

**OWNER-OCCUPIED HOMEOWNERS INSURANCE
HISTORIC AVERAGE PREMIUMS AND POLICY SIZES**

EL PASO COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	543	N / A	108,000	N / A
2004	516	-5.0%	119,100	10.3%
2005	509	-1.4%	125,900	5.7%
2006	513	0.8%	133,000	5.6%
2007	533	3.9%	143,800	8.1%
2008	544	2.1%	146,300	1.7%
2009	582	7.0%	152,800	4.4%
Total		7.2%		41.5%

GALVESTON COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,828	N / A	147,200	N / A
2004	1,874	2.5%	160,600	9.1%
2005	1,907	1.8%	167,700	4.4%
2006	2,067	8.4%	183,500	9.4%
2007	2,276	10.1%	202,800	10.5%
2008	2,363	3.8%	205,900	1.5%
2009	2,635	11.5%	214,800	4.3%
Total		44.1%		45.9%

HARRIS COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,514	N / A	165,600	N / A
2004	1,463	-3.4%	172,800	4.3%
2005	1,424	-2.7%	180,600	4.5%
2006	1,442	1.3%	193,300	7.0%
2007	1,500	4.0%	209,700	8.5%
2008	1,543	2.9%	215,900	3.0%
2009	1,674	8.5%	224,600	4.0%
Total		10.6%		35.6%

TRAVIS COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,131	N / A	201,300	N / A
2004	1,106	-2.2%	211,200	4.9%
2005	1,088	-1.6%	220,000	4.2%
2006	1,069	-1.7%	233,600	6.2%
2007	1,094	2.3%	252,800	8.2%
2008	1,089	-0.5%	258,800	2.4%
2009	1,129	3.7%	268,800	3.9%
Total		-0.2%		33.5%

BEXAR COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,023	N / A	131,600	N / A
2004	1,019	-0.4%	142,400	8.2%
2005	999	-2.0%	148,900	4.6%
2006	991	-0.8%	160,800	8.0%
2007	1,019	2.8%	174,800	8.7%
2008	1,015	-0.4%	179,200	2.5%
2009	1,054	3.8%	185,300	3.4%
Total		3.0%		40.8%

DALLAS COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,498	N / A	180,600	N / A
2004	1,496	-0.1%	184,200	2.0%
2005	1,481	-1.0%	192,000	4.2%
2006	1,457	-1.6%	204,400	6.5%
2007	1,488	2.1%	222,100	8.7%
2008	1,481	-0.5%	229,300	3.2%
2009	1,494	0.9%	236,300	3.1%
Total		-0.3%		30.8%

NUECES COUNTY

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,857	N / A	117,500	N / A
2004	1,818	-2.1%	128,200	9.1%
2005	1,789	-1.6%	137,200	7.0%
2006	1,839	2.8%	149,900	9.3%
2007	1,937	5.3%	163,900	9.3%
2008	1,982	2.3%	163,900	0.0%
2009	2,123	7.1%	168,900	3.1%
Total		14.3%		43.7%

STATEWIDE

Year	Average Premium Per Policy	Percentage Change in Premium	Average Policy Size	Percentage Change in Policy Size
2003	1,249	N / A	151,400	N / A
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%
Total		6.6%		37.6%