

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	TEST CHANGE 15				
	PROPERTY - FIRE	\$150.00		\$150.00	
	OIL & GAS - PROPERTY	\$12,000.00		\$12,000.00	
	PROP-COMMERCL FIRE/ALLIED LINE	\$111,588.00	\$24,610.03	\$86,977.97	353.42
	PROP-RESIDENTIAL FIRE ONLY	\$192,223.00		\$192,223.00	
	PROP-RESIDENT FIRE/ALLIED LINE	\$509,376.00	\$100.00	\$509,276.00	509276.00
	Subtotal	\$825,337.00	\$24,710.03	\$800,626.97	3240.09
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$13.00		\$13.00	
	PROPERTY - TERRORISM	\$4,586.00		\$4,586.00	
	CROP - OTHER	\$4,411.00		\$4,411.00	
	PROP-COMMERCIAL FLOOD		\$1,883.55	(\$1,883.55)	-100.00
	PROP-RESIDENTIAL ALLIED LINES	\$96,342.00		\$96,342.00	
	Subtotal	\$105,352.00	\$1,883.55	\$103,468.45	5493.27
4	Homeowners Multiple Peril				
	PROPERTY - HOMEOWNERS		\$12,467.00	(\$12,467.00)	-100.00
	Subtotal		\$12,467.00	(\$12,467.00)	-100.00
5	Commercial Multiple Peril				
	BUILDERS RISK - PROPERTY	\$4,587.00	\$5,000.00	(\$413.00)	-8.26
	BUILDERS RISK - LIABILITY	\$106,122.00		\$106,122.00	
	BUILDERS RISK-PACKAGE(PROP+GL)	\$699,391.00		\$699,391.00	
	PROP-COMMERCIAL PKG(PROP+GL)	\$1,400.00	\$18,445.30	(\$17,045.30)	-92.41
	PROP-RESIDENTIAL PKG(PROP+GL)	\$104,576.00		\$104,576.00	
	Subtotal	\$916,076.00	\$23,445.30	\$892,630.70	3807.29
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$45,822.00		\$45,822.00	
	OCEAN MARINE - HULL	\$5,116.00	\$1,100.00	\$4,016.00	365.09
	OCEAN MARINE - PLEASURE CRAFT				
	OCEAN MARINE - PACKAGE	\$458,777.00		\$458,777.00	
	Subtotal	\$509,715.00	\$1,100.00	\$508,615.00	46237.73
9	Inland Marine				
	INLAND MARINE	\$1,000.00	\$5,418.00	(\$4,418.00)	-81.54
	Subtotal	\$1,000.00	\$5,418.00	(\$4,418.00)	-81.54
11	Medical Malpractice				
	MED MAL - HOSPITAL		\$1,575.00	(\$1,575.00)	-100.00
	MED MAL-PHYSICIAN,SURG,DENTIST		\$2,750.00	(\$2,750.00)	-100.00
	Subtotal		\$4,325.00	(\$4,325.00)	-100.00
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$655,779.00		\$655,779.00	
	A&H - OCCUPATIONAL ACCIDENT	\$685,108.00	\$54,977.00	\$630,131.00	1146.17
	Subtotal	\$1,340,887.00	\$54,977.00	\$1,285,910.00	2339.00
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$500.00		\$500.00	
	Subtotal	\$500.00		\$500.00	0.00
17	Other Liability				
	EMPLOYERS LIAB	\$45,111.00	\$55,421.00	(\$10,310.00)	-18.60
	REPRESENTATIONS AND WARRANTIES				
	EXCESS/UMBRELLA				
	GEN LIAB - CYBER LIABILITY		\$1,875.00	(\$1,875.00)	-100.00
	GEN LIAB - PREMISES LIAB COMM	\$1,479,947.00	\$46,832.00	\$1,433,115.00	3060.12
	GEN LIAB - O C P		\$4,746.00	(\$4,746.00)	-100.00
	PROF- E&O		\$585.00	(\$585.00)	-100.00
	Subtotal	\$1,525,058.00	\$109,459.00	\$1,415,599.00	1293.27
19.2	Oth Private Passenger Auto Liability				

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	Oth Private Passenger Auto Liability (Continued from previous page)				
	AUTO - PERSONAL LIABILITY	\$1,000.00		\$1,000.00	
	AUTO-PERSONAL PKG (LIAB&PD)	\$143,930.00		\$143,930.00	
	Subtotal	\$144,930.00		\$144,930.00	0.00
19.4	Other Commercial Auto Liability				
	AUTO - COMMERCIAL LIABILITY	\$4,588.00	\$8,731.00	(\$4,143.00)	-47.45
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$55,287.00		\$55,287.00	
	Subtotal	\$59,875.00	\$8,731.00	\$51,144.00	585.77
21.1	Private Passngr Auto Physical Damag				
	AUTO - PERSONAL PHYSICAL DAM	\$5,911.00		\$5,911.00	
	Subtotal	\$5,911.00		\$5,911.00	0.00
21.2	Commercial Auto Physical Damage				
	AUTO - COMMERCIAL PHYSICAL DAM	\$23,695.00	\$800.75	\$22,894.25	2859.10
	Subtotal	\$23,695.00	\$800.75	\$22,894.25	2859.10
23	Fidelity				
	BOND - FIDELITY		\$4,512.00	(\$4,512.00)	-100.00
	Subtotal		\$4,512.00	(\$4,512.00)	-100.00
28	Credit				
	CREDIT - MORTGAGE PROTECTION	\$12,356.00		\$12,356.00	
	CREDIT - REAL ESTATE OWNED	\$45,812.00		\$45,812.00	
	Subtotal	\$58,168.00		\$58,168.00	0.00

Report Summary

Premium thru 01/31/2026	Premium thru 01/31/2025	\$ Change	% Change
\$5,516,504.00	\$251,828.63	\$5,264,675.37	2090.58