

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

P15Code	P15 Description / Coverage	Premium through 01/31/2026	Premium through 01/31/2025	\$ Change	% Change
1	Fire (Including Allied Lines)				
	PROPERTY - FIRE/ALLIED LINES	(\$43.87)	(\$273.00)	\$229.13	-83.93
	OIL & GAS - PROPERTY	\$5,983,114.52	\$35,402,091.24	(\$29,418,976.72)	-83.10
	PROP-COMMERCL FIRE/ALLIED LINE	\$456,279,249.04	\$410,749,948.54	\$45,529,300.50	11.08
	PROP-RESIDENTIAL FIRE ONLY	\$30,134.00	\$27,990.00	\$2,144.00	7.66
	PROP-RESIDENT FIRE/ALLIED LINE	\$8,548,713.56	\$7,859,547.17	\$689,166.39	8.77
	Subtotal	\$470,841,167.25	\$454,039,303.95	\$16,801,863.30	3.70
2	Allied Lines				
	PROPERTY - ALLIED LINES		\$76,044.35	(\$76,044.35)	-100.00
	PROPERTY - FLOOD	(\$32.00)		(\$32.00)	
	PROP-DIFFERENCE IN CONDITIONS	\$4,246,785.53	\$4,565,696.82	(\$318,911.29)	-6.98
	PROPERTY - TERRORISM	\$5,031,161.57	\$2,933,098.94	\$2,098,062.63	71.53
	CROP - OTHER	\$3,201.00	\$695.00	\$2,506.00	360.58
	PROP-COMMERCIAL ALLIED LINES	\$6,564,291.65	\$19,473,317.93	(\$12,909,026.28)	-66.29
	PROP-COMMERCIAL FLOOD	\$1,885,866.35	\$1,829,220.41	\$56,645.94	3.10
	PROP-RESIDENTIAL ALLIED LINES	\$32,445.69	\$83,747.93	(\$51,302.24)	-61.26
	PROP-RESIDENTIAL FLOOD	\$3,378,465.05	\$2,183,097.78	\$1,195,367.27	54.76
	SPECIAL EVENTS - PROPERTY	\$194.00	\$68,829.92	(\$68,635.92)	-99.72
	PROPERTY - GLASS	\$34,462.00	\$112,198.00	(\$77,736.00)	-69.28
	Subtotal	\$21,176,840.84	\$31,325,947.08	(\$10,149,106.24)	-32.40
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$277,581.00	\$66,908.77	\$210,672.23	314.86
	PROP-RESIDENTIAL FARM/RANCHOWN	\$93,450.29	\$49,719.00	\$43,731.29	87.96
	Subtotal	\$371,031.29	\$116,627.77	\$254,403.52	218.13
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$44,512,672.29	\$32,655,300.16	\$11,857,372.13	36.31
	Subtotal	\$44,512,672.29	\$32,655,300.16	\$11,857,372.13	36.31
5	Commercial Multiple Peril				
	BUILDERS RISK - PROPERTY	\$59,396,443.12	\$70,999,558.42	(\$11,603,115.30)	-16.34
	BUILDERS RISK - LIABILITY		\$1,423.00	(\$1,423.00)	-100.00
	BUILDERS RISK-PACKAGE(PROP+GL)				
	OIL & GAS - PACKAGE	\$2,881,042.20	\$4,348,495.78	(\$1,467,453.58)	-33.75
	PROP-COMMERCIAL PKG(PROP+GL)	\$50,860,406.99	\$71,266,096.76	(\$20,405,689.77)	-28.63
	PROP-RESIDENTIAL PKG(PROP+GL)	\$10,002,833.91	\$6,452,063.66	\$3,550,770.25	55.03
	Subtotal	\$123,140,726.22	\$153,067,637.62	(\$29,926,911.40)	-19.55
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$217,241.10	\$2,817,286.72	(\$2,600,045.62)	-92.29
	OCEAN MARINE - HULL	\$2,914,483.14	\$5,602,808.42	(\$2,688,325.28)	-47.98
	OCEAN MARINE - CARGO	\$5,370,074.44	\$5,562,081.24	(\$192,006.80)	-3.45
	OCEAN MARINE - PLEASURE CRAFT	\$108,774.00	\$131,548.00	(\$22,774.00)	-17.31
	OCEAN MARINE - PACKAGE	\$1,570,844.73	\$965,981.12	\$604,863.61	62.62
	OCEAN MARINE - P&I	\$31,712.30	\$6,379,944.09	(\$6,348,231.79)	-99.50
	Subtotal	\$10,213,129.71	\$21,459,649.59	(\$11,246,519.88)	-52.41
9	Inland Marine				
	INLAND MARINE	\$18,596,947.81	\$23,660,053.16	(\$5,063,105.35)	-21.40
	SPECIAL EVENTS-INDEMNIFICATION	\$311,885.13	\$134,457.14	\$177,427.99	131.96
	Subtotal	\$18,908,832.94	\$23,794,510.30	(\$4,885,677.36)	-20.53
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$339,909.12	\$294,779.00	\$45,130.12	15.31
	MED MAL-OTHER HEALTH FACILITY	\$2,255,257.04	\$3,569,725.88	(\$1,314,468.84)	-36.82
	MED MAL-PHYSICIAN,SURG,DENTIST	\$6,511,960.86	\$5,185,091.00	\$1,326,869.86	25.59
	MED MAL-OTHER HEALTHPROFESSION	\$846,489.23	\$971,256.19	(\$124,766.96)	-12.85
	Subtotal	\$9,953,616.25	\$10,020,852.07	(\$67,235.82)	-0.67
12	Earthquake				

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Earthquake (Continued from previous page)					
	PROP-COMMERCIAL EARTHQUAKE	\$58,140.54	\$17,822.40	\$40,318.14	226.22
	PROP-RESIDENTIAL EARTHQUAKE		\$815.00	(\$815.00)	-100.00
	Subtotal	<u>\$58,140.54</u>	<u>\$18,637.40</u>	<u>\$39,503.14</u>	<u>211.96</u>
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$4,431,584.77	\$2,680,699.00	\$1,750,885.77	65.31
	A&H - OCCUPATIONAL ACCIDENT	\$1,627,523.28	\$1,989,344.03	(\$361,820.75)	-18.19
	Subtotal	<u>\$6,059,108.05</u>	<u>\$4,670,043.03</u>	<u>\$1,389,065.02</u>	<u>29.74</u>
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$730,326.21	\$659,472.80	\$70,853.41	10.74
	Subtotal	<u>\$730,326.21</u>	<u>\$659,472.80</u>	<u>\$70,853.41</u>	<u>10.74</u>
17	Other Liability				
	EMPLOYERS LIAB	\$840,300.88	\$343,724.53	\$496,576.35	144.47
	GEN LIAB-CONTINGENCY LIABILITY	\$6,371,799.85	\$7,684,015.78	(\$1,312,215.93)	-17.08
	REPRESENTATIONS AND WARRANTIES	\$46,804,667.41	\$20,264,757.08	\$26,539,910.33	130.97
	OIL & GAS - LIABILITY	\$2,309,554.39	\$4,395,266.15	(\$2,085,711.76)	-47.45
	EXCESS/UMBRELLA	\$185,782,533.79	\$286,621,554.25	(\$100,839,020.46)	-35.18
	GEN LIAB - CYBER LIABILITY	\$46,919,543.54	\$35,980,883.01	\$10,938,660.53	30.40
	GEN LIAB - CONTRACTUAL	\$1,666,608.04	\$336,877.52	\$1,329,730.52	394.72
	GEN LIAB - LIQUOR	\$1,506,342.98	\$1,547,733.13	(\$41,390.15)	-2.67
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$112,744.00	\$48,788.00	\$63,956.00	131.09
	GEN LIAB - PREMISES LIAB COMM	\$180,146,173.57	\$159,928,881.02	\$20,217,292.55	12.64
	GEN LIAB - O C P	\$1,670,465.88	\$5,337,442.85	(\$3,666,976.97)	-68.70
	PROF - OTHER (INCL E&O)	\$14,728.66		\$14,728.66	
	PROF - D & O	\$11,748,605.82	\$12,958,008.01	(\$1,209,402.19)	-9.33
	PROF-EMPLOYMENT PRACTICES LIAB	\$3,213,645.13	\$798,382.08	\$2,415,263.05	302.52
	PROF- E&O	\$50,522,561.85	\$45,572,759.79	\$4,949,802.06	10.86
	PROF-OTHER (EXCL E&O)	\$4,357,427.82	\$8,791,239.26	(\$4,433,811.44)	-50.43
	GEN LIAB - ASSAULT & BATTERY	\$43,295.00	\$147,893.00	(\$104,598.00)	-70.73
	GEN LIAB - PERSONAL LIABILITY	\$1,664,494.69	\$2,581,863.47	(\$917,368.78)	-35.53
	GEN LIAB - POLLUTION	\$32,879,725.63	\$21,426,329.47	\$11,453,396.16	53.45
	GEN LIAB - UNDERGROUND STORAGE	\$147,039.00	\$125,126.00	\$21,913.00	17.51
	GEN LIAB-TERRORISM (ALL LIAB)	\$567,054.86	\$1,078,714.47	(\$511,659.61)	-47.43
	SPECIAL EVENTS - LIABILITY	\$338,234.11	\$212,190.82	\$126,043.29	59.40
	CRIME-KIDNAP/RANSOM/EXTORTION	\$17,115.36	\$37,914.69	(\$20,799.33)	-54.86
	Subtotal	<u>\$579,644,662.26</u>	<u>\$616,220,344.38</u>	<u>(\$36,575,682.12)</u>	<u>-5.94</u>
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$5,321,956.14	\$5,006,818.52	\$315,137.62	6.29
	Subtotal	<u>\$5,321,956.14</u>	<u>\$5,006,818.52</u>	<u>\$315,137.62</u>	<u>6.29</u>
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$1,335.00		\$1,335.00	
	Subtotal	<u>\$1,335.00</u>		<u>\$1,335.00</u>	<u>0.00</u>
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$47,738,029.18	\$70,647,887.37	(\$22,909,858.19)	-32.43
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$17,437,561.51	\$5,382,656.43	\$12,054,905.08	223.96
	Subtotal	<u>\$65,175,590.69</u>	<u>\$76,030,543.80</u>	<u>(\$10,854,953.11)</u>	<u>-14.28</u>
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$70,874.59	\$523,142.05	(\$452,267.46)	-86.45
	Subtotal	<u>\$70,874.59</u>	<u>\$523,142.05</u>	<u>(\$452,267.46)</u>	<u>-86.45</u>
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	\$13,839,970.44	\$20,199,976.91	(\$6,360,006.47)	-31.49
	Subtotal	<u>\$13,839,970.44</u>	<u>\$20,199,976.91</u>	<u>(\$6,360,006.47)</u>	<u>-31.49</u>
22	Aircraft (All Perils)				
	AVIATION - LIABILITY	\$2,859,214.87	\$2,637,318.83	\$221,896.04	8.41

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Aircraft (All Perils) (Continued from previous page)					
	AVIATION - HULL	\$405,957.02	\$460,531.00	(\$54,573.98)	-11.85
	AVIATION - PRODUCTS	\$67,606.00	\$366,131.02	(\$298,525.02)	-81.54
	AVIATION - PACKAGE	(\$11,170.61)	\$217,072.00	(\$228,242.61)	-105.15
	Subtotal	\$3,321,607.28	\$3,681,052.85	(\$359,445.57)	-9.76
23	Fidelity				
	BOND - FIDELITY	\$21,085.00	\$140,269.00	(\$119,184.00)	-84.97
	Subtotal	\$21,085.00	\$140,269.00	(\$119,184.00)	-84.97
24	Surety				
	BOND - SURETY	\$626,778.00	\$7,680.50	\$619,097.50	8060.64
	Subtotal	\$626,778.00	\$7,680.50	\$619,097.50	8060.64
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$23,824.44	(\$10,770.04)	\$34,594.48	-321.21
	CRIME - ALL OTHER	\$602,058.28	\$189,128.05	\$412,930.23	218.33
	CRIME - EMPLOYEE THEFT	\$7,722.95	\$14,977.11	(\$7,254.16)	-48.43
	Subtotal	\$633,605.67	\$193,335.12	\$440,270.55	227.72
27	Boiler and Machinery				
	PROPERTY - BOILER & MACHINERY	\$3,966.00		\$3,966.00	
	Subtotal	\$3,966.00		\$3,966.00	0.00
28	Credit				
	CREDIT - MORTGAGE PROTECTION	\$7,912,890.95	\$4,940,855.51	\$2,972,035.44	60.15
	CREDIT - OTHER	\$12,508,232.05	\$15,925,201.47	(\$3,416,969.42)	-21.46
	CREDIT - REAL ESTATE OWNED	\$859,581.69	\$745,171.52	\$114,410.17	15.35
	CREDIT-ASSET/COLLATERAL PROTEC	\$223,177.00		\$223,177.00	
	Subtotal	\$21,503,881.69	\$21,611,228.50	(\$107,346.81)	-0.50
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$2,133,177.00	\$527,000.00	\$1,606,177.00	304.78
	PATENT / I P INFRINGEMENT	\$37,375.00	\$483,869.13	(\$446,494.13)	-92.28
	Subtotal	\$2,170,552.00	\$1,010,869.13	\$1,159,682.87	114.72

Report Summary

Premium thru 01/31/2026	Premium thru 01/31/2025	\$ Change	% Change
\$1,398,301,456.35	\$1,476,453,242.53	(\$78,151,786.18)	-5.29