

# Part IV

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## Summary of Information from Annual Statements



This section of the *129<sup>th</sup> 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.

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issued by the **Texas Department of Insurance**

**Based on 2003 Texas Written Premium with Percentage of Market Share**

<b>NAIC#</b>	<b>INSURANCE COMPANY</b>	<b>RANK</b>	<b>WRITTEN PREMIUM</b>	<b>% OF MARKET</b>
43419	State Farm Lloyds	1	1,321,378,126	29.57%
26530	Allstate Texas Lloyd's	2	708,204,383	15.85%
21652	Farmers Insurance Exchange	3	245,541,478	5.49%
41564	Travelers Lloyds of Texas Insurance Company	4	220,380,448	4.93%
21660	Fire Insurance Exchange	5	218,593,012	4.89%
43885	Texas Select Lloyds Insurance Company	6	214,527,564	4.80%
25941	United Services Automobile Association	7	173,920,804	3.89%
42110	Nationwide Lloyds	8	160,229,311	3.59%
27774	Chubb Lloyds Insurance Company of Texas	9	123,839,149	2.77%
11120	USAA Texas Lloyd's Company	10	112,896,854	2.53%
25399	Texas Farm Bureau Underwriters	11	88,860,401	1.99%
11543	Texas Fair Plan Association	12	74,146,305	1.66%
11070	Safeco Lloyds Insurance Company	13	62,306,820	1.39%
15474	National Lloyds Insurance Company	14	57,544,249	1.29%
11041	Liberty Lloyds of Texas Insurance Company	15	54,569,605	1.22%
19208	Republic Lloyds	16	54,278,707	1.21%
38253	Hartford Lloyd's Insurance Company	17	54,137,410	1.21%
10896	Amica Lloyd's of Texas	18	51,841,323	1.16%
10043	American National Lloyds Insurance Company	19	42,354,566	0.95%
30023	American Standard Lloyd's Insurance Company	20	34,016,791	0.76%
26204	Consolidated Lloyds	21	32,092,400	0.72%
26689	Trinity Lloyd's Insurance Company	22	27,940,800	0.63%
24333	Continental Lloyd's Insurance Company	23	27,754,376	0.62%
11059	ASI Lloyds	24	25,849,042	0.58%
15598	Interinsurance Exchange of the Automobile Club	25	21,989,865	0.49%
13938	Metropolitan Lloyds Insurance Company of Texas	26	20,924,282	0.47%
43389	Service Lloyds Insurance Company	27	20,531,705	0.46%
40673	Colonial Lloyds	28	19,556,144	0.44%
42382	CMI Lloyds	29	16,149,219	0.36%
11284	Beacon Lloyds Insurance Company	30	15,489,804	0.35%
20320	Columbia Lloyds Insurance Company	31	15,020,375	0.34%
41688	Foremost Lloyds of Texas	32	14,565,643	0.33%
29335	Allstate County Mutual Insurance Company	33	14,329,027	0.32%
41351	Kemper Lloyds Insurance Company	34	13,787,825	0.31%
10996	Horace Mann Lloyds	35	12,244,328	0.27%
19232	Allstate Insurance Company	36	10,980,180	0.25%
25151	State Farm General Insurance Company	37	8,894,073	0.20%
41459	Armed Forces Insurance Exchange	38	7,598,704	0.17%
39489	Onebeacon Lloyd's of Texas	39	5,283,966	0.12%
36943	Priority One Insurance Company	40	5,164,605	0.12%
<b>Total Top 40 Homeowners Premium</b>			<b>4,409,713,669</b>	<b>98.67%</b>

## Top 40 Insurers/Private Passenger Auto

### Based on 2003 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,486,733,834	21.74%
29203	Progressive County Mutual Insurance Company	2	1,001,318,483	8.75%
28673	Mid-Century Insurance Company of Texas	3	759,060,518	6.64%
19240	Allstate Indemnity Company	4	735,917,037	6.43%
29335	Allstate County Mutual Insurance Company	5	635,814,663	5.56%
24392	Farmers Texas County Mutual Insurance Company	6	586,940,977	5.13%
10078	USAA County Mutual Insurance Company	7	378,950,871	3.31%
29378	Old American County Mutual Fire Insurance Company	8	363,105,984	3.17%
18325	Southern Farm Bureau Casualty Insurance Company	9	314,602,076	2.75%
25941	United Services Automobile Association	10	314,239,243	2.75%
29297	Home State County Mutual Insurance Company	11	306,348,316	2.68%
29262	Colonial County Mutual Insurance Company	12	268,514,541	2.35%
35882	Geico General Insurance Company	13	263,455,932	2.30%
17230	Allstate Property and Casualty Insurance Company	14	224,833,396	1.97%
29408	State and County Mutual Fire Insurance Company	15	221,222,900	1.93%
26816	State Farm County Mutual Insurance Company of Texas	16	151,442,779	1.32%
23787	Nationwide Mutual Insurance Company	17	149,712,576	1.31%
27863	Southern County Mutual Insurance Company	18	133,337,516	1.17%
29246	Consumers County Mutual Insurance Company	19	125,778,296	1.10%
29254	Foremost County Mutual Insurance Company	20	121,240,934	1.06%
22063	Government Employees Insurance Company	21	114,088,131	1.00%
29351	Unitrin County Mutual Insurance Company	22	111,970,730	0.98%
19544	Liberty County Mutual Insurance Company	23	105,759,400	0.92%
19232	Allstate Insurance Company	24	99,209,647	0.87%
11070	Safeco Lloyds Insurance Company	25	89,667,434	0.78%
29394	Mercury County Mutual Insurance Company	26	86,590,628	0.76%
25615	The Charter Oak Fire Insurance Company	27	71,649,493	0.63%
27820	Farm Bureau County Mutual Insurance Company of Texas	28	71,360,069	0.62%
26441	Dairyland County Mutual Insurance Company of Texas	29	61,286,884	0.54%
29319	American National County Mutual Insurance Company	30	59,685,224	0.52%
39012	Safeco Insurance Company of Illinois	31	57,343,853	0.50%
19976	Amica Mutual Insurance Company	32	51,106,803	0.45%
23779	Nationwide Mutual Fire Insurance Company	33	43,803,380	0.38%
25623	The Phoenix Insurance Company	34	34,122,230	0.30%
18430	Agricultural Workers Mutual Auto Insurance Company	35	32,080,639	0.28%
19470	Germania Fire & Casualty Company	36	31,997,924	0.28%
37478	Hartford Insurance Company of The Midwest	37	31,155,947	0.27%
19879	Security National Insurance Company	38	31,143,531	0.27%
32352	LM Property And Casualty Insurance Company	39	30,335,277	0.27%
24740	Safeco Insurance Company of America	40	30,316,879	0.27%
<b>Total Top 40 Private Passenger Auto Premium</b>			<b>10,787,244,975</b>	<b>94.30%</b>

## Top 40 Insurers/Workers' Compensation

### Based on 2003 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
22945	Texas Mutual Insurance Company	1	674,352,747	26.09%
19380	American Home Assurance Company	2	179,760,804	6.95%
16535	Zurich American Insurance Company	3	121,175,655	4.69%
19410	Commerce and Industry Insurance Company	4	110,902,346	4.29%
30104	Hartford Underwriters Insurance Company	5	99,975,203	3.87%
23035	Liberty Mutual Fire Insurance Company	6	87,768,006	3.40%
43389	Service Lloyds Insurance Company	7	56,497,700	2.19%
22667	Ace American Insurance Company	8	53,188,678	2.06%
24767	St. Paul Fire and Marine Insurance Company	9	49,420,152	1.91%
23043	Liberty Mutual Insurance Company	10	47,343,028	1.83%
23396	Amerisure Mutual Insurance Company	11	41,901,926	1.62%
20281	Federal Insurance Company	12	39,900,133	1.54%
25658	The Travelers Indemnity Company	13	37,840,490	1.46%
21458	Employers Insurance Company of Wausau	14	37,292,231	1.44%
24147	Old Republic Insurance Company	15	36,850,093	1.43%
20427	American Casualty Company of Reading, Pennsylvania	16	36,616,851	1.42%
20494	Transportation Insurance Company	17	33,968,936	1.31%
40142	American Zurich Insurance Company	18	32,676,708	1.26%
20443	Continental Casualty Company	19	25,626,348	0.99%
29459	Twin City Fire Insurance Company	20	24,223,703	0.94%
19429	The Insurance Company of The State of Pennsylvania	21	20,692,594	0.80%
25402	Amcomp Assurance Corporation	22	20,386,601	0.79%
20508	Valley Forge Insurance Company	23	19,299,706	0.75%
31895	American Interstate Insurance Company	24	17,594,545	0.68%
20095	Bituminous Casualty Corporation	25	17,228,163	0.67%
30120	Znat Insurance Company	26	15,708,729	0.61%
24988	Sentry Insurance A Mutual Company	27	15,691,464	0.61%
13935	Federated Mutual Insurance Company	28	14,779,479	0.57%
25682	The Travelers Indemnity Company of Connecticut	29	13,933,431	0.54%
20478	National Fire Insurance Company of Hartford	30	13,449,595	0.52%
29424	Hartford Casualty Insurance Company	31	13,257,303	0.51%
25615	The Charter Oak Fire Insurance Company	32	13,066,066	0.51%
35629	Association Casualty Insurance Company	33	12,719,738	0.49%
21415	Employers Mutual Casualty Company	34	12,316,569	0.48%
20486	Transcontinental Insurance Company	35	12,263,082	0.47%
41394	Benchmark Insurance Company	36	12,088,217	0.47%
26042	Wausau Underwriters Insurance Company	37	11,848,746	0.46%
21113	United States Fire Insurance Company	38	11,814,632	0.46%
24902	Security Insurance Company of Hartford	39	11,576,264	0.45%
26980	Royal Insurance Company of America	40	11,145,924	0.43%
<b>Total Top 40 Workers' Compensation Premium</b>			<b>2,118,142,586</b>	<b>81.94%</b>

## Top 40 Insurers/Accident and Health

### Based on 2003 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	2,549,007,485	20.22%
79413	United Healthcare Insurance Company	2	1,636,972,329	12.99%
73288	Humana Insurance Company	3	826,470,788	6.56%
80314	Unicare Life & Health Insurance Company	4	508,364,851	4.03%
60054	Aetna Life Insurance Company	5	443,948,766	3.52%
61271	Principal Life Insurance Company	6	308,939,732	2.45%
97268	Pacific Life & Annuity Company	7	261,849,842	2.08%
62235	Unum Life Insurance Company of America	8	254,844,293	2.02%
65978	Metropolitan Life Insurance Company	9	225,989,701	1.79%
64246	The Guardian Life Insurance Company of America	10	205,165,839	1.63%
60380	American Family Life Assurance Company of Columbus	11	199,605,306	1.58%
62308	Connecticut General Life Insurance Company	12	159,784,409	1.27%
25178	State Farm Mutual Automobile Insurance Company	13	135,440,017	1.07%
69477	Fortis Insurance Company	14	125,723,833	1.00%
60069	Texas Health Insurance Risk Pool	15	122,275,787	0.97%
97055	The Mega Life and Health Insurance Company	16	113,183,410	0.90%
70408	Fortis Benefits Insurance Company	17	110,003,327	0.87%
65080	John Alden Life Insurance Company	18	105,920,042	0.84%
84506	Pacificare Life Assurance Company	19	95,562,959	0.76%
71412	Mutual of Omaha Insurance Company	20	86,729,607	0.69%
97179	United Wisconsin Life Insurance Company	21	76,889,506	0.61%
39616	Vision Service Plan Insurance Company	22	74,414,655	0.59%
68322	Great-West Life & Annuity Insurance Company	23	69,317,630	0.55%
20443	Continental Casualty Company	24	68,418,316	0.54%
92916	United American Insurance Company	25	67,631,885	0.54%
61140	American Travelers Assurance Company	26	65,867,136	0.52%
62286	Golden Rule Insurance Company	27	65,641,985	0.52%
70815	Hartford Life and Accident Insurance Company	28	63,953,237	0.51%
66915	New York Life Insurance Company	29	63,430,774	0.50%
65498	Life Insurance Company of North America	30	63,416,215	0.50%
70025	General Electric Capital Assurance Company	31	61,494,056	0.49%
61425	Trustmark Insurance Company	32	60,840,137	0.48%
61263	Bankers Life And Casualty Company	33	59,459,394	0.47%
67105	Reliastar Life Insurance Company	34	57,993,668	0.46%
80926	GE Group Life Assurance Company	35	57,832,739	0.46%
80578	Physicians Mutual Insurance Company	36	57,653,882	0.46%
85766	United Concordia Insurance Company	37	53,719,812	0.43%
68241	The Prudential Insurance Company of America	38	50,969,394	0.40%
69019	Standard Insurance Company	39	50,806,515	0.40%
67032	North Carolina Mutual Life Insurance Company	40	49,498,675	0.39%
<b>Total Top 40 Accident &amp; Health Premiums</b>			<b>9,715,031,934</b>	<b>77.07%</b>

## Top 40 Health Maintenance Organization/Accident and Health

Based on 2003 Texas Written Premium with percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
95490	Aetna Health Inc.	1	957,227,807	13.25%
95029	Southwest Texas HMO, Inc.	2	939,867,084	13.01%
95174	Pacificare of Texas, Inc.	3	763,485,903	10.57%
95024	Humana Health Plan of Texas, Inc.	4	703,991,105	9.75%
95314	Amerigroup Texas, Inc.	5	623,646,059	8.63%
95383	Cigna Healthcare of Texas, Inc.	6	459,691,433	6.36%
95099	Scott And White Health Plan	7	416,000,467	5.76%
95765	United Healthcare of Texas, Inc.	8	383,223,732	5.30%
95647	Superior Healthplan, Inc.	9	211,224,342	2.92%
95138	Sha, L.L.C.	10	206,673,099	2.86%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	11	170,648,392	2.36%
95248	Community First Health Plans, Inc.	12	157,644,052	2.18%
95329	Texas Children's Health Plan, Inc.	13	146,279,612	2.02%
11141	Evercare of Texas, L.L.C.	14	115,217,518	1.59%
10096	Selectcare of Texas, L.L.C.	15	114,076,242	1.58%
95615	Community Health Choice, Inc.	16	101,983,120	1.41%
95420	Unicare Health Plans of Texas, Inc.	17	86,170,722	1.19%
11593	Texas Healthspring I, LLC	18	82,295,382	1.14%
95594	AMIL International (Texas), Inc.	19	63,051,776	0.87%
95910	Aetna Dental Inc.	20	55,776,465	0.77%
95415	Great-West Healthcare of Texas, Inc.	21	46,926,780	0.65%
95799	Valueoptions of Texas, Inc.	22	45,918,339	0.64%
95764	UTMB Health Plans, Inc.	23	45,784,300	0.63%
95037	Cigna Dental Health of Texas, Inc.	24	45,613,029	0.63%
52635	El Paso First Health Plans, Inc.	25	44,423,662	0.61%
95822	Cook Children's Health Plan	26	39,273,130	0.54%
95801	Valley Baptist Health Plan, Inc.	27	33,392,355	0.46%
95240	Seton Health Plan, Inc.	28	31,877,356	0.44%
95309	Mercy Health Plans of Missouri, Inc.	29	25,707,095	0.36%
95142	United Dental Care of Texas, Inc.	30	21,182,189	0.29%
95682	Metrowest Health Plan, Inc.	31	20,359,908	0.28%
95809	Driscoll Children's Health Plan	32	17,025,719	0.24%
95251	National Pacific Dental, Inc.	33	14,317,634	0.20%
95161	Denticare, Inc.	34	11,277,986	0.16%
95051	Safeguard Health Plans, Inc.	35	8,598,482	0.12%
95461	Healthplan of Texas, Inc.	36	5,874,139	0.08%
95163	Alpha Dental Programs, Inc.	37	4,702,358	0.07%
52556	Managed Dentalguard, Inc.	38	2,679,750	0.04%
95160	United Concordia Dental Plans of Texas, Inc.	39	441,229	0.01%
95247	MNM-1997, Inc.	40	419,019	0.01%
<b>Total Top 40 Health Maintenance Organization Premium</b>			<b>7,223,968,771</b>	<b>100.00%</b>

## Top 40 Insurers/Life

### Based on 2003 Texas Written Premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	512,657,598	6.90%
67091	The Northwestern Mutual Life Insurance Company	2	298,028,769	4.01%
68241	The Prudential Insurance Company of America	3	235,909,797	3.18%
69108	State Farm Life Insurance Company	4	211,429,024	2.85%
65935	Massachusetts Mutual Life Insurance Company	5	209,079,234	2.82%
66915	New York Life Insurance Company	6	198,345,912	2.67%
60488	American General Life Insurance Company	7	196,476,983	2.65%
67466	Pacific Life Insurance Company	8	183,574,488	2.47%
60739	American National Insurance Company	9	146,310,686	1.97%
62235	Unum Life Insurance Company of America	10	132,803,098	1.79%
67121	Transamerica Occidental Life Insurance Company	11	122,471,263	1.65%
65919	Primerica Life Insurance Company	12	101,863,099	1.37%
62308	Connecticut General Life Insurance Company	13	99,806,146	1.34%
67865	Jefferson-Pilot Life Insurance Company	14	99,429,642	1.34%
91596	New York Life Insurance and Annuity Corporation	15	97,488,486	1.31%
63177	Farmers New World Life Insurance Company	16	91,908,170	1.24%
62944	Equitable Life Assurance Society of The United States	17	89,203,492	1.20%
71129	Fort Dearborn Life Insurance Company	18	82,215,041	1.11%
70254	Jefferson Pilot Financial Insurance Company	19	81,214,682	1.09%
65838	The Manufacturers Life Insurance Company (U.S.A.)	20	81,143,531	1.09%
67105	Reliastar Life Insurance Company	21	80,740,592	1.09%
68357	The Reliable Life Insurance Company	22	78,514,016	1.06%
60186	Allstate Life Insurance Company	23	76,100,484	1.02%
68896	Southern Farm Bureau Life Insurance Company	24	75,736,003	1.02%
60054	Aetna Life Insurance Company	25	71,996,693	0.97%
80802	Sun Life Assurance Company of Canada	26	69,343,590	0.93%
71153	Hartford Life and Annuity Insurance Company	27	69,215,714	0.93%
69663	USAA Life Insurance Company	28	68,454,718	0.92%
90204	John Hancock Variable Life Insurance Company	29	67,331,710	0.91%
70815	Hartford Life and Accident Insurance Company	30	67,202,933	0.90%
65498	Life Insurance Company of North America	31	62,722,369	0.84%
64246	The Guardian Life Insurance Company of America	32	62,311,919	0.84%
65676	The Lincoln National Life Insurance Company	33	61,888,108	0.83%
65005	IDS Life Insurance Company	34	60,768,517	0.82%
67814	Phoenix Life Insurance Company	35	59,660,793	0.80%
63401	First Colony Life Insurance Company	36	58,511,449	0.79%
69868	United of Omaha Life Insurance Company	37	57,128,795	0.77%
63665	General American Life Insurance Company	38	54,800,779	0.74%
68713	Security Life of Denver Insurance Company	39	54,504,874	0.73%
61271	Principal Life Insurance Company	40	53,057,333	0.71%
<b>Total Top 40 Life Premium</b>			<b>4,581,350,530</b>	<b>61.69%</b>

**Based on 2003 Texas Written Premium with Percentage of Market Share**

<b>NAIC#</b>	<b>INSURANCE COMPANY</b>	<b>RANK</b>	<b>WRITTEN PREMIUM</b>	<b>% OF MARKET</b>
62944	Equitable Life Assurance Society of the United States	1	903,760,878	4.83%
60488	American General Life Insurance Company	2	901,483,858	4.82%
70238	The Variable Annuity Life Insurance Company	3	788,295,208	4.22%
71153	Hartford Life and Annuity Insurance Company	4	757,369,881	4.05%
65838	The Manufacturers Life Insurance Company (U.S.A.)	5	663,653,928	3.55%
90611	Allianz Life Insurance Company of North America	6	577,676,887	3.09%
61271	Principal Life Insurance Company	7	577,117,142	3.09%
66869	Nationwide Life Insurance Company	8	564,906,344	3.02%
86509	ING Life Insurance and Annuity Company	9	504,129,311	2.70%
87726	The Travelers Insurance Company	10	456,106,792	2.44%
86231	Transamerica Life Insurance Company	11	444,176,252	2.38%
88072	Hartford Life Insurance Company	12	436,638,446	2.34%
65676	The Lincoln National Life Insurance Company	13	415,025,062	2.22%
70432	ALG Annuity Insurance Company	14	387,419,384	2.07%
69507	Transamerica Life Insurance and Annuity Company	15	342,429,010	1.83%
66915	New York Life Insurance Company	16	325,238,864	1.74%
67466	Pacific Life Insurance Company	17	316,865,444	1.70%
80942	ING USA Annuity and Life Insurance Company	18	298,194,543	1.60%
	College Retirement Equities Fund	19	282,521,614	1.51%
65978	Metropolitan Life Insurance Company	20	280,913,353	1.50%
60739	American National Insurance Company	21	262,913,705	1.41%
68713	Security Life of Denver Insurance Company	22	260,004,643	1.39%
61050	Metlife Investors USA Insurance Company	23	241,736,834	1.29%
69345	Teachers Insurance and Annuity Association of America	24	232,081,556	1.24%
65005	IDS Life Insurance Company	25	228,714,810	1.22%
65056	Jackson National Life Insurance Company	26	224,337,091	1.20%
65935	Massachusetts Mutual Life Insurance Company	27	208,137,719	1.11%
60941	ALG Sunamerica Life Assurance Company	28	205,913,713	1.10%
67121	Transamerica Occidental Life Insurance Company	29	193,108,574	1.03%
91596	New York Life Insurance and Annuity Corporation	30	175,924,583	0.94%
65595	Lincoln Benefit Life Company	31	168,676,615	0.90%
79065	Sun Life Assurance Company of Canada (U.S.)	32	167,013,275	0.89%
60186	Allstate Life Insurance Company	33	166,856,822	0.89%
92738	American Equity Investment Life Insurance Company	34	164,637,597	0.88%
65099	John Hancock Life Insurance Company	35	158,765,334	0.85%
86630	American Skandia Life Assurance Corporation	36	147,715,992	0.79%
68675	Security Benefit Life Insurance Company	37	147,344,674	0.79%
80950	The Travelers Life and Annuity Company	38	146,013,357	0.78%
63274	Fidelity and Guaranty Life Insurance Company	39	137,173,324	0.73%
93513	Metlife Investors Insurance Company	40	134,181,524	0.72%
	<b>Total Top 40 Annuity Premium</b>		<b>13,995,173,943</b>	<b>74.87%</b>



**Texas Premium Summary**  
**Grand Total 2002–2003**

	AS OF DECEMBER 31, 2002	AS OF DECEMBER 31, 2003
Total Property & Casualty	31,479,274,451	34,007,949,739
Total Life & Annuity	20,555,559,927	20,524,527,732
Total Accident & Health	13,563,775,732	12,065,164,515
Total Variable Annuities	4,735,354,672	5,566,323,869
Health Maintenance Organizations	7,856,949,737	7,223,722,271
Non-Profit Legal Services Corporations	2,693,657	2,767,375
<b>Total</b>	<b>78,193,608,176</b>	<b>79,390,455,501</b>

**Property and Casualty 2002–2003**

	AS OF DECEMBER 31, 2002	AS OF DECEMBER 31, 2003
<b>*Rate Regulated</b>		
Automobile	7,871,870,237	7,754,364,871
Worker's Compensation	2,598,042,138	2,584,982,779
†Homeowners/Farmowners	4,308,090,826	4,547,842,113
Fire and Allied Lines	2,994,704,095	3,158,118,092
Liability	3,743,840,135	4,359,032,324
Title	1,261,714,593	1,526,257,336
Other	1,208,004,090	1,100,875,265
<b>Non-Rate Regulated</b>		
Farm Mutual Companies	325,931,992	360,892,316
†County Mutual Companies,	4,660,879,198	5,670,109,706
Surplus Lines	2,506,197,147	2,945,474,937
<b>Total</b>	<b>31,479,274,451</b>	<b>34,007,949,739</b>

\* 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 2002 and 2003.  
‡ Primarily automobile including mobile homes

**Life, Accident & Health and Annuity 2002–2003**

	AS OF DECEMBER 31, 2002	AS OF DECEMBER 31, 2003
<b>Life &amp; Annuity-Legal Reserve</b>		
Ordinary Life	5,717,762,663	5,821,403,995
Group	1,591,985,401	1,626,857,776
Industrial	4,509,155	3,996,283
Credit	173,344,771	149,319,633
Annuity	13,013,607,687	12,870,293,629
<b>Life &amp; Annuity-Other Than Legal Reserve</b>		
Life	52,278,305	50,308,630
Annuity	2,071,945	2,347,786
<b>Accident &amp; Health-Legal Reserve</b>		
Group	10,906,884,561	9,257,333,535
Individual	2,441,987,197	2,620,689,563
Credit	189,071,366	155,210,645
<b>Accident &amp; Health-Other Than Legal Reserve</b>		
Group	3,923,156	9,325,066
Individual	21,909,452	22,605,706
Credit	0	0
<b>Total</b>	<b>34,119,335,659</b>	<b>32,589,692,247</b>

**Legal Reserve Life Insurance Companies for Calendar Year 2003, all Companies Combined**

	TEXAS COMPANIES	FOREIGN COMPANIES
<b>Net Premium Income</b>		
Life and Annuity Insurance	16,007,427,710	350,059,780,157
Accident & Health	1,589,800,181	92,439,404,110
Net Income from Operations	1,662,989,664	24,794,617,478
Admitted Assets	171,282,841,652	3,689,374,802,416
Liabilities	153,882,120,651	3,462,705,023,996
Capital Paid-Up	336,211,551	3,912,989,232
Surplus (excluding Capital Paid-Up)	17,064,509,450	222,756,789,188

**Legal Reserve Life Insurance Companies for Calendar Year 2003, Texas Business Only**

<b>Texas Companies</b>	<b>ORDINARY</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>CREDIT LIFE</b>
Life Premiums	630,669,523	34,890,921	847,303	66,927,577
Annuity Considerations	1,641,601,720	886,110,855	0	0
Deposit Type Funds	248,280,181	6,014,957	0	0
Direct Dividends to Policyholders	18,844,377	614,593	0	0
Claims & Benefits	1,043,050,539	433,111,541	4,635,747	22,518,350
	<b>DIRECT PREMIUM</b>	<b>LOSS PAID</b>	<b>DIVIDEND PAID</b>	
A&H Group	409,404,533	343,237,738	0	
A&H Individual	235,364,056	153,023,321	0	
A&H Credit	49,437,169	26,172,004	0	
<b>Foreign Companies</b>	<b>ORDINARY</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>CREDIT LIFE</b>
Life Premiums	4,806,069,686	1,591,966,852	3,148,980	82,392,056
Annuity Considerations	7,327,681,621	3,014,899,434	0	0
Deposit Type Funds	432,695,791	1,922,622,221	0	0
Direct Dividends to Policyholders	833,600,716	28,004,504	4,159,668	28,078
Claims & Benefits	9,103,513,006	5,277,182,722	14,100,864	47,118,611
	<b>DIRECT PREMIUM</b>	<b>LOSS PAID</b>	<b>DIVIDEND PAID</b>	
A&H Group	8,839,374,082	6,725,106,839	5,771,306	
A&H Individual	2,367,913,046	1,412,771,475	2,448,661	
A&H Credit	105,773,476	62,227,510	0	

**Stipulated Premium Companies for Calendar Year 2003, all Companies Combined**

Net Premium Income, Life Insurance	40,294,020		
Net Premium Income, Accident & Health Insurance	26,898,899		
Admitted Assets	356,736,158		
Liabilities (excluding Capital Paid-Up)	301,978,019		
Capital Paid-Up	8,178,465		
Surplus (excluding Capital Paid-Up)	46,579,674		
Net Income	7,015,672		
<b>Texas Business Only</b>	<b>LIFE</b>	<b>ANNUITY</b>	<b>ACCIDENT &amp; HEALTH</b>
Premiums	49,839,547	2,347,786	24,486,397
Claims & Benefits	26,778,139	2,111,860	14,205,387

**Fraternal Benefit Societies for Calendar Year 2003, all Societies Combined**

	TEXAS SOCIETIES	FOREIGN SOCIETIES
Net Considerations from Members	90,325,812	6,680,388,167
Gross Benefits Paid	29,325,916	2,275,112,651
Admitted Assets	951,275,509	74,746,767,916
Policy Reserves	813,098,346	50,701,451,627
Liabilities	848,831,364	68,213,948,909
Special Reserves and Unassigned Funds	102,444,145	6,532,819,007
Insurance in Force	2,770,508,000	263,661,353,000
<b>Texas Business Only</b>		
<b>Life Certificates Issued</b>		
Number	9,515	19,446
Amount	192,057,948	1,529,389,319
<b>Life Certificates in Force</b>		
Number	211,181	356,858
Amount	2,410,070,386	16,912,759,906

## Texas Premium Summary

### Fraternal Benefit Societies for Calendar Year 2003, all Societies Combined (continued)

	TEXAS SOCIETIES	FOREIGN SOCIETIES
<b>Total Considerations from Members</b>		
Life	89,888,010	294,776,776
Accident and Health	0	25,967,384
<b>Insurance Benefits Paid Members</b>		
Life	33,709,373	190,385,996
Accident and Health	0	12,783,987

### Statewide Mutual Assessment Companies, Local Mutual Aid Associations and Burial Associations for Calendar Year 2003, all Companies Combined

Number of Members	9,001
<b>Amount of Insurance in Force</b>	
<b>Total Premium Income</b>	
Mortuary Fund	67,961
Expense Fund	46,481
<b>Total Other Income</b>	
Mortuary Fund	611,972
Expense Fund	16,659
<b>Total Paid Losses</b>	
Mortuary Fund	132,372
Expense Fund	0
<b>Total Other Expenditures</b>	
Mortuary Fund	50,163
Expense Fund	75,470
<b>Mortuary Fund</b>	
Admitted Assets	8,998,097
Aggregate Policy Reserves	1,141,793
Other Liabilities	24,429
Liabilities	1,165,122
Surplus (as regards to Policyholders)	7,832,975
<b>Expense Fund</b>	
Admitted Assets	1,748,431
Liabilities	1,100
Surplus (as regards to Policyholders)	1,747,331

### Exempt Associations for Calendar Year 2003, all Associations Combined

Number of Members	7,239
Total Receipts	386,847
Admitted Assets	1,668,385
Liabilities	20,000
Net Surplus	1,648,385

### Non-Profit Group Hospital Service for Calendar Year 2003, all Associations Combined

Net Premium Income, Accident & Health	6,190,172	
Admitted Assets	4,175,746	
Liabilities	623,093	
Surplus	3,552,653	
Net Income from Operations	(1,706,461)	
	<b>PREMIUMS WRITTEN</b>	<b>BENEFITS PAID</b>
Premiums/Losses Accident & Health	7,412,169	7,250,642

**Health Maintenance Organizations for Calendar Year 2003**

Number of Enrollees	4,686,485
Texas Direct Premiums	7,223,722,271
Total Direct Premiums	7,805,569,946
Reinsurance Ceded	0
Net Premiums	7,805,569,946
Paid Losses	6,687,648,121
Unpaid Losses	776,753,910
Admitted Assets	2,033,808,663
Liabilities	1,229,395,994
Capital Paid-Up	38,716,445
Surplus and Unassigned Funds	765,696,224

**Non-Profit Legal Services Corporations for Calendar Year 2003**

Number of Participants	18,572
Net Assessments in Force	0
<b>Net Assessments</b>	
Claims Fund	1,932,503
Expense Fund	834,872
Claims Paid	0
<b>Total Admitted Assets</b>	
Claims Fund	256,524
Expense Fund	241,432
<b>Total Liabilities</b>	
Claims Fund	119,283
Expense Fund	110,019
<b>Total Policyholders' Surplus</b>	
Claims Fund	137,241
Expense Fund	131,413

**Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies  
for Calendar Year 2003, all Companies Combined**

	<b>TEXAS COMPANIES</b>	<b>FOREIGN COMPANIES</b>
Direct Premium Income	6,060,194,279	242,307,699,738
Reinsurance Assumed	3,888,868,345	239,432,659,122
Reinsurance Ceded	3,239,152,350	245,307,721,149
Net Premium Income	6,709,910,274	236,432,637,711
Paid Losses	3,297,921,909	129,322,603,959
Stockholders' Dividend Paid	59,707,852	11,318,749,709
Admitted Assets	13,195,454,835	803,282,249,669
Liabilities	8,639,619,132	541,983,434,305
Capital Paid-Up	228,728,297	5,508,750,695
Surplus (excluding Capital Paid-Up)	4,327,107,406	255,790,064,669
Treasury Stock	2,500	962,794,865
<i>Net Income</i>	<i>361,423,927</i>	<i>21,602,947,054</i>
Unpaid Losses	3,385,872,900	243,807,947,659
Unearned Premiums	2,452,695,886	110,763,632,389
<b>Texas Business Only Fire and Allied Lines</b>		
Premiums	299,435,565	1,722,259,648
Losses	276,959,772	930,160,574
<b>Ocean Marine</b>		
Premiums	10,352,456	176,961,581
Losses	3,511,779	70,647,635

## Texas Premium Summary

### Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies for Calendar Year 2003, all Companies Combined (*continued*)

	TEXAS COMPANIES	FOREIGN COMPANIES
<b>Automobile</b>		
Premiums	1,002,356,156	3,291,672,754
Losses	752,897,607	2,147,907,996
<b>Workers' Compensation</b>		
Premiums	78,677,387	1,638,893,690
Losses	52,547,857	819,602,828
<b>Accident and Health</b>		
Premiums	41,887,602	259,462,307
Losses	22,280,284	147,443,674
<b>Aircraft</b>		
Premiums	11,982,011	290,231,203
Losses	6,871,168	85,660,483
<b>Credit Guaranty</b>		
Premiums	461,849	97,441,254
Losses	103,162	18,630,840
<b>Other Casualty Lines</b>		
Premiums	299,416,098	3,539,026,538
Losses	92,269,330	2,389,969,096
<b>Totals</b>		
<b>Premiums</b>	<b>1,744,569,124</b>	<b>11,015,948,975</b>
<b>Losses</b>	<b>1,207,440,959</b>	<b>6,610,023,126</b>

### Mutual Fire and Casualty Companies for Calendar Year 2003, all Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	956,374,961	56,801,371,944
Reinsurance Assumed	158,126,769	23,665,912,055
Reinsurance Ceded	131,152,325	16,391,169,810
<i>Net Premium Income</i>	<i>983,349,405</i>	<i>64,076,114,189</i>
Paid Losses	283,797,802	35,197,755,712
Stockholders' Dividend Paid	0	0
Admitted Assets	2,819,917,886	161,519,035,397
Liabilities	1,845,967,457	92,386,136,486
Surplus (as regards to Policyholders)	973,950,429	69,132,898,911
<i>Net Income</i>	<i>122,530,662</i>	<i>2,676,775,928</i>
Unpaid Losses	1,014,016,697	39,053,734,746
Unearned Premiums	500,522,967	20,940,463,792
<b>Texas Business Only</b>		
<b>Fire and Allied Lines</b>		
Premiums	168,641,227	224,003,003
Losses	34,082,226	145,459,708
<b>Ocean Marine</b>		
Premiums	0	826,263
Losses	0	209,518
<b>Automobile</b>		
Premiums	32,262,993	2,880,888,348
Losses	23,107,480	2,049,765,051
<b>Workers' Compensation</b>		
Premiums	674,352,747	110,516,921
Losses	222,311,917	75,018,431
<b>Accident and Health</b>		
Premiums	540,342	151,475,342
Losses	298,000	125,177,091
<b>Aircraft Physical Damage</b>		
Premiums	0	11,634
Losses	0	1,050,442

**Texas Premium Summary**

**Mutual Fire and Casualty Companies for Calendar Year 2003, all Companies Combined (continued)**

	TEXAS COMPANIES	FOREIGN COMPANIES
<b>Texas Business Only</b>		
<b>Credit Guaranty</b>		
Premiums	0	103,781
Losses	0	0
<b>Other Casualty Lines</b>		
Premiums	80,505,339	118,291,884
Losses	3,998,180	172,616,327
<b>Totals</b>		
<b>Premiums</b>	<b>956,302,648</b>	<b>3,486,117,176</b>
<b>Losses</b>	<b>283,797,803</b>	<b>2,569,296,568</b>

**Lloyds for Calendar Year 2003**

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	4,810,491,109	
Reinsurance Assumed	30,342,746	
Reinsurance Ceded	3,182,467,039	
<i>Net Premium Income</i>	<i>1,658,366,816</i>	
Admitted Assets	3,468,290,159	
Liabilities	2,119,082,594	
Surplus (including Guaranty Funds)	1,349,207,565	
Paid Losses	2,950,522,739	
Dividend Paid Underwriters	(590,000)	
<i>Net Income</i>	<i>226,995,003</i>	
Unpaid Losses	400,769,646	
Unearned Premiums	911,446,553	
<b>Texas Business Only</b>		
<b>Fire and Allied Lines</b>		
Premiums	4,304,583,538	
Losses	2,713,857,614	
<b>Ocean Marine</b>		
Premiums	190,189	
Losses	98,320	
<b>Automobile</b>		
Premiums	178,150,878	
Losses	105,155,858	
<b>Workers' Compensation</b>		
Premiums	60,429,551	
Losses	25,974,715	
<b>Accident and Health</b>		
Premiums	40,235	
Losses	418,821	
<b>Aircraft Physical Damage</b>		
Premiums	0	
Losses	0	
<b>Credit Guaranty</b>		
Premiums	25,450,450	
Losses	2,398,249	
<b>Other Casualty Lines</b>		
Premiums	206,983,112	
Losses	81,343,193	
<b>Totals</b>		
<b>Premiums</b>	<b>4,775,827,953</b>	
<b>Losses</b>	<b>2,929,246,770</b>	

## Texas Premium Summary

### Reciprocal Exchanges for Calendar Year 2003, all Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	4,781,465,778	9,541,052,658
Reinsurance Assumed	96,927,266	16,005,101,530
Reinsurance Ceded	375,328,694	17,113,709,022
<i>Net Premium Income</i>	<i>4,503,064,350</i>	<i>8,432,445,166</i>
Admitted Assets	12,824,583,645	19,081,912,986
Liabilities	4,956,521,548	13,848,464,135
Surplus (including Guaranty Funds)	7,868,062,097	5,233,448,851
Paid Losses	2,575,345,962	5,456,279,868
<i>Net Income</i>	<i>849,128,790</i>	<i>(132,385,408)</i>
Unpaid Losses	1,917,333,054	4,921,209,309
Unearned Premiums	1,581,196,047	3,851,482,879
<b>Texas Business Only</b>		
<b>Fire and Allied Lines</b>		
Premiums	379,407,302	607,629,922
Losses	233,539,995	438,360,336
<b>Ocean Marine</b>		
Premiums	1,314,115	0
Losses	313,982	0
<b>Automobile</b>		
Premiums	320,487,151	46,749,067
Losses	172,642,187	26,728,202
<b>Workers' Compensation</b>		
Premiums	6,261,321	14,703,744
Losses	2,069,092	7,819,858
<b>Accident and Health</b>		
Premiums	75	0
Losses	0	0
<b>Aircraft Physical Damage</b>		
Premiums	0	0
Losses	0	0
<b>Credit Guaranty</b>		
Premiums	535,979	0
Losses	29,536	0
<b>Other Casualty Lines</b>		
Premiums	98,078,419	43,852,124
Losses	22,385,917	31,606,733
<b>Totals</b>		
<b>Premiums</b>	<b>806,084,362</b>	<b>712,934,857</b>
<b>Losses</b>	<b>430,980,709</b>	<b>504,515,129</b>

### County Mutual Fire Insurance Companies for Calendar Year 2003, all Companies Combined

Direct Premium Income	5,670,109,704
Reinsurance Assumed	0
Reinsurance Ceded	5,603,485,874
<i>Net Premium Income</i>	<i>66,623,830</i>
Paid Losses	2,890,200,623
Admitted Assets	1,134,073,180
Liabilities	998,879,452
Surplus	135,193,728
<i>Net Income</i>	<i>357,185</i>
Unpaid Losses	9,575,646
Unearned Premiums	5,108,112

**Farm Mutual Insurance Companies for Calendar Year 2003**

Premium Income	218,163,938
Other Income	3,889,999
Total Income	222,053,937
Paid Losses	114,837,866
Other Disbursements	78,867,730
Total Disbursements	193,705,596
Admitted Assets	430,545,920
Liabilities	184,791,285
Surplus (as regards to policyholders)	245,754,635

**Domestic Risk Retention Groups for Calendar Year 2003**

	<b>TEXAS COMPANIES</b>
Direct Premium Income	9,634,422
Reinsurance Assumed	0
Reinsurance Ceded	9,634,422
<i>Net Premium Income</i>	<i>0</i>
Paid Losses	5,086,542
Stockholders' Dividend Paid	5,000,000
Admitted Assets	4,630,778
Liabilities	214,080
Capital Paid-Up	1,000,000
Surplus (excluding Capital Paid-Up)	3,416,698
<i>Net Income</i>	<i>342,185</i>
Unpaid Losses	0
Unearned Premiums	0
<b>Texas Business Only</b>	
<b>Automobile</b>	
Premiums	1,797,524
Losses	430,124
<b>Other Casualty Lines</b>	
Premiums	4,485,407
Losses	1,229,054
<b>Totals</b>	
<b>Premiums</b>	<b>6,282,931</b>
<b>Losses</b>	<b>1,659,178</b>

**Title Companies for Calendar Year 2003**

	<b>TEXAS COMPANIES</b>	<b>FOREIGN COMPANIES</b>
Direct Premium Income	1,849,389,548	12,223,909,022
Paid Losses	48,526,593	468,265,588
Dividends Paid	(40,901,000)	(400,172,771)
<i>Net Income</i>	<i>44,156,759</i>	<i>931,367,167</i>
Admitted Assets	909,073,187	6,342,604,278
Liabilities	461,523,274	3,943,380,491
Capital Paid-Up	18,606,590	339,089,511
Surplus	428,943,323	2,060,134,276
<b>Texas Business Only</b>		
Premiums	443,695,652	1,082,561,684
Paid Losses	6,286,012	27,753,153



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**Texas Department of Insurance**

333 Guadalupe Austin, Texas 78701

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