



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

P15Code	P15 Description / Coverage	Premium through 06/30/2024	Premium through 07/31/2023	\$ Change	% Change
1	<b>Fire (Including Allied Lines)</b>				
	PROPERTY - FIRE/ALLIED LINES	(\$542,307.72)	(\$1,109,843.03)	\$567,535.31	-51.14
	OIL & GAS - PROPERTY	\$22,323,565.39	\$73,173,449.69	(\$50,849,884.30)	-69.49
	PROP-COMMERCIAL FIRE ONLY	\$0.00	\$10,877.00	(\$10,877.00)	-100.00
	PROP-COMMERCL FIRE/ALLIED LINE	\$2,979,785,188.06	\$2,597,912,083.80	\$381,873,104.26	14.70
	PROP-RESIDENTIAL FIRE ONLY	\$176,668.00	\$298,706.51	(\$122,038.51)	-40.86
	PROP-RESIDENT FIRE/ALLIED LINE	\$50,572,413.24	\$19,513,305.94	\$31,059,107.30	159.17
	<b>Subtotal</b>	<b>\$3,052,315,526.97</b>	<b>\$2,689,798,979.91</b>	<b>\$362,516,547.06</b>	<b>13.48</b>
2	<b>Allied Lines</b>				
	PROPERTY - ALLIED LINES	\$2,584.15	(\$16,959.00)	\$19,543.15	-115.24
	PROPERTY - FLOOD	(\$1,412.00)	(\$396.68)	(\$1,015.32)	255.95
	PROP-DIFFERENCE IN CONDITIONS	\$14,090,900.93	\$11,054,669.92	\$3,036,231.01	27.47
	PROPERTY - TERRORISM	\$25,137,370.06	\$19,337,075.64	\$5,800,294.42	30.00
	CROP - CANNABIS/HEMP	\$19,166.00	\$15,647.00	\$3,519.00	22.49
	CROP - OTHER	\$18,033.00	\$39,807.75	(\$21,774.75)	-54.70
	PROP-COMMERCIAL ALLIED LINES	\$218,854,410.86	\$221,038,932.40	(\$2,184,521.54)	-0.99
	PROP-COMMERCIAL FLOOD	\$21,327,184.85	\$21,954,518.41	(\$627,333.56)	-2.86
	PROP-RESIDENTIAL ALLIED LINES	\$1,539,150.74	\$302,312.57	\$1,236,838.17	409.13
	PROP-RESIDENTIAL FLOOD	\$27,315,503.80	\$22,741,912.87	\$4,573,590.93	20.11
	SPECIAL EVENTS - PROPERTY	\$163,305.96	\$7,219.00	\$156,086.96	2162.17
	PROPERTY - GLASS	\$255,000.62	\$224,205.61	\$30,795.01	13.74
	<b>Subtotal</b>	<b>\$308,721,198.97</b>	<b>\$296,698,945.49</b>	<b>\$12,022,253.48</b>	<b>4.05</b>
3	<b>Farmowners Multiple Peril</b>				
	PROP-COMMERCIAL FARM/RANCHOWN	\$919,375.03	\$189,115.00	\$730,260.03	386.15
	PROP-RESIDENTIAL FARM/RANCHOWN	\$268,630.00	\$236,420.00	\$32,210.00	13.62
	<b>Subtotal</b>	<b>\$1,188,005.03</b>	<b>\$425,535.00</b>	<b>\$762,470.03</b>	<b>179.18</b>
4	<b>Homeowners Multiple Peril</b>				
	PROPERTY - HOMEOWNERS	\$140,713,421.28	\$94,456,371.89	\$46,257,049.39	48.97
	<b>Subtotal</b>	<b>\$140,713,421.28</b>	<b>\$94,456,371.89</b>	<b>\$46,257,049.39</b>	<b>48.97</b>
5	<b>Commercial Multiple Peril</b>				
	PROPERTY - PACKAGE	(\$5,337.00)	-\$18,264.00	\$12,927.00	-70.78
	BUILDERS RISK - PROPERTY	\$120,179,753.61	\$66,981,019.53	\$53,198,734.08	79.42
	BUILDERS RISK - LIABILITY	\$525.00	\$0.00	\$525.00	0.00
	BUILDERS RISK-PACKAGE(PROP+GL)	\$5,804.00	\$4,571.00	\$1,233.00	26.97
	OIL & GAS - PACKAGE	\$35,933,610.51	\$36,413,533.93	-\$479,923.42	-1.32
	PROP-COMMERCIAL PKG(PROP+GL)	\$384,576,233.28	\$253,077,885.14	\$131,498,348.14	51.96
	PROP-RESIDENTIAL PKG(PROP+GL)	\$44,034,264.80	\$19,996,743.60	\$24,037,521.20	120.21
	<b>Subtotal</b>	<b>\$584,724,854.20</b>	<b>\$376,455,489.20</b>	<b>\$208,269,365.00</b>	<b>55.32</b>
8	<b>Ocean Marine</b>				
	OCEAN MARINE - LIABILITY	\$4,572,691.18	\$5,120,981.34	(\$548,290.16)	-10.71
	OCEAN MARINE - HULL	\$2,867,772.81	\$1,223,812.57	\$1,643,960.24	134.33
	OCEAN MARINE - CARGO	\$30,832,954.22	\$16,426,481.90	\$14,406,472.32	87.70
	OCEAN MARINE - PLEASURE CRAFT	\$255,212.00	\$130,724.67	\$124,487.33	95.23
	OCEAN MARINE - PACKAGE	\$8,628,608.55	\$19,033,679.33	(\$10,405,070.78)	-54.67
	OCEAN MARINE - P&I	\$1,147,437.10	\$8,471,592.32	(\$7,324,155.22)	-86.46
	<b>Subtotal</b>	<b>\$48,304,675.86</b>	<b>\$50,407,272.13</b>	<b>(\$2,102,596.27)</b>	<b>-4.17</b>
9	<b>Inland Marine</b>				
	INLAND MARINE	\$102,720,240.07	\$95,481,307.12	\$7,238,932.95	7.58
	SPECIAL EVENTS-INDEMNIFICATION	\$2,474,684.87	\$1,276,598.34	\$1,198,086.53	93.85
	<b>Subtotal</b>	<b>\$105,194,924.94</b>	<b>\$96,757,905.46</b>	<b>\$8,437,019.48</b>	<b>8.72</b>
11	<b>Medical Malpractice</b>				
	MED MAL - HOSPITAL	\$6,315,173.00	\$1,684,373.53	\$4,630,799.47	274.93
	MED MAL-OTHER HEALTH FACILITY	\$27,941,454.24	\$18,289,487.60	\$9,651,966.64	52.77
	MED MAL-PHYSICIAN,SURG,DENTIST	\$16,656,748.62	\$17,183,292.04	(\$526,543.42)	-3.06

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<b>Medical Malpractice (Continued from previous page)</b>					
	MED MAL-OTHER HEALTHPROFESSION	\$5,089,703.78	\$5,756,050.38	(\$666,346.60)	-11.58
	<b>Subtotal</b>	<b>\$56,003,079.64</b>	<b>\$41,977,116.74</b>	<b>\$14,025,962.90</b>	<b>33.41</b>
12	<b>Earthquake</b>				
	PROP-COMMERCIAL EARTHQUAKE	\$1,892,115.78	\$1,185,352.09	\$706,763.69	59.62
	PROP-RESIDENTIAL EARTHQUAKE	\$4,951.64	\$29,770.76	(\$24,819.12)	-83.37
	<b>Subtotal</b>	<b>\$1,897,067.42</b>	<b>\$1,215,122.85</b>	<b>\$681,944.57</b>	<b>36.12</b>
13	<b>Group Accident &amp; Health</b>				
	ACCIDENT & HEALTH - GROUP	\$18,726,252.73	\$17,356,835.02	\$1,369,417.71	7.89
	A&H - OCCUPATIONAL ACCIDENT	\$15,484,445.70	\$14,109,331.41	\$1,375,114.29	9.75
	<b>Subtotal</b>	<b>\$34,210,698.43</b>	<b>\$31,466,166.43</b>	<b>\$2,744,532.00</b>	<b>8.72</b>
15	<b>All Other A&amp;H</b>				
	ACCIDENT & HEALTH - OTHER	\$6,732,733.64	\$6,416,110.46	\$316,623.18	4.93
	<b>Subtotal</b>	<b>\$6,732,733.64</b>	<b>\$6,416,110.46</b>	<b>\$316,623.18</b>	<b>4.93</b>
17	<b>Other Liability</b>				
	EMPLOYERS LIAB	\$2,624,912.60	\$3,247,356.98	(\$622,444.38)	-19.17
	GEN LIAB-CONTINGENCY LIABILITY	\$26,024,858.25	\$62,612,220.92	(\$36,587,362.67)	-58.43
	REPRESENTATIONS AND WARRANTIES	\$97,293,042.01	\$123,815,096.86	(\$26,522,054.85)	-21.42
	OIL & GAS - LIABILITY	\$26,371,477.77	\$34,048,814.77	(\$7,677,337.00)	-22.55
	EXCESS/UMBRELLA	\$1,262,725,030.95	\$1,249,440,828.16	\$13,284,202.79	1.06
	GEN LIAB - CYBER LIABILITY	\$211,659,461.92	\$186,493,590.28	\$25,165,871.64	13.49
	GEN LIAB - CONTRACTUAL	\$539,869.01	\$2,347,718.80	(\$1,807,849.79)	-77.00
	GEN LIAB - LIQUOR	\$9,690,199.83	\$8,927,977.97	\$762,221.86	8.54
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$1,570,601.94	\$1,423,456.63	\$147,145.31	10.34
	GEN LIAB - PREMISES LIAB COMM	\$925,966,955.92	\$835,830,342.24	\$90,136,613.68	10.78
	GEN LIAB - O C P	\$1,043,635.74	\$334,951.51	\$708,684.23	211.58
	PROF - OTHER (INCL E&O)	(\$106,008.91)	(\$14,782.00)	(\$91,226.91)	617.15
	PROF - D & O	\$63,788,799.61	\$56,983,622.19	\$6,805,177.42	11.94
	PROF-EMPLOYMENT PRACTICES LIAB	\$13,194,625.04	\$16,712,404.00	(\$3,517,778.96)	-21.05
	PROF- E&O	\$184,036,640.74	\$192,250,309.03	(\$8,213,668.29)	-4.27
	PROF-OTHER (EXCL E&O)	\$31,880,958.78	\$15,766,582.01	\$16,114,376.77	102.21
	GEN LIAB - ASSAULT & BATTERY	\$235,589.01	\$376,567.00	(\$140,977.99)	-37.44
	GEN LIAB - PERSONAL LIABILITY	\$19,509,394.85	\$23,971,684.14	(\$4,462,289.29)	-18.61
	GEN LIAB - POLLUTION	\$149,340,088.90	\$121,610,201.11	\$27,729,887.79	22.80
	GEN LIAB - UNDERGROUND STORAGE	\$1,109,094.00	\$602,916.14	\$506,177.86	83.95
	GEN LIAB -TERRORISM (ALL LIAB)	\$4,100,819.28	\$2,450,403.34	\$1,650,415.94	67.35
	SPECIAL EVENTS - LIABILITY	\$5,481,204.96	\$1,894,588.28	\$3,586,616.68	189.31
	CRIME-KIDNAP/RANSOM/EXTORTION	\$411,523.09	\$258,455.94	\$153,067.15	59.22
	<b>Subtotal</b>	<b>\$3,038,492,775.29</b>	<b>\$2,941,385,306.30</b>	<b>\$97,107,468.99</b>	<b>3.30</b>
18	<b>Products Liability</b>				
	GEN LIAB - PROD/COMP OPS	\$28,251,242.90	\$17,817,835.41	\$10,433,407.49	58.56
	<b>Subtotal</b>	<b>\$28,251,242.90</b>	<b>\$17,817,835.41</b>	<b>\$10,433,407.49</b>	<b>58.56</b>
19.2	<b>Oth Private Passenger Auto Liability</b>				
	AUTO - PERSONAL LIABILITY	\$50,188.00	\$20,341.00	\$29,847.00	146.73
	<b>Subtotal</b>	<b>\$50,188.00</b>	<b>\$20,341.00</b>	<b>\$29,847.00</b>	<b>146.73</b>
19.4	<b>Other Commercial Auto Liability</b>				
	AUTO - COMMERCIAL LIABILITY	\$319,031,399.50	\$300,906,025.96	\$18,125,373.54	6.02
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$15,818,762.63	\$12,823,696.73	\$2,995,065.90	23.36
	<b>Subtotal</b>	<b>\$334,850,162.13</b>	<b>\$313,729,722.69</b>	<b>\$21,120,439.44</b>	<b>6.73</b>
21.1	<b>Private Passngr Auto Physical Damag</b>				
	AUTO - PERSONAL PHYSICAL DAM	\$394,745.01	\$171,768.88	\$222,976.13	129.81
	<b>Subtotal</b>	<b>\$394,745.01</b>	<b>\$171,768.88</b>	<b>\$222,976.13</b>	<b>129.81</b>
21.2	<b>Commercial Auto Physical Damage</b>				
	AUTO - COMMERCIAL PHYSICAL DAM	\$125,126,361.50	\$135,307,936.63	(\$10,181,575.13)	-7.52

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P15Code	P15 Description / Coverage	Premium through 06/30/2024	Premium through 07/31/2023	\$ Change	% Change
Commercial Auto Physical Damage (Continued from previous page)					
	<b>Subtotal</b>	<b>\$125,126,361.50</b>	<b>\$135,307,936.63</b>	<b>(\$10,181,575.13)</b>	<b>-7.52</b>
22	<b>Aircraft (All Perils)</b>				
	AVIATION - LIABILITY	\$11,306,578.12	\$2,837,949.94	\$8,468,628.18	298.41
	AVIATION - HULL	\$3,091,724.77	\$3,286,134.10	(\$194,409.33)	-5.92
	AVIATION - PRODUCTS	\$2,952,721.76	\$4,143,049.49	(\$1,190,327.73)	-28.73
	AVIATION - PACKAGE	\$96,729.00	\$496,120.40	(\$399,391.40)	-80.50
	<b>Subtotal</b>	<b>\$17,447,753.65</b>	<b>\$10,763,253.93</b>	<b>\$6,684,499.72</b>	<b>62.10</b>
23	<b>Fidelity</b>				
	BOND - FIDELITY	\$3,454,154.09	\$2,481,855.18	\$972,298.91	39.18
	<b>Subtotal</b>	<b>\$3,454,154.09</b>	<b>\$2,481,855.18</b>	<b>\$972,298.91</b>	<b>39.18</b>
24	<b>Surety</b>				
	BOND - SURETY	\$50,753.42	\$282,370.11	(\$231,616.69)	-82.03
	<b>Subtotal</b>	<b>\$50,753.42</b>	<b>\$282,370.11</b>	<b>(\$231,616.69)</b>	<b>-82.03</b>
26	<b>Burglary and Theft</b>				
	CRIME - BURGLARY/ROBBERY/THEFT	\$465,103.14	\$632,830.29	(\$167,727.15)	-26.50
	CRIME - ALL OTHER	\$2,260,279.41	\$2,004,423.29	\$255,856.12	12.76
	CRIME - EMPLOYEE THEFT	\$311,493.71	\$214,370.40	\$97,123.31	45.31
	CRIME - IDENTITY RECOVERY	\$3,303.00	\$1,843.00	\$1,460.00	79.22
	<b>Subtotal</b>	<b>\$3,040,179.26</b>	<b>\$2,853,466.98</b>	<b>\$186,712.28</b>	<b>6.54</b>
27	<b>Boiler and Machinery</b>				
	PROPERTY - BOILER & MACHINERY	\$0.00	\$3,367.00	(\$3,367.00)	-100.00
	<b>Subtotal</b>	<b>\$0.00</b>	<b>\$3,367.00</b>	<b>(\$3,367.00)</b>	<b>-100.00</b>
28	<b>Credit</b>				
	CREDIT - MORTGAGE PROTECTION	\$21,592,871.07	\$17,631,151.75	\$3,961,719.32	22.47
	CREDIT - OTHER	\$77,704,691.63	\$65,339,362.74	\$12,365,328.89	18.92
	CREDIT - REAL ESTATE OWNED	\$4,364,163.38	\$4,028,207.97	\$335,955.41	8.34
	CREDIT-ASSET/COLLATERAL PROTEC	\$1,617,481.43	\$8,316,984.10	(\$6,699,502.67)	-80.55
	<b>Subtotal</b>	<b>\$105,279,207.51</b>	<b>\$95,315,706.56</b>	<b>\$9,963,500.95</b>	<b>10.45</b>
31	<b>Agg Write-Ins for Other Line of Bus</b>				
	CALL BEFORE USE: MISCELLANEOUS	\$2,695,316.00	\$199,901.72	\$2,495,414.28	1248.32
	PATENT / IP INFRINGEMENT	\$1,334,109.00	\$305,689.10	\$1,028,419.90	336.43
	<b>Subtotal</b>	<b>\$4,029,425.00</b>	<b>\$505,590.82</b>	<b>\$3,523,834.18</b>	<b>696.97</b>

### Report Summary

Premium thru 6/30/2024	Premium thru 06/30/2023	\$ Change	% Change
\$8,000,473,134.14	\$7,206,713,137.05	\$793,759,997.09	11.01