

## **Part IV Summary of Information from Annual Statements**

**This section of the Texas Department of Insurance's *134th Annual Report* provides a summary of annual statement data by types of insurance coverage. The information includes total annual premiums paid by Texans for various lines of insurance.**

*issued by the*

**Texas Department of Insurance**

## Top 40 Insurers: Homeowners

Based on 2008 Texas written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
43419	State Farm Lloyds	1	1,544,451,734	29.11%
26530	Allstate Texas Lloyd's	2	573,963,116	10.82%
21695	Texas Farmers Insurance Company	3	310,948,059	5.86%
41564	Travelers Lloyds of Texas Insurance Company	4	243,950,945	4.60%
25941	United Services Automobile Association	5	222,138,641	4.19%
21652	Farmers Insurance Exchange	6	196,425,431	3.70%
11120	USAA Texas Lloyd's Company	7	181,909,261	3.43%
29688	Allstate Fire and Casualty Insurance Company	8	134,923,205	2.54%
37877	Nationwide Property and Casualty Insurance Company	9	125,203,518	2.36%
25399	Texas Farm Bureau Underwriters	10	114,389,355	2.16%
27774	Chubb Lloyds Insurance Company of Texas	11	111,934,148	2.11%
21660	Fire Insurance Exchange	12	110,085,143	2.07%
42110	Nationwide Lloyds	13	102,803,922	1.94%
41688	Foremost Lloyds of Texas	14	84,346,969	1.59%
11215	Safeco Insurance Company of Indiana	15	60,848,421	1.15%
19208	Republic Lloyds	16	57,362,632	1.08%
11059	ASI Lloyds	17	55,892,271	1.05%
11041	Liberty Lloyds of Texas Insurance Company	18	55,111,942	1.04%
11543	Texas Fair Plan Association	19	49,968,991	0.94%
15474	National Lloyds Insurance Company	20	47,655,526	0.90%
10896	Amica Lloyd's of Texas	21	43,858,381	0.83%
23035	Liberty Mutual Fire Insurance Company	22	41,855,233	0.79%
11000	Sentinel Insurance Company, Ltd.	23	39,222,811	0.74%
11578	Cypress Texas Lloyds	24	34,964,162	0.66%
11070	Safeco Lloyds Insurance Company	25	32,581,852	0.61%
22608	National Specialty Insurance Company	26	32,458,630	0.61%
25380	Texas Farm Bureau Mutual Insurance Company	27	32,067,324	0.60%
11008	Auto Club Indemnity Company	28	31,675,991	0.60%
13938	Metropolitan Lloyds Insurance Company of Texas	29	31,522,745	0.59%
38253	Hartford Lloyd's Insurance Company	30	29,851,937	0.56%
24813	Balboa Insurance Company	31	29,777,412	0.56%
19887	Trinity Universal Insurance Company	32	29,693,496	0.56%
34690	Property and Casualty Insurance Company of Hartford	33	28,868,470	0.54%
27998	Travelers Home and Marine Insurance Company, The	34	28,416,636	0.54%
10043	American National Lloyds Insurance Company	35	23,632,388	0.45%
30023	American Standard Lloyd's Insurance Company	36	23,491,825	0.44%
22390	Wellington Insurance Company	37	22,650,932	0.43%
19216	Southern Insurance Company	38	22,342,613	0.42%
20230	Central Mutual Insurance Company	39	22,071,914	0.42%
25232	AIG Advantage Insurance Company	40	21,873,560	0.41%
<b>Total Top 40 Homeowners Premium</b>			<b>4,987,191,542</b>	<b>93.99%</b>

**Top 40 Insurers: Private Passenger Auto**  
**Based on 2008 Texas Written Premium with Percentage of Market Share**

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,295,448,817	18.01%
24392	Farmers Texas County Mutual Insurance Company	2	1,336,276,037	10.48%
29203	Progressive County Mutual Insurance Company	3	947,420,893	7.43%
19240	Allstate Indemnity Company	4	552,999,414	4.34%
22063	Government Employees Insurance Company	5	502,133,030	3.94%
29688	Allstate Fire and Casualty Insurance Company	6	445,757,876	3.50%
29378	Old American County Mutual Fire Insurance Company	7	423,589,455	3.32%
29335	Allstate County Mutual Insurance Company	8	413,124,583	3.24%
10078	USAA County Mutual Insurance Company	9	377,872,023	2.96%
29246	Consumers County Mutual Insurance Company	10	343,488,064	2.69%
25941	United Services Automobile Association	11	341,301,331	2.68%
18325	Southern Farm Bureau Casualty Insurance Company	12	307,774,520	2.41%
29297	Home State County Mutual Insurance Company	13	288,832,398	2.27%
22055	Geico Indemnity Company	14	250,948,327	1.97%
26816	State Farm County Mutual Insurance Company of Texas	15	240,778,793	1.89%
27863	Southern County Mutual Insurance Company	16	235,450,871	1.85%
11198	Loya Insurance Company	17	224,859,300	1.76%
23787	Nationwide Mutual Insurance Company	18	213,491,358	1.67%
29262	Colonial County Mutual Insurance Company	19	197,428,441	1.55%
28673	Mid-Century Insurance Company of Texas	20	191,355,166	1.50%
19544	Liberty County Mutual Insurance Company	21	168,530,651	1.32%
29254	Foremost County Mutual Insurance Company	22	146,912,990	1.15%
17230	Allstate Property and Casualty Insurance Company	23	124,462,053	0.98%
29327	AAA Texas County Mutual Insurance Company	24	113,147,359	0.89%
35882	Geico General Insurance Company	25	90,302,647	0.71%
29351	Unitrin County Mutual Insurance Company	26	81,548,067	0.64%
19887	Trinity Universal Insurance Company	27	74,585,740	0.59%
29394	Mercury County Mutual Insurance Company	28	73,654,545	0.58%
11521	Germania Select Insurance Company	29	69,762,012	0.55%
19232	Allstate Insurance Company	30	68,655,053	0.54%
13938	Metropolitan Lloyds Insurance Company of Texas	31	65,460,623	0.51%
27820	Farm Bureau County Mutual Insurance Company of Texas	32	65,373,276	0.51%
19976	Amica Mutual Insurance Company	33	64,692,296	0.51%
25380	Texas Farm Bureau Mutual Insurance Company	34	59,620,969	0.47%
11070	Safeco Lloyds Insurance Company	35	59,159,382	0.46%
13820	Infinity County Mutual Insurance Company	36	55,924,944	0.44%
26441	Dairyland County Mutual Insurance Company of Texas	37	54,244,535	0.43%
10807	ACCC Insurance Company	38	53,004,186	0.42%
34789	AIG Centennial Insurance Company	39	50,243,635	0.39%
40258	American International South Insurance Company	40	49,232,828	0.39%
<b>Total Top 40 Private Passenger Auto Premium</b>			<b>11,718,848,488</b>	<b>91.92%</b>

## Top 40 Insurers: Workers' Compensation

Based on 2008 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
22945	Texas Mutual Insurance Company	1	756,894,080	29.31%
23841	New Hampshire Insurance Company	2	139,732,895	5.41%
16535	Zurich American Insurance Company	3	92,630,118	3.59%
42404	Liberty Insurance Corporation	4	85,195,074	3.30%
30104	Hartford Underwriters Insurance Company	5	79,510,861	3.08%
40142	American Zurich Insurance Company	6	66,346,824	2.57%
25658	Travelers Indemnity Company, The	7	60,025,019	2.32%
23035	Liberty Mutual Fire Insurance Company	8	49,478,530	1.92%
43389	Service Lloyds Insurance Company	9	48,273,474	1.87%
19410	Commerce and Industry Insurance Company	10	44,726,903	1.73%
25682	Travelers Indemnity Company of Connecticut, The	11	43,491,323	1.68%
19429	Insurance Company of the State of Pennsylvania, The	12	42,960,967	1.66%
33600	LM Insurance Corporation	13	42,491,557	1.65%
29424	Hartford Casualty Insurance Company	14	42,309,848	1.64%
22667	Ace American Insurance Company	15	36,151,332	1.40%
43575	Indemnity Insurance Company of North America	16	35,367,936	1.37%
20281	Federal Insurance Company	17	34,850,496	1.35%
23396	Amerisure Mutual Insurance Company	18	32,649,285	1.26%
20508	Valley Forge Insurance Company	19	30,447,812	1.18%
13269	Zenith Insurance Company	20	30,086,588	1.16%
23043	Liberty Mutual Insurance Company	21	28,841,516	1.12%
19380	American Home Assurance Company	22	27,075,276	1.05%
37478	Hartford Insurance Company of The Midwest	23	24,923,319	0.97%
26042	Wausau Underwriters Insurance Company	24	23,148,399	0.90%
25402	Employers Assurance Company	25	21,587,744	0.84%
24171	Netherlands Insurance Company, The	26	20,801,890	0.81%
19402	AIG Casualty Company	27	18,717,017	0.72%
20095	Bituminous Casualty Corporation	28	17,439,640	0.68%
15563	Seabright Insurance Company	29	17,143,089	0.66%
20478	National Fire Insurance Company of Hartford	30	16,207,129	0.63%
29459	Twin City Fire Insurance Company	31	14,155,419	0.55%
10925	Southern Vanguard Insurance Company	32	14,077,626	0.55%
19682	Hartford Fire Insurance Company	33	13,926,679	0.54%
19488	Amerisure Insurance Company	34	12,724,558	0.49%
24988	Sentry Insurance A Mutual Company	35	12,309,008	0.48%
11150	Arch Insurance Company	36	11,902,525	0.46%
20427	American Casualty Company of Reading, Pennsylvania	37	11,734,376	0.45%
19046	Travelers Casualty Insurance Company of America	38	11,326,810	0.44%
19070	Standard Fire Insurance Company, The	39	11,183,785	0.43%
19216	Southern Insurance Company	40	11,032,198	0.43%
<b>Total Top 40 Workers' Compensation Premium</b>			<b>2,133,878,925</b>	<b>82.63%</b>

## Top 40 Insurers: Accident and Health

Based on 2008 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	1	5,242,862,406	24.69%
79413	United Healthcare Insurance Company	2	3,174,473,584	14.95%
73288	Humana Insurance Company	3	1,594,940,162	7.51%
60054	Aetna Life Insurance Company	4	1,593,377,072	7.50%
80314	Unicare Life & Health Insurance Company	5	667,562,358	3.14%
61271	Principal Life Insurance Company	6	458,705,578	2.16%
62308	Connecticut General Life Insurance Company	7	446,549,428	2.10%
65978	Metropolitan Life Insurance Company	8	379,831,023	1.79%
12558	Care Improvement Plus of Texas Insurance Company	9	356,022,360	1.68%
71013	Superior Healthplan Network	10	322,093,528	1.52%
60380	American Family Life Assurance Company of Columbus	11	306,992,454	1.45%
62235	Unum Life Insurance Company of America	12	272,562,351	1.28%
64246	Guardian Life Insurance Company of America, The	13	250,676,701	1.18%
67660	Pennsylvania Life Insurance Company	14	185,513,263	0.87%
70815	Hartford Life and Accident Insurance Company	15	161,626,305	0.76%
69477	Time Insurance Company	16	159,800,989	0.75%
81396	Delta Dental Insurance Company	17	137,321,114	0.65%
84506	Pacificare Life Assurance Company	18	137,100,376	0.65%
65498	Life Insurance Company of North America	19	129,091,070	0.61%
77399	Sterling Life Insurance Company	20	124,930,797	0.59%
39616	Vision Service Plan Insurance Company	21	124,615,922	0.59%
25178	State Farm Mutual Automobile Insurance Company	22	115,199,729	0.54%
68284	Pyramid Life Insurance Company, The	23	112,537,830	0.53%
78611	HCSC Insurance Services Company	24	107,489,072	0.51%
71412	Mutual of Omaha Insurance Company	25	102,783,806	0.48%
68322	Great-West Life & Annuity Insurance Company	26	102,326,374	0.48%
62286	Golden Rule Insurance Company	27	100,716,252	0.47%
90328	First Health Life & Health Insurance Company	28	90,900,779	0.43%
69019	Standard Insurance Company	29	86,504,815	0.41%
70025	Genworth Life Insurance Company	30	86,285,874	0.41%
65676	Lincoln National Life Insurance Company, The	31	85,174,236	0.40%
83445	Wellcare Health Insurance of Arizona, Inc.	32	79,092,187	0.37%
61301	Ameritas Life Insurance Corp.	33	78,408,124	0.37%
70408	Union Security Insurance Company	34	77,525,665	0.37%
97055	Mega Life and Health Insurance Company, The	35	74,894,941	0.35%
86231	Transamerica Life Insurance Company	36	70,573,242	0.33%
65080	John Alden Life Insurance Company	37	70,222,428	0.33%
92916	United American Insurance Company	38	70,104,332	0.33%
65099	John Hancock Life Insurance Company	39	69,618,648	0.33%
62049	Colonial Life And Accident Insurance Company	40	66,781,012	0.31%
<b>Total Top 40 Accident &amp; Health Premiums</b>			<b>17,873,788,187</b>	<b>84.18%</b>

**Top 40 Health Maintenance Organization: Accident and Health  
Based on 2008 Texas Written Premium with Market Share**

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
95174	Pacificare of Texas, Inc.	1	1,726,178,586	15.18%
95314	Amerigroup Texas, Inc.	2	1,204,063,971	10.59%
95490	Aetna Health Inc.	3	843,885,883	7.42%
95647	Superior Healthplan, Inc.	4	802,543,953	7.06%
95024	Humana Health Plan of Texas, Inc.	5	730,430,331	6.42%
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	6	630,516,110	5.54%
11141	Evercare of Texas, L.L.C.	7	590,918,910	5.20%
95099	Scott and White Health Plan	8	580,299,178	5.10%
11593	Texas Healthspring, LLC	9	510,855,585	4.49%
10096	Selectcare of Texas, L.L.C.	10	502,626,225	4.42%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	11	385,348,099	3.39%
95615	Community Health Choice, Inc.	12	383,638,983	3.37%
95329	Texas Children's Health Plan, Inc.	13	354,306,503	3.12%
95138	SHA, L.L.C.	14	336,990,139	2.96%
95248	Community First Health Plans, Inc.	15	220,925,101	1.94%
95383	Cigna Healthcare of Texas, Inc.	16	203,817,457	1.79%
11494	Physicians Health Choice of Texas, Llc	17	134,339,166	1.18%
10757	Molina Healthcare of Texas, Inc.	18	117,705,780	1.03%
10134	Bravo Health Texas, Inc.	19	117,079,130	1.03%
95809	Driscoll Children's Health Plan	20	115,826,036	1.02%
12151	Arcadian Health Plan, Inc.	21	106,659,013	0.94%
95420	Unicare Health Plans of Texas, Inc.	22	104,468,751	0.92%
95822	Cook Children's Health Plan	23	99,191,034	0.87%
52635	El Paso First Health Plans, Inc.	24	86,994,427	0.76%
12346	Valley Baptist Insurance Company	25	72,092,021	0.63%
95910	Aetna Dental Inc.	26	59,078,609	0.52%
95799	Valueoptions of Texas, Inc.	27	56,863,632	0.50%
12964	Wellcare of Texas, Inc.	28	40,504,669	0.36%
95037	Cigna Dental Health of Texas, Inc.	29	37,426,734	0.33%
12827	KS Plan Administrators, Llc	30	29,210,060	0.26%
10768	Selectcare Health Plans, Inc.	31	28,657,214	0.25%
95765	Unitedhealthcare of Texas, Inc.	32	27,363,656	0.24%
95309	Mercy Health Plans of Missouri, Inc.	33	24,420,505	0.21%
95240	Seton Health Plan, Inc.	34	15,796,951	0.14%
95251	National Pacific Dental, Inc.	35	14,006,841	0.12%
95051	Safeguard Health Plans, Inc.	36	12,823,411	0.11%
95161	Denticare, Inc.	37	12,111,022	0.11%
95142	United Dental Care of Texas, Inc.	38	9,533,740	0.08%
12597	Fidelis Securecare of Texas, Inc.	39	7,773,476	0.07%
95163	Alpha Dental Programs, Inc.	40	7,576,348	0.07%
<b>Total Top 40 Health Maintenance Organizations</b>			<b>11,344,847,240</b>	

**99.75%**

## Top 40 Insurers: Life

Based on 2008 Texas Written Premium with Percentage Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	595,057,968	6.73%
67091	Northwestern Mutual Life Insurance Company, The	2	400,871,139	4.53%
66915	New York Life Insurance Company	3	310,549,186	3.51%
65676	Lincoln National Life Insurance Company, The	4	302,109,286	3.41%
69108	State Farm Life Insurance Company	5	275,585,219	3.11%
68241	Prudential Insurance Company of America, The	6	269,509,426	3.05%
60488	American General Life Insurance Company	7	267,713,756	3.03%
65935	Massachusetts Mutual Life Insurance Company	8	222,264,619	2.51%
86231	Transamerica Life Insurance Company	9	174,238,734	1.97%
65838	John Hancock Life Insurance Company (U.S.A.)	10	171,786,831	1.94%
67466	Pacific Life Insurance Company	11	164,282,145	1.86%
71129	Fort Dearborn Life Insurance Company	12	143,535,494	1.62%
63177	Farmers New World Life Insurance Company	13	134,107,660	1.52%
60739	American National Insurance Company	14	131,172,736	1.48%
65919	Primerica Life Insurance Company	15	128,597,040	1.45%
62944	AXA Equitable Life Insurance Company	16	127,043,812	1.44%
68136	Protective Life Insurance Company	17	122,085,762	1.38%
71153	Hartford Life and Annuity Insurance Company	18	120,443,835	1.36%
65498	Life Insurance Company of North America	19	115,370,751	1.30%
91596	New York Life Insurance and Annuity Corporation	20	111,772,059	1.26%
62235	Unum Life Insurance Company of America	21	110,185,717	1.25%
80802	Sun Life Assurance Company of Canada	22	108,503,488	1.23%
67105	Reliastar Life Insurance Company	23	105,389,615	1.19%
79227	Pruco Life Insurance Company	24	102,456,204	1.16%
65005	Riversource Life Insurance Company	25	94,811,535	1.07%
68896	Southern Farm Bureau Life Insurance Company	26	92,353,662	1.04%
64246	Guardian Life Insurance Company of America, The	27	89,385,757	1.01%
65595	Lincoln Benefit Life Company	28	87,820,904	0.99%
65536	Genworth Life and Annuity Insurance Company	29	84,622,157	0.96%
69663	USAA Life Insurance Company	30	84,587,485	0.96%
68322	Great-West Life & Annuity Insurance Company	31	83,968,741	0.95%
69868	United of Omaha Life Insurance Company	32	81,265,181	0.92%
70211	Reassure America Life Insurance Company	33	79,894,314	0.90%
66869	Nationwide Life Insurance Company	34	79,440,128	0.90%
68357	Reliable Life Insurance Company, The	35	78,648,606	0.89%
66168	Minnesota Life Insurance Company	36	78,084,832	0.88%
61271	Principal Life Insurance Company	37	76,756,089	0.87%
68713	Security Life of Denver Insurance Company	38	72,263,629	0.82%
60054	Aetna Life Insurance Company	39	71,775,868	0.81%
62308	Connecticut General Life Insurance Company	40	69,402,153	0.78%
	<b>Total Top 40 Life Premium</b>		<b>6,019,713,523</b>	<b>68.04%</b>

## Top 40 Insurers: Annuities

Based on 2008 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65838	John Hancock Life Insurance Company (U.S.A.)	1	1,289,906,828	5.82%
60488	American General Life Insurance Company	2	1,208,001,225	5.45%
86231	Transamerica Life Insurance Company	3	956,515,773	4.32%
70238	Variable Annuity Life Insurance Company, The	4	906,340,917	4.09%
65676	Lincoln National Life Insurance Company, The	5	882,364,638	3.98%
62944	AXA Equitable Life Insurance Company	6	857,837,102	3.87%
86509	ING Life Insurance and Annuity Company	7	840,206,779	3.79%
80942	ING USA Annuity and Life Insurance Company	8	722,542,762	3.26%
61271	Principal Life Insurance Company	9	707,423,384	3.19%
88072	Hartford Life Insurance Company	10	696,186,151	3.14%
90611	Allianz Life Insurance Company of North America	11	603,167,423	2.72%
65056	Jackson National Life Insurance Company	12	599,555,488	2.71%
	College Retirement Equities Fund	13	518,669,904	2.34%
66869	Nationwide Life Insurance Company	14	478,499,381	2.16%
61050	Metlife Investors USA Insurance Company	15	477,798,190	2.16%
65005	Riversource Life Insurance Company	16	467,316,821	2.11%
71153	Hartford Life and Annuity Insurance Company	17	436,507,327	1.97%
69345	Teachers Insurance and Annuity Association of America	18	421,326,724	1.90%
91596	New York Life Insurance and Annuity Corporation	19	418,141,132	1.89%
65935	Massachusetts Mutual Life Insurance Company	20	404,193,399	1.82%
67466	Pacific Life Insurance Company	21	386,543,469	1.74%
65978	Metropolitan Life Insurance Company	22	381,726,242	1.72%
86630	Prudential Annuities Life Assurance Corporation	23	358,264,240	1.62%
70432	Western National Life Insurance Company	24	354,640,449	1.60%
69663	USAA Life Insurance Company	25	352,918,573	1.59%
68241	Prudential Insurance Company of America, The	26	337,495,132	1.52%
60631	American Investors Life Insurance Company, Inc.	27	251,352,648	1.13%
92738	American Equity Investment Life Insurance Company	28	210,339,271	0.95%
60895	American United Life Insurance Company	29	205,248,136	0.93%
69019	Standard Insurance Company	30	202,438,634	0.91%
60941	Sunamerica Annuity and Life Assurance Company	31	197,859,763	0.89%
93696	Fidelity Investments Life Insurance Company	32	187,996,823	0.85%
61689	Aviva Life and Annuity Company	33	186,316,970	0.84%
70025	Genworth Life Insurance Company	34	178,961,460	0.81%
68136	Protective Life Insurance Company	35	178,599,651	0.81%
63274	OM Financial Life Insurance Company	36	178,384,102	0.80%
66974	North American Company for Life and Health Insurance	37	176,422,325	0.80%
79065	Sun Life Assurance Company of Canada (U.S.)	38	157,190,688	0.71%
87726	Metlife Insurance Company of Connecticut	39	149,591,463	0.68%
65528	Life Insurance Company of the Southwest	40	140,843,546	0.64%
	<b>Total Top 40 Annuity Premium</b>		<b>18,665,634,933</b>	<b>84.23%</b>

## Texas Premium Summary

### Grand Total 2007-2008

	AS OF DECEMBER 31, 2007	AS OF DECEMBER 31, 2008
Total Property & Casualty	38,830,089,647	38,752,682,802
Total Life & Annuity	30,431,981,779	25,180,528,645
Total Accident & Health	19,368,385,487	21,473,526,176
Total Variable Annuities	7,439,342,449	5,828,454,328
HMO	9,246,196,694	10,670,721,101
Non Profit Legal Services Corporations	3,181,270	3,253,648
<b>Total</b>	<b>105,319,177,326</b>	<b>101,909,166,700</b>

### Property and Casualty 2007-2008

	AS OF DECEMBER 31, 2007	AS OF DECEMBER 31, 2008
<b>Primary Lines</b>		
Automobile	8,432,973,516	8,685,142,193
Workers' Compensation	2,731,825,876	2,582,569,612
†Homeowners/Farmowners	5,232,305,304	5,427,888,933
Fire & Allied Lines	4,526,826,611	4,498,779,537
Liability	5,115,214,709	5,126,858,942
Title	1,621,647,087	1,250,152,457
Other	1,214,283,181	1,277,426,345
<b>Certain Select Companies</b>		
Farm Mutual Companies	372,814,248	380,352,921
‡County Mutual Companies	5,856,036,460	6,240,876,285
Surplus Lines	3,726,162,655	3,282,635,577
<b>Total</b>	<b>38,830,089,647</b>	<b>38,752,682,802</b>

† Homeowners & Farmowners are separated from Fire & Allied Lines

‡ Primarily automobile including mobile homes

### Life, Accident & Health & Annuity 2007-2008

	AS OF DECEMBER 31, 2007	AS OF DECEMBER 31, 2008
<b>Life &amp; Annuity - Legal Reserve</b>		
Ordinary Life	8,787,235,617	6,891,518,649
Group	2,632,286,842	2,017,156,126
Industrial	3,995,818	2,085,216
Credit	164,076,565	122,515,274
Annuity	18,773,675,805	16,094,873,205
<b>Life &amp; Annuity - Other than Legal Reserve</b>		
Life	67,836,040	49,244,052
Annuity	2,875,092	3,136,123
<b>Accident &amp; Health - Legal Reserve</b>		
Group	10,604,508,572	11,462,006,315
Individual	2,478,582,968	2,629,112,604
Credit	145,801,630	125,983,759
<b>Accident &amp; Health - Other than Legal Reserve</b>		
Group	13,421,355	494,415
Individual	21,200,378	19,322,075
Credit	-	-
Accident & Health—from Health blank	6,104,870,584	7,236,607,008
<b>Total</b>	<b>49,800,367,266</b>	<b>46,654,054,821</b>

## Texas Premium Summary

### Legal Reserve Life Insurance Companies for Calendar Year 2008, All Companies Combined

<b>Net Premium Income</b>	<b>TEXAS COMPANIES</b>	<b>FOREIGN COMPANIES</b>
Life & Annuity Insurance	22,350,557,402	405,005,975,152
Accident & Health	3,850,591,000	145,142,952,912
Net Income from Operations	(18,041,400,372)	(28,605,560,990)
Admitted Assets	191,504,232,548	4,356,414,017,104
Liabilities	172,548,140,347	4,091,211,174,725
Capital Paid Up	221,864,680	3,084,431,758
Surplus (excluding Capital Paid Up)	18,734,227,521	262,118,410,621

### Legal Reserve Life Insurance Companies for Calendar Year 2008, Texas Business Only

<b>Texas Companies</b>	<b>ORDINARY</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>CREDIT LIFE</b>
Life Premiums	658,484,035	28,612,729	367,111	40,349,703
Annuity Considerations	2,093,283,377	769,978,217	0	0
Deposit Type Funds	308,483,736	8,689,424	0	0
Direct Dividends to Policyholders	17,558,426	1,138,394	0	0
Claims & Benefits	2,099,541,609	494,855,481	3,855,478	13,583,468
	<b>DIRECT PREMIUM</b>	<b>LOSS PAID</b>	<b>DIVIDEND PAID</b>	
A & H Group	135,374,234	102,155,799	0	
A & H Individual	203,408,094	131,145,172	50	
A & H Credit	33,484,009	14,972,565	0	
<b>Foreign Companies</b>	<b>ORDINARY</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>CREDIT LIFE</b>
Life Premiums	5,819,224,789	1,988,543,397	1,718,105	82,165,571
Annuity Considerations	10,510,399,371	2,721,212,238	0	0
Deposit Type Funds	685,396,230	855,929,621	0	0
Direct Dividends to Policyholders	911,337,754	18,221,700	2,349,035	0
Claims & Benefits	13,575,626,945	7,185,034,340	12,531,756	39,157,449
	<b>DIRECT PREMIUM</b>	<b>LOSS PAID</b>	<b>DIVIDEND PAID</b>	
A & H Group	9,492,444,224	7,162,728,402	4,011,306	
A & H Individual	2,387,844,941	1,371,262,114	8,510,912	
A & H Credit	92,499,750	35,499,781	0	

### Stipulated Premium Companies for Calendar Year 2008, All Companies Combined

Net Premium Income, Life Insurance	26,645,538
Accident & Health Insurance	7,658,206
Admitted Assets	582,207,325
Liabilities (excluding Capital Paid Up)	338,034,015
Capital Paid Up	6,841,389
Surplus (excluding Capital Paid Up)	237,331,921
Net Income	(8,965,179)

<b>Texas Business Only</b>	<b>LIFE</b>	<b>ANNUITY</b>	<b>ACCIDENT &amp; HEALTH</b>
Premiums	48,589,495	3,136,123	19,816,489
Claims & Benefits	21,876,980	2,879,546	9,069,457

## Texas Premium Summary

### Fraternal Benefit Societies for Calendar Year 2008, All Societies Combined

	TEXAS SOCIETIES	FOREIGN SOCIETIES
Net Considerations from Members	88,965,567	6,834,900,882
Gross Benefits Paid	50,803,676	3,083,352,822
Admitted Assets	1,178,111,584	87,177,942,086
Policy Reserves	1,046,963,636	60,352,322,533
Liabilities	1,080,233,377	79,077,385,204
Special Reserves & Unassigned Funds	97,878,207	8,100,556,882
Insurance in Force	3,327,345,000	287,158,315,000
<b>Texas Business Only</b>		
<b>Life Certificates Issued</b>		
Number	8,276	19,879
Amount	208,482,510	2,161,619,211
<b>Life Certificates in Force</b>		
Number	210,470	353,254
Amount	2,855,872,793	20,472,514,728
<b>Total Considerations from Members</b>		
Life	88,037,034	325,772,791
Accident & Health	1,055,902	39,869,226
<b>Insurance Benefits Paid Members</b>		
Life	62,710,757	272,791,628
Accident & Health	586,639	24,651,709

### Statewide Mutual Assessment Companies, Local Mutual Aid Associations and Burial Associations for Calendar Year 2008, All Companies Combined

Number of Members 1,950

#### Amount of Insurance in Force

<b>Total Premium Income</b>	
Mortuary Fund	35,044
Expense Fund	23,270
<b>Total Other Income</b>	
Mortuary Fund	267,906
Expense Fund	0
<b>Total Paid Losses</b>	
Mortuary Fund	76,002
Expense Fund	0
<b>Total Other Expenditures</b>	
Mortuary Fund	266,778
Expense Fund	22,309
<b>Mortuary Fund</b>	
Admitted Assets	5,849,536
Aggregate Policy Reserves	805,007
Other Liabilities	7,461
Liabilities	812,371
Surplus (as regards to Policyholders)	5,037,165
<b>Expense Fund</b>	
Admitted Assets	1,386
Liabilities	97
Surplus (as regards to Policyholders)	1,289

## Texas Premium Summary

### Exempt Associations for Calendar Year 2008, All Associations Combined

Number of Members	10,424
Total Receipts	596,243
Admitted Assets	1,246,965
Liabilities	0
Net Surplus	1,246,965

### Non-Profit Group Hospital Service for Calendar Year 2008, All Associations Combined

Net Premium Income, Accident & Health	15,755,693
Admitted Assets	7,710,420
Liabilities	2,553,566
Surplus	5,156,854
Net Income from Operations	(1,548,555)

	<b>PREMIUMS WRITTEN</b>	<b>BENEFITS PAID</b>
Premiums / Losses, Accident & Health	15,755,693	14,314,780

### Health Maintenance Organizations for Calendar Year 2008, All HMOs Combined

Number of Enrollees	4,667,950
Texas Direct Premiums	10,670,721,101
Total Direct Premiums	11,165,884,388
Reinsurance Ceded	0
Net Premiums	11,165,884,388
Paid Losses	8,994,916,056
Unpaid Losses	1,081,602,787
Admitted Assets	2,887,979,408
Liabilities	1,587,977,120
Capital Paid Up	49,658,167
Surplus & Unassigned Funds	1,250,344,121

### Non-Profit Legal Services Corporations for Calendar Year 2008, All Corporations Combined

Number of Participants	20,014
Net Assessments in Force	0

#### Net Assessments

Claims Fund	2,275,679
Expense Fund	977,968
Claims Paid	0

#### Total Admitted Assets

Claims Fund	324,629
Expense Fund	692,476

#### Total Liabilities

Claims Fund	161,437
Expense Fund	105,286

#### Total Policyholders' Surplus

Claims Fund	163,192
Expense Fund	587,190

## Texas Premium Summary

### Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies for Calendar Year 2008 All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	10,231,772,992	282,364,231,584
Reinsurance Assumed	4,390,859,416	268,272,351,281
Reinsurance Ceded	5,076,988,648	289,256,087,273
Net Premium Income	9,545,643,760	261,380,495,592
Paid Losses	5,893,503,284	170,592,108,365
Stockholders' Dividend Paid	261,349,144	29,000,170,648
Admitted Assets	24,401,910,325	1,008,322,336,805
Liabilities	13,186,744,492	671,734,821,511
Capital Paid Up	295,359,825	5,341,868,338
Surplus (excluding Capital Paid Up)	10,919,806,008	331,245,646,956
Treasury Stock	15,052,500	1,312,074,236
Net Income	549,310,929	5,565,064,377
Unpaid Losses	5,698,248,859	325,353,422,707
Unearned Premiums	3,768,087,818	128,346,016,831
<b>Texas Business Only</b>		
<b>Fire &amp; Allied Lines</b>		
Premiums	1,065,070,455	3,336,849,271
Losses	1,213,915,439	4,029,751,179
<b>Ocean Marine</b>		
Premiums	46,361,282	316,994,945
Losses	21,851,041	245,952,209
<b>Automobile</b>		
Premiums	902,633,450	4,348,332,606
Losses	581,095,383	2,526,226,086
<b>Workers' Compensation</b>		
Premiums	66,867,130	1,597,283,267
Losses	26,648,749	593,100,602
<b>Accident &amp; Health</b>		
Premiums	28,693,983	300,279,940
Losses	16,822,159	148,147,114
<b>Aircraft</b>		
Premiums	10,167,322	181,460,097
Losses	7,312,651	116,477,384
<b>Credit Guaranty</b>		
Premiums	2,277,360	239,210,764
Losses	1,807,035	119,716,112
<b>Other Casualty Lines</b>		
Premiums	370,169,932	3,986,342,189
Losses	84,146,582	1,544,690,307
<b>Totals</b>		
<b>Premiums</b>	<b>2,492,240,914</b>	<b>14,306,753,079</b>
<b>Losses</b>	<b>1,953,599,039</b>	<b>9,324,060,993</b>

## Texas Premium Summary

### Mutual Fire and Casualty Companies For Calendar Year 2008, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	975,587,710	50,899,816,443
Reinsurance Assumed	219,039,861	26,060,312,817
Reinsurance Ceded	238,915,399	15,138,205,935
Net Premium Income	955,712,172	61,821,923,325
Paid Losses	422,156,698	32,498,472,525
Stockholders' Dividend Paid	0	0
Admitted Assets	4,153,827,248	177,697,715,437
Liabilities	3,043,919,476	87,396,401,389
Surplus (as regards to Policyholders)	1,109,907,772	90,301,314,048
Net Income	(85,987,178)	1,358,024,647
Unpaid Losses	1,974,780,336	36,976,765,057
Unearned Premiums	453,402,061	21,430,528,539
<b>Texas Business Only</b>		
<b>Fire &amp; Allied Lines</b>		
Premiums	104,415,237	319,140,847
Losses	169,166,329	348,514,264
<b>Ocean Marine</b>		
Premiums	0	279,948
Losses	0	457,356
<b>Automobile</b>		
Premiums	95,535,859	2,743,089,012
Losses	51,761,127	1,858,606,803
<b>Workers' Compensation</b>		
Premiums	756,894,080	83,655,022
Losses	264,239,253	34,041,626
<b>Accident &amp; Health</b>		
Premiums	626,635	131,957,751
Losses	291,100	91,957,186
<b>Aircraft Physical Damage</b>		
Premiums	0	0
Losses	0	3,408,824
<b>Credit Guaranty</b>		
Premiums	0	0
Losses	0	0
<b>Other Casualty Lines</b>		
Premiums	18,115,898	181,569,376
Losses	8,507,032	64,478,730
<b>Totals</b>		
<b>Premiums</b>	<b>975,587,709</b>	<b>3,459,691,956</b>
<b>Losses</b>	<b>493,964,841</b>	<b>2,401,464,789</b>

## Texas Premium Summary

### Lloyds For Calendar Year 2008

<b>TEXAS COMPANIES</b>	
Direct Premium Income	4,765,838,945
Reinsurance Assumed	31,846,813
Reinsurance Ceded	2,936,668,900
Net Premium Income	1,861,016,858
Admitted Assets	4,323,677,699
Liabilities	2,498,332,709
Surplus (including Guaranty Funds)	1,825,344,990
Paid Losses	4,292,538,921
Dividend Paid Underwriters	30,034,550
Net Income	-280,411,468
Unpaid Losses	327,942,328
Unearned Premiums	1,038,432,283

#### **Texas Business Only**

Fire & Allied Lines	
Premiums	4,167,203,898
Losses	4,079,379,077

#### **Ocean Marine**

Premiums	0
Losses	49,864

#### **Automobile**

Premiums	192,858,651
Losses	107,019,975

#### **Workers' Compensation**

Premiums	58,495,719
Losses	20,465,889

#### **Accident & Health**

Premiums	1,488
Losses	0

#### **Aircraft Physical Damage**

Premiums	0
Losses	0

#### **Credit Guaranty**

Premiums	56,125,774
Losses	12,382,217

#### **Other Casualty Lines**

Premiums	259,206,170
Losses	61,035,615

<b>Totals</b>	
<b>Premiums</b>	<b>4,733,891,700</b>
<b>Losses</b>	<b>4,280,332,637</b>

## Texas Premium Summary

### Reciprocal Exchanges For Calendar Year 2008, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	5,525,415,436	9,356,030,026
Reinsurance Assumed	76,800,513	23,225,717,108
Reinsurance Ceded	682,806,007	21,308,876,465
Net Premium Income	4,919,409,942	11,272,870,669
Admitted Assets	19,896,246,998	26,578,379,148
Liabilities	6,352,865,774	17,794,336,140
Surplus (including Guaranty Funds)	13,543,381,224	8,784,043,008
Paid Losses	3,769,391,364	5,596,730,120
Net Income	369,330,617	141,845,666
Unpaid Losses	2,503,991,474	5,940,849,671
Unearned Premiums	1,667,820,474	4,742,486,369
<b>Texas Business Only</b>		
<b>Fire &amp; Allied Lines</b>		
Premiums	469,015,584	464,973,178
Losses	483,429,878	626,919,545
<b>Ocean Marine</b>		
Premiums	949,116	0
Losses	1,038,228	0
<b>Automobile</b>		
Premiums	343,052,249	56,245,146
Losses	262,664,280	29,007,639
<b>Workers' Compensation</b>		
Premiums	3,428,805	15,945,589
Losses	1,440,403	4,899,065
<b>Accident &amp; Health</b>		
Premiums	75	0
Losses	0	0
<b>Aircraft Physical Damage</b>		
Premiums	0	0
Losses	0	0
<b>Credit Guaranty</b>		
Premiums	0	0
Losses	0	0
<b>Other Casualty Lines</b>		
Premiums	40,519,841	56,868,675
Losses	17,037,138	8,985,404
<b>Totals</b>		
<b>Premiums</b>	<b>856,965,670</b>	<b>594,032,588</b>
<b>Losses</b>	<b>765,609,927</b>	<b>669,811,653</b>

## Texas Premium Summary

### County Mutual Fire Insurance Companies for Calendar Year 2008, All Companies Combined

Direct Premium Written	6,240,876,285
Reinsurance Assumed	0
Reinsurance Ceded	6,156,632,320
Net Premium Income	84,243,965
Paid Losses	4,059,084,794
Admitted Assets	1,339,402,320
Liabilities	1,130,581,508
Surplus	208,820,812
Net Income	3,375,036
Unpaid Losses	10,123,263
Unearned Premium	7,750,669

### Farm Mutual Insurance Companies for Calendar Year 2008, All Farm Mutuals Combined

Premium Income	276,009,582
Other Income	3,476,793
Total Income	279,486,375
Paid Losses	219,352,728
Other Disbursements	111,953,238
Total Disbursements	331,305,966
Admitted Assets	584,652,360
Liabilities	229,027,346
Surplus (as regards to Policyholders)	335,625,014

### Domestic Risk Retention Groups for Calendar Year 2008, All Groups Combined

#### TEXAS COMPANIES

Direct Premium Income	23,891,110
Reinsurance Assumed	0
Reinsurance Ceded	23,891,110
Net Premium Income	0
Admitted Assets	22,825,090
Liabilities	15,028,007
Capital Paid Up	3,088,440
Surplus (excluding Capital Paid Up)	4,708,643
Paid Losses	3,846,301
Stockholders' Dividend Paid	0
Net Income	490,638
Unpaid Losses	523,919
Unearned Premiums	0

#### Texas Business Only

##### Automobile

Premiums	3,395,220
Losses	2,444,356

##### Other Casualty Lines

Premiums	2,200,969
Losses	1,192,539

#### Totals

<b>Premiums</b>	<b>5,596,189</b>
<b>Losses</b>	<b>3,636,895</b>

## Texas Premium Summary

### Title Companies for Calendar Year 2008, All Title Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES	TOTAL
Direct Premium Income	1,299,873,865	7,787,575,844	9,087,449,709
Paid Losses	126,026,132	863,991,459	990,017,591
Dividends Paid	(20,700,000)	(263,840,276)	(284,540,276)
Net Income	(4,975,149)	(299,917,752)	(304,892,901)
Admitted Assets	907,076,306	6,980,158,001	7,887,234,307
Liabilities	522,304,464	5,095,499,244	5,617,803,708
Capital Paid Up	19,603,590	336,615,758	356,219,348
Surplus	365,168,252	1,548,042,999	1,913,211,251
<b>Texas Business Only</b>			
Premiums	380,175,274	869,977,183	1,250,152,457
Paid Losses	10,729,813	43,915,176	54,644,989

### Texas Premium Finance Business for Year Ending 12/31/2008

Number of Companies	261			
	<b>NUMBER OF LOANS</b>	<b>PERCENTAGE OF LOANS</b>	<b>LOAN VOLUME</b>	<b>PERCENTAGE LOAN VOLUME</b>
Personal	110,475	37.72%	92,696,005	3.41%
Commercial	182,403	62.27%	2,607,679,327	95.92 %
Life	34	0.01%	18,291,063	0.67 %
<b>Total</b>	<b>292,912</b>	<b>100%</b>	<b>2,718,666,395</b>	<b>100 %</b>



**Texas Department of Insurance**  
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