

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

P15Code	P15 Description / Coverage	Premium through 12/31/2026	Premium through 12/31/2025	\$ Change	% Change
1	TEST CHANGE 15				
	PROPERTY - FIRE	\$55,705.00	\$5,875.00	\$49,830.00	848.17
	PROPERTY - FIRE/ALLIED LINES		\$5.00	(\$5.00)	-100.00
	OIL & GAS - PROPERTY	\$35,000.00		\$35,000.00	
	PROP-COMMERCL FIRE/ALLIED LINE	\$657,558.00	\$155,981,459.63	(\$155,323,901.63)	-99.58
	PROP-RESIDENTIAL FIRE ONLY	\$192,223.00	\$4,588.00	\$187,635.00	4089.69
	PROP-RESIDENT FIRE/ALLIED LINE	\$510,451.00	\$57,127.00	\$453,324.00	793.54
	Subtotal	\$1,450,937.00	\$156,049,054.63	(\$154,598,117.63)	-99.07
2	Allied Lines				
	PROPERTY - ALLIED LINES	\$13.00		\$13.00	
	PROP-DIFFERENCE IN CONDITIONS		\$525,290.00	(\$525,290.00)	-100.00
	PROPERTY - TERRORISM	\$4,586.00	\$30,753.67	(\$26,167.67)	-85.09
	CROP - CANNABIS/HEMP	\$7,888.00		\$7,888.00	
	CROP - OTHER	\$4,411.00	\$744,463.00	(\$740,052.00)	-99.41
	PROP-COMMERCIAL ALLIED LINES		\$477,275.00	(\$477,275.00)	-100.00
	PROP-COMMERCIAL FLOOD		\$356,359.55	(\$356,359.55)	-100.00
	PROP-RESIDENTIAL ALLIED LINES	\$96,342.00	\$4,588.00	\$91,754.00	1999.87
	PROP-RESIDENTIAL FLOOD		\$8,535.00	(\$8,535.00)	-100.00
	PROPERTY - GLASS		\$2,795.00	(\$2,795.00)	-100.00
	Subtotal	\$113,240.00	\$2,150,059.22	(\$2,036,819.22)	-94.73
4	Homeowners Multiple Peril				
	TESTING		\$1,117,128.00	(\$1,117,128.00)	-100.00
	PROPERTY - HOMEOWNERS	\$46,369.00	\$18,030,279.70	(\$17,983,910.70)	-99.74
	Subtotal	\$46,369.00	\$19,147,407.70	(\$19,101,038.70)	-99.76
5	Commercial Multiple Peril				
	THIS IS THE TESTING TO COUNT		\$589,248.00	(\$589,248.00)	-100.00
	BUILDERS RISK - PROPERTY	\$9,587.00	\$5,000.00	\$4,587.00	91.74
	BUILDERS RISK - LIABILITY	\$106,122.00	\$230,237.00	(\$124,115.00)	-53.91
	BUILDERS RISK-PACKAGE(PROP+GL)	\$699,391.00	(\$95,000.00)	\$794,391.00	-836.20
	PROP-COMMERCIAL PKG(PROP+GL)	\$9,098.00	\$1,740,187.15	(\$1,731,089.15)	-99.48
	PROP-RESIDENTIAL PKG(PROP+GL)	\$104,776.00	\$59,207.00	\$45,569.00	76.97
	Subtotal	\$928,974.00	\$2,528,879.15	(\$1,599,905.15)	-63.27
6	Mortgage Guaranty				
	CONTENT1000	\$50,344.00		\$50,344.00	
	Subtotal	\$50,344.00		\$50,344.00	0.00
8	Ocean Marine				
	OCEAN MARINE - LIABILITY	\$144,822.00	\$54,000.00	\$90,822.00	168.19
	OCEAN MARINE - HULL	\$10,116.00	\$1,471,239.00	(\$1,461,123.00)	-99.31
	OCEAN MARINE - PLEASURE CRAFT				
	OCEAN MARINE - PACKAGE	\$458,777.00	\$270,050.00	\$188,727.00	69.89
	OCEAN MARINE - P&I	\$5,011.00	\$3,000.00	\$2,011.00	67.03
	Subtotal	\$618,726.00	\$1,798,289.00	(\$1,179,563.00)	-65.59
9	Inland Marine				
	INLAND MARINE	\$46,111.00	\$110,826,583.69	(\$110,780,472.69)	-99.96
	SPECIAL EVENTS-INDEMNIFICATION	\$45,877.00	\$9,784.00	\$36,093.00	368.90
	Subtotal	\$91,988.00	\$110,836,367.69	(\$110,744,379.69)	-99.92
11	Medical Malpractice				
	MED MAL - HOSPITAL		\$732,387.00	(\$732,387.00)	-100.00
	MED MAL-OTHER HEALTH FACILITY		\$5,836.00	(\$5,836.00)	-100.00
	MED MAL-PHYSICIAN,SURG,DENTIST		\$1,644,620.00	(\$1,644,620.00)	-100.00
	MED MAL-OTHER HEALTHPROFESSION		\$1,229.00	(\$1,229.00)	-100.00
	Subtotal		\$2,384,072.00	(\$2,384,072.00)	-100.00
12	Earthquake				
	PROP-COMMERCIAL EARTHQUAKE		\$10,700.00	(\$10,700.00)	-100.00

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	Earthquake (Continued from previous page)				
	PROP-RESIDENTIAL EARTHQUAKE		\$100.00	(\$100.00)	-100.00
	Subtotal		\$10,800.00	(\$10,800.00)	-100.00
13	Group Accident & Health				
	ACCIDENT & HEALTH - GROUP	\$655,779.00	\$52,788.00	\$602,991.00	1142.29
	A&H - OCCUPATIONAL ACCIDENT	\$791,935.00	\$204,179,034.00	(\$203,387,099.00)	-99.61
	Subtotal	\$1,447,714.00	\$204,231,822.00	(\$202,784,108.00)	-99.29
15	All Other A&H				
	ACCIDENT & HEALTH - OTHER	\$500.00		\$500.00	
	Subtotal	\$500.00		\$500.00	0.00
17	Other Liability				
	EMPLOYERS LIAB	\$147,988.00	\$29,914,150.89	(\$29,766,162.89)	-99.51
	REPRESENTATIONS AND WARRANTIES				
	OIL & GAS - LIABILITY	\$12,455.00	\$3,846.00	\$8,609.00	223.84
	EXCESS/UMBRELLA		\$115,551,156.21	(\$115,551,156.21)	-100.00
	GEN LIAB - CYBER LIABILITY	\$7,710.97	\$3,366,399.74	(\$3,358,688.77)	-99.77
	GEN LIAB - LIQUOR	\$23,480.00	\$5,747.95	\$17,732.05	308.49
	GEN LIAB - PREMISES LIAB COMM	\$1,653,502.97	\$13,426,762.22	(\$11,773,259.25)	-87.69
	GEN LIAB - O C P	\$17,600.00	\$12,034.00	\$5,566.00	46.25
	PROF - OTHER (INCL E&O)	\$71,781.00	\$200.00	\$71,581.00	35790.50
	PROF - D & O		\$3,119,773.55	(\$3,119,773.55)	-100.00
	PROF-EMPLOYMENT PRACTICES LIAB		\$71,265.00	(\$71,265.00)	-100.00
	PROF- E&O	\$8,444.00	\$12,200,126.20	(\$12,191,682.20)	-99.93
	PROF-OTHER (EXCL E&O)	\$5,000.00	\$1,346,831.00	(\$1,341,831.00)	-99.63
	GEN LIAB - ASSAULT & BATTERY		\$200.00	(\$200.00)	-100.00
	GEN LIAB - PERSONAL LIABILITY		\$41,007.00	(\$41,007.00)	-100.00
	GEN LIAB - POLLUTION		\$3,246,171.58	(\$3,246,171.58)	-100.00
	GEN LIAB - UNDERGROUND STORAGE		\$17,537.00	(\$17,537.00)	-100.00
	GEN LIAB -TERRORISM (ALL LIAB)		\$10,710.94	(\$10,710.94)	-100.00
	SPECIAL EVENTS - LIABILITY		\$557.56	(\$557.56)	-100.00
	CRIME-CONFISCATN/EXPROPRIATN	\$99,999.00	\$1,453.00	\$98,546.00	6782.24
	CRIME-KIDNAP/RANSOM/EXTORTION		\$5,088.00	(\$5,088.00)	-100.00
	Subtotal	\$2,047,960.94	\$182,341,017.84	(\$180,293,056.90)	-98.88
18	Products Liability				
	GEN LIAB - PROD/COMP OPS	\$12,123.00	\$93,044.91	(\$80,921.91)	-86.97
	Subtotal	\$12,123.00	\$93,044.91	(\$80,921.91)	-86.97
19.2	Oth Private Passenger Auto Liability				
	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	\$7,415,506.36	(\$7,410,918.36)	-99.94
	AUTO-COMMERCIAL PKG (LIAB&PD)	\$55,287.00	\$51,022.00	\$4,265.00	8.36
	Subtotal	\$59,875.00	\$7,466,528.36	(\$7,406,653.36)	-99.20
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	\$5,039,983.80	(\$5,016,288.80)	-99.53
	Subtotal	\$23,695.00	\$5,039,983.80	(\$5,016,288.80)	-99.53
22	Aircraft (All Perils)				
	AVIATION - PACKAGE		\$501,260.67	(\$501,260.67)	-100.00
	Subtotal		\$501,260.67	(\$501,260.67)	-100.00
23	Fidelity				

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Fidelity (Continued from previous page)					
	BOND - FIDELITY	\$65,130.00	\$86,609,994.00	(\$86,544,864.00)	-99.92
	Subtotal	\$65,130.00	\$86,609,994.00	(\$86,544,864.00)	-99.92
24	Surety				
	CREDIT - OTHER	\$83,531.00		\$83,531.00	
	BOND - SURETY		\$77,856,517.00	(\$77,856,517.00)	-100.00
	Subtotal	\$83,531.00	\$77,856,517.00	(\$77,772,986.00)	-99.89
26	Burglary and Theft				
	CRIME - BURGLARY/ROBBERY/THEFT	\$10,000.00		\$10,000.00	
	CRIME - ALL OTHER	\$45,888.00	\$28,199.00	\$17,689.00	62.73
	CRIME - EMPLOYEE THEFT		\$5,444.00	(\$5,444.00)	-100.00
	CRIME - IDENTITY RECOVERY	\$9,999.00		\$9,999.00	
	Subtotal	\$65,887.00	\$33,643.00	\$32,244.00	95.84
27	Boiler and Machinery				
	PROPERTY - BOILER & MACHINERY		\$250,549.00	(\$250,549.00)	-100.00
	Subtotal		\$250,549.00	(\$250,549.00)	-100.00
28	Credit				
	CREDIT - MORTGAGE PROTECTION	\$12,356.00	\$1,158,067.00	(\$1,145,711.00)	-98.93
	CREDIT - LEASE ENHANCEMENT		\$203,999.00	(\$203,999.00)	-100.00
	CREDIT - REAL ESTATE OWNED	\$45,812.00	\$1,336,854.00	(\$1,291,042.00)	-96.57
	Subtotal	\$58,168.00	\$2,698,920.00	(\$2,640,752.00)	-97.84

Report Summary

Premium thru 12/31/2026 \$7,316,002.94	Premium thru 12/31/2025 \$862,028,209.97	\$ Change (\$854,712,207.03)	% Change -99.15
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