

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

P15Code	P15 Description / Coverage	Premium through 11/30/2024	Premium through 11/30/2023	\$ Change	% Change
1	TEST CHANGE 12				
	PROPERTY - FIRE/ALLIED LINES	(\$8,194.95)	(\$2,338,715.63)	\$2,330,520.68	-99.65
	OIL & GAS - PROPERTY	\$8,562,244.57	\$134,091,835.85	(\$125,529,591.28)	-93.61
	PROP-COMMERCIAL FIRE ONLY	\$1,454,110.00	\$21,252.00	\$1,432,858.00	6742.23
	PROP-COMMERCL FIRE/ALLIED LINE	\$215,662,752.31	\$4,489,338,489.67	(\$4,273,675,737.36)	-95.20
	PROP-RESIDENTIAL FIRE ONLY	\$7,157.00	\$587,074.51	(\$579,917.51)	-98.78
	PROP-RESIDENT FIRE/ALLIED LINE	\$898,827.04	\$53,478,295.57	(\$52,579,468.53)	-98.32
	Subtotal	\$226,576,895.97	\$4,675,178,231.97	(\$4,448,601,336.00)	-95.15
2	Allied Lines				
	PROPERTY - ALLIED LINES		\$10,341.00	(\$10,341.00)	-100.00
	PROPERTY - FLOOD		(\$796.68)	\$796.68	-100.00
	PROP-DIFFERENCE IN CONDITIONS	\$55,390,005.00	\$39,338,011.58	\$16,051,993.42	40.81
	PROPERTY - TERRORISM	\$657,392.90	\$62,189,474.59	(\$61,532,081.69)	-98.94
	CROP - CANNABIS/HEMP	\$5,162,402.19	\$15,647.00	\$5,146,755.19	32892.92
	CROP - OTHER	\$8,412,476.80	\$188,801.75	\$8,223,675.05	4355.72
	PROP-COMMERCIAL ALLIED LINES	\$5,910,323.48	\$349,562,836.67	(\$343,652,513.19)	-98.31
	PROP-COMMERCIAL FLOOD	\$529,482.33	\$46,420,643.14	(\$45,891,160.81)	-98.86
	PROP-RESIDENTIAL ALLIED LINES	\$36,021.28	\$1,050,886.90	(\$1,014,865.62)	-96.57
	PROP-RESIDENTIAL FLOOD	\$310,080.28	\$41,597,605.66	(\$41,287,525.38)	-99.25
	SPECIAL EVENTS - PROPERTY	\$5,600.00	\$192,290.00	(\$186,690.00)	-97.09
	PROPERTY - GLASS	\$1,422.21	\$239,381.39	(\$237,959.18)	-99.41
	Subtotal	\$76,415,206.47	\$540,805,123.00	(\$464,389,916.53)	-85.87
3	Farmowners Multiple Peril				
	PROP-COMMERCIAL FARM/RANCHOWN	\$32,630.00	\$968,712.34	(\$936,082.34)	-96.63
	PROP-RESIDENTIAL FARM/RANCHOWN	\$18,875.58	\$365,933.00	(\$347,057.42)	-94.84
	Subtotal	\$51,505.58	\$1,334,645.34	(\$1,283,139.76)	-96.14
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS	\$53,580,514.29	\$190,343,196.64	(\$136,762,682.35)	-71.85
	Subtotal	\$53,580,514.29	\$190,343,196.64	(\$136,762,682.35)	-71.85
5	Commercial Multiple Peril				
	PROPERTY - PACKAGE	\$198,713.00	\$9,891.00	\$188,822.00	1909.03
	BUILDERS RISK - PROPERTY	\$1,480,692.96	\$177,901,262.69	(\$176,420,569.73)	-99.17
	BUILDERS RISK - LIABILITY	\$201,901.00		\$201,901.00	
	BUILDERS RISK-PACKAGE(PROP+GL)		\$18,364.00	(\$18,364.00)	-100.00
	OIL & GAS - PACKAGE	\$8,108,768.43	\$81,532,324.32	(\$73,423,555.89)	-90.05
	PROP-COMMERCIAL PKG(PROP+GL)	\$14,939,878.74	\$492,750,820.27	(\$477,810,941.53)	-96.97
	PROP-RESIDENTIAL PKG(PROP+GL)	\$778,632.35	\$44,019,074.21	(\$43,240,441.86)	-98.23
	Subtotal	\$25,708,586.48	\$796,231,736.49	(\$770,523,150.01)	-96.77
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$23,747,292.00	\$6,565,292.39	\$17,181,999.61	261.71
	OCEAN MARINE - HULL	\$140,202.00	\$3,487,397.64	(\$3,347,195.64)	-95.98
	OCEAN MARINE - CARGO	\$2,130,159.48	\$26,486,531.41	(\$24,356,371.93)	-91.96
	OCEAN MARINE - PLEASURE CRAFT	\$7,000.00	\$622,192.28	(\$615,192.28)	-98.87
	OCEAN MARINE - PACKAGE	\$592,176.16	\$29,853,068.26	(\$29,260,892.10)	-98.02
	OCEAN MARINE - P&I	\$4,533,610.00	\$10,777,436.18	(\$6,243,826.18)	-57.93
	Subtotal	\$31,150,439.64	\$77,791,918.16	(\$46,641,478.52)	-59.96
9	Inland Marine				
	INLAND MARINE	\$8,401,305.69	\$186,533,081.68	(\$178,131,775.99)	-95.50
	SPECIAL EVENTS-INDEMNIFICATION	\$5,725,623.00	\$4,744,925.55	\$980,697.45	20.67
	Subtotal	\$14,126,928.69	\$191,278,007.23	(\$177,151,078.54)	-92.61
11	Medical Malpractice				
	MED MAL - HOSPITAL	\$138,377.88	\$4,891,823.15	(\$4,753,445.27)	-97.17
	MED MAL-OTHER HEALTH FACILITY	\$2,120,028.00	\$57,256,561.45	(\$55,136,533.45)	-96.30
	MED MAL-PHYSICIAN,SURG,DENTIST	\$50,993.00	\$30,507,647.32	(\$30,456,654.32)	-99.83

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Medical Malpractice (Continued from previous page)					
	MED MAL-OTHER HEALTHPROFESSION	\$68,979.00	\$10,476,592.55	(\$10,407,613.55)	-99.34
	Subtotal	\$2,378,377.88	\$103,132,624.47	(\$100,754,246.59)	-97.69
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE	\$10,745.71	\$3,387,729.86	(\$3,376,984.15)	-99.68
	PROP-RESIDENTIAL EARTHQUAKE		\$43,801.10	(\$43,801.10)	-100.00
	Subtotal	\$10,745.71	\$3,431,530.96	(\$3,420,785.25)	-99.69
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$185,803.99	\$29,625,254.92	(\$29,439,450.93)	-99.37
	A&H - OCCUPATIONAL ACCIDENT	\$1,269,334.76	\$26,125,506.55	(\$24,856,171.79)	-95.14
	Subtotal	\$1,455,138.75	\$55,750,761.47	(\$54,295,622.72)	-97.39
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$68,815.00	\$12,965,424.48	(\$12,896,609.48)	-99.47
	Subtotal	\$68,815.00	\$12,965,424.48	(\$12,896,609.48)	-99.47
17	Other Liability				
	EMPLOYERS LIAB	\$5,389,499.00	\$4,762,417.61	\$627,081.39	13.17
	GEN LIAB-CONTINGENCY LIABILITY	\$4,332,125.22	\$82,194,499.15	(\$77,862,373.93)	-94.73
	REPRESENTATIONS AND WARRANTIES	\$5,756,823.00	\$178,191,182.16	(\$172,434,359.16)	-96.77
	OIL & GAS - LIABILITY	\$1,223,896.03	\$68,013,382.49	(\$66,789,486.46)	-98.20
	EXCESS/UMBRELLA	\$40,953,962.97	\$2,348,126,098.88	(\$2,307,172,135.91)	-98.26
	GEN LIAB - CYBER LIABILITY	\$6,696,248.70	\$404,965,668.18	(\$398,269,419.48)	-98.35
	GEN LIAB - CONTRACTUAL		\$2,952,207.90	(\$2,952,207.90)	-100.00
	GEN LIAB - LIQUOR	\$2,511,051.78	\$18,455,905.21	(\$15,944,853.43)	-86.39
	GEN LIAB-EMPLOYEE BENEFIT LIAB	\$11,232.00	\$1,964,374.13	(\$1,953,142.13)	-99.43
	GEN LIAB - PREMISES LIAB COMM	\$51,307,922.06	\$1,648,119,921.01	(\$1,596,811,998.95)	-96.89
	GEN LIAB - O C P	(\$590,242.80)	\$2,391,033.09	(\$2,981,275.89)	-124.69
	PROF - OTHER (INCL E&O)	\$7,926,586.99	\$268,717.00	\$7,657,869.99	2849.79
	PROF - D & O	\$6,034,808.26	\$119,061,653.37	(\$113,026,845.11)	-94.93
	PROF-EMPLOYMENT PRACTICES LIAB	\$635,355.49	\$27,382,642.88	(\$26,747,287.39)	-97.68
	PROF- E&O	\$11,863,329.01	\$383,553,258.20	(\$371,689,929.19)	-96.91
	PROF-OTHER (EXCL E&O)	\$1,998,056.03	\$35,849,121.92	(\$33,851,065.89)	-94.43
	GEN LIAB - ASSAULT & BATTERY		\$598,868.50	(\$598,868.50)	-100.00
	GEN LIAB - PERSONAL LIABILITY	\$43,460.00	\$37,908,075.69	(\$37,864,615.69)	-99.89
	GEN LIAB - POLLUTION	\$3,556,771.35	\$236,579,725.99	(\$233,022,954.64)	-98.50
	GEN LIAB - UNDERGROUND STORAGE	\$122,257.00	\$1,373,187.14	(\$1,250,930.14)	-91.10
	GEN LIAB -TERRORISM (ALL LIAB)	\$29,773.72	\$3,935,528.19	(\$3,905,754.47)	-99.24
	SPECIAL EVENTS - LIABILITY	\$12,960.00	\$3,584,697.72	(\$3,571,737.72)	-99.64
	CRIME-CONFISCATN/EXPROPRIATN	\$999.87		\$999.87	
	CRIME-KIDNAP/RANSOM/EXTORTION	\$10,703.00	\$1,802,053.76	(\$1,791,350.76)	-99.41
	Subtotal	\$149,827,578.68	\$5,612,034,220.17	(\$5,462,206,641.49)	-97.33
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$475,511.88	\$36,625,188.29	(\$36,149,676.41)	-98.70
	Subtotal	\$475,511.88	\$36,625,188.29	(\$36,149,676.41)	-98.70
19.2	Oth Private Passenger Auto Liability				
	AUTO - PERSONAL LIABILITY	\$5,682.00	\$53,731.00	(\$48,049.00)	-89.43
	AUTO-PERSONAL PKG (LIAB&PD)	\$5,400.00		\$5,400.00	
	Subtotal	\$11,082.00	\$53,731.00	(\$42,649.00)	-79.38
19.3	Commercial Auto No Fault (PIP)				
	AVIATION - LIABILITY	\$482,382.00	\$3,011,521.31	(\$2,529,139.31)	-83.98
	Subtotal	\$482,382.00	\$3,011,521.31	(\$2,529,139.31)	-83.98
19.4	Other Commercial Auto Liability				
	AVIATION - HULL	\$7,458.00	\$3,291,029.71	(\$3,283,571.71)	-99.77
	AUTO - COMMERCIAL LIABILITY	\$7,912,215.71	\$569,705,796.54	(\$561,793,580.83)	-98.61
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$735,310.00	\$24,675,130.16	(\$23,939,820.16)	-97.02

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Other Commercial Auto Liability (Continued from previous page)					
	Subtotal	\$8,654,983.71	\$597,671,956.41	(\$589,016,972.70)	-98.55
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	(\$86,213.00)	\$746,346.54	(\$832,559.54)	-111.55
	Subtotal	(\$86,213.00)	\$746,346.54	(\$832,559.54)	-111.55
21.2	Commercial Auto Physical Damage				
	AVIATION - PRODUCTS	\$17,613.00	\$5,502,234.87	(\$5,484,621.87)	-99.68
	AUTO - COMMERCIAL PHYSICAL DAM	\$4,977,844.83	\$231,060,575.19	(\$226,082,730.36)	-97.85
	Subtotal	\$4,995,457.83	\$236,562,810.06	(\$231,567,352.23)	-97.89
22	Aircraft (All Perils)				
	AVIATION - PACKAGE	\$65,178.00	\$1,841,116.95	(\$1,775,938.95)	-96.46
	Subtotal	\$65,178.00	\$1,841,116.95	(\$1,775,938.95)	-96.46
23	Fidelity				
	BOND - FIDELITY	\$2,860,712.00	\$4,131,686.14	(\$1,270,974.14)	-30.76
	Subtotal	\$2,860,712.00	\$4,131,686.14	(\$1,270,974.14)	-30.76
24	Surety				
	CREDIT - OTHER	\$4,798,530.54	\$130,121,548.51	(\$125,323,017.97)	-96.31
	BOND - SURETY	\$99,981.00	\$820,040.58	(\$720,059.58)	-87.81
	Subtotal	\$4,898,511.54	\$130,941,589.09	(\$126,043,077.55)	-96.26
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$15,072.23	\$1,090,979.36	(\$1,075,907.13)	-98.62
	CRIME - ALL OTHER	\$51,761.00	\$5,357,290.76	(\$5,305,529.76)	-99.03
	CRIME - EMPLOYEE THEFT	\$1,677.00	\$665,771.87	(\$664,094.87)	-99.75
	CRIME - IDENTITY RECOVERY		\$29,764.00	(\$29,764.00)	-100.00
	Subtotal	\$68,510.23	\$7,143,805.99	(\$7,075,295.76)	-99.04
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	\$80,367,995.69	\$32,148,439.68	\$48,219,556.01	149.99
	CREDIT - LEASE ENHANCEMENT	\$183,845.00		\$183,845.00	
	CREDIT - REAL ESTATE OWNED	\$54,596.00	\$7,249,893.03	(\$7,195,297.03)	-99.25
	CREDIT-ASSET/COLLATERAL PROTEC	\$45,869.00	\$15,505,039.57	(\$15,459,170.57)	-99.70
	Subtotal	\$80,652,305.69	\$54,903,372.28	\$25,748,933.41	46.90
31	Agg Write-Ins for Other Line of Bus				
	CALL BEFORE USE: MISCELLANEOUS	\$23,477.00	\$1,237,529.62	(\$1,214,052.62)	-98.10
	PATENT / I P INFRINGEMENT		\$453,444.10	(\$453,444.10)	-100.00
	Subtotal	\$23,477.00	\$1,690,973.72	(\$1,667,496.72)	-98.61

Report Summary

Premium thru 11/30/2024	Premium thru 11/30/2023	\$ Change	% Change
\$684,452,632.02	\$13,335,604,885.16	(\$12,651,152,253.14)	-94.87