

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

P15Code	P15 Description / Coverage	Premium through 12/31/2024	Premium through 12/31/2023	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$725,024.35)	(\$2,545,352.02)	\$1,820,327.67	-71.52
	OIL & GAS - PROPERTY	\$91,988,914.39	\$135,481,159.46	(\$43,492,245.07)	-32.10
	PROP-COMMERCIAL FIRE ONLY		\$21,252.00	(\$21,252.00)	-100.00
	PROP-COMMERCL FIRE/ALLIED LINE	\$5,400,421,578.87	\$4,849,016,033.36	\$551,405,545.51	11.37
	PROP-RESIDENTIAL FIRE ONLY	\$405,803.00	\$588,857.51	(\$183,054.51)	-31.09
	PROP-RESIDENT FIRE/ALLIED LINE	\$102,742,375.82	\$58,831,753.90	\$43,910,621.92	74.64
	Subtotal	\$5,594,833,647.73	\$5,041,393,704.21	\$553,439,943.52	10.98
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$72,561.88	\$10,341.00	\$62,220.88	601.69
	PROPERTY - FLOOD	\$4,746.68	(\$796.68)	\$5,543.36	-695.81
	PROP-DIFFERENCE IN CONDITIONS	\$44,474,588.22	\$41,699,099.37	\$2,775,488.85	6.66
	PROPERTY - TERRORISM	\$68,008,204.98	\$64,984,540.08	\$3,023,664.90	4.65
	CROP - CANNABIS/HEMP	\$19,166.00	\$15,647.00	\$3,519.00	22.49
	CROP - OTHER	\$243,832.00	\$308,356.75	(\$64,524.75)	-20.93
	PROP-COMMERCIAL ALLIED LINES	\$361,903,774.48	\$370,306,357.54	(\$8,402,583.06)	-2.27
	PROP-COMMERCIAL FLOOD	\$43,221,934.94	\$52,941,195.74	(\$9,719,260.80)	-18.36
	PROP-RESIDENTIAL ALLIED LINES	\$2,992,195.41	\$1,105,620.15	\$1,886,575.26	170.64
	PROP-RESIDENTIAL FLOOD	\$54,720,321.38	\$44,192,043.03	\$10,528,278.35	23.82
	SPECIAL EVENTS - PROPERTY	\$2,094,644.61	\$204,454.00	\$1,890,190.61	924.51
	PROPERTY - GLASS	\$542,323.92	\$239,381.39	\$302,942.53	126.55
	Subtotal	\$578,298,294.50	\$576,006,239.37	\$2,292,055.13	0.40
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$1,806,563.40	\$1,247,859.34	\$558,704.06	44.77
	PROP-RESIDENTIAL FARM/RANCHOWN	\$819,109.00	\$413,585.00	\$405,524.00	98.05
	Subtotal	\$2,625,672.40	\$1,661,444.34	\$964,228.06	58.04
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$336,565,403.04	\$207,702,371.16	\$128,863,031.88	62.04
	Subtotal	\$336,565,403.04	\$207,702,371.16	\$128,863,031.88	62.04
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	(\$8,502.20)	\$40,406.00	(\$48,908.20)	-121.04
	BUILDERS RISK - PROPERTY	\$333,879,405.38	\$259,033,973.38	\$74,845,432.00	28.89
	BUILDERS RISK - LIABILITY	\$525.00	(\$219,600.00)	\$220,125.00	-100.24
	BUILDERS RISK-PACKAGE(PROP+GL)	\$9,369.00	\$18,364.00	(\$8,995.00)	-48.98
	OIL & GAS - PACKAGE	\$84,260,781.36	\$84,535,337.75	(\$274,556.39)	-0.32
	PROP-COMMERCIAL PKG(PROP+GL)	\$725,666,071.12	\$547,511,015.48	\$178,155,055.64	32.54
	PROP-RESIDENTIAL PKG(PROP+GL)	\$92,378,937.97	\$48,763,510.74	\$43,615,427.23	89.44
	Subtotal	\$1,236,186,587.63	\$939,683,007.35	\$296,503,580.28	31.55
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$13,088,176.39	\$9,294,280.39	\$3,793,896.00	40.82
	OCEAN MARINE - HULL	\$13,749,276.03	\$3,788,279.64	\$9,960,996.39	262.94
	OCEAN MARINE - CARGO	\$50,706,491.36	\$31,580,152.41	\$19,126,338.95	60.56
	OCEAN MARINE - PLEASURE CRAFT	\$546,441.47	\$654,833.28	(\$108,391.81)	-16.55
	OCEAN MARINE - PACKAGE	\$26,277,225.54	\$33,589,565.73	(\$7,312,340.19)	-21.77
	OCEAN MARINE - P&I	\$14,846,894.85	\$10,783,106.30	\$4,063,788.55	37.69
	Subtotal	\$119,214,505.64	\$89,690,217.75	\$29,524,287.89	32.92
9	Inland Marine				
	INLAND MARINE	\$226,701,716.98	\$202,547,132.64	\$24,154,584.34	11.93
	SPECIAL EVENTS-INDEMNIFICATION	\$6,948,897.11	\$4,851,884.22	\$2,097,012.89	43.22
	Subtotal	\$233,650,614.09	\$207,399,016.86	\$26,251,597.23	12.66
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$9,931,402.97	\$5,775,566.15	\$4,155,836.82	71.96
	MED MAL-OTHER HEALTH FACILITY	\$61,547,751.57	\$62,715,592.45	(\$1,167,840.88)	-1.86
	MED MAL-PHYSICIAN,SURG,DENTIST	\$33,587,837.22	\$34,326,114.49	(\$738,277.27)	-2.15

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$16,033,354.02	\$11,194,745.43	\$4,838,608.59	43.22
	Subtotal	\$121,100,345.78	\$114,012,018.52	\$7,088,327.26	6.22
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$3,303,520.35	\$3,491,942.86	(\$188,422.51)	-5.40
	PROP-RESIDENTIAL EARTHQUAKE	\$14,748.55	\$41,749.27	(\$27,000.72)	-64.67
	Subtotal	\$3,318,268.90	\$3,533,692.13	(\$215,423.23)	-6.10
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$34,820,125.60	\$33,617,163.29	\$1,202,962.31	3.58
	A&H - OCCUPATIONAL ACCIDENT	\$29,329,202.71	\$28,042,241.49	\$1,286,961.22	4.59
	Subtotal	\$64,149,328.31	\$61,659,404.78	\$2,489,923.53	4.04
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$14,376,288.47	\$13,967,551.49	\$408,736.98	2.93
	Subtotal	\$14,376,288.47	\$13,967,551.49	\$408,736.98	2.93
17	Other Liability				
	EMPLOYERS LIAB	\$7,053,437.22	\$4,903,067.85	\$2,150,369.37	43.86
	GEN LIAB-CONTINGENCY LIABILITY	\$54,326,092.95	\$85,650,972.28	(\$31,324,879.33)	-36.57
	REPRESENTATIONS AND WARRANTIES	\$220,668,012.90	\$200,020,708.37	\$20,647,304.53	10.32
	OIL & GAS - LIABILITY	\$56,995,788.34	\$72,741,450.86	(\$15,745,662.52)	-21.65
	EXCESS/UMBRELLA	\$3,094,327,226.61	\$2,546,232,111.54	\$548,095,115.07	21.53
	GEN LIAB - CYBER LIABILITY	\$492,269,820.28	\$461,607,474.73	\$30,662,345.55	6.64
	GEN LIAB - CONTRACTUAL	\$1,507,932.15	\$4,360,518.06	(\$2,852,585.91)	-65.42
	GEN LIAB - LIQUOR	\$19,276,030.87	\$20,495,655.91	(\$1,219,625.04)	-5.95
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$3,479,713.63	\$2,868,483.13	\$611,230.50	21.31
	GEN LIAB - PREMISES LIAB COMM	\$1,947,811,161.91	\$1,787,865,479.96	\$159,945,681.95	8.95
	GEN LIAB - O C P	\$7,564,121.27	\$3,183,625.09	\$4,380,496.18	137.59
	PROF - OTHER (INCL E&O)	\$99,674.43	\$302,389.00	(\$202,714.57)	-67.04
	PROF - D & O	\$156,530,959.29	\$131,132,475.57	\$25,398,483.72	19.37
	PROF-EMPLOYMENT PRACTICES LIAB	\$22,838,041.05	\$30,245,357.14	(\$7,407,316.09)	-24.49
	PROF- E&O	\$420,824,705.62	\$428,146,327.17	(\$7,321,621.55)	-1.71
	PROF-OTHER (EXCL E&O)	\$77,665,082.13	\$39,760,062.52	\$37,905,019.61	95.33
	GEN LIAB - ASSAULT & BATTERY	\$892,722.51	\$599,414.50	\$293,308.01	48.93
	GEN LIAB - PERSONAL LIABILITY	\$37,686,816.37	\$44,714,593.97	(\$7,027,777.60)	-15.72
	GEN LIAB - POLLUTION	\$303,965,639.16	\$271,862,942.75	\$32,102,696.41	11.81
	GEN LIAB - UNDERGROUND STORAGE	\$1,990,192.04	\$1,502,213.14	\$487,978.90	32.48
	GEN LIAB -TERRORISM (ALL LIAB)	\$9,694,651.87	\$4,018,516.90	\$5,676,134.97	141.25
	SPECIAL EVENTS - LIABILITY	\$8,042,516.25	\$3,784,351.21	\$4,258,165.04	112.52
	CRIME-KIDNAP/RANSOM/EXTORTION	\$2,004,679.70	\$1,841,132.05	\$163,547.65	8.88
	Subtotal	\$6,947,515,018.55	\$6,147,839,323.70	\$799,675,694.85	13.01
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$68,551,498.55	\$44,000,342.50	\$24,551,156.05	55.80
	Subtotal	\$68,551,498.55	\$44,000,342.50	\$24,551,156.05	55.80
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$309,153.00	\$66,060.00	\$243,093.00	367.99
	AUTO-PERSONAL PKG (LIAB&PD)	\$11,720.00		\$11,720.00	
	Subtotal	\$320,873.00	\$66,060.00	\$254,813.00	385.73
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$703,450,863.23	\$617,545,301.11	\$85,905,562.12	13.91
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$39,622,564.67	\$25,882,029.90	\$13,740,534.77	53.09
	Subtotal	\$743,073,427.90	\$643,427,331.01	\$99,646,096.89	15.49
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$1,885,919.99	\$848,147.19	\$1,037,772.80	122.36
	Subtotal	\$1,885,919.99	\$848,147.19	\$1,037,772.80	122.36
21.2	Commercial Auto Physical Damage				

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P15Code	P15 Description / Coverage	Premium through 12/31/2024	Premium through 12/31/2023	\$ Change	% Change
	Commercial Auto Physical Damage (Continued from previous page)				
	AUTO - COMMERCIAL PHYSICAL DAM	\$257,380,401.28	\$251,385,937.52	\$5,994,463.76	2.38
	Subtotal	\$257,380,401.28	\$251,385,937.52	\$5,994,463.76	2.38
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$16,940,165.36	\$3,149,732.31	\$13,790,433.05	437.83
	AVIATION - HULL	\$5,223,913.41	\$3,291,441.10	\$1,932,472.31	58.71
	AVIATION - PRODUCTS	\$4,542,745.03	\$5,548,703.69	(\$1,005,958.66)	-18.13
	AVIATION - PACKAGE	\$2,646,236.71	\$2,713,133.45	(\$66,896.74)	-2.47
	Subtotal	\$29,353,060.51	\$14,703,010.55	\$14,650,049.96	99.64
23	Fidelity				
	BOND - FIDELITY	\$5,750,585.63	\$4,724,870.76	\$1,025,714.87	21.71
	Subtotal	\$5,750,585.63	\$4,724,870.76	\$1,025,714.87	21.71
24	Surety				
	BOND - SURETY	\$102,399.55	\$828,780.77	(\$726,381.22)	-87.64
	Subtotal	\$102,399.55	\$828,780.77	(\$726,381.22)	-87.64
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$928,192.07	\$1,133,775.76	(\$205,583.69)	-18.13
	CRIME - ALL OTHER	\$9,860,592.68	\$5,762,590.75	\$4,098,001.93	71.11
	CRIME - EMPLOYEE THEFT	\$677,116.08	\$689,415.89	(\$12,299.81)	-1.78
	CRIME - IDENTITY RECOVERY	\$40,910.00	\$29,764.00	\$11,146.00	37.45
	Subtotal	\$11,506,810.83	\$7,615,546.40	\$3,891,264.43	51.10
27	Boiler and Machinery				
	PROPERTY - BOILER & MACHINERY		\$3,367.00	(\$3,367.00)	-100.00
	Subtotal		\$3,367.00	(\$3,367.00)	-100.00
28	Credit				
	CREDIT - MORTGAGE PROTECTION	\$45,644,513.57	\$34,520,934.27	\$11,123,579.30	32.22
	CREDIT - OTHER	\$146,344,132.77	\$143,704,318.08	\$2,639,814.69	1.84
	CREDIT - REAL ESTATE OWNED	\$9,065,117.82	\$8,056,468.36	\$1,008,649.46	12.52
	CREDIT-ASSET/COLLATERAL PROTEC	\$2,897,174.26	\$15,644,891.77	(\$12,747,717.51)	-81.48
	Subtotal	\$203,950,938.42	\$201,926,612.48	\$2,024,325.94	1.00
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$9,290,752.70	\$1,260,314.62	\$8,030,438.08	637.18
	PATENT / I P INFRINGEMENT	\$828,222.21	\$566,359.10	\$261,863.11	46.24
	Subtotal	\$10,118,974.91	\$1,826,673.72	\$8,292,301.19	453.96

Report Summary

Premium thru 12/31/2024	Premium thru 12/31/2023	\$ Change	% Change
\$16,583,828,865.61	\$14,575,904,671.56	\$2,007,924,194.05	13.78