

Texas Windstorm Insurance Association 2024 Catastrophe Year Disclosure to the Commissioner
Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

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;	<p>Model Vendor: Risk Management Solutions, Inc. (RMS)</p> <p>Model Name: North Atlantic Windstorm Model</p> <p>Model Version: RMS RiskLink 23.0 Windstorm/Hurricane and Convective Storm (WS/CS)</p>	<p>Model Vendor: Verisk Corporation</p> <p>Model Name: Verisk Tropical Cyclone Model for the United States</p> <p>Model Version: Verisk Touchstone 10.0 Tropical Cyclone (TC) and Severe Thunderstorm (ST)</p>
§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;	<p>In-force Date: 11/30/2023</p> <p>Direct Exposures: Total Insured Values (TIV): \$113,543,081,019 Total Policy Limits: \$104,780,129,508 Risk Count: 256,479</p>	<p>In-force Date: 11/30/2023</p> <p>Direct Exposures: Total Insured Values (TIV): \$113,543,081,019 Total Policy Limits: \$104,780,129,508 Risk Count: 256,479</p>
§5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	<p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (Windstorm/Hurricane and Severe Convective Storms). - Aggregate Annual Loss estimate. - Windstorm frequency –RMS 2023 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. 	<p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (Tropical Cyclone - Wind and Severe Thunderstorm). - Aggregate Annual Loss estimate. - Tropical Cyclone frequency - 10K US AP (2022) Standard (Std) event set. - Severe Thunderstorm frequency - 10K US AP (2022) – Standard. - With Demand Surge for Tropical Cyclone - Wind and Severe Thunderstorm. - Without Storm Surge.
§5.4160(d)(4) The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	<p>One-in-100-year PML: \$5,331,030,216</p>	<p>One-in-100-year PML: \$6,690,067,070</p>

<p>§5.4160(d)(5)</p>	<p>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;</p>	<p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 75% RMS/25% Verisk to produce a combined one-in-100-year aggregate loss estimate of \$5,670,789,430 excluding any provision for estimated loss adjustment expenses.</p>	<p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 75% RMS/25% Verisk to produce a combined one-in-100-year aggregate loss estimate of \$5,670,789,430 excluding any provision for estimated loss adjustment expenses.</p>
<p>§5.4160(d)(6)</p>	<p>Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.</p>	<p>Adjustments: The combined one-in-100-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 \$6,521,407,844. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2024 of \$6,521,000,000.</p>	<p>Adjustments: The combined one-in-100-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 \$6,521,407,844. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2024 of \$6,521,000,000.</p>

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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;	<p>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</p>	<p>Model Vendor: CoreLogic Model Name: CoreLogic North Atlantic Hurricane and Severe Convective Storm Models Model Version: CoreLogic Risk Quantification & Engineering (RQE) v23 North Atlantic Hurricane (HU) and Severe Convective Storm (SCS)</p>
§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;	<p>In-force Date: 11/30/2023 Direct Exposures: Total Insured Values (TIV): \$113,543,081,019 Total Policy Limits: \$104,780,129,508 Risk Count: 256,479</p>	<p>In-force Date: 11/30/2023 Direct Exposures: Total Insured Values (TIV): \$113,543,081,019 Total Policy Limits: \$104,780,129,508 Risk Count: 256,479</p>
§5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on;	<p>Assumptions:</p> <ul style="list-style-type: none"> - 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. 	<p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (North Atlantic Hurricane and Severe Convective Storm). - Aggregate Annual Loss estimate. - North Atlantic Hurricane v23 - Wind Only 300k Historical (Long Term) Event Set. - Severe Thunderstorm frequency - Standard. - With Demand Surge for North Atlantic Hurricane and Severe Convective Storm. - Without Storm Surge.
§5.4160(d)(4) The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on;	<p>One-in-100-year PML: \$4,580,814,760</p>	<p>One-in-100-year PML: \$5,023,391,036</p>

<p>§5.4160(d)(5)</p>	<p>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;</p>	<p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 75% RMS/25% Verisk to produce a combined one-in-100-year aggregate loss estimate of \$5,670,789,430 excluding any provision for estimated loss adjustment expenses.</p>	<p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 75% RMS/25% Verisk to produce a combined one-in-100-year aggregate loss estimate of \$5,670,789,430 excluding any provision for estimated loss adjustment expenses.</p>
<p>§5.4160(d)(6)</p>	<p>Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.</p>	<p>Adjustments: The combined one-in-100-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 \$6,521,407,844. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2024 of \$6,521,000,000.</p>	<p>Adjustments: The combined one-in-100-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 \$6,521,407,844. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2024 of \$6,521,000,000.</p>

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	23.0	23.0	23.0
In-Force	11/30/2023	11/30/2023	11/30/2023
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 2023 Stochastic Event Rates	RMS 2023 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	10.0	10.0	10.0
In-Force	11/30/2023	11/30/2023	11/30/2023
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 (2022) - Warm SST	10K US AP (2022) - Standard	10K US AP (2022) - Standard
Financial Settings	Disaggregation: ON; Average Properties: Automatic; For Invalid Con/Occ Pairs: Use System Default;		
All Perils	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	11/30/2023	11/30/2023	11/30/2023
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

CL settings

Modeling Parameters

Portfolio	Hurricane Near Term	Hurricane Long Term	Severe Convective Storm
Vendor	CoreLogic	CoreLogic	CoreLogic
Model	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)	Risk Quantification & Engineering (RQE)
Version	23.0	23.0	23.0
In-Force	11/30/2023	11/30/2023	11/30/2023
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, 2023.
- Each record in the data set represents one risk, defined as a single building and/or location.
- The data included 246,415 policies and 256,479 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 v23.0, Verisk Touchstone v10.0, IF ELEMENTS v18.0, and CL RQE v23.0.
- 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 246,415 policies and 256,479 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	16,952,200	180	1	101	5050	TIM
Brick	442,180,300	1,068	2	111	5100	MAS
Brick Veneer	40,767,700	103	1	103	5050	TIM
Brick/Stone/Veneer	56,146,668,780	128,853	1	103	5050	TIM
Fire Resistive	8,436,000	4	3	131	5150	RC
Frame	32,708,643,460	94,420	1	101	5050	TIM
Frame (ISO 1)	6,467,356,880	9,698	1	101	5050	TIM
Frame or Brick Veneer	425,081,540	4,691	1	103	5050	TIM
Masonry	2,272,017,280	5,190	2	111	5100	MAS
Masonry (ISO 2)	2,194,953,560	3,657	2	111	5100	MAS
Metal	16,823,280	211	4	151	5200	STL
Other	1,754,000	67	0	100	5000	X
Pre-Engineered Metal	1,344,108,169	1,497	4B	152	5201	LS
Protected Steel Frame	242,275,125	121	4A4	153	5200	STL
Reinforced Concrete f	438,941,120	189	4A1	155	5200	STL
Semi-Fire Resistive	6,598,000	3	4	151	5200	STL
Semi-Wind Resistive	44,365,280	400	3C	182	5150	RC
Solid Brick or Masonry	91,778,780	1,054	2	111	5100	MAS
Solid Masonry	36,154,920	98	2	111	5100	MAS
Steel Frame (ISO 4)	1,461,071,414	907	4B	152	5201	LS
Steel w/steel posts se	2,059,000	80	4	151	5200	STL
Unknown	100,330,000	827	0	100	5000	X
Unknown Constructio	5,930,900	186	0	100	5000	X
Unknown Constructio	82,058,000	1,171	5	194	5353	MOB
Wind Resistive	182,823,820	1,804	3A	183	5150	RC
Total	104,780,129,508	256,479				

*2023 Assumptions are named "MH Tied (set based on Type of Business)"

- 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	24,003,795	58	1	302	R	RES
Commercial	186,850,600	213	2	303	R	RESAPT
Commercial	327,385,065	337	22	341	EdGovOrg	COMEDU
Commercial	6,943,385	17	25	346	EdGovOrg	COMEDU
Commercial	16,523,680	22	28	355	EdGovOrg	COMAIR
Commercial	446,615,085	356	3	304	R	COMHTL
Commercial	6,047,000	35	32	481	R	MUNSAN
Commercial	5,120,612,399	10,026	37	311	Com	COM
Commercial	5,389,684,255	5,836	42	306	R	RESAPT
Commercial	20,739,705	41	44	335	Com	COM
Commercial	174,461,460	296	47	331	Com	COMHTL
Commercial	395,587,434	508	5	312	Com	COM
Commercial	46,607,120	23	54	345	EdGovOrg	COMEDU
Commercial	57,241,420	90	7	336	Com	COM
Commercial	54,543,000	55	9	316	Com	COMHC
Commercial Farm	11,788,000	92	20	373	Agri	AGR
Governmental	169,362,565	314	2	303	R	RESAPT
Governmental	166,776,000	98	25	346	EdGovOrg	COMEDU
Governmental	256,165,000	72	54	345	EdGovOrg	COMEDU
Manufactured Home	82,058,000	1,171	1	302	R	RES
Residential	110,414,980	1,351	0	300	R	RES
Residential	89,497,510,560	222,542	1	302	R	RES
Residential	829,732,860	3,043	2	303	R	RESAPT
Residential	10,106,700	297	37	311	Com	COM
Residential	1,137,045,880	9,067	42	306	R	RESAPT
Residential Farm	42,000	1	0	300	R	RES
Residential Farm	234,468,960	514	1	302	R	RES
Residential Farm	354,000	2	2	303	R	RESAPT
Residential Farm	133,000	1	37	311	Com	COM
Residential Farm	325,600	1	42	306	R	RESAPT
Total	104,780,129,508	256,479				

- The number of stories was reported and will be modeled if valid. There are 6,761 locations with no number of stories that will be modeled as unknown.
- Year built was reported and will be modeled if valid. There are 8,901 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	3,832,167,374	8,901
<= 1994	51,410,857,759	147,781
1995 - 2001	11,540,547,665	24,555
2002 - 2008	15,301,147,540	31,217
>= 2009	22,695,409,170	44,025
Total	104,780,129,508	256,479

- Square footage was reported and will be modeled if valid. 1,460 locations with no square footage or square footage greater than 2M will be modeled as unknown. Currently, RMS only uses square footage for residential and low- rise commercial structures. For AIR, this field is only used for larger high value homes for the hurricane peril.
- The following pages includes details regarding occupancy and secondary modifier updates.

Texas Windstorm Insurance Association

Data as of 11/30/2023

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									Occupancy_Type									
TWIA CLASS CODE									CLASS_CODE									
Occupancy_Type	CLASS_CODE	Site Limit	RiskCount	% of Limit	RMS ATC Code	Verisk Code	IF Code	CL Code	Occupancy_Type	CLASS_CODE	Site Limit	Risk Count	% of Limit	RMS Code	Verisk Code	IF Code	CL Code	
Commercial	Apartment Outbuildings and/or Business Personal Property	201,895	2	0.0%	1	302	R	RES	Commercial	Canopy and/or Business Personal Property	782,000	7	0.0%	42	306	R	RESAPT	
Commercial	Commercial Building and/or Business Personal Property	149,900	1	0.0%	1	302	R	RES	Commercial	Commercial Building and/or Business Personal Property	9,580,870	33	0.0%	42	306	R	RESAPT	
Commercial	Townhome Association and/or Business Personal Property	23,652,000	55	0.0%	1	302	R	RES	Commercial	Condominium Association - Commercial and/or Business Personal Property	39,647,000	34	0.0%	42	306	R	RESAPT	
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	38,559,905	12	0.0%	2	303	R	RESAPT	Commercial	Condominium Association - Habitational and/or Business Personal Property	2,422,350,930	1,868	2.3%	42	306	R	RESAPT	
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	18,139,090	44	0.0%	2	303	R	RESAPT	Commercial	Condominium Association - Outbuildings and/or Business Personal Property	67,965,320	323	0.1%	42	306	R	RESAPT	
Commercial	Apartment Outbuildings and/or Business Personal Property	1,175,645	1	0.0%	2	303	R	RESAPT	Commercial	Deck, Dock, Pier or Wharf (Over Water)	20,000	1	0.0%	42	306	R	RESAPT	
Commercial	Commercial Building and/or Business Personal Property	748,000	3	0.0%	2	303	R	RESAPT	Commercial	Miscellaneous Items and/or Business Personal Property	2,342,000	32	0.0%	42	306	R	RESAPT	
Commercial	Rooming & Boarding House and/or Business Personal Property	32,197,960	49	0.0%	2	303	R	RESAPT	Commercial	Townhome Association and/or Business Personal Property	275,166,000	349	0.3%	42	306	R	RESAPT	
Commercial	Townhome Association and/or Business Personal Property	95,669,000	96	0.1%	2	303	R	RESAPT	Commercial	Townhome Outbuildings and/or Business Personal Property	1,476,000	13	0.0%	42	306	R	RESAPT	
Commercial	Townhome Outbuildings and/or Business Personal Property	361,000	8	0.0%	2	303	R	RESAPT	Commercial	Canopy and/or Business Personal Property	1,912,000	15	0.0%	44	335	Com	COM	
Commercial	Canopy and/or Business Personal Property	150,000	1	0.0%	22	341	EdGovOrg	COMEDU	Commercial	Commercial Building and/or Business Personal Property	18,827,705	26	0.0%	44	335	Com	COM	
Commercial	Church (Structure and its Business Personal Property)	213,821,105	203	0.2%	22	341	EdGovOrg	COMEDU	Commercial	Canopy and/or Business Personal Property	3,943,900	19	0.0%	47	331	Com	COMHTL	
Commercial	Commercial Building and/or Business Personal Property	112,031,960	129	0.1%	22	341	EdGovOrg	COMEDU	Commercial	Commercial Building and/or Business Personal Property	168,797,660	269	0.2%	47	331	Com	COMHTL	
Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,360,000	3	0.0%	22	341	EdGovOrg	COMEDU	Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,719,900	8	0.0%	47	331	Com	COMHTL	
Commercial	Miscellaneous Items and/or Business Personal Property	22,000	1	0.0%	22	341	EdGovOrg	COMEDU	Commercial	Canopy and/or Business Personal Property	175,000	2	0.0%	5	312	Com	COM	
Commercial	Commercial Building and/or Business Personal Property	6,943,385	17	0.0%	25	346	EdGovOrg	COMAIR	Commercial	Commercial Building and/or Business Personal Property	392,787,434	502	0.4%	5	312	Com	COM	
Commercial	Commercial Building and/or Business Personal Property	16,523,680	22	0.0%	28	355	EdGovOrg	COMAIR	Commercial	Commercially Rated Dwelling and/or Business Personal Property	2,625,000	4	0.0%	5	312	Com	COM	
Commercial	Canopy and/or Business Personal Property	20,000	1	0.0%	3	304	R	COMHTL	Commercial	Canopy and/or Business Personal Property	10,000	1	0.0%	54	345	EdGovOrg	COMEDU	
Commercial	Commercial Building and/or Business Personal Property	407,446,035	233	0.4%	3	304	R	COMHTL	Commercial	Commercial Building and/or Business Personal Property	45,521,120	20	0.0%	54	345	EdGovOrg	COMEDU	
Commercial	Commercially Rated Dwelling and/or Business Personal Property	39,059,050	121	0.0%	3	304	R	COMHTL	Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,076,000	2	0.0%	54	345	EdGovOrg	COMEDU	
Commercial	Miscellaneous Items and/or Business Personal Property	90,000	1	0.0%	3	304	R	COMHTL	Commercial	Canopy and/or Business Personal Property	600,000	1	0.0%	7	336	Com	COM	
Commercial	Canopy and/or Business Personal Property	116,000	1	0.0%	32	481	R	MUNSAN	Commercial	Commercial Building and/or Business Personal Property	56,341,420	88	0.1%	7	336	Com	COM	
Commercial	Commercial Building and/or Business Personal Property	4,188,000	18	0.0%	32	481	R	MUNSAN	Commercial	Commercially Rated Dwelling and/or Business Personal Property	300,000	1	0.0%	7	336	Com	COM	
Commercial	Miscellaneous Items and/or Business Personal Property	1,743,000	16	0.0%	32	481	R	MUNSAN	Commercial	Canopy and/or Business Personal Property	185,000	2	0.0%	9	316	Com	COMHC	
Commercial	Antenna / Satellite Dish	958,000	3	0.0%	37	311	Com	COM	Commercial	Commercial Building and/or Business Personal Property	52,423,000	49	0.1%	9	316	Com	COMHC	
Commercial	Apartment Outbuildings and/or Business Personal Property	490,000	2	0.0%	37	311	Com	COM	Commercial	Commercially Rated Dwelling and/or Business Personal Property	1,935,000	4	0.0%	9	316	Com	COMHC	
Commercial	Bleachers/Stadium	114,000	4	0.0%	37	311	Com	COM	Commercial Farm	Farm & Ranch Barn or Outbuilding and/or Business Personal Property	5,823,000	47	0.0%	20	373	Agri	AGR	
Commercial	Boathouse (Over Water) and/or Business Personal Property	2,035,000	10	0.0%	37	311	Com	COM	Commercial Farm	Farm & Ranch Grain Tank and/or Business Personal Property	5,670,000	41	0.0%	20	373	Agri	AGR	
Commercial	Canopy and/or Business Personal Property	12,616,400	133	0.0%	37	311	Com	COM	Commercial Farm	Farm & Ranch Silo and/or Business Personal Property	275,000	1	0.0%	20	373	Agri	AGR	
Commercial	Carpport (Stand Alone)	6,537,000	127	0.0%	37	311	Com	COM	Commercial Farm	Miscellaneous Farm & Ranch Structure and/or Business Personal Property	20,000	3	0.0%	20	373	Agri	AGR	
Commercial	Church (Structure and its Business Personal Property)	1,537,000	3	0.0%	37	311	Com	COM	Governmental	Public Housing Authority Project and/or Business Personal Property	160,006,565	300	0.2%	2	303	R	RESAPT	
Commercial	Cloth Awning	24,000	1	0.0%	37	311	Com	COM	Governmental	Public Housing Authority Project Outbuildings and/or Business Personal Property	9,356,000	14	0.0%	2	303	R	RESAPT	
Commercial	Commercial and F&R Non-Dwelling - Additions (> than 10% grade floor area)	4,424,000	1	0.0%	37	311	Com	COM	Governmental	School/Private (Structure and its Business Personal Property)	6,129,000	5	0.0%	25	346	EdGovOrg	COMEDU	
Commercial	Commercial and F&R Non-Dwelling - New Construction	40,512,000	35	0.0%	37	311	Com	COM	Governmental	School/Private (Structure and its Business Personal Property)	160,647,000	93	0.2%	25	346	EdGovOrg	COMEDU	
Commercial	Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions	32,927,000	27	0.0%	37	311	Com	COM	Governmental	School/Private (Structure and its Business Personal Property)	16,707,000	5	0.0%	54	345	EdGovOrg	COMEDU	
Commercial	Commercial Building and/or Business Personal Property	4,089,729,989	7,237	3.9%	37	311	Com	COM	Governmental	School/Public (Structure and its Business Personal Property)	239,458,000	67	0.2%	54	345	EdGovOrg	COMEDU	
Commercial	Commercially Rated Dwelling and/or Business Personal Property	69,121,610	231	0.1%	37	311	Com	COM	Manufactured Home	Manufactured Home Personal Property Only	46,346,800	713	0.0%	1	302	R	RES	
Commercial	Deck, Dock, Pier or Wharf (Over Water)	2,376,000	23	0.0%	37	311	Com	COM	Manufactured Home	Manufactured Home with the Option to Add Additional Property	35,711,200	458	0.0%	1	302	R	RES	
Commercial	Dwelling and F&R Dwelling - Additions (<= 10% grade floor area)	1,395,000	3	0.0%	37	311	Com	COM	Residential		110,414,980	1,351	0.1%	0	300	R	RES	
Commercial	Dwelling and F&R Dwelling - Additions (> 10% grade floor area)	2,760,000	8	0.0%	37	311	Com	COM	Residential	1 Family Residence	89,300,244,060	220,182	85.2%	1	302	R	RES	
Commercial	Dwelling and F&R Dwelling - New Construction	510,343,400	855	0.5%	37	311	Com	COM	Residential	Dwelling Outbuilding	197,266,500	2,360	0.2%	1	302	R	RES	
Commercial	Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions	33,008,000	143	0.0%	37	311	Com	COM	Residential	2 Family Residence	565,539,260	1,917	0.5%	2	303	R	RESAPT	
Commercial	Fence	5,438,000	169	0.0%	37	311	Com	COM	Residential	Building: Dwelling residential FRAME, BV, BRICK	3,424,300	10	0.0%	2	303	R	RESAPT	
Commercial	Flag Pole	64,000	7	0.0%	37	311	Com	COM	Residential	Public Housing 1 to 2 Units	260,769,300	1,116	0.2%	2	303	R	RESAPT	
Commercial	Flood Lights/Light Pole	835,000	134	0.0%	37	311	Com	COM	Residential	Boathouse (Over Water)	3,687,900	132	0.0%	37	311	Com	COM	
Commercial	Gazebo	1,377,000	45	0.0%	37	311	Com	COM	Residential	Commercial Building	1,044,400	17	0.0%	37	311	Com	COM	
Commercial	Greenhouse and/or Business Personal Property	405,000	2	0.0%	37	311	Com	COM	Residential	Deck, Dock, Pier, or Wharf (Over Water)	3,099,400	88	0.0%	37	311	Com	COM	
Commercial	Lumber Yard (Structure and its Business Personal Property)	409,000	3	0.0%	37	311	Com	COM	Residential	Fence	165,000	7	0.0%	37	311	Com	COM	
Commercial	Miscellaneous Items and/or Business Personal Property	33,974,000	236	0.0%	37	311	Com	COM	Residential	Miscellaneous Structure Item	940,000	32	0.0%	37	311	Com	COM	
Commercial	Score Board	2,194,000	5	0.0%	37	311	Com	COM	Residential	Swimming Pool (In Ground)	1,170,000	21	0.0%	37	311	Com	COM	
Commercial	Sign	1,051,000	58	0.0%	37	311	Com	COM	Residential	Apartment/Condo	15,375,500	371	0.0%	42	306	R	RESAPT	
Commercial	Swimming Pool (In-ground)	9,814,000	144	0.0%	37	311	Com	COM	Residential	Condominium	727,429,520	7,561	0.7%	42	306	R	RESAPT	
Commercial	Tank and/or Business Personal Property	37,677,000	108	0.0%	37	311	Com	COM	Residential	Individually Owned Townhomes	394,040,860	1,135	0.4%	42	306	R	RESAPT	
Commercial	Tennis Court Surface	823,000	20	0.0%	37	311	Com	COM	Residential Farm		42,000	1	0.0%	0	300	R	RES	
Commercial	Townhome Association and/or Business Personal Property	211,948,000	234	0.2%	37	311	Com	COM	Residential Farm	1 Family Residence	228,570,860	440	0.2%	1	302	R	RES	
Commercial	Townhome Outbuildings and/or Business Personal Property	3,295,000	15	0.0%	37	311	Com	COM	Residential Farm	Dwelling Outbuilding	5,898,100	74	0.0%	1	302	R	RES	
Commercial	Apartment Building - 8+ Units on Premises and/or Business Personal Property	2,240,651,040	2,195	2.1%	42	306	R	RESAPT	Residential Farm	2 Family Residence	354,000	2	0.0%	2	303	R	RESAPT	
Commercial	Apartment Building - Less than 8 Units on Premises and/or Business Personal Property	273,031,035	790	0.3%	42	306	R	RESAPT	Residential Farm	Miscellaneous Structure Item	133,000	1	0.0%	37	311	Com	COM	
Commercial	Apartment Outbuildings and/or Business Personal Property	56,672,060	191	0.1%	42	306	R	RESAPT	Residential Farm	Individually Owned Townhomes	325,600	1	0.0%	42	306	R	RESAPT	
Total											104,780,129,508	256,479	100%					

Texas Windstorm Insurance Association

Data as of 11/30/2023

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	1,162,264,085	7,044	1.1%	
Asphalt shingles	1	7	1	1	77,099,736,215	190,436	73.6%	
Hurricane Wind-Rated Roof Coverings	11	9	3	2	12,720,050,680	35,075	12.1%	
Wooden shingles	2	6	0	9	138,896,460	365	0.1%	
Clay/concrete tiles	3	5	2	10	2,893,148,844	4,744	2.8%	
Light metal panels	4	2	3	8	6,838,932,485	13,249	6.5%	
Slate	5	5	2	10	394,800	1	0.0%	
Built-up roof with gravel	6	4	3	0	3,127,459,069	4,751	3.0%	
ingle ply membrane	7	0	0	0	799,246,870	814	0.8%	
					104,780,129,508	256,479	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	1,162,264,085	7,044	1.1%	
Asphalt shingles	1	7	1	1	77,099,736,215	190,436	73.6%	
Hurricane Wind-Rated Roof Coverings	11	9	3	2	12,720,050,680	35,075	12.1%	
Wooden shingles	2	6	0	9	138,896,460	365	0.1%	
Clay/concrete tiles	3	5	2	10	2,893,148,844	4,744	2.8%	
Light metal panels	4	2	3	8	6,838,932,485	13,249	6.5%	
Slate	5	5	2	10	394,800	1	0.0%	
Built-up roof with gravel	6	4	3	0	3,127,459,069	4,751	3.0%	
Single ply membrane	7	0	0	0	799,246,870	814	0.8%	
					104,780,129,508	256,479	100.0%	

Verisk Roof Hail Impact Desc	Verisk Code	Site Limit	RiskCount	% of Limit
Unknown	0	104,323,694,408	255,505	99.6%
Impact-Resistant A	1	228,047,760	541	0.2%
Impact-Resistant B	2	54,443,500	107	0.1%
Impact-Resistant C	3	27,510,100	58	0.0%
Impact-Resistant D	4	146,433,740	268	0.1%
		104,780,129,508	256,479	100.0%

Texas Windstorm Insurance Association

Data as of 11/30/2023

RMS Opening Protection, AIR Window Protection, AIR Exterior Doors, AIR 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 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		751,109,660	1,492	0.7%
2018 IRC	Risk Category II	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		2,620,702,960	5,064	2.5%
2018 IRC	Risk Category II	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		580,000	1	0.0%
2018 IRC	Risk Category II	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		1,958,000	2	0.0%
2018 IRC	Risk Category IV	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		41,218,080	56	0.0%
IRC	Inland1/Inland1	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		412,000	1	0.0%
IRC	Inland1/Inland1	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	4		1,143,300	3	0.0%
IRC	Inland2/Inland2	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		815,400	2	0.0%
IRC/IBC	Inland I	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	4		15,511,245,440	32,255	14.8%
IRC/IBC	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		1,569,691,660	3,319	1.5%
IRC/IBC	Inland I	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		4,668,200	12	0.0%
IRC/IBC	Inland I	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	4		704,000	2	0.0%
IRC/IBC	Inland II	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		6,419,819,140	11,861	6.1%
IRC/IBC	Retrofit	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		22,440,920	49	0.0%
IRC/IBC	Retrofit	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		155,800	1	0.0%
IRC/IBC	Retrofit	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		716,200	2	0.0%
IRC/IBC	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		331,401,740	596	0.3%
IRC/IBC	Seaward	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		1,211,600	3	0.0%
IRC/IBC	Seaward	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	4		5,109,400	8	0.0%
IRC/IBC	Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	4		4,564,136,360	8,316	4.4%
IRC/IBC	Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		4,050,000	6	0.0%
N/A	N/A	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	4		22,809,420	37	0.0%
N/A	N/A	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		12,811,747,148	18,416	12.2%
N/A	N/A	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	4		44,434,000	40	0.0%
Unknown	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		303,425,560	652	0.3%
Unknown	Inland II	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		48,291,500	95	0.0%
Unknown	Retrofit	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		36,609,400	86	0.0%
Unknown	Risk Category I	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		5,784,760	14	0.0%
Unknown	Risk Category II	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		9,311,060	22	0.0%
Unknown	Risk Category IV	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		435,000	1	0.0%
Unknown	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		39,509,280	80	0.0%
Unknown	Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		410,000	1	0.0%
Unknown	Unknown	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		52,307,071,680	158,824	49.9%
Unknown	Unknown	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		53,471,140	196	0.1%
Unknown	Unknown	Engineered shutters	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		125,096,760	266	0.1%
WRC	Inland I	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		5,210,440,440	10,714	5.0%
WRC	Inland I	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		13,165,900	24	0.0%
WRC	Inland II	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		350,000	1	0.0%
WRC	Retrofit	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		759,620,600	1,867	0.7%
WRC	Retrofit	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		3,794,100	6	0.0%
WRC	Retrofit	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		5,061,600	10	0.0%
WRC	Seaward	Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		1,107,518,500	2,038	1.1%
WRC	Seaward	Engineered shutters	3 Reinforced single width doors	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	3 Reinforced Double Door Garages	5	0		11,464,000	24	0.0%
WRC	Seaward	Engineered shutters	3 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0 Unknown/default	0	0		7,017,800	14	0.0%
Total											104,780,129,508	256,479	43.1%

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 11/30/2023
 Roof Age and Roof Year Built

Verisk Code	RMS Code	IF Code	CL Code	Site Limit	Risk Count	% of Limit
2018- 2023		1	1	1	22,730,405,060	49,970 21.7%
2014 - 2017		2	2	2	17,405,740,795	40,352 16.6%
1800 - 2013		3	3	3	59,740,555,299	153,577 57.0%
Unknown		0	0	0	4,903,428,354	12,580 4.7%
				104,780,129,508	256,479	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 11/30/2023

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

Verisk SealOfApproval Description	Verisk Code	RMS Code	Site Limit	RiskCount	% of Limit
Unknown/default	0	0	87,583,478,383	208,874	83.6%
Fully Engineered Structure	1	0	2,740,272,160	5,606	2.6%
Partially Engineered Structure	2	0	14,456,378,965	41,999	13.8%
			104,780,129,508	256,479	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	324,773,360	3,420	0.3%
N/A	Unknown/default	0	12,877,936,968	18,489	12.3%
VeryGood	Good	1	1,415,600	5	0.0%
Very Good	Good	1	29,992,384,400	71,298	28.6%
Good	Good	1	35,274,695,100	102,826	33.7%
Excellent	Good	1	21,945,860,420	44,643	20.9%
Fair	Average	2	240,696,160	1,160	0.2%
Average	Average	2	4,118,730,140	14,613	3.9%
Poor	Poor	3	3,637,360	25	0.0%
Total			104,780,129,508	256,479	100.0%

Texas Windstorm Insurance Association

Data as of 11/30/2023

Roof Geometry

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	74,459,648,734	176,880	71.1%
Flat	1	2	2	1	1,103,529,869	2,724	1.1%
Gabled	2	5	3	4	9,279,810,620	28,663	8.9%
Hip	3	3	1	7	9,137,454,090	23,191	8.7%
Mixed	4	5	3	4	10,799,686,195	25,021	10.3%
Total					104,780,129,508	256,479	100.0%

Texas Windstorm Insurance Association

Data as of 11/30/2023

Verisk Tree Exposure

Set based on "Tree Overhang" in EV data.

TWIA Tree Overhang	Verisk Description	Verisk Code	Site Limit	RiskCount	% of Limit
0	Unknown/default	0	21,615,600	41	0.0%
NULL	Unknown/default	0	74,459,648,734	176,880	71.1%
None	No	1	15,257,877,064	36,895	14.6%
Medium	Yes	2	1,871,656,000	6,038	1.8%
Low	Yes	2	13,153,167,710	36,567	12.6%
High	Yes	2	16,164,400	58	0.0%
Total			104,780,129,508	256,479	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.