

Texas Department of Insurance

# 2023

## Annual Report

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December 2023

**TDI** | Texas Department  
of Insurance

A stylized silhouette of a city skyline in shades of blue, located at the bottom of the page. The skyline features various building shapes and heights, creating a modern urban profile.



# 2023 Annual Report

Fiscal year 2023

by the

**Texas Department of Insurance**

Submitted December 2023

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown  
Commissioner of Insurance

First posting, December 2023

Publication ID: TDIAR | 1223

This document is available online at [tdi.texas.gov/reports](https://tdi.texas.gov/reports).

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# Texas Department of Insurance



## Agency overview

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With \$243.1 billion in premiums in 2022, Texas is the nation's second largest insurance market and the seventh largest in the world.

The Texas Department of Insurance (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 (SFMO), and provides administrative support to the Office of Injured Employee Counsel (OIEC) – a separate agency.

### 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 Commissioner of Insurance 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.

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 make sure 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 the Commissioner of Insurance and the Commissioner of Workers' Compensation 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 exemplifies friendly, courteous, ethical, and professional behavior by:

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

## Locations

TDI's headquarters are in Austin. To carry out insurance regulation responsibilities, the agency has staff throughout Texas.

The agency chooses office locations to meet the needs of the agency, consumers, and the industry.

- Financial examiner staff are in areas with major corporate headquarters.
- Windstorm inspection staff are along the coast to inspect and certify that construction meets 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.



# Fiscal year highlights

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## Legislative session

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The Texas Department of Insurance (TDI) [biennial report](#) included nine legislative recommendations. Eight recommendations became law.

The Division of Workers' Compensation (DWC) [biennial report](#) included two legislative recommendations. One of the recommendations became law.

During the legislative session, staff tracked almost 770 pieces of legislation and answered legislative inquiries. They're now working to implement the new laws through rule changes and internal process updates.

## InsurED webinars and the Texas Workers' Compensation Conference

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TDI hosted six [InsurED webinars](#). Led by TDI staff, the webinars provided information and tips to the insurance industry. About 2,800 people attended this year's webinars.

DWC hosted the [Texas Workers' Compensation Conference](#) to educate stakeholders about workers' compensation and workplace safety issues. About 650 people attended the conference.

## Severe storm response

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TDI responded to the state's severe storms by:

- Extending Help Line hours.
- Sharing online resources for consumers.
- Licensing new adjusters.

## Protecting Texans

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- Resolved 17,821 complaints, helping consumers get more than \$58.6 million in additional claim payments and premium refunds.
- Processed 430,278 requests through the Independent Dispute Resolution system.
- Answered 126,905 consumer calls and 132,057 agent and adjuster calls.
- Averaged less than 25 seconds hold time on the consumer Help Line and less than 30 seconds hold time on the agent and adjuster line.
- Saved consumers about \$55 million by resolving actuarial, statutory, and regulatory compliance issues in companies' property and casualty rate filings.
- Obtained nearly \$3 million in restitution for fraud victims.
- Referred 23 State Fire Marshal investigations for prosecution.
- Issued 16,484 registrations, licenses, and permits to fire alarm, fire extinguisher, fire sprinkler, and fireworks firms, individuals, and other regulated entities.
- Helped 139,263 injured employees and DWC system participants through the virtual call center.
- Provided direct safety intervention to 24,476 employees through in-person training, safety videos, and other safety products and services.





# Texas Department of Insurance Program Areas



# Administrative Operations Division

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The Administrative Operations Division supports the agency's internal functions and provides administrative support to OIEC.

## Duties

- Provide TDI staff with operational support, including financial services, human resources, procurement, copy and mail services, facility management, and process improvement reviews.
- Support TDI's ethics adviser and employee ombudsman.

## Fiscal year highlights

- Continued replacing internal forms with Microsoft Power Apps.
- Reviewed and updated processes and procedures across the division, including financial services and procurement.
- Established an interdepartmental process to conform to the Texas Risk and Authorization Management Program (TxRAMP) software security requirements from the Texas Department of Information Resources.
- Identified and promoted opportunities to enhance agency processes and communications using the Microsoft SharePoint platform.
- Found more ways to use Sircon to better meet agency and customer needs, such as enabling email functionality to automate license renewals and correspondence.
- Strengthened audio/visual capabilities in agency conference and training rooms to support increased collaboration and functionality.
- Processed 1,283 TDI procurement requests and 76 OIEC procurement requests, including contracts and purchases.
- Completed the Comptroller's Office Dual Employment Compliance Audit resulting in "no-findings" for TDI.
- Completed the hiring process for 223 new employees.
- Updated job description templates to achieve consistency throughout the agency.

# Customer Operations Division

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The Customer Operations Division helps Texans resolve insurance complaints and protects consumers by overseeing agent and adjuster licensing.

## **Agent and Adjuster Licensing duties**

- Manage licensing, registration, certification, and regulation of people and businesses who sell insurance or adjust claims in Texas.
- Review and approve continuing education (CE) courses.
- Monitor licensees for compliance with CE and renewal requirements.

## **Consumer Protection duties**

- Help Texans through the review and resolution of insurance complaints.
- Administer the Independent Dispute Resolution system for out-of-network claim disputes between medical providers and health plans.

## **Contact Centers and Services duties**

- Answer phone calls and emails from consumers with insurance questions and agents and adjusters with licensing questions.
- Manage the Customer Operations Division data reporting, open records requests, staff system access and permissions, and report vendor system maintenance issues.

## **Fiscal year highlights**

- Resolved 17,821 complaints, helping consumers get more than \$58.6 million in additional claim payments and premium refunds.
- Answered 126,905 consumer calls and 132,057 agent and adjuster calls.
- Averaged less than 30 seconds hold time on the agent and adjuster Help Line.
- Averaged less than 25 seconds hold time on the consumer Help Line.
- Averaged 48 days from intake to resolution to process complaints.
- Averaged one day to process license applications.
- Averaged one day to process licensee CE requests.
- Approved 191,416 license applications.
- Processed 437,558 requests through the Independent Dispute Resolution system, a 109% increase from fiscal year 2022.

## External Relations Division

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The External Relations Division is TDI's primary contact with the legislature, government entities, and the media. The division also creates educational consumer content and supports TDI's website.

### Commissioner's Ombudsman duties

- Handle commissioner and interagency correspondence.
- Process consumer insurance questions and complaints.

### Communications duties

- Respond to media inquiries and issue news releases.
- Manage the agency's website and social media accounts.
- Develop content for TDI's website, social media, and other agency communications.
- Oversee the agency's email subscription service.
- Provide editing and design services for TDI.

### Government Relations duties

- Manage appointments to 11 [agency boards and committees](#).
- Serve as a liaison for agencies and stakeholder groups, including the [National Association of Insurance Commissioners](#) and the [National Conference of Insurance Legislators](#).
- Direct and track legislative inquiries.
- Review rule proposals and report drafts.
- Monitor, track, and analyze state and federal legislation and regulations that affect consumers, the agency, and industry.
- Coordinate external requests for speakers and presentations.

### Fiscal year highlights

- Hosted six [InsurED webinars](#) for insurance industry professionals, engaging 2,874 attendees.
- Earned 3.2 million pageviews of TDI's consumer content, a 51% increase from fiscal year 2022.
- Launched "Un minuto de seguro" (One minute of insurance), 60-second insurance videos.
- Created consumer shopping guides for homeowners and auto insurance.
- Increased Spanish consumer and news pageviews to more than 205,000, a 216% increase.
- Worked with program areas to produce and publish 14 legislatively required reports.
- Led legislative and stakeholder outreach on TDI Biennial Recommendations to the legislature.
- Provided support to legislative offices working on insurance legislation.
- Worked with the legislature, state agencies, and stakeholders to share insurance information and resources about severe storms, hurricane preparation, and recovery.
- Directed the creation of TDI informational materials for legislators and staff.
- Tracked almost 770 pieces of legislation, answered legislative inquiries, coordinated testimony, and managed TDI's implementation of bills passed by the legislature.

## Financial Regulation Division

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

Authorized insurance companies and HMOs reported \$243.1 billion in Texas premiums and \$182.2 billion in claim payments for calendar year 2022.

### Duties

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

### Fiscal year highlights

- Accredited for five years by the National Association of Insurance Commissioners for meeting the national standards for sound oversight of insurance company solvency.
- Changed processes to improve exam tracking. This increased efficiency by replacing monthly reports with automated daily report capabilities.
- Eight financial analysts and examiners earned a Certified Financial Examiner designation and 16 earned an Accredited Financial Examiner designation.



# Fraud and Enforcement Division

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The Fraud and Enforcement Division protects Texans from insurance fraud and enforces Texas insurance laws.

## Fraud Unit duties

- Investigate suspected insurance fraud. The most common types of insurance fraud are agent, consumer claim, health care, company employee, and mortgage fraud.
- Work with county, state, and federal agencies that prosecute insurance fraud.

## Fiscal year highlights

- Opened 213 investigations.
- Obtained nearly \$3 million in restitution for fraud victims.
- Secured prosecutions for cases that resulted in over five years in jail, 15 years of probation, 77 years of deferred adjudication, 1,356 hours of community service, and \$20,000 in fines.

## Key cases

- In Harris County, Traveon Rogers was sentenced to 10 years in prison, probated for 10 years, for first-degree felony insurance fraud. He was also sentenced to 10 years deferred adjudication community supervision, served at the same time as probation, for first-degree felony theft. Rogers bought auto insurance policies for expensive cars he didn't own and filed damage and theft claims on the cars.
- In Dallas County, Julian Gray was sentenced to 10 years in prison, probated for six years, for pleading guilty to second-degree theft and second-degree money laundering. Gray, a former licensed insurance adjuster, filed fake claims and added fake payees to real claims. As a condition of the plea, Gray was ordered to pay \$313,040 in restitution.
- In Travis County, Christopher Cannon was sentenced to 10 years deferred adjudication community supervision after pleading guilty to third-degree felony theft of property. Cannon, a licensed insurance agent, received insurance premium payments but didn't send the payments to a company to get insurance policies. As a condition of the plea, Cannon was ordered to surrender his insurance license and pay \$35,655 in restitution.

## Enforcement Section duties

- Investigate alleged law and rule violations by insurance agents, insurers, HMOs, and other licensed and unlicensed entities. The most common violations are improper claims handling, unfair or deceptive acts or practices, unfair claims settlement practices, rating issues, and selling unauthorized insurance.
- Take disciplinary action against entities and impose sanctions. Sanctions can be consumer restitution, administrative penalties, cease and desist orders, license application denials, license revocations and suspensions, monitored probations, and rate reductions.
- Analyze agency data to monitor compliance.
- Refer cases to the TDI Fraud Unit for criminal prosecution.
- Work with the Office of the Attorney General on appeals of disciplinary actions and other legal matters.

## Fiscal year highlights

- Assessed \$4.9 million in penalties and more than \$27 million in restitution. Other penalties and restitution from orders issued in fiscal year 2023 will be paid in fiscal year 2024.
- Resolved 785 cases. Of those, 540 cases were resolved with commissioner's orders, license surrenders, license denials, and warning letters.

## Significant actions

- Ordered several insurance companies to pay restitution for errors on insurance rates they filed with TDI. The companies returned more than \$19.5 million to Texas consumers.
- Revoked a public insurance adjuster's license and got a commissioner's order demanding restitution and a \$775,000 penalty after a contested case hearing. Multiple churches and consumers complained that the public insurance adjuster forged their signatures on checks and deposited the money into his bank account.
- Denied a life agent license after a contested case hearing. The applicant was a former licensed escrow officer who committed mortgage fraud. He was convicted of multiple federal felonies and ordered to pay nearly \$700,000 in restitution. The applicant hadn't paid much restitution and was barely off parole when he applied for another insurance license.
- Fined two affiliated insurance companies \$825,000 for violations found during triennial quality of care examinations.

# General Counsel Division

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The General Counsel Division provides legal services and advice to the Commissioner of Insurance and TDI program areas.

## Chief Clerk's Office duties

- Certify records and send rule filings and notices to the Texas Register.
- Set cases and coordinate court reporting services for Enforcement Hearings at the State Office of Administrative Hearings.

## Office of Financial Counsel duties

- Provide legal services mainly to the Financial Regulation Division and the Agent and Adjuster Licensing Office in the Customer Operations Division.
- Provide help and counsel on licensing issues, solvency issues, receiverships, and examinations of regulated entities.
- Draft rules, orders, and bulletins.
- Provide support for legislative issues, litigation, and subpoenas involving the agency.

## Open Records Office duties

- Oversee the agency's Public Information Act process.
- Train agency open records liaisons, including preparing them for implementation of [Senate Bill 510](#), beginning September 1, 2023.

## Office of Policy Development Counsel duties

- Provide legal services mostly to the Life and Health Division, Property and Casualty Division, Customer Operations Division, and SFMO.
- Draft rules, orders, and bulletins.
- Provide support for legislative issues, litigation, and subpoenas involving the agency.
- Advise the agency on rate and form issues for all lines of insurance.

## Fiscal year highlights

- Adopted [12 rules](#).
- Posted 15 insurance bulletins to the [TDI website](#).
- Reviewed more than 550 insurance-related bills and 310 fiscal note requests during the legislative session.
- Processed 2,697 Public Information Act requests, referring 69 to the Texas Attorney General.
- Prepared and issued 39 contested case hearing orders.
- Worked with 390 legal and court documents served on the commissioner as agent for [service of process](#), and forwarded 202 legal and court documents to insurance companies and other regulated entities.
- Presented monthly continuing legal education courses to encourage knowledge sharing.

# Information Technology Division

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The Information Technology Division supports the agency's information technology needs and provides information technology services support to OIEC.

## Duties

Provide TDI staff with information technology support, including:

- Information security.
- Software development resources.
- Network, telecom, and internet services.
- Customer service.
- Technology asset tracking.
- Information technology project management.

## Fiscal year highlights

- Created a new emergency services billing portal for self-insured government entities to report billing rates as implemented in [Senate Bill 2476](#).
- Completed TXCOMP system updates that allow DWC to transition to a new claim reporting standard for insurance carriers.
- Launched enhanced security vulnerability testing for new applications.
- Connected the Capitol Complex phone system for all TDI and OIEC offices.
- Continued replacing outdated legacy applications with modern software.
- Strengthened cybersecurity practices to detect threats and protect TDI.
- Replaced internal administrative forms using Microsoft Power Apps.
- Supported TDI and OIEC's remote work environments.

## Internal Audit Division

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

### Duties

- Audit and advise agency programs.
- Publish an [internal audit plan and annual report](#) each year.
- Serve on various committees related to risk and governance.
- Help mitigate risk to the agency.

### Fiscal year highlights

- Began 11 audits, advisory projects, or special request projects for the agency. Seven were completed, and four are in the reporting stage.
- Started and completed two audits/advisory projects for OIEC.
- Updated the division's hiring process to include an exercise to assess senior auditors' skills.
- Introduced a new reporting layout to help with readability.
- Launched an outreach program with several divisions to discuss and identify risks.

## Life and Health Division

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The Life and Health Division regulates life and health insurance products and coverages offered by insurance companies and HMOs.

### Duties

- Oversee and manage regulatory matters.
- Review form and rate filings.
- Research and collect data.
- Certify utilization review agents and independent review organizations.
- Publish reports to help policymakers and consumers make decisions about insurance.

### Fiscal year highlights

- Saved policyholders more than \$9.9 million from Medicare Supplement rate reviews and more than \$38.9 million from long-term care rate reviews.
- Proposed rules:
  - Modernize outdated treatment standards for chemical dependency coverage.
  - Reorganize 18 subchapters with life and annuity rules to support administrative simplicity.
  - Implement [House Bill 1592](#) and [Senate Bill 2476](#) related to the independent dispute resolution process and rate data for emergency medical services.
- Updated [TexasHealthPlanCompare.com](#), which lets consumers compare health plans and get premium and cost-sharing estimates.
- Collected prescription drug cost transparency data from pharmacy benefit managers and health benefit plan issuers.
- Updated reimbursement data on [TexasHealthcareCosts.org](#). Shortened the work process by eliminating 114 calculation queries and using software workbooks.
- Completed the first year implementing the rating area realignment and state review and approval of Affordable Care Act market rates.
- Launched political subdivision ground ambulance provider billing data collection portal to implement [Senate Bill 2476](#).
- Continued refining and enhancing an innovative technology project to improve and speed up form filing reviews. Texas is the first state to implement this kind of technology. This tool has led to a 30% decrease in the turnaround time for form filings.
- Processed the first professional employers organization application for certification.
- Reduced the time to process:
  - Form filings: from 21 days to 18 days.
  - Annual network adequacy filings: from 75 days to 30 days or less.
  - Utilization review agent and independent review organization applications: from 130 days to 60 days or less. This includes all original, renewal, and update applications.

# Property and Casualty Division

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The Property and Casualty Division regulates property and casualty insurance products sold in Texas. The division includes the Inspections Office.

## Duties

- Oversee and manage regulatory matters, including drafting rules.
- Review filings of forms, rates, credit scoring models, and underwriting guidelines.
- Collect and review data.
- Publish reports to help policymakers and consumers with insurance decisions.
- Manage the TexasSure Vehicle Insurance Verification program and other policy initiatives.
- Monitor 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).

## Inspections Office duties

- Administer the amusement ride program.
- Evaluate and recommend building code standards.
- Conduct oversight inspections of professional engineers who certify structures for windstorm coverage.
- Ensure compliance with building specifications for commercial and residential structures covered by TWIA.

## Fiscal year highlights

- Saved consumers an estimated \$55 million by resolving actuarial, statutory, and regulatory compliance issues in company rate filings.
- Conducted and published a biennial study on commercial automobile insurance premiums, deductibles, coverage, and availability of coverage, and provided the legislature with the initial report required by [Texas Insurance Code 38.005](#).
- Updated, clarified, and streamlined inland marine rules, adding new filing exemptions for commercial inland marine insurance, and adding travel insurance as a filed class of inland marine.
- Maintained form filing review times of about 30 days. Using innovative technology was key as filings have become more complex.
- Helped produce and update consumer education materials, particularly relating to auto and homeowners insurance.

# State Fire Marshal's Office

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SFMO helps communities prevent, reduce, and investigate fire losses through education and enforcement.

## Duties

- Investigate fire origin and cause.
- Conduct state building fire safety inspections.
- Enforce the state fire code.
- License and regulate the fire protection industry.
- Help fire departments with their Public Protection Classification ratings and submissions.
- Develop and promote fire prevention programs.
- Maintain the Texas Fire Incident Reporting System (TEXFIRS) program.

## Fiscal year highlights

- Continued to transition processes for industry licenses and registrations from paper to online. SFMO now emails expired license notifications and individual licenses.
- Worked with Government Relations and the legislature to amend [Texas Occupations Code 2154.202](#), eliminating the requirement to sell paper retail fireworks permit booklets.
- Worked with the Enforcement Section to assess \$54,875 in penalties for fire alarm, extinguisher, sprinkler, and fireworks violations.
- Issued 16,484 registrations, licenses, and permits to fire alarm, fire extinguisher, fire sprinkler, and fireworks firms, individuals, and other regulated entities.
- Helped fire departments process 1.9 million TEXFIRS incident reports.
- Conducted 486 fire investigations.
- Referred 23 cases to prosecution (21 for arson, one for manslaughter, and one for criminal mischief), resulting in 20 arrests, 12 indictments, and three convictions.
- Conducted 7,171 inspections. The inspection results are published in the [State Building Inspections Annual Report](#).





# Division of Workers' Compensation Program Areas



## Commissioner's Administration

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DWC regulates and administers the Texas workers' compensation system and makes sure the workers' compensation law is implemented and enforced.

The basic goals of the Texas workers' compensation system are to make sure costs are kept at a reasonable level for Texas employers and 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.

### Special Counsel duties

- Provide independent legal counsel to the Commissioner of Workers' Compensation and agency staff on a variety of regulatory and administrative matters.
- Serve as counsel on matters relating to adjudication of DWC enforcement actions.
- Assume primary responsibility for oversight of significant legal actions involving challenges to DWC or its commissioner.
- Develop litigation strategies consistent with DWC's legal authority and mission.
- Serve as liaison to the Office of the Attorney General in civil actions brought by or against DWC or the Commissioner of Workers' Compensation in their official capacity.
- Work with the General Counsel and division managers and staff to draft rules, hearing notices, commissioner's orders, and legislation.
- Provide background analysis and testimony related to legislative matters.

### Fiscal year highlights

- Oversaw and provided subject matter expertise in ongoing litigation involving challenges to Labor Code provisions and DWC rules.
- Coordinated Attorney General's defense of DWC payment standards in ongoing federal preemption litigation.
- Oversaw DWC's direct participation at the ongoing State Office of Administrative Hearings air ambulance medical fee disputes.
- Monitored implementation of new procedures and forms related to docketing medical fee disputes at the State Office of Administrative Hearings.
- Helped the Commissioner of Workers' Compensation prepare final orders for multiple enforcement actions.
- Assisted in agency rule development and promulgation.
- Monitored continuing stop-loss litigation to provide risk assessments to the commissioner and the Subsequent Injury Fund administrator.

## Appeals Panel

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

The Appeals Panel may issue a written decision in cases that affirm or reverse the judge's decision. The [redacted decisions are available online](#). If the Appeals Panel doesn't issue a written decision in a case, a final letter is sent to the parties. The letter tells them that the judge's decision is final and has become the decision of the Appeals Panel. After the Appeals Panel, the next step in the dispute resolution process is to ask for judicial review.

Besides reviewing appeals and issuing decisions, the Appeals Panel updates its [decision manual online](#). The decision manual is required by law.

### Fiscal year highlights

- Issued 1,920 decisions, including 1,822 final letters and 98 written affirmed or reversed decisions.
- Issued 41 notices for untimely appeal or cross-appeal, which are part of the noted 1,822 final letters.
- Updated the Appeals Panel decision manual sections about:
  - Admissibility of evidence.
  - Reduction or suspension of impairment income benefits or supplemental income benefits for contribution from a prior compensable injury.
  - Compensability of a heart attack, not in the course and scope of employment because of other grounds.
  - Other procedural issues.

# Business Process

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Business Process supports DWC's administration of the Texas workers' compensation system.

## **Business Process Services duties**

- Maintain records about injured employee claim files.
- Ease the exchange of electronic records from external customers to DWC.

## **Enterprise Automation Services duties**

- Process claims and coverage records requests.
- Manage DWC's electronic data interchange and e-billing initiatives related to claims, proof of coverage, and medical bills in the Texas workers' compensation system.

## **Information Management Services duties**

- Maintain and manage workers' compensation claim data.
- Provide requested information to system participants.
- Develop automated solutions for DWC's business process needs.

## **Program Support duties**

- Serve as human resources, purchasing, and budget development liaison for DWC programs.
- Coordinate timely compliance with all required management reporting responsibilities.

## **Project Management Office duties**

- Oversee the DWC project portfolio.
- Ensure compliance with project management procedures and timelines.
- Help analyze user needs to automate processes or improve existing DWC systems.

## **Fiscal year highlights**

- Launched DWC's document management and internal communications tool.
- Migrated claim reporting functions from the legacy system to the enterprise system.
- Implemented a system for customers to file documents electronically with DWC.
- Began a modernized data collection standard for claim electronic data interchange reporting from insurance carriers. Outsourced data collection to DWC's designated data collection agent.
- Implemented online tools for designated doctors to manage their appointment offers and file reports with DWC electronically.
- Responded to 536 data and information requests and more than 3,500 open records requests.
- Processed:
  - More than 1.6 million documents that DWC received electronically.
  - More than 3.1 million electronic data interchange claim and medical records.
  - More than 14,300 required notices on non-coverage from employers with workers' compensation insurance (non-subscriber filings). This is legislatively mandated.

# Claims and Customer Services

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Claims and Customer Services supports DWC's customer service and claims handling functions and manages the 20 DWC field offices.

## **Customer Service Operations duties**

- Educate system participants about workers' compensation laws and rules.
- Promote communication between claim parties to help the administration of benefits and informal dispute resolution.
- Help injured employees and other system participants with claims questions or issues.

## **Fiscal year highlights**

- Helped 139,263 system participants through the virtual call center.
- Identified 4,446 injured employees that needed help with disputes and referred them to OIEC.
- Received 13,755 views of online English and Spanish educational videos.
- Attended 13 Governor's Small Business Summits to educate small business employers.

## **Outreach and Claims Services duties**

- Serve as the single point of contact for injured employees receiving DWC services.
- Process DWC forms submitted by injured employees or insurance carriers.
- Initiate contact with injured employees or their beneficiaries throughout the claim process.

## **Fiscal year highlights**

- Processed 4,041 official action requests from insurance carriers or injured employees.
- Provided outreach to 269 injured first responders and 676 employee beneficiaries to educate them about benefits and the claim process.
- Implemented wage statement review with insurance carriers and employers to make sure income benefits for injured employees are calculated and paid correctly.

## **Subsequent Injury Fund duties**

- Pay lifetime income benefits to employees with preexisting conditions who receive a new injury while at work that would entitle them to lifetime income benefits (LIBs).
- Reimburse insurance carriers for overpaid, unrecoverable workers' compensation benefits.

## **Fiscal year highlights**

- Paid about \$450,000 in LIBs to eligible injured employees.
- Reimbursed insurance carriers about \$9 million in indemnity and medical benefits.
- Averaged 25 days to process reimbursement requests.

# Compliance and Investigations

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Compliance and Investigations ensures system compliance, enforces Texas Labor Code violations, and oversees the investigation and prosecution of workers' compensation fraud.

## Audits and Investigations duties

- Ensure compliance with the Texas Labor Code and DWC rules.
- Process complaints.
- Identify noncompliance.
- Make referrals for enforcement proceedings.
- Perform audits.
- Administer the Performance Based Oversight program, a legislatively required biennial assessment of insurance carriers and health care providers.

## Fiscal year highlights

- Returned more than \$2.5 million to system participants by resolving more than 470 complaints.
- Returned more than \$100,000 to injured employees or their beneficiaries by completing 24 insurance carrier performance audits.
- Assessed 136 insurance carriers for the timeliness of initial payment of temporary income benefits, medical bill and request for reconsideration processing, and timeliness of reporting. Of those, 41 insurance carriers scored in the high performer tier, 82 in the average performer tier, and 13 in the poor performer tier.

## Enforcement duties

- Oversee the intake and enforcement of alleged violations in the Texas workers' compensation system. Enforcement actions are generally based on priorities set by the Commissioner of Workers' Compensation but may also be the result of DWC's medical review process, complaints, direct referrals, or other monitoring initiatives.
- Enforcement cases may be resolved through a warning letter, consent order, 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.

## Fiscal year highlights

- Opened 793 enforcement cases.
- Resolved 897 cases.
- Assessed \$3 million in fines for violations.

## **DWC Fraud Unit duties**

- Investigate suspected workers' compensation insurance fraud. The types of workers' compensation fraud are employer, attorney, health care provider, and consumer claim fraud.
- Review fraud reports from system participants.
- Conduct investigations.
- Work with state and federal agencies and prosecutors.

## **Fiscal year highlights**

- Opened 54 workers' compensation fraud investigations.
- Resolved 64 workers' compensation fraud investigations.
- Resolved 65% of investigations within one year.
- Obtained one federal and five state convictions.
- Obtained \$488,414 in restitution for fraud victims.

## **Fraud Prosecution Unit**

The Fraud Prosecution Unit is embedded in the Travis County District Attorney's Office. The unit functions as representatives of DWC and the Travis County District Attorney to prosecute fraud in the Texas workers' compensation system.

## **Fiscal year highlights**

- Obtained two indictments in Travis County.
- Obtained four successful prosecutions in Travis County.
- Issued 37 trial and grand jury subpoenas.



## Health and Safety

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Health and Safety oversees the office of the medical advisor, designated doctor education and operations, health care business management, medical fee dispute resolution, return to work, and workplace safety.

### Designated Doctor Education and Operations duties

- Provide education, training, resources, and direction to designated doctors and other system participants to make sure doctors are qualified to evaluate injured employees when disputes occur in a claim.
- Oversee designated doctor exam scheduling and test development.

### Fiscal year highlights

- Adopted [Title 28 of the Texas Administrative Code 127 rules](#). Chapter 127 changes designated doctor procedures and requirements to encourage more participation in the designated doctor program and by doctors authorized to conduct maximum medical improvement and impairment rating examinations.
- Processed over 225 designated doctor's applications.
- Conducted 20 designated doctor performance reviews to monitor the quality of their reports.
- Reduced designated doctor travel and training costs by hosting 27 webinars.

### Office of the Medical Advisor / Health Care Business Management duties

- Conduct health care provider and other system participant reviews.
- Recommend health care and medical delivery systems rules and policies to the commissioner.
- Decide which doctors qualify to serve as designated doctors.
- Work with Medical Quality Review Panel (MQRP) members to perform statutory duties.
- Adopted Chapter 180 rule with changes in terms for MQRP members and an updated Medical Quality Review Process.
- Support medical advisor and MQRP operations.
- Provide internal and external training on medical benefits.
- Conduct outreach to encourage health care providers to take part in the Texas workers' compensation system.
- Analyze economic factors and treatment protocols to help the commissioner develop rules and guidelines for medical treatments and return-to-work programs.

### Fiscal year highlights

- Investigated 63 quality-of-care complaints.
- Initiated the review of 584 performance-based oversight assessments for health care providers.
- Began developing a gabapentin pregabalin/opioid plan-based audit.
- Approved and adopted a spinal cord stimulator audit plan.
- Completed a return-to-work plan-based audit with seven doctors.
- Conducted interactive health care provider webinars for 1,269 participants.

- Offered 19 presentations for health care providers. The on-demand videos had 2,816 views.
- Educated 900 health care providers and system participants in an eight-day boot camp series.

### **Medical Fee Dispute Resolution duties**

Resolve disputes over the payment amount to health care providers for services determined to be medically necessary, and for the treatment of a work-related injury or illness.

#### **Fiscal year highlights**

- Resolved 3,036 medical fee disputes with a total disputed amount of \$10.5 million. About \$6 million was resolved through education and agreements and \$4.5 million through DWC decisions. This doesn't include about 2,450 air ambulance disputes that are suspended due to ongoing litigation.
- Resolved 766 designated doctor disputes for \$487,000.
- Averaged 67 days to resolve a dispute, which is below the Medical Fee Dispute Resolution's 200-day target.
- Upheld 99.6% of closed disputes through the appeals process.

### **Return to Work duties**

Provide outreach and education to internal and external participants about the benefits and importance of bringing an injured employee back to work.

#### **Fiscal year highlights**

- Trained 3,079 employers and system participants at 19 seminars and presentations.
- Provided 258,610 injured employees with return-to-work resources and a checklist to improve communication with their health care provider, insurance carrier, and DWC.
- Provided online return-to-work education through publications that had 4,556 views.
- Distributed 1,507 copies of DWC's return-to-work publications to system stakeholders.
- Promoted the return-to-work webpage to help injured employees, employers, and health care providers understand the shared responsibility of returning to work.
- Presented return-to-work information at events with the Texas Workforce Commission.
- Partnered with the Texas Workforce Commission and other state agencies to provide stakeholder training events.

## Workplace Safety duties

- Provide Texas employers and employees with health and safety resources and services to help prevent occupational injuries and illnesses.
- Conduct occupational safety and health consultations.
- Produce safety training and educational materials.
- Conduct insurance company loss control inspections.
- Manage a safety violations hotline.
- Collect Texas injury and illness data for the U.S. Department of Labor, Bureau of Labor Statistics (BLS).

## Fiscal year highlights

- Performed 2,393 safety inspections and consultations that helped employers improve safety programs and assess their work sites.
- Reduced workplace risks for thousands of employees by working with employers to remove 4,777 safety hazards.
- Provided direct safety intervention to 24,476 employees through in-person training, safety videos, and other safety products and services.
- Improved construction workplace safety and health hazard awareness by training 741 employees in 71 free and low-cost OSHA classes.
- Inspected 15 insurance companies and contacted 39 policyholders about the quality of the insurance company's loss-control services.
- Created or revised 25 safety publications in English and Spanish to make them easier to understand.
- Wrote 24 articles for DWC's Safety@Work newsletters.
- Analyzed 8,492 survey forms through the BLS Occupational Injury and Illness survey.
- Gave 135 occupational safety and health presentations to the public.

# Hearings

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Hearings oversees an administrative dispute resolution system to determine an insurance carrier's liability for workers' compensation benefits.

## Fiscal year highlights

- Conducted 10,296 benefit review conferences and 4,331 contested case hearings.
- Reduced the average dispute resolution time from 135 days to 122 days.
- Began a statewide outreach program – called Brown Bag Lunches – with the deputy commissioner.
- Implemented new procedures to reduce the time to resolve medical necessity disputes.
- Clarified notice letters, telling employers they only need to attend proceedings if they filed the dispute.
- Updated procedures about how external participants provide information to presiding officers without having direct contact. This ended concerns about the appearance of impropriety or ex parte communication.
- Created new procedures to reduce the time to resolve disputes involving extent of injury, maximum medical improvement, and impairment rating issues.
- Updated procedures for working with the State Office of Administrative Hearings, including streamlining processes to request hearings and maintain records.
- Created action folders that reduced response times for presiding officers to respond to motions and requests.
- Improved virtual training classes, including:
  - Classes to educate staff about the most frequent disputed issues.
  - Training on new statutes and rules.
  - Training responsive to requested topics such as time management and technical training.

## Legal Services

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Legal Services advises the Commissioner of Workers' Compensation and each program area on legal matters affecting DWC.

### Duties

- Advise the commissioner and program areas on legal matters affecting DWC.
- Review litigation and provide legal analysis on policy issues.
- Advise DWC program areas on rulemaking, open records requests, subpoenas, legislation, policy, contracts, litigation, forms, and legal issues specific to each program area.
- Provide editing services to DWC program areas, including document review, distribution, and accessibility to help DWC produce documents that follow plain language guidelines.
- Train staff on how to write documents that are easier to read and understand.

### Fiscal year highlights

- Managed the adoption of new and amended [agency rules](#) for:
  - Designated doctor procedures and requirements and DWC-required training for doctors.
  - Lump sum payments.
  - Electronic formats for electronic claim data requests and reports.
  - Medical Quality Review Panel (MQRP) members' terms.
  - Chapter 180 MQRP cleanup.
  - Teledentistry.
  - Identification and notification of certain policyholders insured by the Texas Mutual Insurance Company acting as the insurer of last resort.
- Conducted extensive public outreach to develop new and amended agency rules for:
  - Designated doctor procedures and requirements and DWC-required training for doctors.
  - Designated doctor billing and reimbursement.
- Conducted periodic reviews of agency rules:
  - [28 TAC Chapters 41-69](#) (Old Law), adoption filed June 30, 2023.
  - [28 TAC Chapters 102-116](#), notice posted August 17, 2023.
- Vacated an improper death benefit settlement between a workers' compensation insurance carrier and the injured employee's beneficiary.
- Monitored 85 new judicial review appeals that system participants filed in federal and state trial and appellate courts.
- Reviewed 40 proposed judgments in pending judicial review actions that system participants filed with DWC for compliance with the Texas Labor Code.
- Received and resolved 107 subpoenas.
- Monitored and collaborated with DWC program areas to help them process 749 open records requests and 9,668 requests for record checks or copies of confidential claim information.
- Worked with DWC staff on legislative requests.
- Trained the MQRP on duties, conflicts of interest, and confidentiality.

## Operations and External Relations

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Operations and External Relations handles DWC communications, government relations, and research and evaluation.

### Office of External and Media Relations duties

- Handle DWC government relations, legislative activities, and stakeholder outreach.
- Coordinate DWC's external communications.
- Respond to media inquiries and issue news releases.

### DWC Communications duties

- Develop content for DWC's website, social media, and other communications.
- Manage the DWC website and social media accounts.
- Provide editing and design services to DWC.
- Provide translation services to DWC and TDI programs.

### Fiscal year highlights

- Briefed legislative members on the basics of workers' compensation and current system issues.
- Worked with the legislature on legislative recommendations, resulting in the passage of [Senate Bill 1122](#) to exempt certain workers' compensation required exams from sales and use tax.
- Provided data and information to legislative committees and state leadership about bills filed during the legislative session, including testifying at committee hearings.
- Coordinated DWC's annual statewide conference to educate stakeholders about workers' compensation and workplace safety issues. More than 650 stakeholders attended.
- Produced 10 health care provider training, designated doctor, and workplace safety videos.
- Began a project to create 20 workplace safety videos in Spanish for employers and employees and to translate social media posts.

### Workers' Compensation Research and Evaluation Group duties

- Conduct research projects on systemwide issues.
- Produce the biennial network report card for certified workers' compensation health care networks and political subdivisions.

### Fiscal year highlights

- Began medical cost and use research in the Texas workers' compensation system.
- Started analyzing injured employee access to medical care provided under the Texas workers' compensation system.
- Published fact sheets on COVID-19's impact on the Texas workers' compensation system.
- Collected and analyzed data for first responder claims.
- Analyzed return-to-work outcomes for injured employees.
- Published prescription use and cost pattern research about claims, post-formulary trends, and the use of opioids in the Texas workers' compensation system.



# Data Tables





## Agent and adjuster licensing

### Agent and adjuster license activity by fiscal year

Activity	2019	2020	2021	2022	2023
Agent and adjuster licenses issued	125,004	135,839	180,994	188,099	191,416
Agent and adjuster licenses renewed	180,357	207,609	201,298	221,354	229,367
Agent and adjuster phone inquiries	163,430	140,519	118,883	128,368	129,478
Company agent appointment activities	1,170,609	1,256,924	1,769,653	2,082,577	1,844,375

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

Activity	2019	2020	2021	2022	2023
Adjusters	153,413	154,106	158,771	180,386	202,902
Captive management companies	37	42	44	46	47
County mutual	3,249	2,898	2,788	2,412	2,350
Direct operations licenses	10	10	10	10	11
Discount health care program operators	53	57	49	55	50
Escrow officers	7,398	7,994	8,353	9,002	8,787
Funeral prearrangement life insurance agents	3,727	3,667	3,532	3,181	3,311
General lines: life, accident, health, and HMO	251,850	271,049	309,329	331,872	350,034
General lines: property and casualty	146,289	149,153	158,331	166,618	173,427
Life not to exceed \$25,000	852	859	1,027	1,118	1,300
Life only agents	47,995	57,405	73,086	85,480	97,460
Limited lines	7,320	6,913	7,435	7,517	7,623
Managing general agents	1,778	1,741	1,765	1,689	1,715
Personal lines agents	30,136	31,856	37,579	46,399	48,604
Public insurance adjusters	975	1,140	1,514	1,659	1,717
Reinsurance intermediaries	776	571	747	587	603
Risk managers	1,076	1,049	1,013	1,003	954
Specialty: credit	2,076	1,898	1,753	1,603	1,391
Specialty: rental car companies	52	40	38	38	32
Specialty: self-service storage facilities	325	364	392	417	470
Specialty: telecommunication equipment vendors	29	29	28	34	29
Specialty: travel	1,442	1,255	1,036	1,069	1,052
Surplus lines	7,266	7,329	7,631	7,868	8,522
Title agents	604	642	696	749	774
Full-time home office salaried employees*	1,121	1,159	1,169	-	-
Insurance service representatives*†	821	730	696	8	2
Life and health insurance counselors*‡	713	741	756	26	10
<b>Total</b>	<b>671,383</b>	<b>704,697</b>	<b>779,568</b>	<b>850,846</b>	<b>913,177</b>

\* Discontinued for fiscal year 2022.

† Licenses issued before June 1, 2021, were converted to general lines: property and casualty.

‡ Licenses issued before June 1, 2021, were converted to general lines: a life, accident, health, and HMO.

Note: Licenses listed for fiscal year 2022 were issued between June 1 and August 31, 2021.

# Company licensing

## Company licenses by fiscal year

Type	2019	2020	2021	2022	2023
<b>Risk bearing</b>					
Admitted insurance companies	1,811	1,819	1,827	1,838	1,857
Captive insurance companies	43	49	62	71	76
HMOs	70	69	70	69	69
Risk-retention groups	122	131	140	147	152
Surplus lines carriers	230	241	264	270	277
<b>Non-risk bearing</b>					
Continuing care retirement communities	36	36	36	37	40
Premium finance companies (including additional locations)	212	221	221	229	193
Third-party administrators	700	735	748	778	791
<b>Total</b>	<b>3,224</b>	<b>3,301</b>	<b>3,368</b>	<b>3,439</b>	<b>3,455</b>

## Texas domestic company licenses by fiscal year

Type	2019	2020	2021	2022	2023
<b>Risk bearing</b>					
Admitted insurance companies	356	355	353	361	364
Captive insurance companies	43	49	62	71	76
HMOs	61	58	61	60	60
Risk-retention groups	-	-	-	-	-
Surplus lines carriers	4	5	9	11	14
<b>Non-risk bearing</b>					
Continuing care retirement communities	33	33	33	34	37
Premium finance companies (including additional locations)	125	127	130	130	112
Third-party administrators	199	202	204	209	225
<b>Total</b>	<b>821</b>	<b>829</b>	<b>852</b>	<b>876</b>	<b>888</b>

## Form and rate filings

### Life and health filings received by fiscal year

Activity	2019	2020	2021	2022	2023
Annuity	503	391	347	373	335
Credit	19	13	11	16	20
Health	2,651	2,539	2,407	2,497	2,046
Life	718	624	635	505	432
Life settlement	9	10	16	1	2
Long-term care	177	149	137	134	162
Medicare	1,039	928	808	858	787
<b>Total filing submissions*</b>	<b>5,116</b>	<b>4,654</b>	<b>4,361</b>	<b>4,384</b>	<b>3,784</b>
Forms received	12,350	11,263	12,324	11,414	9,673
Rates received	1,672	1,258	1,333	1,264	1,217

### Life and health filings completed, final disposition by fiscal year

Activity	2019	2020	2021	2022	2023
Annuity	477	426	341	349	369
Credit	19	12	11	19	16
Health	2,652	2,573	2,427	2,717	2,072
Life	719	639	628	507	447
Life settlement	8	11	16	2	1
Long-term care	152	144	170	136	161
Medicare	995	970	799	877	779
<b>Total filing submissions*</b>	<b>5,022</b>	<b>4,775</b>	<b>4,392</b>	<b>4,607</b>	<b>3,845</b>
Forms completed	13,049	10,977	12,637	12,348	9,854
Rates completed	3,512	3,009	3,377	3,220	2,125

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

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

## Property and casualty form filings received by fiscal year

Activity	2019	2020	2021	2022*	2023
Bond and miscellaneous lines	190	208	165	137	137
Certificate of insurance	5	4	1	3	-
Commercial automobile	358	248	305	307	314
Commercial property	183	243	305	152	155
Cyber risk	20	26	28	5	3
General liability	681	770	1,031	434	407
Homeowners	179	201	195	172	161
Identity theft	4	2	1	1	1
Inland marine	120	247	231	106	36
Interline filing	74	114	112	47	49
Multiperil	568	671	752	416	342
Other personal and commercial lines	3	2	9	3	5
Personal automobile	271	486	222	174	226
Personal liability/umbrella	35	23	38	17	19
Professional liability	266	316	314	76	80
Workers' compensation	108	71	72	54	42
<b>Total form filing submissions received</b>	<b>3,065</b>	<b>3,632</b>	<b>3,781</b>	<b>2,104</b>	<b>1,977</b>
Actual policy forms received†	25,171	23,578	20,860	14,199	11,302

## Property and casualty rate filings received by fiscal year

Activity	2019	2020	2021	2022*	2023
Bond and miscellaneous lines	153	143	129	93	84
Commercial automobile	391	363	359	374	462
Commercial property	193	139	264	141	194
Cyber risk	11	18	18	4	-
General liability	548	593	816	423	417
Homeowners	303	217	251	284	301
Identity theft	3	3	1	-	1
Inland marine	103	71	158	67	28
Interline filing	25	27	37	21	17
Multiperil	472	450	591	425	354
Other personal and commercial lines	2	2	8	6	4
Personal automobile	567	638	415	553	764
Personal liability/umbrella	44	33	32	33	35
Professional liability	136	130	153	50	55
Workers' compensation	206	183	180	188	183
<b>Total</b>	<b>3,157</b>	<b>3,010</b>	<b>3,412</b>	<b>2,662</b>	<b>2,899</b>

\* [SB 1367 \(87R\)](#) eliminated the filing requirements for rates and forms for certain lines of insurance.

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

Note: The number of rate filings received for fiscal years 2019, 2020, and 2021 have been updated from prior Annual Reports as they inadvertently included credit scoring model filings.

## Property and casualty form filings completed by fiscal year

Activity	2019	2020	2021	2022*	2023
Bond and miscellaneous lines	197	208	172	126	157
Certificate of insurance	6	5	1	2	1
Commercial automobile	345	253	318	291	328
Commercial property	178	258	309	167	153
Cyber risk	19	29	33	4	2
General liability	649	796	1,113	433	414
Homeowners	188	208	203	175	138
Identity theft	4	2	1	1	1
Inland marine	100	256	251	100	49
Interline filing	73	116	117	48	50
Multiperil	566	697	801	419	351
Other personal and commercial lines	6	-	7	7	6
Personal automobile	271	512	234	159	229
Personal liability/umbrella	42	25	41	20	17
Professional liability	288	327	340	80	80
Workers' compensation	109	71	72	55	44
<b>Total form filing submissions completed</b>	<b>3,041</b>	<b>3,763</b>	<b>4,013</b>	<b>2,087</b>	<b>2,020</b>
Actual policy forms completed†	26,744	25,941	24,918	13,727	13,183

## Property and casualty rate filings completed by fiscal year

Activity	2019	2020	2021	2022*	2023
Bond and miscellaneous lines	130	136	126	124	90
Commercial automobile	346	343	426	354	452
Commercial property	207	131	276	150	190
Cyber risk	6	19	21	3	2
General liability	500	606	807	462	428
Homeowners	296	217	254	291	265
Identity theft	2	4	1	-	1
Inland marine	80	75	164	78	32
Interline filing	23	28	38	19	18
Multiperil	448	474	583	447	356
Other personal and commercial lines	3	-	7	9	3
Personal automobile	488	666	405	494	804
Personal liability/umbrella	43	35	32	29	30
Professional liability	101	153	140	78	57
Workers' compensation	206	179	185	189	182
<b>Total</b>	<b>2,879</b>	<b>3,066</b>	<b>3,465</b>	<b>2,727</b>	<b>2,910</b>

\* [SB 1367 \(87R\)](#) eliminated the filing requirements for rates and forms for certain lines of insurance.

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

# Maintenance tax rate

## Maintenance tax rate comparison by calendar year

Type	Max allowed	2018	2019	2020	2021	2022
Motor vehicle insurance	0.200%	0.049%	0.044%	0.042%	0.042%	0.042%
Fire insurance	1.250%	0.303%	0.274%	0.254%	0.251%	0.222%
Workers' compensation insurance	0.600%	0.069%	0.067%	0.068%	0.070%	0.083%
Casualty insurance	0.400%	0.053%	0.053%	0.053%	0.044%	0.027%
Title insurance	1.000%	0.078%	0.068%	0.052%	0.044%	0.030%
Life, accident, and health insurance	0.040%	0.040%	0.040%	0.040%	0.040%	0.040%
Third-party administrators	1.000%	0.008%	0.009%	0.008%	0.011%	0.023%
Workers' compensation evaluation	0.100%	0.034%	0.034%	0.037%	0.033%	0.027%
Division of Workers' Compensation	2.000%	2.000%	2.000%	2.000%	2.000%	2.000%
Single service HMO	\$2.00	\$0.24	\$0.28	\$0.29	\$0.29	\$0.29
Multiservice HMO	\$2.00	\$0.72	\$0.84	\$0.87	\$0.87	\$0.87
Limited service HMO	\$2.00	\$0.24	\$0.28	\$0.29	\$0.29	\$0.29

## Program area activities

### Customer Operations Division activities by fiscal year

Activity	2019	2020	2021	2022	2023
Provider course certification and renewals	6,858	6,183	6,416	6,428	6,427
Provider courses regulated	13,362	12,985	12,979	12,547	12,685
Provider registrations and renewals	583	701	331	280	243
Providers regulated	1,310	1,219	1,124	1,023	912

### Email subscriber and social media followers by fiscal year

Channel	2019	2020	2021	2022	2023
Email subscribers (TDI, DWC, & SFMO)	80,956	98,550	111,385	125,739	126,720
YouTube subscribers (TDI, DWC, & SFMO)	589	1,062	1,675	2,299	3,006
TDI LinkedIn followers (TDI & SFMO)	4,541	6,048	7,084	8,094	9,665
TDI Facebook followers	3,045	3,851	4,765	6,298	6,765
TDI Twitter followers	3,748	4,522	5,015	5,352	5,551
SFMO Facebook followers	4,823	5,396	5,963	7,303	7,956
SFMO Twitter followers	3,716	4,137	4,232	4,343	4,390

### Financial Regulation Division activities by fiscal year

Activity	2019	2020	2021	2022	2023
Annual escrow audits reviewed	624	589	651	679	740
Financial analysis reviews	670	660	655	673	732
Financial and market conduct examinations	116	121	134	114	116
Quality of care examinations	16	16	18	25	28
Title examinations	286	235	255	260	316

### Life and Health Division activities by fiscal year

Activity	2019	2020	2021	2022	2023
Access plans	180	240	288	199	237
Approved independent review org. applications	18	27	17	15	18
Approved utilization review agent applications	360	343	274	184	361
Network adequacy reports	149	328	187	206	204

## Property and Casualty Division activities by fiscal year

Activity	2019	2020	2021	2022	2023
<b>Amusement Ride Safety and Insurance Act</b>					
Injuries reported	75	19	57	33	33
Inspection certificates approved*	9,946	4,869	4,534	4,970	7,332
Non-compliant operators sent to enforcement	159	120	-	19	38
<b>Engineering Services</b>					
Building code interpretations provided	2,050	1,312	1,068	914	848
Product evaluations completed by TDI†	1,443	1,016	1,108	1,068	257
<b>Voluntary Inspection Program</b>					
Licenses/certificates issued	63	66	50	34	6
<b>Windstorm Operations</b>					
Applications processed	30,959	42,698	46,009	43,484	44,725
Certificates of compliance issued	29,044	28,054	43,513	43,561	42,259
Inspections completed	4,050	3,352	3,055	2,914	2,926

\* Certificate requests dropped in 2020 and 2021 due to COVID-19.

† In 2023, TDI started accepting third-party product evaluations, reducing the amount completed by TDI.

## State Fire Marshal's Office activities by fiscal year

Activity	2019	2020	2021	2022	2023
Accelerant detection K-9 external investigation assists	139	141	139	102	89
Initial fire investigations completed	592	431	556	542	486
Licensing investigations and inspections of fire protection and fireworks industries	494	225	869	1,262	1,096
Public Protection Classification approval letters sent	192	383	453	361	401
Square feet inspected for fire safety hazards*	-	60 M	58 M	111 M	95 M

\* In fiscal year 2020, the State Fire Marshal's Office switched from tracking inspections by buildings to square feet.



# Rehabilitation and liquidation oversight

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## Receiverships by fiscal year

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Activity	2019	2020	2021	2022	2023
Beginning balance	29	27	27	26	24
New receiverships	1	2	1	-	1
Receiverships closed	3	2	2	2	2

## Companies in receivership for rehabilitation or liquidation at the end of the fiscal year

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- ACCC Insurance Company
- Access Insurance Company
- Capson Physicians Insurance Company
- Family Life Insurance Company of America
- Friday Health Insurance Company
- Good Samaritan Life Insurance Company
- Highlands Insurance Company
- Houston General Insurance Exchange
- Lincoln Memorial Life Insurance Company
- Lone Star Life Insurance Company
- Memorial Service Life Insurance Company
- Mi Tierra Title
- Millennium Title
- National Charity Title
- National Pre-Arranged Services, Inc.
- Peters Burial Association
- Select Insurance Services Inc.
- Shelby Casualty Insurance Company
- Shelby Insurance Company
- Texas Select Lloyds Insurance Company
- Vesta Fire Insurance Corporation
- W.I.N. Association
- Windhaven National Insurance Company

# Texas insurance market

## All carriers operating in Texas in calendar year 2022

Type	Texas premiums
Accident and health	\$ 57,644,199,866
Annuity	32,345,981,227
HMO	63,367,778,749
Life	15,145,907,032
Property and casualty*	91,989,283,239
Title	3,554,659,567
Other‡	6,941,474
<b>Total</b>	<b>\$ 264,054,751,154</b>
Total admitted market (carriers holding a TDI-issued license)	\$ 243,079,419,268
Total alternative market (carriers eligible or holding other form of TDI approval)	\$ 20,975,331,886

\* Includes the alternative market total.

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

## Admitted market in calendar year 2022

Type	Texas companies	Non-Texas companies	Total
Accident and health	\$ 5,050,985,460	\$ 52,593,214,406	\$ 57,644,199,866
Annuity	4,694,628,706	27,651,352,521	32,345,981,227
HMO	54,712,058,636	8,655,720,113	63,367,778,749
Life	1,420,303,976	13,725,603,056	15,145,907,032
Property and casualty†	33,518,468,979	37,495,482,374	71,013,951,353
Title	1,559,964,891	1,994,694,676	3,554,659,567
Other‡	749,664	6,191,810	6,941,474
<b>Total</b>	<b>\$ 100,957,160,312</b>	<b>\$ 142,122,258,956</b>	<b>\$ 243,079,419,268</b>

† Excludes the alternative market total.

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

## Alternative market in calendar year 2022

Type	Texas premiums
Captive insurers	\$ 9,011,586,340
Certified self-insurers	179,130,813
Foreign risk retention groups	184,992,771
Surplus lines insurers*	11,587,658,472
Workers' compensation self-insurance groups	11,963,490
<b>Total</b>	<b>\$ 20,975,331,886</b>

\* Most of this business is property and casualty insurance but it also includes some accident and health business.

## Texas Guaranty Association assessments by calendar year

Type	2018	2019	2020	2021	2022
Life and health	\$ -	\$ -	\$ 2,300,000	\$ 1,000,000	\$ -
Property and casualty	-	-	-	55,000,000	74,502,530
Self-insurance group	475,009	-	-	-	-
Title	-	-	-	-	-
<b>Total</b>	<b>\$ 475,009</b>	<b>\$ -</b>	<b>\$ 2,300,000</b>	<b>\$ 56,000,000</b>	<b>\$ 74,502,530</b>

## Texas policyholder premiums and claim payments by calendar year

Type	2018	2019	2020	2021	2022
Claim payments (in billions)	\$ 134.2	\$ 141.3	\$ 141.8	\$ 164.6	\$ 182.2
Premiums (in billions)	\$ 175.8	\$ 182.3	\$ 193.8	\$ 212.4	\$ 243.1
Payments as a percent of premium	76%	78%	73%	78%	75%

## Texas market premiums

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

Type	2021	2022
Accident and health*	\$ 50,911,919,153	\$ 57,644,199,866
<b>Annuities</b>		
Annuities	\$ 22,779,785,033	\$ 26,134,589,014
Deposit type contracts	3,051,714,866	3,175,653,136
Other considerations	3,112,857,894	3,035,739,077
<b>Annuities subtotal</b>	<b>\$ 28,944,357,793</b>	<b>\$ 32,345,981,227</b>
<b>Life insurance</b>		
Credit	\$ 79,424,485	\$ 83,955,997
Group	3,055,481,681	3,242,322,870
Industrial	437,498	391,721
Ordinary	11,181,676,553	11,819,236,442
<b>Life insurance subtotal</b>	<b>\$ 14,317,020,217</b>	<b>\$ 15,145,907,030</b>
<b>Total</b>	<b>\$ 94,173,297,163</b>	<b>\$ 105,136,088,123</b>

\* Includes \$875,416,031 in accident and health premiums for 2022 and \$770,644,301 for 2021 written by property and casualty companies.

### Texas property and casualty premiums by calendar year

Type	2021	2022
<b>Primary lines</b>		
Automobile (personal and commercial)	\$ 28,900,955,402	\$ 32,443,359,926
Fire and allied lines	9,370,893,864	11,102,509,201
Homeowners	11,702,515,570	13,361,510,672
Liability	8,170,541,256	9,044,975,491
Medical professional liability	211,716,192	221,552,539
Workers' compensation	2,227,172,275	2,560,210,892
<b>All other lines*</b>	<b>\$ 2,279,232,669</b>	<b>\$ 2,279,832,632</b>
<b>Total</b>	<b>\$ 62,863,027,228</b>	<b>\$ 71,013,951,353</b>

\* Does not include \$875,416,031 in accident and health premiums for 2022 and \$770,644,301 for 2021 written by property and casualty companies that are included in total accident and health premiums reflected above.

## Texas insurance overview and top groups

Based on calendar year 2022 written premium and market share percentage. Overview totals show companies with positive premiums.

### Annuities

Overview	Totals	Top group writers	Premium	MS%
Companies	288	American International	\$ 2,954,450,880	9.1
Groups	134	Apollo Global Management	2,393,518,231	7.4
Written premiums	\$32,345,981,227	Mass Mutual Life Insurance	1,850,181,179	5.7
		New York Life	1,636,483,492	5.1
		Prudential of America	1,288,298,979	4.0
		Lincoln National	1,275,821,870	3.9
		Equitable Holdings Inc.	1,229,088,868	3.8
		Allianz Insurance	1,134,282,212	3.5
		Pacific Life	1,078,423,407	3.3
		Nationwide Corporation	1,074,427,317	3.3

### Health insurance (excludes credit and other accident)

Overview	Totals	Top group writers	Premium	MS%
Companies	481	UnitedHealth	\$ 29,771,727,712	24.6
Groups	193	HCSC	20,295,910,873	16.8
Written premiums	\$120,793,352,423	Centene Corporation	15,125,203,080	12.5
		Elevance Health Inc.	8,718,588,498	7.2
Insured Texans	24,640,517	Humana	6,398,281,329	5.3
Uninsured Texans	4,898,967	CVS	5,868,290,676	4.9
Population est.	29,539,484	Molina Healthcare Inc.	4,925,764,265	4.1
		Cigna Health	4,065,915,939	3.4
		Harris Health	2,789,202,165	2.3
		Scott & White	1,821,806,980	1.5

### Homeowners insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	159	State Farm	\$ 2,503,833,508	18.7
Groups	69	Allstate Insurance	1,954,736,623	14.6
Written premiums	\$13,361,510,672	United Serv Automobile Assn	1,335,866,656	10.0
		Liberty Mutual	1,276,224,443	9.6
<b>Policies in force</b>		Farmers Insurance	1,163,541,849	8.7
Homeowners	5,546,798	Travelers	835,065,481	6.2
Dwelling	770,982	Nationwide Corporation	323,208,249	2.4
Tenants	2,399,609	Texas Farm Bureau Mutual	317,549,882	2.4
		Progressive	306,395,813	2.3
		Chubb Limited	242,601,081	1.8

## Life insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	422	New York Life	\$ 1,046,279,381	6.9
Groups	163	Northwestern Mutual	942,226,459	6.2
Written premiums	\$15,145,907,032	Metropolitan	809,580,034	5.3
		Lincoln National	678,987,362	4.5
		Prudential of America	651,838,058	4.3
		Mass Mutual Life Insurance	558,934,250	3.7
		Pacific Life	503,714,818	3.3
		State Farm	499,481,186	3.3
		Minnesota Mutual	450,059,055	3.0
		Aegon US Holding	418,434,269	2.8

## Personal auto insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	174	Progressive	\$ 4,276,697,361	16.1
Groups	57	State Farm	4,016,684,873	15.2
Written premiums	\$26,511,409,688	Berkshire Hathaway	3,279,213,318	12.4
		Allstate Insurance	3,179,410,259	12.0
Vehicles in force (liability)	21,051,778	United Serv Automobile Assn.	2,155,076,929	8.1
		Farmers Insurance	1,920,406,791	7.2
		Liberty Mutual	1,201,857,310	4.5
		Texas Farm Bureau Mutual	843,015,207	3.2
		Home State Insurance	530,064,414	2.0
		Incline Insurance Group LLC	507,441,116	1.9

## Top companies based on 2022 premium and market share

### Top 40 companies | Accident and health

Rank	NAIC	Company	Premium	MS%
1	70670	BCBSTX, A Division of Health Care Service Corporation	\$ 14,121,849,582	24.50
2	79413	UnitedHealthcare Insurance Company	5,821,158,581	10.10
3	12567	Care Improvement Plus South Central Insurance Company	4,337,353,779	7.52
4	71420	Sierra Health and Life Insurance Company, Inc.	4,140,384,254	7.18
5	71013	Superior Healthplan Network	3,633,416,914	6.30
6	60054	Aetna Life Insurance Company	2,728,396,377	4.73
7	73288	Humana Insurance Company	2,635,275,643	4.57
8	67369	Cigna Health and Life Insurance Company	1,977,409,604	3.43
9	80799	Celtic Insurance Company	1,736,784,018	3.01
10	78700	Aetna Health and Life Insurance Company	986,971,649	1.71
11	16803	Friday Health Insurance Company, Inc.	985,009,010	1.71
12	65978	Metropolitan Life Insurance Company	929,708,191	1.61
13	17041	Bright Healthcare Insurance Company of Texas	892,076,474	1.55
14	12307	Dentaquest USA Insurance Company, Inc.	757,811,571	1.31
15	15777	Oscar Insurance Company	653,791,314	1.13
16	60219	Humana Insurance Company of Kentucky	579,230,338	1.00
17	14063	MCNA Insurance Company	548,662,400	0.95
18	82406	All Savers Insurance Company	413,115,806	0.72
19	64246	Guardian Life Insurance Company of America, The	345,066,194	0.60
20	60380	American Family Life Assurance Company of Columbus	313,671,727	0.54
21	65676	Lincoln National Life Insurance Company, The	302,738,846	0.53
22	65498	Life Insurance Company of North America	302,249,317	0.52
23	62235	Unum Life Insurance Company of America	288,645,470	0.50
24	70815	Hartford Life and Accident Insurance Company	283,515,642	0.49
25	80802	Sun Life Assurance Company of Canada	257,433,774	0.45
26	62324	Freedom Life Insurance Company of America	249,751,935	0.43
27	61301	Ameritas Life Insurance Corporation	233,895,805	0.41
28	69868	United of Omaha Life Insurance Company	209,112,772	0.36
29	78611	HCSC Insurance Services Company	203,340,626	0.35
30	61271	Principal Life Insurance Company	202,542,942	0.35
31	39616	Vision Service Plan Insurance Company	193,803,023	0.34
32	62286	Golden Rule Insurance Company	191,358,829	0.33
33	81396	Delta Dental Insurance Company	164,652,499	0.29
34	68241	Prudential Insurance Company of America, The	150,942,127	0.26
35	67105	Reliastar Life Insurance Company	148,165,479	0.26
36	69019	Standard Insurance Company	139,679,467	0.24
37	70025	Genworth Life Insurance Company	134,102,630	0.23
38	71129	Dearborn Life Insurance Company	133,793,842	0.23
39	10155	Wellcare Prescription Insurance, Inc.	115,589,119	0.20
40	16537	Omaha Supplemental Insurance Company	112,358,907	0.19
<b>Top 40 total   Accident and health</b>			<b>\$ 52,554,816,477</b>	<b>91.13</b>
All other accident and health companies			\$ 5,089,383,389	8.87
<b>Total   Accident and health</b>			<b>\$ 57,644,199,866</b>	<b>100.00</b>

## Top 40 companies | Annuities

Rank	NAIC	Company	Premium	MS%
1	61689	Athene Annuity and Life Company	\$ 2,390,046,675	7.39
2	60488	American General Life Insurance Company	1,822,250,695	5.63
3	65935	Massachusetts Mutual Life Insurance Company	1,429,082,833	4.42
4	91596	New York Life Insurance and Annuity Corporation	1,304,307,318	4.03
5	65676	Lincoln National Life Insurance Company, The	1,273,647,231	3.94
6	62944	Equitable Financial Life Insurance Company	1,148,788,126	3.55
7	90611	Allianz Life Insurance Company of North America	1,134,282,212	3.51
8	70238	Variable Annuity Life Insurance Company, The	1,131,569,962	3.50
9	67466	Pacific Life Insurance Company	1,077,233,634	3.33
10	65838	John Hancock Life Insurance Company (USA)	1,041,614,040	3.22
11	68241	Prudential Insurance Company of America, The	1,019,794,002	3.15
12	86509	Voya Retirement Insurance and Annuity Company	917,237,042	2.84
13	65056	Jackson National Life Insurance Company	913,572,454	2.82
14	65978	Metropolitan Life Insurance Company	711,347,015	2.20
15	66869	Nationwide Life Insurance Company	695,840,927	2.15
16	92622	Western-Southern Life Assurance Company	627,104,255	1.94
17	87726	Brighthouse Life Insurance Company	608,453,168	1.88
18	63274	Fidelity & Guaranty Life Insurance Company	561,801,515	1.74
19	69663	USAA Life Insurance Company	543,814,347	1.68
20	61271	Principal Life Insurance Company	534,373,654	1.65
21	66044	Midland National Life Insurance Company	500,970,960	1.55
22	69345	Teachers Insurance and Annuity Association of America	494,319,826	1.53
23	69019	Standard Insurance Company	399,886,884	1.24
24	65528	Life Insurance Company of the Southwest	381,516,222	1.18
25	60895	American United Life Insurance Company	374,559,412	1.16
26	68608	Symetra Life Insurance Company	368,437,966	1.14
27	91642	Forethought Life Insurance Company	366,197,754	1.13
28	63312	MassMutual Ascend Life Insurance Company	363,461,005	1.12
29	66915	New York Life Insurance Company	332,176,174	1.03
30	N/A	College Retirement Equities Fund	303,017,506	0.94
31	70688	Transamerica Financial Life Insurance Company	296,571,030	0.92
32	92657	Nationwide Life and Annuity Insurance Company	287,708,066	0.89
33	79227	Pruco Life Insurance Company	268,504,977	0.83
34	66974	North American Company for Life and Health Insurance	261,487,474	0.81
35	69868	United of Omaha Life Insurance Company	255,805,286	0.79
36	66168	Minnesota Life Insurance Company	252,132,640	0.78
37	97136	Metropolitan Tower Life Insurance Company	247,666,162	0.77
38	68675	Security Benefit Life Insurance Company	232,610,118	0.72
39	92738	American Equity Investment Life Insurance Company	222,428,651	0.69
40	65005	Riversource Life Insurance Company	214,277,055	0.66
<b>Top 40 total   Annuities</b>			<b>\$ 27,309,896,273</b>	<b>84.43</b>
All other annuity companies			\$ 5,036,084,954	15.57
<b>Total   Annuities</b>			<b>\$ 32,345,981,227</b>	<b>100.00</b>



## Top 40 companies | HMOs

Rank	NAIC	Company	Premium	MS%
1	95647	Superior Healthplan, Inc.	\$ 7,643,272,682	12.06
2	95174	UnitedHealthcare Benefits of Texas, Inc.	6,384,775,604	10.08
3	95314	Amerigroup Texas, Inc.	5,917,669,221	9.34
4	70670	BCBSTX, A Division of Health Care Service Corporation	5,698,592,387	8.99
5	10757	Molina Healthcare of Texas, Inc.	4,907,762,655	7.75
6	11141	UnitedHealthcare Community Plan of Texas, LLC	4,165,377,644	6.57
7	95329	Texas Children's Health Plan, Inc.	3,056,168,339	4.82
8	14078	Amerigroup Insurance Company	2,780,008,052	4.39
9	95158	CHA HMO, Inc.	2,698,333,224	4.26
10	11494	Physicians Health Choice of Texas, LLC	2,329,864,721	3.68
11	12902	Healthspring Life & Health Insurance Company, Inc.	1,904,075,451	3.00
12	16133	Community Health Choice Texas, Inc.	1,892,084,136	2.99
13	95809	Driscoll Children's Health Plan	1,292,699,688	2.04
14	95040	Aetna Better Health of Texas Inc.	1,240,076,688	1.96
15	12964	Wellcare of Texas, Inc.	1,191,826,766	1.88
16	95414	Parkland Community Health Plan, Inc.	1,101,355,619	1.74
17	95248	Community First Health Plans, Inc.	977,634,591	1.54
18	95099	Scott and White Health Plan	942,090,315	1.49
19	95822	Cook Children's Health Plan	929,232,564	1.47
20	95615	Community Health Choice, Inc.	897,118,029	1.42
21	10096	Selectcare of Texas, Inc.	697,827,170	1.10
22	95138	SHA, LLC	625,823,477	0.99
23	12827	KS Plan Administrators, LLC	612,482,342	0.97
24	95765	UnitedHealthcare of Texas, Inc.	517,221,494	0.82
25	52635	El Paso First Health Plans, Inc.	427,135,772	0.67
26	95024	Humana Health Plan of Texas, Inc.	401,448,159	0.63
27	16487	Devoted Health Plan of Texas, Inc.	381,543,927	0.60
28	95490	Aetna Health Inc.	294,672,213	0.47
29	14154	Christus Health Plan	235,542,901	0.37
30	16426	Scott & White Care Plans	173,238,683	0.27
31	16072	Aetna Better Health of Kansas Inc.	171,267,844	0.27
32	95240	Seton Health Plan, Inc.	138,506,737	0.22
33	14151	Sendero Health Plans, Inc.	98,644,694	0.16
34	15489	Memorial Hermann Health Plan, Inc.	71,160,585	0.11
35	29718	GHS Insurance Company	66,745,130	0.11
36	15452	Prominence HealthFirst of Texas, Inc.	65,733,589	0.10
37	16552	Texas Independence Health Plan, Inc.	55,916,302	0.09
38	95383	Cigna Healthcare of Texas, Inc.	51,928,338	0.08
39	95037	Cigna Dental Health of Texas, Inc.	38,390,379	0.06
40	13151	Care N' Care Insurance Company, Inc.	37,896,273	0.06
<b>Top 40 total   HMOs</b>			<b>\$ 63,113,144,385</b>	<b>99.60</b>
All other HMO companies			\$ 254,634,364	0.40
<b>Total   HMOs</b>			<b>\$ 63,367,778,749</b>	<b>100.00</b>

## Top 40 companies | Homeowners

Rank	NAIC	Company	Premium	MS%
1	43419	State Farm Lloyds	\$ 2,503,833,508	18.74
2	37907	Allstate Vehicle and Property Insurance Company	1,333,396,924	9.98
3	21695	Texas Farmers Insurance Company	911,104,107	6.82
4	38130	Travelers Personal Insurance Company	631,314,270	4.72
5	25941	United Services Automobile Association	496,038,817	3.71
6	25968	USAA Casualty Insurance Company	417,817,790	3.13
7	19690	American Economy Insurance Company	347,725,059	2.60
8	12536	Homeowners of America Insurance Company	309,524,250	2.32
9	11059	ASI Lloyds	303,650,534	2.27
10	26530	Allstate Texas Lloyds	294,498,523	2.20
11	25380	Texas Farm Bureau Mutual Insurance Company	274,868,903	2.06
12	11215	Safeco Insurance Company of Indiana	247,443,827	1.85
13	23353	Meridian Security Insurance Company	233,693,608	1.75
14	18600	USAA General Indemnity Company	232,194,689	1.74
15	27774	Chubb Lloyds Insurance Company of Texas	210,115,760	1.57
16	12484	Liberty Mutual Personal Insurance Company	200,512,644	1.50
17	17221	Homesite Insurance Company	192,574,473	1.44
18	42404	Liberty Insurance Corporation	190,745,320	1.43
19	21253	Garrison Property and Casualty Insurance Company	189,815,360	1.42
20	23787	Nationwide Mutual Insurance Company	177,284,039	1.33
21	11008	Auto Club Indemnity Company	173,739,061	1.30
22	19976	Amica Mutual Insurance Company	145,499,777	1.09
23	17030	SureChoice Underwriters Reciprocal Exchange	140,355,944	1.05
24	24376	Spinnaker Insurance Company	135,022,094	1.01
25	27998	Travelers Home and Marine Insurance Company, The	118,955,618	0.89
26	25470	American Mercury Lloyds Insurance Company	104,804,568	0.78
27	12873	Privilege Underwriters Reciprocal Exchange	101,862,088	0.76
28	23248	Occidental Fire & Casualty Company of North Carolina	96,510,780	0.72
29	29688	Allstate Fire and Casualty Insurance Company	95,079,928	0.71
30	10111	American Bankers Insurance Company of Florida	92,797,985	0.69
31	15816	Allied Trust Insurance Company	92,745,328	0.69
32	29742	Integon National Insurance Company	89,538,241	0.67
33	16023	Lemonade Insurance Company	81,271,988	0.61
34	37257	Praetorian Insurance Company	80,890,928	0.61
35	12898	American Risk Insurance Company, Inc.	76,847,287	0.58
36	42390	Amguard Insurance Company	75,411,620	0.56
37	41564	Travelers Lloyds of Texas Insurance Company	74,868,295	0.56
38	41688	Foremost Lloyds of Texas	72,214,271	0.54
39	28860	Clear Blue Insurance Company	69,091,836	0.52
40	23760	Nationwide General Insurance Company	65,236,550	0.49
<b>Top 40 total   Homeowners</b>			<b>\$ 11,680,896,592</b>	<b>87.42</b>
All other homeowners companies			\$ 1,680,614,080	12.58
<b>Total   Homeowners</b>			<b>\$ 13,361,510,672</b>	<b>100.00</b>

## Top 40 companies | Life

Rank	NAIC	Company	Premium	MS%
1	67091	Northwestern Mutual Life Insurance Company, The	\$ 942,177,980	6.22
2	65978	Metropolitan Life Insurance Company	790,056,003	5.22
3	66915	New York Life Insurance Company	709,918,506	4.69
4	65676	Lincoln National Life Insurance Company, The	668,948,598	4.42
5	65935	Massachusetts Mutual Life Insurance Company	542,914,794	3.58
6	67466	Pacific Life Insurance Company	503,646,159	3.33
7	69108	State Farm Life Insurance Company	499,481,186	3.30
8	86231	Transamerica Life Insurance Company	417,547,716	2.76
9	79227	Pruco Life Insurance Company	357,465,601	2.36
10	66168	Minnesota Life Insurance Company	354,784,291	2.34
11	60488	American General Life Insurance Company	330,586,235	2.18
12	68241	Prudential Insurance Company of America, The	294,372,457	1.94
13	65528	Life Insurance Company of the Southwest	276,749,743	1.83
14	68136	Protective Life Insurance Company	276,487,475	1.83
15	65838	John Hancock Life Insurance Company (USA)	275,365,823	1.82
16	69868	United of Omaha Life Insurance Company	265,629,436	1.75
17	65919	Primerica Life Insurance Company	256,129,634	1.69
18	92657	Nationwide Life and Annuity Insurance Company	233,877,599	1.54
19	64246	Guardian Life Insurance Company of America, The	231,750,638	1.53
20	63177	Farmers New World Life Insurance Company	218,464,327	1.44
21	60739	American National Insurance Company	210,744,790	1.39
22	68896	Southern Farm Bureau Life Insurance Company	209,714,697	1.38
23	62235	Unum Life Insurance Company of America	189,536,673	1.25
24	71129	Dearborn Life Insurance Company	171,979,541	1.14
25	65498	Life Insurance Company of North America	171,569,591	1.13
26	91596	New York Life Insurance and Annuity Corporation	162,899,359	1.08
27	90611	Allianz Life Insurance Company of North America	154,105,904	1.02
28	69663	USAA Life Insurance Company	151,446,457	1.00
29	66044	Midland National Life Insurance Company	146,596,413	0.97
30	70815	Hartford Life and Accident Insurance Company	141,642,950	0.94
31	67989	American Memorial Life Insurance Company	131,199,180	0.87
32	87726	BrightHouse Life Insurance Company	125,285,792	0.83
33	67105	Reliastar Life Insurance Company	119,825,921	0.79
34	67644	Penn Mutual Life Insurance Company, The	119,346,682	0.79
35	62944	Equitable Financial Life Insurance Company	113,128,215	0.75
36	62626	CMFG Life Insurance Company	110,529,769	0.73
37	66869	Nationwide Life Insurance Company	103,234,695	0.68
38	66974	North American Company for Life and Health Insurance	99,984,857	0.66
39	91472	Globe Life and Accident Insurance Company	97,672,913	0.64
40	93742	Securian Life Insurance Company	95,274,764	0.63
<b>Top 40 total   Life</b>			<b>\$ 11,272,073,364</b>	<b>74.42</b>
All other life companies			\$ 3,873,833,668	25.58
<b>Total   Life</b>			<b>\$ 15,145,907,032</b>	<b>100.00</b>

## Top 40 companies | Private passenger auto

Rank	NAIC	Company	Premium	MS %
1	29203	Progressive County Mutual Insurance Company	\$ 4,276,697,361	16.13
2	25178	State Farm Mutual Automobile Insurance Company	3,785,849,012	14.28
3	29688	Allstate Fire and Casualty Insurance Company	2,550,080,755	9.62
4	29181	GEICO County Mutual Insurance Company	2,262,369,841	8.53
5	24392	Farmers Texas County Mutual Insurance Company	1,367,262,854	5.16
6	19544	Liberty County Mutual Insurance Company	1,178,615,332	4.45
7	25941	United Services Automobile Association	663,938,335	2.50
8	29246	Consumers County Mutual Insurance Company	656,572,471	2.48
9	25968	USAA Casualty Insurance Company	629,129,843	2.37
10	29297	Home State County Mutual Insurance Company	530,064,414	2.00
11	27863	GEICO Texas County Mutual Insurance Company	523,025,806	1.97
12	29300	Redpoint County Mutual Insurance Company	501,961,784	1.89
13	18600	USAA General Indemnity Company	447,839,317	1.69
14	29327	Auto Club County Mutual Insurance Company	443,192,946	1.67
15	21253	Garrison Property and Casualty Insurance Company	411,029,968	1.55
16	25399	Texas Farm Bureau Underwriters	366,984,609	1.38
17	29378	Old American County Mutual Fire Insurance Company	344,825,653	1.30
18	25380	Texas Farm Bureau Mutual Insurance Company	297,261,749	1.12
19	29254	Foremost County Mutual Insurance Company	291,071,994	1.10
20	11521	Germania Select Insurance Company	274,024,549	1.03
21	11198	Loya Insurance Company	253,044,096	0.95
22	22063	Government Employees Insurance Company	252,010,095	0.95
23	29262	Colonial County Mutual Insurance Company	246,775,086	0.93
24	13820	Infinity County Mutual Insurance Company	240,492,552	0.91
25	19240	Allstate Indemnity Company	229,609,363	0.87
26	10730	American Access Casualty Company	215,075,812	0.81
27	13004	Texas Farm Bureau Casualty Insurance Company	170,525,234	0.64
28	26816	State Farm County Mutual Insurance Company of Texas	162,064,127	0.61
29	29335	Allstate County Mutual Insurance Company	138,348,238	0.52
30	26441	Dairyland County Mutual Insurance Company of Texas	131,941,596	0.50
31	26298	Farmers Property and Casualty Insurance Company	121,597,916	0.46
32	19976	Amica Mutual Insurance Company	116,070,813	0.44
33	14138	GEICO Advantage Insurance Company	103,048,698	0.39
34	13688	Elephant Insurance Company	102,947,490	0.39
35	15449	Alinsco Insurance Company	101,306,864	0.38
36	14254	Falcon Insurance Company	96,631,302	0.36
37	27120	Trumbull Insurance Company	96,580,565	0.36
38	29394	Mercury County Mutual Insurance Company	96,563,462	0.36
39	25712	Esurance Insurance Company	81,401,168	0.31
40	22055	GEICO Indemnity Company	77,808,460	0.29
<b>Top 40 total   Private passenger auto</b>			<b>\$ 24,835,641,530</b>	<b>93.68</b>
All other private passenger auto companies			\$ 1,675,768,158	6.32
<b>Total   Private passenger auto</b>			<b>\$ 26,511,409,688</b>	<b>100.00</b>

## Top 26 companies | Title

Rank	NAIC	Company	Premium	MS%
1	51586	Fidelity National Title Insurance Company	\$ 528,301,333	14.86
2	50121	Stewart Title Guaranty Company	401,095,646	11.28
3	51624	First American Title Guaranty Company	372,014,388	10.47
4	50229	Chicago Title Insurance Company	341,544,063	9.61
5	50520	Old Republic National Title Insurance Company	341,250,303	9.60
6	50814	First American Title Insurance Company	334,630,791	9.41
7	50016	Title Resources Guaranty Company	231,919,442	6.52
8	14240	First National Title Insurance Company	189,798,028	5.34
9	50050	Westcor Land Title Insurance Company	129,124,820	3.63
10	50598	Alamo Title Insurance	109,613,536	3.08
11	51152	WFG National Title Insurance Company	91,613,524	2.58
12	50377	National Investors Title Insurance Company	72,277,627	2.03
13	50130	Doma Title Insurance, Inc.	68,884,073	1.94
14	16601	Texan Title Insurance Company	67,051,008	1.89
15	16832	DHI Title Insurance Company	62,195,972	1.75
16	50083	Commonwealth Land Title Insurance Company	60,465,081	1.70
17	12309	Alliant National Title Insurance Company, Inc.	51,472,846	1.45
18	12522	Agents National Title Insurance Company	35,588,828	1.00
19	11974	Amrock Title Insurance Company	25,225,024	0.71
20	50026	Premier Land Title Insurance Company	16,010,170	0.45
21	12591	Sierra Title Insurance Guaranty Company	11,582,695	0.33
22	51578	Amtrust Title Insurance Company	6,902,635	0.19
23	51632	Radian Title Insurance, Inc.	2,397,395	0.07
24	50440	Real Advantage Title Insurance Company	2,374,692	0.07
25	15305	Southwest Land Title Insurance Company	1,181,352	0.03
26	11865	American Digital Title Insurance Company	144,295	0.00
<b>Total   Title</b>			<b>\$ 3,554,659,567</b>	<b>100.00</b>

## Top 40 companies | Workers' compensation

Rank	NAIC	Company	Premium	MS%
1	22945	Texas Mutual Insurance Company	\$ 1,060,021,072	41.40
2	16535	Zurich American Insurance Company	86,932,192	3.40
3	22667	Ace American Insurance Company	40,765,422	1.59
4	11150	Arch Insurance Company	38,023,557	1.49
5	42404	Liberty Insurance Corporation	34,956,308	1.37
6	19038	Travelers Casualty and Surety Company	31,702,316	1.24
7	30104	Hartford Underwriters Insurance Company	30,529,693	1.19
8	24147	Old Republic Insurance Company	27,981,642	1.09
9	43389	Service Lloyds Insurance Company, a Stock Company	27,230,572	1.06
10	38318	Starr Indemnity & Liability Company	25,865,734	1.01
11	19070	Standard Fire Insurance Company, The	24,995,237	0.98
12	27855	Zurich American Insurance Company of Illinois	23,688,770	0.93
13	40142	American Zurich Insurance Company	23,507,451	0.92
14	23035	Liberty Mutual Fire Insurance Company	22,877,869	0.89
15	33600	LM Insurance Corporation	21,204,912	0.83
16	42376	Technology Insurance Company, Inc.	20,489,105	0.80
17	43575	Indemnity Insurance Company of North America	19,707,933	0.77
18	19399	AIU Insurance Company	18,581,385	0.73
19	20443	Continental Casualty Company	18,542,729	0.72
20	23396	Amerisure Mutual Insurance Company	18,462,881	0.72
21	24082	Ohio Security Insurance Company	17,931,253	0.70
22	25658	Travelers Indemnity Company, The	17,799,626	0.70
23	31003	Tri-State Insurance Company of Minnesota	17,635,606	0.69
24	20281	Federal Insurance Company	17,366,304	0.68
25	21458	Employers Insurance Company of Wausau	16,722,441	0.65
26	10166	Accident Fund Insurance Company of America	14,669,577	0.57
27	29424	Hartford Casualty Insurance Company	13,674,446	0.53
28	10120	Everest National Insurance Company	13,584,867	0.53
29	12304	Accident Fund General Insurance Company	13,399,538	0.52
30	15954	Amtrust Insurance Company	13,031,790	0.51
31	20427	American Casualty Company of Reading, Pennsylvania	12,964,171	0.51
32	27847	Insurance Company of the West	12,521,356	0.49
33	19488	Amerisure Insurance Company	12,086,058	0.47
34	25615	Charter Oak Fire Insurance Company, The	11,792,284	0.46
35	19682	Hartford Fire Insurance Company	11,680,152	0.46
36	20095	Bitco General Insurance Corporation	11,544,567	0.45
37	10335	Bridgefield Casualty Insurance Company	11,461,669	0.45
38	13935	Federated Mutual Insurance Company	11,225,562	0.44
39	38253	Hartford Lloyds Insurance Company	11,194,536	0.44
40	25682	Travelers Indemnity Company of Connecticut, The	10,986,898	0.43
<b>Top 40 total   Workers' compensation</b>			<b>\$ 1,889,339,481</b>	<b>73.80</b>
All other workers' compensation companies			\$ 670,871,411	26.20
<b>Total   Workers' compensation</b>			<b>\$ 2,560,210,892</b>	<b>100.00</b>





Texas Department of Insurance  
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