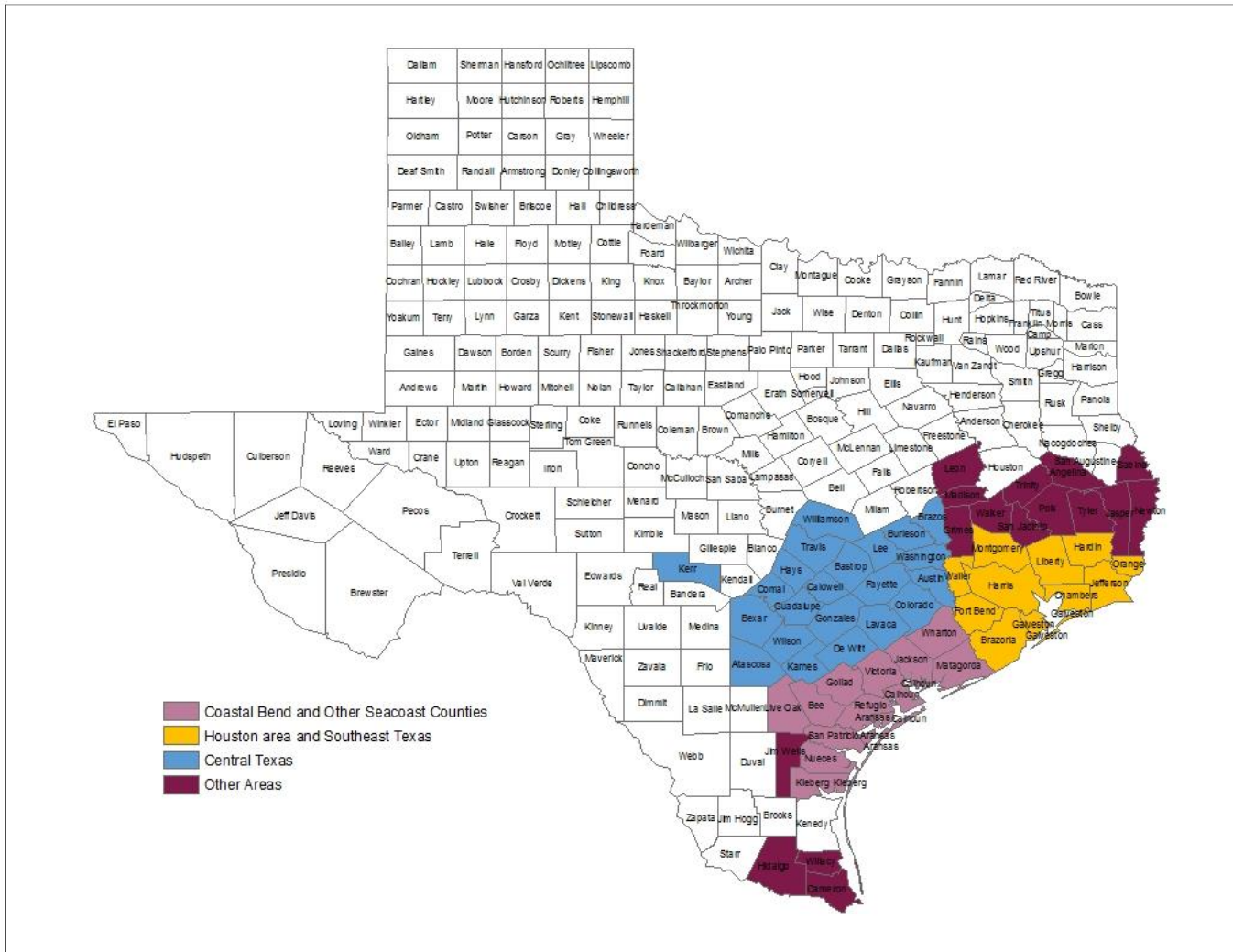
Incurred Losses by ZIP Code

- 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. The legend on this map differs somewhat from the map presented with the first submission data. This was done to better highlight those areas that were impacted the most by Hurricane Harvey claims.



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Hurricane Harvey Data Call Counties - Region Map³



³ Data call counties based on the 58 counties included in Governor Abbott’s August 28, 2017, proclamation plus four counties (Williamson, Travis, Hays, and Hidalgo) TDI included in its September 1, 2017, disaster bulletin. Does not include Milam and San Augustine counties, which Governor Abbott added in his September 14, 2017, proclamation.

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Summary of Overall Data Call Results – Numbers of Claims

Line of Insurance	Reported	Closed with Payment	Closed - No Payment	Total Closed	Open	Claims with Total Losses
Homeowners	245,935	63,535 26%	146,479 60%	210,014 85%	35,921 15%	383 0.2%
Residential Dwelling	122,566	54,083 44%	43,765 36%	97,848 80%	24,718 20%	1,114 0.9%
Mobile Homeowners	18,073	9,911 55%	5,428 30%	15,339 85%	2,734 15%	610 3.4%
Farmowners	2,731	935 34%	795 29%	1,730 63%	1,001 37%	13 0.5%
Businessowners	11,511	2,380 21%	4,532 39%	6,912 60%	4,599 40%	257 2.2%
Business Interruption	4,268	710 17%	2,200 52%	2,910 68%	1,358 32%	51 1.2%
All Other Commercial Property	22,263	2,590 12%	5,853 26%	8,443 38%	13,820 62%	56 0.3%
Personal Automobile	201,345	122,708 61%	28,550 14%	151,258 75%	50,087 25%	131,265 65.2%
Commercial Automobile	6,118	2,738 45%	1,121 18%	3,859 63%	2,259 37%	2,885 47.2%
Federal Flood - Write Your Own*	63,292	21,107 33%	8,594 14%	29,701 47%	33,591 53%	794 1.3%
Private Flood	5,465	2,118 39%	1,443 26%	3,561 65%	1,904 35%	587 10.7%
All Other Lines of Insurance	13,250	6,464 49%	2,771 21%	9,235 70%	4,015 30%	4,296 32.4%
Grand Total ⁴	716,838	289,279 40%	251,533 35%	540,812 75%	176,026 25%	142,311 19.9%

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

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

See the Glossary for additional definitions (Page 43).

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

⁴ Includes offshore risks which are not displayed here. Offshore includes fewer than 25 reported 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	\$ 536,313,734	\$ 856,138,322	\$ 1,284,898,760	\$ 931,524,624
Residential Dwelling	\$ 726,905,875	\$ 889,086,047	\$ 1,003,255,845	\$ 785,234,928
Mobile Homeowners	\$ 123,705,132	\$ 138,704,525	\$ 166,519,700	\$ 73,930,896
Farmowners	\$ 26,005,764	\$ 30,708,790	\$ 45,542,278	\$ 18,753,709
Businessowners	\$ 215,273,764	\$ 548,822,105	\$ 693,526,614	\$ 558,117,774
Business Interruption	\$ 47,165,799	\$ 134,472,116	\$ 250,972,950	\$ 188,419,497
All Other Commercial Property	\$ 517,185,393	\$ 2,736,229,672	\$ 3,948,414,785	\$ 2,748,362,158
Personal Automobile	\$ 2,096,031,458	\$ 2,154,824,153	\$ 2,476,768,918	\$ 2,177,250,999
Commercial Automobile	\$ 142,132,037	\$ 208,855,041	\$ 215,389,506	\$ 171,796,952
Federal Flood - Write Your Own*	\$ 2,760,070,113	\$ 5,163,663,337	\$ 7,011,589,553	\$ -
Private Flood	\$ 298,492,810	\$ 770,328,701	\$ 1,343,917,980	\$ 735,317,072
All Other Lines of Insurance	\$ 173,965,946	\$ 523,557,382	\$ 917,107,971	\$ 678,148,742
Grand Total⁵	\$ 7,663,247,816	\$ 14,155,558,023	\$ 19,357,904,860	\$ 9,066,857,350

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

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

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

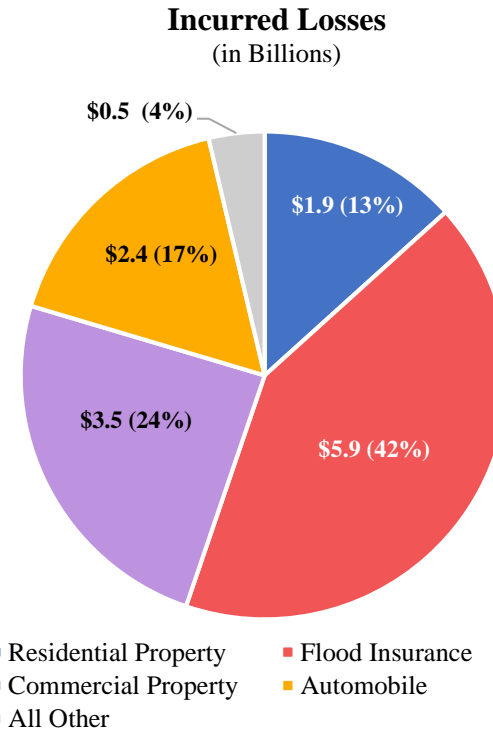
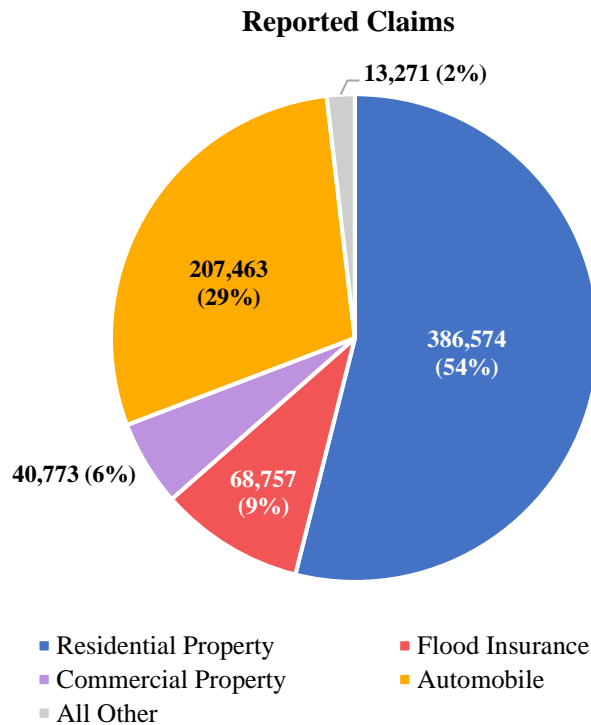
⁵ Includes offshore risks which are not displayed here. Offshore has very few losses paid and an estimated gross loss of about \$30 million.

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Statewide Claims and Losses by Line of Insurance

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

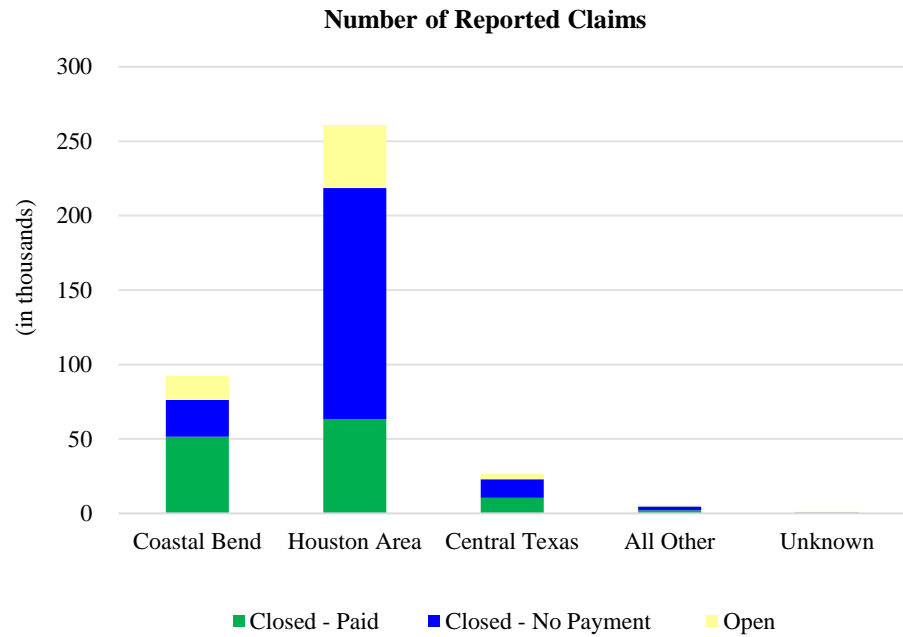
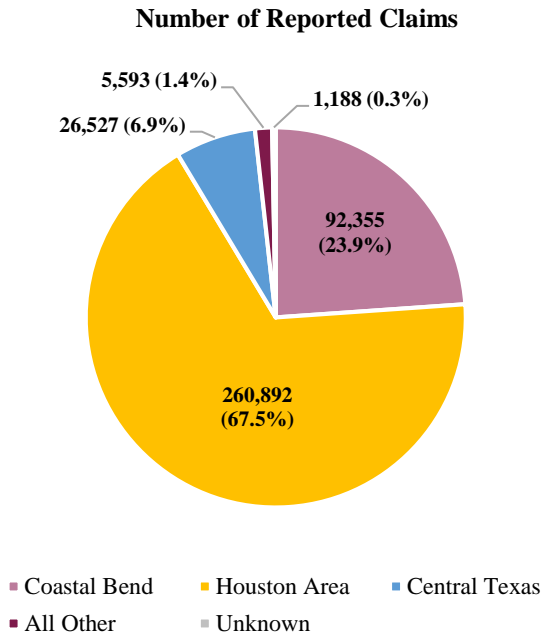


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Residential Property Data by Region

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

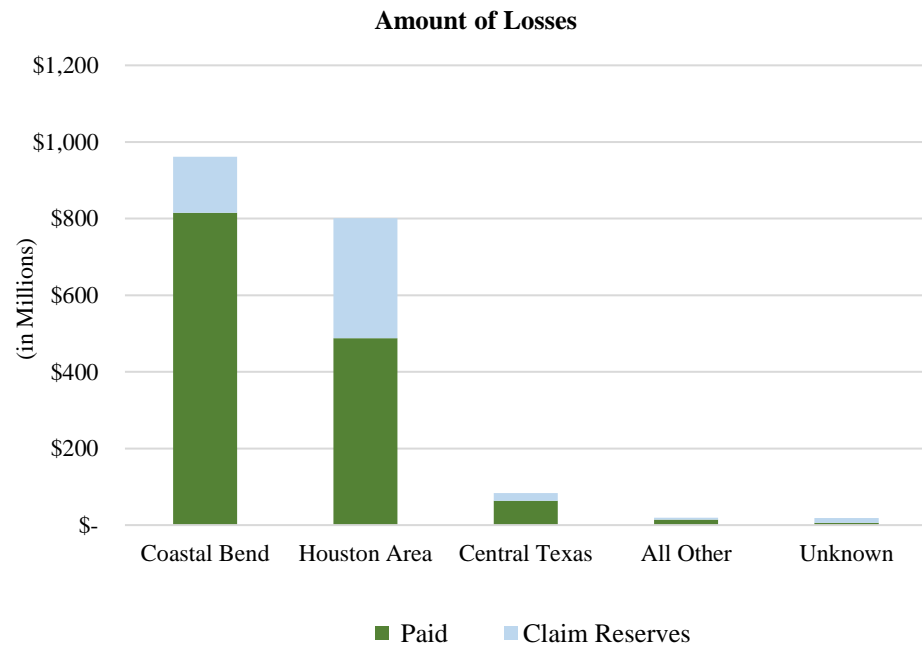
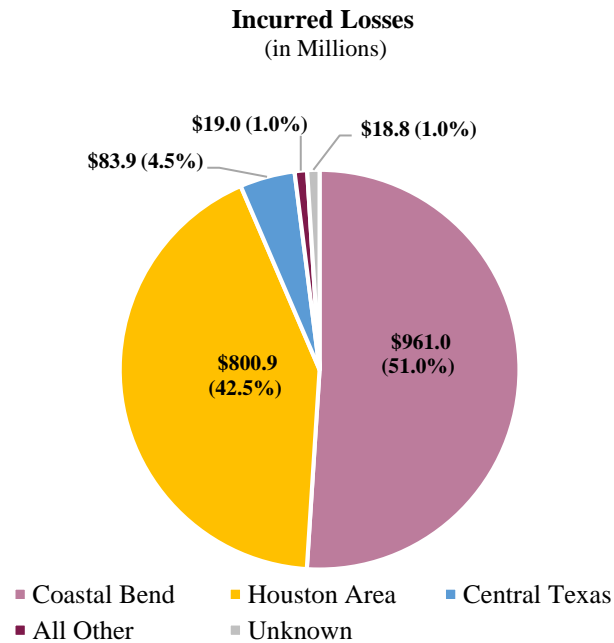


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Residential Property Data by Region

More than 90 percent of the residential property losses are in the Coastal Bend and the Houston Area regions. A disproportionate amount of losses are from the Coastal Bend region (51 percent) compared to the percentage of claims (24 percent). This is not surprising given that Hurricane Harvey's winds had the greatest impact on the Coastal Bend region.

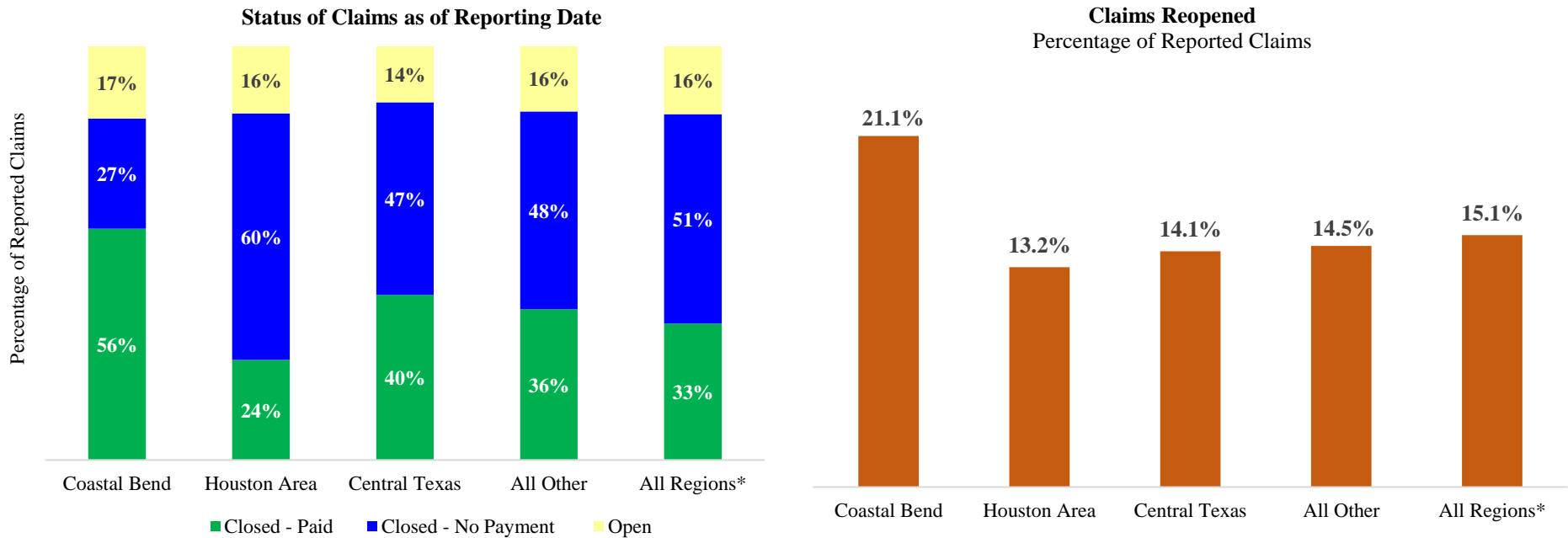


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Residential Property Data by Region

- Almost 85 percent of residential property claims were closed as of the end of October. The Houston Area region has the highest percentage of claims closed without payment at 60 percent. However, the Houston and Southeast Texas area experienced significant flooding, and flood is usually not covered under a residential property insurance policy.
- About 15 percent of residential property claims were reopened at some point. The coastal bend region had the highest percentage of claims reopened, at about 20 percent of claims reopened.

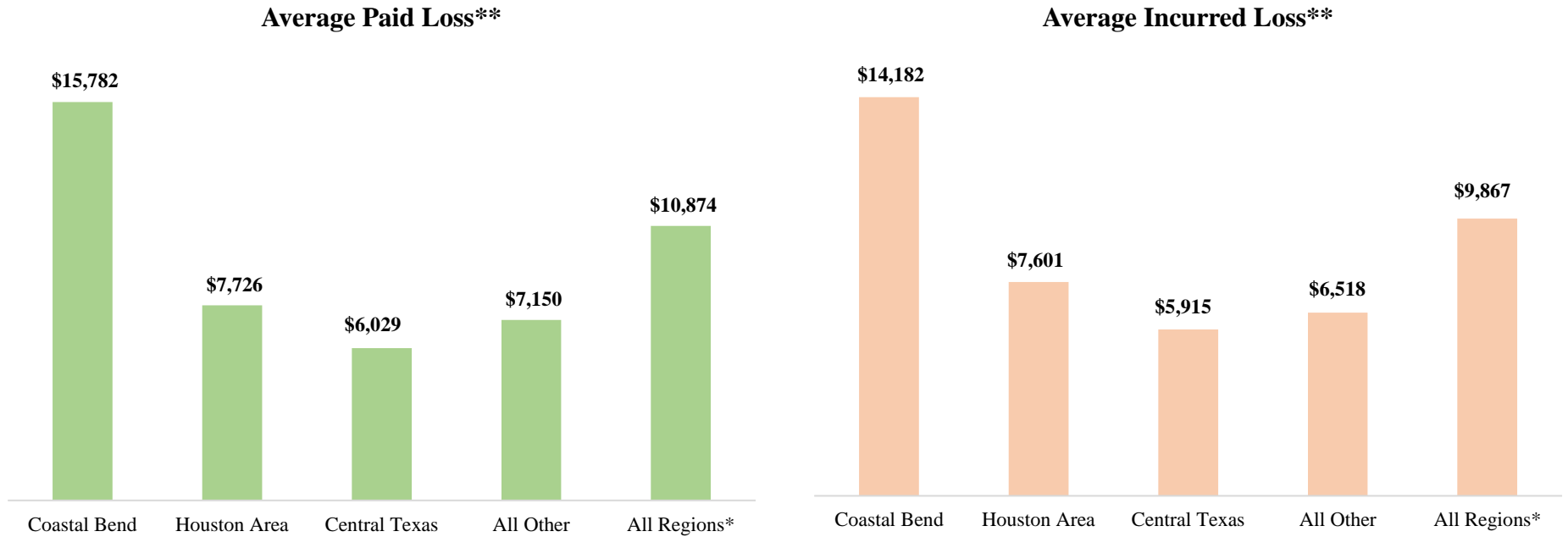


*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has 11 percent closed with payment, 43 percent closed without payment, 46 percent open, and 2.2 percent reopened.

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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 when compared to other regions.



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has an average paid loss of \$41,880, and an average incurred loss of \$27,580.

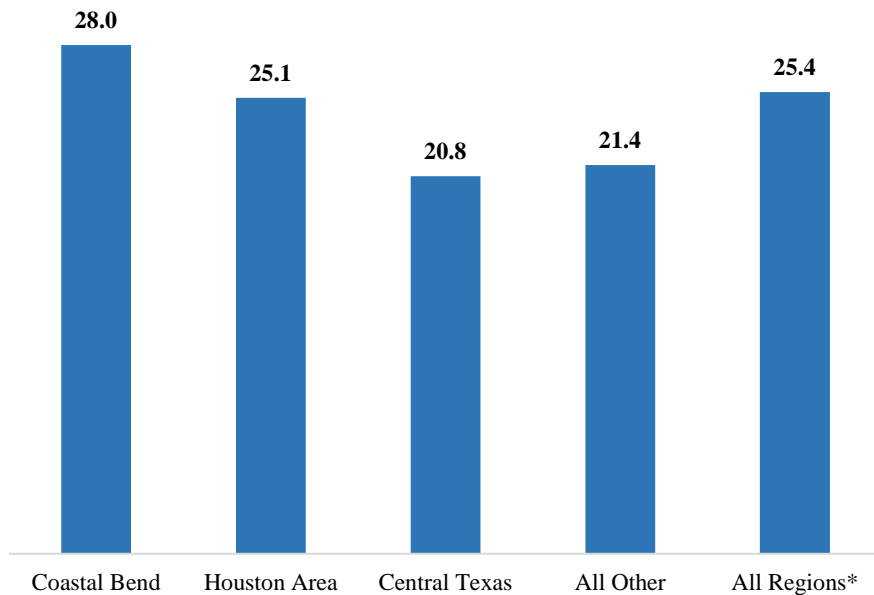
**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims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

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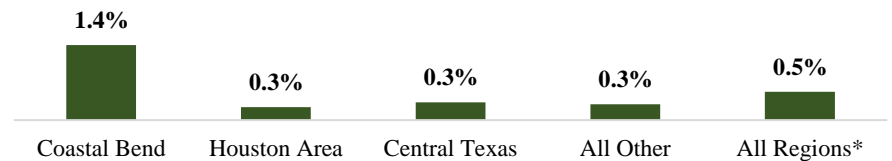
Residential Property Data by Region

- For claims closed as of the reporting date, it took an average of 25.4 days to close a claim. This average closure time includes both claims closed with payment and claims closed without payment.
- Less than 1 percent of residential claims were total loss claims. Even in the hardest hit regions, this percentage is less than two percent.

Average Time to Close a Claim (in days)



Percentage of Claims with Total Losses



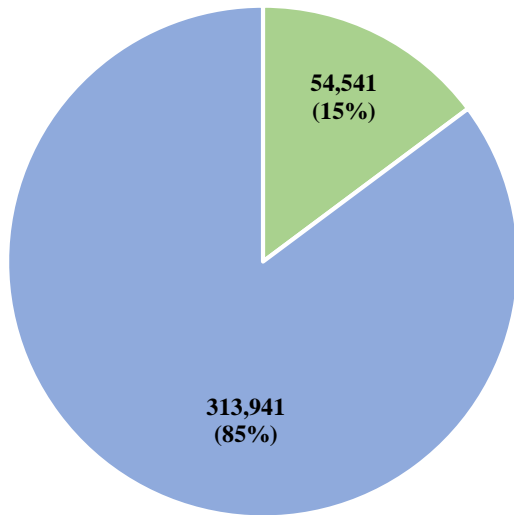
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims and has an average time to close of 22.5 days, and 0.1 percent of claims involve total losses.

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Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies
Residential Property (excluding Mobile Homeowners)

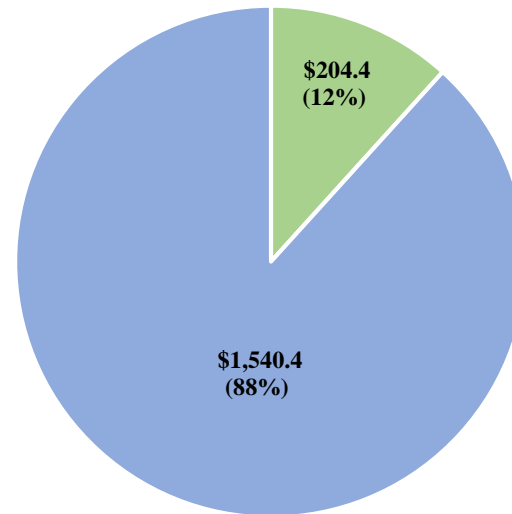
- For homeowners and residential dwelling policies, the companies were required to report data separately for policies that provide replacement cost coverage on the dwelling (or roof) from policies that provide actual cash value coverage on the dwelling (or roof). Actual cash value is the cost to replace 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 88 percent of incurred losses are on policies providing replacement cost coverage.

Reported Claims
Residential Property, Excluding Mobile Homeowners



■ Actual Cash Value Policies ■ Replacement Cost Policies

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

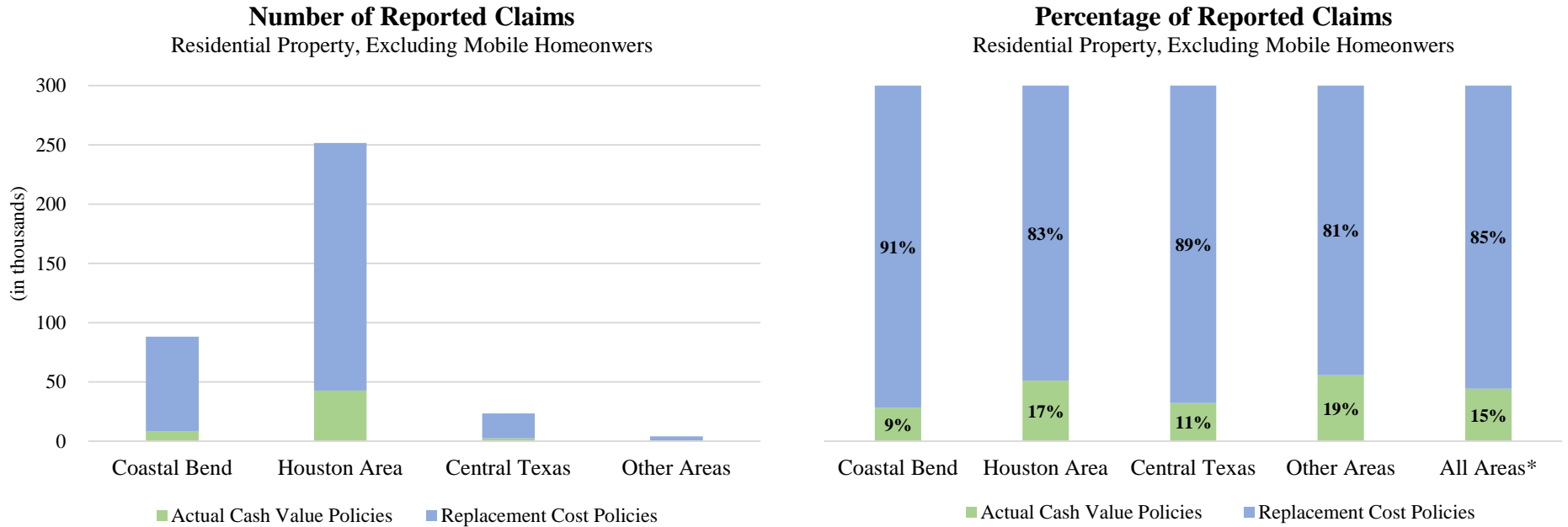


■ Actual Cash Value Policies ■ Replacement Cost Policies

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Updated Data through October 31, 2017

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.



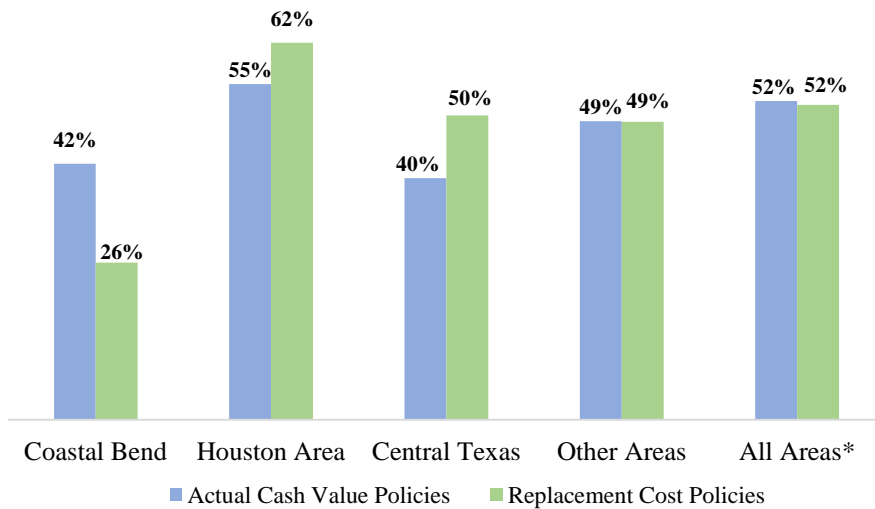
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. Eight percent of these claims are from ACV policies and 92 percent of these claims are from RCV policies.

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Updated Data through October 31, 2017

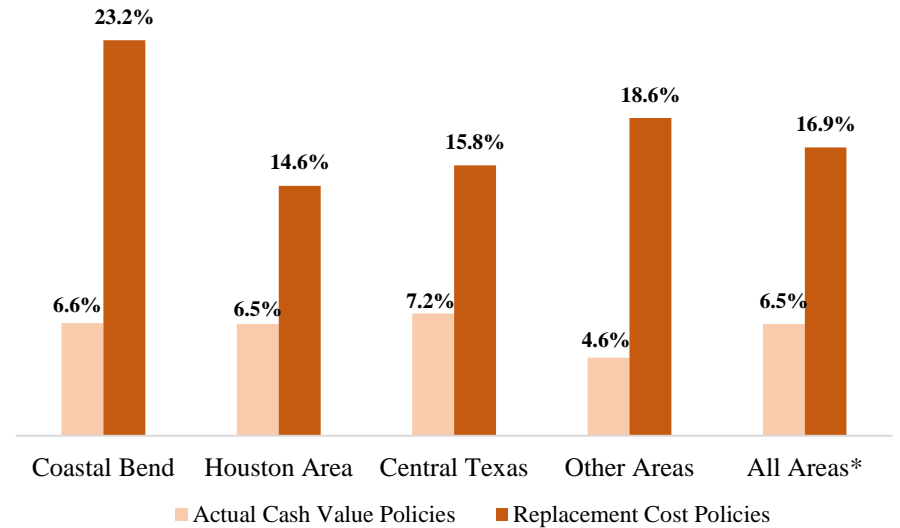
Replacement Cost Value (RCV) Policies vs. Actual Cash Value (ACV) Policies
Residential Property (excluding Mobile Homeowners)

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

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



Percentage of Claims Reopened
Residential Property, Excluding Mobile Homeowners

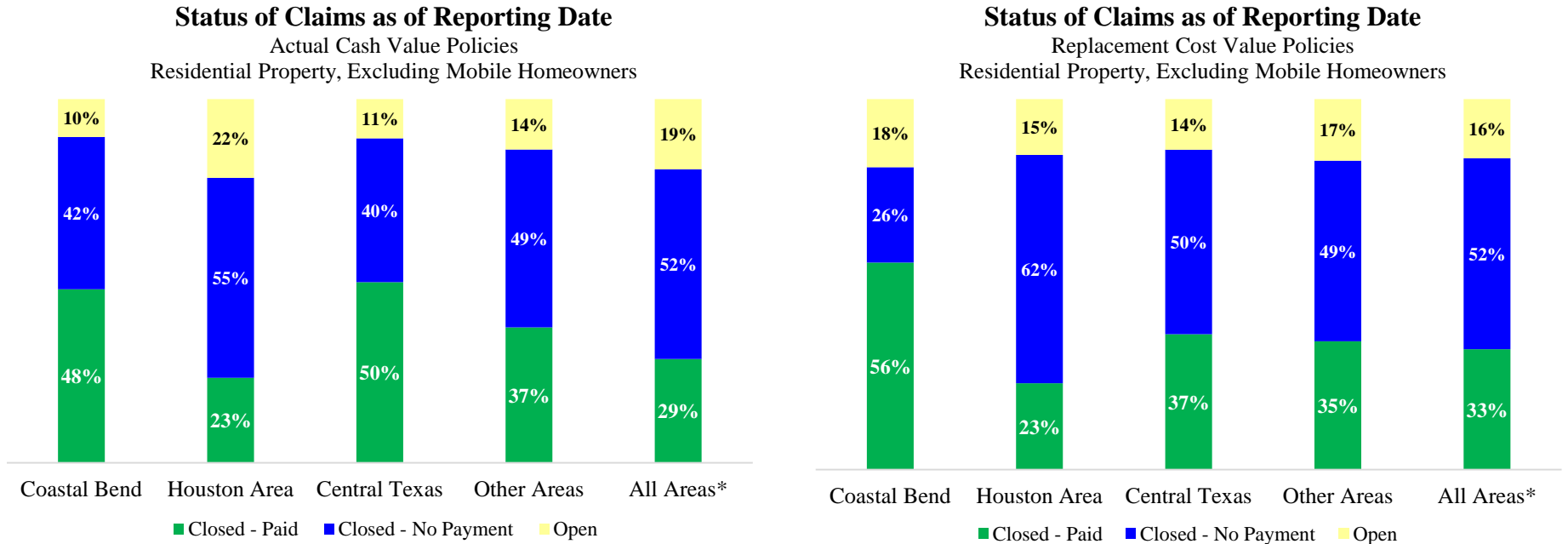


*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, 62 percent of claims were closed without loss payment and none were reopened. For RCV policies in this category, 41 percent were closed without loss payment and 2.4 percent were reopened.

Hurricane Harvey Data Call
Updated Data through October 31, 2017

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. These percentages do differ by region, with a lower percentage of open claims for ACV policies in the Coastal Bend region, and a higher percentage for ACV policies in other affected areas.



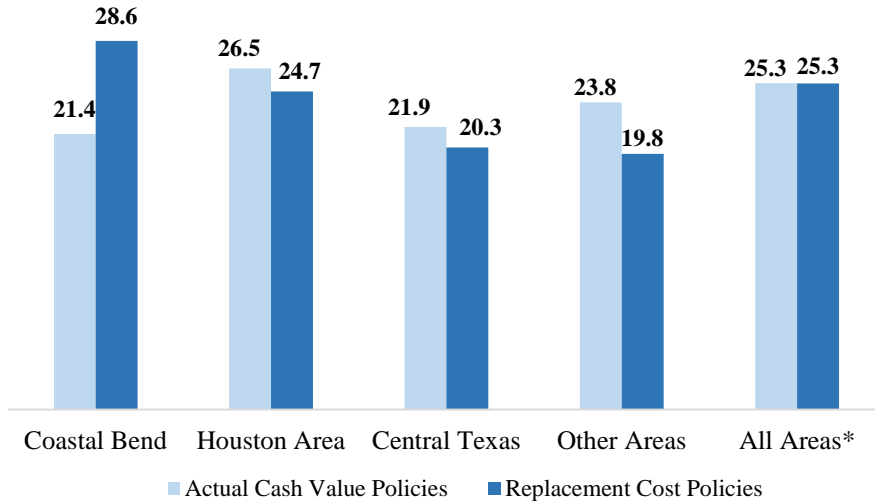
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, 22 percent of claims were closed with a loss payment, 62 percent were closed without a loss payment, and 16 percent were open. For RCV policies in this category, 10 percent of claims were closed with a loss payment, 41 percent were closed without a loss payment, and 49 percent were open.

Hurricane Harvey Data Call

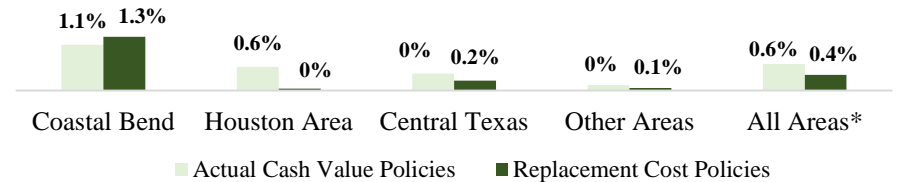
Updated Data through October 31, 2017

- For all regions combined, 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 percentages do differ somewhat by region, with a longer time to close for RCV policies in the Coastal Bend region, and a shorter time to close for RCV policies in other affected areas.
- For all regions, there is little difference between ACV and RCV policies in the percentage of 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

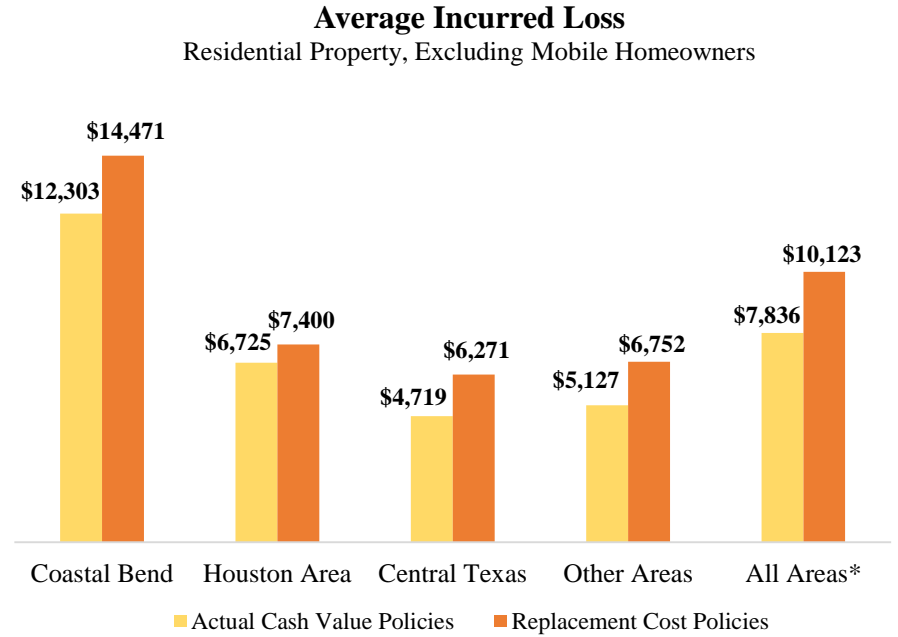
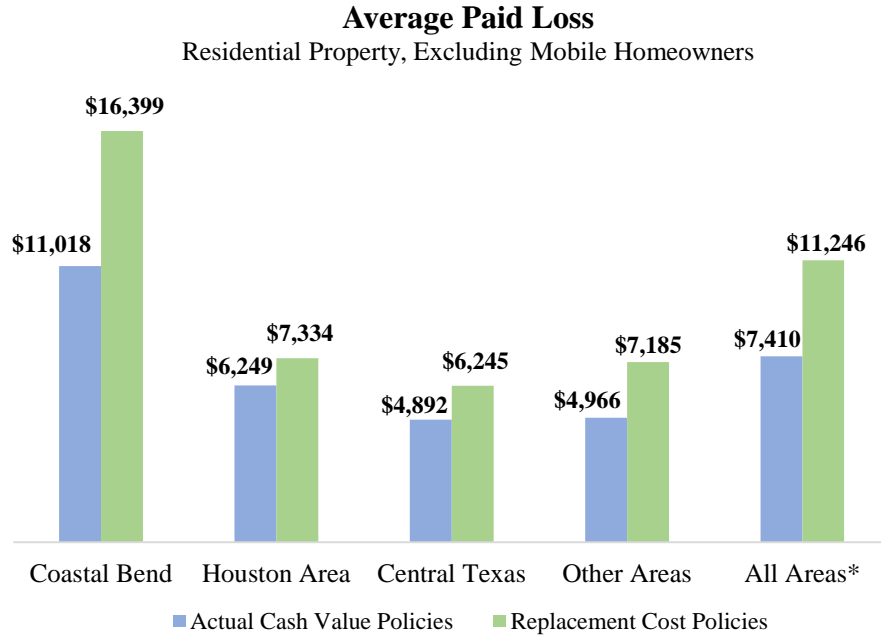


*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, the average time to close is 14.1 days, and no claims involve a total loss. For RCV policies in this category, the average time to close is 23.8 days, and 0.1 percent of claims involve a total loss.

Hurricane Harvey Data Call
Updated Data through October 31, 2017

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 higher than for ACV policies. However, this difference varies by region.



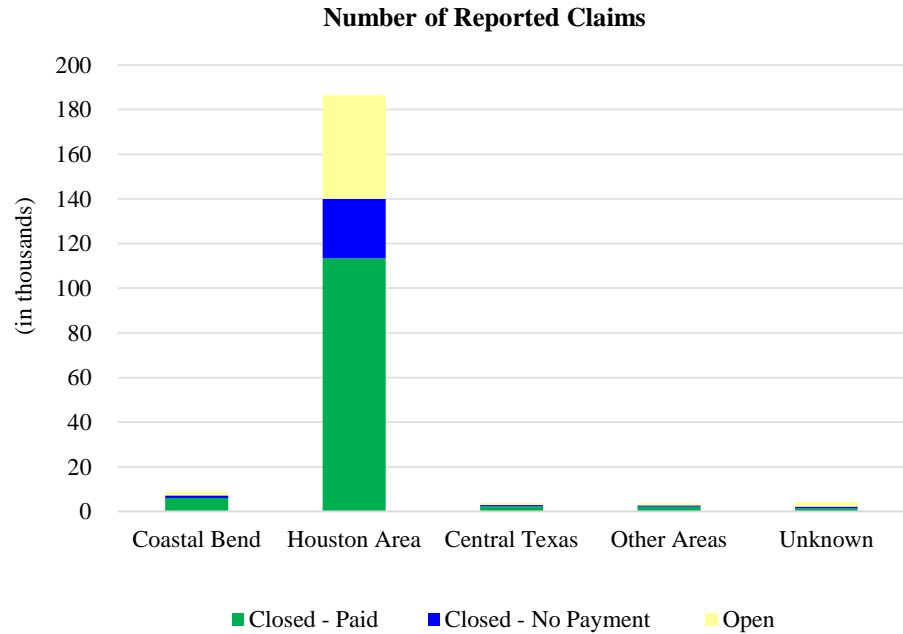
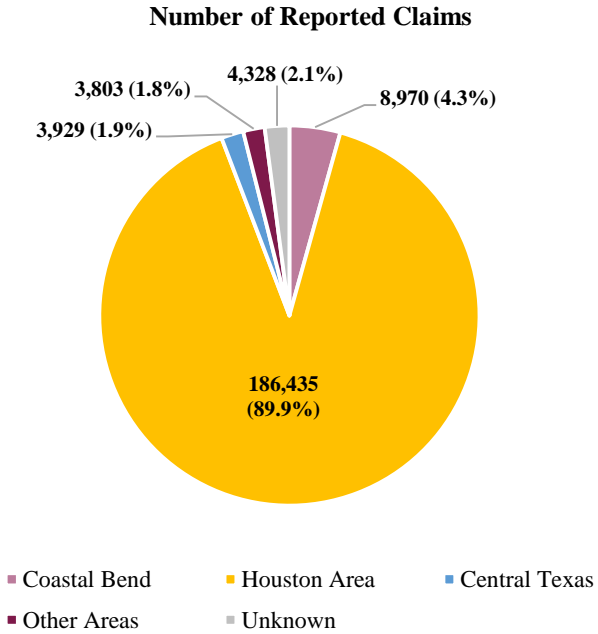
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, the average paid losses was \$63,386 and the average incurred loss was \$165,443. For RCV policies in this category, the average paid loss was \$38,451 and the average incurred loss was \$19,880.

Hurricane Harvey Data Call

Updated Data through October 31, 2017

Automobile Data by Region

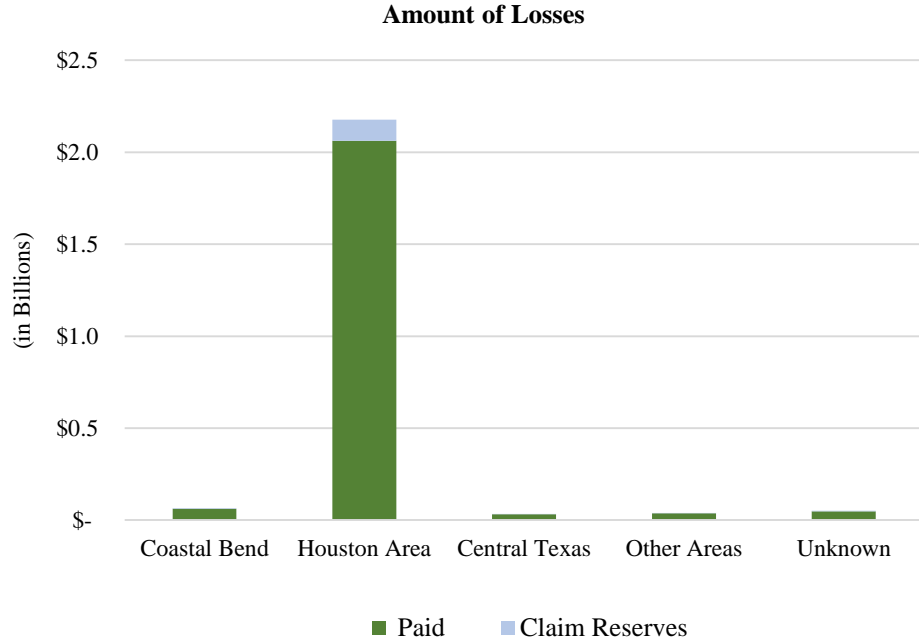
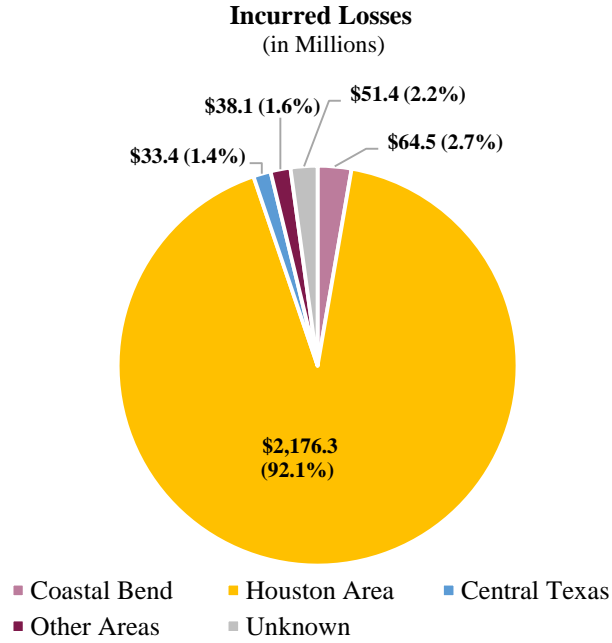
About 90 percent of automobile claims for both personal and commercial automobile are in the Houston Area region.



Hurricane Harvey Data Call
 Updated Data through October 31, 2017

Automobile Data by Region

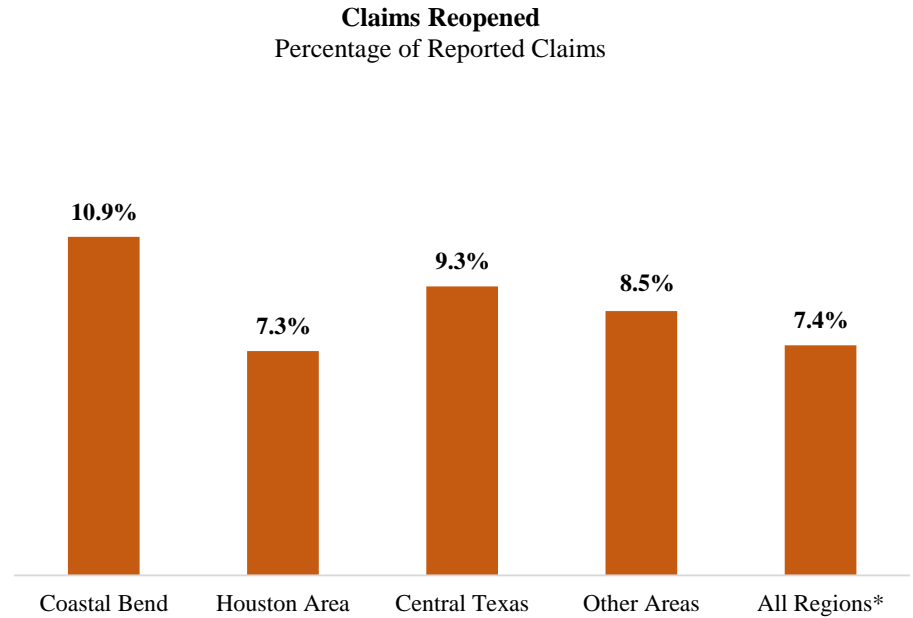
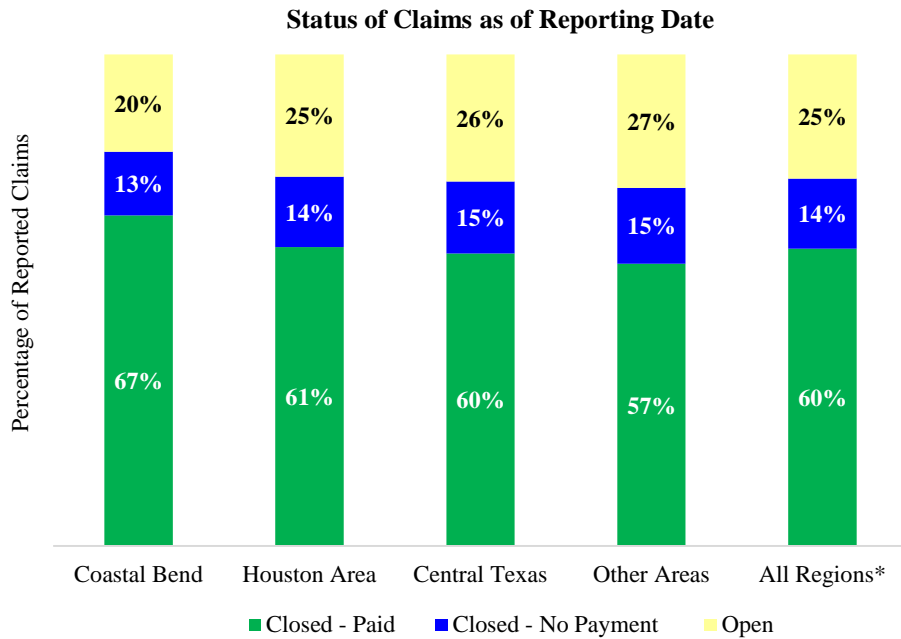
More than 90 percent of the automobile losses are in the Houston Area region.



Hurricane Harvey Data Call
Updated Data through October 31, 2017

Automobile Data by Region

More than half (60 percent) of the automobile claims have been paid (closed with a loss payment), and about 7 percent of automobile claims have been reopened.

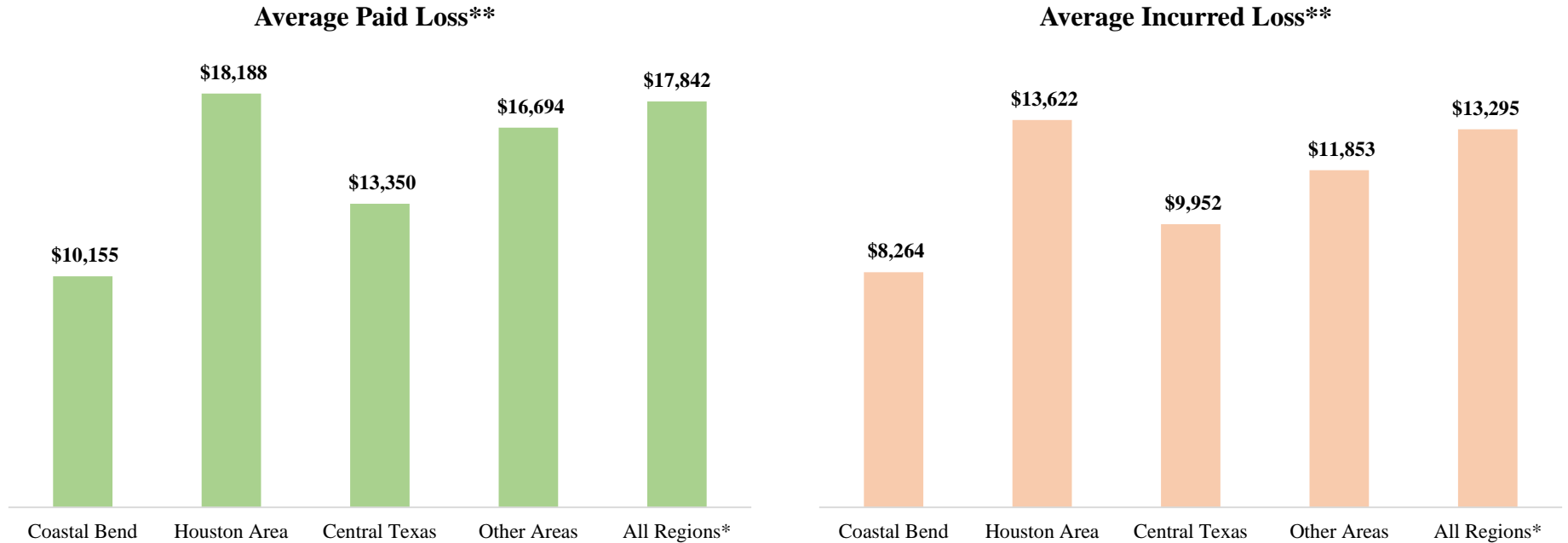


*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.1 percent of all claims and has 35 percent closed with payment, 16 percent closed without payment, 50 percent open, and 5.6 percent reopened.

Hurricane Harvey Data Call
Updated Data through October 31, 2017

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 \$31,330 and an average incurred loss of \$14,076.

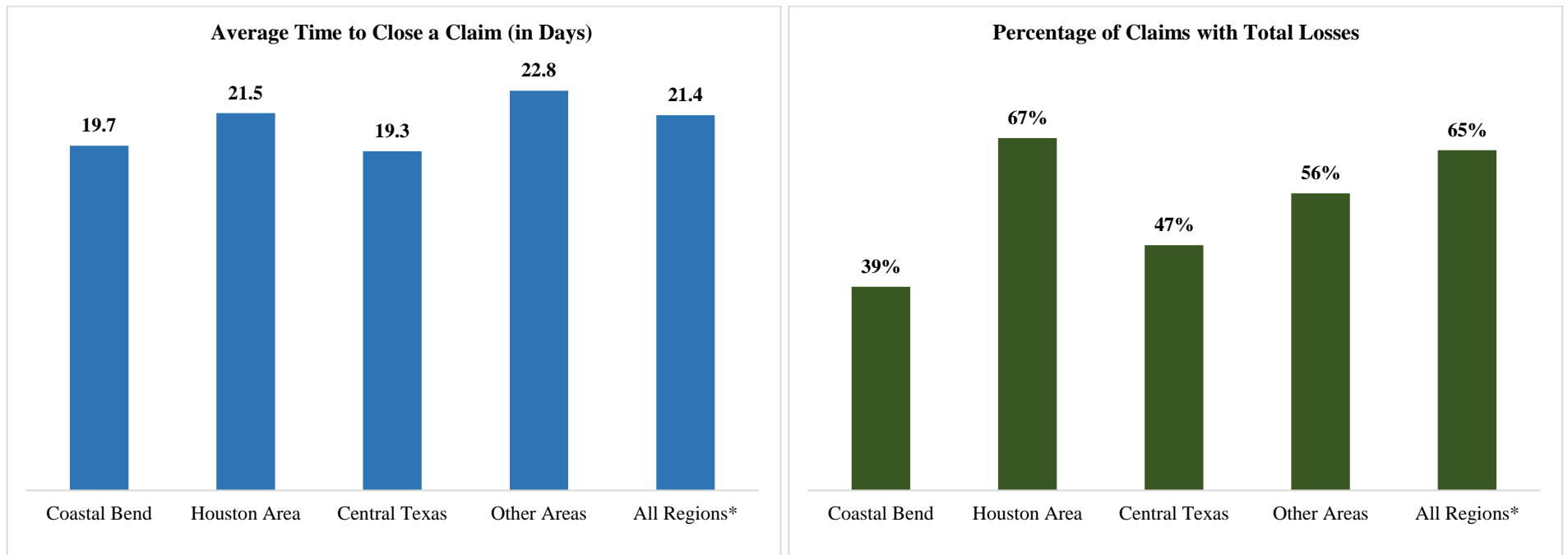
**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims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

Hurricane Harvey Data Call

Updated Data through October 31, 2017

Automobile Data by Region

- For claims closed as of the reporting date, the average time for insurers to close an automobile claim was about 21 days.
- About 65 percent of automobile claims involved total losses. This is particularly true in the Houston Area region. This is largely a reflection of the catastrophic flooding that occurred in that region.

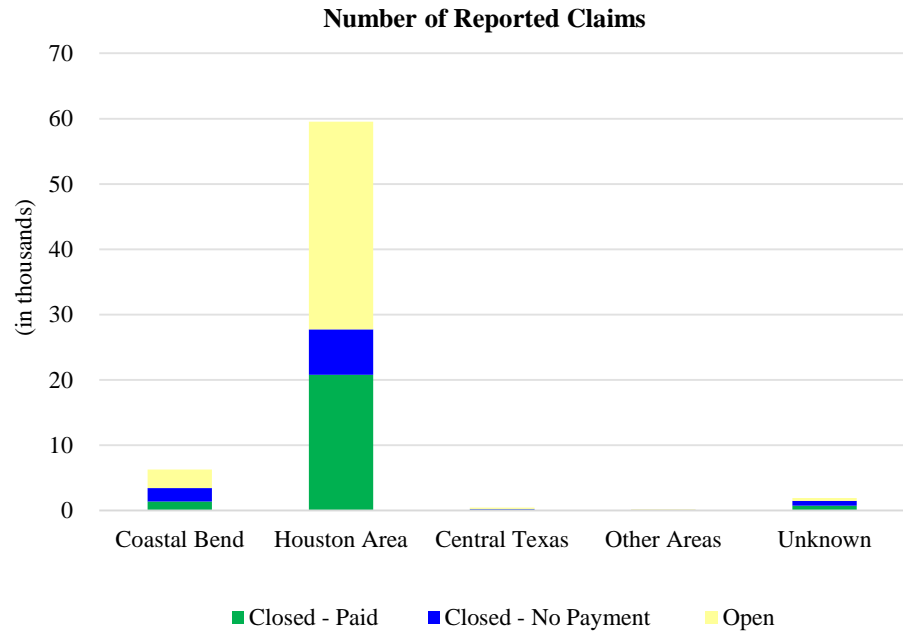
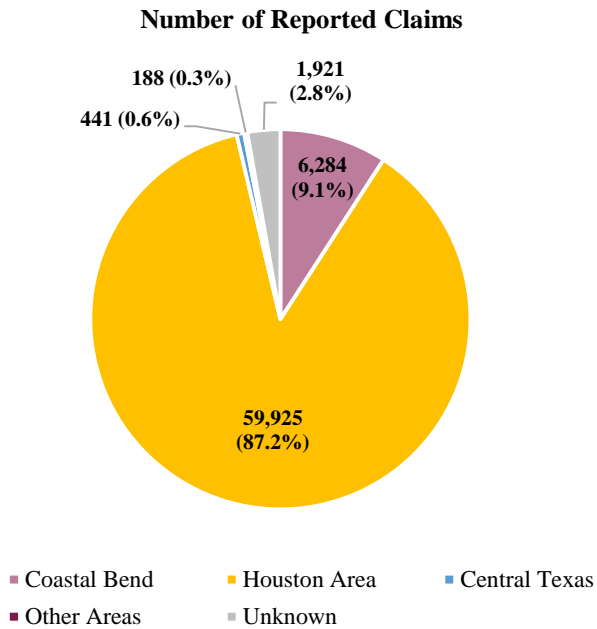


*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.1 percent of all claims and has an average time to close of 21 days, and 44 percent of claims have total losses.

Hurricane Harvey Data Call
Updated Data through October 31, 2017

Flood Insurance Data by Region⁶

- About 87 percent of flood claims are in the Houston Area. Within the 87 percent, about 73 percent of claims (50,200) are in Harris and surrounding counties⁷, and about 14 percent of claims (9,700) are in Southeast Texas.⁸ About 52 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.



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

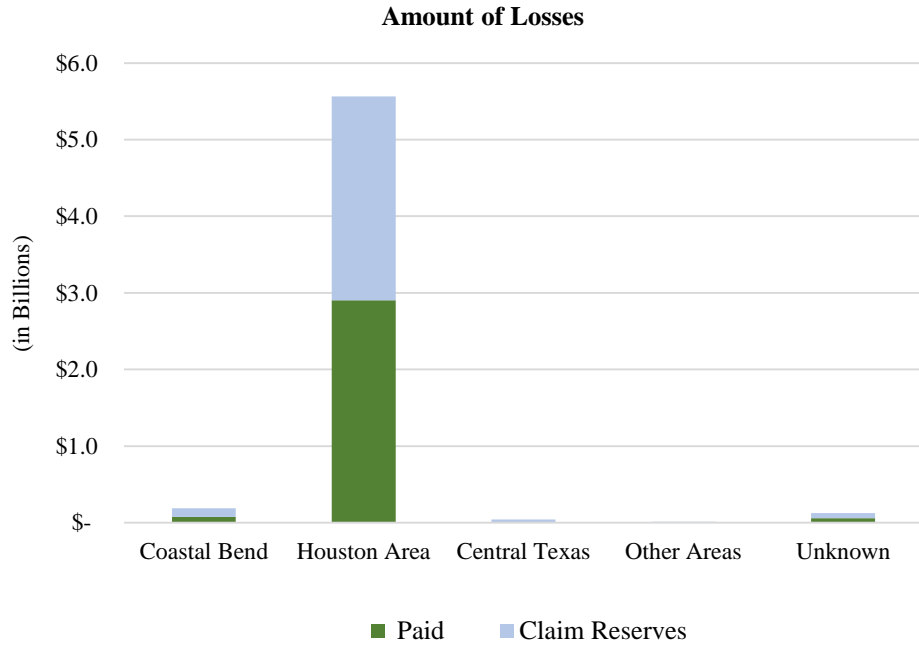
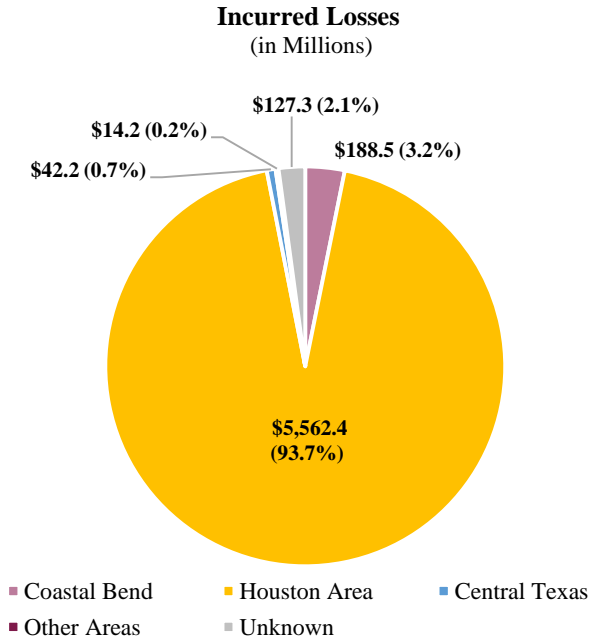
⁷ Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

⁸ Includes Jefferson, Hardin, and Orange counties.

Hurricane Harvey Data Call
Updated Data through October 31, 2017

Flood Insurance⁹ Data by Region

About 94 percent of flood losses are in the Houston Area region. Within the 94 percent, about 78 percent of incurred losses (\$4.6B) are in Harris and surrounding counties,¹⁰ and 16 percent of incurred losses (\$935M) are in Southeast Texas.¹¹



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

¹⁰ Includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties.

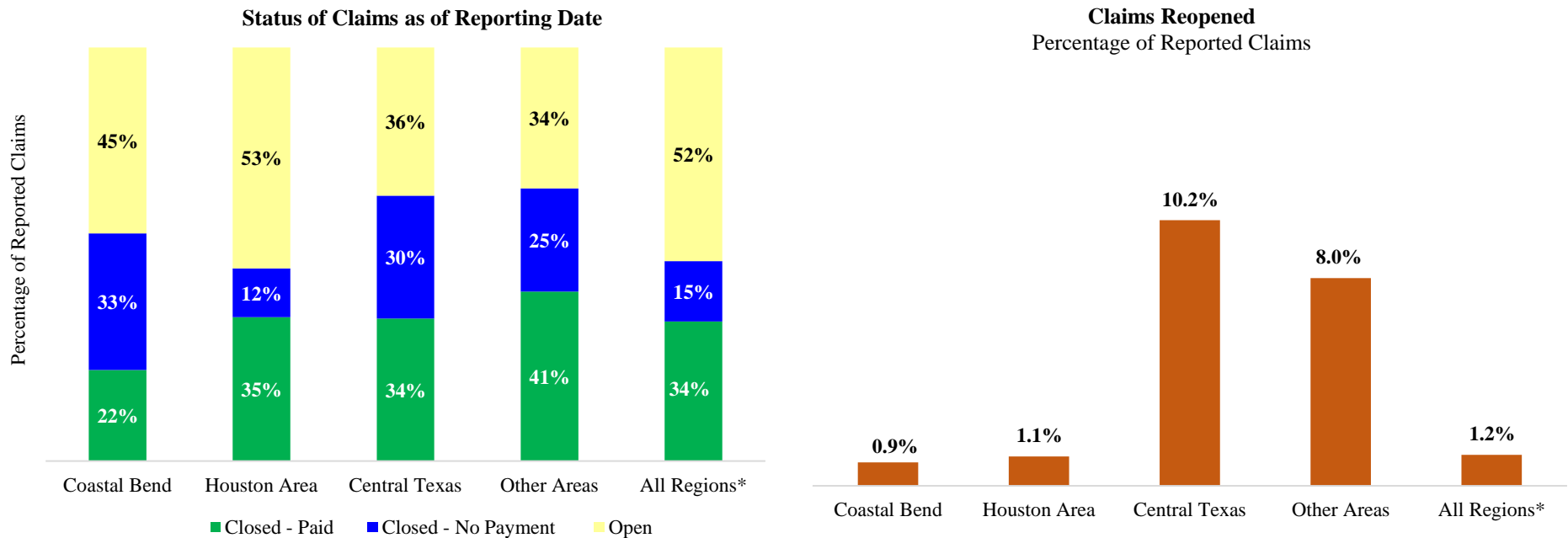
¹¹ Includes Jefferson, Hardin, and Orange counties.

Hurricane Harvey Data Call

Updated Data through October 31, 2017

Flood Insurance¹² Data by Region

About 52 percent of flood claims were open as of the reporting date. However, these percentages vary by region. Few claims were reopened as of the reporting date (about 1.2 percent), which is likely due to the high percentage of claims still open. Regions with higher percentages of claims closed, such as Central Texas, also experienced higher percentages of claims reopened. However, it is important to note that there are relatively few claims in these regions (about 610 claims for Central Texas and Other Areas combined), which tends to increase the volatility in the data.



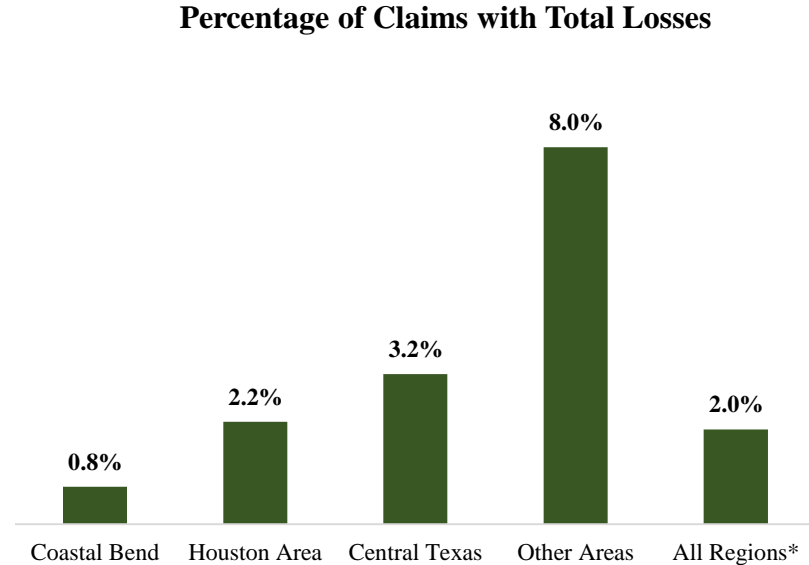
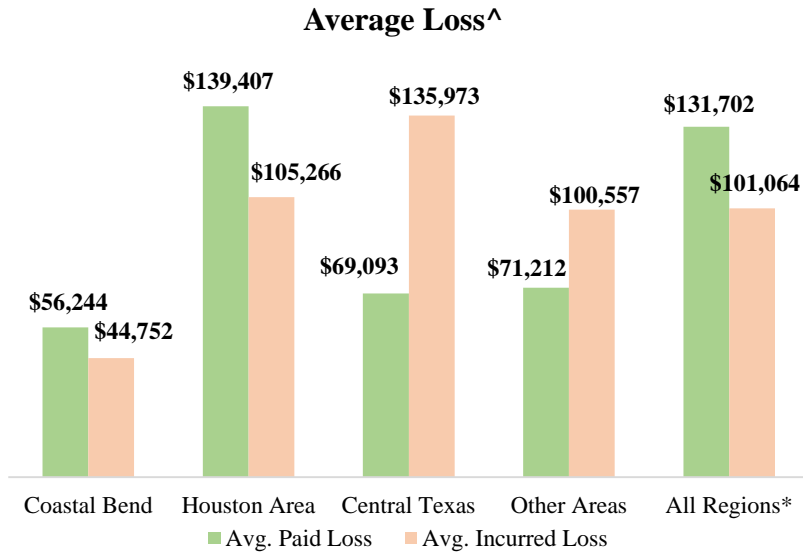
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.8 percent of all claims and has 40 percent closed with payment, 37 percent closed without payment, 23 percent open, and 1.2 percent reopened.

¹² Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

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Flood Insurance¹³ Data by Region

- Because of the number of open claims and the small number of claims in areas other than the Houston Area, the average amount for flood losses varies. The average incurred loss may be a more reliable indicator of the average loss than the average paid loss because so many claims are open.
- The data shows that 2 percent of flood claims were total losses. However, with so many claims still open as of the reporting date, this percentage may rise significantly.



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

*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 2.8 percent of all claims and has an average paid loss of \$77,595, an average incurred loss of \$104,722, and 0.1 percent involve total losses.

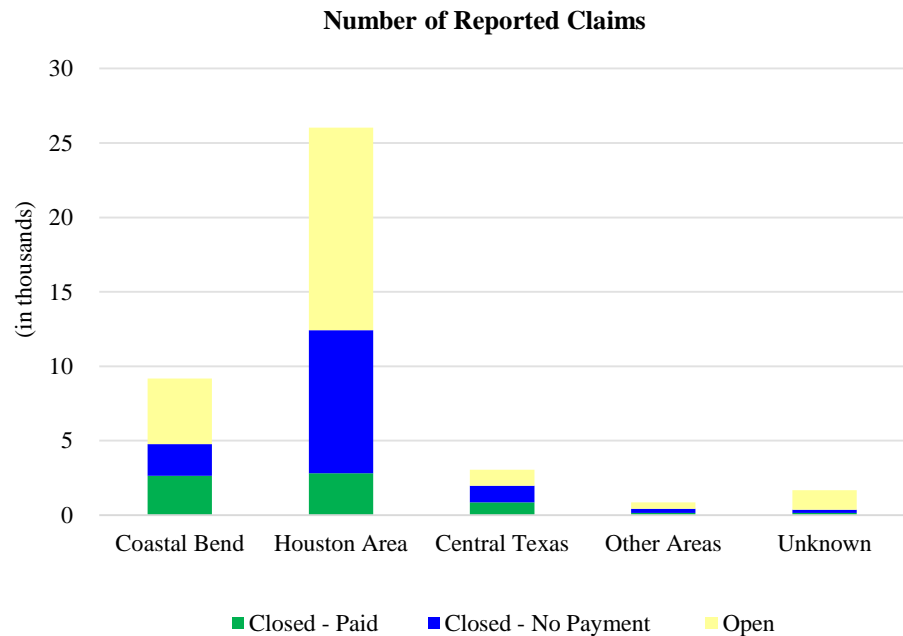
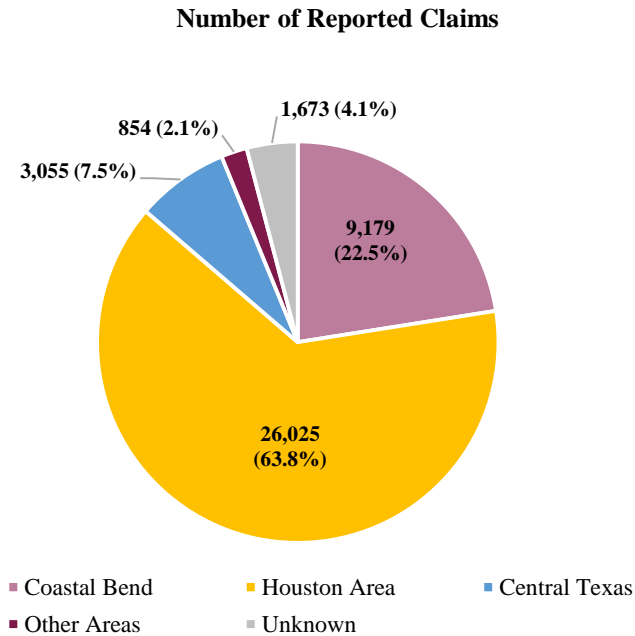
¹³ Data for federal flood insurance only includes data reported by private insurers selling federal flood through the “Write Your Own” federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

Hurricane Harvey Data Call

Updated Data through October 31, 2017

Commercial Property Data by Region

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

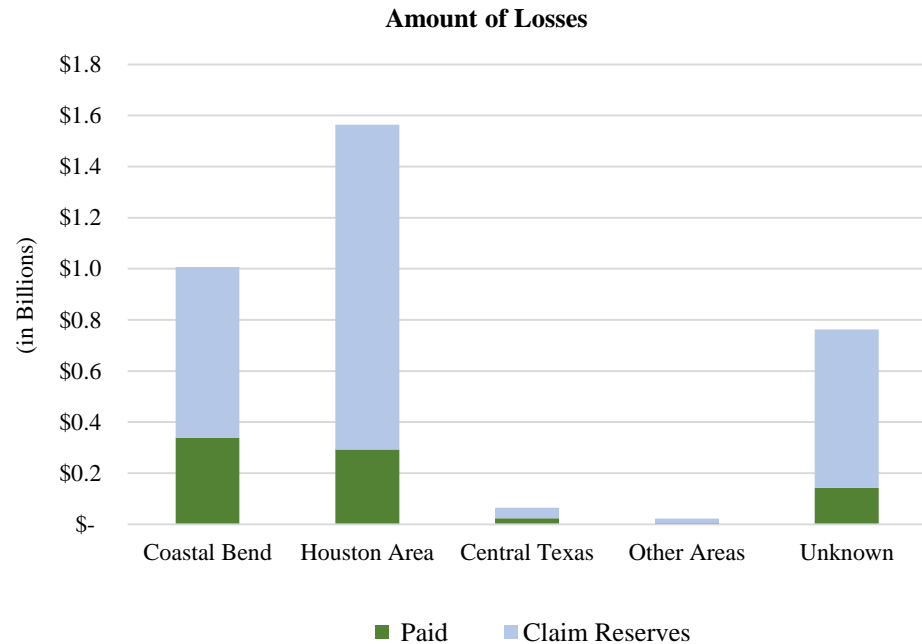
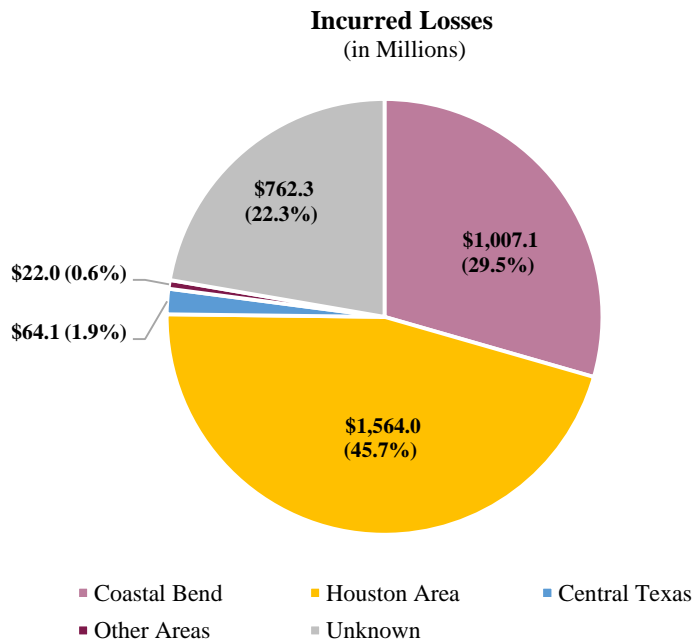


Hurricane Harvey Data Call

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Commercial Property Data by Region

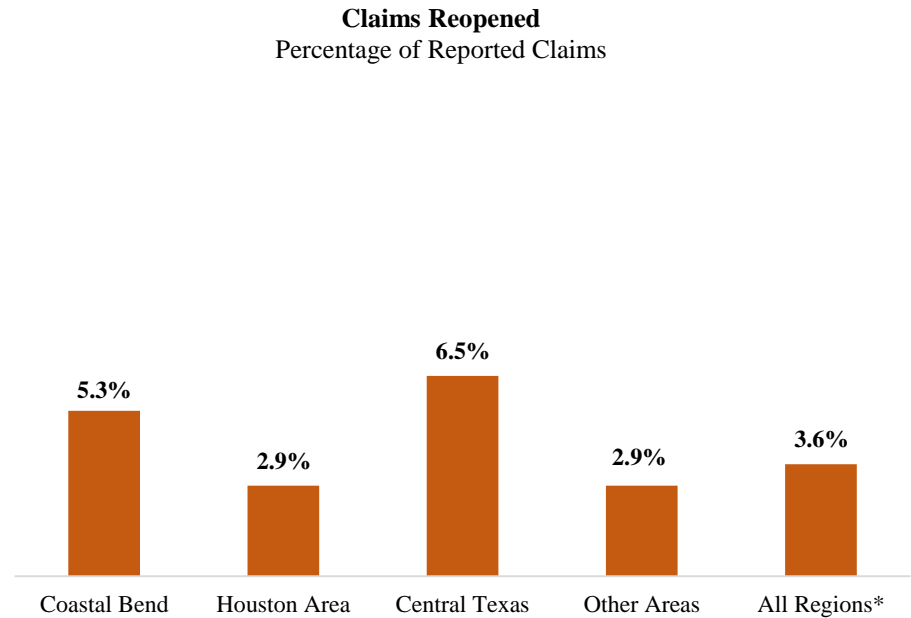
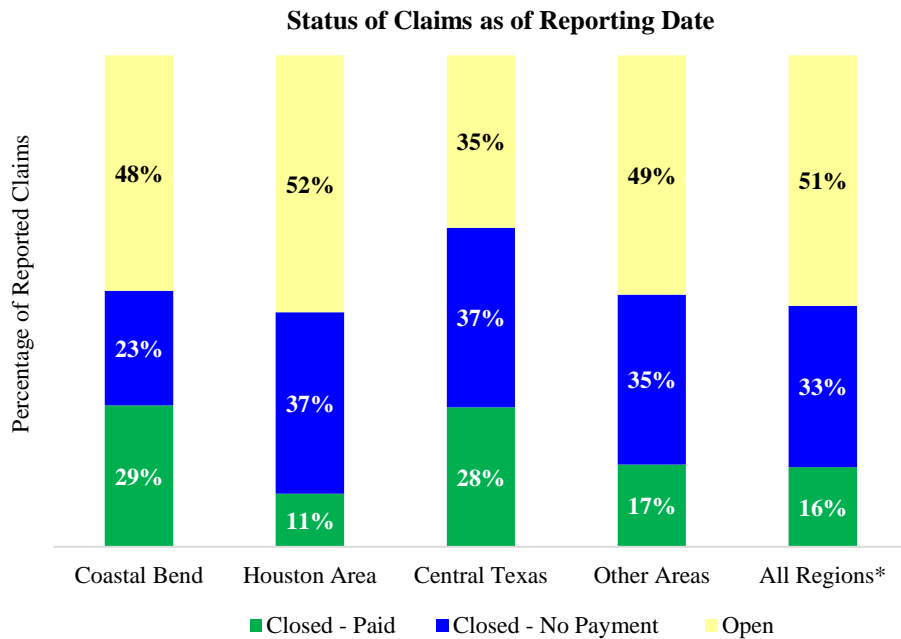
A majority of commercial property losses are also in the Coastal Bend and Houston Area regions. Together, these two regions make up almost 75 percent of commercial property losses. There are a disproportionate amount of losses in the “unknown” region (21 percent) when compared to the number of claims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



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Commercial Property Data by Region

About 50 percent of commercial property claims are still open, with about 15 percent paid and about 35 percent closed with no payment. These percentages show some differences by region. About 3.5 percent of all commercial property claims were reopened.



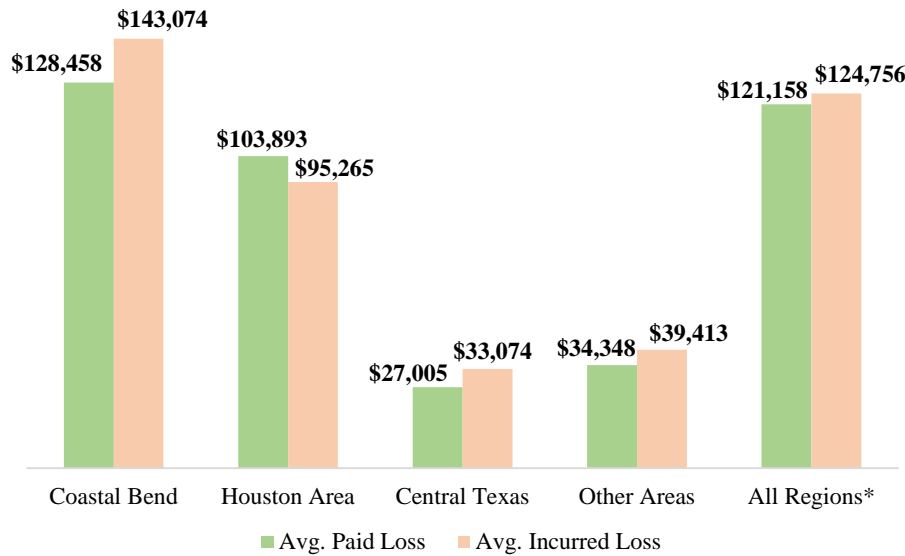
*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 4.1 percent of all claims and has 9 percent closed with payment, 13 percent closed without payment, 78 percent open, and 0.1 percent reopened.

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Updated Data through October 31, 2017

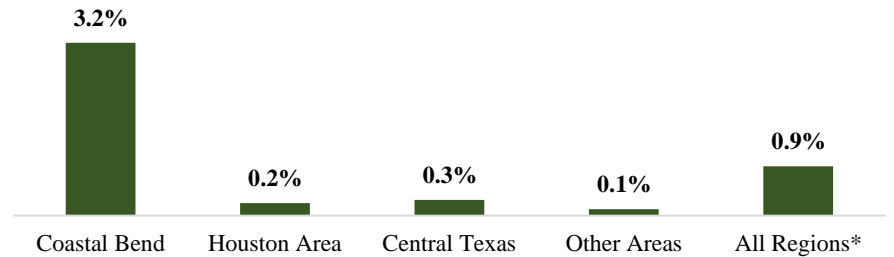
Commercial Property Data by Region

The Coastal Bend and Houston Area regions have the highest average commercial property losses. There are few total losses for commercial property (0.9 percent), with the Coastal Bend region having the highest percentage (3.2 percent).

Average Loss**



Percentage of Claims with Total Losses



*Includes the category of “unknown” (ZIP code not known), which is not displayed here. This category accounts for 4.1 percent of all claims and has an average paid loss of \$938,200, an average incurred loss of \$523,526, and 0.5 percent involve total losses.

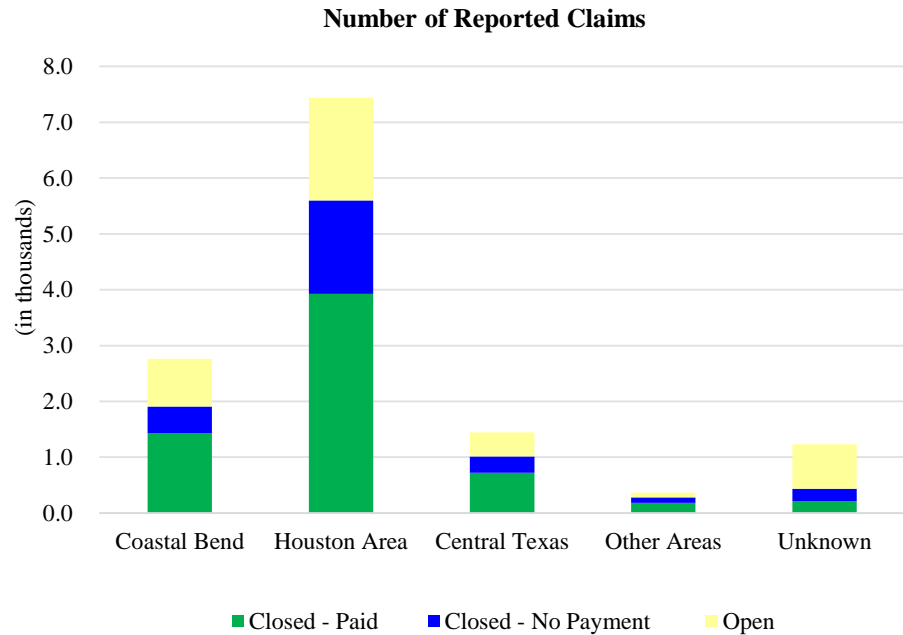
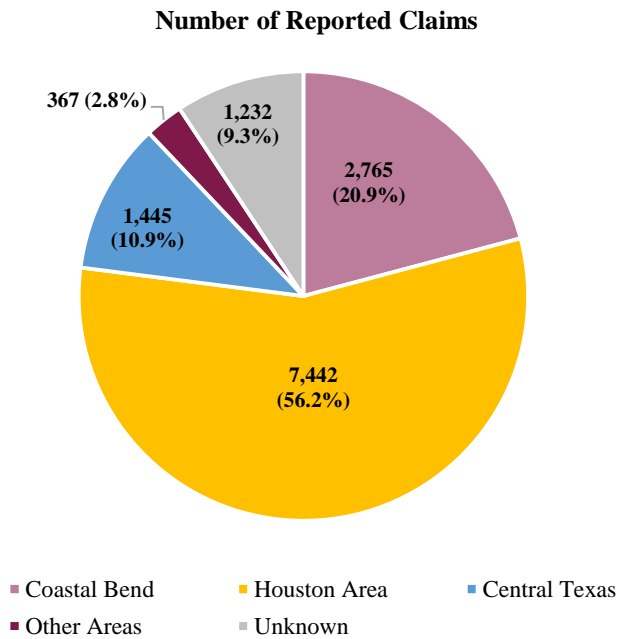
**Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims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

Hurricane Harvey Data Call

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Data for All Other Lines of Insurance by Region

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 less than two percent of all Hurricane Harvey claims and less than four 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).

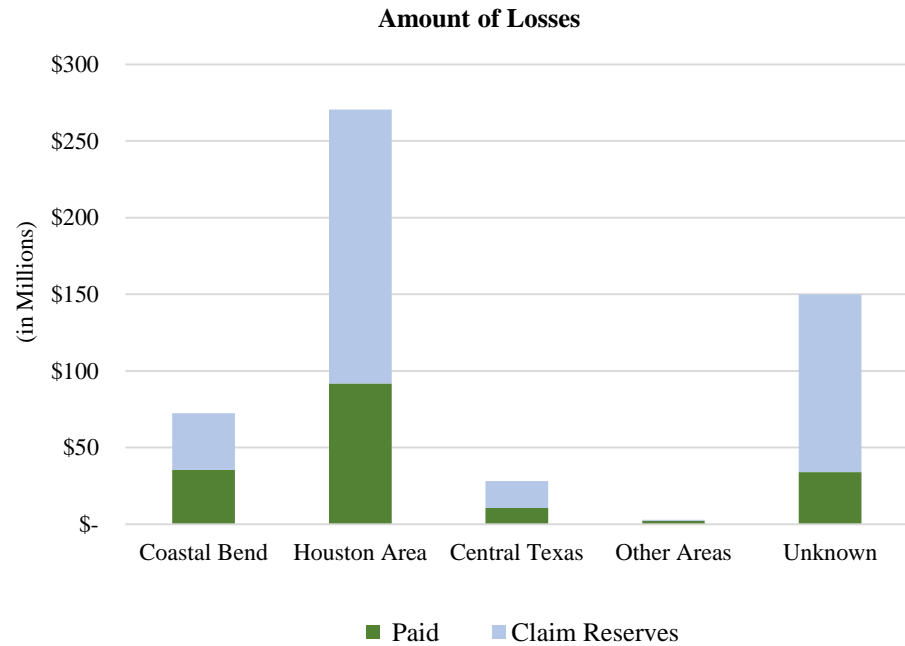
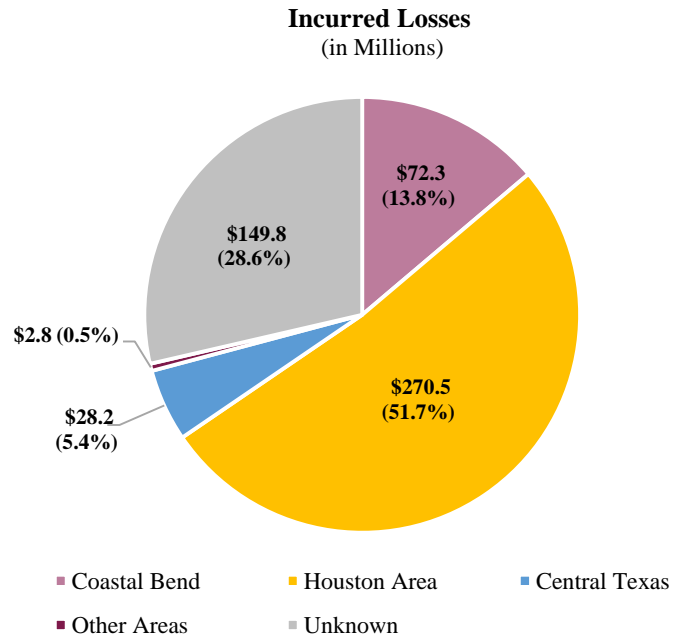


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Data for All Other Lines of Insurance by Region

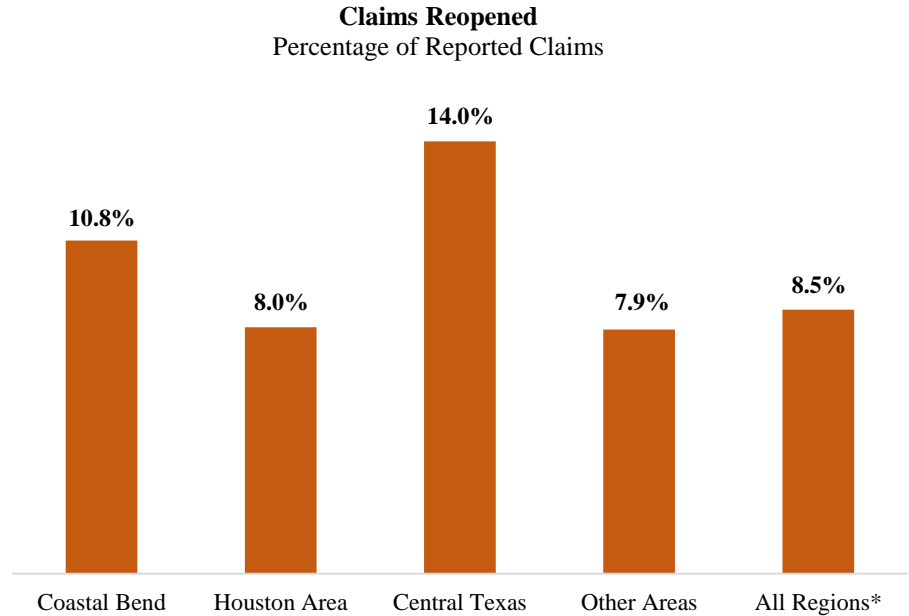
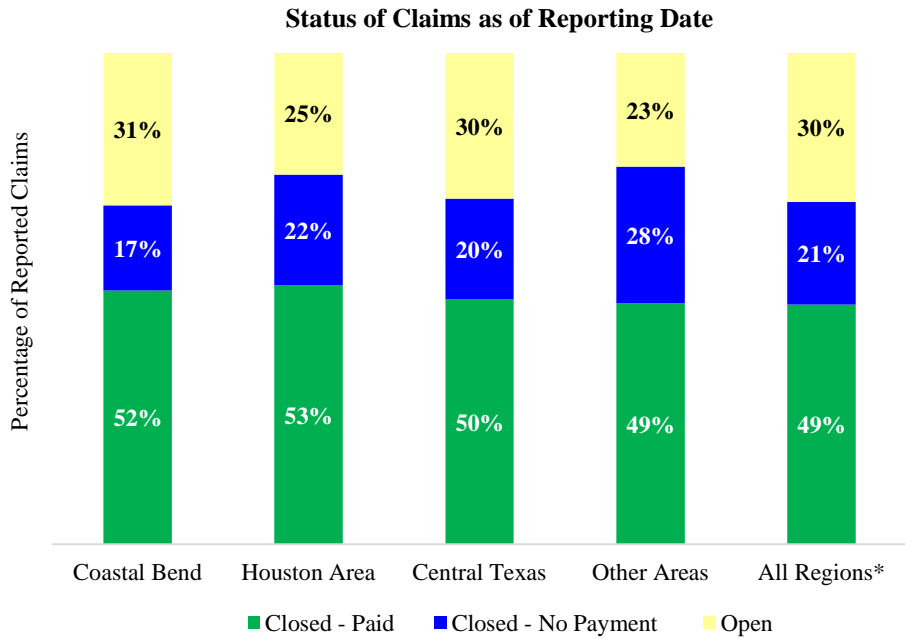
For all other lines of insurance, most losses (65 percent) are in the Coastal Bend and Houston Area regions, but about 29 percent of the losses have an unknown location.



Hurricane Harvey Data Call
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Data for All Other Lines of Insurance by Region

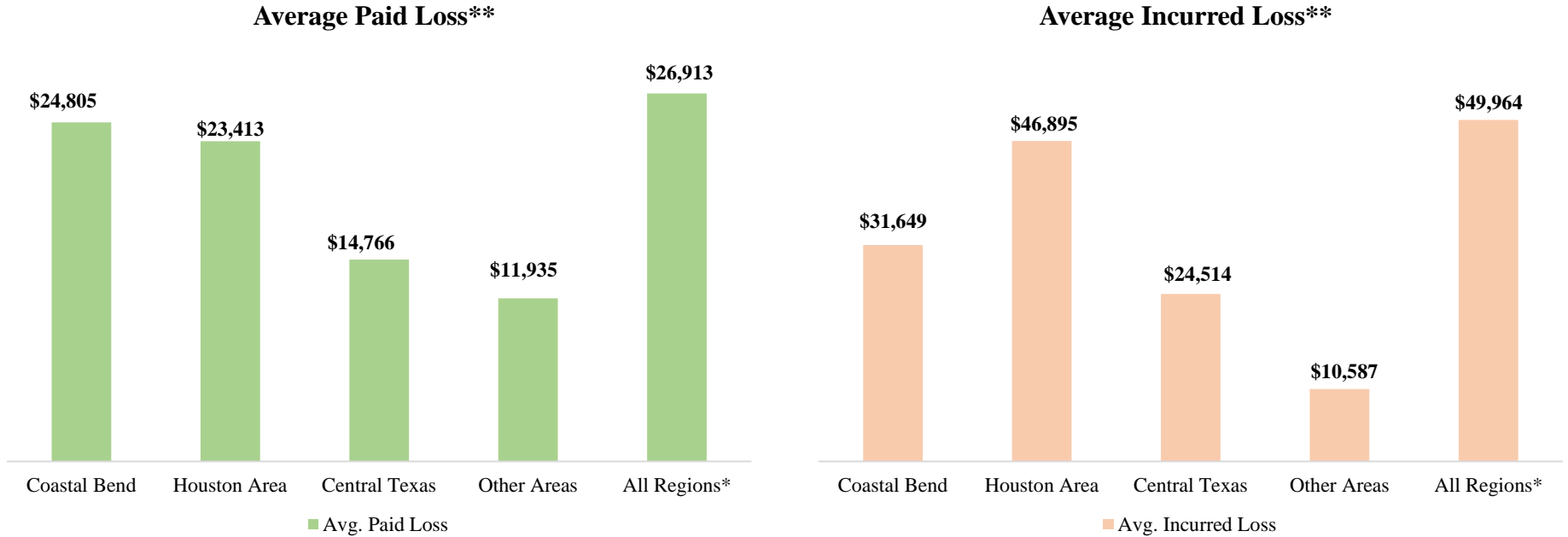
For all other lines of insurance, about 50 percent of claims are paid, 20 percent are closed with no loss payment, 30 percent are still open, and 8.5 percent were reopened. These percentages vary somewhat by region.



*Includes the categories of “unknown” (ZIP code not known) and “other,” which are not displayed here. Combined, these two categories account for 9.3 percent of all claims and have 17 percent closed with payment, 18 percent closed without payment, 65 percent open, and 0.8 percent reopened.

Hurricane Harvey Data Call
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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 9.3 percent of all claims and has an average paid loss of \$159,887 and an average incurred loss of \$148,030.

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

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Appendix I: Glossary of Terms

Data Elements

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

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

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

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

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

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

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

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

Incurred But Not Reported (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.

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

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

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

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

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

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

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

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Updated Data through October 31, 2017

Types of Insurance

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Replacement cost value (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.¹⁴ 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.

¹⁴ 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	Avg. Days to Close
Angelina	456	43.4%	38.8%	17.8%	8.6%	20.8%	\$ 2,232,084	\$ 2,373,007	\$ 11,273	\$ 8,505	20.1
Aransas	13,088	52.4%	26.9%	20.6%	24.2%	10.1%	\$ 328,074,938	\$ 385,106,218	\$ 47,803	\$ 40,262	29.7
Atascosa	98	44.9%	32.7%	22.4%	19.4%	16.3%	\$ 446,630	\$ 480,820	\$ 10,151	\$ 7,285	20.0
Austin	695	43.2%	37.0%	19.9%	7.9%	16.4%	\$ 3,164,715	\$ 3,648,063	\$ 10,549	\$ 8,329	24.1
Bastrop	1,249	41.2%	43.9%	15.0%	11.9%	4.3%	\$ 3,151,662	\$ 3,970,710	\$ 6,132	\$ 5,664	21.7
Bee	929	55.2%	22.7%	22.1%	11.6%	2.6%	\$ 4,043,028	\$ 4,655,544	\$ 7,881	\$ 6,484	19.3
Bexar	4,072	40.2%	45.2%	14.6%	12.8%	9.9%	\$ 12,571,087	\$ 14,385,351	\$ 7,675	\$ 6,442	20.0
Brazoria	20,317	38.0%	44.4%	17.6%	10.7%	22.5%	\$ 87,999,773	\$ 99,550,528	\$ 11,403	\$ 8,811	24.3
Brazos	1,752	37.2%	50.1%	12.7%	14.7%	9.1%	\$ 5,406,776	\$ 6,245,416	\$ 8,293	\$ 7,138	19.9
Burleson	186	39.2%	36.0%	24.7%	6.5%	8.6%	\$ 702,476	\$ 847,352	\$ 9,623	\$ 7,121	19.7
Caldwell	705	46.8%	36.5%	16.7%	12.5%	3.4%	\$ 1,891,271	\$ 2,384,516	\$ 5,731	\$ 5,323	20.9
Calhoun	4,271	60.5%	24.6%	14.9%	21.3%	3.0%	\$ 26,299,775	\$ 29,345,502	\$ 10,178	\$ 9,116	31.6
Cameron	285	54.7%	27.7%	17.5%	5.3%	36.1%	\$ 1,931,440	\$ 2,066,749	\$ 12,381	\$ 10,033	27.0
Chambers	4,298	37.4%	43.6%	19.1%	11.2%	26.1%	\$ 22,728,644	\$ 24,954,742	\$ 14,152	\$ 10,291	27.3
Colorado	473	42.7%	36.6%	20.7%	7.8%	20.7%	\$ 1,825,908	\$ 2,114,533	\$ 9,039	\$ 7,048	21.6
Comal	1,947	42.1%	42.8%	15.1%	15.2%	4.0%	\$ 5,742,915	\$ 7,322,634	\$ 7,004	\$ 6,573	20.0
De Witt	1,551	55.3%	18.8%	25.9%	10.4%	3.4%	\$ 7,926,467	\$ 9,443,931	\$ 9,238	\$ 7,501	24.0
Fayette	632	40.7%	40.7%	18.7%	7.9%	10.6%	\$ 3,260,213	\$ 4,032,735	\$ 12,686	\$ 10,754	20.6
Fort Bend	35,300	33.3%	47.5%	19.2%	12.0%	17.4%	\$ 150,304,405	\$ 194,818,051	\$ 12,782	\$ 10,509	24.1
Galveston	43,169	43.1%	38.8%	18.1%	10.1%	32.1%	\$ 256,589,897	\$ 275,731,622	\$ 13,803	\$ 10,444	24.5
Goliad	976	64.3%	12.6%	23.1%	12.5%	4.0%	\$ 7,757,472	\$ 9,561,479	\$ 12,353	\$ 11,209	25.5

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Avg. Days to Close
Gonzales	650	50.2%	29.1%	20.8%	10.0%	3.5%	\$ 2,433,628	\$ 2,881,228	\$ 7,465	\$ 6,250	18.9
Grimes	350	39.7%	42.6%	17.7%	10.9%	12.0%	\$ 986,417	\$ 1,153,066	\$ 7,097	\$ 5,737	20.0
Guadalupe	2,339	48.1%	39.7%	12.2%	13.5%	2.5%	\$ 7,762,174	\$ 9,189,523	\$ 6,900	\$ 6,517	21.6
Hardin	6,159	38.2%	39.5%	22.3%	12.0%	32.0%	\$ 44,413,653	\$ 48,037,650	\$ 18,867	\$ 12,886	23.5
Harris	251,757	39.9%	40.6%	19.5%	10.7%	28.8%	\$1,411,214,085	\$1,644,387,050	\$ 14,038	\$ 10,994	23.6
Hays	2,483	43.5%	43.7%	12.7%	16.1%	3.8%	\$ 6,818,499	\$ 8,745,216	\$ 6,308	\$ 6,260	20.8
Hidalgo	568	56.5%	19.4%	24.1%	7.4%	50.0%	\$ 5,964,064	\$ 6,327,127	\$ 18,580	\$ 13,815	23.7
Jackson	1,332	57.9%	20.3%	21.8%	11.8%	3.2%	\$ 6,314,225	\$ 7,454,472	\$ 8,190	\$ 7,026	24.9
Jasper	1,454	41.0%	37.9%	21.1%	11.6%	20.8%	\$ 7,178,995	\$ 7,924,612	\$ 12,045	\$ 8,776	21.9
Jefferson	40,198	37.1%	40.6%	22.2%	8.8%	27.4%	\$ 196,372,176	\$ 215,420,383	\$ 13,156	\$ 9,028	24.1
Jim Wells	238	43.7%	29.0%	27.3%	8.0%	8.0%	\$ 754,198	\$ 917,791	\$ 7,252	\$ 5,431	20.9
Karnes	364	60.7%	20.6%	18.7%	6.9%	3.8%	\$ 1,586,299	\$ 1,799,785	\$ 7,178	\$ 6,228	20.7
Kerr	91	52.7%	28.6%	18.7%	9.9%	39.6%	\$ 650,646	\$ 660,974	\$ 13,555	\$ 10,169	22.9
Kleberg	176	48.9%	35.8%	15.3%	14.2%	13.1%	\$ 662,339	\$ 738,188	\$ 7,702	\$ 6,533	18.8
Lavaca	1,229	48.7%	28.1%	23.3%	7.0%	3.7%	\$ 4,784,743	\$ 5,867,013	\$ 8,001	\$ 6,637	20.9
Lee	275	39.3%	41.8%	18.9%	6.9%	8.0%	\$ 827,391	\$ 1,002,120	\$ 7,661	\$ 6,263	18.5
Leon	80	45.0%	32.5%	22.5%	10.0%	28.8%	\$ 544,438	\$ 579,960	\$ 15,123	\$ 10,740	25.6
Liberty	5,395	45.3%	38.3%	16.4%	14.1%	25.2%	\$ 29,672,828	\$ 32,459,511	\$ 12,136	\$ 9,748	24.4
Live Oak	63	41.3%	41.3%	17.5%	7.9%	4.8%	\$ 351,180	\$ 384,607	\$ 13,507	\$ 10,395	18.2
Madison	98	43.9%	38.8%	17.3%	8.2%	19.4%	\$ 349,655	\$ 416,446	\$ 8,132	\$ 6,941	21.8
Matagorda	2,146	48.6%	34.0%	17.4%	10.5%	9.3%	\$ 7,946,735	\$ 9,494,464	\$ 7,619	\$ 6,700	25.9
Montgomery	13,608	37.6%	46.3%	16.1%	14.7%	18.9%	\$ 65,127,790	\$ 79,256,731	\$ 12,728	\$ 10,854	22.3
Newton	451	39.7%	33.3%	27.1%	6.9%	22.6%	\$ 2,639,900	\$ 3,021,036	\$ 14,748	\$ 10,037	21.0
Nueces	40,826	56.2%	28.6%	15.2%	20.8%	2.4%	\$ 198,258,313	\$ 237,509,825	\$ 8,642	\$ 8,151	27.4

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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	Avg. Days to Close
Orange	21,396	41.3%	33.8%	24.8%	11.5%	35.8%	\$ 158,829,900	\$ 173,281,005	\$ 17,967	\$ 12,241	21.5
Polk	956	43.7%	41.2%	15.1%	15.6%	17.8%	\$ 4,093,102	\$ 4,613,583	\$ 9,792	\$ 8,209	23.1
Refugio	2,072	56.9%	15.2%	27.9%	15.3%	8.3%	\$ 40,206,309	\$ 47,138,407	\$ 34,102	\$ 26,814	23.3
Sabine	210	48.1%	37.1%	14.8%	10.0%	19.0%	\$ 1,132,762	\$ 1,235,532	\$ 11,215	\$ 9,360	21.4
San Jacinto	651	37.2%	43.5%	19.4%	13.7%	15.8%	\$ 2,647,145	\$ 3,582,324	\$ 10,939	\$ 9,735	24.5
San Patricio	14,943	60.5%	26.9%	12.5%	24.4%	3.6%	\$ 123,673,478	\$ 135,882,290	\$ 13,675	\$ 12,448	28.5
Travis	6,128	37.9%	51.1%	11.0%	17.4%	4.6%	\$ 13,020,470	\$ 18,018,610	\$ 5,612	\$ 6,014	20.0
Trinity	183	41.5%	35.0%	23.5%	10.4%	22.4%	\$ 902,984	\$ 972,474	\$ 11,881	\$ 8,172	21.4
Tyler	565	40.4%	40.5%	19.1%	12.9%	15.4%	\$ 2,044,577	\$ 2,502,234	\$ 8,967	\$ 7,447	20.8
Victoria	18,151	60.3%	16.3%	23.4%	17.3%	3.6%	\$ 117,390,814	\$ 140,838,012	\$ 10,730	\$ 9,272	24.7
Walker	834	40.4%	43.9%	15.7%	12.8%	15.9%	\$ 2,968,407	\$ 3,412,983	\$ 8,808	\$ 7,293	21.1
Waller	752	41.1%	40.7%	18.2%	11.2%	16.9%	\$ 3,275,309	\$ 3,815,659	\$ 10,600	\$ 8,555	22.9
Washington	420	34.8%	44.0%	21.2%	10.5%	11.9%	\$ 1,371,300	\$ 1,598,847	\$ 9,392	\$ 6,804	21.9
Wharton	1,886	43.2%	36.0%	20.8%	5.7%	26.5%	\$ 10,226,326	\$ 11,501,886	\$ 12,548	\$ 9,529	26.6
Willacy	15	60.0%	26.7%	13.3%	26.7%	46.7%	\$ 67,167	\$ 74,467	\$ 7,463	\$ 6,770	22.2
Williamson	2,273	38.3%	50.9%	10.7%	16.2%	6.1%	\$ 5,280,015	\$ 7,043,378	\$ 6,062	\$ 6,317	19.3
Wilson	715	49.7%	31.2%	19.2%	10.6%	4.8%	\$ 3,110,024	\$ 3,525,219	\$ 8,761	\$ 7,165	22.5
Unknown	5,067	30.0%	21.9%	48.0%	5.2%	35.2%	\$ 41,124,289	\$ 56,137,484	\$ 27,020	\$ 14,190	21.3
Other	1,906	52.2%	24.8%	23.0%	15.4%	29.0%	\$ 13,531,092	\$ 14,623,535	\$ 13,599	\$ 10,205	20.8
All Counties	587,902	42.6%	38.1%	19.3%	12.5%	0.7%	\$3,482,561,415	\$4,038,466,210	\$ 13,918	\$ 11,104	24.1

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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	52	32.7%	30.8%	36.5%	5.8%	7.7%	\$ 421,332	\$ 1,122,415	\$ 24,784	\$ 31,178
Aransas	3,812	29.8%	31.1%	39.1%	4.8%	10.0%	\$ 113,825,356	\$ 276,152,691	\$100,198	\$ 105,121
Atascosa	43	55.8%	18.6%	25.6%	16.3%	20.9%	\$ 302,172	\$ 336,312	\$ 12,590	\$ 9,609
Austin	231	29.0%	27.3%	43.7%	3.9%	3.0%	\$ 2,872,748	\$ 6,766,550	\$ 42,877	\$ 40,277
Bastrop	168	44.0%	31.5%	24.4%	8.9%	4.8%	\$ 1,156,048	\$ 1,928,949	\$ 15,622	\$ 16,773
Bee	185	24.9%	33.0%	42.2%	1.6%	0.5%	\$ 4,008,122	\$ 9,071,429	\$ 87,133	\$ 73,157
Bexar	802	44.9%	23.3%	31.8%	13.7%	14.3%	\$ 5,595,704	\$ 14,305,506	\$ 15,544	\$ 23,261
Brazoria	4,790	31.7%	18.9%	49.3%	2.4%	6.0%	\$ 116,925,951	\$ 235,317,640	\$ 76,925	\$ 60,602
Brazos	351	23.1%	40.7%	36.2%	4.3%	5.1%	\$ 2,751,565	\$ 8,929,336	\$ 33,970	\$ 42,929
Burleson	66	33.3%	21.2%	45.5%	3.0%	3.0%	\$ 504,090	\$ 743,907	\$ 22,913	\$ 14,306
Caldwell	121	30.6%	41.3%	28.1%	11.6%	5.0%	\$ 419,453	\$ 1,167,738	\$ 11,337	\$ 16,447
Calhoun	678	26.8%	31.0%	42.2%	6.5%	3.5%	\$ 6,630,857	\$ 22,501,489	\$ 36,433	\$ 48,080
Cameron	81	17.3%	35.8%	46.9%	3.7%	3.7%	\$ 463,957	\$ 2,145,714	\$ 33,140	\$ 41,264
Chambers	848	28.3%	22.3%	49.4%	3.2%	9.1%	\$ 14,940,926	\$ 37,868,368	\$ 62,254	\$ 57,463
Colorado	206	24.8%	33.0%	42.2%	3.4%	3.4%	\$ 6,876,733	\$ 30,950,256	\$134,838	\$ 224,277
Comal	155	43.9%	26.5%	29.7%	15.5%	8.4%	\$ 814,720	\$ 1,450,915	\$ 11,981	\$ 12,727
De Witt	393	46.6%	21.9%	31.6%	6.4%	2.0%	\$ 4,072,601	\$ 8,289,216	\$ 22,255	\$ 27,001
Fayette	238	24.4%	34.5%	41.2%	4.2%	4.6%	\$ 2,495,750	\$ 6,063,838	\$ 43,030	\$ 38,871
Fort Bend	4,105	23.3%	33.3%	43.4%	2.7%	5.8%	\$ 78,210,977	\$ 191,643,381	\$ 81,640	\$ 69,968
Galveston	9,146	33.6%	17.7%	48.6%	2.5%	13.7%	\$ 353,863,229	\$ 652,174,550	\$115,040	\$ 86,668
Goliad	226	43.4%	17.7%	38.9%	6.2%	2.2%	\$ 2,434,349	\$ 9,527,499	\$ 24,840	\$ 51,223
Gonzales	169	42.6%	36.1%	21.3%	8.3%	3.6%	\$ 1,078,320	\$ 6,188,065	\$ 14,977	\$ 57,297

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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
Grimes	80	33.8%	32.5%	33.8%	11.3%	8.8%	\$ 596,178	\$ 853,989	\$ 22,081	\$ 15,815
Guadalupe	218	40.4%	31.2%	28.4%	8.3%	4.1%	\$ 1,250,102	\$ 1,673,445	\$ 14,206	\$ 11,156
Hardin	1,101	38.8%	18.4%	42.8%	4.3%	13.4%	\$ 51,452,330	\$ 87,896,103	\$120,497	\$ 97,880
Harris	59,646	30.4%	19.6%	50.0%	2.0%	6.6%	\$2,220,459,246	\$ 5,122,382,647	\$122,589	\$ 106,879
Hays	210	45.2%	26.2%	28.6%	12.9%	7.6%	\$ 1,157,602	\$ 3,016,312	\$ 12,185	\$ 19,460
Hidalgo	109	16.5%	54.1%	29.4%	3.7%	5.5%	\$ 251,823	\$ 516,113	\$ 13,990	\$ 10,322
Jackson	349	26.9%	27.8%	45.3%	3.2%	2.6%	\$ 3,590,030	\$ 6,199,839	\$ 38,192	\$ 24,603
Jasper	223	29.6%	25.6%	44.8%	4.0%	7.6%	\$ 3,633,109	\$ 10,085,168	\$ 55,047	\$ 60,754
Jefferson	9,129	25.3%	16.7%	57.9%	1.8%	5.1%	\$ 283,013,204	\$ 656,173,675	\$122,305	\$ 86,316
Jim Wells	100	38.0%	19.0%	43.0%	7.0%	3.0%	\$ 783,336	\$ 4,447,688	\$ 20,614	\$ 54,910
Karnes	102	40.2%	30.4%	29.4%	6.9%	2.9%	\$ 697,839	\$ 1,211,325	\$ 17,020	\$ 17,061
Kerr	47	59.6%	27.7%	12.8%	4.3%	19.1%	\$ 1,480,817	\$ 2,619,190	\$ 52,886	\$ 77,035
Kleberg	34	41.2%	20.6%	38.2%	5.9%	8.8%	\$ 242,780	\$ 2,410,580	\$ 17,341	\$ 89,281
Lavaca	247	40.1%	33.6%	26.3%	11.3%	2.8%	\$ 3,399,458	\$ 4,137,578	\$ 34,338	\$ 25,229
Lee	64	23.4%	45.3%	31.3%	10.9%	3.1%	\$ 316,359	\$ 362,675	\$ 21,091	\$ 10,362
Leon	15	26.7%	46.7%	26.7%	6.7%	13.3%	\$ 89,075	\$ 94,539	\$ 22,269	\$ 11,817
Liberty	896	33.8%	23.1%	43.1%	4.5%	9.2%	\$ 15,476,716	\$ 36,927,794	\$ 51,078	\$ 53,596
Live Oak	29	37.9%	31.0%	31.0%	6.9%	10.3%	\$ 131,534	\$ 901,590	\$ 11,958	\$ 45,080
Madison	13	23.1%	38.5%	38.5%	0.0%	7.7%	\$ 1,602,184	\$ 1,732,735	\$534,061	\$ 216,592
Matagorda	490	24.5%	29.8%	45.7%	3.7%	2.2%	\$ 8,105,358	\$ 16,918,608	\$ 67,545	\$ 49,182
Montgomery	3,597	34.7%	22.4%	42.8%	5.4%	9.5%	\$ 98,066,603	\$ 207,315,652	\$ 78,516	\$ 74,307
Newton	90	27.8%	17.8%	54.4%	3.3%	12.2%	\$ 1,196,787	\$ 3,609,199	\$ 47,871	\$ 48,773
Nueces	7,054	28.8%	25.1%	46.1%	4.3%	4.8%	\$ 184,725,103	\$ 532,227,597	\$ 90,953	\$ 100,763
Orange	4,908	32.9%	13.8%	53.3%	2.7%	7.3%	\$ 175,836,907	\$ 344,055,110	\$108,877	\$ 81,356
Polk	141	30.5%	41.1%	28.4%	8.5%	9.2%	\$ 616,856	\$ 945,964	\$ 14,345	\$ 11,397

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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
Refugio	474	32.3%	20.7%	47.0%	4.2%	7.2%	\$ 14,131,984	\$ 32,700,539	\$ 92,366	\$ 86,970
Sabine	34	32.4%	26.5%	41.2%	5.9%	5.9%	\$ 70,828	\$ 135,678	\$ 6,439	\$ 5,427
San Jacinto	79	36.7%	26.6%	36.7%	7.6%	12.7%	\$ 689,552	\$ 1,061,969	\$ 23,778	\$ 18,310
San Patricio	2,047	36.5%	24.4%	39.1%	7.4%	7.8%	\$ 53,618,535	\$ 169,990,336	\$ 71,778	\$ 109,813
Travis	811	23.8%	34.0%	42.2%	10.2%	6.8%	\$ 5,809,557	\$ 31,961,795	\$ 30,101	\$ 59,742
Trinity	37	29.7%	27.0%	43.2%	2.7%	8.1%	\$ 68,833	\$ 463,986	\$ 6,258	\$ 17,185
Tyler	112	38.4%	22.3%	39.3%	2.7%	10.7%	\$ 813,376	\$ 1,161,413	\$ 18,916	\$ 13,350
Victoria	2,531	32.2%	19.2%	48.5%	4.1%	2.8%	\$ 50,645,790	\$ 156,714,461	\$ 62,066	\$ 76,670
Walker	110	26.4%	36.4%	37.3%	3.6%	4.5%	\$ 588,779	\$ 2,129,664	\$ 20,303	\$ 30,424
Waller	204	28.9%	22.5%	48.5%	3.9%	5.4%	\$ 4,310,904	\$ 10,672,831	\$ 73,066	\$ 67,550
Washington	111	20.7%	46.8%	32.4%	5.4%	0.0%	\$ 234,298	\$ 703,205	\$ 10,187	\$ 11,919
Wharton	785	32.2%	22.0%	45.7%	1.8%	6.2%	\$ 15,608,460	\$ 38,544,037	\$ 61,694	\$ 62,980
Willacy	7	0.0%	0.0%	100.0%	14.3%	0.0%	\$ -	\$ 6,860	N / A	\$ 980
Williamson	197	27.4%	34.5%	38.1%	7.1%	10.7%	\$ 1,774,515	\$ 2,609,432	\$ 32,861	\$ 20,228
Wilson	120	36.7%	33.3%	30.0%	3.3%	4.2%	\$ 797,634	\$ 1,052,771	\$ 18,128	\$ 13,160
Unknown	5,275	23.5%	23.0%	53.5%	0.7%	3.6%	\$ 246,725,300	\$ 1,053,453,526	\$198,652	\$ 259,344
Other	222	29.7%	31.1%	39.2%	4.5%	10.8%	\$ 1,719,288	\$ 9,840,697	\$ 26,050	\$ 64,318
All Counties	128,914	30.3%	21.2%	48.5%	2.9%	6.9%	\$4,176,443,928	\$10,086,564,078	\$106,984	\$ 99,268

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Appendix IV: Policy Data by County

Windstorm, flood, and residential policies and personal auto vehicles

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

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

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

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

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

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

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

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

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

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