Texas Windstorm Insurance Association 2023 Catastrophe Year Disclosure to the Commissioner Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

Dis	sclosure Requirement	Model #1	Model #2
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	Model Vendor: Risk Management Solutions, Inc. (RMS) Model Name: North Atlantic Windstorm Model Model Version: RMS RiskLink 21.0 Windstorm/Hurricane and Convective Storm (WS/CS)	Model Vendor: Verisk Corporation Model Name: Verisk Tropical Cyclone Model for the United States Model Version: Verisk Touchstone 9.0 Tropical Cyclone (TC) and Severe Thunderstorm (ST)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121	In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	Assumptions: - All Perils (Windstorm/Hurricane and Severe Convective Storms). - Aggregate Annual Loss estimate. - Windstorm frequency -RMS 2021 Historical (Long Term) Event Rates. - Severe Convective Storm frequency - RMS 2013 Stochastic Event Rates (High and Low frequency). - With post-event loss amplification (PLA) ("Demand Surge") for Windstorm /Hurricane; Severe Convective Storm excludes loss amplification. - Without Storm Surge.	Assumptions: - All Perils (Tropical Cyclone - Wind and Severe Thunderstorm). - Aggregate Annual Loss estimate. - Tropical Cyclone frequency - 10K US AP (2020) Standard (Std) event set. - Severe Thunderstorm frequency - 10K US AP (2020) - Standard. - With Demand Surge for Tropical Cyclone - Wind and Severe Thunderstorm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	One-in-100-year PML: \$3,920,262,069	One-in-100-year PML: \$5,199,959,981

§5.4160(d)(If the association relied on more	Blending methodology:	Blending methodology:
5)	than one hurricane model, the	The aggregate annual loss output from each of the	The aggregate annual loss output from each of the
	methodology the association	two models described herein were combined using	two models described herein were combined using
	used to blend or average the	a weighting of 100% RMS to produce a combined	a weighting of 100% RMS to produce a combined
	hurricane model outputs,	one-in-100-year aggregate loss estimate of	one-in-100-year aggregate loss estimate of
	including all weighting factors	\$3,920,262,069 excluding any provision for	\$3,920,262,069 excluding any provision for
	used;	estimated loss adjustment expenses.	estimated loss adjustment expenses.
§5.4160(d)(Any adjustments the association	Adjustments:	Adjustments:
6)	or another party made to the	The combined one-in-100-year aggregate loss	The combined one-in-100-year aggregate loss
	one-in-100-year probable	estimate described in §5.4160(d)(5) was increased	estimate described in §5.4160(d)(5) was increased
	maximum loss model outputs or	by a factor of 15% to account for estimated loss	by a factor of 15% to account for estimated loss
	the blended or averaged output,	adjustment expenses to yield \$4,508,301,380.	adjustment expenses to yield \$4,508,301,380.
	including any adjustments to	This amount was rounded to the nearest \$1 million	This amount was rounded to the nearest \$1 million
	include loss adjustment	to derive the one-in-100-year probable maximum	to derive the one-in-100-year probable maximum
	expenses.	loss for the calendar year 2023 of	loss for the calendar year 2023 of
		\$4,508,000,000.	\$4,508,000,000.

Texas Windstorm Insurance Association 2023 Catastrophe Year Disclosure to the Commissioner Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

Di	sclosure Requirement	Model #3	Model #4
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	Model Vendor: Impact Forecasting Model Name: Atlantic Tropical Cyclone and Severe Convective Storm Models Model Version: Impact Forecasting ELEMENTS 15.0 Atlantic Tropical Cyclone and Severe Convective Storm	Model Vendor: CoreLogic Model Name: CoreLogic North Atlantic Hurricane and Severe Convective Storm Models Model Version: CoreLogic Risk Quantification & Engineering (RQE) v21 North Atlantic Hurricane (HU) and Severe Convective Storm (SCS)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121	In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	Assumptions: - All Perils (Atlantic Tropical Cyclone - Wind and Severe Convective Storms). - Aggregate Annual Loss estimate. - Atlantic Tropical Cyclone v2.0 - Wind Only Historical (Long Term) Event Rates. - 48-State Severe Convective Storm v1.0 - All sub-perils. - With Demand Surge for Tropical Cyclone and Severe Convective Storm. - Without Storm Surge.	Assumptions: - All Perils (North Atlantic Hurricane and Severe Convective Storm). - Aggregate Annual Loss estimate. - North Atlantic Hurricane v21 – Wind Only 300k Historical (Long Term) Event Set. - Severe Thunderstorm frequency - Standard. - With Demand Surge for North Atlantic Hurricane and Severe Convective Storm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	One-in-100-year PML: \$4,170,936,990	One-in-100-year PML: \$3,619,483,392

§5.4160(d)(If the association relied on more	Blending methodology:	Blending methodology:
5)	than one hurricane model, the	The aggregate annual loss output from each of the	The aggregate annual loss output from each of the
	methodology the association	two models described herein were combined using	two models described herein were combined using
	used to blend or average the	a weighting of 100% RMS to produce a combined	a weighting of 100% RMS to produce a combined
	hurricane model outputs,	one-in-100-year aggregate loss estimate of	one-in-100-year aggregate loss estimate of
	including all weighting factors	\$3,920,262,069 excluding any provision for	\$3,920,262,069 excluding any provision for
	used;	estimated loss adjustment expenses.	estimated loss adjustment expenses.
§5.4160(d)(Any adjustments the association	Adjustments:	Adjustments:
6)	or another party made to the	The combined one-in-100-year aggregate loss	The combined one-in-100-year aggregate loss
	one-in-100-year probable	estimate described in §5.4160(d)(5) was increased	estimate described in §5.4160(d)(5) was increased
	maximum loss model outputs or	by a factor of 15% to account for estimated loss	by a factor of 15% to account for estimated loss
	the blended or averaged output,	adjustment expenses to yield \$4,508,301,380.	adjustment expenses to yield \$4,508,301,380.
	including any adjustments to	This amount was rounded to the nearest \$1 million	This amount was rounded to the nearest \$1 million
	include loss adjustment	to derive the one-in-100-year probable maximum	to derive the one-in-100-year probable maximum
	expenses.	loss for the calendar year 2023 of	loss for the calendar year 2023 of
		\$4,508,000,000.	\$4,508,000,000.

Exhibit A

Additional information under §5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on.

RMS settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	RMS	RMS	RMS
Model	RiskLink	RiskLink	RiskLink
Version	21.0	21.0	21.0
In-Force	11/30/2022	11/30/2022	11/30/2022
Peril	Windstorm/Hurricane	Windstorm/Hurricane	Convective Storm
Primary Peril	Wind	Wind	Tornado
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Wind
Event Losses Include	NA	NA	Low Freq (OEP); Low+High Freq (AEP)
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Loss Amplification	with Loss Amplification	excludes Loss Amplification (not an option)
Vulnerability	Default	Default	Default
Frequency	RMS 2021 Stochastic Event Rates	RMS 2021 Historical Event Rates	RMS 2013 Stochastic Event Rates

Verisk settings Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Verisk	Verisk	Verisk
Model	Touchstone	Touchstone	Touchstone
Version	9.0	9.0	9.0
In-Force	11/30/2022	11/30/2022	11/30/2022
Peril	Tropical Cyclone - Wind	Tropical Cyclone - Wind	Severe Thunderstorm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Straight-Line Winds + Tornado
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	10K US AP (2020) - Warm SST	10K US AP (2020) - Standard	10K US AP (2021) - Standard
Financial Settings	Disaggregation: ON; Average Propertie	es: Automatic; For Invalid Con/Occ Pairs: Use S	System Default;
All Perils	Apply location terms for residential con	tracts: Deductibles before limits	

IF settings
Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Impact Forecasting	Impact Forecasting	Impact Forecasting
Model	ELEMENTS	ELEMENTS	ELEMENTS
Version	15.0	15.0	15.0
In-Force	11/30/2022	11/30/2022	11/30/2022
Peril	Atlantic Tropical Cyclone v2.0 - Wind	Atlantic Tropical Cyclone v2.0 - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Vulnerability	Default	Default	Default
Frequency	Near-Term	Long-Term	48-State Severe Convective Storm v1.0

CL settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	CoreLogic	CoreLogic	CoreLogic
Model	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)
Version	21.0	21.0	21.0
In-Force	11/30/2022	11/30/2022	11/30/2022
Peril	North Atlantic Hurricane - Wind	North Atlantic Hurricane - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	Hurricane, North Atlantic - U.S. Mainland	Hurricane, North Atlantic - U.S. Mainland	Severe Convective Storm, U.S Optimized
	Landfalling/Bypassing - Near Term	Landfalling/Bypassing	

General Information about exposure data for model inputs

- Data is current as of November 30, 2022.
- Each record in the data set represents one risk, defined as a single building and/or location.
- The data included 222,045 policies and 231,121 locations.
- The following process is taken for geocoding:
 - 1. Import/geocode in AIR.
 - 2. Convert to RMS and preserve user supplied lat/long include in the AIR import files.
 - 3. Geocode in RMS using the user supplied lat/long.
 - 4. Utilize geocoded county detail for reporting purposes.
- The perils of hurricane and tornado/hail will be modeled in RMS RiskLink v21.0,
 Verisk Touchstone v9.0, IF ELEMENTS v15.0, and CL RQE v21.0.
- The data was reported with a "Wind Excluded" flag of N for all policies.
 Therefore, all policies will be assumed to be covered for hurricane.
- All data assumptions to follow will be based on 222,045 policies and 213,121 locations.

Deductibles

 Building and Contents deductibles were reported as coverage level for Commercial, Residential, and Mobile Home and will be modeled as reported.

Limits and Values

- Limits and values were provided for Building, Contents and Time Element. There
 were no limits or values provided for Appurtenant Structures. It is included in the
 Building coverage. Per TWIA's instruction, only the value field should be used as
 model input. The reported coverage limit is to be used where the reported value is
 zero (the only cases were 5,727 Contents in this data set).
- Site blanket limits were provided for all records as the sum of the site coverage limit fields subject to the statutory limits. These will be used to cap losses at the site level.

Risk Characteristics

• Construction was reported and will be modeled as follows:

TWIA Code	Site Limit	Risk Count	RMS Code	AIR Code	IF Code	CL Code
Asbestos/Stucco/Ceme	4,295,400	63	1	101	WD	TIM
Brick	2,442,678,370	6,523	2	111	MAS	MAS
Brick Veneer	20,238,160,528	55,525	1	103	WD	TIM
Brick/Stone/Veneer	23,875,650,280	57,646	2	111	MAS	MAS
Fire Resistive	4,445,000	2	3	131	RC	RC
Frame	29,834,444,469	95,847	1	101	WD	TIM
Frame (ISO 1)	1,803,431,500	3,352	1	101	WD	TIM
Frame or Brick Veneer	201,020,320	2,259	1	103	WD	TIM
Masonry	717,668,220	1,720	2	111	MAS	MAS
Masonry (ISO 2)	894,428,240	1,647	2	111	MAS	MAS
Metal	8,070,260	114	4	151	ST	STL
Not Applicable*	54,426,602	812	5B	194	MHT	MOB
Other	720,000	24	0	100	UNK	UNK
Pre-Engineered Metal (I	425,818,190	606	4B	152	LMB	LS
Protected Steel Frame (39,420,605	22	4A4	153	ST	STL
Reinforced Concrete Fr	99,895,120	62	4A1	155	ST	STL
Semi Wind Resistant	633,654,946	604	3C	182	RC	RC
Semi-Fire Resistive	1,800,000	2	4	151	ST	STL
Semi-Wind Resistive	17,215,440	144	3C	182	RC	RC
Solid Brick or Masonry	36,330,440	447	2	111	MAS	MAS
Solid Masonry	17,459,560	83	2	111	MAS	MAS
Steel Frame (ISO 4)	370,471,980	295	4B	152	LMB	TIM
Steel w/steel posts set	582,000	23	4	151	ST	STL
Unknown	26,120,000	306	0	100	UNK	UNK
Unknown Construction `	34,046,900	548	0	100	UNK	UNK
Wind Resistant	1,009,915,159	1,677	ЗА	183	RC	RC
Wind Resistive	73,320,100	768	3A	183	RC	RC
Total	82,865,489,629	231,121				

• Occupancy was reported and will be modeled as follows:

Occupancy Type		Risk Count	RMS ATC Code	AIR Code	IF Code	CL Code
(Unknown)	55,281,640	667	0	300	U	RES
1 Family Residence	37,945,199,080	99,055	1	302	R	RES
2 Family Residence Antenna / Satellite Dish	194,534,860 29,000	729 1	2 37	303 311	R Com	RESAPT COM
Apartment Building - 8+ Units on Premises and/or Business Personal Property	419,593,930	433	2	306	R	RESAPT
Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	130,867,275	394	2	306	R	RESAPT
Apartment Outbuildings and/or Business Personal Property	23,394,060	57	2	306	R	RESAPT
Apartment/Condo	7,655,560	208	2	306	R	RESAPT
Boathouse (Over Water)	1,157,500	48	37	311	Com	COM
Boathouse (Over Water) and/or Business Personal Property	121,000	4	37	311	Com	COM
Canopy and/or Business Personal Property	10,667,780	100	37	311	Com	COM
Carport (Stand Alone)	1,879,000	71	37	311	Com	COM
Church (Structure and its Business Personal Property)	86,134,345	92	22	341	EdGovOrg	COMEDU
Cloth Awning	24,000	1	37	311	Com	COM
Commercial	353,805,821	642	2	303	R -	RESAPT
Commercial	44,000	1	1	302	R -	RES
Commercial	1,511,721,187	1,291	2	306	R	RESAPT
Commercial	2,435,375,082	5,030	37 22	311 341	Com	COM
Commercial	64,271,552	76 2	25	341	EdGovOrg	COMEDU
Commercial Commercial and F&R Non-Dwelling - New Construction	4,621,255 24,271,000	26	25 37	346	EdGovOrg Com	MUNEDU
Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions	23,763,000	30	37	311	Com	COM
Commercial Building	726,400	14	37	311	Com	COM
Commercial Building and/or Business Personal Property	1,909,295,840	3,708	37	311	Com	COM
Commercial Farm	5,735,136	30	20	373	Agri	AGR
Commercially Rated Dwelling and/or Business Personal Property	43,933,665	126	37	311	Com	COM
Condominium	319,504,340	3,396	2	306	R	RESAPT
Condominium Association - Commercial and/or Business Personal Property	3,000,000	7	2	306	R	RESAPT
Condominium Association - Habitational and/or Business Personal Property	759,222,710	707	2	306	R	RESAPT
Condominium Association - Outbuildings and/or Business Personal Property	18,048,360	107	2	306	R	RESAPT
Deck Dock Pier or Wharf (Over Water)	4,281,300	56	37	311	Com	COM
Dwelling and F&R Dwelling - Additions (> 10% grade floor area)	4,014,000	13	1	302	R	RES
Dwelling and F&R Dwelling - New Construction	403,257,300	785	1	302	R	RES
Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions	36,429,800	139	1	302	R	RES
Dwelling Outbuilding Farm & Ranch Barn or Outbuilding and/or Business Personal Property	87,271,500 3,442,000	1,054 21	1 20	302 373	R	RES AGR
Farm & Ranch Grain Tank and/or Business Personal Property	2,345,000	32	20	373	Agri Agri	AGR
Fence	2,922,000	76	37	311	Com	COM
Flood Lights/Light Pole	170,000	33	37	311	Com	COM
Gazebo	204,000	11	37	311	Com	COM
Governmental	217,530,020	89	25	346	EdGovOrg	MUNEDU
Individually Owned Townhomes	161,833,780	502	2	306	R	RESAPT
Manufactured Home	32,619,838	519	1	302	R	RES
Manufactured Home Personal Property Only	16,800,800	276	1	302	R	RES
Manufactured Home with the Option to Add Personal Property	14,607,800	202	1	302	R	RES
Miscellaneous Farm & Ranch Structure and/or Business Personal Property	20,000	3	20	373	Agri	AGR
Miscellaneous Items and/or Business Personal Property	4,999,000	87	37	311	Com	COM
Miscellaneous Structure Item	410,200	13	37	311	Com	COM
Public Housing 1 to 2 Units	22,536,800	90	2	303	R -	RESAPT
Public Housing Authority Project and/or Business Personal Property	51,143,450	81	2	303	R	RESAPT
Public Housing Authority Project Outbuildings and/or Business Personal Property Residential	5,888,000 338,147,990	2.712	2	303 306	R R	RESAPT
Residential	438,197,379	3,712 2,177	2	303	R	RESAPT RESAPT
Residential	34,453,649,477	103,634	1	302	R	RES
Residential	734,000	12	37	311	Com	COM
Residential Farm	33,578,816	77	1	302	R	RES
Rooming & Boarding House and/or Business Personal Property	883,000	6	2	303	R	RESAPT
School/Public (Structure and its Business Personal Property)	21,808,000	8	25	346	EdGovOrg	MUNEDU
Score Board	73,000	6	37	311	Com	COM
Sign	653,000	32	37	311	Com	COM
Swimming Pool (In Ground)	426,000	8	37	311	Com	COM
Swimming Pool (In-ground)	3,284,000	48	37	311	Com	COM
Tank and/or Business Personal Property	14,261,000	56	37	311	Com	COM
Tennis Court Surface	141,000	3	37	311	Com	COM
Townhome Association and/or Business Personal Property	131,536,000	189	37	311	Com	COM
Townhome Outbuildings and/or Business Personal Property	1,512,000	12	37	311	Com	СОМ
Total	82,865,489,629	231,121				

- The number of stories was reported and will be modeled if valid. There are 4,840 locations with no number of stories that will be modeled as unknown.
- Year built was reported and will be modeled if valid. There are 1,806 locations with
 no year built that will be modeled as unknown. Also, 1 location with a year built
 greater than the inception date year will be reset to the inception date year. Total
 limits, by year of construction band, to be modeled will be as follows:

Year Built	Site Limit	Risk Count
Unknown	453,110,538	1,806
<= 1994	42,389,433,611	137,957
1995 - 2001	9,353,969,900	22,070
2002 - 2008	14,823,201,487	34,078
>= 2009	15,845,774,093	35,210
Total	82,865,489,629	231,121

- Square footage was reported and will be modeled if valid. 5,778 locations with no square footage or square footage greater than 2M will be modeled as unknown.
 Currently, RMS only uses square footage for residential and low- rise commercial structures. For AIR, this field is only used for larger high value homes for the hurricane peril.
- The following pages includes details regarding occupancy and secondary modifier updates.

Texas Windstorm Insurance Association Data as of 11/30/2022 Occupancy

Use the field "CLASS_CD" in PC data for occupancy if provides better detail and significant TIV contribution. Otherwise use the "Occupancy_Type" reported in Location data.

Occupancy_Type	CLASS_CODE	Site Limit	Risk Count	% of Limit	RMS Code	AIR Code	IF Code	CL Code
(Unknown)	N/A	55,281,640	667	0.1%	0	300	UNK	RES
1 Family Residence	N/A	37,945,199,080	99,055	45.8%	1	302	R	RES
2 Family Residence	N/A	194,534,860	729	0.2%	2	303	R	RESAPT
Antenna / Satellite Dish	N/A	29,000	1	0.0%	37	311	Com	COM
Apartment Building - 8+ Units on Premises and/or Business Personal Property	N/A	419,593,930	433	0.5%	2	306	R	RESAPT
Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	N/A	130,867,275	394	0.2%	2	306	R	RESAPT
Apartment Outbuildings and/or Business Personal Property	N/A	23.394.060	57	0.0%	2	306	R	RESAPT
Apartment/Condo	N/A	7,655,560	208	0.0%	2	306	R	RESAPT
Boathouse (Over Water)	N/A	1,157,500	48	0.0%	37	311	Com	COM
Boathouse (Over Water) and/or Business Personal Property	N/A	121.000	4	0.0%	37	311	Com	COM
Canopy and/or Business Personal Property	N/A	10,667,780	100	0.0%	37	311	Com	COM
Carport (Stand Alone)	N/A	1.879.000	71	0.0%	37	311	Com	COM
Church (Structure and its Business Personal Property)	N/A		92	0.0%	22	341	EdGovOrg	
		86,134,345						
Cloth Awning	N/A	24,000	1	0.0%	37	311	Com	COM
Commercial	A03	3,153,604	5	0.0%	2	303		RESAPT
Commercial	A04	55,221,109	187	0.1%	2	303		RESAPT
Commercial	A05	6,424,000	2	0.0%	2	303	R	
Commercial	A06	197,188,532	227	0.2%	2	303	R	
Commercial	A10	500,000	1	0.0%	2	303	R	
Commercial	A12	4,230,232	52	0.0%	2	303	R	RESAPT
Commercial	B01	9,939,771	20	0.0%	37	311	Com	COM
Commercial	B02	215,000	1	0.0%	37	311	Com	COM
Commercial	B03A	1,218,500	4	0.0%	37	311	Com	COM
Commercial	B03B	9,927,181	41	0.0%	37	311	Com	COM
Commercial	B05	250,000	1	0.0%	37	311	Com	COM
Commercial	B06D	9,726,500	9	0.0%	37	311	Com	COM
Commercial	B07	166,550,647	302	0.2%	37	311	Com	COM
Commercial	B09B	44,000	1	0.0%	1	302	R	RES
Commercial	B10	4.598.602	6	0.0%	37	311	Com	COM
Commercial	CML01	1,374,621,104	2,784	1.7%	37	311	Com	COM
Commercial	CML01	619.357.765	343	0.7%	37	311	Com	COM
Commercial	CML02	149,838,436	799	0.7 %	37	311	Com	COM
Commercial	CML05	64.271.552	799	0.2%	22	341		
		. , ,					EdGovOrg	
Commercial	CML09	4,621,255	2	0.0%	25	346		
Commercial	CML11	21,716,651	30	0.0%	37	311	Com	COM
Commercial	CON01	569,309,240	188	0.7%	2	306		RESAPT
Commercial	CON02	680,982,129	658	0.8%	2	306	R	
Commercial	CON03	15,898,665	25	0.0%	2	306	R	
Commercial	CON04	25,285,426	154	0.0%	2	306	R	RESAPT
Commercial	CON06	140,000	3	0.0%	2	306	R	RESAPT
Commercial	CON08	5,137,612	5	0.0%	2	306	R	RESAPT
Commercial	F07	4,424,000	1	0.0%	37	311	Com	COM
Commercial	M1	32,130,345	211	0.0%	37	311	Com	COM
Commercial	M1a	154,288	5	0.0%	37	311	Com	COM
Commercial	M5a	30,000	3	0.0%	37	311	Com	COM
Commercial	M5b	497,900	12	0.0%	37	311	Com	COM
Commercial	M5d	1,840,500	6	0.0%	37	311	Com	COM
Commercial	M5f	1,076,000	10	0.0%	37	311	Com	COM
Commercial	M5h	4,159,278	70	0.0%	37	311	Com	COM
Commercial	M5i	2,169,791	56	0.0%	37	311	Com	COM
Commercial	M5j M5k	382,407	16	0.0%	37	311	Com	COM
				0.0%				COM
Commercial	M5I	300,749	20		37	311	Com	
Commercial	M5m	12,543,407	60	0.0%	37	311	Com	COM
Commercial	M5o	4,571,994	87	0.0%	37	311	Com	COM
Commercial	M5p	22,500	1	0.0%	37	311	Com	COM
Commercial	M5q	2,308,285	83	0.0%	37	311	Com	COM
Commercial	M5r	204,282	42	0.0%	37	311	Com	COM
Commercial	M5t	100,000	2	0.0%	37	311	Com	COM
Commercial	M5u	115,000	3	0.0%	37	311	Com	COM
Commercial	M5v	319,200	1	0.0%	37	311	Com	COM
Commercial	P06	87,088,344	168	0.1%	2	303	R	RESAPT
Commercial	P10	669,683	2	0.0%	2	306	R	RESAPT
Commercial	T01	14,225,000	8	0.0%	2	306	R	RESAPT
Commercial	T02	197,060,174	236	0.2%	2	306	R	RESAPT
Commercial	T16	3.013.258	12	0.0%	2	306	 R	RESAPT
Commercial	T18	65,000	1	0.0%	37	311	Com	COM
Commercial and F&R Non-Dwelling - New Construction		24,271,000	26	0.0%	37	311	Com	COM
	N/A							
Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions	N/A	23,763,000	30	0.0%	37	311	Com	COM
Commercial Building	N/A	726,400	14	0.0%	37	311	Com	COM
Commercial Building and/or Business Personal Property	N/A	1,909,295,840	3,708	2.3%	37	311	Com	COM
Commercial Farm	F03	1,225,136	24	0.0%	20	373	Agri	AGR
Commercial Farm	F04	25,000	2	0.0%	20	373	Agri	AGR
Commercial Farm	F05	4,485,000	4	0.0%	20	373	Agri	AGR

Communically Hander Design and/or Ensires Personal Property NA 3,333.65 1.0									
Condemination NA 3,96,4,20 3,96 0,4% 2 306 β RESAMT ELEMANT CONSIDERING PROPERS PROPER	Occupancy_Type	CLASS_CODE	Site Limit	Risk Count	% of Limit	RMS Code	AIR Code	IF Code	CL Code
Contemps									
Condeminum Association - Insighibational and/or Equiness Personal Property NA 8,98,922,7 (m) 0 0 2 30 RE-EAPT Land Control Con			, ,						
Content Properties Proper									
Des Des Des Per Vibert (Poer Wister) NA 4,283,30 50 0,00 7 10 Des Des Des Des Injune floor Contraction NA 4,344,267,30 63 0,00 11 20 R R R Des Des Injune floor Processing of Flat Poesling - Pagers and color processers with No Addisons NA 8,442,273,30 10 0 0 10 0 0 10 0 0 10 0 0 10 0 0 10 0 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>									
Desiling and FIAR Desiling-heapers and contentwents with No Addition		N/A		56	0.0%	37	311	Com	сом
Desiming out Plan Demiling - Ingeniar and/or Improvements with No Additions NA 8,24,250 139 0,101						1			
Pealing Outbuilding American America									
Fam R Banch Sam or Cubusines Personal Property M. 3,44,000 32 0,000 20 37 Mg Mg Mg Pace Mg Mg Mg Mg Mg Mg Mg M									
Fame Ranch Grain Tanks and/or Business Personal Property NA 2,345,000 32 0,004 37 0,007 0.007									
Final Decol Light Prize Pr									
Care-Primental Care		N/A	2,922,000	76	0.0%	37	311	Com	сом
Concernmental CML.01s	Flood Lights/Light Pole	N/A	170,000	33	0.0%	37	311	Com	COM
Control			,						
Manufactured Home			, ,						
Manufactured Home			, . ,						
Manufactured Home			. , ,						
Manufactured Home Personal Property Only		MH2			0.0%	1	302		RES
Manufactured Home with the Option to Add Personal Property	Manufactured Home	MH3		4	0.0%	1	302	R	RES
Miscollaneous Farms Ranch Structure and/or Business Personal Property	Manufactured Home Personal Property Only	N/A			0.0%	1		R	
Macolaneous Items and/or Business Personal Property									
MacDelineanus Bruchure Imm MA									
Public Housing 1 to 2 Units Public Housing Authority Project addrof Business Personal Property NA \$1,434,54 \$61 \$1,015 \$2 \$33 \$8, RESAPT Public Housing Authority Project Outbuildings and/or Business Personal Property NA \$1,838,00 \$6 \$0,05 \$2 \$33 \$8, RESAPT Public Housing Authority Project Outbuildings and/or Business Personal Property NA \$1,888,000 \$6 \$0,05 \$2 \$33 \$8, RESAPT Residential A15 \$1,846,800 \$42 \$0,05 \$2 \$33 \$8, RESAPT Residential A15 \$1,846,800 \$42 \$0,05 \$2 \$33 \$8, RESAPT Residential A16 \$1,746,800 \$42 \$0,05 \$2 \$33 \$8, RESAPT Residential A18 \$1,744,800 \$40 \$0,05 \$2 \$33 \$8, RESAPT Residential A18 \$1,744,800 \$40 \$0,05 \$2 \$30 \$8, RESAPT Residential A18 \$1,744,800 \$40 \$2,005 \$6 \$8, RESAPT Residential Control \$12,4144,554 \$1,222 \$0,05 \$7 \$11 \$0,000 \$18, RESAPT Residential Control \$13,135,000 \$6 \$0,05 \$1 \$2 \$36 \$8, RESAPT Residential Control \$1,315,000 \$6 \$0,05 \$1 \$30 \$1,855,000 \$1 \$30 \$1,8									
Public Housing Authority Project and/or Business Personal Property NA			.,						
Residential									
Residential	Public Housing Authority Project Outbuildings and/or Business Personal Property	N/A	5,888,000	6	0.0%	2	303	R	RESAPT
Residential									
Residential			, ,						
Residential									
Residential									
Residential									
Residential	Residential	CON14	, , ,	2,376	0.2%	2	306	R	RESAPT
Residential	Residential	D01	5,131,000	6	0.0%	1	302	R	RES
Residential			. , , . ,	101,304		1			
Residential Dio S. S. S. S. D. S. D. S. S									
Residential									
Residential			. , ,	,					
Residential			, ,						
Residential	Residential	D16		34	0.0%	2	303	R	RESAPT
Residential	Residential	D17	1,135,382	59	0.0%	1	302	R	RES
Residential				0.					HEO
Residential									
Residential									
Residential									
Residential									
Residential	Residential	M4j	44,000	5	0.0%	1	302	R	RES
Residential									
Residential T10 42,360,731 416 0.1% 2 303 R RESAPT Residential Residential T12 20,387,311 3 0.0% 2 303 R RESAPT Residential Farm Residential Farm F01 33,398,816 76 0.0% 2 303 R RESAPT RESIDENTIAL RESID									
Residential									
Residential									
Residential Farm						_			
Recenting A Boarding House and/or Business Personal Property N/A 883,000 6 0.0% 2 3.03 R RESAPT SCHO-L/Public (Structure and Its Business Personal Property) N/A 1,808,000 6 0.0% 2 3.03 I RESAPT SCHO-L/PUBLIC SCHOOL III Com COM MINA 1,808,000 6 0.0% 37 31 Com COM COM SGN SGN 1,900 COM AV 32 0.0% 37 311 Com COM SGN SGN SGN 37 311 Com COM SGN SGN<	Residential Farm	F01		76	0.0%	1	302	R	RES
School/Public (Structure and its Business Personal Property)	Residential Farm	F02			0.0%		302		RES
Score Board N/A 73,000 6 0.9% 37 311 Com COM Sign N/A 653,000 32 0.9% 37 311 Com COM Swimming Pod (In-Ground) N/A 426,000 8 0.9% 37 311 Com COM Swimming Pod (In-ground) N/A 3,284,000 48 0.9% 37 311 Com COM Take And / Or Business Personal Property N/A 14,281,000 56 0.9% 37 311 Com COM Tominome Association and/or Business Personal Property N/A 131,538,000 18 0.9% 37 311 Com COM Townshome Outbuildings and/or Business Personal Property N/A 131,538,000 12 0.9% 37 311 Com COM									
Sign NA 653,000 32 0.0% 37 311 Com COM Swimming Pod (in Ground) NA 426,000 8 0.0% 37 311 Com COM Swimming Pod (in-ground) NA 3,284,000 48 0.0% 37 311 Com COM Tank and/or Business Personal Property NA 14,261,000 36 0.0% 37 311 Com COM Townhore Association and/or Business Personal Property NA 113,536,000 189 0.2% 37 31 Com COM Townhore Gubulidings and/or Business Personal Property NA 1,151,200 12 0.0% 37 31 Com COM			, ,						
Swimming Pod (In Ground) N/A 426,000 8 0.0% 37 311 Com COM Swimming Pod (In-ground) N/A 3,284,000 48 0.0% 37 311 Com COM Tank and/or Business Personal Property N/A 14,261,000 56 0.0% 37 311 Com COM Tennis Court Surface N/A 141,000 3 0.0% 37 311 Com COM Townhome Association and/or Business Personal Property N/A 131,536,000 12 0.0% 37 311 Com COM Townhome Outbuildings and/or Business Personal Property N/A 1,151,200 12 0.0% 37 311 Com COM									
Swimming Pod (In-ground) N/A 3,284,000 48 0.9% 37 311 Com COM Tank and /or Business Personal Property N/A 14,261,000 3 0.0% 37 311 Com COM Ternisc Court Sufface N/A 141,000 3 0.0% 37 311 Com COM Townhore Association and/or Business Personal Property N/A 1,151,200 12 0.0% 37 311 Com COM Townhore Cubuldings and/or Business Personal Property N/A 1,151,200 12 0.0% 37 311 Com COM									
Tennis Gourf Surface N/A 141,000 3 0.0% 37 311 Com COM Townhome Association and/or Business Personal Property N/A 131,538,000 189 0.2% 37 311 Com COM Townhome Outbuildings and/or Business Personal Property N/A 1,151,200 12 0.0% 37 311 Com COM Townhome Outbuildings and/or Business Personal Property N/A 1,151,200 12 0.0% 37 311 Com COM									
Townhome Association and/or Business Personal Property N/A 131,536,000 189 0.2% 37 311 Com COM Townhome Outbuildings and/or Business Personal Property N/A 1,512,000 12 0.0% 37 311 Com COM	Tank and/or Business Personal Property	N/A	14,261,000	56			311	Com	
Townhome Outbuildings and/or Business Personal Property N/A 1,512,000 12 0.0% 37 311 Com COM			,	-					
		N/A	7- 7			37	311	Com	сом

Texas Windstorm Insurance Association Data as of 11/30/2022

Roof Cover by Model and Peril and AIR Roof Hail Impact Resistance (SCS only)

Hurricane								
AIR Roof Cover Description	AIR Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit	
Unknown/default	0	0	0	0	1,138,252,106	5,964	1.4%	
Asphalt shingles	1	7	1	1	70,904,443,082	202,074	85.6%	
Wooden shingles	2	6	0	9	112,633,623	332	0.1%	
Clay/concrete tiles	3	5	2	10	2,240,686,770	3,910	2.7%	
Light metal panels	4	2	3	8	4,676,444,363	10,581	5.6%	
Slate	5	5	2	10	307,460,433	996	0.4%	
Built-up roof with gravel	6	0	0	0	1,638,939,256	3,602	2.0%	
ingle ply membrane	7	0	0	0	429,818,834	624	0.5%	
Standing seam metal roofs	8	2	3	8	288,504,534	634	0.3%	
Built-up roof without gravel	9	0	0	0	1,035,813,516	1,238	1.2%	
Hurricane Wind-Rated Roof Coverings	11	9	3	2	92,493,110	1,166	0.1%	
Total					82,865,489,629	231,121	100.0%	

	Severe Convective Storm								
AIR Roof Cover Description	AIR Code	RMS Code	IF Code	RQE Code	Site Limit	Risk Count	% of Limit		
Unknown/default	0	0	0	0	1,138,252,106	5,964	1.4%		
Asphalt shingles	1	7	1	1	70,996,936,193	203,240	85.7%		
Wooden shingles	2	6	0	9	112,633,623	332	0.1%		
Clay/concrete tiles	3	5	2	10	2,240,686,770	3,910	2.7%		
Light metal panels	4	2	3	8	4,676,444,363	10,581	5.6%		
Slate	5	5	2	10	307,460,433	996	0.4%		
Built-up roof with gravel	6	0	0	0	1,638,939,256	3,602	2.0%		
ingle ply membrane	7	0	0	0	429,818,834	624	0.5%		
Standing seam metal roofs	8	2	3	8	288,504,534	634	0.3%		
Built-up roof without gravel	9	0	0	0	1,035,813,516	1,238	1.2%		
Total					82,865,489,629	231,121	100.0%		

AIR Roof Hail Impact Desc	AIR Code	Site Limit	Risk Count	% of Limit
Unknown	0	82,579,247,098	230,489	99.7%
Impact-resistant A	1	130,126,813	326	0.2%
Impact-resistant B	2	20,606,760	43	0.0%
Impact-resistant C	3	7,513,720	8	0.0%
Impact-resistant D	4	127,995,238	255	0.2%
Total		82,865,489,629	231,121	100.0%

Texas Windstorm Insurance Association

Data as of 11/30/2022

RMS Opening Protection, AIR Window Protection, AIR Exterior Doors, AIR Wall Attached Structures

MOD BLDG CREDIT	TERRITORY	AIR Window Protection Description AIR Open Protection C	Code AIR Exterior Doors Description AIR Exterior D	pors Code AIR Wall Attached Structure Description AIR WallAttached Structure C	'orde RMS Opening	Code IF Window Cod	le CI Window Code	Site Limit	Risk Count	% of Limit
2018 IRC	Risk Category I	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	254,038,760	532	0.3%
2018 IRC	Risk Category II	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	776,264,660	1,684	0.9%
2018 IRC	Risk Category IV	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	12,504,440	18	0.0%
IBC	Inland1/Inland1	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	141,847,666	447	0.0%
IBC	Inland1/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	2,209,000	447	0.0%
IBC	Inland2/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,560,265		0.0%
IBC	Inland2/Inland2	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	50.432.766	130	0.0%
IBC					0	0	0 0	, . ,	130	
	Inland2/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default		•		432,000	1	0.0%
IBC	Retrofit/Null	Unknown/default	0 Unknown/default	0 Unknown/default	-	0	0 0	537,200	2	0.0%
IBC	Seaward/Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	30,862,339	85	0.0%
IRC	Inland1/Inland1	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	5,974,781,050	14,684	7.2%
IRC	Inland1/Inland1	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	249,000	1	0.0%
IRC	Inland1/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,308,600	3	0.0%
IRC	Inland1/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	73,256,069	174	0.1%
IRC	Inland2/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	59,805,128	146	0.1%
IRC	Inland2/Inland2	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,958,135,777	4,239	2.4%
IRC	Inland2/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	10,993,846	31	0.0%
IRC	Retrofit/Null	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	8,819,299	20	0.0%
IRC	Retrofit/Null	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	318,000	1	0.0%
IRC	Seaward/Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	2,187,587,705	4,525	2.6%
IRC	Seaward/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,106,000	3	0.0%
IRC	Seaward/Seaward	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	4,251,000	9	0.0%
IRC/IBC	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	591,200	1	0.0%
IRC/IBC	Inland I	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	7,410,563,660	16,256	8.9%
IRC/IBC	Inland II	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	2,646,357,100	5,247	3.2%
IRC/IBC	Retrofit	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	3,715,700	. 7	0.0%
IRC/IBC	Retrofit	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	24.185.080	53	0.0%
IRC/IRC	Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	1,940,730,020	3,792	2.3%
IRC/IBC	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,025,800	2,	0.0%
IRC2018	Missing short text: Inlandl.RiskCategoryl	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	850.400	-	0.0%
IRC2018	Missing short text: Inlandl.RiskCategoryll	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	119,854,732	390	0.1%
IRC2018	Missing short text: Inlandil.RiskCategoryl	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	363.000	390	0.0%
IRC2018	Missing short text: Inlandil.RiskCategoryl	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	44,490,037	125	0.0%
IRC2018	Missing short text: Inlandii.NiskCategoryli Missing short text: Seaward.RiskCategoryl	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,367,295	125	0.1%
						-	-		3	
IRC2018	Missing short text: Seaward.RiskCategoryll	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	51,781,596	95	0.1%
IRC2018	Missing short text: Seaward.RiskCategoryIV	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	841,215	2	0.0%
N/A	N/A	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	34,583,757	87	0.0%
N/A	N/A	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	61,070,267	124	0.1%
N/A	N/A	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	, , ,	92,942	36.8%
Unknown	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	177,534,440	392	0.2%
Unknown	Inland II	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	18,661,520	40	0.0%
Unknown	Retrofit	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	76,056,380	195	0.1%
Unknown	Risk Category I	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,137,000	3	0.0%
Unknown	Risk Category II	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	2,767,580	9	0.0%
Unknown	Risk Category IV	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	403,000	1	0.0%
Unknown	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	22,907,400	49	0.0%
Unknown	Unknown	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	26,039,120	74	0.0%
Unknown	Unknown	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	21,213,726,200	68,126	25.6%
Unknown	Unknown	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	18,758,940	69	0.0%
WRC	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	2,275,620,860	4,931	2.7%
WRC	Inland1/Inland1	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	564,800	2	0.0%
WRC	Inland1/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0		4.012	2.0%
WRC	Inland1/Inland1	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	4.797.400	.,	0.0%
WRC	Inland1/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	9,433,364	18	0.0%
WRC	Inland2/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	321,712,557	684	0.4%
WRC	Inland2/Inland2	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	603.123	2	0.4%
WRC	Inland2/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	2.871.500	2	0.0%
WRC	Retrofit	Unknown/default Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	1,477,214,160	3,951	1.8%
WRC WRC					0	4			3,951	
	Retrofit	Engineered shutters	3 Unknown/default	0 Unknown/default	U	4	3 3	1,007,400	3	0.0%
WRC	Retrofit	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	1,498,100	4	0.0%
WRC	Retrofit/Null	Engineered shutters	3 Unknown/default	0 Unknown/default	0	4	3 3	1,123,200	3	0.0%
WRC	Retrofit/Null	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	1,174,000	3	0.0%
WRC	Retrofit/Null	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	264,331,558	701	0.3%
WRC	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	445,776,040	861	0.5%
WRC	Seaward/Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0	0	0 0	499,887,649	1,066	0.6%
WRC	Seaward/Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	5	4	3 3	7,339,650	16	0.0%
	Seaward/Seaward Seaward/Seaward	Engineered shutters Engineered shutters	3 Reinforced single width doors 3 Unknown/default	3 Reinforced Double Door Garages 0 Unknown/default	5 0	4	3 3	7,339,650 2,467,080 82,865,489,629	16 7	0.0%

RMS Opening Protection (Detail)

All exterior openings (glazed and non-glazed) are fully protected at a minimum with impact resistant doors (including garage doors) and/or impact resistant window units and meet the requirements for "Cyclic Pressure and Large Missile Impact" for large missiles – 9 ib According to ASCE 7, the Florida Building Code (IBC), and the International Building Code (IBC), a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of large missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement and have doors (including garage doors) designed for large missiles.

All glazed exterior openings (windows and doors) are fully protected at a minimum with impact resistant coverings and/or impact resistant window units designed for large missiles (9 lb). Non-glazed doors (including garage doors) are not designed for pressure and impact. According to ASCE 7, the FBC, and the IBC, a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement.large missile impact tests.

Texas Windstorm Insurance Association Data as of 11/30/2022 Roof Age and Roof Year Built

Roof Year	AIR Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit
2018 - 2022	2018- 2022	1	1	1	19,121,489,805	48,705	23.1%
2013 - 2017	2014 - 2017	2	2	2	15,139,265,375	40,813	18.3%
1800 - 2012	1800 - 2013	3	3	3	48,008,142,638	139,312	57.9%
Pre-2004 and Damaged/Poor Condition	Pre-2004	4	3	1*	149,563,761	592	0.2%
Unknown	Unknown	0	0	0	447,028,050	1,699	0.5%
Total					82,865,489,629	231,121	100%

Code Descriptions							
RMS	IF	CL					
1: 0-5 yrs	1: 0-5 yrs	1: 0-5 yrs					
2: 6-10 yrs	2: 6-10 yrs	2: 6-10 yrs					
3: 11+ yrs	3:11+ yrs	3: 11-15 yrs					
4: Obvious signs of deterioration		1*: Roof condition poor					

Texas Windstorm Insurance Association Data as of 11/30/2022

RMS Construction Quality, AIR Seal of Approval, and AIR Building Condition

AIR Seal of Approval Description	AIR Code	RMS Code	Site Limit	Risk Count	% of Limit
Unknown/default	0	0	78,589,038,925	218,960	94.8%
Fully Engineered Structure	1	9	968,033,100	2,294	1.2%
Partially Engineered Structure	2	0	3,308,417,604	9,867	4.0%
Total			82,865,489,629	231,121	100.0%

RMS

Construction Quality

^{0:} Unknown

STRUCTURE_CONDITION_CD	AIR Building Condition Description	AIR Building Condition Code	Site Limit	Risk Count	% of Limit
N/A	Unknown/default	0	9,044,933,487	18,396	10.9%
Unknown	Unknown/default	0	1,534,991,014	7,496	1.9%
Excellent	Good	2	15,712,619,656	35,819	19.0%
Good	Good	2	29,383,659,863	92,305	35.5%
Very Good	Good	2	23,945,751,091	63,714	28.9%
Average	Average	1	3,093,848,386	12,546	3.7%
Fair	Average	1	145,789,770	822	0.2%
Poor	Poor	3	3,896,362	23	0.0%
Total			82,865,489,629	231,121	100.0%

^{0:} Unknown

^{9:} Certified design & construction

Texas Windstorm Insurance Association Data as of 11/30/2022 Roof Geometry

Set based on "Roof Style" in EV data.

Roof Style	AIR Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit
0	0	0	0	0	47,465,547,925	125,970	57.3%
Flat	1	2	2	1	1,205,928,898	3,271	1.5%
Gabled	2	5	3	4	11,010,584,662	38,745	13.3%
Hip	3	3	1	7	10,818,067,522	31,105	13.1%
Mixed	4	5	3	4	12,365,360,623	32,030	14.9%
Total					82,865,489,629	231,121	100.0%

Texas Windstorm Insurance Association Data as of 11/30/2022 AIR Tree Exposure

Set based on "Tree Overhang" in EV data.

Tree Overhang	AIR Tree Overhang Description	AIR Code	Site Limit	Risk Count	% of Limit
0	Unknown/default	0	47,485,888,593	126,014	57.3%
None	No	1	17,825,691,773	48,825	21.5%
High	Yes	2	20,114,049	82	0.0%
Low	Yes	2	15,290,193,475	47,983	18.5%
Medium	Yes	2	2,243,601,740	8,217	2.7%
Total			82,865,489,629	231,121	100.0%

Note: This was all done by Eagle view so looking if house obstructed by Trees not necessarily if nearby so code none as unknown.