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Texas Department of Insurance

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Winter storm response and data collection

TDI began working to help Texans recover from the winter storm as soon as our systems were back up after power outages. We extended Help Line hours, developed information for consumers, provided insurance policy data to help with the state's application for federal disaster aid, licensed adjusters, and collected extensive data on storm claims.

Analyzed claim data

TDI activated its catastrophe statistical plan to collect claims data for storm damage. As of July 31, 2021, insurers reported 500,196 insurance claims and \$10.3 billion in estimated losses from this event. The amount is likely to increase in future reports.

Extended Help Line hours

We extended our consumer Help Line by adding evening and weekend hours from February 19 through March 3. We answered 5,654 consumer calls during this time.

Developed consumer information

We developed winter storm resource pages in [English](#) and [Spanish](#). The pages included information on how to file claims and avoid contracting scams, frequently asked questions, links to the FEMA assistance application, how to report price gouging, and other resources.

We organized a [webinar](#) where consumers could get information and ask questions. More than 200 people attended the live event.

Licensed adjusters

We approved about 6,300 adjuster applications the month after the storm.

Issued guidance to industry

We issued bulletins to the insurance industry to:

- Encourage insurers to consider factors that may have prevented policyholders from maintaining heat or shutting off water when determining if the policyholder met the policy's "reasonable care" requirement.
- Encourage insurers to suspend vacancy provisions for displaced policyholders and allow payment flexibility.
- Remind insurers, adjusters, and contractors about provisions in state law on the use of emergency adjusters, prohibited acts, and other consumer protections.
- Remind insurers about claim deadlines and consumer protections related to underwriting, nonrenewals, and the use of credit scores after a catastrophe.
- Outline reporting requirements for winter storm damage.

Section I: Agency Overview

Texas Department of Insurance

With \$193.8 billion in premiums, Texas is the nation's third largest insurance market and the eighth largest in the world. TDI regulates the state's insurance industry, oversees the administration of the Texas workers' compensation system, performs the duties of the State Fire Marshal's Office, and provides administrative support to the Office of Injured Employee Counsel – a separate agency.

In fiscal year 2021, TDI responded to the state's historic winter storm and Hurricane Nicholas, continued to modernize policy reviews by expanding the use of technology, and eliminated a longstanding backlog of consumer complaints. The agency remains focused on modernizing to keep pace with a growing insurance market and improve customer service.

FY 2021 highlights:

- Responded to the state's severe winter storm by extending Help Line hours, posting information for consumers on the TDI website and social media accounts, providing insurance policy data to help with the state's application for federal disaster aid, licensing new adjusters, and collecting extensive data on storm claims.
- Eliminated a backlog of consumer complaints that dated back to 2015 and reduced processing times by 80% as part of the agency's ongoing modernization initiative. The average time to resolve complaints was 25 days at the end of FY 2021, down from 163 days in 2020.
- Maintained average hold times of 30 seconds for our Help Line while answering more than 131,000 consumer calls.
- Received 109,087 eligible requests to resolve medical billing disputes totaling more than \$528.3 million. TDI issued the first required biennial report on the state's new dispute resolution system and balance billing protections in December 2020. The agency also issued a mid-year report in July 2021 to help monitor implementation of the law.
- Expanded the use of advanced technology to speed up the review of policy forms.

Duties

The Texas Insurance Code requires TDI to:

- Regulate the business of insurance in Texas.
- Protect and ensure the fair treatment of consumers.
- Ensure fair competition in the insurance industry to foster a competitive market.
- Administer the Texas workers' compensation system as provided by the Texas Labor Code.
- Ensure that the Insurance Code and other laws regarding insurance and insurance companies are executed.

The insurance commissioner is the agency's chief executive and administrative officer. The commissioner administers and enforces state insurance laws and applicable laws that grant jurisdiction to TDI or the commissioner.

The Division of Workers' Compensation, under the direction of the division's appointed commissioner, oversees the administration and operation of the Texas workers' compensation system. The division monitors compliance of all parties, taking enforcement action when necessary to ensure that the Texas Workers' Compensation Act, Texas Labor Code, and other regulations regarding workers' compensation are implemented and enforced.

The governor, with advice and consent of the Texas Senate, appoints both commissioners for two-year terms.

Agency mission

TDI's mission is to protect insurance consumers by regulating the industry fairly and diligently, promoting a stable and competitive market, and providing information that makes a difference.

Regulatory approach

TDI will exemplify friendly, courteous, ethical, and professional behavior in all areas of performance by:

- Providing the best value in services to the people of Texas.
- Applying the law and agency policy fairly and consistently throughout the state.
- Communicating openly and providing timely and accurate information to the public we serve and to our fellow employees.
- Evaluating and adjusting the course of the agency in response to changes in conditions.

Locations

TDI's headquarters are in Austin. To carry out insurance regulation responsibilities, the agency has staff located throughout Texas, such as financial examiners; fraud investigators; fire inspectors and investigators; windstorm inspectors; and workers' compensation claims specialists, benefit review officers, and administrative law judges.

The agency determines office locations to meet the needs of the agency, consumers, and the industry. For example, financial examiner staff are in areas with major corporate headquarters, while windstorm inspection staff are located along the coast to inspect and certify that construction complies with windstorm building codes. Title examiners live and work throughout the state. Workers' compensation offices are in areas with high demand for claims services, customer service, and dispute resolution.

Section II: Program Areas

Customer Operations Division

The Customer Operations Division includes TDI's Agent and Adjuster Licensing Office, Complaints Processing Office, Customer Service Contact Centers, and the Consumer Protection and Services Office.

Agent and Adjuster Licensing manages the licensing, registration, certification, and regulation of people who sell insurance or adjust claims in Texas. It also reviews and approves continuing education courses (CE) and monitors licensees for compliance with CE requirements.

Complaints Processing staff help Texans through the review and resolution of insurance-related complaints.

Customer Service Contact Center staff answer phone calls and emails from consumers with insurance-related questions and from agents and adjusters with questions about licensing.

Consumer Protection provides a range of support activities for Customer Operations and administers the independent dispute resolution system for out-of-network claim disputes between medical providers and health plans.

FY 2021 highlights:

- Resolved more than 16,000 complaints, helping consumers get more than \$46.3 million in additional claim payments and premium refunds.
- Answered more than 134,000 consumer calls and 116,000 agent and adjuster calls.
- Maintained hold times of less than 30 seconds on the agent and adjuster hotline and consumer Help Line.
- Reduced the average processing time for complaints to about 25 days.
- Maintained an average processing time of one day for licensing applications.
- Maintained an average processing time of about one day for continuing education requests.
- Approved 180,774 agent and adjuster applications, 33% more than last year.
- Managed 122,650 requests through the Independent Dispute Resolution portal.

Customer Operations Division activities by fiscal year

Activity	2017	2018	2019	2020	2021
Agent and adjuster phone inquiries	167,926	188,623	163,430	140,519	118,883
Agent and adjuster licenses issued	107,390	127,631	125,004	135,839	180,994
Agent and adjuster licenses renewed	140,987	190,051	180,357	207,609	201,298
Company agent appointment activities	996,706	1,059,691	1,170,609	1,256,924	1,769,653

Continuing education activities by fiscal year

Activity	2017	2018	2019	2020	2021
Provider registrations and renewals	619	644	583	701	331
Provider course certification and renewals	5,942	5,809	6,858	6,183	6,416
Providers regulated	1,337	1,278	1,310	1,219	1,124
Provider courses regulated	11,745	11,808	13,362	12,985	12,979

Agent and adjuster licenses, certificates, and registrations by fiscal year

Type	2017	2018	2019	2020	2021
Adjusters	130,855	145,328	153,413	154,106	158,771
Captive management companies	30	34	37	42	44
County mutual	4,389	3,690	3,249	2,898	2,788
Direct operations licenses	10	10	10	10	10
Discount health care program operator	47	52	53	57	49
Escrow officers	7,191	7,314	7,398	7,994	8,353
Full-time home office salaried employees	826	965	1,121	1,159	1,169
Funeral prearrangement life insurance agent	4,008	3,791	3,727	3,667	3,532
General lines: life, accident, health, and HMO	236,521	240,844	251,850	271,049	309,329
General lines: property and casualty	139,221	142,146	146,289	149,153	158,331
Insurance service representative	947	909	821	730	696
Life and health insurance counselors	659	679	713	741	756
Life not to exceed \$25,000	895	867	852	859	1,027
Life only agent	42,359	44,477	47,995	57,405	73,086
Limited lines	7,116	7,048	7,320	6,913	7,435
Managing general agent	1,822	1,801	1,778	1,741	1,765
Personal lines agent	25,024	26,481	30,136	31,856	37,579
Public insurance adjusters	859	1,024	975	1,140	1,514
Reinsurance intermediary	980	838	776	571	747
Risk managers	1,118	1,113	1,076	1,049	1,013
Specialty: credit	2,373	2,236	2,076	1,898	1,753
Specialty: rental car company	64	59	52	40	38
Specialty: self-service storage facility	307	342	325	364	392
Specialty: telecommunication equipment vendor	28	29	29	29	28
Specialty: travel	1,762	1,632	1,442	1,255	1,036
Surplus lines	6,964	7,075	7,266	7,329	7,631
Title agents	582	587	604	642	696
Total	616,957	641,371	671,383	704,697	779,568

Financial Regulation Division

The Financial Regulation Division makes sure that insurers and HMOs have enough assets to pay their claims and treat consumers as required by statute and rule. It uses a proactive approach and early intervention strategy to protect consumers and minimize the risk and impact of company insolvencies.

Duties

- License, register, and certify insurers and HMOs.
- Conduct ongoing financial analysis and monitoring of companies.
- Perform onsite financial, market conduct, title agent, and quality-of-care examinations.
- Supervise insurers, insurance groups, and other risk-bearing entities.
- Lead regulatory interventions, including receiverships for rehabilitation or liquidation.

Financial statements filed by authorized insurers and HMOs for calendar year 2020 reflected \$193.8 billion in Texas premiums and \$141.8 billion in claim payments.

Detailed information can be found in Section 4: Data Tables.

FY 2021 highlights:

- Reorganized the market conduct examination function to ensure future sustainability while also completing three more examinations than last year.
- Adopted a rule that allows for electronic submission of all financial filings, reducing the amount of mail processed and eliminating costs for scanning and storing paper filings.
- Eliminated 27 types of insurance company filing fees ranging from \$50 to \$250, reducing resources needed to process immaterial fees and allowing for a more efficient process.

Texas policyholder premiums and claim payments by calendar year

Type	2016	2017	2018	2019	2020
Premiums (in billions)	\$152.3	\$160.5	\$175.8	\$182.3	\$193.8
Claim payments (in billions)	\$119.3	\$134.4	\$134.2	\$141.3	\$141.8
Payments as a percent of premium	78%	84%	76%	78%	73%

Texas guaranty association assessments by calendar year

Type	2016	2017	2018	2019	2020
Life and health	\$ 1,999,960	\$ 130,000,008	\$ -	\$ -	\$ 2,300,000
Property and casualty	20,091,552	-	-	-	-
Title	-	6,000,000	-	-	-
TX Self-Insurance Group	126,380	-	475,009	-	-
Total	\$ 22,217,892	\$ 136,000,008	\$ 475,009	\$ -	\$ 2,300,000

Company licenses by fiscal year

Type	2017	2018	2019	2020	2021
Risk bearing					
Admitted insurance companies	1,799	1,810	1,811	1,819	1,827
HMOs	61	64	70	69	70
Captive insurance companies	32	39	43	49	62
Risk-retention groups	108	120	122	131	140
Surplus lines carriers	212	217	230	241	264
Non-risk bearing					
Premium finance companies (including additional locations)	204	215	212	221	221
Continuing care retirement communities	34	36	36	36	36
Third-party administrators	700	680	700	735	748
Total	3,150	3,181	3,224	3,301	3,368

Financial regulation activities by fiscal year

Activity	2017	2018	2019	2020	2021
Financial analysis reviews	674	641	670	660	655
Financial and market conduct examinations	105	131	116	121	134
Quality of care examinations	26	22	16	16	18
Annual escrow audits reviewed	572	553	624	589	651
Title examinations conducted	289	265	286	235	255

Life and Health Division

The Life and Health Division regulates life and health insurance products and coverages offered by insurance companies and HMOs. Specifically, the division oversees and manages regulatory matters, reviews form and rate filings, researches and collects data, certifies utilization review agents and independent review organizations, and publishes reports to help policymakers and consumers make decisions about insurance.

Detailed information can be found in Section 4: Data tables.

FY 2021 highlights:

- Adopted rules on mental health and substance use disorder parity and participated in the Mental Health Condition and Substance Use Disorder Parity Workgroup charged with promoting equal access to behavioral health care.
- Adopted updates to rules for consumer choice health benefit plans to improve consumer understanding of disclosure notices.
- Adopted new rules permitting bona fide employer associations to be treated as a single large employer, consistent with federal standards for such groups.
- Developed rules to implement new annuity suitability disclosures.
- Updated TexasHealthPlanCompare.com, a website that lets consumers compare health plans in their area and get premium and cost-sharing estimates.
- Collected prescription drug cost transparency data from pharmacy benefit managers and health benefit plan issuers.
- Collected data quarterly about balance billing from health benefit plan issuers.
- Collected and reviewed mandated benefits data along with consumer choice data and small employer plan data.
- Revised two data collection rules concerning Medicare supplement refunds and credit insurance to increase market efficiencies.
- Began development of the ground ambulance provider billing project.
- Participated in discussions with the University of Texas concerning an all payor claims database.
- Adopted a rule for additional data elements to be collected on the data collections of the prompt payment of clean claims and are in the final stages of the redesign and implementation of the prompt pay database. The redesign will allow more accurate data collection for clean claims that were paid late and the associated penalties.
- Moderated two meetings for the Advisory Committee for the Standard Request Form for Prior Authorization of Prescription Drug Benefits.
- Drafted an informal rule proposal to change the standardized request form, which included committee suggestions.

Property and Casualty Division

The Property and Casualty Division regulates property and casualty insurance products sold in Texas. The division oversees and manages regulatory matters; reviews filings of forms, rates, credit scoring models, and underwriting guidelines; collects and reviews data; and publishes reports to help policymakers and consumers with insurance-related decisions. The division also manages the TexasSure Vehicle Insurance Verification program and other policy initiatives.

The division includes the TDI Inspections Office, which administers the amusement ride program, evaluates and recommends building code standards, and conducts oversight inspections of professional engineers certifying structures for windstorm coverage. It includes the Windstorm Inspections Program to ensure compliance with building specifications for commercial and residential structures covered by the Texas Windstorm Insurance Association.

Additionally, the division monitors residual market insurers: Texas Windstorm Insurance Association (TWIA), Fair Access to Insurance Requirements Plan (FAIR Plan), Texas Automobile Insurance Plan Association (TAIPA), and Texas Medical Liability Underwriting Association (JUA).

Detailed information can be found in Section 4: Data Tables.

FY 2021 highlights:

- Saved consumers an estimated \$30.9 million by resolving actuarial, statutory, and regulatory compliance issues in company rate filings.
- Completed the final phase of an innovative technology project to improve and speed up insurance form filing reviews. This technology helps TDI regulate the increasing volume and complexity of insurance policies while quickly adapting to changes in law and marketplace developments. Texas is the first state to implement this kind of technology.
- Reviewed nearly 25,000 filed forms and cut the number of pending filings nearly in half—from 499 in December 2019 to 266 in August 2021. Reduced average turnaround time for filings from 80 days in 2019 to about 40 days. These gains are due to new technology, more training, and better allocation of staff responsibilities.
- Activated TDI's catastrophe event statistical plan to collect and report on claims from the North Texas storm in October 2019 and the winter storm in February 2021.
- Updated TDI's residential statistical plan to reflect changes in the residential property market. Starting July 1, 2022, new reporting requirements will include coding to indicate if a policy provides actual cash value or replacement cost coverage, private flood coverage, and more detailed claim information.
- Modernized the Filings Made Easy Guide, which helps insurers comply with state rate and form filing requirements.

Enforcement Division

The Enforcement Division investigates alleged law and rule violations by insurance agents, insurers, HMOs, and other licensed and unlicensed entities. These allegations may include improper claims handling, unfair or deceptive acts or practices, unfair claims settlement practices, rating issues, and unauthorized insurance.

The division may take disciplinary action against entities and seek to impose sanctions. Sanctions may include consumer restitution, administrative penalties, cease and desist orders, license application denials, license revocations and suspensions, monitored probations, and rate reductions.

The division also analyzes agency data to monitor compliance and refers cases to the TDI Fraud Unit for criminal prosecution. The division works with the Office of the Attorney General on appeals of disciplinary actions and other legal matters.

FY 2021 highlights:

- Assessed \$5.9 million in penalties and \$9.2 million in restitution. Additional penalties and restitution from orders issued in FY 2021 will be paid in FY 2022.
- Resolved about 850 cases, with more than 650 cases concluded with commissioner's orders, license surrenders, license denials, or warning letters.

Significant actions:

- Assessed a combined fine of more than \$2.2 million after finding that two insurers and a third-party administrator mishandled a conversion of annuity contracts and life policies to a new administrative system. The conversion resulted in compliance issues, including failure to timely send annual statements, failure to timely process premium payments, and failure to timely provide access to policy information.
- Fined an insurer \$625,000 after TDI found that it used certain unapproved policy forms and unfiled rates for several years.
- Fined an insurer \$100,000 after TDI's investigation of a whistleblower complaint found that the insurer failed to ensure its employees' honest completion of Texas adjuster pre-licensing courses and exams.
- Revoked several agent licenses after contested case hearings. In one case, an agent and her unlicensed agency engaged in fraudulent and dishonest acts and the unauthorized business of insurance. After the agent was terminated from a different insurance agency, she impermissibly accessed her former employer's database on about 75 occasions. In a different case, TDI received complaints that consumers had paid an agent for TWIA policies but later learned that they didn't have coverage. TWIA had not received payments because the agent kept the premium money.

Fraud Unit

The Fraud Unit investigates allegations of insurance crimes and works with state and federal prosecuting agencies. TDI has insurance fraud prosecutors and investigators assigned to district attorneys' offices in Dallas, Fort Worth, Houston, Austin, and San Antonio. Investigations typically involve one of the following types of fraud:

- Health care fraud committed by consumers and providers such as billing for services not rendered, submitting claims for false prescriptions, submitting false or forged medical claims, and impersonating a health care provider.
- Claim fraud committed by consumers against insurance companies. This includes staged accidents, fake claims, exaggerated claims, and policy application fraud.
- Agent crimes, such as issuing fictitious policies or stealing premium payments.
- Insurance company officers' and directors' fraudulent activities, including false financial statements to TDI and misuse of company funds.
- The sale of insurance products not authorized by TDI or work done by people not licensed to conduct the business of insurance in Texas.
- Mortgage fraud, including fraud by escrow officers, title insurance agents, and title insurance companies.

FY 2021 highlights:

- Opened 198 investigations.
- Obtained \$53.8 million in restitution for fraud victims.
- Secured prosecutions on cases that resulted in 22 years in jail, 45 years of probation, 75 years of deferred adjudication, 2,160 hours of community service, and \$14,500 in fines.

Key cases:

- In the United States District Court, Northern District of Texas, Trivikram Reddy pleaded guilty to the federal offense of conspiracy to commit wire fraud. Reddy was a licensed nurse practitioner who owned and operated medical clinics in Ellis County. The clinics submitted false and fraudulent claims defrauding insurance companies. Reddy was convicted and sentenced to 20 years in federal prison and ordered to pay \$52.8 million in restitution.
- In Fort Bend County, Samuel Garza was placed on 10 years' deferred adjudication after pleading guilty to first degree felony theft of more than \$410,000. Garza was a medical assistant that filed fraudulent claims for medical services that were never rendered. As a condition of the plea, \$250,000 in restitution was paid up front and an additional \$160,000 was ordered to be paid throughout his 10-year probationary sentence.

Administrative Operations Division

The Administrative Operations Division is responsible for the agency's internal functions. The division also provides administrative support to the Office of Injured Employee Counsel (OIEC).

Duties

- Provide TDI staff with operational support, including financial services, human resources, information technology, information security, procurement, copy and mail services, facility management, and process improvement reviews.
- Support TDI's ethics advisor and employee ombudsman.
- Monitor compliance with legislative directives and oversight.

FY 2021 highlights:

- Provided ongoing support for the agency's Independent Dispute Resolution portal.
- Worked with the Texas Facilities Commission to design TDI's future space in the Barbara Jordan State Office Building at 1601 Congress Avenue.
- Continued replacing outdated legacy applications with modern software.
- Strengthened cybersecurity practices to detect threats and protect TDI from them.
- Coordinated the digitizing of 8.5 million pages of agency documents.
- Migrated 10.5 terabytes of network files to the cloud via SharePoint.
- Provided 126 SharePoint training courses.
- Coordinated and prepared 400 agency fiscal notes for the 2021 legislative session.
- Supported TDI and OIEC's remote work environments.

General Counsel Division

The General Counsel Division provides legal services and advice to the commissioner and the agency. The division includes the offices of the Policy Development Counsel, Financial Counsel, Chief Clerk, and Open Records. It also includes attorneys who focus on human resources issues and agency contracting and procurements.

The Office of Policy Development Counsel provides legal services predominantly to the Life and Health Division, Property and Casualty Division, Customer Operations Division, and the State Fire Marshal's Office. It drafts rules, orders, and bulletins; provides support for legislative issues, litigation, and subpoenas involving the agency; and advises the agency on rate and form issues for all lines of insurance.

The Office of Financial Counsel provides legal services predominantly to the Financial Regulation Division. It provides assistance and counsel on licensing issues, solvency issues, receiverships, and examinations of regulated entities. It also drafts rules, orders, and bulletins, and provides support for legislative issues, litigation, and subpoenas involving the agency.

The Chief Clerk Office certifies records, sends rule filings and notices to the Texas Register, sets cases with the State Office of Administrative Hearings, and coordinates agency court reporting services.

The Open Records Office oversees the agency's Public Information Act process.

FY 2021 highlights:

- Adopted 34 rules, including the Mental Health Parity rule requiring parity between medical and surgical benefits and mental health and substance use disorder benefits.
- Posted 32 insurance bulletins to the TDI website.
- Reviewed and provided analyses for 340 bills during the 2021 legislative session. Planned for the implementation of measures passed into law and rule projects.
- Processed over 3,100 Public Information Act requests, referring 72 to the Office of the Attorney General (OAG).
- Prepared and issued 37 contested case hearing orders, which was 31 more than last year.
- Worked with the OAG on a successful motion to dismiss, at the trial court level, a lawsuit with a First Amendment challenge to statutes requiring the regulation of public insurance adjusters. Also helped defend the dismissal on appeal.
- Streamlined how staff handle subpoenas to increase efficiency.
- Presented monthly continuing legal education courses to encourage knowledge sharing.
- Coordinated agency responses to incidents potentially affecting privacy.

Internal Audit Division

The Internal Audit Division provides independent and objective assurance and advisory services designed to improve agency operations.

FY 2021 highlights:

- Completed five audits and four advisory projects.
- Continued to incorporate agile audit techniques, including daily status conferences and provision of just-in-time findings and other deliverables resulting in completion of more audits and advisory projects.
- Began updating the division's audit management system by incorporating new technology and features to streamline processes.
- Completed an interagency contract to provide internal audit services for the Office of Injured Employee Counsel starting September 1, 2021.

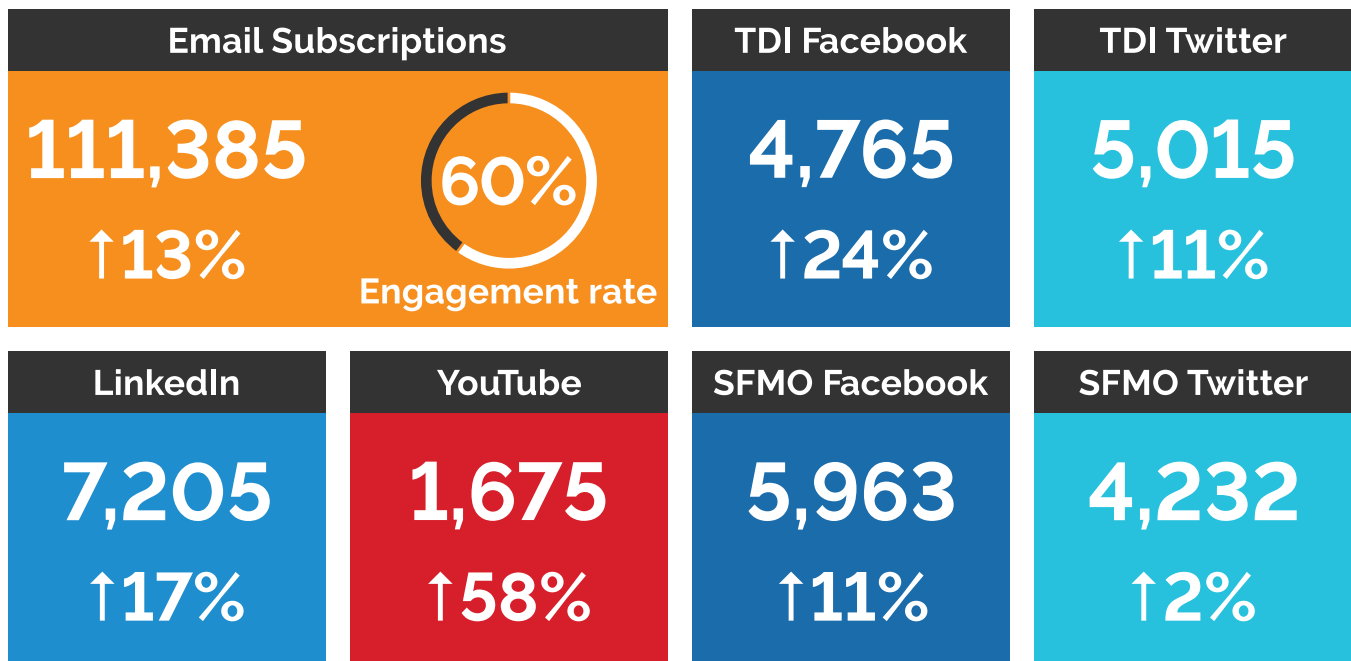
Public Affairs Division

The Public Affairs Division is responsible for responding to media calls, issuing news releases, and developing content for social media and other communications. The division manages the agency's website and social media accounts, produces videos, and oversees an email subscription service to send out agency news and updates. Public Affairs also provides editing and design services for other TDI divisions.

FY 2021 highlights:

- Began producing monthly podcasts in April 2021 that feature interviews with experts on various insurance topics, including ways to reduce the risk of claims.
- Launched a monthly column with consumer tips that's sent to Texas newspapers.
- Developed web resources in English and Spanish for consumers with damage from the winter storm. Also posted a toolkit for community groups sponsoring events for storm victims that included videos and fact sheets in English and Spanish.
- Worked with the Texas Health and Human Services Commission to develop [insurance information](#) for the Early Childhood Intervention program.
- Achieved a 13% increase in subscribers to our primary communication tool, an email subscription service. We issued more than 400 messages about agency news, rule updates, and other actions through the service during the year.
- Produced weekly video interviews with experts on topics from avoiding scams to saving money on insurance. These are posted on our social media channels.

FY 2021 email subscribers and social media followers



Agency Affairs

Agency Affairs provides strategic coordination and analysis to state and agency leaders and helps monitor regulatory policy. Agency Affairs also manages appointments to agency boards and committees. It serves as the primary point of contact for agencies and stakeholder groups, including the National Association of Insurance Commissioners (NAIC) and the National Conference of Insurance Legislators (NCOIL). It also coordinates external requests for speakers and presentations.

The Government Relations team within Agency Affairs directs and tracks legislative inquiries. It also monitors, tracks, and analyzes state and federal legislation and regulations that affect consumers, the agency, and industry.

The Commissioner's Ombudsman, housed in Agency Affairs, handles correspondence, including some consumer questions about insurance coverage.

FY 2021 highlights:

- Led legislative and stakeholder outreach on TDI Biennial Recommendations to the Legislature. Provided support to legislative offices working on related legislation.
- Ensured legislators and stakeholders received weekly industry data on the winter storm.
- Worked with the Texas Legislature, state agencies, and stakeholders to share information and resources with consumers and industry about the winter storm and hurricane preparation and recovery.
- Reviewed rule proposals and tracked TDI's implementation of changes from the 2021 Texas Legislature.

State Fire Marshal's Office

Through education and enforcement, the State Fire Marshal's Office (SFMO) helps communities prevent and reduce fire losses. Due to the pandemic, licensing investigations, fire safety inspections, and some fire investigations were limited. SFMO continued to investigate major fires and those with fatalities.

Duties

- Investigating the origin and cause of fires.
- Conducting fire safety inspections of state buildings.
- Enforcing the state fire code.
- Licensing and regulating the fire protection industry.
- Public Protection Classification oversight.
- Developing and promoting fire prevention programs.
- Maintaining the Texas Fire Incident Reporting System (TEXFIRS).

FY 2021 highlights:

- Led the arson investigation for the Mason County Courthouse fire.
- Supported Operation Lone Star by conducting inspections of detention facilities along the border. Operation Lone Star was launched by Governor Greg Abbott and the Texas Department of Public Safety to combat the smuggling of people and drugs into Texas.
- Referred 30 arson cases to prosecution, resulting in 25 indictments, 26 arrests, and six convictions.
- Assessed \$59,500 in penalties for fire alarm, extinguisher, sprinkler, and fireworks violations, and filed five criminal cases.
- Issued 15,956 registrations, licenses, and permits to fire alarm; fire extinguisher; fire sprinkler; and fireworks firms, individuals, and other regulated entities.

Activities by fiscal year

Activity	2020	2021
Initial fire investigations completed	431	556
Investigations / inspections of complaints against fire protection equipment / fireworks industries	225	199
Buildings inspected / re-inspected for fire safety hazards	3,289	6,109

Section III:
Division of Workers'
Compensation

Commissioner's Administration

The primary duties of the Division of Workers' Compensation (DWC) are to regulate and administer the Texas workers' compensation system, and to make sure that the workers' compensation law is implemented and enforced.

The basic goals of the workers' compensation system are to ensure that injured employees:

- Are treated with dignity and respect when injured on the job.
- Have access to prompt, high-quality medical care.
- Have access to a fair and accessible dispute resolution process.
- Receive services that help them return to work as soon as their health care provider considers it safe and appropriate.

DWC consists of the Office of the Commissioner, which includes the Office of External Relations and Special Counsel, as well as seven other major program areas: Legal Services, Policy and Customer Services, Health and Safety, Compliance and Investigations, Hearings, Appeals Panel, and Business Process.

Office of External Relations

This office handles all DWC government relations, legislative activities, and stakeholder outreach. It coordinates DWC's external communications to ensure consistency and to cultivate relationships with the Texas Legislature and other stakeholders. External Relations also serves as a direct advisor to the commissioner on all system issues.

FY 2021 highlights:

- Taught legislative and state government staff about the basics of workers' compensation and current issues in the system.
- Planned and executed quarterly stakeholder meetings.
- Informed the legislature of DWC's legislative recommendations resulting in both bills passing (House Bills 1752 and 1753).
- Provided critical information to leadership and legislative offices about COVID-19-related workers' compensation claims.
- Created and distributed quarterly newsletters to individual legislative districts on workers' compensation-related issues.

Special Counsel

Provides independent legal counsel to the commissioner of workers' compensation and agency staff in a variety of regulatory and administrative matters. Serves as the commissioner's counsel on matters relating to adjudication of DWC enforcement actions. Assumes primary responsibility for oversight of significant legal actions involving challenges to DWC or its commissioner. Develops litigation strategies consistent with DWC's legal authority and mission. Serves as liaison to the Office of the Attorney General (OAG) in civil actions brought by or against the agency or its commissioner in their official capacity. Works with the Deputy Commissioner of Legal Services and division managers and staff to draft rules, hearing notices, commissioner's orders, and legislation. Provides background analysis and testimony related to legislative matters.

FY 2021 highlights:

- Oversaw and provided subject matter expertise in OAG's defense of DWC burden of proof rules in medical fee disputes.
- Coordinated OAG's defense of DWC payment standards in ongoing federal preemption litigation.
- Initiated DWC's direct participation at the ongoing State Office of Administrative Hearings (SOAH) air ambulance medical fee disputes.
- Updated all procedures and forms related to docketing medical fee disputes at SOAH.
- Assisted the Commissioner of Workers' Compensation in the preparation of final orders in multiple enforcement actions.
- Monitored ongoing stop loss litigation to provide risk assessments to the commissioner and the Subsequent Injury Fund administrator.
- Provided DWC commissioner with analysis of multiple legal issues as they arose.

Legal Services

Legal Services works with Special Counsel to advise the commissioner of workers' compensation and each DWC program area on legal matters affecting DWC. Legal Services reviews litigation and legally analyzes policy issues. Legal Services also works with Special Counsel to advise DWC and each of its program managers on rulemaking, open records requests, legislation, policy, contracts, and legal issues specific to each program area.

Legal Services also provides editing services to DWC program areas. These services include document review, distribution, and accessibility. In addition, Legal Services helps the agency produce documents that follow plain language guidelines and provides training to staff on how to write documents that are easier to read and understand.

FY 2021 highlights:

- Managed the adoption of new and amended agency rules, including:
 - Dispute Resolution--Benefit Contested Case Hearing, 28 Texas Administrative Code (TAC) §§142.13 and 142.19;
 - Scope of Liability for Compensation, 28 TAC §§112.101, 112.102, 112.203, 112.301, and 112.401;
 - Subsequent Injury Fund, 28 TAC §116.11;
 - Monitoring and Enforcement, 28 TAC §180.1; and
 - General Medical Provisions Subchapter D. Dispute of Medical Bills, 28 TAC §133.307.
- Completed rule review as required under Texas Government Code §2001.039 for:
 - 28 TAC Chapters 126-128;
 - 28 TAC Chapters 129-137;
 - 28 TAC Chapters 140-144, 147-148, 150, 152, and 156; and
 - 28 TAC Chapters 160, 165, 166, and 180.
- Developed a SharePoint site to work on and store rule documents.
- Developed case strategies in trial and appellate court in a declaratory judgment action against DWC, in which insurance carriers challenged the supplemental income benefits rule, 28 TAC §130.102 on "work search efforts."
- Monitored 70 new judicial review appeals by system participants in federal and state trial and appellate courts.
- Reviewed more than 50 proposed judgments in pending judicial review actions that system participants filed with DWC for compliance with Texas Labor Code.
- Managed contract review and other state interagency agreements.
- Reviewed and resolved 97 subpoenas.
- Worked with DWC staff on bill review and other legislative session needs.

Policy and Customer Services

Policy and Customer Services consists of the following programs: Claims and Customer Services, DWC Communications, the Workers' Compensation Research and Evaluation Group, the Subsequent Injury Fund, and Self-Insurance Regulation. The deputy commissioner for Policy and Customer Services serves as DWC's primary liaison with the insurance commissioner and TDI operations; assists the commissioner with strategic planning; oversees the activities of the special advisor, who performs qualitative research and policy guidance on workers' compensation issues; and coordinates executive decision making for DWC.

Claims and Customer Services

Claims and Customer Services provides education and promotes informal dispute resolution by facilitating communication among system participants. Injured employees and other system participants who need information and help can call the DWC customer service line or go to any of 20 DWC field offices located across the state. Designated field office staff are assigned as the single point of contact for injured employees receiving services from DWC.

FY 2021 highlights:

- Helped about 130,000 injured employees and other system participants through the virtual call center and processed about 5,000 requests from insurance carriers or injured employees.
- Identified and referred about 5,400 injured employees needing assistance with disputes to the Office of Injured Employee Counsel.
- Added about 17,000 educational outreach views to online videos in English and Spanish.
- Provided outreach to about 270 injured first responders and 500 employee beneficiaries to educate about benefits and claim processes.
- Provided outreach to injured employees receiving treatment from federal medical treatment facilities to educate them about new billing laws and insurance carrier responsibilities.

DWC Communications

DWC Communications develops and reviews all communications and produces visual and print media to promote DWC's mission, regulatory initiatives, safety programs, and health care provider training. Communications creates strategic campaigns for program area events and new initiatives, oversees public distribution of these products, and manages DWC's web pages. Communications houses DWC's media relations and social media administration. It is also responsible for the marketing, planning and execution of DWC's annual conference, the primary outreach and education event for the workers' compensation system. The agency's translation services also operate out of DWC Communications.

FY 2021 highlights:

- Successfully transitioned DWC's annual statewide Texas Workers' Compensation Conference to a completely virtual format. Communications created more than 20 recorded presentations for this conference and had 600 stakeholders in attendance.
- Developed a new DWC glossary. The glossary furthers DWC's mission of educating system participants by featuring plain language definitions of more than 150 common workers' compensation terms.
- Revised the Hearings section of the website and streamlined content to help make DWC's dispute resolution process easier for injured employees and employers to understand.
- Began a plain language project to revise more than 70 DWC forms and notices. The changes include updating letterhead and mailing addresses ahead of DWC's relocation to the Capitol Complex in July 2022. The project also includes modernizing these forms and using plain language to make them easier for stakeholders to use.
- Produced 18 new health care provider training and workplace safety videos to educate system stakeholders. DWC videos have generated more than 140,000 views.
- DWC continues to broaden outreach and engagement with stakeholders on social media pages using Twitter, LinkedIn, and Facebook.

Workers' Compensation Research and Evaluation Group

The Workers' Compensation Research and Evaluation Group (REG) conducts research projects on systemwide issues, such as trends in medical costs and utilization of care, return-to-work outcomes for injured employees, and employer participation in the workers' compensation system. REG also produces an annual report card for certified workers' compensation health care networks and political subdivisions.

FY 2021 highlights:

- Compared medical costs, utilization of care, access to care, satisfaction with care, return-to-work outcomes, and functional outcomes for certified health care networks and political subdivision health plans with non-network claims. The 2021 Annual Network Report Card included a survey of 2,627 injured employees and showed that network claims continue to have lower medical costs and better outcomes compared to non-network claims.
- Reported on the use of telemedicine in the Texas workers' compensation system, including trends on the types and cost of services being performed, the types of health care providers providing these services, and the demographic trends of injured employees receiving telemedicine services.
- Analyzed the impact of COVID-19 including the number of COVID-19 claims where there was a positive test or diagnosis; the disposition of those claims; and the amount of income, medical, and death benefits paid; and the number of COVID-19 vaccine reaction claims.
- Studied medical necessity dispute resolution trends, including the frequency of claims, network status, the distribution of medical disputes by types of medical disputes, the outcomes of medical disputes, and the timeliness of resolving disputes in the system.

Subsequent Injury Fund

The Subsequent Injury Fund (SIF) encourages employers to hire employees with preexisting conditions, by reducing the liability employers face should an employee receive a new injury while at work that would entitle them to lifetime income benefits (LIBs). Under specific circumstances, the SIF also reimburses overpaid, unrecoverable workers' compensation benefits.

FY 2021 highlights:

- Processed 459 carrier reimbursement requests totaling \$7.6 million.
- Continued to ask requesters to use new forms for insurance carrier requests for reimbursement, providing significant clarity and efficiencies for customers.
- Encouraged insurance carriers to submit their reimbursement requests electronically to efficiently expedite processing.
- Codified by rule the requirement that insurance carriers requesting reimbursement from the SIF must do so electronically.
- Continued to identify ways to simplify reimbursement processing to provide clarity and ease to both customers and from an auditing perspective.
- Kept the average days for processing reimbursement requests below 20 days.
- Audited and verified receipt and contact information for those recipients receiving LIBs from the SIF.

Self-Insurance Regulation

Self-Insurance Regulation oversees certification and monitoring of certified self-insurers, which account for 8% of the workers' compensation market based on total written premium in Texas. This program provides large private employers with an alternative to purchasing workers' compensation insurance. As of August 31, 2021, there were 31 active certified self-insurers covering 179 companies employing 133,000 workers.

FY 2021 highlights:

- Presented at the Texas Certified Self-Insurer Guaranty Association's quarterly board meetings on 31 renewal applications, 62 status reports on former certified self-insurers, three new withdrawals, and one final withdrawn employer.
- Managed security deposits totaling \$324.1 million (includes both active and withdrawn companies) consisting of \$55.2 million in letters of credit, \$249.3 million in surety bonds, and \$19.5 million in cash.

Health and Safety

The Health and Safety program consists of the Office of the Medical Advisor, Health Care Business Management, Medical Fee Dispute Resolution, Workplace Safety, and Return to Work.

Office of the Medical Advisor

This office monitors health care quality in the workers' compensation system by conducting health care provider and other system participant reviews. It also recommends rules and policies regarding medical care and medical delivery systems to the workers' compensation commissioner and determines which doctors qualify to serve as designated doctors. The medical advisor has a Medical Quality Review Panel of health care providers to assist him in performing his statutory duties.

Health Care Business Management

Health Care Business Management supports the operations of the medical advisor and the Medical Quality Review Panel. The panel reviews the actions of doctors and other health care providers, insurance carriers, utilization review agents, and independent review organizations, and makes recommendations to the Office of the Medical Advisor. This section provides internal and external training on medical benefits, as well as outreach to encourage health care providers to participate in the Texas workers' compensation system. It also analyzes economic factors and treatment protocols to help the commissioner develop rules and guidelines for medical treatments and return-to-work programs.

FY 2021 highlights:

- Investigated 75 quality-of-care complaints.
- Initiated a utilization review agent (URA) plan-based audit comprised of 30 URA decisions.
- Initiated review of 628 Performance Based Oversight Assessments for Health Care Providers.
- Conducted 15 interactive health care provider webinars with a total of 504 participants.
- Continued offering five topics through live interactive webinars and recorded five topics for health care providers to watch on demand. As of August 31, 2021, these presentations were viewed 3,888 times.

Medical Fee Dispute Resolution

Medical Fee Dispute Resolution (MFDR) resolves disputes over the amount of payment to health care providers for services determined to be medically necessary and appropriate for the treatment of a work-related injury or illness.

FY 2021 highlights:

- Resolved more than 2,200 medical fee disputes with a total disputed amount of \$7.8 million. About \$3.3 million was resolved through education and agreements and \$4.4 million through DWC decisions. This does not include about 2,100 air ambulance disputes that are suspended due to ongoing litigation.
- Updated the Texas Administrative Code to allow for electronic submission of fee disputes by health care providers.
- Updated MFDR website by adding a searchable database of all decisions issued since 2014.

Workplace Safety

Workplace Safety provides Texas employers and employees with health and safety resources and services to help prevent occupational injuries and illnesses. This includes occupational safety and health consultations, safety training and educational materials, insurance company loss control inspections, a safety violations hotline, and Texas injury and illness data collection for the U.S. Department of Labor, Bureau of Labor Statistics.

FY 2021 highlights:

- Performed 2,116 safety inspections and consultations that helped employers improve safety programs and assess their work sites.
- Developed new virtual OSHCON consultation visit in conjunction with federal OSHA to provide consultation services to employers in a COVID-19-restricted environment. Conducted 825 virtual visits in FY 2021.
- Reduced workplace risks for thousands of employees by working with employers to remove 1,952 safety hazards.
- Provided direct safety intervention to 10,960 employees through face-to-face training, DVDs, and other safety products and services.
- Improved construction workplace safety and health hazard awareness by training 396 employees in 37 free and low-cost OSHA classes.
- Instructed OSHA 10-Hour and 30-Hour Construction and General Industry trainings in an online format to train employees in a COVID-19 restricted environment. Conducted 42 of these new online classes in 2021.
- Inspected 68 insurance companies and contacted 186 policyholders for feedback on the quality of the loss-control services provided by their insurance companies.
- Created or revised 47 safety publications in both English and Spanish to make them easier to understand and wrote 23 articles for DWC's Safety@Work newsletters.

Return to Work

Return to Work provides internal and external training on the importance of bringing an injured employee back to work.

FY 2021 highlights:

- Improved employee return-to-work rates by training 2,281 employers at 6 seminars and presentations across the state.
- Provided 218,494 injured employees with return-to-work resources and a checklist to enhance communication with their health care provider, insurance carrier, and DWC.
- Provided return-to-work education through easily accessible web publications that were viewed 39,773 times.
- Distributed 638 hard copies of DWC's return-to-work publications to system stakeholders.
- Presented return-to-work information at numerous events around Texas and in coordination with the Texas Workforce Commission.
- Transitioned to digital for presenting information and publications for employers and trade associations across Texas.
- Updated webpages to help injured employees, employers, and health care providers understand the important and shared responsibility of returning to work.

Compliance and Investigations

Compliance and Investigations ensures system compliance, pursues enforcement of violations under the Texas Labor Code, and oversees the investigation and prosecution of workers' compensation fraud. Compliance and Investigations includes Audits and Investigations, Enforcement, the Fraud Unit, and the Fraud Prosecution Unit.

Audits and Investigations

Audits and Investigations is responsible for ensuring compliance with the Texas Labor Code and DWC rules. Audits and Investigations process complaints, identify noncompliance, make referrals for enforcement proceedings, perform audits, and administer the Performance Based Oversight program (a legislatively required biennial assessment of insurance carriers and health care providers).

FY 2021 highlights:

- Returned more than \$900,000 to system participants by resolving more than 1,500 complaints.
- Returned more than \$299,000 to injured employees, their beneficiaries, and the SIF by completing 59 insurance carrier performance audits.
- Assessed 120 insurance carriers for timely payment of initial Temporary Income Benefits; timely submission of initial payment data via electronic data interchange (EDI); timely processing of initial medical bills; timely processing of request for reconsideration medical bills; and timely submission of medical bill processing data via EDI. Of those, 40 insurance carriers scored in the high performer tier, 76 in the average performer tier, and four in the poor performer tier.

Enforcement

Enforcement oversees the intake, investigation, and enforcement of alleged violations in the workers' compensation system. Enforcement actions are generally based on priorities set by the workers' compensation commissioner but may also be the result of DWC's medical review process, complaints, direct referrals, or other monitoring initiatives. Enforcement cases may be resolved through a warning letter, consent order, fines, or may proceed to the State Office of Administrative Hearings (SOAH) for an evidentiary hearing. Medical review cases include an informal settlement process involving Medical Quality Review Panel members, respondents, and their attorneys.

FY 2021 highlights:

- Opened 511 enforcement cases.
- Assessed \$1.3 million in fines for violations.
- Resolved 143 health care provider and designated doctor cases through warning letters, monetary penalties, continuing education, and cease and desist orders (does not include cases closed with no action).
- Resolved 279 insurance carrier cases through warning letters, monetary penalties, and compliance action plans (does not include cases closed with no action).
- Resolved 12 other system participant cases through warning letters, monetary penalties, and compliance action plans (does not include cases closed with no action).

DWC Fraud Unit

The DWC Fraud Unit is a criminal justice unit that protects the public from economic harm by investigating allegations of workers' compensation insurance fraud. Its responsibilities include reviewing fraud reports from system participants, conducting investigations, and working with state and federal prosecuting agencies. Investigations typically involve one of the following types of fraud:

- Premium fraud committed by employers through employee misclassification, paying employees off-the-books, and false certificates.
- Insurance carrier fraud, which includes insurance carrier officers and directors who commit fraudulent activities such as making fictitious claims or accepting kickbacks.
- Health care provider fraud, which includes overbilling, up-coding, and billing for services not provided.
- Attorney fraud, which includes overbilling, billing for services not provided, false claims, and kickbacks.
- Claimant fraud committed by injured employees, which includes working while drawing workers' compensation benefits, malingering, and false claims.

Fraud Prosecution Unit

The Fraud Prosecution Unit is embedded in the Travis County District Attorney's Office and functions as representatives of both DWC and the Travis County district attorney in fulfilling their objectives to prosecute fraud in the workers' compensation system. The special prosecutor team embedded in the Travis County District Attorney's Office includes two special prosecutors, a law enforcement officer/investigator, a paralegal, and a legal assistant.

FY 2021 highlights:

- Resolved 88 workers' compensation fraud investigations.
- Obtained nine indictments.
- Obtained 16 convictions.
- Resolved almost 60% of investigations within one year.
- Issued 116 trial and grand jury subpoenas.

Hearings

Hearings oversees a multitiered administrative dispute-resolution system for income benefit disputes and certain medical disputes. This system starts with benefit review conferences (BRCs), in which the parties mediate their disputes, and then moves on to formal contested case hearings (CCHs) if parties are unable to reach an agreement. At a CCH, the parties present evidence supporting their argument to an administrative law judge (ALJ), who issues a written decision on the disputed issues. These proceedings are held at DWC field offices and other sites across the state. Issues not resolved at a CCH may be appealed to the Appeals Panel.

FY 2021 highlights:

- Conducted 11,668 BRCs and 5,310 CCHs.
- In FY 2021, the average time to resolve disputes was 144 days, just above the 135-day goal in our key performance measure. This delay in resolving disputes was attributed to designated doctor examinations that were paused as a precaution against COVID-19. Hearings involving designated doctor exams comprised about two-thirds of this year's workload.
- Increased use of electronic documents, and evaluated and implemented best practices for receiving and distributing electronic documents to system participants, including:
 - Email boxes for specific exchanges, and
 - Secure File Transfer Protocol (SFTP) boxes to allow participants to upload electronic documents directly.
- Implemented internal processes increasing the flexibility of electronic documents, including Optical Character Recognition (OCR), searchable indexes, and tabbing.
- Designed a quality assurance program safeguarding the use and authentication of electronic documents.
- Made a successful return to in-person CCHs in August 2021:
 - Continued allowing parties to pre-file their documentary evidence electronically.
 - Employed safety measures in each hearing room, including:
 - Installing plexiglass dividers, and
 - limiting participants in the hearing rooms to those that were essential.

Appeals Panel

The Appeals Panel is the highest level in the state's workers' compensation administrative dispute resolution process. It is headed by the deputy commissioner, who supervises six appeals judges. The judges review appeals of ALJ decisions in DWC contested case hearings, except for appeals of decisions in medical necessity disputes.

The Appeals Panel may issue a written decision in a case where it is affirming or reversing the decision of the ALJ, and those decisions, in redacted form, are available on the DWC website. If the Appeals Panel does not issue a written decision in a case, a letter is sent to the parties notifying them that the ALJ's decision has become final and has become the decision of the Appeals Panel. Beyond the Appeals Panel, the next step in the dispute resolution process is a request for judicial review.

In addition to reviewing appeals and issuing decisions, the Appeals Panel posts updates to its decision manual on the TDI website. The decision manual is required by law.

FY 2021 highlights:

- Issued 2,056 decisions, consisting of 1,969 final letters, and 87 written affirmed and reversed decisions.
- Issued 37 notices for untimely appeal or cross-appeal.

Business Process

Business Process is responsible for activities that support DWC's administration of the workers' compensation system. This program area oversees Designated Doctor Education and Operations, and Business Process Operations, which includes Enterprise Automation Services, Information Management Services, Business Process Services, Claim File Maintenance, and Claims and Coverage Records Requests.

Designated Doctor Education and Operations

Designated Doctor Education and Operations provides education, training, resources, and direction to designated doctors and other system participants to make sure doctors are qualified to evaluate injured employees. This section also oversees designated doctor exam scheduling and testing, including test development and administration. In FY 2021, 429 doctors attended designated doctor certification courses, and 296 doctors attended other designated doctor training events.

FY 2021 highlights:

- Issued a request for proposal for a vendor-managed online training system for designated doctors and doctors certifying for maximum medical improvement. Attendees will be receiving continuing education credit for courses offered through the system.
- Conducted 38 reviews of designated doctors to monitor the quality of their reports. The information provides the designated doctor with feedback about their performance during the recertification process.
- Offered 15 case-based maximum medical improvement and impairment rating webinars and six extent-of-injury and designated doctor basics webinars for designated doctors, reducing training costs for doctors.

Information Management Services and Enterprise Automation Services

Information Management Services and Enterprise Automation Services provides workers' compensation claim data to system participants on request and delivers automated solutions for DWC's business process needs.

FY 2021 highlights:

- Issued two informal rule proposals that update DWC's claim electronic data interchange (EDI) reporting standard from the International Association of Industrial Accident Boards and Commission's release 1.0 format to release 3.1.
- Designated a data collection agent to collect claim EDI data for DWC at no cost to the state or to governmental entities required to report.
- Continued EDI technical workgroup for external stakeholders. This workgroup allows DWC to interact directly with technical staff who work for insurance carriers and training partners to share best EDI practices and discuss data reporting compliance issues.
- Responded to 411 internal and external requests for data and information, including administrative data related to COVID-19 claims reported by insurance carriers.

Business Process Services, Claim File Maintenance, and Claims and Coverage Records Requests

These sections maintain records associated with injured employee claim files and insurance coverage information and facilitate the exchange of electronic records from external customers to DWC.

FY 2021 highlights:

- Began modernizing DWC notices and forms for plain language and updated address information related to DWC's move to the Capitol Complex in the summer of 2022.
- Implemented a medical fee dispute resolution decision web search tool for external customers. Users can now sort and filter decisions by requestor, topic, or date issued to view redacted copies.

Section IV: Data Tables

Maintenance tax rate

Maintenance tax rate comparison by calendar year

Type	Max allowed	2016	2017	2018	2019	2020
Motor vehicle insurance	0.200%	0.056%	0.052%	0.049%	0.044%	0.042%
Fire insurance	1.250%	0.364%	0.345%	0.303%	0.274%	0.254%
Workers' compensation insurance	0.600%	0.064%	0.069%	0.069%	0.067%	0.068%
Casualty insurance	0.400%	0.072%	0.071%	0.053%	0.053%	0.053%
Title insurance	1.000%	0.103%	0.090%	0.078%	0.068%	0.052%
Life, accident, and health insurance	0.040%	0.040%	0.040%	0.040%	0.040%	0.040%
Third-party administrators	1.000%	0.010%	0.011%	0.008%	0.009%	0.008%
Workers' compensation evaluation	0.100%	0.016%	0.054%	0.034%	0.034%	0.037%
Division of Workers' Compensation	2.000%	1.800%	2.000%	2.000%	2.000%	2.000%
Single service HMO	\$2.00	\$0.23	\$0.24	\$0.24	\$0.28	\$0.29
Multiservice HMO	\$2.00	\$0.69	\$0.72	\$0.72	\$0.84	\$0.87
Limited service HMO	\$2.00	\$0.23	\$0.24	\$0.24	\$0.28	\$0.29

Program area activities

Life and Health Division activities by fiscal year

Activity	2017	2018	2019	2020	2021
Network adequacy reports	224	239	149	328	187
Access plans	173	205	180	240	288
Approved utilization review agent applications	291	318	360	343	274
Approved independent review org. applications	27	49	18	27	17

Property and Casualty Division activities by fiscal year

Activity	2017	2018	2019	2020	2021
Amusement Ride Safety and Insurance Act					
Inspection certificates approved	10,521	9,597	9,946	4,869	4,534
Injuries reported	89	77	75	19	57
Non-compliant operators sent to enforcement	334	301	159	120	-
Engineering Services					
Building code interpretations provided	3,005	2,964	2,050	1,312	1,068
Product evaluations	1,464	1,409	1,443	1,016	1,108
Voluntary Inspection Program licenses/certificates					
Licenses/certificates issued	72	80	63	66	50
Windstorm operations					
Applications processed	33,983	50,341	30,959	42,698	46,009
Inspections completed	5,517	6,828	4,050	3,352	3,055
Certificates of compliance issued	32,020	41,784	29,044	28,054	43,513

Form and rate filings

Life and health filings received by fiscal year

Type	2017	2018	2019	2020	2021
Annuity	519	576	503	391	347
Credit	41	11	19	13	11
Health	3,278	3,245	2,651	2,539	2,407
Life	796	637	718	624	635
Life settlement	49	36	9	10	16
Long-term care	270	180	177	149	137
Medicare	1,087	920	1,039	928	808
Total filing submissions*	6,040	5,605	5,116	4,654	4,361
Forms received	13,526	14,528	12,350	11,263	12,324
Rates received	1,688	1,954	1,672	1,258	1,333

Life and health filings completed, final disposition by fiscal year

Type	2017	2018	2019	2020	2021
Annuity	521	594	477	426	341
Credit	39	13	19	12	11
Health	3,196	3,179	2,652	2,573	2,427
Life	790	645	719	639	628
Life settlement	47	38	8	11	16
Long-term care	284	174	152	144	170
Medicare	1,115	929	995	970	799
Total filing submissions*	5,992	5,572	5,022	4,775	4,392
Forms completed	13,243	13,766	13,049	10,977	12,637
Rates completed	3,905	3,416	3,512	3,009	3,377

Note: a single submission may contain multiple related forms and rates; life and health filings can also contain both related forms and rates in a single submission.

* Totals reflect the number of company submissions, regardless of the number of forms or rates included in the submission.

Property and casualty form filings received by fiscal year

Type	2017	2018	2019	2020	2021
Bond and miscellaneous lines	398	237	190	208	165
Certificate of insurance	10	6	5	4	1
Commercial automobile	483	254	358	248	305
Commercial property	448	302	183	243	305
Cyber risk	20	28	20	26	28
General liability	1,349	788	681	770	1,031
Homeowners	395	276	179	201	195
Identity theft	11	1	4	2	1
Inland marine	180	161	120	247	231
Interline filing	144	85	74	114	112
Multiperil	1,087	750	568	671	752
Other personal and commercial lines	11	3	3	2	9
Personal automobile	426	189	271	486	222
Personal liability/umbrella	51	40	35	23	38
Professional liability	512	369	266	316	314
Workers' compensation	98	104	108	71	72
Total form filing submissions received	5,623	3,593	3,065	3,632	3,781
Actual policy forms received [‡]	26,131	28,688	25,171	23,578	20,860

Property and casualty rate filings received by fiscal year

Type	2017	2018	2019	2020	2021
Bond and miscellaneous lines	185	208	153	142	129
Commercial automobile	361	365	391	362	359
Commercial property	147	232	193	135	264
Cyber risk	12	16	11	18	18
General liability	451	467	548	590	816
Homeowners	212	289	321	231	265
Identity theft	3	0	3	3	1
Inland marine	93	112	104	71	158
Interline filing	26	28	25	27	37
Multiperil	396	540	474	450	593
Other personal and commercial lines	7	3	2	2	8
Personal automobile	497	509	581	648	441
Personal liability/umbrella	30	31	45	34	32
Professional liability	134	146	136	129	153
Workers' compensation	194	192	206	183	180
Total	2,748	3,138	3,193	3,025	3,454

[‡] A single form filing submission may contain multiple policy forms and endorsements.

Property and casualty form filings completed by fiscal year

Type	2017	2018*	2019	2020	2021
Bond and miscellaneous lines	363	304	197	208	172
Certificate of insurance	12	8	6	5	1
Commercial automobile	487	286	345	253	318
Commercial property	437	316	178	258	309
Cyber risk	15	27	19	29	33
General liability	1,348	824	649	796	1,113
Homeowners	414	319	188	208	203
Identity theft	13	1	4	2	1
Inland marine	173	169	100	256	251
Interline filing	134	103	73	116	117
Multiperil	1,082	798	566	697	801
Other personal and commercial lines	9	3	6	-	7
Personal automobile	431	256	271	512	234
Personal liability/umbrella	55	43	42	25	41
Professional liability	512	375	288	327	340
Workers' compensation	103	98	109	71	72
Total form filing submissions completed	5,588	3,930	3,041	3,763	4,013
Actual policy forms completed‡	28,744	28,042	26,744	25,941	24,918

Property and casualty rate filings completed by fiscal year

Type	2017	2018*	2019	2020	2021
Bond and miscellaneous lines	201	230	130	136	126
Commercial automobile	348	360	346	343	426
Commercial property	130	228	207	131	276
Cyber risk	7	21	6	19	21
General liability	448	470	500	606	807
Homeowners	233	275	296	217	254
Identity theft	4	-	2	4	1
Inland marine	81	128	80	75	164
Interline filing	27	28	23	28	38
Multiperil	389	529	448	474	583
Other personal and commercial lines	8	2	3	-	7
Personal automobile	488	530	488	666	405
Personal liability/umbrella	35	27	43	35	32
Professional liability	176	153	101	153	140
Workers' compensation	200	193	206	179	185
Total	2,775	3,174	2,879	3,066	3,465

* In December 2017, TDI required insurers to include rule filings in rate filings instead of through separate submissions.

‡ A single form filing submission may contain multiple policy forms and endorsements.

Rehabilitation and liquidation oversight

Receiverships by fiscal year

Status	2017	2018	2019	2020	2021
Beginning balance	27	27	29	27	27
New receiverships	-	2	1	2	1
Receiverships closed	-	-	3	2	2

Companies in receivership for rehabilitation or liquidation at end of FY 2021:

- ACCC Insurance Company
- Access Insurance Company
- American Founders Financial Corporation
- Capson Physicians Insurance Company
- Family Life Insurance Company of America
- Good Samaritan Life Insurance Company
- Gramercy Insurance Company
- Highlands Insurance Company
- Houston General Insurance Company
- Lincoln Memorial Life Insurance Company
- Lone Star Life Insurance Company
- Memorial Service Life Insurance Company
- Millennium Closing Services LLC, dba Millennium Title
- Mi Tierra Title, LLC
- National Charity Title, Inc.
- National Prearranged Services, Inc.
- Peters Burial Association
- Santa Fe Auto Insurance Company
- Shelby Casualty Insurance Company
- Shelby Insurance Company
- Select Insurance Services, Inc.
- Texas Select Lloyds Insurance Company
- Vesta Fire Insurance Corporation
- Vesta Insurance Corporation
- W.I.N. Association
- Windhaven National Insurance Company

Texas insurance market

Carriers operating in Texas (2020)

Type	Texas Premiums
Accident and health	\$ 49,346,011,656
Annuity	26,418,279,253
HMO	44,480,951,510
Life	13,215,665,632
Property and casualty*	65,926,870,036
Title	2,627,090,783
Other‡	6,263,718
Total	\$ 202,021,132,588
Total admitted market	\$ 193,762,423,684
Total alternative market	\$ 8,258,708,904

* Includes the alternative market total.

‡ Includes local mutual aid and burial associations, exempt associations, and nonprofit legal service companies.

Admitted market (carriers holding a TDI-issued license in 2020)

Type	Texas companies	Non-Texas companies	Total
Accident and health	\$ 5,950,427,481	\$ 43,395,584,175	\$ 49,346,011,656
Annuity	4,604,015,024	21,814,264,229	26,418,279,253
HMO	38,956,434,562	5,524,516,948	44,480,951,510
Life	1,349,400,006	11,866,265,624	13,215,665,632
Property and casualty†	27,519,885,607	30,148,275,525	57,668,161,132
Title	1,194,099,731	1,432,991,052	2,627,090,783
Other‡	769,486	5,494,232	6,263,718
Total	\$ 79,575,031,897	\$ 114,187,391,785	\$ 193,762,423,684

† Excludes the alternative market total.

‡ Includes local mutual aid and burial associations, exempt associations, and nonprofit legal service companies.

Alternative market (carriers eligible or holding other form of TDI approval in 2020)

Type	Texas Premiums
Certified self-insurers	\$ 188,633,808
Foreign risk retention groups	134,870,266
Surplus lines insurers*	7,923,685,230
Workers' compensation self-insurance groups	11,519,600
Total	\$ 8,258,708,904

* The majority of this business is property and casualty insurance. However, the surplus lines market includes some accident and health business.

Texas market premiums

Texas property and casualty premiums by calendar year

Type	2019	2020
Primary lines		
Automobile (personal and commercial)	\$ 27,604,427,747	\$ 27,016,592,318
Fire and allied lines	7,713,875,384	8,203,289,848
Homeowners	10,049,707,575	10,706,056,233
Liability	6,712,877,784	7,232,511,597
Medical professional liability	191,483,355	201,031,001
Workers' compensation	2,525,332,562	2,235,725,728
All other lines*	\$ 2,105,225,675	\$ 2,072,954,426
Total	\$ 56,902,930,082	\$ 57,668,161,151

* Does not include \$773,987,534 in accident and health premiums for 2020 and \$779,411,145 for 2019 written by property and casualty companies that are included in total accident and health premiums reflected below.

Texas life, annuity, and accident and health premiums by calendar year

Type	2019	2020
Accident and health*	\$ 45,988,146,485	\$ 49,346,011,656
Annuities		
Annuities	\$ 19,201,532,613	\$ 19,185,876,042
Deposit type contracts	2,457,168,991	4,099,551,105
Other considerations	2,830,715,607	3,132,852,106
Annuities subtotal	\$ 24,489,417,211	\$ 26,418,279,253
Life insurance		
Credit	\$ 81,304,339	\$ 71,871,566
Group	2,889,824,108	2,933,998,402
Industrial	501,602	457,479
Ordinary	9,943,231,203	10,209,338,185
Life insurance subtotal	\$ 12,914,861,252	\$ 13,215,665,632
Total	\$ 83,392,424,948	\$ 88,979,956,539

* Includes \$773,987,534 in accident and health premiums for 2020 and \$779,411,145 for 2019 written by property and casualty companies.

2020 Texas group market

Based on written premium and market share percentage. Overview totals show companies with positive premiums.

Annuities

Overview	Totals	Top group writers	Premium	MS%
Companies	282	American International	\$3,389,455,655	12.8
Groups	123	New York Life	1,455,574,440	5.5
Written premiums	\$26,418,279,253	Mass Mutual Life Insurance	1,408,921,850	5.3
		Jackson National	1,157,026,913	4.4
		Lincoln National	1,156,701,885	4.4
		Voya Financial	965,785,127	3.7
		John Hancock	926,107,247	3.5
		Prudential of America	858,524,760	3.3
		Allianz Insurance	833,323,033	3.2
		Equitable Holdings Inc.	816,815,272	3.1

Health insurance (excludes credit and other accident)

Overview	Totals	Top group writers	Premium	MS%
Companies	482	United Health	\$20,294,474,177	21.7
Groups	186	Health Care Service Corp.	15,840,056,989	16.9
Written premiums	\$93,726,543,242	Centene	11,236,157,445	12.0
		Humana	8,387,283,362	9.0
		Anthem Inc.	6,705,749,269	7.2
		Cigna Health	4,842,811,372	5.2
		CVS	4,382,606,313	4.7
		Molina Healthcare Inc.	3,165,736,143	3.4
		Harris Health	1,936,465,458	2.1
		Scott & White	1,495,294,870	1.6

Homeowners insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	166	State Farm	\$1,956,618,549	18.3
Groups	75	Allstate Insurance	1,441,312,290	13.5
Written premiums	\$10,706,056,233	United Serv. Automobile Assn. (USAA)	1,089,023,120	10.2
		Farmers Insurance	1,065,568,149	10.0
Policies in force		Liberty Mutual	738,266,074	6.9
Homeowners	5,224,931	Travelers	542,581,330	5.1
Dwelling	778,896	Texas Farm Bureau Mutual	257,606,582	2.4
Tenants	1,973,082	Nationwide Corp.	253,077,726	2.4
		Progressive	234,583,583	2.2
		Chubb Limited	218,232,081	2.0

Life insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	424	New York Life	\$932,462,158	7.1
Groups	159	Metropolitan	725,713,651	5.5
Written premiums	\$13,215,665,632	Northwestern Mutual	718,335,609	5.4
		Prudential of America	629,531,284	4.8
		Lincoln National	612,369,710	4.6
		Mass Mutual Life Insurance	458,603,804	3.5
		Minnesota Mutual	444,449,294	3.4
		State Farm	443,917,333	3.4
		Pacific Life	442,633,884	3.4
		Aegon US Holding	357,545,765	2.7

Personal auto insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	177	Progressive	\$3,414,822,585	15.1
Groups	66	State Farm	3,231,777,432	14.3
Written premiums	\$22,565,245,157	Berkshire Hathaway	3,066,824,993	13.6
		Allstate Insurance	2,711,219,885	12.0
Vehicles in force (liability)	20,190,364	United Serv. Automobile Assn. (USAA)	2,011,170,284	8.9
		Farmers Insurance	1,770,197,280	7.8
		Liberty Mutual	1,046,564,600	4.6
		Texas Farm Bureau Mutual	770,476,879	3.4
		Kemper Corporate	522,525,941	2.3
		Home State Insurance	364,627,382	1.6

Top companies based on 2020 premium and market share

Top 40 companies | Accident and health

Rank	NAIC	Company	Premium	MS%
1	70670	BCBSTX, A Division of Health Care Service Corporation	\$ 12,067,425,343	24.45
2	79413	United Healthcare Insurance Company	5,999,413,575	12.16
3	73288	Humana Insurance Company	5,507,460,643	11.16
4	71013	Superior Healthplan Network	2,435,298,660	4.94
5	60054	Aetna Life Insurance Company	2,208,053,512	4.47
6	12558	Care Improvement Plus of Texas Insurance Company	2,194,422,533	4.45
7	80799	Celtic Insurance Company	2,071,327,119	4.20
8	67369	Cigna Health and Life Insurance Company	1,715,280,095	3.48
9	14078	Amerigroup Insurance Company	1,243,726,159	2.52
10	78700	Aetna Health and Life Insurance Company	815,389,463	1.65
11	65978	Metropolitan Life Insurance Company	766,662,313	1.55
12	71420	Sierra Health and Life Insurance Company, Inc.	637,035,024	1.29
13	12307	Dentaquest USA Insurance Company, Inc.	622,569,886	1.26
14	14063	MCNA Insurance Company	544,455,604	1.10
15	60380	American Family Life Assurance Company of Columbus	349,488,405	0.71
16	82406	All Savers Insurance Company	340,697,079	0.69
17	15777	Oscar Insurance Company	329,674,247	0.67
18	64246	The Guardian Life Insurance Company of America	311,743,961	0.63
19	12567	Care Improvement Plus South Central Insurance Company	296,496,807	0.60
20	62235	Unum Life Insurance Company of America	294,213,915	0.60
21	65498	Life Insurance Company of North America	263,001,174	0.53
22	79480	Harken Health Insurance Company	254,204,082	0.52
23	80802	Sun Life Assurance Company of Canada	245,805,437	0.50
24	78611	HCSC Insurance Services Company	232,781,882	0.47
25	70815	Hartford Life and Accident Insurance Company	218,646,317	0.44
26	60219	Humana Insurance Company of Kentucky	193,462,454	0.39
27	69868	United of Omaha Life Insurance Company	191,211,070	0.39
28	62286	Golden Rule Insurance Company	181,023,672	0.37
29	61271	Principal Life Insurance Company	178,083,572	0.36
30	39616	Vision Service Plan Insurance Company	177,568,031	0.36
31	10155	Wellcare Prescription Insurance, Inc.	171,817,511	0.35
32	81396	Delta Dental Insurance Company	168,563,432	0.34
33	61301	Ameritas Life Insurance Corporation	167,678,867	0.34
34	62324	Freedom Life Insurance Company of America	165,944,427	0.34
35	68241	The Prudential Insurance Company of America	147,752,793	0.30
36	65676	The Lincoln National Life Insurance Company	147,010,484	0.30
37	65315	Lincoln Life Assurance Company of Boston	142,307,577	0.29
38	70025	Genworth Life Insurance Company	136,661,099	0.28
39	67105	Reliastar Life Insurance Company	133,243,085	0.27
40	12575	Silverscript Insurance Company	130,622,888	0.26
Top 40 total Accident and health			\$ 44,398,224,197	89.97
All other accident and health companies			4,947,787,459	10.03
Total Accident and health			\$ 49,346,011,656	100.00

Top 40 companies | Annuities

Rank	NAIC	Company	Premium	MS%
1	60488	American General Life Insurance Company	\$ 2,881,969,814	10.91
2	65935	Massachusetts Mutual Life Insurance Company	1,172,258,878	4.44
3	65056	Jackson National Life Insurance Company	1,157,026,913	4.38
4	65676	The Lincoln National Life Insurance Company	1,155,745,282	4.37
5	86509	Voya Retirement Insurance and Annuity Company	957,432,042	3.62
6	65838	John Hancock Life Insurance Company (U.S.A.)	926,107,247	3.51
7	91596	New York Life Insurance and Annuity Corporation	891,681,377	3.38
8	90611	Allianz Life Insurance Company of North America	833,323,033	3.15
9	62944	Equitable Financial Life Insurance Company	815,047,788	3.09
10	61271	Principal Life Insurance Company	689,052,860	2.61
11	61689	Athene Annuity and Life Company	618,932,093	2.34
12	66915	New York Life Insurance Company	563,893,063	2.13
13	87726	Brighthouse Life Insurance Company	526,154,354	1.99
14	66044	Midland National Life Insurance Company	519,317,327	1.97
15	70238	The Variable Annuity Life Insurance Company	507,201,881	1.92
16	68675	Security Benefit Life Insurance Company	491,572,934	1.86
17	69345	Teachers Insurance and Annuity Association of America	455,356,030	1.72
18	66869	Nationwide Life Insurance Company	449,271,242	1.70
19	67466	Pacific Life Insurance Company	448,743,543	1.70
20	97136	Metropolitan Tower Life Insurance Company	370,359,444	1.40
21	63274	Fidelity & Guaranty Life Insurance Company	367,219,176	1.39
22	86231	Transamerica Life Insurance Company	351,517,406	1.33
23		College Retirement Equities Fund	349,596,130	1.32
24	60895	American United Life Insurance Company	347,694,063	1.32
25	91642	Forethought Life Insurance Company	345,277,325	1.31
26	69019	Standard Insurance Company	322,477,471	1.22
27	68322	Great-West Life & Annuity Insurance Company	321,934,143	1.22
28	94250	Banner Life Insurance Company	312,170,205	1.18
29	68241	The Prudential Insurance Company of America	310,825,791	1.18
30	65528	Life Insurance Company of The Southwest	303,646,613	1.15
31	65005	Riversource Life Insurance Company	256,658,126	0.97
32	62952	Silac Insurance Company	238,367,433	0.90
33	66168	Minnesota Life Insurance Company	235,477,652	0.89
34	70688	Transamerica Financial Life Insurance Company	235,420,121	0.89
35	92622	Western-Southern Life Assurance Company	228,183,200	0.86
36	93629	Prudential Retirement Insurance and Annuity Company	208,955,398	0.79
37	69663	USAA Life Insurance Company	202,409,207	0.77
38	68136	Protective Life Insurance Company	188,382,580	0.71
39	88072	Talcott Resolution Life Insurance Company	182,750,431	0.69
40	68608	Symetra Life Insurance Company	180,233,302	0.68
Top 40 total Annuities			\$ 21,919,642,918	82.97
All other annuity companies			4,498,636,335	17.03
Total Annuities			\$ 26,418,279,253	100.00

Top 40 companies | HMOs

Rank	NAIC	Company	Premium	MS%
1	95314	Amerigroup Texas, Inc.	\$ 5,448,003,616	12.25
2	95647	Superior Healthplan, Inc.	5,147,271,270	11.57
3	95174	United Healthcare Benefits of Texas, Inc.	4,765,423,612	10.71
4	70670	BCBSTX, A Division of Health Care Service Corporation	3,386,726,133	7.61
5	11141	UnitedHealthcare Community Plan of Texas, LLC	3,136,020,066	7.05
6	10757	Molina Healthcare of Texas, Inc.	3,135,132,636	7.05
7	12902	Healthspring Life & Health Insurance Company, Inc.	2,887,350,787	6.49
8	95158	CHA HMO, Inc.	2,069,107,799	4.65
9	95329	Texas Children's Health Plan, Inc.	2,002,061,652	4.50
10	11494	Physicians Health Choice of Texas, LLC	1,505,197,972	3.38
11	16133	Community Health Choice Texas, Inc.	1,230,898,788	2.77
12	10096	Selectcare of Texas, Inc.	892,831,838	2.01
13	95809	Driscoll Children's Health Plan	785,859,033	1.77
14	95615	Community Health Choice, Inc.	705,566,670	1.59
15	95414	Parkland Community Health Plan, Inc.	679,111,230	1.53
16	95822	Cook Children's Health Plan	659,148,965	1.48
17	95248	Community First Health Plans, Inc.	641,112,943	1.44
18	95099	Scott And White Health Plan	612,800,573	1.38
19	95024	Humana Health Plan of Texas, Inc.	536,236,087	1.21
20	95040	Aetna Better Health of Texas Inc.	501,066,679	1.13
21	12827	KS Plan Administrators, LLC	498,825,999	1.12
22	95138	SHA, LLC	462,107,814	1.04
23	12964	Wellcare of Texas, Inc.	452,740,507	1.02
24	95490	Aetna Health Inc.	427,519,640	0.96
25	16426	Scott & White Care Plans	312,479,725	0.70
26	52635	El Paso First Health Plans, Inc.	236,544,080	0.53
27	95765	UnitedHealthcare of Texas, Inc.	211,218,210	0.47
28	15485	Children's Medical Center Health Plan	185,479,133	0.42
29	14154	Christus Health Plan	168,449,448	0.38
30	14151	Sendero Health Plans, Inc.	88,449,627	0.20
31	95240	Seton Health Plan, Inc.	73,362,975	0.16
32	16487	Devoted Health Plan of Texas, Inc.	69,989,748	0.16
33	95383	Cigna Healthcare of Texas, Inc.	68,560,141	0.15
34	15489	Memorial Hermann Health Plan, Inc.	55,315,895	0.12
35	29718	GHS Insurance Company	50,499,206	0.11
36	13151	Care N' Care Insurance Company, Inc.	45,026,781	0.10
37	95163	Alpha Dental Programs, Inc.	36,420,871	0.08
38	95037	Cigna Dental Health of Texas, Inc.	34,061,631	0.08
39	16552	Texas Independence Health Plan, Inc.	33,892,718	0.08
40	15912	Superior Healthplan Community Solutions, Inc.	29,745,972	0.00
Top 40 total HMOs			\$ 44,267,618,470	99.45
All other HMO companies			213,333,040	0.55
Total HMOs			\$ 44,480,951,510	100.00

Top 40 companies | Homeowners

Rank	NAIC	Company	Premium	MS%
1	43419	State Farm Lloyds	\$ 1,956,618,549	18.28
2	37907	Allstate Vehicle and Property Insurance Company	901,194,769	8.42
3	21695	Texas Farmers Insurance Company	858,854,096	8.02
4	25941	United Services Automobile Association (USAA)	419,684,345	3.92
5	25968	USAA Casualty Insurance Company	349,449,743	3.26
6	26530	Allstate Texas Lloyds	295,131,176	2.76
7	38130	Travelers Personal Insurance Company	289,920,297	2.71
8	11215	Safeco Insurance Company of Indiana	287,625,492	2.69
9	11059	ASI Lloyds	232,097,818	2.17
10	42404	Liberty Insurance Corporation	225,386,964	2.11
11	25380	Texas Farm Bureau Mutual Insurance Company	211,972,706	1.98
12	23353	Meridian Security Insurance Company	192,071,583	1.79
13	27774	Chubb Lloyds Insurance Company of Texas	187,023,995	1.75
14	12536	Homeowners of America Insurance Company	183,060,159	1.71
15	18600	USAA General Indemnity Company	179,586,928	1.68
16	27998	The Travelers Home and Marine Insurance Company	159,227,568	1.49
17	19976	Amica Mutual Insurance Company	143,012,974	1.34
18	21253	Garrison Property and Casualty Insurance Company	140,302,104	1.31
19	11008	Auto Club Indemnity Company	137,484,963	1.28
20	10969	United Property & Casualty Insurance Company	125,950,238	1.18
21	24376	Spinnaker Insurance Company	122,274,203	1.14
22	19690	American Economy Insurance Company	115,363,022	1.08
23	29688	Allstate Fire and Casualty Insurance Company	103,312,455	0.96
24	15816	Allied Trust Insurance Company	97,783,146	0.91
25	23248	Occidental Fire & Casualty Company of North Carolina	97,296,666	0.91
26	10790	FedNat Insurance Company	94,546,687	0.88
27	23787	Nationwide Mutual Insurance Company	92,567,642	0.86
28	17221	Homesite Insurance Company	84,924,754	0.79
29	10111	American Bankers Insurance Company of Florida	81,050,988	0.76
30	41564	Travelers Lloyds of Texas Insurance Company	80,775,512	0.75
31	41688	Foremost Lloyds of Texas	80,599,512	0.75
32	37257	Praetorian Insurance Company	79,163,321	0.74
33	23760	Nationwide General Insurance Company	77,018,341	0.72
34	12873	Privilege Underwriters Reciprocal Exchange	74,328,668	0.69
35	42390	Amguard Insurance Company	69,467,242	0.65
36	12484	Liberty Mutual Personal Insurance Company	67,697,294	0.63
37	13207	Lighthouse Property Insurance Corporation	67,339,113	0.63
38	13938	Metropolitan Lloyds Insurance Company of Texas	66,045,595	0.62
39	19240	Allstate Indemnity Company	59,381,525	0.55
40	28860	Clear Blue Insurance Company	57,574,825	0.54
Top 40 total Homeowners			\$ 9,144,166,978	85.41
All other homeowners companies			1,561,889,255	14.59
Total Homeowners			\$ 10,706,056,233	100.00

Top 40 companies | Life

Rank	NAIC	Company	Premium	MS%
1	67091	The Northwestern Mutual Life Insurance Company	\$ 718,300,724	5.44
2	65978	Metropolitan Life Insurance Company	698,934,966	5.29
3	66915	New York Life Insurance Company	638,020,492	4.83
4	65676	The Lincoln National Life Insurance Company	508,823,833	3.85
5	65935	Massachusetts Mutual Life Insurance Company	445,376,155	3.37
6	69108	State Farm Life Insurance Company	443,917,333	3.36
7	67466	Pacific Life Insurance Company	442,523,203	3.35
8	86231	Transamerica Life Insurance Company	356,791,263	2.70
9	66168	Minnesota Life Insurance Company	356,700,880	2.70
10	79227	Pruco Life Insurance Company	342,894,388	2.59
11	60488	American General Life Insurance Company	319,863,512	2.42
12	68241	The Prudential Insurance Company of America	286,568,894	2.17
13	65838	John Hancock Life Insurance Company (U.S.A.)	254,981,992	1.93
14	69868	United of Omaha Life Insurance Company	221,477,548	1.68
15	65919	Primerica Life Insurance Company	218,880,845	1.66
16	64246	The Guardian Life Insurance Company of America	204,920,114	1.55
17	63177	Farmers New World Life Insurance Company	202,191,087	1.53
18	60739	American National Insurance Company	190,733,647	1.44
19	68896	Southern Farm Bureau Life Insurance Company	179,870,422	1.36
20	62235	Unum Life Insurance Company of America	179,768,689	1.36
21	71129	Dearborn Life Insurance Company	161,492,197	1.22
22	65528	Life Insurance Company of The Southwest	158,278,366	1.20
23	65498	Life Insurance Company of North America	148,319,574	1.12
24	69663	USAA Life Insurance Company	147,049,164	1.11
25	91596	New York Life Insurance and Annuity Corporation	143,950,802	1.09
26	92657	Nationwide Life and Annuity Insurance Company	135,295,156	1.02
27	87726	Brighthouse Life Insurance Company	131,874,779	1.00
28	68136	Protective Life Insurance Company	130,171,643	0.98
29	70815	Hartford Life and Accident Insurance Company	124,211,250	0.94
30	62944	Equitable Financial Life Insurance Company	113,358,873	0.86
31	90611	Allianz Life Insurance Company of North America	111,703,488	0.85
32	67105	Reliastar Life Insurance Company	111,060,288	0.84
33	67989	American Memorial Life Insurance Company	104,784,265	0.79
34	65595	Lincoln Benefit Life Company	100,046,609	0.76
35	66044	Midland National Life Insurance Company	94,598,068	0.72
36	61271	Principal Life Insurance Company	93,250,343	0.71
37	65315	Lincoln Life Assurance Company of Boston	92,926,300	0.70
38	62626	CMFG Life Insurance Company	90,585,919	0.69
39	62308	Connecticut General Life Insurance Company	89,702,346	0.68
40	65005	Riversource Life Insurance Company	89,647,444	0.68
Top 40 total Life			\$ 9,583,846,861	72.52
All other life companies			3,631,818,771	27.48
Total Life			\$ 13,215,665,632	100.00

Top 40 companies | Private passenger auto

Rank	NAIC	Company	Premium	MS%
1	29203	Progressive County Mutual Insurance Company	\$ 3,414,822,585	15.13
2	25178	State Farm Mutual Automobile Insurance Company	3,023,473,039	13.40
3	29181	GEICO County Mutual Insurance Company	2,356,606,871	10.44
4	29688	Allstate Fire and Casualty Insurance Company	2,016,461,039	8.94
5	24392	Farmers Texas County Mutual Insurance Company	1,334,643,508	5.91
6	19544	Liberty County Mutual Insurance Company	1,024,120,449	4.54
7	25941	United Services Automobile Association (USAA)	640,829,776	2.84
8	25968	USAA Casualty Insurance Company	590,118,797	2.62
9	29246	Consumers County Mutual Insurance Company	489,483,130	2.17
10	18600	USAA General Indemnity Company	414,511,906	1.84
11	21253	Garrison Property and Casualty Insurance Company	365,709,805	1.62
12	29297	Home State County Mutual Insurance Company	364,627,382	1.62
13	29327	Auto Club County Mutual Insurance Company	350,437,357	1.55
14	25380	Texas Farm Bureau Mutual Insurance Company	315,245,021	1.40
15	22063	GEICO	289,290,019	1.28
16	29254	Foremost County Mutual Insurance Company	277,046,022	1.23
17	29378	Old American County Mutual Fire Insurance Company	269,368,472	1.19
18	19240	Allstate Indemnity Company	264,818,712	1.17
19	29262	Colonial County Mutual Insurance Company	263,457,516	1.17
20	25399	Texas Farm Bureau Underwriters	244,265,547	1.08
21	11198	Loya Insurance Company	243,185,615	1.08
22	29300	Redpoint County Mutual Insurance Company	230,889,140	1.02
23	10730	American Access Casualty Company	216,031,075	0.96
24	13820	Infinity County Mutual Insurance Company	215,013,682	0.95
25	29335	Allstate County Mutual Insurance Company	208,112,891	0.92
26	11521	Germania Select Insurance Company	190,245,539	0.84
27	13004	Texas Farm Bureau Casualty Insurance Company	187,619,056	0.83
28	27863	GEICO Texas County Mutual Insurance Company	141,104,537	0.63
29	10974	Root Insurance Company	132,475,509	0.59
30	19976	Amica Mutual Insurance Company	124,387,886	0.55
31	14138	GEICO Advantage Insurance Company	122,367,333	0.54
32	15449	Alinsco Insurance Company	111,376,279	0.49
33	26816	State Farm County Mutual Insurance Company of Texas	107,094,234	0.47
34	40150	MGA Insurance Company, Inc.	101,210,159	0.45
35	26441	Dairyland County Mutual Insurance Company of Texas	98,384,946	0.44
36	25712	Esurance Insurance Company	96,390,928	0.43
37	13688	Elephant Insurance Company	87,199,304	0.39
38	29351	Unitrin County Mutual Insurance Company	85,787,899	0.38
39	22055	GEICO Indemnity Company	81,129,165	0.36
40	17230	Allstate Property and Casualty Insurance Company	70,172,146	0.31
Top 40 total Private passenger auto			\$ 21,159,514,276	93.77
All other private passenger auto companies			1,405,730,881	6.23
Total Private passenger auto			\$ 22,565,245,157	100.00

Top 25 companies | Title

Rank	NAIC	Company	Premium	MS%
1	51586	Fidelity National Title Insurance Company	\$ 371,181,716	14.13
2	50121	Stewart Title Guaranty Company	322,016,031	12.26
3	51624	First American Title Guaranty Company	273,125,125	10.40
4	50229	Chicago Title Insurance Company	259,329,721	9.87
5	50520	Old Republic National Title Insurance Company	237,659,416	9.05
6	50016	Title Resources Guaranty Company	192,547,102	7.33
7	50814	First American Title Insurance Company	191,332,611	7.28
8	14240	First National Title Insurance Company	158,494,151	6.03
9	50050	Westcor Land Title Insurance Company	111,763,041	4.25
10	50598	Alamo Title Insurance	98,247,336	3.74
11	51152	WFG National Title Insurance Company	83,434,548	3.18
12	12309	Alliant National Title Insurance Company, Inc.	64,947,416	2.47
13	11974	Amrock Title Insurance Company	46,944,530	1.79
14	50083	Commonwealth Land Title Insurance Company	46,205,427	1.76
15	50130	North American Title Insurance Company	42,295,620	1.61
16	50377	National Investors Title Insurance Company	38,350,439	1.46
17	16601	Texan Title Insurance Company	26,510,182	1.01
18	12522	Agents National Title Insurance Company	17,436,983	0.66
19	16832	DHI Title Insurance Company	15,079,644	0.57
20	50026	Premier Land Title Insurance Company	11,129,450	0.42
21	12591	Sierra Title Insurance Guaranty Company	9,118,877	0.35
22	51632	Radian Title Insurance, Inc.	3,906,187	0.15
23	15305	Southwest Land Title Insurance Company	2,536,864	0.10
24	50440	Real Advantage Title Insurance Company	2,143,632	0.08
25	51578	Amtrust Title Insurance Company	1,354,734	0.05
Total Title			\$ 2,627,090,783	100.00

Top 40 companies | Workers' compensation

Rank	NAIC	Company	Premium	MS%
1	22945	Texas Mutual Insurance Company	\$ 923,313,869	41.30
2	16535	Zurich American Insurance Company	64,234,734	2.87
3	42404	Liberty Insurance Corporation	37,984,127	1.70
4	22667	Ace American Insurance Company	35,111,006	1.57
5	25658	The Travelers Indemnity Company	31,832,352	1.42
6	38318	Starr Indemnity & Liability Company	30,395,454	1.36
7	43575	Indemnity Insurance Company of North America	30,386,578	1.36
8	19038	Travelers Casualty and Surety Company	29,531,047	1.32
9	43389	Service Lloyds Insurance Company, A Stock Company	25,720,524	1.15
10	30104	Hartford Underwriters Insurance Company	25,586,437	1.14
11	39845	Westport Insurance Corporation	22,994,252	1.03
12	24147	Old Republic Insurance Company	22,233,569	0.99
13	40142	American Zurich Insurance Company	20,266,916	0.91
14	23035	Liberty Mutual Fire Insurance Company	19,830,325	0.89
15	11150	Arch Insurance Company	19,668,400	0.88
16	29424	Hartford Casualty Insurance Company	18,802,591	0.84
17	10166	Accident Fund Insurance Company of America	18,784,869	0.84
18	33600	LM Insurance Corporation	17,873,084	0.80
19	24082	Ohio Security Insurance Company	16,981,147	0.76
20	20281	Federal Insurance Company	16,430,688	0.73
21	23841	New Hampshire Insurance Company	15,828,263	0.71
22	12304	Accident Fund General Insurance Company	15,386,514	0.69
23	23396	Amerisure Mutual Insurance Company	15,279,705	0.68
24	27855	Zurich American Insurance Company of Illinois	14,577,232	0.65
25	20427	American Casualty Company of Reading, Pennsylvania	13,841,989	0.62
26	25682	The Travelers Indemnity Company of Connecticut	13,543,054	0.61
27	21458	Employers Insurance Company of Wausau	13,489,235	0.60
28	19682	Hartford Fire Insurance Company	12,437,878	0.56
29	19488	Amerisure Insurance Company	12,089,399	0.54
30	10335	Bridgfield Casualty Insurance Company	11,885,496	0.53
31	38970	Markel Insurance Company	11,159,799	0.50
32	25615	The Charter Oak Fire Insurance Company	11,148,440	0.50
33	25623	The Phoenix Insurance Company	10,844,806	0.49
34	15105	Safety National Casualty Corporation	10,529,742	0.47
35	20443	Continental Casualty Company	10,309,020	0.46
36	10120	Everest National Insurance Company	10,247,486	0.46
37	11000	Sentinel Insurance Company, Ltd.	10,243,148	0.46
38	19070	The Standard Fire Insurance Company	10,225,862	0.46
39	13935	Federated Mutual Insurance Company	10,222,532	0.46
40	25666	The Travelers Indemnity Company of America	10,159,165	0.45
Top 40 total Workers' compensation			\$ 1,671,410,734	74.76
All other workers' compensation companies			564,314,994	25.24
Total Workers' compensation			\$ 2,235,725,728	100.00



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