



## **Part II Summary of Company Data**

**This section of the Texas Department of Insurance's 137th Annual Report**

- **summarizes the agency's company licensing activities during fiscal year 2012 , including issuance of new certificates of authority;**
- **summarizes the agency's regulatory interventions initiated due to solvency concerns with certain insurers and related entities;**
- **provides a summary of annual statement data by types of insurance coverage, including total annual premiums paid by Texans for various lines of insurance.**

## 10-Year History-Certificate of Authority

	FY 03	FY 04	FY 05	FY 06	FY 07	FY 08	FY 09	FY 10	FY 11	FY 12
<b>Life/Health insurers</b>										
Texas	206	196	190	186	175	170	161	161	157	153
Non-Texas	580	561	552	546	529	520	514	504	499	485
Non-U.S.	0	0	0	0	0	0	0	0	0	7
Sub-Total	786	757	742	732	704	690	675	665	656	645
<b>Property &amp; Casualty insurers</b>										
Texas	244	245	250	248	252	250	250	243	238	236
Non-Texas	916	915	917	926	932	942	948	948	947	935
Non-U.S.	0	0	0	0	0	0	0	0	0	18
Sub-Total	1,160	1,160	1,167	1,174	1,184	1,192	1,198	1,191	1,185	1,189
<b>Other entities</b>										
Texas	362	348	352	341	341	348	353	350	332	324
Non-Texas	456	462	479	485	471	486	504	515	512	487
Non-U.S.	0	0	0	0	0	0	0	0	0	7
Sub-Total	818	810	831	826	812	834	857	865	844	818
<b>Grand Total</b>	<b>2,764</b>	<b>2,727</b>	<b>2,740</b>	<b>2,732</b>	<b>2,700</b>	<b>2,716</b>	<b>2,730</b>	<b>2,721</b>	<b>2,685</b>	<b>2652*</b>

Life/Health includes: Stock life, mutual life, stipulated premium, non-profit life insurance, fraternal, multiple employer welfare arrangements, local mutual aid, local mutual burial, exempt associations, and non-profit hospital service corporations.

Property & Casualty includes: Stock fire, stock fire and casualty, mutual fire and casualty, stock casualty, Mexican casualty, Lloyds, reciprocals, title, risk retention groups, joint underwriting associations, workers' compensation self insurance groups, county mutuals, and farm mutuals.

Other includes: Non-profit legal services corporations, third party administrators (TPAs), continuing care retirement communities (CCRCs) and health maintenance organizations (HMOs). CCRCs were added to the category in Fiscal Year 1988 and TPAs were added in Fiscal Year 1989.

\* FY 2012 Grand Total includes 1,843 licensed insurance companies, 51 HMOs, 31 CCRCs, and 760 TPAs. It does not include 194 premium finance companies and their 10 branch offices.

## Reconciliation

Companies Licensed as of August 31, 2011	2,685
Companies Organized or Licensed During Year	65
Less Companies Reinsured, Merged, Withdrawn,	98
Canceled, Dissolved, Redomesticated, Domesticated	
or Placed In Permanent Receivership During Year	
Companies Licensed as of August 31, 2011	2,652

## Types and Totals of Entities Licensed in Texas as of August 31, 2012

	TEXAS	NON-TEXAS	NON-US	TOTAL
Property & Casualty	236	935	18	1,189
Life	153	485	7	645
Other	324	487	7	818
Total	713	1,907	32	2,652

Other includes: Non-Profit Legal Services Corporations, HMOs, TPAs, and CCRCs.

## Types and Totals of Entities Holding a Certificate of Authority in Texas as of August 31, 2012

	TEXAS	NON-TEXAS	NON-US	TOTAL
Stock Life Insurance Companies	100	432	4	536
Mutual Life Insurance Companies	2	27	0	29
Stipulated Premium Life Insurance Companies	29	0	0	29
Life Port of Entry	0	0	2	2
Stock Fire Insurance Companies	1	3	0	4
Stock Fire & Casualty Insurance Companies	103	669	4	776
Mutual Fire & Casualty Insurance Companies	2	47	1	50
Stock Casualty Insurance Companies	12	150	0	162
Mexican Casualty Insurance Companies	0	0	13	13
Lloyds	52	0	0	52
Reciprocal Exchanges	7	16	0	23
Fraternal Benefit Societies	6	23	1	30
Title Insurance Companies	5	18	0	23
Non-Profit Legal Service Corporations	2	0	0	2
Health Maintenance Organizations	49	2	0	51
Risk Retention Groups	1	0	0	1
Multiple Employer Welfare Arrangements	4	2	0	6
Joint Underwriting Associations	0	2	0	2
Third Party Administrators	246	481	7	734
Workers' Compensation Self Insurance Groups	6	0	0	6
Continuing Care Retirement Communities	27	4	0	31
Retirement System and Pension	0	1	0	1
Government Created Life and Health Companies	1	0	0	1
Government Created Fire and Casualty Companies	3	0	0	3
Mutual Fire Insurance Companies	1	0	0	1
Mortgage Guaranty Insurance Companies	2	22	0	24
<b>Total</b>	<b>662</b>	<b>1,907</b>	<b>32</b>	<b>2,601</b>
Local Mutual Aid Associations	2	0	0	2
Local Mutual Burial Associations	2	0	0	2
Exempt Associations	6	0	0	6
Non-Profit Hospital Service Corporations	1	0	0	1
County Mutual Fire Insurance Companies	23	0	0	23
Farm Mutual Fire Insurance Companies	17	0	0	17
<b>Total</b>	<b>51</b>	<b>0</b>	<b>0</b>	<b>51</b>
<b>Grand Total</b>	<b>713</b>	<b>1,907</b>	<b>32</b>	<b>2,652</b>

## New Companies Organized or Admitted to Texas between September 1, 2011 and August 31, 2012

	TEXAS	NON-TEXAS	NON-US	TOTAL
Stock Life Insurance Companies	0	3	0	3
Life Port of Entry	0	0	1	1
Stock Fire & Casualty Insurance Companies	0	4	0	4
Mutual Fire & Casualty Insurance Companies	0	3	0	3
Stock Casualty Insurance Companies	0	9	0	9
Title	1	0	0	1
Health Maintenance Organization	4	0	0	4
Third Party Administrators	12	24	4	40
<b>Total</b>	<b>17</b>	<b>43</b>	<b>5</b>	<b>65</b>

## Canceled Certificate of Authority Report

Companies Reinsured, Merged, Dissolved, Withdrawn, Redomesticated, Domesticated or Placed in Receivership between September 1, 2011 and August 31, 2012

	REINSURED OR MERGED	DISSOLVED, WITHDRAWN OR CANCELLED	REDOMESTICATED OR DOMESTICATED	*PERMANENT RECEIVERSHIP	TOTAL
<b>Texas Companies</b>					
Stock Life	3	2	0	0	5
Stock Fire & Casualty	1	1	0	0	2
Health Maintenance Organization	1	2	0	0	3
Workers' Comp Self Insured Group	0	1	0	0	1
Third Party Administrators	0	21	0	0	21
<b>Total</b>	<b>5</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>32</b>
<b>Non-Texas Companies</b>					
Stock Life	3	3	0	0	6
Mutual Life	1	2	0	0	3
Stock Fire & Casualty	3	1	0	0	4
Mutual Fire & Casualty	1	1	0	0	2
Stock Casualty	0	3	0	0	3
Reciprocal	0	1	0	0	1
Joint Underwriting Association	0	1	0	0	1
Health Maintenance Organization	0	1	0	0	1
Third Party Administrators	0	45	0	0	45
<b>Total</b>	<b>8</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>66</b>
<b>Grand Total</b>	<b>13</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>98</b>

\* The amounts in this column represent Certificates of Authority that have been canceled because an entity was placed into receivership. The Certificate of Authority of a company that is placed in permanent receivership is not automatically canceled. Therefore, these amounts do not reconcile to the number of receiverships for FY 2012. Only the companies that had their Certificates of Authority canceled are included in this section.

## Rehabilitations and Liquidation Oversight Report

### Companies Under Supervision, Conservation, 404 Orders and Administrative Oversight

#### Activity for Fiscal Year 2012

BEGINNING BALANCE	NEW ACTIONS	RELEASED TO MANAGEMENT	DISSOLVED	ACQUIRED	MERGED OR BANKRUPTCY	PLACED IN RECEIVERSHIP	YEAR END BALANCE
6	8	5	1	0	0	0	8

#### Balance at End of FY12

ACTION	DATE	COMPANY NAME
404	05/17/10	North America Life Insurance Company
Oversight	02/28/11	Texas Windstorm Insurance Assoc.
Supervision	03/13/12	*Confidential*
Supervision	07/27/12	*Confidential*

### Receiverships by Fiscal Year Fiscal Years 2008 - 2012

FISCAL YEAR	BEGINNING BALANCE	NEW RECEIVERSHIPS	RECEIVERSHIPS CLOSED
2008	25	7	2
2009	30	10	1
2010	39	3*	1
2011	41	0	3
2012	38	0	4

\*Two closed receiverships were re-opened for purposes of making claims distributions.

## Open Receiverships at Year-end FY 2012

Employers Casualty Company  
Employers of Texas Lloyds (re-opened)  
Employers National Insurance Company (re-opened)  
AmCare Health Plans of Texas, Inc., and  
AmCare Management, Inc.  
Millers Insurance Company (The)  
Western Indemnity Insurance Company  
Good Samaritan Life Insurance Company  
Highlands Insurance Company  
Financial Insurance Company of America  
Universal Insurance Exchange, and  
Universal Paratransit Ins. Services Group  
Vesta Fire Insurance Corporation  
Shelby Casualty Insurance Company  
The Shelby Insurance Company  
Texas Select Lloyds Insurance Company  
Select Insurance Services, Inc.  
Vesta Insurance Corporation  
Family Life Insurance Company of America  
Lone Star Life Insurance Company  
Peters Burial Association  
American Founders Financial Corporation  
Lincoln Memorial Life Insurance Company  
Memorial Service Life Insurance Company  
National Pre-arranged Services, Inc.  
Guardian Fidelity Title Company, Ltd, et al  
Esquire Title, L.L.C.  
Austin Indemnity Lloyds Insurance Company, and  
Austin Indemnity Management Co., LLC  
Southern Star Title Company, LLC  
Mi Tierra Title, LLC  
National Charity Title  
AmeriTrust Title Company  
W.I.N. Association; and  
Healthshare America, LLC;  
Chamberhealth USA, and  
Healthshare Marketing, LLC  
Texas Memorial Life Insurance Company  
Texas Memorial Administrators, LLC  
TME Holdings, Inc.  
Texas Nations Title Agency, Inc.  
First American Life Insurance Company

## Overview: Texas Insurance Market

### Grand Total: Texas Insurance Market – All Admitted & Alternative Carriers subject to TDI Licensing/Eligibility/Registration Requirements:

#### Total Texas Market – 2011

TYPE OF BUSINESS	TEXAS PREMIUMS
Life	\$9,774,161,648
Annuity	20,151,813,659
Accident & Health	24,253,488,910
Property & Casualty	39,278,322,689
HMO	14,077,901,191
Title	1,154,595,449
Other	*3,150,443
<b>Grand Total</b>	<b>\$108,693,433,989</b>
<b>Recap: Total Admitted Market</b>	<b>\$105,003,747,427</b>
<b>Total Alternative Market</b>	<b>**3,689,686,562</b>
<b>Grand Total</b>	<b>\$108,693,433,989</b>

\* Includes: Local Mutual Aid Associations, Local Mutual Burial Associations, Exempt Associations and Non-Profit Legal Service Companies.

\*\* Included with Property & Casualty.

### Admitted Market– Carriers holding a Certificate of Authority (License) issued by TDI:

#### Total Admitted Market - 2011

TYPE OF BUSINESS	TEXAS INSURANCE COMPANIES	NON-TEXAS INSURANCE COMPANIES	TOTAL ADMITTED MARKET
Life	\$795,484,420	\$8,978,677,228	\$9,774,161,648
Annuity	1,747,780,854	18,404,032,814	20,151,813,659
Accident & Health	1,452,819,015	22,800,669,895	24,253,488,910
Property & Casualty	17,541,180,066	18,047,456,061	35,588,636,127
HMO	13,744,923,959	332,977,232	14,077,901,191
Title	347,363,780	807,231,669	1,154,595,449
Other	* 3,150,443		* 3,150,443
<b>Total</b>	<b>\$35,633,142,289</b>	<b>\$69,370,605,138</b>	<b>\$105,003,747,427</b>

### Alternative Market– Carriers that are Eligible or Registered or hold some other form of approval issued by TDI:

#### Alternative Market - 2011

TYPE OF BUSINESS	TEXAS PREMIUMS
Surplus Lines Insurers	*** \$3,248,590,309
Foreign Risk Retention Groups	87,096,685
Certified Self Insurers	336,420,355
Self Insurance Group	17,579,213
<b>Total</b>	<b>**\$3,689,686,562</b>

\* Includes: Local Mutual Aid Associations, Local Mutual Burial Associations, Exempt Associations and Non-Profit Legal Service Companies.

\*\* Included with Property & Casualty.

\*\*\* The vast majority of this business is Property & Casualty insurance. However, the surplus lines market includes some Accident & Health business.

## Financial Statement System Summary of Information from Annual Statements Texas Premium Summary– Property and Casualty 2010-2011

	AS OF DECEMBER 31, 2010	AS OF DECEMBER 31, 2011
Primary Lines		
Automobile	15,120,890,540	15,506,793,468
Workers' Compensation	1,922,770,862	2,163,990,743
Homeowners	5,809,476,010	5,974,451,903
Fire & Allied Lines	4,934,664,402	5,670,152,326
Liability	4,563,669,219	4,576,745,995
Medical Professional Liability	226,648,307	226,007,323
* All Other Lines	1,449,016,040	1,470,494,368
<b>Total</b>	<b>34,027,135,385</b>	<b>35,588,636,126</b>

\* Does not include \$562,781,494 in Accident & Health premiums for 2010 and \$586,641,301 in Accident & Health premiums for 2011 written by Property & Casualty companies that are included in total Accident & Health premiums reflected in the exhibit below.

## Financial Statement System Summary of Information from Annual Statements Texas Premium Summary– Life, Annuity and Accident & Health 2010-2011

	AS OF DECEMBER 31, 2010	AS OF DECEMBER 31, 2011
<b>Life</b>		
Ordinary	7,056,200,027	7,487,185,471
Group	2,068,657,745	2,191,283,055
Industrial	1,665,204	1,508,153
Credit	89,395,413	94,184,969
<b>Total</b>	<b>9,215,918,389</b>	<b>9,774,161,648</b>
<b>Annuity</b>		
Annuities	13,854,733,099	15,327,675,969
Other Considerations	2,868,935,513	3,230,669,190
Deposit Type Contracts	1,776,909,378	1,593,468,500
<b>Total</b>	<b>18,500,577,990</b>	<b>20,151,813,659</b>
* Accident & Health	23,399,958,246	24,253,488,910
<b>Total</b>	<b>51,116,454,625</b>	<b>54,179,464,217</b>

\* Includes \$562,781,494 in Accident & Health premiums for 2010 and \$586,641,301 in Accident & Health premiums for 2011 written by Property & Casualty companies not included in All Other Lines reflected in the exhibit above.

## Top 40 Insurers/Accident and Health

### Based on 2011 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	1	7,511,727,711	30.97%
79413	Unitedhealthcare Insurance Company	2	3,642,564,336	15.02%
60054	Aetna Life Insurance Company	3	1,723,311,247	7.11%
73288	Humana Insurance Company	4	1,721,220,938	7.10%
62308	Connecticut General Life Insurance Company	5	655,668,561	2.70%
12558	Care Improvement Plus of Texas Insurance Company	6	514,159,172	2.12%
65978	Metropolitan Life Insurance Company	7	441,001,224	1.82%
71013	Superior Healthplan Network	8	387,592,014	1.60%
60380	American Family Life Assurance Company of Columbus	9	333,263,059	1.37%
62235	Unum Life Insurance Company of America	10	239,690,327	0.99%
60069	Texas Health Insurance Pool	11	223,947,395	0.92%
67660	Pennsylvania Life Insurance Company	12	199,287,350	0.82%
61271	Principal Life Insurance Company	13	194,419,530	0.80%
64246	Guardian Life Insurance Company of America, The	14	188,252,560	0.78%
81396	Delta Dental Insurance Company	15	187,259,077	0.77%
69868	United of Omaha Life Insurance Company	16	164,511,741	0.68%
70815	Hartford Life and Accident Insurance Company	17	155,400,933	0.64%
62286	Golden Rule Insurance Company	18	152,274,440	0.63%
69477	Time Insurance Company	19	151,141,462	0.62%
65498	Life Insurance Company of North America	20	130,377,977	0.54%
39616	Vision Service Plan Insurance Company	21	127,800,208	0.53%
70025	Genworth Life Insurance Company	22	111,035,832	0.46%
25178	State Farm Mutual Automobile Insurance Company	23	109,831,088	0.45%
80802	Sun Life Assurance Company of Canada	24	108,505,478	0.45%
68284	Pyramid Life Insurance Company, The	25	107,288,569	0.44%
69019	Standard Insurance Company	26	102,212,082	0.42%
90328	First Health Life & Health Insurance Company	27	101,874,422	0.42%
65676	Lincoln National Life Insurance Company, The	28	98,889,129	0.41%
70785	Pacificare Life and Health Insurance Company	29	97,464,519	0.40%
67105	Reliastar Life Insurance Company	30	96,776,579	0.40%
68241	Prudential Insurance Company of America, The	31	94,839,664	0.39%
13778	Molina Healthcare of Texas Insurance Company	32	87,061,945	0.36%
65838	John Hancock Life Insurance Company (U.S.A.)	33	86,645,696	0.36%
61301	Ameritas Life Insurance Corp.	34	84,333,104	0.35%
78611	HCSC Insurance Services Company	35	82,766,576	0.34%
10155	Wellcare Prescription Insurance, Inc.	36	78,112,317	0.32%
62049	Colonial Life and Accident Insurance Company	37	77,900,044	0.32%
71412	Mutual of Omaha Insurance Company	38	77,304,956	0.32%
60534	American Heritage Life Insurance Company	39	76,275,628	0.31%
65080	John Alden Life Insurance Company	40	75,325,257	0.31%
<b>Total Top 40 Accident &amp; Health Premiums</b>			<b>20,799,314,147</b>	<b>85.76%</b>
<b>All Other Accident &amp; Health Premiums</b>			<b>3,454,174,763</b>	<b>14.24%</b>
<b>Total Accident &amp; Health Premiums</b>			<b>24,253,488,910</b>	<b>100.00%</b>

## Top 40 Insurers/Annuities

### Based on 2011 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
61050	Metlife Investors USA Insurance Company	1	1,346,204,383	6.68%
65056	Jackson National Life Insurance Company	2	1,239,566,315	6.15%
79227	Pruco Life Insurance Company	3	1,090,531,272	5.41%
65838	John Hancock Life Insurance Company (U.S.A.)	4	1,026,031,059	5.09%
65676	Lincoln National Life Insurance Company, The	5	879,691,368	4.37%
90611	Allianz Life Insurance Company of North America	6	772,486,990	3.83%
86509	ING Life Insurance and Annuity Company	7	754,145,603	3.74%
88072	Hartford Life Insurance Company	8	593,815,179	2.95%
66869	Nationwide Life Insurance Company	9	591,300,643	2.93%
61271	Principal Life Insurance Company	10	571,167,285	2.83%
91596	New York Life Insurance and Annuity Corporation	11	530,435,539	2.63%
70432	Western National Life Insurance Company	12	525,168,975	2.61%
61689	Aviva Life and Annuity Company	13	497,480,793	2.47%
62944	AXA Equitable Life Insurance Company	14	475,548,571	2.36%
86231	Transamerica Life Insurance Company	15	442,104,480	2.19%
65935	Massachusetts Mutual Life Insurance Company	16	389,363,473	1.93%
	College Retirement Equities Fund	17	379,979,444	1.89%
65978	Metropolitan Life Insurance Company	18	374,045,366	1.86%
69345	Teachers Insurance and Annuity Association of America	19	359,514,780	1.78%
65005	Riversource Life Insurance Company	20	339,862,922	1.69%
92738	American Equity Investment Life Insurance Company	21	334,671,507	1.66%
70238	Variable Annuity Life Insurance Company, The	22	326,154,825	1.62%
69663	USAA Life Insurance Company	23	298,775,877	1.48%
67466	Pacific Life Insurance Company	24	288,207,599	1.43%
60941	Sunamerica Annuity and Life Assurance Company	25	247,833,687	1.23%
60895	American United Life Insurance Company	26	238,509,902	1.18%
68136	Protective Life Insurance Company	27	211,516,405	1.05%
93696	Fidelity Investments Life Insurance Company	28	193,105,998	0.96%
79065	Sun Life Assurance Company of Canada (U.S.)	29	180,750,164	0.90%
68322	Great-West Life & Annuity Insurance Company	30	177,051,153	0.88%
69019	Standard Insurance Company	31	177,008,530	0.88%
68241	Prudential Insurance Company of America, The	32	166,126,251	0.82%
65528	Life Insurance Company of the Southwest	33	162,906,385	0.81%
68675	Security Benefit Life Insurance Company	34	162,053,015	0.80%
56014	Thrivent Financial For Lutherans	35	151,557,571	0.75%
80942	ING USA Annuity and Life Insurance Company	36	141,472,171	0.70%
66915	New York Life Insurance Company	37	138,083,607	0.69%
70688	Transamerica Financial Life Insurance Company	38	128,041,335	0.64%
68608	Symetra Life Insurance Company	39	115,250,201	0.57%
66850	National Western Life Insurance Company	40	110,328,556	0.55%
	<b>Total Top 40 Annuity Premium</b>		<b>17,127,849,179</b>	<b>84.99%</b>
	<b>All Other Annuity Premium</b>		<b>3,023,964,480</b>	<b>15.01%</b>
	<b>Total Annuity Premium</b>		<b>20,151,813,659</b>	<b>100.00%</b>

## Top 40 Health Maintenance Organization/Accident and Health

Based on 2011 Texas Written Premium with Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
95174	Unitedhealthcare Benefits of Texas, Inc.	1	2,198,472,100	15.62%
95314	Amerigroup Texas, Inc.	2	1,613,949,398	11.46%
95647	Superior Healthplan, Inc.	3	1,119,733,261	7.95%
95024	Humana Health Plan of Texas, Inc.	4	1,033,190,062	7.34%
11141	Unitedhealthcare Community Plan of Texas, L.L.C.	5	758,402,292	5.39%
12902	Healthspring Life & Health Insurance Company, Inc.	6	747,385,491	5.31%
95490	Aetna Health Inc.	7	715,309,171	5.08%
10096	Selectcare of Texas, L.L.C.	8	594,523,189	4.22%
95329	Texas Children's Health Plan, Inc.	9	584,155,131	4.15%
95099	Scott and White Health Plan	10	550,463,714	3.91%
95615	Community Health Choice, Inc.	11	512,561,764	3.64%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	12	486,803,919	3.46%
11494	Physicians Health Choice of Texas, LLC	13	350,615,898	2.49%
10134	Bravo Health Texas, Inc.	14	348,517,737	2.48%
10757	Molina Healthcare of Texas, Inc.	15	324,965,818	2.31%
95248	Community First Health Plans, Inc.	16	258,077,117	1.83%
95138	Sha, L.L.C.	17	254,459,057	1.81%
12827	KS Plan Administrators, LLC	18	214,513,537	1.52%
95822	Cook Children's Health Plan	19	198,264,054	1.41%
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	20	187,535,472	1.33%
95809	Driscoll Children's Health Plan	21	150,047,214	1.07%
12151	Arcadian Health Plan, Inc.	22	134,642,516	0.96%
52635	El Paso First Health Plans, Inc.	23	118,991,678	0.85%
12964	Wellcare of Texas, Inc.	24	99,235,667	0.70%
95383	Cigna Healthcare of Texas, Inc.	25	86,940,727	0.62%
10768	Selectcare Health Plans, Inc.	26	71,299,125	0.51%
95799	Valueoptions of Texas, Inc.	27	70,260,972	0.50%
95420	Unicare Health Plans of Texas, Inc.	28	47,032,458	0.33%
95910	Aetna Dental Inc.	29	39,556,279	0.28%
13636	Universal HMO of Texas, Inc.	30	33,495,604	0.24%
95161	Denticare, Inc.	31	32,828,816	0.23%
95037	Cigna Dental Health of Texas, Inc.	32	31,599,143	0.22%
95240	Seton Health Plan, Inc.	33	21,535,849	0.15%
95251	National Pacific Dental, Inc.	34	15,745,845	0.11%
95051	Safeguard Health Plans, Inc.	35	10,845,765	0.08%
12282	Arkansas Community Care, Inc.	36	10,799,244	0.08%
95142	United Dental Care of Texas, Inc.	37	9,703,344	0.07%
95387	Block Vision of Texas, Inc.	38	9,168,283	0.07%
95163	Alpha Dental Programs, Inc.	39	8,137,870	0.06%
52556	Managed Dentalguard, Inc.	40	7,282,580	0.05%
<b>Total Top 40 Health Maintenance Organizations</b>			<b>14,061,047,161</b>	<b>99.88%</b>
<b>All Other Health Maintenance Organizations</b>			<b>16,854,030</b>	<b>0.12%</b>
<b>Total Health Maintenance Organizations</b>			<b>14,077,901,191</b>	<b>100.00%</b>

## Top 40 Insurers/Life

### Based on 2011 Texas Written Premium with Percentage Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	593,364,370	6.07%
67091	Northwestern Mutual Life Insurance Company, The	2	453,100,740	4.64%
66915	New York Life Insurance Company	3	414,019,469	4.24%
65676	Lincoln National Life Insurance Company, The	4	397,225,069	4.06%
69108	State Farm Life Insurance Company	5	319,414,336	3.27%
68241	Prudential Insurance Company of America, The	6	310,705,654	3.18%
65838	John Hancock Life Insurance Company (U.S.A.)	7	265,993,978	2.72%
65935	Massachusetts Mutual Life Insurance Company	8	249,138,968	2.55%
60488	American General Life Insurance Company	9	223,876,692	2.29%
67466	Pacific Life Insurance Company	10	216,682,706	2.22%
86231	Transamerica Life Insurance Company	11	175,388,198	1.79%
66168	Minnesota Life Insurance Company	12	149,015,283	1.52%
65919	Primerica Life Insurance Company	13	146,748,721	1.50%
71129	Dearborn National Life Insurance Company	14	146,144,729	1.50%
63177	Farmers New World Life Insurance Company	15	143,803,668	1.47%
65498	Life Insurance Company of North America	16	137,434,813	1.41%
60739	American National Insurance Company	17	136,640,184	1.40%
71153	Hartford Life and Annuity Insurance Company	18	133,062,304	1.36%
91596	New York Life Insurance and Annuity Corporation	19	131,376,056	1.34%
62944	AXA Equitable Life Insurance Company	20	130,028,414	1.33%
66044	Midland National Life Insurance Company	21	129,315,379	1.32%
68136	Protective Life Insurance Company	22	126,632,163	1.30%
67105	Reliastar Life Insurance Company	23	122,988,140	1.26%
62235	Unum Life Insurance Company of America	24	117,375,935	1.20%
79227	Pruco Life Insurance Company	25	117,143,712	1.20%
68896	Southern Farm Bureau Life Insurance Company	26	114,579,510	1.17%
65595	Lincoln Benefit Life Company	27	114,128,006	1.17%
69868	United of Omaha Life Insurance Company	28	106,603,883	1.09%
69663	USAA Life Insurance Company	29	105,492,953	1.08%
80802	Sun Life Assurance Company of Canada	30	105,334,775	1.08%
64246	Guardian Life Insurance Company of America, The	31	104,298,822	1.07%
61050	Metlife Investors USA Insurance Company	32	99,730,775	1.02%
65005	Riversource Life Insurance Company	33	89,591,170	0.92%
65536	Genworth Life and Annuity Insurance Company	34	85,588,856	0.88%
70815	Hartford Life and Accident Insurance Company	35	83,924,123	0.86%
61689	Aviva Life and Annuity Company	36	79,298,994	0.81%
68357	Reliable Life Insurance Company, The	37	78,367,138	0.80%
69019	Standard Insurance Company	38	77,952,870	0.80%
61271	Principal Life Insurance Company	39	77,565,447	0.79%
68713	Security Life of Denver Insurance Company	40	66,762,261	0.68%
	<b>Total Top 40 Life Premium</b>		<b>6,875,839,264</b>	<b>70.35%</b>
	<b>All Other Life Premium</b>		<b>2,898,322,380</b>	<b>29.65%</b>
	<b>Total Life Premium</b>		<b>9,774,161,644</b>	<b>100.00%</b>

## Top 40 Insurers/Private Passenger Auto

### Based on 2011 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,489,133,695	18.29%
24392	Farmers Texas County Mutual Insurance Company	2	1,266,564,885	9.31%
29203	Progressive County Mutual Insurance Company	3	1,178,487,539	8.66%
22063	Government Employees Insurance Company	4	657,632,095	4.83%
29688	Allstate Fire and Casualty Insurance Company	5	644,303,491	4.73%
29378	Old American County Mutual Fire Insurance Company	6	478,777,821	3.52%
19240	Allstate Indemnity Company	7	436,442,601	3.21%
25941	United Services Automobile Association	8	404,901,504	2.98%
29297	Home State County Mutual Insurance Company	9	402,052,189	2.95%
29246	Consumers County Mutual Insurance Company	10	327,375,657	2.41%
25968	USAA Casualty Insurance Company	11	324,963,381	2.39%
29262	Colonial County Mutual Insurance Company	12	308,824,989	2.27%
29335	Allstate County Mutual Insurance Company	13	275,067,595	2.02%
13004	Texas Farm Bureau Casualty Insurance Company	14	257,237,520	1.89%
19544	Liberty County Mutual Insurance Company	15	252,949,049	1.86%
26816	State Farm County Mutual Insurance Company of Texas	16	241,753,010	1.78%
11198	Loya Insurance Company	17	231,921,392	1.70%
27863	Southern County Mutual Insurance Company	18	231,576,105	1.70%
22055	Geico Indemnity Company	19	203,746,572	1.50%
25380	Texas Farm Bureau Mutual Insurance Company	20	178,529,482	1.31%
29254	Foremost County Mutual Insurance Company	21	153,175,815	1.13%
29327	AAA Texas County Mutual Insurance Company	22	152,133,619	1.12%
23787	Nationwide Mutual Insurance Company	23	133,422,234	0.98%
18600	USAA General Indemnity Company	24	127,789,492	0.94%
21253	Garrison Property and Casualty Insurance Company	25	124,853,658	0.92%
10807	ACCC Insurance Company	26	107,975,591	0.79%
11521	Germania Select Insurance Company	27	100,117,821	0.74%
17230	Allstate Property and Casualty Insurance Company	28	96,843,571	0.71%
19976	Amica Mutual Insurance Company	29	92,249,888	0.68%
13938	Metropolitan Lloyds Insurance Company of Texas	30	85,946,139	0.63%
34789	21st Century Centennial Insurance Company	31	83,079,795	0.61%
29351	Unitrin County Mutual Insurance Company	32	75,976,812	0.56%
13820	Infinity County Mutual Insurance Company	33	74,777,881	0.55%
33120	Bristol West Specialty Insurance Company	34	72,619,174	0.53%
27820	Farm Bureau County Mutual Insurance Company of Texas	35	64,471,271	0.47%
26441	Dairyland County Mutual Insurance Company of Texas	36	63,999,273	0.47%
29394	Mercury County Mutual Insurance Company	37	59,892,240	0.44%
19232	Allstate Insurance Company	38	53,813,906	0.40%
35882	Geico General Insurance Company	39	52,502,951	0.39%
19887	Trinity Universal Insurance Company	40	49,599,189	0.36%
	<b>Total Top 40 Private Passenger Auto Premium</b>		<b>12,617,480,892</b>	<b>92.73%</b>
	<b>All Other Private Passenger Auto Premium</b>		<b>989,830,053</b>	<b>7.27%</b>
	<b>Total Private Passenger Auto Premium</b>		<b>13,607,310,945</b>	<b>100.00%</b>

## Top 40 Insurers/Workers' Compensation

Based on 2011 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
22945	Texas Mutual Insurance Company	1	729,912,131	33.73%
42404	Liberty Insurance Corporation	2	74,103,717	3.42%
16535	Zurich American Insurance Company	3	70,848,272	3.27%
23841	New Hampshire Insurance Company	4	63,376,959	2.93%
30104	Hartford Underwriters Insurance Company	5	56,486,455	2.61%
43389	Service Lloyds Insurance Company	6	48,189,127	2.23%
19429	Insurance Company of the State of Pennsylvania, The	7	47,528,063	2.20%
25658	Travelers Indemnity Company, The	8	40,422,811	1.87%
40142	American Zurich Insurance Company	9	40,257,858	1.86%
43575	Indemnity Insurance Company of North America	10	35,839,922	1.66%
22667	Ace American Insurance Company	11	33,745,737	1.56%
23035	Liberty Mutual Fire Insurance Company	12	31,584,869	1.46%
29424	Hartford Casualty Insurance Company	13	30,858,102	1.43%
37478	Hartford Insurance Company of the Midwest	14	28,004,786	1.29%
25682	Travelers Indemnity Company of Connecticut, The	15	25,929,907	1.20%
19410	Commerce and Industry Insurance Company	16	25,798,833	1.19%
20281	Federal Insurance Company	17	24,007,568	1.11%
24171	Netherlands Insurance Company, The	18	23,475,985	1.08%
26042	Wausau Underwriters Insurance Company	19	23,318,946	1.08%
19038	Travelers Casualty and Surety Company	20	21,939,391	1.01%
19070	Standard Fire Insurance Company, The	21	19,670,853	0.91%
20508	Valley Forge Insurance Company	22	18,263,813	0.84%
23043	Liberty Mutual Insurance Company	23	15,371,566	0.71%
22357	Hartford Accident and Indemnity Company	24	15,009,774	0.69%
19488	Amerisure Insurance Company	25	14,652,733	0.68%
20427	American Casualty Company of Reading, Pennsylvania	26	14,310,562	0.66%
23396	Amerisure Mutual Insurance Company	27	14,287,253	0.66%
15563	Seabright Insurance Company	28	13,430,586	0.62%
41483	Farmington Casualty Company	29	12,774,473	0.59%
11150	Arch Insurance Company	30	12,667,385	0.59%
19046	Travelers Casualty Insurance Company of America	31	12,359,102	0.57%
10166	Accident Fund Insurance Company of America	32	11,666,529	0.54%
29459	Twin City Fire Insurance Company	33	10,845,435	0.50%
13269	Zenith Insurance Company	34	10,782,341	0.50%
19445	National Union Fire Insurance Company of Pittsburgh, PA.	35	10,130,268	0.47%
20478	National Fire Insurance Company of Hartford	36	10,013,206	0.46%
31895	American Interstate Insurance Company	37	9,956,828	0.46%
12157	Companion Property and Casualty Insurance Company	38	9,494,051	0.44%
21709	Truck Insurance Exchange	39	9,422,357	0.44%
19682	Hartford Fire Insurance Company	40	9,407,357	0.43%
<b>Total Top 40 Workers' Compensation Premium</b>			<b>1,730,145,911</b>	<b>79.95%</b>
<b>All Other Workers' Compensation Premium</b>			<b>433,844,832</b>	<b>20.05%</b>
<b>Total Workers' Compensation Premium</b>			<b>2,163,990,743</b>	<b>100.00%</b>

## Top 40 Insurers/Homeowners

### Based on 2011 Texas written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
43419	State Farm Lloyds	1	1,678,075,665	28.09%
26530	Allstate Texas Lloyd's	2	462,398,477	7.74%
21695	Texas Farmers Insurance Company	3	356,802,156	5.97%
11120	USAA Texas Lloyd's Company	4	250,543,279	4.19%
25941	United Services Automobile Association	5	240,141,972	4.02%
29688	Allstate Fire and Casualty Insurance Company	6	226,817,288	3.80%
21652	Farmers Insurance Exchange	7	188,693,882	3.16%
41564	Travelers Lloyds of Texas Insurance Company	8	173,905,203	2.91%
11215	Safeco Insurance Company of Indiana	9	164,939,055	2.76%
27774	Chubb Lloyds Insurance Company of Texas	10	119,944,407	2.01%
37877	Nationwide Property and Casualty Insurance Company	11	116,061,601	1.94%
11059	ASI Lloyds	12	115,494,445	1.93%
27998	Travelers Home and Marine Insurance Company, The	13	103,261,884	1.73%
41688	Foremost Lloyds of Texas	14	93,333,272	1.56%
25380	Texas Farm Bureau Mutual Insurance Company	15	85,626,422	1.43%
21660	Fire Insurance Exchange	16	83,832,912	1.40%
25399	Texas Farm Bureau Underwriters	17	75,097,184	1.26%
42404	Liberty Insurance Corporation	18	69,657,795	1.17%
42110	Nationwide Lloyds	19	68,549,364	1.15%
10896	Amica Lloyd's of Texas	20	65,427,777	1.10%
11543	Texas Fair Plan Association	21	58,582,135	0.98%
11008	Auto Club Indemnity Company	22	57,520,339	0.96%
15474	National Lloyds Insurance Company	23	56,674,181	0.95%
13938	Metropolitan Lloyds Insurance Company of Texas	24	51,206,060	0.86%
11041	Liberty Lloyds of Texas Insurance Company	25	48,015,811	0.80%
19208	Republic Lloyds	26	42,811,253	0.72%
34690	Property and Casualty Insurance Company of Hartford	27	41,996,187	0.70%
22608	National Specialty Insurance Company	28	40,552,323	0.68%
23035	Liberty Mutual Fire Insurance Company	29	40,009,483	0.67%
10759	Universal North America Insurance Company	30	34,823,516	0.58%
12536	Homeowners of America Insurance Company	31	33,672,612	0.56%
11578	Cypress Texas Lloyds	32	33,645,122	0.56%
11000	Sentinel Insurance Company, Ltd.	33	32,224,583	0.54%
25127	State Auto Property & Casualty Insurance Company	34	30,164,485	0.50%
22390	Wellington Insurance Company	35	26,561,083	0.44%
20230	Central Mutual Insurance Company	36	26,557,580	0.44%
11070	Safeco Lloyds Insurance Company	37	21,788,157	0.36%
19216	Southern Insurance Company	38	20,847,114	0.35%
19402	Chartis Property Casualty Company	39	20,790,283	0.35%
10349	Acceptance Casualty Insurance Company	40	20,441,221	0.34%
<b>Total Top 40 Homeowners Premium</b>			<b>5,477,487,568</b>	<b>91.68%</b>
<b>All Other Homeowners Premium</b>			<b>496,964,335</b>	<b>8.32%</b>
<b>Total Homeowners Premium</b>			<b>5,974,451,903</b>	<b>100.00%</b>

## Top Insurers/Title

### Based on 2011 Texas Written Premium with Percentage Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
50814	First American Title Insurance Company	1	225,622,359	19.54%
50121	Stewart Title Guaranty Company	2	211,825,719	18.35%
51586	Fidelity National Title Insurance Company	3	174,266,176	15.09%
50229	Chicago Title Insurance Company	4	154,655,889	13.39%
50016	Title Resources Guaranty Company	5	91,286,793	7.91%
50520	Old Republic National Title Insurance Company	6	90,994,857	7.88%
50598	Alamo Title Insurance	7	41,711,712	3.61%
50083	Commonwealth Land Title Insurance Company	8	32,086,514	2.78%
12309	Alliant National Title Insurance Company, Inc.	9	31,545,321	2.73%
50377	National Investors Title Insurance Company	10	26,321,570	2.28%
51020	National Title Insurance of New York, Inc.	11	25,814,952	2.24%
51152	WFG National Title Insurance Company	12	14,731,794	1.28%
50130	North American Title Insurance Company	13	14,422,221	1.25%
50050	Westcor Land Title Insurance Company	14	12,069,101	1.05%
50026	Premier Land Title Insurance Company	15	4,700,915	0.41%
12591	Sierra Title Insurance Guaranty Company	16	2,539,556	0.22%
	<b>Total Top Title Premium</b>		<b>1,154,595,449</b>	<b>100.00%</b>

## Top 40 Premium Finance

### Based on 2011 Texas Written Premium with Percentage of Market Share

PREMIUM FINANCE COMPANY	RANK	PREMIUM FINANCED	% OF MARKET
IPFS dba Premium Financing Specialists Corp.	1	510,893,941	20.76%
First Insurance Funding Corp.	2	340,358,608	13.83%
AFCO Credit Corporation	3	299,559,699	12.17%
Aon Premium Finance LLC	4	190,431,823	7.74%
Premium Assignment Corporation	5	142,786,766	5.80%
AFCO Premium Credit LLC	6	132,456,825	5.38%
Prime Rate Premium Finance Corporation, Inc.	7	83,646,844	3.40%
AFCO Credit Corporation	8	63,132,138	2.57%
AFS/IBEX Financial Services, Inc.	9	59,221,250	2.41%
Meridian Credit Services, Inc.	10	52,706,795	2.14%
Camden Premium Finance, LLC	11	42,855,849	1.74%
Capital Premium Financing, Inc.	12	41,241,848	1.68%
CAA Premium Finance Company, L.L.C.	13	40,296,761	1.64%
Premium Funding Associates, Inc.	14	25,398,917	1.03%
CG Premium Finance, Inc.	15	19,897,807	0.81%
Wellington Premium Finance, Inc.	16	19,897,807	0.81%
Banner Premium Finance, Inc.	17	18,913,486	0.77%
Impact Finance Corporation	18	18,835,061	0.77%
Heritage Premium Assignment Company	19	16,300,894	0.66%
Advantage Premium Finance Company	20	13,370,109	0.54%
Gotopremiumfinance.com, LLC	21	11,753,361	0.48%
Pronote, Inc.	22	11,543,881	0.47%
Ideal Premium Finance, Inc.	23	11,519,892	0.47%
Western Commerce Bank	24	9,022,925	0.37%
Associated Acceptance, Inc	25	8,594,693	0.35%
CAC Acceptance Corporation	26	7,825,327	0.32%
Texas Farm Bureau Premium Finance Company	27	7,585,009	0.31%
Monthly Pay Plan	28	7,054,732	0.29%
Insurance Credit Corp.	29	6,873,869	0.28%
Talbot Premium Financing, LLC	30	6,780,433	0.28%
Premium Convenience Services, Inc.	31	6,608,661	0.27%
Rust-Ewing Financial Services, Inc.	32	6,588,882	0.27%
Insurors Group, L.L.C.	33	6,492,181	0.26%
Affirmative Premium Finance, Inc.	34	6,242,414	0.25%
Insurance Finance Corporation	35	6,099,942	0.25%
Medical Protective Finance Corporation	36	5,703,533	0.23%
General Agents Acceptance Corporation	37	5,518,548	0.22%
Select Premium Services, Inc.	38	5,516,619	0.22%
Custom Premium Finance, L.L.C.	39	5,386,680	0.22%
Combined Group Insurance Services, Inc.	40	5,286,213	0.21%
<b>Total Top 40 Premium Finance Companies</b>		<b>2,280,201,024</b>	<b>92.66%</b>
<b>All Other Premium Finance Companies</b>		<b>180,497,409</b>	<b>7.34%</b>
<b>Total Premium Financed</b>		<b>2,460,698,433</b>	<b>100.00%</b>

