

Part IV

Summary of Information from Annual Statements

This section of the *122nd 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 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of MARKET
43419	STATE FARM LLOYDS	1	\$597,684,589	24.86%
26530	ALLSTATE TEXAS LLOYD'S	2	225,210,565	9.37%
21652	FARMERS INSURANCE EXCHANGE	3	197,127,425	8.20%
25143	STATE FARM FIRE AND CASUALTY COMPANY	4	180,933,008	7.53%
21660	FIRE INSURANCE EXCHANGE	5	163,367,189	6.80%
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	6	107,925,406	4.49%
19232	ALLSTATE INSURANCE COMPANY	7	79,043,443	3.29%
21695	TEXAS FARMERS INSURANCE COMPANY	8	52,411,668	2.18%
41564	TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	9	47,272,558	1.97%
11070	SAFECO LLOYDS INSURANCE COMPANY	10	45,832,990	1.91%
25968	USAA CASUALTY INSURANCE COMPANY	11	43,306,187	1.80%
25399	TEXAS FARM BUREAU UNDERWRITERS	12	43,154,057	1.80%
26204	CONSOLIDATED LLOYDS	13	42,677,003	1.78%
42110	NATIONWIDE LLOYDS	14	42,649,205	1.77%
27774	CHUBB LLOYDS INSURANCE COMPANY OF TEXAS	15	38,710,048	1.61%
25151	STATE FARM GENERAL INSURANCE COMPANY	16	33,912,753	1.41%
19062	AUTOMOBILE INSURANCE CO. OF HARTFORD, CONNECTICUT	17	23,797,329	0.99%
38253	HARTFORD LLOYD'S INSURANCE COMPANY	18	21,700,662	0.90%
19070	STANDARD FIRE INSURANCE COMPANY, THE	19	20,677,152	0.86%
42404	LIBERTY INSURANCE CORPORATION	20	18,770,362	0.78%
19976	AMICA MUTUAL INSURANCE COMPANY	21	18,403,784	0.77%
30023	AMERICAN STANDARD LLOYD'S INSURANCE COMPANY	22	17,574,678	0.73%
13938	METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS	23	16,538,303	0.69%
19879	SECURITY NATIONAL INSURANCE COMPANY	24	15,059,590	0.63%
19607	VANGUARD UNDERWRITERS INSURANCE COMPANY	25	12,964,012	0.54%
37214	AMERICAN STATES PREFERRED INSURANCE COMPANY	26	10,684,561	0.44%
38318	REPUBLIC INSURANCE COMPANY	27	10,583,506	0.44%
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	28	10,256,371	0.43%
42382	CMI LLOYDS	29	9,732,533	0.40%
15954	TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.	30	9,650,373	0.40%
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	31	8,477,029	0.35%
38903	CNA LLOYD'S OF TEXAS	32	6,956,418	0.29%
10043	AMERICAN NATIONAL LLOYDS INSURANCE COMPANY	33	6,777,395	0.28%
43133	APEX LLOYDS INSURANCE COMPANY	34	6,714,129	0.28%
11215	AMERICAN LOYALTY INSURANCE COMPANY	35	6,385,406	0.27%
25682	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	36	6,148,283	0.26%
24503	BLUE RIDGE INSURANCE COMPANY	37	5,585,787	0.23%
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	38	5,478,767	0.23%
43435	UNION STANDARD LLOYDS	39	5,313,806	0.22%
40673	COLONIAL LLOYDS	40	5,182,357	0.22%
Total Top 40 Homeowners Premium			\$2,220,630,687	92.37%

Top 40 Insurers/Private Passenger Auto

Based on 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of MARKET
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,063,791,886	25.96%
28673	MID-CENTURY INSURANCE COMPANY OF TEXAS	2	593,864,165	7.47%
19240	ALLSTATE INDEMNITY COMPANY	3	426,790,635	5.37%
21695	TEXAS FARMERS INSURANCE COMPANY	4	384,392,880	4.83%
29203	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	5	309,430,665	3.89%
29335	ALLSTATE COUNTY MUTUAL INSURANCE COMPANY	6	297,245,002	3.74%
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	7	270,437,535	3.40%
19232	ALLSTATE INSURANCE COMPANY	8	268,571,355	3.38%
29408	STATE AND COUNTY MUTUAL FIRE INSURANCE COMPANY	9	247,772,511	3.12%
29297	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	10	209,547,144	2.64%
18325	SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY	11	173,227,173	2.18%
29378	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	12	168,276,912	2.12%
24392	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	13	138,426,961	1.74%
10078	USAA COUNTY MUTUAL INSURANCE COMPANY	14	135,538,575	1.70%
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	15	125,530,872	1.58%
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	16	122,227,076	1.54%
26441	DAIRYLAND COUNTY MUTUAL INSURANCE CO. OF TEXAS	17	112,750,681	1.42%
13820	GREAT TEXAS COUNTY MUTUAL INSURANCE COMPANY	18	98,647,290	1.24%
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	19	95,272,395	1.20%
27863	SOUTHERN COUNTY MUTUAL INSURANCE COMPANY	20	71,343,886	0.90%
29351	CHARTER COUNTY MUTUAL INSURANCE COMPANY	21	71,260,191	0.90%
26816	STATE FARM COUNTY MUTUAL INSURANCE CO. OF TEXAS	22	70,820,502	0.89%
25380	TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	23	64,488,486	0.81%
19070	STANDARD FIRE INSURANCE COMPANY, THE	24	57,463,808	0.72%
35882	GEICO GENERAL INSURANCE COMPANY	25	52,980,502	0.67%
32352	PRUDENTIAL PROPERTY AND CASUALTY INSURANCE CO.	26	46,322,290	0.58%
29246	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	27	43,619,586	0.55%
25968	USAA CASUALTY INSURANCE COMPANY	28	43,456,737	0.55%
29262	COLONIAL COUNTY MUTUAL INSURANCE COMPANY	29	41,805,860	0.53%
19976	AMICA MUTUAL INSURANCE COMPANY	30	38,658,558	0.49%
11070	SAFECO LLOYDS INSURANCE COMPANY	31	35,411,745	0.45%
29327	INDUSTRIAL COUNTY MUTUAL INSURANCE COMPANY	32	33,448,442	0.42%
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	33	33,130,169	0.42%
23043	LIBERTY MUTUAL INSURANCE COMPANY	34	32,984,465	0.41%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	35	32,429,609	0.41%
19887	TRINITY UNIVERSAL INSURANCE COMPANY	36	31,833,505	0.40%
19879	SECURITY NATIONAL INSURANCE COMPANY	37	29,589,553	0.37%
19062	AUTOMOBILE INSURANCE CO. OF HARTFORD, CONNECTICUT	38	27,622,382	0.35%
19544	GAINSCO COUNTY MUTUAL INSURANCE COMPANY	39	27,528,715	0.35%
29300	OAK BROOK COUNTY MUTUAL INSURANCE COMPANY	40	26,933,136	0.34%
Total Top 40 Private Passenger Auto Premium			\$7,154,873,840	89.99%

Top 40 Insurers/Workers' Compensation

Based on 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of MARKET
22945	TEXAS WORKERS' COMPENSATION INSURANCE FUND	1	381,467,713	22.62%
19380	AMERICAN HOME ASSURANCE COMPANY	2	85,371,293	5.06%
24430	RELIANCE NATIONAL INDEMNITY COMPANY	3	50,106,431	2.97%
19429	INSURANCE CO. OF THE STATE OF PENNSYLVANIA, THE	4	47,487,224	2.82%
42404	LIBERTY INSURANCE CORPORATION	5	36,977,733	2.19%
20486	TRANSCONTINENTAL INSURANCE COMPANY	6	36,316,284	2.15%
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	7	33,852,604	2.01%
22918	AMERICAN MOTORISTS INSURANCE COMPANY	8	30,659,127	1.82%
25682	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	9	27,957,597	1.66%
16535	ZURICH INSURANCE COMPANY	10	27,767,955	1.65%
24147	OLD REPUBLIC INSURANCE COMPANY	11	26,392,306	1.56%
24872	CONNECTICUT INDEMNITY COMPANY, THE	12	25,828,514	1.53%
43389	SERVICE LLOYDS INSURANCE COMPANY	13	25,339,883	1.50%
13030	COLONIAL CASUALTY INSURANCE COMPANY	14	24,909,711	1.48%
20443	CONTINENTAL CASUALTY COMPANY	15	23,326,695	1.38%
29424	HARTFORD CASUALTY INSURANCE COMPANY	16	21,699,130	1.29%
20508	VALLEY FORGE INSURANCE COMPANY	17	21,070,684	1.25%
13269	ZENITH INSURANCE COMPANY	18	20,508,291	1.22%
35629	ASSOCIATION CASUALTY INSURANCE COMPANY	19	19,398,589	1.15%
24457	RELIANCE INSURANCE COMPANY	20	18,976,910	1.13%
22489	HIGHLANDS INSURANCE COMPANY	21	18,841,797	1.12%
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	22	16,477,824	0.98%
32689	PETROSURANCE CASUALTY COMPANY	23	15,923,142	0.94%
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO.	24	15,451,250	0.92%
20427	AMERICAN CASUALTY CO. OF READING, PENNSYLVANIA	25	14,439,840	0.86%
34649	BUSINESS INSURANCE COMPANY	26	14,302,072	0.85%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	27	13,181,406	0.78%
19488	AMERISURE INSURANCE COMPANY	28	12,821,554	0.76%
40134	POTOMAC INSURANCE COMPANY OF ILLINOIS	29	12,815,695	0.76%
23043	LIBERTY MUTUAL INSURANCE COMPANY	30	12,373,142	0.73%
20532	CLARENDON NATIONAL INSURANCE COMPANY	31	12,296,205	0.73%
24473	UNITED PACIFIC INSURANCE COMPANY	32	12,006,314	0.71%
24767	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	33	11,953,687	0.71%
18279	BANKERS STANDARD INSURANCE COMPANY	34	11,562,908	0.69%
25143	STATE FARM FIRE AND CASUALTY COMPANY	35	11,167,356	0.66%
20281	FEDERAL INSURANCE COMPANY	36	10,406,986	0.62%
29459	TWIN CITY FIRE INSURANCE COMPANY	37	10,312,658	0.61%
21873	FIREMAN'S FUND INSURANCE COMPANY	38	9,953,548	0.59%
22497	HIGHLANDS UNDERWRITERS INSURANCE COMPANY	39	9,701,511	0.58%
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	40	9,473,468	0.56%
Total Top 40 Workers' Compensation Premium			\$1,240,877,037	73.57%

Top 40 Insurers/Accident and Health

Based on 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of MARKET
84980	BLUE CROSS AND BLUE SHIELD OF TEXAS, INC.	1	\$1,632,415,006	21.55%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	2	650,504,093	8.59%
73288	EMPLOYERS HEALTH INSURANCE COMPANY	3	217,646,614	2.87%
61271	PRINCIPAL MUTUAL LIFE INSURANCE COMPANY	4	149,946,444	1.98%
79413	UNITED HEALTHCARE INSURANCE COMPANY	5	140,381,902	1.85%
70408	FORTIS BENEFITS INSURANCE COMPANY	6	132,778,153	1.75%
62413	CONTINENTAL ASSURANCE COMPANY	7	130,122,464	1.72%
65080	JOHN ALDEN LIFE INSURANCE COMPANY	8	124,698,420	1.65%
60054	AETNA LIFE INSURANCE COMPANY	9	121,855,949	1.61%
97179	UNITED WISCONSIN LIFE INSURANCE COMPANY	10	117,484,202	1.55%
62189	HUMANA INSURANCE COMPANY	11	113,664,063	1.50%
62235	UNUM LIFE INSURANCE COMPANY OF AMERICA	12	107,658,579	1.42%
87726	TRAVELERS INSURANCE COMPANY, THE	13	103,070,715	1.36%
69477	TIME INSURANCE COMPANY	14	96,922,073	1.28%
66915	NEW YORK LIFE INSURANCE COMPANY	15	87,580,477	1.16%
64246	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE	16	85,764,083	1.13%
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	17	85,179,861	1.12%
20443	CONTINENTAL CASUALTY COMPANY	18	79,194,483	1.05%
65978	METROPOLITAN LIFE INSURANCE COMPANY	19	72,818,882	0.96%
97268	PM GROUP LIFE INSURANCE CO.	20	68,919,162	0.91%
71412	MUTUAL OF OMAHA INSURANCE COMPANY	21	67,002,357	0.88%
62286	GOLDEN RULE INSURANCE COMPANY	22	64,241,235	0.85%
60380	AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS	23	62,938,412	0.83%
60739	AMERICAN NATIONAL INSURANCE COMPANY	24	61,526,753	0.81%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY	25	59,306,494	0.78%
70319	WASHINGTON NATIONAL INSURANCE COMPANY	26	58,614,254	0.77%
67369	ANTHEM HEALTH & LIFE INSURANCE COMPANY	27	57,240,381	0.76%
65021	J. C. PENNEY LIFE INSURANCE COMPANY	28	54,936,130	0.73%
68195	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	29	51,547,056	0.68%
61263	BANKERS LIFE AND CASUALTY COMPANY	30	49,402,872	0.65%
67539	PAN-AMERICAN LIFE INSURANCE COMPANY	31	48,750,769	0.64%
80578	PHYSICIANS MUTUAL INSURANCE COMPANY	32	47,283,114	0.62%
62308	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	33	46,420,656	0.61%
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	34	45,845,378	0.61%
69531	TRANSPORT LIFE INSURANCE COMPANY	35	45,561,301	0.60%
86231	PFL LIFE INSURANCE COMPANY	36	44,851,350	0.59%
60410	AMERICAN FIDELITY ASSURANCE COMPANY	37	44,784,560	0.59%
61425	TRUSTMARK INSURANCE COMPANY (MUTUAL)	38	43,472,258	0.57%
65498	LIFE INSURANCE COMPANY OF NORTH AMERICA	39	37,374,240	0.49%
66281	MONUMENTAL LIFE INSURANCE COMPANY	40	37,321,745	0.49%
Total Top 40 Accident & Health Premium			\$5,347,026,940	70.58%

**Top 40 Health Maintenance Organizations/Accident and Health
Based on 1996 Texas Written Premiums with Percentage of Market Share**

NAIC NO	HEATH MAINTENANCE ORGANIZATION	RANK	WRITTEN PREMIUM	% of Market
95030	NYLCARE HEALTH PLANS OF THE GULF COAST, INC.	1	\$762,687,479	17.17%
95040	PRUDENTIAL HEALTH CARE PLAN, INC.	2	565,583,253	12.73%
95174	PACIFICARE OF TEXAS, INC.	3	454,541,691	10.23%
95049	PCA HEALTH PLANS OF TEXAS, INC.	4	437,395,984	9.84%
95297	HARRIS METHODIST TEXAS HEALTH PLAN, INC.	5	346,200,774	7.79%
95029	NYLCARE HEALTH PLANS OF THE SOUTHWEST, INC.	6	298,909,184	6.73%
95024	HUMANA HEALTH PLAN OF TEXAS, INC.	7	270,747,428	6.09%
95765	UNITED HEALTHCARE OF TEXAS, INC.	8	200,595,651	4.51%
95099	SCOTT AND WHITE HEALTH PLAN	9	191,691,182	4.31%
95098	KAISER FOUNDATION HEALTH PLAN OF TEXAS	10	157,591,397	3.55%
95138	SHA, L.L.C.	11	142,029,192	3.20%
95039	CIGNA HEALTHCARE OF TEXAS, INC.	12	108,089,818	2.43%
95328	AETNA U.S. HEALTHCARE OF NORTH TEXAS INC.	13	82,570,865	1.86%
95104	RIO GRANDE HMO, INC.	14	71,778,988	1.62%
95140	PRINCIPAL HEALTH CARE OF TEXAS, INC.	15	49,625,077	1.12%
95490	AETNA U.S. HEALTHCARE INC	16	46,934,926	1.06%
95035	PRUDENTIAL DENTAL MAINTENANCE ORGANIZATION, INC.	17	39,742,755	0.89%
95386	EXCLUSIVE HEALTHCARE, INC.	18	23,954,625	0.54%
95142	UNITED DENTAL CARE OF TEXAS, INC.	19	22,542,345	0.51%
95037	CIGNA DENTAL HEALTH OF TEXAS, INC.	20	22,264,502	0.50%
95051	FIRST AMERICAN DENTAL BENEFITS, INC.	21	21,472,316	0.48%
95047	FOUNDATION HEALTH, A TEXAS HEALTH PLAN, INC.	22	18,401,663	0.41%
95242	WEST TEXAS HEALTH PLANS, L.C.	23	14,022,913	0.32%
95161	DENTICARE, INC.	24	11,825,286	0.27%
95248	COMMUNITY FIRST HEALTH PLANS, INC.	25	11,521,718	0.26%
95139	HMO TEXAS, L.C.	26	11,199,573	0.25%
95251	SPECTERA DENTAL, INC.	27	10,488,825	0.24%
95175	HEALTHSOURCE NORTH TEXAS, INC.	28	10,367,657	0.23%
95314	AMERICAID TEXAS, INC.	29	7,218,552	0.16%
95286	MID-CON HEALTH PLANS, L.C.	30	6,760,894	0.15%
95879	ANTHEM HEALTH PLAN OF TEXAS, INC.	31	6,178,744	0.14%
95365	HEALTHCARE PARTNERS PLANS, L.C.	32	4,254,334	0.10%
95537	SAFEGUARD HEALTH PLANS, INC.	33	2,792,949	0.06%
95027	NYLCARE DENTAL PLANS OF THE SOUTHWEST, INC.	34	2,006,118	0.05%
95330	FHP OF NEW MEXICO, INC.	35	1,963,810	0.04%
95910	AETNA DENTAL CARE OF TEXAS, INC.	36	1,855,151	0.04%
95163	ALPHA DENTAL PROGRAMS, INC.	37	1,588,668	0.04%
95295	MEMORIAL SISTERS OF CHARITY HMO, L.L.C.	38	1,262,626	0.03%
95252	PARLIAMENT DENTAL PLANS, INC.	39	1,002,906	0.02%
95331	HUMANA HMO TEXAS, INC.	40	588,334	0.01%
Total Top 40 Health Maintenance Organizations Premiums			\$4,442,250,153	99.98%

Top 40 Insurers/Life

Based on 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of Market
65978	METROPOLITAN LIFE INSURANCE COMPANY	1	383,250,675	6.60%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	2	286,116,698	4.92%
88072	HARTFORD LIFE INSURANCE COMPANY	3	179,669,917	3.09%
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	4	175,823,131	3.03%
66915	NEW YORK LIFE INSURANCE COMPANY	5	170,553,959	2.94%
67091	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE	6	168,819,743	2.91%
60739	AMERICAN NATIONAL INSURANCE COMPANY	7	140,832,244	2.42%
69108	STATE FARM LIFE INSURANCE COMPANY	8	139,953,654	2.41%
62308	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	9	136,651,689	2.35%
65919	PRIMERICA LIFE INSURANCE COMPANY	10	90,153,140	1.55%
63665	GENERAL AMERICAN LIFE INSURANCE COMPANY	11	77,767,685	1.34%
67466	PACIFIC LIFE INSURANCE COMPANY	12	77,396,509	1.33%
60488	AMERICAN GENERAL LIFE INSURANCE COMPANY	13	76,129,081	1.31%
67121	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	14	75,365,607	1.30%
64173	GROUP LIFE & HEALTH INSURANCE COMPANY	15	69,823,826	1.20%
80802	SUN LIFE ASSURANCE COMPANY OF CANADA	16	65,386,154	1.13%
68896	SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	17	60,505,619	1.04%
60186	ALLSTATE LIFE INSURANCE COMPANY	18	57,332,208	0.99%
63177	FARMERS NEW WORLD LIFE INSURANCE COMPANY	19	56,341,900	0.97%
66672	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE CO.	20	56,314,945	0.97%
81361	EQUITABLE VARIABLE LIFE INSURANCE COMPANY	21	56,234,274	0.97%
68357	RELIABLE LIFE INSURANCE COMPANY, THE	22	55,623,373	0.96%
61271	PRINCIPAL MUTUAL LIFE INSURANCE COMPANY	23	53,190,898	0.92%
56014	AID ASSOCIATION FOR LUTHERANS	24	51,990,362	0.89%
60054	AETNA LIFE INSURANCE COMPANY	25	51,767,884	0.89%
64246	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE	26	48,834,543	0.84%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY	27	47,178,027	0.81%
66370	MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, THE	28	47,112,068	0.81%
68713	SECURITY LIFE OF DENVER INSURANCE COMPANY	29	45,647,631	0.79%
65099	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	30	44,991,637	0.77%
69663	USAA LIFE INSURANCE COMPANY	31	43,587,841	0.75%
91391	SOUTHWESTERN LIFE INSURANCE COMPANY	32	41,291,597	0.71%
65056	JACKSON NATIONAL LIFE INSURANCE COMPANY	33	40,871,298	0.70%
60097	ALL AMERICAN LIFE INSURANCE COMPANY	34	40,578,245	0.70%
80616	MANUFACTURERS LIFE INSURANCE COMPANY, THE	35	38,199,636	0.66%
86509	AETNA LIFE INSURANCE AND ANNUITY COMPANY	36	36,684,443	0.63%
66001	MID-CONTINENT LIFE INSURANCE COMPANY	37	36,427,300	0.63%
70254	CHUBB LIFE INSURANCE COMPANY OF AMERICA	38	36,174,222	0.62%
69396	TEXAS LIFE INSURANCE COMPANY	39	34,888,727	0.60%
58033	KNIGHTS OF COLUMBUS	40	34,179,952	0.59%
Total Top 40 Life Premium			\$3,429,642,342	59.02%

Top 40 Insurers/Annuities

Based on 1996 Texas Written Premiums with Percentage of Market Share

NAIC NO	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% of Market
69868	UNITED OF OMAHA LIFE INSURANCE COMPANY	1	\$173,548,733	6.74%
60488	AMERICAN GENERAL LIFE INSURANCE COMPANY	2	165,696,637	6.44%
60941	ANCHOR NATIONAL LIFE INSURANCE COMPANY	3	163,077,498	6.34%
65056	JACKSON NATIONAL LIFE INSURANCE COMPANY	4	90,084,582	3.50%
69345	TEACHERS INSURANCE & ANNUITY ASSOCIATION OF AMERICA	5	78,621,261	3.06%
65234	KEYPORT LIFE INSURANCE COMPANY	6	68,396,332	2.66%
69663	USAA LIFE INSURANCE COMPANY	7	67,593,196	2.63%
65145	DELTA LIFE AND ANNUITY COMPANY	8	65,424,055	2.54%
65005	IDS LIFE INSURANCE COMPANY	9	62,410,451	2.43%
91596	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	10	55,723,305	2.17%
66850	NATIONAL WESTERN LIFE INSURANCE COMPANY	11	54,824,499	2.13%
92509	LIFEUSA INSURANCE COMPANY	12	47,427,353	1.84%
94234	AMERICAN ENTERPRISE LIFE INSURANCE COMPANY	13	44,618,486	1.73%
63274	FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	14	43,337,405	1.68%
92622	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	15	42,934,042	1.67%
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	16	42,711,813	1.66%
70092	GLENBROOK LIFE AND ANNUITY COMPANY	17	41,354,174	1.61%
70432	WESTERN NATIONAL LIFE INSURANCE COMPANY	18	40,105,911	1.56%
97721	LUTHERAN BROTHERHOOD VARIABLE INS. PRODUCTS CO.	19	39,253,877	1.53%
94366	GNA INSURANCE COMPANY	20	36,856,524	1.43%
60682	AMERICAN LIFE AND CASUALTY INSURANCE COMPANY	21	36,816,992	1.43%
65536	LIFE INSURANCE COMPANY OF VIRGINIA	22	36,072,735	1.40%
63312	GREAT AMERICAN LIFE INSURANCE COMPANY	23	35,389,574	1.38%
61247	USG ANNUITY & LIFE COMPANY	24	35,004,682	1.36%
65978	METROPOLITAN LIFE INSURANCE COMPANY	25	34,408,075	1.34%
90611	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	26	32,800,992	1.27%
61271	PRINCIPAL MUTUAL LIFE INSURANCE COMPANY	27	31,052,224	1.21%
61999	COLLEGE LIFE INSURANCE COMPANY OF AMERICA, THE	28	29,069,664	1.13%
99775	FUNERAL DIRECTORS LIFE INSURANCE COMPANY	29	28,436,656	1.11%
65595	LINCOLN BENEFIT LIFE COMPANY	30	27,983,734	1.09%
67091	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE	31	24,796,780	0.96%
63401	FIRST COLONY LIFE INSURANCE COMPANY	32	24,539,505	0.95%
65528	LIFE INSURANCE COMPANY OF THE SOUTHWEST	33	23,436,799	0.91%
65749	CUNA MUTUAL LIFE INSURANCE COMPANY	34	23,142,062	0.90%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY	35	21,811,277	0.85%
69108	STATE FARM LIFE INSURANCE COMPANY	36	20,814,006	0.81%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	37	20,332,066	0.79%
66605	PROVIDIAN LIFE AND HEALTH INSURANCE COMPANY	38	20,114,608	0.78%
97977	AMERITAS VARIABLE LIFE INSURANCE COMPANY	39	19,737,391	0.77%
77720	COLUMBIA UNIVERSAL LIFE INSURANCE COMPANY	40	19,377,231	0.75%
Total Top 40 Annuity Premium			\$1,969,137,187	76.53%

Summary of Information from Annual Statements

.....
 Texas Premium Summary - Grand Total 1995 - 1996

	As of December 31, 1995	As of December 31, 1996
Total Property & Casualty	\$19,789,614,761	\$20,270,155,254
Total Life & Annuity	8,264,618,864	8,383,684,251
Total Accident & Health	10,433,853,832	10,787,696,227
Health Maintenance Organizations	3,578,604,670	4,472,992,858
Non-Profit Legal Services Corporations	1,352,648	1,556,528
 Total	 \$42,068,044,775	 \$43,916,085,118

.....
 Property and Casualty 1995 - 1996

	As of December 31, 1995	As of December 31, 1996
Rate Regulated*		
Automobile	\$ 6,805,740,547	\$ 6,754,726,042
Worker's Compensation	1,787,961,561	1,694,772,528
Fire and Allied Lines	4,069,791,968	4,306,728,319
Liability	2,355,513,572	2,437,308,487
Title	535,596,659	630,623,060
Other	629,626,026	649,844,186
 Non-Rate Regulated		
Farm Mutual Companies	153,610,357	151,363,804
County Mutual Companies **	2,175,315,603	2,578,330,360
Surplus Lines	1,276,458,468	1,066,458,468
 Total	 \$ 19,789,614,761	 \$ 20,270,155,254

* 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 1995 - 1996

	As of December 31, 1995	As of December 31, 1996
Life & Annuity--Legal Reserve		
Ordinary Life	\$ 4,579,298,785	\$ 4,545,281,530
Group	965,046,264	1,030,473,761
Industrial	10,829,611	9,684,999
Credit	179,840,475	181,034,878
Annuity	2,486,663,585	2,570,838,772
Life & Annuity--Other Than Legal Reserve		
Life	40,848,906	44,197,553
Annuity	2,091,243	2,172,759
Accident & Health--Legal Reserve		
Group	7,506,071,573	7,749,314,028
Individual	1,194,925,746	1,180,645,390
Credit	184,097,646	192,502,713
Accident & Health--Other Than Legal Reserve		
Group	1,514,385,964	1,636,446,757
Individual	34,372,898	28,787,341
Credit	0	0
Total	\$ 18,698,472,696	\$ 19,171,380,481

Legal Reserve Life Insurance Companies

.....
 For Calendar Year 1996 (All Companies Combined)

	Texas Companies	Foreign Companies
Net Premium Income		
Life and Annuity Insurance	\$4,874,990,576	\$143,358,756,076
Accident & Health	5,087,825,007	70,870,943,172
Net Gain from Operations	1,250,123,396	18,085,499,764
Admitted Assets	79,947,692,780	2,283,098,197,988
Liabilities	71,123,585,560	2,139,841,136,994
Paid-Up Capital	307,351,770	2,907,412,150
Surplus(Exclud. Paid-Up Capital)	8,516,755,450	140,349,648,844

Legal Reserve Life Insurance Companies

For Calendar Year 1996 (Texas Business Only)

	Texas Companies			
	Ordinary	Group	Industrial	Credit Life
Life Premiums	\$ 507,912,264	\$ 84,608,009	\$ 1,001,176	\$ 71,209,137
Annuity Considerations	393,847,304	61,167,021	0	0
Other Lines of Business				
Deposit Type Funds	106,675,399	170,223,478	0	0
Direct Dividends to Policyholders	14,208,088	116	0	0
Claims & Benefits	780,440,489	473,731,148	5,049,192	18,136,129

	Direct Premium	Loss Paid	Dividend Paid
A&H Group	3,689,608,196	3,518,051,013	0
A&H Individual	288,076,247	166,346,791	0
A&H Credit	62,824,637	21,183,906	0

Foreign Companies

	Ordinary	Group	Industrial	Credit Life
Life Premiums	\$ 3,824,781,157	\$ 945,865,752	\$ 8,683,823	\$ 109,825,741
Annuity Considerations	1,695,630,341	420,194,111	0	0
Other Lines of Business				
Deposit Type Funds	2,636,009,415	2,240,023,283	0	0
Direct Dividends to Policyholders	679,004,496	17,486,553	4,702,818	344,030
Claims & Benefits	5,095,840,940	3,174,158,654	17,429,372	46,015,943

	Direct Premium	Loss Paid	Dividend Paid
A&H Group	4,013,290,131	3,070,284,105	7,431,874
A&H Individual	920,483,601	530,622,557	713,237
A&H Credit	129,678,076	61,042,498	29,628

Stipulated Premium Companies

.....
 For Calendar Year 1996 (All Companies Combined)

Net Premium Income, Life Insurance	\$47,210,768
Net Premium Income, Accident & Health Insurance	27,702,770
Admitted Assets	294,320,765
Liabilities, Excluding Capital	238,440,160
Capital Paid-Up	7,770,255
Surplus (Excluding Capital Paid-Up)	48,110,350
Net Income	7,204,610

Texas Business Only

	Life	Annuity	Accident and Health
Premiums	41,750,518	2,172,759	29,287,028
Claims & Benefits	18,603,793	1,768,714	18,648,612

Fraternal Benefit Societies

.....
 For Calendar Year 1996 (All Societies Combined)

	Texas Societies	Foreign Societies
Net Considerations from Members	\$48,683,071	\$4,611,834,635
Gross Benefits Paid	26,919,343	2,800,357,093
Admitted Assets	588,681,351	47,545,264,575
Total Policy Reserves	474,453,458	37,181,855,541
Total Liabilities	494,041,393	43,394,968,371
Special Reserves and Unassigned Funds	94,639,958	4,150,296,204
Insurance in Force	391,525,940,000	376,408,011,000
Texas Business Only		
Number of Lodges	595	1,766
Life Certificates Issued		
Number	7,214	28,792
Amount	\$222,549,472	\$1,632,693,127
Life Certificates in Force		
Number		
Amount	2,421,251,647	12,687,498,033
Total Considerations from Members		
Life	49,509,510	163,078,599
Accident and Health	2,525,911	15,975,332
Insurance Benefits Paid Members		
Life	24,259,769	102,789,114
Accident and Health	1,653,988	9,416,356

Statewide Mutual Assessment Companies,
Local Mutual Aid Associations and Burial Associations

.....
For Calendar Year 1996 (All Companies Combined)

Number of Members	17,552
Amount of Insurance in Force	\$ 7,566,168
Total Premium Income	
Mortuary Fund	146,526
Expense Fund	108,406
Total Other Income	
Mortuary Fund	538,483
Expense Fund	64,802
Claims Paid	
Mortuary Fund	198,134
Expense Fund	0
Other Expenditures	
Mortuary Fund	117,042
Expense Fund	258,264
Mortuary Fund	
Admitted Assets	9,127,085
Aggregate Policy Reserves	1,626,465
Other Liabilities	393,890
Total Liabilities	2,001,893
Surplus as regard Policyholders	7,125,192
Expense Fund	
Admitted Assets	1,681,784
Total Liabilities	18,462
Surplus as regard Policyholders	1,663,322

Exempt Associations

.....
For Calendar Year 1996 (All Companies Combined)

Number of Members	12,860
Total Receipts	\$ 2,242,873
Admitted Assets	1,485,545
Total Liabilities	46,473
Net Surplus	1,439,072

Non-Profit Group Hospital Service

.....
For Calendar Year 1996 (All Associations Combined)

Net Premium Income, Accident & Health	\$1,880,551,570
Admitted Assets	694,202,294
Total Liabilities	387,427,026
Surplus	306,775,268
Net Gain from Operations	(17,739,352)

	Premiums Written	Benefits Paid
Premiums/Losses Accident & Health	\$1,635,899,451	\$1,444,913,501

Health Maintenance Organizations

.....
For Calendar Year 1996

Number of Enrollees	6,165,929
Texas Direct Premiums	\$4,472,992,858
Total Direct Premiums	6,554,237,188
Reinsurance Ceded	19,570,059
Net Premiums	6,534,667,129
Claims Paid	5,383,151,585
Claims Unpaid	728,077,386
Admitted Assets	1,824,408,965
Total Liabilities	1,400,328,038
Capital	45,652,150
Total Surplus and Unassigned Funds	378,428,807

Non-Profit Legal Services Corporations

.....
For Calendar Year 1996

Number of Participants	15,081
Net Assessments in Force	0
Net Assessments	
Claims Fund	\$1,067,871
Expense Fund	488,657
Claims Paid	0
Admitted Assets	
Claims Fund	117,270
Expense Fund	73,678
Total Liabilities	
Claims Fund	4,508
Expense Fund	24,639
Total Policyholders' Surplus	
Claims Fund	112,762
Expense Fund	49,039

Stock Fire, Stock Casualty, and
Stock Fire and Casualty Insurance Companies

For Calendar Year 1996 (All Companies Combined)

	Texas Companies	Foreign Companies
Direct Premium Income	\$ 3,093,765,855	\$ 151,067,398,164
Reinsurance Assumed	933,704,727	126,383,777,865
Reinsurance Ceded	2,472,234,796	125,602,437,363
Net Premium Income	1,555,235,786	151,848,738,666
Losses Paid	2,010,280,770	93,838,980,401
Stockholders' Dividend Paid	253,017,095	9,568,585,995
Admitted Assets	5,524,317,440	526,383,378,098
Total Liabilities	3,059,938,249	353,412,261,651
Capital Paid-Up	205,693,500	5,131,642,693
Surplus (Exclud. Capital)	2,260,349,335	168,134,496,089
Treasury Stock	1,663,644	295,022,335
Total Unpaid Claims	1,527,462,975	200,982,838,185
Total Unearned Premiums	632,758,832	65,502,953,472
Net Income	125,481,635	17,225,598,912
Texas Business Only Fire and Allied Lines		
Premiums	\$ 307,103,444	\$ 1,547,120,771
Losses	185,091,417	1,134,955,728
Ocean Marine		
Premiums	14,034,063	109,706,710
Losses	8,446,051	77,275,993
Automobile		
Premiums	1,237,194,569	2,533,143,421
Losses	844,284,633	1,703,848,628
Workers' Compensation		
Premiums	137,569,426	991,885,142
Losses	147,356,435	558,101,655
Accident and Health		
Premiums	1,860,322	194,497,717
Losses	798,438	126,468,064
Aircraft		
Premiums	10,495,290	88,858,036
Losses	7,194,706	63,803,165
Credit Guaranty		
Premiums	382,070	12,230,496
Losses	12,182	2,153,751
Other Casualty Lines		
Premiums	248,740,611	1,903,317,736
Losses	114,165,373	1,101,578,836
Totals		
Premiums	\$ 1,957,379,795	\$ 7,380,760,029
Losses	1,307,349,235	4,771,185,820

Mutual Fire and Casualty Companies

For Calendar Year 1996 (All Companies Combined)

	Texas Companies	Foreign Companies
Direct Premium Income	\$ 623,000,677	\$ 47,785,262,367
Reinsurance Assumed	148,384,246	21,102,207,773
Reinsurance Ceded	171,753,105	18,599,661,766
Net Premium Income	599,631,818	50,287,808,374
Losses Paid	345,893,182	32,493,608,542
Stockholders' Dividend Paid	0	0
Admitted Assets	1,866,031,487	141,048,696,677
Total Liabilities	1,088,197,654	84,068,876,376
Surplus(As regards to Policyholders)	777,833,833	56,979,820,301
Total Unpaid Claims	632,700,324	43,512,751,769
Total Unearned Premiums	262,850,142	16,592,672,417
Net Income	123,414,144	3,877,960,489
Texas Business Only		
Fire and Allied Lines		
Premiums	\$ 48,828,213	\$ 181,352,641
Losses	9,619,143	149,513,146
Ocean Marine		
Premiums	0	1,894,300
Losses	0	1,524,077
Automobile		
Premiums	103,151,764	2,446,143,104
Losses	69,830,169	1,628,741,818
Workers' Compensation		
Premiums	381,467,713	123,024,293
Losses	221,999,429	151,931,538
Accident and Health		
Premiums	445,673	96,827,103
Losses	302,609	81,580,290
Aircraft Physical Damage		
Premiums	0	5,991,112
Losses	0	4,181,379
Credit Guaranty		
Premiums	0	0
Losses	0	0
Other Casualty Lines		
Premiums	13,581,869	123,292,730
Losses	14,449,347	71,935,695
Totals		
Premiums	\$ 547,475,232	\$ 2,978,525,283
Losses	316,200,697	2,089,407,943

Lloyds

.....
 For Calendar Year 1996

	Texas Companies	Foreign Companies
Direct Premium Income	\$ 1,858,419,230	
Reinsurance Assumed	32,676,304	
Reinsurance Ceded	1,141,272,705	
Net Premium Income	749,822,829	
Losses Paid	1,066,033,718	
Dividend Paid Underwriters	1,254,000	
Admitted Assets	1,555,469,042	
Total Liabilities	780,399,873	
Surplus (Including Guaranty Funds)	775,069,169	
Net Income	47,599,199	
Total Unpaid Claims	181,953,155	
Total Unearned Premiums	409,683,245	
Texas Business Only		
Fire and Allied Lines		
Premiums	\$ 1,543,520,909	
Losses	888,896,421	
Ocean Marine		
Premiums	89,601	
Losses	0	
Automobile		
Premiums	115,267,702	
Losses	66,001,982	
Workers' Compensation		
Premiums	27,352,505	
Losses	15,668,196	
Accident and Health		
Premiums	37,623	
Losses	20,513	
Aircraft Physical Damage		
Premiums	0	
Losses	0	
Credit Guaranty		
Premiums	2,749,252	
Losses	351,090	
Other Casualty Lines		
Premiums	161,056,077	
Losses	89,711,593	
Totals		
Premiums	\$ 1,850,073,669	
Losses	1,060,649,795	

Reciprocal Exchanges

.....
 For Calendar Year 1996 (All Companies Combined)

	Texas Companies	Foreign Companies
Direct Premium Income	\$ 3,372,964,456	\$ 5,557,694,894
Reinsurance Assumed	141,934,186	9,955,176,461
Reinsurance Ceded	282,543,223	8,348,726,144
Net Premium Income	3,232,355,419	7,164,145,211
Losses Paid	1,995,443,786	3,504,068,534
Admitted Assets	9,520,426,530	11,333,143,912
Total Liabilities	4,188,637,350	7,811,419,857
Surplus (Including Guaranty Funds)	5,331,789,180	3,521,724,055
Net Income	378,235,200	231,111,684
Total Unpaid Claims	1,829,969,655	3,012,749,259
Total Unearned Premiums	1,098,020,920	2,685,706,190
Texas Business Only		
Fire and Allied Lines		
Premiums	\$ 267,588,481	\$ 411,213,860
Losses	127,630,707	267,300,219
Ocean Marine		
Premiums	1,301,531	0
Losses	399,884	0
Automobile		
Premiums	289,189,133	30,575,003
Losses	173,924,927	24,599,422
Workers' Compensation		
Premiums	3,505,121	21,310,615
Losses	1,730,300	6,785,242
Accident and Health		
Premiums	3,266,796	0
Losses	253,483	0
Aircraft Physical Damage		
Premiums	0	0
Losses	0	(500)
Credit Guaranty		
Premiums	1,166,173	0
Losses	354,944	0
Other Casualty Lines		
Premiums	52,306,622	34,659,000
Losses	38,858,041	20,947,799
Totals		
Premiums	\$ 618,323,857	\$ 497,758,478
Losses	343,152,286	319,632,182

County Mutual Fire Insurance Companies

.....
For Calendar Year 1996 (All Companies Combined)

Direct Premium Income	\$ 2,578,330,358
Reinsurance Assumed	6,000,000
Reinsurance Ceded	2,501,584,811
Net Premium Income	82,745,547
Losses Paid	1,428,803,070
Admitted Assets	244,961,598
Total Liabilities	138,373,586
Surplus	106,588,012
Total Unpaid Claims	11,238,488
Total Unearned Premiums	8,453,279
Net Income	7,574,484

Farm Mutual Insurance Companies

.....
For Calendar Year 1996

Premium Income	\$ 122,592,531
Other Income	2,654,393
Total Income	125,246,924
Losses Paid to Members	70,936,979
Other Disbursements	40,652,113
Total Disbursements	111,589,092
Admitted Assets	237,271,654
Total Liabilities	92,262,489
Surplus (as regards to policyholder)	145,009,165

Risk Retention Groups

.....
For Calendar Year 1996

Texas Companies

Direct Premium Income	\$ 9,521,187
Reinsurance Assumed	0
Reinsurance Ceded	7,322,813
Net Premium Income	2,198,374

Losses Paid	4,454,284
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Stockholders' Dividend Paid	800,000
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Admitted Assets	12,233,228
Total Liabilities	5,914,632

Capital Paid-Up	1,000,000
Surplus (Exclud. Capital)	5,318,596
Treasury Stock	0

Total Unpaid Claims	3,641,701
Total Unearned Premiums	0

Net Income	1,034,434
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Texas Business Only

Automobile	
Premiums	\$ 61,346
Losses	578,272

Other Casualty Lines

Premiums	4,364,160
Losses	2,257,335

Totals	
Premiums	\$ 4,425,506
Losses	2,835,607

Title Companies

.....
For Calendar Year 1996

	Texas Companies	Foreign Companies
Direct Premium Income	\$ 659,914,740	\$ 3,693,018,165
Losses Paid	18,632,919	210,557,769
Dividends Paid	(16,682,368)	(72,670,237)
Net Income	23,111,034	176,846,503
Admitted Assets	374,095,508	2,742,688,450
Liabilities, Except Capital	191,490,921	1,729,499,620
Capital Paid-Up	15,606,590	159,196,536
Surplus	166,997,997	853,992,294
Texas Business		
Premiums	\$ 255,518,010	\$ 375,105,050
Losses Paid	2,667,942	9,043,180