	U.S. Surplus Lines Service Offices											
			Annual A	ssessment								
	% of Cha	ange	December 3	1, 2024	December 3	1, 2023	Rate	S				
	Premium	Items	Premium	Items	Premium	Items	Stamping Fee	S/L Tax				
Arizona	11.82%	8.20%	\$ 1,720,342,673	130,166	\$ 1,538,431,503	120,298	0.20%	3.00%				
California	11.58%	18.76%	18,746,907,708	1,199,812	16,801,118,785	1,010,242	0.18%	3.00%				
Florida	10.53%	6.77%	17,024,866,339	1,941,646	15,402,258,539	1,818,582	0.06%	4.94%				
Idaho	30.06%	6.53%	436,088,335	31,910	335,305,272	29,953	0.50%	1.50%				
Illinois	10.29%	6.70%	4,400,659,995	195,758	3,990,178,481	183,470	0.04%	3.50%				
Minnesota	31.00%	12.83%	1,628,226,408	73,032	1,242,919,509	64,728	0.04%	3.00%				
Mississippi	5.02%	-6.61%	997,006,799	193,567	949,380,223	207,274	0.25%	4.00%				
Nevada	7.79%	-0.02%	1,046,230,368	56,910	970,649,955	56,923	0.40%	3.50%				
New York	13.14%	13.29%	9,164,350,012	473,611	8,100,067,947	418,070	0.15%	3.60%				
North Carolina	2.40%	0.82%	2,046,547,519	243,410	1,998,577,736	241,430	0.30%	5.00%				
Oregon <sup>(1)</sup>	11.28%	8.28%	1,140,822,087	91,577	1,025,151,352	84,572	\$10	2.00%				
Pennsylvania (2)(3)	15.25%	3.01%	3,240,590,619	274,108	2,811,732,623	266,098	\$20	3.00%				
Texas	13.78%	11.69%	16,583,828,866	1,398,792	14,575,904,672	1,252,414	0.04%	4.85%				
Utah	2.35%	4.89%	861,789,436	72,725	842,025,003	69,336	0.18%	4.25%				
Washington <sup>(4)</sup>	15.54%	7.97%	2,601,318,444	184,752	2,251,361,065	171,108	0.30%	2.00%				
Totals	12.1%	9.5%	\$ 81,639,575,608	6,561,776	\$ 72,835,062,665	5,994,498						

<sup>(1)</sup> 0.3% Fire Marshal tax applied to every policy.

<sup>(2)</sup> Pennsylvania now reports all premium bearing items (for both 2024 and 2023); previous reports only included new and renewal policies.

<sup>(3)</sup> Stamping fee is per filing.

<sup>(4)</sup> Stamping fee increased from 0.1% to 0.3% for all policies effective January 1, 2025.

## Stamping Office Premium and Items by Line of Business

	Premium							Items		
					% of	%			% of	%
Line of Business		2024		2023	Total	Growth	2024	2023	Total	Growth
Liability (Non-Professional) <sup>(1)</sup>	\$	30,177,909,108	\$	27,139,444,971	37.0%	11.2%	2,410,223	2,291,289	36.7%	5.2%
Property <sup>(2)</sup>		26,863,642,725		24,201,457,449	32.9%	11.0%	1,060,044	944,220	16.2%	12.3%
Professional Liability <sup>(3)</sup>		7,517,606,022		7,290,666,645	9.2%	3.1%	310,821	305,567	4.7%	1.7%
Multi-Peril <sup>(4), (5)</sup>		5,238,597,998		4,613,190,268	6.4%	13.6%	538,512	499,326	8.2%	7.8%
Residential, Homeowners and Other Personal Property <sup>(6)</sup>		3,964,489,669		3,007,690,391	4.9%	31.8%	1,263,962	1,035,359	19.3%	22.1%
Auto Liability <sup>(7)</sup>		3,422,281,913		2,124,168,490	4.2%	61.1%	186,961	208,295	2.8%	-10.2%
Other <sup>(8)</sup>		1,714,783,784		1,651,387,539	2.1%	3.8%	325,363	301,680	5.0%	7.9%
Auto Physical Damage <sup>(9)</sup>		1,227,916,845		1,508,436,945	1.5%	-18.6%	125,723	134,230	1.9%	-6.3%
Inland Marine <sup>(10)</sup>		1,172,360,464		989,603,096	1.4%	18.5%	240,655	167,510	3.7%	43.7%
Disability/A&H <sup>(11)</sup>		339,987,081		309,016,870	0.4%	10.0%	99,512	107,021	1.5%	-7.0%
Totals	\$	81,639,575,608	\$	72,835,062,665	100.0%	12.1%	6,561,776	5,994,498	100.0%	9.5%

<sup>(1)</sup>Includes aviation, general and products liability.

<sup>(2)</sup> Includes aircraft physical damage, commercial property and related business interruption, commercial package and a variety of standalone commercial coverages

(e.g., DIC, earthquake, flood, terrrorism, vacant building, etc.).

<sup>(3)</sup> Includes D&O, E&O, EPL, sexual misconduct, representations and warranties, patent, trademark and copyright infringement, architects and enginners, medical malpractice, etc.

<sup>(4)</sup> Generally includes packaging of commercial GL, inland marine, crime, boiler and machinery, auto and farm.

<sup>(5)</sup> AZ and UT don't have categories for multi-peril lines.

<sup>(6)</sup> Includes specialty residential and homeowner's coverages as well as standalone coverages (e.g., flood, excess flood, mold, sinkhole, wind, etc.) on residential properties.

<sup>(7)</sup> Includes auto dealer liability, commercial auto liability, excess auto liability, garage owners liability, storage, etc. North Carolina only permits dealer and excess auto liability in nonadmitted market.

<sup>(8)</sup>Includes credit, crime, hole-in-one, kidnap, ransom, ocean marine, pet, etc.

<sup>(9)</sup> Includes auto dealer inventory and commerical auto collision, comprehensive, fire and theft, etc.

<sup>(10)</sup> Includes liability for cargo during transit, physical loss or damage to data processing equipment, furrier's stock and various floater policies (e.g., personal effects, personal property, jewelry, furs, fine arts, etc.).

<sup>(11)</sup> Includes coverage for loss by sickness or bodily injury and for accidental death, disability and medical expenses while traveling.

Arizona			Premium				lte	ms	
Arizona	2024		2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 61,124,135	\$	59,847,920	3.6%	2.1%	6,585	6,636	5.1%	-0.8%
Auto Physical Damage	21,101,974		23,757,826	1.2%	-11.2%	2,563	2,350	2.0%	9.1%
Disability/A&H	6,195,167		5,976,810	0.4%	3.7%	2,324	1,693	1.8%	37.3%
Inland Marine	49,464,563		41,988,960	2.9%	17.8%	3,911	4,403	3.0%	-11.2%
Liability (Non-Professional)	905,596,108		805,194,591	52.6%	12.5%	63,603	63,773	48.9%	-0.3%
Multi-Peril <sup>(1)</sup>	-		-	0.0%	0.0%	-	-	0.0%	0.0%
Other	34,686,835		52,826,582	2.0%	-34.3%	6,708	5,230	5.2%	28.3%
Professional Liability	163,234,614		216,856,463	9.5%	-24.7%	8,603	9,689	6.6%	-11.2%
Property	453,661,313		311,194,648	26.4%	45.8%	19,835	17,625	15.2%	12.5%
Residential, Homeowners and Other Personal Property	25,277,965		20,787,704	1.5%	21.6%	16,034	8,899	12.3%	80.2%
Totals	\$ 1,720,344,697	\$ 2	1,538,433,526	100.0%	11.8%	130,166	120,298	100.0%	8.2%

California		Premium			Items				
California	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change	
Auto Liability	\$ 1,596,561,504	\$ 608,456,579	8.5%	162.4%	44,962	45,028	3.7%	-0.1%	
Auto Physical Damage	516,037,803	864,260,842	2.8%	-40.3%	33,987	36,943	2.8%	-8.0%	
Disability/A&H	90,542,937	112,492,725	0.5%	-19.5%	16,657	18,729	1.4%	-11.1%	
Inland Marine	221,113,259	217,004,105	1.2%	1.9%	26,378	31,064	2.2%	-15.1%	
Liability (Non-Professional)	5,894,327,771	5,873,232,456	31.4%	0.4%	446,300	406,150	37.2%	9.9%	
Multi-Peril <sup>(1)</sup>	2,173,164,105	1,971,786,634	11.6%	10.2%	184,226	165,741	15.4%	11.2%	
Other	162,726,178	146,592,194	0.9%	11.0%	15,125	10,898	1.3%	38.8%	
Professional Liability	2,514,267,763	2,467,034,271	13.4%	1.9%	89,144	90,573	7.4%	-1.6%	
Property	4,374,368,143	3,791,907,061	23.3%	15.4%	99,934	96,774	8.3%	3.3%	
Residential, Homeowners and Other Personal Property	1,203,798,245	748,351,919	6.4%	60.9%	243,099	108,342	20.3%	124.4%	
Totals	\$ 18,746,907,708	\$ 16,801,118,785	100.0%	11.6%	1,199,812	1,010,242	100.0%	18.8%	

Florida		Premium				lte	ms	
FIOITUA	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 264,924,003	\$ 227,795,781	1.6%	16.3%	32,659	32,786	1.7%	-0.4%
Auto Physical Damage	95,031,742	80,881,185	0.6%	17.5%	11,883	13,641	0.6%	-12.9%
Disability/A&H	39,956,914	38,556,269	0.2%	3.6%	37,623	41,800	1.9%	-10.0%
Inland Marine	174,974,759	149,980,358	1.0%	16.7%	31,688	33,386	1.6%	-5.1%
Liability (Non-Professional)	4,883,683,306	4,094,107,996	28.7%	19.3%	551,794	528,187	28.4%	4.5%
Multi-Peril <sup>(1)</sup>	1,047,568,656	1,065,071,304	6.2%	-1.6%	129,081	130,921	6.6%	-1.4%
Other	434,801,935	373,577,776	2.6%	16.4%	247,913	225,064	12.8%	10.2%
Professional Liability	845,372,721	830,768,226	5.0%	1.8%	41,552	37,103	2.1%	12.0%
Property	7,730,252,469	7,169,426,485	45.4%	7.8%	398,574	331,655	20.5%	20.2%
Residential, Homeowners and Other Personal Property	1,508,299,833	1,372,093,160	8.9%	9.9%	458,879	444,039	23.6%	3.3%
Totals	\$ 17,024,866,339	\$ 15,402,258,539	100.0%	10.5%	1,941,646	1,818,582	100.0%	6.8%

Idaho		Premium				lte	ms	
Idano	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 10,078,628	\$ 11,082,828	2.3%	-9.1%	900	894	2.8%	0.7%
Auto Physical Damage	3,309,709	2,047,428	0.8%	61.7%	339	185	1.1%	83.2%
Disability/A&H	974,001	992,959	0.2%	-1.9%	582	547	1.8%	6.4%
Inland Marine	16,292,594	15,362,884	3.7%	6.1%	1,035	879	3.2%	17.7%
Liability (Non-Professional)	158,259,999	127,001,861	36.3%	24.6%	16,873	15,909	52.9%	6.1%
Multi-Peril <sup>(1)</sup>	1,220,964	632,519	0.3%	0.0%	37	26	0.1%	0.0%
Other	39,674,634	32,233,689	9.1%	23.1%	2,035	1,962	6.4%	3.7%
Professional Liability	35,432,744	30,900,522	8.1%	14.7%	2,385	2,253	7.5%	5.9%
Property	166,892,277	110,537,555	38.3%	51.0%	5,399	5,086	16.9%	6.2%
Residential, Homeowners and Other Personal Property	3,952,785	4,513,027	0.9%	-12.4%	2,325	2,212	7.3%	5.1%
Totals	\$ 436,088,335	\$ 335,305,272	100.0%	30.1%	31,910	29,953	100.0%	6.5%

Illinois		Premium				lte	ms	
IIIInois	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 247,087,706	\$ 184,440,361	5.6%	34.0%	5,332	4,523	2.7%	17.9%
Auto Physical Damage	146,903,313	129,939,244	3.3%	13.1%	11,746	11,497	6.0%	2.2%
Disability/A&H	48,834,919	27,450,834	1.1%	77.9%	6,274	8,331	3.2%	-24.7%
Inland Marine	56,562,307	56,837,220	1.3%	-0.5%	8,213	8,176	4.2%	0.5%
Liability (Non-Professional)	1,775,117,831	1,615,643,114	40.3%	9.9%	92,166	84,814	47.1%	8.7%
Multi-Peril <sup>(1)</sup>	301,209,065	261,285,957	6.8%	15.3%	12,995	10,872	6.6%	19.5%
Other	44,435,341	83,782,873	1.0%	-47.0%	5,030	5,088	2.6%	-1.1%
Professional Liability	557,043,295	485,078,123	12.7%	14.8%	14,339	14,407	7.3%	-0.5%
Property	1,208,306,777	1,130,269,723	27.5%	6.9%	30,910	28,173	15.8%	9.7%
Residential, Homeowners and Other Personal Property	15,159,441	15,451,032	0.3%	-1.9%	8,753	7,589	4.5%	15.3%
Totals	\$ 4,400,659,995	\$ 3,990,178,481	100.0%	10.3%	195,758	183,470	100.0%	6.7%

Minnesota		Premi	um			lte	ms	
winnesota	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 18,995,664	\$ 15,818	,516 1.29	6 20.1%	1,123	1,226	1.5%	-8.4%
Auto Physical Damage	18,763,564	15,875	,277 1.29	6 18.2%	1,238	1,238	1.7%	0.0%
Disability/A&H	2,565,590	2,510	,004 0.2%	6 2.2%	503	453	0.7%	11.0%
Inland Marine	25,799,651	11,887	,171 1.6%	6 117.0%	1,966	2,013	2.7%	-2.3%
Liability (Non-Professional)	742,420,837	528,928	,801 45.6%	6 40.4%	36,100	32,111	49.4%	12.4%
Multi-Peril <sup>(1)</sup>	84,966,132	64,756	,276 5.2%	6 31.2%	7,554	6,575	10.3%	14.9%
Other	56,472,801	62,579	,493 3.5%	-9.8%	2,872	2,843	3.9%	1.0%
Professional Liability	246,092,839	198,989	,032 15.19	6 23.7%	9,185	8,471	12.6%	8.4%
Property	428,565,264	338,609	,318 26.3%	6 26.6%	11,340	8,662	15.5%	30.9%
Residential, Homeowners and Other Personal Property	3,584,065	2,965	,621 0.2%	6 20.9%	1,151	1,136	1.6%	1.3%
Totals	\$ 1,628,226,408	\$ 1,242,919	,509 100.0%	6 31.0%	73,032	64,728	100.0%	12.8%

Mississinni		Premium				lte	ms	
Mississippi	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 110,216,919	\$ 110,927,772	11.1%	-0.6%	23,491	40,356	12.1%	-41.8%
Auto Physical Damage	11,390,112	11,479,967	1.1%	-0.8%	2,583	3,253	1.3%	-20.6%
Disability/A&H	812,952	1,003,990	0.1%	-19.0%	355	465	0.2%	-23.7%
Inland Marine	13,836,316	9,583,082	1.4%	44.4%	3,786	3,946	2.0%	-4.1%
Liability (Non-Professional)	213,808,565	189,991,099	21.4%	12.5%	31,485	32,236	16.3%	-2.3%
Multi-Peril <sup>(1)</sup>	51,587,774	38,471,203	5.2%	34.1%	9,413	7,651	4.9%	23.0%
Other	8,084,930	6,179,034	0.8%	30.8%	1,591	1,802	0.8%	-11.7%
Professional Liability	44,811,641	49,791,873	4.5%	-10.0%	3,850	3,282	2.0%	17.3%
Property	372,541,630	389,744,329	37.4%	-4.4%	25,847	25,250	13.4%	2.4%
Residential, Homeowners and Other Personal Property	169,915,961	142,207,874	17.0%	19.5%	91,166	89,033	47.1%	2.4%
Totals	\$ 997,006,799	\$ 949,380,223	100.0%	5.0%	193,567	207,274	100.0%	-6.6%

Novada		Premium				lte	ms	
Nevada	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 8,848,190	\$ 7,406,17	0.8%	19.5%	432	389	0.8%	11.1%
Auto Physical Damage	10,547,806	6,494,65	7 1.0%	62.4%	1,243	1,587	2.2%	-21.7%
Disability/A&H	1,518,817	1,218,53	7 0.1%	24.6%	820	1,102	1.4%	-25.6%
Inland Marine	14,463,262	8,906,19	2 1.4%	62.4%	1,863	1,887	3.3%	-1.3%
Liability (Non-Professional)	550,315,254	489,000,18	52.6%	12.5%	28,654	28,144	50.3%	1.8%
Multi-Peril <sup>(1)</sup>	49,601,172	41,421,05	2 4.7%	19.7%	6,056	6,117	10.6%	-1.0%
Other	153,735,756	177,470,23	2 14.7%	-13.4%	3,092	4,150	5.4%	-25.5%
Professional Liability	80,652,968	86,642,31	5 7.7%	-6.9%	5,127	5,179	9.0%	-1.0%
Property	161,312,201	142,365,23	1 15.4%	13.3%	4,520	4,310	7.9%	4.9%
Residential, Homeowners and Other Personal Property	15,234,942	9,725,38	9 1.5%	56.7%	5,103	4,058	9.0%	25.8%
Totals	\$ 1,046,230,368	\$ 970,649,95	5 100.0%	7.8%	56,910	56,923	100.0%	0.0%

New York		Premium				lte	ms	
New fork	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 64,494,516	\$ 33,472,037	0.7%	92.7%	1,971	3,185	0.4%	-38.1%
Auto Physical Damage	49,643,486	39,839,444	0.5%	24.6%	7,893	6,825	1.7%	15.6%
Disability/A&H	42,480,624	12,491,436	0.5%	240.1%	1,588	1,649	0.3%	-3.7%
Inland Marine	210,672,957	149,233,051	2.3%	41.2%	9,493	9,161	2.0%	3.6%
Liability (Non-Professional)	4,351,576,187	3,852,536,612	47.5%	13.0%	237,414	210,282	50.1%	12.9%
Multi-Peril <sup>(1)</sup>	357,156,942	244,371,537	3.9%	46.2%	47,321	39,516	10.0%	19.8%
Other	188,254,710	193,629,285	2.1%	-2.8%	6,688	6,961	1.4%	-3.9%
Professional Liability	1,042,164,425	1,063,180,204	11.4%	-2.0%	43,840	41,982	9.3%	4.4%
Property	2,627,731,010	2,363,238,618	28.7%	11.2%	86,006	74,239	18.2%	15.9%
Residential, Homeowners and Other Personal Property	230,175,155	148,075,723	2.5%	55.4%	31,397	24,270	6.6%	29.4%
Totals	\$ 9,164,350,012	\$ 8,100,067,947	100.0%	13.1%	473,611	418,070	100.0%	13.3%

North Corolina		Premium				lte	ms	
North Carolina	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 54,882,099	\$ 35,223,384	2.7%	55.8%	2,686	2,286	1.1%	17.5%
Auto Physical Damage	27,830,070	29,016,355	1.4%	-4.1%	4,810	4,608	2.0%	4.4%
Disability/A&H	6,811,414	5,650,387	0.3%	20.5%	1,506	1,494	0.6%	0.8%
Inland Marine	35,915,937	27,489,423	1.8%	30.7%	8,051	6,702	3.3%	20.1%
Liability (Non-Professional)	952,942,914	868,217,448	46.6%	9.8%	100,905	92,763	41.5%	8.8%
Multi-Peril <sup>(1)</sup>	62,193,241	60,879,655	3.0%	2.2%	10,142	10,364	4.2%	-2.1%
Other	69,184,050	59,598,886	3.4%	16.1%	7,037	9,884	2.9%	-28.8%
Professional Liability	126,238,717	125,802,164	6.2%	0.3%	6,393	5,728	2.6%	11.6%
Property	584,276,533	668,095,653	28.5%	-12.5%	30,597	29,917	12.6%	2.3%
Residential, Homeowners and Other Personal Property	126,272,544	118,604,380	6.2%	6.5%	71,283	77,684	29.3%	-8.2%
Totals	\$ 2,046,547,519	\$ 1,998,577,736	100.0%	2.4%	243,410	241,430	100.0%	0.8%

Oregon	Premium				Items			
Oregon	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 24,431,103	\$ 25,501,014	2.1%	-4.4%	2,411	2,059	2.6%	14.6%
Auto Physical Damage	8,451,674	7,012,514	0.7%	17.0%	2,164	2,168	2.4%	-0.2%
Disability/A&H	2,488,639	1,694,958	0.2%	31.9%	339	257	0.4%	24.2%
Inland Marine	49,650,218	35,925,338	4.4%	27.6%	2,754	2,491	3.0%	9.6%
Liability (Non-Professional)	475,472,326	421,629,340	41.7%	11.3%	46,942	42,354	51.3%	9.8%
Multi-Peril <sup>(1)</sup>	38,911,118	28,779,891	3.4%	26.0%	4,962	5,467	5.4%	-10.2%
Other	71,485,358	63,223,962	6.3%	11.6%	4,348	3,855	4.7%	11.3%
Professional Liability	108,630,490	94,566,856	9.5%	12.9%	5,243	4,801	5.7%	8.4%
Property	356,115,883	343,175,350	31.2%	3.6%	20,667	19,505	22.6%	5.6%
Residential, Homeowners and Other Personal Property	5,185,279	3,642,129	0.5%	29.8%	1,747	1,614	1.9%	7.6%
Totals	\$ 1,140,822,087	\$ 1,025,151,352	100.0%	10.1%	91,577	84,572	100.0%	7.6%

Donneylyania	Premium				Items			
Pennsylvania	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 155,407,272	\$ 105,870,158	4.8%	46.8%	9,051	10,316	3.3%	-12.3%
Auto Physical Damage	32,561,572	28,746,747	1.0%	13.3%	4,990	5,569	1.8%	-10.4%
Disability/A&H	12,608,308	18,242,704	0.4%	-30.9%	2,696	2,939	1.0%	-8.3%
Inland Marine	31,712,330	24,942,825	1.0%	27.1%	7,875	8,834	2.9%	-10.9%
Liability (Non-Professional)	1,475,014,508	1,300,386,187	45.5%	13.4%	131,709	126,721	48.1%	3.9%
Multi-Peril <sup>(1)</sup>	97,419,253	83,532,231	3.0%	16.6%	33,101	32,993	12.1%	0.3%
Other	43,091,229	43,964,313	1.3%	-2.0%	4,687	4,350	1.7%	7.7%
Professional Liability	543,421,922	488,966,867	16.8%	11.1%	23,457	24,067	8.6%	-2.5%
Property	838,501,747	708,128,454	25.9%	18.4%	49,080	42,450	17.9%	15.6%
Residential, Homeowners and Other Personal Property	10,852,478	8,952,137	0.3%	21.2%	7,462	7,859	2.7%	-5.1%
Totals	\$ 3,240,590,619	\$ 2,811,732,623	100.0%	15.3%	274,108	266,098	100.0%	3.0%

Техаз	Premium				Items			
	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 703,760,016	\$ 617,611,361	4.2%	13.9%	49,575	53,323	3.5%	-7.0%
Auto Physical Damage	259,266,321	252,234,085	1.6%	2.8%	37,614	42,476	2.7%	-11.4%
Disability/A&H	78,525,617	75,626,956	0.5%	3.8%	26,710	26,398	1.9%	1.2%
Inland Marine	233,650,614	207,399,017	1.4%	12.7%	129,082	50,092	9.2%	157.7%
Liability (Non-Professional)	6,358,415,032	5,569,457,118	38.3%	14.2%	507,918	517,707	36.3%	-1.9%
Multi-Peril <sup>(1)</sup>	854,833,913	662,365,098	5.2%	29.1%	76,322	67,988	5.5%	12.3%
Other	351,820,672	307,887,475	2.1%	14.3%	13,785	14,947	1.0%	-7.8%
Professional Liability	799,058,808	743,598,630	4.8%	7.5%	39,644	40,162	2.8%	-1.3%
Property	6,354,678,086	5,778,499,026	38.3%	10.0%	221,748	210,204	15.9%	5.5%
Residential, Homeowners and Other Personal Property	589,819,785	361,225,906	3.6%	63.3%	296,394	229,117	21.2%	29.4%
Totals	\$ 16,583,828,866	\$ 14,575,904,672	100.0%	13.8%	1,398,792	1,252,414	100.0%	11.7%

Litah	Premium				Items			
Utah	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 28,920,004	\$ 24,302,135	3.4%	19.0%	1,937	1,508	2.7%	28.4%
Auto Physical Damage	12,347,570	7,046,198	1.4%	75.2%	762	527	1.0%	44.6%
Disability/A&H	594,323	871,896	0.1%	-31.8%	106	113	0.1%	-6.2%
Inland Marine	16,818,934	16,415,198	2.0%	2.5%	1,296	1,170	1.8%	10.8%
Liability (Non-Professional)	389,619,078	399,314,768	45.2%	-2.4%	26,770	24,859	36.8%	7.7%
Multi-Peril <sup>(1)</sup>	-	-	0.0%	0.0%	0	0	0.0%	0.0%
Other	49,785,362	43,057,010	5.8%	15.6%	3,278	3,407	4.5%	-3.8%
Professional Liability	137,195,530	129,982,157	15.9%	5.5%	5,182	5,034	7.1%	2.9%
Property	215,184,787	210,167,430	25.0%	2.4%	30,240	29,613	41.6%	2.1%
Residential, Homeowners and Other Personal Property	11,323,848	10,868,211	1.3%	4.2%	3,154	3,105	4.3%	1.6%
Totals	\$ 861,789,436	\$ 842,025,003	100.0%	2.3%	72,725	69,336	100.0%	4.9%

Washington	Premium				Items			
vvasnington	2024	2023	% of Total	YoY Change	2024	2023	% of Total	YoY Change
Auto Liability	\$ 72,550,154	\$ 56,412,473	2.8%	28.6%	3,846	3,780	2.1%	1.7%
Auto Physical Damage	14,730,129	9,805,176	0.6%	50.2%	1,908	1,363	1.0%	40.0%
Disability/A&H	5,076,859	4,236,406	0.2%	19.8%	1,429	1,051	0.8%	36.0%
Inland Marine	21,432,762	16,648,273	0.8%	28.7%	3,264	3,306	1.8%	-1.3%
Liability (Non-Professional)	1,051,339,392	1,004,803,402	40.4%	4.6%	91,590	85,279	49.6%	7.4%
Multi-Peril <sup>(1)</sup>	118,765,663	89,836,911	4.6%	32.2%	17,302	15,095	9.4%	14.6%
Other	6,543,993	4,784,735	0.3%	36.8%	1,174	1,239	0.6%	-5.2%
Professional Liability	273,987,544	278,508,942	10.5%	-1.6%	12,877	12,836	7.0%	0.3%
Property	991,254,604	746,098,568	38.1%	32.9%	25,347	20,757	13.7%	22.1%
Residential, Homeowners and Other Personal Property	45,637,344	40,226,179	1.8%	13.5%	26,015	26,402	14.1%	-1.5%
Totals	\$ 2,601,318,444	\$ 2,251,361,065	100.0%	15.5%	184,752	171,108	100.0%	8.0%