

2020

Texas Department of Insurance

ANNUAL REPORT



Texas Department of Insurance
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Responding to the COVID-19 pandemic

TDI began providing guidance to help health insurers prepare for the COVID-19 pandemic in late February – before the first case was diagnosed in Texas. Over the next several months, the agency published emergency rules, issued guidance to the industry, and produced information to help Texans with COVID-related questions. The agency continued to provide services and answer consumer calls in less than a minute – all while most staff worked remotely.

The switch to telework was smooth and speedy for most employees, thanks to an immense effort by the agency's Information Technology Services team to get hundreds of new remote employees up and running in record time.

The agency's modernization efforts prepared the agency for the challenge the pandemic presented. When the work-from-home order was issued in March, about 80% of employees already had laptops, and half had completed training and paperwork needed to work from home.

TDI's pandemic response:

- Filed an emergency rule requiring insurers to pay the same amount for telemedicine services, including covered mental health services, as they do for in-person services. The rule, which applied to in-network services for state-regulated health plans, was later extended through September 12.
- Obtained approval from Gov. Greg Abbott to waive certain licensing requirements to ensure agents and adjusters could continue to get licenses and provide services to their customers.
- Filed an emergency rule to make it easier for Texans with TDI-regulated health insurance to get early prescription refills and to get prescriptions by home delivery and at more locations.
- Issued 21 bulletins to the insurance industry on topics including coverage for COVID-19 testing and treatment, grace periods for consumer payments, appropriate use of credit scores, and use of electronic signatures.
- Tracked and posted information from auto insurers and health plans about their actions to help consumers during the pandemic.
- Produced videos and information for consumers about mental health services, telemedicine and other care options, scam alerts, and more.

DWC's pandemic response:

As the pandemic began, DWC started adapting processes to ensure the safety of stakeholders and staff. DWC transitioned staff to work from home and began issuing guidance to those who participate in the Texas workers' compensation system through a series of bulletins and memos. Throughout the months that followed, this action enabled DWC to continue its core mission to provide customer service to injured employees, oversee dispute resolution, and regulate the system as a whole. DWC also:

- Created a coronavirus web page to provide workers' compensation system stakeholders with state and federal resources related to COVID-19.

- Filed an emergency rule expanding the use of telemedicine in the workers' compensation system.
- Moved all dispute proceedings, designated doctor instruction, workplace safety consultations, and OSHA trainings to a virtual or telephonic format.
- Established secure file transfer protocol boxes to allow documents to be shared securely and required electronic exchange of documents for dispute proceedings.
- Issued a data call to workers' compensation insurance carriers with the highest number of COVID-19 related claims to gain a better understanding of the impact to the system.
- Obtained approval from Governor Abbott to waive certain requirements that restricted first responders from getting workers' compensation benefits if specific conditions were not met.
- Temporarily suspended certain billing requirements for medical providers to ensure their focus could remain on their practice and their COVID-19 response.
- Held virtual meetings with health care provider groups, insurance carriers, and injured employee representatives to discuss changes to agency operations and answer questions about workers' compensation and COVID-19.

Section I:

Agency Overview

Texas Department of Insurance

With more than \$182 billion of premiums, Texas is the nation's second largest insurance market and the seventh 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 2020, TDI continued a modernization effort to keep pace with a growing insurance market and improve customer service.

FY 2020 highlights:

- Improved the complaint process to resolve disputes faster. A reorganization and other reforms enabled us to double the number of cases resolved each month.
- Continued improvements in agent and adjuster licensing. Application processing times averaged 38 days in 2018; we now process applications in about one day.
- Implemented Senate Bill 1264 to protect consumers from balance billing in an emergency or when they don't have a choice of doctors. We designed fully functional mediation and arbitration systems that received almost 18,000 requests from January 1, 2020, through the end of the fiscal year.
- Launched an artificial intelligence project to modernize policy filing reviews, a groundbreaking use of technology expected to improve reviews by ensuring faster identification of issues meriting close attention.

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 (DWC), 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 all our fellow employees.
- Communicating internally and externally, evaluating and adjusting the course of the agency in response to changes in conditions.

Offices

TDI's headquarters are in Austin. To carry out insurance regulation responsibilities, the agency has offices across the state for financial examiners; fraud investigators; fire inspectors and investigators; windstorm inspectors; and workers' compensation claims specialists, benefit review officers, and administrative law judges. Most workers' compensation offices also provide health and safety information.

The agency determines office locations according to claim activity and service demands. For example, financial examiner staff are in areas with major corporation 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

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 and monitors licensees for compliance with continuing education 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 established by Senate Bill 1264 in the 2019 legislative session.

FY 2020 highlights:

- Resolved more than 32,000 complaints, helping consumers get \$55 million in additional claim payments and premium refunds.
- Answered more than 141,000 consumer calls and 140,000 calls from agents and adjusters.
- Reduced the average processing time for licensing applications to about one day.
- Reduced the average processing of continuing education requests to one day.
- Reduced the time it takes to review a new continuing education course to three days or less.
- Lowered hold times on the agent and adjuster hotline to 30 seconds.
- Lowered the average hold time on the consumer Help Line to 23 seconds.
- Processed more than 1.6 million agent and adjuster transactions.

Customer Operations Division activities

Activity	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Agent and adjuster telephone inquiries	169,272	167,926	188,623	163,430	140,519
Agent and adjuster licenses issued	104,228	107,390	127,631	125,004	135,839
Agent and adjuster licenses renewed	98,747	140,987	190,051	180,357	207,609
Company agent appointment activities	984,773	996,706	1,059,691	1,170,609	1,256,924

Continuing education activities

Activity	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Provider registrations and renewals	793	619	644	583	701
Provider course certification and renewals	6,378	5,942	5,809	6,858	6,183
Providers regulated	1,368	1,337	1,278	1,310	1,219
Provider courses regulated	12,209	11,745	11,808	13,362	12,985

Agent and adjuster licenses, certificates, and registrations

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
County mutual	4,618	4,389	3,690	3,249	2,898
General lines: Life, accident, health, and HMO	226,348	236,521	240,844	251,850	271,049
General lines: Property and casualty	133,203	139,221	142,146	146,289	149,153
Life only agent	37,534	42,359	44,477	47,995	57,405
Personal lines agent	22,876	25,024	26,481	30,136	31,856
Insurance service representative	980	947	909	821	730
Life not to exceed \$25,000	898	895	867	852	859
Limited lines	6,566	7,116	7,048	7,320	6,913
Managing general agent	1,780	1,822	1,801	1,778	1,741
Funeral prearrangement life insurance agent	3,900	4,008	3,791	3,727	3,667
Surplus lines	6,737	6,964	7,075	7,266	7,329
Adjusters	119,848	130,855	145,328	153,413	154,106
Public insurance adjusters	824	859	1,024	975	1,140
Full-time home office salaried employees	754	826	965	1,121	1,159
Discount health care program operator	50	47	52	53	57
Specialty: credit	2,457	2,373	2,236	2,076	1,898
Specialty: travel	1,878	1,762	1,632	1,442	1,255
Specialty: rental car company	63	64	59	52	40
Specialty: self-service storage facility	275	307	342	325	364
Specialty: telecommunication equipment vendor	30	28	29	29	29
Life and health insurance counselors	648	659	679	713	741
Risk managers	1,137	1,118	1,113	1,076	1,049
Re-insurance intermediary	879	980	838	776	571
Title agents	568	582	587	604	642
Direct operations licenses	8	10	10	10	10
Escrow officers	6,950	7,191	7,314	7,398	7,994
Captive management companies	25	30	34	37	42
Total	581,834	616,957	641,371	671,383	704,697

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.
- Conduct ongoing financial analysis and insurer monitoring.
- Perform onsite financial, market conduct, title agent, and quality of care examinations.
- Supervise insurers, insurance groups, and other risk-bearing entities.
- Conduct inquiries of health insurers and HMOs to ensure appropriate treatment of consumers.
- Lead regulatory interventions, including receivership for rehabilitation or liquidation.

Financial statements filed by authorized insurers and HMOs for calendar year 2019 reflected \$182.3 billion in Texas premiums and \$141.3 billion in claim payments.

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

FY 2020 highlights:

- Implemented a fully electronic process for preparing, issuing, and adopting examination reports. This change ended a paper process that relied on sending approximately 400 reports annually by certified mail.
- Allowed insurers to electronically submit quarterly financial statements, reducing the amount of mail processed and eliminating TDI's need to scan the statements for storage.
- Launched the Health Market Actions Section to work collaboratively across TDI to resolve issues and ensure that consumer health insurance interests are protected.

Texas policyholder premiums and claim payments

Type	2015	2016	2017	2018	2019
Premiums (in billions)	\$ 144.4	\$ 152.3	\$ 160.5	\$ 175.8	\$ 182.3
Claim payments (in billions)	\$ 108.1	\$ 119.3	\$ 134.4	\$ 134.2	\$ 141.3
Payments as a percent of premium	72%	78%	84%	76%	78%

Texas guaranty association assessments

Type	2015	2016	2017	2018	2019
Life and health	\$ -	\$ 1,999,960	\$ 130,000,008	\$ -	\$ -
Property and casualty	-	20,091,552	-	-	-
Title	-	-	6,000,000	-	-
Texas Self-Insurance Group	126,369	126,380	-	475,009	-
Total	\$ 126,369	\$ 22,217,892	\$ 136,000,008	\$ 475,009	\$ -

Company licenses

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Risk bearing*					
Insurance companies	1,800	1,800	1,811	1,812	1,820
HMOs	57	61	64	70	69
Captive insurance companies	25	32	39	43	49
Non-risk bearing‡					
Premium finance companies	177	188	189	187	188
Continuing care retirement communities	34	34	36	36	36
Third-party administrators	691	700	680	700	735
Total	2,784	2,815	2,819	2,848	2,897

* Does not include 130 foreign risk-retention groups, 236 alien and foreign surplus lines carriers, or five domestic surplus lines carriers.

‡ Does not include 33 premium finance branches.

Financial regulation activities

Activity	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Financial analysis reviews	618	674	641	670	608
Financial and market conduct examinations	110	105	131	116	121
Quality of care examinations	25	26	22	16	16
Annual escrow audits reviewed	576	572	553	624	589
Title examinations conducted	266	289	265	295	246

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, enforces managed care network adequacy standards, and publishes reports to help policymakers and consumers make decisions about insurance.

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

FY 2020 highlights:

- Adopted a disclosure form and rules for short-term limited-duration health insurance coverage.
- Developed and published a draft rule on mental health and substance use disorder parity.
- Participated in the state Mental Health Condition and Substance Use Disorder Parity Workgroup charged with promoting equal access to behavioral health care.
- Worked with the Property and Casualty Division on an advanced technology tool for faster form reviews.
- Completed [TexasHealthPlanCompare.com](https://www.tdi.texas.gov/healthplancompare), a website that lets consumers view information about health plan issuers, search and compare health plans in their area, and get premium and cost-sharing estimates.
- Began collecting prescription drug cost transparency data from pharmacy benefit managers (PBMs) and health benefit plan issuers. Data collected included prescription drug spending and utilization, as well as aggregated rebates, fees, price protection payments, and other payments collected from pharmaceutical drug manufacturers.
- Began collecting data quarterly about balance billing from health benefit plan issuers. The data covers billed amounts; amounts paid to providers in and out of networks; mediation requests and disputes settled; and licensing board complaints, investigations, and sanctions.
- Finished the redesign of the prompt pay database, which will allow more accurate data collection for clean claims that were paid late and associated penalties.

Property and Casualty Division

The Property and Casualty Division regulates property and casualty insurance products sold in Texas. Specifically, the division oversees and manages regulatory matters, reviews form and rate filings, 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 oversees amusement rides, 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 (TWIA).

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 2020 highlights:

- Adopted the 2018 International Residential Code and the 2018 International Building Code as state standards for insurance through TWIA.
- Transitioned to electronic files for all 1,663 active amusement ride program operators.
- Implemented the first phase of an innovative technology project to improve and speed form filing reviews. The technology allows immediate comparison of new forms with forms approved by TDI since April 2014. Texas is the first state to implement this kind of technology.
- Adopted rules to help ensure that TWIA policyholders have sufficient time and notice to understand the claims process; request supplemental payments when repair costs are more than TWIA estimates; and work with TWIA to resolve disputes.
- Adopted rules to require property insurers to explain to policyholders the significance of changes from replacement cost coverage to actual cash value coverage, including giving an example showing differences in dollar amounts.
- Assisted with the web redesign of [HelpInsure.com](https://www.helpinsure.com), a shopping tool for Texas consumers to compare sample rates and policy provisions from some of the state's largest insurance companies.
- Incorporated Tableau for data visualization reports to more effectively monitor performance metrics such as the number of pending filings, days a filing has been open, closed filings, and days taken to close a filing.
- Developed a statistical plan for catastrophe events expected to reduce TDI and insurer costs, standardize reporting, and provide a predictable process for collecting data following events such as hurricanes.

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 2020 highlights:

- Assessed \$16.9 million in penalties and \$2.8 million in restitution. Additional penalties and restitution from orders issued in FY 2020 will be paid in FY 2021. Significant actions included:
 - A \$10 million fine and restitution for consumers after a TDI review found delays in handling out-of-network emergency claims and incorrect information in consumer notices and marketing materials.
 - A \$3 million fine and restitution for consumers after TDI concluded that an auto insurer failed to timely pay certain personal automobile claims and failed to pay required interest on late claims.
 - A \$120,000 fine and restitution for consumers after finding that an insurer didn't properly notify policyholders of a reduction in roof coverage.
- Resolved about 600 cases, including 424 concluded with commissioner's orders, license surrenders, license denials, or warning letters.
- Reorganized into more efficient, multidisciplinary litigation teams.

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:

- Claim fraud committed by consumers or health care providers against insurance companies. This includes staged accidents, fake claims, exaggerated claims, and life insurance and annuity 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 individuals 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 2020 highlights:

- Opened 240 investigations.
- Obtained \$11.6 million in restitution for fraud victims.
- Secured prosecutions on cases that resulted in 37 years in jail, 19 years of probation, 123 years of deferred adjudication, 3,885 hours of community service, and \$20,450 in fines.

Key cases:

- In Dallas County, William Neil "Doc" Gallagher was convicted of securities fraud, theft, and money laundering, for defrauding investors of millions of dollars from 2013 to 2019. Gallagher hosted a radio show called "The Money Doctor" in north Texas. Prosecutors said he targeted listeners of his radio show, promising annual returns, which he claimed they would never outlive. In a plea agreement, he was sentenced to 25 years in jail and was ordered to repay \$10.3 million.
- In Travis County, former insurance agent Ryan Richter was placed on five years' deferred adjudication after pleading guilty to felony theft. The charges stem from Richter's scheme of collecting inflated insurance policy premiums from two Austin businesses from 2010 to 2015. During those years, Richter stole more than \$468,000. After consulting with his victims, the state offered deferred adjudication in consideration of his guilty plea, receiving full restitution (about \$355,000 in cash and \$113,000 in voluntarily surrendered assets to the victims). Richter also surrendered his insurance license.
- In Tarrant County, former insurance agent Mark Athanasia pleaded guilty after an investigation proved he defrauded a couple in their 80s of \$20,000 that they gave him to use to secure investments on their behalf. Records showed no such investments were ever obtained. In his plea deal with prosecutors, Athanasia was placed on 10 years' deferred adjudication community supervision and was ordered to pay about \$18,000 in restitution.

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 2020 highlights:

- Helped implement Senate Bill 1264 by providing information technology support to the creation of an online dispute resolution portal.
- Worked with the Texas Facilities Commission to design TDI's future space at 1601 Congress Avenue.
- Continued replacing outdated legacy applications with modern software.
- Strengthened cybersecurity practices to detect threats and protect TDI from them.
- Coordinated development of a pilot project to help staff more efficiently review insurance policy forms.
- Converted TDI and OIEC to remote work environments in response to the COVID-19 pandemic, including remote onboarding of new employees.

General Counsel

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

The Policy Development Counsel provides legal services predominantly to the Life and Health Division, Property and Casualty Division, Consumer Protection 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 and other issues.

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's 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 open records process.

FY 2020 highlights:

- Streamlined the agency's processes for rules, bulletins, data calls, and Class Action Fairness Act notices to increase efficiency in drafting, reviewing, and approving documents.
- Responded to nearly 3,000 Public Information Act requests.
- Designed projects to encourage knowledge sharing within the General Counsel Division and with other TDI divisions, including a monthly Continuing Legal Education program and a litigation tracking project.
- Improved the way receivership matters are handled, including hiring an additional, experienced receivership attorney.
- Coordinated agency responses to potential privacy incidents, ensuring appropriate internal communication and compliance with applicable laws.
- Prepared and posted insurance bulletins and emergency rules to address COVID-19. Also helped DWC post workers' compensation bulletins related to COVID-19.
- Prepared and adopted one emergency rule and two permanent rules to implement out-of-network balance billing protections and claim resolution procedures under Senate Bill 1264.

Internal Audit Division

The Internal Audit Division provides independent and objective assurance and advisory services designed to improve agency operations. Under a new director, the team of eight staff added professionals with information technology auditing and project management skills.

FY 2020 highlights:

- Completed one audit and three advisory projects.
- Introduced agile audit techniques including daily status conferences and provision of just-in-time findings and other deliverables.
- Streamlined audits by removing redundant quality assurance checklist.
- Compressed report reviews by enabling multiple TDI managers to simultaneously respond to recommendations while drafting action plans.
- Revamped TDI's risk assessment process to make it more thorough.

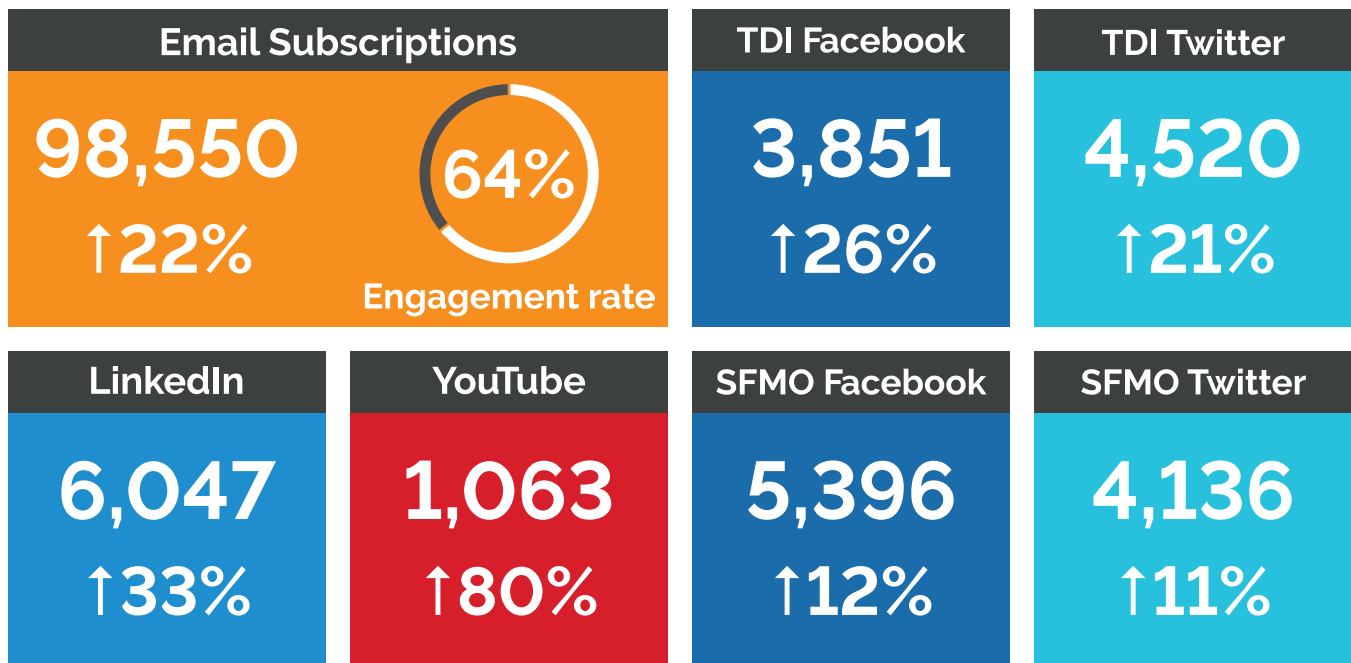
Public Affairs Division

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 2020 highlights:

- Produced a health plan shopping guide and targeted Google campaign to help people make informed decisions during [Healthcare.gov](https://www.healthcare.gov) open enrollment.
- Achieved a 22% increase in subscribers to our primary communication tool, an email subscription service. We issued almost 400 messages about agency news, rule updates, and other actions through the service this year.
- Developed a checklist for the review of long-term rate increase letters to help insurance companies develop plain language communications.
- Obtained user experience design and search engine optimization certifications for the web team.
- Produced weekly video interviews with experts on topics ranging from avoiding scams to ways to save money on auto insurance. These are posted on Facebook, YouTube, Twitter, and LinkedIn.

Email subscribers and social media followers



Agency Affairs

Agency Affairs provides strategic coordination and analysis to support state and agency leadership as well as the Texas Legislature develop and 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 that work with TDI, including the National Association of Insurance Commissioners (NAIC) and the National Conference of Insurance Legislators (NCOIL). 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.

FY 2020 highlights:

- Led outreach related to the implementation of Senate Bill 1264 for consumer, provider, and industry stakeholders, and other state agencies. The law protects consumers who have state-regulated health plans from surprise medical bills in certain situations.
- Led TDI's collaboration with NAIC and NCOIL for their December 2019 national meetings in Austin.
- Worked with the Texas Legislature, state agencies, and industry and consumer stakeholders to share resources and industry guidance related to COVID-19.
- Participated in calls related to COVID-19 with the White House, Centers for Medicare and Medicaid Services Center for Consumer Information and Insurance Oversight, and the Texas Health Care Industry Strike Force.
- Reviewed rule proposals and tracked TDI's implementation of changes from the 2019 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 inspections and some types of investigations were limited. SFMO continued to investigate major fires and those with fatalities.

SFMO's responsibilities include:

- 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 (PPC) oversight.
- Developing and promoting fire prevention programs.
- Maintaining the Texas Fire Incident Reporting System (TEXFIRS).

FY 2020 highlights:

- Referred 84 arson cases to prosecution, resulting in 57 indictments and 38 arrests.
- Assessed \$23,500 in penalties for fire alarm, extinguisher, sprinkler, and fireworks violations.
- Issued 14,597 registrations, licenses, and permits to fire alarm, fire extinguisher, fire sprinkler, and fireworks firms, individuals, and other regulated entities.

State Fire Marshal's Office activities

Activity	FY 2019	FY 2020
Initial fire investigations completed	592	431
Investigations/inspections of complaints against fire protection equipment/fireworks industries	494	225
Buildings inspected/re-inspected for fire safety hazards	5,451	3,289

**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 also coordinates DWC's external communications to ensure consistency and to cultivate relationships with the Texas Legislature and other stakeholders.

FY 2020 highlights:

- Educated legislative and state government staff about the basics of workers' compensation and current issues in the system.
- Coordinated stakeholder outreach for DWC administrative rule projects.
- Provided critical information to leadership and legislative offices about COVID-19 related workers' compensation claims.
- Maintained effective communication with stakeholders and the Legislature while working remotely.
- Helped coordinate DWC's COVID-19 response to ensure the workers' compensation system remained safe and functional.

Legal Services

Legal Services advises the workers' compensation commissioner on legal matters affecting DWC, reviews litigation, and coordinates legal analysis of policy issues. It also advises on legal matters relating to rulemaking, open records, legislation, policy, contracts, and specific legal matters involving DWC's program areas. Legal Services also works with the Office of the Attorney General on litigation that involves challenges to the Texas Labor Code or DWC rules.

FY 2020 highlights:

- Managed the adoption of new and amended agency rules, including:
 - Federal Military Treatment Facilities, 28 Texas Administrative Code (TAC) §§134.150 and 134.155;
 - Presumption and Notification, 28 TAC §§124.2, 124.3, 180.8, and 180.26;
 - Work Status Reports, 28 TAC §129.5;
 - First Responder Death Benefits, 28 TAC §132.7; and
 - Emergency rule on telemedicine, 28 TAC 167.1.
- Completed rule review for 28 TAC Chapters 102-116.
- Developed case strategies and responsive pleadings in state and federal court regarding air ambulance litigation, which involves federal law challenges to DWC's authority to decide fee disputes according to state fee guidelines.
- Monitored judicial review appeals by claimants and insurance carriers in federal and state trial and appellate courts.
- Managed contract review for the U.S. Bureau of Labor Statistics agreements and other state interagency agreements.
- Reviewed and resolved 110 subpoenas.
- Reviewed more than 600 individual cases, filed the record in more than 300 individual cases, and created summaries for the courts and parties to use.

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 consumers 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 2020 highlights:

- Helped about 135,000 injured employees and other system participants through the virtual call center; assisted about 1,700 injured employees in person at field offices; and processed about 7,000 requests from insurance carriers or injured employees.
- Added 18,220 educational outreach views through online videos in English and Spanish.
- Conducted internal compliance workshops resulting in the identification and referral of 620 potential administrative violations to Compliance and Investigations for further action.
- Provided outreach to about 220 injured first responders to educate about medical and income benefits and claim processes.
- Initiated 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 promoting DWC's mission, regulatory initiatives, safety programs, and health care provider training. Communications creates strategic communication campaigns for upcoming events and new initiatives, edits communications, oversees public distribution of those products, and manages DWC web pages. Communications houses DWC's media relations and social media administration. It is also responsible for planning and marketing 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 2020 highlights:

- Completed plain language revisions to 100 letters that are sent to injured employees. The revisions involve letters used by Claims and Customer Services, Hearings, and the Appeals Panel.
- Created a COVID-19 resource page for stakeholders to keep them informed about commissioner bulletins, changes to DWC services, and links to important workplace safety precautions. The web page has had almost 91,000 hits since March.
- Developed videos for on-demand webinars for both Health Care Provider Outreach and Designated Doctor training. Live and recorded webinars allow health care professionals to receive training on their schedules and without traveling. This initiative also eliminates DWC's expenses for hotel space and staff travel.
- Due to COVID-19, the 2020 Texas Workers' Compensation Conference was cancelled. DWC Communications is developing contingency plans to hold the 2021 conference virtually, if necessary.
- Continued production of videos to educate system stakeholders. Those videos have generated more than 110,000 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 (REG)

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 2020 highlights:

- Completed research projects to examine the operational effectiveness of the workers' compensation system including:
 - The 2020 Annual Network Report Card, which compares 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 report card, which included a survey of 3,250 injured employees, continued to show that network claims have lower medical costs and better outcomes compared to non-network claims.
 - An updated analysis of return-to-work outcomes for the workers' compensation system, which showed that prior to the pandemic, the percentage of injured employees who returned to work and remained at work within six months of their injuries increased steadily over the last 10 years.
- Initiated two additional research projects required by statute by December 1, 2020:
 - The Setting the Standard biennial report studies the impact of the House Bill 7 (2005) legislative reforms of the workers' compensation system. This report presented results on the affordability and availability of workers' compensation insurance for employers and the impact of certified workers' compensation health care networks on the system.
 - The biennial non-subscription study, which estimates employer participation in the workers' compensation system. This study includes a survey of employers and presents results on factors that influence employers' insurance purchasing decisions.
 - Designed and implemented a COVID-19 data call to selected workers' compensation insurance carriers to collect important information about 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. Insurance carriers will submit this data three times in 2020 – in August, October, and December.

Subsequent Injury Fund (SIF)

The 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. Under specific circumstances, the SIF also reimburses overpaid, unrecoverable workers' compensation benefits.

FY 2020 highlights:

- Processed 1,133 carrier reimbursement requests totaling \$18 million, eliminating a significant backlog.
- Developed new forms for insurance carrier requests for reimbursement, which created significant clarity and efficiencies for customers.
- Converted the insurance carrier reimbursement process from paper to an entirely electronic process.
- Presented at the 2020 State Bar of Texas Workers' Compensation Conference on how to submit different types of reimbursement requests and the information required. This education allows system participants to more easily navigate the reimbursement request process and petition for lifetime income benefit recipient eligibility and payment of death benefits owed to the SIF.

Self-Insurance Regulation (SIR)

SIR 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, 2020, there were 33 active certified self-insurers covering 194 companies employing 135,000 workers.

FY 2020 highlights:

- Presented at the Texas Certified Self-Insurer Guaranty Association's quarterly board meetings on 32 renewal applications, 71 status reports on former certified self-insurers, one new withdrawal, and one newly impaired employer.
- Managed security deposits totaling \$364.1 million (includes both active and withdrawn companies) consisting of \$75.6 million in letters of credit, \$279.7 million in surety bonds, and \$8.8 million in cash.
- Completed 13 on-site safety program inspections.

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.

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 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 2020 highlights:

- Investigated 123 quality-of-care complaints.
- Completed a physical medicine and rehabilitation plan-based audit.
- Conducted 20 interactive health care provider webinars with a total of 619 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, 2020, these presentations had been viewed 1,553 times.

Medical Fee Dispute Resolution

Medical Fee Dispute Resolution 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 2020 highlights:

- Resolved more than 3,100 medical fee disputes totaling \$10.6 million, eliminating a significant backlog. About \$4 million was resolved through education and agreements and \$6.6 million through DWC decisions. This does not include about 1,850 air ambulance disputes suspended due to ongoing litigation.
- Submitted a proposed rule to allow for electronic submission of fee disputes by health care providers.
- Incorporated plain language revisions into medical fee dispute decisions.

Workplace Safety

Workplace Safety provides 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 2020 highlights:

- Presented Lone Star Safety Program awards to 22 companies with excellent workplace safety programs and low rates of work-related injuries and illnesses. The program highlights employers that have made safety a priority and encourages others to participate in the program, helping employers save money and keep employees safe on the job.
- Performed 2,652 safety inspections and consultations that helped employers improve safety programs and assess their work sites.
- Developed and conducted 254 virtual Occupational Safety and Health Consultation consultation visits with employers in conjunction with OSHA to adjust to COVID-19-restricted environments.
- Reduced workplace risks for thousands of employees by working with employers to remove 3,817 safety hazards.
- Provided direct safety intervention to 31,863 employees through face-to-face training, DVDs, and other safety products and services.
- Improved construction workplace safety and health hazard awareness by training 423 employees in 26 free OSHA classes.
- Created OSHA 10-Hour and 30-Hour Construction training in an online format to train employees in a COVID-19 restricted environment. Conducted four of these online classes in July and August 2020.
- Inspected 93 insurance companies and contacted 249 policyholders for feedback on the quality of the loss-control services provided by their insurance companies.
- Created or revised 26 safety publications in English and Spanish to make them easier to understand and wrote 28 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. This section also administers a grant program for small employers that provides reimbursement for workplace modifications that help employees return to work.

FY 2020 highlights:

- Improved employee return-to-work rates by training 2,582 employers at 15 seminars and presentations.
- Provided 219,041 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 viewed 39,773 times.
- Distributed 1,084 hard copies of DWC's return-to-work publications to system stakeholders.
- Presented return-to-work information at numerous events in coordination with the Texas Workforce Commission.
- Transitioned to digitally present information and publications for employers and trade associations.

Compliance and Investigations

Compliance and Investigations monitors 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 monitoring system participants for compliance with Texas Labor Code and DWC rules. Staff in this area 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 2020 highlights:

- Returned more than \$1 million to system participants by resolving more than 2,900 complaints.
- Returned more than \$437,000 to injured employees, their beneficiaries, and the SIF by completing 59 insurance carrier performance audits.
- Assessed 97 health care providers for timeliness of filing the DWC Form-069, Report of Medical Evaluation. Of those, 73 health care providers scored in the high performer tier, 18 in the average performer tier, and six in the poor performer tier.
- Assessed 113 health care providers for completeness of the DWC Form-073, Work Status Report. Of those, 49 health care providers scored in the high performer tier, 28 in the average performer tier, and 36 in the poor performer tier.
- Assessed 113 health care providers for documentation supporting why the injured employee was prevented from returning to work, as reported on the DWC Form-073, Work Status Report. Of those, 55 health care providers scored in the high performer tier, 39 in the average performer tier, and 19 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 to Enforcement, 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 for an evidentiary hearing. Medical review cases include an informal settlement process involving Medical Quality Review Panel members, respondents, and their attorneys.

FY 2020 highlights:

- Opened 558 enforcement cases.
- Assessed \$937,350 in fines for violations.
- Resolved 160 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 369 insurance carrier cases through warning letters, monetary penalties, and compliance action plans (does not include cases closed with no action).
- Resolved 75 other system participant cases through warning letters, monetary penalties, and compliance action plans (does not include cases closed with no action).

Fraud Unit

The Fraud Unit investigates 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 and drawing benefits, malingering, and false claims.

FY 2020 highlights:

- Opened 134 workers' compensation fraud investigations.
- Referred six workers' compensation fraud cases for prosecution.
- Obtained nine indictments.
- Obtained 10 convictions.
- Ordered \$179,037 in restitution to victims.

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.

FY 2020 highlights:

- Issued 156 trial and grand jury subpoenas.
- Obtained four indictments.
- Obtained nine convictions.
- Recovered \$164,347 in restitution.

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 in support of their argument to an administrative law judge (ALJ), who issues a written decision on the disputed issues. These proceedings are held at DWC offices and other sites across the state. Issues not resolved at a CCH may be appealed to the Appeals Panel.

FY 2020 highlights:

- Conducted 10,554 BRCs and 4,670 CCHs.
- Continued resolving disputes in a timely manner. In FY 2020, the average time to resolve disputes was 115 days, well within the 135-day goal in our key performance measure.
- Made an immediate and successful transition to virtual BRCs and CCHs in March 2020 in response to the COVID-19 pandemic:
 - In remote BRCs, the parties caucus separately with the benefit review officer in virtual breakout rooms and meet to identify the issues, determine what additional information is needed, and to mediate their dispute.
 - In remote CCHs, the parties pre-file their documentary evidence electronically. As with in-person proceedings, parties call and question witnesses and present their arguments to the ALJ, who issues the final decision.

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 decisions of ALJs 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 DWC website. The decision manual is required by statute.

FY 2020 highlights:

- Issued 2,021 decisions, consisting of 1,985 final letters, and 36 written affirmed and reversed decisions.
- Issued 40 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 2020, 289 doctors attended DWC-sponsored designated doctor certification courses, and 360 doctors attended other designated doctor training events.

FY 2020 highlights:

- Implemented virtual certification training for designated doctors and doctors certifying for maximum medical improvement and impairment rating. Previously, these trainings were held in person. Attendees view pre-recorded video presentations and attend live interactive webinars to complete the certification training. The virtual training online allows greater flexibility for attendees, avoids travel costs, and requires less time away from the doctor's practice.
- Conducted 28 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 20 case-based maximum medical improvement and impairment rating webinars and seven 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 2020 highlights:

- Responded to 699 internal and external requests for data and information, including administrative data related to COVID-19 claims reported by insurance carriers.
- Created a new electronic data interchange (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.

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. These sections also facilitate the exchange of electronic records from external customers to DWC.

FY 2020 highlights:

- Implemented secure electronic mailboxes for insurance carriers. Insurance carriers are now able to exchange documents with DWC electronically and get a date-stamped receipt copy of their documents. This replaces a paper process for the exchange of documents and furthers the goal of creating a paperless claims environment.
- Created a DWC electronic filing services help desk, including assistance with faxback receipt and secure file transfer services for insurance carriers, health care providers, and other system participants. The new help desk furthers the agency's goal of increasing the use of electronic document processing services and ensuring the security of information submitted to DWC.

Section IV: Data Tables

Maintenance tax rate

Maintenance tax rate comparison

Type	Max allowed	2015	2016	2017	2018	2019
Motor vehicle insurance	0.200%	0.055%	0.056%	0.052%	0.049%	0.044%
Fire insurance	1.250%	0.341%	0.364%	0.345%	0.303%	0.274%
Workers' compensation insurance	0.600%	0.065%	0.064%	0.069%	0.069%	0.067%
Casualty insurance	0.400%	0.077%	0.072%	0.071%	0.053%	0.053%
Title insurance	1.000%	0.103%	0.103%	0.090%	0.078%	0.068%
Life, accident, and health insurance	0.040%	0.040%	0.040%	0.040%	0.040%	0.040%
Third-party administrators	1.000%	0.013%	0.010%	0.011%	0.008%	0.009%
Workers' compensation evaluation	0.100%	0.015%	0.016%	0.054%	0.034%	0.034%
Division of Workers' Compensation	2.000%	1.478%	1.800%	2.000%	2.000%	2.000%
Single service HMO	\$ 2.00	\$ 0.28	\$ 0.23	\$ 0.24	\$ 0.24	\$ 0.28
Multiservice HMO	\$ 2.00	\$ 0.84	\$ 0.69	\$ 0.72	\$ 0.72	\$ 0.84
Limited service HMO	\$ 2.00	\$ 0.28	\$ 0.23	\$ 0.24	\$ 0.24	\$ 0.28

Program area activities

Life and Health Division activities

Activity	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Network adequacy reports*	181	224	239	149	328
Access plans*	107	173	205	180	240
Approved utilization review agent applications	234	291	318	360	343
Approved independent review org. applications	45	27	49	18	27

* Information reported for FY 2016 included data for exclusive provider benefit plans and preferred provider benefit plans. Starting in FY 2017, the data includes reports filed by HMO plans, reflecting a change in rules adopted during the fiscal year.

Property and Casualty Division activities

Activity	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Voluntary Inspection Program licenses/certificates					
Licenses/certificates issued	74	72	80	63	66
Windstorm operations					
Applications processed	44,320	33,983	50,341	30,959	42,698
Inspections completed	9,276	5,517	6,828	4,050	3,352
Certificates of compliance issued	41,604	32,020	41,784	29,044	28,054
Amusement Ride Safety and Insurance Act					
Inspection certificates approved	9,334	10,521	9,597	9,946	4,869
Injuries reported	110	89	77	75	19
Non-compliant operators sent to enforcement	326	334	301	159	120
Engineering Services					
Building code interpretations provided	3,533	3,005	2,964	2,050	1,312
Product evaluations	1,985	1,464	1,409	1,443	1,016

Form and rate filings

Life and health filings received

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Annuity	633	519	576	503	391
Credit	27	41	11	19	13
Health	3,558	3,278	3,245	2,651	2,539
Life	807	796	637	718	624
Life settlement	64	49	36	9	10
Long-term care	240	270	180	177	149
Medicare	1,103	1,087	920	1,039	928
Total filing submissions*	6,432	6,040	5,605	5,116	4,654
Forms received	15,159	13,526	14,528	12,350	11,263
Rates received	3,591	1,688	1,954	1,672	1,258

Life and health filings completed, final disposition

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Annuity	639	521	594	477	426
Credit	31	39	13	19	12
Health	3,499	3,196	3,179	2,652	2,573
Life	805	790	645	719	639
Life settlement	71	47	38	8	11
Long-term care	238	284	174	152	144
Medicare	1,092	1,115	929	995	970
Total filing submissions*	6,375	5,992	5,572	5,022	4,775
Forms completed	15,433	13,243	13,766	13,049	10,977
Rates completed	4,088	3,905	3,416	3,512	3,009

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

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Personal liability/umbrella	66	51	40	35	23
Bond and miscellaneous lines	403	398	237	190	208
Certificate of insurance (added in 2017)	-	10	6	5	4
Commercial automobile	482	483	254	358	248
Commercial property	463	448	302	183	243
General liability	1,180	1,349	788	681	770
Homeowners	365	395	276	179	201
Inland marine	284	180	161	120	247
Interline filing	135	144	85	74	114
Identity theft	10	11	1	4	2
Commercial multiperil	1,108	1,087	750	568	671
Other personal and commercial lines	3	11	3	3	2
Personal automobile	450	426	189	271	486
Professional liability	534	512	369	266	316
Workers' compensation	93	98	104	108	71
Cyber risk (added in 2017)	-	20	28	20	26
Total form filing submissions received	5,576	5,623	3,593	3,065	3,632
Actual policy forms received[‡]	24,519	26,131	28,688	25,171	23,578

Property and casualty rate filings received

Type	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Personal liability/umbrella	33	30	31	45	34
Bond and miscellaneous lines	186	185	208	153	142
Commercial automobile	298	361	365	391	362
Commercial property	207	147	232	193	135
General liability	344	451	467	548	590
Homeowners	202	212	289	321	231
Inland marine	120	93	112	104	71
Interline filing	13	26	28	25	27
Identity theft	6	3	-	3	3
Commercial multiperil	491	396	540	474	450
Other personal and commercial lines	3	7	3	2	2
Personal automobile	531	497	509	581	648
Professional liability	158	134	146	136	129
Workers' compensation	152	194	192	206	183
Cyber risk (added in 2017)	-	12	16	11	18
Total	2,744	2,748	3,138	3,193	3,025

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

Property and casualty form filings completed

Type	FY 2016	FY 2017	FY 2018*	FY 2019	FY 2020
Personal liability/umbrella	61	55	43	42	25
Bond and miscellaneous lines	470	363	304	197	208
Certificate of insurance (added in 2017)	-	12	8	6	5
Commercial automobile	487	487	286	345	253
Commercial property	495	437	316	178	258
General liability	1,222	1,348	824	649	796
Homeowners	311	414	319	188	208
Inland marine	295	173	169	100	256
Interline filing	144	134	103	73	116
Identity theft	11	13	1	4	2
Commercial multiperil	1,145	1,082	798	566	697
Other personal and commercial lines	4	9	3	6	-
Personal automobile	461	431	256	271	512
Professional liability	584	512	375	288	327
Workers' compensation	96	103	98	109	71
Cyber risk (added in 2017)	-	15	27	19	29
Total form filing submissions completed	5,786	5,588	3,930	3,041	3,763
Actual policy forms completed[‡]	26,022	28,744	28,042	26,744	25,941

Property and casualty rate filings completed

Type	FY 2016	FY 2017	FY 2018*	FY 2019	FY 2020
Personal liability/umbrella	31	35	27	43	35
Bond and miscellaneous lines	216	201	230	130	136
Commercial automobile	273	348	360	346	343
Commercial property	227	130	228	207	131
General liability	401	448	470	500	606
Homeowners	174	233	275	296	217
Inland marine	118	81	128	80	75
Interline filing	11	27	28	23	28
Identity theft	5	4	-	2	4
Commercial multiperil	505	389	529	448	474
Other personal and commercial lines	4	8	2	3	-
Personal automobile	535	488	530	488	666
Professional liability	163	176	153	101	153
Workers' compensation	153	200	193	206	179
Cyber risk (added in 2017)	-	7	21	6	19
Total	2,816	2,775	3,174	2,879	3,066

* 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

Status	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Beginning balance	26	27	27	29	27
New receiverships	2	-	2	1	2
Receiverships closed	1	-	-	3	2

Companies in receivership for rehabilitation or liquidation at end of FY 2020:

- 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
- Calanthe Mutual Life 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, L.L.C.
- National Charity Title, Inc.
- National Prearranged Services, Inc.
- Peters Burial Association
- San Antonio Indemnity Company
- 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 (2019)

Type	Texas Premiums
Life	\$ 12,914,861,552
Annuity	24,489,417,211
Accident and health	45,988,146,485
Property and casualty*	64,204,330,539
HMO	39,710,044,459
Title	2,243,213,045
Other‡	6,755,139
Total	\$ 189,556,768,430
Total admitted market	182,255,367,973
Total alternative market	7,301,400,457

* 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 2019)

Type	Texas companies	Non-Texas companies	Total admitted market
Life	\$ 1,213,012,315	\$ 11,701,849,237	\$ 12,914,861,552
Annuity	3,167,727,669	21,321,689,542	24,489,417,211
Accident and health	5,242,381,570	40,745,764,915	45,988,146,485
Property and casualty†	27,548,424,888	29,354,505,194	56,902,930,082
HMO	34,768,182,929	4,941,861,530	39,710,044,459
Title	931,774,498	1,311,438,547	2,243,213,045
Other‡	786,486	5,968,653	6,755,139
Total	\$ 72,872,290,355	\$ 109,383,077,618	\$ 182,255,367,973

† 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 2019)

Type	Texas Premiums
Surplus lines insurers	\$ 6,951,698,371
Foreign risk retention groups	119,117,059
Certified self-insurers	218,993,507
Workers' compensation self-insurance groups	11,591,520
Total*	\$ 7,301,400,457

* 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

Type	2018	2019
Primary lines		
Automobile (personal and commercial)	\$ 26,559,652,599	\$ 27,604,427,747
Workers' compensation	2,519,219,319	2,525,332,562
Homeowners	9,347,589,651	10,049,707,575
Fire and allied lines	7,347,136,996	7,713,875,384
Liability	6,103,883,114	6,712,877,784
Medical professional liability	191,722,190	191,483,355
All other lines*	2,037,652,993	2,105,225,675
Total	\$ 54,106,856,862	\$ 56,902,930,082

* Does not include \$779,411,145 in accident and health premiums for 2019 and \$846,477,672 for 2018 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

Type	2018	2019
Life		
Ordinary	\$ 9,524,908,430	\$ 9,943,231,499
Group	2,891,969,521	2,889,824,108
Industrial	626,814	501,602
Credit	81,973,752	81,304,339
Subtotal	\$ 12,499,478,517	\$ 12,914,861,548
Annuity		
Annuities	\$ 17,998,947,862	\$ 19,201,532,613
Other considerations	3,189,926,771	2,830,715,607
Deposit type contracts	5,154,616,504	2,457,168,991
Subtotal	\$ 26,343,491,137	\$ 24,489,417,211
Accident and health*	\$ 43,323,341,023	45,988,146,485
Total	\$ 82,166,310,677	\$ 83,392,425,244

* Includes \$779,411,145 in accident and health premiums for 2019 and \$846,477,672 for 2018 written by property and casualty companies.

Texas group market

Based on written premium and market share percentage.

* Companies with positive premiums

Health insurance (excludes credit and other accident)

Overview	Totals	Top group writers	Premium	MS %
Companies*	476	UnitedHealth	\$ 18,032,763,135	22.67
Groups	189	Health Care Service Corp.	11,252,545,385	14.15
Insured Texans	23,280,468	Centene Corp.	9,846,533,636	12.38
Uninsured Texans	5,233,960	Humana	7,571,581,460	9.52
Texas population estimate	28,514,428	Anthem Inc.	5,667,059,885	7.13
Written premium	\$ 79,528,121,948	CVS	4,054,021,532	5.10
		Molina Healthcare Inc.	3,046,175,926	3.83
		Cigna Health	2,222,167,275	2.79
		Harris Health	1,723,289,803	2.17
		Scott and White	1,508,538,181	1.90

Annuities

Overview	Totals	Top group writers	Premium	MS %
Companies*	293	American International	\$ 2,094,522,002	8.55
Groups	123	Lincoln National	1,366,295,657	5.58
Written premiums	\$ 24,489,417,211	Jackson National	1,157,841,809	4.73
		John Hancock	1,109,721,130	4.53
		Allianz Insurance	1,102,974,108	4.50
		New York Life	1,075,937,846	4.39
		Mass Mutual Life Insurance	1,012,095,968	4.13
		Prudential of America	959,567,661	3.92
		Equitable Holdings Inc.	916,917,208	3.74
		Voya Financial	866,097,967	3.54

Life insurance

Overview	Totals	Top group writers	Premium	MS %
Companies*	432	New York Life	\$ 770,242,872	5.96
Groups	159	Metropolitan	734,496,097	5.69
Written premiums	\$ 12,914,861,552	Northwestern Mutual	693,474,568	5.37
		Prudential of America	584,510,373	4.53
		Lincoln National	511,452,224	3.96
		Minnesota Mutual	467,417,276	3.62
		Mass Mutual Life Insurance	436,044,563	3.38
		State Farm	428,245,376	3.32
		Pacific Life	423,799,250	3.28
		Aegon US Holding	354,915,729	2.75

Personal auto insurance

Overview	Totals	Top group writers	Premium	MS %
Companies*	177	State Farm	\$ 3,255,666,985	14.01
Groups	60	Progressive	3,102,637,389	13.35
Vehicles in force (liability)	19,834,608	Berkshire Hathaway	3,082,237,706	13.26
Written premiums	\$ 23,241,970,616	Allstate Insurance	2,824,829,475	12.15
		USAA	1,974,516,601	8.50
		Farmers Insurance	1,823,955,210	7.85
		Liberty Mutual	1,057,646,588	4.55
		Texas Farm Bureau Mutual	767,565,410	3.30
		Auto Club Enterprises Ins.	388,519,576	1.67
		Nationwide Corp.	365,037,753	1.57

Homeowners insurance

Overview	Totals	Top group writers	Premium	MS %
Companies*	154	State Farm	\$ 1,861,662,578	18.52
Groups	70	Allstate Insurance	1,347,747,828	13.41
Policies in force		USAA	1,017,411,403	10.12
Homeowners	4,882,463	Farmers Insurance	1,005,685,319	10.01
Dwelling	775,441	Liberty Mutual	646,266,603	6.43
Tenants	1,869,824	Travelers	466,734,467	4.64
Written premiums	\$ 10,049,707,575	Texas Farm Bureau Mutual	252,254,937	2.51
		Nationwide Corp.	234,234,799	2.33
		Progressive	230,017,179	2.29
		Chubb Limited	209,114,245	2.08

Company market share

*Based on written premium and market share percentage

Top 40 companies | Accident and health

Rank	NAIC	Company	Premium	MS %
1	70670	BCBSTX, A Division of Health Care Service Corp.	\$ 11,099,742,628	24.14
2	73288	Humana Insurance Company	6,312,567,788	13.73
3	60054	Aetna Life Insurance Company	5,229,037,499	11.37
4	71013	Superior Healthplan Network	2,806,494,222	6.10
5	12558	Care Improvement Plus of Texas Insurance Company	2,140,358,791	4.65
6	67369	Cigna Health and Life Insurance Company	1,936,981,849	4.21
7	80799	Celtic Insurance Company	1,717,209,149	3.73
8	14078	Amerigroup Insurance Company	1,673,655,302	3.64
9	65978	Metropolitan Life Insurance Company	1,037,381,801	2.26
10	12307	Dentaquest USA Insurance Company, Inc.	737,421,824	1.60
11	71420	Sierra Health and Life Insurance Company, Inc.	711,500,416	1.55
12	14063	MCNA Insurance Company	593,156,831	1.29
13	60380	American Family Life Assurance Company of Columbus	512,750,454	1.11
14	64246	Guardian Life Insurance Company of America, The	356,572,869	0.78
15	62235	Unum Life Insurance Company of America	310,832,189	0.68
16	12567	Care Improvement Plus South Central Insurance Company	308,358,137	0.67
17	80802	Sun Life Assurance Company of Canada	284,107,399	0.62
18	65498	Life Insurance Company of North America	252,405,977	0.55
19	15777	Oscar Insurance Company	239,019,364	0.52
20	10155	Wellcare Prescription Insurance, Inc.	230,811,319	0.50
21	39616	Vision Service Plan Insurance Company	196,019,670	0.43
22	69868	United of Omaha Life Insurance Company	190,117,959	0.41
23	82406	All Savers Insurance Company	183,267,969	0.40
24	61271	Principal Life Insurance Company	176,788,597	0.38
25	70815	Hartford Life and Accident Insurance Company	170,293,384	0.37
26	62286	Golden Rule Insurance Company	166,636,118	0.36
27	65676	Lincoln National Life Insurance Company, The	159,372,395	0.35
28	81396	Delta Dental Insurance Company	158,604,800	0.34
29	12575	Silverscript Insurance Company	157,169,605	0.34
30	61301	Ameritas Life Insurance Corp.	154,735,903	0.34
31	68241	Prudential Insurance Company of America, The	149,519,780	0.33
32	70025	Genworth Life Insurance Company	144,669,229	0.31
33	62324	Freedom Life Insurance Company of America	142,197,122	0.31
34	65315	Lincoln Life Assurance Company of Boston	133,626,518	0.29
35	67105	Reliastar Life Insurance Company	132,045,898	0.29
36	69019	Standard Insurance Company	120,020,534	0.26
37	68500	Continental Life Insurance Company of Brentwood, Tenn.	119,611,787	0.26
38	62049	Colonial Life and Accident Insurance Company	116,549,075	0.25
39	72850	United World Life Insurance Company	114,076,991	0.25
40	62049	Colonial Life and Accident Insurance Company	111,525,907	0.24
Top 40 total			41,487,215,049	90.21
All other accident and health companies			4,500,931,436	9.79
Total			\$ 45,988,146,485	100.00

Top 40 companies | Annuities

Rank	NAIC	Company	Premium	MS %
1	60488	American General Life Insurance Company	\$ 1,667,482,292	6.81
2	65676	Lincoln National Life Insurance Company, The	1,364,607,089	5.57
3	65056	Jackson National Life Insurance Company	1,157,841,809	4.73
4	65838	John Hancock Life Insurance Company (U.S.A.)	1,109,721,130	4.53
5	90611	Allianz Life Insurance Company of North America	1,102,974,108	4.50
6	65935	Massachusetts Mutual Life Insurance Company	928,997,567	3.79
7	62944	Equitable Financial Life Insurance Company	916,191,941	3.74
8	86509	Voya Retirement Insurance and Annuity Company	857,460,461	3.50
9	91596	New York Life Insurance and Annuity Corporation	837,745,682	3.42
10	61271	Principal Life Insurance Company	820,540,403	3.35
11	67466	Pacific Life Insurance Company	790,498,291	3.23
12	61689	Athene Annuity and Life Company	513,770,007	2.10
13	66869	Nationwide Life Insurance Company	447,311,345	1.83
14	86231	Transamerica Life Insurance Company	445,474,678	1.82
15	70238	Variable Annuity Life Insurance Company, The	424,875,335	1.73
16	91642	Forethought Life Insurance Company	412,202,947	1.68
17	68241	Prudential Insurance Company of America, The	409,337,631	1.67
18	79227	Pruco Life Insurance Company	384,916,289	1.57
19	66044	Midland National Life Insurance Company	380,209,831	1.55
20	69345	Teachers Insurance and Annuity Association of America	374,831,768	1.53
21	60895	American United Life Insurance Company	369,902,380	1.51
22	87726	Bighthouse Life Insurance Company	365,788,860	1.49
23	92657	Nationwide Life and Annuity Insurance Company	335,998,826	1.37
24	92738	American Equity Investment Life Insurance Company	325,397,385	1.33
25	65528	Life Insurance Company of the Southwest	310,825,373	1.27
26	63274	Fidelity and Guaranty Life Insurance Company	296,912,633	1.21
27	97136	Metropolitan Tower Life Insurance Company	279,758,214	1.14
28	70688	Transamerica Financial Life Insurance Company	276,949,933	1.13
29	69019	Standard Insurance Company	261,860,774	1.07
30	68675	Security Benefit Life Insurance Company	241,259,614	0.99
31	66915	New York Life Insurance Company	238,192,164	0.97
32		College Retirement Equities Fund	234,302,971	0.96
33	65005	Riversource Life Insurance Company	221,125,852	0.90
34	88072	Talcott Resolution Life Insurance Company	220,305,549	0.90
35	63312	Great American Life Insurance Company	212,364,432	0.87
36	92622	Western-Southern Life Assurance Company	208,542,249	0.85
37	61301	Ameritas Life Insurance Corp.	201,667,434	0.82
38	68608	Symetra Life Insurance Company	169,226,923	0.69
39	68322	Great-West Life and Annuity Insurance Company	167,433,494	0.68
40	66168	Minnesota Life Insurance Company	165,370,507	0.68
Top 40 total			\$ 20,450,176,171	83.48
All other annuities premium			4,039,241,040	16.52
Total			\$ 24,489,417,211	100.00

Top 40 companies | HMOs

Rank	NAIC	Company	Premium	MS %
1	95314	Amerigroup Texas, Inc.	\$ 4,620,935,463	11.64
2	95647	Superior Healthplan, Inc.	4,446,308,787	11.20
3	95174	United Healthcare Benefits of Texas, Inc.	4,111,322,725	10.35
4	70670	BCBSTX, A Division of Health Care Service Corp.	3,196,813,618	8.05
5	10757	Molina Healthcare of Texas, Inc.	3,013,292,117	7.59
6	11141	UnitedHealthcare Community Plan of Texas, L.L.C.	2,798,037,272	7.05
7	12902	HealthSpring Life and Health Insurance Company, Inc.	2,535,999,652	6.39
8	95329	Texas Children's Health Plan, Inc.	1,756,743,595	4.42
9	95158	CHA HMO, Inc.	1,556,393,292	3.92
10	11494	Physicians Health Choice of Texas, L.L.C.	1,251,275,342	3.15
11	16133	Community Health Choice Texas, Inc.	977,887,166	2.46
12	10096	Selectcare of Texas, Inc.	920,126,887	2.32
13	95099	Scott and White Health Plan	887,492,849	2.23
14	95615	Community Health Choice, Inc.	745,402,637	1.88
15	95809	Driscoll Children's Health Plan	711,897,485	1.79
16	95024	Humana Health Plan of Texas, Inc.	625,819,437	1.58
17	95248	Community First Health Plans, Inc.	575,298,230	1.45
18	95414	Parkland Community Health Plan, Inc.,	573,907,362	1.45
19	95822	Cook Children's Health Plan	571,692,160	1.44
20	95138	SHA, L.L.C.	540,469,185	1.36
21	95490	Aetna Health Inc.	504,595,300	1.27
22	12827	KS Plan Administrators, L.L.C.	433,665,601	1.09
23	12964	Wellcare of Texas, Inc.	428,257,889	1.08
24	95040	Aetna Better Health of Texas Inc.	311,259,808	0.78
25	15485	Children's Medical Center Health Plan	272,136,229	0.69
26	52635	El Paso First Health Plans, Inc.	204,419,866	0.51
27	95765	UnitedHealthcare of Texas, Inc.	158,974,802	0.40
28	78611	HCSC Insurance	146,201,800	0.37
29	14154	Christus Health Plan	142,957,435	0.36
30	13151	Care N' Care Insurance Company, Inc.	132,135,756	0.33
31	14151	Sendero Health Plans, Inc.	84,105,082	0.21
32	95383	Cigna Healthcare of Texas, Inc.	65,776,434	0.17
33	95240	Seton Health Plan, Inc.	65,455,212	0.16
34	15489	Memorial Hermann Health Plan, Inc.	54,250,378	0.14
35	29718	GHS Insurance Company	43,207,945	0.11
36	95037	Cigna Dental Health of Texas, Inc.	35,675,971	0.09
37	95163	Alpha Dental Programs, Inc.	28,648,345	0.07
38	95910	Aetna Dental, Inc.	26,763,809	0.07
39	16433	Memorial Hermann Commercial Health Plan, Inc.	23,660,966	0.06
40	10768	Selectcare Health Plans, Inc.	23,228,803	0.06
Top 40 total			\$ 39,602,492,692	99.74
All other HMO companies			107,551,766	0.26
Total			\$ 39,710,044,458	100.00

Top 40 companies | Homeowners

Rank	NAIC	Company	Premium	MS %
1	43419	State Farm Lloyds	\$ 1,861,662,775	18.52
2	21695	Texas Farmers Insurance Company	855,382,665	8.51
3	37907	Allstate Vehicle and Property Insurance Company	798,926,947	7.95
4	25941	United Services Automobile Association	399,387,899	3.97
5	25968	USAA Casualty Insurance Company	330,088,287	3.28
6	26530	Allstate Texas Lloyd's	325,343,326	3.24
7	11215	Safeco Insurance Company of Indiana	314,608,708	3.13
8	42404	Liberty Insurance Corporation	284,016,397	2.83
9	11059	ASI Lloyds	227,903,195	2.27
10	25380	Texas Farm Bureau Mutual Insurance Company	201,011,373	2.00
11	27998	Travelers Home and Marine Insurance Company, The	198,507,954	1.98
12	27774	Chubb Lloyds Insurance Company of Texas	177,746,412	1.77
13	38130	Travelers Personal Insurance Company	168,106,741	1.67
14	19976	Amica Mutual Insurance Company	163,212,067	1.62
15	18600	USAA General Indemnity Company	158,231,766	1.57
16	12536	Homeowners of America Insurance Company	149,754,734	1.49
17	11008	Auto Club Indemnity Company	142,033,441	1.41
18	21253	Garrison Property and Casualty Insurance Company	129,703,451	1.29
19	23353	Meridian Security Insurance Company	118,669,541	1.18
20	29688	Allstate Fire and Casualty Insurance Company	118,054,116	1.17
21	10969	United Property and Casualty Insurance Company	110,932,408	1.10
22	24376	Spinnaker Insurance Company	102,536,156	1.02
23	23760	Nationwide General Insurance Company	92,164,779	0.92
24	28860	Clear Blue Insurance Company	87,876,498	0.87
25	41688	Foremost Lloyds of Texas	86,139,295	0.86
26	41564	Travelers Lloyds of Texas Insurance Company	85,095,131	0.85
27	23248	Occidental Fire and Casualty Company of North Carolina	82,954,055	0.83
28	37257	Praetorian Insurance Company	79,731,127	0.79
29	13207	Lighthouse Property Insurance Corporation	77,924,361	0.78
30	13938	Metropolitan Lloyds Insurance Company of Texas	76,479,286	0.76
31	10111	American Bankers Insurance Company of Florida	76,405,796	0.76
32	15816	Allied Trust Insurance Company	69,850,219	0.70
33	10790	FedNat Insurance Company	66,036,664	0.66
34	12831	State National Insurance Company, Inc.	65,850,743	0.66
35	12873	Privilege Underwriters Reciprocal Exchange	65,143,633	0.65
36	19240	Allstate Indemnity Company	59,101,185	0.59
37	19402	AIG Property Casualty Company	54,632,272	0.54
38	11543	Texas FAIR Plan Association	53,217,181	0.53
39	25399	Texas Farm Bureau Underwriters	51,243,564	0.51
40	23469	American Modern Home Insurance Company	50,301,247	0.50
Top 40 total			\$ 8,615,967,395	85.73
All other homeowners companies			1,433,740,180	14.27
Total			\$ 10,049,707,575	100.00

Top 40 companies | Life

Rank	NAIC	Company	Premium	MS %
1	65978	Metropolitan Life Insurance Company	\$ 697,430,273	5.40
2	67091	Northwestern Mutual Life Insurance Company, The	693,474,568	5.37
3	66915	New York Life Insurance Company	614,056,430	4.75
4	69108	State Farm Life Insurance Company	428,245,376	3.32
5	67466	Pacific Life Insurance Company	423,691,346	3.28
6	65935	Massachusetts Mutual Life Insurance Company	422,195,491	3.27
7	65676	Lincoln National Life Insurance Company, The	418,396,975	3.24
8	66168	Minnesota Life Insurance Company	379,296,382	2.94
9	60488	American General Life Insurance Company	326,165,490	2.53
10	79227	Pruco Life Insurance Company	302,120,250	2.34
11	68241	Prudential Insurance Company of America, The	282,311,138	2.19
12	65838	John Hancock Life Insurance Company (U.S.A.)	250,634,304	1.94
13	86231	Transamerica Life Insurance Company	207,429,788	1.61
14	65919	Primerica Life Insurance Company	205,160,529	1.59
15	69868	United of Omaha Life Insurance Company	205,077,161	1.59
16	64246	Guardian Life Insurance Company of America, The	202,421,159	1.57
17	62235	Unum Life Insurance Company of America	201,820,579	1.56
18	63177	Farmers New World Life Insurance Company	197,560,633	1.53
19	60739	American National Insurance Company	183,911,886	1.42
20	68896	Southern Farm Bureau Life Insurance Company	174,044,126	1.35
21	65528	Life Insurance Company of The Southwest	161,439,177	1.25
22	91596	New York Life Insurance and Annuity Corporation	153,719,288	1.19
23	66281	Transamerica Premier Life Insurance Company	146,742,933	1.14
24	69663	USAA Life Insurance Company	142,034,054	1.10
25	71129	Dearborn Life Insurance Company	135,852,330	1.05
26	87726	BrightHouse Life Insurance Company	134,301,245	1.04
27	68136	Protective Life Insurance Company	128,270,440	0.99
28	65498	Life Insurance Company of North America	127,882,186	0.99
29	92657	Nationwide Life and Annuity Insurance Company	117,822,461	0.91
30	62944	Equitable Financial Life Insurance Company	116,499,179	0.90
31	67105	Reliastar Life Insurance Company	109,377,723	0.85
32	67989	American Memorial Life Insurance Company	108,255,732	0.84
33	65595	Lincoln Benefit Life Company	104,553,965	0.81
34	90611	Allianz Life Insurance Company of North America	99,568,721	0.77
35	66044	Midland National Life Insurance Company	99,310,395	0.77
36	70815	Hartford Life and Accident Insurance Company	95,394,589	0.74
37	61271	Principal Life Insurance Company	95,133,153	0.74
38	65005	Riversource Life Insurance Company	89,339,388	0.69
39	80802	Sun Life Assurance Company of Canada	88,353,613	0.68
40	93742	Securian Life Insurance Company	88,120,894	0.68
Top 40 total			\$ 9,157,415,350	70.92
All other life companies			3,757,446,202	29.08
Total			\$ 12,914,861,552	100.00

Top 40 companies | Private passenger auto

Rank	NAIC	Company	Premium	MS %
1	25178	State Farm Mutual Automobile Insurance Company	\$ 3,121,753,611	13.43
2	29203	Progressive County Mutual Insurance Company	3,102,637,389	13.35
3	29181	GEICO County Mutual Insurance Company	2,340,280,589	10.07
4	29688	Allstate Fire and Casualty Insurance Company	2,015,826,925	8.67
5	24392	Farmers Texas County Mutual Insurance Company	1,539,231,940	6.62
6	19544	Liberty County Mutual Insurance Company	1,029,218,616	4.43
7	25941	United Services Automobile Association	638,782,826	2.75
8	25968	USAA Casualty Insurance Company	580,566,241	2.50
9	29246	Consumers County Mutual Insurance Company	530,895,178	2.28
10	18600	USAA General Indemnity Company	406,224,020	1.75
11	29327	Auto Club County Mutual Insurance Company	388,519,576	1.67
12	22063	Government Employees Insurance Company (GEICO)	378,069,991	1.63
13	29378	Old American County Mutual Fire Insurance Company	352,889,649	1.52
14	21253	Garrison Property and Casualty Insurance Company	348,943,514	1.50
15	29297	Home State County Mutual Insurance Company	345,219,632	1.49
16	25380	Texas Farm Bureau Mutual Insurance Company	337,725,280	1.45
17	19240	Allstate Indemnity Company	299,807,585	1.29
18	29262	Colonial County Mutual Insurance Company	270,845,725	1.17
19	11198	Loya Insurance Company	249,775,717	1.07
20	29335	Allstate County Mutual Insurance Company	248,093,131	1.07
21	29254	Foremost County Mutual Insurance Company	247,815,974	1.07
22	10730	American Access Casualty Company	226,819,396	0.98
23	10807	ACCC Insurance Company	221,473,617	0.95
24	29300	Redpoint County Mutual Insurance Company	203,800,093	0.88
25	13004	Texas Farm Bureau Casualty Insurance Company	199,673,071	0.86
26	11521	Germania Select Insurance Company	199,483,907	0.86
27	13820	Infinity County Mutual Insurance Company	194,633,274	0.84
28	25399	Texas Farm Bureau Underwriters	194,354,749	0.84
29	27863	Southern County Mutual Insurance Company	175,059,279	0.75
30	14138	GEICO Advantage Insurance Company	159,174,292	0.68
31	26816	State Farm County Mutual Insurance Company of Texas	133,913,374	0.58
32	25712	Esurance Insurance Company	115,910,277	0.50
33	40150	MGA Insurance Company, Inc.	109,647,427	0.47
34	19976	Amica Mutual Insurance Company	107,484,270	0.46
35	22055	GEICO Indemnity Company	103,387,393	0.44
36	13688	Elephant Insurance Company	102,771,328	0.44
37	15449	Alinsco Insurance Company	96,344,074	0.41
38	10974	Root Insurance Company	94,717,869	0.41
39	29351	Unitrin County Mutual Insurance Company	89,332,935	0.38
40	26441	Dairyland County Mutual Insurance Company of Texas	86,078,517	0.37
Top 40 total			\$ 21,587,182,251	92.88
All other private passenger auto companies			1,654,788,365	7.12
Total			\$ 23,241,970,616	100.00

Top 23 companies | Title

Rank	NAIC	Company	Premium	MS %
1	51586	Fidelity National Title Insurance Company	\$ 339,794,603	15.15
2	50121	Stewart Title Guaranty Company	285,735,103	12.74
3	50229	Chicago Title Insurance Company	259,327,775	11.56
4	50814	First American Title Insurance Company	232,504,968	10.36
5	51624	First American Title Guaranty Company	210,791,206	9.40
6	50520	Old Republic National Title Insurance Company	187,181,493	8.34
7	50016	Title Resources Guaranty Company	171,840,716	7.66
8	14240	First National Title Insurance Company	117,682,919	5.25
9	50598	Alamo Title Insurance	80,073,180	3.57
10	51152	WFG National Title Insurance Company	79,931,804	3.56
11	50050	Westcor Land Title Insurance Company	61,158,384	2.73
12	12309	Alliant National Title Insurance Company, Inc.	52,454,083	2.34
13	50083	Commonwealth Land Title Insurance Company	50,800,712	2.26
14	50130	North American Title Insurance Company	40,294,571	1.80
15	50377	National Investors Title Insurance Company	26,652,302	1.19
16	11974	Amrock Title Insurance Company	16,561,865	0.74
17	50026	Premier Land Title Insurance Company	10,752,462	0.48
18	12591	Sierra Title Insurance Guaranty Company	7,973,702	0.36
19	12522	Agents National Title Insurance Company	5,223,303	0.23
20	16601	Texan Title Insurance Company	2,390,718	0.11
21	51578	AmTrust Title Insurance Company	1,508,821	0.06
22	15305	Southwest Land Title Insurance Company	1,320,325	0.05
23	51632	Radian Title Insurance, Inc.	791,589	0.04
24	50440	Real Advantage Title Insurance Company	466,441	0.02
Total			\$ 2,243,213,045	100.00

Top 40 companies | Workers' compensation

Rank	NAIC	Company	Premium	MS %
1	22945	Texas Mutual Insurance Company	\$ 1,069,298,202	42.34
2	16535	Zurich American Insurance Company	74,858,413	2.96
3	25658	Travelers Indemnity Company, The	45,226,611	1.79
4	42404	Liberty Insurance Corporation	42,263,684	1.67
5	43389	Service Lloyds Insurance Company, A Stock Company	37,136,328	1.47
6	38318	Starr Indemnity and Liability Company	34,561,870	1.37
7	19038	Travelers Casualty and Surety Company	33,525,667	1.33
8	43575	Indemnity Insurance Company of North America	32,984,685	1.31
9	30104	Hartford Underwriters Insurance Company	30,992,517	1.23
10	22667	Ace American Insurance Company	30,493,366	1.21
11	40142	American Zurich Insurance Company	27,872,886	1.10
12	23841	New Hampshire Insurance Company	25,609,430	1.01
13	10166	Accident Fund Insurance Company of America	25,338,654	1.00
14	23035	Liberty Mutual Fire Insurance Company	21,709,947	0.86
15	27855	Zurich American Insurance Company of Illinois	20,310,271	0.80
16	25682	Travelers Indemnity Company of Connecticut, The	19,989,427	0.79
17	24147	Old Republic Insurance Company	19,362,045	0.77
18	33600	LM Insurance Corporation	18,969,004	0.75
19	20281	Federal Insurance Company	18,838,616	0.75
20	24082	Ohio Security Insurance Company	18,537,525	0.73
21	29424	Hartford Casualty Insurance Company	18,326,289	0.73
22	25615	Charter Oak Fire Insurance Company, The	16,781,999	0.66
23	37885	XI Specialty Insurance Company	15,274,368	0.60
24	23396	Amerisure Mutual Insurance Company	14,864,430	0.59
25	31003	Tri-State Insurance Company of Minnesota	14,387,740	0.57
26	11150	Arch Insurance Company	14,131,015	0.56
27	12304	Accident Fund General Insurance Company	13,925,483	0.55
28	11000	Sentinel Insurance Company, Ltd.	13,562,266	0.54
29	25623	Phoenix Insurance Company, The	13,451,368	0.53
30	20427	American Casualty Company of Reading, Pennsylvania	13,448,392	0.53
31	19682	Hartford Fire Insurance Company	13,391,156	0.53
32	19488	Amerisure Insurance Company	12,296,192	0.49
33	10120	Everest National Insurance Company	12,186,241	0.48
34	25666	Travelers Indemnity Company of America, The	11,939,954	0.47
35	29580	Berkley Regional Insurance Company	11,928,073	0.47
36	38970	Markel Insurance Company	11,589,938	0.46
37	10335	Bridgefield Casualty Insurance Company	11,140,268	0.44
38	20443	Continental Casualty Company	10,967,633	0.43
39	27120	Trumbull Insurance Company	10,932,482	0.43
40	38911	Berkley National Insurance Company	10,927,429	0.43
Top 40 total			\$ 1,913,331,864	75.73
All other workers' compensation companies			612,000,698	24.27
Total			\$ 2,525,332,562	100.00



Texas Department of Insurance
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