

THE
CITIES AND TOWNS
OF
TEXAS

WITH
FIRE PROTECTION AND
FIRE RECORD DATA



PUBLISHED BY
BOARD OF INSURANCE COMMISSIONERS

GEORGE B. BUTLER

Life Insurance Commissioner and Chairman of the Board

J. P. GIBBS

Casualty Insurance Commissioner

MARVIN HALL

Fire Insurance Commissioner

Austin

1948

A LIST
OF
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IN
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Prepared by
ENGINEERING DIVISION
GEO. C. HAWLEY, Chief Engineer

Austin
March 1, 1948

FOREWORD

This pamphlet gives the fire record data for the cities and towns of Texas where there is an average annual net fire insurance premium volume of at least \$1,500 over the fire record period, with the exception that a city or town with a key rate of eighty cents or less shall qualify regardless of the amount of the premiums. Towns and villages which do not pay at least the average of \$1,500 are not included herein.

The premiums and losses paid on suburban, farm, and country property are not shown in this booklet.

The term "net premiums" as used herein, means premiums written less "return premiums" by reason of cancellations. There are no other deductions from the actual gross premiums shown on the policies.

The term "net losses," as used herein, means the total sum actually paid to claimants less any amount received back by the companies as salvage.

The following table shows the loss ratios of the cities and towns of Texas by which is determined the amount of the good fire record credit or bad fire record penalty which is to be applied on all policies effective on and after March 1st of each calendar year.

Loss Ratio	Credits	Penalties
1. Over 75 %		15 %
2. Over 65 % to 75 %, inclusive		10 %
3. Over 58 % to 65 %, inclusive		5 %
4. Over 52 % to 58 %, inclusive		
5. Less than 52 % to 45 %, inclusive	5 %	
6. Less than 45 % to 38 %, inclusive	10 %	
7. Less than 38 % to 31 %, inclusive	15 %	
8. Less than 31 % to 24 %, inclusive	20 %	
9. Less than 24 %	25 %	

NOTE: Prior to 1936 the maximum good fire record credit was 15%; however, in that year the maximum credit was increased 25% in those cities and towns whose fire insurance premiums totaled \$20,000 or more. In 1940 this qualification regarding the amount of the premiums was removed and the maximum 25% credit was applied to all cities and towns alike.

PROTECTED AND UNPROTECTED CITIES AND TOWNS IN TEXAS

NOTATIONS

- *—Before name of town indicates town unincorporated.
- †—After name of town indicates town unprotected.
- (s)—After name of town indicates town is located in Seacoast Territory for Windstorm and Extended Cover Insurance.
- *—Before Population indicates population estimated.
- †—Before Population indicates water supply deficient.
- †—Before Fire Department indicates double platoon system.
- *—Before Fire Department indicates organization and/or equipment not properly maintained.
- **—Under Fire Record Credit or Charge indicates average net fire insurance premium volume of less than \$1,500.
- ()—Indicates Fire Record Charge.

NOTE: The Key Rates shown on the following pages are effective as of March 1, 1948, and of course are subject to change at any time.

NOTE: Other information regarding Good Fire Record credit or penalty of the Texas cities and towns can be found on Pages 27A and 28 of the Texas General Basis Schedules.

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net, Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Abbott _____	264	58	—	20	2	\$ 1,771	\$ 95	\$ 6,220	\$ 6,989	25	(10)	(15)	(15)	(15)
Abernathy _____	847	57	—	19	1	15,792	4,825	51,360	25,193	(15)	(15)	(15)	(10)	5
Abilene _____	*35,000	21	†41	—	9	378,487	115,720	1,268,186	488,219	(5)	(10)	(10)	(5)	10
Alamo _____ (s)	1,944	33	—	18	2	12,457	24,992	34,725	27,666	25	25	25	25	(15)
Alba _____	675	66	—	20	1	1,953	2,055	8,983	2,086	25	25	25	25	25
Albany _____	2,230	43	—	19	2	12,241	3,040	67,938	14,635	15	10	25	25	25
Alice _____ (s)	*10,000	30	4	25	2	67,590	17,272	221,438	54,643	25	20	25	25	20
Alpine _____	3,866	48	—	20	2	39,609	31,636	113,870	58,729	10	10	5	10	5
Alto _____	1,141	58	—	24	1	9,107	2,062	35,698	5,175	5	5	10	25	25
Alvarado _____	1,324	60	—	15	2	10,938	1,765	42,619	11,992	0	5	20	20	20
Alvin _____ (s)	*4,000	43	—	20	2	26,111	380,766	112,065	398,492	10	15	25	25	(15)
Alvord† _____	821	90	—	—	—	5,653	247	21,935	2,902	20	25	25	20	25
Amarillo _____	*73,000	15	†82	—	13	633,889	173,290	2,093,225	803,756	15	15	15	5	10

Amherst _____	749	66	—	15	1	7,676	375	39,701	13,886	10	15	15	15	15
Andrews† _____	611	97	—	—	—	33,664	10,734	78,950	33,243	15	20	(15)	5	10
Angleton _____(s)	1,763	55	—	18	2	30,564	392	91,624	16,979	25	15	15	20	25
Anna _____	509	57	—	20	1	5,137	48	23,464	2,287	(15)	(15)	(10)	25	25
Annona _____	446	68	—	20	1	2,380	289	9,059	2,206	25	25	20	20	20
Anson _____	2,338	59	—	18	1	21,618	2,989	114,952	196,339	15	(15)	(15)	(15)	(15)
Anton† _____	548	99	—	—	—	15,743	11,232	40,608	14,999	5	5	(5)	25	15
Aransas Pass (s)	4,095	62	—	20	2	26,675	2,353	95,172	5,300	25	25	25	25	25
Archer City _____	1,675	45	1	20	1	5,995	8,014	25,520	8,635	25	25	25	25	15
Arlington _____	4,240	35	1	26	3	49,295	18,587	164,385	85,721	10	0	10	0	0
Arp _____	1,189	67	—	12	1	7,065	491	26,447	15,439	25	25	25	(5)	(5)
Asherton _____	1,538	78	—	*23	1	2,283	9	9,999	283	25	25	25	25	25
Aspermont _____	1,041	70	—	*10	1	8,954	701	40,773	6,767	(15)	(15)	(15)	(15)	25
Athens _____	4,765	33	2	26	3	48,651	30,502	145,121	101,587	15	20	25	(5)	(10)
Atlanta _____	2,453	47	—	20	2	29,442	16,962	130,948	89,453	(5)	0	(10)	(10)	(10)
Aubrey† _____	472	97	—	—	—	1,819	18	10,717	2,315	25	25	25	20	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Austin -----	*120,000	17	†143	—	22	\$ 765,818	\$ 499,911	\$2,540,292	\$1,062,698	20	15	15	15	10
Baird -----	1,810	40	—	22	2	8,258	782	31,205	4,751	25	25	25	25	25
Ballinger -----	4,472	26	1	26	4	47,743	98,593	245,075	182,338	(10)	(10)	5	10	(10)
*Bandera -----	*1,000	64	—	26	1	10,355	370	35,989	9,007	5	0	10	20	20
Bangs -----	†756	58	—	19	1	4,346	4,261	21,017	6,765	25	25	25	25	15
Bardwell† -----	266	95	—	—	—	2,669	50	12,453	238	5	25	25	25	25
Barstow† -----	558	98	—	—	—	13,150	27	30,860	72,869	25	25	25	(15)	(15)
Bartlett -----	1,668	30	1	24	2	12,711	10,722	63,782	24,835	(15)	5	25	20	10
Bastrop -----	1,979	47	—	25	2	20,721	2,406	87,305	44,741	25	25	5	5	5
Bay City ----- (s)	6,594	37	—	26	4	64,307	6,183	266,136	113,831	20	20	(5)	5	10
*Baytown ----- (s)	*3,500	61	—	30	1	37,484	2,155	158,960	20,672	15	25	25	25	25
Beaumont ----- (s)	*85,000	18	86	—	16	620,187	163,221	2,182,308	961,559	20	10	5	5	10
*Beckville† -----	453	97	—	—	—	5,481	2,520	15,649	3,768	25	25	25	25	20

Beeville _____(s)	6,789	34	—	25	5	50,044	2,500	174,595	31,652	25	25	25	25	25
Bellaire _____(s)	1,124	51	1	25	2	87,667	35,599	178,078	41,922	25	25	25	25	25
Bellevue† _____	503	95	—	—	—	2,401	1,804	10,983	4,612	25	25	25	20	10
Bells† _____	454	98	—	—	—	4,148	2,955	16,016	8,405	(15)	(5)	0	10	0
Bellville _____	1,347	50	—	30	2	16,507	54	60,556	3,765	15	15	20	25	25
Belton _____	3,572	29	2	45	3	33,517	50,504	143,159	68,432	(15)	(10)	0	15	5
Benavides _____	†3,081	63	—	20	1	4,732	8,286	22,799	11,178	20	25	25	25	5
Benjamin _____	†599	72	—	20	1	3,275	2,604	16,699	4,122	15	15	10	15	20
*Bertram† _____	*550	95	—	—	—	4,607	462	16,962	729	25	25	25	25	25
Big Lake _____	763	79	—	*15	2	15,038	1,364	43,089	17,189	20	15	20	(5)	10
Big Sandy _____	609	51	—	20	1	4,578	556	15,905	4,442	10	10	10	20	20
Big Spring _____	12,604	27	15	—	4	109,193	34,766	542,847	226,761	(15)	5	10	10	10
Big Wells _____	866	52	—	20	1	1,394	—	7,989	2,104	25	25	25	20	20
Bishop _____(s)	1,329	58	—	19	2	18,077	1,666	53,797	44,498	(15)	(15)	(15)	(15)	(15)
Blanco _____	*750	70	—	31	1	6,032	595	10,916	1,650	—	—	—	25	25
Blanket† _____	327	95	—	—	—	2,749	43	10,599	4,228	—	—	—	5	10

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net. Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
*Blessing† —(s)	*250	95	—	—	—	\$ 3,524	\$ —	\$ 13,827	\$ —	25	25	25	25	25
*Blewett† —	*300	1.00	—	—	—	1,596	377	12,164	1,135	25	25	25	25	25
Bloomburg† —	471	1.00	—	—	—	2,048	25	13,429	2,317	25	25	25	25	25
Blooming Grove	821	54	—	*26	1	6,889	2,053	18,890	15,812	25	5	5	(15)	(15)
*Bloomington†(s)	750	1.00	—	—	—	4,052	325	16,432	6,505	25	25	25	10	10
Blossom† —	858	90	—	—	—	4,993	1,587	21,965	8,482	(15)	(15)	10	5	10
Blue Ridge	424	61	—	20	i	—	—	—	—	—	—	—	—	—
Blum† —	441	95	—	—	—	2,359	35	10,920	1,316	(15)	(15)	(15)	(15)	25
Boerne —	1,271	44	—	20	1	9,986	1,013	32,140	10,520	20	20	5	10	15
Bogata —	†800	56	—	20	1	5,587	1,273	24,656	5,469	25	20	25	25	25
*Boling† —(s)	*500	96	—	—	—	7,557	54	26,585	258	25	25	25	25	25
Bonham —	6,349	30	2	25	3	66,763	15,736	242,183	107,717	0	0	10	0	10
Booker —	836	52	—	21	1	6,699	—	17,455	86	25	25	25	25	25

Borger _____	10,018	40	5	16	2	115,060	31,659	398,921	127,446	25	25	15	20	15
Bowie _____	3,470	36	2	16	3	35,992	13,749	135,820	67,944	(15)	(15)	(15)	(15)	5
Boyd† _____	496	98	—	—	—	3,064	4,124	11,705	4,568	25	25	25	25	10
Brackettville ____	2,653	39	—	29	2	5,868	176	22,262	627	20	20	15	25	25
Brady _____	5,002	22	1	20	3	60,351	19,923	213,648	48,713	20	20	25	25	25
Brandon† _____	236	98	—	—	—	2,131	6	9,808	182	25	25	25	25	25
Breckenridge ____	5,826	24	5	—	4	53,364	9,808	167,508	48,107	15	10	15	15	20
Bremond† _____	1,106	95	—	—	—	8,617	5,130	30,751	7,461	25	25	25	25	20
Brenham _____	6,435	22	2	50	4	58,003	46,521	238,911	75,107	25	25	25	25	15
Bridgeport ____	1,735	47	—	22	2	7,850	8,439	29,011	14,243	25	25	25	20	5
Bronte† _____	754	95	—	—	—	5,489	4,285	18,258	4,420	25	25	25	25	20
Brownfield _____	4,009	35	—	18	2	60,485	2,897	235,993	40,667	20	25	25	25	25
Brownsville --(s)	*30,000	16	†37	—	7	100,083	8,625	323,026	51,793	25	25	25	25	25
Brownwood _____	*20,000	31	10	31	6	162,611	62,111	627,291	355,564	10	0	(5)	(5)	0
Bryan _____	11,842	16	2	24	5	140,036	39,535	492,507	452,693	0	5	5	(15)	(15)
Bryson† _____	806	99	—	—	—	2,187	—	11,401	94	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Buffalo† _____	737	98	—	—	—	\$ 5,878	\$ 716	\$ 24,485	\$ 5,684	15	10	20	20	25
*Buna† _____	*650	95	—	—	—	1,759	—	14,686	22,506	**	25	(15)	(15)	(15)
Burkburnett _____	2,814	48	1	20	2	14,504	1,445	67,070	14,083	15	25	25	25	25
Burleson† _____	573	95	—	—	—	7,419	4,515	22,216	22,227	25	25	25	(15)	(15)
Burnet _____	1,945	50	—	24	2	15,215	4,056	40,524	9,568	15	25	20	25	25
*Burton† _____	*800	95	—	—	—	3,603	131	13,408	131	25	25	25	25	25
Byers _____	427	59	—	*20	1	3,543	—	10,938	3,758	25	25	25	10	15
Caddo Mills _____	390	50	—	24	1	2,352	702	10,391	2,058	25	25	25	25	25
Caldwell _____	2,165	47	1	19	1	23,679	3,572	84,657	16,980	25	25	25	25	25
Calvert _____	2,366	36	1	20	2	12,221	9,191	51,081	15,731	0	25	25	25	20
*Camden† _____	*500	1.00	—	—	—	2,678	6	9,983	16	25	25	25	25	25
Cameron _____	5,040	29	1	39	2	39,501	27,899	186,462	52,247	10	25	25	25	20
Canadian _____	2,151	38	1	22	2	16,508	885	66,088	33,814	0	25	(5)	(5)	5

Canton -----	715	69	—	16	1	6,996	2,207	25,864	7,210	0	5	5	25	20
Canyon -----	2,622	32	—	25	3	30,210	5,142	87,340	12,764	25	25	25	25	25
Carbon† -----	459	97	—	—	—	4,990	2,540	12,530	8,549	25	25	25	(10)	(10)
Carrizo Springs---	*3,000	52	—	20	1	16,770	70,345	57,847	79,728	10	25	25	25	(15)
Carrollton -----	921	50	—	20	2	17,755	364	43,729	2,588	25	15	25	25	25
Carthage -----	*3,500	44	—	30	2	43,033	1,643	155,933	55,070	15	(5)	0	5	15
Catarina -----	403	62	—	*16	1	2,162	255	6,765	255	(15)	(15)	(15)	20	25
Celeste -----	730	46	—	18	1	4,461	1,990	19,446	3,661	10	5	10	20	25
Celina -----	994	31	1	20	2	10,598	39	42,325	22,892	15	20	(5)	(5)	0
Center -----	3,010	30	1	25	3	25,377	5,283	109,278	32,783	15	15	15	20	20
Centerville† -----	900	1.00	—	—	—	6,542	132	25,094	7,339	(5)	15	15	15	20
Childress -----	6,464	22	5	32	3	58,130	5,861	273,633	115,166	0	(5)	0	10	10
Chillicothe -----	1,423	33	1	18	2	15,219	1,343	69,074	162,438	20	25	(15)	(15)	(15)
Cisco -----	4,868	29	1	20	5	31,719	14,049	120,189	44,066	10	15	10	15	15
Clarendon -----	2,431	27	1	20	2	23,052	29,177	92,228	47,636	25	25	20	20	5
Clarksville -----	4,095	33	2	20	2	44,546	12,419	183,737	127,539	25	(15)	(15)	(15)	(10)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Claude _____	761	47	—	18	7	\$ 11,907	\$ 10	\$ 38,861	\$ 7,525	10	25	25	20	25
Cleburne _____	10,558	30	9	—	6	97,801	35,571	372,363	123,286	0	10	15	15	15
Cleveland ____ (s)	1,783	44	—	26	1	30,495	9,908	103,435	30,036	25	10	15	20	20
Clifton _____	1,732	39	—	26	2	24,960	15,510	86,386	72,776	5	(15)	(15)	(15)	(15)
Clyde _____	800	64	—	20	1	4,921	1,176	18,244	1,346	5	5	25	25	25
Coahoma _____	†574	80	—	*6	1	4,269	47	14,614	1,793	20	20	25	25	25
Coleman _____	*7,500	23	2	35	3	48,878	26,789	189,223	100,691	25	20	15	5	0
College Station _____	2,184	29	—	16	3	26,845	3,555	109,548	28,629	25	25	20	20	20
Collinsville _____	623	56	—	*14	1	3,587	31	15,229	4,180	5	10	15	15	20
Colorado City _____	5,213	33	1	20	2	33,604	2,155	149,574	76,683	(5)	10	(15)	(15)	5
Columbus _____	2,422	44	—	30	2	16,077	3,564	59,220	15,130	15	25	20	20	20
Comanche _____	3,209	35	1	30	2	49,025	21,998	147,106	57,033	25	25	10	15	10
*Comfort† _____	*700	92	—	—	—	12,108	—	33,992	1,583	25	25	25	25	25

Commerce	4,699	37	2	19	2	41,848	21,101	145,659	92,455	5	5	5	(5)	(5)
Conroe	4,624	41	---	18	2	50,206	3,033	164,602	13,623	15	15	20	25	25
Coolidge	1,102	48	---	22	1	8,970	4,971	30,922	14,780	(15)	(15)	0	5	5
Cooper	2,537	41	1	20	2	24,162	13,435	96,138	55,834	(15)	(15)	15	(5)	0
Copperas Cove	356	68	---	*15	1	1,834	-----	9,917	2,888	15	15	15	20	20
Corpus Christi (s)	*100,000	22	†86	---	13	645,385	142,128	2,236,637	787,609	25	20	10	15	15
Corrigan	1,402	56	---	20	1	-----	-----	-----	-----	---	---	---	---	---
Corsicana	15,232	23	12	---	9	140,437	36,469	564,330	213,841	(10)	(5)	0	5	15
Cotulla	3,633	45	---	24	2	12,639	4,116	43,322	30,555	0	(10)	(5)	(10)	(10)
Crandall†	*500	95	---	---	---	4,178	89	15,243	3,291	10	5	20	5	25
Crane	1,420	74	---	20	1	15,799	384	47,192	8,196	5	20	20	20	25
Crawford†	471	97	---	---	---	3,370	-----	13,023	83	25	25	25	25	25
Crockett	4,536	32	1	25	3	51,098	43,297	240,803	121,735	5	10	5	10	5
Crosbyton	*2,500	45	---	20	3	16,476	-----	79,330	685	(15)	(15)	25	25	25
Cross Plains	1,229	79	---	21	1	10,232	3,328	38,599	5,899	20	25	25	25	25
Crowell	1,817	58	*1	15	2	20,926	1,630	80,553	26,746	5	(10)	5	0	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Crystal City	6,529	44	—	26	2	\$ 14,458	\$ 171	\$ 57,868	\$ 5,686	20	20	20	25	25
Cuero	5,474	23	3	32	3	32,071	3,390	123,922	30,283	25	20	20	20	20
Cumby†	642	94	—	—	—	4,601	5,567	17,495	9,027	20	20	15	25	5
Daingerfield	1,032	53	—	21	1	9,843	2,664	40,921	28,437	20	25	25	(15)	(10)
Dalhart	4,682	33	1	24	2	57,035	2,884	176,268	53,044	20	0	5	15	20
Dallas	*400,000	13	†440	—	47	3,668,903	2,335,183	13,367,663	6,831,750	(5)	(5)	(5)	5	5
Cockrell Hill	*2,500	53	—	23	1	8,286	410	37,540	6,030	25	25	20	20	25
Highland Park	10,288	19	†14	—	2	100,671	22,641	411,203	138,655	25	25	20	15	15
University Park	13,458	19	†23	—	4	169,356	58,220	625,781	162,354	25	25	25	20	20
Dawson	1,155	47	—	*18	1	5,574	7,088	21,537	11,764	25	25	25	20	0
Dayton (s)	1,279	45	—	17	2	12,192	234	39,930	5,078	25	25	25	25	25
Decatur	2,578	39	—	20	3	21,299	938	75,224	23,623	10	25	10	10	15
DeKalb	1,287	51	—	15	1	16,688	7,314	61,366	23,702	5	10	15	15	10

De Leon	1,971	59	—	*8	1	22,908	7,348	79,085	22,593	15	20	20	20	20
Del Rio	13,343	32	3	20	6	65,577	14,721	336,468	101,762	20	0	0	(5)	10
Denison	*16,500	16	†26	—	5	149,786	48,190	553,942	256,148	0	5	5	0	5
Denton	11,192	23	10	20	6	132,035	21,545	443,999	140,704	15	15	10	10	15
Denver City	3,516	74	—	20	1	—	—	—	—	—	—	—	—	—
Deport	822	48	—	25	1	7,821	2,557	34,296	26,927	25	10	0	(15)	(15)
Detroit†	1,064	98	—	—	—	2,794	44	13,670	1,302	5	25	25	25	25
Devine	1,398	51	—	*20	1	9,800	2,959	33,515	25,608	10	(15)	(15)	(15)	(15)
Diboll	*2,500	67	—	21	1	14,229	24,376	75,767	98,514	25	25	25	(15)	(15)
*Dickinson (s)	*1,500	92	—	—	—	16,554	8,914	70,063	13,523	—	—	25	25	25
Dilley	1,244	62	—	18	2	8,768	1,036	26,090	2,657	(10)	15	25	25	25
Dimmitt	943	44	—	10	1	13,501	276	59,327	9,369	25	25	25	25	25
Dodd City†	500	95	—	—	—	3,893	34	9,974	1,008	20	25	**	**	25
Dodson	357	58	—	25	1	2,423	—	10,129	1,288	(10)	10	25	25	25
Donna (s)	4,712	34	—	23	3	42,510	24,873	139,128	53,862	10	10	10	15	10
Dublin	2,546	23	1	32	4	35,305	2,897	157,363	57,653	(10)	(10)	(5)	10	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol						1944	1945	1946	1947	1948
Dumas -----	*4,000	56	---	20	2	\$ 36,662	\$ 1,354	\$ 125,963	\$ 107,636	25	(15)	(15)	(15)	(15)
*Duncanville† ---	300	95	---	---	---	3,124	50	6,511	178	---	---	---	25	25
Eagle Lake -----	2,124	32	1	30	3	26,173	200	80,693	35,052	15	20	0	0	10
Eagle Pass -----	6,459	29	4	28	2	27,121	3,600	109,639	57,782	25	(10)	(5)	0	0
*East Bernard† (s) ..	*500	95	---	---	---	8,129	37	25,772	586	25	25	25	25	25
Eastland -----	3,849	29	2	35	4	25,057	18,363	86,500	39,830	25	25	15	20	5
Ector† -----	459	95	---	---	---	2,375	109	12,057	10,968	(15)	(15)	(15)	(15)	(15)
Edcouch ----- (s)	1,758	69	---	21	1	12,014	569	35,314	12,060	25	25	25	10	15
*Eddy† -----	*400	98	---	---	---	2,582	1,844	10,437	2,303	25	25	25	25	25
Eden -----	1,603	48	---	15	1	14,293	3,719	64,760	11,539	(15)	25	25	25	25
Edgewood -----	738	59	---	12	1	5,797	100	20,690	19,625	25	(15)	(15)	(15)	(15)
Edinburg ----- (s)	*12,000	33	---	35	4	49,346	3,765	262,519	33,870	(15)	(10)	5	15	25
Edna ----- (s)	2,724	43	---	25	2	19,901	411	64,120	15,250	20	25	20	20	25

El Campo____(s)	3,906	30	1	37	3	57,764	22,088	186,191	99,522	25	10	10	0	0
Eldorado _____	1,530	51	—	23	1	10,946	321	44,624	17,232	25	20	5	10	10
Electra _____	5,588	31	1	18	3	27,597	9,659	112,747	43,134	10	10	10	15	15
Elgin _____	*3,500	39	—	21	2	24,384	11,850	93,540	175,910	(15)	(15)	(15)	(15)	(15)
Elkhart† _____	751	97	—	—	—	5,806	6,000	25,341	14,322	5	5	5	5	0
El Paso_____	*109,000	09	†117	—	17	559,271	189,299	1,725,483	836,682	20	15	5	5	5
Elsa† _____(s)	1,006	92	—	—	—	23,992	27,694	83,702	38,530	25	25	25	25	5
Emhouse† _____	281	98	—	—	—	6,304	151	12,812	188	25	25	25	25	25
Emory† _____	*700	1.00	—	—	—	8,786	4,364	32,183	21,021	(15)	(15)	(15)	(15)	(10)
Enloe† _____	275	98	—	—	—	3,049	—	11,568	30	25	25	25	25	25
Ennis _____	7,987	27	1	35	3	56,629	25,363	274,399	142,954	(15)	(15)	0	5	0
Estelline _____	603	55	—	*21	1	2,356	46	11,662	46	20	20	25	25	25
Fairfield _____	1,047	44	—	21	1	11,916	2,733	36,555	11,590	25	25	15	20	15
*Falfurrias ___(s)	*3,000	59	—	22	1	22,525	5,408	64,956	6,762	25	25	25	25	25
Farmersville _____	2,206	36	1	17	2	22,496	4,470	81,036	74,860	5	15	(15)	(15)	(15)
*Farwell† _____	647	95	—	—	—	16,416	1,030	58,177	20,121	(15)	(5)	10	10	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Fayetteville -----	445	55	---	20	1	\$ 1,634	\$ -----	\$ 6,239	\$ 10	25	25	25	25	25
Ferris -----	†1,436	51	---	*10	2	10,604	882	41,182	9,127	15	15	5	5	25
Flatonia -----	1,024	62	---	25	2	7,790	11,127	29,666	11,273	25	25	25	25	15
Florence -----	476	57	---	18	1	1,856	51	10,693	1,176	25	25	25	25	25
Floresville -----	1,708	50	---	20	1	18,144	2,712	63,607	74,687	(15)	(15)	(15)	(15)	(15)
Floydada -----	2,726	37	1	21	2	23,365	7,248	116,937	20,867	20	25	25	25	25
Follett -----	431	66	---	10	1	6,212	448	19,178	662	25	25	25	25	25
Forney -----	1,295	66	---	23	3	14,611	331	78,235	21,001	(10)	(5)	15	15	20
*Fort Davis -----	*500	92	---	---	---	6,846	71	14,956	606	25	25	25	25	25
Fort Stockton -----	3,294	38	---	25	2	27,651	27,424	104,705	34,137	10	10	25	25	15
Fort Worth -----	*240,000	13	†303	---	36	1,940,056	703,517	6,613,229	3,551,696	5	5	0	0	0
Westover Hills†	*750	1.00	---	---	---	7,788	-----	10,304	-----	---	---	**	**	25
Franklin† -----	1,087	90	---	---	---	7,223	15,581	26,689	36,280	(5)	15	15	(15)	(15)
Frankston† -----	1,216	95	---	---	---	10,261	933	37,292	31,798	20	20	25	(15)	(15)

Fredericksburg --	4,544	26	1	34	3	22,742	7,410	76,557	12,704	25	25	25	25	25
Freeport ---- (s)	*8,500	63	---	*12	1	54,847	9,165	206,372	40,001	25	25	25	25	25
*Freer -----	2,346	62	---	25	1	-----	-----	-----	-----	15	---	---	---	---
Friona -----	803	76	---	15	1	13,621	85	53,523	231	25	25	25	25	25
Frisco -----	670	56	---	*18	1	8,963	2,071	34,455	18,213	(15)	(15)	20	(15)	0
Frost -----	671	48	---	20	1	5,429	-----	24,068	17,190	25	(10)	0	(15)	(10)
Gainesville -----	9,651	32	4	20	5	93,009	14,052	384,515	122,842	15	15	20	15	15
Galena Park -- (s)	*7,000	42	---	20	3	34,182	3,722	119,424	7,083	25	25	25	25	25
Galveston ---- (s)	*80,000	17	†100	---	11	530,281	342,470	1,968,000	1,148,172	10	10	5	0	(5)
Ganado ----- (s)	717	51	---	25	1	11,433	51,023	32,698	52,754	25	25	25	25	(15)
Garland -----	*5,000	28	1	18	2	87,335	16,462	231,762	89,230	20	20	25	10	10
Garrison† -----	770	95	---	---	---	6,456	35,095	29,452	41,737	25	25	20	25	(15)
Gatesville -----	3,177	35	---	28	3	48,107	6,586	189,013	170,178	(5)	(15)	(15)	(15)	(15)
Georgetown -----	3,682	25	1	31	4	34,652	57,167	129,307	73,704	20	20	15	20	0
George West_ (s)	*1,500	70	---	*20	1	9,462	242	27,016	14,852	20	20	(10)	(10)	0

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Giddings _____	2,166	42	—	23	3	\$ 14,051	\$ 3,106	\$ 49,337	\$ 11,140	25	25	25	25	25
Gilmer _____	3,138	27	1	20	3	34,302	15,779	152,002	66,178	0	(5)	(5)	10	10
Gladewater _____	4,454	41	6	—	2	41,840	9,959	142,025	47,602	20	15	15	15	15
Glen Rose _____	1,050	60	—	22	1	8,733	216	25,759	4,401	25	25	25	25	25
Godley† _____	317	98	—	—	—	2,348	—	16,002	3,475	(15)	25	25	20	25
Goldthwaite _____	†1,413	64	—	*20	1	15,903	3,434	62,478	13,975	0	(5)	20	25	25
Goliad _____(s)	1,446	45	—	16	1	9,969	3,328	35,537	4,111	25	25	25	25	25
Gonzales _____	4,722	22	3	42	5	38,510	7,881	145,736	25,157	25	25	25	25	25
Goose Creek____(s)	*8,500	33	1	25	2	80,518	94,434	317,711	130,671	5	10	15	25	10
Gordon _____	532	71	—	*12	1	3,191	—	11,290	383	15	25	25	25	25
Goree _____	425	67	—	11	1	5,595	1,500	18,715	1,939	20	20	25	25	25
Gorman _____	1,157	60	—	*12	1	20,734	22,590	69,218	43,088	25	5	5	10	(5)
Graford _____	804	79	—	22	1	3,782	38	12,497	189	10	25	25	25	25

Graham	5,175	30	1	13	2	43,493	4,553	182,704	51,404	0	0	10	15	20
Granbury	1,166	49	—	21	2	10,973	2,206	45,045	12,547	15	25	20	20	20
Grand Prairie	*6,000	39	—	25	3	78,847	11,331	286,561	117,239	10	5	10	10	10
Grand Saline	*2,000	42	—	25	2	25,201	277	76,524	15,098	10	5	0	10	25
Grandview	823	65	—	15	1	14,658	6,004	60,166	122,413	5	(15)	(15)	(15)	(15)
Granger	1,723	38	—	25	3	13,252	36,152	62,133	48,159	5	20	15	15	(15)
Grapeland	1,327	54	—	10	1	10,092	3,320	38,373	12,501	25	25	25	20	15
Grapevine	1,043	49	—	18	1	11,647	146	39,397	5,183	25	25	25	25	25
Greenville	13,995	26	†26	—	7	181,584	87,437	726,402	442,357	(10)	(15)	(15)	(5)	(5)
Groesbeck	2,272	32	1	20	2	19,767	8,084	69,731	37,171	(15)	(15)	(5)	0	0
Groom	475	63	—	12	1	12,265	158	38,191	261	25	25	25	25	25
Groveton	940	48	—	*19	1	10,652	13,054	43,117	29,769	(15)	(15)	0	10	(10)
*Gruene	*100	57	—	8	1	360	—	1,503	—	25	25	25	25	25
Gruver†	350	91	—	—	—	6,355	—	22,761	—	25	25	25	25	25
Gunter†	481	95	—	—	—	5,640	4,766	24,741	6,386	(15)	(15)	(15)	25	20
Gustine†	368	97	—	—	—	4,233	350	9,589	1,644	**	**	**	**	25
Hale Center	836	56	—	*12	1	12,117	8,311	42,316	18,905	20	15	15	15	10

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Hallettsville -----	1,581	39	---	50	4	\$ 14,014	\$ 138	\$ 49,186	\$ 2,436	25	25	25	25	25
Hamilton -----	2,716	56	---	26	2	27,468	4,777	107,507	22,473	20	25	25	25	25
Hamlin -----	2,406	43	---	20	2	42,434	44,169	225,453	129,297	(5)	0	(5)	10	0
*Handley -----	*2,500	60	---	12	1	19,570	6,865	70,112	20,872	0	0	15	15	20
Happy -----	576	62	---	*10	1	6,502	288	33,483	2,492	5	10	25	25	25
Harlingen -----(s)	*20,000	28	20	---	8	229,060	493,457	597,270	569,954	25	25	25	25	(15)
Haskell -----	3,051	29	1	24	2	27,710	10,767	120,405	45,262	(5)	(5)	15	15	15
Hearne -----	3,511	32	---	21	2	36,256	33,957	130,777	63,169	10	15	25	20	5
*Hebbronville ---	*3,000	68	---	20	2	15,048	164	59,184	13,785	15	15	15	5	25
Hedley -----	†637	74	---	12	1	4,095	3,252	51,532	16,364	25	25	25	25	15
Hemphill -----	739	53	---	19	1	4,648	30	20,964	1,505	25	25	25	25	25
Hempstead -----	1,674	49	---	16	1	9,997	290	43,605	2,027	25	25	25	25	25
Henderson -----	6,437	23	3	24	3	85,586	23,056	293,801	226,579	0	(15)	(15)	(15)	(15)
Henrietta -----	2,391	37	1	12	2	16,958	4,042	69,120	8,958	0	10	15	25	25

Hereford -----	2,584	25	1	22	3	48,943	19,308	161,934	77,671	25	25	25	10	5
Hermleight† ----	404	95	---	---	---	1,590	13	7,988	2,555	15	15	10	20	15
Hico -----	1,242	35	---	22	2	11,629	303	43,175	28,291	(15)	(15)	(15)	(15)	(10)
Higgins -----	741	72	---	14	1	16,254	312	32,884	9,276	20	25	25	5	20
Hillsboro -----	7,799	30	2	60	2	65,066	58,821	300,441	112,953	5	20	25	25	15
Holland -----	741	51	---	20	2	5,990	1,053	20,855	1,987	0	15	15	25	25
Holliday -----	798	89	---	*15	1	5,982	-----	13,426	116,902	25	25	(15)	(15)	(15)
Hondo -----	*2,500	76	---	39	4	19,111	1,607	74,807	11,136	15	20	20	25	25
Honey Grove-----	2,456	33	1	20	3	31,640	8,436	113,126	68,044	(15)	(15)	(15)	(15)	(5)
Houston ----- (s)	*475,000	22	†561	---	49	4,338,663	1,773,707	15,229,099	6,924,817	10	10	10	5	5
*Clinton Park† (s)	*3,000	1.00	---	---	---	1,450	13	33,204	13	---	25	25	25	25
*Garden Oaks (s)	*3,000	38	2	33	1	36,550	991	92,424	14,732	25	25	25	25	25
Garden Villas† (s)	*1,000	99	---	---	---	50,631	78,193	149,015	101,966	25	25	25	25	(10)
*Lindale Court (s)	*5,000	48	---	36	1	31,853	4,642	105,832	16,805	25	25	25	25	25
Meadow Brook†(s)---	*1,500	1.00	---	---	---	27,360	252	74,385	689	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
*Oakwood Addition† (s)	*1,000	1.00	—	—	—	\$ 10,025	\$ 404	\$ 23,067	\$ 542	15	25	25	25	25
Southside Place _____ (s)	1,263	31	1	20	1	8,476	400	35,069	7,761	25	25	25	25	25
WC&ID No. 8 (s)	*1,000	1.00	—	—	—	8,046	—	8,046	—	—	—	—	—	25
West University Place _____ (s)	*15,000	30	4	28	3	102,897	21,525	402,377	48,694	25	25	25	25	25
Howe† _____	546	95	—	—	—	5,073	21	20,026	587	25	25	25	25	25
Hubbard _____	1,871	62	—	24	2	21,541	7,570	102,228	16,062	25	25	25	25	25
Hughes Springs _____	767	55	—	19	1	7,953	479	37,871	79,452	25	10	20	(15)	(15)
Humble _____ (s)	1,371	36	—	21	1	7,847	2,015	28,671	4,686	25	25	25	25	25
Huntsville _____	5,108	29	—	20	3	63,505	43,791	202,504	101,827	(5)	(5)	0	(5)	5
Hutto† _____	597	90	—	—	—	2,693	330	12,770	352	25	25	25	25	25
Idalou _____	503	68	—	*8	1	7,112	1,605	16,304	3,810	25	20	20	25	25
*Ingleside† _____ (s)	*1,000	1.00	—	—	—	8,770	235	47,128	10,922	—	25	15	20	25
Iowa Park _____	1,980	47	—	20	2	10,064	409	55,480	14,961	0	20	25	20	20

*Irene†	200	98				1,129		11,431	500	(15)	(15)	(15)	(15)	25
Irving	1,089	44		15	2	33,289	18,399	98,080	53,936	(10)	(15)	(15)	5	0
Italy	1,224	34	1	31	2	6,161	750	27,995	3,782	15	15	20	25	25
Itasca	1,759	34	1	26	2	16,903	3,039	72,590	20,658	0	15	15	20	20
Jacksboro	2,368	45		25	2	18,497	20,289	73,541	32,614	25	25	25	25	10
Jacksonville	7,213	23	3	25	3	86,210	47,347	313,338	136,932	15	(5)	10	15	10
Jasper	*4,500	46		34	1	44,328	2,137	154,057	19,753	25	25	25	25	25
Jayton	770	75		*12	1	6,531	5,475	27,517	16,523	25	15	15	5	(5)
Jefferson	2,797	53		20	2	25,641	13,188	106,934	35,597	25	15	15	15	15
Jewett	515	61		30	1	3,127	1,505	13,843	4,130	(15)	(15)	(15)	15	20
Joaquin†	487	97				2,546	2	11,106	3,907	**	**	10	10	15
*Josephine†	*500	95				2,094	223	10,436	500	**	**	15	25	25
Jourdanton	950	76		20	1	6,417	1,750	17,481	2,094	25	25	25	25	25
Junction	2,086	45		20	2	14,529	461	43,050	3,310	10	20	25	25	25
Karnes City	1,571	41		25	2	11,193	972	37,272	3,088	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Kaufman -----	2,654	43	---	25	2	\$ 27,260	\$ 19,530	\$ 120,022	\$ 5,838	10	15	15	15	5
Kemp -----	1,000	49	---	*15	1	6,743	391	31,333	6,856	(10)	(5)	10	20	25
Kenedy -----	2,891	29	---	27	3	30,148	7,385	108,245	258,026	25	(15)	(15)	(15)	(15)
Kerens -----	1,287	52	---	*23	1	17,905	5,566	71,651	38,438	5	(15)	(15)	0	0
Kermit -----	*5,000	37	---	26	2	43,696	3,423	128,093	20,751	10	0	15	25	25
Kerrville -----	5,572	27	6	20	2	61,567	8,271	220,592	98,561	(10)	0	0	5	10
Kilgore -----	6,708	30	3	22	2	109,732	11,585	363,504	133,635	5	5	15	10	15
Killeen -----	1,263	51	---	25	1	28,677	14,573	111,097	49,570	(15)	(15)	(5)	5	10
Kingsville ---- (s)	7,782	24	2	24	2	50,331	9,927	182,002	73,562	25	25	10	10	10
*Lantana Park† (s)	*500	1.00	---	---	---	1,455	---	7,776	---	---	---	25	25	25
Kirbyville -----	1,088	59	---	25	2	12,007	690	50,977	7,322	5	5	25	25	25
Knox City -----	1,127	51	---	15	1	10,893	435	50,853	21,426	25	(5)	5	10	10
Kosset† -----	881	86	---	---	---	3,065	36	13,060	3,440	25	15	15	10	20
Kyle -----	874	53	---	23	1	2,346	---	9,017	7,882	(15)	(15)	(15)	(15)	(15)

Ladonia -----	1,279	52	---	25	1	7,992	39	33,717	18,053	25	10	10	(5)	0
La Feria----- (s)	1,644	48	---	20	2	13,945	90	57,958	14,458	25	25	25	20	20
La Grange-----	2,531	28	1	42	3	18,996	21,262	79,331	27,461	25	25	25	25	15
Lake Jackson (s)	*2,000	44	---	35	1	11,010	322	20,424	533	---	---	---	---	25
Lakeview† -----	852	98	---	---	---	3,128	928	14,688	1,378	25	25	25	25	25
*La Marque---(s)	*3,500	55	---	50	1	41,958	8,890	85,641	14,495	---	---	25	25	25
Lamesa -----	6,038	29	1	20	2	76,662	53,237	365,946	112,927	25	25	25	25	20
Lampasas -----	3,426	39	1	30	3	42,068	11,373	160,207	64,729	15	20	0	5	10
Lancaster -----	1,151	41	---	13	2	14,462	6,779	46,294	21,878	0	(5)	0	5	5
La Porte----- (s)	*4,600	41	1	40	4	23,460	7,099	80,711	22,887	20	20	20	15	20
Laredo -----	*43,000	18	†57	---	8	144,534	93,553	500,726	237,981	25	20	15	15	5
Lawn† -----	306	1.00	---	---	---	1,695	204	10,928	2,291	25	25	20	25	25
Lefors -----	809	62	---	23	1	2,949	24	15,523	772	10	25	25	25	25
Leonard -----	1,331	53	---	18	2	17,775	1,170	59,109	52,020	(5)	(5)	(15)	(15)	(15)
Levelland -----	3,091	45	---	20	2	69,611	28,980	269,767	114,867	(15)	(10)	5	10	10
Lewisville -----	873	50	---	24	1	10,673	5,098	29,990	15,850	25	25	25	5	0

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Lexington† -----	531	91	---	---	---	\$ 4,694	\$ 3,079	\$ 17,061	\$ 3,333	15	15	20	25	25
Liberty ----- (s)	3,087	45	---	21	2	36,030	10,818	121,676	53,054	20	15	10	10	10
Lindale -----	*1,200	53	---	25	1	11,540	74,308	53,292	153,096	25	10	(15)	(15)	(15)
Linden -----	1,168	60	---	10	1	10,274	236	40,054	2,881	5	25	25	25	25
Littlefield -----	3,817	33	1	16	2	57,627	10,605	204,657	53,020	25	25	20	20	20
Livingston -----	1,851	41	---	15	2	26,147	26,346	83,609	37,308	25	25	25	25	10
Llano -----	2,658	49	---	24	3	33,444	11,115	100,038	45,571	20	5	0	5	5
Lockhart -----	5,018	20	1	40	4	38,315	17,732	153,181	53,247	20	20	20	15	15
Lockney -----	1,321	63	---	12	1	33,462	64	111,001	107,366	(15)	(15)	(10)	(15)	(15)
Lometa -----	†915	65	---	20	1	5,481	791	21,486	2,530	25	25	25	25	25
Lone Oak -----	735	69	---	25	1	4,626	233	23,617	4,731	(15)	5	(5)	20	25
*Longhorn† -----	*300	1.00	---	---	---	---	---	9,730	258	**	25	25	25	25
Longview -----	*15,000	22	20	---	7	174,267	71,187	596,239	257,230	15	20	10	10	10

Loraine	700	59	—	12	1	8,918	412	44,320	4,261	25	25	25	25	25
*Lorenaf	*500	95	—	—	—	2,968	7,091	9,278	10,244	25	20	20	**	(15)
Lorenzo	616	53	—	*15	1	19,060	451	40,010	2,548	25	25	25	25	25
Los Fresnos†-(s)	*400	99	—	—	—	6,823	340	19,206	3,182	25	25	25	25	25
Lott	1,021	83	—	*15	1	4,646	—	20,509	867	10	15	20	20	25
Lovelady†	542	98	—	—	—	4,107	—	14,942	3,662	25	25	15	15	20
Lubbock	*50,000	23	†40	—	9	642,091	451,745	1,937,324	1,433,031	15	10	10	(15)	(10)
Lufkin	9,567	20	†7	25	6	112,307	40,971	358,673	134,259	5	5	10	15	15
Luling	4,437	25	1	36	4	24,047	26,208	85,585	29,119	15	25	25	25	15
Lyford† (s)	891	95	—	—	—	9,822	2,130	27,449	18,310	(15)	25	15	(15)	(10)
*Lytle†	*500	97	—	—	—	5,509	172	19,527	577	25	25	25	25	25
Mabank	988	54	—	20	2	8,397	10,613	35,052	18,964	5	0	5	10	0
Madisonville	2,095	47	—	20	2	23,413	2,811	93,091	33,664	10	(10)	0	5	15
Malone	429	62	—	24	1	2,142	—	10,928	5,325	(15)	(15)	(5)	0	5
Manor†	688	95	—	—	—	3,600	2,590	8,967	5,866	**	**	**	**	(10)
Mansfield	774	65	—	*8	1	8,744	16,041	25,940	17,689	20	15	20	20	(10)
Marble Falls	1,021	63	—	18	1	4,801	685	20,257	3,489	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Marfa -----	3,805	33	---	22	2	\$ 17,405	\$ 1,729	\$ 78,306	\$ 27,138	20	20	15	15	15
Marion -----	373	73	---	20	1	2,652	-----	7,015	6	25	25	25	25	25
Marlin -----	6,542	24	6	---	4	60,110	11,692	253,860	119,967	15	10	0	5	5
Marquez† -----	381	98	---	---	---	2,250	-----	8,170	1,037	25	25	25	**	25
Marshall -----	*23,000	24	†24	---	8	148,023	136,659	651,902	368,375	(15)	(15)	5	5	0
Mart -----	2,856	45	---	19	2	22,790	1,197	102,409	24,928	20	20	25	20	20
Mason† -----	*1,500	86	---	---	---	13,056	1,155	40,004	5,718	25	25	25	25	25
Matador -----	1,376	50	---	19	1	9,797	536	37,181	33,070	(5)	(5)	(15)	(15)	(15)
Mathis ----- (s)	†1,950	51	---	23	1	-----	-----	-----	-----	---	---	---	---	---
Maypearl† -----	377	95	---	---	---	4,523	-----	23,381	2,477	25	25	25	25	25
McAllen ----- (s)	11,877	28	---	48	5	107,375	12,061	385,955	37,016	25	25	25	25	25
McCamey -----	2,595	44	1	21	2	21,391	1,758	67,953	6,116	10	10	15	20	25
McGregor -----	2,062	30	1	21	2	27,584	27,097	107,452	78,740	10	20	25	0	(10)

McKinney -----	8,555	27	3	19	6	120,211	19,841	426,542	476,117	20	20	(15)	(15)	(15)
McLean -----	1,489	43	---	17	2	13,401	1,299	52,036	25,490	5	5	5	0	5
Meadow† -----	408	97	---	---	---	5,034	---	20,286	12,403	(15)	(15)	(10)	(10)	(5)
Megargel -----	531	69	---	16	1	2,540	327	8,535	2,346	25	20	25	20	20
Memphis -----	3,869	32	2	17	2	60,689	1,828	269,986	176,623	(15)	(15)	(15)	(15)	(10)
Menard -----	2,375	54	---	17	2	17,984	1,484	58,393	5,147	25	25	25	25	25
Mercedes ----- (s)	7,624	31	†2	24	2	49,980	18,764	180,404	107,894	20	15	(15)	(10)	(5)
Meridian -----	1,016	49	1	20	2	9,300	206	32,933	4,467	25	25	25	25	25
Merkel -----	2,005	30	1	20	2	17,089	59	82,907	197,688	10	(15)	(15)	(15)	(15)
Mertens† -----	251	95	---	---	---	1,529	451	7,508	496	25	**	**	**	25
Mertzont† -----	869	95	---	---	---	6,648	---	21,147	---	25	25	25	25	25
Mesquite -----	1,045	42	---	20	1	14,984	1,696	46,193	5,235	10	15	20	25	25
Mexia -----	6,410	23	7	14	4	42,122	21,982	175,941	114,420	10	0	15	(5)	(5)
Miami -----	713	63	---	*21	1	5,343	297	15,680	1,422	25	20	25	20	25
Midland -----	*10,000	26	1	20	3	128,739	58,560	421,193	138,423	20	20	20	20	15
Midlothian -----	1,027	34	---	26	2	13,219	1,256	55,840	3,005	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Miles -----	814	61	---	15	1	\$ 3,980	\$ 58	\$ 15,789	\$ 1,971	25	25	25	25	25
Milford -----	767	52	---	21	1	4,781	528	22,731	4,728	(10)	0	20	25	25
Mineola -----	3,223	33	---	24	3	39,436	32,152	136,728	159,977	(5)	(15)	(15)	(15)	(15)
Mineral Wells-----	6,303	38	1	45	2	66,131	21,664	248,022	81,595	15	10	15	15	15
Mingus -----	570	69	---	21	1	---	---	---	---	---	---	---	---	---
Mission ----- (s)	5,982	29	†2	28	3	37,760	3,861	158,866	23,846	5	10	20	20	25
* Missouri City† (s)	*400	95	---	---	---	2,153	---	10,690	---	25	25	25	25	25
Monahans -----	*6,000	42	---	30	2	57,508	22,476	184,842	101,598	20	25	25	(5)	0
Moody -----	931	53	---	28	2	10,426	293	37,800	16,755	20	25	5	5	10
Moran -----	710	72	---	12	2	2,972	28	13,277	2,385	25	25	20	25	25
Morgan† -----	503	93	---	---	---	3,329	2,554	10,653	6,130	**	**	**	0	0
Morton -----	1,137	58	---	15	1	34,465	5,797	102,796	84,537	15	20	(10)	(15)	(15)
Moulton -----	643	47	---	21	2	5,455	31	19,326	56	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Nixon -----	1,835	60	---	*17	1	\$ 10,013	\$ 2,546	\$ 38,590	\$ 3,796	15	15	25	25	25
Nocona -----	2,605	37	1	22	2	33,562	7,262	132,331	82,453	0	15	5	(15)	(5)
Nordheim -----	411	44	---	45	2	2,332	-----	9,568	55	25	25	25	25	25
Normangee† -----	535	1.00	---	---	---	4,780	8	23,791	5,860	(10)	0	0	20	20
North Pleasanton†	673	93	---	---	---	2,826	216	8,594	8,972	**	**	**	**	(15)
Oakwood† -----	1,086	95	---	---	---	8,592	26,779	28,027	29,966	20	15	25	25	(15)
Odell† -----	301	98	---	---	---	609	142	6,503	1,141	**	**	**	25	**
Odem ----- (s)	1,147	43	---	20	1	9,790	183	23,880	5,902	10	10	(10)	0	20
Odessa -----	*25,000	32	†22	---	5	245,026	42,245	710,626	153,556	10	5	15	20	25
O'Donnell -----	†1,187	57	---	*8	1	16,028	91	79,800	14,052	20	20	25	25	25
Oklaunion† -----	223	95	---	---	---	2,132	-----	11,066	8,421	25	25	(10)	(10)	(15)
Olney -----	3,497	31	1	23	3	26,919	1,513	100,913	10,882	5	25	25	25	25
Olton -----	782	59	---	18	1	10,411	633	37,312	20,163	20	(15)	(10)	(5)	0
Omaha† -----	623	97	---	---	---	7,364	424	31,295	12,956	25	25	25	5	10

Orange _____ (s)	*15,000	26	19	—	8	124,784	54,194	423,080	181,340	25	25	25	15	10
Orange Grove (s)	906	44	—	25	1	1,638	1,300	5,591	1,472	25	25	25	25	20
Overton _____	2,313	45	1	16	2	23,444	10,167	68,667	26,952	15	20	20	15	10
*Ozona† _____	*450	95	—	—	—	21,111	312	70,952	2,696	15	15	15	20	25
Paducah _____	2,677	31	1	20	3	18,380	5,019	94,568	28,674	15	15	15	15	20
Palacios _____ (s)	2,288	41	—	25	2	20,799	1,231	99,312	24,731	25	10	10	15	20
Palestine _____	12,144	22	8	—	4	106,207	61,581	403,010	232,286	(15)	(5)	(10)	(5)	0
Palmer _____	697	55	—	*12	1	6,274	3,864	24,226	5,317	25	25	25	25	25
*Palo Pinto† _____	*450	98	—	—	—	2,246	52	7,932	458	**	**	25	**	25
Pampa _____	*18,000	24	9	20	4	136,034	28,986	462,427	91,567	10	10	15	20	25
Panhandle _____	978	44	—	15	2	10,985	229	39,870	5,785	20	25	25	25	25
Paris _____	*22,500	21	†29	—	6	183,402	165,787	788,269	489,185	(10)	0	(5)	0	(5)
Pasadena _____ (s)	*20,000	37	—	50	4	102,321	18,252	311,209	58,366	20	25	25	25	25
Pearsall _____	3,164	42	—	19	1	24,243	7,201	69,157	29,474	15	15	5	0	10
Pecan Gap† _____	409	98	—	—	—	2,497	1,308	10,412	2,102	5	5	15	25	25
Pecos _____	*6,500	36	—	34	4	49,743	20,153	175,821	64,867	5	5	10	10	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Pelly (s)	4,692	48	1	36	2	\$ 21,729	\$ 9,181	\$ 69,295	\$ 16,871	25	25	25	25	20
Penelope†	240	95	—	—	—	1,063	103	7,619	1,938	15	15	15	25	20
Perryton	2,325	40	—	22	2	43,584	3,196	132,247	34,735	10	(10)	(5)	10	20
Petersburg†	496	97	—	—	—	13,878	1,009	41,346	18,586	(15)	(15)	(15)	(15)	10
Petrolia	†597	64	—	30	1	2,842	642	10,383	10,285	0	(5)	(15)	(15)	(15)
*Pflugerville†	450	95	—	—	—	1,836	—	7,746	—	**	**	**	**	25
Pharr (s)	4,784	36	—	35	2	40,230	47,230	131,382	131,243	25	25	(15)	(15)	(15)
Pilot Point	1,122	42	—	15	3	8,400	5,286	40,560	11,137	(10)	0	10	10	20
*Pineland	*2,000	55	—	23	1	13,527	1,019	76,820	196,793	25	(15)	(15)	(15)	(15)
Pittsburg	2,916	28	1	23	2	57,405	16,967	229,446	168,079	(10)	(15)	(15)	(15)	(10)
Plainview	8,263	25	9	3	4	133,575	21,991	435,987	149,537	20	10	10	10	15
Plano	1,582	37	1	20	3	20,824	1,863	62,276	7,060	25	25	25	25	25
Pleasanton	2,074	56	—	32	1	9,791	2,594	36,783	5,245	25	25	25	25	25
Port Aransas† (s)	495	1.00	—	—	—	10,859	475	25,084	2,528	**	25	25	25	25

Port Arthur (s)	*50,000	34	†41	---	5	247,841	43,663	1,067,862	278,620	20	25	25	20	20
Griffing Park (s)	*1,500	32	1	50	1	11,917	12,771	36,138	18,040	25	25	25	25	5
Groves† (s)	*1,000	97	---	---	---	38,222	9,267	144,436	26,515	20	20	25	25	25
Lakeview† (s)	*1,000	95	---	---	---	17,971	116	65,668	5,145	25	15	25	25	25
Pear Ridge† (s)	1,198	95	---	---	---	6,655	3,205	23,044	9,259	25	20	20	20	10
Port Isabel (s)	1,440	54	---	23	1	8,470	113	46,663	257	25	25	25	25	25
*Portland† (s)	450	98	---	---	---	4,841	---	7,110	65	---	---	---	25	25
Port Lavaca (s)	2,069	51	---	22	2	23,696	2,711	59,651	19,871	25	25	0	10	15
Port Neches (s)	2,487	57	---	15	2	23,723	10,820	106,165	13,316	10	15	25	25	25
Post	2,046	46	---	17	2	21,416	8,138	75,167	35,786	(5)	25	25	0	5
Poteet	2,315	64	---	*24	1	5,185	1,733	18,911	5,905	5	(5)	15	20	15
Poth	509	59	---	52	1	4,894	13	20,166	213	25	25	25	25	25
Pottsboro†	342	98	---	---	---	2,460	3,115	9,520	9,635	**	**	25	(15)	(15)
*Prairie View	*800	42	---	21	1	---	---	---	---	---	---	---	---	---
*Presidio†	*1,200	99	---	---	---	3,769	15,430	14,378	26,420	(15)	(15)	(15)	(15)	(15)
Princeton†	564	92	---	---	---	5,589	825	22,597	1,225	(15)	(15)	(15)	(10)	25
Prosper†	271	95	---	---	---	3,864	332	22,272	1,223	(15)	(15)	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Putnam† _____	487	95	—	—	—	\$ 1,298	\$ 1,183	\$ 8,222	\$ 1,248	**	**	**	25	25
Quannah _____	3,767	27	1	20	4	54,070	8,411	211,189	93,299	(15)	(15)	(15)	(15)	10
*Queen City† _____	*500	98	—	—	—	2,790	84	10,475	2,768	25	10	10	20	20
Quinlan† _____	677	98	—	—	—	3,818	149	18,452	1,518	(15)	(15)	(5)	25	25
Quitaque _____	763	49	—	*15	1	4,867	4,193	21,665	6,992	25	25	25	25	15
Ralls _____	1,512	50	—	*14	1	21,839	485	106,811	54,826	10	10	5	5	5
Ranger _____	4,553	31	5	6	4	32,867	16,794	113,718	93,488	10	(15)	(15)	(15)	(15)
Rankin _____	672	47	—	24	1	3,403	311	19,626	1,311	25	25	25	25	25
Raymondville (s)	4,050	37	—	21	2	65,016	182,034	213,851	247,969	15	20	20	10	(15)
Refugio _____ (s)	4,077	37	—	24	1	22,800	5,237	74,848	12,852	25	25	25	25	25
Rice† _____	489	95	—	—	—	3,088	45	13,647	1,382	25	25	20	25	25
Richardson _____	720	46	—	20	2	10,634	3,003	33,792	4,915	25	25	25	25	25

Richland†	369	96	—	—	—	3,171	4,777	11,936	15,825	(15)	(15)	(15)	(15)	(15)
Richland Springs	541	60	—	22	1	2,912	—	12,709	399	25	25	25	25	25
Richmond (s)	2,026	46	—	15	2	15,789	32	63,822	7,767	25	25	25	25	25
*Rio Grande†	*2,000	1.00	—	—	—	8,975	247	32,119	1,396	25	25	25	25	25
Rio Hondo† (s)	804	89	—	—	—	11,400	25	34,878	10,024	0	10	10	15	20
Rising Star	†1,198	78	—	*17	1	15,247	184	50,314	3,569	25	25	25	25	25
Roanoke†	485	99	—	—	—	3,945	—	11,681	500	25	25	25	25	25
Roaring Spirngs	514	73	—	20	1	6,062	4,419	29,273	18,656	(5)	25	25	0	(5)
Robert Lee†	662	97	—	—	—	6,966	427	16,777	1,693	25	25	25	25	25
Robstown (s)	6,780	30	1	30	3	41,188	15,826	189,510	33,817	15	15	25	25	25
Roby	904	63	—	*10	1	8,985	584	39,108	14,166	20	25	25	10	15
Rochester	611	65	—	22	1	6,207	838	23,929	28,207	(15)	(15)	(15)	(15)	(15)
Rockdale	2,136	32	—	35	2	23,402	1,507	69,700	69,636	(15)	(15)	(15)	(15)	(15)
Rockport (s)	1,729	49	—	24	2	14,217	274	46,255	35,173	25	(10)	(15)	(15)	(15)
Rocksprings	1,339	62	1	35	2	7,565	298	25,285	6,039	20	20	20	20	25
Rockwall	†1,318	78	—	18	2	12,027	1,113	46,019	152,462	25	5	(15)	(15)	(15)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Rogers -----	911	80	---	22	2	\$ 5,555	\$ 2,283	\$ 30,459	\$ 15,275	10	5	(10)	5	5
Roscoe -----	1,166	41	---	16	1	9,764	1,334	47,507	10,841	15	10	20	25	25
Rosebud -----	1,842	48	---	27	3	18,991	3,307	89,859	13,254	25	25	25	25	25
Rosenberg ----(s)	3,457	33	---	20	2	34,033	348	112,580	29,935	25	25	25	15	20
Rotan -----	2,029	47	---	25	2	16,011	3,136	114,063	15,031	0	15	25	25	25
Round Rock ----	1,240	46	---	28	2	4,828	156	20,767	3,169	25	25	25	25	25
*Rowena† -----	*300	98	---	---	---	3,634	17	11,519	89	25	25	25	25	25
Royse City ----	1,190	54	---	20	1	7,232	1,541	37,222	7,121	15	25	25	25	25
Rule -----	1,195	41	---	16	2	10,423	1,570	82,088	14,205	20	20	25	25	25
Runge -----	1,001	35	---	32	3	4,967	3,912	16,341	4,056	25	25	25	25	20
Rusk -----	5,699	32	1	17	2	26,657	8,224	101,382	51,009	(15)	(10)	(10)	0	5
Sabinal -----	1,768	54	---	20	2	9,161	1,542	32,287	6,661	15	0	20	25	25
Saint Jo -----	1,010	53	---	20	1	9,037	773	25,420	906	15	10	15	25	25

San Angelo	*40,000	20	†38	—	11	272,830	73,749	927,772	352,382	15	10	10	10	15
San Antonio	*380,000	09	†371	—	49	1,637,692	866,723	6,015,715	2,862,558	20	20	10	10	5
Alamo Heights	*8,000	22	†2	25	3	41,483	27,158	185,384	57,612	25	25	25	25	15
*Broadview Community†	*500	1.00	—	—	—	6,306	1,071	17,494	2,158	25	25	25	25	25
Olmos Parkhill†	*2,500	1.00	—	—	—	28,710	27,854	128,946	39,110	25	25	25	25	20
*Sampanco†	*300	1.00	—	—	—	868	—	20,982	—	25	25	25	25	25
Terrell Hills†	*1,500	1.00	—	—	—	31,979	7,191	145,882	23,511	25	25	25	25	25
*Woodlawn Hills†	*500	1.00	—	—	—	11,145	6,489	42,465	19,894	10	15	20	20	5
San Augustine	1,516	48	1	20	2	15,503	5,088	71,463	12,083	20	25	25	25	25
San Benito (s)	9,501	34	†2	25	2	52,328	11,531	180,568	46,137	20	20	20	20	20
*Sanderson†	*1,000	92	—	—	—	9,506	1,439	34,626	6,892	25	25	25	25	25
San Diego	2,674	51	—	35	2	8,082	613	28,999	984	25	25	25	25	25
Sanger	1,119	44	—	16	1	8,568	3,076	40,397	15,533	15	10	5	15	10
San Juan (s)	2,264	50	—	16	2	10,982	630	37,932	3,897	0	25	25	25	25
San Marcos	6,006	22	2	75	4	58,381	40,000	211,881	113,994	0	(5)	0	0	0

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
*San Perlita† (s)	200	97	—	—	—	\$ 4,068	\$ 345	\$ 11,354	\$ 16,222	**	**	**	(15)	(15)
San Saba	2,927	48	—	21	2	23,922	11,890	102,061	33,880	(15)	5	15	15	15
Santa Anna	1,661	41	—	25	2	11,379	2,502	51,723	32,382	(15)	(15)	(15)	(5)	(5)
Santa Rosa† (s)	224	1.00	—	—	—	6,495	—	29,880	12,018	25	25	20	10	10
Savoy†	298	1.00	—	—	—	2,123	16	8,733	1,698	25	25	25	20	25
Schulenburg	1,970	33	—	38	4	14,640	424	62,602	4,193	25	25	25	25	25
Seagoville	760	64	—	*14	1	6,122	6,568	21,794	9,994	15	15	25	25	5
Seagraves	3,225	46	—	20	1	23,725	7,623	88,139	28,828	0	5	10	15	15
*Sealy†	*1,500	95	—	—	—	13,727	—	47,863	2,255	25	25	25	25	25
Seguin	7,006	21	†4	65	5	65,543	154,085	236,092	290,920	25	25	(5)	(10)	(15)
*Nolte Switch†	*100	1.00	—	—	—	2,719	—	35,239	7,326	5	10	15	25	25
*Oil Mill Spur†	*100	1.00	—	—	—	2,525	60,439	11,798	60,439	25	25	25	25	(15)
Seminole	1,761	56	—	24	1	24,456	14,537	66,279	18,716	20	25	25	25	20
Seymour	3,328	35	—	16	2	35,955	3,533	176,344	75,696	10	15	10	10	10

Shamrock _____	3,123	34	1	24	2	31,583	17,340	112,270	39,242	10	20	20	20	15
Sherman _____	*25,000	17	30	—	9	184,206	60,381	776,387	367,324	(10)	(5)	5	5	5
Shiner _____	1,520	41	—	34	2	16,117	1,014	59,344	4,033	25	25	25	25	25
Silsbee _____ (s)	2,525	53	—	23	2	18,767	8,571	77,305	47,527	(15)	(15)	0	(5)	(5)
Silverton _____	684	53	—	14	1	10,011	12,005	31,152	28,179	25	25	20	(10)	(15)
Sinton _____ (s)	*4,500	47	—	25	1	28,020	5,148	100,156	37,861	25	25	5	10	15
Slaton _____	3,587	34	1	13	2	45,493	13,430	192,478	59,963	20	25	15	10	15
Smithville _____	3,100	47	—	18	3	22,999	2,098	75,746	24,518	25	25	20	15	15
Snyder _____	3,815	30	1	21	3	39,070	53,860	156,541	84,540	15	15	15	20	0
Somerville _____	1,621	62	—	30	1	7,430	2,081	28,321	4,468	10	10	10	10	25
Sonora _____	2,528	32	—	16	3	16,748	21,223	52,473	41,713	25	25	25	0	(15)
Sour Lake _____ (s)	1,504	62	—	23	1	—	—	—	—	—	—	—	—	—
South Houston (s)	982	52	—	25	1	17,900	1,277	54,418	6,208	25	25	25	25	25
Spearman _____	*1,800	48	—	15	1	20,355	4,201	59,079	6,122	25	25	25	25	25
Spur _____	2,136	41	—	*25	2	34,349	23,239	137,731	63,246	15	20	20	15	5
*Stafford† _____ (s)	400	97	—	—	—	2,753	—	6,365	—	—	—	—	25	25
Stamford _____	4,810	32	3	17	4	62,354	10,239	273,114	69,592	(15)	(15)	(15)	20	20

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Stanton _____	1,245	48	—	20	1	\$ 15,264	\$ 7,655	\$ 46,708	\$ 31,811	0	(10)	(15)	(10)	(10)
Stephenville _____	4,768	28	1	27	3	53,791	20,517	219,132	78,319	0	5	10	20	15
*Sterling City† _____	*750	94	—	—	—	5,227	3,182	28,638	8,683	25	25	15	25	20
Stockdale† _____	926	95	—	—	—	4,687	—	18,693	100	25	25	25	25	25
Stratford _____	877	63	—	*16	1	12,082	155	39,342	10,109	25	25	25	15	20
Strawn _____	1,107	53	—	31	3	7,966	22,299	33,963	25,214	20	20	20	25	(10)
Streetman _____	392	56	—	5	1	1,787	—	7,335	200	25	25	25	25	25
Sudan _____	974	36	—	22	1	16,698	5,010	61,895	25,569	20	25	10	15	10
*Sugarland ___(s)	*2,500	35	1	24	2	15,800	1,371	72,348	33,402	25	25	25	5	5
Sulphur Springs _____	6,742	26	2	12	4	78,585	32,870	271,723	140,497	10	10	15	5	5
Sweetwater _____	10,367	19	†13	8	6	76,302	27,738	314,057	108,311	25	25	20	15	15
Sylvester† _____	405	95	—	—	—	2,948	—	13,198	5,611	(15)	(5)	20	10	10
Taft _____(s)	2,686	39	—	27	2	27,298	357	108,079	3,934	25	25	25	25	25

Tanoka	2,129	43	—	15	2	37,417	25,307	152,641	430,183	5	(15)	(15)	(15)	(15)
Talco	912	54	—	20	1	—	—	—	—	—	—	—	—	—
Talpa†	254	95	—	—	—	3,236	—	9,344	—	**	**	**	25	25
Taylor	7,875	20	4	75	4	83,455	9,266	336,061	66,891	5	15	15	20	25
Teague	3,157	34	—	21	4	22,131	4,135	87,410	62,711	(10)	(5)	(10)	(15)	(10)
Temple	15,344	19	14	—	7	198,858	140,946	779,726	510,043	(5)	(10)	(5)	0	(10)
Tenaha	608	62	—	23	1	4,719	7,810	34,215	14,793	25	25	25	25	10
Terrell	10,481	36	3	23	3	59,177	43,568	286,846	106,022	(10)	(10)	10	15	15
Texarkana	17,019	14	†30	—	8	162,761	228,639	637,553	431,844	10	10	15	10	(10)
Texas City — (s)	*7,500	38	1	32	3	230,363	35,852	630,944	179,576	25	15	5	10	20
*Texas City Heights† — (s)	*1,000	1.00	—	—	—	21,676	7,276	39,918	9,507	—	—	25	25	25
Texline	385	72	—	*10	1	3,721	—	9,133	—	25	25	25	25	25
Thorndale	898	48	—	22	2	10,226	86	33,445	2,437	15	25	25	25	25
Thornton†	745	94	—	—	—	4,692	28	19,027	445	20	20	20	25	25
Thrall†	436	93	—	—	—	4,206	218	13,828	1,785	25	25	25	25	25
Three Rivers — (s)	*2,000	51	—	30	1	12,436	46	50,269	1,108	20	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Throckmorton	1,133	67	—	19	2	\$ 9,254	\$ 134	\$ 32,933	\$ 14,686	0	(5)	(15)	(10)	10
Timpson	†1,494	45	—	30	2	17,718	29,417	65,947	56,264	(5)	0	5	0	(15)
Tioga†	638	88	—	—	—	2,889	1,275	13,692	5,018	15	10	15	15	15
Tolar†	320	98	—	—	—	2,048	57	8,208	7,545	25	5	**	**	(15)
Tomball (s)	*1,000	60	—	20	2	7,348	83	28,030	1,172	(10)	(5)	25	25	25
Tom Bean	274	64	—	12	1	2,375	148	12,315	1,243	(5)	25	25	25	25
Toyah†	464	1.00	—	—	—	2,069	1,006	8,741	1,151	25	25	25	25	25
Trent†	366	92	—	—	—	2,792	705	11,952	3,687	(15)	25	25	20	20
Trenton	634	62	—	20	1	4,647	34	16,807	23,573	25	25	25	(15)	(15)
Trinity	2,217	47	—	25	4	15,149	6,583	64,174	16,696	20	25	20	20	20
Troup	1,526	43	—	12	1	24,416	4,444	70,266	32,869	25	20	0	(5)	5
Tulia	2,055	36	—	21	2	25,515	21,859	84,328	36,292	25	25	25	25	10
Turkey	930	50	—	16	1	5,878	64	48,521	4,093	10	25	25	25	25

Tyler	*35,000	20	36	9	350,470	97,567	1,197,860	399,754	(5)	5	10	15	15
Uvalde	6,679	33	1	25	39,717	15,045	121,118	23,072	25	25	25	25	25
Valley Mills	803	58	16	2	11,931	9,939	34,819	16,557	(10)	(5)	(10)	15	5
Van Alstyne	1,650	42	*15	2	18,212	23,953	74,775	40,702	5	10	25	20	0
Van Horn†	*600	95	—	—	8,424	5,293	27,192	8,013	25	25	25	25	20
Vega†	515	90	—	—	10,574	3,358	31,296	4,083	25	25	25	25	25
Velasco (s)	*2,500	65	25	1	15,576	709	74,236	3,797	0	10	20	20	25
Venust†	321	95	—	—	3,978	212	16,271	15,911	(10)	(5)	(15)	(15)	(15)
Vernon	*11,000	24	3	17	99,947	57,066	392,907	185,005	10	5	10	10	5
Victoria (s)	11,566	16	6	200	83,299	10,144	318,450	56,616	25	25	25	25	25
Waco	*85,000	15	†97	12	551,771	421,360	2,070,704	1,166,474	(10)	(5)	0	0	0
Waelder	1,018	61	22	1	3,700	525	14,532	1,161	25	25	25	25	25
*Wallist†	*800	97	—	—	4,440	3,536	14,502	4,193	—	25	25	25	20
Walnut Springs	723	58	*20	1	4,550	367	17,266	1,905	20	20	15	25	25
Waxahachie	8,655	32	6	3	84,290	16,137	346,750	96,699	10	15	20	20	20

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1947	Net Losses 1947	5-Yr. Net Premiums 1943-1947	5-Yr. Net Losses 1943-1947	Percentage Fire Record Credit or Change				
			Paid	Vol.						1944	1945	1946	1947	1948
Weatherford ____	5,924	32	3	60	4	\$ 57,975	\$ 33,303	\$ 233,274	\$ 85,575	25	25	20	20	15
Weimar _____	1,353	41	—	42	4	14,000	1,625	51,608	3,639	25	25	25	25	25
Wellington _____	3,308	34	1	25	3	31,213	2,494	141,027	17,534	(5)	20	25	25	25
Wells† _____	696	98	—	—	—	3,909	—	13,097	588	15	15	15	25	25
Weslaco _____ (s)	6,883	32	—	34	2	43,137	15,884	183,048	44,367	25	25	25	25	20
West _____	1,979	42	—	23	2	8,222	691	46,456	3,646	25	25	25	25	25
West Columbia (s)	1,573	48	—	25	1	—	—	—	—	—	—	—	—	—
Wharton _____ (s)	4,386	34	—	40	3	35,164	4,905	134,708	14,377	25	25	25	25	25
Wheeler _____	848	54	—	30	1	11,286	110	34,658	22,729	25	(15)	(15)	(15)	(10)
White Deer _____	703	59	—	*20	1	9,382	—	31,014	9,531	(5)	5	5	10	20
Whitesboro _____	1,560	39	—	25	5	16,492	23,797	59,738	37,191	0	20	25	20	(5)
Whitewright _____	1,537	33	1	20	2	11,227	7,249	58,256	32,812	15	20	20	10	0
Whitney _____	824	61	—	*29	2	9,952	1,422	36,868	6,108	(10)	10	15	10	25

Wichita Falls	*60,000	20	†58	—	11	499,837	237,978	1,941,128	1,512,170	0	(10)	(15)	(15)	(15)
Wills Point	1,976	45	—	16	3	21,321	10,392	110,448	148,761	20	(15)	(15)	(15)	(15)
Windom†	290	97	—	—	—	2,413	—	9,264	74	25	25	25	25	25
Wink	1,945	74	—	19	3	12,913	12,279	34,969	13,065	25	25	25	25	15
Winnsboro	2,092	32	1	20	2	27,148	8,996	123,272	23,017	(5)	0	15	15	25
Winters	2,335	39	—	31	2	18,505	197	120,069	25,734	15	15	20	20	25
Wolfe City	1,339	57	—	18	2	17,447	14,077	67,078	31,605	(15)	(15)	(15)	(15)	5
Woodsboro (s)	*1,800	41	—	22	1	6,606	169	20,734	386	25	25	25	25	25
Woodville	1,521	61	—	23	1	19,041	9,799	62,545	49,303	(15)	(15)	(15)	(15)	(15)
Wortham	1,267	53	—	*20	1	6,239	1,814	33,454	3,644	(15)	20	25	25	25
Wylie	914	65	—	*20	1	6,862	1,578	24,042	5,565	15	25	25	25	25
Yoakum	4,733	27	2	30	5	28,856	4,893	101,438	13,261	25	25	25	25	25
Yorktown	2,081	41	—	29	3	14,379	4,699	53,257	8,566	25	25	25	25	25







