

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

P15Code	P15 Description / Coverage	Premium through 10/31/2024	Premium through 10/31/2023	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$693,054.35)	(\$2,234,125.31)	\$1,541,070.96	-68.98
	OIL & GAS - PROPERTY	\$69,556,509.41	\$127,497,435.31	(\$57,940,925.90)	-45.44
	PROP-COMMERCIAL FIRE ONLY		\$21,252.00	(\$21,252.00)	-100.00
	PROP-COMMERCL FIRE/ALLIED LINE	\$4,701,061,527.59	\$4,166,950,381.77	\$534,111,145.82	12.82
	PROP-RESIDENTIAL FIRE ONLY	\$361,759.00	\$569,323.51	(\$207,564.51)	-36.46
	PROP-RESIDENT FIRE/ALLIED LINE	\$88,414,197.14	\$45,677,136.28	\$42,737,060.86	93.56
	Subtotal	\$4,858,700,938.79	\$4,338,481,403.56	\$520,219,535.23	11.99
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$10,627.15	\$10,341.00	\$286.15	2.77
	PROPERTY - FLOOD	\$733.00	(\$796.68)	\$1,529.68	-192.01
	PROP-DIFFERENCE IN CONDITIONS	\$37,743,763.54	\$22,302,303.61	\$15,441,459.93	69.24
	PROPERTY - TERRORISM	\$60,236,094.97	\$188,419,587.69	(\$128,183,492.72)	-68.03
	CROP - CANNABIS/HEMP	\$19,166.00	\$15,647.00	\$3,519.00	22.49
	CROP - OTHER	\$179,962.00	\$188,801.75	(\$8,839.75)	-4.68
	PROP-COMMERCIAL ALLIED LINES	\$329,617,979.39	\$332,176,380.30	(\$2,558,400.91)	-0.77
	PROP-COMMERCIAL FLOOD	\$37,838,666.04	\$43,522,205.25	(\$5,683,539.21)	-13.06
	PROP-RESIDENTIAL ALLIED LINES	\$2,895,132.92	\$953,836.90	\$1,941,296.02	203.52
	PROP-RESIDENTIAL FLOOD	\$47,664,916.64	\$37,768,865.62	\$9,896,051.02	26.20
	SPECIAL EVENTS - PROPERTY	\$2,041,257.61	\$192,290.00	\$1,848,967.61	961.55
	PROPERTY - GLASS	\$399,980.37	\$239,381.39	\$160,598.98	67.09
	Subtotal	\$518,648,279.63	\$625,788,843.83	(\$107,140,564.20)	-17.12
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$1,516,695.47	\$856,312.34	\$660,383.13	77.12
	PROP-RESIDENTIAL FARM/RANCHOWN	\$601,001.00	\$350,338.00	\$250,663.00	71.55
	Subtotal	\$2,117,696.47	\$1,206,650.34	\$911,046.13	75.50
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$275,680,314.47	\$171,293,221.39	\$104,387,093.08	60.94
	Subtotal	\$275,680,314.47	\$171,293,221.39	\$104,387,093.08	60.94
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	(\$8,502.20)	\$4,154.00	(\$12,656.20)	-304.68
	BUILDERS RISK - PROPERTY	\$295,000,456.50	\$167,317,137.72	\$127,683,318.78	76.31
	BUILDERS RISK - LIABILITY	\$525.00		\$525.00	
	BUILDERS RISK-PACKAGE(PROP+GL)	\$9,369.00	\$14,175.00	(\$4,806.00)	-33.90
	OIL & GAS - PACKAGE	\$73,714,509.59	\$68,514,293.39	\$5,200,216.20	7.59
	PROP-COMMERCIAL PKG(PROP+GL)	\$621,318,473.14	\$446,277,733.71	\$175,040,739.43	39.22
	PROP-RESIDENTIAL PKG(PROP+GL)	\$79,005,721.88	\$41,731,853.82	\$37,273,868.06	89.32
	Subtotal	\$1,069,040,552.91	\$723,859,347.64	\$345,181,205.27	47.69
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$7,944,961.92	\$6,400,412.34	\$1,544,549.58	24.13
	OCEAN MARINE - HULL	\$8,126,660.94	\$2,301,830.67	\$5,824,830.27	253.05
	OCEAN MARINE - CARGO	\$43,963,971.50	\$24,674,455.15	\$19,289,516.35	78.18
	OCEAN MARINE - PLEASURE CRAFT	\$457,148.97	\$478,449.28	(\$21,300.31)	-4.45
	OCEAN MARINE - PACKAGE	\$21,358,323.99	\$26,987,569.85	(\$5,629,245.86)	-20.86
	OCEAN MARINE - P&I	\$10,783,170.07	\$9,657,515.38	\$1,125,654.69	11.66
	Subtotal	\$92,634,237.39	\$70,500,232.67	\$22,134,004.72	31.40
9	Inland Marine				
	INLAND MARINE	\$189,816,453.18	\$163,440,326.01	\$26,376,127.17	16.14
	SPECIAL EVENTS-INDEMNIFICATION	\$6,154,287.81	\$4,424,665.04	\$1,729,622.77	39.09
	Subtotal	\$195,970,740.99	\$167,864,991.05	\$28,105,749.94	16.74
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$8,910,745.19	\$4,833,039.15	\$4,077,706.04	84.37
	MED MAL-OTHER HEALTH FACILITY	\$47,602,130.48	\$50,879,685.57	(\$3,277,555.09)	-6.44
	MED MAL-PHYSICIAN,SURG,DENTIST	\$27,613,652.97	\$28,494,701.32	(\$881,048.35)	-3.09

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$13,230,258.05	\$9,927,404.12	\$3,302,853.93	33.27
	Subtotal	\$97,356,786.69	\$94,134,830.16	\$3,221,956.53	3.42
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$2,536,138.87	\$3,386,020.86	(\$849,881.99)	-25.10
	PROP-RESIDENTIAL EARTHQUAKE	\$13,646.14	\$42,230.61	(\$28,584.47)	-67.69
	Subtotal	\$2,549,785.01	\$3,428,251.47	(\$878,466.46)	-25.62
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$28,215,449.24	\$28,436,547.00	(\$221,097.76)	-0.78
	A&H - OCCUPATIONAL ACCIDENT	\$26,066,400.30	\$20,661,318.03	\$5,405,082.27	26.16
	Subtotal	\$54,281,849.54	\$49,097,865.03	\$5,183,984.51	10.56
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$11,998,627.39	\$11,470,275.61	\$528,351.78	4.61
	Subtotal	\$11,998,627.39	\$11,470,275.61	\$528,351.78	4.61
17	Other Liability				
	EMPLOYERS LIAB	\$5,881,486.31	\$3,902,969.95	\$1,978,516.36	50.69
	GEN LIAB-CONTINGENCY LIABILITY	\$51,224,649.82	\$79,038,417.25	(\$27,813,767.43)	-35.19
	REPRESENTATIONS AND WARRANTIES	\$183,192,583.09	\$169,928,155.19	\$13,264,427.90	7.81
	OIL & GAS - LIABILITY	\$43,356,104.40	\$60,453,854.00	(\$17,097,749.60)	-28.28
	EXCESS/UMBRELLA	\$2,557,106,361.70	\$2,027,182,776.76	\$529,923,584.94	26.14
	GEN LIAB - CYBER LIABILITY	\$395,143,826.26	\$363,481,510.16	\$31,662,316.10	8.71
	GEN LIAB - CONTRACTUAL	\$1,117,589.78	\$2,889,002.70	(\$1,771,412.92)	-61.32
	GEN LIAB - LIQUOR	\$16,071,003.40	\$15,961,287.48	\$109,715.92	0.69
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$3,028,486.39	\$1,912,737.13	\$1,115,749.26	58.33
	GEN LIAB - PREMISES LIAB COMM	\$1,591,635,689.81	\$1,486,893,921.50	\$104,741,768.31	7.04
	GEN LIAB - O C P	\$4,950,375.63	\$1,925,605.99	\$3,024,769.64	157.08
	PROF - OTHER (INCL E&O)	\$99,674.43	\$268,717.00	(\$169,042.57)	-62.91
	PROF - D & O	\$125,054,334.02	\$101,066,979.48	\$23,987,354.54	23.73
	PROF-EMPLOYMENT PRACTICES LIAB	\$18,566,823.79	\$26,228,772.32	(\$7,661,948.53)	-29.21
	PROF- E&O	\$337,819,837.23	\$348,987,200.63	(\$11,167,363.40)	-3.20
	PROF-OTHER (EXCL E&O)	\$58,801,972.60	\$30,359,098.48	\$28,442,874.12	93.69
	GEN LIAB - ASSAULT & BATTERY	\$816,590.51	\$543,326.50	\$273,264.01	50.29
	GEN LIAB - PERSONAL LIABILITY	\$32,053,134.98	\$35,337,276.23	(\$3,284,141.25)	-9.29
	GEN LIAB - POLLUTION	\$249,784,462.30	\$212,725,994.13	\$37,058,468.17	17.42
	GEN LIAB - UNDERGROUND STORAGE	\$1,811,715.04	\$1,265,370.14	\$546,344.90	43.18
	GEN LIAB -TERRORISM (ALL LIAB)	\$7,920,375.52	\$3,521,537.75	\$4,398,837.77	124.91
	SPECIAL EVENTS - LIABILITY	\$7,382,267.76	\$3,373,064.24	\$4,009,203.52	118.86
	CRIME-KIDNAP/RANSOM/EXTORTION	\$1,790,234.48	\$1,772,066.35	\$18,168.13	1.03
	Subtotal	\$5,694,609,579.25	\$4,979,019,641.36	\$715,589,937.89	14.37
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$55,292,920.05	\$32,166,392.15	\$23,126,527.90	71.90
	Subtotal	\$55,292,920.05	\$32,166,392.15	\$23,126,527.90	71.90
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$266,237.00	\$53,731.00	\$212,506.00	395.50
	AUTO-PERSONAL PKG (LIAB&PD)	\$11,720.00		\$11,720.00	
	Subtotal	\$277,957.00	\$53,731.00	\$224,226.00	417.31
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$593,292,252.26	\$515,201,695.67	\$78,090,556.59	15.16
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$32,823,285.43	\$22,422,753.20	\$10,400,532.23	46.38
	Subtotal	\$626,115,537.69	\$537,624,448.87	\$88,491,088.82	16.46
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$737,377.29	\$696,362.14	\$41,015.15	5.89
	Subtotal	\$737,377.29	\$696,362.14	\$41,015.15	5.89
21.2	Commercial Auto Physical Damage				

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Commercial Auto Physical Damage (Continued from previous page)					
	AUTO - COMMERCIAL PHYSICAL DAM	\$216,132,251.32	\$213,390,751.95	\$2,741,499.37	1.28
	Subtotal	\$216,132,251.32	\$213,390,751.95	\$2,741,499.37	1.28
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$16,876,514.78	\$3,013,962.31	\$13,862,552.47	459.94
	AVIATION - HULL	\$4,824,938.92	\$3,291,029.71	\$1,533,909.21	46.61
	AVIATION - PRODUCTS	\$4,217,413.22	\$4,754,551.87	(\$537,138.65)	-11.30
	AVIATION - PACKAGE	\$2,545,876.09	\$1,184,615.85	\$1,361,260.24	114.91
	Subtotal	\$28,464,743.01	\$12,244,159.74	\$16,220,583.27	132.48
23	Fidelity				
	BOND - FIDELITY	\$4,415,550.06	\$3,844,142.89	\$571,407.17	14.86
	Subtotal	\$4,415,550.06	\$3,844,142.89	\$571,407.17	14.86
24	Surety				
	BOND - SURETY	\$63,704.98	\$815,932.35	(\$752,227.37)	-92.19
	Subtotal	\$63,704.98	\$815,932.35	(\$752,227.37)	-92.19
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$736,194.12	\$1,008,139.16	(\$271,945.04)	-26.97
	CRIME - ALL OTHER	\$5,970,228.56	\$4,976,904.81	\$993,323.75	19.96
	CRIME - EMPLOYEE THEFT	\$629,478.88	\$470,239.87	\$159,239.01	33.86
	CRIME - IDENTITY RECOVERY	\$17,927.00	\$29,764.00	(\$11,837.00)	-39.77
	Subtotal	\$7,353,828.56	\$6,485,047.84	\$868,780.72	13.40
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	\$37,952,297.86	\$29,345,815.11	\$8,606,482.75	29.33
	CREDIT - OTHER	\$129,538,460.26	\$117,930,659.82	\$11,607,800.44	9.84
	CREDIT - REAL ESTATE OWNED	\$7,440,491.55	\$6,629,378.11	\$811,113.44	12.24
	CREDIT-ASSET/COLLATERAL PROTEC	\$2,784,962.05	\$14,468,667.35	(\$11,683,705.30)	-80.75
	Subtotal	\$177,716,211.72	\$168,374,520.39	\$9,341,691.33	5.55
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$7,241,398.32	\$1,148,187.05	\$6,093,211.27	530.68
	PATENT / I P INFRINGEMENT	\$1,847,552.58	\$435,819.10	\$1,411,733.48	323.93
	Subtotal	\$9,088,950.90	\$1,584,006.15	\$7,504,944.75	473.80

Report Summary

Premium thru 10/31/2024	Premium thru 10/31/2023	\$ Change	% Change
\$13,999,248,421.11	\$12,213,428,416.58	\$1,785,820,004.53	14.62