

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

P15Code	P15 Description / Coverage	Premium through 05/31/2026	Premium through 05/31/2025	\$ Change	% Change
<b>1</b>	<b>Fire (Including Allied Lines)</b>				
	PROPERTY - FIRE/ALLIED LINES	(\$1,132.79)	(\$146,354.69)	\$145,221.90	-99.23
	OIL & GAS - PROPERTY	\$51,758,241.23	\$87,811,732.28	(\$36,053,491.05)	-41.06
	PROP-COMMERCIAL FIRE ONLY	(\$3,547.00)		(\$3,547.00)	
	PROP-COMMERCL FIRE/ALLIED LINE	\$2,238,550,144.04	\$2,354,122,880.02	(\$115,572,735.98)	-4.91
	PROP-RESIDENTIAL FIRE ONLY	\$248,630.00	\$285,516.00	(\$36,886.00)	-12.92
	PROP-RESIDENT FIRE/ALLIED LINE	\$59,019,596.52	\$60,518,960.79	(\$1,499,364.27)	-2.48
	<b>Subtotal</b>	<b>\$2,349,571,932.00</b>	<b>\$2,502,592,734.40</b>	<b>(\$153,020,802.40)</b>	<b>-6.11</b>
<b>2</b>	<b>Allied Lines</b>				
	PROPERTY - ALLIED LINES	(\$10,591.96)	\$168,543.72	(\$179,135.68)	-106.28
	PROPERTY - FLOOD	(\$32.00)	(\$1,430.00)	\$1,398.00	-97.76
	PROP-DIFFERENCE IN CONDITIONS	\$13,813,342.93	\$17,266,887.21	(\$3,453,544.28)	-20.00
	PROPERTY - TERRORISM	\$27,697,770.00	\$21,161,273.31	\$6,536,496.69	30.89
	CROP - OTHER	\$495,664.03	\$489,126.15	\$6,537.88	1.34
	PROP-COMMERCIAL ALLIED LINES	\$118,479,955.44	\$155,169,142.16	(\$36,689,186.72)	-23.64
	PROP-COMMERCIAL FLOOD	\$14,200,829.64	\$16,916,259.16	(\$2,715,429.52)	-16.05
	PROP-RESIDENTIAL ALLIED LINES	\$1,203,437.70	\$1,297,972.99	(\$94,535.29)	-7.28
	PROP-RESIDENTIAL FLOOD	\$29,214,420.90	\$21,332,497.91	\$7,881,922.99	36.95
	SPECIAL EVENTS - PROPERTY	\$200,621.70	\$542,016.92	(\$341,395.22)	-62.99
	PROPERTY - GLASS	\$222,868.32	\$2,822,123.26	(\$2,599,254.94)	-92.10
	<b>Subtotal</b>	<b>\$205,518,286.70</b>	<b>\$237,164,412.79</b>	<b>(\$31,646,126.09)</b>	<b>-13.34</b>
<b>3</b>	<b>Farmowners Multiple Peril</b>				
	PROP-COMMERCIAL FARM/RANCHOWN	\$1,785,760.55	\$926,179.10	\$859,581.45	92.81
	PROP-RESIDENTIAL FARM/RANCHOWN	\$301,132.23	\$538,910.03	(\$237,777.80)	-44.12
	<b>Subtotal</b>	<b>\$2,086,892.78</b>	<b>\$1,465,089.13</b>	<b>\$621,803.65</b>	<b>42.44</b>
<b>4</b>	<b>Homeowners Multiple Peril</b>				
	PROPERTY - HOMEOWNERS	\$239,670,353.66	\$196,986,812.77	\$42,683,540.89	21.67
	<b>Subtotal</b>	<b>\$239,670,353.66</b>	<b>\$196,986,812.77</b>	<b>\$42,683,540.89</b>	<b>21.67</b>
<b>5</b>	<b>Commercial Multiple Peril</b>				
	PROPERTY - PACKAGE		(\$247,649.54)	\$247,649.54	-100.00
	BUILDERS RISK - PROPERTY	\$197,534,758.56	\$280,517,626.66	(\$82,982,868.10)	-29.58
	BUILDERS RISK - LIABILITY		\$1,423.00	(\$1,423.00)	-100.00
	BUILDERS RISK-PACKAGE(PROP+GL)	\$9,319.00		\$9,319.00	
	OIL & GAS - PACKAGE	\$30,379,863.95	\$33,079,540.18	(\$2,699,676.23)	-8.16
	PROP-COMMERCIAL PKG(PROP+GL)	\$306,274,307.98	\$387,076,431.48	(\$80,802,123.50)	-20.87
	PROP-RESIDENTIAL PKG(PROP+GL)	\$57,776,609.46	\$42,406,720.16	\$15,369,889.30	36.24
	<b>Subtotal</b>	<b>\$591,974,858.95</b>	<b>\$742,834,091.94</b>	<b>(\$150,859,232.99)</b>	<b>-20.31</b>
<b>8</b>	<b>Ocean Marine</b>				
	OCEAN MARINE - LIABILITY	\$19,058,523.83	\$10,215,730.30	\$8,842,793.53	86.56
	OCEAN MARINE - HULL	\$9,421,413.22	\$15,947,149.29	(\$6,525,736.07)	-40.92
	OCEAN MARINE - CARGO	\$40,292,497.98	\$22,636,501.30	\$17,655,996.68	78.00
	OCEAN MARINE - PLEASURE CRAFT	\$421,791.82	\$568,885.25	(\$147,093.43)	-25.86
	OCEAN MARINE - PACKAGE	\$10,066,858.96	\$12,834,490.94	(\$2,767,631.98)	-21.56
	OCEAN MARINE - P&I	\$2,996,573.40	\$16,791,754.88	(\$13,795,181.48)	-82.15
	<b>Subtotal</b>	<b>\$82,257,659.21</b>	<b>\$78,994,511.96</b>	<b>\$3,263,147.25</b>	<b>4.13</b>
<b>9</b>	<b>Inland Marine</b>				
	INLAND MARINE	\$99,588,018.02	\$118,867,015.37	(\$19,278,997.35)	-16.22
	SPECIAL EVENTS-INDEMNIFICATION	\$2,649,550.47	\$842,022.72	\$1,807,527.75	214.66
	<b>Subtotal</b>	<b>\$102,237,568.49</b>	<b>\$119,709,038.09</b>	<b>(\$17,471,469.60)</b>	<b>-14.59</b>
<b>11</b>	<b>Medical Malpractice</b>				
	MED MAL - HOSPITAL	\$6,907,507.88	\$5,581,970.89	\$1,325,536.99	23.75
	MED MAL-OTHER HEALTH FACILITY	\$22,019,358.52	\$19,155,788.07	\$2,863,570.45	14.95
	MED MAL-PHYSICIAN,SURG,DENTIST	\$23,046,192.60	\$11,618,075.99	\$11,428,116.61	98.36
	MED MAL-OTHER HEALTHPROFESSION	\$12,000,424.38	\$11,280,293.71	\$720,130.67	6.38

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<b>Medical Malpractice (Continued from previous page)</b>					
	<b>Subtotal</b>	<b>\$63,973,483.38</b>	<b>\$47,636,128.66</b>	<b>\$16,337,354.72</b>	<b>34.30</b>
<b>12</b>	<b>Earthquake</b>				
	PROPERTY - EARTHQUAKE	(\$562.80)	(\$77,143.82)	\$76,581.02	-99.27
	PROP-COMMERCIAL EARTHQUAKE	(\$339,843.29)	\$1,672,326.50	(\$2,012,169.79)	-120.32
	PROP-RESIDENTIAL EARTHQUAKE	\$4,776.07	\$4,314.07	\$462.00	10.71
	<b>Subtotal</b>	<b>(\$335,630.02)</b>	<b>\$1,599,496.75</b>	<b>(\$1,935,126.77)</b>	<b>-120.98</b>
<b>13</b>	<b>Group Accident &amp; Health</b>				
	ACCIDENT & HEALTH - GROUP	\$13,605,332.99	\$15,039,966.55	(\$1,434,633.56)	-9.54
	A&H - OCCUPATIONAL ACCIDENT	\$7,870,537.29	\$7,862,140.27	\$8,397.02	0.11
	<b>Subtotal</b>	<b>\$21,475,870.28</b>	<b>\$22,902,106.82</b>	<b>(\$1,426,236.54)</b>	<b>-6.23</b>
<b>15</b>	<b>All Other A&amp;H</b>				
	ACCIDENT & HEALTH - OTHER	\$5,407,570.40	\$5,330,137.29	\$77,433.11	1.45
	<b>Subtotal</b>	<b>\$5,407,570.40</b>	<b>\$5,330,137.29</b>	<b>\$77,433.11</b>	<b>1.45</b>
<b>17</b>	<b>Other Liability</b>				
	EMPLOYERS LIAB	\$2,315,166.62	\$2,126,465.87	\$188,700.75	8.87
	GEN LIAB-CONTINGENCY LIABILITY	\$8,024,479.54	\$37,334,076.18	(\$29,309,596.64)	-78.51
	REPRESENTATIONS AND WARRANTIES	\$213,733,348.20	\$87,156,875.76	\$126,576,472.44	145.23
	OIL & GAS - LIABILITY	\$39,679,460.61	\$28,114,466.61	\$11,564,994.00	41.14
	EXCESS/UMBRELLA	\$1,440,171,948.08	\$1,416,129,502.26	\$24,042,445.82	1.70
	GEN LIAB - CYBER LIABILITY	\$281,891,747.33	\$184,930,180.76	\$96,961,566.57	52.43
	GEN LIAB - CONTRACTUAL	\$7,892,109.24	\$2,170,098.35	\$5,722,010.89	263.68
	GEN LIAB - LIQUOR	\$8,302,568.28	\$8,798,721.26	(\$496,152.98)	-5.64
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$1,948,517.50	\$2,423,185.00	(\$474,667.50)	-19.59
	GEN LIAB - PREMISES LIAB COMM	\$870,000,647.10	\$856,999,096.90	\$13,001,550.20	1.52
	GEN LIAB - O C P	\$12,370,176.71	\$13,960,286.21	(\$1,590,109.50)	-11.39
	PROF - OTHER (INCL E&O)	\$14,803.66	\$18,637.57	(\$3,833.91)	-20.57
	PROF - D & O	\$61,548,159.46	\$56,665,427.29	\$4,882,732.17	8.62
	PROF-EMPLOYMENT PRACTICES LIAB	\$11,893,686.05	\$9,900,524.62	\$1,993,161.43	20.13
	PROF - E&O	\$212,102,631.04	\$173,767,206.98	\$38,335,424.06	22.06
	PROF-OTHER (EXCL E&O)	\$52,399,637.16	\$33,125,041.72	\$19,274,595.44	58.19
	GEN LIAB - ASSAULT & BATTERY	\$637,831.36	\$465,891.72	\$171,939.64	36.91
	GEN LIAB - PERSONAL LIABILITY	\$11,923,295.13	\$17,368,579.91	(\$5,445,284.78)	-31.35
	GEN LIAB - POLLUTION	\$169,836,630.68	\$142,350,969.40	\$27,485,661.28	19.31
	GEN LIAB - UNDERGROUND STORAGE	\$2,176,743.28	\$1,201,906.00	\$974,837.28	81.11
	GEN LIAB -TERRORISM (ALL LIAB)	\$5,690,606.89	\$6,050,970.22	(\$360,363.33)	-5.96
	SPECIAL EVENTS - LIABILITY	\$2,129,984.66	\$7,495,916.27	(\$5,365,931.61)	-71.58
	CRIME-KIDNAP/RANSOM/EXTORTION	\$118,240.28	\$181,091.56	(\$62,851.28)	-34.71
	<b>Subtotal</b>	<b>\$3,416,802,418.86</b>	<b>\$3,088,735,118.42</b>	<b>\$328,067,300.44</b>	<b>10.62</b>
<b>18</b>	<b>Products Liability</b>				
	GEN LIAB - PROD/COMP OPS	\$35,037,658.65	\$20,674,485.53	\$14,363,173.12	69.47
	<b>Subtotal</b>	<b>\$35,037,658.65</b>	<b>\$20,674,485.53</b>	<b>\$14,363,173.12</b>	<b>69.47</b>
<b>19.2</b>	<b>Oth Private Passenger Auto Liability</b>				
	AUTO - PERSONAL LIABILITY	\$39,662.00	(\$49,146.53)	\$88,808.53	-180.70
	<b>Subtotal</b>	<b>\$39,662.00</b>	<b>(\$49,146.53)</b>	<b>\$88,808.53</b>	<b>-180.70</b>
<b>19.4</b>	<b>Other Commercial Auto Liability</b>				
	AUTO - COMMERCIAL LIABILITY	\$513,762,820.15	\$327,287,359.79	\$186,475,460.36	56.98
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$50,887,744.66	\$27,233,443.90	\$23,654,300.76	86.86
	<b>Subtotal</b>	<b>\$564,650,564.81</b>	<b>\$354,520,803.69</b>	<b>\$210,129,761.12</b>	<b>59.27</b>
<b>21.1</b>	<b>Private Passngr Auto Physical Damag</b>				
	AUTO - PERSONAL PHYSICAL DAM	\$733,844.37	\$1,682,210.98	(\$948,366.61)	-56.38
	<b>Subtotal</b>	<b>\$733,844.37</b>	<b>\$1,682,210.98</b>	<b>(\$948,366.61)</b>	<b>-56.38</b>
<b>21.2</b>	<b>Commercial Auto Physical Damage</b>				
	AUTO - COMMERCIAL PHYSICAL DAM	\$106,587,123.17	\$113,668,688.43	(\$7,081,565.26)	-6.23

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P15Code	P15 Description / Coverage	Premium through 05/31/2026	Premium through 05/31/2025	\$ Change	% Change
<b>Commercial Auto Physical Damage (Continued from previous page)</b>					
	<b>Subtotal</b>	<b>\$106,587,123.17</b>	<b>\$113,668,688.43</b>	<b>(\$7,081,565.26)</b>	<b>-6.23</b>
<b>22</b>	<b>Aircraft (All Perils)</b>				
	AVIATION - LIABILITY	\$4,109,012.66	\$8,039,433.90	(\$3,930,421.24)	-48.89
	AVIATION - HULL	\$773,479.72	\$1,559,040.40	(\$785,560.68)	-50.39
	AVIATION - PRODUCTS	\$645,078.10	\$2,651,794.69	(\$2,006,716.59)	-75.67
	AVIATION - PACKAGE	\$1,114,243.64	\$11,674.35	\$1,102,569.29	9444.37
	<b>Subtotal</b>	<b>\$6,641,814.12</b>	<b>\$12,261,943.34</b>	<b>(\$5,620,129.22)</b>	<b>-45.83</b>
<b>23</b>	<b>Fidelity</b>				
	BOND - FIDELITY	\$2,314,400.51	\$1,105,778.00	\$1,208,622.51	109.30
	<b>Subtotal</b>	<b>\$2,314,400.51</b>	<b>\$1,105,778.00</b>	<b>\$1,208,622.51</b>	<b>109.30</b>
<b>24</b>	<b>Surety</b>				
	BOND - SURETY	\$3,432,116.00	\$50,918.77	\$3,381,197.23	6640.37
	<b>Subtotal</b>	<b>\$3,432,116.00</b>	<b>\$50,918.77</b>	<b>\$3,381,197.23</b>	<b>6640.37</b>
<b>26</b>	<b>Burglary and Theft</b>				
	CRIME - BURGLARY/ROBBERY/THEFT	\$242,707.26	\$142,006.12	\$100,701.14	70.91
	CRIME - ALL OTHER	\$2,026,767.68	\$7,203,379.41	(\$5,176,611.73)	-71.86
	CRIME - EMPLOYEE THEFT	\$270,288.60	\$169,377.82	\$100,910.78	59.58
	CRIME - IDENTITY RECOVERY	\$31,767.03	\$1,800.00	\$29,967.03	1664.84
	<b>Subtotal</b>	<b>\$2,571,530.57</b>	<b>\$7,516,563.35</b>	<b>(\$4,945,032.78)</b>	<b>-65.79</b>
<b>27</b>	<b>Boiler and Machinery</b>				
	PROPERTY - BOILER & MACHINERY	\$34,699.67		\$34,699.67	
	<b>Subtotal</b>	<b>\$34,699.67</b>		<b>\$34,699.67</b>	<b>0.00</b>
<b>28</b>	<b>Credit</b>				
	CREDIT - MORTGAGE PROTECTION	\$40,745,520.17	\$22,614,572.90	\$18,130,947.27	80.17
	CREDIT - OTHER	\$49,345,360.39	\$59,685,909.61	(\$10,340,549.22)	-17.32
	CREDIT - REAL ESTATE OWNED	\$4,417,836.30	\$3,144,637.08	\$1,273,199.22	40.49
	CREDIT-ASSET/COLLATERAL PROTEC	\$1,782,830.00	\$1,426,043.82	\$356,786.18	25.02
	<b>Subtotal</b>	<b>\$96,291,546.86</b>	<b>\$86,871,163.41</b>	<b>\$9,420,383.45</b>	<b>10.84</b>
<b>31</b>	<b>Agg Write-Ins for Other Line of Bus</b>				
	CALL BEFORE USE: MISCELLANEOUS	\$5,907,382.66	\$3,201,471.80	\$2,705,910.86	84.52
	PATENT / I P INFRINGEMENT	\$968,386.21	\$845,973.66	\$122,412.55	14.47
	<b>Subtotal</b>	<b>\$6,875,768.87</b>	<b>\$4,047,445.46</b>	<b>\$2,828,323.41</b>	<b>69.88</b>

### Report Summary

<b>Premium thru 05/31/2026</b>	<b>Premium thru 05/31/2025</b>	<b>\$ Change</b>	<b>% Change</b>
<b>\$7,905,851,994.29</b>	<b>\$7,648,300,533.45</b>	<b>\$257,551,460.84</b>	<b>3.37</b>