

HOMEOWNERS - ALL POLICY FORMS COMBINED

Since Texas has more diverse types of policy forms than other jurisdictions, a comparison of all homeowner policy forms combined was used in order to better reflect the true cost of homeowners insurance in Texas.

COMPARISON OF AVERAGE PREMIUMS IN VARIOUS STATES AND COUNTRYWIDE

Location	2004 Average Premium Per Policy	2004 Percentage Change in Premium	2005 Average Premium Per Policy	2005 Percentage Change in Premium	2006 Average Premium Per Policy	2006 Percentage Change in Premium	2007 Average Premium Per Policy	2007 Percentage Change in Premium	2008 Average Premium Per Policy	2008 Percentage Change in Premium
Countrywide	746	8.4%	778	4.3%	811	4.2%	825	1.7%	795	-3.6%
Texas	1,244	-0.4%	1,222	-1.8%	1,215	-0.6%	1,251	3.0%	1,272	1.7%
Florida*	936	13.8%	1,101	17.6%	1,395	26.7%	1,560	11.8%	1,418	-9.1%
Louisiana	1,070	11.4%	1,147	7.2%	1,262	10.0%	1,401	11.0%	1,152	-17.8%
Oklahoma	995	6.8%	1,005	1.0%	1,022	1.7%	1,054	3.1%	1,038	-1.5%
California	874	9.2%	930	6.4%	973	4.6%	951	-2.3%	943	-0.8%
New York	791	9.3%	852	7.6%	881	3.4%	944	7.2%	994	5.3%

*Florida data excludes policies written by Citizens, the state's insurer of last resort. The policy count and premium amount may significantly underestimate the cost of homeowners insurance in large segments of the Florida market. In contrast, Texas data includes its insurer of last resort.

Source: 2004-2008 NAIC average homeowners premium reports.

COMPARISON OF AVERAGE PREMIUMS AND POLICY SIZE FOR SELECTED TEXAS COUNTIES

Texas County	2004 Average Premium Per Policy	2004 Average Policy Size	2005 Average Premium Per Policy	2005 Average Policy Size	2006 Average Premium Per Policy	2006 Average Policy Size	2007 Average Premium Per Policy	2007 Average Policy Size	2008 Average Premium Per Policy	2008 Average Policy Size
El Paso	516	119,100	509	125,900	513	133,000	533	143,800	544	146,300
Galveston	1,874	160,600	1,907	167,700	2,067	183,500	2,276	202,800	2,363	205,900
Harris	1,463	172,800	1,424	180,600	1,442	193,300	1,500	209,700	1,543	215,900
Dallas	1,496	184,200	1,481	192,000	1,457	204,400	1,488	222,100	1,481	229,300
Bexar	1,019	142,400	999	148,900	991	160,800	1,019	174,800	1,015	179,200
Statewide	1,244	161,100	1,222	169,000	1,215	181,100	1,251	196,400	1,272	201,200

Source: Texas Residential Property Statistical Plan Data.