

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

P15Code	P15 Description / Coverage	Premium through 03/31/2024	Premium through 03/31/2023	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$138,041.46)	(\$778,494.87)	\$640,453.41	-82.27
	OIL & GAS - PROPERTY	\$8,642,568.12	\$9,792,214.53	(\$1,149,646.41)	-11.74
	PROP-COMMERCIAL FIRE ONLY		\$10,877.00	(\$10,877.00)	-100.00
	PROP-COMMERCL FIRE/ALLIED LINE	\$1,020,600,524.43	\$935,360,872.63	\$85,239,651.80	9.11
	PROP-RESIDENTIAL FIRE ONLY	\$74,424.00	\$105,989.00	(\$31,565.00)	-29.78
	PROP-RESIDENT FIRE/ALLIED LINE	\$20,539,678.39	\$7,633,019.45	\$12,906,658.94	169.09
	Subtotal	\$1,049,719,153.48	\$952,124,477.74	\$97,594,675.74	10.25
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$568.15		\$568.15	
	PROPERTY - FLOOD		(\$46.68)	\$46.68	-100.00
	PROP-DIFFERENCE IN CONDITIONS	\$3,871,316.47	\$3,971,966.78	(\$100,650.31)	-2.53
	PROPERTY - TERRORISM	\$8,186,376.16	\$10,868,420.93	(\$2,682,044.77)	-24.68
	CROP - CANNABIS/HEMP	\$7,980.00		\$7,980.00	
	CROP - OTHER	\$6,976.00	\$1,140.00	\$5,836.00	511.93
	PROP-COMMERCIAL ALLIED LINES	\$63,057,636.45	\$67,069,246.25	(\$4,011,609.80)	-5.98
	PROP-COMMERCIAL FLOOD	\$8,145,969.92	\$8,261,078.31	(\$115,108.39)	-1.39
	PROP-RESIDENTIAL ALLIED LINES	\$712,935.56	\$122,261.73	\$590,673.83	483.12
	PROP-RESIDENTIAL FLOOD	\$8,917,961.90	\$8,157,733.07	\$760,228.83	9.32
	SPECIAL EVENTS - PROPERTY	(\$51,669.00)		(\$51,669.00)	
	PROPERTY - GLASS	\$171,646.02	\$235,774.00	(\$64,127.98)	-27.20
	Subtotal	\$93,027,697.63	\$98,687,574.39	(\$5,659,876.76)	-5.74
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$50,642.02	\$41,676.00	\$8,966.02	21.51
	PROP-RESIDENTIAL FARM/RANCHOWN	\$139,872.00	\$105,372.00	\$34,500.00	32.74
	Subtotal	\$190,514.02	\$147,048.00	\$43,466.02	29.56
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$57,781,350.89	\$37,106,423.98	\$20,674,926.91	55.72
	Subtotal	\$57,781,350.89	\$37,106,423.98	\$20,674,926.91	55.72
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	(\$6,795.00)	(\$10,622.00)	\$3,827.00	-36.03
	BUILDERS RISK - PROPERTY	\$42,634,071.37	\$29,165,362.53	\$13,468,708.84	46.18
	BUILDERS RISK - LIABILITY	\$525.00		\$525.00	
	BUILDERS RISK-PACKAGE(PROP+GL)	\$2,841.00	(\$601.00)	\$3,442.00	-572.71
	OIL & GAS - PACKAGE	\$18,833,960.51	\$21,143,013.03	(\$2,309,052.52)	-10.92
	PROP-COMMERCIAL PKG(PROP+GL)	\$163,859,868.50	\$93,145,038.49	\$70,714,830.01	75.92
	PROP-RESIDENTIAL PKG(PROP+GL)	\$13,066,999.66	\$10,964,052.76	\$2,102,946.90	19.18
	Subtotal	\$238,391,471.04	\$154,406,243.81	\$83,985,227.23	54.39
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$911,978.62	\$2,679,264.31	(\$1,767,285.69)	-65.96
	OCEAN MARINE - HULL	\$1,591,851.42	\$542,670.25	\$1,049,181.17	193.34
	OCEAN MARINE - CARGO	\$12,972,582.16	\$7,286,309.34	\$5,686,272.82	78.04
	OCEAN MARINE - PLEASURE CRAFT	\$92,906.00	\$18,432.67	\$74,473.33	404.03
	OCEAN MARINE - PACKAGE	\$2,609,027.09	\$9,300,623.62	(\$6,691,596.53)	-71.95
	OCEAN MARINE - P&I	\$1,071,798.10	\$430,605.00	\$641,193.10	148.91
	Subtotal	\$19,250,143.39	\$20,257,905.19	(\$1,007,761.80)	-4.97
9	Inland Marine				
	INLAND MARINE	\$47,871,562.64	\$48,913,661.73	(\$1,042,099.09)	-2.13
	SPECIAL EVENTS-INDEMNIFICATION	\$719,012.34	\$523,356.47	\$195,655.87	37.38
	Subtotal	\$48,590,574.98	\$49,437,018.20	(\$846,443.22)	-1.71
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$4,230,395.00	\$792,531.00	\$3,437,864.00	433.78
	MED MAL-OTHER HEALTH FACILITY	\$16,798,753.41	\$7,733,490.34	\$9,065,263.07	117.22
	MED MAL-PHYSICIAN,SURG,DENTIST	\$10,259,077.56	\$5,943,895.23	\$4,315,182.33	72.60

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$1,383,056.15	\$2,126,161.21	(\$743,105.06)	-34.95
	Subtotal	\$32,671,282.12	\$16,596,077.78	\$16,075,204.34	96.86
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$1,646,867.78	\$235,558.64	\$1,411,309.14	599.13
	PROP-RESIDENTIAL EARTHQUAKE	\$3,675.55	\$14,016.75	(\$10,341.20)	-73.78
	Subtotal	\$1,650,543.33	\$249,575.39	\$1,400,967.94	561.34
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$10,752,646.10	\$9,207,238.40	\$1,545,407.70	16.78
	A&H - OCCUPATIONAL ACCIDENT	\$7,314,399.71	\$6,503,463.13	\$810,936.58	12.47
	Subtotal	\$18,067,045.81	\$15,710,701.53	\$2,356,344.28	15.00
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$3,818,732.89	\$3,502,954.73	\$315,778.16	9.01
	Subtotal	\$3,818,732.89	\$3,502,954.73	\$315,778.16	9.01
17	Other Liability				
	EMPLOYERS LIAB	\$2,063,906.68	\$2,545,069.27	(\$481,162.59)	-18.91
	GEN LIAB-CONTINGENCY LIABILITY	\$17,743,473.49	\$46,814,236.49	(\$29,070,763.00)	-62.10
	REPRESENTATIONS AND WARRANTIES	\$63,425,504.19	\$44,010,752.22	\$19,414,751.97	44.11
	OIL & GAS - LIABILITY	\$15,008,776.82	\$12,124,108.53	\$2,884,668.29	23.79
	EXCESS/UMBRELLA	\$538,982,521.99	\$627,237,624.63	(\$88,255,102.64)	-14.07
	GEN LIAB - CYBER LIABILITY	\$103,749,561.83	\$100,975,006.52	\$2,774,555.31	2.75
	GEN LIAB - CONTRACTUAL	\$434,892.30	\$2,106,791.86	(\$1,671,899.56)	-79.36
	GEN LIAB - LIQUOR	\$4,688,972.52	\$4,779,564.83	(\$90,592.31)	-1.90
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$897,723.67	\$819,639.75	\$78,083.92	9.53
	GEN LIAB - PREMISES LIAB COMM	\$407,255,733.57	\$370,001,628.23	\$37,254,105.34	10.07
	GEN LIAB - O C P	\$226,052.61	\$1,266,624.00	(\$1,040,571.39)	-82.15
	PROF - OTHER (INCL E&O)	(\$105,906.00)	(\$2,800.00)	(\$103,106.00)	3682.36
	PROF - D & O	\$28,664,753.16	\$34,729,158.63	(\$6,064,405.47)	-17.46
	PROF-EMPLOYMENT PRACTICES LIAB	\$5,668,231.21	\$10,321,308.04	(\$4,653,076.83)	-45.08
	PROF- E&O	\$82,939,309.35	\$90,232,912.03	(\$7,293,602.68)	-8.08
	PROF-OTHER (EXCL E&O)	\$17,568,632.91	\$8,186,703.72	\$9,381,929.19	114.60
	GEN LIAB - ASSAULT & BATTERY	\$113,479.20	\$65,128.00	\$48,351.20	74.24
	GEN LIAB - PERSONAL LIABILITY	\$8,654,459.66	\$15,098,313.47	(\$6,443,853.81)	-42.68
	GEN LIAB - POLLUTION	\$65,275,110.45	\$51,360,703.46	\$13,914,406.99	27.09
	GEN LIAB - UNDERGROUND STORAGE	\$511,918.00	\$252,639.14	\$259,278.86	102.63
	GEN LIAB -TERRORISM (ALL LIAB)	\$1,423,005.37	\$976,347.61	\$446,657.76	45.75
	SPECIAL EVENTS - LIABILITY	\$335,657.82	\$500,762.82	(\$165,105.00)	-32.97
	CRIME-KIDNAP/RANSOM/EXTORTION	\$92,122.47	\$151,150.55	(\$59,028.08)	-39.05
	Subtotal	\$1,365,617,893.27	\$1,424,553,373.80	(\$58,935,480.53)	-4.14
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$9,244,406.59	\$8,550,561.57	\$693,845.02	8.11
	Subtotal	\$9,244,406.59	\$8,550,561.57	\$693,845.02	8.11
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$31,815.00	\$11,100.00	\$20,715.00	186.62
	Subtotal	\$31,815.00	\$11,100.00	\$20,715.00	186.62
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$119,077,626.72	\$128,767,650.53	(\$9,690,023.81)	-7.53
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$7,628,952.73	\$4,594,707.84	\$3,034,244.89	66.04
	Subtotal	\$126,706,579.45	\$133,362,358.37	(\$6,655,778.92)	-4.99
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$194,824.00	\$104,690.00	\$90,134.00	86.10
	Subtotal	\$194,824.00	\$104,690.00	\$90,134.00	86.10
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	\$54,132,836.53	\$62,451,137.09	(\$8,318,300.56)	-13.32

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Commercial Auto Physical Damage (Continued from previous page)					
	Subtotal	\$54,132,836.53	\$62,451,137.09	(\$8,318,300.56)	-13.32
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$4,325,432.47	\$2,323,889.36	\$2,001,543.11	86.13
	AVIATION - HULL	\$291,675.18	\$2,471,916.50	(\$2,180,241.32)	-88.20
	AVIATION - PRODUCTS	\$1,994,307.08	\$2,047,954.09	(\$53,647.01)	-2.62
	AVIATION - PACKAGE	\$37,228.93	\$326,955.10	(\$289,726.17)	-88.61
	Subtotal	\$6,648,643.66	\$7,170,715.05	(\$522,071.39)	-7.28
23	Fidelity				
	BOND - FIDELITY	\$2,819,063.09	\$1,180,140.85	\$1,638,922.24	138.88
	Subtotal	\$2,819,063.09	\$1,180,140.85	\$1,638,922.24	138.88
24	Surety				
	BOND - SURETY	\$5,392.44	\$20,839.22	(\$15,446.78)	-74.12
	Subtotal	\$5,392.44	\$20,839.22	(\$15,446.78)	-74.12
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$395,249.58	\$209,494.55	\$185,755.03	88.67
	CRIME - ALL OTHER	\$874,591.31	\$626,243.25	\$248,348.06	39.66
	CRIME - EMPLOYEE THEFT	\$172,680.81	\$119,947.00	\$52,733.81	43.96
	CRIME - IDENTITY RECOVERY	\$125.00	\$1,843.00	(\$1,718.00)	-93.22
	Subtotal	\$1,442,646.70	\$957,527.80	\$485,118.90	50.66
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	\$8,828,108.76	\$10,084,790.18	(\$1,256,681.42)	-12.46
	CREDIT - OTHER	\$38,661,569.44	\$32,842,454.13	\$5,819,115.31	17.72
	CREDIT - REAL ESTATE OWNED	\$2,220,257.83	\$2,060,057.14	\$160,200.69	7.78
	CREDIT-ASSET/COLLATERAL PROTEC	\$448,731.68	\$6,009,766.74	(\$5,561,035.06)	-92.53
	Subtotal	\$50,158,667.71	\$50,997,068.19	(\$838,400.48)	-1.64
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$2,682,535.00	\$46,051.72	\$2,636,483.28	5725.05
	PATENT / I P INFRINGEMENT	\$31,050.00	\$208,284.10	(\$177,234.10)	-85.09
	Subtotal	\$2,713,585.00	\$254,335.82	\$2,459,249.18	966.93

Report Summary

Premium thru 03/31/2024	Premium thru 03/31/2023	\$ Change	% Change
\$3,182,874,863.02	\$3,037,843,215.50	\$145,031,647.52	4.77