

# **Hurricane Harvey Data Call**

**Texas Department of Insurance**

**Presentation to the Senate Business and Commerce  
Committee**

**December 10, 2018**

**Hurricane Harvey Data Call**  
Updated Data through June 30, 2018

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# Hurricane Harvey Data Call

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## Data Call Background

- On August 25, 2017, Hurricane Harvey made landfall near Rockport, Texas as a Category 4 hurricane with maximum sustained winds of 130 mph. Harvey then moved inland over Texas, stalled, headed back over the Gulf of Mexico, and made another landfall in Western Louisiana as a tropical storm on August 30, 2017. In addition to damage in the Coastal Bend region and south Central Texas caused by Hurricane Harvey's storm surge and hurricane-force winds, Harvey's rains caused extensive catastrophic flooding in south Central Texas, the greater Houston metropolitan area, and Southeast Texas.
- Immediately after landfall, the Texas Department of Insurance (TDI) hosted Texas State Disaster Coalition conference calls with the industry about Hurricane Harvey responses. On August 31, 2017, TDI notified the industry that a data call would be issued to collect data from insurers about the financial impact of Hurricane Harvey, 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, 2017. All companies, including admitted and surplus lines companies, the Texas Windstorm Insurance Association (TWIA), and the Texas Fair Access to Insurance Requirements (FAIR) Plan, 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. In early 2018, TDI changed the reporting requirement from monthly to quarterly.
- The data call required companies to report by ZIP code: the number of reported claims, the number of claims closed with payment (paid claims), the number of claims closed without payment, the number of reopened claims, the number of claims with total losses, the total amount of paid losses, and the total amount of claim reserves. The data call required that companies report this data separately for the following types of insurance: homeowners, residential dwelling, mobile homeowners, farmowners, businessowners, the business interruption portion of commercial property, all other commercial property, personal automobile, commercial automobile, federal flood – Write Your Own,<sup>1</sup> private flood, and all other lines of insurance. The data call also required insurers to provide statewide estimates of their ultimate Hurricane Harvey losses both before and after reinsurance.

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

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- This presentation includes the data for about 655 companies submitting data through June 30, 2018. About 290 additional companies responded that they have no Hurricane Harvey data to report. In total, these companies represent more than 99 percent of the property and automobile market in Texas.

### **Data Call Challenges**

- TDI has checked the data for reasonability in the aggregate at the ZIP code level, 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.
- For the first data submission, TDI had a hard time getting information from some companies on their estimated ultimate Hurricane Harvey losses both before and after reinsurance. TDI has since resolved this issue.
- When compiling TDI's Hurricane Harvey data through March 31, 2018, TDI discovered that one company erroneously reported about 4,000 claims for mobile homeowners in its previous data submissions. For this reason, the number of claims for mobile homeowners declined in this report compared to the data presented to House Insurance Committee on April 12, 2018.
- Some surplus lines companies had difficulty providing complete data for average number of days to close for homeowners, residential dwelling, and mobile homeowners. Data for these companies was excluded when calculating the average number of days to close for residential property. These companies account for less than 2 percent of all residential property closed claims.
- One insurer changed how it counted claims for its excess and surplus lines business to mirror the method the insurer used to count claims for its admitted business. This decreased overall claim counts by about 1,000 claims when compared to previous data compilations.
- A large commercial insurer appeared to overestimate its gross and net incurred losses. TDI was unable to resolve this issue with the company before finalizing our presentation. TDI's best estimate is this error overstates our gross loss estimate by about \$40 million, and our net loss estimate by about \$60 million.

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- The Federal Emergency Management Agency (FEMA), which administers the National Flood Insurance Program, has informed insurers that write federal flood insurance in Texas that they may not report data to TDI for a ZIP code if there are five or fewer claims within that ZIP code. TDI has instructed insurers to report totals for all claims in ZIP codes that have five or fewer claims in the "unknown" ZIP code category. As a result, some of the flood claims in the "unknown" ZIP code category involve claims where the ZIP code location is known but cannot be reported to TDI.

### **Data Call Reporting Date**

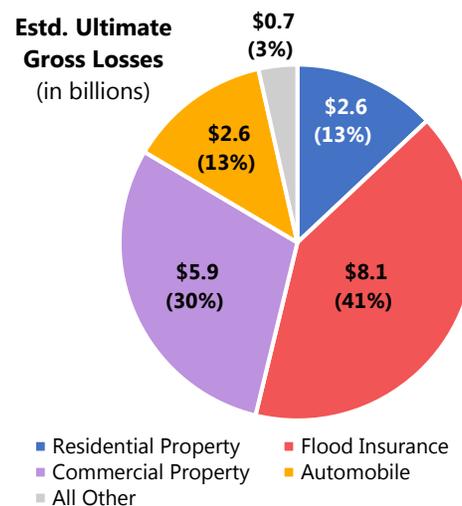
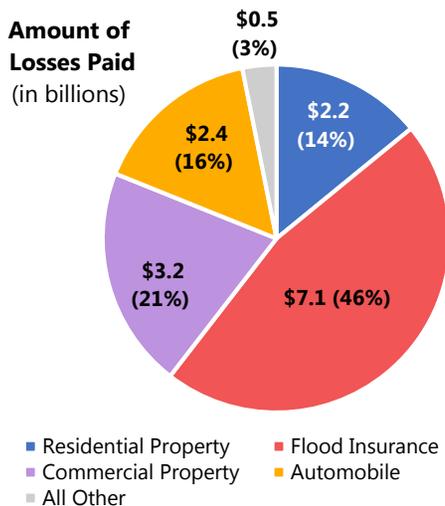
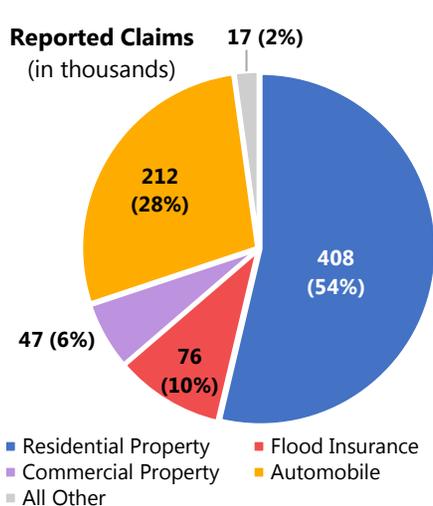
This presentation contains data through June 30, 2018, or about 10 months after Hurricane Harvey made landfall. While some companies may have provided data as of early to mid-July, TDI believes any such submissions are small.

## Hurricane Harvey Data Call

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### Executive Summary

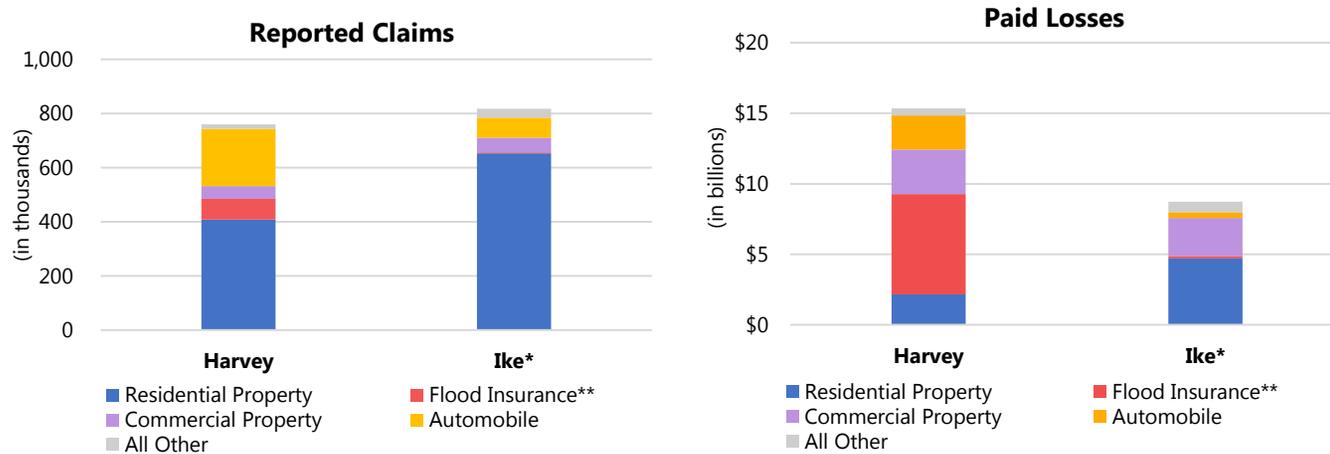
- As of the data call reporting date, Hurricane Harvey generated about **760,000 claims** to private insurers, TWIA, and the Texas FAIR Plan for all personal and commercial lines of insurance. This includes about 408,000 residential property claims and about 212,000 automobile claims. Residential property consists of homeowners (260,000 claims), residential dwelling (131,000 claims), and mobile homeowners (17,600 claims) (Page 13).
- As of the data call reporting date, insurers have made about **\$15.3 billion** in claim payments (paid losses), and insurers estimate they will ultimately pay out a total of **\$19.7 billion**. These numbers will change as more claims are reported, settled, and closed (Page 14).
- As of the data call reporting date, insurers have closed about **728,000 claims**, which is **96 percent** of all claims; about 33,000 claims remain open. The claims closed include 391,000 residential property claims (96 percent closed), 209,000 automobile claims (99 percent closed), 74,000 flood claims (97 percent closed), and 54,000 commercial property and other claims (85 percent closed).
- While most of the reported claims are for residential property insurance, most of the losses are from flood and commercial property claims. Automobile insurance commonly covers flood under "comprehensive" coverage, while residential property insurance usually does not provide coverage for flood.



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- In comparison, as of June 30, 2009, or about 9½ months after the storm, Hurricane Ike generated about **815,000 claims** with about 653,000 residential property claims and about 73,000 automobile claims. As of June 30, 2009, insurers had paid about **\$8.7 billion** in paid losses. However, these figures do **not** include claims or loss payments for federal flood insurance. Also, Hurricane Ike was mostly a wind event, whereas Hurricane Harvey was mainly a flood event.



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

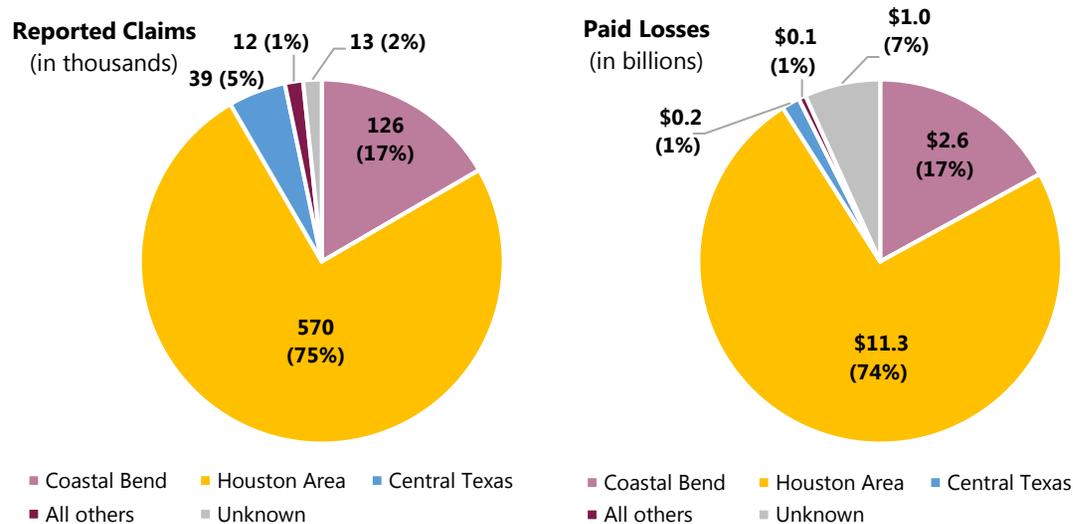
\*\*For Hurricane Ike, includes only private flood insurance. For Hurricane Harvey, includes both private flood and federal flood through the "Write Your Own" federal flood program; not claims for flood insurance policies written directly by the National Flood Insurance Program.

- In comparison to data from the first submission (data through early October) presented to Senate Business and Commerce on January 23, 2018:
  - The number of reported claims increased by 13 percent (89,000 claims).
  - The number of claims closed increased by 95 percent (354,000 claims). Claims closed with payment increased by 125 percent (240,000 claims), and claims closed without payment increased by 60 percent (114,000 claims).
  - The number of open claims decreased from 298,000 claims to about 33,000.
  - The percentage of claims closed went from 56 percent closed to 96 percent closed.

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- Insurers paid an additional \$10.8 billion in losses. Total paid losses increased from \$4.5 billion to \$15.3 billion.
- For residential property, the average time to close a claim increased from 17 days to 46 days (175 percent). For private passenger automobile, the average time to close a claim increased from 13 days to 44 days (235 percent). For Hurricane Ike, the average time to close a residential property claim as of 9½ months after the storm was 61 days. TDI did not collect information on the average time to close a private passenger auto claim for Hurricane Ike.
- About 90 percent of Hurricane Harvey claims and paid losses are in Houston and Southeast Texas (collectively Houston Area) or the Coastal Bend and Other Seacoast (collectively Coastal Bend) regions (see also map on Page 12).

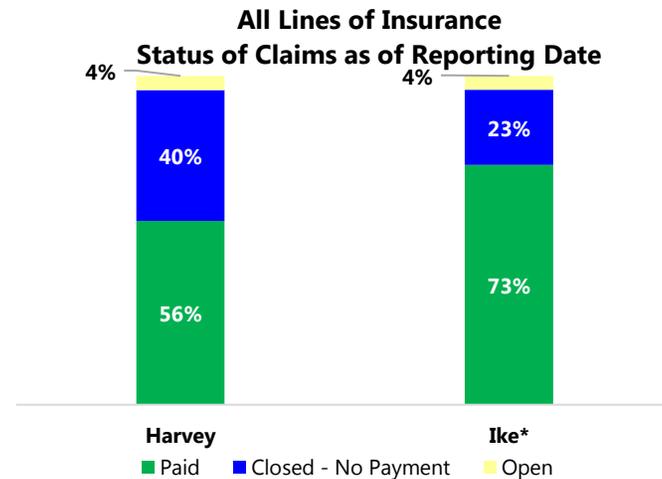
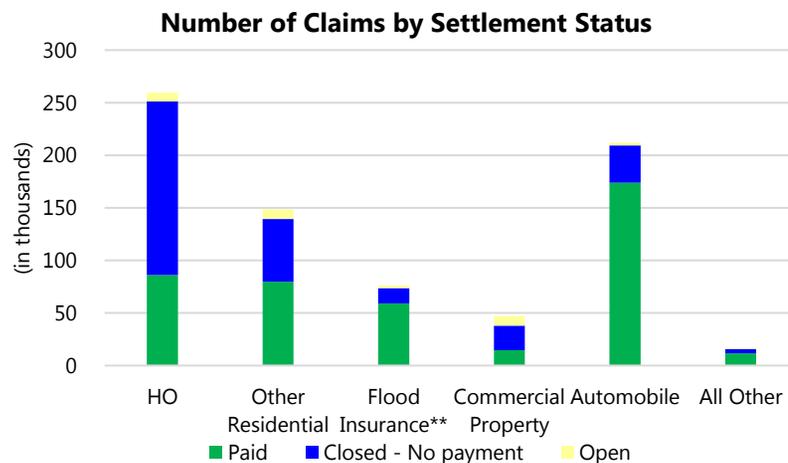


- As of the reporting date, for all types of insurance combined, about 56 percent of claims are paid (closed with a loss payment), 40 percent are closed without a loss payment, 4 percent are still open, and 19 percent have been reopened. A claim that is open may involve partial payments, such as payments for additional living expenses or business interruption, as well as payments for damage. Reasons an insurer may close a claim without payment, include:
  - The damage fell below the deductible;

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- 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.
- The percentage of claims closed without payment differ by type of insurance. This is particularly true in the case of homeowners. The highest percentage of homeowners' claims closed without payment are from the Houston and Southeast Texas region that experienced significant flooding, which typically is not covered by homeowners insurance. Some homeowners may have filed a claim under their homeowners' insurance policy to get a denial to apply for FEMA assistance. Details on the number of claims by settlement status by type of insurance are on pages 21, 27, 32, 37, 41, and 45.
  - In comparison to Hurricane Ike, as of June 30, 2009, companies reported that 73 percent of all Ike claims were closed with payment, 23 percent were closed without payment, and 4 percent were still open.



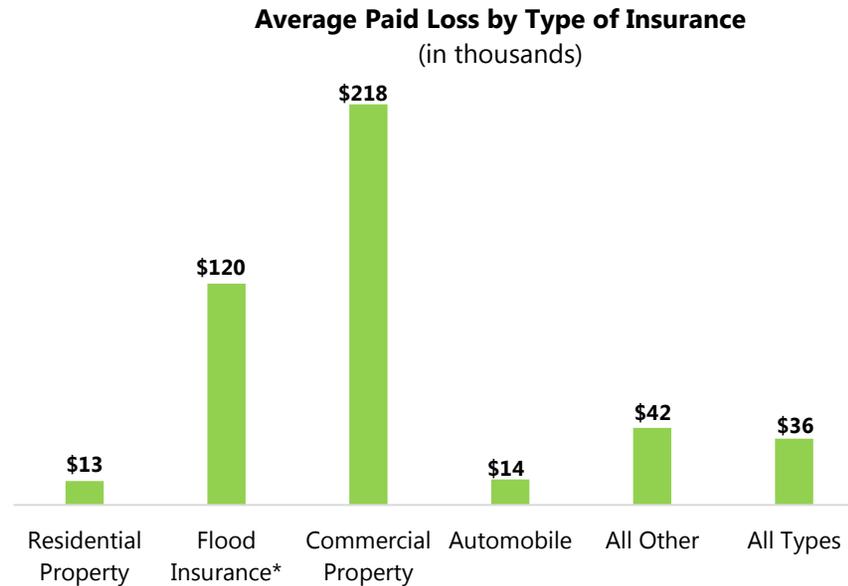
\*Hurricane Ike data as of June 30, 2009, or 9½ months after landfall.

\*\*Data for federal flood insurance only includes data reported by private insurers selling federal flood 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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- The average claim size varies significantly depending on the type of insurance involved. For residential property insurance (which usually does not cover flood damage), the average claim is \$13,000; for flood insurance, it is \$120,000; for commercial property insurance, it is \$218,000; and for automobile insurance, it is \$14,000.



\*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.

- Details of the average losses by type of insurance and region are on pages 22, 29, 33, 38, 42, and 46.
- For residential property insurance, other than mobile homeowners, TDI collected claims data separately for policies that provide actual cash value (ACV) coverage to the dwelling or roof versus policies that provide replacement cost value (RCV) coverage to the dwelling or roof. Replacement cost refers to the cost to replace the property at current prices, without any regard to depreciation. Actual cash value refers to the cost to replace the property **after** deducting for depreciation because of aging, and wear and tear.

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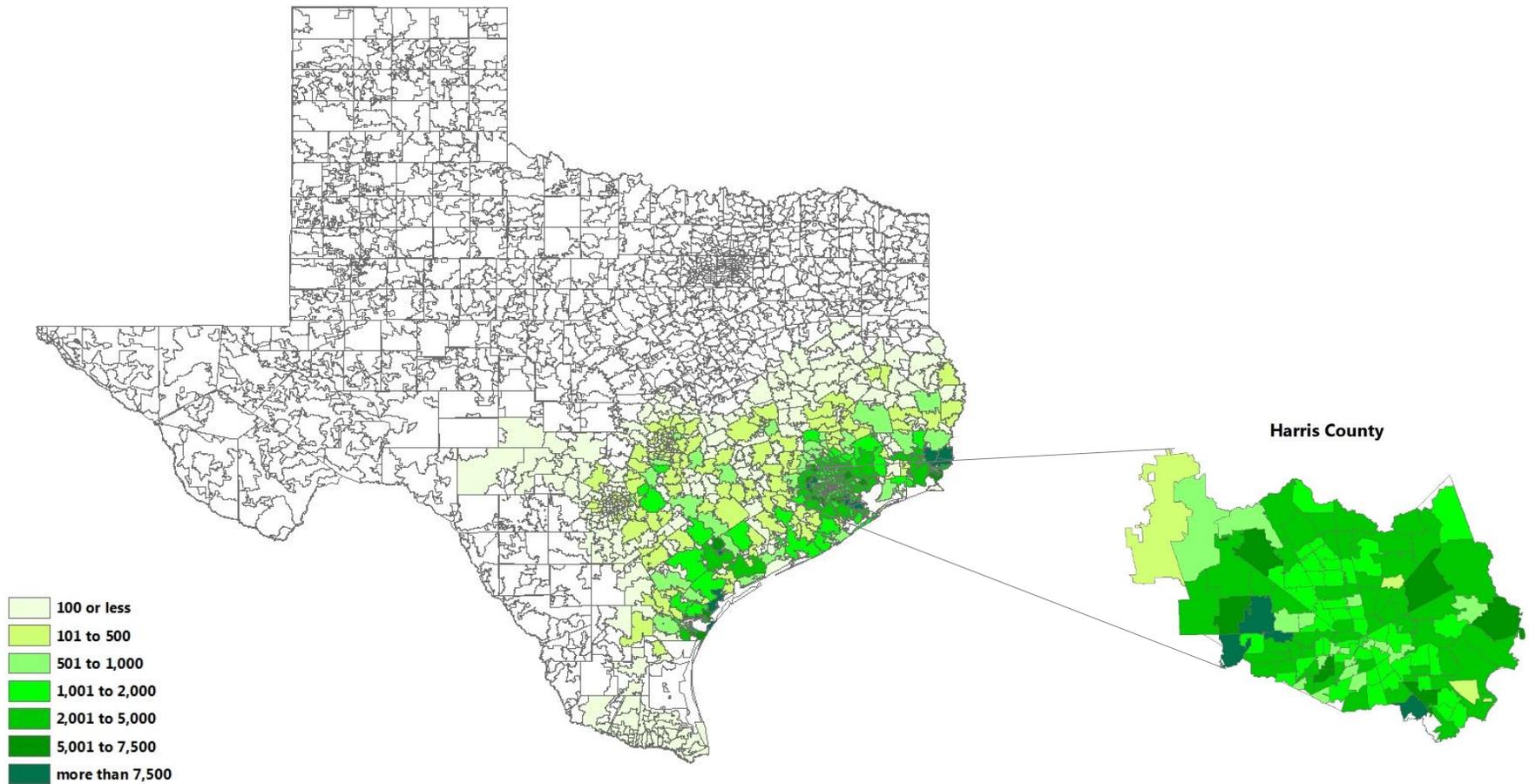
- About 15 percent of residential property claims (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and 85 percent were on policies providing RCV coverage (Page 24).
- About 10 percent of residential property incurred losses (excluding mobile homeowners) were on policies providing ACV coverage for the dwelling or roof, and 90 percent were on policies providing RCV coverage.
- Policies with ACV coverage had a higher percentage of claims closed without payment (61 percent for ACV policies versus 55 percent for RCV policies), but these percentages varied by region (Page 26).
- ACV policies also had a lower percentage of claims reopened (13.2 percent versus 29.0 percent). However, TDI does not know to what extent insurers reopened RCV claims to issue "holdback" payments. For replacement cost coverage, insurers initially issue a payment for the actual cash value portion of the claim. Once the policyholder makes the repairs, the insurer then issues a payment for the depreciation cost. The depreciation cost payment is commonly called the holdback payment (Page 26).

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## Number of Claims by ZIP Code

- This map shows the number of Hurricane Harvey claims reported by ZIP code. This includes claims reported for all types of insurance for which TDI collected data, and for all companies included in this compilation. 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 most impacted by Hurricane Harvey claims.

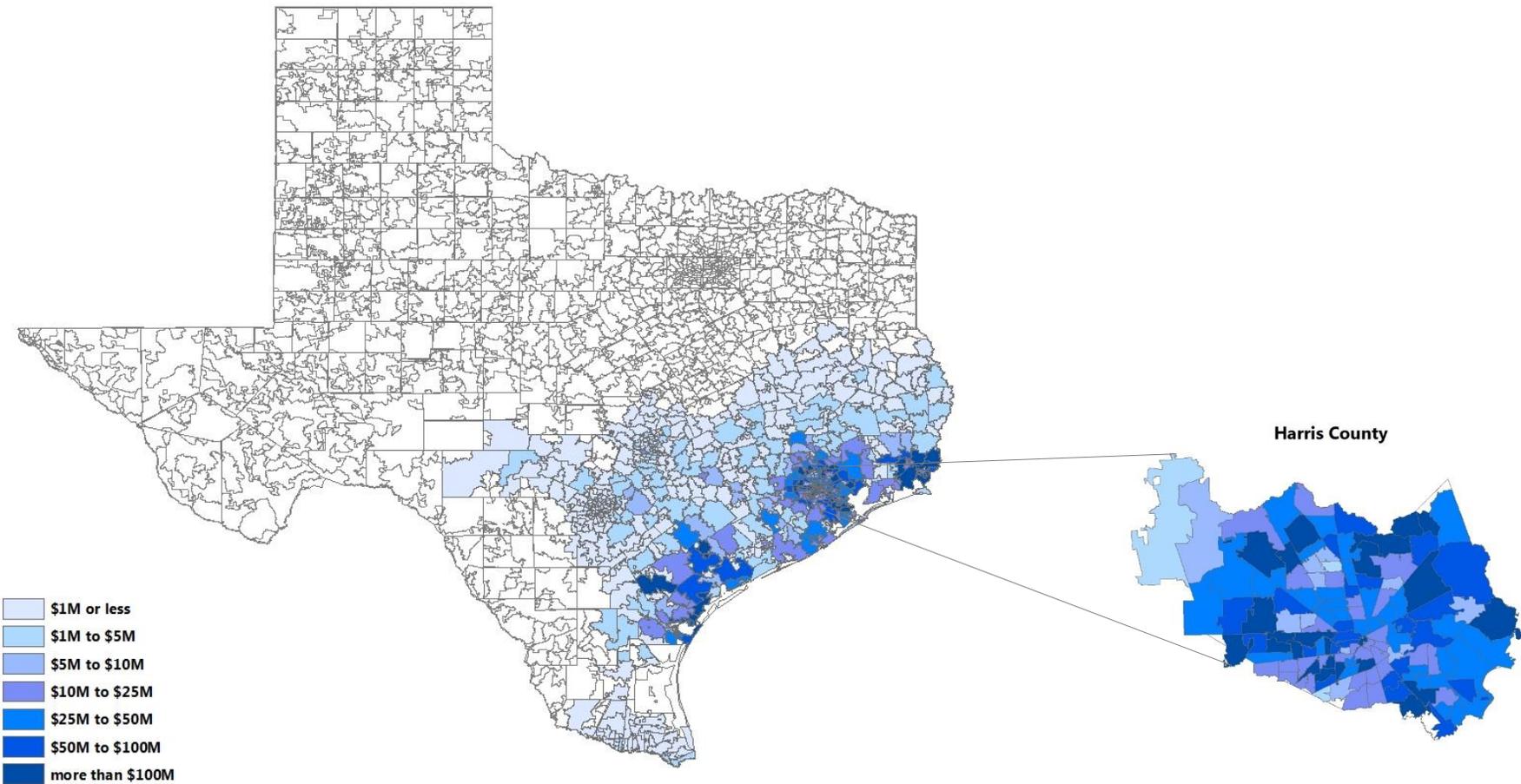


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## Incurred Losses by ZIP Code

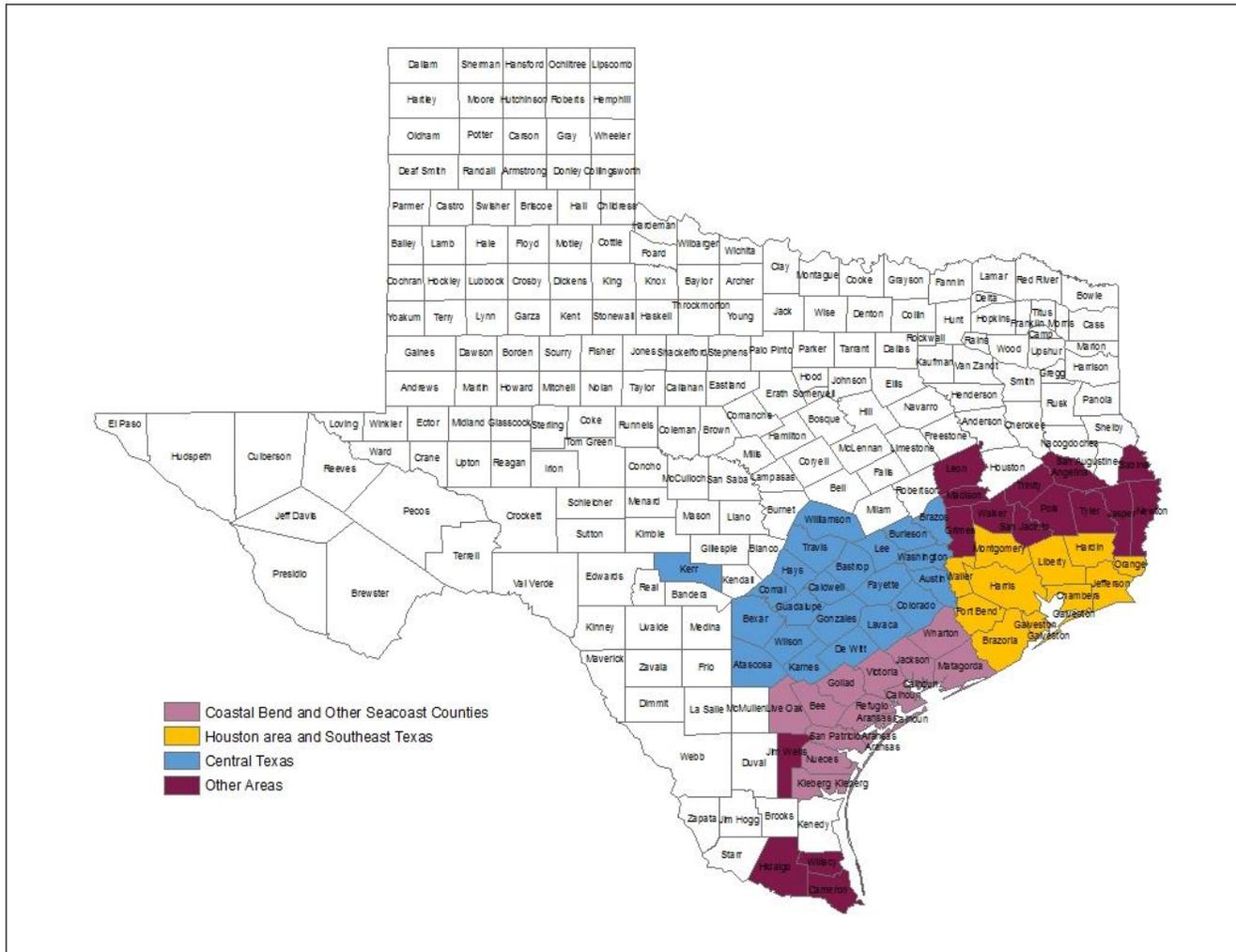
- This map shows the amount of incurred losses for Hurricane Harvey by ZIP code. This includes incurred losses for all types of insurance for which TDI collected data, and for all companies included in this compilation. The legend on this map differs somewhat from the map presented with the first submission data. This was done to better highlight those areas that were most impacted by Hurricane Harvey claims.



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



<sup>2</sup> Data call counties based on the 58 counties included in Governor Abbott's August 28, 2017, proclamation plus four counties (Williamson, Travis, Hays, and Hidalgo) TDI included in its September 1, 2017, disaster bulletin. Does not include Milam and San Augustine counties, which Governor Abbott added in his September 14, 2017, proclamation.

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**Summary of Overall Data Call Results – Numbers of Claims**

Line of Insurance	Reported	Paid Claims	Closed - No Payment	Total Closed	Open	Claims with Total Losses
Homeowners	259,679	86,134 33%	164,971 64%	251,105 97%	8,574 3%	410 0.2%
Residential Dwelling	130,894	68,753 53%	53,817 41%	122,570 94%	8,324 6%	1,488 1.1%
Mobile Homeowners	17,591	10,988 62%	5,923 34%	16,911 96%	680 4%	571 3.2%
Farmowners	2,949	1,323 45%	910 31%	2,233 76%	716 24%	15 0.5%
Businessowners	12,815	4,300 34%	6,953 54%	11,253 88%	1,562 12%	342 2.7%
Business Interruption	4,671	1,387 30%	2,841 61%	4,228 91%	443 9%	79 1.7%
All Other Commercial Property	26,641	7,486 28%	12,860 48%	20,346 76%	6,295 24%	170 0.6%
Personal Automobile	205,506	168,822 82%	34,160 17%	202,982 99%	2,524 1%	133,629 65.0%
Commercial Automobile	6,673	5,045 76%	1,415 21%	6,460 97%	213 3%	3,290 49.3%
Federal Flood - Write Your Own*	69,832	55,417 79%	12,652 18%	68,069 97%	1,763 3%	2,230 3.2%
Private Flood	6,161	3,623 59%	1,951 32%	5,574 90%	587 10%	689 11.2%
All Other Lines of Insurance	16,608	11,561 70%	4,224 25%	15,785 95%	823 5%	5,743 34.6%
Grand Total <sup>3</sup>	760,070	424,849 56%	302,689 40%	727,538 96%	32,532 4%	148,656 19.6%

**This table provides a summary of the total number of claims by type of insurance through June 30, 2018.**

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

\*Data for federal flood insurance only includes data reported by private insurers selling federal flood 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.

<sup>3</sup> Includes offshore risks which are not displayed here. Offshore includes about 50 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	\$ 914,189,153	\$ 991,139,261	\$ 1,109,582,055	\$ 820,032,366
Residential Dwelling	\$ 1,117,742,998	\$ 1,190,591,108	\$ 1,321,035,272	\$ 1,108,085,839
Mobile Homeowners	\$ 130,659,379	\$ 132,279,018	\$ 136,202,817	\$ 70,053,323
Farmowners	\$ 32,264,176	\$ 34,182,022	\$ 37,874,905	\$ 14,915,073
Businessowners	\$ 644,390,416	\$ 835,664,949	\$ 846,166,295	\$ 760,556,068
Business Interruption	\$ 205,254,866	\$ 310,741,814	\$ 440,493,530	\$ 353,121,152
All Other Commercial Property	\$ 2,278,411,297	\$ 4,212,316,425	\$ 4,541,625,227	\$ 3,329,715,528
Personal Automobile	\$ 2,212,088,679	\$ 2,237,736,507	\$ 2,340,493,226	\$ 2,075,829,511
Commercial Automobile	\$ 203,024,856	\$ 209,980,371	\$ 219,029,976	\$ 169,352,138
Federal Flood - Write Your Own*	\$ 6,393,949,465	\$ 6,406,307,963	\$ 6,563,745,292	\$ -
Private Flood	\$ 719,327,524	\$ 1,039,634,285	\$ 1,487,325,191	\$ 834,598,662
All Other Lines of Insurance	\$ 483,582,703	\$ 732,944,249	\$ 696,455,936	\$ 538,712,501
Grand Total	\$ 15,336,393,302	\$ 18,335,460,890	\$ 19,740,029,722	\$ 10,074,972,161

**This table provides a summary of total amounts of losses by type of insurance through June 30, 2018.**

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

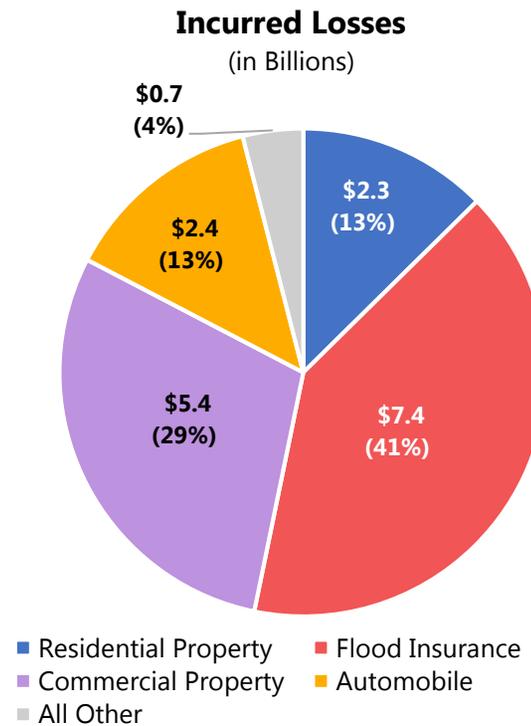
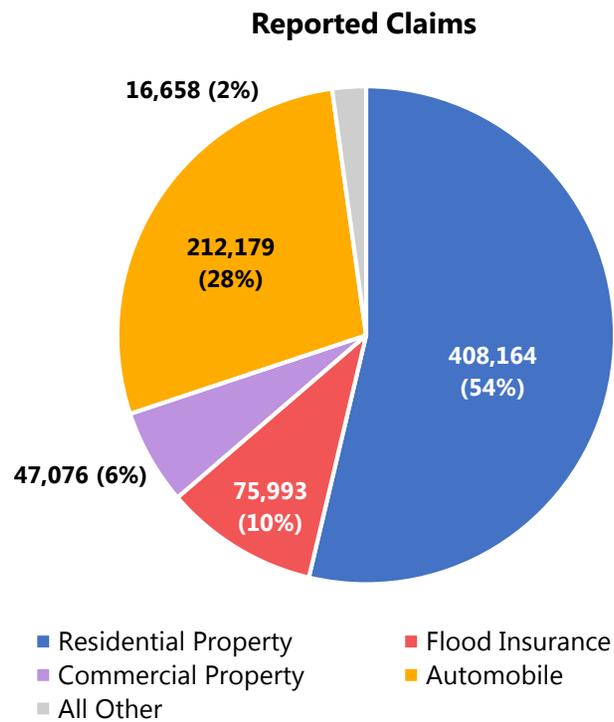
\*Data for federal flood insurance only includes data reported by private insurers selling federal flood through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program (NFIP). Estd. Ultimate Net Losses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

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## Statewide Claims and Losses by Line of Insurance

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

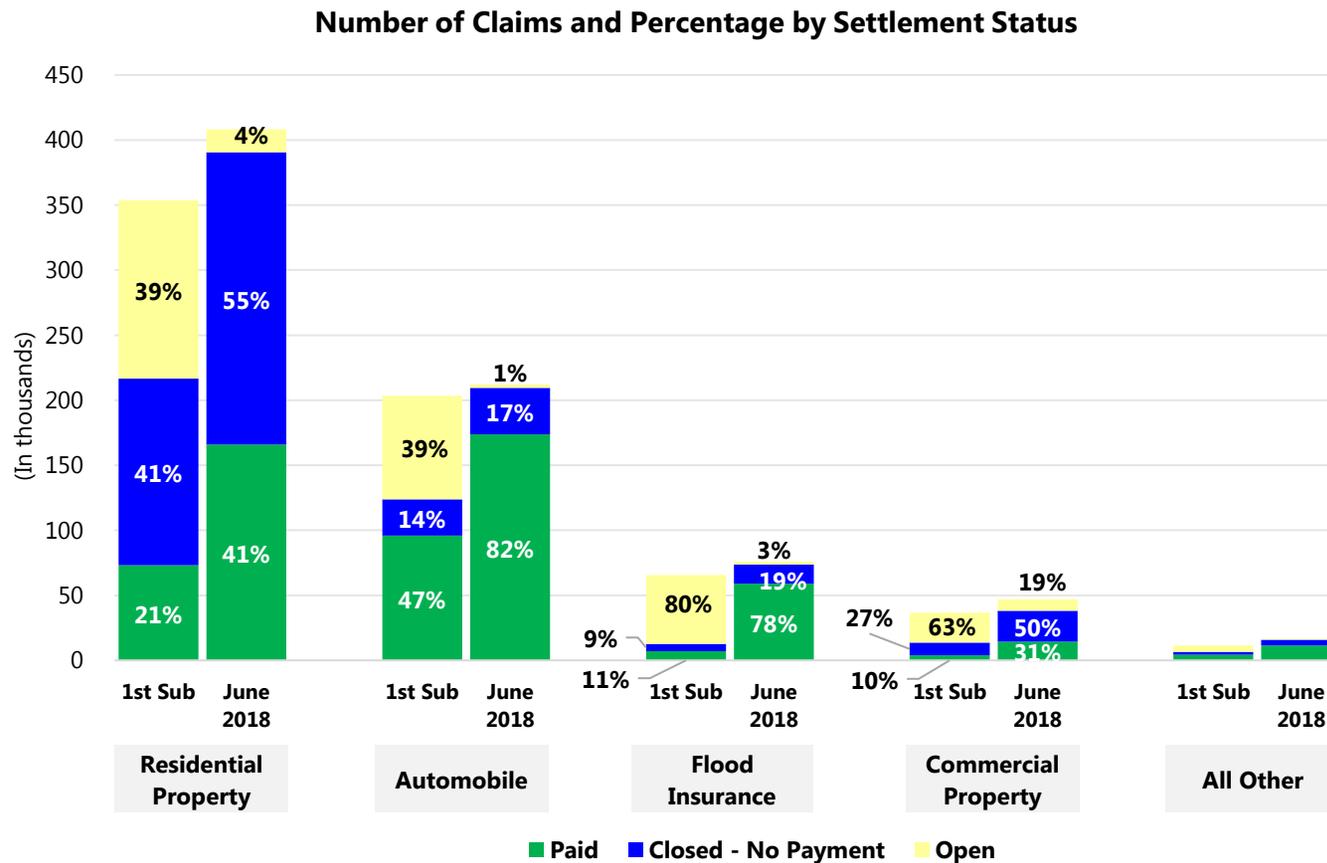


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## Comparison to Data Presented on January 23, 2018

On January 23, 2018, TDI presented its Hurricane Harvey data as of the first submission. This presentation provided a snapshot as of early to mid-October 2017. The chart below shows a comparison of the data through June 2018, with the first submission (1st Sub) data TDI presented at that time. The height of each bar and the height of each shaded area shows the number of claims paid, closed – no payment, and open. The numbers displayed within each bar show the percentages of claims that were paid, closed – no payment, and open for each type of insurance.

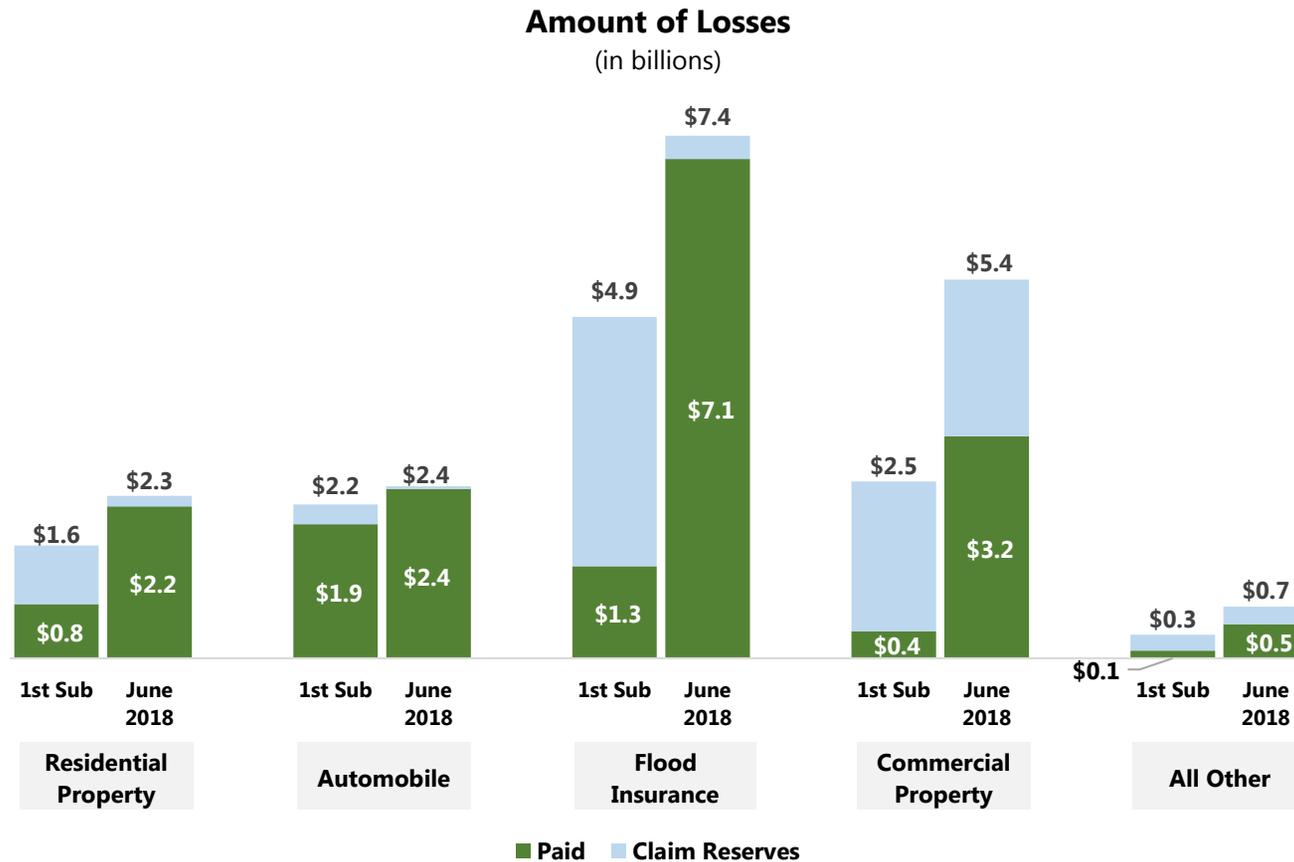


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## Comparison to Data Presented on January 23, 2018

The chart below shows a comparison of paid losses and claim reserves as of first submission (1st Sub) versus as of June 2018. The height of each shaded area shows the amount losses paid (green) and amount of claim reserves (blue). The numbers inside the green regions show the losses paid (in billions). The number on top of each bar shows the total incurred losses (paid losses plus claim reserves).

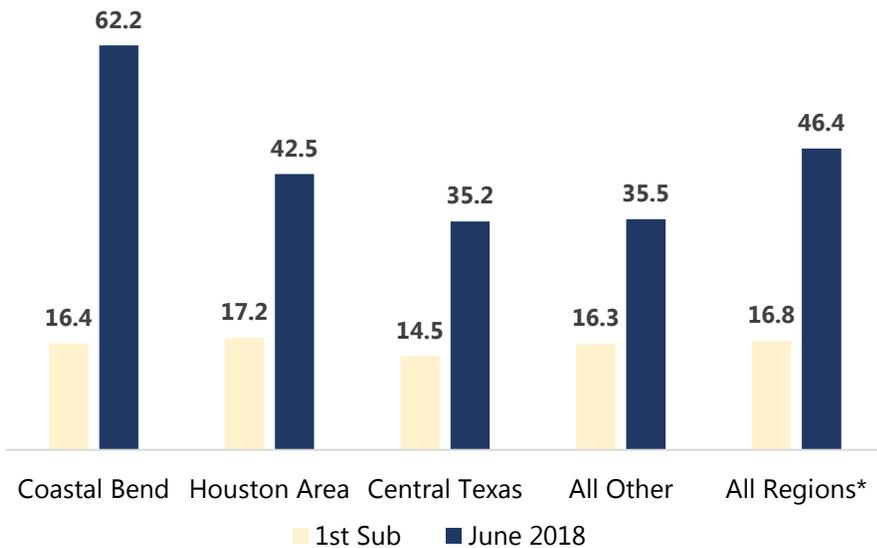


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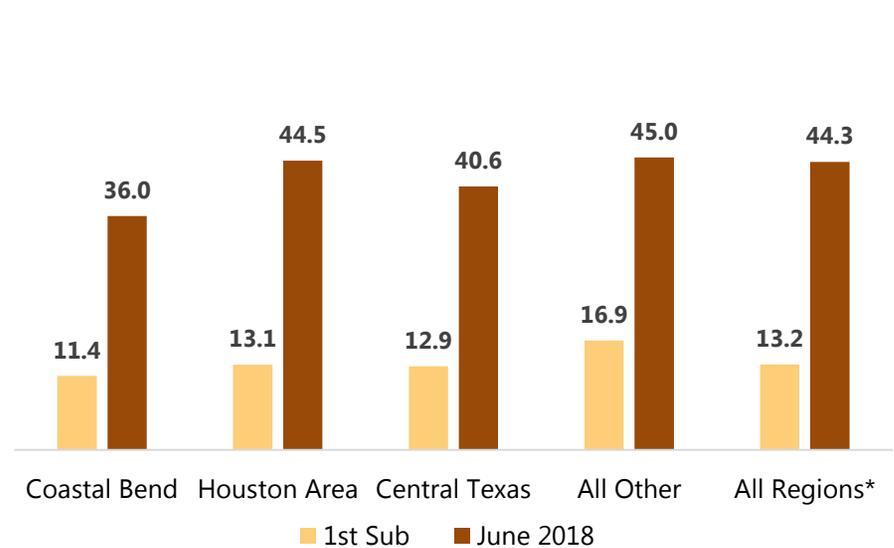
Updated Data through June 30, 2018

Compared to first submission (1st Sub) data, the average time to close a claim has increased by a factor of 2.75 for residential property and a factor of 3.35 for personal automobile. This reflects the fact that as of first submission a relatively modest percentage of claims were closed (about 60 percent) and some claims were later reopened. In comparison, as of 9½ months after Hurricane Ike, the average time to close a claim was 61 days for residential property. For Hurricane Ike, TDI did not collect the average number of days to close a claim for personal automobile.

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



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

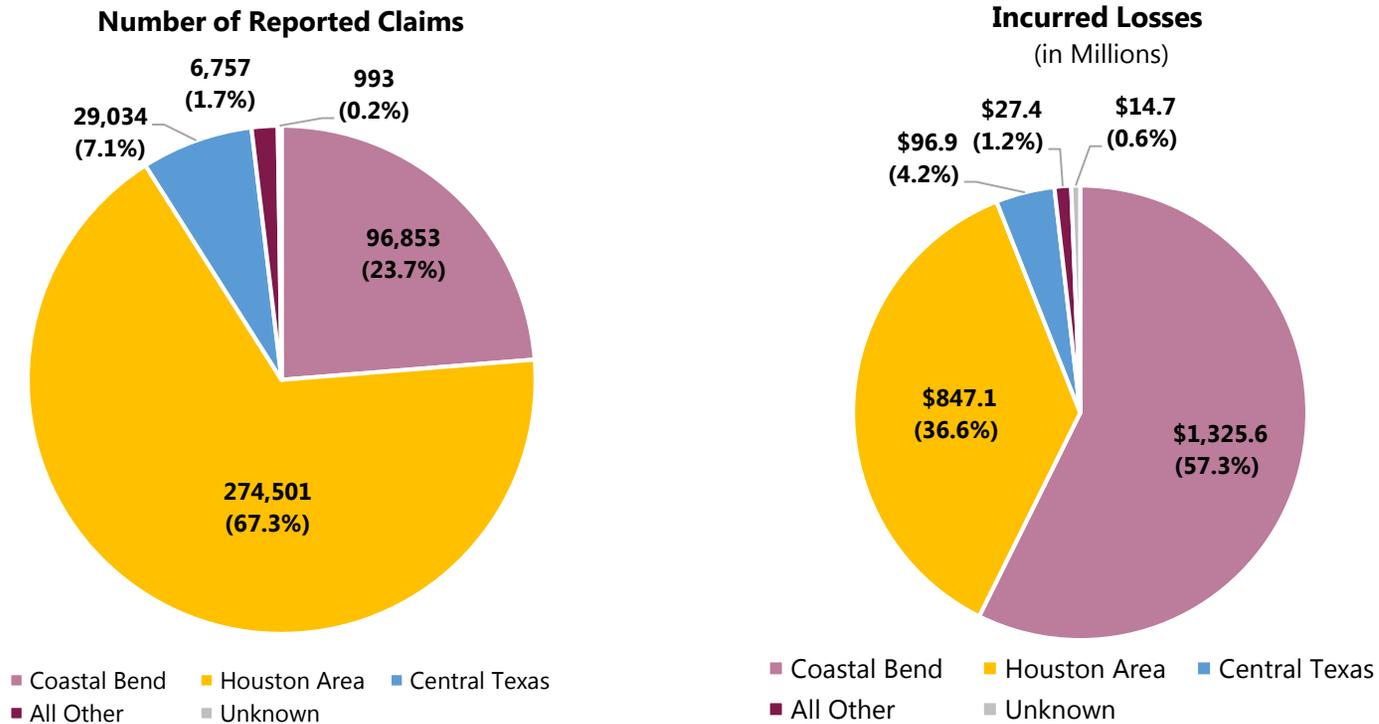


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## Residential Property Data by Region

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

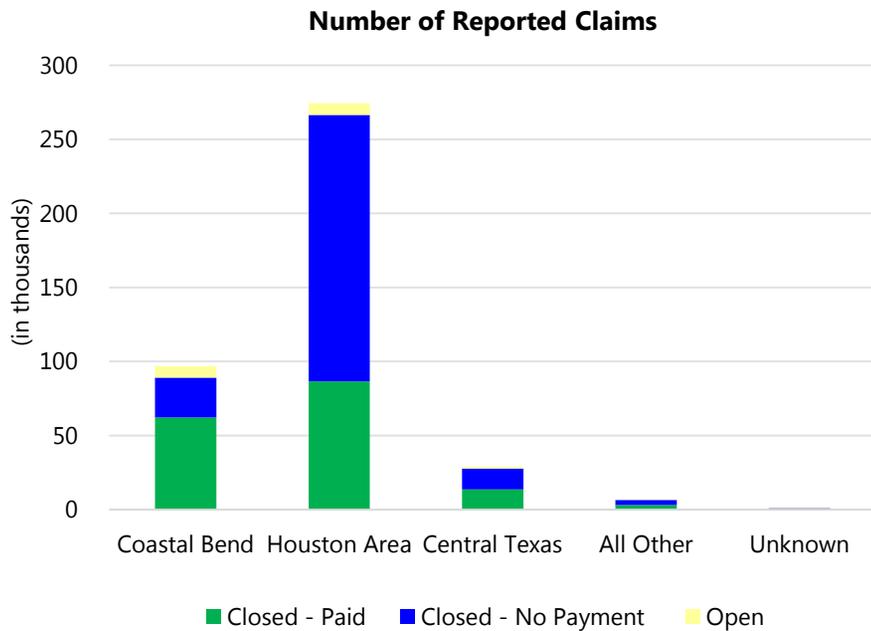


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## Residential Property Data by Region

An overwhelming majority of residential property claims (96 percent) are closed as of June 30. A disproportionate number of the residential property claims closed without payment were in the Houston Area region. A large majority of losses insurers expect to pay have already been paid as shown by the amount of losses that have been paid versus the amount of claim reserves. Claim reserves are amounts insurers expect to pay on open claims reported to the insurance company.

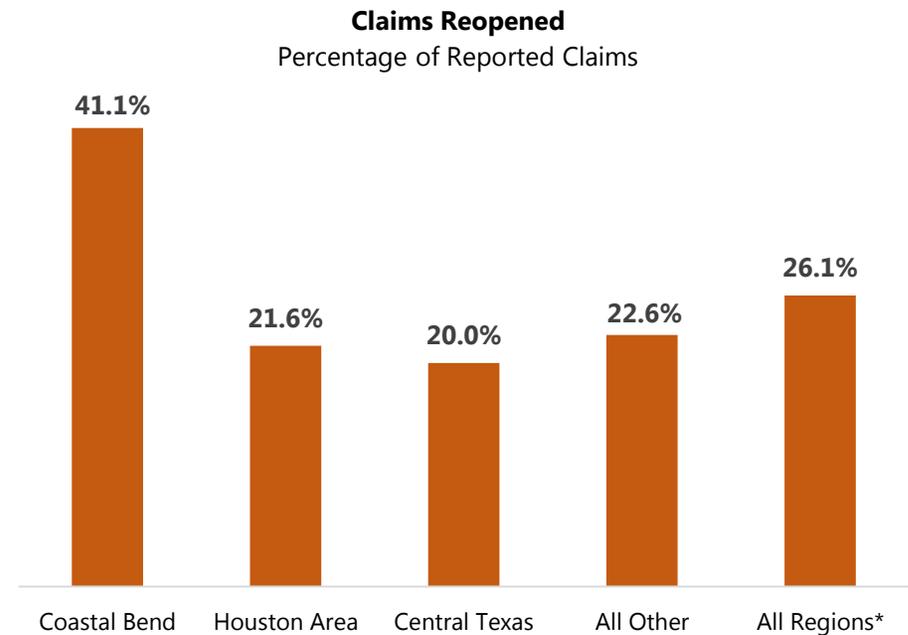
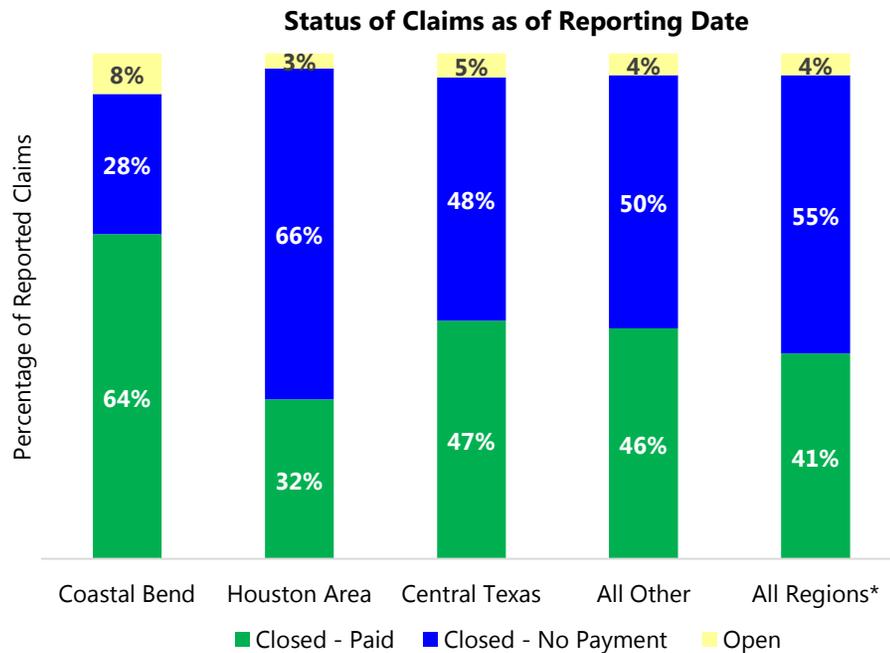


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## Residential Property Data by Region

- About 96 percent of residential property claims were closed as of the end of June 2018. The Houston Area region has the highest percentage of claims closed without payment at 66 percent. However, the Houston and Southeast Texas area experienced significant flooding, and flood is usually not covered under a residential property insurance policy.
- About 26 percent of residential property claims were reopened at some point. The Coastal Bend region had the highest percentage of claims reopened, at about 40 percent.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has 29 percent closed with payment, 66 percent closed without payment, 5 percent open, and 7.6 percent reopened.

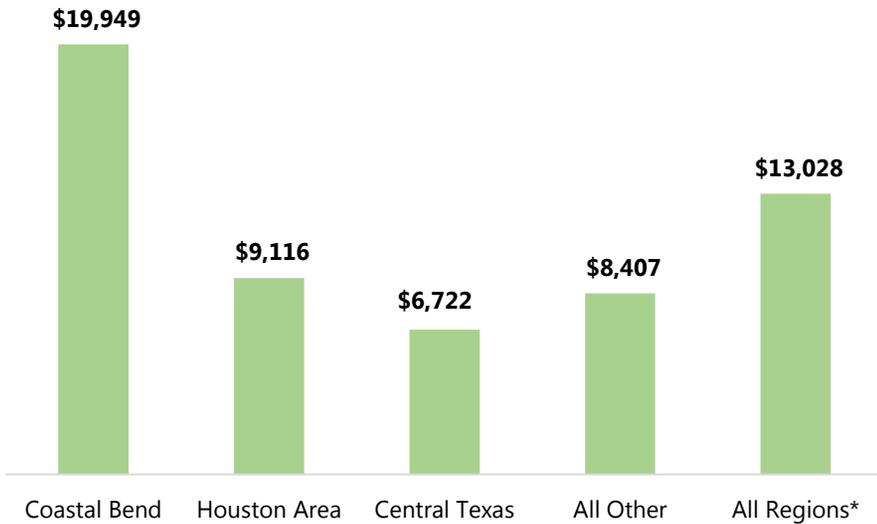
# Hurricane Harvey Data Call

Updated Data through June 30, 2018

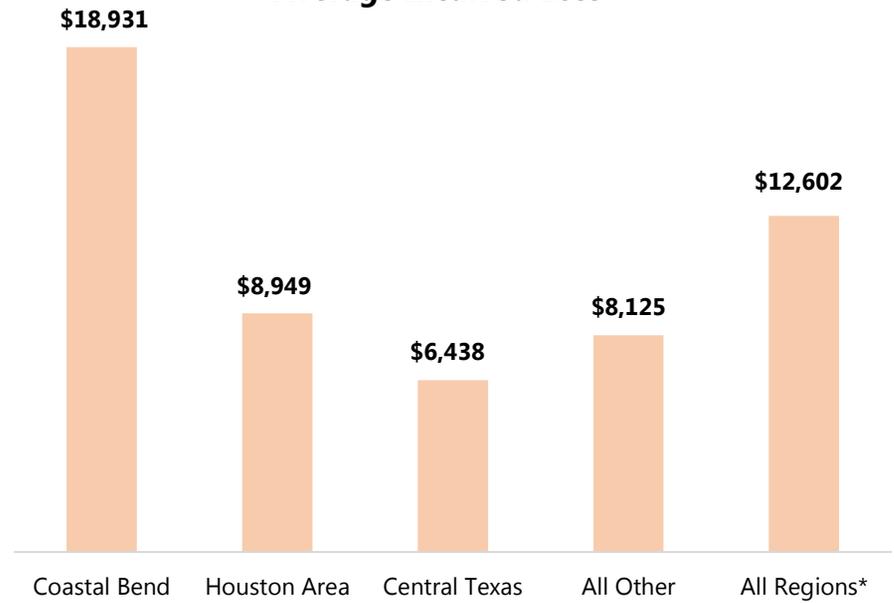
## Residential Property Data by Region

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

**Average Paid Loss\*\***



**Average Incurred Loss\*\***



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of all claims and has an average paid loss of \$41,701, and an average incurred loss of \$43,090.

\*\*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.

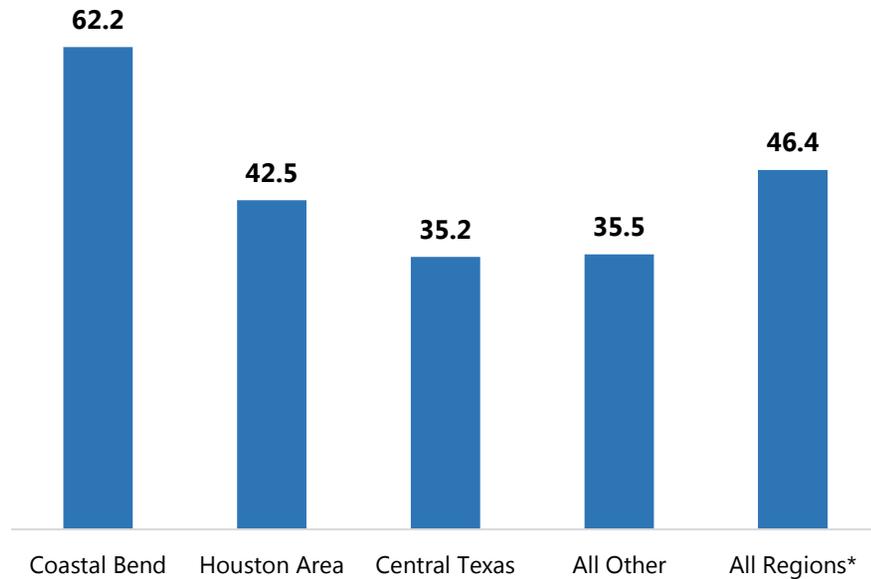
# Hurricane Harvey Data Call

Updated Data through June 30, 2018

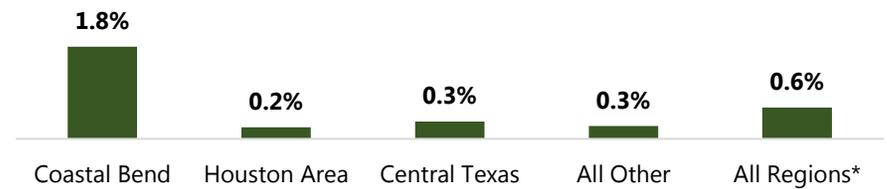
## Residential Property Data by Region

- For claims closed as of the reporting date, it took an average of 46 days to close a claim. This average closure time includes both claims closed with payment and claims closed without payment. The average time to close a claim was longest in the Coastal Bend region.
- Less than 1 percent of residential claims were total loss claims. In the Coastal Bend region this was 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 50.6 days, and 0.5 percent of claims involve total losses.

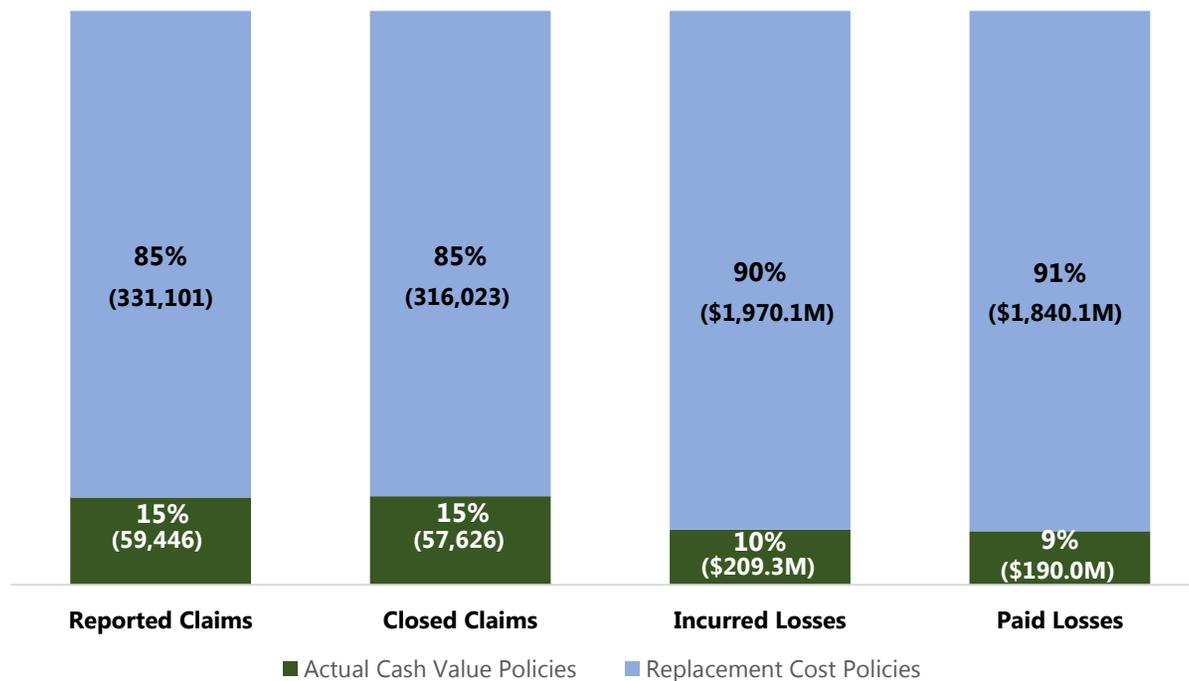
## Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

- For homeowners and residential dwelling policies, the companies were required to report data separately for policies that provide replacement cost coverage on the dwelling (or roof) from policies that provide actual cash value coverage on the dwelling or roof. Actual cash value is the cost to replace damaged property **less the cost of depreciation**. In contrast, replacement cost value is the cost to replace the damaged property, based on current prices, without any deduction for depreciation.
- About 85 percent of claims, 90 percent of incurred losses, and 91 percent of paid losses are on policies providing replacement cost coverage.

#### Claims Reported and Closed; Losses Incurred and Paid Residential Property, Excluding Mobile Homeowners

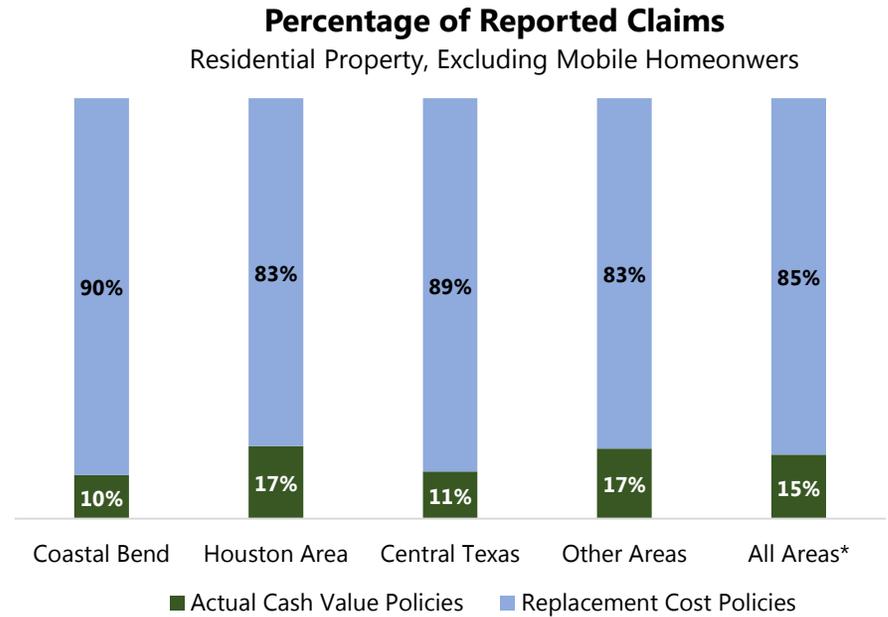
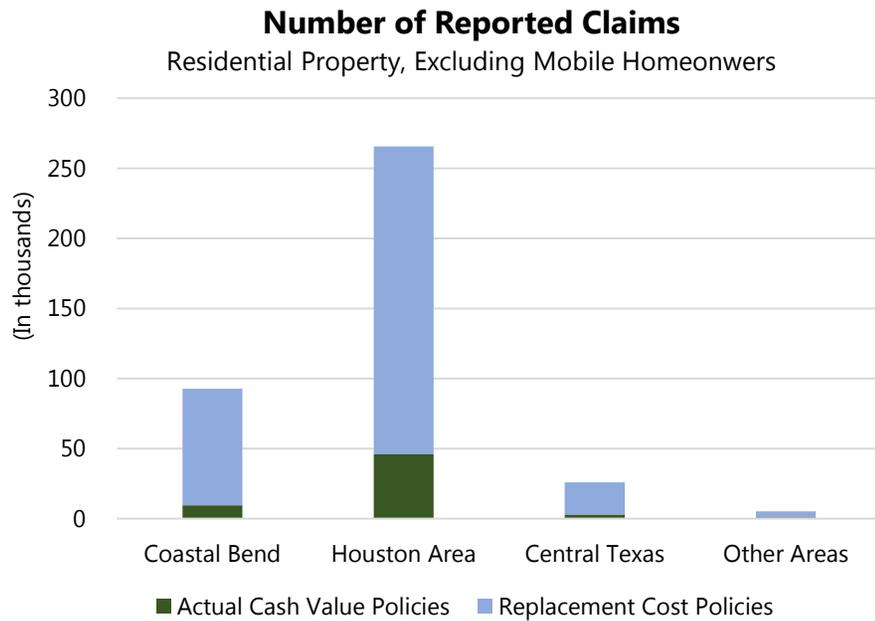


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

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



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

# Hurricane Harvey Data Call

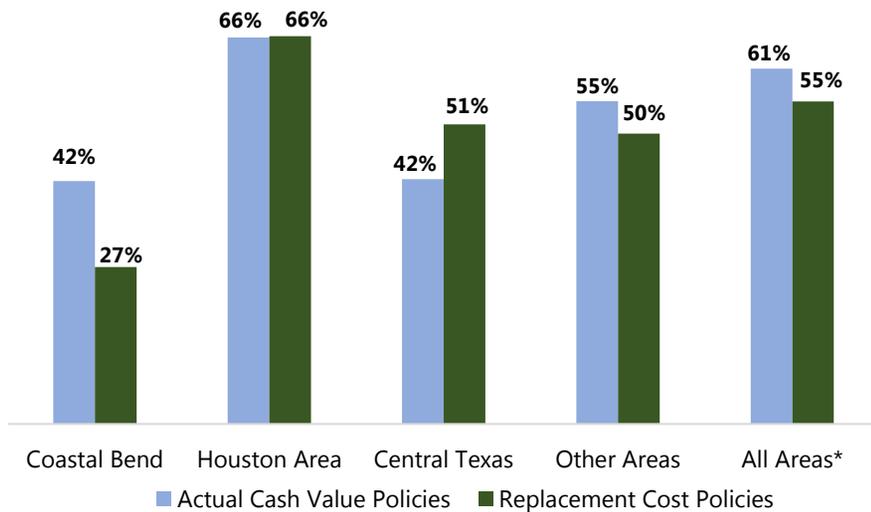
Updated Data through June 30, 2018

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

- For all regions combined, a higher proportion of ACV policies were closed without payment, but this relationship varies depending on the region.
- For all regions, ACV policies have a lower percentage of claims that were reopened. TDI does not know to what extent insurers reopened RCV claims to issue "holdback" payments. This is one possible reason for the higher percentage of claims reopened for RCV policies.

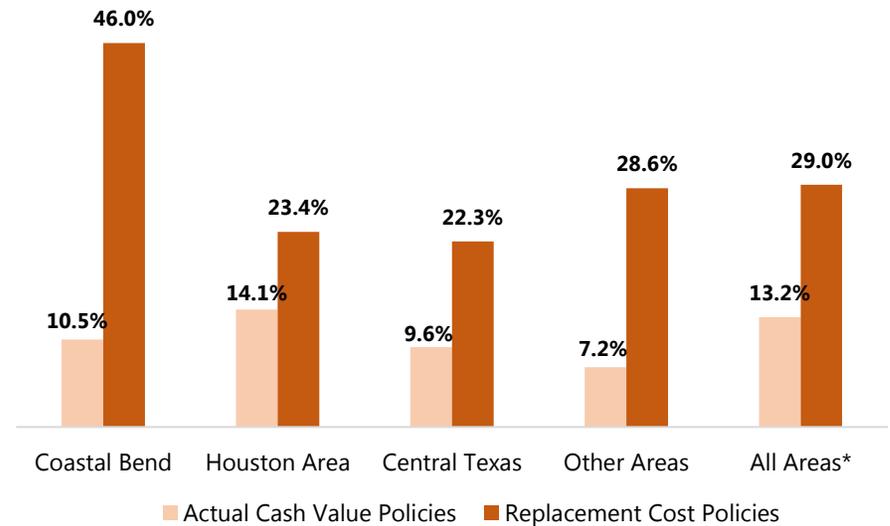
### Claims Closed - No Payment

Percentage of Reported Claims  
Residential Property, Excluding Mobile Homeowners



### Percentage of Claims Reopened

Residential Property, Excluding Mobile Homeowners



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For both ACV policies in this category, 66 percent of claims were closed without loss payment and 1 percent were reopened. For RCV policies in this category, 66 percent were closed without loss payment and 8 percent were reopened.

# Hurricane Harvey Data Call

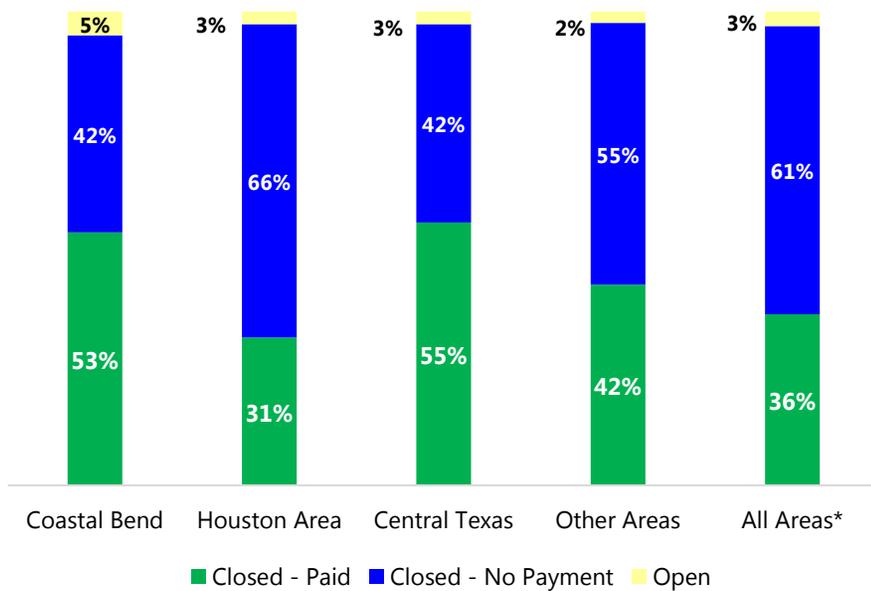
Updated Data through June 30, 2018

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

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

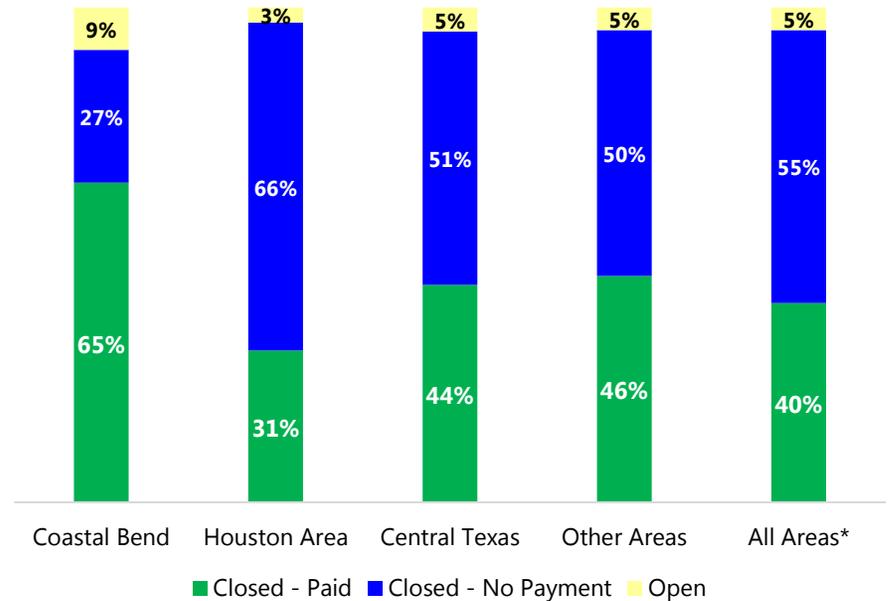
### Status of Claims as of Reporting Date

Actual Cash Value Policies  
Residential Property, Excluding Mobile Homeowners



### Status of Claims as of Reporting Date

Replacement Cost Value Policies  
Residential Property, Excluding Mobile Homeowners



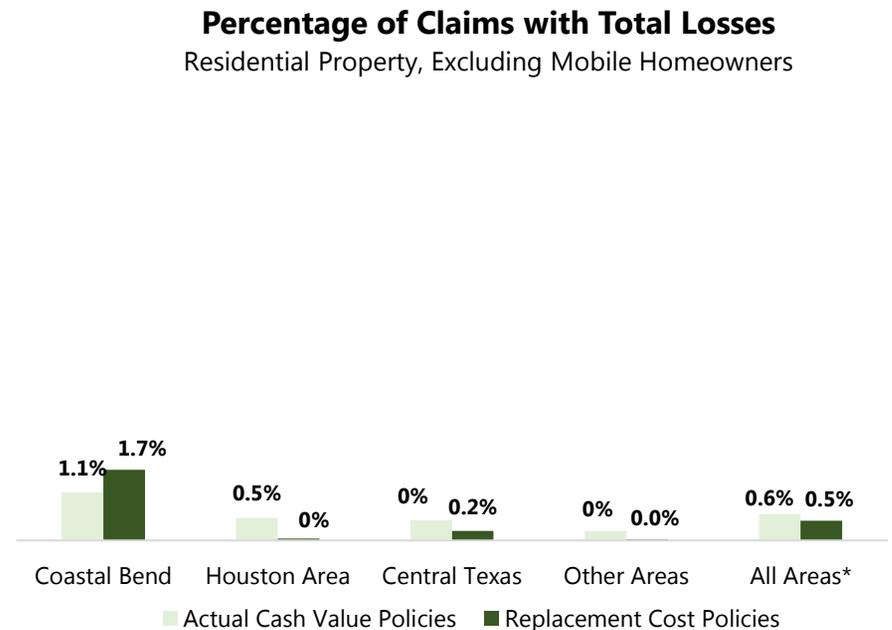
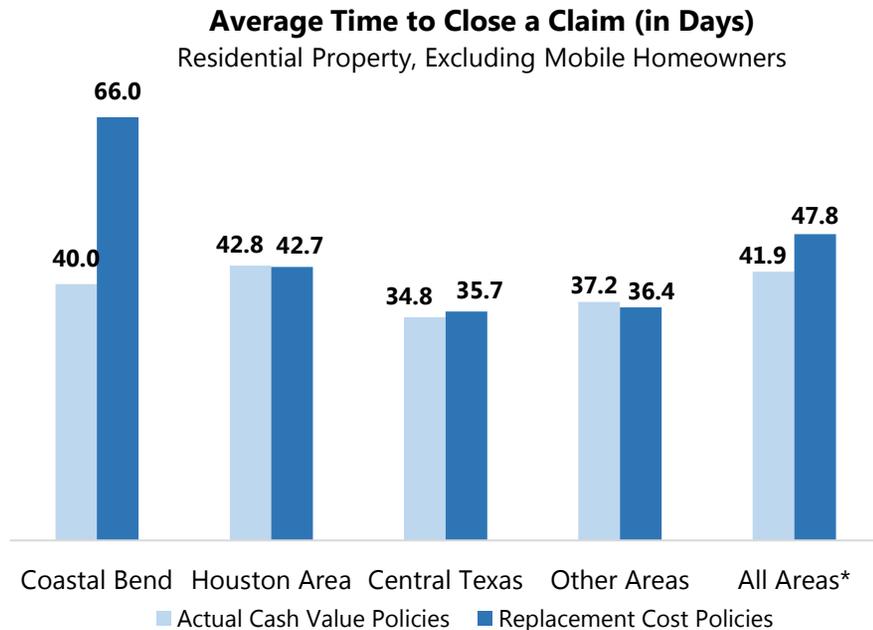
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, 30 percent of claims were closed with a loss payment, 66 percent were closed without a loss payment, and 4 percent were open. For RCV policies in this category, 29 percent of claims were closed with a loss payment, 66 percent were closed without a loss payment, and 5 percent were open.

## Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

- For most regions, the average amount of time to close a claim does not differ much for claims on ACV policies versus claims on RCV policies. But these amounts differ significantly for the coastal bend region, with a longer time to close for RCV policies and a shorter time to close for ACV policies.
- For all regions, there is little difference between ACV and RCV policies in the percentage of 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. For ACV policies in this category, the average time to close is 52 days, and no claims involved a total loss. For RCV policies in this category, the average time to close is 50.8 days, and 0.6 percent of claims involve a total loss.

# Hurricane Harvey Data Call

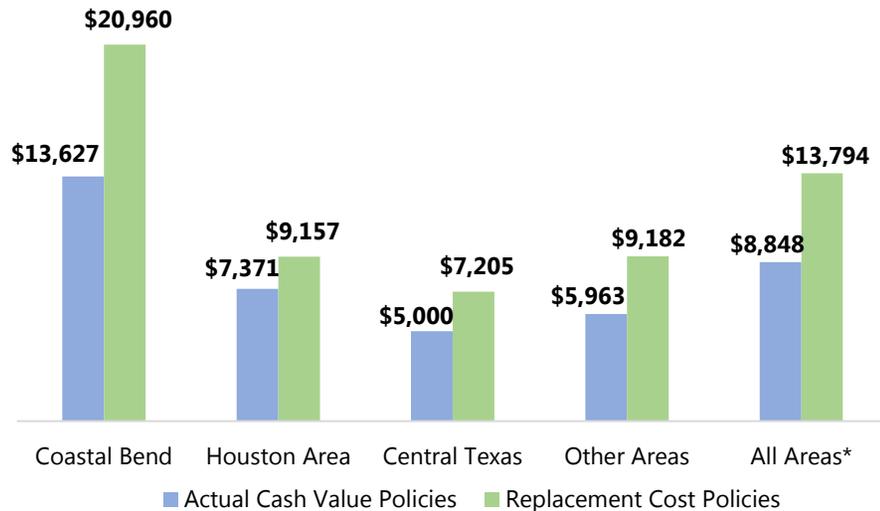
Updated Data through June 30, 2018

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

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

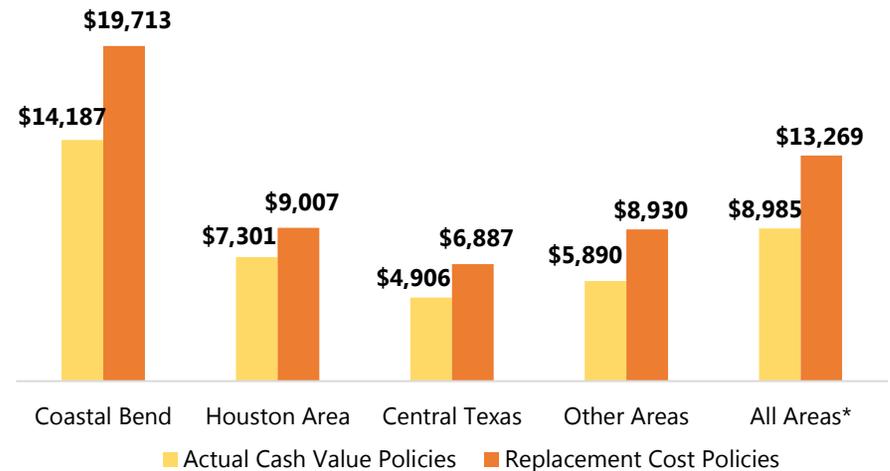
### Average Paid Loss

Residential Property, Excluding Mobile Homeowners



### Average Incurred Loss

Residential Property, Excluding Mobile Homeowners



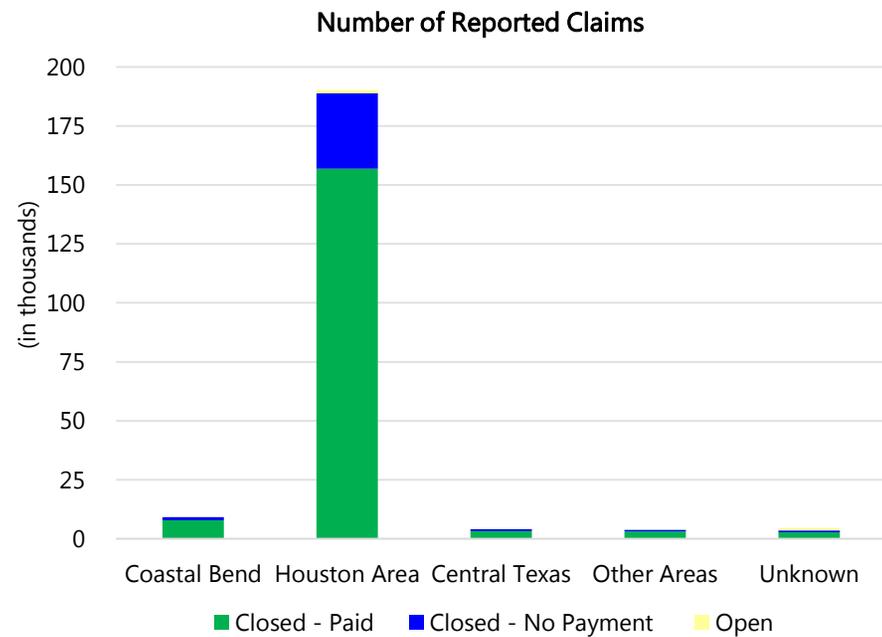
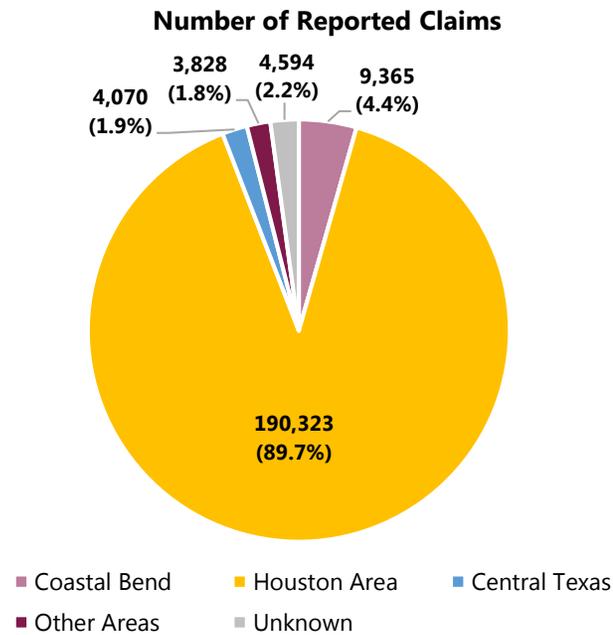
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for less than 1 percent of claims. For ACV policies in this category, the average paid loss was \$138,094 and the average incurred loss was \$158,010. For RCV policies in this category, the average paid loss was \$30,784 and the average incurred loss was \$30,816.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Automobile Data by Region

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

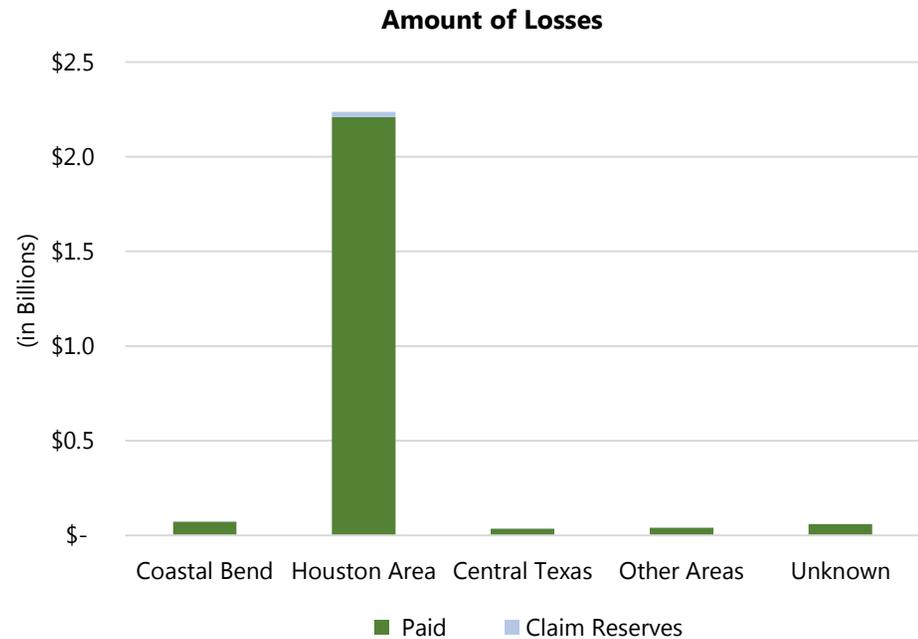
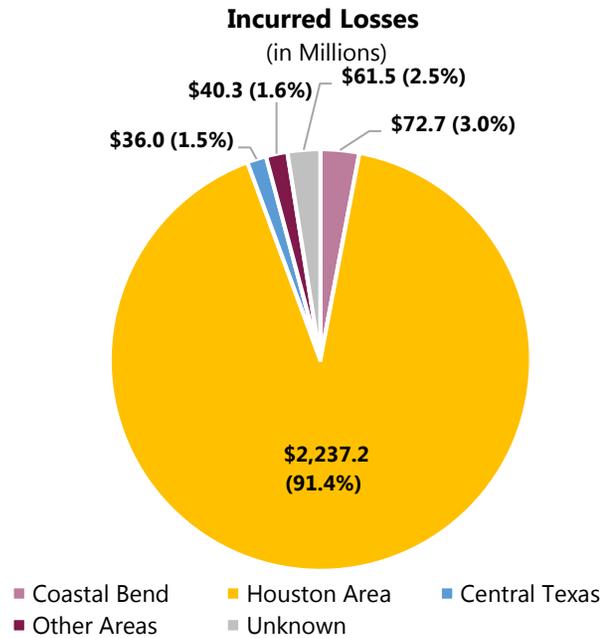


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Automobile Data by Region

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

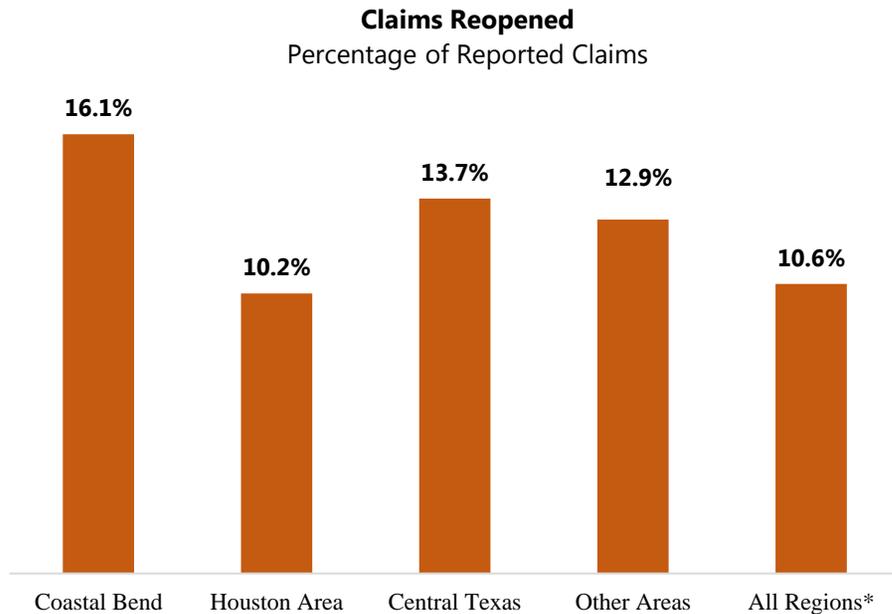
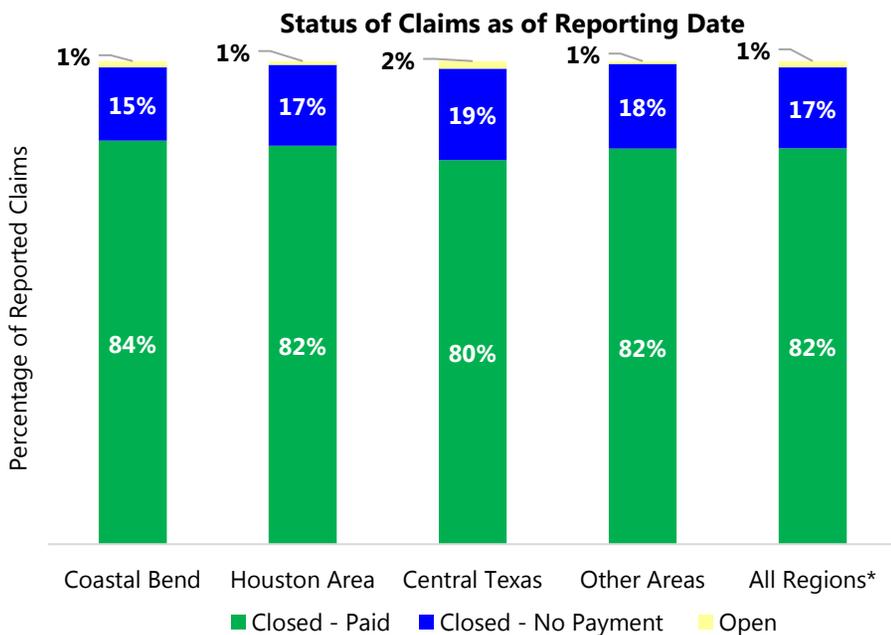


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Automobile Data by Region

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



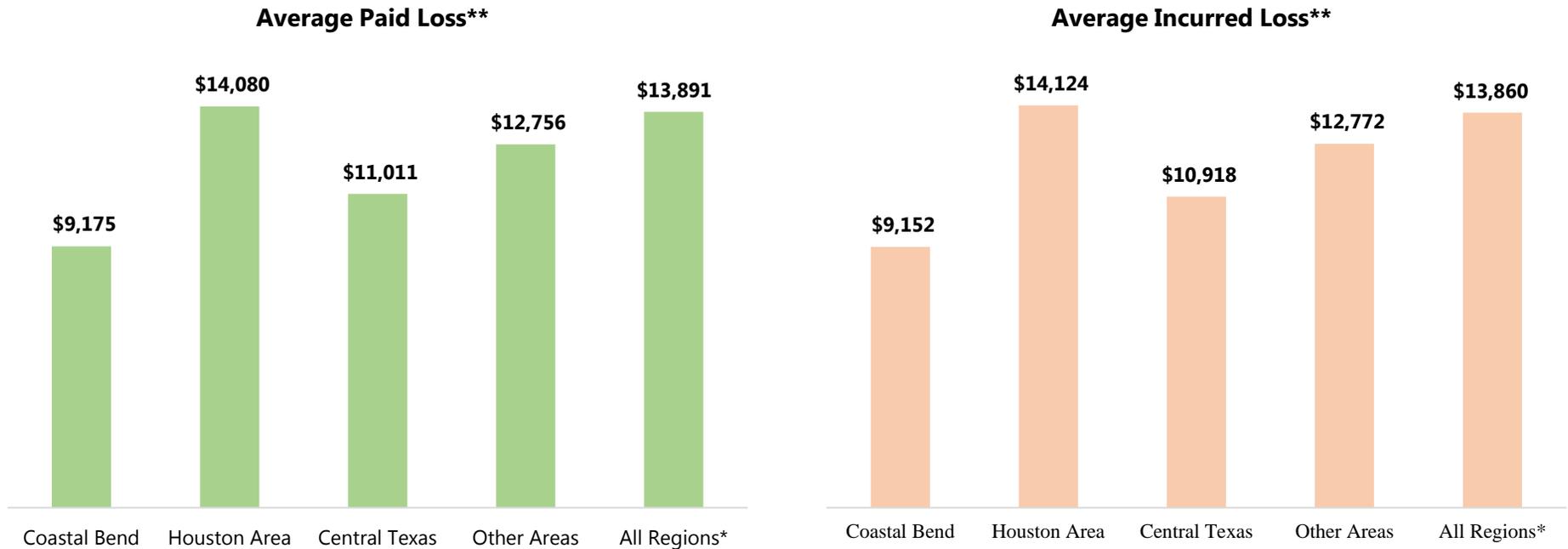
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 2.2 percent of all claims and has 60 percent closed with payment, 17 percent closed without payment, 23 percent open, and 9.2 percent reopened.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Automobile Data by Region

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



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 2.2 percent of all claims and has an average paid loss of \$21,190 and an average incurred loss of \$16,128.

\*\*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.

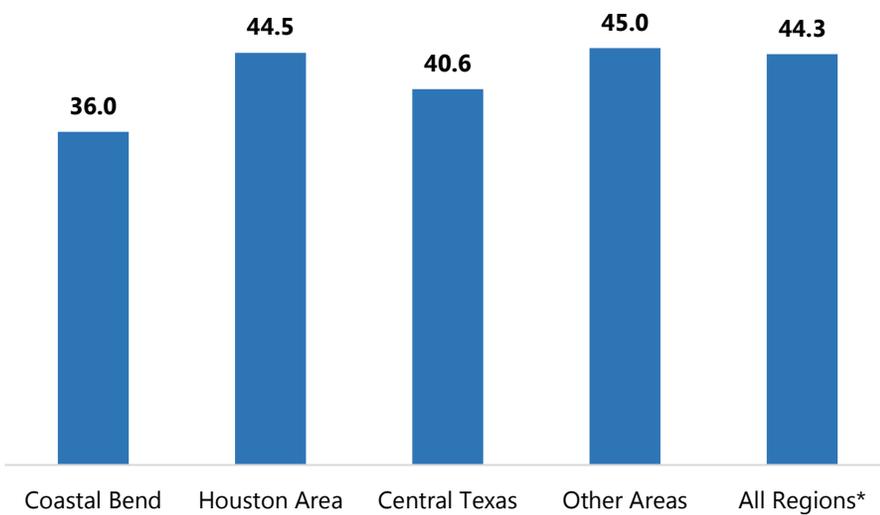
# Hurricane Harvey Data Call

Updated Data through June 30, 2018

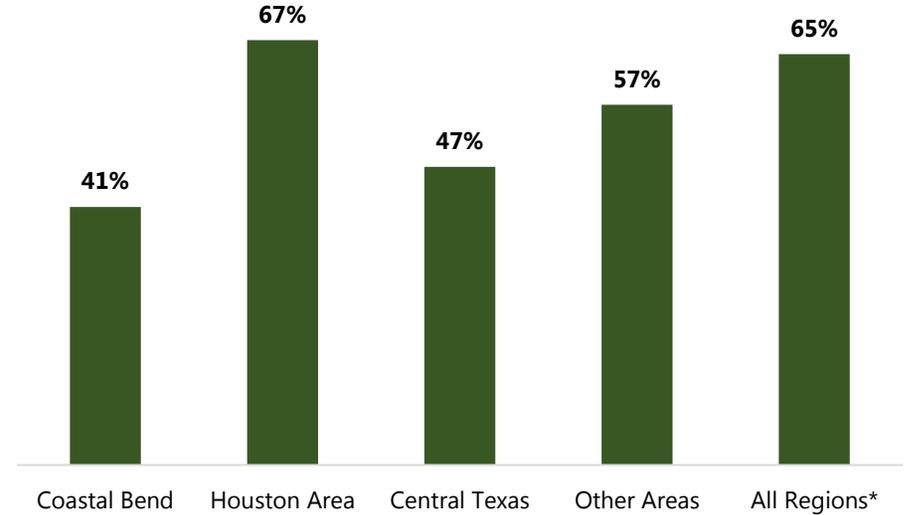
## Automobile Data by Region

- For claims closed as of the reporting date, the average time for insurers to close an automobile claim was about 44 days.
- About 65 percent of automobile claims involved total losses. This is particularly true in the Houston Area region. This reflects the catastrophic flooding that occurred in that region.

**Average Time to Close a Claim (in Days)**



**Percentage of Claims with Total Losses**



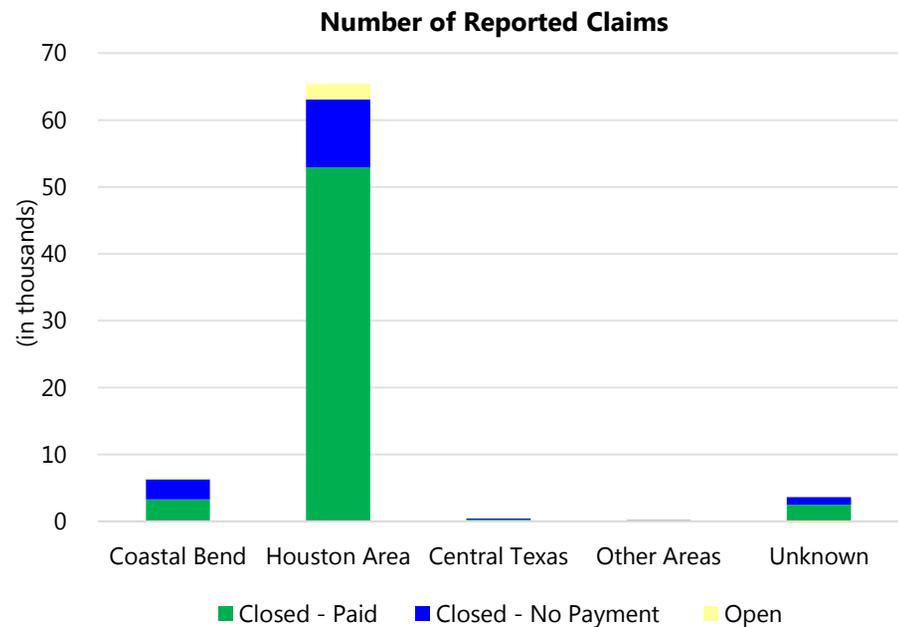
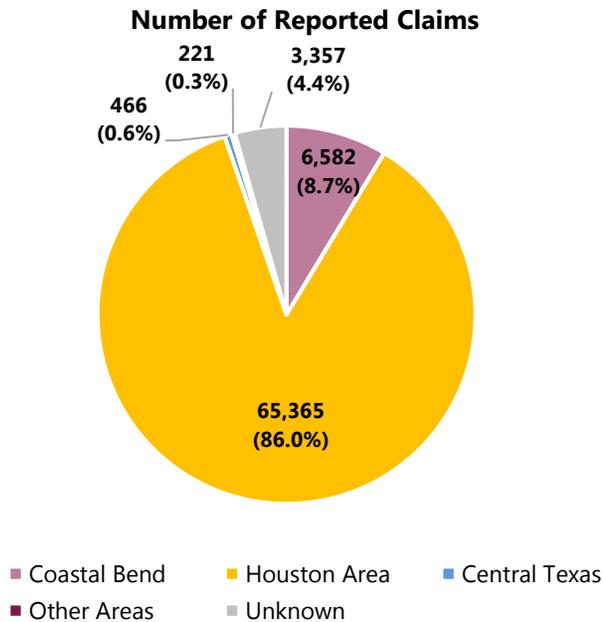
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 2.2 percent of all claims and has an average time to close of 62 days, and 45 percent of claims have total losses.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

- About 86 percent of flood claims are in the Houston Area. Within the 86 percent, about 73 percent of claims (55,100) are in Harris and surrounding counties<sup>5</sup>, and about 13 percent of claims (10,200) are in Southeast Texas.<sup>6</sup> About 3 percent of flood claims remain open as of the reporting date. For the purposes of this presentation, flood insurance includes both commercial and residential flood insurance.
- Insurers reported to TDI a total of about 55,400 federal flood claims paid by private insurers; FEMA reports a total of 75,865 federal flood claims from Hurricane Harvey. This includes all federal flood claims, not just federal flood claims on policies issued by private insurers.



<sup>4</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood 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.

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

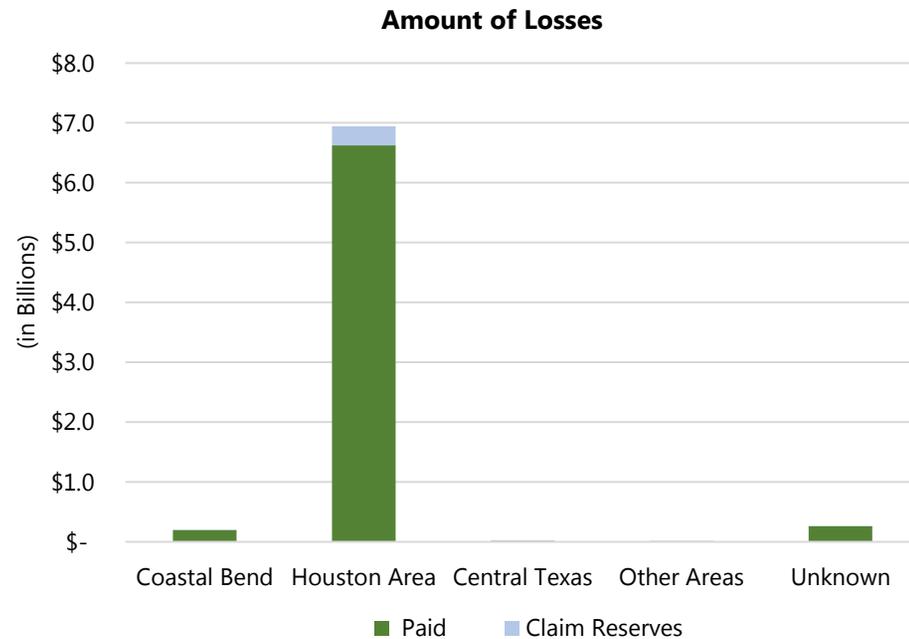
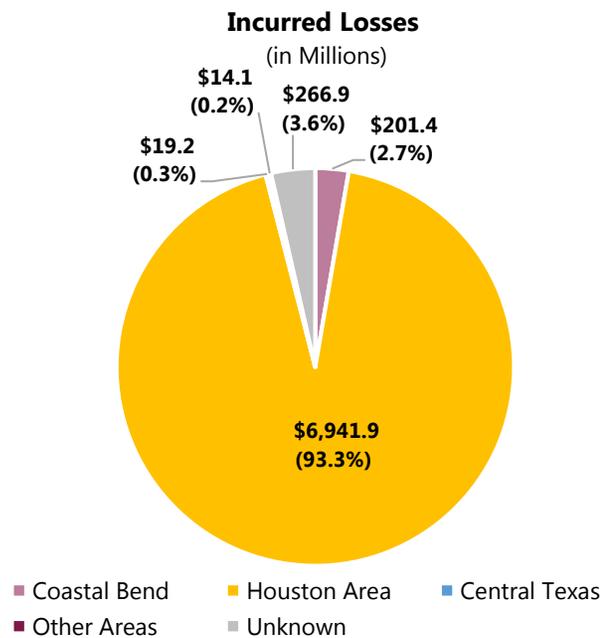
<sup>6</sup> Includes Jefferson, Hardin, and Orange counties.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

- About 93 percent of flood losses are in the Houston Area region. Within the 93 percent, about 78 percent of incurred losses (\$5.8B) are in Harris and surrounding counties,<sup>8</sup> and 15 percent of incurred losses (\$1.1B) are in Southeast Texas.<sup>9</sup>
- Insurers reported to TDI that they paid about \$6.4 billion for federal flood insurance claims; FEMA reports that the total amount paid to date for federal flood insurance for Hurricane Harvey was \$8.76 billion. This includes all federal flood claims, not just federal flood claims on policies issued by private insurers. According to FEMA, this is the second largest amount paid for a single event. The largest amount paid for a single event was for Hurricane Katrina (August 2005) at \$16 billion.



<sup>7</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood 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.

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

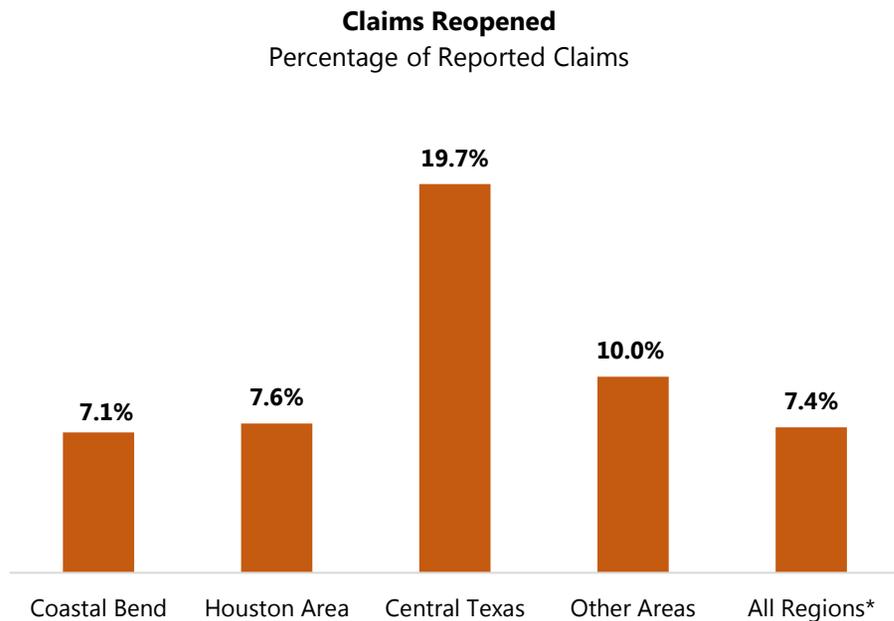
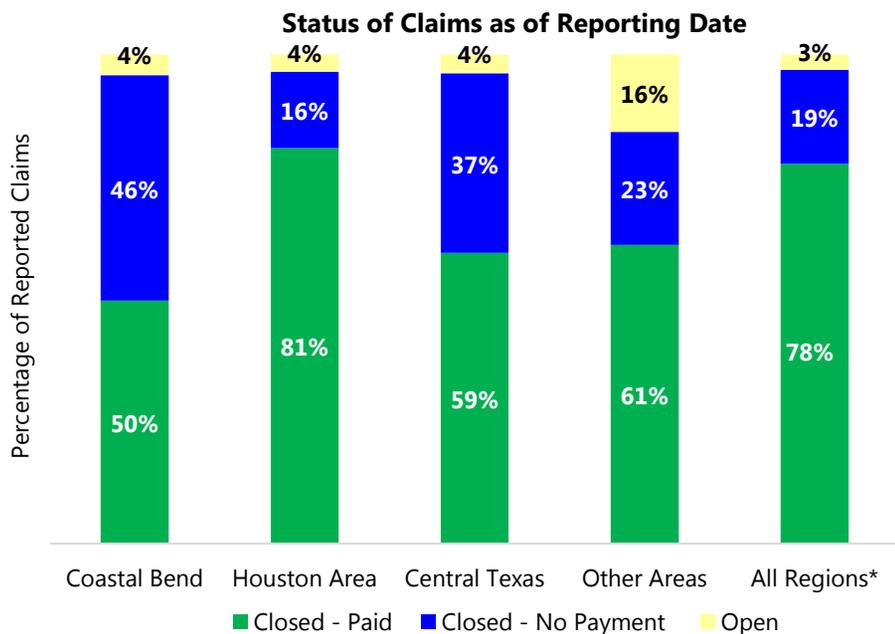
<sup>9</sup> Includes Jefferson, Hardin, and Orange counties.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

About 3 percent of flood claims were open as of the reporting date. About 7 percent of flood claims were reopened as of the reporting date. Regions with higher percentages of claims closed without payment, such as Central Texas, also experienced higher percentages of claims reopened. However, there are relatively few claims in these regions (about 685 claims for Central Texas and Other Areas combined), which tends to increase the volatility in the data.



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 4.4 percent of all claims and also includes amounts for all ZIP codes that had fewer than five claims.

<sup>10</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood 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.

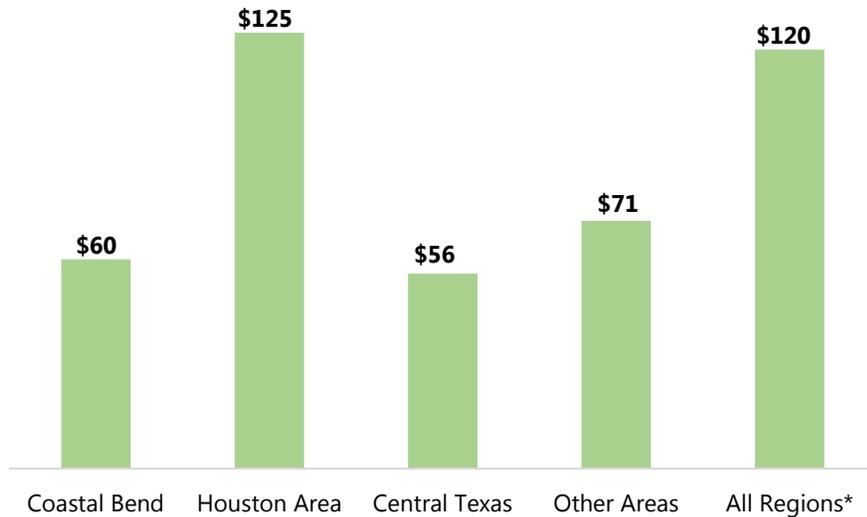
# Hurricane Harvey Data Call

Updated Data through June 30, 2018

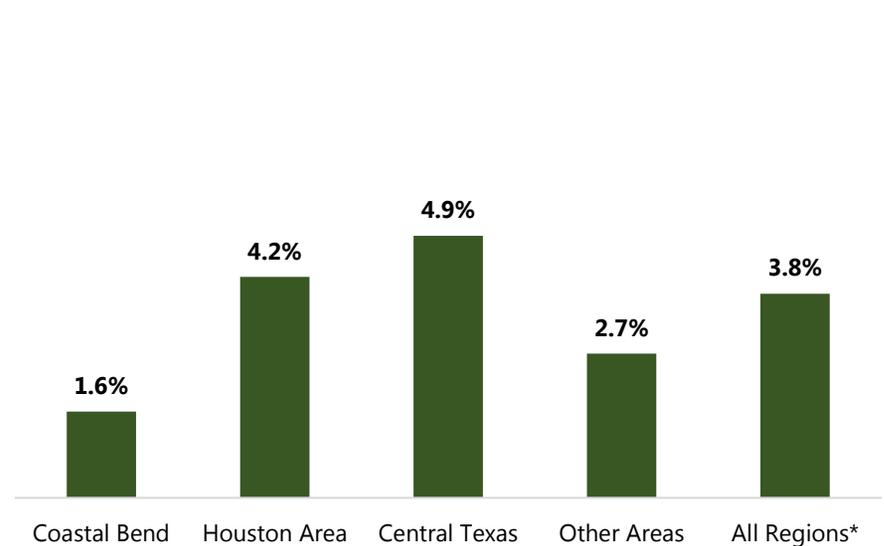
## Flood Insurance<sup>11</sup> Data by Region

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

**Average Paid Loss**  
(in thousands)



**Percentage of Claims with Total Losses**



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 4.4 percent of all claims and includes amounts for all ZIP codes that had fewer than five claims.

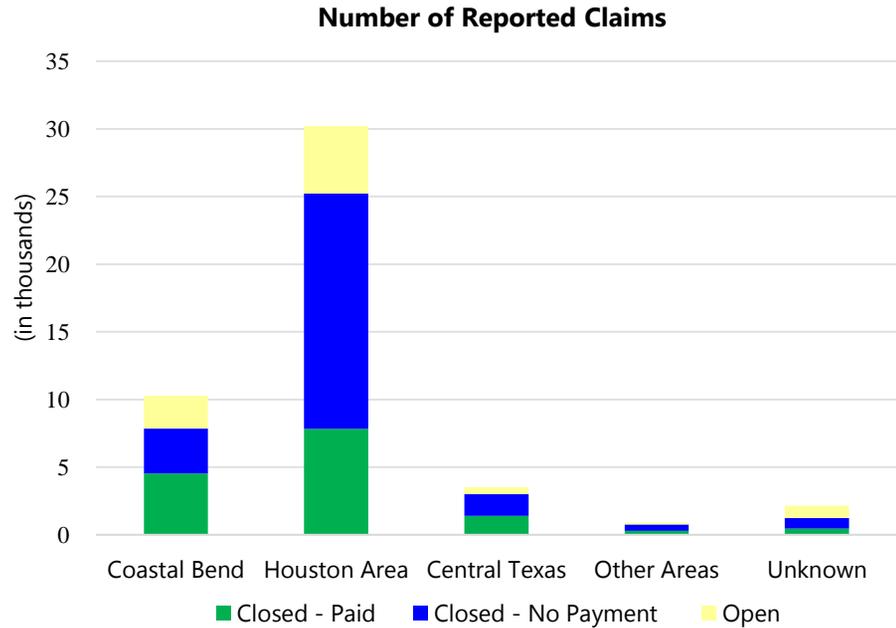
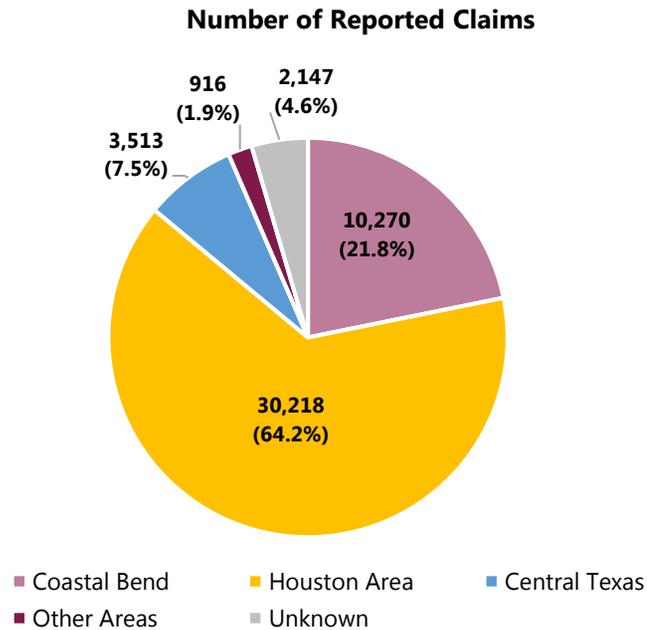
<sup>11</sup> TDI's data for federal flood insurance only includes data reported by private insurers selling federal flood through the "Write Your Own" federal flood program. It does not include claims for flood insurance policies written directly by the National Flood Insurance Program.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Commercial Property Data by Region

Most commercial property claims are in the Coastal Bend and Houston Area regions. Together, these two regions make up 85 percent of all commercial property claims. About 20 percent of commercial property claims are still open.

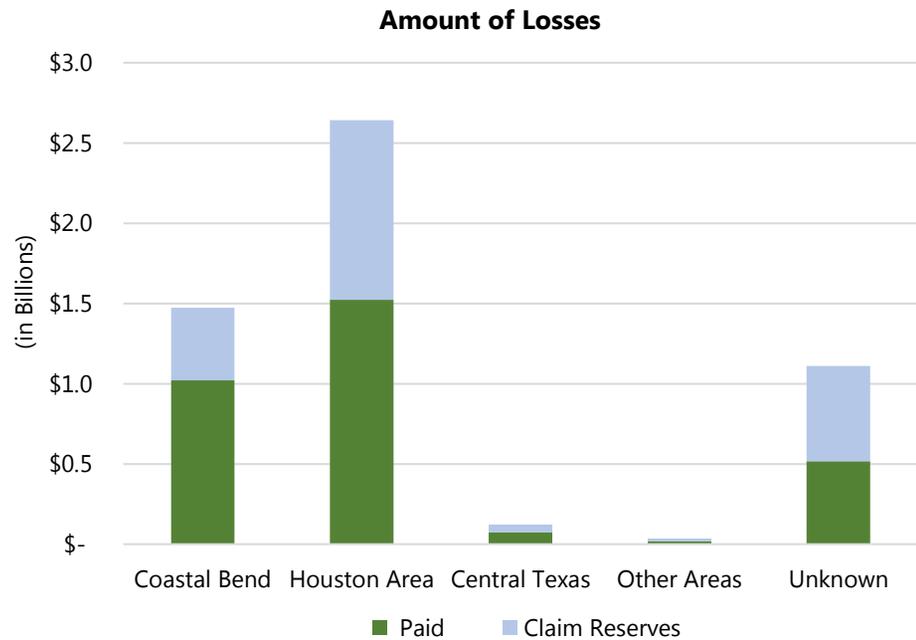
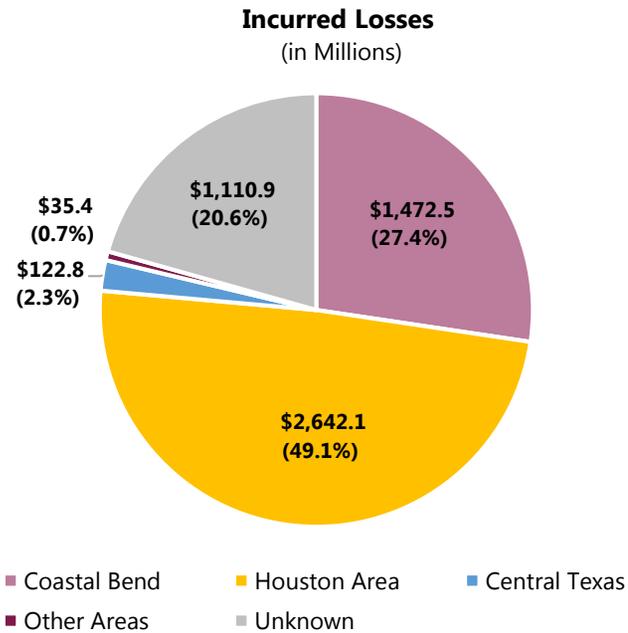


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Commercial Property Data by Region

Most commercial property losses are in the Coastal Bend and Houston Area regions. Together, these two regions make up almost 75 percent of commercial property losses. There is a disproportionate amount of losses in the "unknown" region (21 percent) when compared to the number of claims (4.6 percent). The "unknown" claims are mainly from large risk and surplus lines insurers, and these insurers have a higher average loss for commercial property when compared to other insurers.

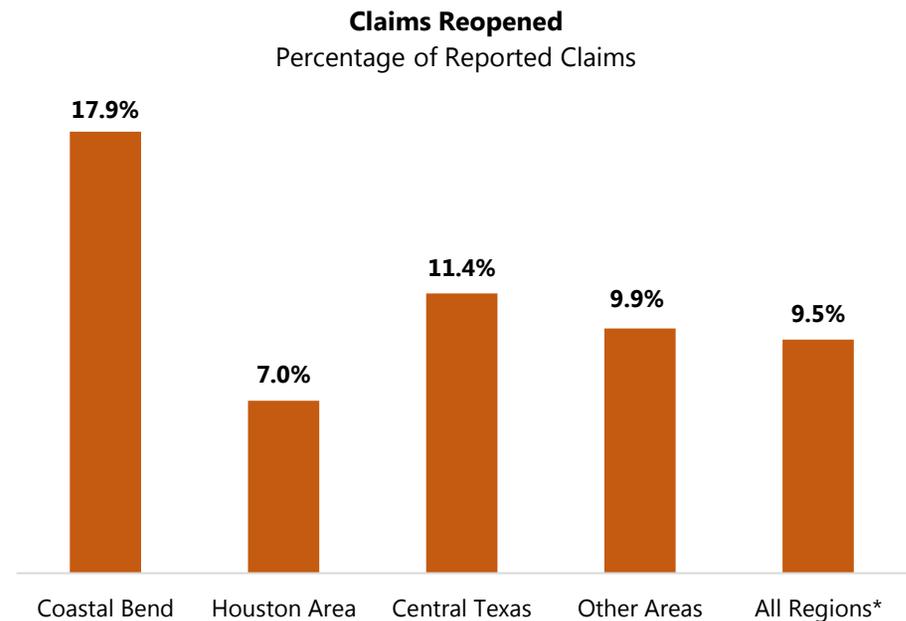
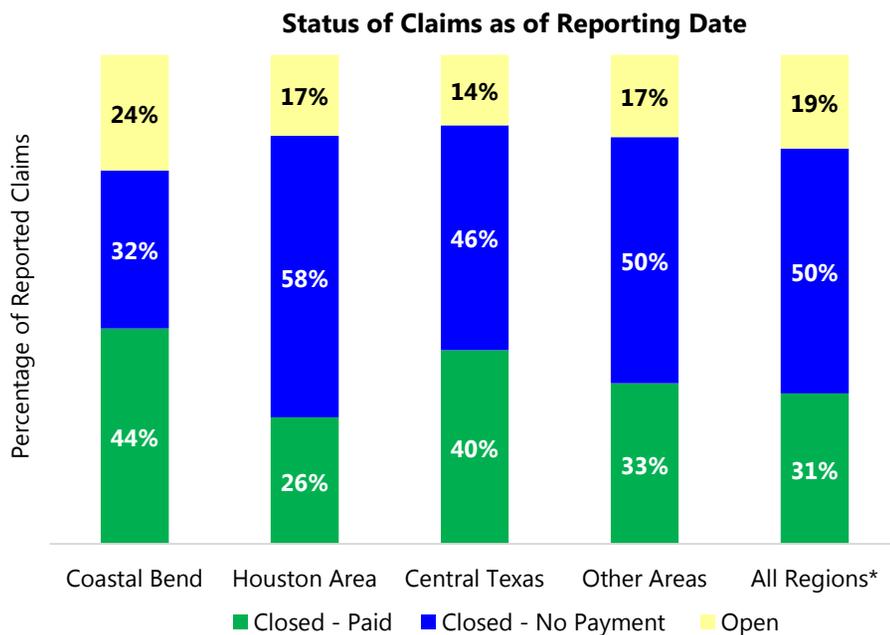


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Commercial Property Data by Region

About 20 percent of commercial property claims are still open, with about 30 percent paid and about 50 percent closed with no payment. These percentages show some differences by region. About 10 percent of all commercial property claims were reopened, but this percentage varies by region, with 18 percent of claims reopened in the Coastal Bend region.



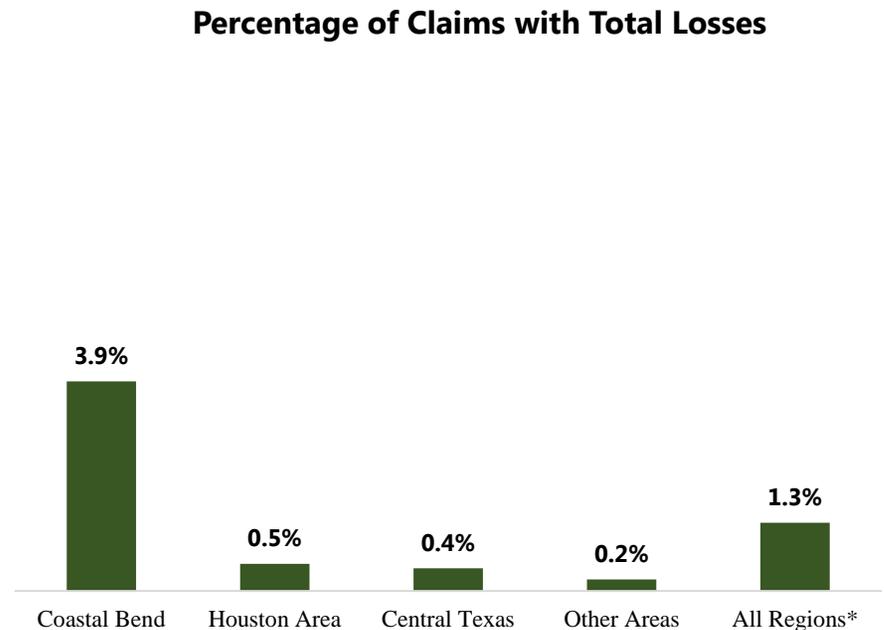
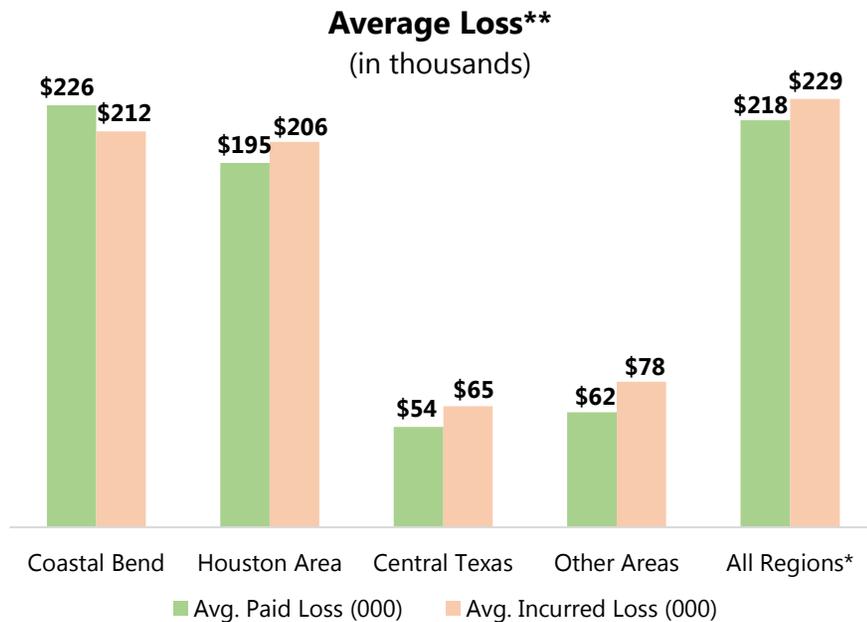
\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 4.6 percent of all claims and has 21 percent closed with payment, 36 percent closed without payment, 43 percent open, and 0.7 percent reopened.

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Commercial Property Data by Region

Coastal Bend and Houston Area regions have the highest average commercial property losses. There are few total losses for commercial property (1.3 percent), with the Coastal Bend region having the highest percentage (3.9 percent).



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 4.6 percent of all claims and has an average paid loss of \$1,139,000, an average incurred loss of \$810,000, and 1.4 percent involve total losses.

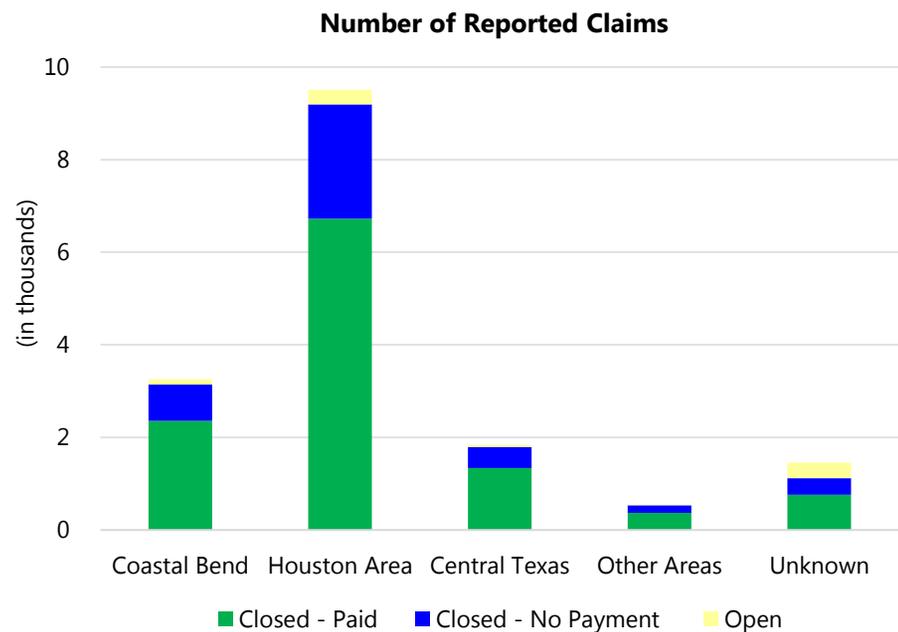
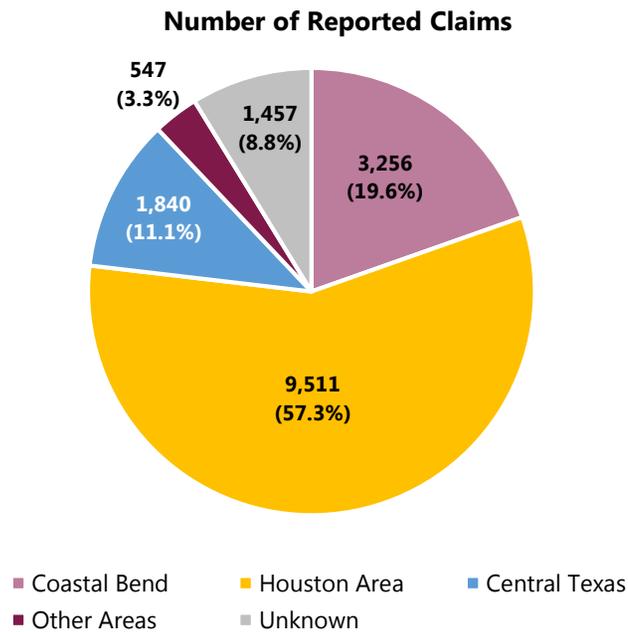
\*\*Average paid loss is calculated as total paid losses divided by number of claims closed with payment. This formula can overestimate the actual average paid loss if a significant percentage of the claims are open. Average incurred loss is calculated as paid losses plus case reserves, divided by claims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

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Data for All Other Lines of Insurance by Region

All other lines is a catch-all category for all other types of insurance that generated Hurricane Harvey claims. It includes types of insurance such as inland marine, ocean marine, aircraft, and crop insurance. All other lines account for about two percent of all Hurricane Harvey claims and about 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).

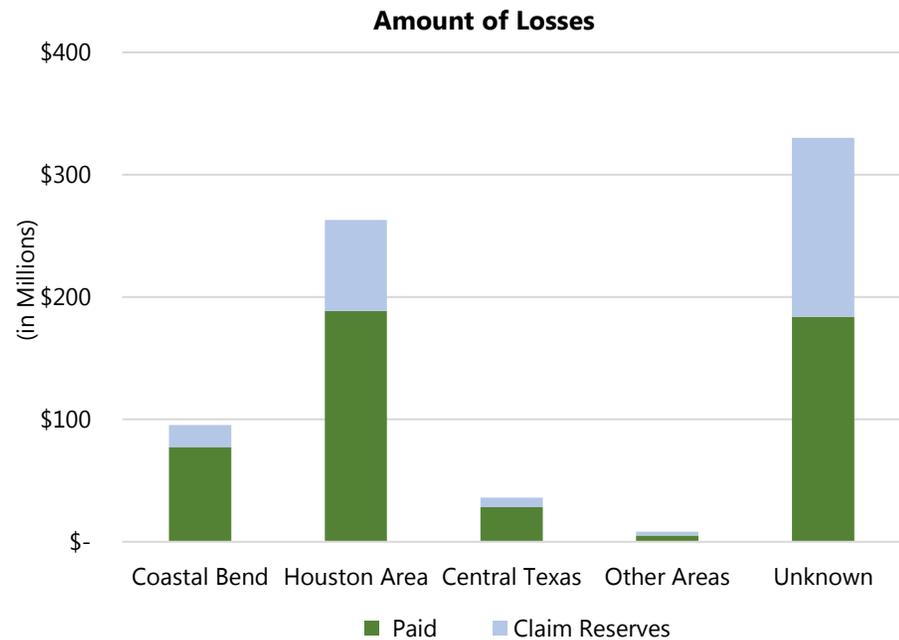
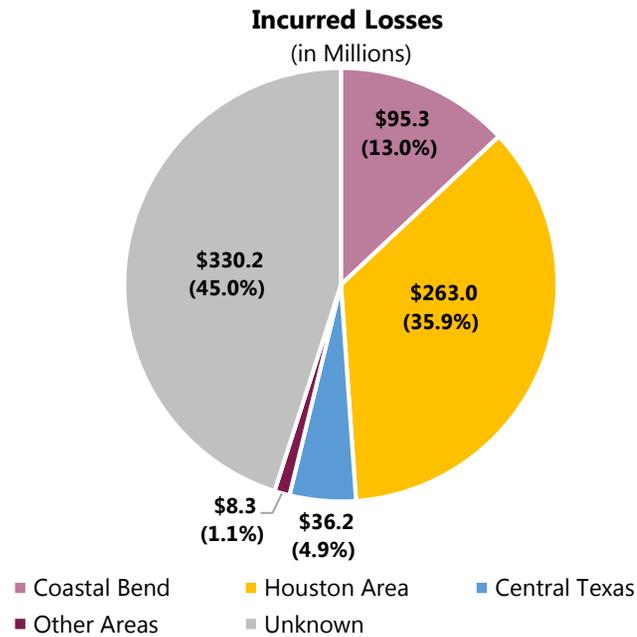


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Data for All Other Lines of Insurance by Region

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

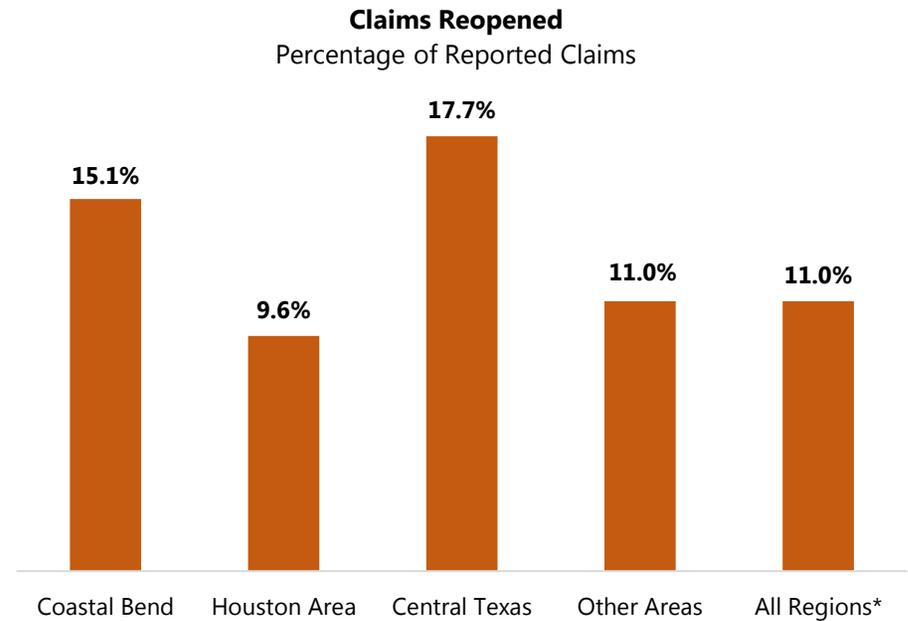
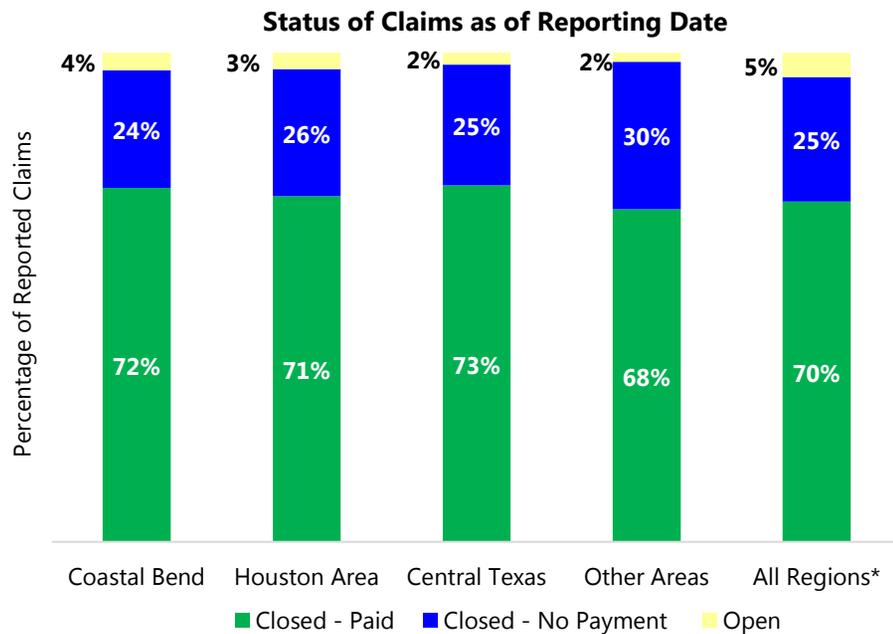


# Hurricane Harvey Data Call

Updated Data through June 30, 2018

## Data for All Other Lines of Insurance by Region

For all other lines of insurance, about 70 percent of claims are paid, 25 percent are closed with no loss payment, 5 percent are still open, and 11 percent were reopened. These percentages vary somewhat by region.



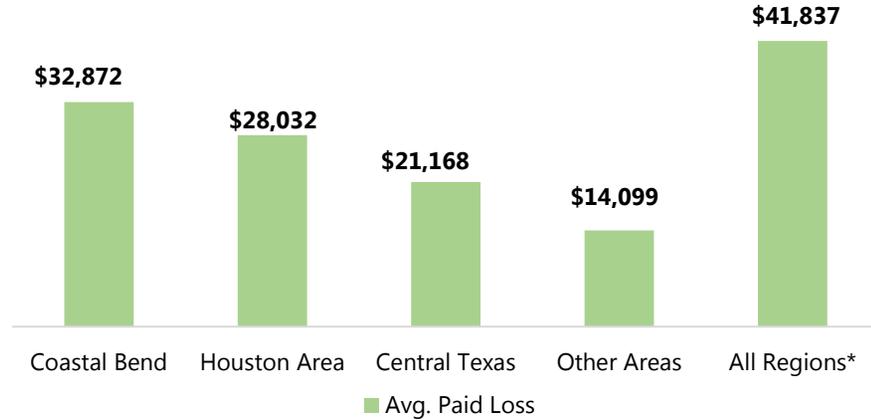
\*Includes the categories of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 8.8 percent of all claims and have 53 percent closed with payment, 24 percent closed without payment, 23 percent open, and 2.5 percent reopened.

# Hurricane Harvey Data Call

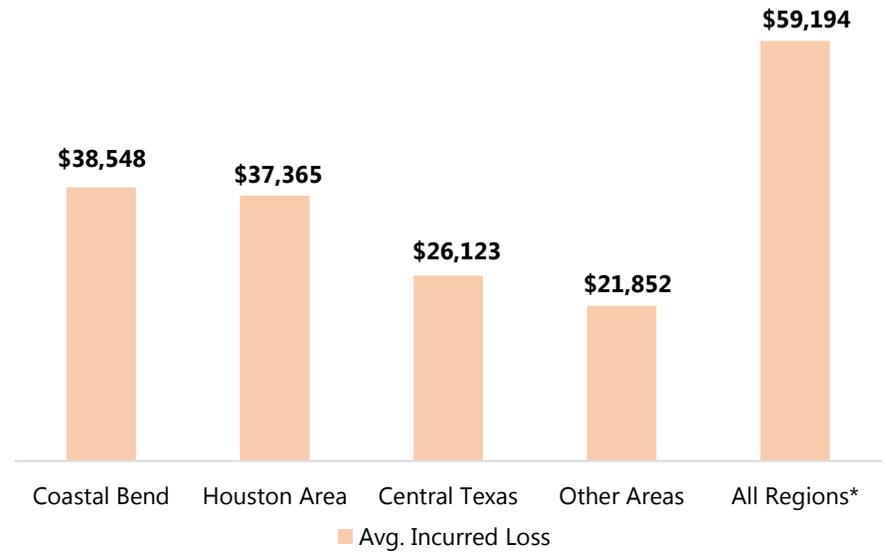
Updated Data through June 30, 2018

## Data for All Other Lines of Insurance by Region

**Average Paid Loss\*\***



**Average Incurred Loss\*\***



\*Includes the category of "unknown" (ZIP code not known), which is not displayed here. This category accounts for 8.8 percent of all claims and has an average paid loss of \$240,534 and an average incurred loss of \$298,815.

\*\*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.

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**Incurred But Not Reported (IBNR) Reserves** means amounts insurers set aside to pay for claims that have already occurred but have not yet been reported to the insurance company. IBNR reserves are determined using actuarial methods.

**Incurred losses** mean amounts paid by the insurer to the claimant plus any **claim reserves** (or case reserves) held by the insurer. Incurred losses do not include reserves for 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

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property was destroyed (or nearly destroyed), particularly for commercial property insurance where several insurers may participate in insuring the building at different layers of loss. Claims with total losses may be open or closed with payment.

### **Types of Insurance**

**Actual Cash Value (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 resulting from a covered peril. Business interruption coverage may be purchased separately, or purchased as part of a commercial property policy. For the purposes of the data call, insurers reported business interruption coverage separately even if purchased in conjunction with another policy.

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

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

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

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

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

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

**Replacement cost value (RCV)** means the cost to replace a piece of property with a new one at current prices without any deduction for depreciation.

**Residential dwelling** insurance is similar to homeowners insurance except that it does not provide premises liability coverage, and it may provide coverage for fewer perils than a homeowners policy. Dwelling policies can cover fire only; fire and extended coverage; or fire, extended coverage, and other extended coverages.<sup>12</sup> Residential dwelling policies usually exclude coverage for damage caused by a flood or rising waters.

**Residential property insurance** includes **homeowners**, **mobile homeowners**, and **residential dwelling** insurance.

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<sup>12</sup> Extended coverage includes windstorm, hurricane, hail, and miscellaneous other perils such as explosion, riot and civil commotion, smoke, and damage from aircraft and vehicles. Other extended coverage includes water damage and other miscellaneous perils, such as collapse.

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**Appendix II: Loss Data by County (Personal Lines)**

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Days to Close
Angelina	471	54.6%	42.9%	2.5%	15.3%	17.8%	\$ 2,440,746	\$ 2,483,859	\$ 9,497	\$ 9,234	35.1
Aransas	13,506	62.3%	28.0%	9.7%	46.0%	11.8%	\$ 499,884,268	\$ 529,745,594	\$ 59,432	\$ 54,512	80.8
Atascosa	112	62.5%	32.1%	5.4%	20.5%	14.3%	\$ 564,628	\$ 569,508	\$ 8,066	\$ 7,494	37.6
Austin	747	51.9%	42.2%	5.9%	11.8%	16.3%	\$ 3,854,284	\$ 3,950,434	\$ 9,934	\$ 9,145	47.8
Bastrop	1,308	48.4%	46.7%	4.9%	16.1%	4.6%	\$ 4,070,673	\$ 4,236,516	\$ 6,431	\$ 6,078	32.2
Bee	992	62.7%	23.8%	13.5%	16.8%	2.7%	\$ 4,998,411	\$ 5,312,598	\$ 8,036	\$ 7,027	32.9
Bexar	4,672	49.6%	48.3%	2.1%	18.9%	8.9%	\$ 16,904,934	\$ 17,295,729	\$ 7,293	\$ 7,159	37.3
Brazoria	21,110	49.1%	49.6%	1.4%	19.6%	22.0%	\$ 103,811,378	\$ 106,024,425	\$ 10,018	\$ 9,957	44.0
Brazos	1,965	43.7%	53.1%	3.2%	19.6%	8.2%	\$ 7,407,526	\$ 7,781,899	\$ 8,623	\$ 8,449	32.1
Burleson	206	52.9%	41.7%	5.3%	7.8%	8.7%	\$ 843,565	\$ 858,916	\$ 7,739	\$ 7,158	34.6
Caldwell	761	56.9%	36.8%	6.3%	16.3%	3.5%	\$ 2,516,828	\$ 2,623,867	\$ 5,813	\$ 5,455	37.1
Calhoun	4,451	69.4%	26.4%	4.2%	44.6%	3.2%	\$ 38,253,280	\$ 39,678,339	\$ 12,380	\$ 12,108	68.8
Cameron	329	63.2%	34.3%	2.4%	13.7%	32.8%	\$ 2,237,084	\$ 2,267,557	\$ 10,755	\$ 10,498	39.8
Chambers	4,467	49.9%	48.3%	1.8%	18.7%	25.8%	\$ 26,825,768	\$ 27,252,925	\$ 12,046	\$ 11,808	47.6
Colorado	518	52.5%	43.2%	4.2%	11.8%	19.1%	\$ 2,119,068	\$ 2,196,785	\$ 7,791	\$ 7,472	33.4
Comal	2,092	52.2%	44.0%	3.8%	21.9%	3.9%	\$ 8,064,467	\$ 8,297,108	\$ 7,385	\$ 7,085	37.8
De Witt	1,651	65.4%	19.8%	14.8%	17.9%	3.3%	\$ 10,084,859	\$ 10,814,310	\$ 9,346	\$ 8,168	42.1
Fayette	678	49.6%	44.5%	5.9%	10.9%	10.8%	\$ 3,653,440	\$ 3,893,612	\$ 10,873	\$ 10,355	36.5
Fort Bend	37,414	44.7%	52.6%	2.8%	18.1%	16.5%	\$ 200,465,874	\$ 209,816,141	\$ 11,998	\$ 11,823	42.1
Galveston	44,686	55.5%	43.1%	1.4%	20.3%	31.6%	\$ 288,893,315	\$ 292,718,594	\$ 11,646	\$ 11,508	46.6
Goliad	986	72.1%	13.4%	14.5%	18.9%	4.5%	\$ 9,573,026	\$ 10,010,037	\$ 13,464	\$ 11,721	41.3
Gonzales	680	60.7%	31.0%	8.2%	15.7%	3.8%	\$ 3,098,480	\$ 3,253,639	\$ 7,502	\$ 6,937	35.5
Grimes	372	47.8%	45.4%	6.7%	15.1%	11.8%	\$ 1,128,485	\$ 1,213,493	\$ 6,340	\$ 5,978	33.2

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Days to Close
Guadalupe	2,530	56.2%	41.1%	2.6%	20.2%	2.5%	\$ 10,084,094	\$ 10,303,280	\$ 7,087	\$ 6,920	37.9
Hardin	6,313	53.8%	43.1%	3.0%	16.5%	31.5%	\$ 48,285,342	\$ 49,231,697	\$ 14,214	\$ 13,717	44.0
Harris	260,918	52.3%	45.7%	2.0%	15.8%	28.1%	\$ 1,636,390,169	\$ 1,685,948,041	\$ 11,992	\$ 11,903	42.3
Hays	2,660	52.1%	44.9%	3.0%	22.4%	4.0%	\$ 9,193,688	\$ 9,419,720	\$ 6,638	\$ 6,425	35.7
Hidalgo	664	73.0%	24.7%	2.3%	13.7%	44.9%	\$ 6,922,182	\$ 7,349,423	\$ 14,273	\$ 14,699	44.9
Jackson	1,396	66.8%	22.1%	11.2%	16.6%	3.2%	\$ 8,172,460	\$ 8,656,304	\$ 8,769	\$ 7,956	38.8
Jasper	1,475	53.6%	42.6%	3.7%	16.1%	20.7%	\$ 8,063,375	\$ 8,170,275	\$ 10,194	\$ 9,658	36.9
Jefferson	41,773	52.4%	45.5%	2.1%	18.3%	27.4%	\$ 226,079,920	\$ 231,718,169	\$ 10,337	\$ 10,183	47.5
Jim Wells	276	56.2%	36.6%	7.2%	13.4%	6.9%	\$ 1,634,478	\$ 1,752,678	\$ 10,545	\$ 10,015	36.0
Karnes	412	65.0%	26.5%	8.5%	13.3%	3.4%	\$ 1,890,055	\$ 1,943,328	\$ 7,052	\$ 6,414	34.0
Kerr	96	66.7%	31.3%	2.1%	14.6%	37.5%	\$ 771,277	\$ 778,570	\$ 12,051	\$ 11,797	45.9
Kleberg	213	58.2%	38.0%	3.8%	24.4%	13.6%	\$ 1,051,037	\$ 1,121,830	\$ 8,476	\$ 8,499	33.2
Lavaca	1,343	57.2%	29.4%	13.4%	11.3%	3.7%	\$ 6,258,484	\$ 6,800,331	\$ 8,149	\$ 7,173	37.2
Lee	293	48.5%	44.4%	7.2%	10.6%	7.2%	\$ 1,055,168	\$ 1,122,360	\$ 7,431	\$ 6,886	29.9
Leon	75	58.7%	37.3%	4.0%	13.3%	24.0%	\$ 492,439	\$ 497,632	\$ 11,192	\$ 10,588	40.3
Liberty	5,593	54.4%	42.6%	3.0%	18.6%	24.8%	\$ 32,728,865	\$ 33,481,962	\$ 10,755	\$ 10,424	37.3
Live Oak	70	55.7%	37.1%	7.1%	14.3%	5.7%	\$ 508,317	\$ 520,070	\$ 13,034	\$ 11,820	47.4
Madison	98	56.1%	44.9%	-1.0%	10.2%	18.4%	\$ 427,854	\$ 428,910	\$ 7,779	\$ 7,943	32.7
Matagorda	2,245	58.8%	38.7%	2.5%	22.6%	9.1%	\$ 10,277,866	\$ 10,534,860	\$ 7,792	\$ 7,656	47.0
Montgomery	14,271	48.1%	49.7%	2.1%	20.2%	18.3%	\$ 81,698,175	\$ 83,434,810	\$ 11,890	\$ 11,633	38.9
Newton	468	57.1%	39.7%	3.2%	9.6%	22.6%	\$ 3,142,142	\$ 3,179,098	\$ 11,768	\$ 11,273	40.0
Nueces	43,778	64.7%	29.8%	5.5%	44.9%	2.7%	\$ 328,624,077	\$ 354,462,347	\$ 11,601	\$ 11,537	59.1
Orange	22,055	59.6%	37.4%	2.9%	15.7%	35.7%	\$ 174,518,513	\$ 179,838,088	\$ 13,269	\$ 13,036	45.2
Polk	979	52.7%	44.4%	2.9%	20.0%	16.9%	\$ 4,593,452	\$ 4,716,067	\$ 8,902	\$ 8,669	36.6
Refugio	2,085	66.5%	17.1%	16.4%	27.2%	9.7%	\$ 57,541,399	\$ 60,321,710	\$ 41,516	\$ 34,908	55.9
Sabine	220	56.4%	40.9%	2.7%	14.5%	19.1%	\$ 1,295,802	\$ 1,308,686	\$ 10,450	\$ 10,067	36.4

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County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...		
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss	Days to Close
San Jacinto	692	45.2%	51.7%	3.0%	20.4%	15.3%	\$ 3,674,139	\$ 3,790,730	\$ 11,738	\$ 11,349	39.8
San Patricio	15,349	67.8%	27.7%	4.5%	45.4%	4.2%	\$ 179,353,579	\$ 190,707,883	\$ 17,241	\$ 17,187	65.3
Travis	6,600	45.3%	52.8%	1.9%	23.4%	4.3%	\$ 20,076,896	\$ 21,059,710	\$ 6,715	\$ 6,763	33.8
Trinity	164	55.5%	39.6%	4.9%	12.2%	17.1%	\$ 693,114	\$ 720,999	\$ 7,617	\$ 7,283	34.1
Tyler	574	52.4%	44.1%	3.5%	18.5%	15.5%	\$ 2,568,912	\$ 2,639,773	\$ 8,535	\$ 8,224	36.9
Victoria	18,657	70.8%	16.5%	12.7%	24.5%	3.8%	\$ 156,529,545	\$ 167,694,041	\$ 11,848	\$ 10,761	48.2
Walker	871	50.1%	46.5%	3.4%	18.5%	14.9%	\$ 3,557,031	\$ 3,655,177	\$ 8,158	\$ 7,844	37.2
Waller	776	50.0%	47.0%	3.0%	15.7%	16.5%	\$ 3,767,068	\$ 3,855,998	\$ 9,709	\$ 9,382	36.6
Washington	449	47.0%	46.5%	6.5%	15.6%	12.0%	\$ 1,867,575	\$ 1,947,049	\$ 8,851	\$ 8,113	39.3
Wharton	1,995	56.5%	39.5%	4.0%	8.5%	26.2%	\$ 11,559,641	\$ 11,903,318	\$ 10,257	\$ 9,870	36.6
Willacy	16	62.5%	37.5%	0.0%	31.3%	43.8%	\$ 69,463	\$ 69,463	\$ 6,946	\$ 6,946	39.3
Williamson	2,442	46.3%	51.9%	1.8%	22.2%	5.2%	\$ 7,160,425	\$ 7,328,332	\$ 6,337	\$ 6,237	31.3
Wilson	750	58.9%	32.8%	8.3%	15.3%	4.9%	\$ 3,642,402	\$ 3,773,233	\$ 8,241	\$ 7,487	37.7
Unknown	5,103	53.5%	25.8%	20.7%	9.6%	37.3%	\$ 53,281,373	\$ 58,873,562	\$ 19,517	\$ 15,542	59.7
Other	2,733	70.0%	28.4%	1.6%	26.8%	20.6%	\$ 21,605,459	\$ 22,012,279	\$ 11,300	\$ 11,254	42.5
<b>All Counties</b>	<b>613,644</b>	<b>54.5%</b>	<b>42.2%</b>	<b>3.3%</b>	<b>20.9%</b>	<b>22.2%</b>	<b>\$4,372,801,637</b>	<b>\$4,549,367,679</b>	<b>\$ 13,066</b>	<b>\$ 12,823</b>	<b>45.7</b>

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

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
Angelina	69	44.9%	43.5%	11.6%	14.5%	5.8%	\$ 1,295,709	\$ 1,605,148	\$ 41,797	\$ 41,158
Aransas	4,081	50.4%	40.9%	8.7%	15.3%	11.4%	\$ 294,807,061	\$ 379,957,836	\$ 143,389	\$ 157,463
Atascosa	56	75.0%	23.2%	1.8%	26.8%	23.2%	\$ 381,350	\$ 384,433	\$ 9,080	\$ 8,940
Austin	255	57.6%	35.3%	7.1%	11.8%	6.3%	\$ 9,251,510	\$ 9,287,089	\$ 62,935	\$ 56,285
Bastrop	206	57.3%	36.4%	6.3%	12.1%	3.9%	\$ 2,021,347	\$ 2,112,750	\$ 17,130	\$ 16,128
Bee	228	55.7%	32.0%	12.3%	4.4%	0.9%	\$ 103,217,379	\$ 107,003,205	\$ 812,735	\$ 690,343
Bexar	966	61.8%	30.0%	8.2%	19.4%	17.4%	\$ 17,570,254	\$ 23,455,199	\$ 29,431	\$ 34,697
Brazoria	5,397	67.9%	26.6%	5.6%	8.8%	7.1%	\$ 294,077,659	\$ 313,289,355	\$ 80,305	\$ 79,074
Brazos	416	38.7%	51.0%	10.3%	9.4%	5.3%	\$ 14,538,834	\$ 15,596,521	\$ 90,303	\$ 76,454
Burleson	71	57.7%	29.6%	12.7%	5.6%	5.6%	\$ 1,189,061	\$ 1,296,094	\$ 29,001	\$ 25,922
Caldwell	133	47.4%	45.9%	6.8%	16.5%	5.3%	\$ 1,043,185	\$ 1,181,726	\$ 16,558	\$ 16,413
Calhoun	749	46.1%	42.3%	11.6%	16.8%	4.1%	\$ 20,694,103	\$ 61,936,251	\$ 59,983	\$ 143,371
Cameron	96	38.5%	45.8%	15.6%	5.2%	3.1%	\$ 1,078,999	\$ 5,399,745	\$ 29,162	\$ 103,841
Chambers	940	57.4%	31.4%	11.2%	8.8%	10.2%	\$ 44,694,866	\$ 63,257,193	\$ 82,768	\$ 98,073
Colorado	145	53.1%	35.2%	11.7%	7.6%	6.2%	\$ 3,136,055	\$ 6,051,260	\$ 40,728	\$ 64,375
Comal	174	59.2%	30.5%	10.3%	17.2%	10.3%	\$ 2,077,149	\$ 2,323,504	\$ 20,166	\$ 19,203
De Witt	420	63.1%	25.5%	11.4%	13.6%	2.9%	\$ 12,548,679	\$ 33,759,051	\$ 47,354	\$ 107,856
Fayette	374	39.3%	50.3%	10.4%	6.1%	4.3%	\$ 10,592,809	\$ 17,980,515	\$ 72,060	\$ 96,669
Fort Bend	4,596	47.2%	45.0%	7.8%	6.3%	7.2%	\$ 221,921,944	\$ 264,476,187	\$ 102,315	\$ 104,577
Galveston	10,064	69.1%	24.9%	6.0%	9.9%	14.8%	\$ 746,672,225	\$ 794,667,481	\$ 107,435	\$ 105,170
Goliad	224	59.8%	19.6%	20.5%	15.6%	2.7%	\$ 6,965,810	\$ 10,053,869	\$ 51,984	\$ 55,855
Gonzales	218	60.6%	33.5%	6.0%	11.5%	3.2%	\$ 1,431,559	\$ 5,869,007	\$ 10,845	\$ 40,476
Grimes	102	57.8%	34.3%	7.8%	12.7%	5.9%	\$ 1,237,001	\$ 1,286,703	\$ 20,966	\$ 19,205
Guadalupe	248	56.5%	33.9%	9.7%	16.1%	4.8%	\$ 1,806,639	\$ 1,879,018	\$ 12,905	\$ 11,457

**Hurricane Harvey Data Call**  
Updated Data through June 30, 2018

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
Hardin	1,175	71.7%	23.7%	4.5%	10.1%	17.1%	\$ 97,674,281	\$ 99,446,863	\$ 115,865	\$ 110,990
Harris	67,827	64.1%	28.5%	7.3%	6.8%	8.5%	\$ 5,611,561,569	\$ 6,770,061,549	\$ 128,998	\$ 139,681
Hays	224	56.7%	37.1%	6.3%	21.0%	8.5%	\$ 1,803,193	\$ 2,504,628	\$ 14,198	\$ 17,763
Hidalgo	208	42.3%	43.8%	13.9%	4.8%	4.3%	\$ 1,404,025	\$ 4,163,934	\$ 15,955	\$ 35,589
Jackson	372	46.8%	32.0%	21.2%	7.0%	1.9%	\$ 5,315,217	\$ 6,500,374	\$ 30,547	\$ 25,693
Jasper	233	46.8%	40.8%	12.4%	13.3%	7.3%	\$ 6,502,874	\$ 9,574,729	\$ 59,659	\$ 69,382
Jefferson	9,992	66.1%	26.4%	7.5%	8.4%	6.9%	\$ 815,747,505	\$ 970,471,525	\$ 123,448	\$ 131,929
Jim Wells	99	67.7%	21.2%	11.1%	10.1%	7.1%	\$ 6,672,936	\$ 8,401,083	\$ 99,596	\$ 107,706
Karnes	121	48.8%	33.9%	17.4%	10.7%	2.5%	\$ 1,101,729	\$ 1,341,668	\$ 18,673	\$ 16,771
Kerr	57	73.7%	21.1%	5.3%	19.3%	22.8%	\$ 2,810,127	\$ 3,109,387	\$ 66,908	\$ 69,097
Kleberg	35	57.1%	31.4%	11.4%	8.6%	14.3%	\$ 577,622	\$ 650,229	\$ 28,881	\$ 27,093
Lavaca	283	54.1%	37.5%	8.5%	18.7%	3.2%	\$ 3,973,310	\$ 4,465,163	\$ 25,969	\$ 25,227
Lee	93	47.3%	43.0%	9.7%	8.6%	2.2%	\$ 506,068	\$ 568,375	\$ 11,502	\$ 10,724
Leon	17	52.9%	41.2%	5.9%	5.9%	11.8%	\$ 134,145	\$ 180,087	\$ 14,905	\$ 18,009
Liberty	956	61.0%	29.9%	9.1%	10.8%	10.6%	\$ 40,985,579	\$ 48,664,596	\$ 70,301	\$ 72,634
Live Oak	42	54.8%	35.7%	9.5%	11.9%	9.5%	\$ 324,343	\$ 353,223	\$ 14,102	\$ 13,082
Madison	19	31.6%	57.9%	10.5%	0.0%	5.3%	\$ 126,649	\$ 130,550	\$ 21,108	\$ 16,319
Matagorda	546	47.4%	42.5%	10.1%	9.9%	3.8%	\$ 14,792,177	\$ 18,174,485	\$ 57,113	\$ 57,881
Montgomery	4,094	65.8%	28.4%	5.8%	10.4%	11.2%	\$ 230,712,662	\$ 270,122,680	\$ 85,608	\$ 92,098
Newton	85	72.9%	24.7%	2.4%	5.9%	9.4%	\$ 2,294,751	\$ 3,153,711	\$ 37,012	\$ 49,277
Nueces	7,978	49.4%	36.2%	14.4%	13.9%	6.0%	\$ 534,643,223	\$ 712,621,101	\$ 135,593	\$ 140,004
Orange	5,248	74.5%	20.4%	5.1%	8.6%	9.2%	\$ 399,322,339	\$ 419,634,458	\$ 102,102	\$ 100,439
Polk	157	46.5%	45.9%	7.6%	14.6%	8.9%	\$ 1,257,345	\$ 3,698,954	\$ 17,224	\$ 43,517
Refugio	514	49.8%	27.8%	22.4%	12.3%	7.0%	\$ 27,641,945	\$ 39,638,838	\$ 107,976	\$ 106,843
Sabine	36	50.0%	41.7%	8.3%	8.3%	8.3%	\$ 640,188	\$ 869,691	\$ 35,566	\$ 41,414
San Jacinto	83	53.0%	37.3%	9.6%	13.3%	10.8%	\$ 911,526	\$ 1,035,940	\$ 20,717	\$ 19,922

**Hurricane Harvey Data Call**  
Updated Data through June 30, 2018

County Name	Number of Reported Claims	Percentages of Claims ...					Amount of Losses ...		Average ...	
		Closed - Paid	Closed - No Payment	Open	Reopened	with Total Losses	Paid	Incurred	Paid Loss	Incurred Loss
San Patricio	2,203	53.6%	29.6%	16.7%	16.7%	9.1%	\$ 156,024,791	\$ 226,809,481	\$ 132,112	\$ 146,329
Travis	986	40.9%	45.3%	13.8%	14.2%	7.3%	\$ 28,583,715	\$ 42,533,181	\$ 70,927	\$ 78,911
Trinity	38	34.2%	34.2%	31.6%	7.9%	10.5%	\$ 247,893	\$ 910,926	\$ 19,069	\$ 36,437
Tyler	110	55.5%	30.9%	13.6%	7.3%	10.0%	\$ 1,015,071	\$ 1,172,933	\$ 16,641	\$ 15,433
Victoria	2,764	53.7%	28.8%	17.5%	14.1%	3.8%	\$ 104,484,980	\$ 168,909,788	\$ 70,408	\$ 85,872
Walker	149	49.0%	40.3%	10.7%	6.0%	26.8%	\$ 1,056,128	\$ 1,890,621	\$ 14,468	\$ 21,243
Waller	255	60.8%	31.0%	8.2%	7.1%	6.7%	\$ 9,075,347	\$ 13,905,140	\$ 58,551	\$ 79,006
Washington	114	37.7%	57.0%	5.3%	14.0%	0.9%	\$ 645,119	\$ 658,637	\$ 15,003	\$ 13,442
Wharton	867	59.6%	33.2%	7.2%	6.9%	8.2%	\$ 33,334,853	\$ 44,167,664	\$ 64,477	\$ 76,283
Willacy	11	9.1%	81.8%	9.1%	27.3%	0.0%	\$ 7,075	\$ 8,125	\$ 7,075	\$ 4,063
Williamson	263	48.3%	44.5%	7.2%	8.0%	10.6%	\$ 3,018,444	\$ 3,219,615	\$ 23,767	\$ 22,052
Wilson	135	51.1%	37.8%	11.1%	11.1%	6.7%	\$ 1,129,235	\$ 1,192,453	\$ 16,366	\$ 14,196
Unknown	7,445	53.9%	32.2%	13.9%	1.8%	5.8%	\$ 980,552,068	\$ 1,725,341,378	\$ 244,161	\$ 341,787
Other	280	47.1%	42.5%	10.4%	18.2%	14.6%	\$ 8,856,311	\$ 15,810,591	\$ 67,093	\$ 98,202
<b>All Counties</b>	<b>146,342</b>	<b>61.6%</b>	<b>29.9%</b>	<b>8.5%</b>	<b>8.5%</b>	<b>8.6%</b>	<b>\$10,951,719,547</b>	<b>\$13,770,177,494</b>	<b>\$ 121,504</b>	<b>\$ 134,299</b>

## Hurricane Harvey Data Call

Updated Data through June 30, 2018

### Appendix IV: Policy Data by County

#### Windstorm, flood, and residential policies and personal auto vehicles

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

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

## Hurricane Harvey Data Call

Updated Data through June 30, 2018

### Windstorm, flood, and residential policies and personal auto vehicles

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

County	TWIA Policies*	Federal Flood / NFIP Policies*	Private Mkt Residential**	Personal Auto Vehicles^
Galveston	66,206	58,169	95,363	251,403
Goliad	-	52	1,027	5,014
Gonzales	-	199	3,618	16,504
Grimes	-	212	5,250	23,181
Guadalupe	-	2,071	39,832	106,689
Hardin	-	1,939	12,163	42,733
Harris***	3,666	249,212	1,080,413	2,834,104
Jackson	-	634	2,327	11,112
Jasper	-	219	7,990	27,701
Jefferson	32,018	19,773	60,157	159,242
Jim Wells	-	494	6,367	27,638
Karnes	-	36	2,601	11,670
Kerr	-	625	14,827	41,939
Kleberg	1,076	633	5,764	19,837
Lavaca	-	175	2,412	21,544
Lee	-	51	2,804	14,409
Leon	-	29	4,545	18,054
Liberty	-	1,573	12,561	56,263
Live Oak	-	98	1,262	7,030
Madison	-	46	2,032	8,905
Matagorda	5,111	3,069	8,320	28,921

## Hurricane Harvey Data Call

Updated Data through June 30, 2018

### 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^
Milam	-	29	4,432	19,676
Montgomery	-	20,271	158,920	397,602
Newton	-	440	1,832	8,098
Nueces	45,418	25,364	86,459	217,495
Orange	-	8,672	19,540	61,769
Polk	-	581	10,399	37,134
Refugio	396	122	1,601	5,496
Sabine	-	5	2,652	8,752
San Augustine	-	39	1,530	6,328
San Jacinto	-	368	6,361	26,270
San Patricio	7,707	1,766	15,796	52,801
Tyler	-	133	4,197	15,084
Trinity	-	29	2,795	11,875
Victoria	-	1,235	18,001	63,942
Walker	-	322	12,647	39,780
Waller	-	1,154	6,519	31,337
Washington	-	200	7,698	28,688
Wharton	-	1,742	5,819	33,813
Willacy	475	728	2,023	11,250
Wilson	-	195	8,673	36,678
<b>Total</b>	<b>234,842</b>	<b>518,075</b>	<b>2,827,168</b>	<b>7,693,644</b>

# Hurricane Harvey Data Call

Updated Data through June 30, 2018

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

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

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

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

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

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