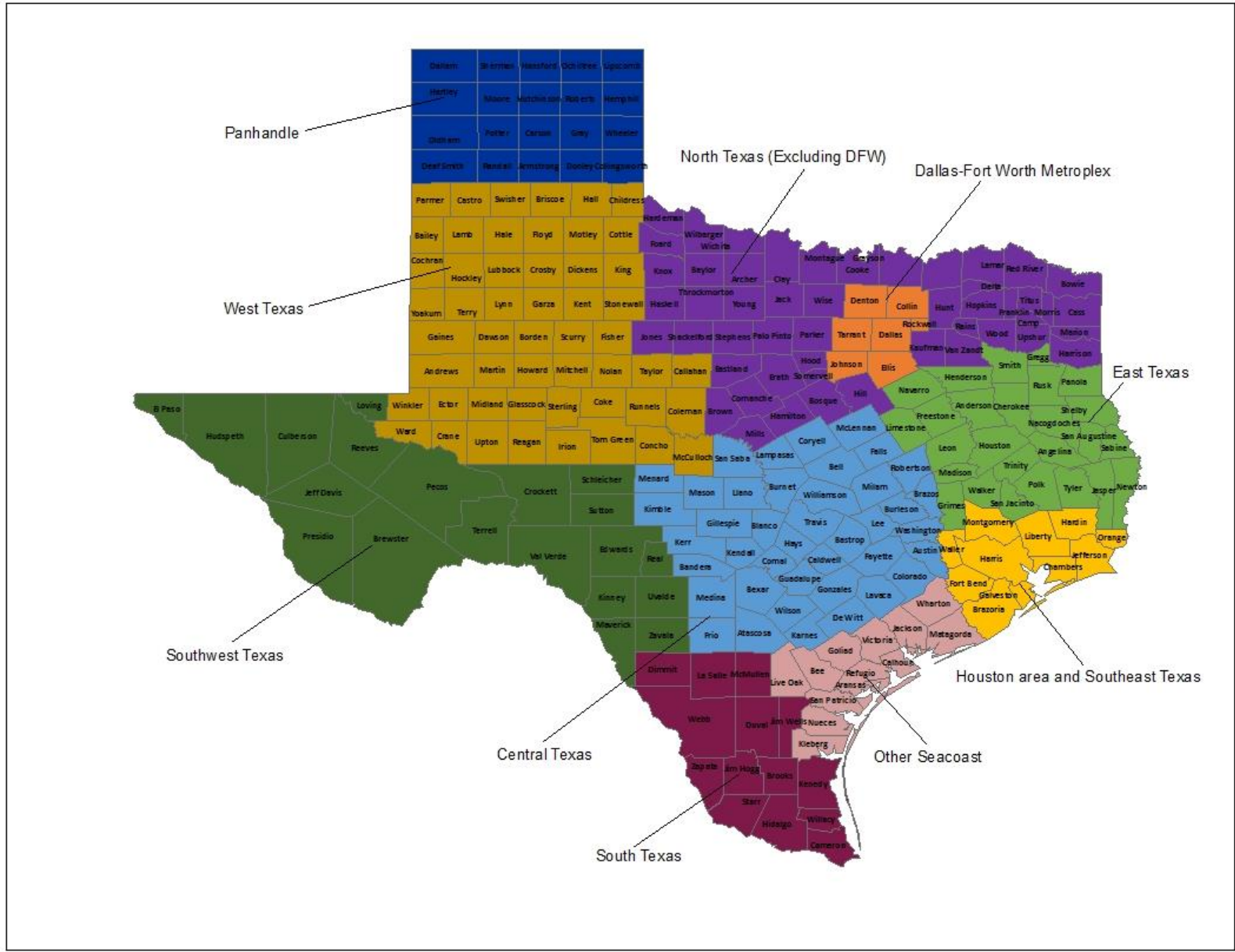


FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibits

SUPPLEMENTAL EXHIBIT I

MAP OF REGIONS

FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit I: Map of Regions



SUPPLEMENTAL EXHIBIT II

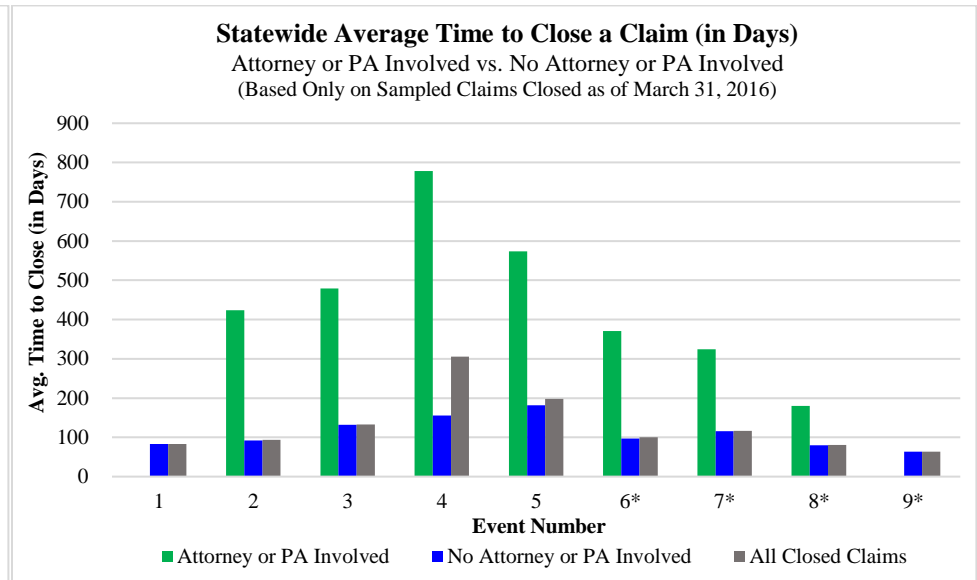
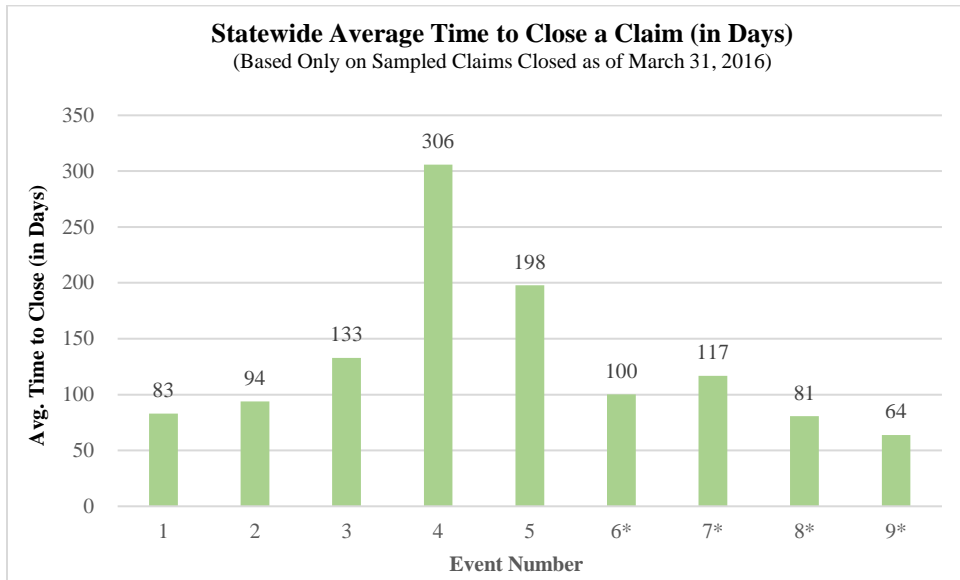
FINAL RESULTS

RESIDENTIAL PROPERTY WINDSTORM AND HAIL

LITIGATION DATA (SECTION II)

BY EVENT

FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)

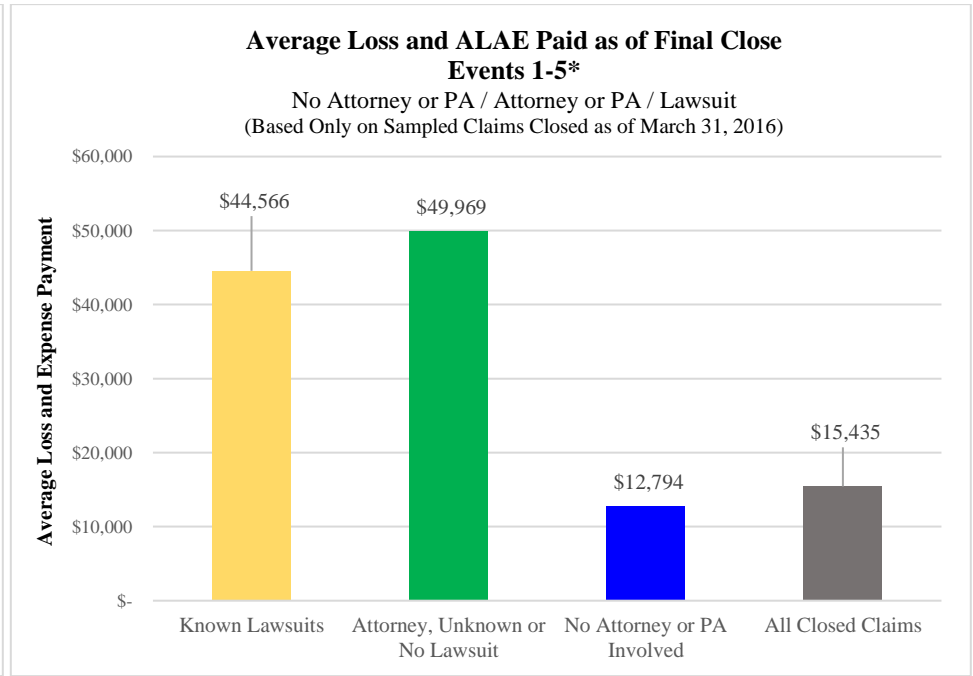
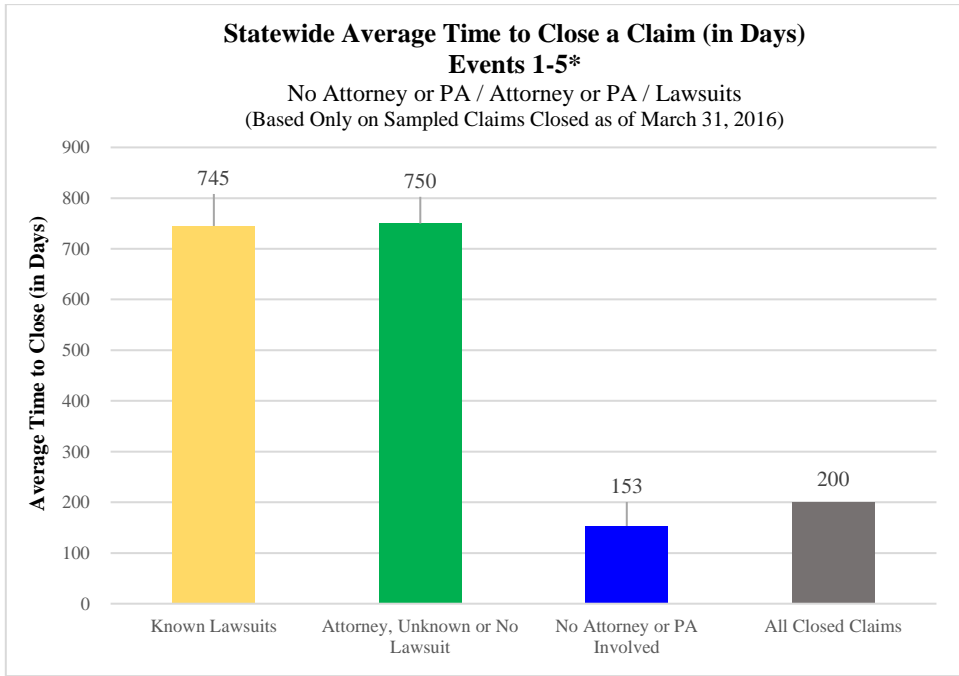


Note: There are few claims with attorney or PA involvement in our sample for events 1-3 and events 7-9; this can cause a large amount of variability in the averages.

*Data for these events is immature. These averages will change as claims from these events that take more time to be reported and closed are settled by insurers. Data includes claims reported through March 31, 2016. In some cases, companies included claims reported through the date they submitted the data to TDI. In some cases, claims status is as of the date the company submitted data to TDI.

FINAL PRESENTATION TO THE TEXAS LEGISLATURE

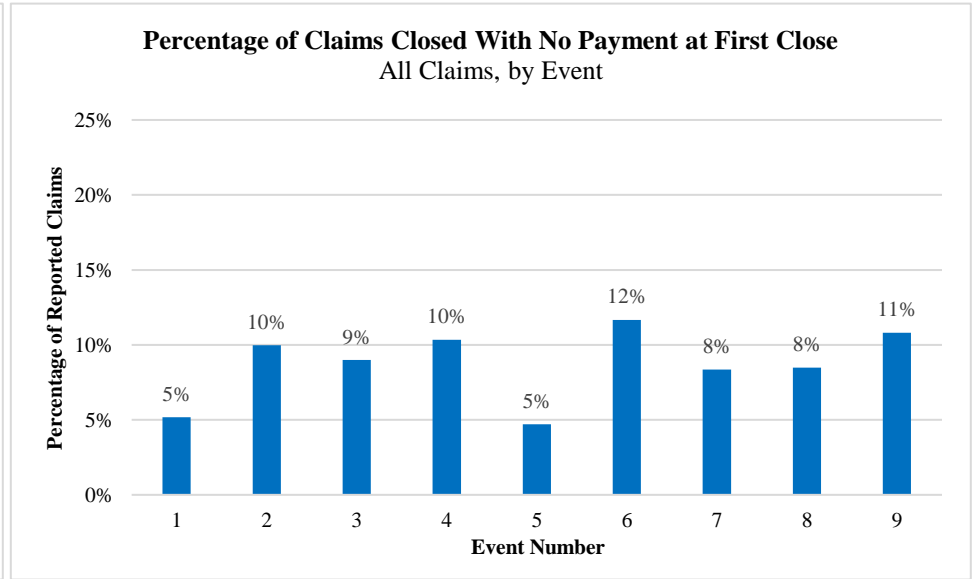
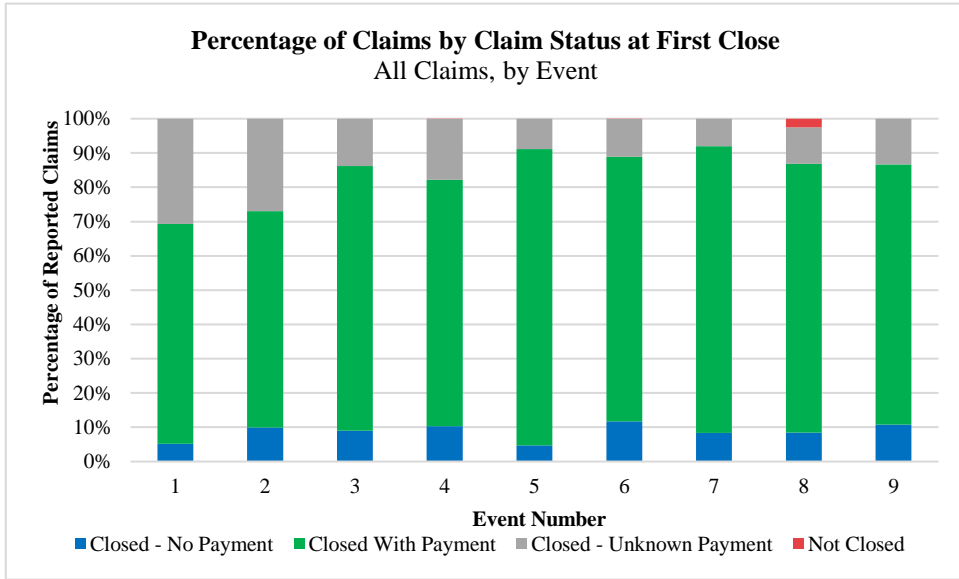
Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



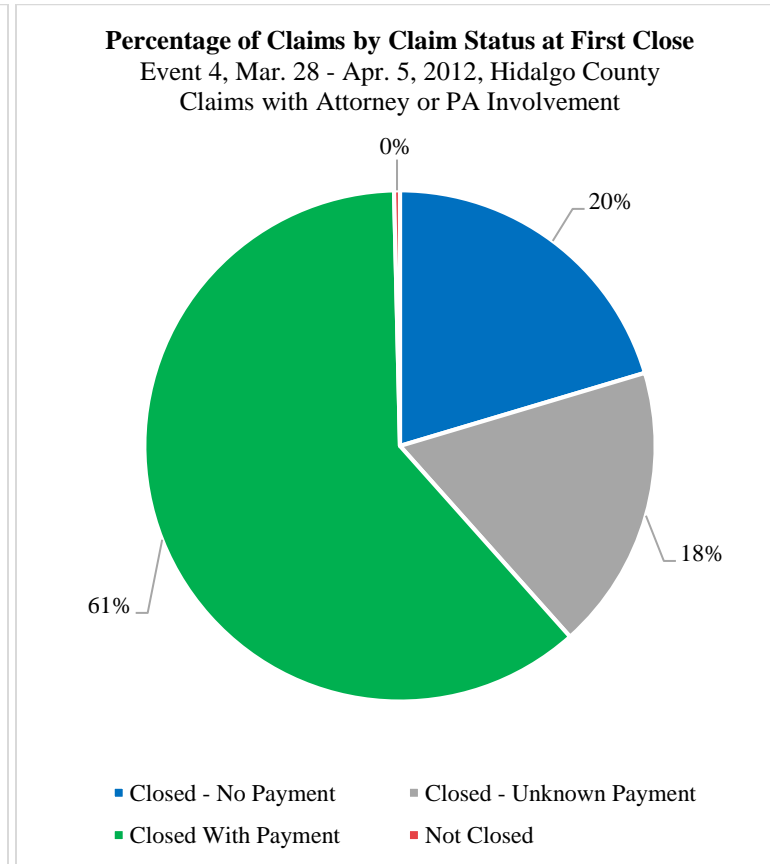
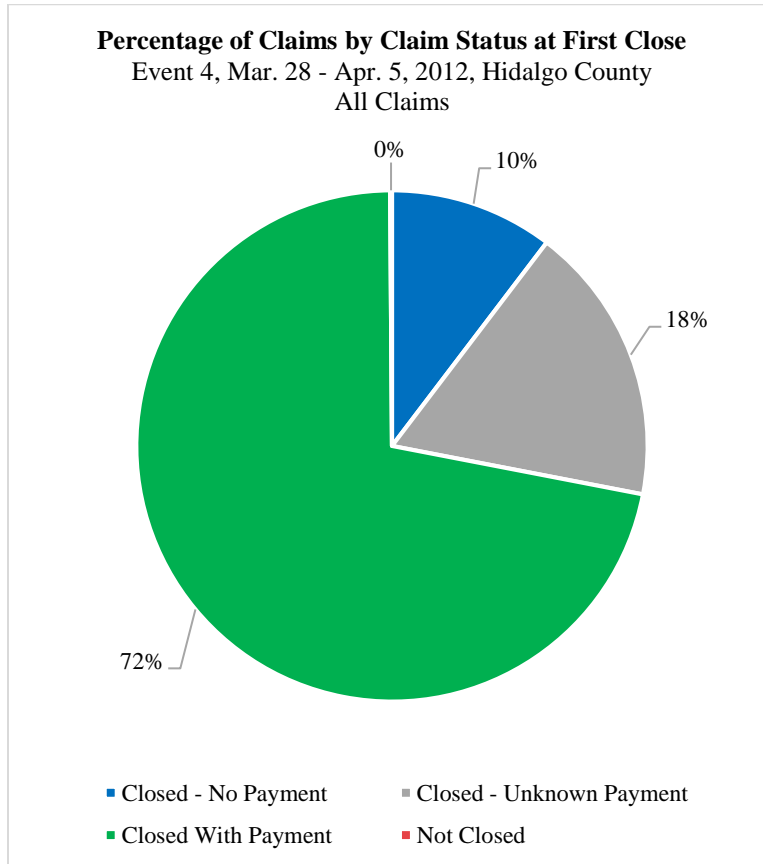
Combined for Events 1-5* as of March 31, 2016									
Type of Claim	Avg. Number of Days Until First Close	Avg. Number of Days Until Final Close	Avg. Payment through Date Claim First Closed			Avg. Payment through Date Claim Last Closed			
			Loss Payment	Loss Expense Payment	Loss and Loss Expense Payments	Loss Payment	Loss Expense Payment	Loss and Loss Expense Payments	
Known Lawsuits	59	745	\$ 6,659	\$ 590	\$ 7,249	\$ 34,882	\$ 9,683	\$ 44,566	
Attorney, Unknown or No Lawsuit	20	750	\$ 5,557	\$ 130	\$ 5,687	\$ 43,340	\$ 6,629	\$ 49,969	
No Attorney or PA Involved	32	153	\$ 7,585	\$ 120	\$ 7,705	\$ 12,530	\$ 264	\$ 12,794	
All Closed Claims	33	200	\$ 7,489	\$ 144	\$ 7,633	\$ 14,528	\$ 907	\$ 15,435	

*Events 6-9 occurred in 2014 and 2015. These events were excluded because the data for these years is immature and does not yet include claims that take longer to settle. Data includes claims reported through March 31, 2016. In some cases, companies included claims reported through the date they submitted the data to TDI. In some cases, claims status is as of the date the company submitted data to TDI.

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)

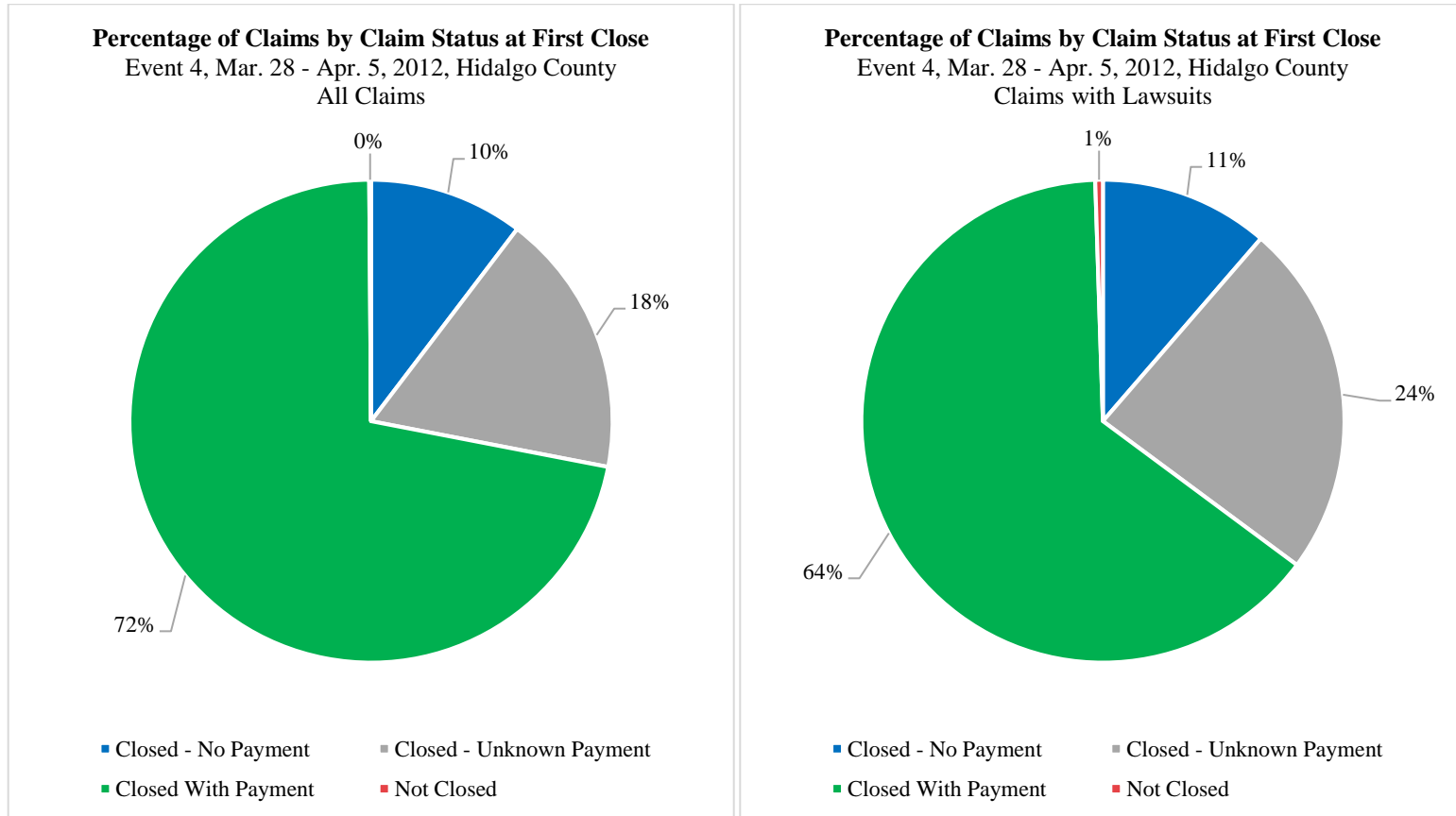


Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



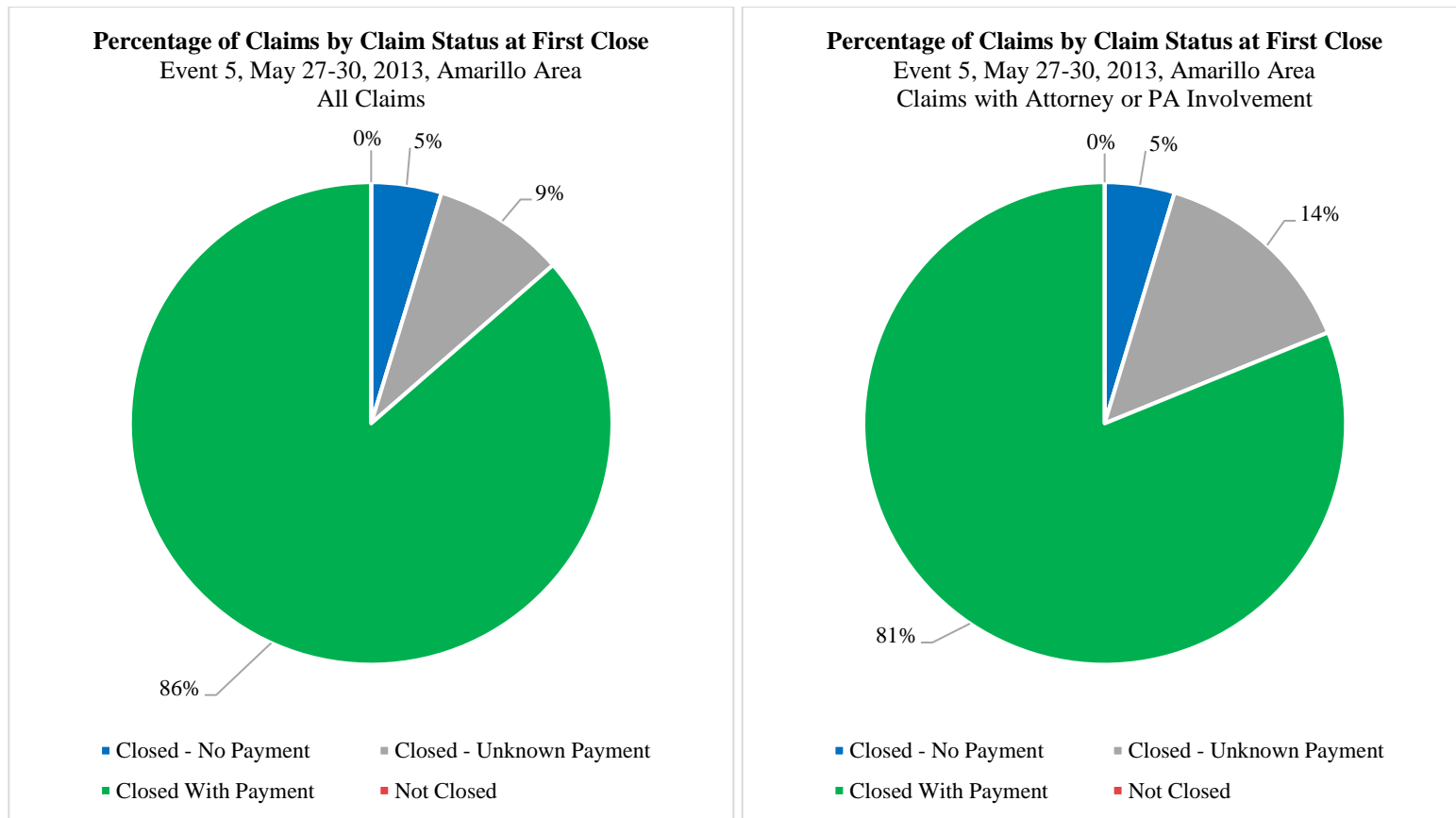
Data for events 1-3 and 7-9 is not shown because each event had fewer than 50 claims involving attorneys, PAs, or lawsuits. Information for all claims for these events is shown on Page 6.

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



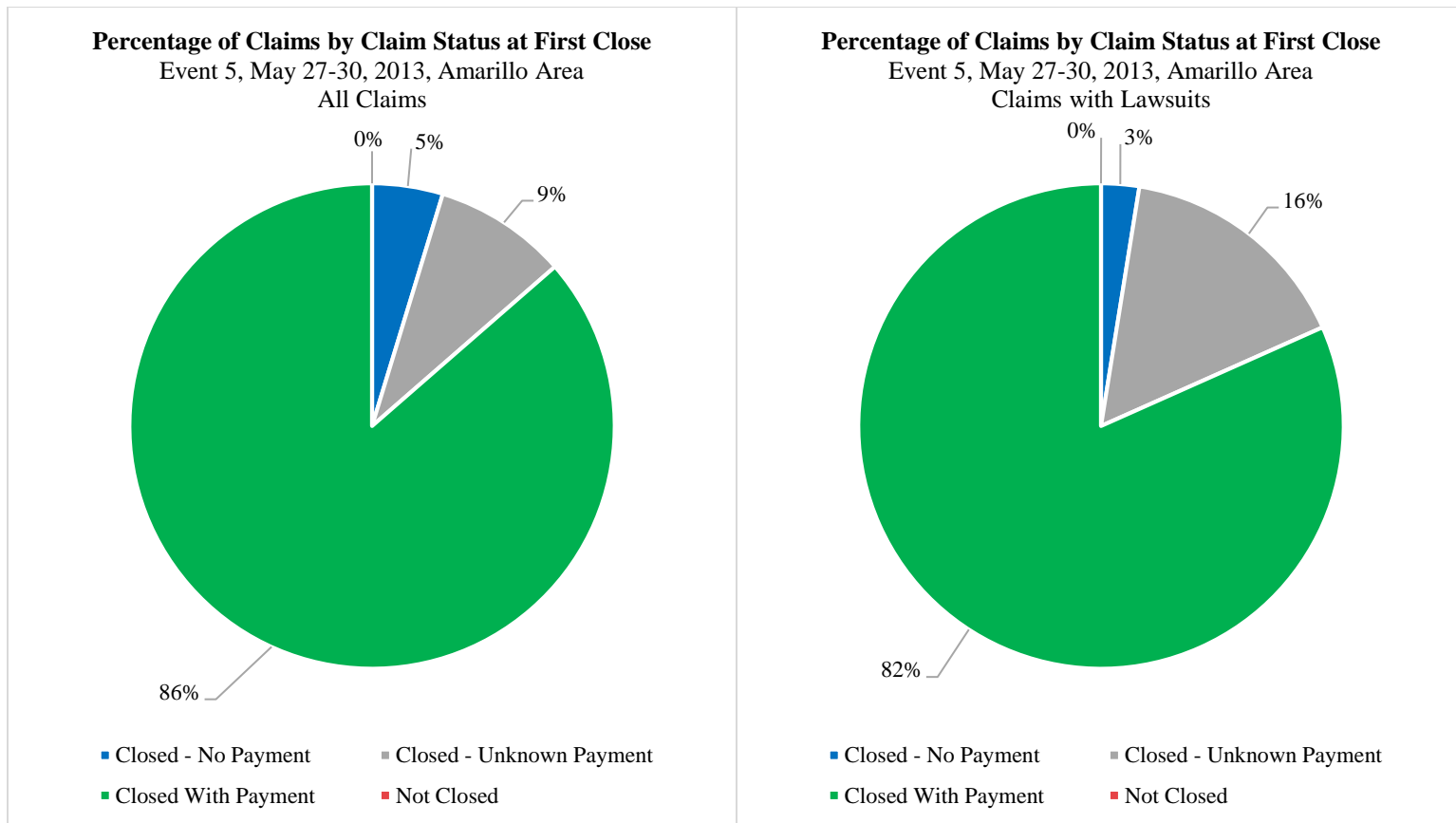
Data for events 1-3 and 7-9 is not shown because each event had fewer than 50 claims involving attorneys, PAs, or lawsuits. Information for all claims for these events is shown on Page 6.

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



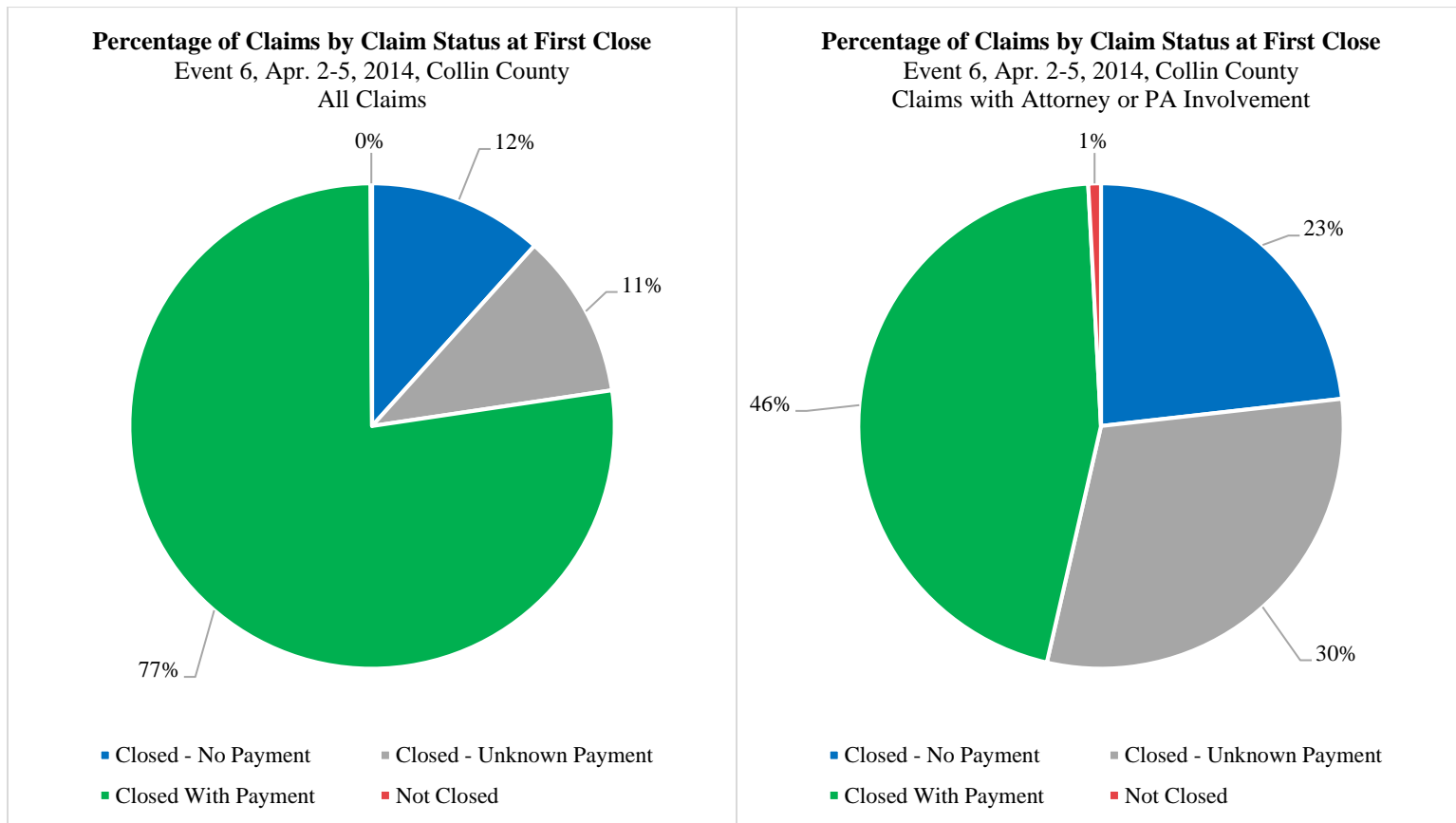
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Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



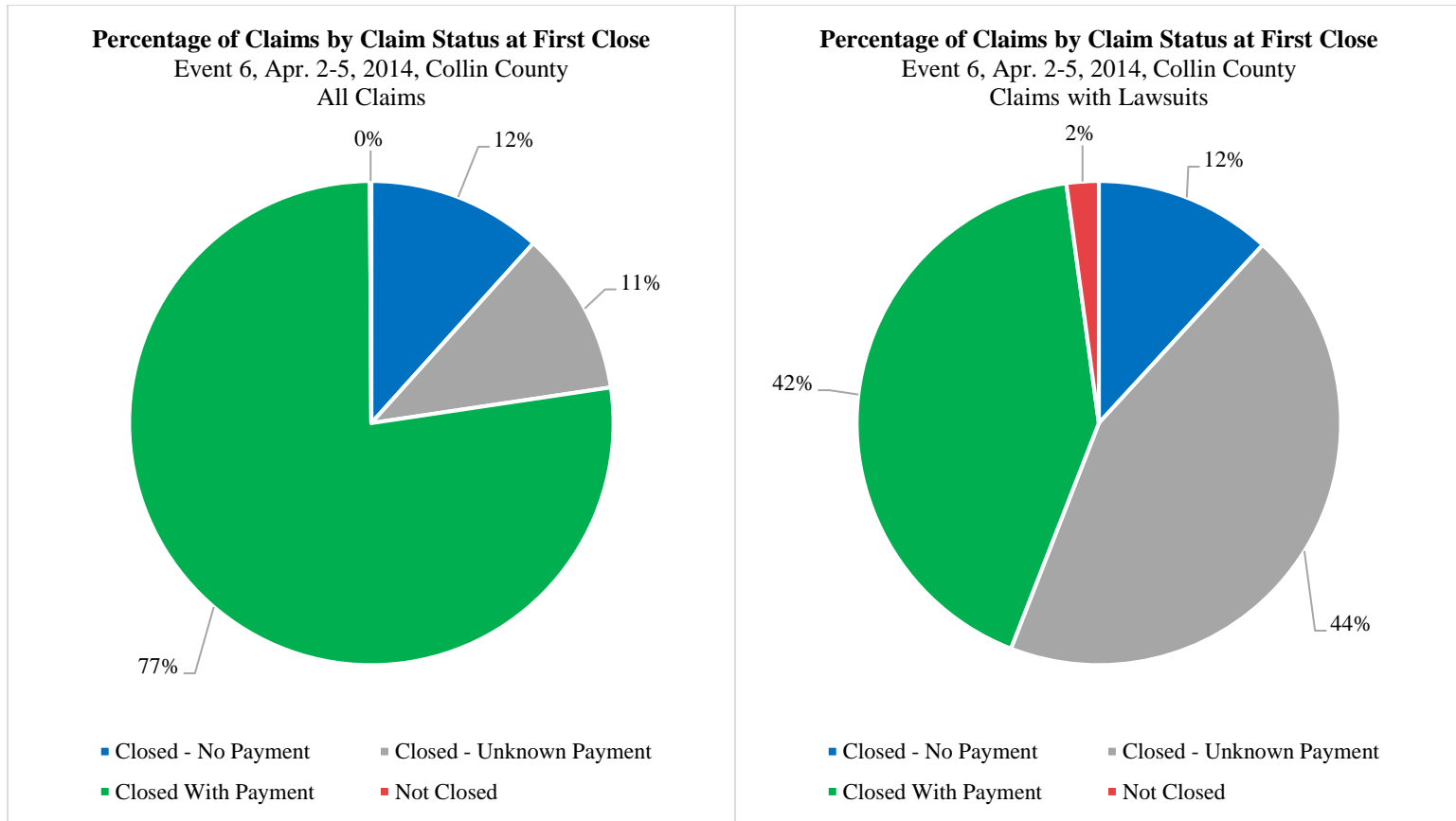
Data for events 1-3 and 7-9 is not shown because each event had fewer than 50 claims involving attorneys, PAs, or lawsuits. Information for all claims for these events is shown on Page 6.

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



Note: Event 6 had about 200 claims involving attorneys or PAs and less than 100 claims involving lawsuits. Small numbers of claims can increase the variability of the results. Data for events 1-3 and 7-9 is not shown because each event had fewer than 50 claims involving attorneys, PAs, or lawsuits. Information for all claims for these events is shown on Page 6.

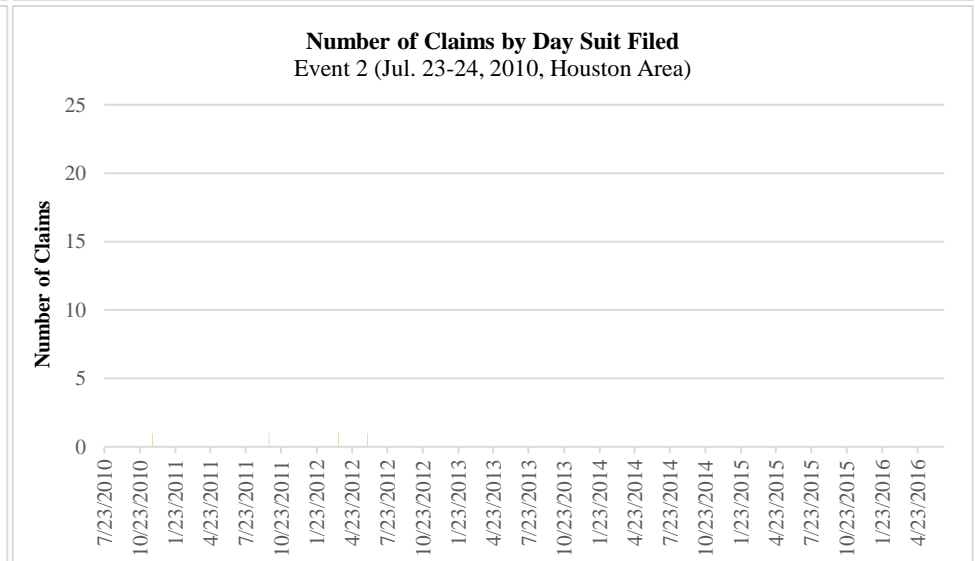
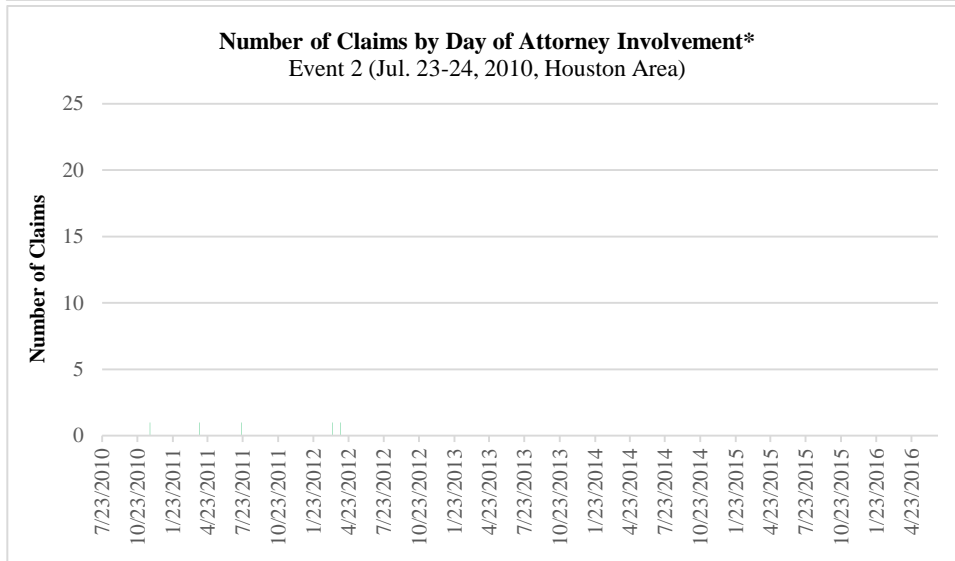
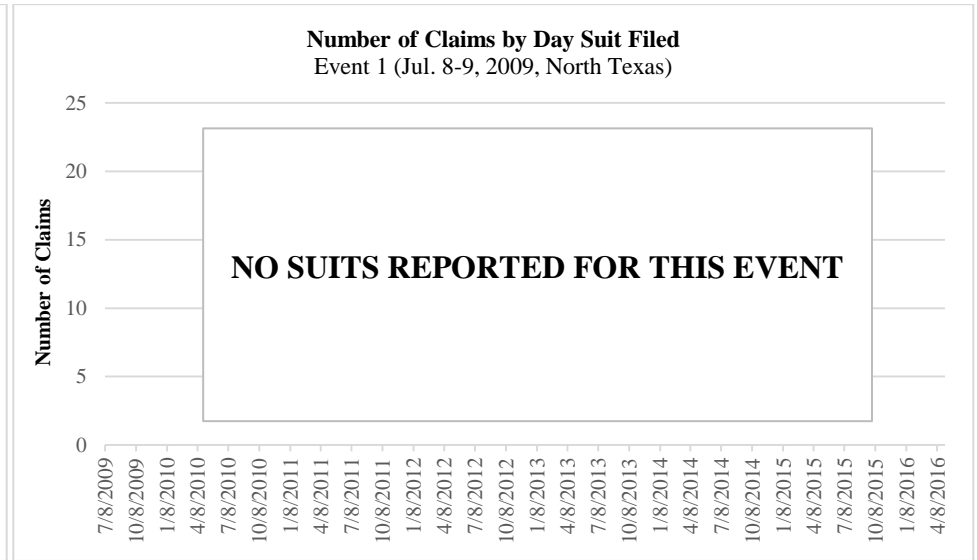
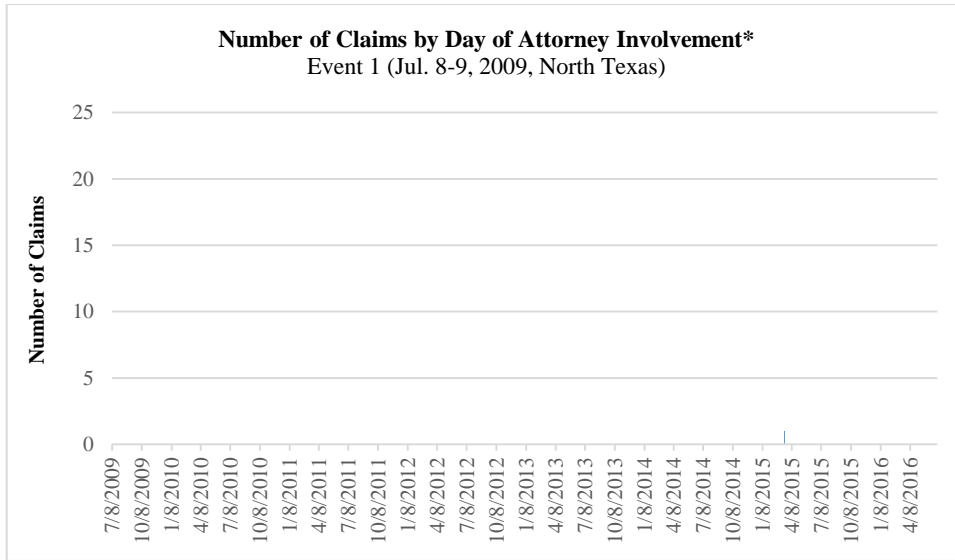
Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



Note: Event 6 had about 200 claims involving attorneys or PAs and less than 100 claims involving lawsuits. Small numbers of claims can increase the variability of the results. Data for events 1-3 and 7-9 is not shown because each event had fewer than 50 claims involving attorneys, PAs, or lawsuits. Information for all claims for these events is shown on Page 6.

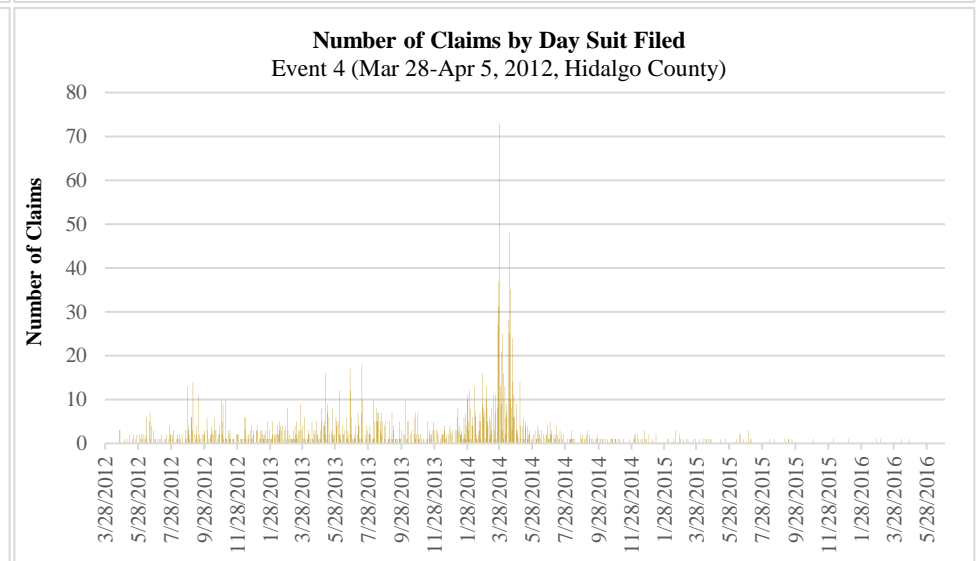
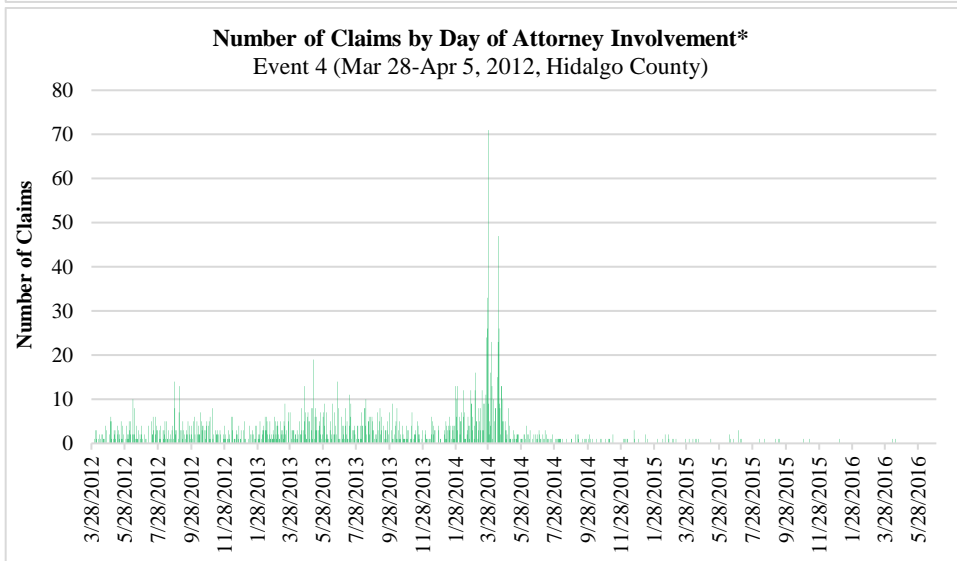
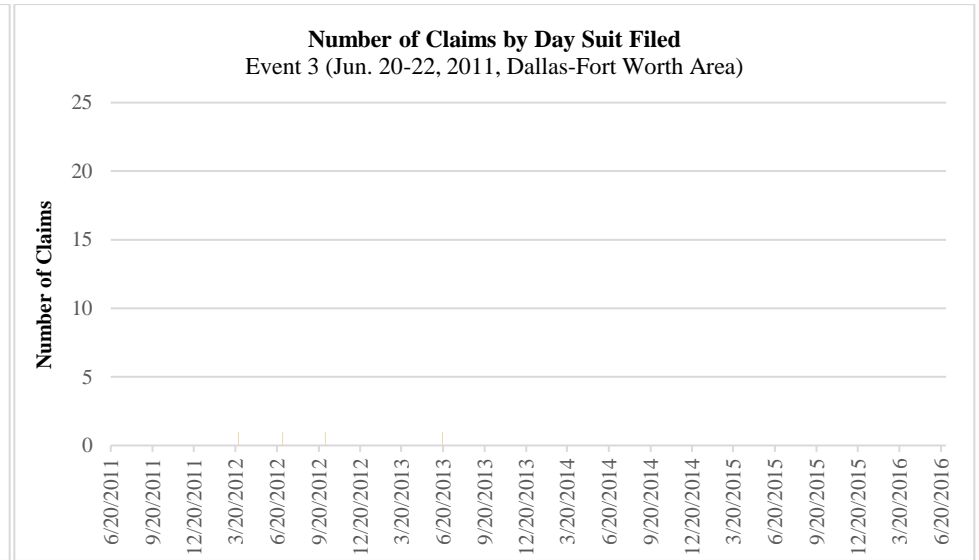
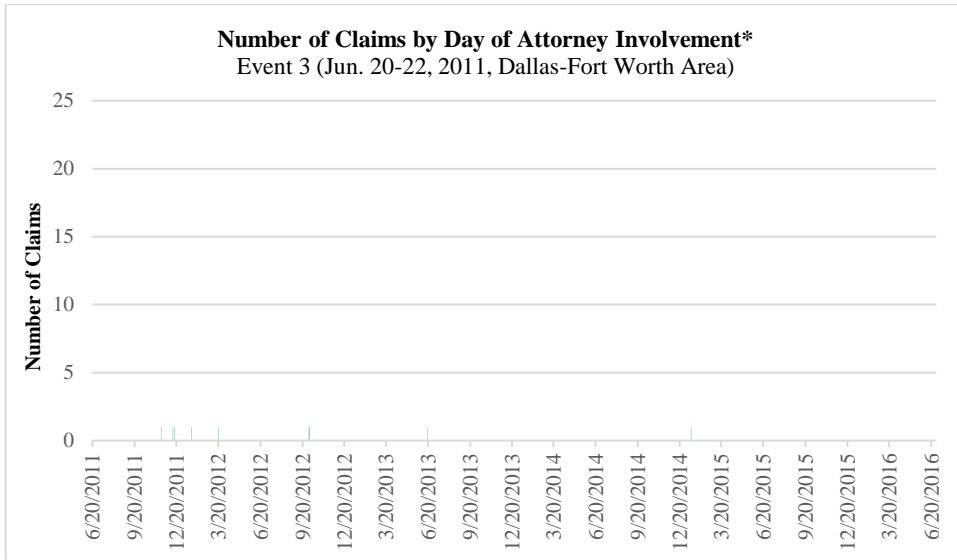
FINAL PRESENTATION TO THE TEXAS LEGISLATURE

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



*Date of attorney involvement is the earliest of: (i) date of letter of representation or demand letter; and (ii) date of lawsuit.

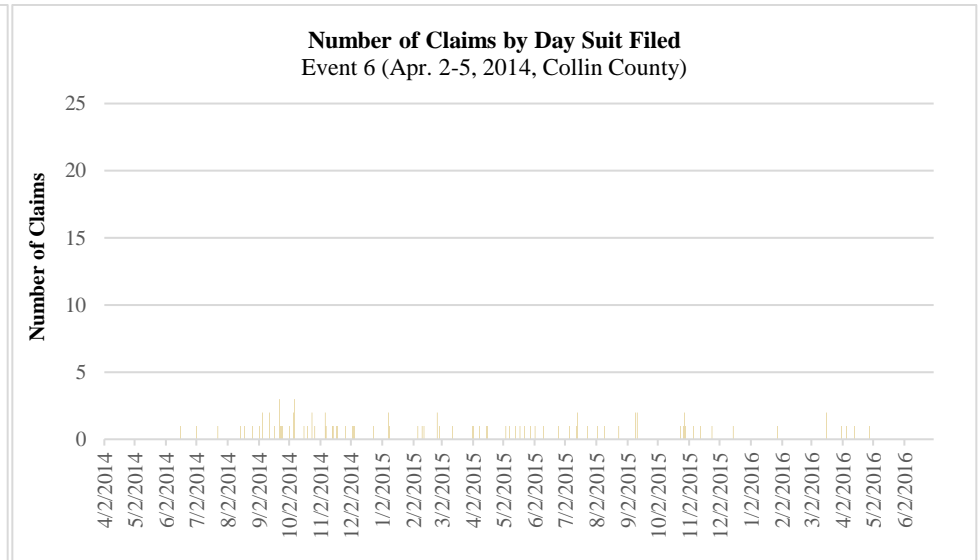
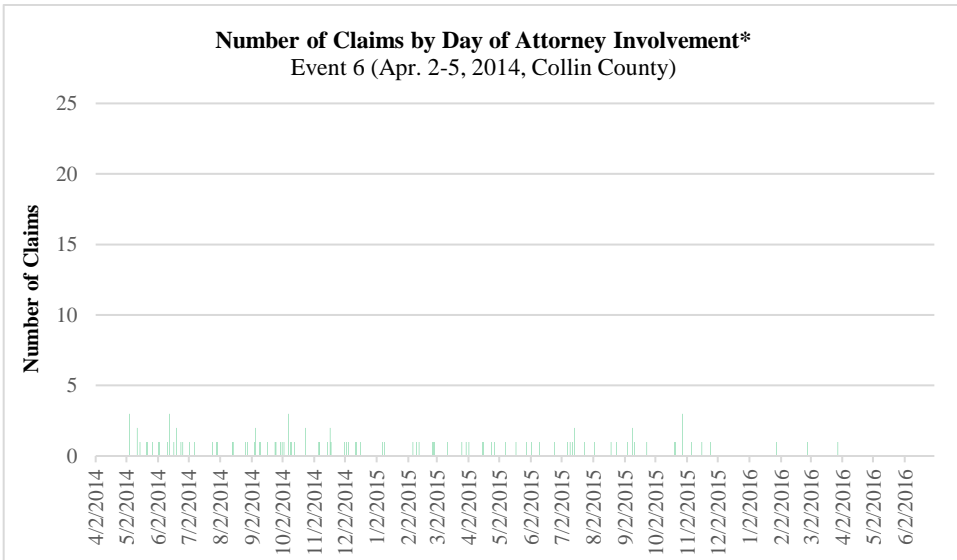
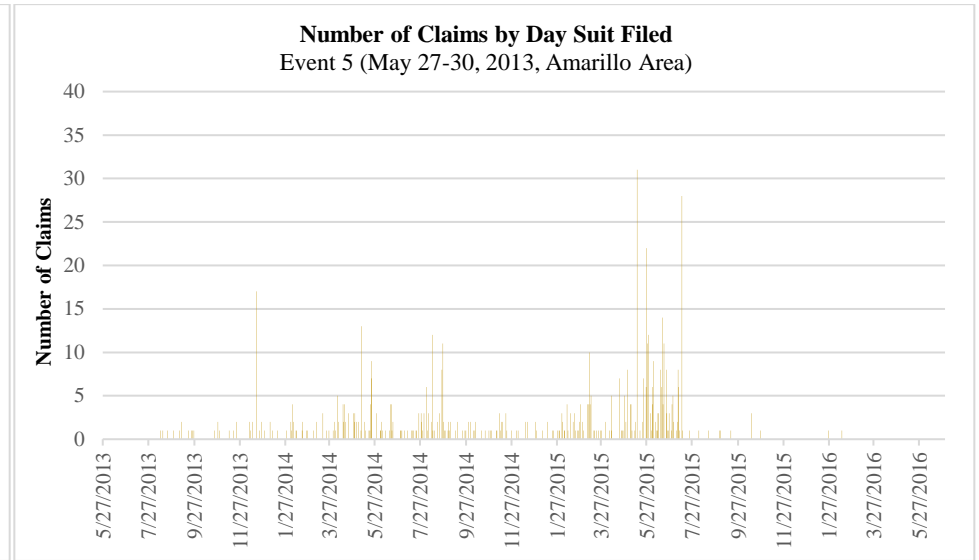
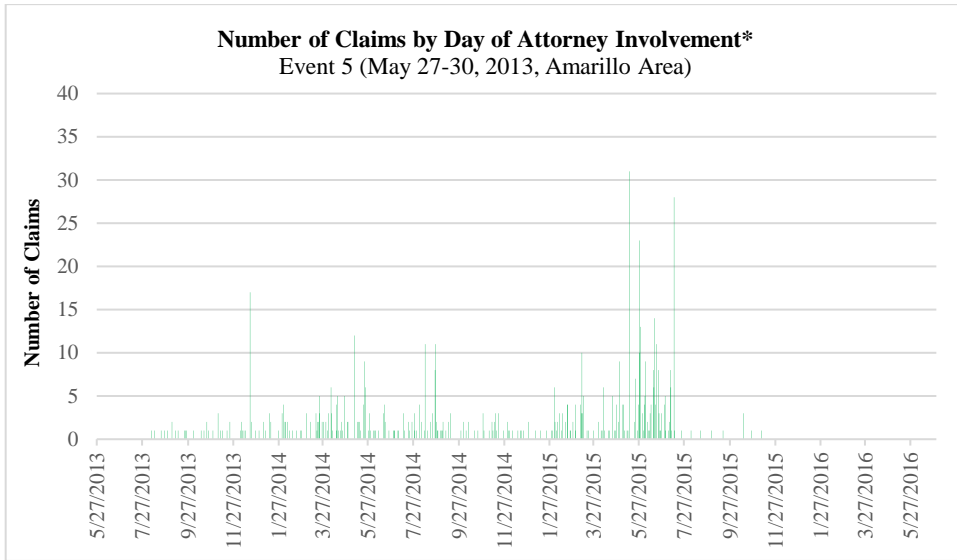
Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)



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FINAL PRESENTATION TO THE TEXAS LEGISLATURE

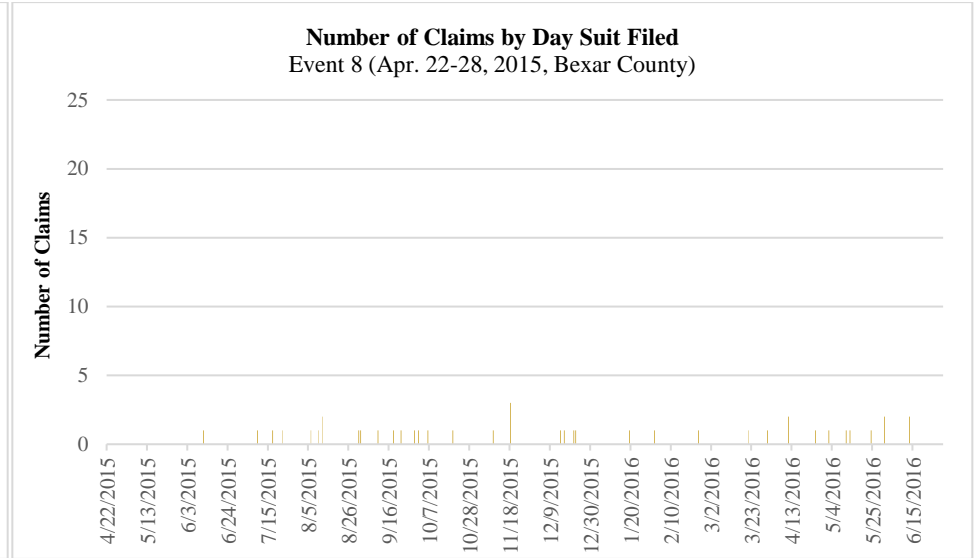
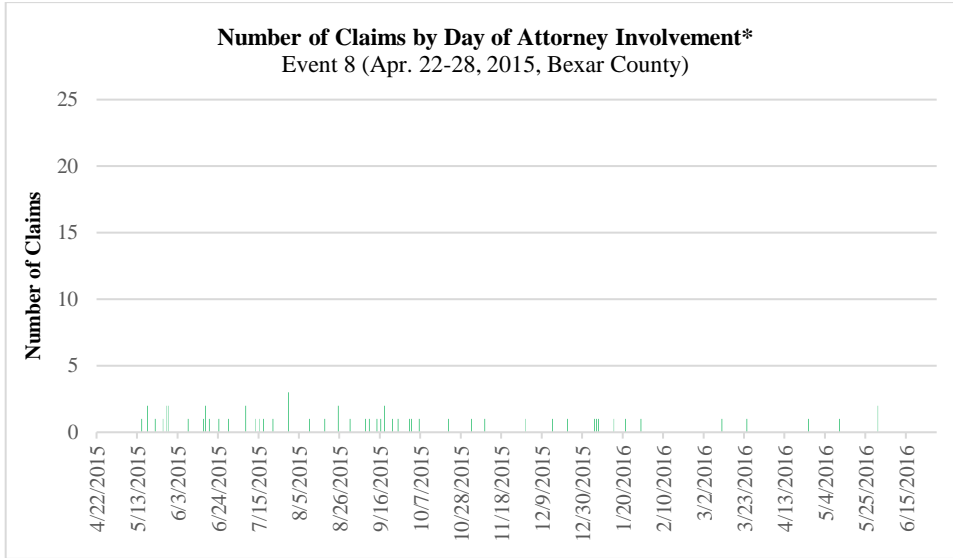
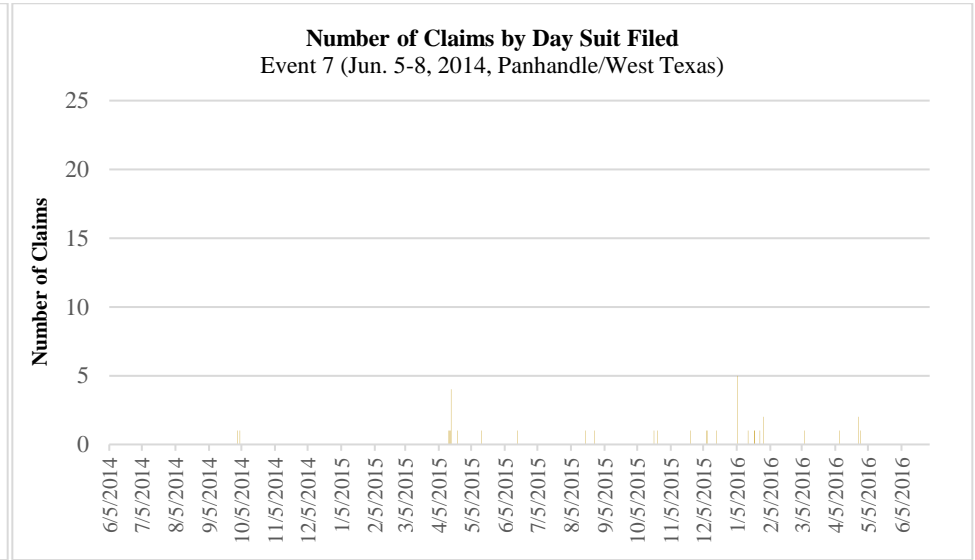
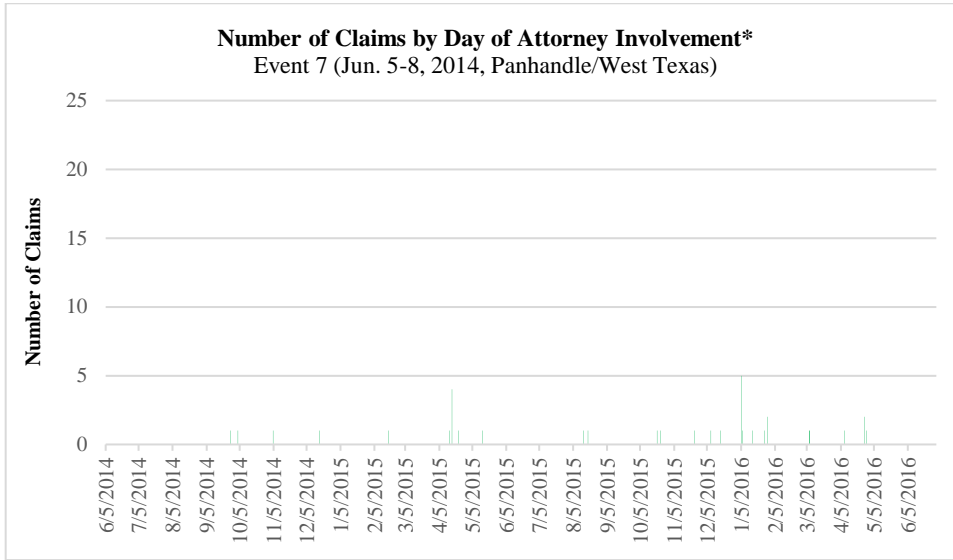
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE

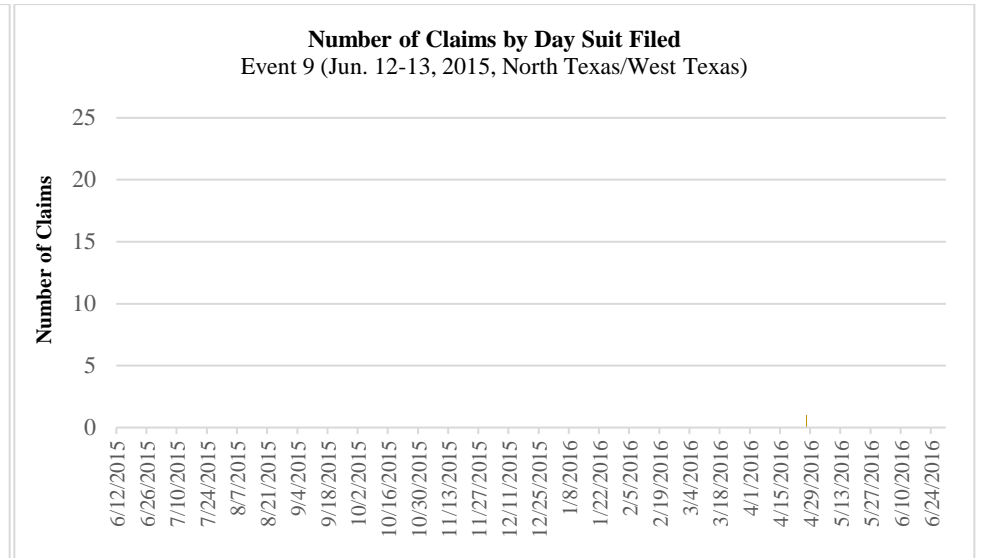
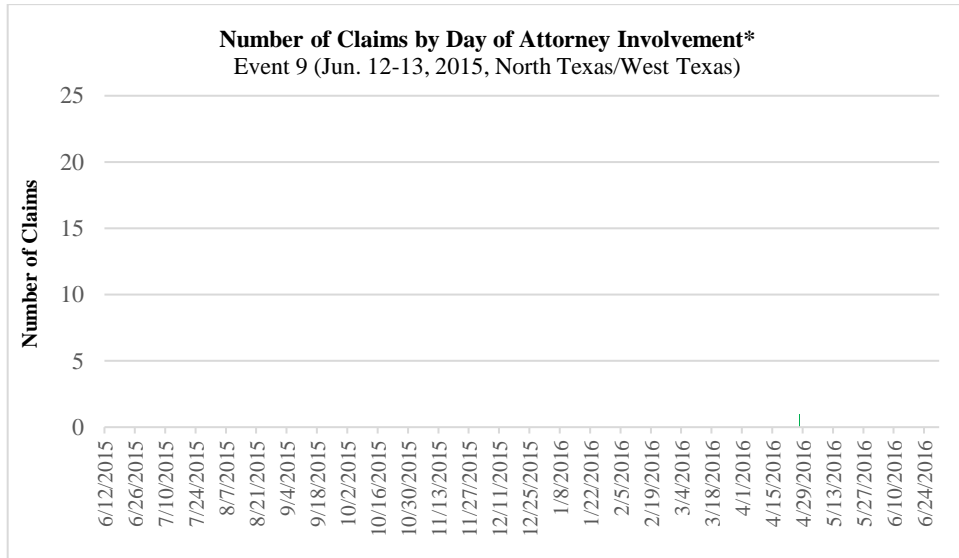
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE

Supplemental Exhibit II: Residential Property Windstorm and Hail Litigation Data by Event (Section II)

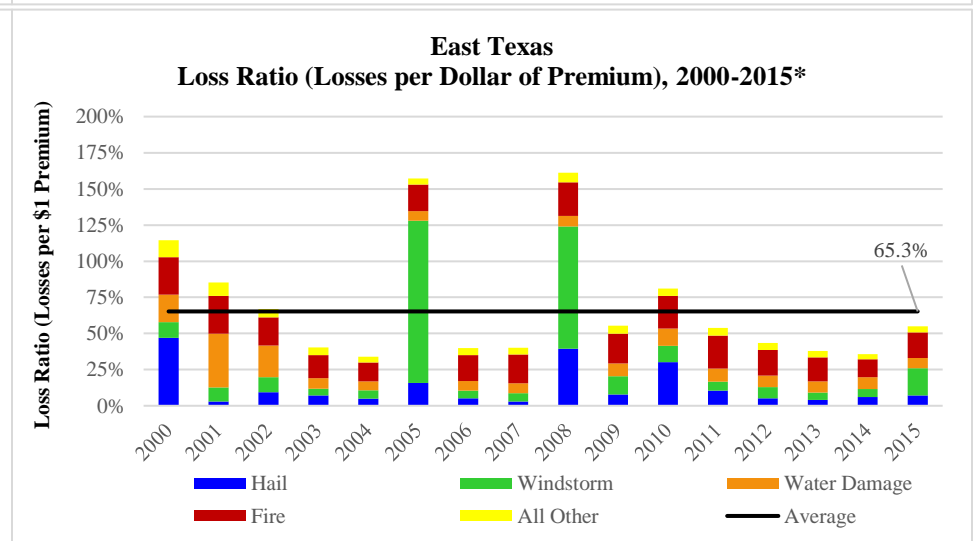
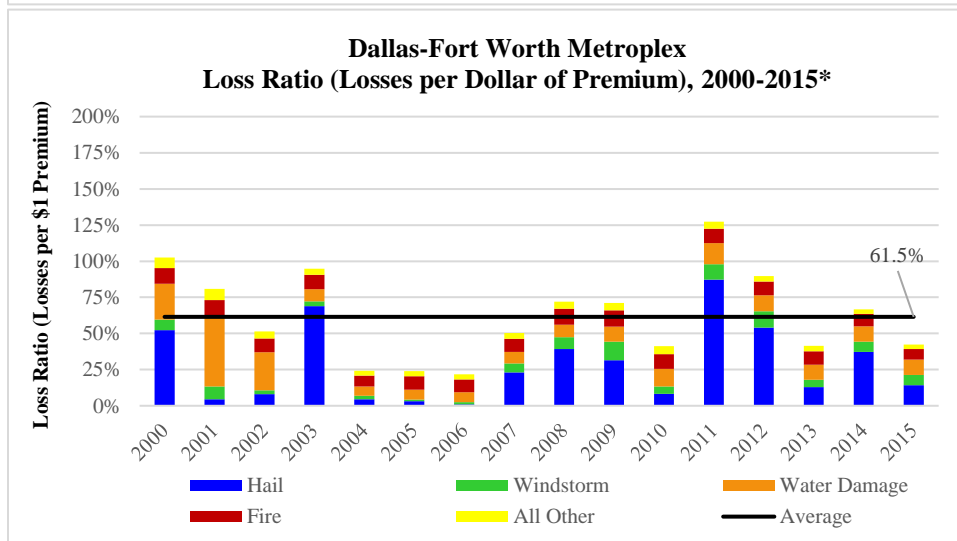
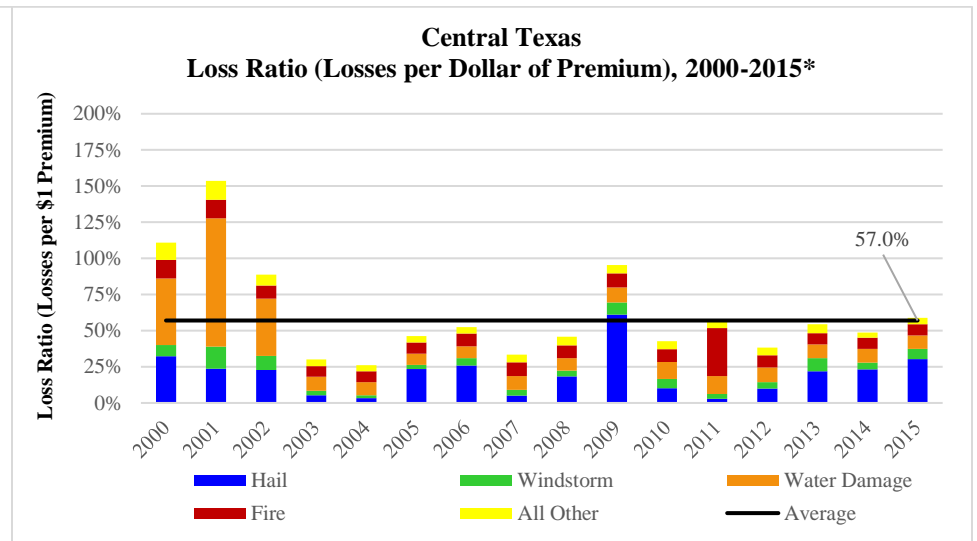
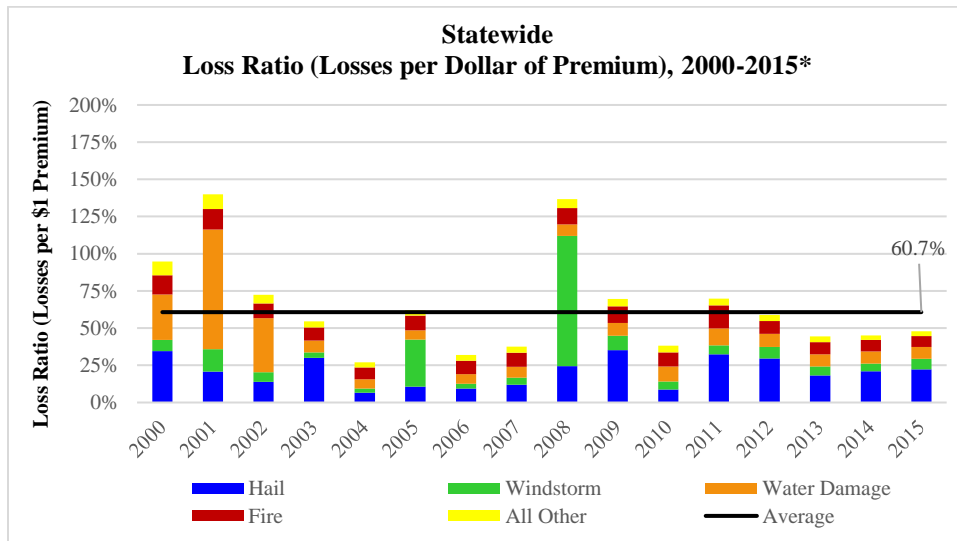


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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Residential Property Market Data by Region
(All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)

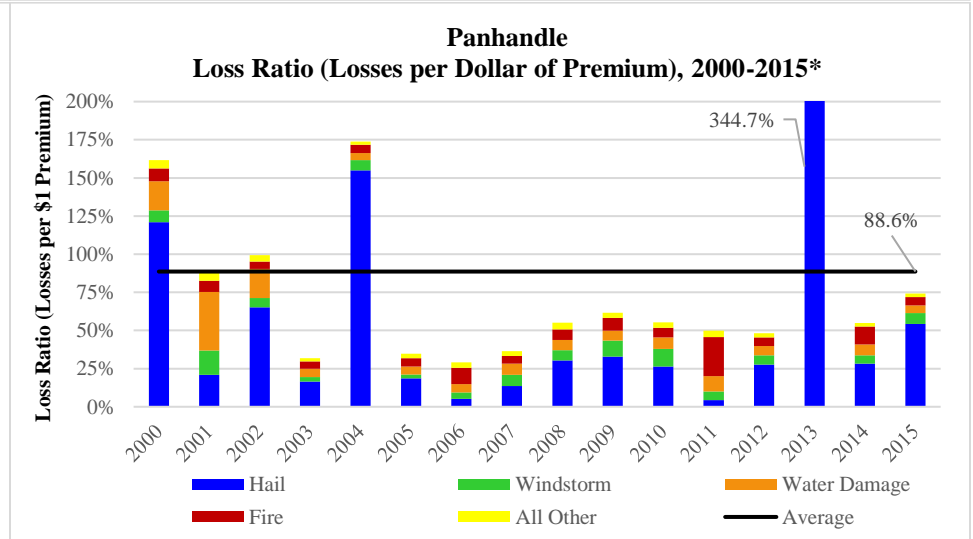
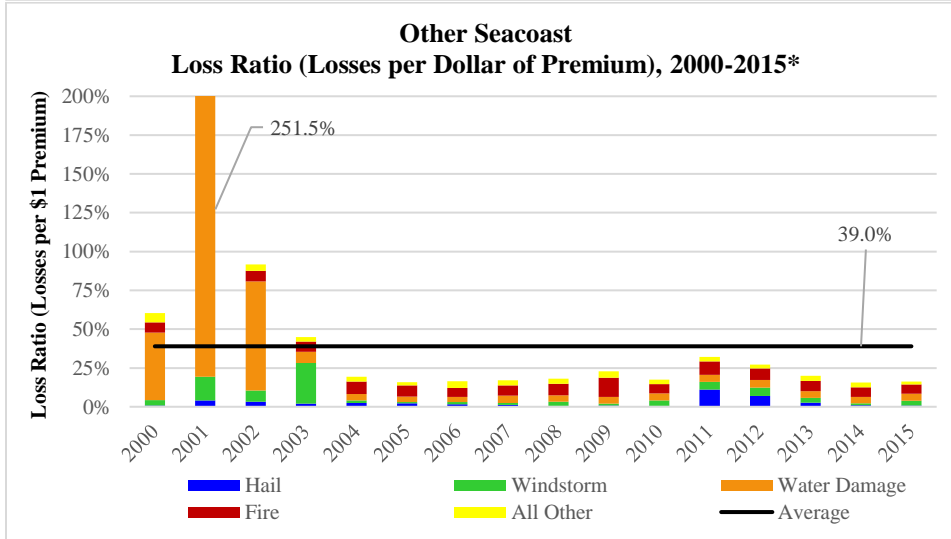
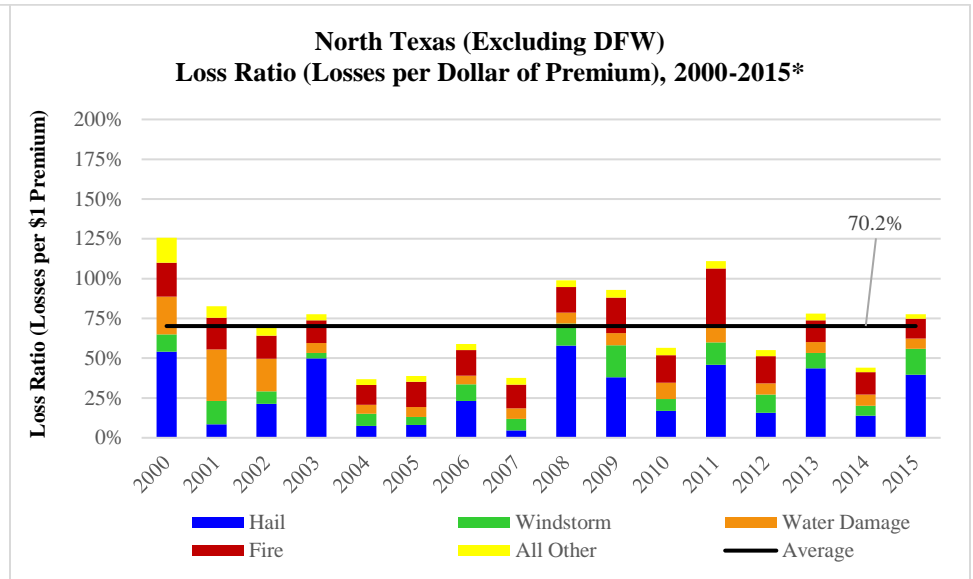
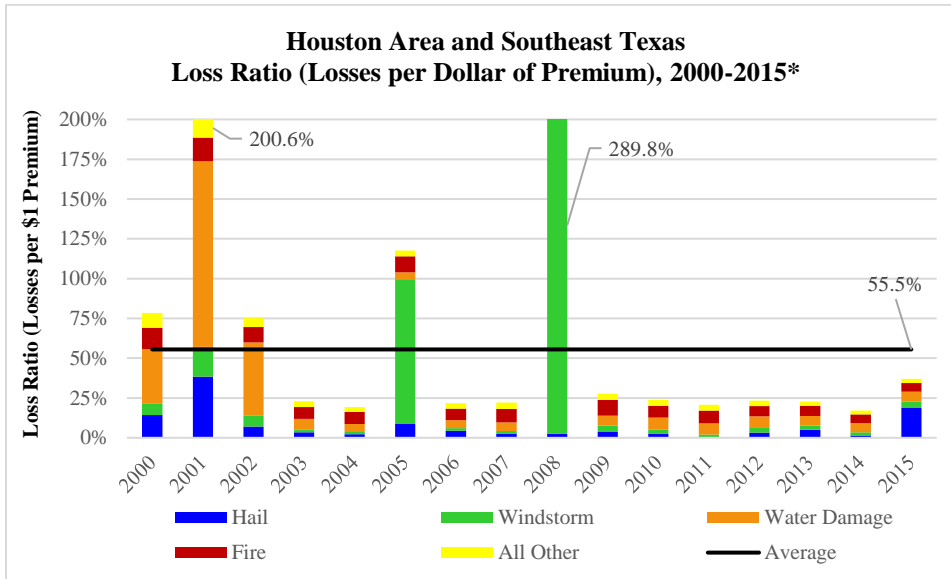
SUPPLEMENTAL EXHIBIT III
TDI RESIDENTIAL PROPERTY
MARKET DATA
BY REGION

FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



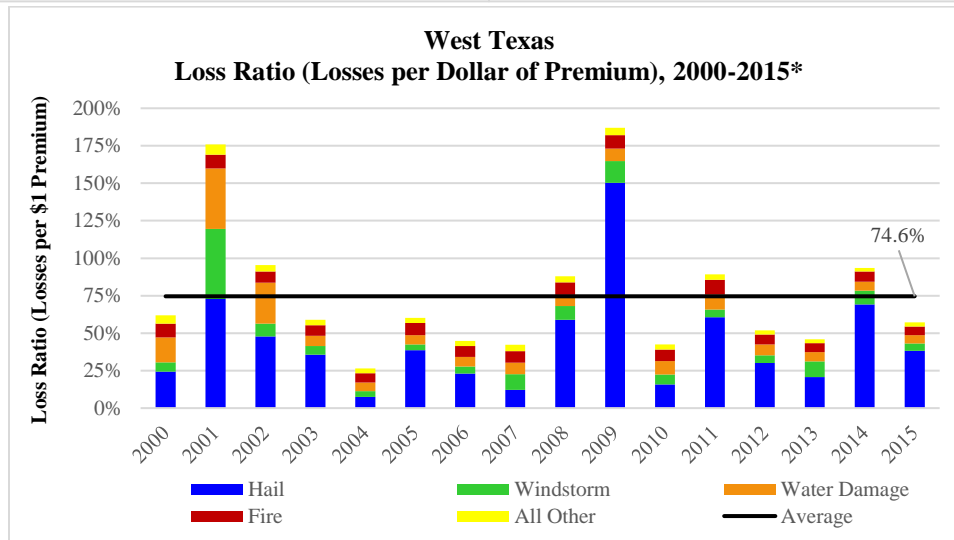
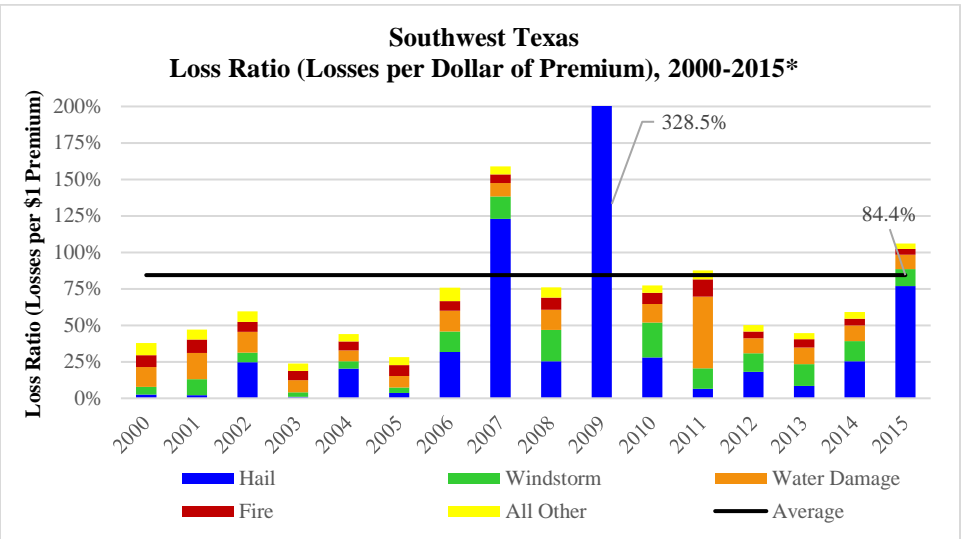
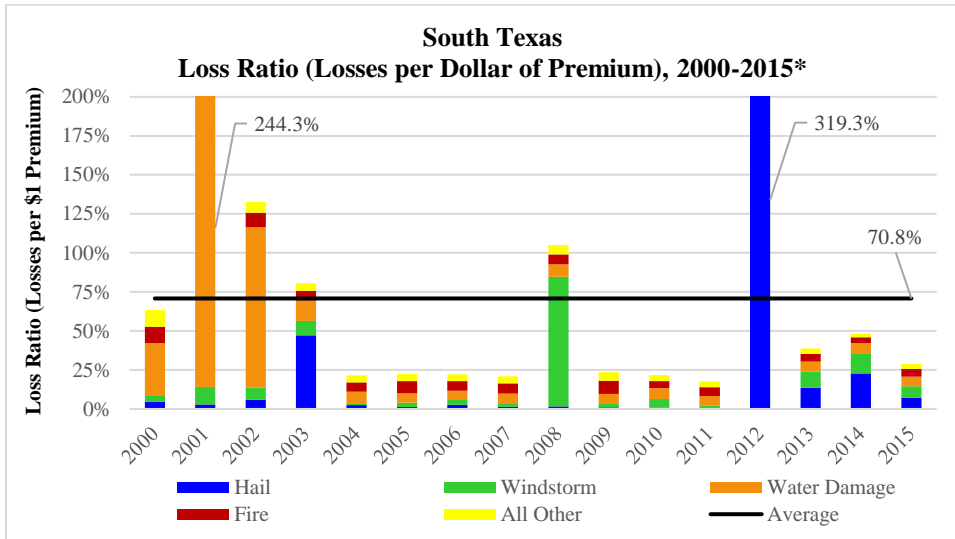
*Claims and losses are on an occurrence year basis (year of loss) and developed by TDI staff to their estimated ultimate settlement value by cause of loss using historic statewide development patterns.

FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



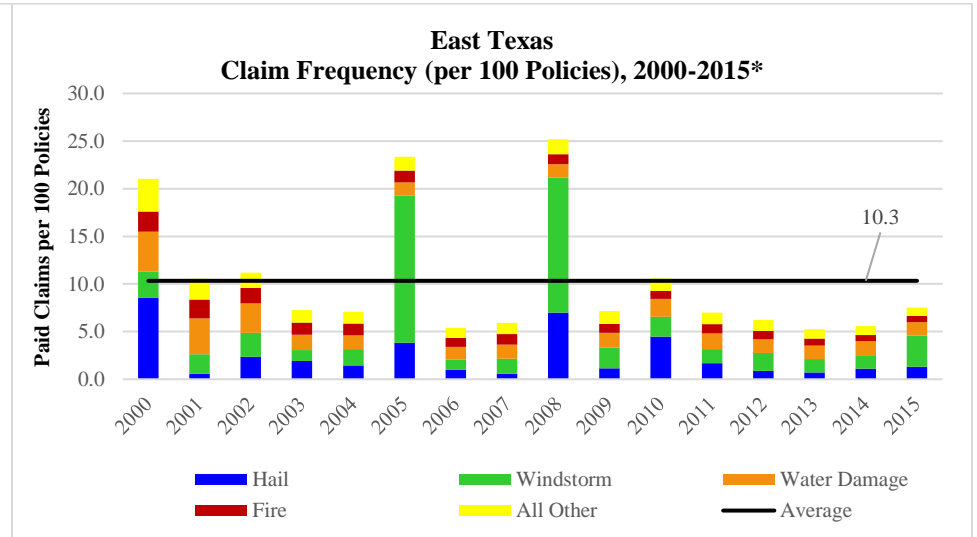
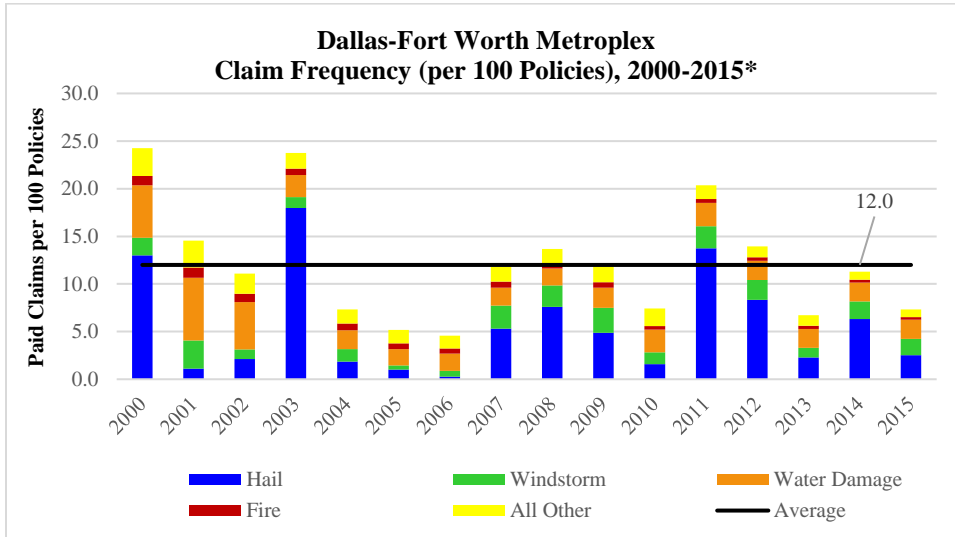
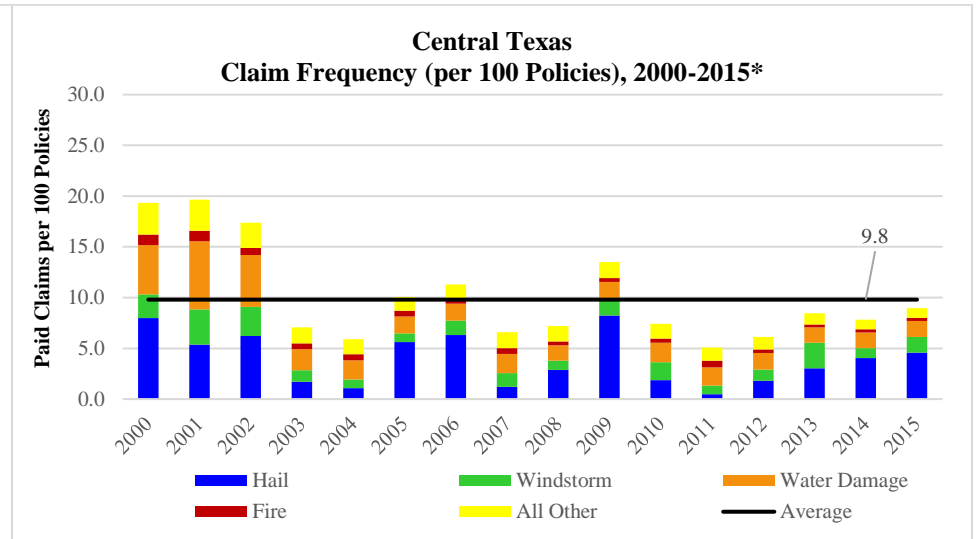
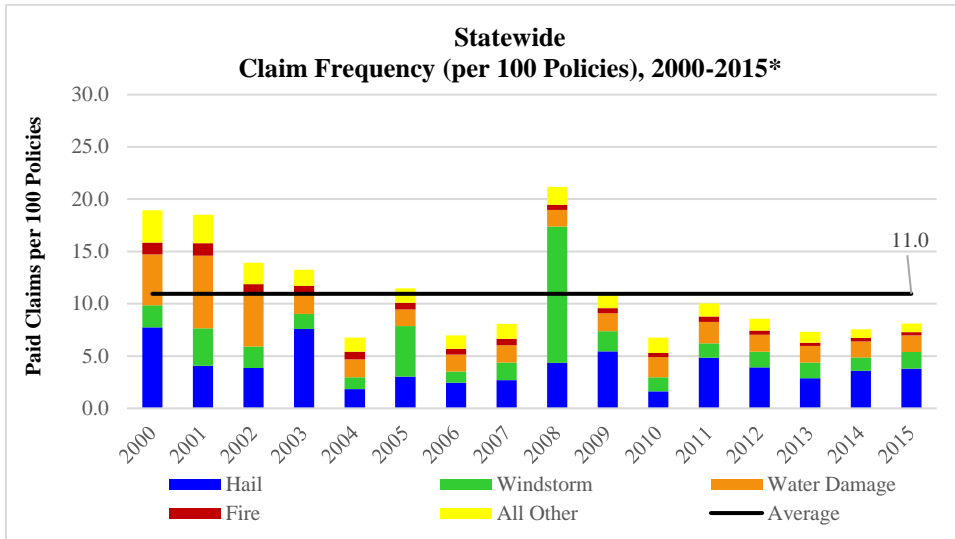
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



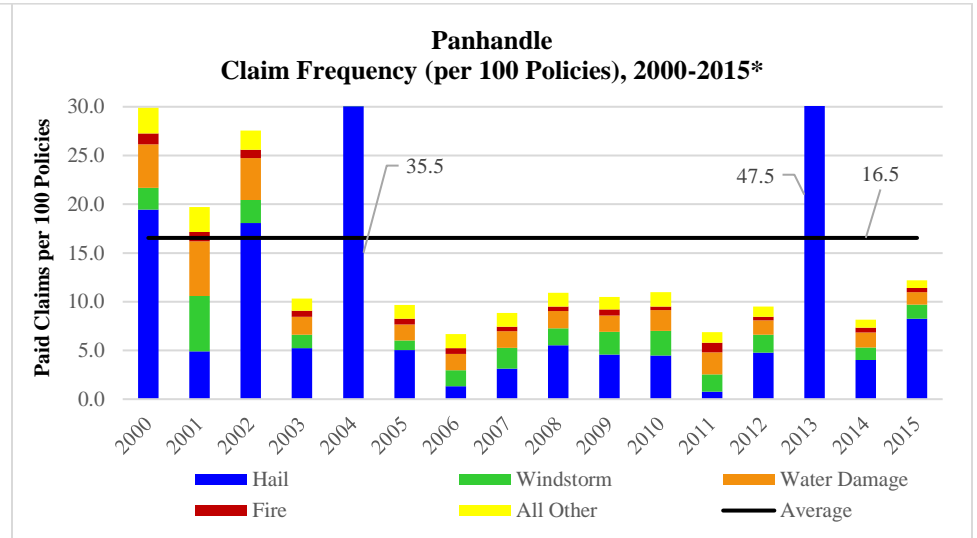
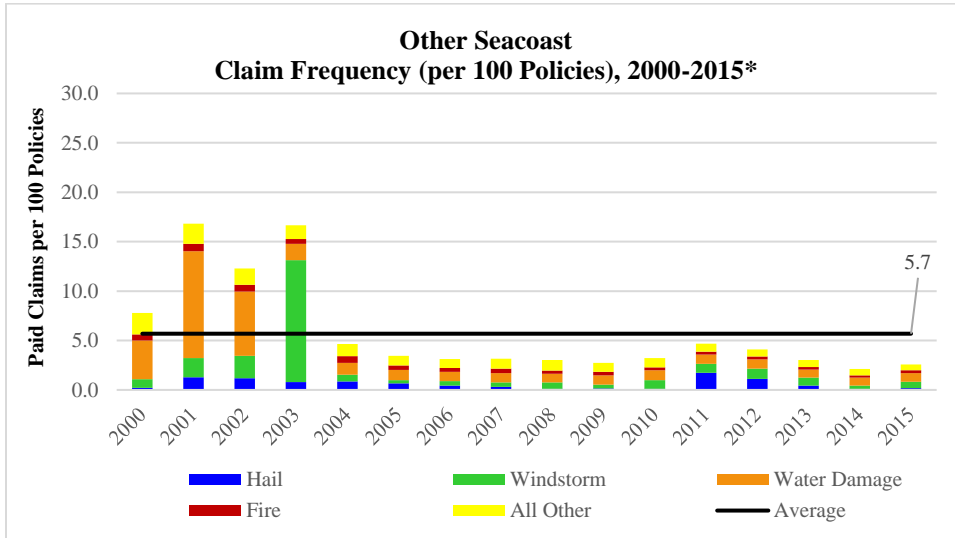
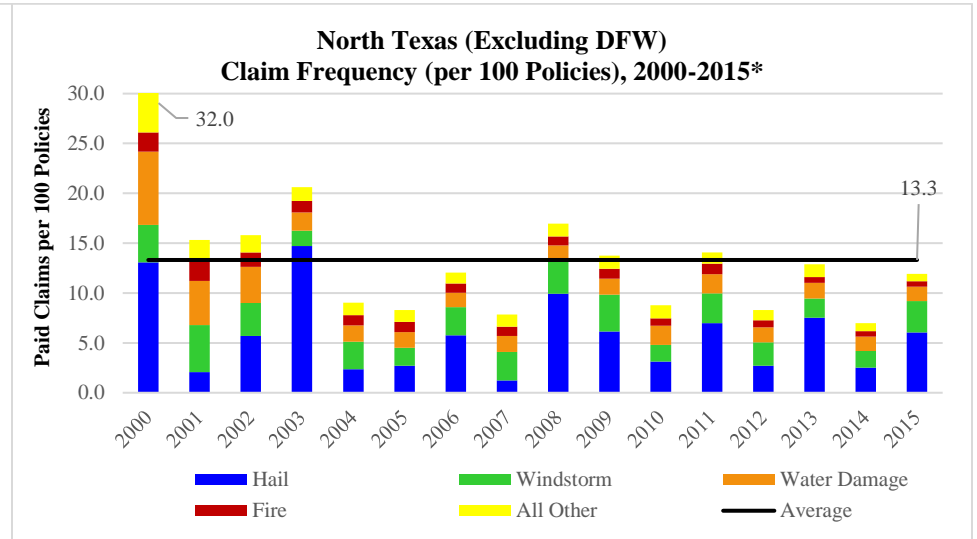
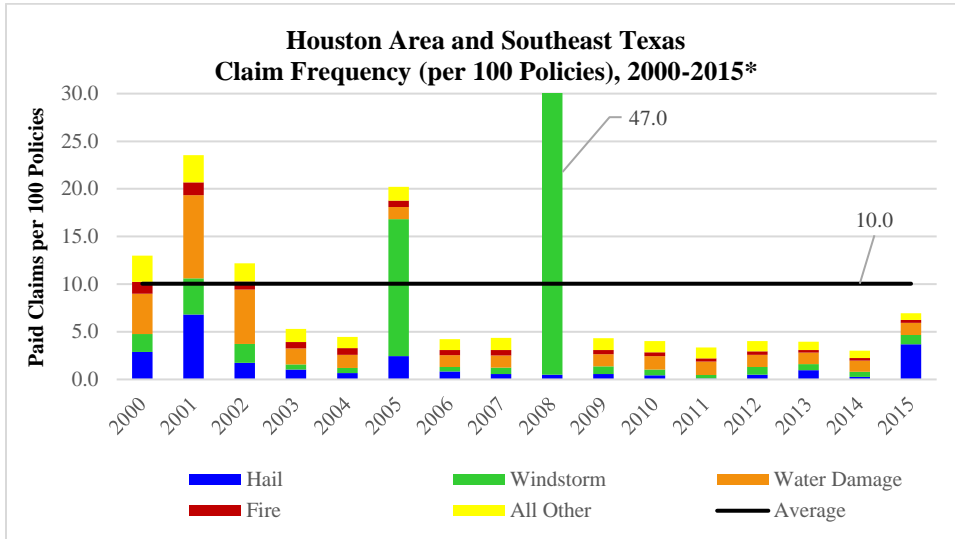
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



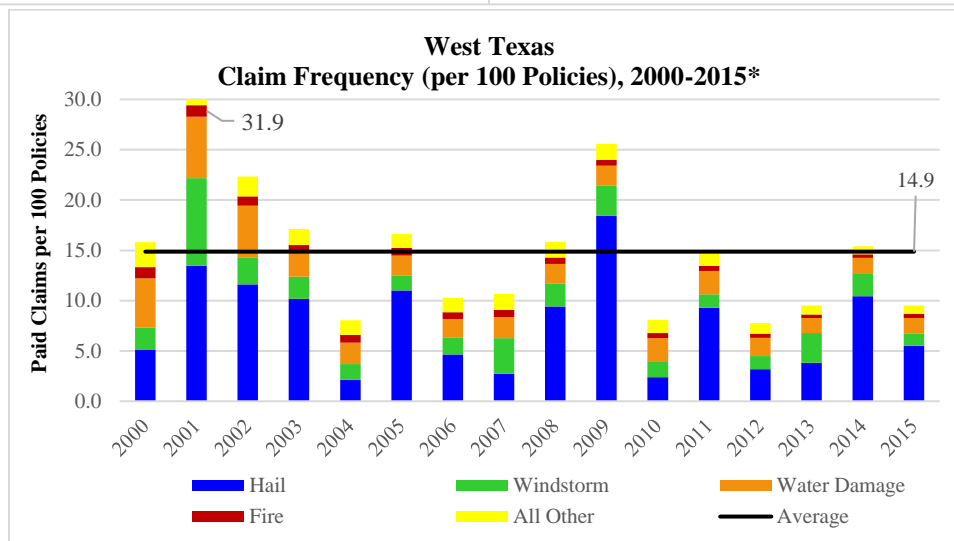
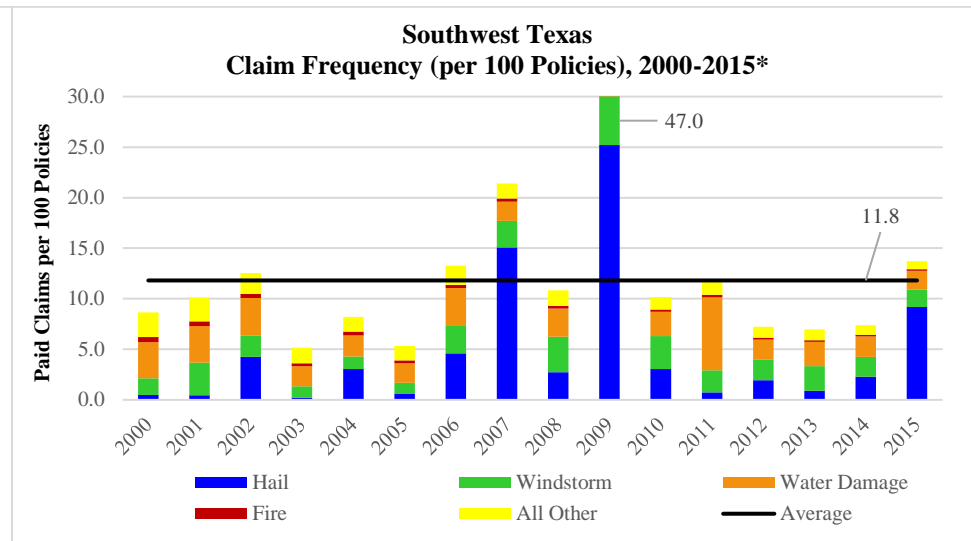
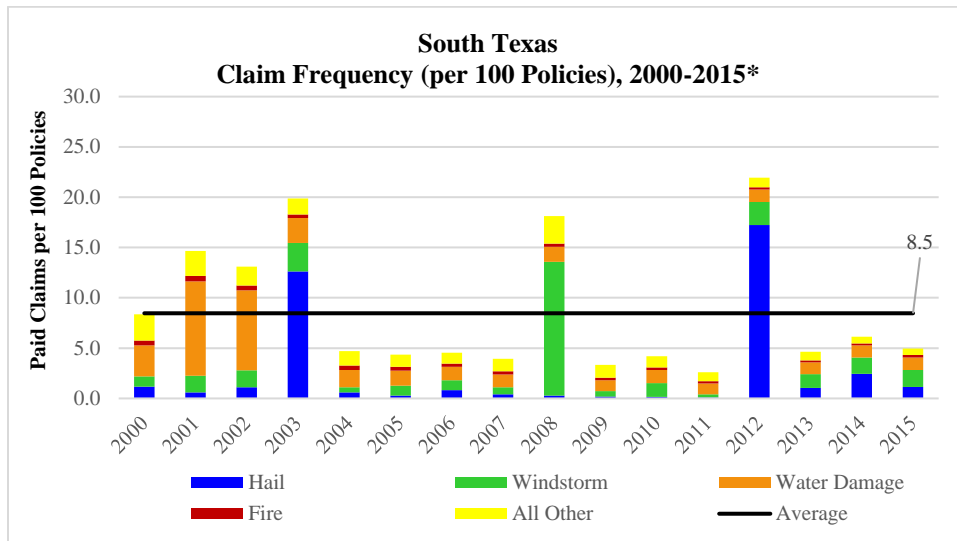
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



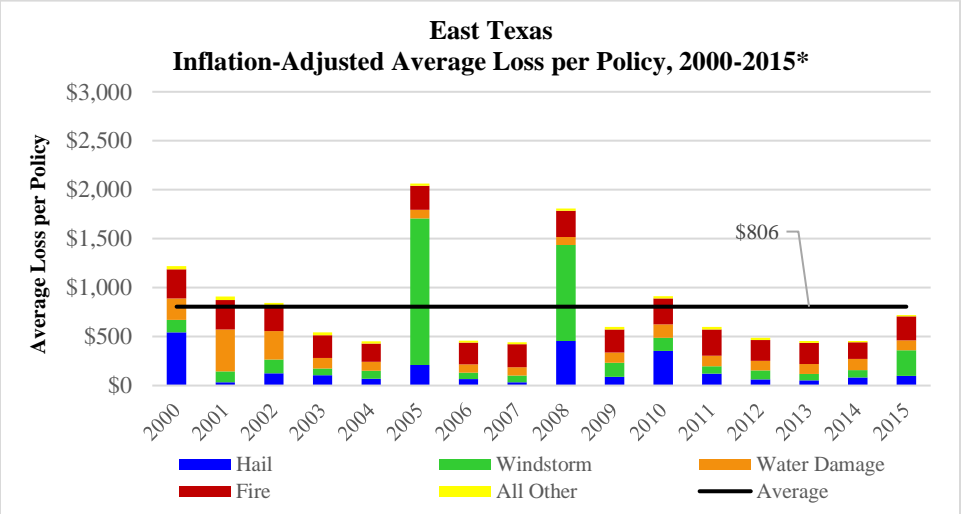
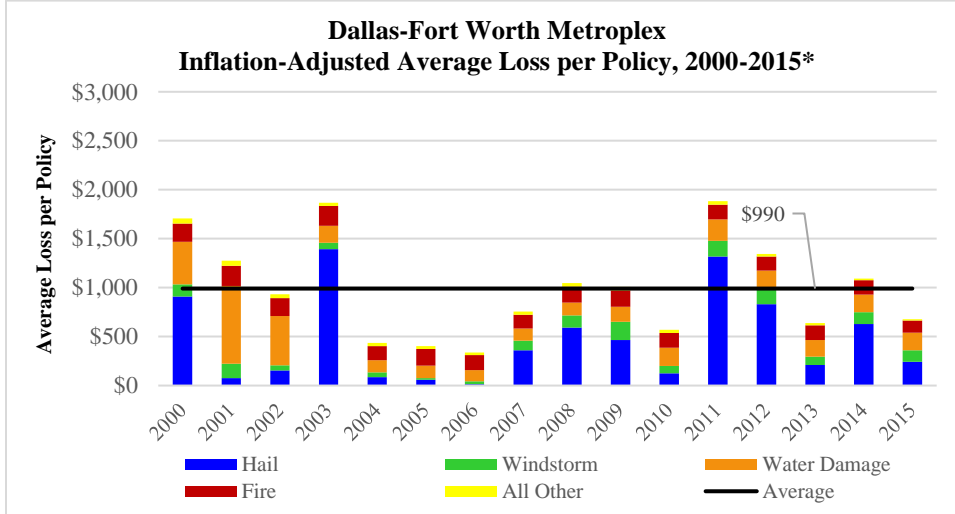
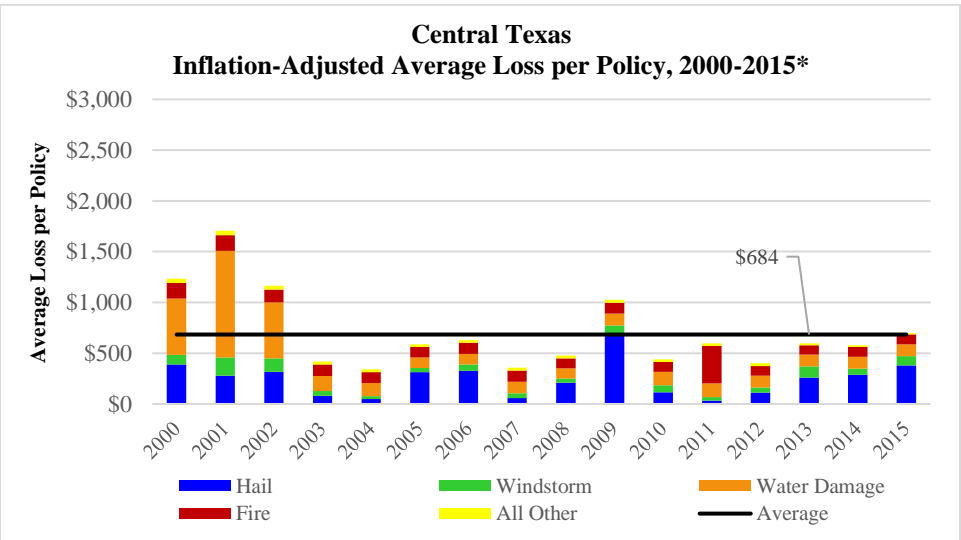
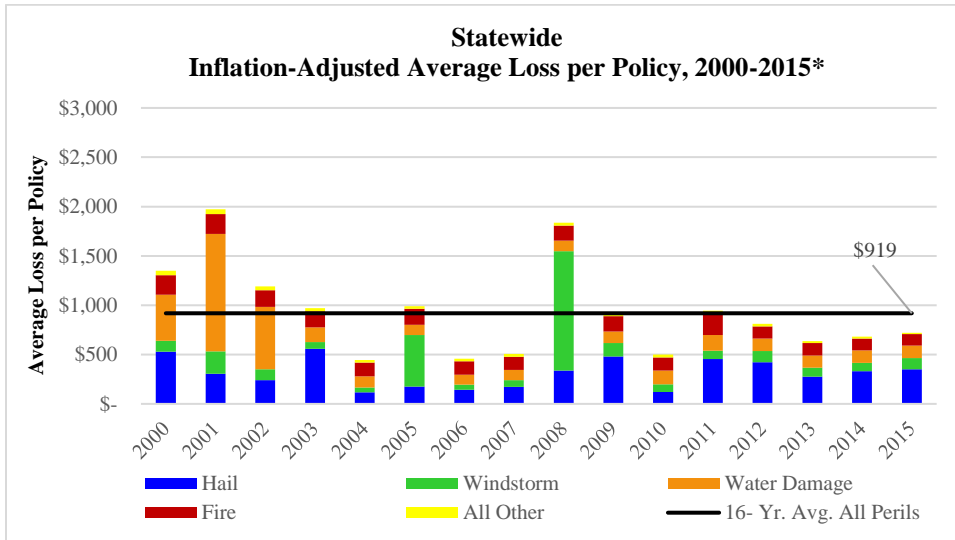
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



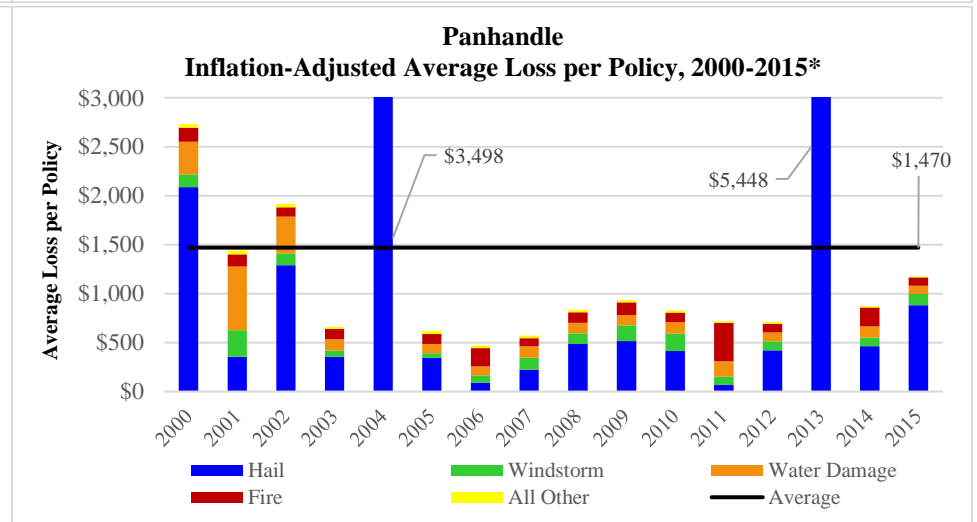
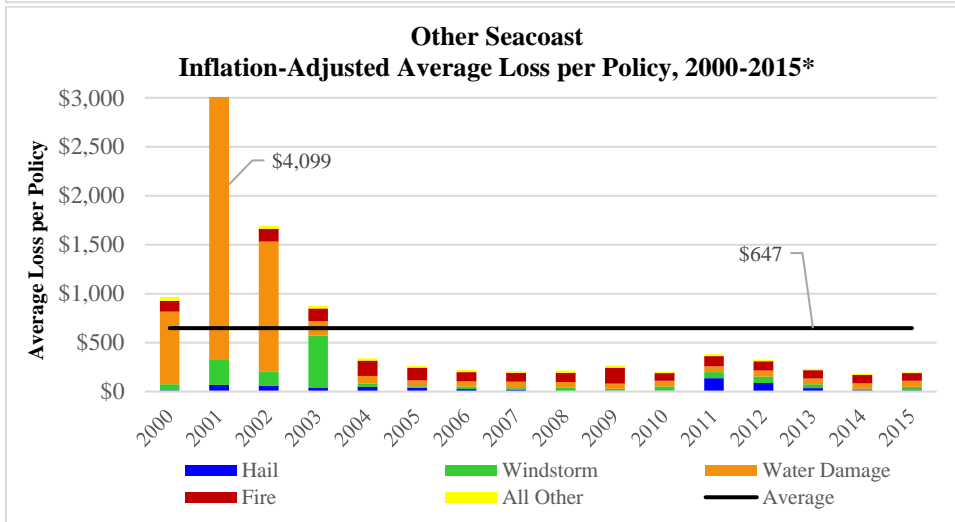
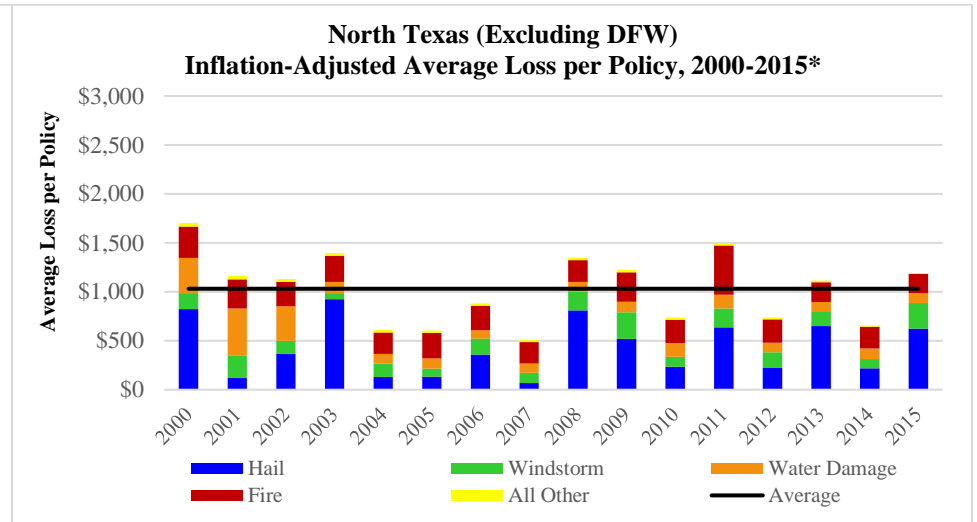
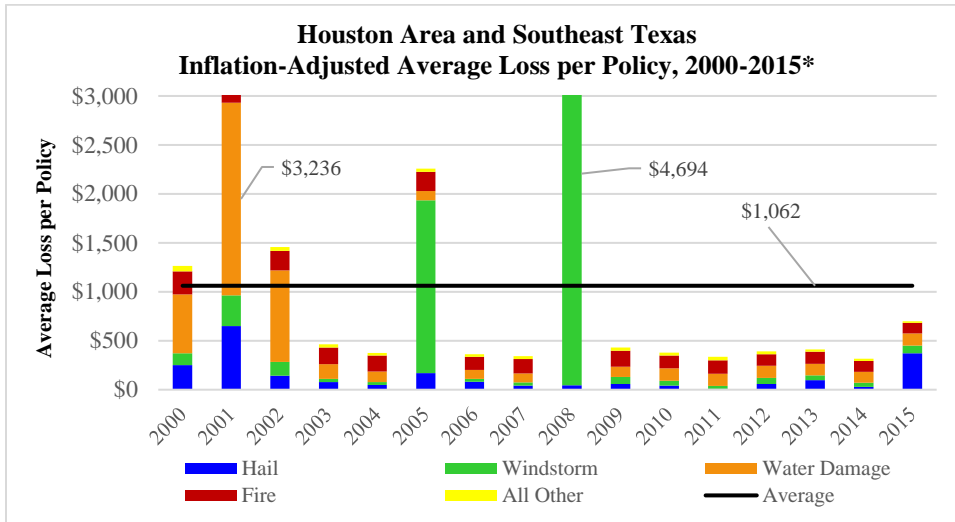
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



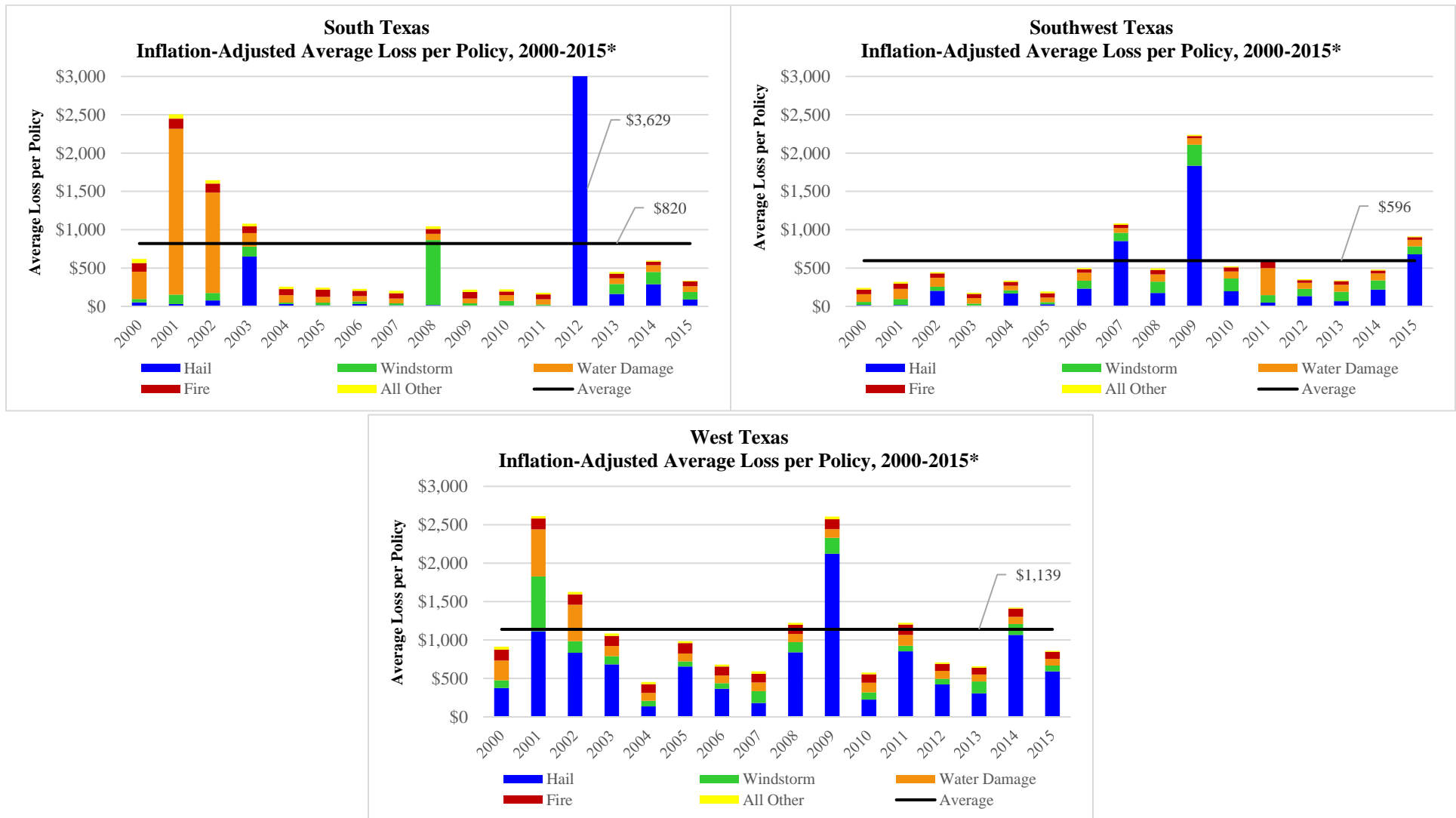
*Claims and losses are on an occurrence year basis (year of loss) and developed by TDI staff to their estimated ultimate settlement value by cause of loss using historic statewide development patterns. Claims were adjusted for inflation based on changes in the average insured value for dwellings.

FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



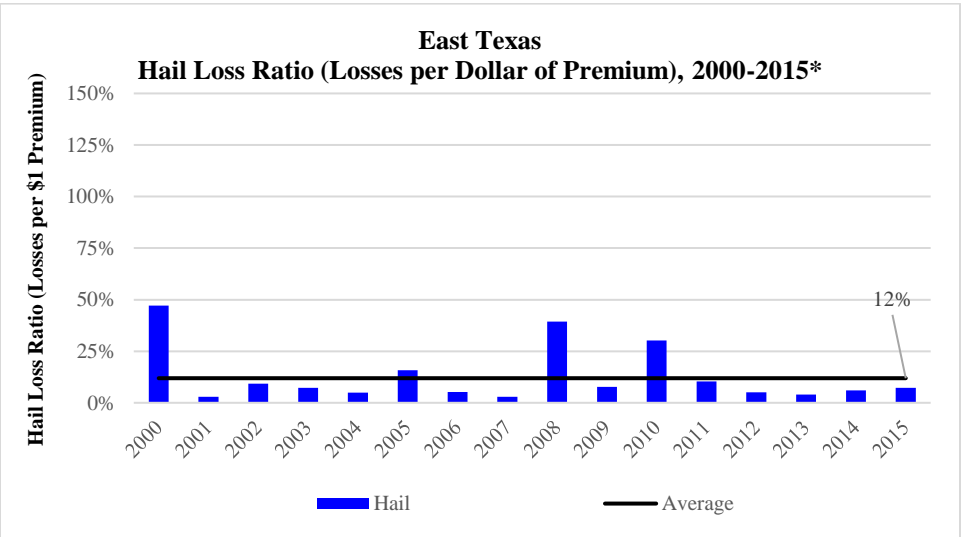
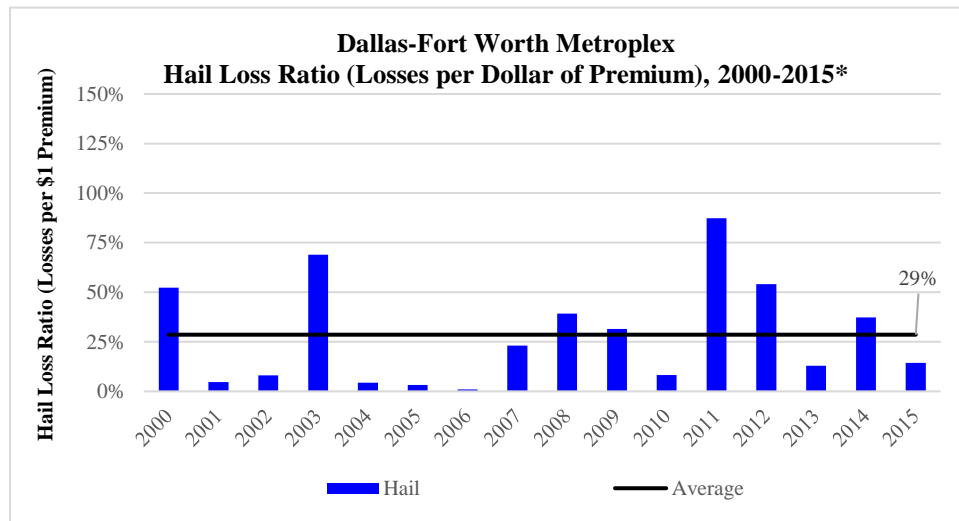
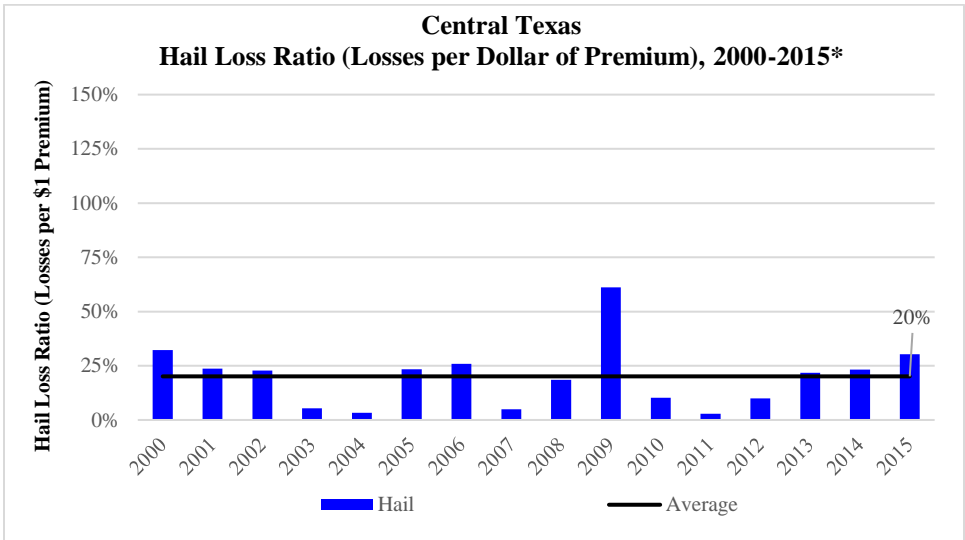
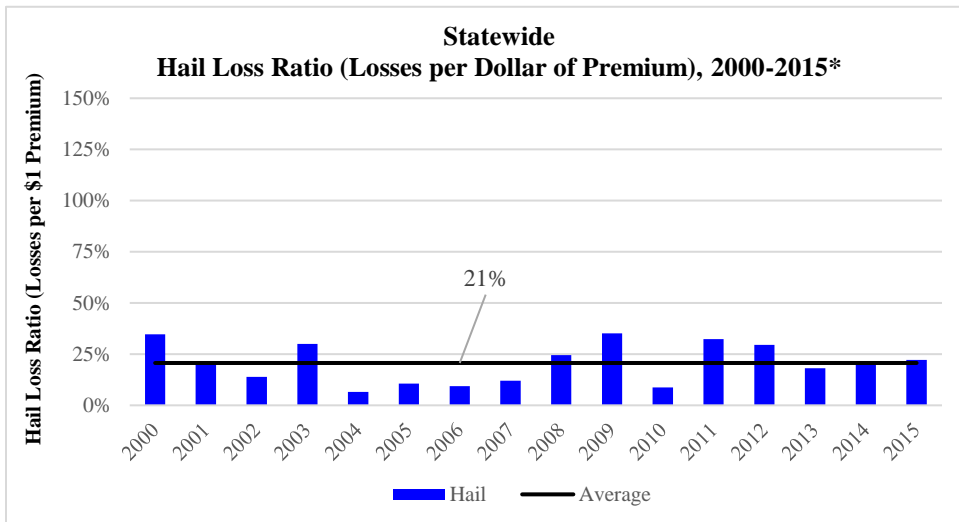
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FINAL PRESENTATION TO THE TEXAS LEGISLATURE
Supplemental Exhibit III: TDI Market Data by Region
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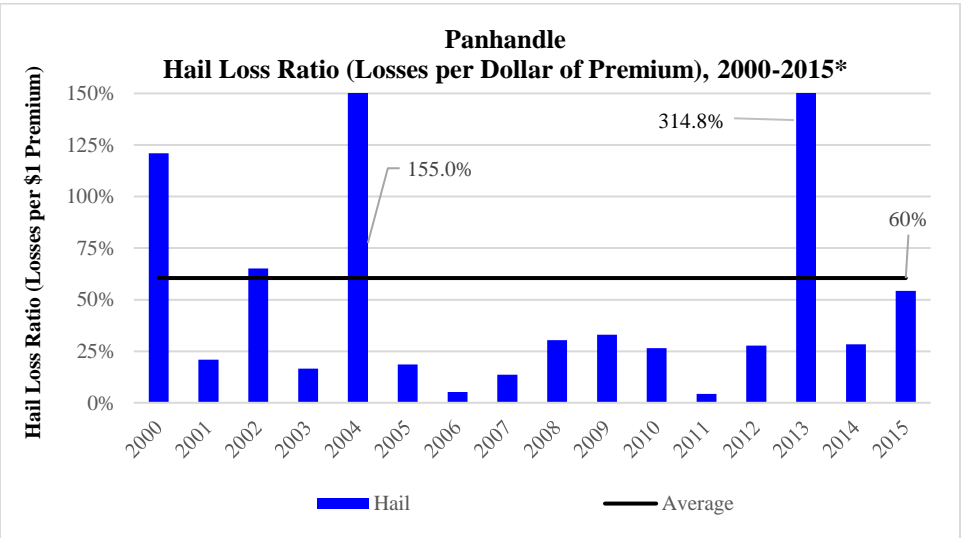
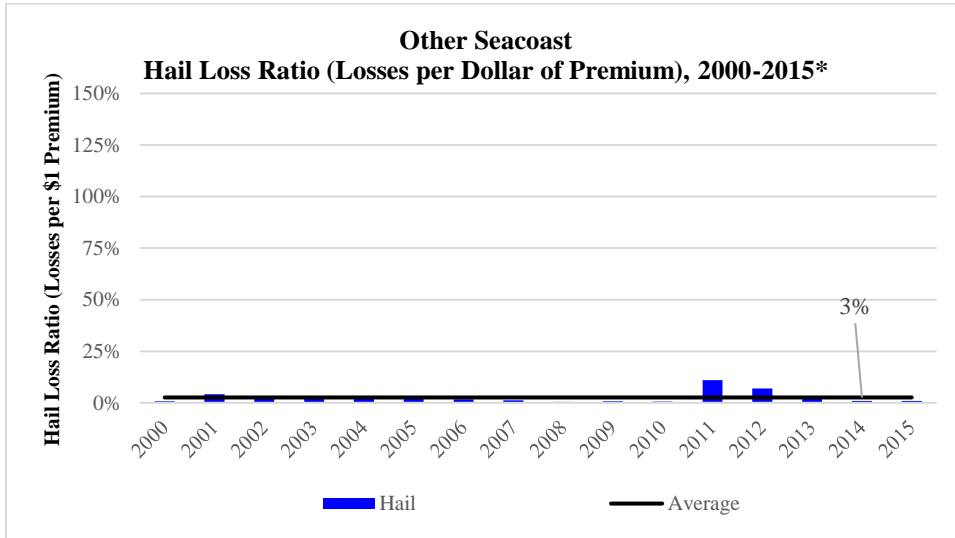
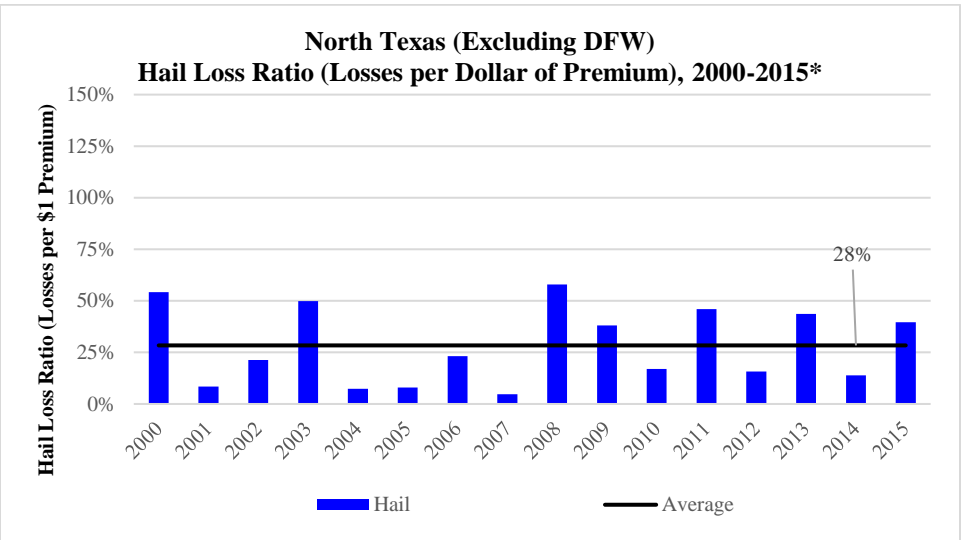
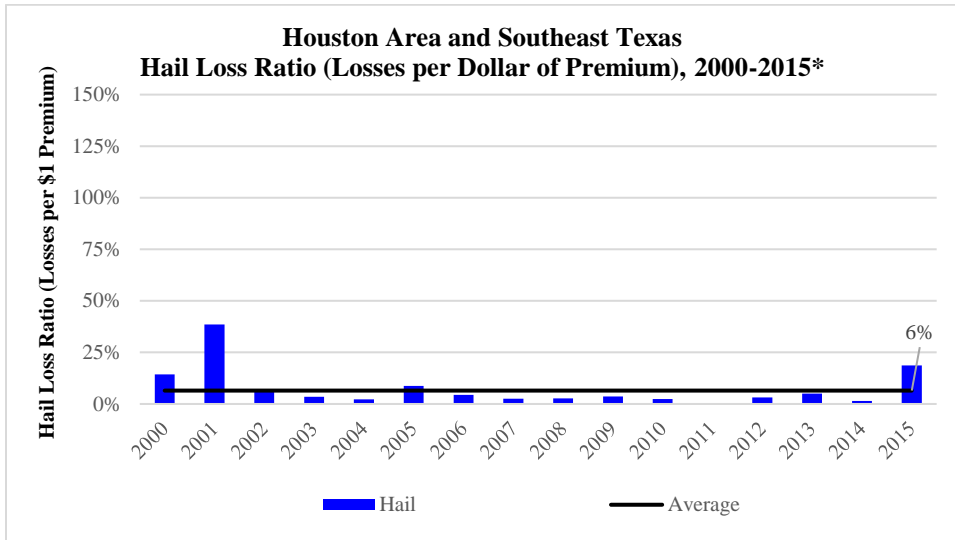
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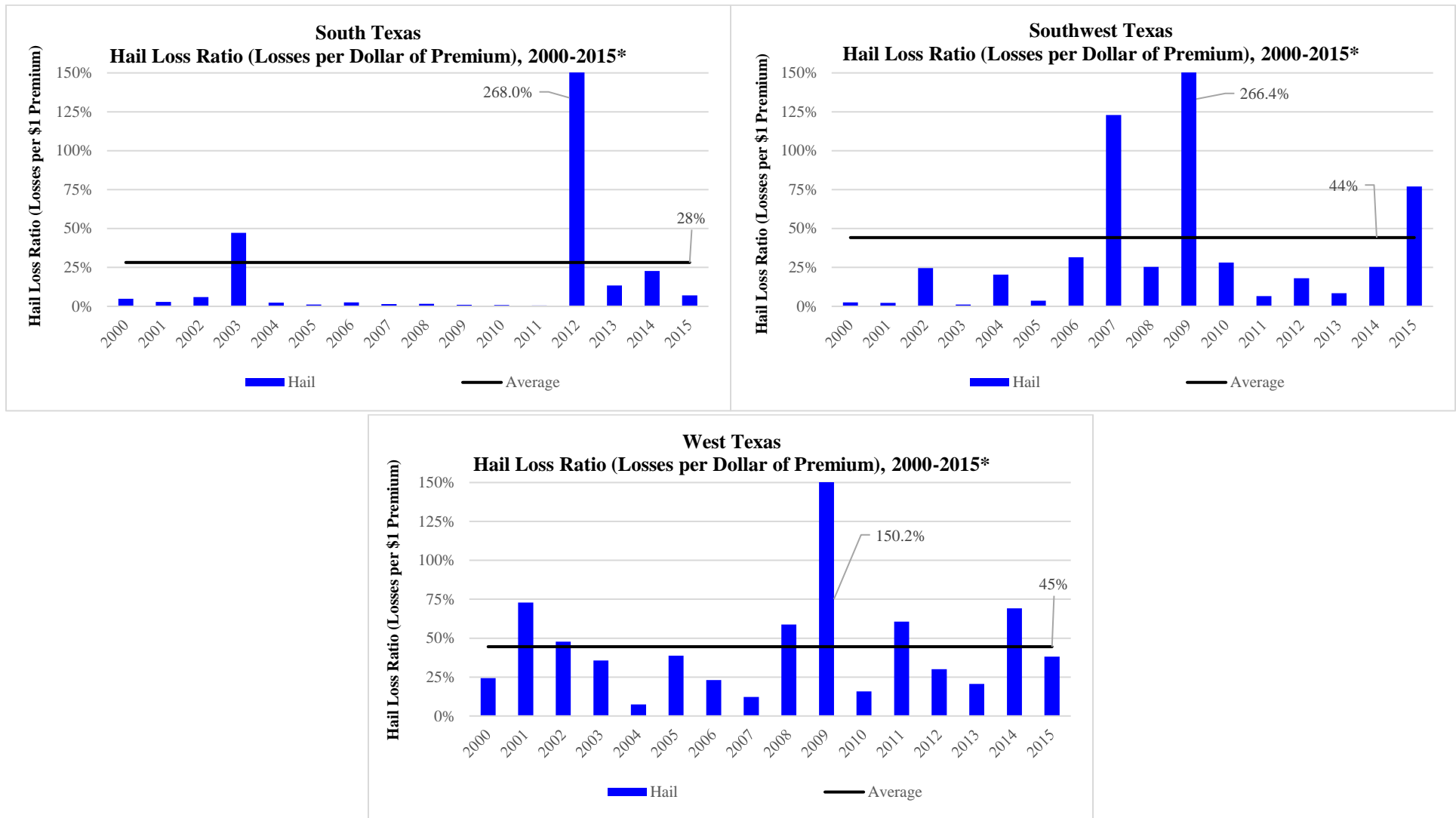
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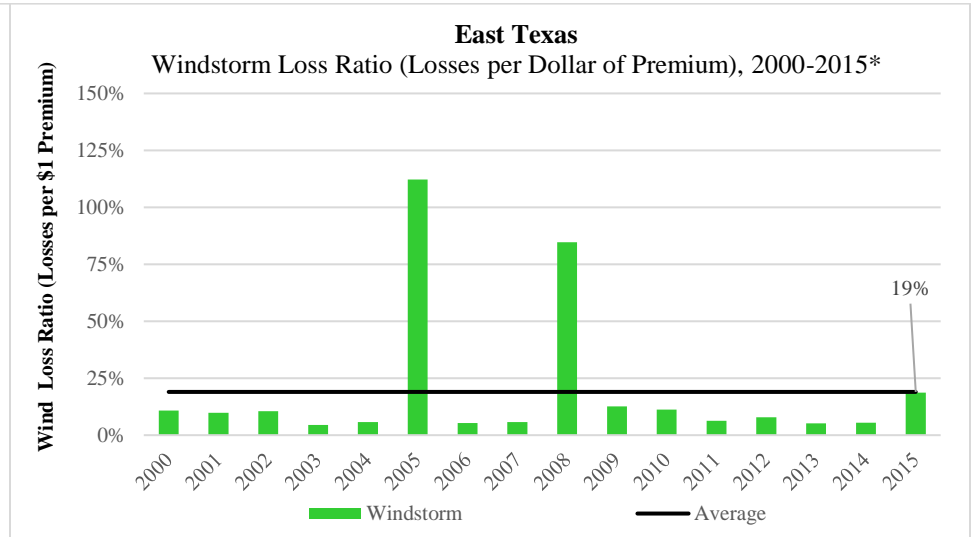
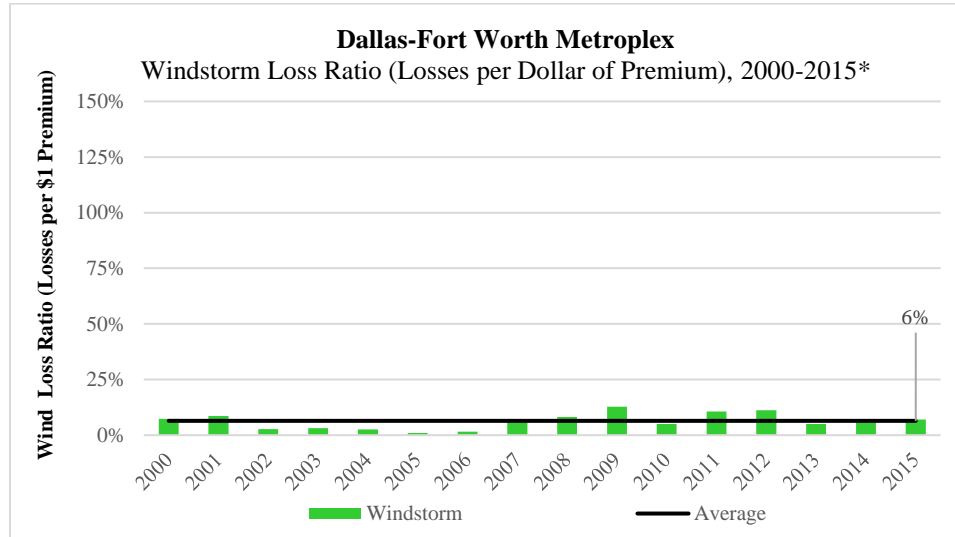
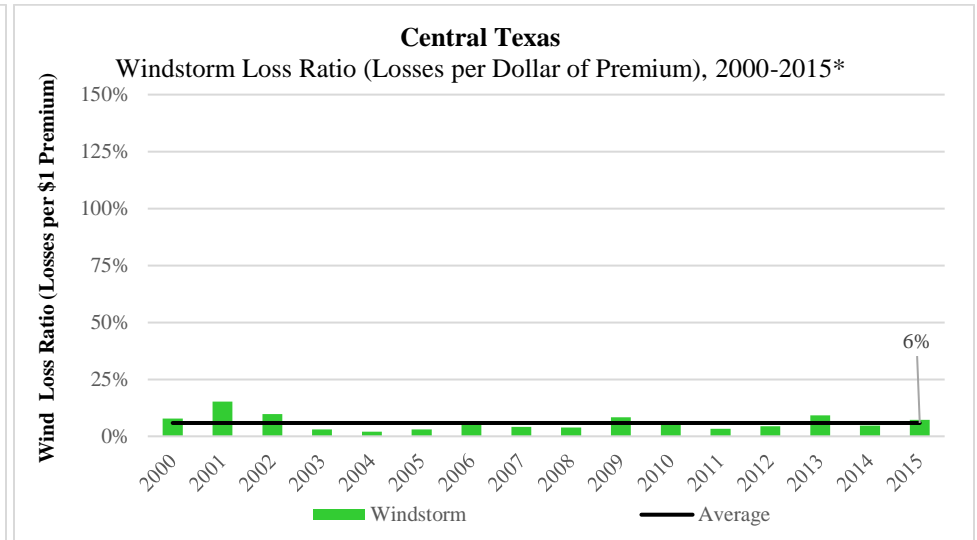
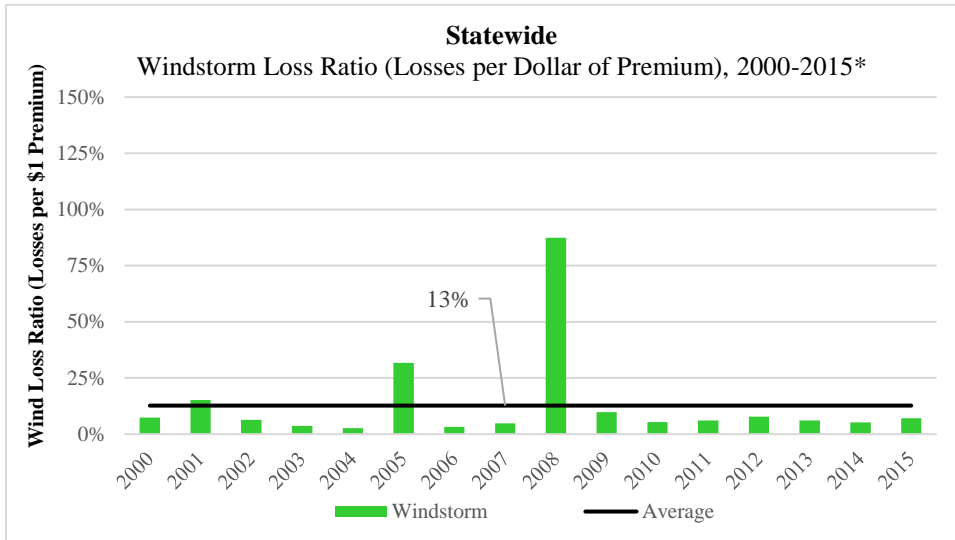
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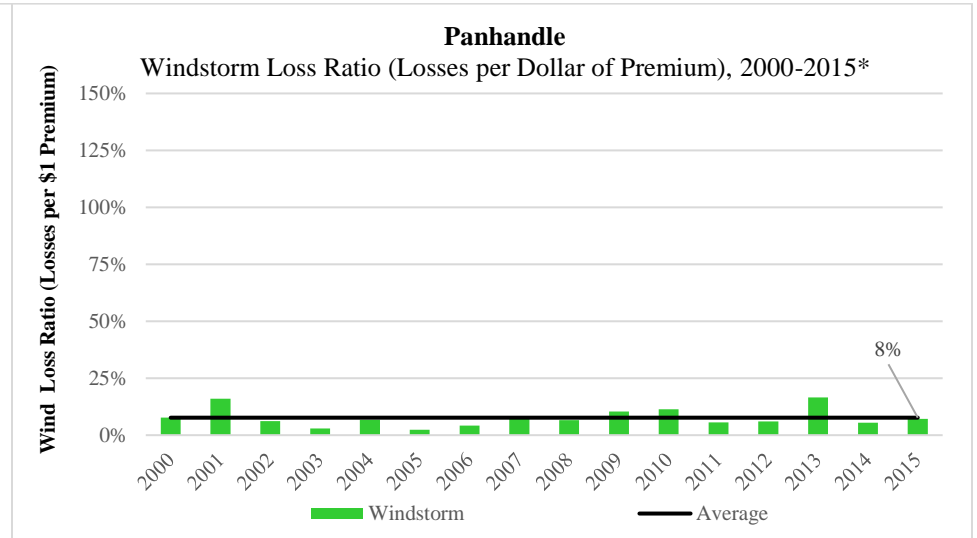
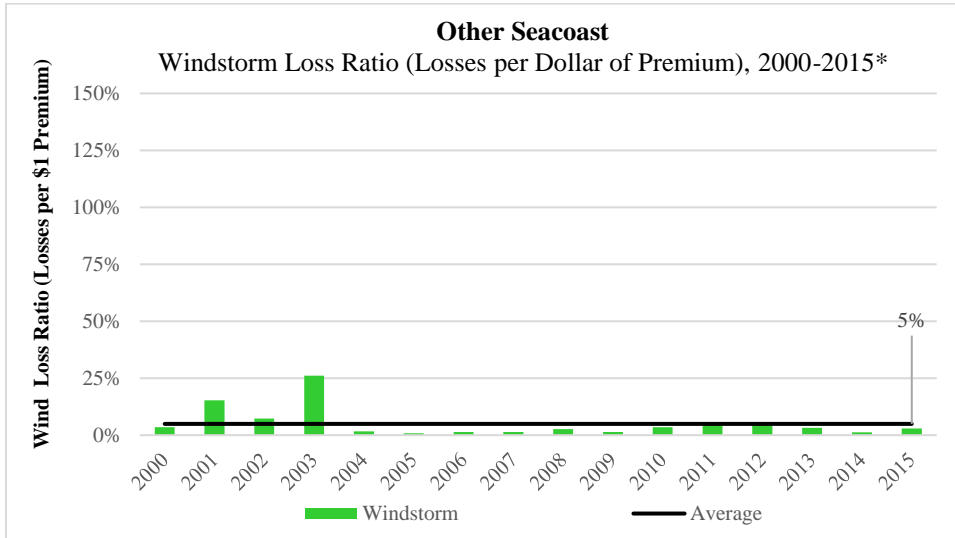
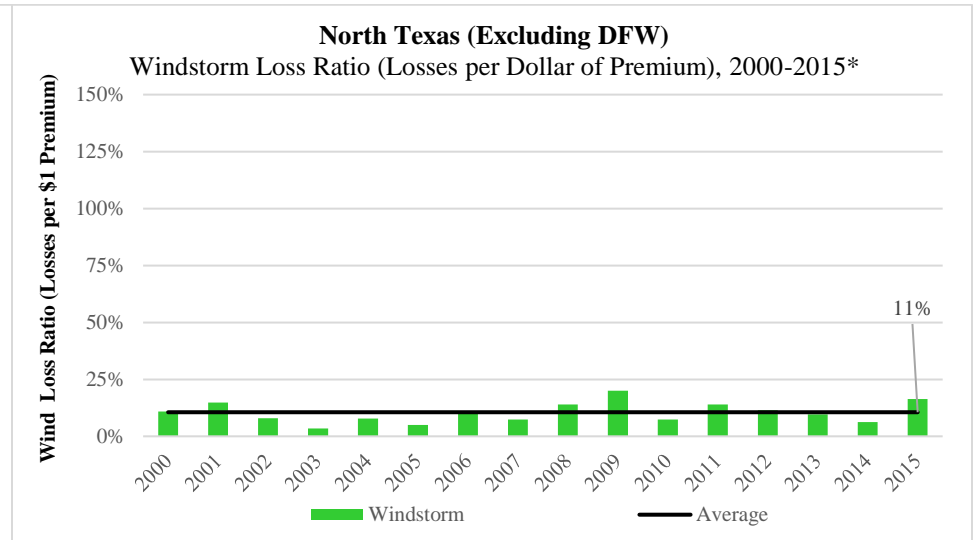
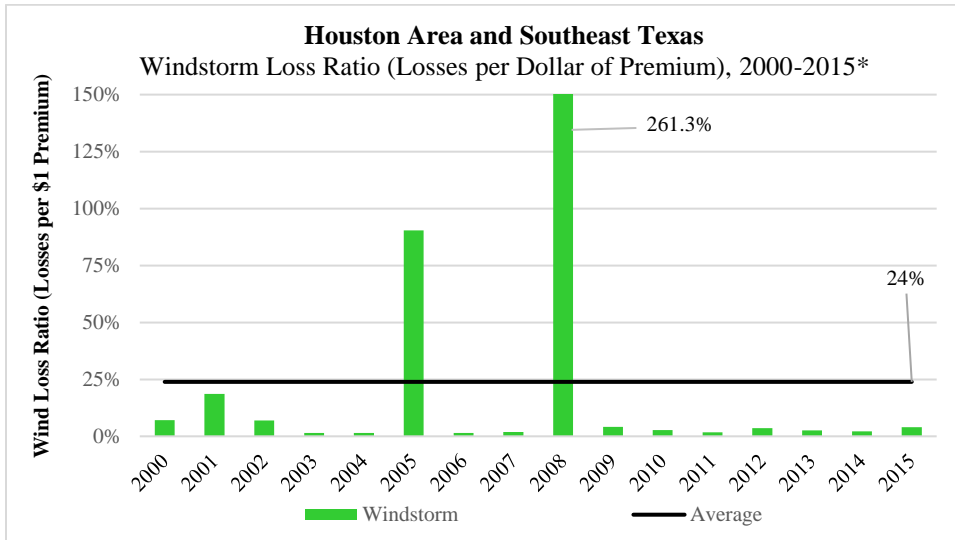
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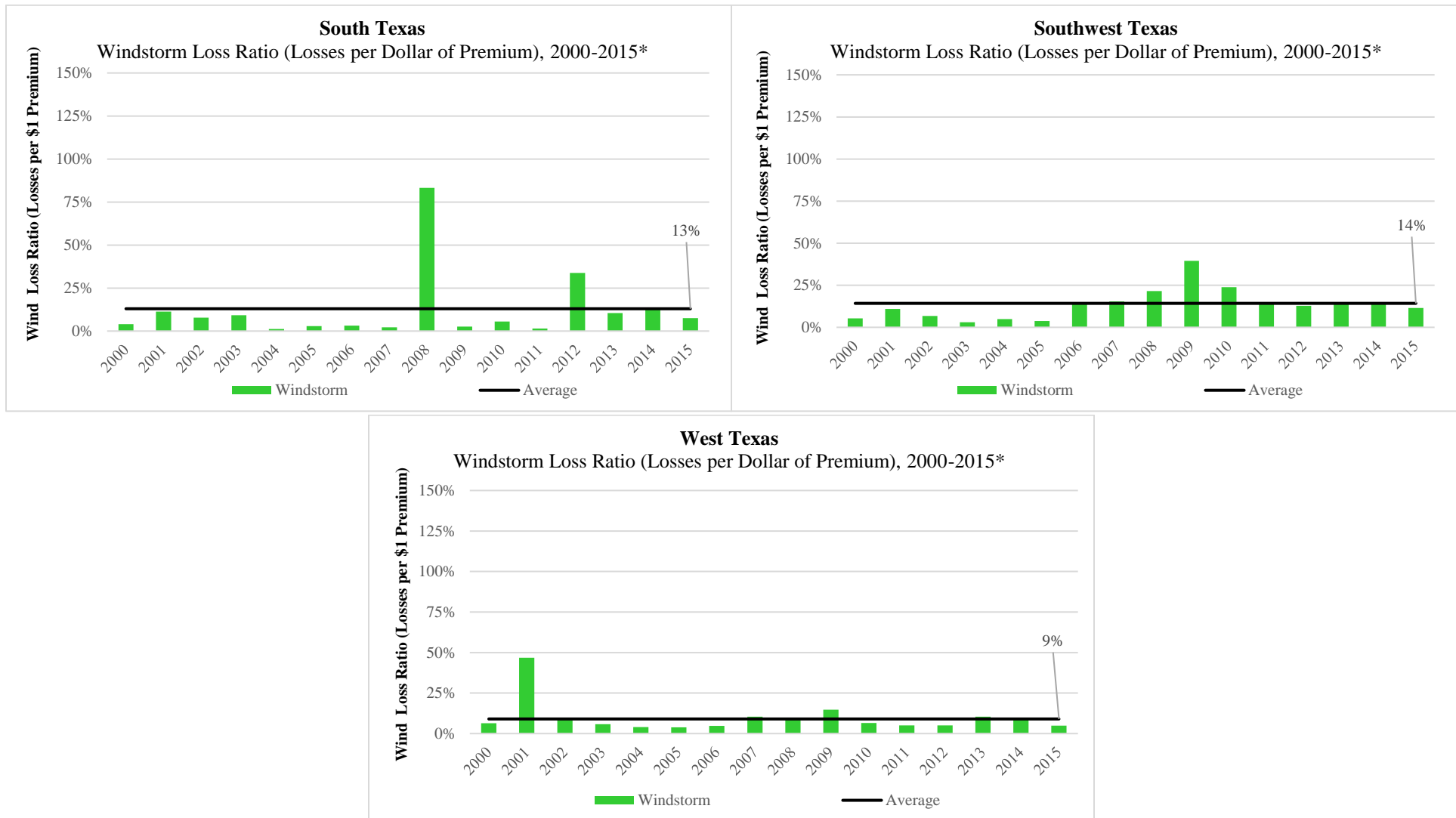
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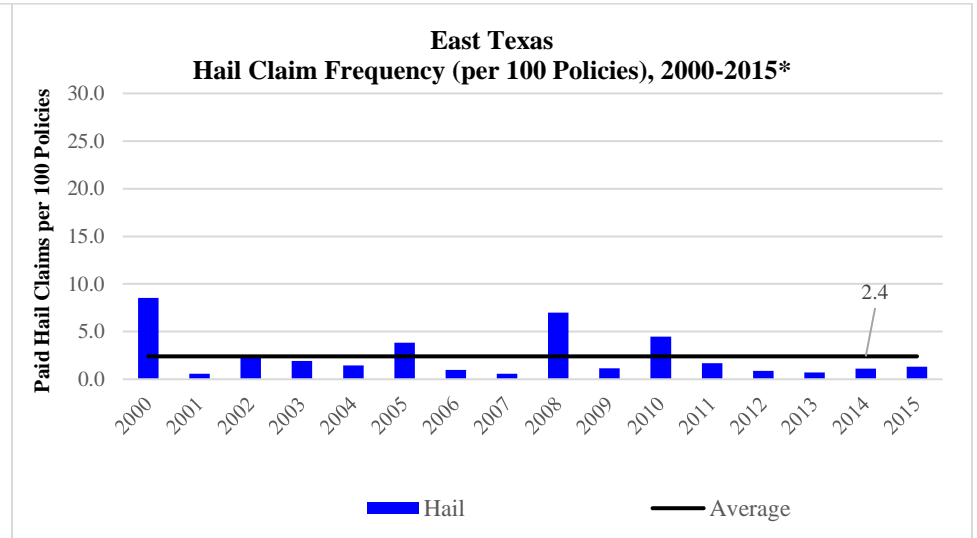
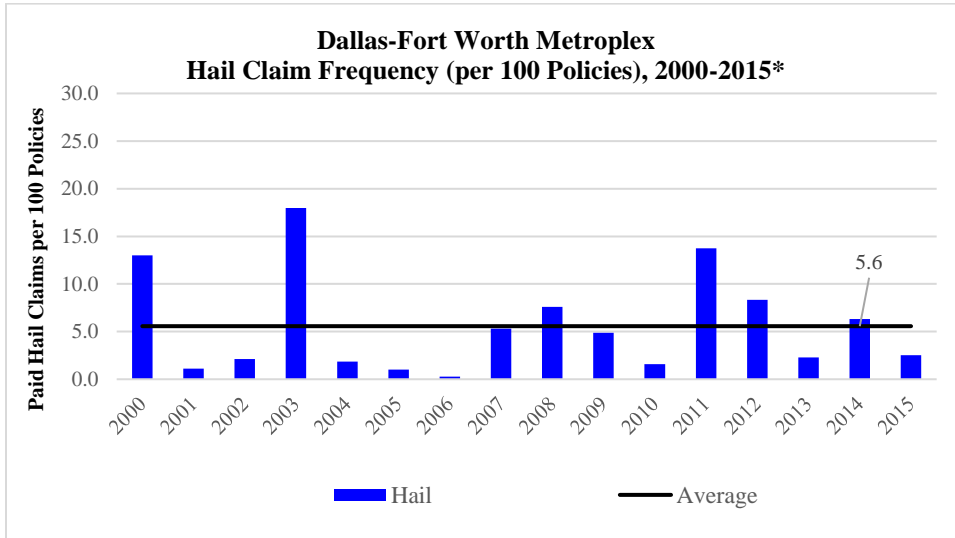
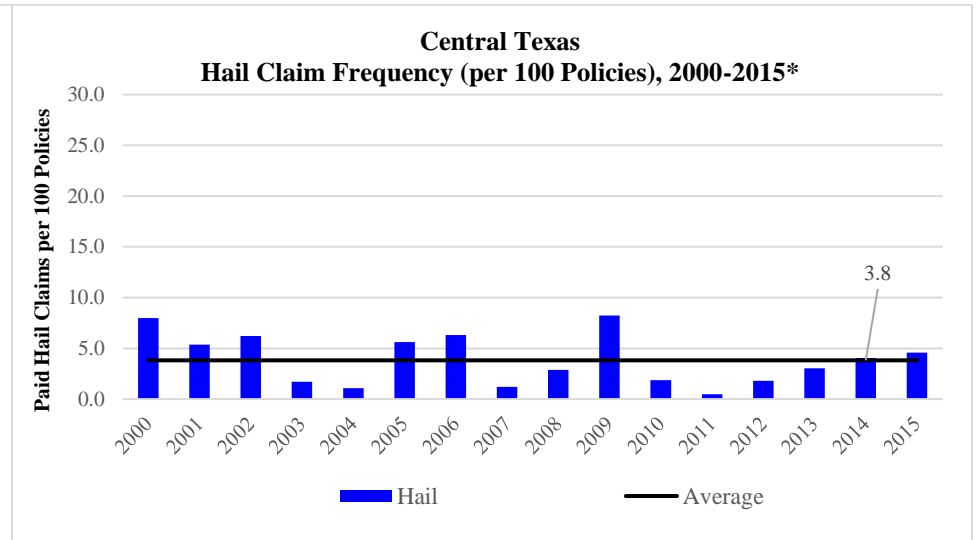
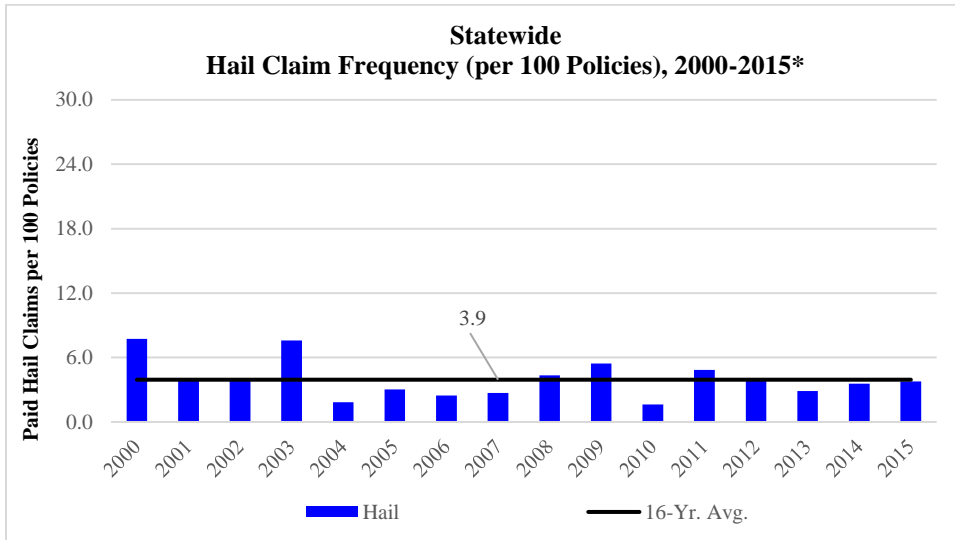
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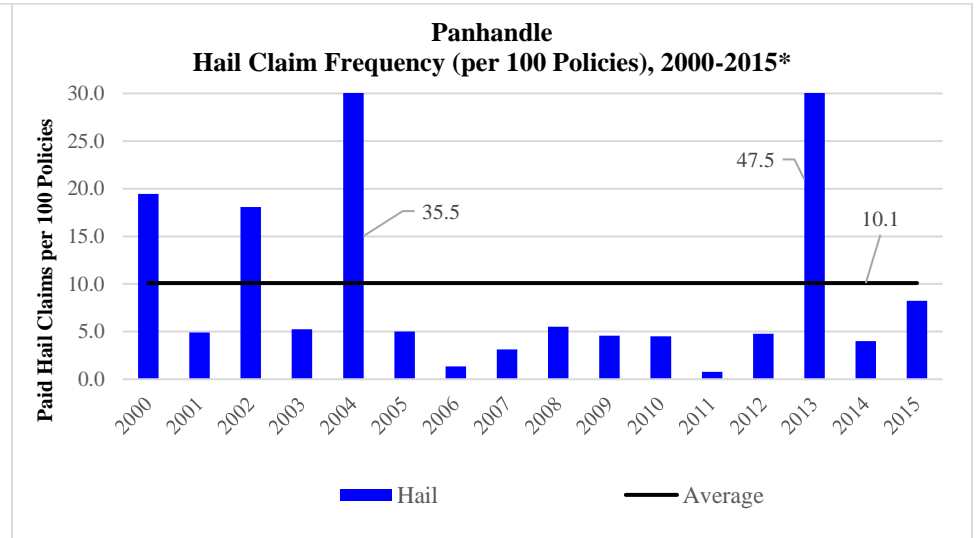
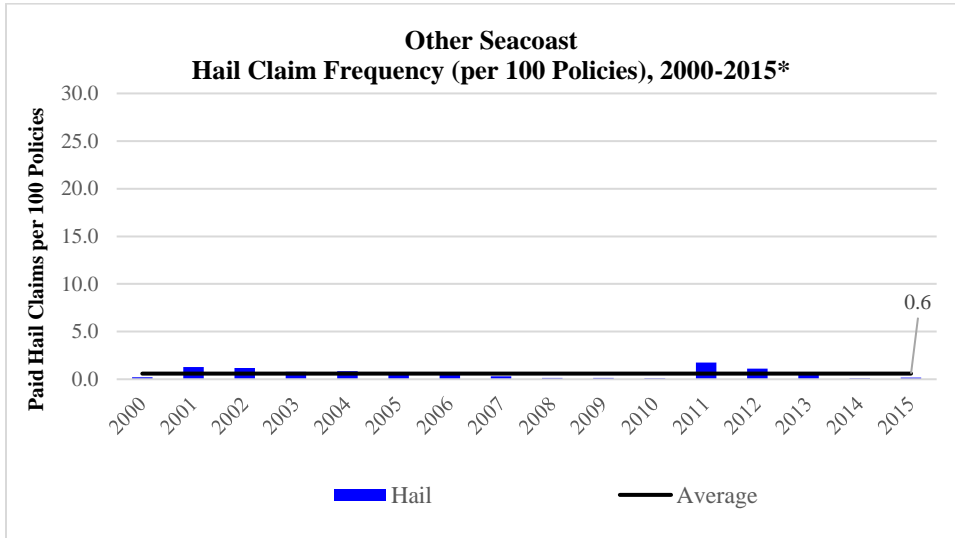
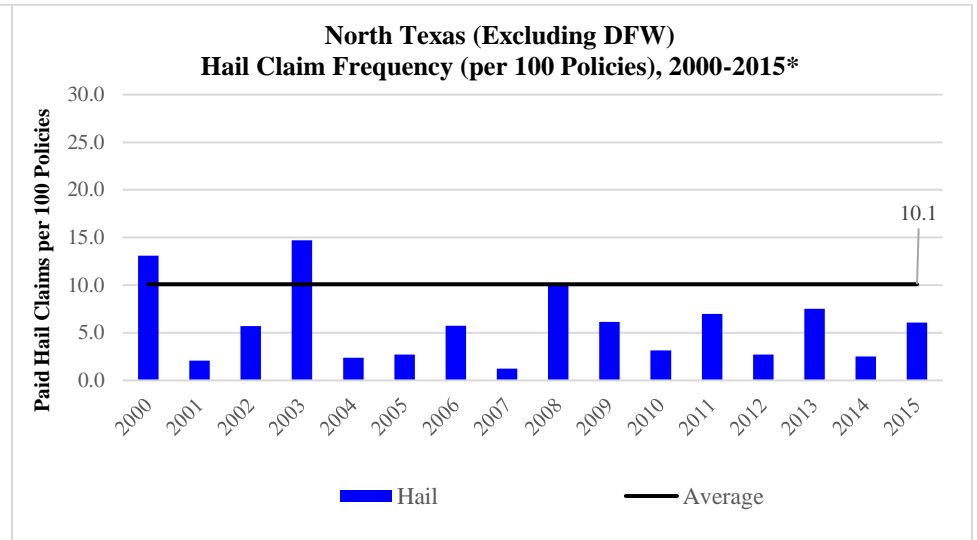
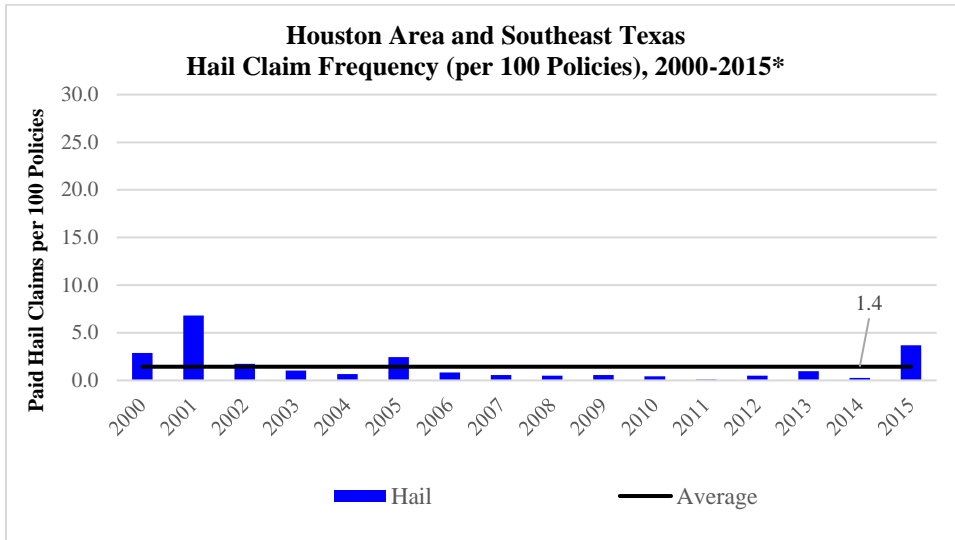
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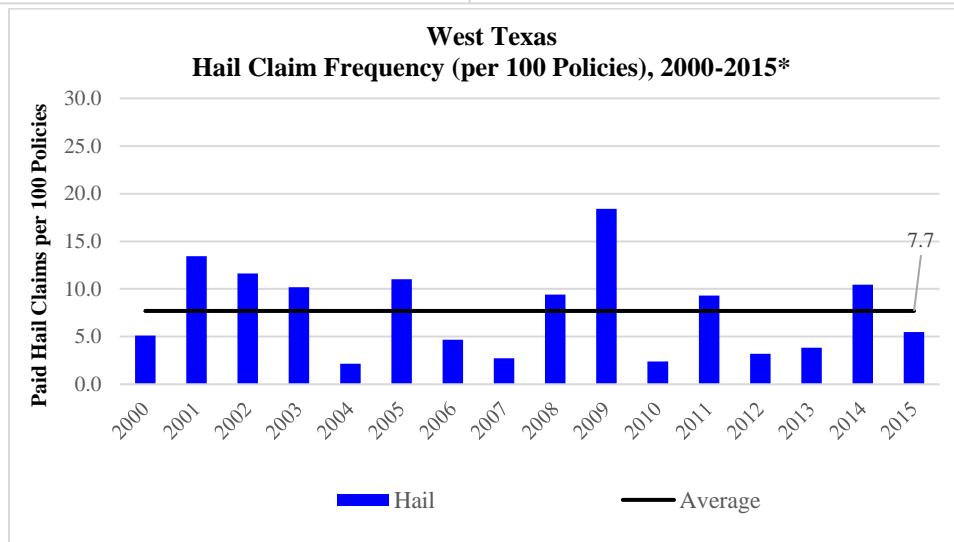
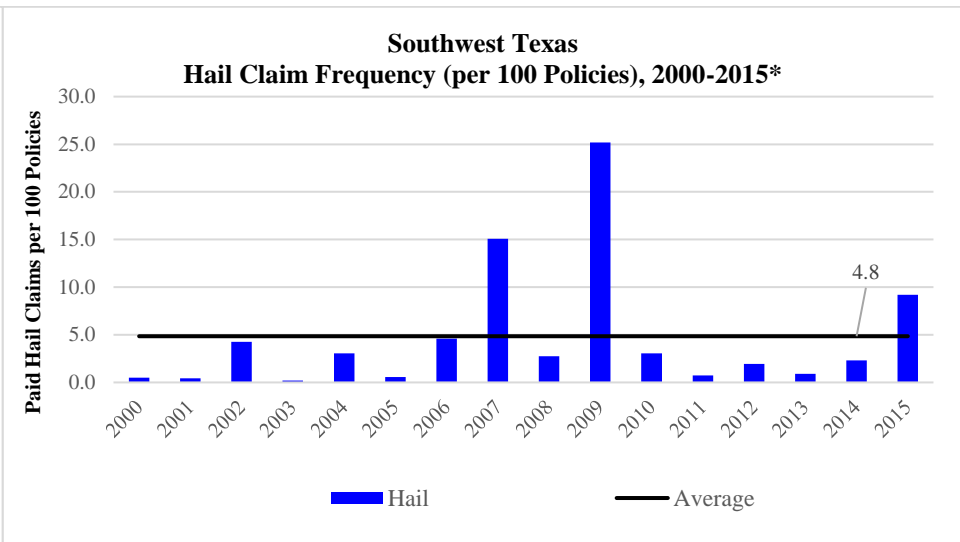
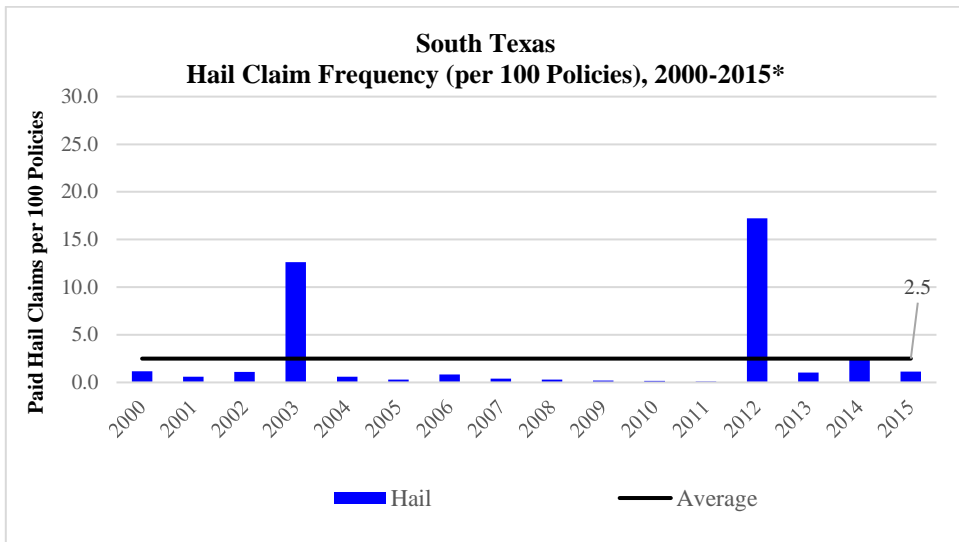
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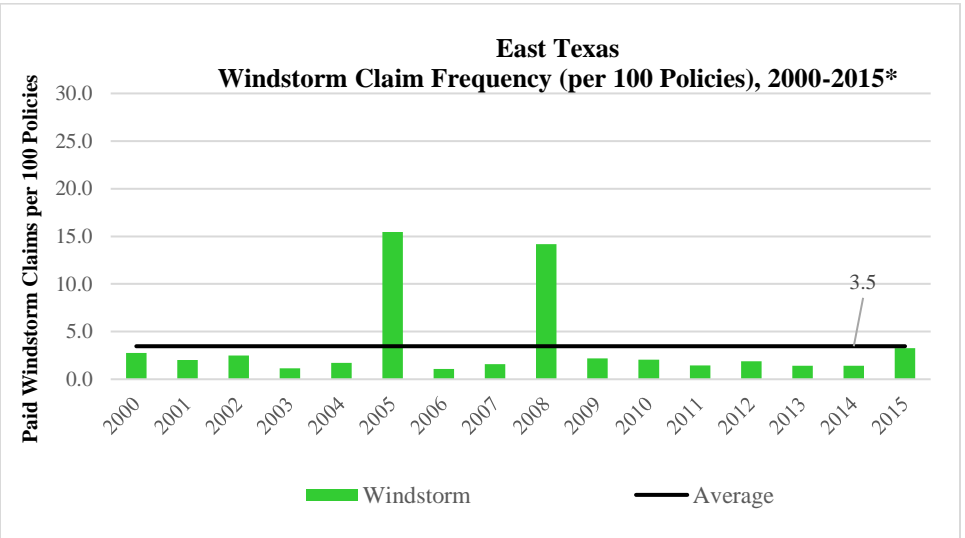
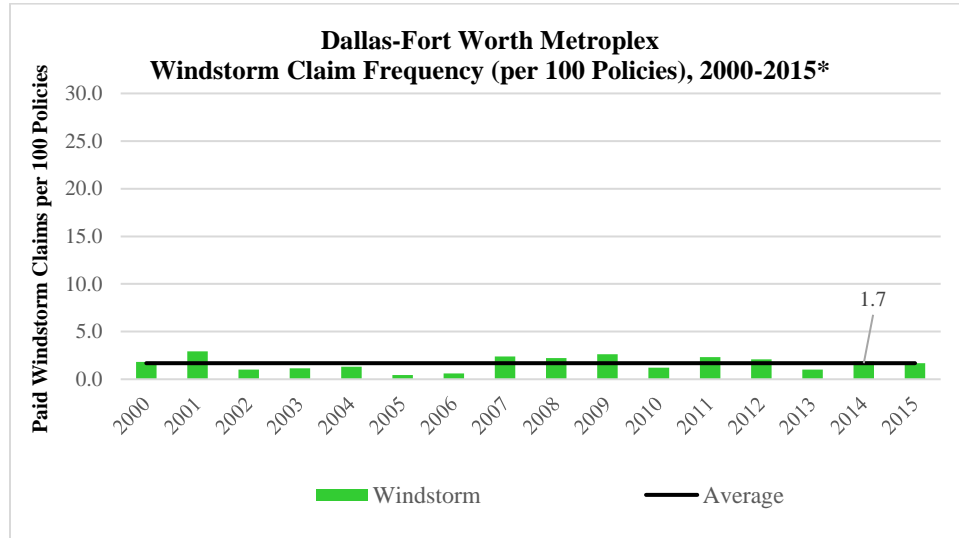
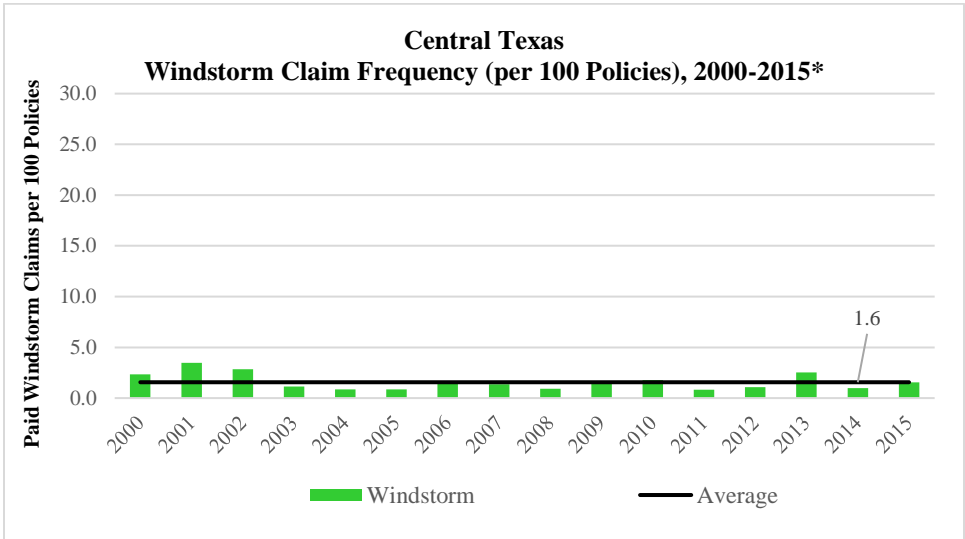
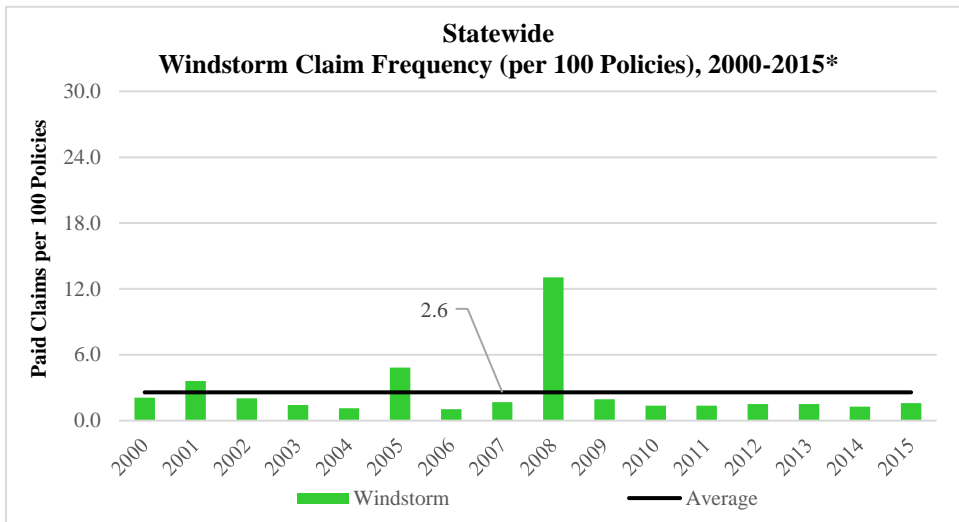
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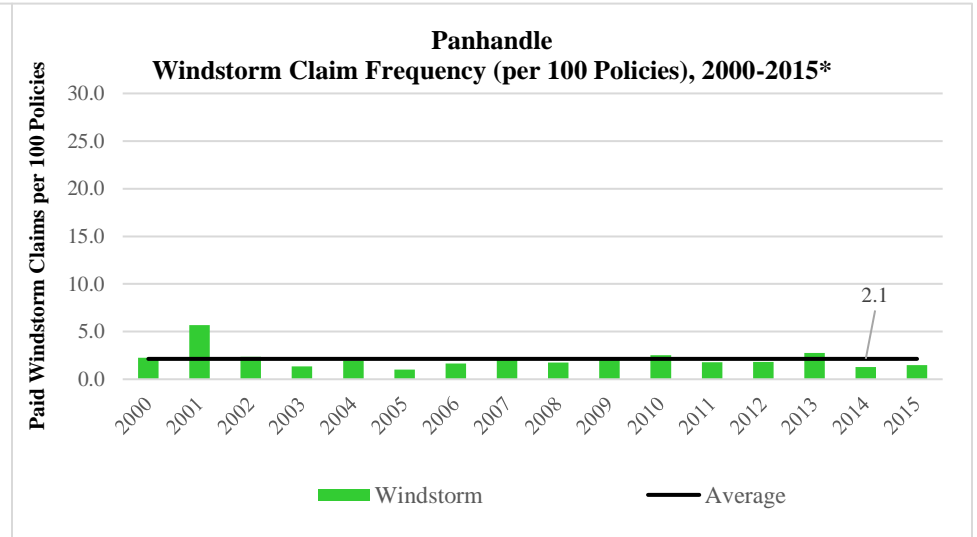
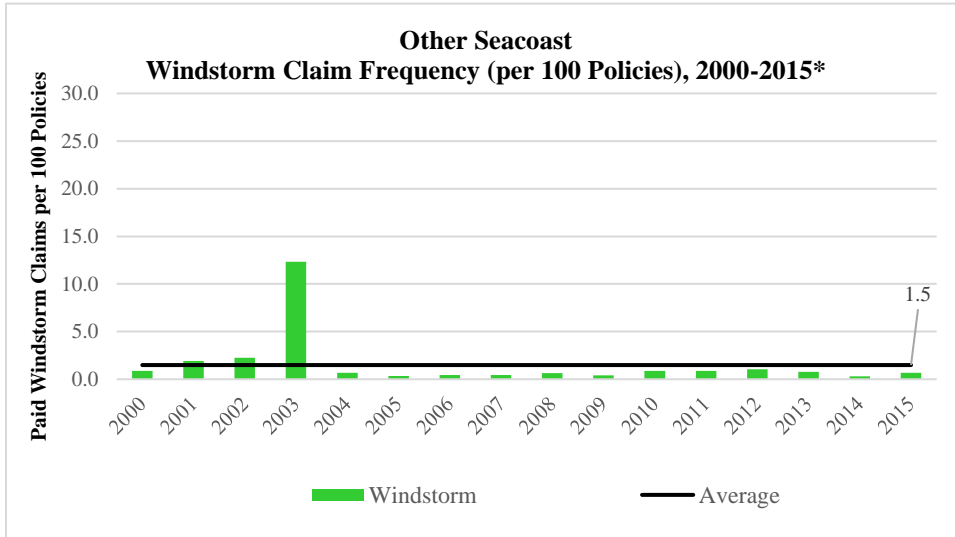
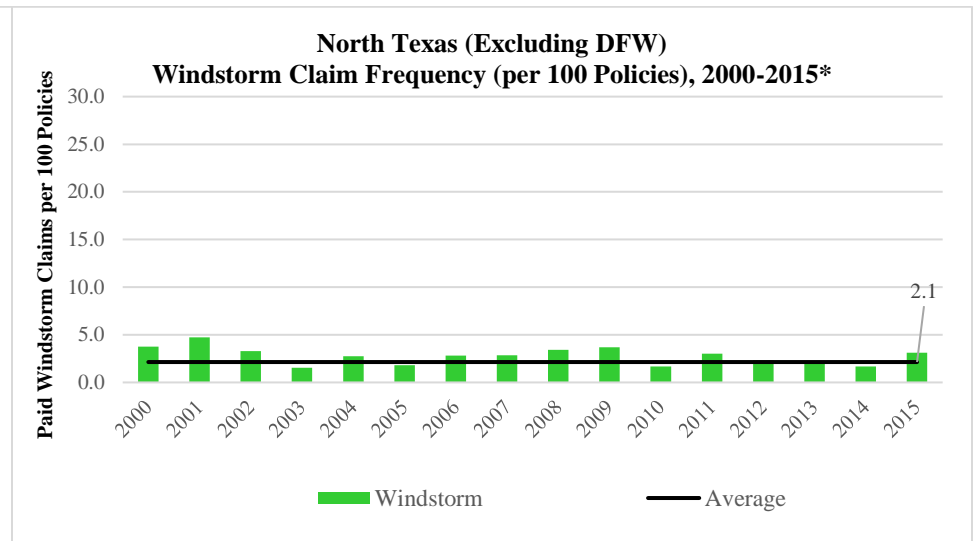
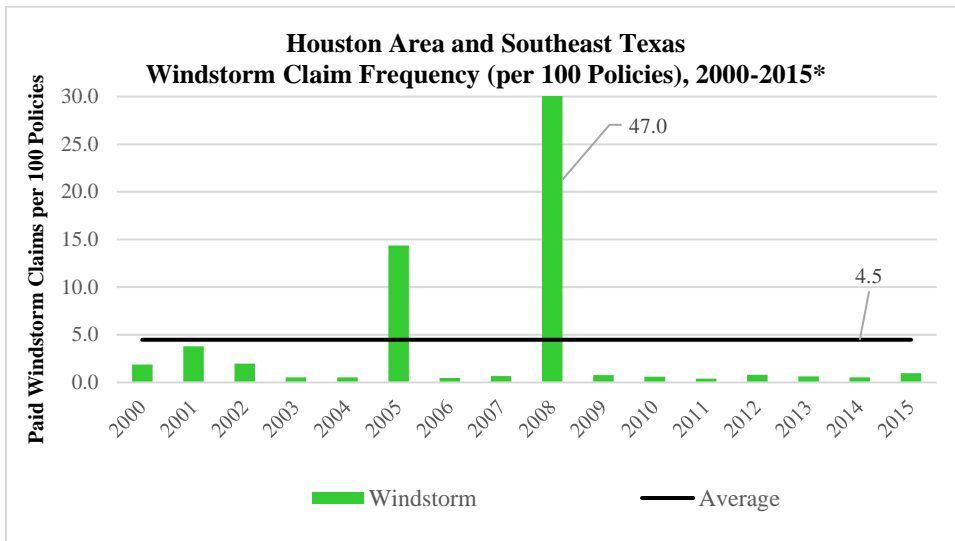
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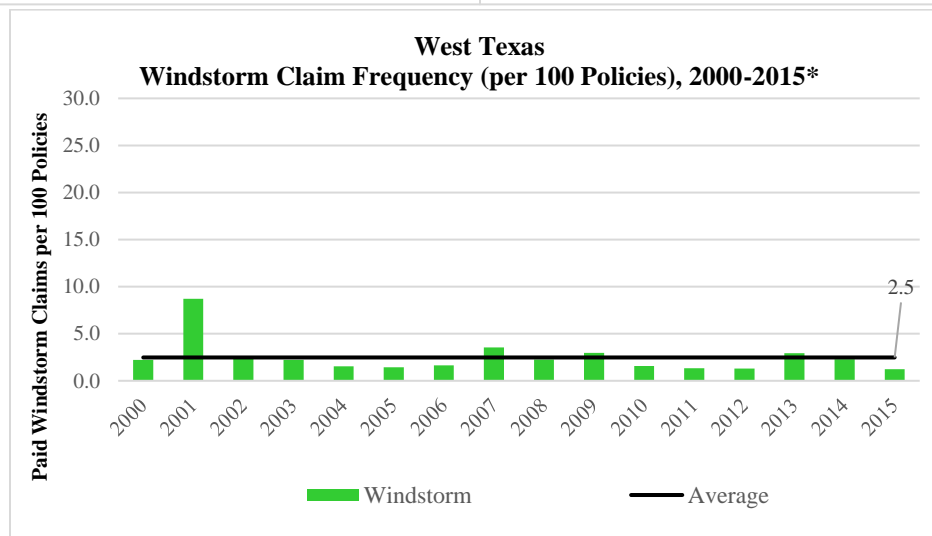
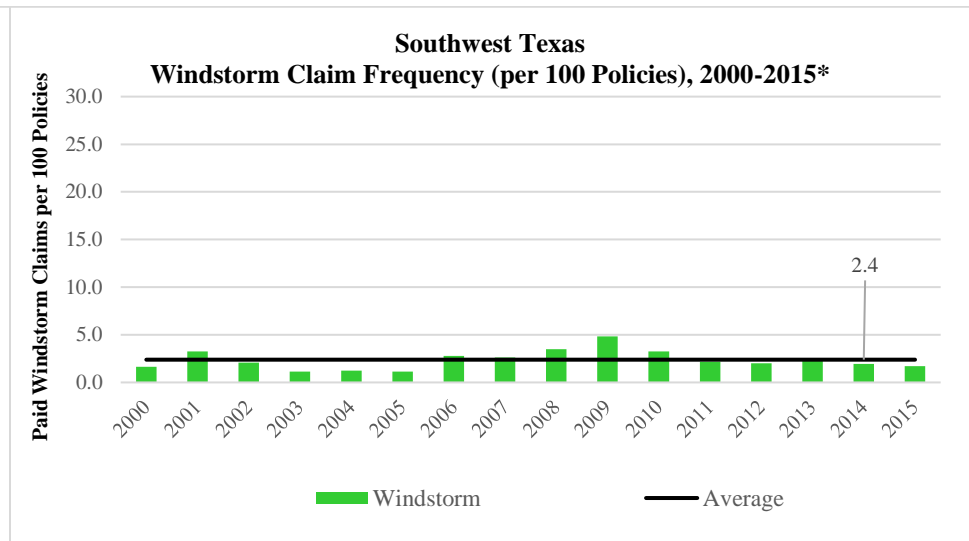
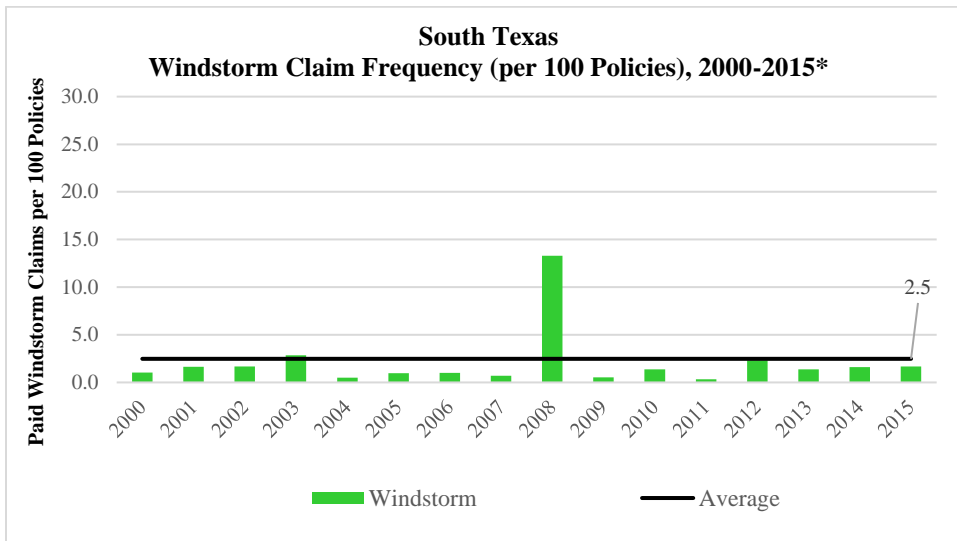
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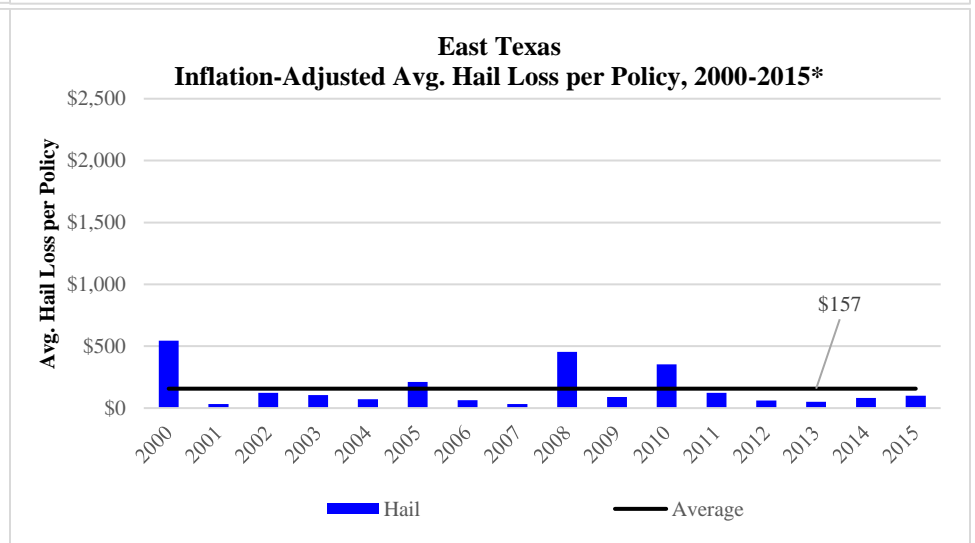
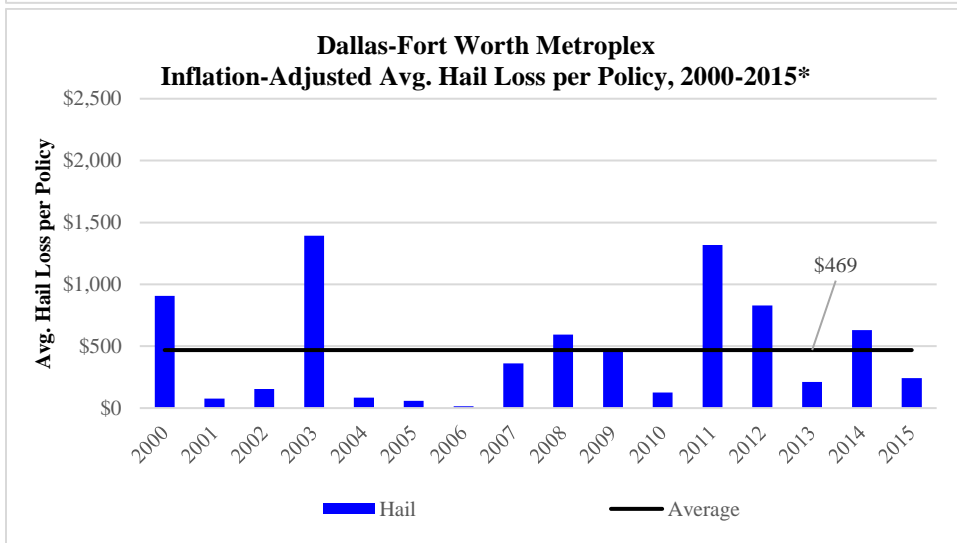
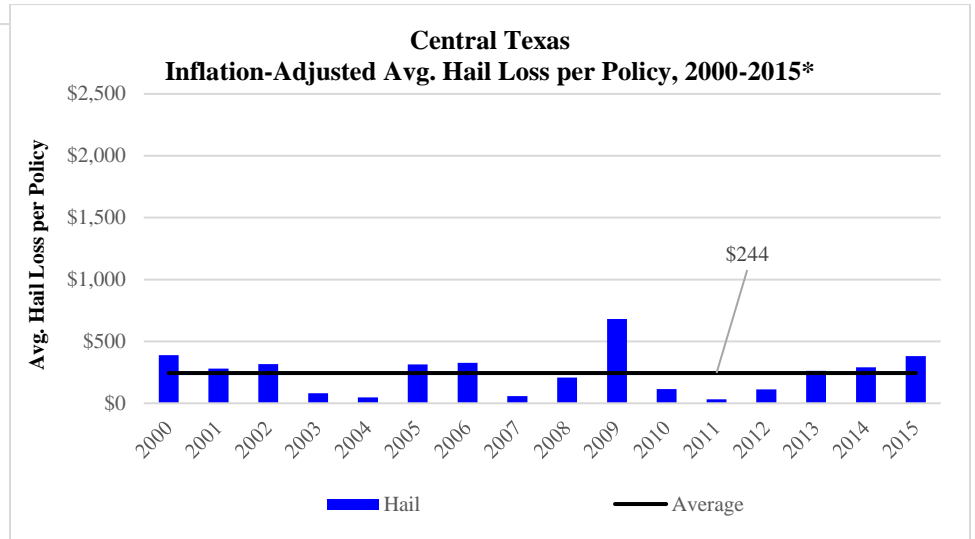
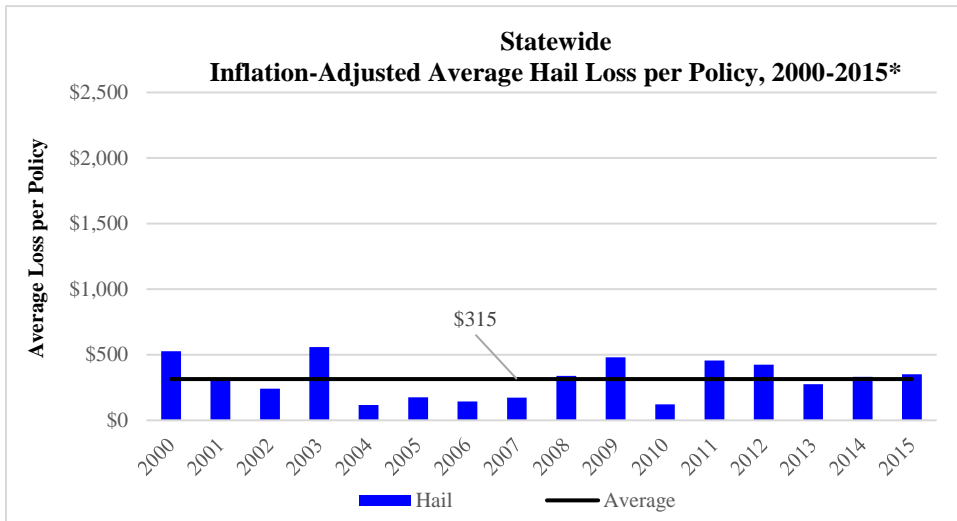
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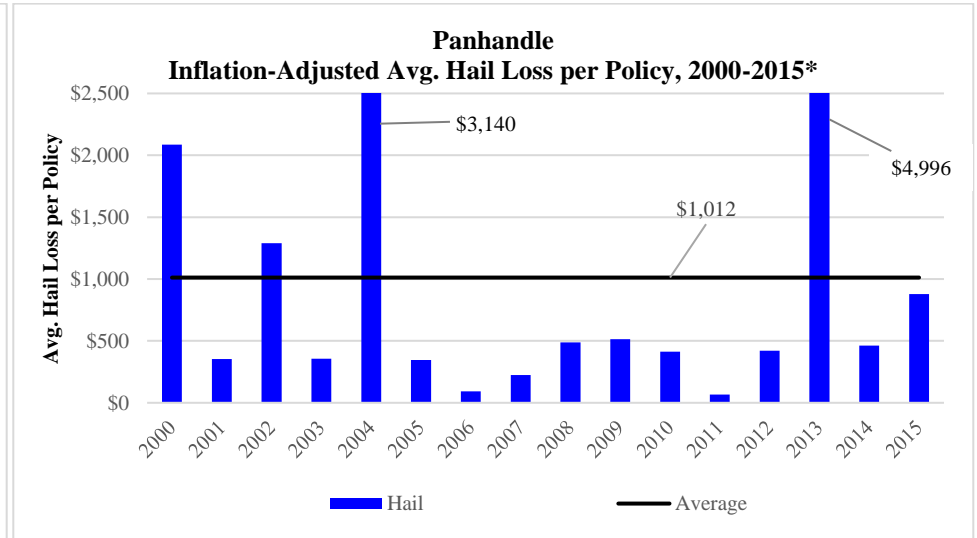
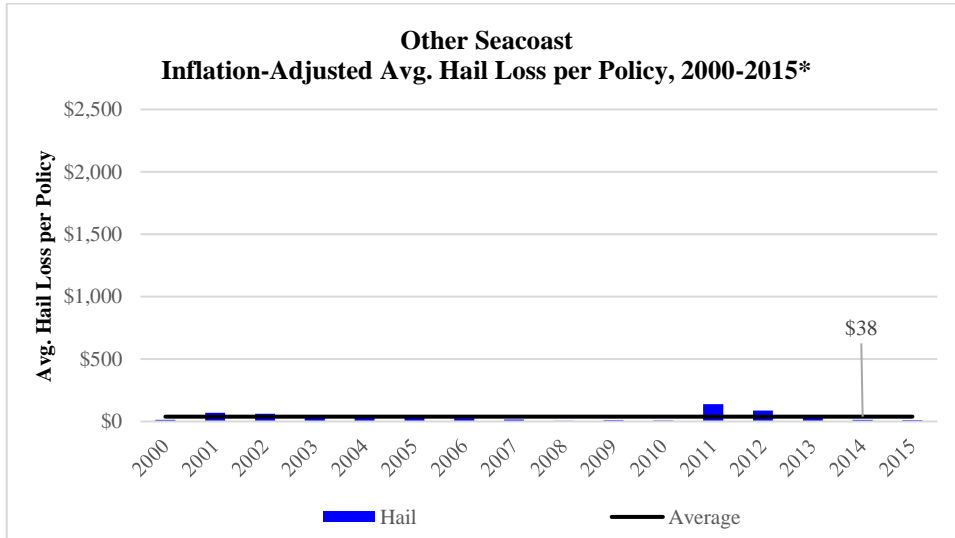
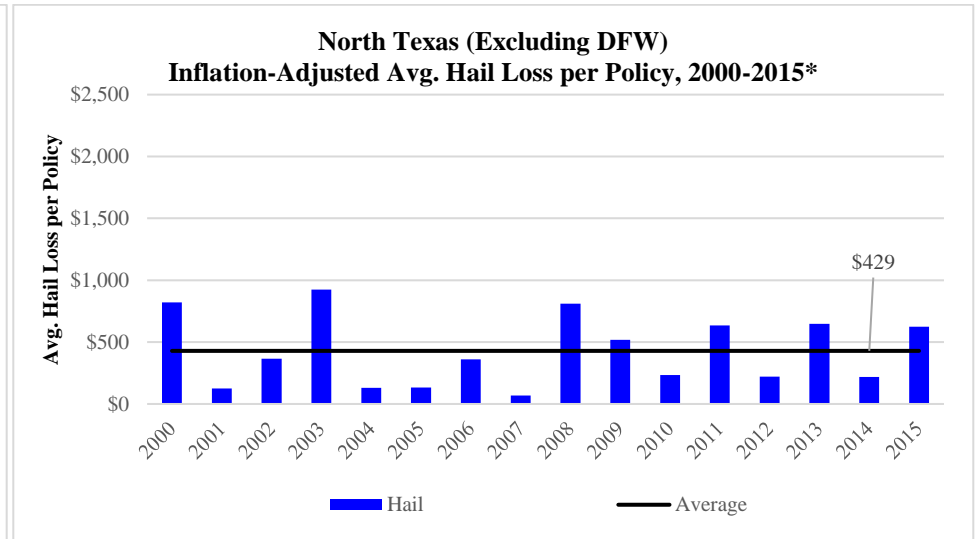
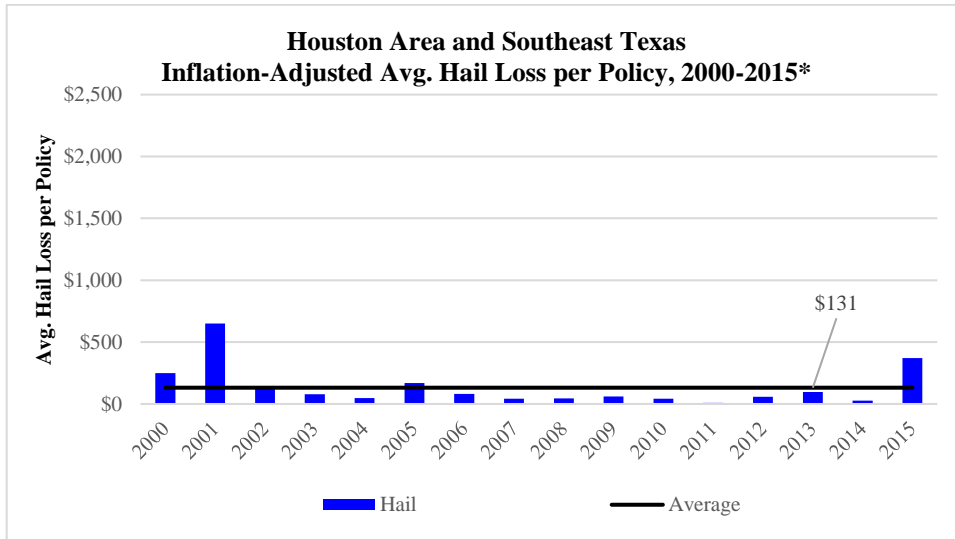
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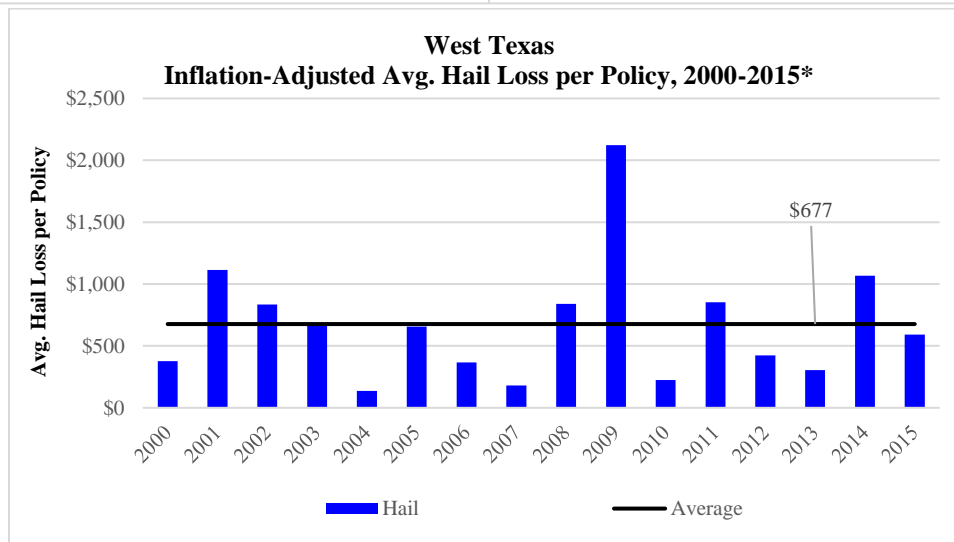
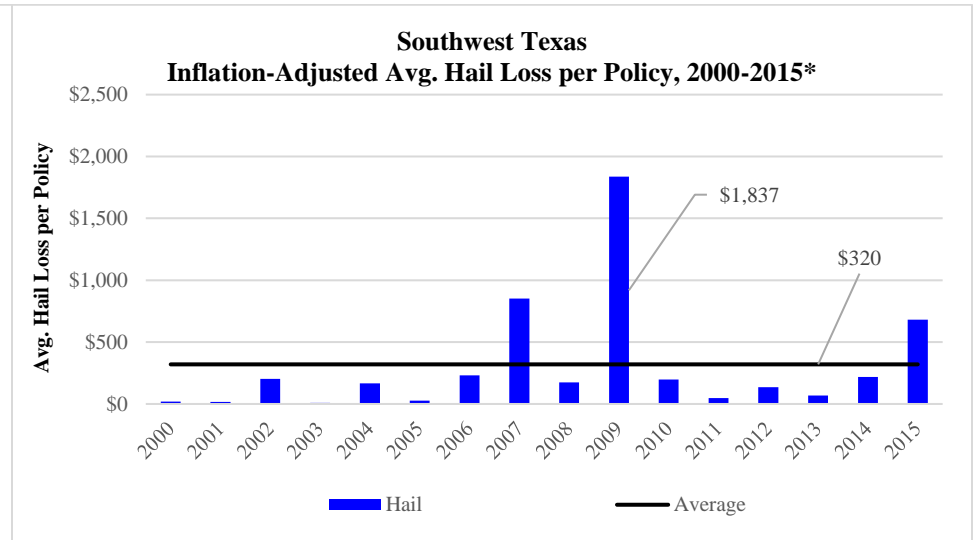
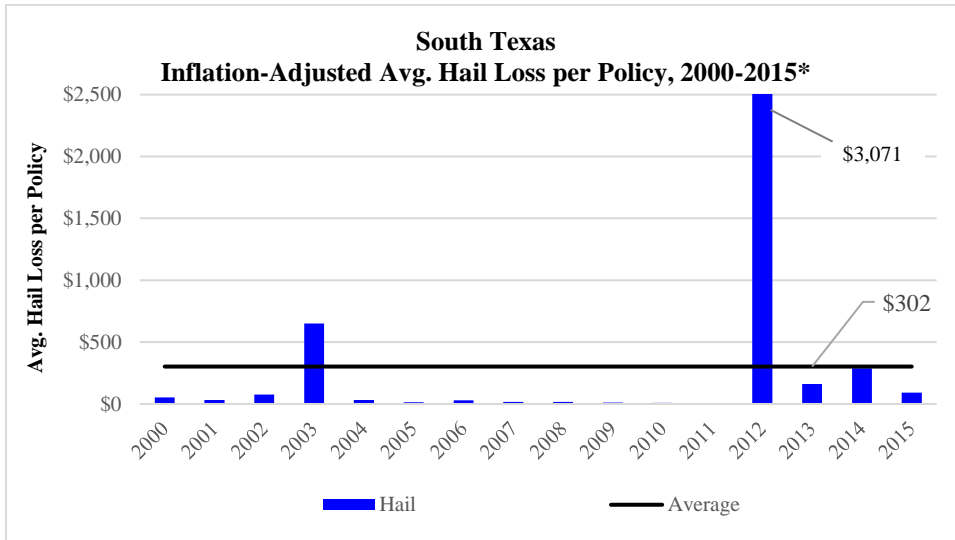
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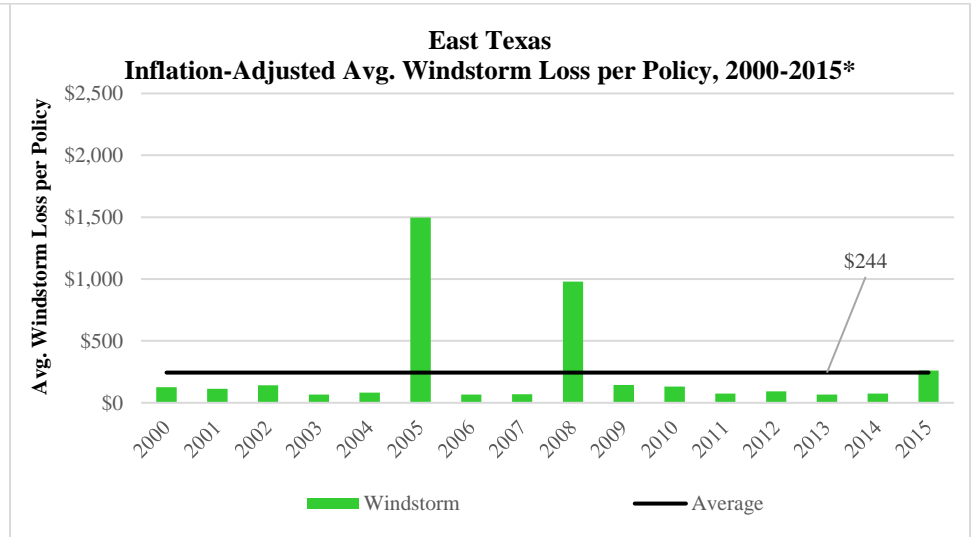
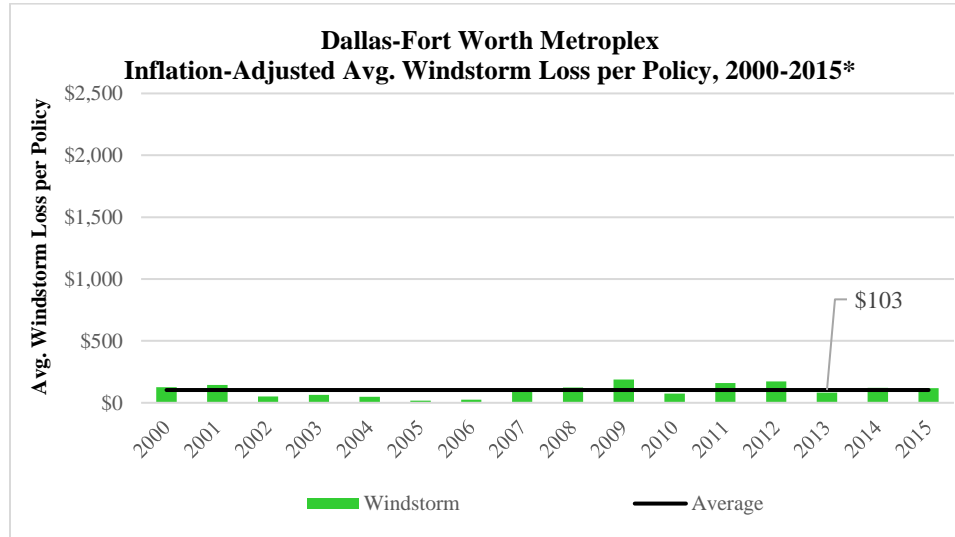
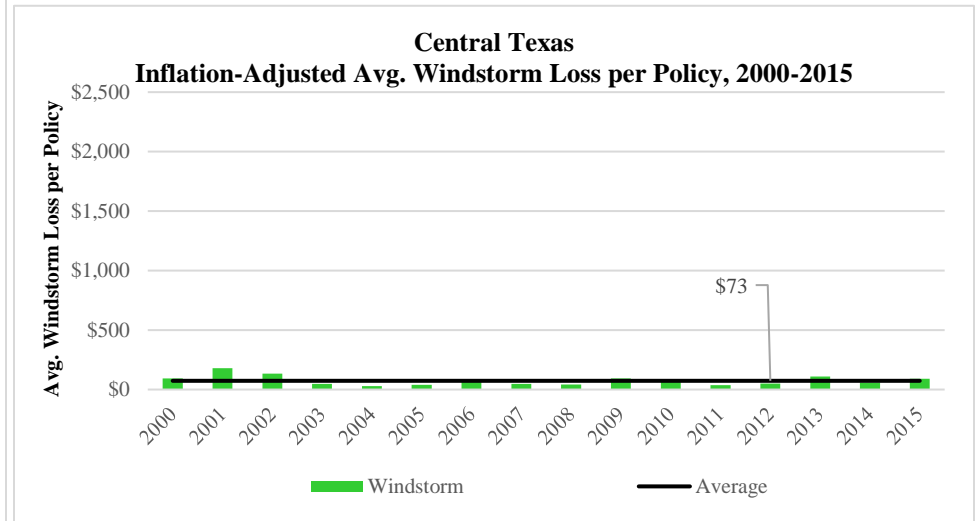
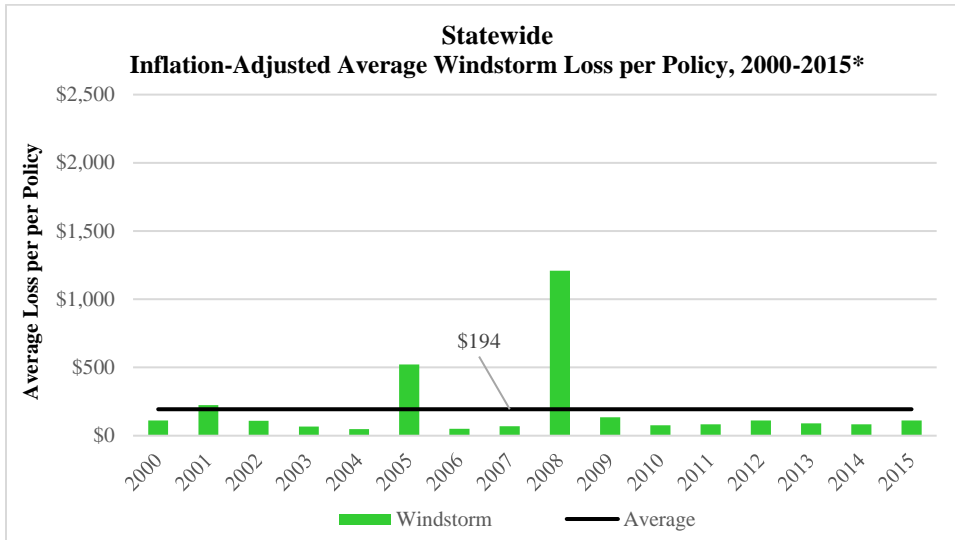
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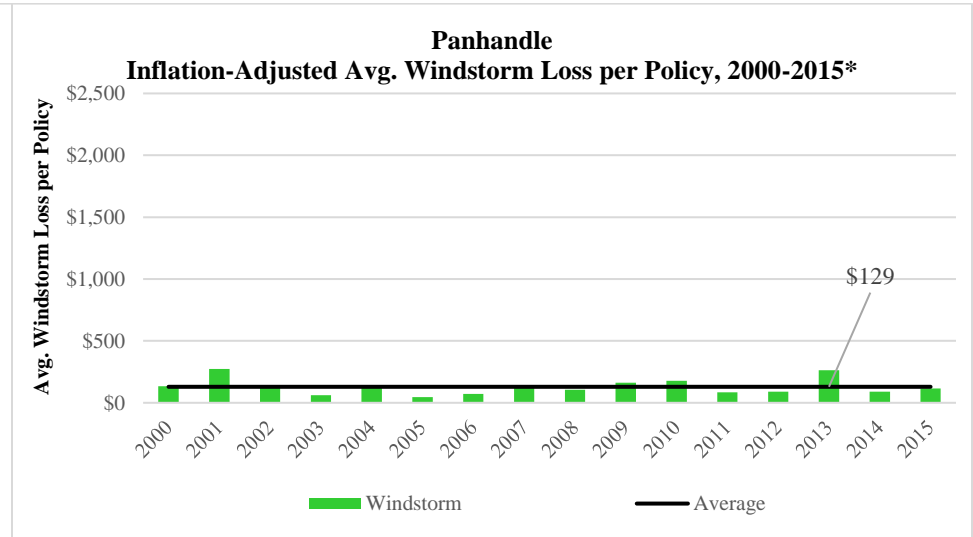
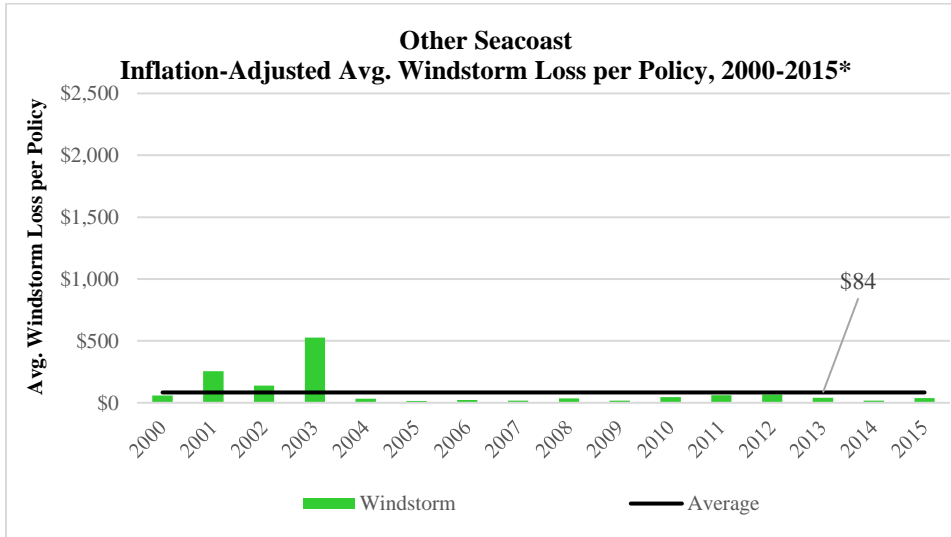
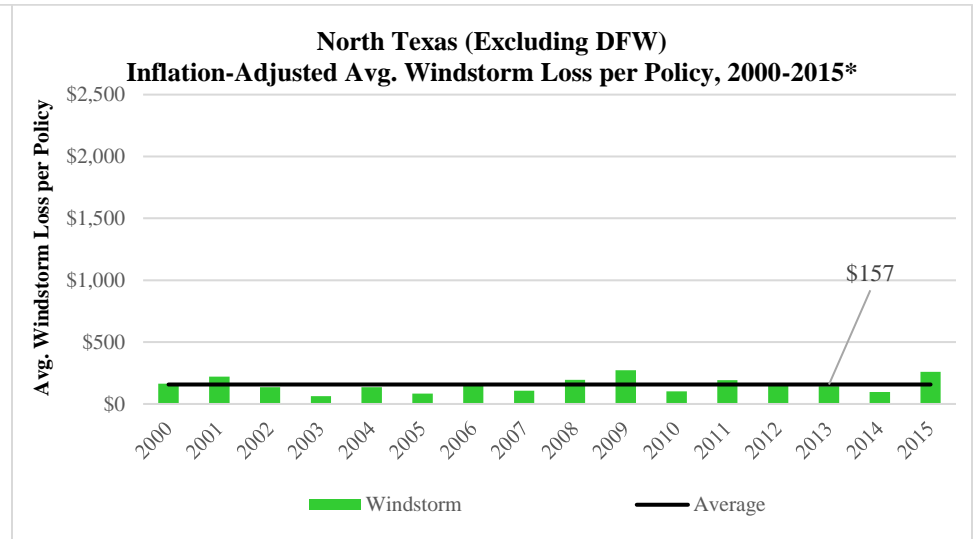
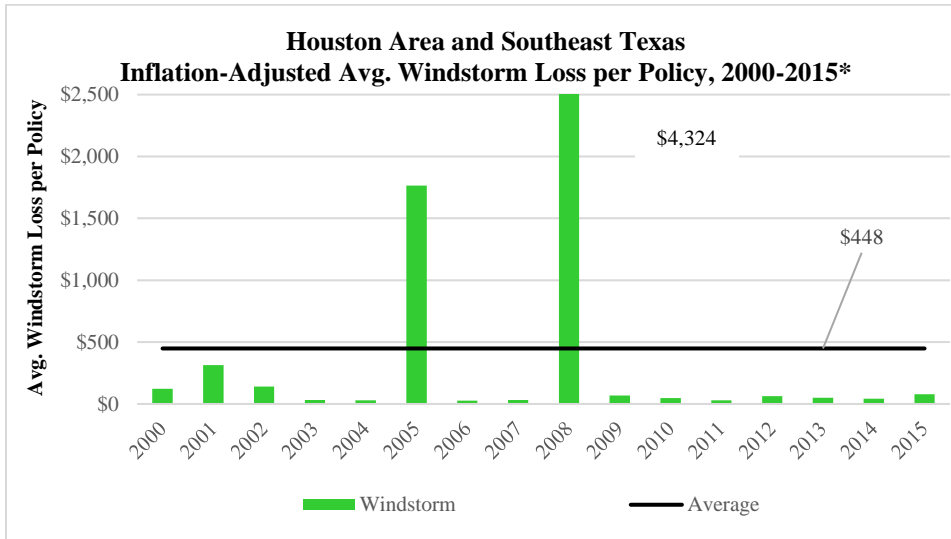
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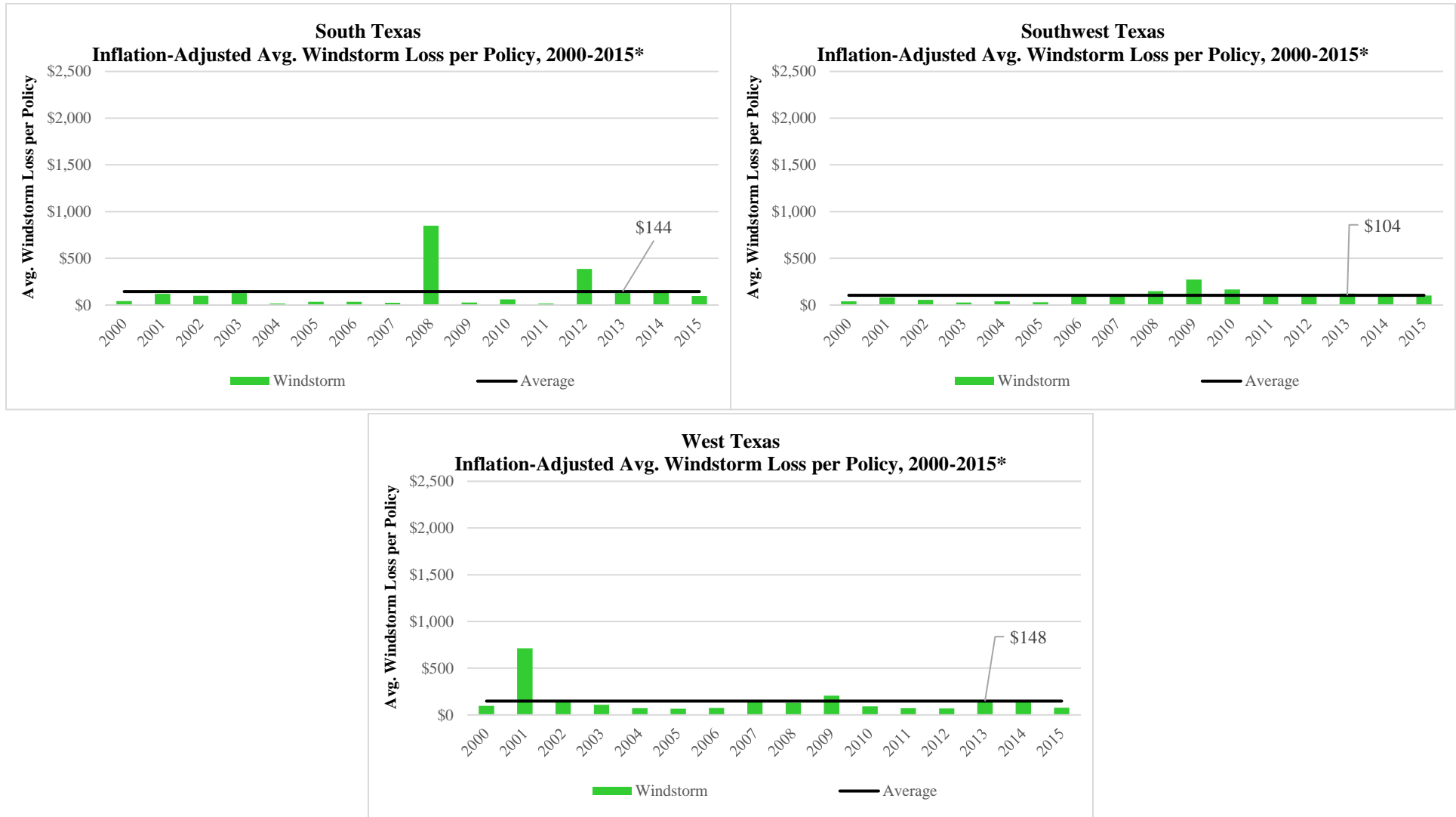
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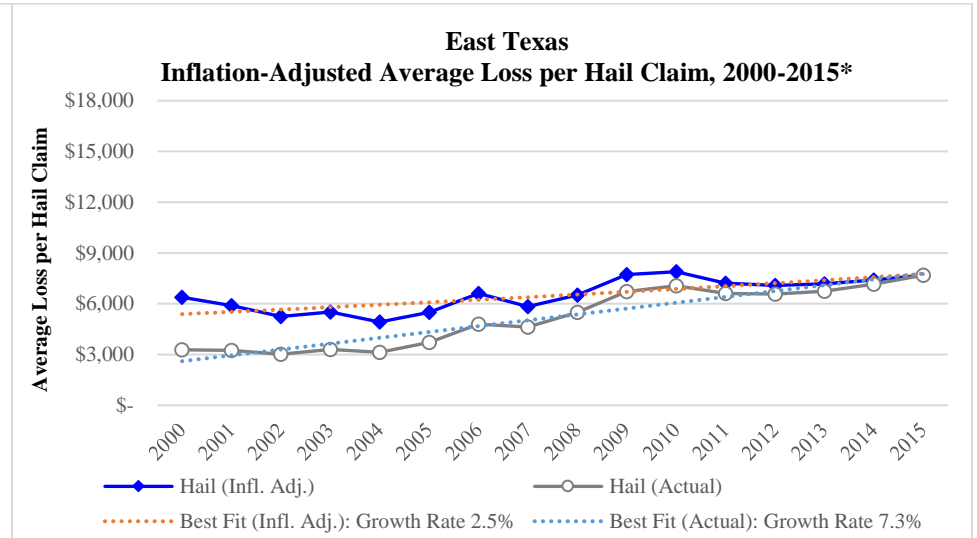
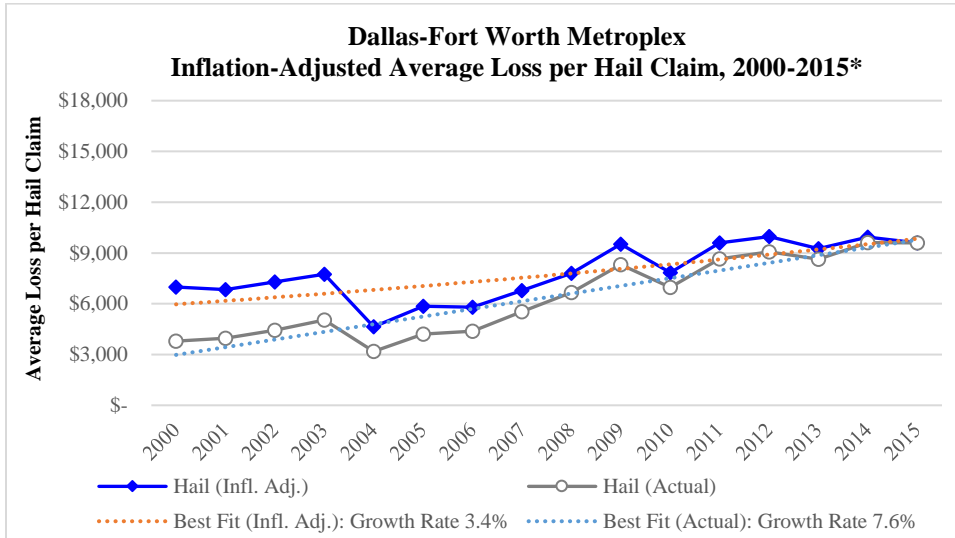
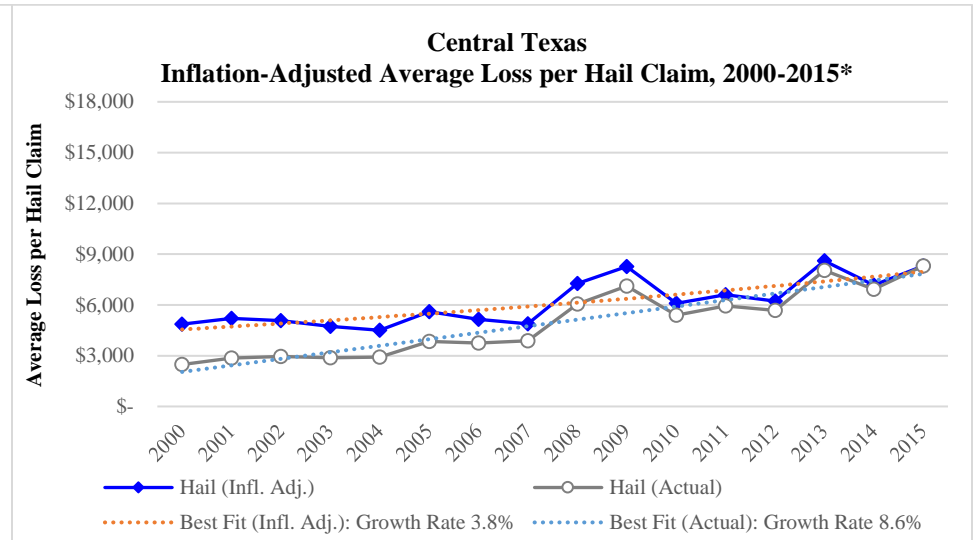
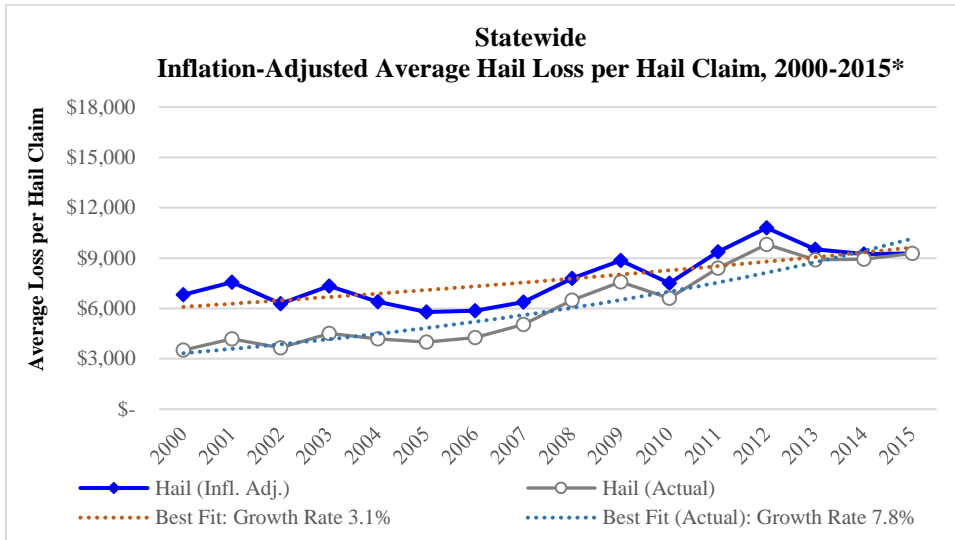
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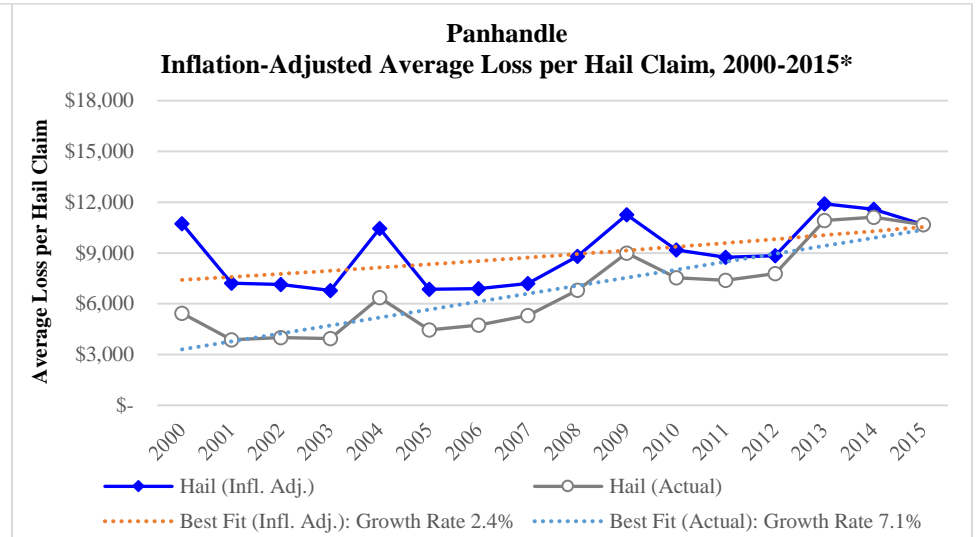
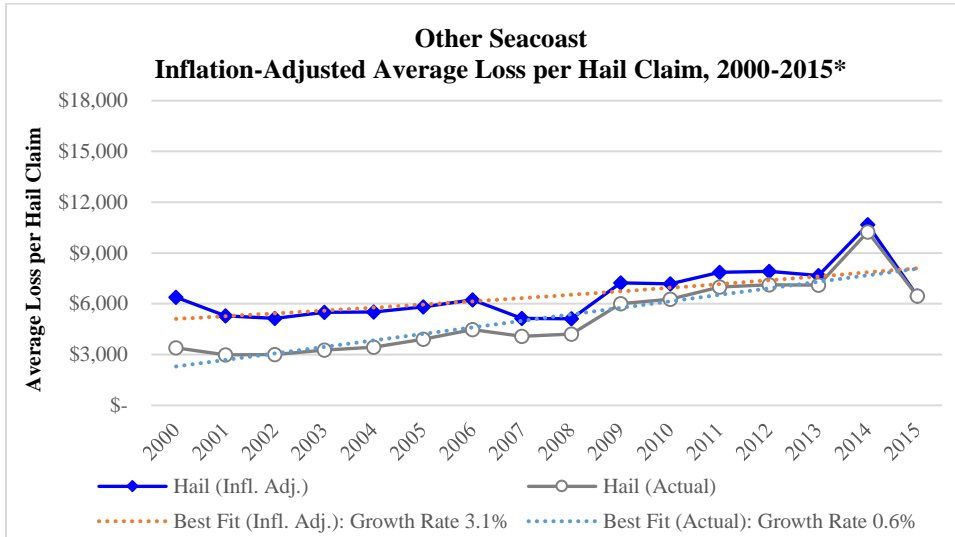
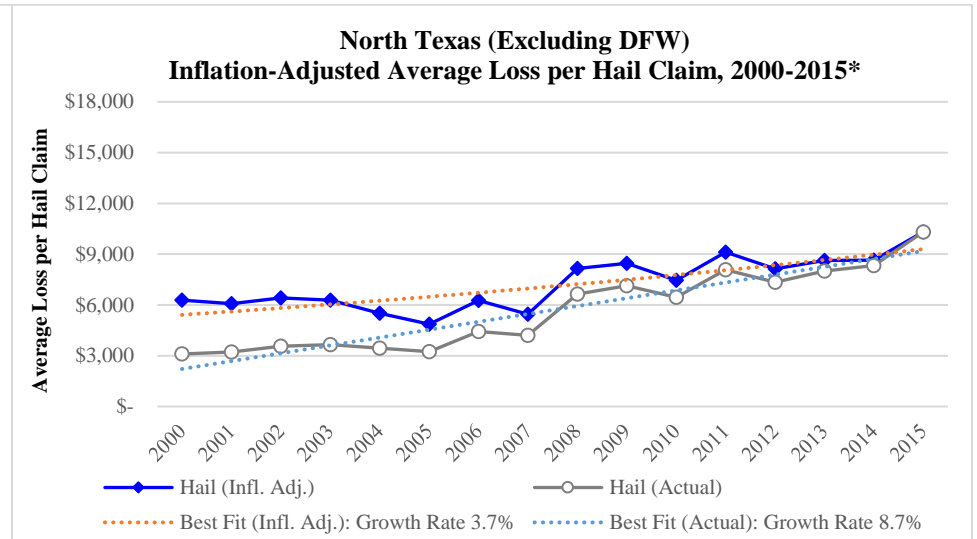
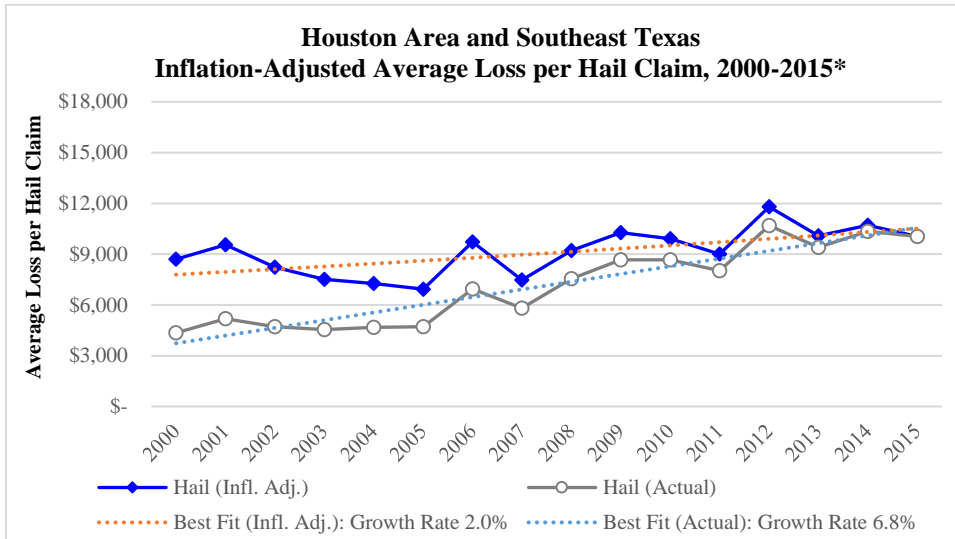
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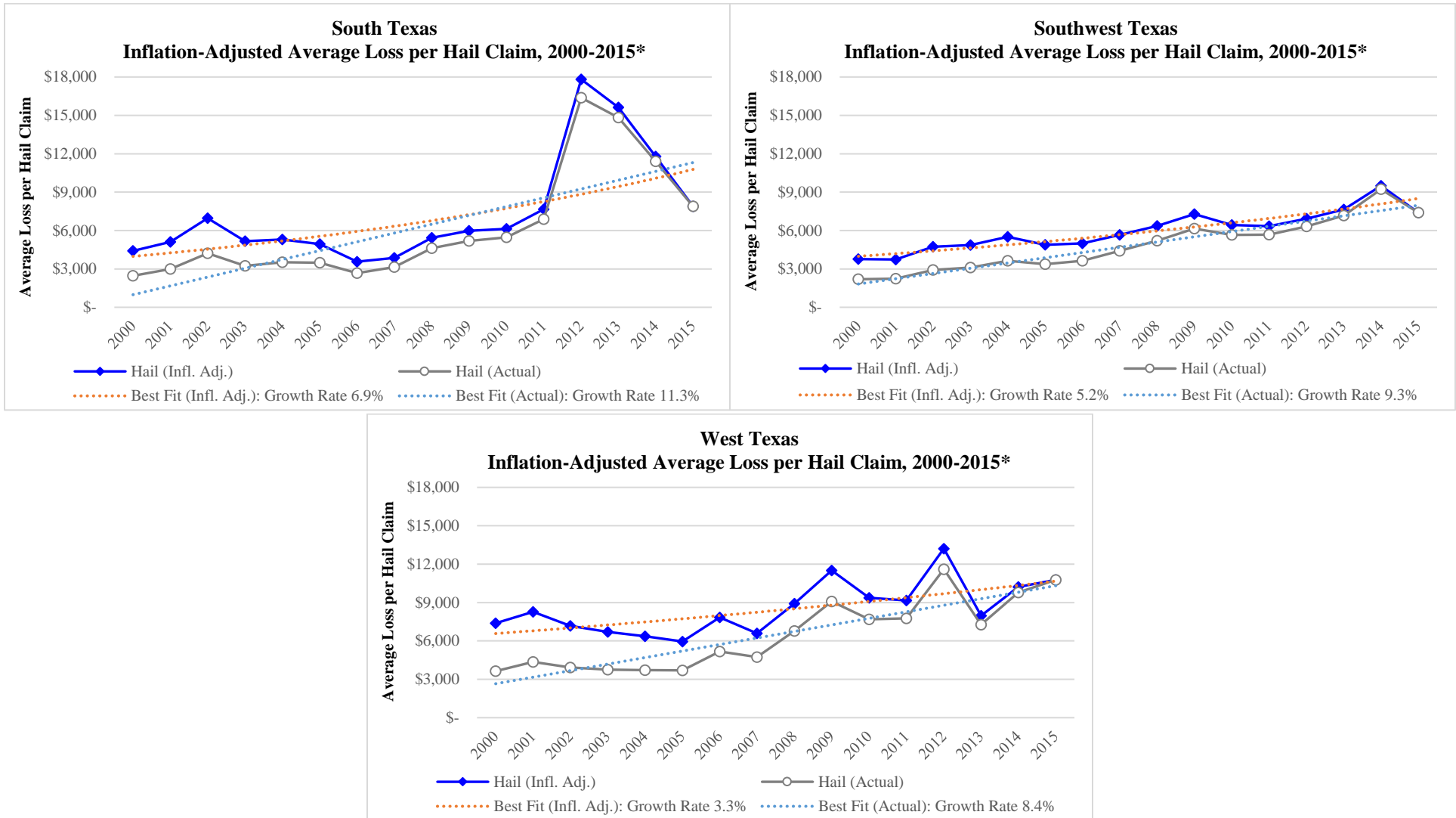
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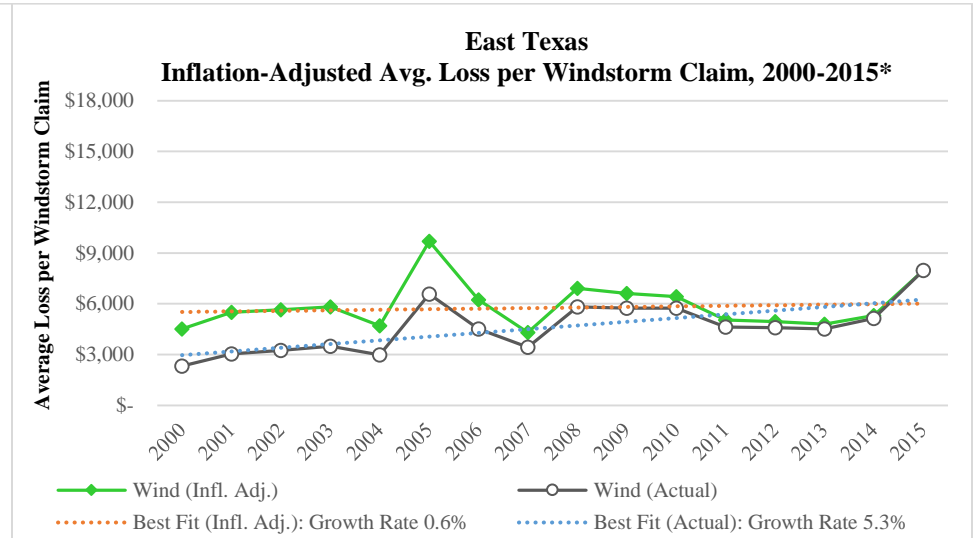
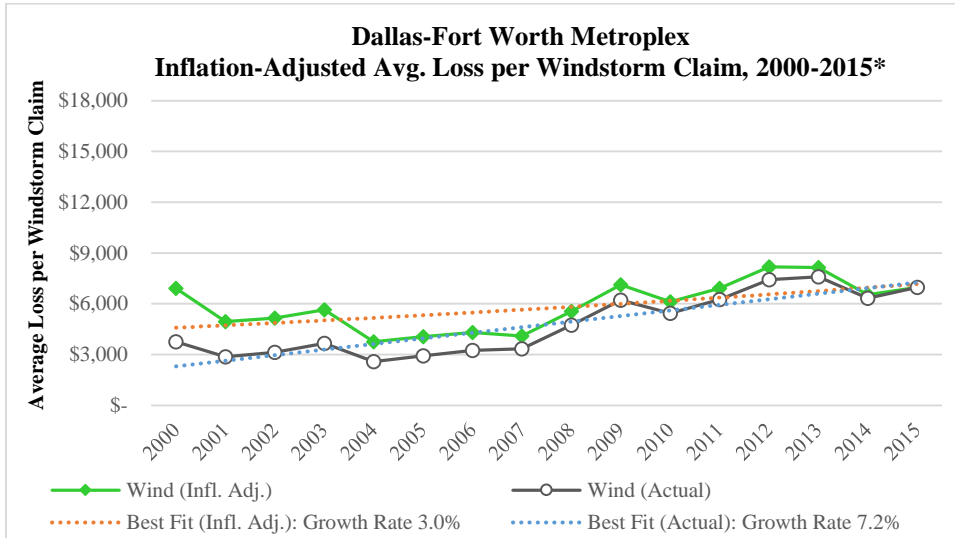
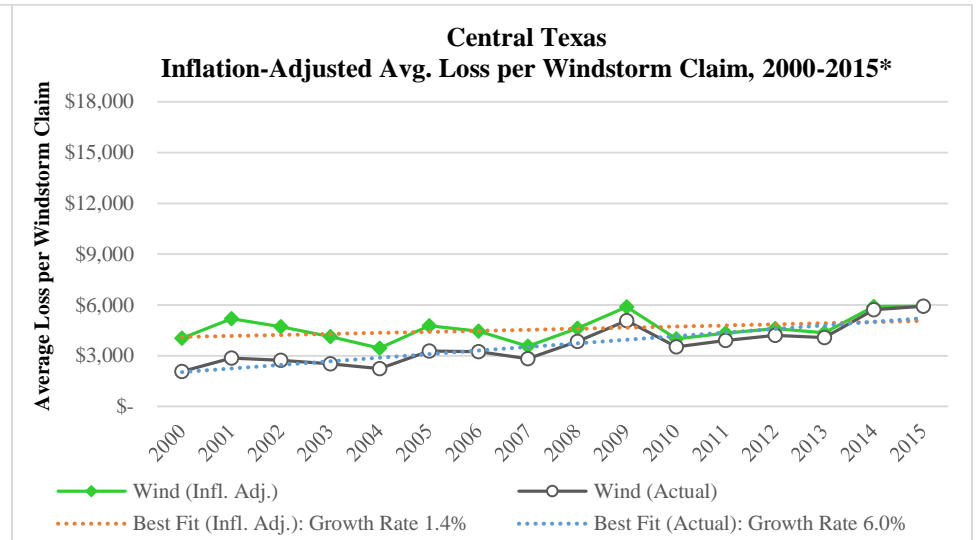
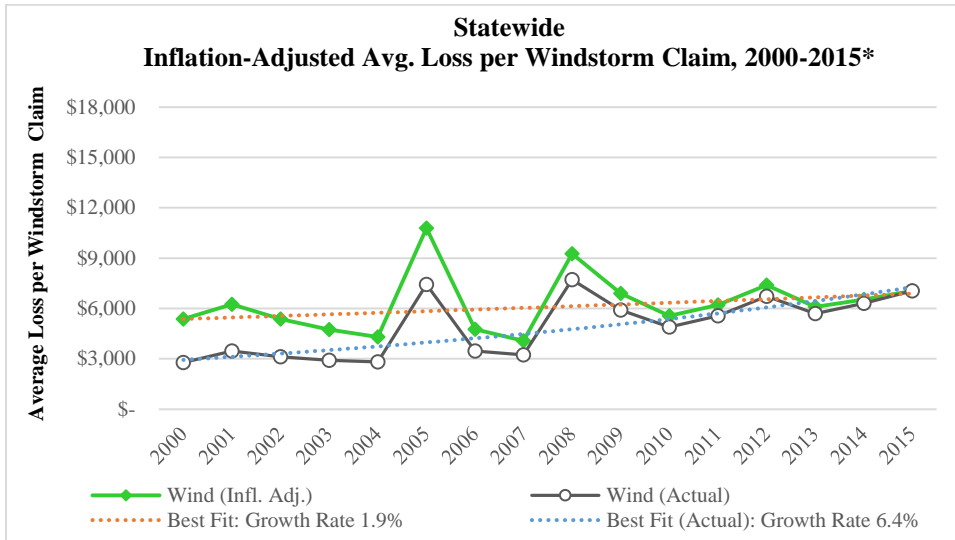
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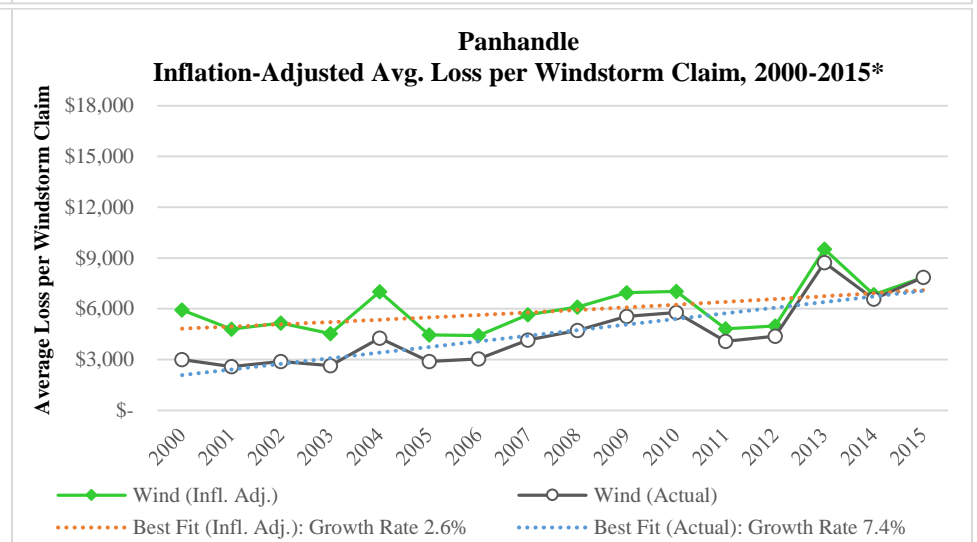
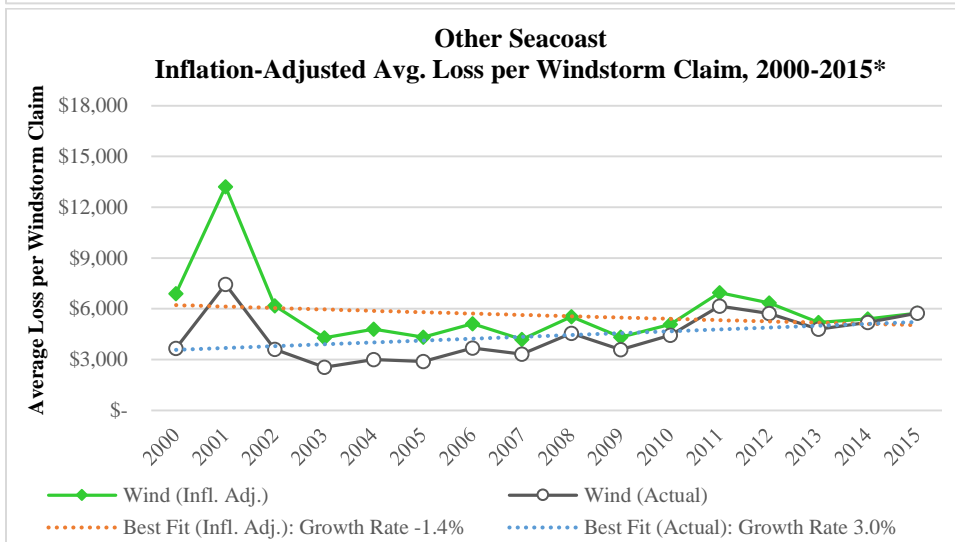
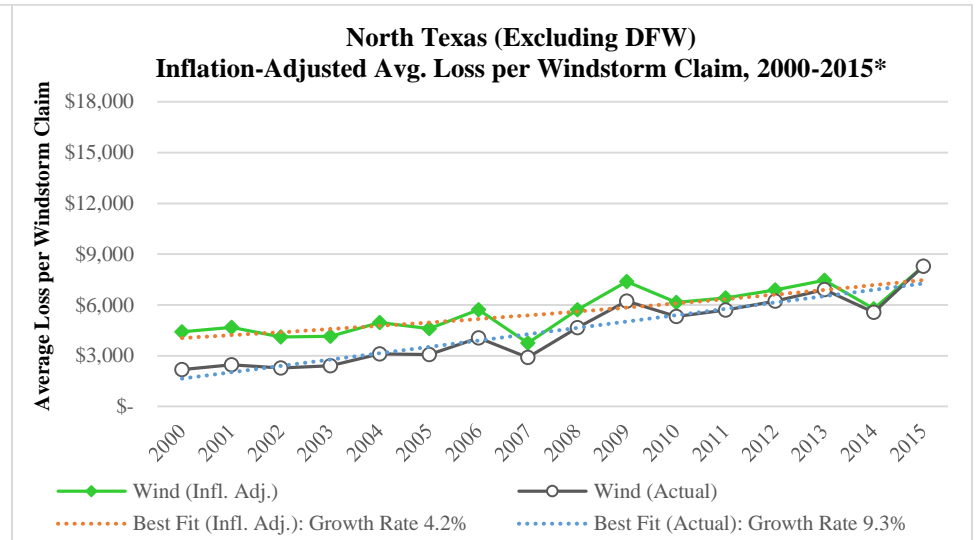
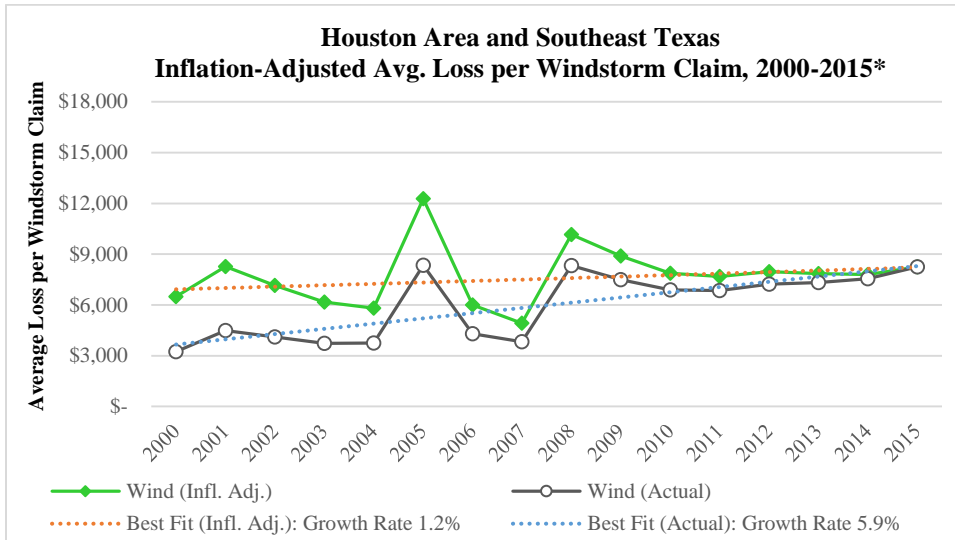
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 (All Data Excludes TWIA, FAIR Plan, and Farm Mutual Insurers)



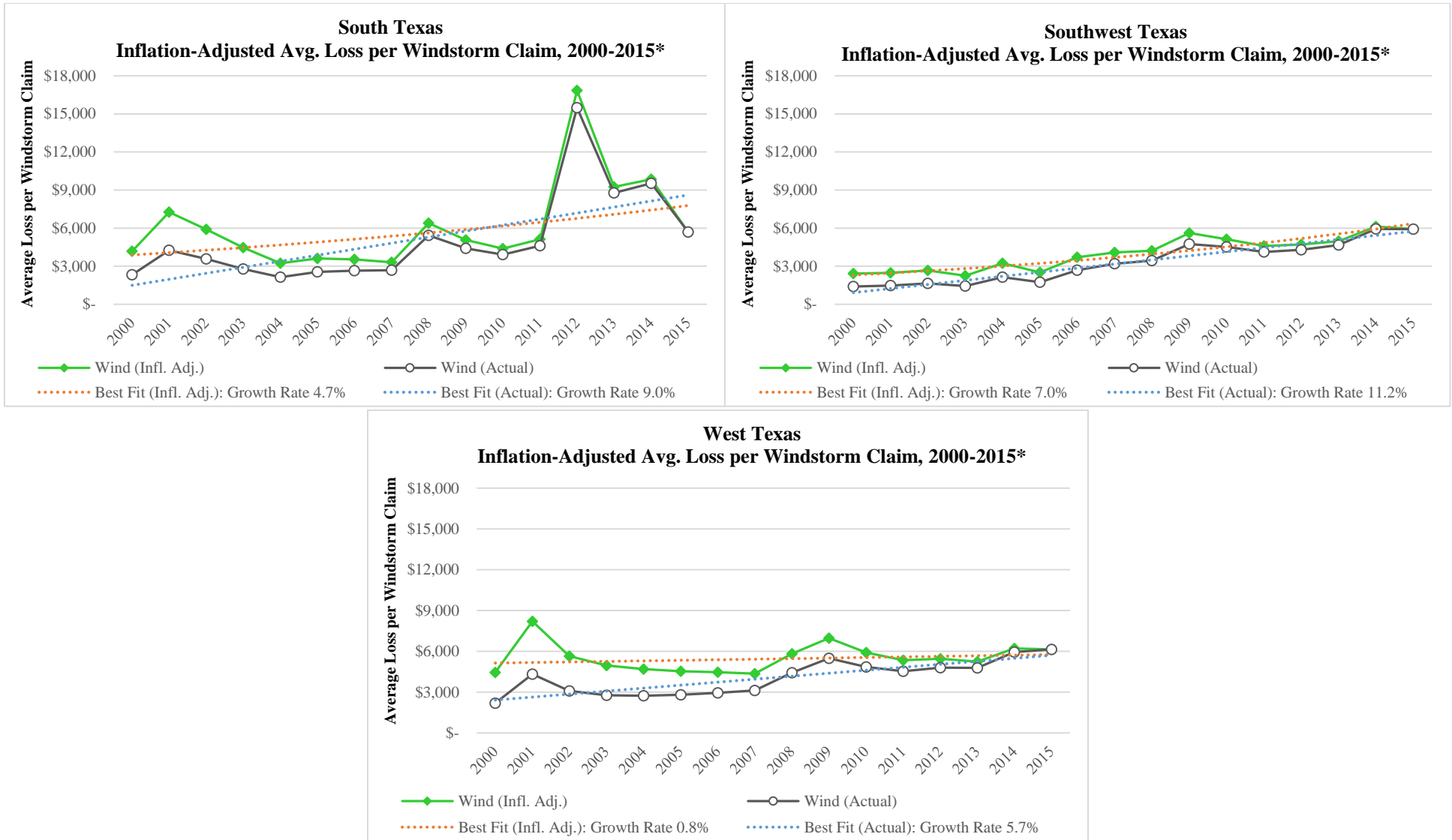
*Claims and losses are on an occurrence year basis (year of loss) and developed by TDI staff to their estimated ultimate settlement value by cause of loss using historic statewide development patterns. Claims were adjusted for inflation based on changes in the average insured value for dwellings.

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