

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

P15Code	P15 Description / Coverage	Premium through 12/31/2023	Premium through 12/31/2022	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$2,545,352.02)	(\$11,411,202.60)	\$8,865,850.58	-77.69
	OIL & GAS - PROPERTY	\$135,481,159.46	\$34,292,135.09	\$101,189,024.37	295.08
	PROP-COMMERCIAL FIRE ONLY	\$21,252.00	\$93,114.24	(\$71,862.24)	-77.18
	PROP-COMMERCL FIRE/ALLIED LINE	\$4,849,016,033.36	\$3,437,124,730.10	\$1,411,891,303.26	41.08
	PROP-RESIDENTIAL FIRE ONLY	\$588,857.51	\$457,128.00	\$131,729.51	28.82
	PROP-RESIDENT FIRE/ALLIED LINE	\$58,831,753.90	\$38,051,028.31	\$20,780,725.59	54.61
	Subtotal	\$5,041,393,704.21	\$3,498,606,933.14	\$1,542,786,771.07	44.10
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$10,341.00	(\$239,971.00)	\$250,312.00	-104.31
	PROPERTY - FLOOD	(\$796.68)	(\$55,223.48)	\$54,426.80	-98.56
	PROP-DIFFERENCE IN CONDITIONS	\$41,699,099.37	\$33,490,853.60	\$8,208,245.77	24.51
	PROPERTY - TERRORISM	\$64,984,040.08	\$32,793,513.84	\$32,190,526.24	98.16
	CROP - CANNABIS/HEMP	\$15,647.00		\$15,647.00	
	CROP - OTHER	\$308,356.75	\$3,009,286.51	(\$2,700,929.76)	-89.75
	PROP-COMMERCIAL ALLIED LINES	\$370,306,357.54	\$208,812,127.20	\$161,494,230.34	77.34
	PROP-COMMERCIAL FLOOD	\$52,941,195.74	\$43,819,360.88	\$9,121,834.86	20.82
	PROP-RESIDENTIAL ALLIED LINES	\$1,105,620.15	\$1,531,753.58	(\$426,133.43)	-27.82
	PROP-RESIDENTIAL FLOOD	\$44,192,043.03	\$37,780,932.80	\$6,411,110.23	16.97
	SPECIAL EVENTS - PROPERTY	\$204,454.00	\$47,785.50	\$156,668.50	327.86
	PROPERTY - GLASS	\$239,381.39	\$616,958.00	(\$377,576.61)	-61.20
	Subtotal	\$576,005,739.37	\$361,607,377.43	\$214,398,361.94	59.29
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$1,247,859.34	\$694,240.00	\$553,619.34	79.74
	PROP-RESIDENTIAL FARM/RANCHOWN	\$413,585.00	\$305,696.74	\$107,888.26	35.29
	Subtotal	\$1,661,444.34	\$999,936.74	\$661,507.60	66.15
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$207,702,171.16	\$323,888,954.77	(\$116,186,783.61)	-35.87
	Subtotal	\$207,702,171.16	\$323,888,954.77	(\$116,186,783.61)	-35.87
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	\$40,406.00	(\$585,094.45)	\$625,500.45	-106.91
	BUILDERS RISK - PROPERTY	\$259,033,973.38	\$172,233,978.79	\$86,799,994.59	50.40
	BUILDERS RISK - LIABILITY	(\$219,600.00)		(\$219,600.00)	
	BUILDERS RISK-PACKAGE(PROP+GL)	\$18,364.00	\$20,863.00	(\$2,499.00)	-11.98
	OIL & GAS - PACKAGE	\$84,535,337.75	\$74,766,128.73	\$9,769,209.02	13.07
	PROP-COMMERCIAL PKG(PROP+GL)	\$547,511,015.48	\$459,705,959.20	\$87,805,056.28	19.10
	PROP-RESIDENTIAL PKG(PROP+GL)	\$48,763,510.74	\$49,038,950.71	(\$275,439.97)	-0.56
	Subtotal	\$939,683,007.35	\$755,180,785.98	\$184,502,221.37	24.43
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$9,294,280.39	\$3,980,439.25	\$5,313,841.14	133.50
	OCEAN MARINE - HULL	\$3,788,279.64	\$4,636,435.51	(\$848,155.87)	-18.29
	OCEAN MARINE - CARGO	\$31,580,152.41	\$28,160,367.64	\$3,419,784.77	12.14
	OCEAN MARINE - PLEASURE CRAFT	\$654,833.28	\$253,880.00	\$400,953.28	157.93
	OCEAN MARINE - PACKAGE	\$33,589,565.73	\$48,104,889.84	(\$14,515,324.11)	-30.17
	OCEAN MARINE - P&I	\$10,783,106.30	\$7,118,434.96	\$3,664,671.34	51.48
	Subtotal	\$89,690,217.75	\$92,254,447.20	(\$2,564,229.45)	-2.78
9	Inland Marine				
	INLAND MARINE	\$202,547,032.64	\$172,439,197.92	\$30,107,834.72	17.46
	SPECIAL EVENTS-INDEMNIFICATION	\$4,851,884.22	\$4,013,949.03	\$837,935.19	20.88
	Subtotal	\$207,398,916.86	\$176,453,146.95	\$30,945,769.91	17.54
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$5,775,566.15	\$9,476,089.59	(\$3,700,523.44)	-39.05
	MED MAL-OTHER HEALTH FACILITY	\$62,715,592.45	\$50,743,634.37	\$11,971,958.08	23.59
	MED MAL-PHYSICIAN,SURG,DENTIST	\$34,326,114.49	\$34,312,799.43	\$13,315.06	0.04

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$11,194,745.43	\$10,243,103.29	\$951,642.14	9.29
	Subtotal	\$114,012,018.52	\$104,775,626.68	\$9,236,391.84	8.82
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$3,491,942.86	\$4,244,424.90	(\$752,482.04)	-17.73
	PROP-RESIDENTIAL EARTHQUAKE	\$41,749.27	\$73,755.75	(\$32,006.48)	-43.40
	Subtotal	\$3,533,692.13	\$4,318,180.65	(\$784,488.52)	-18.17
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$33,617,163.29	\$43,076,201.87	(\$9,459,038.58)	-21.96
	A&H - OCCUPATIONAL ACCIDENT	\$28,042,241.49	\$28,372,768.53	(\$330,527.04)	-1.16
	Subtotal	\$61,659,404.78	\$71,448,970.40	(\$9,789,565.62)	-13.70
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$13,967,551.49	\$12,511,063.34	\$1,456,488.15	11.64
	Subtotal	\$13,967,551.49	\$12,511,063.34	\$1,456,488.15	11.64
17	Other Liability				
	EMPLOYERS LIAB	\$4,903,067.85	\$3,402,550.31	\$1,500,517.54	44.10
	GEN LIAB-CONTINGENCY LIABILITY	\$85,650,972.28	\$72,960,380.95	\$12,690,591.33	17.39
	REPRESENTATIONS AND WARRANTIES	\$200,020,708.37	\$193,353,090.95	\$6,667,617.42	3.45
	OIL & GAS - LIABILITY	\$72,741,450.86	\$37,708,017.61	\$35,033,433.25	92.91
	EXCESS/UMBRELLA	\$2,546,223,611.54	\$2,078,929,753.91	\$467,293,857.63	22.48
	GEN LIAB - CYBER LIABILITY	\$461,607,474.73	\$380,722,954.84	\$80,884,519.89	21.24
	GEN LIAB - CONTRACTUAL	\$4,360,518.06	\$3,615,545.85	\$744,972.21	20.60
	GEN LIAB - LIQUOR	\$20,495,655.91	\$18,458,269.76	\$2,037,386.15	11.04
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$2,868,483.13	\$839,038.59	\$2,029,444.54	241.88
	GEN LIAB - PREMISES LIAB COMM	\$1,787,860,665.96	\$1,499,731,489.16	\$288,129,176.80	19.21
	GEN LIAB - O C P	\$3,183,625.09	\$2,722,776.43	\$460,848.66	16.93
	PROF - OTHER (INCL E&O)	\$302,389.00	(\$5,993,795.61)	\$6,296,184.61	-105.05
	PROF - D & O	\$131,145,950.57	\$162,250,475.24	(\$31,104,524.67)	-19.17
	PROF-EMPLOYMENT PRACTICES LIAB	\$30,245,357.14	\$34,890,999.56	(\$4,645,642.42)	-13.31
	PROF- E&O	\$428,132,852.17	\$366,048,810.47	\$62,084,041.70	16.96
	PROF-OTHER (EXCL E&O)	\$39,760,062.52	\$34,833,140.19	\$4,926,922.33	14.14
	GEN LIAB - ASSAULT & BATTERY	\$599,414.50	\$320,446.57	\$278,967.93	87.06
	GEN LIAB - PERSONAL LIABILITY	\$44,714,793.97	\$29,964,654.37	\$14,750,139.60	49.23
	GEN LIAB - POLLUTION	\$271,876,356.75	\$227,550,701.96	\$44,325,654.79	19.48
	GEN LIAB - UNDERGROUND STORAGE	\$1,502,213.14	\$1,344,487.22	\$157,725.92	11.73
	GEN LIAB -TERRORISM (ALL LIAB)	\$4,018,516.90	\$4,581,603.39	(\$563,086.49)	-12.29
	SPECIAL EVENTS - LIABILITY	\$3,784,351.21	\$16,781,123.84	(\$12,996,772.63)	-77.45
	CRIME-KIDNAP/RANSOM/EXTORTION	\$1,841,132.05	\$1,419,060.04	\$422,072.01	29.74
	Subtotal	\$6,147,839,623.70	\$5,166,435,575.60	\$981,404,048.10	19.00
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$44,000,342.50	\$35,229,993.57	\$8,770,348.93	24.89
	Subtotal	\$44,000,342.50	\$35,229,993.57	\$8,770,348.93	24.89
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$66,060.00	\$85,367.00	(\$19,307.00)	-22.62
	Subtotal	\$66,060.00	\$85,367.00	(\$19,307.00)	-22.62
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$617,545,301.11	\$510,052,718.44	\$107,492,582.67	21.07
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$25,882,029.90	\$23,492,277.03	\$2,389,752.87	10.17
	Subtotal	\$643,427,331.01	\$533,544,995.47	\$109,882,335.54	20.59
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$848,147.19	\$777,553.65	\$70,593.54	9.08
	Subtotal	\$848,147.19	\$777,553.65	\$70,593.54	9.08
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	\$251,386,437.52	\$232,101,924.22	\$19,284,513.30	8.31

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Commercial Auto Physical Damage (Continued from previous page)					
	Subtotal	\$251,386,437.52	\$232,101,924.22	\$19,284,513.30	8.31
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$3,149,732.31	\$9,075,691.96	(\$5,925,959.65)	-65.29
	AVIATION - HULL	\$3,291,441.10	\$1,718,100.18	\$1,573,340.92	91.57
	AVIATION - PRODUCTS	\$5,548,703.69	\$3,664,002.95	\$1,884,700.74	51.44
	AVIATION - PACKAGE	\$2,713,133.45	\$1,941,017.41	\$772,116.04	39.78
	Subtotal	\$14,703,010.55	\$16,398,812.50	(\$1,695,801.95)	-10.34
23	Fidelity				
	BOND - FIDELITY	\$4,724,870.76	\$5,436,237.88	(\$711,367.12)	-13.09
	Subtotal	\$4,724,870.76	\$5,436,237.88	(\$711,367.12)	-13.09
24	Surety				
	BOND - SURETY	\$828,780.77	\$941,511.35	(\$112,730.58)	-11.97
	Subtotal	\$828,780.77	\$941,511.35	(\$112,730.58)	-11.97
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$1,134,525.76	\$572,293.58	\$562,232.18	98.24
	CRIME - ALL OTHER	\$5,761,840.75	\$9,927,894.30	(\$4,166,053.55)	-41.96
	CRIME - EMPLOYEE THEFT	\$689,415.89	\$422,638.66	\$266,777.23	63.12
	CRIME - IDENTITY RECOVERY	\$29,764.00	\$4,677.00	\$25,087.00	536.39
	Subtotal	\$7,615,546.40	\$10,927,503.54	(\$3,311,957.14)	-30.31
27	Boiler and Machinery				
	PROPERTY - BOILER & MACHINERY	\$3,367.00		\$3,367.00	
	Subtotal	\$3,367.00		\$3,367.00	0.00
28	Credit				
	CREDIT - MORTGAGE PROTECTION	\$34,520,934.27	\$45,192,193.35	(\$10,671,259.08)	-23.61
	CREDIT - OTHER	\$143,704,318.08	\$129,412,880.01	\$14,291,438.07	11.04
	CREDIT - REAL ESTATE OWNED	\$8,056,468.36	\$3,719,961.07	\$4,336,507.29	116.57
	CREDIT-ASSET/COLLATERAL PROTEC	\$15,644,891.77	\$4,379,904.86	\$11,264,986.91	257.20
	Subtotal	\$201,926,612.48	\$182,704,939.29	\$19,221,673.19	10.52
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$1,260,314.62	\$125,035.37	\$1,135,279.25	907.97
	PATENT / I P INFRINGEMENT	\$566,359.10	\$903,598.95	(\$337,239.85)	-37.32
	Subtotal	\$1,826,673.72	\$1,028,634.32	\$798,039.40	77.58

Report Summary

Premium thru 12/31/2023	Premium thru 12/31/2022	\$ Change	% Change
\$14,575,904,671.56	\$11,587,658,471.67	\$2,988,246,199.89	25.79