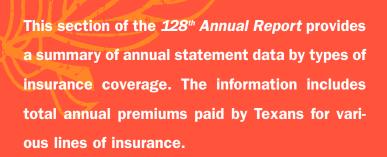
# Part IV

**Summary of Information from Annual Statements** 



issued by the Texas Department of Insurance



#### **Top 40 Insurers/Homeowners**

	Based on 2002 Texas Written Premi			
<b>NAIC#</b> 43419	INSURANCE COMPANY State Farm Lloyds	RANK 1	<b>WRITTEN PREMIUM</b> 1,287,993,763	% <b>OF MARKET</b> 30.36%
26530	Allstate Texas Lloyd's	2	721,454,313	17.01%
21660	Fire Insurance Exchange	3	264,377,520	6.23%
21652	Farmers Insurance Exchange	4	238,154,826	5.61%
41564	Travelers Lloyds of Texas Insurance Company	5	192,651,153	4.54%
43885	Texas Select Lloyds Insurance Company	6	188,049,236	4.43%
25941	United Services Automobile Association	7	167,533,702	3.95%
42110	Nationwide Lloyds	8	145,316,125	3.43%
27774	Chubb Lloyds Insurance Company of Texas	9	107,734,070	2.54%
11120	USAA Texas Lloyd's Company	10	101,723,123	2.40%
25399	Texas Farm Bureau Underwriters	11	77,331,414	1.82%
11070	Safeco Lloyds Insurance Company	12	63,754,187	1.50%
11041	Liberty Lloyds of Texas Insurance Company	13	48,793,314	1.15%
38253	Hartford Lloyd's Insurance Company	14	48,265,003	1.14%
10043	American National Lloyds Insurance Company	15	44,753,608	1.05%
19208	Republic Lloyds	16	44,412,100	1.05%
10896	Amica Lloyd's of Texas	17	38,180,593	0.90%
24333	Continental Lloyd's Insurance Company	18	35,163,983	0.83%
30023	American Standard Lloyd's Insurance Company	19	35,152,083	0.83%
26204	Consolidated Lloyds	20	31,292,710	0.74%
26689	Trinity Lloyd's Insurance Company	21	29,420,084	0.69%
10590	Heartland Lloyds Insurance Company	22	27,365,625	0.65%
13938	Metropolitan Lloyds Insurance Company of Texas	23	24,539,267	0.58%
15474	National Lloyds Insurance Company	24	20,602,675	0.49%
40673	Colonial Lloyds	25	20,473,072	0.48%
41351	Kemper Lloyds Insurance Company	26	18,106,754	0.43%
42382	CMI Lloyds	27	15,723,729	0.37%
43389	Service Lloyds Insurance Company	28	15,107,625	0.36%
39489	OneBeacon Lloyd's of Texas	29	14,040,256	0.33%
41602	Hanover Lloyd's Insurance Company	30	12,745,132	0.30%
29335	Allstate County Mutual Insurance Company	31	12,595,963	0.30%
10996	Horace Mann Lloyds	32	12,227,515	0.29%
15598	InterInsurance Exchange of the Automobile Club	33	11,366,207	0.27%
19232	Allstate Insurance Company	34	10,752,510	0.25%
11059	ASI Lloyds	35	8,735,976	0.21%
25151	State Farm General Insurance Company	36	8,547,050	0.20%
31283	Guideone Lloyds Insurance Company	37	7,307,992	0.17%
41688	Foremost Lloyds of Texas	38	6,367,310	0.15%
20320	Columbia Lloyds Insurance Company	39	6,210,250	0.15%
11284	Beacon Lloyds Insurance Company	40	5,450,443	0.13%
	Total Top 40 Homeowners Premium		4,169,772,261	98.29%

#### **Top 40 Insurers/Private Passenger Auto**

Daseu (	on 2002 lexas written Preinium with Percent	age of w	arket Share	
<b>NAIC#</b> 25178	INSURANCE COMPANY State Farm Mutual Automobile Insurance Company	RANK 1	WRITTEN PREMIUM 2,328,997,508	% <b>OF MARKET</b> 21.90%
28673	Mid-Century Insurance Company of Texas	2	785,816,424	7.39%
29203	Progressive County Mutual Insurance Company	3	752,553,617	7.08%
19240	Allstate Indemnity Company	4	724,762,610	6.81%
29335	Allstate County Mutual Insurance Company	5	577,521,777	5.43%
24392	Farmers Texas County Mutual Insurance Company	6	502,876,550	4.73%
17230	Allstate Property And Casualty Insurance Company	7	314,691,797	2.96%
25941	United Services Automobile Association	8	309,284,865	2.91%
29378	Old American County Mutual Fire Insurance Company	9	305,516,672	2.87%
10078	USAA County Mutual Insurance Company	10	300,319,325	2.82%
18325	Southern Farm Bureau Casualty Insurance Company	11	276,665,880	2.60%
29297	Home State County Mutual Insurance Company	12	250,362,046	2.35%
29408	State and County Mutual Fire Insurance Company	13	243,823,612	2.29%
35882	GEICO General Insurance Company	14	233,002,557	2.19%
29262	Colonial County Mutual Insurance Company	15	211,302,157	1.99%
23787	Nationwide Mutual Insurance Company	16	168,151,049	1.58%
27863	Southern County Mutual Insurance Company	17	115,893,804	1.09%
26816	State Farm County Mutual Insurance Company of Texas	18	112,857,720	1.06%
29254	Foremost County Mutual Insurance Company	19	101,065,974	0.95%
19232	Allstate Insurance Company	20	100,296,180	0.94%
29351	Charter County Mutual Insurance Company	21	96,262,878	0.91%
22063	Government Employees Insurance Company	22	88,025,845	0.83%
25615	The Charter Oak Fire Insurance Company	23	80,733,711	0.76%
11070	Safeco Lloyds Insurance Company	24	69,464,824	0.65%
26441	Dairyland County Mutual Insurance Company of Texas	25	64,091,488	0.60%
29246	Consumers County Mutual Insurance Company	26	63,389,901	0.60%
25968	USAA Casualty Insurance Company	27	62,978,330	0.59%
29394	Mercury County Mutual Insurance Company	28	58,501,444	0.55%
19976	Amica Mutual Insurance Company	29	46,000,661	0.43%
29300	Oak Brook County Mutual Insurance Company	30	45,631,040	0.43%
19470	Germania Fire & Casualty Company	31	40,972,149	0.39%
32352	Prudential Property And Casualty Insurance Company	32	39,941,357	0.38%
39012	Safeco Insurance Company of Illinois	33	39,851,193	0.37%
27820 F	arm Bureau County Mutual Insurance Company of Texas	34	38,585,809	0.36%
19879	Security National Insurance Company	35	37,234,848	0.35%
23043	Liberty Mutual Insurance Company	36	36,685,705	0.34%
29319	American National County Mutual Insurance Company	37	36,572,380	0.34%
25623	The Phoenix Insurance Company	38	35,246,649	0.33%
37478	Hartford Insurance Company of The Midwest	39	33,156,265	0.31%
18430	Agricultural Workers Mutual Auto Insurance Company	40	31,032,099	0.29%
	Total Top 40 Private Passenger Auto Premium		9,760,120,700	91.76%

#### Top 40 Insurers/Workers' Compensation

	Based on 2002 Texas Written Prem	ium with	Percentage of M	larket Share
<b>NAIC#</b> 22945	INSURANCE COMPANY Texas Mutual Insurance Company	RANK 1	WRITTEN PREMIUM 609,064,151	% <b>OF MARKET</b> 23.44%
19380	American Home Assurance Company	2	114,390,965	4.40%
23035	Liberty Mutual Fire Insurance Company	3	110,369,450	4.25%
16535	Zurich American Insurance Company	4	101,106,800	3.89%
19410	Commerce and Industry Insurance Company	5	76,953,750	2.96%
30104	Hartford Underwriters Insurance Company	6	68,286,855	2.63%
43389	Service Lloyds Insurance Company	7	65,382,589	2.52%
24767	St. Paul Fire And Marine Insurance Company	8	44,783,926	1.72%
22977	Lumbermens Mutual Casualty Company	9	44,574,311	1.72%
23043	Liberty Mutual Insurance Company	10	43,383,292	1.67%
20427	American Casualty Company of Reading, Pennsylvania	11	41,306,352	1.59%
22748	Pacific Employers Insurance Company	12	40,185,545	1.55%
23396	Amerisure Mutual Insurance Company	13	35,480,117	1.37%
24147	Old Republic Insurance Company	14	33,616,099	1.29%
26980	Royal Insurance Company of America	15	30,243,408	1.16%
20281	Federal Insurance Company	16	29,955,477	1.15%
20494	Transportation Insurance Company	17	27,938,195	1.08%
21458	Employers Insurance Company of Wausau	18	25,856,009	1.00%
20443	Continental Casualty Company	19	25,826,837	0.99%
25658	The Travelers Indemnity Company	20	25,728,211	0.99%
19429	The Insurance Company of the State of Pennsylvania	21	22,067,215	0.85%
29459	Twin City Fire Insurance Company	22	21,817,025	0.84%
40142	American Zurich Insurance Company	23	19,800,143	0.76%
15954	Trinity Universal Insurance Company of Kansas, Inc.	24	19,535,825	0.75%
13935	Federated Mutual Insurance Company	25	18,979,377	0.73%
35629	Association Casualty Insurance Company	26	18,735,255	0.72%
11150	Arch Insurance Company	27	17,739,192	0.68%
22918	American Motorists Insurance Company	28	17,738,553	0.68%
24902	Security Insurance Company of Hartford	29	16,800,449	0.65%
25402	AmComp Assurance Corporation	30	16,671,493	0.64%
20486	Transcontinental Insurance Company	31	16,153,869	0.62%
20508	Valley Forge Insurance Company	32	15,994,577	0.62%
36986	Eagle Pacific Insurance Company	33	15,908,306	0.61%
42404	Liberty Insurance Corporation	34	15,645,021	0.60%
19372	Northern Insurance Company of New York	35	15,358,363	0.59%
31895	American Interstate Insurance Company	36	14,702,233	0.57%
20095	Bituminous Casualty Corporation	37	14,668,923	0.56%
25666	The Travelers Indemnity Company of America	38	14,480,579	0.56%
24880	Fire and Casualty Insurance Company of Connecticut	39	14,277,631	0.55%
23663	National American Insurance Company	40	14,269,915	0.55%
	Total Top 40 Workers' Compensation Premium		1,935,776,283	74.51%

#### **Top 40 Insurers/Accident and Health**

Daseu	on 2002 lexas written Fremium with Fercentage of Market Share			
<b>NAIC#</b> 70670	INSURANCE COMPANY Blue Cross And Blue Shield of Texas, a Division of Health Care Service Corporation	RANK 1	WRITTEN PREMIUM 2,280,007,448	% <b>OF MARKET</b> 20.46%
79413	United Healthcare Insurance Company	2	1,091,155,092	9.79%
73288	Humana Insurance Company	3	665,940,559	5.98%
80314	UniCare Life & Health Insurance Company	4	443,788,376	3.98%
60054	Aetna Life Insurance Company	5	385,660,699	3.46%
61271	Principal Life Insurance Company	6	269,943,857	2.42%
97268	Pacific Life & Annuity Company	7	252,927,402	2.27%
62235	Unum Life Insurance Company of America	8	227,819,769	2.04%
64246	The Guardian Life Insurance Company of America	9	218,008,336	1.96%
65978	Metropolitan Life Insurance Company	10	189,502,956	1.70%
60380	American Family Life Assurance Company of Columbus	11	169,067,949	1.52%
62308	Connecticut General Life Insurance Company	12	150,477,838	1.35%
25178	State Farm Mutual Automobile Insurance Company	13	125,021,942	1.12%
61425	Trustmark Insurance Company	14	102,325,316	0.92%
69477	Fortis Insurance Company	15	100,936,823	0.91%
70408	Fortis Benefits Insurance Company	16	96,212,502	0.86%
70815	Hartford Life and Accident Insurance Company	17	91,636,006	0.82%
71412	Mutual of Omaha Insurance Company	18	88,078,195	0.79%
97055	The Mega Life and Health Insurance Company	19	87,531,845	0.79%
65080	John Alden Life Insurance Company	20	85,313,328	0.77%
20443	Continental Casualty Company	21	79,758,439	0.72%
68322	Great-West Life & Annuity Insurance Company	22	74,644,728	0.67%
35106	Niagara Fire Insurance Company	23	73,242,318	0.66%
97179	United Wisconsin Life Insurance Company	24	72,048,178	0.65%
39616	Vision Service Plan Insurance Company	25	71,243,526	0.64%
85766	United Concordia Insurance Company	26	65,025,677	0.58%
84506	PacifiCare Life Assurance Company	27	63,787,245	0.57%
61263	Bankers Life and Casualty Company	28	63,145,819	0.57%
62286	Golden Rule Insurance Company	29	62,682,506	0.56%
68241	The Prudential Insurance Company of America	30	58,189,754	0.52%
80926	GE Group Life Assurance Company	31	58,029,869	0.52%
80578	Physicians Mutual Insurance Company	32	57,907,313	0.52%
65498	Life Insurance Company of North America	33	57,344,376	0.51%
70025	General Electric Capital Assurance Company	34	57,286,192	0.51%
92916	United American Insurance Company	35	55,652,737	0.50%
60410	American Fidelity Assurance Company	36	55,369,165	0.50%
65021	Stonebridge Life Insurance Company	37	54,263,592	0.49%
69868	United of Omaha Life Insurance Company	38	53,503,784	0.48%
67105	Reliastar Life Insurance Company	39	52,349,365	0.47%
76325	Conseco Senior Health Insurance Company	40	50,151,232	0.45%
	Total Top 40 Accident & Health Premiums		8,356,982,053	75.00%

#### **Top 40 Health Maintenance Organizations/Accident and Health**

	Based on 2002 Texas written Frem		reicentage of W	arket Share
<b>NAIC#</b> 95029	INSURANCE COMPANY Southwest Texas HMO, Inc.	RANK 1	WRITTEN PREMIUM 1,342,495,510	% <b>OF MARKET</b> 17.09%
95490	Aetna Health Inc.	2	1,297,419,184	16.51%
95174	PacifiCare of Texas, Inc.	3	1,005,603,077	12.80%
95024	Humana Health Plan of Texas, Inc.	4	646,237,334	8.22%
95314	AmeriGroup Texas, Inc.	5	553,192,663	7.04%
95765	United Healthcare of Texas, Inc.	6	551,848,878	7.02%
95383	Cigna Healthcare of Texas, Inc.	7	464,228,521	5.91%
95099	Scott and White Health Plan	8	384,925,973	4.90%
95138	Sha, LLC	9	179,707,669	2.29%
95248	Community First Health Plans, Inc.	10	153,506,123	1.95%
95414	Parkland Community Health Plan, Inc., a Program of Dallas County Hospital District	11	144,334,475	1.84%
95420	UniCare Health Plans of Texas, Inc.	12	125,110,083	1.59%
95647	Superior Healthplan, Inc.	13	112,674,865	1.43%
95329	Texas Children's Health Plan, Inc.	14	85,356,094	1.09%
10096	SelectCare of Texas, LLC	15	77,916,397	0.99%
95415	One Health Plan of Texas, Inc.	16	73,778,530	0.94%
95594	Amil International (Texas), Inc.	17	66,434,030	0.85%
95764	UTMB Health Plans, Inc.	18	59,946,713	0.76%
95615	Community Health Choice, Inc.	19	55,966,977	0.71%
95240	Seton Health Plan, Inc.	20	49,577,261	0.63%
95037	Cigna Dental Health of Texas, Inc.	21	47,476,480	0.60%
95910	Aetna Dental Inc.	22	44,257,291	0.56%
95822	Cook Children's Health Plan	23	40,178,449	0.51%
95799	ValueOptions of Texas, Inc.	24	39,126,331	0.50%
52635	El Paso First Health Plans, Inc.	25	36,828,132	0.47%
95801	Valley Baptist Health Plan, Inc.	26	30,459,471	0.39%
95309	Mercy Health Plans of Missouri, Inc.	27	27,430,164	0.35%
95142	United Dental Care of Texas, Inc.	28	25,046,847	0.32%
95809	Driscoll Children's Health Plan	29	21,205,694	0.27%
95597	Texas Universities Health Plan, Inc.	30	17,977,450	0.23%
95682	Metrowest Health Plan, Inc.	31	15,774,498	0.20%
95461	Healthplan of Texas, Inc.	32	14,947,460	0.19%
95251	National Pacific Dental, Inc.	33	13,856,117	0.18%
95161	DentiCare, Inc.	34	11,865,510	0.15%
95035	Aetna Dental Maintenance Organization, Inc.	35	10,026,769	0.13%
11522	HealthSpring, Inc.	36	8,906,298	0.11%
95051	Safeguard Health Plans, Inc.	37	8,619,600	0.11%
95163	Alpha Dental Programs, Inc.	38	5,520,167	0.07%
95139	Texas Health Choice, L.C.	39	4,679,385	0.06%
95417	ECCA Managed Vision Care, Inc.	40	910,551	0.01%
	Total Top 40 Health Maintenance Organizations Premium		7,855,353,021	<b>99.98</b> %

#### **Top 40 Insurers/Life**

Dascu	on 2002 Texas written Fremium with Fercer	nage of	Market Share	
<b>NAIC#</b> 65978	INSURANCE COMPANY Metropolitan Life Insurance Company	RANK 1	WRITTEN PREMIUM 552,994,044	% <b>OF MARKET</b> 7.54%
67091	The Northwestern Mutual Life Insurance Company	2	269,412,410	3.67%
68241	The Prudential Insurance Company of America	3	248,992,573	3.40%
69108	State Farm Life Insurance Company	4	200,198,106	2.73%
65935	Massachusetts Mutual Life Insurance Company	5	198,355,020	2.71%
66915	New York Life Insurance Company	6	194,851,972	2.66%
60739	American National Insurance Company	7	143,321,781	1.95%
67466	Pacific Life Insurance Company	8	141,043,466	1.92%
68322	Great-West Life & Annuity Insurance Company	9	133,627,149	1.82%
91596	New York Life Insurance and Annuity Corporation	10	116,701,243	1.59%
62235	UNUM Life Insurance Company of America	11	110,628,915	1.51%
67121	Transamerica Occidental Life Insurance Company	12	105,886,253	1.44%
62944	Equitable Life Assurance Society of The United States	13	97,764,200	1.33%
65919	Primerica Life Insurance Company	14	97,540,404	1.33%
67865	Jefferson-Pilot Life Insurance Company	15	97,491,283	1.33%
70254	Jefferson Pilot Financial Insurance Company	16	92,758,585	1.27%
63177	Farmers New World Life Insurance Company	17	86,250,156	1.18%
60186	Allstate Life Insurance Company	18	79,362,453	1.08%
68357	The Reliable Life Insurance Company	19	75,297,774	1.03%
80802	Sun Life Assurance Company of Canada	20	75,215,675	1.03%
71129	Fort Dearborn Life Insurance Company	21	72,648,817	0.99%
79065	Sun Life Assurance Company of Canada (U.S.)	22	72,283,106	0.99%
68896	Southern Farm Bureau Life Insurance Company	23	71,046,899	0.97%
62308	Connecticut General Life Insurance Company	24	69,186,376	0.94%
65838	The Manufacturers Life Insurance Company (U.S.A.)	25	66,614,860	0.91%
69663	USAA Life Insurance Company	26	66,212,603	0.90%
60054	Aetna Life Insurance Company	27	66,127,139	0.90%
70815	Hartford Life and Accident Insurance Company	28	64,858,342	0.88%
64246	The Guardian Life Insurance Company of America	29	61,428,301	0.84%
60488	American General Life Insurance Company	30	60,549,258	0.83%
65099	John Hancock Life Insurance Company	31	59,867,684	0.82%
88072	Hartford Life Insurance Company	32	59,525,950	0.81%
67814	Phoenix Life Insurance Company	33	59,046,167	0.81%
65005	IDS Life Insurance Company	34	58,189,860	0.79%
65498	Life Insurance Company of North America	35	58,017,180	0.79%
63401	First Colony Life Insurance Company	36	57,255,854	0.78%
71153	Hartford Life and Annuity Insurance Company	37	56,215,568	0.77%
69868	United of Omaha Life Insurance Company	38	55,569,700	0.76%
90204	John Hancock Variable Life Insurance Company	39	55,317,471	0.75%
61271	Principal Life Insurance Company	40	53,673,703	0.73%
	Total Top 40 Life Premium		4,361,328,300	59.49%

#### **Top 40 Insurers/Annuities**

	Based on 2002 Texas Written Premi	-	Percentage of M	
<b>NAIC#</b> 60488	INSURANCE COMPANY American General Life Insurance Company	RANK 1	WRITTEN PREMIUM 884,453,844	% OF MARKET 4.86%
65838	The Manufacturers Life Insurance Company (U.S.A.)	2	734,479,254	4.03%
86231	Transamerica Life Insurance Company	3	708,279,194	3.89%
68713	Security Life of Denver Insurance Company	4	553,008,118	3.04%
90611	Allianz Life Insurance Company of North America	5	549,981,785	3.02%
71153	Hartford Life And Annuity Insurance Company	6	539,126,582	2.96%
66869	Nationwide Life Insurance Company	7	525,900,986	2.89%
62944	Equitable Life Assurance Society of The United States	8	500,072,372	2.75%
86509	ING Life Insurance And Annuity Company	9	449,605,975	2.47%
61271	Principal Life Insurance Company	10	443,878,219	2.44%
70238	The Variable Annuity Life Insurance Company	11	400,035,729	2.20%
70432	AIG Annuity Insurance Company	12	399,196,283	2.19%
80942	Golden American Life Insurance Company	13	370,383,941	2.03%
70025	General Electric Capital Assurance Company	14	367,426,224	2.02%
65676	The Lincoln National Life Insurance Company	15	366,307,059	2.01%
65978	Metropolitan Life Insurance Company	16	356,246,773	1.96%
69507	Transamerica Life Insurance And Annuity Company	17	329,617,779	1.81%
88072	Hartford Life Insurance Company	18	329,096,517	1.81%
63274	Fidelity And Guaranty Life Insurance Company	19	295,114,641	1.62%
	College Retirement Equities Fund	20	285,812,529	1.57%
92738	American Equity Investment Life Insurance Company	21	277,742,978	1.53%
67466	Pacific Life Insurance Company	22	269,511,105	1.48%
69345	Teachers Insurance And Annuity Association of America	23	265,774,391	1.46%
62308	Connecticut General Life Insurance Company	24	262,205,357	1.44%
65056	Jackson National Life Insurance Company	25	227,738,931	1.25%
93548	PHL Variable Insurance Company	26	218,002,921	1.20%
65005	Ids Life Insurance Company	27	213,131,916	1.17%
60941	AIG SunAmerica Life Assurance Company	28	186,687,481	1.03%
80950	The Travelers Life And Annuity Company	29	184,508,678	1.01%
65234	Keyport Life Insurance Company	30	179,327,921	0.98%
91596	New York Life Insurance And Annuity Corporation	31	179,256,572	0.98%
70092	Glenbrook Life And Annuity Company	32	176,398,262	0.97%
65935	Massachusetts Mutual Life Insurance Company	33	172,797,210	0.95%
91413	Western Reserve Life Assurance Company of Ohio	34	165,051,560	0.91%
79065	Sun Life Assurance Company of Canada (U.S.)	35	158,456,059	0.87%
69868	United of Omaha Life Insurance Company	36	156,792,978	0.86%
65595	Lincoln Benefit Life Company	37	152,846,286	0.84%
65099	John Hancock Life Insurance Company	38	142,482,943	0.78%
84824	Allmerica Financial Life Insurance And Annuity Company	39	132,882,542	0.73%
60186	Allstate Life Insurance Company	40	132,505,064	0.73%
	Total Top Annuity Premium		13,242,124,959	72.71%

#### Texas Premium Summary Grand Total 2001–2002

	AS OF DECEMBER 31, 2001	AS OF DECEMBER 31, 2002
Property & Casualty	26,478,722,608	31,479,274,451
Life & Annuity	17,396,370,540	20,555,559,927
Accident & Health	12,784,297,280	13,563,775,732
Variable Annuities	6,568,346,486	4,735,354,672
Health Maintenance Organizations	8,273,325,813	7,856,949,737
Non-Profit Legal Services Corporations	2,474,472	2,693,657
Total	71,503,537,199	78,193,608,176

#### **Property and Casualty**

2001-2002

	AS OF DECEMBER 31, 2001	AS OF DECEMBER 31, 2002
*Rate Regulated		
Automobile	7,779,832,063	7,871,870,237
Worker's Compensation	2,352,223,353	2,598,042,138
<sup>†</sup> Homeowners/Farmowners	3,380,290,584	4,308,090,826
Fire and Allied Lines	2,499,745,400	2,994,704,095
Liability	3,172,704,117	3,743,840,135
Title	1,060,955,616	1,261,714,593
Other	1,138,256,891	1,208,004,090
Non-Rate Regulated		
Farm Mutual Companies	236,155,486	325,931,992
*County Mutual Companies	3,350,179,801	4,660,879,198
Surplus Lines	1,508,379,297	2,506,197,147
Total	26,478,722,608	31,479,274,451

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

 $\dagger$  Homeowners and Farmowners are separated from Fire and Allied Lines for the 2001 and 2002.

*† Primarily automobile including mobile homes* 

# Life, Accident & Health and Annuity 2001–2002

2001-2002		
	AS OF DECEMBER 31, 2001	AS OF DECEMBER 31, 2002
Life & Annuity-Legal Reserve		
Ordinary Life	5,395,863,682	5,717,762,663
Group	1,814,895,255	1,591,985,401
Industrial	5,101,202	4,509,155
Credit	187,651,830	173,344,771
Annuity	9,944,932,946	13,013,607,687
Life & Annuity-Other Than Legal Reserve		
Life	46,070,143	52,278,305
Annuity	1,855,482	2,071,945
Accident & Health-Legal Reserve		
Group	10,420,723,860	10,906,884,561
Individual	2,125,647,132	2,441,987,197
Credit	212,433,380	189,071,366
Accident & Health-Other Than Legal Reserve		
Group	2,181,875	3,923,156
Individual	20,718,658	21,909,452
Credit	2,592,375	0
Total	30,180,667,820	34,119,335,659

# Legal Reserve Life Insurance Companies

# for Calendar Year 2002, All Companies Combined

	TEXAS COMPANIES	FOREIGN COMPANIES
Net Premium		
Life and Annuity Insurance	19,564,231,868	362,754,699,817
Accident & Health	4,133,618,099	85,496,118,967
Net Income from Operations	1,319,796,869	4,051,401,674
Admitted Assets Liabilities	142,934,906,933 129,851,251,179	3,269,106,283,042 3,066,941,175,068
Capital Paid-Up Surplus (excluding Capital Paid-Up)	342,448,199 12,741,207,555	4,111,985,568 198,053,122,406

#### **Legal Reserve Life Insurance Companies** for Calendar Year 2002, Texas Business Only

Texas Companies	ORDINARY	GROUP	INDUSTRIAL	CREDIT LIFE
Life Premiums	578,846,667	(53,966,174)	948,007	79,289,948
Annuity Considerations	1,655,700,430	309,398,513	0	0
Deposit Type Funds	206,193,201	4,511,749	0	0
Direct Dividends to Policyholders	19,796,877	413,703	0	0
Claims & Benefits	920,642,478	282,468,630	4,240,846	23,066,475
		DIRECT PREMIUM	LOSS PAID	DIVIDEND PAID
A&H Group		3,247,323,931	3,215,493,966	0
A&H Individual		226,438,356	155,493,229	0
A&H Credit		67,521,061	25,527,541	0
Foreign Companies	ORDINARY	GROUP	INDUSTRIAL	CREDIT LIFE
Foreign Companies Life Premiums	<b>ORDINARY</b> 4,781,353,104	<b>GROUP</b> 1,645,951,575	<b>INDUSTRIAL</b> 3,561,148	<b>CREDIT LIFE</b> 94,054,823
<b>U</b>				
Life Premiums	4,781,353,104	1,645,951,575		94,054,823
Life Premiums Annuity Considerations	4,781,353,104 8,392,660,455	1,645,951,575 2,655,848,292		94,054,823 0
Life Premiums Annuity Considerations Deposit Type Funds	4,781,353,104 8,392,660,455 441,212,120	1,645,951,575 2,655,848,292 1,803,490,886	3,561,148 0 0	94,054,823 0 0
Life Premiums Annuity Considerations Deposit Type Funds Direct Dividends to Policyholders	4,781,353,104 8,392,660,455 441,212,120 849,420,626	1,645,951,575 2,655,848,292 1,803,490,886 23,072,310	3,561,148 0 0 4,746,589	94,054,823 0 0 55,390
Life Premiums Annuity Considerations Deposit Type Funds Direct Dividends to Policyholders	4,781,353,104 8,392,660,455 441,212,120 849,420,626	1,645,951,575 2,655,848,292 1,803,490,886 23,072,310 5,979,497,135	3,561,148 0 0 4,746,589 14,239,158	94,054,823 0 55,390 55,562,198
Life Premiums Annuity Considerations Deposit Type Funds Direct Dividends to Policyholders Claims & Benefits	4,781,353,104 8,392,660,455 441,212,120 849,420,626	1,645,951,575 2,655,848,292 1,803,490,886 23,072,310 5,979,497,135 <b>DIRECT PREMIUM</b>	3,561,148 0 0 4,746,589 14,239,158 LOSS PAID	94,054,823 0 55,390 55,562,198 <b>DIVIDEND PAID</b>

# Stipulated Premium Companies

#### for Calendar Year 2002, All Companies Combined

Net Premium, Life Insurance Net Premium, Accident & Health Insurance	38,082,529 26,944,545		
Admitted Assets Liabilities (excluding Capital Paid-Up)	353,269,858 294,250,576		
Capital Paid-Up Surplus (excluding Capital Paid-Up)	8,658,465 50,360,817		
Net Income	7,316,126		ACCIDENT
Texas Business Only	LIFE	ANNUITY	& HEALTH
Premiums	50,472,738	2,071,945	23,663,685
Claims & Benefits	28,462,546	2,018,157	16,473,875

#### **Fraternal Benefit Societies** for Calendar Year 2002, All Societies Combined

	TEXAS SOCIETIES	FOREIGN SOCIETIES
Net Considerations from Members	91,846,837	5,968,415,332
Gross Benefits Paid	33,380,658	2,101,049,580
Admitted Assets	854,837,109	68,079,957,906
Policy Reserves	732,133,724	47,309,512,024
Liabilities	752,616,821	62,020,288,164
Special Reserves and Unassigned Funds	102,220,288	6,059,669,742
Insurance in Force	2,710,662,000	260,501,495,000
<b>Texas Business Only</b>		
Life Certificates Issued		
Number	9,696	22,940
Amount	233,730,827	1,646,329,898
Life Certificates in Force		
Number	235,270	359,902
Amount	3,010,604,957	16,479,606,159
Total Considerations from Members		
Life	91,646,957	265,915,935
Accident and Health	0	25,223,052
Insurance Benefits Paid Members		
Life	37,096,222	165,747,946
Accident and Health	0	13,500,600

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

#### for Calendar Year 2002, All Companies Combined

Number of Members	9,957
Amount of Insurance in Force	
<b>Total Premium Income</b> Mortuary Fund Expense Fund	74,801 49,608
<b>Total Other Income</b> Mortuary Fund Expense Fund	298,908 25,686
<b>Total Paid Losses</b> Mortuary Fund Expense Fund	108,909 0
<b>Total Other Expenditures</b> Mortuary Fund Expense Fund	73,636 57,358
<b>Mortuary Fund</b> Admitted Assets Aggregate Policy Reserves Other Liabilities Liabilities	8,443,078 1,187,514 38,397 1,223,055
Surplus (as regards to Policyholders)	7,220,023
<b>Expense Fund</b> Admitted Assets Liabilities	1,760,618 2,856
Surplus (as regards to Policyholders)	1,757,762

#### Exempt Associations

#### for Calendar Year 2002, All Associations Combined

Number of Members	9,499
Total Receipts	1,711,814
Admitted Assets Liabilities	2,273,939 50,580
Net Surplus	2,223,359

#### **Non-Profit Group Hospital Service** for Calendar Year 2002, All Associations Combined

Net Premium, Accident & Health	3,440,994	
Admitted Assets Liabilities	7,463,203 1,618,555	
Surplus	5,844,648	
Net Income from Operations	431,901	
Premiums/Losses Accident & Health	<b>PREMIUMS WRITTEN</b> 2,138,267	BENEFITS PAID 1,839,162

#### Health Maintenance Organizations for Calendar Year 2002

Number of Enrollees	6,153,854
Texas Direct Premiums	7,856,949,737
Total Direct Premiums	9,288,011,414
Reinsurance Ceded	881,031
Net Premiums	9,287,130,383
Paid Losses	8,568,037,675
Unpaid Losses	1,068,644,397
Admitted Assets	2,370,099,191
Liabilities	1,608,196,212
Capital Paid-Up	35,517,601
Surplus and Unassigned Funds	726,385,378

#### Non-Profit Legal Services Corporations for Calendar Year 2002

Number of Participants Net Assessments in Force	19,072 0
Net Assessments Claims Fund Expense Fund Claims Paid	1,884,989 808,668 0
Total Admitted Assets Claims Fund Expense Fund	270,566 145,991
<b>Total Liabilities</b> Claims Fund Expense Fund	135,629 43,684
Total Policyholders' Surplus Claims Fund Expense Fund	134,937 102,307

# **Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies** for Calendar Year 2002, All Companies Combined

- Direct Premium Reinsurance Assumed Reinsurance Ceded Net Premium	<b>TEXAS COMPANIES</b> 5,341,595,825 3,245,387,640 2,775,392,718 5,811,590,747	FOREIGN COMPANIES 222,345,304,161 217,980,743,676 225,589,505,732 214,736,542,105
Paid Losses Stockholders' Dividend Paid	3,513,442,476 329,264,559	130,068,699,071 10,024,704,998
Admitted Assets Liabilities	12,403,899,190 8,489,823,797	712,299,292,085 497,710,071,758
Capital Paid-Up Surplus (excluding Capital Paid-Up) Treasury Stock	233,079,427 3,680,995,966 2,500	5,594,810,608 208,994,409,719 966,365,884
Net Income Unpaid Losses Unearned Premiums	144,802,148 3,462,442,644 2,171,422,884	12,802,733,794 229,422,333,143 98,862,362,595
Texas Business Only		
<b>Fire and Allied Lines</b> Premiums Losses	205,908,725 231,699,831	1,731,747,229 1,246,360,943
<b>Ocean Marine</b> Premiums Losses	15,164,606 6,258,924	200,387,530 78,618,818
<b>Automobile</b> Premiums Losses	1,153,848,977 866,172,376	3,393,970,380 2,300,841,864
Workers' Compensation Premiums Losses	108,219,509 89,472,471	1,617,372,581 1,085,577,728
Accident and Health Premiums Losses	29,759,937 4,944,598	319,052,377 255,384,158
<b>Aircraft</b> Premiums Losses	13,948,685 6,180,207	322,431,792 87,757,232
<b>Credit Guaranty</b> Premiums Losses	543,444 91,889	66,734,751 12,882,857
Other Casualty Lines Premiums Losses	254,621,768 121,308,039	3,002,593,369 1,846,303,329
Totals Premiums Losses	1,782,015,651 1,326,128,335	10,654,290,009 6,913,726,929

# **Mutual Fire and Casualty Companies** for Calendar Year 2002, All Companies Combined

Direct Premium Reinsurance Assumed	<b>TEXAS COMPANIES</b> 788,711,987 143,356,443	FOREIGN COMPANIES 54,879,589,697 22,409,545,176
Reinsurance Ceded Net Premium	106,133,684 825,934,746	18,864,077,345 58,425,057,528
Paid Losses Stockholders' Dividend Paid	263,487,418 0	33,819,601,958 0
Admitted Assets Liabilities	2,264,227,661 1,527,690,334	141,902,263,737 85,041,036,444
Surplus (as regards to Policyholders)	736,537,327	56,861,227,293
Net Income Unpaid Losses Unearned Premiums	568,126 783,876,970 442,422,677	(1,677,153,099) 37,099,752,595 19,344,573,691
Texas Business Only		
Fire and Allied Lines		
Premiums Losses	74,867,699 20,232,119	267,671,644 248,025,392
Ocean Marine	_	
Premiums	0	1,111,366
Losses	0	430,410
Automobile	49 207 410	
Premiums Losses	48,297,419 45,212,196	2,740,059,552 1,978,802,827
	40,212,100	1,010,002,021
Workers' Compensation Premiums	609,064,151	166,549,729
Losses	192,708,903	84,369,647
Accident and Health		
Premiums	508,452	142,520,688
Losses	316,200	108,542,137
Aircraft Physical Damage		
Premiums	0	178,949
Losses	0	2,185,869
Credit Guaranty	0	F 40,000
Premiums Losses	0	549,828 1,334,530
	0	1,004,000
Other Casualty Lines Premiums	55,974,266	167,127,509
Losses	4,567,998	108,664,384
Totals		
Premiums Losses	788,711,987 263,037,416	3,485,769,265 2,532,355,196

## Lloyds for Calendar Year 2002

Direct Premium Reinsurance Assumed Reinsurance Ceded Net Premium	TEXAS COMPANIES 4,506,156,367 22,008,152 2,859,182,392 1,668,982,127	FOREIGN COMPANIES
Admitted Assets Liabilities	3,396,624,176 2,319,892,122	
Surplus (including Guaranty Funds)	1,076,732,054	
Paid Losses Dividend Paid Underwriters Net Income Unpaid Losses Unearned Premiums	3,405,455,099 2,394,107 (240,276,459) 587,450,000 886,667,296	
Texas Business Only		
<b>Fire and Allied Lines</b> Premiums Losses	4,025,330,483 3,177,232,387	
<b>Ocean Marine</b> Premiums Losses	238,578 45,978	
Automobile		
Premiums Losses	174,169,622 108,139,954	
<b>Workers' Compensation</b> Premiums Losses	68,298,334 24,823,920	
Accident and Health		
Premiums	9,024,682	
Losses	9,000,267	
Aircraft Physical Damage Premiums	0	
Losses	0	
Credit Guaranty		
Premiums	14,932,423	
Losses	456,886	
Other Casualty Lines		
Premiums Losses	200,002,232 78,509,534	
	10,009,034	
Totals Premiums	4,491,996,354	
Losses	3,398,208,926	
	, , , , ,	

#### **Reciprocal Exchanges** for Calendar Year 2002, All Companies Combined

	, .	
	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium	4,342,088,114	9,112,383,404
Reinsurance Assumed	113,618,799	15,854,270,374
Reinsurance Ceded	329,482,640	15,905,543,543
Net Premium	4,126,224,273	9,061,110,235
Admitted Assets	12,005,870,410	17,627,582,026
Liabilities	5,192,004,124	12,558,312,395
Surplus (including Guaranty Funds)	6,813,866,286	5,069,269,631
Paid Losses	2,430,468,432	5,765,191,220
Net Income	168,568,562	(108,297,163)
Unpaid Losses	1,787,343,561	4,377,675,962
Unearned Premiums	1,433,052,448	3,686,721,499
<b>Texas Business Only</b>		
Fire and Allied Lines		
Premiums	355,724,122	641,545,019
Losses	241,077,970	855,355,042
Ocean Marine		
Premiums	1,332,999	0
Losses	467,725	0
Automobile		
Premiums	314,211,499	45,604,054
Losses	192,170,617	26,343,160
Workers' Compensation		
Premiums	5,949,142	16,792,827
Losses	2,302,800	9,510,439
Accident and Health		
Premiums	12,354	0
Losses	1,930	0
Aircraft Physical Damage		
Premiums	0	0
Losses	0	0
Credit Guaranty	-	
Premiums	542,973	0
Losses	18,258	0
	10,250	0
Other Casualty Lines	67 944 400	64 206 207
Premiums	67,844,160	61,306,827
Losses	24,093,939	31,603,539
Totals		
Premiums	745,617,249	765,248,727
Losses	460,133,239	922,812,180

#### **County Mutual Fire Insurance Companies** for Calendar Year 2002, All Companies Combined

Direct Premium	4,660,879,199
Reinsurance Assumed	431,206
Reinsurance Ceded	4,611,828,775
Net Premium	49,481,630
Paid Losses	2,434,340,222
Admitted Assets	893,889,861
Liabilities	760,521,202
Surplus	133,368,659
Net Income	121,418
Unpaid Losses	6,322,814
Unearned Premiums	4,460,038

# Farm Mutual Insurance Companies

for Calendar Year 2002

Premium	204,961,156
Other Income	4,460,642
Total Income	209,421,798
Paid Losses	158,836,121
Other Disbursements	62,631,307
Total Disbursements	221,467,428
Admitted Assets	372,035,184
Liabilities	180,318,468
Surplus (as regards to policyholders)	191,716,716

#### **Domestic Risk Retention Groups** for Calendar Year 2002

Direct Premium Reinsurance Assumed Reinsurance Ceded Net Premium	TEXAS COMPANIES 6,916,802 0 6,916,802 0		
Paid Losses	2,497,297		
Stockholders' Dividend Paid	900,000		
Admitted Assets	8,616,383		
Liabilities	0		
Capital Paid-Up	1,000,000		
Surplus (excluding Capital Paid-Up)	7,616,383		
Net Income	420,276		
Unpaid Losses	0		
Unearned Premiums	0		
Texas Business Only			
<b>Automobile</b> Premiums Losses	1,708,734 490,841		

Totals Premiums Losses	5,106,414 836,492
Other Casualty Lines Premiums Losses	3,397,680 345,651
LUSSES	490,841

## **Title Companies**

# for Calendar Year 2002

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium	1,465,869,789	9,290,208,217
Paid Losses	40,584,791	391,135,885
Dividends Paid	(32,300,434)	(278,399,905)
Net Income	26,176,423	469,012,550
Admitted Assets	760,163,871	5,368,421,493
Liabilities	385,398,792	3,325,279,588
Capital Paid-Up	18,606,590	339,089,514
Surplus	356,158,489	1,704,052,391
Texas Business Only		
Premiums	374,317,850	887,396,743
Paid Losses	7,146,970	21,338,795



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