Disclosure Requirement		Model #1	Model #2
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	**Model Vendor:** Risk Management Solutions, Inc. (RMS) **Model Name:** North Atlantic Windstorm Model **Model Version:** RMS RiskLink 25.0 Windstorm/Hurricane and Convective Storm (WS/CS)	**Model Vendor:** Verisk Corporation **Model Name:** Verisk Tropical Cyclone Model for the United States **Model Version:** Verisk Touchstone 13.0 Tropical Cyclone (TC) and Severe Thunderstorm (ST)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	**In-force Date:** 11/30/2025 **Direct Exposures:** Total Insured Values (TIV): $152,444,281,539 Total Policy Limits: $140,845,953,289 Risk Count: 292,858	**In-force Date:** 11/30/2025 **Direct Exposures:** Total Insured Values (TIV): $152,444,281,539 Total Policy Limits: $140,845,953,289 Risk Count: 292,858
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	**Assumptions:** - All Perils (Windstorm/Hurricane and Severe Convective Storms). - Aggregate Annual Loss estimate. - Windstorm frequency –RMS 2025 Historical (Long Term) Event Rates. - Severe Convective Storm frequency –RMS 2013 Stochastic Event Rates (High and Low frequency). - With post-event loss amplification (PLA) ("Demand Surge") for Windstorm /Hurricane; Severe Convective Storm excludes loss amplification. - Without Storm Surge.	**Assumptions:** - All Perils (Tropical Cyclone - Wind and Severe Thunderstorm). - Aggregate Annual Loss estimate. - Tropical Cyclone frequency - 10K US AP (2025) Standard (Std) event set. - Severe Thunderstorm frequency - 10K US AP (2025) – Standard. - With Demand Surge for Tropical Cyclone - Wind and Severe Thunderstorm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-50-year probable maximum loss model output produced by each hurricane model the Association relied on;	**One-in-50-year PML:** $3,864,391,409	**One-in-50-year PML:** $4,653,243,353
§5.4160(d)(5)	If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 20% Verisk/30% RMS/30% Impact Forecasting/20% Cotality to produce a combined one-in-100-year aggregate loss estimate of $3,743,571,776 excluding any provision for estimated loss adjustment expenses.	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 20% Verisk/30% RMS/30% Impact Forecasting/20% Cotality to produce a combined one-in-100-year aggregate loss estimate of $3,743,571,776 excluding any provision for estimated loss adjustment expenses.

§5.4160(d)(6)	Any adjustments the association or another party made to the one-in-50-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.	**Adjustments:** The combined one-in-50-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $4,305,107,543. This amount was rounded to the nearest $1 million to derive the one-in-50-year probable maximum loss for the calendar year 2026 of **$4,305,000,000.**	**Adjustments:** The combined one-in-50-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $4,305,107,543. This amount was rounded to the nearest $1 million to derive the one-in-50-year probable maximum loss for the calendar year 2026 of **$4,305,000,000.**

Disclosure Requirement		Model #3	Model #4
§5.4160(d)(1)	The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model;	**Model Vendor:** Impact Forecasting **Model Name:** Atlantic Tropical Cyclone and Severe Convective Storm Models **Model Version:** Impact Forecasting ELEMENTS 18.0 Atlantic Tropical Cyclone and Severe Convective Storm	**Model Vendor:** Cotality **Model Name:** Cotality North Atlantic Hurricane and Severe Convective Storm Models **Model Version:** CoreLogic Risk Quantification & Engineering (RQE) v25 North Atlantic Hurricane (HU) and Severe Convective Storm (SCS)
§5.4160(d)(2)	The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on;	**In-force Date:** 11/30/2025 **Direct Exposures:** Total Insured Values (TIV): $152,444,281,539 Total Policy Limits: $140,845,953,289 Risk Count: 292,858	**In-force Date:** 11/30/2025 **Direct Exposures:** Total Insured Values (TIV): $152,444,281,539 Total Policy Limits: $140,845,953,289 Risk Count: 292,858
§5.4160(d)(3)	All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	**Assumptions:** - All Perils (Atlantic Tropical Cyclone - Wind and Severe Convective Storms). - Aggregate Annual Loss estimate. - Atlantic Tropical Cyclone v3.0 – Wind Only Historical (Long Term) Event Rates. - 48-State Severe Convective Storm v1.0 – All sub-perils. - With Demand Surge for Tropical Cyclone and Severe Convective Storm. - Without Storm Surge.	**Assumptions:** - All Perils (North Atlantic Hurricane and Severe Convective Storm). - Aggregate Annual Loss estimate. - North Atlantic Hurricane v25 – Wind Only 300k Historical (Long Term) Event Set. - Severe Thunderstorm frequency - Standard. - With Demand Surge for North Atlantic Hurricane and Severe Convective Storm. - Without Storm Surge.
§5.4160(d)(4)	The one-in-50-year probable maximum loss model output produced by each hurricane model the Association relied on;	**One-in-50-year PML:** $3,350,768,297	**One-in-50-year PML:** $3,241,875,968
§5.4160(d)(5)	If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 20% Verisk/30% RMS/30% Impact Forecasting/20% Cotality to produce a combined one-in-100-year aggregate loss estimate of $3,743,571,776 excluding any provision for estimated loss adjustment expenses.	**Blending methodology:** The aggregate annual loss output from each of the two models described herein were combined using a weighting of 20% Verisk/30% RMS/30% Impact Forecasting/20% Cotality to produce a combined one-in-100-year aggregate loss estimate of $3,743,571,776 excluding any provision for estimated loss adjustment expenses.

§5.4160(d)(6)	Any adjustments the association or another party made to the one-in-50-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.	**Adjustments:** The combined one-in-50-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $4,305,107,543. This amount was rounded to the nearest $1 million to derive the one-in-50-year probable maximum loss for the calendar year 2026 of **$4,305,000,000.**	**Adjustments:** The combined one-in-50-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield $4,305,107,543. This amount was rounded to the nearest $1 million to derive the one-in-50-year probable maximum loss for the calendar year 2026 of **$4,305,000,000.**

Exhibit A

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

RMS settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	RMS	RMS	RMS
Model	RiskLink	RiskLink	RiskLink
Version	25.0	25.0	25.0
In-Force	11/30/2025	11/30/2025	11/30/2025
Peril	Windstorm/Hurricane	Windstorm/Hurricane	Convective Storm
Primary Peril	Wind	Wind	Tornado
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Wind
Event Losses Include	NA	NA	Low Freq (OEP); Low+High Freq (AEP)
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Loss Amplification	with Loss Amplification	excludes Loss Amplification (not an option)
Vulnerability	Default	Default	Default
Frequency	RMS 2025 Stochastic Event Rates	RMS 2025 Historical Event Rates	RMS 2013 Stochastic Event Rates

Verisk settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Verisk	Verisk	Verisk
Model	Touchstone	Touchstone	Touchstone
Version	13.0	13.0	13.0
In-Force	11/30/2025	11/30/2025	11/30/2025
Peril	Tropical Cyclone - Wind	Tropical Cyclone - Wind	Severe Thunderstorm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	Hail + Straight-Line Winds + Tornado
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	10K US AP (2025) - Warm SST	10K US AP (2025) - Standard	10K US AP (2025) - Standard
Financial Settings All Perils	Disaggregation: ON; Average Properties: Automatic; For Invalid Con/Occ Pairs: Use System Default; Apply location terms for residential contracts: Deductibles before limits		

IF settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	Impact Forecasting	Impact Forecasting	Impact Forecasting
Model	ELEMENTS	ELEMENTS	ELEMENTS
Version	18.0	18.0	18.0
In-Force	11/30/2025	11/30/2025	11/30/2025
Peril	Atlantic Tropical Cyclone v3.0 - Wind	Atlantic Tropical Cyclone v3.0 - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Vulnerability	Default	Default	Default
Frequency	Near-Term	Long-Term	48-State Severe Convective Storm v1.0

Cotality settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	CoreLogic	CoreLogic	CoreLogic
Model	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)
Version	25.0	25.0	25.0
In-Force	11/30/2025	11/30/2025	11/30/2025
Peril	North Atlantic Hurricane - Wind	North Atlantic Hurricane - Wind	Severe Convective Storm
Sec Peril	None (excludes Storm Surge)	None (excludes Storm Surge)	All subperils
Country	United States	United States	United States
Currency	USD	USD	USD
PLA/DS	with Demand Surge	with Demand Surge	with Demand Surge
Frequency	Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing - Near Term	Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing	Severe Convective Storm, U.S. - Optimized

General Information about exposure data for model inputs

- Data is current as of November 30, 2025.
- Each record in the data set represents one risk, defined as a single building and/or location.
- The data included 284,148 policies and 292,858 locations.
- The following process is taken for geocoding:
    1. Import/geocode in Verisk.
    2. Convert to RMS and preserve user supplied lat/long include in the Verisk import files.
    3. Geocode in RMS using the user supplied lat/long.
    4. Utilize geocoded county detail for reporting purposes.
- The perils of hurricane and tornado/hail will be modeled in RMS RiskLink v25.0, Verisk Touchstone v13.0, IF ELEMENTS v18.0, and Cotality RQE v25.0.
- The data was reported with a “Wind Excluded” flag of N for all policies. Therefore, all policies will be assumed to be covered for hurricane.
- All data assumptions to follow will be based on 284,148 policies and 292,858 locations.

Deductibles

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

Limits and Values

- Limits and values were provided for Building, Contents and Time Element. There were no limits or values provided for Appurtenant Structures. It is included in the Building coverage. Per TWIA’s instruction, only the value field should be used as model input. The reported coverage limit is to be used where the reported value is zero (no cases in this data set).

- Site blanket limits were provided for all records as the sum of the site coverage limit fields subject to the statutory limits. These will be used to cap losses at the site level.

Risk Characteristics

- Construction was reported and will be modeled as follows:

TWIA Code	Site Limit	RiskCount	RMS Code	Verisk Code	IF Code	CL Code
Asbestos/Stucco/Cen	14,277,400	162	1	101	5050	TIM
Brick	327,447,080	654	2	111	5100	MAS
Brick Veneer	12,921,400	31	1	103	5050	TIM
Brick/Stone/Veneer	81,404,684,800	155,974	1	103	5050	TIM
Fire Resistive	1,246,000	2	3	131	5150	RC
Frame	43,491,446,960	104,041	1	101	5050	TIM
Frame (ISO 1)	5,685,900,935	8,528	1	101	5050	TIM
Frame or Brick Veneer	476,823,880	5,027	1	103	5050	TIM
Masonry	2,946,556,940	5,674	2	111	5100	MAS
Masonry (ISO 2)	2,109,428,140	3,331	2	111	5100	MAS
Metal	19,187,280	217	4	151	5200	STL
Other	1,634,000	67	0	100	5000	X
Pre-Engineered Metal	1,501,235,824	1,753	4B	152	5201	LS
Protected Steel Frame	244,610,565	109	4A4	153	5200	STL
Reinforced Concrete F	529,352,270	231	4A1	155	5200	STL
Semi-Fire Resistive	4,424,000	1	4	151	5200	STL
Semi-Wind Resistive	51,310,540	432	3C	182	5150	RC
Solid Brick or Masonry	105,326,880	1,104	2	111	5100	MAS
Solid Masonry	51,513,820	102	2	111	5100	MAS
Steel Frame (ISO 4)	1,429,057,635	966	4	151	5200	STL
Steel w/steel posts se	1,879,000	73	4	151	5200	STL
Unknown	115,102,000	720	0	100	5000	X
Unknown Constructior	6,369,000	144	0	100	5000	X
Unknown Constructior	139,350,800	1,834	5B	194	5350	MOB
Wind Resistive	174,866,140	1,681	3A	183	5150	RC
Total	140,845,953,289	292,858				

- Occupancy was reported and will be modeled as follows:

TWIA Occupancy Type	Site Limit	RiskCount	RMS ATC Code	Verisk Code	IF Code	CL Code
Commercial	29,086,795	62	1	302	1051	RES
Commercial	211,835,810	246	2	303	1052	RESAPT
Commercial	8,413,000	83	20	373	1351	AGR
Commercial	419,604,660	471	22	341	1200	COMEDU
Commercial	421,486,285	192	25	346	1231	COMEDU
Commercial	10,858,900	24	28	355	1100	COMAIR
Commercial	803,830,415	724	3	304	1053	COMHTL
Commercial	20,365,000	43	32	481	1100	MUNSAN
Commercial	4,112,284,429	7,868	37	311	1100	COM
Commercial	4,645,144,720	5,062	42	306	1055	RESAPT
Commercial	52,096,650	111	44	335	1120	COM
Commercial	411,109,900	603	47	331	1119	COMHTL
Commercial	642,564,775	991	5	312	1101	COM
Commercial	115,407,040	48	54	345	1230	COMEDU
Commercial	114,479,040	229	7	336	1103	COM
Commercial	96,426,110	128	9	316	1105	COMHC
Manufactured Home	139,350,800	1,834	1	302	1051	RES
Residential	125,712,875,160	260,302	1	302	1051	RES
Residential	1,030,075,040	3,126	2	303	1052	RESAPT
Residential	11,068,400	242	37	311	1100	COM
Residential	1,306,793,080	9,461	42	306	1055	RESAPT
Residential Farm	644,400	4	0	300	1000	RES
Residential Farm	526,505,020	992	1	302	1051	RES
Residential Farm	2,506,700	7	2	303	1052	RESAPT
Residential Farm	167,000	1	37	311	1100	COM
Residential Farm	974,160	4	42	306	1055	RESAPT
Total	140,845,953,289	292,858				

- The number of stories was reported and will be modeled if valid. There are 8,579 locations with no number of stories that will be modeled as unknown.
- Year built was reported and will be modeled if valid. There are 2,561 locations with no year built that will be modeled as unknown. Also, 0 locations with a year built greater than the inception date year will be reset to the inception date year. Total limits, by year of construction band, to be modeled will be as follows:

YearBuiltBand	SiteLimit	RiskCount
Unknown	625,348,200	2,561
<= 1996	66,595,139,329	162,953
1997 - 2003	18,024,794,150	32,349
2004 - 2010	21,604,671,875	38,017
>= 2011	33,995,999,735	56,978
Total	140,845,953,289	292,858

- Square footage was reported and will be modeled if valid. 2,164 locations with no square footage or square footage greater than 2M will be modeled as unknown. Currently, RMS only uses square footage for residential and low- rise commercial structures. For Verisk, this field is only used for larger high value homes for the hurricane peril.
- The following pages includes details regarding occupancy and secondary modifier updates.

Texas Windstorm Insurance Association

Data as of 11/30/2025

Occupancy

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

TWIA Occupancy_Type	TWIA CLASS CODE	Site Limit	RiskCount	% of Limit	RMS ATC Code	Verisk Code	IF Code	CL Code
Commercial	Apartment Outbuildings and/or Business Personal Property	469,895	3	0.00%	1	302	1051	RES
Commercial	Commercial Building and/or Business Personal Property	149,900	1	0.00%	1	302	1051	RES
Commercial	Townhome Association and/or Business Personal Property	28,467,000	58	0.02%	1	302	1051	RES
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	51,019,225	18	0.04%	2	303	1052	RESAPT
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	16,873,665	49	0.01%	2	303	1052	RESAPT
Commercial	Commercial Building and/or Business Personal Property	158,000	2	0.00%	2	303	1052	RESAPT
Commercial	Rooming & Boarding House and/or Business Personal Property	33,823,920	74	0.02%	2	303	1052	RESAPT
Commercial	Townhome Association and/or Business Personal Property	109,600,000	95	0.08%	2	303	1052	RESAPT
Commercial	Townhome Outbuildings and/or Business Personal Property	361,000	8	0.00%	2	303	1052	RESAPT
Commercial	Farm & Ranch Barn or Outbuilding and/or Business Personal Property	5,418,000	42	0.00%	20	373	1351	AGR
Commercial	Farm & Ranch Grain Tank and/or Business Personal Property	2,700,000	37	0.00%	20	373	1351	AGR
Commercial	Farm & Ranch Silo and/or Business Personal Property	275,000	1	0.00%	20	373	1351	AGR
Commercial	Miscellaneous Farm & Ranch Structure and/or Business Personal Property	20,000	3	0.00%	20	373	1351	AGR
Commercial	Canopy and/or Business Personal Property	150,000	1	0.00%	22	341	1200	COMEDU
Commercial	Church (Structure and its Business Personal Property)	174,582,945	164	0.12%	22	341	1200	COMEDU
Commercial	Commercial Building and/or Business Personal Property	243,048,715	301	0.17%	22	341	1200	COMEDU
Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,178,000	1	0.00%	22	341	1200	COMEDU
Commercial	Miscellaneous Items and/or Business Personal Property	645,000	4	0.00%	22	341	1200	COMEDU
Commercial	Commercial Building and/or Business Personal Property	24,859,285	39	0.02%	25	346	1231	COMEDU
Commercial	Miscellaneous Items and/or Business Personal Property	2,298,000	14	0.00%	25	346	1231	COMEDU
Commercial	School/Private (Structure and its Business Personal Property)	8,349,000	4	0.01%	25	346	1231	COMEDU
Commercial	School/Public (Structure and its Business Personal Property)	385,980,000	135	0.27%	25	346	1231	COMEDU
Commercial	Commercial Building and/or Business Personal Property	10,858,900	24	0.01%	28	355	1100	COMAIR
Commercial	Canopy and/or Business Personal Property	20,000	1	0.00%	3	304	1053	COMHTL
Commercial	Commercial Building and/or Business Personal Property	772,101,850	594	0.55%	3	304	1053	COMHTL
Commercial	Commercially Rated Dwelling and/or Business Personal Property	31,443,565	126	0.02%	3	304	1053	COMHTL
Commercial	Miscellaneous Items and/or Business Personal Property	265,000	3	0.00%	3	304	1053	COMHTL
Commercial	Canopy and/or Business Personal Property	116,000	1	0.00%	32	481	1100	MUNSAN
Commercial	Commercial Building and/or Business Personal Property	18,506,000	26	0.01%	32	481	1100	MUNSAN
Commercial	Miscellaneous Items and/or Business Personal Property	1,743,000	16	0.00%	32	481	1100	MUNSAN
Commercial	Antenna / Satellite Dish	16,000	2	0.00%	37	311	1100	COM
Commercial	Apartment Outbuildings and/or Business Personal Property	322,000	2	0.00%	37	311	1100	COM
Commercial	Bleachers/Stadium	100,000	2	0.00%	37	311	1100	COM
Commercial	Boathouse (Over Water) and/or Business Personal Property	922,000	6	0.00%	37	311	1100	COM
Commercial	Canopy and/or Business Personal Property	11,363,300	81	0.01%	37	311	1100	COM
Commercial	Carport (Stand Alone)	5,969,000	127	0.00%	37	311	1100	COM
Commercial	Church (Structure and its Business Personal Property)	1,537,000	3	0.00%	37	311	1100	COM
Commercial	Commercial and F&R Non-Dwelling - New Construction	35,862,000	25	0.03%	37	311	1100	COM
Commercial	Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions	28,875,000	25	0.02%	37	311	1100	COM
Commercial	Commercial Building and/or Business Personal Property	3,327,500,129	5,774	2.36%	37	311	1100	COM
Commercial	Commercially Rated Dwelling and/or Business Personal Property	27,054,100	85	0.02%	37	311	1100	COM
Commercial	Deck, Dock, Pier or Wharf (Over Water)	952,000	11	0.00%	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Additions (<= 10% grade floor area)	1,000,000	1	0.00%	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Additions (> 10% grade floor area)	3,140,900	6	0.00%	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - New Construction	391,931,300	576	0.28%	37	311	1100	COM
Commercial	Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions	30,930,700	107	0.02%	37	311	1100	COM
Commercial	Fence	5,637,000	167	0.00%	37	311	1100	COM
Commercial	Flag Pole	64,000	7	0.00%	37	311	1100	COM
Commercial	Flood Lights/Light Pole	669,000	105	0.00%	37	311	1100	COM
Commercial	Gazebo	2,017,000	52	0.00%	37	311	1100	COM
Commercial	Lumber Yard (Structure and its Business Personal Property)	409,000	3	0.00%	37	311	1100	COM
Commercial	Miscellaneous Items and/or Business Personal Property	25,309,000	152	0.02%	37	311	1100	COM
Commercial	Public Housing Authority Project and/or Business Personal Property	50,812,000	140	0.04%	37	311	1100	COM
Commercial	Public Housing Authority Project Outbuildings and/or Business Personal Property	1,028,000	5	0.00%	37	311	1100	COM
Commercial	Score Board	58,000	4	0.00%	37	311	1100	COM
Commercial	Sign	1,054,000	44	0.00%	37	311	1100	COM
Commercial	Swimming Pool (In-ground)	9,443,000	140	0.01%	37	311	1100	COM
Commercial	Tank and/or Business Personal Property	65,372,000	108	0.05%	37	311	1100	COM
Commercial	Tennis Court Surface	528,000	14	0.00%	37	311	1100	COM

TWIA Occupancy_Type	TWIA CLASS CODE	Site Limit	RiskCount	% of Limit	RMS ATC Code	Verisk Code	IF Code	CL Code
Commercial	Townhome Association and/or Business Personal Property	82,194,000	91	0.06%	37	311	1100	COM
Commercial	Townhome Outbuildings and/or Business Personal Property	215,000	3	0.00%	37	311	1100	COM
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	1,132,294,045	1,207	0.80%	42	306	1055	RESAPT
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Prope	224,945,225	620	0.16%	42	306	1055	RESAPT
Commercial	Apartment Outbuildings and/or Business Personal Property	35,801,000	107	0.03%	42	306	1055	RESAPT
Commercial	Boathouse (Over Water) and/or Business Personal Property	8,000	1	0.00%	42	306	1055	RESAPT
Commercial	Canopy and/or Business Personal Property	189,000	17	0.00%	42	306	1055	RESAPT
Commercial	Commercial Building and/or Business Personal Property	9,248,150	37	0.01%	42	306	1055	RESAPT
Commercial	Condominium Association - Commercial and/or Business Personal Property	37,636,000	27	0.03%	42	306	1055	RESAPT
Commercial	Condominium Association - Habitational and/or Business Personal Property	2,568,801,790	1,899	1.82%	42	306	1055	RESAPT
Commercial	Condominium Association - Outbuildings and/or Business Personal Property	66,802,320	314	0.05%	42	306	1055	RESAPT
Commercial	Deck, Dock, Pier or Wharf (Over Water)	885,000	7	0.00%	42	306	1055	RESAPT
Commercial	Miscellaneous Items and/or Business Personal Property	3,425,000	49	0.00%	42	306	1055	RESAPT
Commercial	Public Housing Authority Project and/or Business Personal Property	96,735,190	130	0.07%	42	306	1055	RESAPT
Commercial	Public Housing Authority Project Outbuildings and/or Business Personal Property	6,629,000	9	0.00%	42	306	1055	RESAPT
Commercial	Townhome Association and/or Business Personal Property	456,064,000	607	0.32%	42	306	1055	RESAPT
Commercial	Townhome Outbuildings and/or Business Personal Property	5,681,000	31	0.00%	42	306	0	RESAPT
Commercial	Canopy and/or Business Personal Property	5,145,000	43	0.00%	44	335	0	COM
Commercial	Commercial Building and/or Business Personal Property	46,951,650	68	0.03%	44	335	0	COM
Commercial	Canopy and/or Business Personal Property	4,014,960	15	0.00%	47	331	0	COMHTL
Commercial	Commercial Building and/or Business Personal Property	405,674,940	579	0.29%	47	331	0	COMHTL
Commercial	Commercially Rated Dwelling and/or Business Personal Property	797,000	4	0.00%	47	331	1119	COMHTL
Commercial	Deck, Dock, Pier or Wharf (Over Water)	523,000	4	0.00%	47	331	1119	COMHTL
Commercial	Miscellaneous Items and/or Business Personal Property	100,000	1	0.00%	47	331	1119	COMHTL
Commercial	Canopy and/or Business Personal Property	175,000	2	0.00%	5	312	1101	COM
Commercial	Commercial Building and/or Business Personal Property	639,711,775	979	0.45%	5	312	1101	COM
Commercial	Commercially Rated Dwelling and/or Business Personal Property	2,590,000	3	0.00%	5	312	1101	COM
Commercial	Miscellaneous Items and/or Business Personal Property	88,000	7	0.00%	5	312	1101	COM
Commercial	Commercial Building and/or Business Personal Property	114,596,040	47	0.08%	54	345	1230	COMEDU
Commercial	Commercially Rated Dwelling and/or Business Personal Property	811,000	1	0.00%	54	345	1230	COMEDU
Commercial	Canopy and/or Business Personal Property	217,000	2	0.00%	7	336	1103	COM
Commercial	Commercial Building and/or Business Personal Property	113,962,040	226	0.08%	7	336	1103	COM
Commercial	Commercially Rated Dwelling and/or Business Personal Property	300,000	1	0.00%	7	336	1103	COM
Commercial	Canopy and/or Business Personal Property	68,000	1	0.00%	9	316	1105	COMHC
Commercial	Commercial Building and/or Business Personal Property	95,073,110	125	0.07%	9	316	1105	COMHC
Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,285,000	2	0.00%	9	316	1105	COMHC
Manufactured Home	Manufactured Home Personal Property Only	46,811,900	666	0.03%	1	302	1051	RES
Manufactured Home	Manufactured Home with the Option to Add Personal Property	92,538,900	1,168	0.07%	1	302	1051	RES
Residential		86,472,500	1,020	0.06%	1	302	1051	RES
Residential	1 Family Residence	125,350,705,760	256,761	89.00%	1	302	1051	RES
Residential	Dwelling Outbuilding	275,696,900	2,521	0.20%	1	302	1051	RES
Residential	2 Family Residence	770,369,640	2,198	0.55%	2	303	1052	RESAPT
Residential	Public Housing 1 to 2 Units	259,705,400	928	0.18%	2	303	1052	RESAPT
Residential	Boathouse (Over Water)	3,549,000	95	0.00%	37	311	1100	COM
Residential	Commercial Building	711,400	17	0.00%	37	311	1100	COM
Residential	Deck, Dock, Pier, or Wharf (Over Water)	3,957,000	77	0.00%	37	311	1100	COM
Residential	Fence	198,000	5	0.00%	37	311	1100	COM
Residential	Miscellaneous Structure Item	1,385,000	31	0.00%	37	311	1100	COM
Residential	Swimming Pool (In Ground)	1,268,000	17	0.00%	37	311	1100	COM
Residential	Apartment/Condo	13,107,380	312	0.01%	42	306	1055	RESAPT
Residential	Condominium	794,508,660	7,915	0.56%	42	306	1055	RESAPT
Residential	Individually Owned Townhomes	499,177,040	1,234	0.35%	42	306	1055	RESAPT
Residential Farm		644,400	4	0.00%	0	300	1000	RES
Residential Farm	1 Family Residence	514,837,620	894	0.37%	1	302	1051	RES
Residential Farm	Dwelling Outbuilding	11,667,400	98	0.01%	1	302	1051	RES
Residential Farm	2 Family Residence	2,506,700	7	0.00%	2	303	1052	RESAPT
Residential Farm	Miscellaneous Structure Item	167,000	1	0.00%	37	311	1100	COM
Residential Farm	Individually Owned Townhomes	974,160	4	0.00%	42	306	1055	RESAPT
Total		140,845,953,289	292,858	100%				

Texas Windstorm Insurance Association

Data as of 11/30/2025

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

Hurricane

Verisk Description	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	0	0	1,381,821,185	8,858	1.0%
Asphalt shingles	1	7	1	1	42,529,745,090	100,769	30.2%
Hurricane Wind-Rated Roof Coverings	11	9	3	2	80,620,523,340	158,044	57.2%
Wooden shingles	2	6	0	9	320,588,820	684	0.2%
Clay/concrete tiles	3	5	2	10	3,254,913,764	4,512	2.3%
Light metal panels	4	2	3	8	8,693,915,615	14,818	6.2%
Built-up roof with gravel	6	4	3	0	2,989,301,355	4,165	2.1%
ingle ply membrane	7	0	0	0	1,055,144,120	1,008	0.7%
Total					140,845,953,289	292,858	100.0%

Severe Convective Storm

Verisk Description	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	0	0	1,381,821,185	8,858	1.0%
Asphalt shingles	1	7	1	1	42,529,745,090	100,769	30.2%
Hurricane Wind-Rated Roof Coverings	11	9	3	2	80,620,523,340	158,044	57.2%
Wooden shingles	2	6	0	9	320,588,820	684	0.2%
Clay/concrete tiles	3	5	2	10	3,254,913,764	4,512	2.3%
Light metal panels	4	2	3	8	8,693,915,615	14,818	6.2%
Built-up roof with gravel	6	4	3	0	2,989,301,355	4,165	2.1%
ingle ply membrane	7	0	0	0	1,055,144,120	1,008	0.7%
Total					140,845,953,289	292,858	100.0%

Verisk Roof Hail Impact Desc	Verisk Code	Site Limit	RiskCount	% of Limit
Unknown/Non-impact-resistant	0	139,778,577,069	290,851	99.2%
Impact-resistant A	1	538,977,440	1,119	0.4%
Impact-resistant B	2	165,867,600	301	0.1%
Impact-resistant C	3	122,887,040	205	0.1%
Impact-resistant D	4	239,644,140	382	0.2%
Total		140,845,953,289	292,858	100.0%

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Data as of 11/30/2025

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

MOD_BLDG_CREDIT	TERRITORY	Verisk WindowProtection Description	Verisk WindowProtection Code	Verisk ExternalDoor Description	Verisk ExternalDoor Code	Verisk WallAttachedStructure Description	Verisk WallAttachedStructure Code	RMS Opening Code	IF Window Code	CL Window Code	Site Limit	RiskCount	% of Limit
2018 IRC	Risk Category I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,774,864,000	3,219	1.3%
2018 IRC	Risk Category II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	7,985,707,020	13,542	5.7%
2018 IRC	Risk Category II	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	2,638,000	3	0.0%
2018 IRC	Risk Category IV	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	90,845,100	129	0.1%
IRC/IBC	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,295,700	3	0.0%
IRC/IBC	Inland I	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	24,428,851,760	43,105	17.3%
IRC/IBC	Inland I	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	880,000	2	0.0%
IRC/IBC	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	10,592,849,060	16,749	7.5%
IRC/IBC	Inland II	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	1,374,000	1	0.0%
IRC/IBC	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	7,919,200	17	0.0%
IRC/IBC	Retrofit	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	1,810,400	4	0.0%
IRC/IBC	Retrofit	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	1,337,400	3	0.0%
IRC/IBC	Seaward	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	1,259,200	1	0.0%
IRC/IBC	Seaward	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	5,920,761,000	9,161	4.2%
IRC/IBC	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,890,000	3	0.0%
N/A	N/A	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	220,000	1	0.0%
N/A	N/A	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	11,947,410,529	16,762	8.5%
N/A	N/A	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	167,363,000	122	0.1%
Unknown	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	600,743,380	1,245	0.4%
Unknown	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	136,147,760	274	0.1%
Unknown	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	41,681,660	86	0.0%
Unknown	Retrofit	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	580,360	1	0.0%
Unknown	Risk Category I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	14,456,700	29	0.0%
Unknown	Risk Category II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	42,517,620	88	0.0%
Unknown	Risk Category IV	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,393,200	2	0.0%
Unknown	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	84,166,160	164	0.1%
Unknown	Seaward	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	478,000	1	0.0%
Unknown	Unknown	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	18,419,440	30	0.0%
Unknown	Unknown	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	67,848,228,760	172,121	48.2%
Unknown	Unknown	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	207,867,940	614	0.1%
WRC	Inland I	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	7,297,073,940	12,678	5.2%
WRC	Inland I	Engineered shutters	3	Unknown/default	0	Unknown/default	0	4	3	3	6,382,100	6	0.0%
WRC	Inland II	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	425,600	1	0.0%
WRC	Retrofit	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	262,167,220	543	0.2%
WRC	Retrofit	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	8,217,300	11	0.0%
WRC	Seaward	Unknown/default	0	Unknown/default	0	Unknown/default	0	0	0	0	1,300,262,780	2,061	0.9%
WRC	Seaward	Engineered shutters	3	Reinforced single width doors	3	Reinforced Double Door Garages	5	4	3	3	45,468,000	76	0.0%
Total											140,845,953,289	292,858	100.0%

RMS Opening Protection (Detail)

All exterior openings (glazed and non-glazed) are fully protected at a minimum with impact resistant coverings, impact resistant doors (including garage doors) and/or impact resistant window units and meet the requirements for "Cyclic Pressure and Large Missile Impact" for large missiles – 9 lb According to ASCE 7, the Florida Building Code (FBC), and the International Building Code (IBC), a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement and have doors (including garage doors) designed for large missiles.

All glazed exterior openings (windows and doors) are fully protected at a minimum with impact resistant coverings and/or impact resistant window units designed for large missiles (9 lb). Non-glazed doors (including garage doors) are not designed for pressure and impact. According to ASCE 7, the FBC, and the IBC, a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement.large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests.

Texas Windstorm Insurance Association

Data as of 11/30/2025

Roof Age and Roof Year Built

Verisk Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit
2019- 2024	1	1	1	30,013,015,119	56,510	21.3%
2015 - 2018	2	2	2	26,527,755,500	51,685	18.8%
1800 - 2014	3	3	3	83,671,569,770	182,104	59.4%
Unknown	0	0	0	633,612,900	2,559	0.4%
Total				140,845,953,289	292,858	100%

Code Descriptions

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

Texas Windstorm Insurance Association

Data as of 11/30/2025

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

Verisk SealOfApproval Description	Verisk Code	RMS Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	101,086,450,064	210,088	71.8%
Fully Engineered Structure	1	0	11,726,014,580	19,248	8.3%
Partially Engineered Structure	2	0	28,033,488,645	63,522	19.9%
Total			140,845,953,289	292,858	100.0%

RMS
Construction Quality
0: Unknown
1: Obvious signs of deterioration or distress
9: Certified design & construction

TWIA STRUCTURE_CONDITION_CD	Verisk Description	Verisk Code	Site Limit	RiskCount	% of Limit
Unknown	Unknown/default	0	488,182,360	4,835	0.3%
N/A	Unknown/default	0	12,114,993,529	16,885	8.6%
Very Good	Average	1	43,274,571,640	86,430	30.7%
Good	Average	1	43,643,196,880	105,454	31.0%
Excellent	Average	1	35,071,229,340	61,086	24.9%
Fair	Good	2	368,616,200	1,396	0.3%
Average	Good	2	5,879,831,940	16,754	4.2%
Poor	Poor	3	5,331,400	18	0.0%
Total			140,845,953,289	292,858	100.0%

Set based on "Roof Style" in EV data.

TWIA Roof Style	Verisk Code	RMS Code	IF Code	CL Code	Site Limit	RiskCount	% of Limit
NULL	0	0	0	0	87,210,968,695	180,708	61.9%
Flat	1	2	2	1	1,141,675,189	2,630	0.8%
Gabled	2	5	3	4	14,266,463,880	36,043	10.1%
Hip	3	3	1	7	13,461,366,615	28,247	9.6%
Mixed	4	5	3	4	24,765,478,910	45,230	17.6%
Total					140,845,953,289	292,858	100.0%

Texas Windstorm Insurance Association
Data as of 11/30/2025
Verisk Tree Exposure

Set based on "Tree Overhang" in EV data.

TWIA Tree Overhang	Verisk Description	Verisk Code	Site Limit	RiskCount	% of Limit
NULL	Unknown/default	0	87,230,223,395	180,738	61.9%
None	No	1	28,506,131,749	55,276	20.2%
Medium	Yes	2	2,260,593,240	5,993	1.6%
Low	Yes	2	22,813,362,285	50,758	16.2%
High	Yes	2	35,642,620	93	0.0%
Total			140,845,953,289	292,858	100.0%

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