



Part IV Summary of Information from Annual Statements

This section of the *130th Annual Report* provides a summary of annual statement data by types of insurance coverage. The information includes total annual premiums paid by Texans for various lines of insurance.

issued by the

Texas Department of Insurance

Top 40 Insurers/Homeowners
Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
43419	State Farm Lloyds	1	1,328,670,202	29.89%
26530	Allstate Texas Lloyd's	2	704,620,431	15.85%
21652	Farmers Insurance Exchange	3	294,799,406	6.63%
41564	Travelers Lloyds of Texas Insurance Company	4	236,610,082	5.32%
43885	Texas Select Lloyds Insurance Company	5	203,939,994	4.59%
21660	Fire Insurance Exchange	6	196,135,915	4.41%
25941	United Services Automobile Association	7	191,574,747	4.31%
42110	Nationwide Lloyds	8	165,248,497	3.72%
11120	USAA Texas Lloyd's Company	9	127,442,538	2.87%
27774	Chubb Lloyds Insurance Company of Texas	10	116,666,854	2.62%
25399	Texas Farm Bureau Underwriters	11	103,571,266	2.33%
11041	Liberty Lloyds of Texas Insurance Company	12	72,784,161	1.64%
15474	National Lloyds Insurance Company	13	54,693,324	1.23%
38253	Hartford Lloyd's Insurance Company	14	51,768,953	1.16%
11070	Safeco Lloyds Insurance Company	15	51,359,135	1.16%
10896	Amica Lloyd's of Texas	16	47,757,073	1.07%
19208	Republic Lloyds	17	40,080,254	0.90%
10043	American National Lloyds Insurance Company	18	34,971,367	0.79%
41688	Foremost Lloyds of Texas	19	34,757,683	0.78%
11059	ASI Lloyds	20	30,206,051	0.68%
30023	American Standard Lloyd's Insurance Company	21	27,824,771	0.63%
15598	Interinsurance Exchange of the Automobile Club	22	23,863,158	0.54%
26689	Trinity Lloyd's Insurance Company	23	21,587,984	0.49%
42382	CMI Lloyds	24	16,777,021	0.38%
20320	Columbia Lloyds Insurance Company	25	16,624,656	0.37%
24333	Continental Lloyd's Insurance Company	26	15,838,652	0.36%
13938	Metropolitan Lloyds Insurance Company of Texas	27	15,786,767	0.36%
40673	Colonial Lloyds	28	15,587,316	0.35%
11284	Beacon Lloyds Insurance Company	29	15,316,608	0.34%
43389	Service Lloyds Insurance Company	30	14,331,089	0.32%
11578	Cypress Texas Lloyds	31	14,195,827	0.32%
29335	Allstate County Mutual Insurance Company	32	13,897,514	0.31%
25909	Unitrin Preferred Insurance Company	33	12,972,996	0.29%
19232	Allstate Insurance Company	34	11,336,797	0.26%
10996	Horace Mann Lloyds	35	9,728,483	0.22%
25151	State Farm General Insurance Company	36	9,325,696	0.21%
11497	Stonington Lloyds Insurance Company	37	9,191,991	0.21%
25232	Minnesota Insurance Company	38	8,233,500	0.19%
11523	Fidelity National Indemnity Insurance Company	39	8,217,793	0.18%
41459	Armed Forces Insurance Exchange	40	7,209,615	0.16%
Total Top 40 Homeowners Premium			4,375,506,167	98.42%

Top 40 Insurers/Private Passenger Auto
Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,399,134,127	20.69%
29203	Progressive County Mutual Insurance Company	2	1,051,862,365	9.07%
28673	Mid-Century Insurance Company of Texas	3	768,863,155	6.63%
29335	Allstate County Mutual Insurance Company	4	715,444,891	6.17%
19240	Allstate Indemnity Company	5	701,728,154	6.05%
24392	Farmers Texas County Mutual Insurance Company	6	643,336,047	5.55%
29378	Old American County Mutual Fire Insurance Company	7	479,141,153	4.13%
29297	Home State County Mutual Insurance Company	8	349,044,835	3.01%
18325	Southern Farm Bureau Casualty Insurance Company	9	327,295,325	2.82%
10078	USAA County Mutual Insurance Company	10	327,134,462	2.82%
25941	United Services Automobile Association	11	317,031,773	2.73%
35882	Geico General Insurance Company	12	286,063,271	2.47%
29262	Colonial County Mutual Insurance Company	13	256,202,339	2.21%
17230	Allstate Property And Casualty Insurance Company	14	200,935,796	1.73%
29408	State and County Mutual Fire Insurance Company	15	192,713,394	1.66%
29246	Consumers County Mutual Insurance Company	16	175,490,731	1.51%
26816	State Farm County Mutual Insurance Company of Texas	17	157,219,587	1.36%
23787	Nationwide Mutual Insurance Company	18	156,310,201	1.35%
27863	Southern County Mutual Insurance Company	19	145,215,884	1.25%
19544	Liberty County Mutual Insurance Company	20	140,619,182	1.21%
29254	Foremost County Mutual Insurance Company	21	128,019,821	1.10%
22063	Government Employees Insurance Company	22	126,419,802	1.09%
29351	Unitrin County Mutual Insurance Company	23	106,808,234	0.92%
19232	Allstate Insurance Company	24	94,075,850	0.81%
11070	Safeco Lloyds Insurance Company	25	93,719,067	0.81%
29394	Mercury County Mutual Insurance Company	26	92,266,181	0.80%
27820	Farm Bureau County Mutual Insurance Company of Texas	27	74,862,687	0.65%
25615	Charter Oak Fire Insurance Company, The	28	61,166,164	0.53%
23779	Nationwide Mutual Fire Insurance Company	29	61,060,652	0.53%
39012	Safeco Insurance Company Of Illinois	30	55,469,862	0.48%
26441	Dairyland County Mutual Insurance Company of Texas	31	53,158,706	0.46%
19976	Amica Mutual Insurance Company	32	51,692,046	0.45%
29319	American National County Mutual Insurance Company	33	50,356,930	0.43%
29327	AAA Texas County Mutual Insurance Company	34	44,779,746	0.39%
24740	Safeco Insurance Company of America	35	38,768,565	0.33%
18430	Agricultural Workers Mutual Auto Insurance Company	36	32,558,161	0.28%
25623	Phoenix Insurance Company, The	37	32,041,462	0.28%
13820	Great Texas County Mutual Insurance Company	38	28,147,753	0.24%
37478	Hartford Insurance Company of the Midwest	39	27,110,403	0.23%
11521	Germania Select Insurance Company	40	25,984,463	0.22%
Total Top 40 Private Passenger Auto Premium			11,069,253,227	95.47%

Top 40 Insurers/Workers' Compensation
Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK.	WRITTEN PREMIUM	% OF MARKET
22945	Texas Mutual Insurance Company	1	714,039,792	27.18%
19380	American Home Assurance Company	2	199,265,448	7.58%
16535	Zurich American Insurance Company	3	128,545,656	4.89%
30104	Hartford Underwriters Insurance Company	4	123,003,628	4.68%
19410	Commerce and Industry Insurance Company	5	105,606,198	4.02%
22667	Ace American Insurance Company	6	76,130,110	2.90%
23035	Liberty Mutual Fire Insurance Company	7	60,887,192	2.32%
23043	Liberty Mutual Insurance Company	8	57,712,355	2.20%
43389	Service Lloyds Insurance Company	9	52,012,170	1.98%
20281	Federal Insurance Company	10	45,517,362	1.73%
24767	St. Paul Fire and Marine Insurance Company	11	44,037,370	1.68%
23396	Amerisure Mutual Insurance Company	12	41,717,294	1.59%
42404	Liberty Insurance Corporation	13	39,527,112	1.50%
24147	Old Republic Insurance Company	14	39,499,172	1.50%
25658	Travelers Indemnity Company, The	15	37,225,806	1.42%
40142	American Zurich Insurance Company	16	30,476,108	1.16%
21458	Employers Insurance Company of Wausau	17	29,501,613	1.12%
20427	American Casualty Company of Reading, Pennsylvania	18	27,048,538	1.03%
26247	American Guarantee and Liability Insurance Company	19	26,457,064	1.01%
29459	Twin City Fire Insurance Company	20	25,529,474	0.97%
25402	Amcomp Assurance Corporation	21	23,157,947	0.88%
25682	Travelers Indemnity Company of Connecticut, The	22	20,074,248	0.76%
19429	Insurance Company of the State of Pennsylvania, The	23	19,869,593	0.76%
20443	Continental Casualty Company	24	19,182,745	0.73%
20095	Bituminous Casualty Corporation	25	18,515,726	0.70%
20494	Transportation Insurance Company	26	18,326,500	0.70%
19445	National Union Fire Insurance Company of Pittsburgh, Pennsylvania	27	17,725,868	0.67%
20508	Valley Forge Insurance Company	28	17,662,332	0.67%
31895	American Interstate Insurance Company	29	17,121,230	0.65%
20486	Transcontinental Insurance Company	30	16,447,144	0.63%
26042	Wausau Underwriters Insurance Company	31	16,313,450	0.62%
30120	Znat Insurance Company	32	16,062,180	0.61%
23841	New Hampshire Insurance Company	33	16,006,330	0.61%
20478	National Fire Insurance Company of Hartford	34	15,325,489	0.58%
13269	Zenith Insurance Company	35	14,725,058	0.56%
24988	Sentry Insurance a Mutual Company	36	14,317,969	0.54%
21113	United States Fire Insurance Company	37	12,220,363	0.47%
43575	Indemnity Insurance Company of North America	38	12,056,950	0.46%
29424	Hartford Casualty Insurance Company	39	11,437,756	0.44%
19038	Travelers Casualty and Surety Company	40	10,895,826	0.41%
Total Top 40 Workers' Compensation Premium			2,231,184,166	84.92%

Top 40 Insurers/Accident and Health
Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	1	2,840,555,435	21.02%
79413	United Healthcare Insurance Company	2	2,004,062,207	14.83%
73288	Humana Insurance Company	3	987,862,250	7.31%
60054	Aetna Life Insurance Company	4	578,668,279	4.28%
80314	Unicare Life & Health Insurance Company	5	466,078,154	3.45%
61271	Principal Life Insurance Company	6	364,394,842	2.70%
62235	Unum Life Insurance Company of America	7	269,229,398	1.99%
65978	Metropolitan Life Insurance Company	8	242,234,980	1.79%
97268	Pacific Life & Annuity Company	9	229,635,392	1.70%
60380	American Family Life Assurance Company of Columbus	10	225,479,323	1.67%
64246	Guardian Life Insurance Company of America, The	11	204,113,113	1.51%
69477	Fortis Insurance Company	12	156,491,364	1.16%
84506	Pacificare Life Assurance Company	13	154,102,375	1.14%
62308	Connecticut General Life Insurance Company	14	138,587,265	1.03%
25178	State Farm Mutual Automobile Insurance Company	15	135,785,663	1.01%
70408	Fortis Benefits Insurance Company	16	126,521,019	0.94%
97055	Mega Life and Health Insurance Company, The	17	123,374,734	0.91%
65080	John Alden Life Insurance Company	18	116,961,680	0.87%
39616	Vision Service Plan Insurance Company	19	82,804,335	0.61%
65498	Life Insurance Company of North America	20	78,449,929	0.58%
71412	Mutual of Omaha Insurance Company	21	77,990,846	0.58%
92916	United American Insurance Company	22	77,395,176	0.57%
61140	American Travelers Assurance Company	23	77,335,568	0.57%
70815	Hartford Life and Accident Insurance Company	24	72,665,544	0.54%
97179	American Medical Security Life Insurance Company	25	69,854,978	0.52%
70025	General Electric Capital Assurance Company	26	67,125,263	0.50%
62286	Golden Rule Insurance Company	27	66,150,703	0.49%
69019	Standard Insurance Company	28	63,568,650	0.47%
68322	Great-West Life & Annuity Insurance Company	29	59,714,493	0.44%
61263	Bankers Life and Casualty Company	30	59,592,340	0.44%
20443	Continental Casualty Company	31	57,021,522	0.42%
66117	Southwest Life & Health Insurance Company	32	56,926,482	0.42%
66915	New York Life Insurance Company	33	56,538,305	0.42%
80578	Physicians Mutual Insurance Company	34	55,712,752	0.41%
80926	GE Group Life Assurance Company	35	55,270,263	0.41%
68241	Prudential Insurance Company of America, The	36	53,787,988	0.40%
70254	Jefferson Pilot Financial Insurance Company	37	52,957,748	0.39%
67105	Reliastar Life Insurance Company	38	52,512,126	0.39%
60410	American Fidelity Assurance Company	39	48,222,457	0.36%
80802	Sun Life Assurance Company of Canada	40	47,463,427	0.35%
Total Top 40 Accident & Health Premiums			10,753,198,368	79.59%

**Top 40 Health Maintenance Organization/Accident and Health
Based on 2004 Texas Written Premium with percentage of Market Share**

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
95490	Aetna Health Inc.	1	1,003,972,650	16.41%
95314	Amerigroup Texas, Inc.	2	741,098,581	12.11%
95174	Pacificare of Texas, Inc.	3	730,579,615	11.94%
95024	Humana Health Plan of Texas, Inc.	4	664,246,471	10.85%
95099	Scott and White Health Plan	5	425,715,463	6.96%
95647	Superior Healthplan, Inc.	6	250,223,086	4.09%
95383	Cigna Healthcare of Texas, Inc.	7	245,302,483	4.01%
95138	SHA, L.L.C.	8	209,473,575	3.42%
11141	Evercare of Texas, L.L.C.	9	196,643,403	3.21%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	10	180,306,292	2.95%
95765	United Healthcare of Texas, Inc.	11	171,027,609	2.79%
11593	Texas Healthspring I, Llc	12	158,073,297	2.58%
95329	Texas Children's Health Plan, Inc.	13	157,767,383	2.58%
10096	Selectcare of Texas, L.L.C.	14	148,304,056	2.42%
95248	Community First Health Plans, Inc.	15	136,030,108	2.22%
95615	Community Health Choice, Inc.	16	104,960,502	1.72%
95594	Amil International (Texas), Inc.	17	68,302,793	1.12%
95420	Unicare Health Plans of Texas, Inc.	18	65,887,976	1.08%
95910	Aetna Dental Inc.	19	58,247,872	0.95%
52635	El Paso First Health Plans, Inc.	20	56,930,108	0.93%
95799	Valueoptions of Texas, Inc.	21	49,926,618	0.82%
95037	Cigna Dental Health of Texas, Inc.	22	41,835,203	0.68%
95415	Great-West Healthcare of Texas, Inc.	23	41,231,962	0.67%
95764	UTMB Health Plans, Inc.	24	33,459,308	0.55%
95801	Valley Baptist Health Plan, Inc.	25	32,569,243	0.53%
95822	Cook Children's Health Plan	26	29,822,669	0.49%
95309	Mercy Health Plans of Missouri, Inc.	27	22,578,954	0.37%
95142	United Dental Care of Texas, Inc.	28	19,148,654	0.31%
95240	Seton Health Plan, Inc.	29	15,382,566	0.25%
95251	National Pacific Dental, Inc.	30	15,135,368	0.25%
95809	Driscoll Children's Health Plan	31	12,365,831	0.20%
95161	Denticare, Inc.	32	11,776,503	0.19%
95051	Safeguard Health Plans, Inc.	33	8,989,074	0.15%
95163	Alpha Dental Programs, Inc.	34	4,722,384	0.08%
52556	Managed Dentalguard, Inc.	35	4,093,984	0.07%
95247	MNM-1997, Inc.	36	1,396,275	0.02%
95461	Healthplan of Texas, Inc.	37	1,098,234	0.02%
95160	United Concordia Dental Plans of Texas, Inc.	38	572,970	0.01%
95040	AET Health Care Plan, Inc.	39	176,294	0.00%
95139	Texas Health Choice, L.C.	40	38,062	0.00%
Total Top 40 Health Maintenance Organization Premium			6,119,413,479	100.00%

Top 40 Insurers/Life

Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	573,861,907	7.38%
67091	Northwestern Mutual Life Insurance Company, The	2	304,721,862	3.92%
65935	Massachusetts Mutual Life Insurance Company	3	240,355,320	3.09%
67466	Pacific Life Insurance Company	4	224,418,779	2.89%
69108	State Farm Life Insurance Company	5	222,840,256	2.87%
68241	Prudential Insurance Company of America, The	6	220,935,811	2.84%
60488	American General Life Insurance Company	7	216,855,543	2.79%
66915	New York Life Insurance Company	8	210,844,478	2.71%
62235	Unum Life Insurance Company of America	9	140,952,930	1.81%
60739	American National Insurance Company	10	139,358,328	1.79%
67121	Transamerica Occidental Life Insurance Company	11	126,842,994	1.63%
65838	John Hancock Life Insurance Company (U.S.A.)	12	108,143,244	1.39%
65919	Primerica Life Insurance Company	13	106,026,819	1.36%
62944	AXA Equitable Life Insurance Company	14	104,588,187	1.35%
91596	New York Life Insurance and Annuity Corporation	15	101,231,441	1.30%
63177	Farmers New World Life Insurance Company	16	99,025,791	1.27%
62308	Connecticut General Life Insurance Company	17	96,943,049	1.25%
67105	Reliastar Life Insurance Company	18	96,879,567	1.25%
71129	Fort Dearborn Life Insurance Company	19	89,491,609	1.15%
67865	Jefferson-Pilot Life Insurance Company	20	86,122,679	1.11%
68713	Security Life of Denver Insurance Company	21	83,127,704	1.07%
80802	Sun Life Assurance Company of Canada	22	81,947,111	1.05%
68896	Southern Farm Bureau Life Insurance Company	23	81,535,648	1.05%
65676	Lincoln National Life Insurance Company, The	24	79,630,697	1.02%
70254	Jefferson Pilot Financial Insurance Company	25	79,085,197	1.02%
68357	Reliable Life Insurance Company, The	26	79,018,118	1.02%
71153	Hartford Life and Annuity Insurance Company	27	74,693,691	0.96%
60186	Allstate Life Insurance Company	28	73,487,325	0.95%
65498	Life Insurance Company of North America	29	72,641,744	0.93%
65005	IDS Life Insurance Company	30	71,483,594	0.92%
69663	USAA Life Insurance Company	31	69,958,466	0.90%
70815	Hartford Life and Accident Insurance Company	32	69,891,650	0.90%
64246	Guardian Life Insurance Company of America, The	33	64,916,228	0.83%
66044	Midland National Life Insurance Company	34	61,413,225	0.79%
61271	Principal Life Insurance Company	35	60,739,372	0.78%
68136	Protective Life Insurance Company	36	60,472,253	0.78%
69868	United of Omaha Life Insurance Company	37	59,697,409	0.77%
63665	General American Life Insurance Company	38	59,290,550	0.76%
63401	First Colony Life Insurance Company	39	59,210,956	0.76%
60054	Aetna Life Insurance Company	40	56,708,909	0.73%
	Total Top 40 Life Premium		4,909,390,441	63.14%

Top 40 Insurers/Annuities

Based on 2004 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
90611	Allianz Life Insurance Company of North America	1	1,022,286,924	5.36%
60488	American General Life Insurance Company	2	907,221,373	4.76%
70238	Variable Annuity Life Insurance Company, The	3	887,680,768	4.65%
65838	John Hancock Life Insurance Company (U.S.A.)	4	880,809,813	4.62%
62944	AXA Equitable Life Insurance Company	5	817,638,255	4.29%
71153	Hartford Life and Annuity Insurance Company	6	781,894,224	4.10%
65676	Lincoln National Life Insurance Company, The	7	651,503,852	3.41%
88072	Hartford Life Insurance Company	8	618,696,112	3.24%
66869	Nationwide Life Insurance Company	9	479,214,773	2.51%
80942	ING USA Annuity and Life Insurance Company	10	477,109,765	2.50%
61271	Principal Life Insurance Company	11	474,662,597	2.49%
86509	ING Life Insurance and Annuity Company	12	463,861,584	2.43%
70432	AIG Annuity Insurance Company	13	399,826,881	2.10%
67121	Transamerica Occidental Life Insurance Company	14	388,534,299	2.04%
69507	Transamerica Life Insurance and Annuity Company	15	372,862,548	1.95%
65978	Metropolitan Life Insurance Company	16	362,348,325	1.90%
66915	New York Life Insurance Company	17	338,187,261	1.77%
87726	Travelers Insurance Company, The	18	331,499,446	1.74%
	College Retirement Equities Fund	19	328,048,074	1.72%
67466	Pacific Life Insurance Company	20	315,771,565	1.66%
61050	Metlife Investors USA Insurance Company	21	314,935,478	1.65%
65935	Massachusetts Mutual Life Insurance Company	22	289,027,471	1.51%
65056	Jackson National Life Insurance Company	23	260,683,312	1.37%
60941	AIG Sunamerica Life Assurance Company	24	256,690,563	1.35%
65005	IDS Life Insurance Company	25	235,776,844	1.24%
69345	Teachers Insurance and Annuity Association of America	26	232,773,994	1.22%
91596	New York Life Insurance and Annuity Corporation	27	222,196,959	1.16%
86630	American Skandia Life Assurance Corporation	28	206,583,767	1.08%
70025	General Electric Capital Assurance Company	29	200,887,548	1.05%
80950	Travelers Life and Annuity Company, The	30	190,078,586	1.00%
79065	Sun Life Assurance Company of Canada (U.S.)	31	190,073,618	1.00%
65595	Lincoln Benefit Life Company	32	180,574,544	0.95%
92738	American Equity Investment Life Insurance Company	33	167,282,065	0.88%
60186	Allstate Life Insurance Company	34	149,792,062	0.79%
68241	Prudential Insurance Company Of America, The	35	149,562,794	0.78%
69019	Standard Insurance Company	36	148,877,076	0.78%
60739	American National Insurance Company	37	138,883,486	0.73%
86231	Transamerica Life Insurance Company	38	138,774,492	0.73%
63274	Fidelity and Guaranty Life Insurance Company	39	137,932,960	0.72%
60895	American United Life Insurance Company	40	130,485,049	0.68%
	Total Top 40 Annuity Premium		15,241,531,107	79.89%

Texas Premium Summary

Grand Total 2003-2004

	AS OF DECEMBER 31, 2003	AS OF DECEMBER 31, 2004
Total Property & Casualty	34,007,949,739	34,381,094,387
Total Life & Annuity	20,524,527,732	20,305,877,712
Total Accident & Health	12,065,164,515	12,984,354,139
Total Variable Annuities	5,566,323,869	6,522,034,121
Health Maintenance Organizations	7,223,722,271	6,119,446,972
Non-Profit Legal Services Corporations	2,767,375	2,822,706
Total	79,390,455,501	80,315,630,037

Property and Casualty 2003-2004

	AS OF DECEMBER 31, 2003	AS OF DECEMBER 31, 2004
*Rate Regulated		
Automobile	7,754,364,871	7,554,992,258
Worker's Compensation	2,584,982,779	2,627,402,515
†Homeowners/Farmowners	4,547,842,113	4,539,843,281
Fire and Allied Lines	3,158,118,092	3,088,084,222
Liability	4,359,032,324	4,382,258,409
Title	1,526,257,336	1,491,553,475
Other	1,100,875,265	933,076,428
Non-Rate Regulated		
Farm Mutual Companies	360,892,316	384,627,413
‡County Mutual Companies,	5,670,109,706	6,058,139,605
Surplus Lines	2,945,474,937	3,321,116,781
Total	34,007,949,739	34,381,094,387

* Includes Lloyd's companies which are not rate regulated as to Fire and Allied Lines

† Homeowners and Farmowners are separated from Fire and Allied Lines for the 2003 and 2004.

‡ Primarily automobile including mobile homes

Life, Accident & Health and Annuity 2003-2004

	AS OF DECEMBER 31, 2003	AS OF DECEMBER 31, 2004
Life & Annuity-Legal Reserve		
Ordinary Life	5,821,403,995	6,030,235,311
Group	1,626,857,776	1,751,546,043
Industrial	3,996,283	3,369,682
Credit	149,319,633	137,515,743
Annuity	12,870,293,629	12,328,270,181
Life & Annuity-Other Than Legal Reserve		
Life	50,308,630	51,114,837
Annuity	2,347,786	3,825,915
Accident & Health-Legal Reserve		
Group	9,257,333,535	10,087,866,153
Individual	2,620,689,563	2,722,545,677
Credit	155,210,645	147,706,774
Accident & Health-Other Than Legal Reserve		
Group	9,325,066	2,710,732
Individual	22,605,706	23,524,803
Credit	0	0
Total	32,589,692,247	33,290,231,851

Texas Premium Summary

Legal Reserve Life Insurance Companies for Calendar Year 2004, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Net Premium Income		
Life and Annuity Insurance	13,861,210,153	365,060,553,419
Accident & Health	1,534,019,769	101,909,565,439
Net Income from Operations	2,141,877,450	33,093,042,780
Admitted Assets	185,573,598,076	4,034,214,118,389
Liabilities	165,762,540,392	3,787,180,682,621
Capital Paid-Up	339,333,851	3,610,357,317
Surplus (excluding Capital Paid-Up)	19,471,723,833	243,423,078,451

Legal Reserve Life Insurance Companies for Calendar Year 2004, Texas Business Only

Texas Companies	ORDINARY	GROUP	INDUSTRIAL	CREDIT LIFE
Life Premiums	601,995,256	29,131,864	698,826	56,584,139
Annuity Considerations	1,611,828,527	853,767,874	0	0
Deposit Type Funds	228,366,579	8,503,066	0	0
Direct Dividends to Policyholders	17,412,785	652,315	58,424	0
Claims & Benefits	1,172,573,042	665,193,190	4,747,972	20,826,579
	DIRECT PREMIUM	LOSS PAID	DIVIDEND PAID	
A&H Group		185,858,215	171,025,309	0
A&H Individual		237,884,845	163,986,811	2,930
A&H Credit		45,840,184	24,348,457	0
Foreign Companies	ORDINARY	GROUP	INDUSTRIAL	CREDIT LIFE
Life Premiums	5,069,481,418	1,722,414,179	2,670,856	80,931,604
Annuity Considerations	7,487,927,618	2,374,746,161	0	0
Deposit Type Funds	494,351,038	1,702,005,607	0	0
Direct Dividends to Policyholders	815,761,684	25,923,532	4,052,749	0
Claims & Benefits	10,371,612,022	5,618,064,626	11,579,278	45,179,455
	DIRECT PREMIUM	LOSS PAID	DIVIDEND PAID	
A&H Group	9,894,525,375	7,536,507,210	3,440,690	
A&H Individual	2,466,710,259	1,509,322,728	2,850,088	
A&H Credit	101,866,590	57,732,434	0	

Stipulated Premium Companies for Calendar Year 2004, All Companies Combined

Net Premium Income, Life Insurance	40,438,107		
Net Premium Income, Accident & Health Insurance	12,111,886		
Admitted Assets	508,910,739		
Liabilities (excluding Capital Paid-Up)	307,800,341		
Capital Paid-Up	7,938,465		
Surplus (excluding Capital Paid-Up)	193,171,933		
Net Income	1,591,093		
Texas Business Only	LIFE	ANNUITY	ACCIDENT & HEALTH
Premiums	50,671,341	3,825,915	24,904,550
Claims & Benefits	29,747,063	2,060,646	12,915,180

Fraternal Benefit Societies for Calendar Year 2004, All Societies Combined

	TEXAS SOCIETIES	FOREIGN SOCIETIES
Net Considerations from Members	78,245,819	6,260,941,413
Gross Benefits Paid	38,766,748	2,362,596,775
Admitted Assets	1,020,371,362	81,146,660,125
Policy Reserves	875,145,408	53,640,480,735
Liabilities	914,513,013	74,046,552,737
Special Reserves and Unassigned Funds	105,858,349	7,100,107,388
Insurance in Force	2,891,671,000	267,797,610,000
Texas Business Only		
Life Certificates Issued		
Number	9,518	18,955
Amount	162,392,157	1,663,526,844
Life Certificates in Force		
Number	235,931	353,937
Amount	2,465,449,030	17,488,723,552
Total Considerations from Members		
Life	77,964,403	280,794,234
Accident and Health	0	25,433,136
Insurance Benefits Paid Members		
Life	42,608,886	192,197,869
Accident and Health	0	12,564,287

Texas Premium Summary

Statewide Mutual Assessment Companies, Local Mutual Aid Associations and Burial Associations for Calendar Year 2004, All Companies Combined

Number of Members	8,307
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Amount of Insurance in Force

Total Premium Income

Mortuary Fund	61,807
Expense Fund	40,238

Total Other Income

Mortuary Fund	283,180
Expense Fund	26,455

Total Paid Losses

Mortuary Fund	91,925
Expense Fund	0

Total Other Expenditures

Mortuary Fund	51,337
Expense Fund	67,876

Mortuary Fund

Admitted Assets	9,255,407
Aggregate Policy Reserves	1,140,212
Other Liabilities	29,853
Liabilities	1,151,169
Surplus (as regards to Policyholders)	8,104,238

Expense Fund

Admitted Assets	1,738,866
Liabilities	18,896
Surplus (as regards to Policyholders)	1,719,970

Exempt Associations for Calendar Year 2004, All Associations Combined

Number of Members	6,557
Total Receipts	371,793
Admitted Assets	1,606,813
Liabilities	10,000
Net Surplus	1,596,813

Non-Profit Group Hospital Service for Calendar Year 2004, All Associations Combined

Net Premium Income, Accident & Health	1,776,835
Admitted Assets	4,291,212
Liabilities	581,342
Surplus	3,709,870
Net Income from Operations	391,114

	PREMIUMS WRITTEN	BENEFITS PAID
Premiums/Losses Accident & Health	1,300,643	943,442

Texas Premium Summary

Health Maintenance Organizations for Calendar Year 2004

Number of Enrollees	4,145,591
Texas Direct Premiums	6,119,446,972
Total Direct Premiums	6,671,537,536
Reinsurance Ceded	0
Net Premiums	6,671,537,536
Paid Losses	5,606,849,744
Unpaid Losses	638,833,313
Admitted Assets	1,605,191,826
Liabilities	893,847,227
Capital Paid-Up	41,747,165
Surplus and Unassigned Funds	669,597,434

Non-Profit Legal Services Corporations for Calendar Year 2004

Number of Participants	0
Net Assessments in Force	0
Net Assessments	
Claims Fund	1,980,792
Expense Fund	841,914
Claims Paid	0
Total Admitted Assets	
Claims Fund	247,841
Expense Fund	190,171
Total Liabilities	
Claims Fund	108,339
Expense Fund	99,077
Total Policyholders' Surplus	
Claims Fund	139,502
Expense Fund	91,094

Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies for Calendar Year 2004, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	6,683,555,876	255,691,283,155
Reinsurance Assumed	3,964,607,446	250,042,416,517
Reinsurance Ceded	3,647,862,125	254,965,559,257
Net Premium Income	7,000,301,197	250,768,140,415
Paid Losses	3,433,733,681	129,686,009,055
Stockholders' Dividend Paid	73,167,423	15,824,896,886
Admitted Assets	14,457,216,326	876,802,525,274
Liabilities	9,009,716,402	579,609,116,626
Capital Paid-Up	237,628,297	5,518,991,352
Surplus (excluding Capital Paid-Up)	5,209,871,627	291,674,417,296
Treasury Stock	2,500	1,894,681,095
<i>Net Income</i>	<i>505,916,576</i>	<i>29,114,001,973</i>
Unpaid Losses	3,719,291,608	265,240,710,800
Unearned Premiums	2,638,149,418	118,484,244,512
Texas Business Only		
Fire and Allied Lines		
Premiums	359,089,157	1,784,690,462
Losses	156,977,734	849,557,714
Ocean Marine		
Premiums	19,563,891	174,108,485
Losses	1,112,463	90,291,736

Texas Premium Summary

Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies for Calendar Year 2004, All Companies Combined (continued)

	TEXAS COMPANIES	FOREIGN COMPANIES
Automobile		
Premiums	985,782,851	3,164,002,495
Losses	630,959,453	1,783,543,364
Workers' Compensation		
Premiums	69,445,076	1,666,811,749
Losses	37,898,756	633,704,867
Accident and Health		
Premiums	36,362,774	234,854,520
Losses	17,189,061	132,483,631
Aircraft		
Premiums	9,760,010	171,715,490
Losses	3,898,762	109,360,673
Credit Guaranty		
Premiums,	410,845	127,420,134
Losses	99,740	25,249,582
Other Casualty Lines		
Premiums	289,935,112	3,473,477,863
Losses	137,926,073	1,760,188,298
Totals		
Premiums	1,770,349,716	10,797,081,198
Losses	986,062,042	5,384,379,865

Mutual Fire and Casualty Companies For Calendar Year 2004, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	1,031,954,367	54,293,137,912
Reinsurance Assumed	180,868,795	21,471,851,139
Reinsurance Ceded	163,544,190	14,986,545,335
Net Premium Income	1,049,278,972	60,778,443,716
Paid Losses	292,093,352	32,001,452,229
Stockholders' Dividend Paid	0	0
Admitted Assets	3,372,586,805	163,544,089,444
Liabilities	2,175,719,486	89,806,973,415
Surplus (as regards to Policyholders)	1,196,867,319	73,737,116,029
Net Income	234,356,249	5,273,354,953
Unpaid Losses,	1,163,560,763	36,696,136,399
Unearned Premiums	515,875,708	19,927,064,895
Texas Business Only		
Fire and Allied Lines		
Premiums	1,913,608	196,887,283
Losses	445,382	113,311,227
Ocean Marine		
Premiums	0	235,234
Losses	0	169,755
Automobile		
Premiums	32,769,999	2,815,683,694
Losses	16,965,899	1,690,958,583
Workers' Compensation		
Premiums	714,039,792	98,724,732
Losses	232,398,438	63,431,897
Accident and Health		
Premiums	615,844	151,018,647
Losses	298,700	123,651,898
Aircraft Physical Damage		
Premiums	0	0
Losses/	0	348,584
Credit Guaranty		
Premiums	0	0
Losses	0	0
Other Casualty Lines		
Premiums	79,487,802	132,544,638
Losses	12,755,664	85,375,849
Totals		
Premiums	828,827,045	3,395,094,228
Losses	262,864,083	2,077,247,793

Texas Premium Summary

Lloyds For Calendar Year 2004

	TEXAS COMPANIES
Direct Premium Income	4,787,449,239
Reinsurance Assumed	20,024,958
Reinsurance Ceded	3,138,226,555
<i>Net Premium Income</i>	<i>1,669,247,642</i>
Admitted Assets	3,933,591,934
Liabilities	2,265,195,851
Surplus (including Guaranty Funds)	1,668,396,083
Paid Losses	1,548,376,307
Dividend Paid Underwriters	2,928,465
<i>Net Income</i>	<i>226,755,766</i>
Unpaid Losses	361,452,752
Unearned Premiums	946,243,957

Texas Business Only

Fire and Allied Lines

Premiums	4,251,722,123
Losses	1,326,089,239

Ocean Marine

Premiums	1,483
Losses	23,210

Automobile

Premiums	185,539,248
Losses	94,934,644

Workers' Compensation

Premiums	57,465,143
Losses	20,303,386

Accident and Health

Premiums	12,708
Losses	6,164

Aircraft Physical Damage

Premiums	0
Losses	0

Credit Guaranty

Premiums	30,470,376
Losses	4,747,937

Other Casualty Lines

Premiums	219,086,341
Losses	83,996,018

Totals

Premiums 4,744,297,422

Losses 1,530,100,598

Texas Premium Summary

Reciprocal Exchanges For Calendar Year 2004, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	5,043,819,181	9,791,295,655
Reinsurance Assumed	89,705,017	16,718,304,479
Reinsurance Ceded	402,007,507	17,124,673,891
<i>Net Premium Income</i>	<i>4,731,516,691</i>	<i>9,384,926,243</i>
Admitted Assets	14,634,575,777	20,179,464,696
Liabilities	5,506,207,665	13,652,425,539
Surplus (including Guaranty Funds)	9,128,368,112	6,527,039,157
Paid Losses	2,835,365,471	4,967,435,815
<i>Net Income</i>	<i>650,568,975</i>	<i>421,952,232</i>
Unpaid Losses	2,001,261,332	4,616,463,671
Unearned Premiums	1,686,834,844	4,153,638,702
Texas Business Only		
Fire and Allied Lines		
Premiums	404,275,386	629,349,484
Losses	152,685,169	213,962,318
Ocean Marine		
Premiums	1,327,035	0
Losses	321,813	0
Automobile		
Premiums	324,287,110	44,623,033
Losses	171,976,468	27,336,287
Workers' Compensation		
Premiums	6,956,827	13,959,196
Losses	2,074,395	5,094,158
Accident and Health		
Premiums	75	0
Losses	0	0
Aircraft Physical Damage		
Premiums	0	0
Losses	0	0
Credit Guaranty		
Premiums	522,608	0
Losses	16,055	0
Other Casualty Lines		
Premiums	114,447,837	44,690,893
Losses	28,682,232	34,901,642
Totals		
Premiums	851,816,878	732,622,606
Losses	355,756,132	281,294,405

County Mutual Fire Insurance Companies for Calendar Year 2004, All Companies Combined

Direct Premium Income	6,058,139,606
Reinsurance Assumed	0
Reinsurance Ceded	5,984,318,588
<i>Net Premium Income</i>	<i>73,821,018</i>
Paid Losses	3,005,635,006
Admitted Assets	1,036,391,269
Liabilities	898,494,562
Surplus	137,896,707
<i>Net Income</i>	<i>2,615,631</i>
Unpaid Losses	12,081,082
Unearned Premiums	5,266,791

Texas Premium Summary

Farm Mutual Insurance Companies for Calendar Year 2004

Premium Income	294,949,474
Other Income	2,392,551
Total Income	297,342,025
Paid Losses	115,694,605
Other Disbursements	133,686,929
Total Disbursements	249,381,534
Admitted Assets	509,185,561
Liabilities	214,358,251
Surplus (as regards to policyholders)	294,827,310

Domestic Risk Retention Groups for Calendar Year 2004

	TEXAS COMPANIES
Direct Premium Income	10,262,293
Reinsurance Assumed	0
Reinsurance Ceded	10,262,293
<i>Net Premium Income</i>	<i>0</i>
Paid Losses	3,778,981
Stockholders' Dividend Paid	400,000
Admitted Assets	4,408,328
Liabilities	132,444
Capital Paid-Up	1,000,000
Surplus (excluding Capital Paid-Up)	3,275,884
<i>Net Income</i>	<i>218,802</i>
Unpaid Losses	0
Unearned Premiums	0

Texas Business Only

Automobile

Premiums	2,303,828
Losses	887,241

Other Casualty Lines

Premiums	3,264,192
Losses	612,407

Totals

Premiums	5,568,020
Losses	1,499,648

Title Companies for Calendar Year 2004

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	1,796,613,802	12,246,640,404
Paid Losses	59,141,417	524,795,946
Dividends Paid	(29,255,000)	(491,099,336)
<i>Net Income</i>	<i>36,944,966</i>	<i>655,167,869</i>
Admitted Assets	1,027,600,571	6,781,588,211
Liabilities	533,681,541	4,361,962,742
Capital Paid-Up	18,606,590	338,589,511
Surplus	475,312,440	2,081,035,958
Texas Business Only		
Premiums	420,562,873	1,070,990,602
Paid Losses	5,923,087	31,208,216

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