

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

P15Code	P15 Description / Coverage	Premium through 04/30/2024	Premium through 04/30/2023	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$160,387.00)	(\$1,091,408.87)	\$931,021.87	-85.30
	OIL & GAS - PROPERTY	\$13,043,965.21	\$54,895,475.93	(\$41,851,510.72)	-76.24
	PROP-COMMERCIAL FIRE ONLY		\$10,877.00	(\$10,877.00)	-100.00
	PROP-COMMERCL FIRE/ALLIED LINE	\$1,688,800,653.38	\$1,444,510,284.34	\$244,290,369.04	16.91
	PROP-RESIDENTIAL FIRE ONLY	\$99,586.00	\$192,233.00	(\$92,647.00)	-48.20
	PROP-RESIDENT FIRE/ALLIED LINE	\$30,762,592.91	\$11,278,729.94	\$19,483,862.97	172.75
	Subtotal	\$1,732,546,410.50	\$1,509,796,191.34	\$222,750,219.16	14.75
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$568.15	(\$16,186.00)	\$16,754.15	-103.51
	PROPERTY - FLOOD		(\$46.68)	\$46.68	-100.00
	PROP-DIFFERENCE IN CONDITIONS	\$6,374,017.71	\$6,028,843.91	\$345,173.80	5.73
	PROPERTY - TERRORISM	\$13,538,514.32	\$14,251,109.78	(\$712,595.46)	-5.00
	CROP - CANNABIS/HEMP	\$9,970.00	\$2,015.00	\$7,955.00	394.79
	CROP - OTHER	\$7,876.00	\$38,082.75	(\$30,206.75)	-79.32
	PROP-COMMERCIAL ALLIED LINES	\$105,789,077.74	\$108,940,133.73	(\$3,151,055.99)	-2.89
	PROP-COMMERCIAL FLOOD	\$13,399,707.00	\$12,035,033.05	\$1,364,673.95	11.34
	PROP-RESIDENTIAL ALLIED LINES	\$882,532.64	\$192,047.82	\$690,484.82	359.54
	PROP-RESIDENTIAL FLOOD	\$13,591,120.49	\$20,245,424.85	(\$6,654,304.36)	-32.87
	SPECIAL EVENTS - PROPERTY	\$78,569.00		\$78,569.00	
	PROPERTY - GLASS	\$173,489.26	\$239,749.00	(\$66,259.74)	-27.64
	Subtotal	\$153,845,442.31	\$161,956,207.21	(\$8,110,764.90)	-5.01
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$60,768.02	\$73,284.00	(\$12,515.98)	-17.08
	PROP-RESIDENTIAL FARM/RANCHOWN	\$142,374.00	\$153,934.00	(\$11,560.00)	-7.51
	Subtotal	\$203,142.02	\$227,218.00	(\$24,075.98)	-10.60
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$80,456,072.81	\$58,182,398.54	\$22,273,674.27	38.28
	Subtotal	\$80,456,072.81	\$58,182,398.54	\$22,273,674.27	38.28
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	(\$12,049.00)	(\$10,622.00)	(\$1,427.00)	13.43
	BUILDERS RISK - PROPERTY	\$64,472,194.31	\$40,200,843.09	\$24,271,351.22	60.38
	BUILDERS RISK - LIABILITY	\$525.00		\$525.00	
	BUILDERS RISK-PACKAGE(PROP+GL)	\$4,620.00	\$2,240.00	\$2,380.00	106.25
	OIL & GAS - PACKAGE	\$22,601,474.05	\$25,970,597.99	(\$3,369,123.94)	-12.97
	PROP-COMMERCIAL PKG(PROP+GL)	\$234,446,267.43	\$122,008,579.24	\$112,437,688.19	92.16
	PROP-RESIDENTIAL PKG(PROP+GL)	\$24,107,610.87	\$14,326,359.34	\$9,781,251.53	68.27
	Subtotal	\$345,620,642.66	\$202,497,997.66	\$143,122,645.00	70.68
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$2,191,935.47	\$3,958,595.45	(\$1,766,659.98)	-44.63
	OCEAN MARINE - HULL	\$2,092,522.68	\$1,059,088.57	\$1,033,434.11	97.58
	OCEAN MARINE - CARGO	\$16,192,828.44	\$8,099,064.77	\$8,093,763.67	99.93
	OCEAN MARINE - PLEASURE CRAFT	\$125,184.00	\$53,731.67	\$71,452.33	132.98
	OCEAN MARINE - PACKAGE	\$4,381,961.44	\$11,913,665.14	(\$7,531,703.70)	-63.22
	OCEAN MARINE - P&I	\$1,115,080.10	\$7,981,968.00	(\$6,866,887.90)	-86.03
	Subtotal	\$26,099,512.13	\$33,066,113.60	(\$6,966,601.47)	-21.07
9	Inland Marine				
	INLAND MARINE	\$63,461,974.72	\$65,577,133.98	(\$2,115,159.26)	-3.23
	SPECIAL EVENTS-INDEMNIFICATION	\$1,805,841.26	\$698,363.75	\$1,107,477.51	158.58
	Subtotal	\$65,267,815.98	\$66,275,497.73	(\$1,007,681.75)	-1.52
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$5,266,310.00	\$800,345.56	\$4,465,964.44	558.00
	MED MAL-OTHER HEALTH FACILITY	\$21,580,341.34	\$10,378,107.92	\$11,202,233.42	107.94
	MED MAL-PHYSICIAN,SURG,DENTIST	\$12,243,368.56	\$8,228,713.13	\$4,014,655.43	48.79

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$2,482,678.50	\$3,249,487.25	(\$766,808.75)	-23.60
	Subtotal	\$41,572,698.40	\$22,656,653.86	\$18,916,044.54	83.49
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$1,687,967.78	\$524,556.35	\$1,163,411.43	221.79
	PROP-RESIDENTIAL EARTHQUAKE	\$4,411.48	\$16,955.97	(\$12,544.49)	-73.98
	Subtotal	\$1,692,379.26	\$541,512.32	\$1,150,866.94	212.53
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$13,762,244.17	\$11,478,420.27	\$2,283,823.90	19.90
	A&H - OCCUPATIONAL ACCIDENT	\$10,957,277.50	\$10,862,021.68	\$95,255.82	0.88
	Subtotal	\$24,719,521.67	\$22,340,441.95	\$2,379,079.72	10.65
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$4,583,792.19	\$4,816,555.99	(\$232,763.80)	-4.83
	Subtotal	\$4,583,792.19	\$4,816,555.99	(\$232,763.80)	-4.83
17	Other Liability				
	EMPLOYERS LIAB	\$2,185,015.68	\$2,666,424.61	(\$481,408.93)	-18.05
	GEN LIAB-CONTINGENCY LIABILITY	\$18,442,775.38	\$49,599,197.28	(\$31,156,421.90)	-62.82
	REPRESENTATIONS AND WARRANTIES	\$80,333,075.56	\$49,685,636.11	\$30,647,439.45	61.68
	OIL & GAS - LIABILITY	\$17,608,886.21	\$17,801,387.79	(\$192,501.58)	-1.08
	EXCESS/UMBRELLA	\$792,955,562.54	\$842,337,007.41	(\$49,381,444.87)	-5.86
	GEN LIAB - CYBER LIABILITY	\$131,646,901.34	\$127,869,087.04	\$3,777,814.30	2.95
	GEN LIAB - CONTRACTUAL	\$449,768.47	\$2,175,742.57	(\$1,725,974.10)	-79.33
	GEN LIAB - LIQUOR	\$6,188,700.63	\$6,125,628.10	\$63,072.53	1.03
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$937,684.67	\$1,194,755.15	(\$257,070.48)	-21.52
	GEN LIAB - PREMISES LIAB COMM	\$575,615,356.50	\$518,482,557.56	\$57,132,798.94	11.02
	GEN LIAB - O C P	(\$88,247.71)	(\$97,018.00)	\$8,770.29	-9.04
	PROF - OTHER (INCL E&O)	(\$106,008.91)	(\$4,345.00)	(\$101,663.91)	2339.79
	PROF - D & O	\$34,835,105.98	\$44,241,539.38	(\$9,406,433.40)	-21.26
	PROF-EMPLOYMENT PRACTICES LIAB	\$7,943,670.70	\$12,290,307.11	(\$4,346,636.41)	-35.37
	PROF- E&O	\$112,173,218.49	\$126,212,296.68	(\$14,039,078.19)	-11.12
	PROF-OTHER (EXCL E&O)	\$23,536,393.20	\$10,284,869.92	\$13,251,523.28	128.84
	GEN LIAB - ASSAULT & BATTERY	\$104,026.01	\$88,458.00	\$15,568.01	17.60
	GEN LIAB - PERSONAL LIABILITY	\$12,125,870.91	\$16,806,507.49	(\$4,680,636.58)	-27.85
	GEN LIAB - POLLUTION	\$97,933,573.31	\$74,424,415.69	\$23,509,157.62	31.59
	GEN LIAB - UNDERGROUND STORAGE	\$667,199.00	\$361,609.14	\$305,589.86	84.51
	GEN LIAB -TERRORISM (ALL LIAB)	\$2,045,281.58	\$1,737,082.17	\$308,199.41	17.74
	SPECIAL EVENTS - LIABILITY	\$686,382.64	\$1,429,980.92	(\$743,598.28)	-52.00
	CRIME-KIDNAP/RANSOM/EXTORTION	\$277,091.28	\$153,739.55	\$123,351.73	80.23
	Subtotal	\$1,918,497,283.46	\$1,905,866,866.67	\$12,630,416.79	0.66
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$12,824,245.66	\$10,830,695.24	\$1,993,550.42	18.41
	Subtotal	\$12,824,245.66	\$10,830,695.24	\$1,993,550.42	18.41
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$39,853.00	\$20,341.00	\$19,512.00	95.92
	Subtotal	\$39,853.00	\$20,341.00	\$19,512.00	95.92
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$179,579,868.99	\$190,711,245.14	(\$11,131,376.15)	-5.84
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$10,447,688.61	\$7,731,838.97	\$2,715,849.64	35.13
	Subtotal	\$190,027,557.60	\$198,443,084.11	(\$8,415,526.51)	-4.24
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$232,002.00	\$159,379.00	\$72,623.00	45.57
	Subtotal	\$232,002.00	\$159,379.00	\$72,623.00	45.57
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	\$80,350,141.46	\$86,648,363.47	(\$6,298,222.01)	-7.27

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Commercial Auto Physical Damage (Continued from previous page)					
	Subtotal	\$80,350,141.46	\$86,648,363.47	(\$6,298,222.01)	-7.27
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$6,951,534.71	\$2,353,096.90	\$4,598,437.81	195.42
	AVIATION - HULL	\$299,835.95	\$2,474,416.45	(\$2,174,580.50)	-87.88
	AVIATION - PRODUCTS	\$1,908,474.76	\$2,760,211.88	(\$851,737.12)	-30.86
	AVIATION - PACKAGE	\$108,261.37	\$318,708.40	(\$210,447.03)	-66.03
	Subtotal	\$9,268,106.79	\$7,906,433.63	\$1,361,673.16	17.22
23	Fidelity				
	BOND - FIDELITY	\$3,197,609.09	\$1,917,188.18	\$1,280,420.91	66.79
	Subtotal	\$3,197,609.09	\$1,917,188.18	\$1,280,420.91	66.79
24	Surety				
	BOND - SURETY	\$46,555.24	\$238,882.57	(\$192,327.33)	-80.51
	Subtotal	\$46,555.24	\$238,882.57	(\$192,327.33)	-80.51
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$412,968.12	\$576,084.06	(\$163,115.94)	-28.31
	CRIME - ALL OTHER	\$1,295,516.21	\$1,286,834.49	\$8,681.72	0.67
	CRIME - EMPLOYEE THEFT	\$239,635.01	\$148,104.00	\$91,531.01	61.80
	CRIME - IDENTITY RECOVERY	\$125.00	\$1,843.00	(\$1,718.00)	-93.22
	Subtotal	\$1,948,244.34	\$2,012,865.55	(\$64,621.21)	-3.21
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	\$11,785,518.17	\$12,930,687.65	(\$1,145,169.48)	-8.86
	CREDIT - OTHER	\$50,615,466.43	\$43,832,662.61	\$6,782,803.82	15.47
	CREDIT - REAL ESTATE OWNED	\$2,926,400.80	\$2,683,854.99	\$242,545.81	9.04
	CREDIT-ASSET/COLLATERAL PROTEC	\$821,843.17	\$6,599,946.78	(\$5,778,103.61)	-87.55
	Subtotal	\$66,149,228.57	\$66,047,152.03	\$102,076.54	0.15
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$2,664,618.00	\$46,051.72	\$2,618,566.28	5686.14
	PATENT / I P INFRINGEMENT	\$40,950.00	\$229,084.10	(\$188,134.10)	-82.12
	Subtotal	\$2,705,568.00	\$275,135.82	\$2,430,432.18	883.36

Report Summary

Premium thru 04/30/2024	Premium thru 04/30/2023	\$ Change	% Change
\$4,761,893,825.14	\$4,362,726,542.47	\$399,167,282.67	9.15