

**Texas Premium by Line of Business / Coverages**  
**Year to Year Comparison**

<u>P15 Code</u>	<u>P15 Description / Coverage</u>	<u>Premium through 12/31/2020</u>	<u>Premium through 12/31/2019</u>	<u>\$ Change</u>	<u>% Change</u>
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE	0.00	10,188.00-	10,188.00	100.00-
	PROPERTY - FIRE/ALLIED LINES	2,633,709,647.78	2,119,550,924.70	514,158,723.08	24.26
	OIL & GAS - PROPERTY	27,767,903.35	34,667,707.58	6,899,804.23-	19.90-
	Subtotal	<u>2,661,477,551.13</u>	<u>2,154,208,444.28</u>	<u>507,269,106.85</u>	<u>23.55</u>
2	Allied Lines				
	PROPERTY - ALLIED LINES	124,332,155.99	78,485,356.32	45,846,799.67	58.41
	PROPERTY - FLOOD	55,405,038.91	46,462,982.62	8,942,056.29	19.25
	PROPERTY - DIFF IN CONDITIONS	45,781,480.22	21,403,716.02	24,377,764.20	113.90
	PROPERTY - TERRORISM	25,694,968.49	15,820,887.50	9,874,080.99	62.41
	SPECIAL EVENTS - PROPERTY	444,036.00	651,535.00	207,499.00-	31.85-
	PROPERTY - GLASS	15,056.00	4,468.00	10,588.00	236.97
	Subtotal	<u>251,672,735.61</u>	<u>162,828,945.46</u>	<u>88,843,790.15</u>	<u>54.56</u>
3	Farmowners Multiple Peril				
	PROPERTY - FARMOWNERS/RANCHOWN	1,520,592.82	2,110,241.92	589,649.10-	27.94-
	Subtotal	<u>1,520,592.82</u>	<u>2,110,241.92</u>	<u>589,649.10-</u>	<u>27.94-</u>
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	221,940,596.93	229,847,916.85	7,907,319.92-	3.44-
	Subtotal	<u>221,940,596.93</u>	<u>229,847,916.85</u>	<u>7,907,319.92-</u>	<u>3.44-</u>
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	269,203,036.57	247,367,927.81	21,835,108.76	8.83
	OIL & GAS - PACKAGE	76,651,224.56	82,489,786.07	5,838,561.51-	7.08-
	Subtotal	<u>345,854,261.13</u>	<u>329,857,713.88</u>	<u>15,996,547.25</u>	<u>4.85</u>
8	Ocean Marine				
	OCEAN MARINE - HULL	3,008,007.52	3,987,433.85	979,426.33-	24.56-
	OCEAN MARINE - CARGO	11,715,792.94	21,414,160.55	9,698,367.61-	45.29-
	OCEAN MARINE - PLEASURE CRAFT	46,714.00	46,564.00	150.00	0.32
	OCEAN MARINE - PACKAGE	5,655,681.18	7,476,213.89	1,820,532.71-	24.35-

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	OCEAN MARINE - P&I	6,388,546.71	6,148,997.25	239,549.46	3.90
	Subtotal	26,814,742.35	39,073,369.54	12,258,627.19-	31.37-
9	Inland Marine				
	INLAND MARINE	101,949,891.40	92,422,137.78	9,527,753.62	10.31
	SPECIAL EVENTS - INDEMNIFICATN	6,055,128.12	6,532,097.90	476,969.78-	7.30-
	Subtotal	108,005,019.52	98,954,235.68	9,050,783.84	9.15
11	Medical Malpractice				
	PROF - HOSPITAL	3,139,754.70	4,042,551.85	902,797.15-	22.33-
	PROF - OTHER HEALTH FACILITIES	63,553,299.04	61,376,312.84	2,176,986.20	3.55
	PROF - PHYSICIAN, SUR, DENTIST	25,104,682.53	23,030,180.92	2,074,501.61	9.01
	PROF - OTHER HEALTH PROFESSION	23,811,231.71	25,790,214.27	1,978,982.56-	7.67-
	Subtotal	115,608,967.98	114,239,259.88	1,369,708.10	1.20
12	Earthquake				
	PROPERTY - EARTHQUAKE	5,177,465.60	2,346,427.27	2,831,038.33	120.65
	Subtotal	5,177,465.60	2,346,427.27	2,831,038.33	120.65
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	73,857,240.62	84,433,833.91	10,576,593.29-	12.53-
	Subtotal	73,857,240.62	84,433,833.91	10,576,593.29-	12.53-
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	12,660,675.51	14,308,001.72	1,647,326.21-	11.51-
	Subtotal	12,660,675.51	14,308,001.72	1,647,326.21-	11.51-
17	Other Liability				
	EMPLOYERS LIAB	2,946,115.44	5,458,881.67	2,512,766.23-	46.03-
	GEN LIAB-CONTINGENCY LIABILITY	132,975,414.88	61,970,169.49	71,005,245.39	114.58
	OIL & GAS - LIABILITY	45,454,833.86	88,567,502.38	43,112,668.52-	48.68-
	EXCESS/UMBRELLA	1,380,635,783.89	1,171,068,073.56	209,567,710.33	17.90
	GEN LIAB - CYBER LIABILITY	133,613,879.39	127,133,550.80	6,480,328.59	5.10
	GEN LIAB - CONTRACTUAL	1,398,823.70	9,166,571.59	7,767,747.89-	84.74-

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	GEN LIAB - LIQUOR	11,226,316.82	14,249,863.34	3,023,546.52-	21.22-
	GEN LIAB - PREMISES LIAB COMM	1,099,290,433.57	1,054,139,647.37	45,150,786.20	4.28
	GEN LIAB - O C P	2,160,422.18	2,939,872.46	779,450.28-	26.51-
	PROF - OTHER (INCL E&O)	355,464,407.58	374,250,433.91	18,786,026.33-	5.02-
	PROF - D & O	53,989,736.89	35,402,307.93	18,587,428.96	52.50
	GEN LIAB - PERS LIAB	11,755,228.99	9,988,607.85	1,766,621.14	17.69
	GEN LIAB - POLLUTION	194,660,491.52	183,405,788.80	11,254,702.72	6.14
	GEN LIAB - UNDERGROUND STORAGE	2,258,679.42	2,133,890.59	124,788.83	5.85
	GEN LIAB -TERRORISM (ALL LIAB)	3,497,695.90	4,124,390.75	626,694.85-	15.19-
	SPECIAL EVENTS - LIABILITY	1,147,852.36	2,164,677.12	1,016,824.76-	46.97-
	Subtotal	<u>3,432,476,116.39</u>	<u>3,146,164,229.61</u>	<u>286,311,886.78</u>	<u>9.10</u>
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	26,851,243.28	28,974,175.51	2,122,932.23-	7.33-
	Subtotal	<u>26,851,243.28</u>	<u>28,974,175.51</u>	<u>2,122,932.23-</u>	<u>7.33-</u>
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	51,701.00-	160,725.00	212,426.00-	132.17-
	Subtotal	<u>51,701.00-</u>	<u>160,725.00</u>	<u>212,426.00-</u>	<u>132.17-</u>
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	311,174,837.98	218,259,967.76	92,914,870.22	42.57
	Subtotal	<u>311,174,837.98</u>	<u>218,259,967.76</u>	<u>92,914,870.22</u>	<u>42.57</u>
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	736,838.56	489,119.24	247,719.32	50.65
	Subtotal	<u>736,838.56</u>	<u>489,119.24</u>	<u>247,719.32</u>	<u>50.65</u>
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	216,962,326.51	206,474,143.61	10,488,182.90	5.08
	Subtotal	<u>216,962,326.51</u>	<u>206,474,143.61</u>	<u>10,488,182.90</u>	<u>5.08</u>
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	5,026,250.45	3,276,353.92	1,749,896.53	53.41

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	AVIATION - HULL	845,347.11	278,922.97	566,424.14	203.08
	AVIATION - PRODUCTS	473,948.10	451,730.51	22,217.59	4.92
	AVIATION - PACKAGE	1,471,738.42	2,097,903.31	626,164.89-	29.85-
	Subtotal	<u>7,817,284.08</u>	<u>6,104,910.71</u>	<u>1,712,373.37</u>	<u>28.05</u>
23	Fidelity				
	BOND - FIDELITY	1,197,297.96	6,889,374.81	5,692,076.85-	82.62-
	Subtotal	<u>1,197,297.96</u>	<u>6,889,374.81</u>	<u>5,692,076.85-</u>	<u>82.62-</u>
24	Surety				
	BOND - SURETY	10,342,280.63-	1,060,414.49	11,402,695.12-	1075.31-
	Subtotal	<u>10,342,280.63-</u>	<u>1,060,414.49</u>	<u>11,402,695.12-</u>	<u>1,075.31-</u>
26	Burglary and Theft				
	CRIME - BURG/ROBBERY/THEFT	1,611,101.58	1,138,064.46	473,037.12	41.57
	CRIME - CONFISCATION/EXPROPRIA		0.00	0.00	0.00
	CRIME - KIDNAP/RANSOM/EXTORT	972,475.90	536,612.13	435,863.77	81.23
	CRIME - ALL OTHER	2,097,572.49	2,883,697.17	786,124.68-	27.26-
	Subtotal	<u>4,681,149.97</u>	<u>4,558,373.76</u>	<u>122,776.21</u>	<u>2.69</u>
27	Boiler and Machinery				
	PROPERTY - BOILER & MACHINERY		623.00	623.00-	100.00-
	Subtotal		<u>623.00</u>	<u>623.00-</u>	<u>100.00-</u>
28	Credit				
	CREDIT	103,984,588.50	98,199,721.30	5,784,867.20	5.89
	Subtotal	<u>103,984,588.50</u>	<u>98,199,721.30</u>	<u>5,784,867.20</u>	<u>5.89</u>
31	Agg Write-Ins for Other Line of Bus				
	MISCELLANEOUS	3,607,679.68	2,154,201.72	1,453,477.96	67.47
	Subtotal	<u>3,607,679.68</u>	<u>2,154,201.72</u>	<u>1,453,477.96</u>	<u>67.47</u>
	<b>TOTAL</b>	<b><u>\$7,923,685,230.48</u></b>	<b><u>\$6,951,698,370.91</u></b>	<b><u>\$971,986,859.57</u></b>	<b><u>13.98</u></b>