
Top 40 Insurers/Homeowners

Based on 1999 Texas written premium with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
43419	State Farm Lloyds	1	940,140,748	32.90%
26530	Allstate Texas Lloyd's	2	354,911,490	12.42%
21652	Farmers Insurance Exchange	3	275,639,272	9.65%
21660	Fire Insurance Exchange	4	185,746,054	6.50%
25941	United Services Automobile Association	5	125,900,889	4.41%
41564	Travelers Lloyds OF Texas Insurance Company	6	123,238,884	4.31%
42110	Nationwide Lloyds	7	73,844,535	2.58%
25968	USAA Casualty Insurance Company	8	66,042,682	2.31%
11070	SAFECO Lloyds Insurance Company	9	63,960,511	2.24%
19232	Allstate Insurance Company	10	60,665,753	2.12%
27774	Chubb Lloyds Insurance Company of Texas	11	51,381,678	1.80%
25399	Texas Farm Bureau Underwriters	12	43,839,148	1.53%
21695	Texas Farmers Insurance Company	13	34,528,207	1.21%
19208	Republic Lloyds	14	31,800,991	1.11%
26204	Consolidated Lloyds	15	30,494,077	1.07%
38253	Hartford Lloyd's Insurance Company	16	28,529,137	1.00%
42404	Liberty Insurance Corporation	17	27,346,166	0.96%
24333	Continental Lloyd's Insurance Company	18	25,493,889	0.89%
10896	AMICA Lloyd's of Texas	19	22,455,582	0.79%
30023	American Standard Lloyd's Insurance Company	20	22,263,325	0.78%
10043	American National Lloyds Insurance Company	21	20,028,995	0.70%
39489	CU Lloyd's of Texas	22	16,840,884	0.59%
41351	Kemper Lloyds Insurance Company	23	14,279,961	0.50%
13938	Metropolitan Lloyds Insurance Company of Texas	24	12,884,522	0.45%
19879	Security National Insurance Company	25	12,200,546	0.43%
42382	CMI Lloyds	26	11,371,830	0.40%
43389	Service Lloyds Insurance Company	27	11,224,938	0.39%
29335	Allstate County Mutual Insurance Company	28	9,629,484	0.34%
36145	Travelers Personal Security Insurance Company	29	7,933,822	0.28%
40673	Colonial Lloyds	30	7,736,068	0.27%
25151	State Farm General Insurance Company	31	7,400,990	0.26%
20036	First Preferred Insurance Company	32	7,378,427	0.26%
43435	Union Standard Lloyds	33	7,327,517	0.26%
15474	National Lloyds Insurance Company	34	7,045,070	0.25%
20028	Beacon National Insurance Company	35	6,793,401	0.24%
22683	Teachers Insurance Company	36	6,098,107	0.21%
10590	Heartland Lloyds Insurance Company	37	5,959,405	0.21%
15954	Trinity Universal Insurance Company of Kansas, Inc.	38	5,918,846	0.21%
19887	Trinity Universal Insurance Company	39	5,716,905	0.20%
23787	Nationwide Mutual Insurance Company	40	4,879,045	0.17%
Total Top 40 Homeowners Premium			2,776,871,781	97.18%

Top 40 Insurers/Private Passenger Auto

Based on 1999 Texas written premium with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
25178	State Farm Mutual Automobile Insurance Company	1	1,935,273,793	23.42%
28673	Mid-Century Insurance Company of Texas	2	709,912,287	8.59%
29203	Progressive County Mutual Insurance Company	3	507,450,924	6.14%
19240	Allstate Indemnity Company	4	473,123,386	5.72%
17230	Allstate Property And Casualty Insurance Company	5	380,616,344	4.61%
29335	Allstate County Mutual Insurance Company	6	329,671,827	3.99%
29408	State And County Mutual Fire Insurance Company	7	297,659,764	3.60%
21695	Texas Farmers Insurance Company	8	284,263,654	3.44%
25941	United Services Automobile Association	9	252,798,997	3.06%
29297	Home State County Mutual Insurance Company	10	213,801,027	2.59%
18325	Southern Farm Bureau Casualty Insurance Company	11	200,845,619	2.43%
35882	GEICO General Insurance Company	12	180,738,930	2.19%
25968	USAA Casualty Insurance Company	13	178,886,848	2.16%
23787	Nationwide Mutual Insurance Company	14	164,692,786	1.99%
29378	Old American County Mutual Fire Insurance Company	15	135,159,869	1.64%
29246	Consumers County Mutual Insurance Company	16	133,274,302	1.61%
19232	Allstate Insurance Company	17	120,281,577	1.46%
24392	Farmers Texas County Mutual Insurance Company	18	74,305,633	0.90%
29262	Colonial County Mutual Insurance Company	19	69,624,914	0.84%
25615	Charter Oak Fire Insurance Company, The	20	68,961,846	0.83%
22063	Government Employees Insurance Company	21	66,891,148	0.81%
26441	Dairyland County Mutual Insurance Company of Texas	22	60,279,665	0.73%
29394	Elm County Mutual Insurance Company	23	59,143,835	0.72%
11070	SAFECO Lloyds Insurance Company	24	55,700,107	0.67%
10078	USAA County Mutual Insurance Company	25	55,142,501	0.67%
27863	Southern County Mutual Insurance Company	26	54,081,340	0.65%
29351	Charter County Mutual Insurance Company	27	46,131,791	0.56%
26816	State Farm County Mutual Insurance Company of Texas	28	43,772,291	0.53%
19544	GAINSCO County Mutual Insurance Company	29	41,924,762	0.51%
39012	SAFECO Insurance Company of Illinois	30	37,444,418	0.45%
19976	Amica Mutual Insurance Company	31	33,987,852	0.41%
23043	Liberty Mutual Insurance Company	32	33,366,590	0.40%
13820	Great Texas County Mutual Insurance Company	33	33,338,301	0.40%
28401	American National Property And Casualty Company	34	33,243,256	0.40%
19879	Security National Insurance Company	35	33,149,690	0.40%
25380	Texas Farm Bureau Mutual Insurance Company	36	31,674,848	0.38%
32352	Prudential Property And Casualty Insurance Company	37	29,657,080	0.36%
37478	Hartford Insurance Company of The Midwest	38	28,669,916	0.35%
19470	Germania Fire & Casualty Company	39	26,556,829	0.32%
18430	Agricultural Workers Mutual Auto Insurance Company	40	26,427,341	0.32%

Total Top 40 Private Passenger Auto Premium**7,541,927,888****91.26%**

Top 40 Insurers/Workers' Compensation

Based on 1999 Texas Written Premium with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
22945	Texas Workers' Compensation Insurance Fund	1	234,198,977	13.60%
23035	Liberty Mutual Fire Insurance Company	2	63,371,158	3.68%
24430	Reliance National Indemnity Company	3	58,627,332	3.41%
20486	Transcontinental Insurance Company	4	52,952,607	3.08%
19380	American Home Assurance Company	5	45,534,374	2.64%
25682	Travelers Indemnity Company of Connecticut, The	6	43,016,781	2.50%
24473	United Pacific Insurance Company	7	35,231,426	2.05%
42404	Liberty Insurance Corporation	8	31,337,392	1.82%
24872	Connecticut Indemnity Company, The	9	30,054,146	1.75%
20443	Continental Casualty Company	10	29,559,200	1.72%
22918	American Motorists Insurance Company	11	23,945,878	1.39%
31895	American Interstate Insurance Company	12	23,741,580	1.38%
22977	Lumbermens Mutual Casualty Company	13	23,363,330	1.36%
20494	Transportation Insurance Company	14	20,677,771	1.20%
21040	Fremont Industrial Indemnity Company	15	20,634,008	1.20%
20532	Clarendon National Insurance Company	16	20,235,273	1.18%
18910	American Protection Insurance Company	17	19,863,698	1.15%
30104	Hartford Underwriters Insurance Company	18	19,506,891	1.13%
19429	Insurance Company of the State of Pennsylvania, The	19	19,437,691	1.13%
35629	Association Casualty Insurance Company	20	17,338,871	1.01%
20478	National Fire Insurance Company of Hartford	21	17,274,342	1.00%
13030	Colonial Casualty Insurance Company	22	16,909,548	0.98%
32115	Paula Insurance Company	23	16,837,328	0.98%
23043	Liberty Mutual Insurance Company	24	15,882,007	0.92%
24147	Old Republic Insurance Company	25	15,806,638	0.92%
23663	National American Insurance Company	26	15,791,574	0.92%
18864	Fairmont Insurance Company	27	14,852,995	0.86%
21687	Mid-Century Insurance Company	28	14,593,464	0.85%
26247	American Guarantee And Liability Insurance Company	29	14,149,987	0.82%
21458	Employers Insurance of Wausau A Mutual Company	30	13,858,314	0.80%
40142	American Zurich Insurance Company	31	13,594,011	0.79%
33600	Lm Insurance Corporation	32	12,869,638	0.75%
37478	Hartford Insurance Company of The Midwest	33	12,804,311	0.74%
29459	Twin City Fire Insurance Company	34	12,750,398	0.74%
30562	American Manufacturers Mutual Insurance Company	35	12,522,472	0.73%
24422	Legion Insurance Company	36	12,406,481	0.72%
21857	American Insurance Company, The	37	12,177,553	0.71%
24767	St. Paul Fire And Marine Insurance Company	38	12,007,180	0.70%
20281	Federal Insurance Company	39	12,002,546	0.70%
25658	Travelers Indemnity Company, The	40	11,882,392	0.69%
Total Top 40 Workers' Compensation Premium			1,113,601,563	64.68%

Top 40 insurers/Accident and Health

Based on 1999 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	1,458,280,753	17.25%
79413	United Healthcare Insurance Company	2	502,072,891	5.94%
68241	Prudential Insurance Company of America, The	3	499,587,448	5.91%
73288	Employers Health Insurance Company	4	485,201,702	5.74%
80314	UNICARE Life & Health Insurance Company	5	224,782,548	2.66%
62235	UNUM Life Insurance Company of America	6	174,295,862	2.06%
61271	Principal Life Insurance Company	7	164,435,787	1.95%
64246	Guardian Life Insurance Company of America, The	8	146,791,554	1.74%
62413	Continental Assurance Company	9	145,994,217	1.73%
60054	Aetna Life Insurance Company	10	136,296,317	1.61%
65080	John Alden Life Insurance Company	11	131,490,280	1.56%
70408	Fortis Benefits Insurance Company	12	122,584,675	1.45%
69477	Fortis Insurance Company	13	122,419,193	1.45%
65978	Metropolitan Life Insurance Company	14	119,193,425	1.41%
60380	American Family Life Assurance Co. of Columbus	15	93,846,223	1.11%
25178	State Farm Mutual Automobile Insurance Company	16	82,549,056	0.98%
97268	Pacific Life & Annuity Company	17	81,050,078	0.96%
71412	Mutual of Omaha Insurance Company	18	79,246,599	0.94%
62308	Connecticut General Life Insurance Company	19	78,617,996	0.93%
99848	Harris Methodist Health Insurance Company	20	78,451,344	0.93%
61425	Trustmark Insurance Company	21	78,026,881	0.92%
93688	Amerihealth Insurance Company	22	77,244,847	0.91%
66915	New York Life Insurance Company	23	69,580,328	0.82%
20443	Continental Casualty Company	24	67,006,774	0.79%
97179	United Wisconsin Life Insurance Company	25	66,358,602	0.79%
65021	J. C. Penney Life Insurance Company	26	65,566,236	0.78%
62189	Humana Insurance Company	27	63,830,709	0.76%
70815	Hartford Life and Accident Insurance Company	28	59,177,371	0.70%
60739	American National Insurance Company	29	55,288,828	0.65%
60410	American Fidelity Assurance Company	30	53,673,098	0.64%
80578	Physicians Mutual Insurance Company	31	53,634,231	0.63%
76325	CONSECO Senior Health Insurance Company	32	52,942,261	0.63%
67369	Alta Health & Life Insurance Company	33	50,372,429	0.60%
62286	Golden Rule Insurance Company	34	49,683,168	0.59%
65498	Life Insurance Company of North America	35	47,754,542	0.57%
68195	Provident Life and Accident Insurance Company	36	47,735,584	0.56%
39616	Vision Service Plan Insurance Company	37	47,394,212	0.56%
97055	Mega Life and Health Insurance Company, The	38	45,373,045	0.54%
61263	Bankers Life and Casualty Company	39	45,292,805	0.54%
68322	Great-West Life & Annuity Insurance Company	40	41,879,008	0.50%
Total Top 40 Accident & Health Premium			6,065,002,907	71.76%

Top 40 Health Maintenance Organizations/Accident and Health**Based on 1999 Texas Written Premium with Percentage of Market Share**

NAIC #	Insurance Company	Rank	Written Premium	% of Market
95040	Prudential Health Care Plan, Inc.	1	918,659,862	11.93%
95030	Texas Gulf Coast HMO, Inc.	2	913,238,862	11.86%
95024	Humana Health Plan of Texas, Inc.	3	752,705,364	9.77%
95297	Harris Methodist Texas Health Plan, Inc.	4	674,054,166	8.75%
95174	Pacificare of Texas, Inc.	5	522,338,529	6.78%
95029	Southwest Texas HMO, Inc.	6	494,396,639	6.42%
95765	United Healthcare of Texas, Inc.	7	471,122,751	6.12%
95104	Rio Grande HMO, Inc.	8	319,743,248	4.15%
95099	Scott And White Health Plan	9	264,053,396	3.43%
95295	Memorial Sisters of Charity HMO, L.L.C.	10	261,963,859	3.40%
95139	Texas Health Choice, L.C.	11	241,270,213	3.13%
95490	Aetna U.S. Healthcare Inc.	12	224,270,837	2.91%
95314	Americaid Texas, Inc.	13	187,860,292	2.44%
95383	Cigna Healthcare of Texas, Inc.	14	183,919,288	2.39%
95328	Aetna U.S. Healthcare of North Texas Inc.	15	177,930,621	2.31%
95138	SHA, L.L.C.	16	173,308,115	2.25%
95049	Pca Health Plans of Texas, Inc.	17	157,846,540	2.05%
95420	Methodist Care, Inc.	18	91,565,168	1.19%
95879	Amerihealth of Texas, Inc.	19	86,343,855	1.12%
95035	Prudential Dental Maintenance Organization, Inc.	20	63,950,860	0.83%
95415	One Health Plan of Texas, Inc.	21	51,863,629	0.67%
95248	Community First Health Plans, Inc.	22	49,096,359	0.64%
95798	Healthfirst HMO, Inc.	23	44,670,715	0.58%
95615	Community Health Choice, Inc.	24	40,740,735	0.53%
95037	Cigna Dental Health of Texas, Inc.	25	38,728,171	0.50%
95330	Presbyterian Health Plan, Inc.	26	32,704,357	0.42%
95242	West Texas Health Plans, L.C.	27	31,311,050	0.41%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	28	24,587,867	0.32%
95142	United Dental Care of Texas, Inc.	29	23,520,230	0.31%
95454	Wellcare Health Plans of Texas, L.L.C.	30	19,509,302	0.25%
95058	Magellan Behavioral Health of Texas, Inc.	31	18,572,909	0.24%
95240	Seton Health Plan, Inc.	32	17,586,081	0.23%
95594	AMIL International (Texas), Inc.	33	15,209,271	0.20%
95461	Healthplan of Texas, Inc.	34	13,696,240	0.18%
95251	Spectera Dental, Inc.	35	12,473,934	0.16%
95051	Safeguard Health Plans, Inc.	36	12,379,495	0.16%
95309	Mercy Health Plans of Missouri, Inc.	37	11,433,511	0.15%
95161	Denticare, Inc.	38	11,392,071	0.15%
95047	Amcare Health Plans of Texas, Inc.	39	11,343,624	0.15%
95801	Valley Baptist Health Plan, Inc.	40	10,396,695	0.13%
Total Top 40 Health Maintenance Organization Premium			7,671,758,711	99.61%

Top 40 Insurers/Life

Based on 1999 Texas Written Premium with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
65978	Metropolitan Life Insurance Company	1	411,512,841	6.44%
68241	Prudential Insurance Company of America, The	2	221,300,559	3.47%
67091	Northwestern Mutual Life Insurance Company, The	3	214,139,151	3.35%
65935	Massachusetts Mutual Life Insurance Company	4	186,421,774	2.92%
66915	New York Life Insurance Company	5	179,386,523	2.81%
69108	State Farm Life Insurance Company	6	165,253,057	2.59%
60739	American National Insurance Company	7	150,629,337	2.36%
91596	New York Life Insurance and Annuity Corporation	8	126,668,545	1.98%
67466	Pacific Life Insurance Company	9	113,586,716	1.78%
60488	American General Life Insurance Company	10	112,407,190	1.76%
62944	Equitable Life Assurance Society of The United States	11	94,477,917	1.48%
65919	Primerica Life Insurance Company	12	90,649,365	1.42%
62308	Connecticut General Life Insurance Company	13	89,842,649	1.41%
67121	TransAmerica Occidental Life Insurance Company	14	83,208,280	1.30%
63665	General American Life Insurance Company	15	77,009,287	1.21%
80802	Sun Life Assurance Company of Canada	16	76,897,686	1.20%
71129	Fort Dearborn Life Insurance Company	17	76,664,553	1.20%
63177	Farmers New World Life Insurance Company	18	71,524,740	1.12%
60186	Allstate Life Insurance Company	19	69,680,739	1.09%
68896	Southern Farm Bureau Life Insurance Company	20	65,938,999	1.03%
68357	Reliable Life Insurance Company, The	21	64,388,908	1.01%
67865	Jefferson-Pilot Life Insurance Company	22	63,710,154	1.00%
67814	Phoenix Home Life Mutual Insurance Company	23	63,407,761	0.99%
64246	Guardian Life Insurance Company of America, The	24	63,055,453	0.99%
65099	John Hancock Life Insurance Company	25	61,139,273	0.96%
66672	American General Life and Accident Insurance Company	26	58,945,636	0.92%
68713	Security Life of Denver Insurance Company	27	56,725,098	0.89%
61271	Principal Life Insurance Company	28	56,429,410	0.88%
62235	UNUM Life Insurance Company of America	29	55,294,336	0.87%
69663	USAA Life Insurance Company	30	54,960,733	0.86%
70815	Hartford Life and Accident Insurance Company	31	54,180,559	0.85%
70254	Jefferson Pilot Financial Insurance Company	32	52,690,820	0.83%
65900	CONSECO Life Insurance Company	33	52,397,470	0.82%
65676	Lincoln National Life Insurance Company, The	34	51,797,851	0.81%
65838	Manufacturers Life Insurance Company (U.S.A.), The	35	50,710,383	0.79%
66842	AIG Life Insurance Company	36	49,225,931	0.77%
60054	Aetna Life Insurance Company	37	47,332,507	0.74%
69868	United of Omaha Life Insurance Company	38	45,546,133	0.71%
65005	IDS Life Insurance Company	39	44,661,259	0.70%
91413	Western Reserve Life Assurance Co. of Ohio	40	42,924,385	0.67%
Total Top 40 Life Premium			3,766,723,968	58.98%

Top 40 Insurers/Annuities

Based on 1998 Texas Written Premium with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
66869	Nationwide Life Insurance Company	1	832,054,359	6.16%
62308	Connecticut General Life Insurance Company	2	807,898,506	5.98%
65536	GE Life and Annuity Assurance Company	3	482,960,824	3.58%
86509	Aetna Life Insurance and Annuity Company	4	481,266,032	3.56%
70432	American General Annuity Insurance Company	5	416,163,607	3.08%
71153	Hartford Life and Annuity Insurance Company	6	404,827,073	3.00%
62944	Equitable Life Assurance Society of The United States	7	382,837,738	2.83%
65676	Lincoln National Life Insurance Company, The	8	364,236,186	2.70%
86630	American Skandia Life Assurance Corporation	9	359,918,453	2.66%
90425	Manufacturers Life Insurance Company of North America, The	10	349,570,974	2.59%
65056	Jackson National Life Insurance Company	11	279,442,550	2.07%
65978	Metropolitan Life Insurance Company	12	278,046,616	2.06%
60941	Anchor National Life Insurance Company	13	269,623,253	2.00%
70238	Variable Annuity Life Insurance Company The	14	259,411,153	1.92%
88072	Hartford Life Insurance Company	15	253,715,854	1.88%
	College Retirement Equities Fund	16	239,443,080	1.77%
71692	IL Annuity And Insurance Company	17	238,740,203	1.77%
61271	Principal Life Insurance Company	18	230,369,577	1.71%
80942	Golden American Life Insurance Company	19	205,832,377	1.52%
67466	Pacific Life Insurance Company	20	198,537,599	1.47%
65838	Manufacturers Life Insurance Company (U.S.A.), The	21	173,478,620	1.28%
80950	Travelers Life And Annuity Company, The	22	171,315,126	1.27%
70025	General Electric Capital Assurance Company	23	161,565,002	1.20%
84824	Allmerica Financial Life Insurance and Annuity Company	24	156,634,618	1.16%
93696	Fidelity Investments Life Insurance Company	25	155,811,587	1.15%
68713	Security Life of Denver Insurance Company	26	150,237,367	1.11%
91596	New York Life Insurance And Annuity Corporation	27	145,330,080	1.08%
69345	Teachers Insurance and Annuity Association of America	28	141,665,715	1.05%
68322	Great-West Life & Annuity Insurance Company	29	129,287,219	0.96%
69507	Transamerica Life Insurance and Annuity Company	30	128,479,390	0.95%
61050	Security First Life Insurance Company	31	122,767,596	0.91%
65005	IDS Life Insurance Company	32	121,715,933	0.90%
69868	United of Omaha Life Insurance Company	33	120,409,762	0.89%
79065	Sun Life Assurance Company of Canada (U.S.)	34	118,891,346	0.88%
79022	Merrill Lynch Life Insurance Company	35	110,009,918	0.81%
87726	Travelers Insurance Company, The	36	106,553,479	0.79%
65935	Massachusetts Mutual Life Insurance Company	37	106,308,227	0.79%
69140	First Allmerica Financial Life Insurance Company	38	104,949,796	0.78%
91413	Western Reserve Life Assurance Co. of Ohio	39	102,912,645	0.76%
60895	American United Life Insurance Company	40	101,548,535	0.75%
	Total Top 40 Annuity Premium		9,964,767,975	73.77%

Texas Premium Summary — Grand Total 1998-1999

	As of December 31, 1998	As of December 31, 1999
Total Property & Casualty	\$21,541,216,619	\$21,831,870,811
Total Life & Annuity	9,057,216,580	9,890,392,281
Total Accident & Health	10,604,960,834	11,057,973,494
Total Variable Annuities	* 8,413,643,311	* 10,241,045,900
Health Maintenance Organizations	6,822,523,029	7,702,136,266
Non-Profit Legal Services Corporations	2,191,460	2,528,188
Total	\$56,441,751,833	\$60,725,946,940

* Total Variable Annuities has been added to the 1998 and 1999 amounts. Previously, variable annuities was not reported

Property and Casualty 1998-1999

	As of December 31, 1998	As of December 31, 1999
Rate Regulated*		
Automobile	\$6,914,297,564	\$6,958,160,070
Worker's Compensation	1,787,851,723	1,736,016,245
Fire and Allied Lines	4,704,343,512	4,886,827,342
Liability	2,543,262,811	2,539,078,252
Title	903,050,832	994,443,298
Other	651,565,335	706,010,234
Non-Rate Regulated		
Farm Mutual Companies	194,122,390	205,987,099
County Mutual Companies †	2,835,347,330	2,776,196,271
Surplus Lines	1,007,375,122	1,029,152,000
Total	\$21,541,216,619	\$21,831,870,811

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

† Primarily automobile including mobile homes

Life, Accident & Health and Annuity 1998 - 1999

Life & Annuity--Legal Reserve	As of December 31, 1998	As of December 31, 1999
Ordinary Life	\$5,189,405,892	\$5,067,048,754
Group	1,117,759,046	1,276,873,493
Industrial	7,187,217	6,582,223
Credit	209,975,062	220,728,699
Annuity	2,481,101,785	3,264,755,417
Life & Annuity--Other Than Legal Reserve		
Life	48,887,417	51,596,990
Annuity	2,900,162	2,806,705
Accident & Health--Legal Reserve		
Group	8,889,045,909	9,190,491,821
Individual	1,495,726,492	1,647,682,614
Credit	188,148,584	198,468,272
Accident & Health--Other Than Legal Reserve		
Group	694,165	3,613,517
Individual	31,266,672	17,717,270
Credit	79,011	0
Total	\$19,662,177,414	\$20,948,365,775

**Legal Reserve Life Insurance Companies for Calendar Year 1999
(All Companies Combined)**

	Texas Companies	Foreign Companies
Net Premium Income		
Life and Annuity Insurance	\$4,884,509,632	\$159,979,241,867
Accident & Health	4,272,628,573	77,574,576,558
Net Income from Operations	1,455,721,880	21,665,398,090
Admitted Assets	116,616,322,073	3,101,977,852,942
Liabilities	104,841,180,825	2,923,259,140,110
Capital Paid-Up	337,853,318	3,619,114,799
Surplus (excluding Capital Paid-Up)	11,437,287,930	175,099,598,033

**Legal Reserve Life Insurance Companies for Calendar Year 1999
(Texas Business Only)**

Texas Companies	Ordinary	Group	Industrial	Credit Life
Life Premiums	\$ 518,107,707	\$ 53,649,786	\$ 762,390	\$ 84,812,865
Annuity Considerations	633,771,594	74,454,404	0	0
Deposit Type Funds	218,024,076	194,914,117	0	0
Direct Dividends to Policyholders	14,788,482	150,623	0	0
Claims & Benefits	930,017,074	280,980,896	4,710,907	18,947,414
	Direct Premium	Loss Paid	Dividend Paid	
A&H Group	\$ 3,233,263,451	\$ 3,114,553,178	\$ 0	
A&H Individual	249,596,214	179,508,818	0	
A&H Credit	69,196,791	23,431,406	0	
Foreign Companies	Ordinary	Group	Industrial	Credit Life
Life Premiums	\$ 4,313,228,771	\$ 1,223,223,705	\$ 5,819,833	\$ 135,915,834
Annuity Considerations	2,061,668,084	494,861,339	0	0
Deposit Type Funds	4,398,740,695	5,429,367,823	0	0
Direct Dividends to Policyholders	736,881,352	31,907,056	5,266,450	142,243
Claims & Benefits	8,092,044,874	5,452,634,121	15,235,630	45,775,817
	Direct Premium	Loss Paid	Dividend Paid	
A&H Group	\$ 5,930,838,588	\$ 4,860,214,949	\$ 13,492,011	
A&H Individual	1,405,076,910	897,869,577	963,404	
A&H Credit	129,271,481	60,768,534	-1,850	

**Stipulated Premium Companies for Calendar Year 1999
(All Companies Combined)**

Net Premium Income, Life Insurance	\$38,278,784		
Net Premium Income, Accident & Health Insurance	23,798,100		
Admitted Assets	280,863,190		
Liabilities (excluding Capital Paid-Up)	227,312,256		
Capital Paid-Up	8,000,576		
Surplus (excluding Capital Paid-Up)	45,550,358		
Net Income	6,765,445		
Texas Business Only		Life	Annuity
			Accident and Health
Premiums	\$50,392,828	\$2,806,705	\$21,262,895
Claims & Benefits	24,516,908	2,380,762	14,877,464

**Fraternal Benefit Societies for Calendar Year 1999
(All Societies Combined)**

	Texas Societies	Foreign Societies
Net Considerations from Members	\$48,205,336	\$4,919,810,271
Gross Benefits Paid	32,613,161	3,382,215,076
Admitted Assets	708,809,300	60,201,819,449
Policy Reserves	580,066,722	41,667,273,432
Liabilities	598,591,375	53,780,761,132
Special Reserves and Unassigned Funds	110,217,925	6,421,058,317
Insurance in Force	319,691,479,000	244,236,938,000
Texas Business Only		
Number of Lodges	857	1,825
Life Certificates Issued		
Number	9,060	32,314
Amount	\$279,236,612	\$2,008,219,900
Life Certificates in Force		
Number		
Amount	2,908,897,193	14,829,932,327
Total Considerations from Members		
Life	47,248,217	188,464,056
Accident and Health	0	19,399,271
Insurance Benefits Paid Members		
Life	31,594,396	125,801,760
Accident and Health	-5170	11,842,509

Statewide Mutual Assessment Companies, Local Mutual Aid Associations and Burial Associations For Calendar Year 1999 (All Companies Combined)

Number of Members	12,622
Amount of Insurance in Force	\$7,089,976
Total Premium Income	
Mortuary Fund	103,443
Expense Fund	83,252
Total Other Income	
Mortuary Fund	399,961
Expense Fund	84,836
Total Paid Losses	
Mortuary Fund	164,343
Expense Fund	0
Total Other Expenditures	
Mortuary Fund	137,109
Expense Fund	111,351
Mortuary Fund	
Admitted Assets	8,766,681
Aggregate Policy Reserves	1,368,952
Other Liabilities	40,103
Liabilities	1,401,442
Surplus (as regards to Policyholders)	7,365,239
Expense Fund	
Admitted Assets	1,605,304
Liabilities	7,613
Surplus (as regards to Policyholders)	1,597,691

Exempt Associations for Calendar Year 1999 (All Associations Combined)

Number of Members	10,695
Total Receipts	\$1,060,320
Admitted Assets	2,227,313
Liabilities	44,000
Net Surplus	2,183,313

**Non-Profit Group Hospital Service For Calendar Year 1999
(All Associations Combined)**

Net Premium Income, Accident & Health	\$28,671,124	
Admitted Assets	18,710,309	
Liabilities	11,042,890	
Surplus	7,667,419	
Net Income from Operations	-10,953,592	
	Premiums Written	Benefits Paid
Premiums/Losses Accident & Health	\$25,039	\$0

Health Maintenance Organizations for Calendar Year 1999

Number of Enrollees	9,832,260
Texas Direct Premiums	\$7,702,136,266
Total Direct Premiums	11,467,444,237
Reinsurance Ceded	4,593,365
Net Premiums	11,462,850,872
Paid Losses	11,205,150,287
Unpaid Losses	1,409,970,199
Admitted Assets	3,086,866,092
Liabilities	2,322,579,669
Capital Paid-Up	107,504,056
Surplus and Unassigned Funds	656,782,367

Non-Profit Legal Services Corporations for Calendar Year 1999

Number of Participants	18,644
Net Assessments in Force	0
Net Assessments	
Claims Fund	\$1,767,956
Expense Fund	760,232
Claims Paid	0
Total Admitted Assets	
Claims Fund	77,687
Expense Fund	90,460
Total Liabilities	
Claims Fund	77,686
Expense Fund	57,213
Total Policyholders' Surplus	
Claims Fund	1
Expense Fund	33,247

**Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies
For Calendar Year 1999 (All Companies Combined)**

	Texas Companies	Foreign Companies
Direct Premium Income	\$4,773,105,598	\$161,651,670,691
Reinsurance Assumed	2,053,305,004	150,086,304,344
Reinsurance Ceded	2,767,839,243	153,044,056,081
Net Premium Income	4,058,571,359	158,693,918,954
Paid Losses	3,275,993,690	104,849,471,529
Stockholders' Dividend Paid	221,083,240	18,904,930,007
Admitted Assets	9,814,571,430	602,244,946,403
Liabilities	5,815,497,847	375,433,389,704
Capital Paid-Up	248,851,001	5,300,044,373
Surplus (excluding Capital Paid-Up)	3,750,222,582	221,511,512,326
Treasury Stock	509,563	989,204,707
Net Income	142,827,522	20,007,120,077
Unpaid Losses	2,680,894,255	199,012,115,479
Unearned Premiums	1,504,285,071	72,902,477,936
Texas Business Only		
Fire and Allied Lines		
Premiums	\$343,094,219	\$1,224,419,873
Losses	223,785,323	994,109,242
Ocean Marine		
Premiums	8,187,845	120,702,921
Losses	5,503,945	83,284,863
Automobile		
Premiums	1,410,575,426	2,721,255,288
Losses	1,003,756,367	1,941,478,179
Workers' Compensation		
Premiums	124,766,805	1,150,924,152
Losses	99,931,214	924,046,896
Accident and Health		
Premiums	1,770,549	279,036,320
Losses	597,802	171,706,063
Aircraft		
Premiums	12,689,395	67,067,387
Losses	8,790,997	70,587,444
Credit Guaranty		
Premiums	1,008,730	20,114,454
Losses	168,655	8,909,767
Other Casualty Lines		
Premiums	178,386,575	2,056,246,992
Losses	139,674,302	1,216,648,352
Totals		
Premiums	\$2,080,479,544	\$7,639,767,387
Losses	1,482,208,605	5,410,770,806

**Mutual Fire and Casualty Companies For Calendar Year 1999
(All Companies Combined)**

	Texas Companies	Foreign Companies
Direct Premium Income	\$353,277,875	\$48,991,352,332
Reinsurance Assumed	105,915,432	24,929,535,825
Reinsurance Ceded	84,293,103	20,151,247,215
Net Premium Income	374,900,204	53,769,640,942
Paid Losses	230,741,182	34,052,806,054
Stockholders' Dividend Paid	0	0
Admitted Assets	1,856,237,696	175,858,781,681
Liabilities	1,148,516,731	92,198,705,160
Surplus (as regards to Policyholders)	707,720,965	83,660,076,521
Net Income	105,351,982	2,257,378,647
Unpaid Losses	562,980,038	41,651,166,788
Unearned Premiums	203,407,594	18,141,870,226
Texas Business Only		
Fire and Allied Lines		
Premiums	\$46,413,799	\$163,288,282
Losses	11,578,625	113,883,214
Ocean Marine		
Premiums	0	1,626,848
Losses	0	3,199,580
Automobile		
Premiums	63,059,122	2,327,386,681
Losses	48,886,350	1,607,384,671
Workers' Compensation		
Premiums	234,198,977	179,922,189
Losses	163,089,832	141,429,698
Accident and Health		
Premiums	454,019	96,827,039
Losses	299,200	79,065,909
Aircraft Physical Damage		
Premiums	0	3,172,939
Losses	0	1,795,805
Credit Guaranty		
Premiums	0	0
Losses	0	0
Other Casualty Lines		
Premiums	9,151,959	137,856,799
Losses	6,887,175	139,319,888
Totals		
Premiums	\$353,277,876	\$2,910,080,777
Losses	230,741,182	2,086,078,765

Lloyds For Calendar Year 1999

	Texas Companies	Foreign Companies
Direct Premium Income	\$2,646,547,236	
Reinsurance Assumed	4,324,823	
Reinsurance Ceded	1,569,069,017	
Net Premium Income	1,081,803,042	
Paid Losses	1,238,534,376	
Dividend Paid Underwriters	4,106,333	
Admitted Assets	2,285,589,705	
Liabilities	1,046,381,087	
Surplus (including Guaranty Funds)	1,239,208,618	
Net Income	133,116,232	
Unpaid Losses	201,557,205	
Unearned Premiums	605,182,732	
Texas Business Only		
Fire and Allied Lines		
Premiums	\$2,305,984,073	
Losses	1,050,456,736	
Ocean Marine		
Premiums	32,652	
Losses	4,856	
Automobile		
Premiums	148,487,993	
Losses	97,030,500	
Workers' Compensation		
Premiums	15,828,149	
Losses	13,321,044	
Accident and Health		
Premiums	1,915,266	
Losses	381,203	
Aircraft Physical Damage		
Premiums	0	
Losses	0	
Credit Guaranty		
Premiums	1,569,503	
Losses	468,173	
Other Casualty Lines		
Premiums	165,612,584	
Losses	69,878,267	
Totals		
Premiums	\$2,639,430,220	
Losses	1,231,540,779	

**Reciprocal Exchanges For Calendar Year 1999
(All Companies Combined)**

	Texas Companies	Foreign Companies
Direct Premium Income	\$3,409,269,444	\$7,183,625,786
Reinsurance Assumed	96,190,733	13,705,146,821
Reinsurance Ceded	243,140,527	12,657,968,645
Net Premium Income	3,262,319,650	8,230,803,962
Paid Losses	2,139,792,411	4,472,585,005
Admitted Assets	9,925,361,975	16,781,778,916
Liabilities	3,645,878,139	10,169,552,046
Surplus (including Guaranty Funds)	6,279,483,836	6,612,226,870
Net Income	320,524,502	1,333,228
Unpaid Losses	1,342,973,640	3,930,659,281
Unearned Premiums	1,129,348,488	3,437,659,955
Texas Business Only		
Fire and Allied Lines		
Premiums	\$276,866,283	\$526,760,813
Losses	132,902,389	275,478,323
Ocean Marine		
Premiums	1,375,551	0
Losses	375,631	0
Automobile		
Premiums	255,362,808	31,536,022
Losses	181,140,020	15,848,222
Workers' Compensation		
Premiums	2,863,404	20,153,710
Losses	1,707,324	12,127,780
Accident and Health		
Premiums	1,515,255	226,802
Losses	63,742	1,868,811
Aircraft Physical Damage		
Premiums	0	200
Losses	0	0
Credit Guaranty		
Premiums	941,078	0
Losses	201,796	0
Other Casualty Lines		
Premiums	43,197,337	32,333,559
Losses	34,621,341	16,377,801
Totals		
Premiums	\$582,121,716	\$611,011,106
Losses	351,012,243	321,700,937

**County Mutual Fire Insurance Companies for Calendar Year 1999
(All Companies Combined)**

Direct Premium Income	\$2,776,196,270
Reinsurance Assumed	6,137,511
Reinsurance Ceded	2,724,485,064
Net Premium Income	57,848,717
Paid Losses	1,752,595,352
Admitted Assets	287,108,408
Liabilities	172,666,526
Surplus	114,441,882
Net Income	4,198,593
Unpaid Losses	7,992,424
Unearned Premiums	4,839,021

Farm Mutual Insurance Companies for Calendar Year 1999

Premium Income	\$157,536,353
Other Income	3,388,250
Total Income	160,924,603
Paid Losses	87,332,472
Other Disbursements	61,735,024
Total Disbursements	149,067,496
Admitted Assets	327,890,908
Liabilities	114,011,730
Surplus (as regards to policyholders)	213,879,178

Risk Retention Groups for Calendar Year 1999

	Texas Companies	
Direct Premium Income		\$9,691,616
Reinsurance Assumed		0
Reinsurance Ceded		10,203,294
Net Premium Income		-511,678
Paid Losses		4,450,954
Stockholders' Dividend Paid		0
Admitted Assets		19,825,660
Liabilities		10,398,299
Capital Paid-Up		1,000,000
Surplus (excluding Capital Paid-Up)		8,427,361
Treasury Stock		0
Net Income		1,474,251
Unpaid Losses		3,990,488
Unearned Premiums		230,166
Texas Business Only		
Automobile		
Premiums		\$496,730
Losses		515,641
Other Casualty Lines		
Premiums		2,067,928
Losses		1,264,318
Totals		
Premiums		\$2,564,658
Losses		1,779,959

Title Companies for Calendar Year 1999

	Texas Companies	Foreign Companies
Direct Premium Income	\$1,000,929,502	\$6,186,558,199
Paid Losses	28,253,720	240,227,578
Dividends Paid	-25,788,085	-169,878,381
Net Income	38,964,455	299,476,567
Admitted Assets	544,822,019	3,868,761,745
Liabilities (excluding Capital Paid-Up)	271,736,324	2,476,897,830
Capital Paid-Up	18,606,590	232,497,837
Surplus	254,479,105	1,159,366,078
Texas Business Only		
Premiums	\$368,494,773	\$625,948,525
Paid Losses	5,974,736	10,823,107

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