

HOMEOWNERS INSURANCE PREMIUM DATA (2002-2009)

Homeowners insurance premiums in Texas have held relatively steady over the last few years despite fluctuating loss ratios of insurers. At the same time that average premiums in Texas held steady, the average size of a Texas homeowners policy increased significantly.

Average Premium and Average Policy Size, 2002-2009

Year	Homeowners Average Statewide Premium*	Percent Change Over Prior Year	Homeowner Average Statewide Policy Size	Percent Change Over Prior Year
2002	\$1,232	NA	\$142,400	NA
2003	\$1,249	1.4%	\$151,400	6.3%
2004	\$1,244	-0.4%	\$161,100	6.4%
2005	\$1,222	-1.8%	\$169,000	4.9%
2006	\$1,215	-0.6%	\$181,100	7.2%
2007	\$1,251	3.0%	\$196,100	8.3%
2008	\$1,272	1.7%	\$201,200	2.6%
2009	\$1,332	4.7%	\$208,300	3.5%