

## Top 40 Insurers/Homeowners

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
43419	STATE FARM LLOYDS	1	\$762,891,470	29.81%
26530	ALLSTATE TEXAS LLOYD'S	2	263,167,112	10.28%
21652	FARMERS INSURANCE EXCHANGE	3	222,314,661	8.69%
21660	FIRE INSURANCE EXCHANGE	4	171,508,976	6.70%
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	5	112,762,140	4.41%
19232	ALLSTATE INSURANCE COMPANY	6	75,778,934	2.96%
25143	STATE FARM FIRE AND CASUALTY COMPANY	7	66,130,812	2.58%
42110	NATIONWIDE LLOYDS	8	57,833,770	2.26%
41564	TRAVELERS LLOYDS OF TEXAS INSURANCE CO.	9	54,880,497	2.14%
11070	SAFECO LLOYDS INSURANCE COMPANY	10	50,363,840	1.97%
25968	USAA CASUALTY INSURANCE COMPANY	11	49,756,057	1.94%
21695	TEXAS FARMERS INSURANCE COMPANY	12	49,673,381	1.94%
25399	TEXAS FARM BUREAU UNDERWRITERS	13	44,011,302	1.72%
27774	CHUBB LLOYDS INSURANCE COMPANY OF TEXAS	14	43,941,804	1.72%
26204	CONSOLIDATED LLOYDS	15	37,434,588	1.46%
19062	AUTOMOBILE INS. CO. OF HARTFORD, CONN., THE	16	23,632,869	0.92%
38253	HARTFORD LLOYD'S INSURANCE COMPANY	17	23,062,102	0.90%
42404	LIBERTY INSURANCE CORPORATION	18	22,063,044	0.86%
19070	STANDARD FIRE INSURANCE COMPANY, THE	19	22,021,487	0.86%
19976	AMICA MUTUAL INSURANCE COMPANY	20	20,573,852	0.80%
30023	AMERICAN STANDARD LLOYD'S INSURANCE CO.	21	20,128,495	0.79%
19208	REPUBLIC LLOYDS	22	17,898,668	0.70%
25151	STATE FARM GENERAL INSURANCE COMPANY	23	17,410,214	0.68%
13938	METROPOLITAN LLOYDS INSURANCE CO. OF TEXAS	24	14,690,696	0.57%
19879	SECURITY NATIONAL INSURANCE COMPANY	25	14,173,086	0.55%
10043	AMERICAN NATIONAL LLOYDS INSURANCE CO.	26	12,193,090	0.48%
42382	CMI LLOYDS	27	11,227,500	0.44%
43389	SERVICE LLOYDS INSURANCE COMPANY	28	10,585,997	0.41%
37214	AMERICAN STATES PREFERRED INSURANCE CO.	29	10,567,650	0.41%
38903	CNA LLOYD'S OF TEXAS	30	9,964,710	0.39%
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	31	9,933,535	0.39%
15954	TRINITY UNIVERSAL INSURANCE CO. OF KANSAS, INC.	32	7,938,600	0.31%
24538	REPUBLIC UNDERWRITERS INSURANCE COMPANY	33	7,190,188	0.28%
40673	COLONIAL LLOYDS	34	6,896,156	0.27%
29335	ALLSTATE COUNTY MUTUAL INSURANCE COMPANY	35	6,659,524	0.26%
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	36	6,600,811	0.26%
38318	REPUBLIC INSURANCE COMPANY	37	6,233,265	0.24%
39489	CU LLOYD'S OF TEXAS	38	6,020,057	0.24%
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO.	39	5,926,166	0.23%
25682	TRAVELERS INDEMNITY CO. OF CONNECTICUT, THE	40	5,862,401	0.23%
<b>Total Top 40 Homeowners Premium</b>			<b>\$2,381,903,507</b>	<b>93.08%</b>

Top 40 Insurers/Private Passenger Auto

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO.	1	\$2,072,244,964	24.99%
28673	MID-CENTURY INSURANCE COMPANY OF TEXAS	2	636,154,979	7.67%
29203	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	3	466,406,518	5.62%
19240	ALLSTATE INDEMNITY COMPANY	4	400,970,060	4.83%
29335	ALLSTATE COUNTY MUTUAL INSURANCE COMPANY	5	367,016,761	4.43%
21695	TEXAS FARMERS INSURANCE COMPANY	6	364,502,210	4.39%
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	7	262,008,611	3.16%
29408	STATE AND COUNTY MUTUAL FIRE INSURANCE COMPANY	8	235,824,307	2.84%
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.	9	213,809,643	2.58%
19232	ALLSTATE INSURANCE COMPANY	10	213,244,462	2.57%
18325	SOUTHERN FARM BUREAU CASUALTY INSURANCE CO.	11	195,558,937	2.36%
10078	USAA COUNTY MUTUAL INSURANCE COMPANY	12	190,480,988	2.30%
29297	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	13	182,442,396	2.20%
29378	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE CO.	14	171,981,940	2.07%
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	15	148,949,744	1.80%
24392	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	16	133,731,736	1.61%
26441	DAIRYLAND COUNTY MUTUAL INSURANCE CO. OF TEXAS	17	96,090,544	1.16%
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	18	94,301,112	1.14%
29246	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	19	84,842,912	1.02%
35882	GEICO GENERAL INSURANCE COMPANY	20	68,778,733	0.83%
29351	CHARTER COUNTY MUTUAL INSURANCE COMPANY	21	65,464,646	0.79%
13820	GREAT TEXAS COUNTY MUTUAL INSURANCE COMPANY	22	65,245,240	0.79%
27863	SOUTHERN COUNTY MUTUAL INSURANCE COMPANY	23	64,613,672	0.78%
29300	OAK BROOK COUNTY MUTUAL INSURANCE COMPANY	24	64,499,536	0.78%
26816	STATE FARM COUNTY MUTUAL INSURANCE CO. OF TEXAS	25	61,630,008	0.74%
19070	STANDARD FIRE INSURANCE COMPANY, THE	26	60,064,360	0.72%
25380	TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	27	49,130,093	0.59%
29262	COLONIAL COUNTY MUTUAL INSURANCE COMPANY	28	46,360,329	0.56%
11070	SAFECO LLOYDS INSURANCE COMPANY	29	42,569,209	0.51%
29394	VESTA COUNTY MUTUAL INSURANCE COMPANY	30	41,769,223	0.50%
19976	AMICA MUTUAL INSURANCE COMPANY	31	40,319,566	0.49%
32352	PRUDENTIAL PROPERTY AND CASUALTY INSURANCE CO.	32	37,555,203	0.45%
19544	GAINSCO COUNTY MUTUAL INSURANCE COMPANY	33	37,329,451	0.45%
23043	LIBERTY MUTUAL INSURANCE COMPANY	34	35,309,791	0.43%
19879	SECURITY NATIONAL INSURANCE COMPANY	35	33,576,870	0.40%
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	36	32,046,501	0.39%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	37	31,302,669	0.38%
37214	AMERICAN STATES PREFERRED INSURANCE CO.	38	29,767,538	0.36%
28401	AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	39	29,351,086	0.35%
18430	AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE CO.	40	26,341,743	0.32%
<b>Total Top 40 Private Passenger Auto Premium</b>			<b>\$7,493,588,291</b>	<b>90.35%</b>

## Top 40 Insurers/Workers' Compensation

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
22945	TEXAS WORKERS' COMPENSATION INSURANCE FUND	1	\$233,626,317	13.49%
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2	90,605,009	5.23%
19380	AMERICAN HOME ASSURANCE COMPANY	3	70,594,484	4.07%
25682	TRAVELERS INDEMNITY CO. OF CONNECTICUT, THE	4	55,586,279	3.21%
20486	TRANSCONTINENTAL INSURANCE COMPANY	5	45,495,684	2.63%
42404	LIBERTY INSURANCE CORPORATION	6	39,876,478	2.30%
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	7	34,906,364	2.01%
24872	CONNECTICUT INDEMNITY COMPANY, THE	8	32,799,177	1.89%
22918	AMERICAN MOTORISTS INSURANCE COMPANY	9	30,570,256	1.76%
24430	RELIANCE NATIONAL INDEMNITY COMPANY	10	29,290,164	1.69%
20443	CONTINENTAL CASUALTY COMPANY	11	29,283,046	1.69%
20494	TRANSPORTATION INSURANCE COMPANY	12	27,608,659	1.59%
13030	COLONIAL CASUALTY INSURANCE COMPANY	13	27,516,439	1.59%
24473	UNITED PACIFIC INSURANCE COMPANY	14	27,248,598	1.57%
24147	OLD REPUBLIC INSURANCE COMPANY	15	25,707,932	1.48%
20532	CLARENDON NATIONAL INSURANCE COMPANY	16	25,379,607	1.47%
16535	ZURICH INSURANCE COMPANY	17	24,144,787	1.39%
18910	AMERICAN PROTECTION INSURANCE COMPANY	18	20,298,988	1.17%
43389	SERVICE LLOYDS INSURANCE COMPANY	19	19,535,952	1.13%
35629	ASSOCIATION CASUALTY INSURANCE COMPANY	20	19,475,808	1.12%
34649	BUSINESS INSURANCE COMPANY	21	19,360,716	1.12%
13269	ZENITH INSURANCE COMPANY	22	17,538,031	1.01%
19399	AIU INSURANCE COMPANY	23	16,487,411	0.95%
23043	LIBERTY MUTUAL INSURANCE COMPANY	24	15,718,825	0.91%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	25	14,770,591	0.85%
21040	INDUSTRIAL INDEMNITY COMPANY	26	13,966,526	0.81%
20508	VALLEY FORGE INSURANCE COMPANY	27	13,707,411	0.79%
29424	HARTFORD CASUALTY INSURANCE COMPANY	28	13,640,199	0.79%
22489	HIGHLANDS INSURANCE COMPANY	29	13,622,069	0.79%
32689	PETROSURANCE CASUALTY COMPANY	30	13,559,782	0.78%
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	31	13,356,970	0.77%
21458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL CO.	32	12,839,830	0.74%
20427	AMERICAN CASUALTY CO. OF READING, PA.	33	12,772,963	0.74%
30562	AMERICAN MANUFACTURERS MUTUAL INS. CO.	34	12,731,559	0.73%
40134	POTOMAC INSURANCE COMPANY OF ILLINOIS	35	12,663,534	0.73%
19488	AMERISURE INSURANCE COMPANY	36	12,182,185	0.70%
20281	FEDERAL INSURANCE COMPANY	37	11,490,417	0.66%
19445	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA.	38	11,283,391	0.65%
19429	INSURANCE CO. OF THE STATE OF PA., THE	39	11,216,339	0.65%
26069	WAUSAU BUSINESS INSURANCE COMPANY	40	10,809,240	0.62%
<b>Total Top 40 Workers' Compensation Premium</b>			<b>\$1,183,268,017</b>	<b>68.30%</b>

## Top 40 Insurers/Accident and Health

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
84980	BLUE CROSS AND BLUE SHIELD OF TEXAS, INC.	1	\$1,751,106,470	22.27%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	2	729,080,810	9.27%
73288	EMPLOYERS HEALTH INSURANCE COMPANY	3	229,646,875	2.92%
79413	UNITED HEALTHCARE INSURANCE COMPANY	4	226,408,153	2.88%
62235	UNUM LIFE INSURANCE COMPANY OF AMERICA	5	136,233,129	1.73%
62413	CONTINENTAL ASSURANCE COMPANY	6	135,112,125	1.72%
60054	AETNA LIFE INSURANCE COMPANY	7	133,302,240	1.70%
70408	FORTIS BENEFITS INSURANCE COMPANY	8	123,130,789	1.57%
65080	JOHN ALDEN LIFE INSURANCE COMPANY	9	118,449,983	1.51%
61271	PRINCIPAL LIFE INSURANCE COMPANY	10	117,752,131	1.50%
62189	HUMANA INSURANCE COMPANY	11	107,703,324	1.37%
66915	NEW YORK LIFE INSURANCE COMPANY	12	98,790,592	1.26%
64246	GUARDIAN LIFE INSURANCE CO. OF AMERICA, THE	13	96,586,032	1.23%
97179	UNITED WISCONSIN LIFE INSURANCE COMPANY	14	85,799,826	1.09%
97268	PM GROUP LIFE INSURANCE COMPANY	15	82,703,572	1.05%
69477	FORTIS INSURANCE COMPANY	16	82,355,566	1.05%
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO.	17	80,175,576	1.02%
71412	MUTUAL OF OMAHA INSURANCE COMPANY	18	77,994,041	0.99%
60380	AMERICAN FAMILY LIFE ASSUR. CO. OF COLUMBUS	19	73,099,332	0.93%
80314	UNICARE LIFE & HEALTH INSURANCE CO.	20	73,013,379	0.93%
20443	CONTINENTAL CASUALTY COMPANY	21	72,691,498	0.92%
65978	METROPOLITAN LIFE INSURANCE COMPANY	22	72,433,740	0.92%
62286	GOLDEN RULE INSURANCE COMPANY	23	60,087,792	0.76%
65021	J. C. PENNEY LIFE INSURANCE COMPANY	24	60,015,679	0.76%
60739	AMERICAN NATIONAL INSURANCE COMPANY	25	59,929,168	0.76%
67369	ANTHEM HEALTH & LIFE INSURANCE COMPANY	26	58,344,023	0.74%
68195	PROVIDENT LIFE AND ACCIDENT INSURANCE CO.	27	57,229,531	0.73%
61425	TRUSTMARK INSURANCE COMPANY (MUTUAL)	28	56,444,380	0.72%
76325	AMERICAN TRAVELLERS LIFE INSURANCE COMPANY	29	55,630,426	0.71%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY	30	54,451,333	0.69%
80578	PHYSICIANS MUTUAL INSURANCE COMPANY	31	49,895,471	0.63%
61263	BANKERS LIFE AND CASUALTY COMPANY	32	46,710,727	0.59%
60410	AMERICAN FIDELITY ASSURANCE COMPANY	33	45,726,936	0.58%
70319	WASHINGTON NATIONAL INSURANCE COMPANY	34	41,843,059	0.53%
62308	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	35	40,235,526	0.51%
97055	MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	36	39,652,927	0.50%
67539	PAN-AMERICAN LIFE INSURANCE COMPANY	37	39,387,052	0.50%
65498	LIFE INSURANCE COMPANY OF NORTH AMERICA	38	38,301,561	0.49%
86231	PFL LIFE INSURANCE COMPANY	39	37,898,297	0.48%
70815	HARTFORD LIFE AND ACCIDENT INSURANCE CO.	40	35,890,597	0.46%
<b>Total Top 40 Accident &amp; Health Premium</b>			<b>\$5,581,243,668</b>	<b>70.98%</b>

Top 40 Health Maintenance Organizations/Accident and Health  
Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
95030	NYLCARE HEALTH PLANS OF THE GULF COAST, INC.	1	928,310,836	16.45%
95040	PRUDENTIAL HEALTH CARE PLAN, INC.	2	621,698,479	11.02%
95174	PACIFICARE OF TEXAS, INC.	3	537,246,579	9.52%
95049	PCA HEALTH PLANS OF TEXAS, INC.	4	497,810,759	8.82%
95297	HARRIS METHODIST TEXAS HEALTH PLAN, INC.	5	477,442,467	8.46%
95024	HUMANA HEALTH PLAN OF TEXAS, INC.	6	361,880,389	6.41%
95029	NYLCARE HEALTH PLANS OF THE SOUTHWEST, INC.	7	339,804,951	6.02%
95765	UNITED HEALTHCARE OF TEXAS, INC.	8	312,329,398	5.54%
95099	SCOTT AND WHITE HEALTH PLAN	9	216,897,471	3.84%
95098	KAISER FOUNDATION HEALTH PLAN OF TEXAS	10	177,961,364	3.15%
95138	SHA, L.L.C.	11	161,322,259	2.86%
95104	RIO GRANDE HMO, INC.	12	132,534,265	2.35%
95328	AETNA U.S. HEALTHCARE OF NORTH TEXAS INC.	13	126,822,400	2.25%
95039	CIGNA HEALTHCARE OF TEXAS, INC.	14	113,777,846	2.02%
95490	AETNA U.S. HEALTHCARE INC.	15	80,914,824	1.43%
95140	PRINCIPAL HEALTH CARE OF TEXAS, INC.	16	57,171,079	1.01%
95035	PRUDENTIAL DENTAL MAINTENANCE ORG., INC.	17	53,408,553	0.95%
95314	AMERICAID TEXAS, INC.	18	41,290,945	0.73%
95139	HMO TEXAS, L.C.	19	32,407,591	0.57%
95248	COMMUNITY FIRST HEALTH PLANS, INC.	20	30,241,332	0.54%
95037	CIGNA DENTAL HEALTH OF TEXAS, INC.	21	29,072,669	0.52%
95242	WEST TEXAS HEALTH PLANS, L.C.	22	27,100,124	0.48%
95386	EXCLUSIVE HEALTHCARE, INC.	23	25,689,105	0.46%
95047	FOUNDATION HEALTH, A TEXAS HEALTH PLAN, INC.	24	24,850,694	0.44%
95142	UNITED DENTAL CARE OF TEXAS, INC.	25	23,991,601	0.43%
95295	MEMORIAL SISTERS OF CHARITY HMO, L.L.C.	26	22,307,311	0.40%
95365	HEALTHCARE PARTNERS PLANS, L.C.	27	19,225,319	0.34%
95286	MID-CON HEALTH PLANS, L.C.	28	19,139,285	0.34%
95175	HEALTHSOURCE NORTH TEXAS, INC.	29	18,491,073	0.33%
95415	ONE HEALTH PLAN OF TEXAS, INC.	30	13,183,496	0.23%
95330	FHP OF NEW MEXICO, INC.	31	12,310,412	0.22%
95051	FIRST AMERICAN DENTAL BENEFITS, INC.	32	11,978,102	0.21%
95161	DENTICARE, INC.	33	11,572,058	0.21%
95615	COMMUNITY HEALTH CHOICE, INC.	34	10,435,587	0.18%
95461	HEALTHPLAN OF TEXAS, INC.	35	10,304,047	0.18%
95251	SPECTERA DENTAL, INC.	36	10,291,721	0.18%
95879	AMERIHEALTH HMO OF NORTH TEXAS, INC.	37	7,032,733	0.12%
95420	METHODIST CARE, INC.	38	6,813,000	0.12%
95309	MERCY HEALTH PLANS OF MISSOURI, INC.	39	6,528,015	0.12%
95240	SETON HEALTH PLAN, INC.	40	6,409,023	0.11%
<b>Total Top 40 Health Maintenance Organizations Premium</b>			<b>\$5,617,999,162</b>	<b>99.56%</b>

Top 40 Insurers/Life

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
88072	HARTFORD LIFE INSURANCE COMPANY	1	\$460,951,699	7.41%
65978	METROPOLITAN LIFE INSURANCE COMPANY	2	398,752,918	6.41%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	3	275,773,948	4.43%
66915	NEW YORK LIFE INSURANCE COMPANY	4	179,381,202	2.88%
67091	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE	5	177,033,327	2.84%
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	6	167,851,868	2.70%
69108	STATE FARM LIFE INSURANCE COMPANY	7	146,973,259	2.36%
60739	AMERICAN NATIONAL INSURANCE COMPANY	8	140,137,867	2.25%
62308	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	9	123,439,124	1.98%
69663	USAA LIFE INSURANCE COMPANY	10	103,910,116	1.67%
67466	PACIFIC LIFE INSURANCE COMPANY	11	101,550,686	1.63%
67121	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	12	90,582,954	1.46%
62944	EQUITABLE LIFE ASSUR. SOCIETY OF THE UNITED STATES	13	89,704,351	1.44%
65919	PRIMERICA LIFE INSURANCE COMPANY	14	89,689,347	1.44%
60488	AMERICAN GENERAL LIFE INSURANCE COMPANY	15	80,004,136	1.29%
64173	GROUP LIFE & HEALTH INSURANCE COMPANY	16	76,834,197	1.23%
63665	GENERAL AMERICAN LIFE INSURANCE COMPANY	17	76,572,622	1.23%
80802	SUN LIFE ASSURANCE COMPANY OF CANADA	18	70,607,168	1.13%
60186	ALLSTATE LIFE INSURANCE COMPANY	19	62,765,951	1.01%
68896	SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	20	61,559,831	0.99%
63177	FARMERS NEW WORLD LIFE INSURANCE COMPANY	21	61,261,429	0.98%
66672	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE CO.	22	58,970,814	0.95%
60054	AETNA LIFE INSURANCE COMPANY	23	58,794,521	0.94%
68357	RELIABLE LIFE INSURANCE COMPANY, THE	24	56,631,467	0.91%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY	25	54,720,490	0.88%
61271	PRINCIPAL LIFE INSURANCE COMPANY	26	54,337,572	0.87%
64246	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE	27	53,353,564	0.86%
68713	SECURITY LIFE OF DENVER INSURANCE COMPANY	28	51,101,412	0.82%
65099	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	29	51,078,918	0.82%
65838	MANUFACTURERS LIFE INSURANCE COMPANY (U.S.A.), THE	30	47,034,870	0.76%
70254	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	31	45,955,856	0.74%
66370	MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, THE	32	43,779,497	0.70%
65056	JACKSON NATIONAL LIFE INSURANCE COMPANY	33	40,397,811	0.65%
67814	PHOENIX HOME LIFE MUTUAL INSURANCE COMPANY	34	40,196,357	0.65%
91391	SOUTHWESTERN LIFE INSURANCE COMPANY	35	40,099,612	0.64%
86509	AETNA LIFE INSURANCE AND ANNUITY COMPANY	36	39,669,719	0.64%
68950	SOUTHLAND LIFE INSURANCE COMPANY	37	39,653,377	0.64%
69868	UNITED OF OMAHA LIFE INSURANCE COMPANY	38	39,400,304	0.63%
80829	TRANSAMERICA ASSURANCE COMPANY	39	39,257,744	0.63%
62235	UNUM LIFE INSURANCE COMPANY OF AMERICA	40	38,258,539	0.61%
<b>Total 40 Top Life Premium</b>			<b>\$3,928,030,444</b>	<b>63.11%</b>

## Top 40 Insurers/Annuities

Based on 1997 Texas Written Premiums with Percentage of Market Share

NAIC #	Insurance Company	Rank	Written Premium	% of Market
60488	AMERICAN GENERAL LIFE INSURANCE COMPANY		1225,052,690	8.88%
69868	UNITED OF OMAHA LIFE INSURANCE COMPANY		2159,344,202	6.29%
65056	JACKSON NATIONAL LIFE INSURANCE COMPANY		3107,015,727	4.22%
69345	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA		499,858,993	3.94%
91596	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION		574,787,864	2.95%
69663	USAA LIFE INSURANCE COMPANY		663,531,597	2.51%
65234	KEYPORT LIFE INSURANCE COMPANY		761,849,292	2.44%
92509	LIFEUSA INSURANCE COMPANY		854,486,235	2.15%
63274	FIDELITY AND GUARANTY LIFE INSURANCE COMPANY		952,152,313	2.06%
70092	GLENBROOK LIFE AND ANNUITY COMPANY		1051,130,038	2.02%
66850	NATIONAL WESTERN LIFE INSURANCE COMPANY		1150,894,787	2.01%
65005	IDS LIFE INSURANCE COMPANY		1250,718,415	2.00%
65145	DELTA LIFE AND ANNUITY COMPANY		1349,576,973	1.96%
70432	AMERICAN GENERAL ANNUITY INSURANCE COMPANY		1445,995,226	1.81%
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY		1545,812,409	1.81%
90611	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA		1645,776,992	1.81%
65536	LIFE INSURANCE COMPANY OF VIRGINIA		1742,704,821	1.68%
92622	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		1841,170,488	1.62%
97721	LUTHERAN BROTHERHOOD VARIABLE INSURANCE PRODUCTS CO.		1940,517,644	1.60%
61999	COLLEGE LIFE INSURANCE COMPANY OF AMERICA, THE		2039,600,557	1.56%
94234	AMERICAN ENTERPRISE LIFE INSURANCE COMPANY		2138,863,021	1.53%
63312	GREAT AMERICAN LIFE INSURANCE COMPANY		2234,619,849	1.37%
65749	CUNA MUTUAL LIFE INSURANCE COMPANY		2333,058,729	1.30%
62979	EQUITABLE LIFE INSURANCE COMPANY OF IOWA		2431,830,075	1.26%
67091	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE		2531,105,925	1.23%
61247	USG ANNUITY & LIFE COMPANY		2630,523,067	1.20%
60682	AMERICAN LIFE AND CASUALTY INSURANCE COMPANY		2729,613,672	1.17%
68608	SAFECO LIFE INSURANCE COMPANY		2828,825,683	1.14%
65528	LIFE INSURANCE COMPANY OF THE SOUTHWEST		2928,504,316	1.12%
80942	GOLDEN AMERICAN LIFE INSURANCE COMPANY		3028,355,345	1.12%
68241	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE		3127,806,710	1.10%
99775	FUNERAL DIRECTORS LIFE INSURANCE COMPANY		3227,347,199	1.08%
67865	JEFFERSON-PILOT LIFE INSURANCE COMPANY		3323,720,013	0.94%
77720	COLUMBIA UNIVERSAL LIFE INSURANCE COMPANY		3423,004,564	0.91%
64017	CONSECO VARIABLE INSURANCE COMPANY		3521,818,061	0.86%
69108	STATE FARM LIFE INSURANCE COMPANY		3621,215,658	0.84%
66168	MINNESOTA MUTUAL LIFE INSURANCE COMPANY, THE		3721,123,308	0.83%
65978	METROPOLITAN LIFE INSURANCE COMPANY		3818,850,517	0.74%
65595	LINCOLN BENEFIT LIFE COMPANY		3917,621,914	0.70%
60941	ANCHOR NATIONAL LIFE INSURANCE COMPANY		4016,482,275	0.65%
	<b>Total Top 40 Annuity Premium</b>		<b>1,936,267,164</b>	<b>76.38%</b>

Summary of Information from Annual Statements Texas Premium  
Summary - Grand Total 1996 - 1997

	As of December 31, 1996	As of December 31, 1997
Total Property & Casualty	\$ 20,270,155,254	\$ 20,896,389,071
Total Life & Annuity	8,383,684,251	8,975,886,598
Total Accident & Health	10,787,696,227	10,882,421,793
Health Maintenance Organizations	4,472,992,858	5,642,727,858
Non-Profit Legal Services Corporations	1,556,528	1,940,172
<b>Total</b>	<b>\$ 43,916,085,118</b>	<b>\$ 46,399,365,492</b>

Property and Casualty 1996 - 1997

	As of December 31, 1996	As of December 31, 1997
<b>Rate Regulated*</b>		
Automobile	\$ 6,754,726,042	\$ 6,819,803,570
Worker's Compensation	1,694,772,528	1,738,531,604
Fire and Allied Lines	4,306,728,319	4,506,794,537
Liability	2,437,308,487	2,394,039,674
Title	630,623,060	688,109,079
Other	649,844,186	641,446,102
<b>Non-Rate Regulated</b>		
Farm Mutual Companies	151,363,804	170,197,363
County Mutual Companies **	2,578,330,360	2,868,609,853
Surplus Lines	1,066,458,468	1,068,857,289
<b>Total</b>	<b>\$ 20,270,155,254</b>	<b>\$ 20,896,389,071</b>

\* 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 1996 - 1997

	As of December 31, 1996	As of December 31, 1997
<b>Life &amp; Annuity--Legal Reserve</b>		
Ordinary Life	\$ 4,545,281,530	\$ 5,081,902,461
Group	1,030,473,761	1,127,151,067
Industrial	9,684,999	7,331,777
Credit	181,034,878	179,433,485
Annuity	2,570,838,772	2,531,725,835
<b>Life &amp; Annuity--Other Than Legal Reserve</b>		
Life	44,197,553	44,954,237
Annuity	2,172,759	3,387,738
<b>Accident &amp; Health--Legal Reserve</b>		
Group	7,749,314,028	7,648,681,966
Individual	1,180,645,390	1,259,269,842
Credit	192,502,713	189,767,188
<b>Accident &amp; Health--Other Than Legal Reserve</b>		
Group	1,636,446,757	1,752,590,034
Individual	28,787,341	32,089,786
Credit	0	22,976
<b>Total</b>	<b>\$ 19,171,380,481</b>	<b>\$ 19,858,308,392</b>



Legal Reserve Life Insurance Companies For Calendar Year 1997  
(All Companies Combined)

	<b>Texas Companies</b>	<b>Foreign Companies</b>
<b>Net Premium Income</b>		
Life and Annuity Insurance	\$ 5,820,831,785	\$ 152,345,233,884
Accident & Health	4,876,112,539	72,117,688,553
Net Income from Operations	1,656,132,537	21,608,831,581
Admitted Assets	89,820,382,734	2,554,713,899,191
Liabilities	80,132,023,382	2,392,389,710,643
Capital Paid-Up	312,775,147	2,958,497,838
Surplus (exclud. Capital Paid-Up)	9,375,584,205	159,365,690,710

Legal Reserve Life Insurance Companies For Calendar Year 1997  
(Texas Business Only)

**Texas Companies**

	<b>Ordinary</b>	<b>Group</b>	<b>Industrial</b>	<b>Credit Life</b>
Life Premiums	\$ 583,699,819	\$ 89,211,592	\$ 858,361	\$ 68,374,310
Annuity Considerations	470,370,478	65,239,461	0	0
Deposit Type Funds	131,165,134	170,856,543	0	0
Direct Dividends to Policyholders	14,766,964	456	0	0
Claims & Benefits	919,728,102	328,251,965	4,912,023	19,378,278
	<b>Direct Premium</b>	<b>Loss Paid</b>	<b>Dividend Paid</b>	
A&H Group	3,515,101,848	3,368,628,742	0	
A&H Individual	261,441,906	170,995,095	7,353	
A&H Credit	55,384,169	21,721,824	0	

**Foreign Companies**

	<b>Ordinary</b>	<b>Group</b>	<b>Industrial</b>	<b>Credit Life</b>
Life Premiums	\$ 4,282,695,386	\$ 1,037,939,475	\$ 6,473,416	\$ 111,059,175
Annuity Considerations	1,757,801,975	238,313,921	0	0
Deposit Type Funds	3,416,073,663	3,477,048,103	0	0
Direct Dividends to Policyholders	633,512,153	26,546,469	5,224,185	258,971
Claims & Benefits	5,668,598,336	3,537,065,063	16,379,651	45,930,027
	<b>Direct Premium</b>	<b>Loss Paid</b>	<b>Dividend Paid</b>	
A&H Group	4,092,827,371	3,221,307,802	5,649,164	
A&H Individual	1,018,250,299	581,137,749	880,834	
A&H Credit	134,383,019	56,908,020	-23,524	

Stipulated Premium Companies For Calendar Year 1997  
(All Companies Combined)

Net Premium Income, Life Insurance	\$46,360,555
Net Premium Income, Accident & Health Insurance	31,691,303
Admitted Assets	312,528,982
Liabilities (exclud. Capital Paid-Up)	253,767,310
Capital Paid-Up	8,397,669
Surplus (exclud. Capital Paid-Up)	50,364,003
Net Income	5,026,050
<b>Texas Business Only</b>	

	<b>Life</b>	<b>Annuity</b>	<b>Accident and Health</b>
Premiums	43,563,323	3,387,738	32,549,612
Claims & Benefits	20,140,913	1,923,863	20,247,727

Fraternal Benefit Societies For Calendar Year 1997  
(All Societies Combined)

	<b>Texas Societies</b>	<b>Foreign Societies</b>
Net Considerations from Members	\$ 49,862,255	\$ 4,706,715,022
Gross Benefits Paid	29,668,648	3,112,535,325
Admitted Assets	629,350,686	51,423,747,465
Policy Reserves	510,844,792	38,631,945,356
Liabilities	529,753,230	46,404,328,620
Special Reserves and Unassigned Funds	99,597,456	5,019,418,845
Insurance in Force	404,049,517,000	490,238,899,813
<b>Texas Business Only</b>		
Number of Lodges	875	1,782
Life Certificates Issued		
Number	17,187	31,137
Amount	\$ 444,193,412	\$ 1,727,596,408
Life Certificates in Force		
Number		
Amount	2,772,826,221	13,316,983,297
Total Considerations from Members		
Life	46,813,541	168,693,715
Accident and Health	2,229,761	18,100,623
Insurance Benefits Paid Members		
Life	27,323,891	112,509,991
Accident and Health	1,430,388	10,569,950

Statewide Mutual Assessment Companies, Local Mutual  
Aid Associations and Burial Associations For Calendar  
Year 1997 (All Companies Combined)

Number of Members	16,822
Amount of Insurance in Force	\$ 8,221,505
Total Premium Income	
Mortuary Fund	133,835
Expense Fund	102,040
Total Other Income	
Mortuary Fund	541,396
Expense Fund	62,989
Total Paid Losses	
Mortuary Fund	213,667
Expense Fund	0
Total Other Expenditures	
Mortuary Fund	647
Expense Fund	216,548
Mortuary Fund	
Admitted Assets	9,650,245
Aggregate Policy Reserves	1,993,391
Other Liabilities	39,663
Liabilities	2,014,231
Surplus (as regards to Policyholders)	7,636,014
Expense Fund	
Admitted Assets	1,619,735
Liabilities	18,823
Surplus (as regards to Policyholders)	1,600,912

Exempt Associations For Calendar Year 1997  
(All Companies Combined)

Number of Members	12,812
Total Receipts	\$ 1,202,348
Admitted Assets	
Liabilities	20,000
Net Surplus	2,058,478

Non-Profit Group Hospital Service For Calendar Year  
1997 (All Associations Combined)

Net Premium Income, Accident & Health	\$ 1,999,096,476
Admitted Assets	671,551,728
Liabilities	392,918,541
Surplus	278,633,187
Net Income from Operations	-21,256,829

	<b>Premiums Written</b>	<b>Benefits Paid</b>
Premiums/Losses		
Accident & Health	\$ 1,752,105,875	\$ 1,529,686,770

Health Maintenance Organizations For Calendar Year  
1997

Number of Enrollees	7,214,695
Texas Direct Premiums	\$ 5,642,727,858
Total Direct Premiums	8,200,468,143
Reinsurance Ceded	2,120,516
Net Premiums	8,198,347,627
Paid Losses	6,603,276,955
Unpaid Losses	956,398,025
Admitted Assets	2,091,874,887
Liabilities	1,641,939,425
Capital Paid-Up	47,681,868
Surplus and Unassigned Funds	402,253,594

Non-Profit Legal Services Corporations For Calendar  
Year 1997

Number of Participants	16,860
Net Assessments in Force	0
<b>Net Assessments</b>	
Claims Fund	\$ 1,358,116
Expense Fund	582,056
Claims Paid	0
<b>Total Admitted Assets</b>	
Claims Fund	73,284
Expense Fund	49,627
<b>Total Liabilities</b>	
Claims Fund	40,937
Expense Fund	123,833
<b>Total Policyholders' Surplus</b>	
Claims Fund	32,347
Expense Fund	-74,206

Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance  
Companies For Calendar Year 1997 (All Companies Combined)

	<b>Texas Companies</b>	<b>Foreign Companies</b>
Direct Premium Income	\$ 3,042,147,150	\$ 154,050,465,070
Reinsurance Assumed	1,806,284,998	133,744,625,141
Reinsurance Ceded	2,990,534,865	131,477,245,227
Net Premium Income	1,857,897,283	156,317,844,984
Paid Losses	1,770,754,349	90,463,740,671
Stockholders' Dividend Paid	141,925,576	12,996,788,990
Admitted Assets	6,650,219,451	577,898,250,998
Liabilities	3,616,700,095	365,490,391,831
Capital Paid-Up	216,668,446	4,954,680,052
Surplus (exclud. Capital Paid-Up)	2,816,850,910	207,453,179,115
Treasury Stock	663,644	398,128,020
Net Income	176,978,443	27,223,684,763
Unpaid Losses	1,862,554,321	202,022,933,820
Unearned Premiums	733,057,430	68,547,860,859
<b>Texas Business Only Fire and Allied Lines</b>		
Premiums	\$ 311,265,506	\$ 1,381,525,021
Losses	151,403,476	839,604,684
<b>Ocean Marine</b>		
Premiums	15,439,596	123,634,522
Losses	6,375,201	65,318,827
<b>Automobile</b>		
Premiums	1,268,127,625	2,527,401,185
Losses	827,435,989	1,595,120,656
<b>Workers' Compensation</b>		
Premiums	156,610,262	1,085,211,173
Losses	109,099,745	653,499,811
<b>Accident and Health</b>		
Premiums	2,096,444	202,988,733
Losses	906,445	130,122,980
<b>Aircraft</b>		
Premiums	4,469,615	93,734,095
Losses	3,545,669	31,192,028
<b>Credit Guaranty</b>		
Premiums	789,702	14,012,062
Losses	88,943	5,312,252
<b>Other Casualty Lines</b>		
Premiums	214,362,404	1,866,785,822
Losses	86,769,946	964,365,587
<b>Totals</b>		
Premiums	\$ 1,973,161,154	\$ 7,295,292,613
Losses	1,185,625,414	4,284,536,825

Mutual Fire and Casualty Companies For Calendar Year 1997  
(All Companies Combined)

	<b>Texas Companies</b>	<b>Foreign Companies</b>
Direct Premium Income	\$ 508,222,016	\$ 48,274,414,111
Reinsurance Assumed	153,974,912	21,923,047,952
Reinsurance Ceded	187,181,211	18,882,612,130
Net Premium Income	475,015,717	51,314,849,933
Paid Losses	308,206,822	31,312,421,436
Stockholders' Dividend Paid	0	0
Admitted Assets	2,033,959,288	157,731,330,320
Liabilities	1,060,518,755	85,525,586,550
Surplus (as regards to Policyholders)	973,440,533	72,205,743,770
Net Income	113,275,064	5,630,369,544
Unpaid Losses	640,273,432	41,892,826,969
Unearned Premiums	233,140,184	17,022,424,396
<b>Texas Business Only Fire and Allied Lines</b>		
Premiums	\$ 49,739,060	\$ 197,381,036
Losses	6,057,267	122,234,713
<b>Ocean Marine</b>		
Premiums	0	1,695,004
Losses	0	1,243,899
<b>Automobile</b>		
Premiums	86,288,388	2,488,768,148
Losses	57,741,968	1,547,947,666
<b>Workers' Compensation</b>		
Premiums	233,626,317	209,104,717
Losses	168,113,826	134,796,544
<b>Accident and Health</b>		
Premiums	455,741	92,316,240
Losses	311,130	76,369,054
<b>Aircraft Physical Damage</b>		
Premiums	0	2,136,597
Losses	0	817,386
<b>Credit Guaranty</b>		
Premiums	0	0
Losses	0	0
<b>Other Casualty Lines</b>		
Premiums	13,251,492	123,066,063
Losses	7,907,094	96,315,312
<b>Totals</b>		
Premiums	\$ 383,360,998	\$ 3,114,467,805
Losses	240,131,285	1,979,724,574

Lloyds For Calendar Year 1997

	<b>Texas Companies</b>	<b>Foreign Companies</b>
Direct Premium Income	\$ 2,199,047,759	
Reinsurance Assumed	23,852,724	
Reinsurance Ceded	1,320,238,571	
Net Premium Income	902,661,912	
Paid Losses	887,321,148	
Dividend Paid Underwriters	3,295,000	
Admitted Assets	1,840,924,990	
Liabilities	916,977,459	
Surplus (includ. Guaranty Funds)	923,947,531	
Net Income	153,065,179	
Unpaid Losses	171,171,824	
Unearned Premiums	517,621,681	
<b>Texas Business Only</b>		
<b>Fire and Allied Lines</b>		
Premiums	\$ 1,841,098,576	
Losses	707,591,632	
<b>Ocean Marine</b>		
Premiums	98,593	
Losses	0	
<b>Automobile</b>		
Premiums	142,021,802	
Losses	77,229,760	
<b>Workers' Compensation</b>		
Premiums	24,576,781	
Losses	13,373,125	
<b>Accident and Health</b>		
Premiums	47,689	
Losses	10,248	
<b>Aircraft Physical Damage</b>		
Premiums	8	
Losses	0	
<b>Credit Guaranty</b>		
Premiums	2,616,670	
Losses	337,407	
<b>Other Casualty Lines</b>		
Premiums	176,313,839	
Losses	83,047,081	
<b>Totals</b>		
Premiums	\$ 2,186,773,958	
Losses	881,589,253	

Reciprocal Exchanges For Calendar Year 1997  
(All Companies Combined)

	<b>Texas Companies</b>	<b>Foreign Companies</b>
Direct Premium Income	\$ 3,368,093,073	\$ 5,702,223,434
Reinsurance Assumed	140,639,630	10,594,158,905
Reinsurance Ceded	292,437,741	8,598,099,266
Net Premium Income	3,216,294,962	7,698,283,073
Paid Losses	1,825,836,879	3,478,759,689
Admitted Assets	9,958,241,640	12,039,276,150
Liabilities	4,016,326,056	7,922,667,260
Surplus (includ. Guaranty Funds)	5,941,915,584	4,116,608,890
Net Income	471,605,786	309,861,995
Unpaid Losses	1,473,298,912	2,845,258,952
Unearned Premiums	1,096,757,982	2,781,998,483
<b>Texas Business Only</b>		
<b>Fire and Allied Lines</b>		
Premiums	\$ 280,470,595	\$ 445,314,748
Losses	115,997,796	203,111,585
<b>Ocean Marine</b>		
Premiums	1,317,146	0
Losses	649,968	0
<b>Automobile</b>		
Premiums	280,013,833	27,136,003
Losses	172,780,502	18,679,476
<b>Workers' Compensation</b>		
Premiums	3,154,971	20,096,384
Losses	2,066,007	10,050,214
<b>Accident and Health</b>		
Premiums	1,309,396	2,147,383
Losses	133,668	734,311
<b>Aircraft Physical Damage</b>		
Premiums	0	0
Losses	0	0
<b>Credit Guaranty</b>		
Premiums	1,088,157	0
Losses	283,819	0
<b>Other Casualty Lines</b>		
Premiums	47,426,297	32,289,632
Losses	34,289,050	20,933,480
<b>Totals</b>		
Premiums	\$ 614,780,395	\$ 526,984,150
Losses	326,200,810	253,509,066



County Mutual Fire Insurance Companies For Calendar  
Year 1997 (All Companies Combined)

Direct Premium Income	\$ 2,868,609,790
Reinsurance Assumed	13,017,791
Reinsurance Ceded	2,798,620,918
Net Premium Income	83,006,663
 Paid Losses	 1,598,116,784
 Admitted Assets	 278,655,101
Liabilities	162,376,126
 Surplus	 116,278,975
 Net Income	 6,863,804
 Unpaid Losses	 10,087,802
Unearned Premiums	7,587,431

Farm Mutual Insurance Companies For Calendar Year  
1997

Premium Income	\$ 126,256,339
Other Income	2,900,912
Total Income	129,157,251
 Paid Losses	 71,976,701
Other Disbursements	46,581,689
Total Disbursements	118,558,390
 Admitted Assets	 266,360,975
Liabilities	95,477,959
 Surplus (as regards to policyholders)	 170,883,016

### Risk Retention Groups For Calendar Year 1997

	<b>Texas Companies</b>	
Direct Premium Income	\$	8,131,003
Reinsurance Assumed		0
Reinsurance Ceded		9,253,448
Net Premium Income		-1,122,445
Paid Losses		3,756,252
Stockholders' Dividend Paid		0
Admitted Assets		15,463,483
Liabilities		8,664,916
Capital Paid-Up		1,000,000
Surplus (exclud. Capital Paid-Up)		5,798,567
Treasury Stock		0
Net Income		479,972
Unpaid Losses		5,069,872
Unearned Premiums		166,889
<b>Texas Business Only</b>		
<b>Automobile</b>		
Premiums	\$	46,588
Losses		194,217
<b>Other Casualty Lines</b>		
Premiums		-403,158
Losses		1,708,152
<b>Totals</b>		
Premiums	\$	-356,570
Losses		1,902,369

### Title Companies For Calendar Year 1997

	<b>Texas Companies</b>	<b>Foreign Companies</b>
Direct Premium Income	\$ 705,049,426	\$ 4,180,085,054
Paid Losses	21,874,059	208,918,024
Dividends Paid	-18,408,781	-105,518,318
Net Income	22,133,786	207,544,659
Admitted Assets	405,595,947	3,086,334,973
Liabilities (exclud. Capital Paid-Up)	205,009,308	1,987,462,510
Capital Paid-Up	18,606,590	160,696,534
Surplus	181,980,049	938,175,929
<b>Texas Business</b>		
Premiums	\$ 269,835,285	\$ 418,273,794
Paid Losses	2,268,684	9,621,286

