

Top 40 Insurers/Homeowners

Based on 1998 Texas written premium with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
43419	State Farm Lloyds	1	884,314,879	32.16%
26530	Allstate Texas Lloyd's	2	307,262,097	11.17%
21652	Farmers Insurance Exchange	3	251,930,253	9.16%
21660	Fire Insurance Exchange	4	191,865,735	6.98%
25941	United Services Automobile Association	5	120,811,563	4.39%
41564	Travelers Lloyds of Texas Insurance Company	6	84,037,501	3.06%
42110	Nationwide Lloyds	7	69,292,820	2.52%
19232	Allstate Insurance Company	8	68,349,525	2.49%
25968	USAA Casualty Insurance Company	9	58,575,925	2.13%
11070	SAFECO Lloyds Insurance Company	10	53,870,118	1.96%
27774	Chubb Lloyds Insurance Company of Texas	11	49,160,238	1.79%
25399	Texas Farm Bureau Underwriters	12	44,868,021	1.63%
21695	Texas Farmers Insurance Company	13	44,257,584	1.61%
26204	Consolidated Lloyds	14	34,557,099	1.26%
19208	Republic Lloyds	15	32,158,453	1.17%
42404	Liberty Insurance Corporation	16	26,617,048	0.97%
38253	Hartford Lloyd's Insurance Company	17	24,786,671	0.90%
19976	Amica Mutual Insurance Company	18	21,519,674	0.78%
30023	American Standard Lloyd's Insurance Company	19	21,025,030	0.76%
24333	Continental Lloyd's Insurance Company	20	18,266,631	0.66%
10043	American National Lloyds Insurance Company	21	17,411,535	0.63%
19062	Automobile Insurance Company of Hartford, Connecticut, The	22	17,050,606	0.62%
19070	Standard Fire Insurance Company, The	23	16,033,296	0.58%
41351	Kemper Lloyds Insurance Company	24	13,832,272	0.50%
19879	Security National Insurance Company	25	13,424,169	0.49%
13938	Metropolitan Lloyds Insurance Company of Texas	26	12,885,896	0.47%
42382	CMI Lloyds	27	12,031,344	0.44%
43389	Service Lloyds Insurance Company	28	11,332,102	0.41%
37214	American States Preferred Insurance Company	29	10,314,749	0.38%
39489	CU Lloyd's of Texas	30	8,976,517	0.33%
40673	Colonial Lloyds	31	8,702,596	0.32%
36145	Travelers Personal Security Insurance Company	32	8,363,288	0.30%
29335	Allstate County Mutual Insurance Company	33	7,802,205	0.28%
25615	Charter Oak Fire Insurance Company, The	34	7,759,449	0.28%
43435	Union Standard Lloyds	35	7,744,951	0.28%
15474	National Lloyds Insurance Company	36	7,160,947	0.26%
15954	Trinity Universal Insurance Company of Kansas, Inc.	37	6,975,835	0.25%
25151	State Farm General Insurance Company	38	6,779,913	0.25%
22683	Teachers Insurance Company	39	6,196,938	0.23%
20028	Beacon National Insurance Company	40	6,180,173	0.22%
	Total Top 40 Homeowners Premium		2,614,485,646	95.07%

Top 40 Insurers/Private Passenger Auto

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,029,068,717	24.26%
28673	Mid-Century Insurance Company of Texas	2	657,620,660	7.86%
29203	Progressive County Mutual Insurance Company	3	475,354,850	5.68%
19240	Allstate Indemnity Company	4	398,406,864	4.76%
29335	Allstate County Mutual Insurance Company	5	354,938,544	4.24%
21695	Texas Farmers Insurance Company	6	326,363,451	3.90%
17230	Allstate Property and Casualty Insurance Company	7	324,636,478	3.88%
29408	State and County Mutual Fire Insurance Company	8	273,820,863	3.27%
25941	United Services Automobile Association	9	243,212,924	2.91%
29297	HOME State County Mutual Insurance Company	10	234,594,122	2.81%
18325	Southern Farm Bureau Casualty Insurance Company	11	201,510,387	2.41%
19232	Allstate Insurance Company	12	168,379,595	2.01%
23787	Nationwide Mutual Insurance Company	13	159,398,667	1.91%
29378	Old American County Mutual Fire Insurance Company	14	140,216,842	1.68%
29246	Consumers County Mutual Insurance Company	15	121,076,726	1.45%
25968	USAA Casualty Insurance Company	16	110,360,845	1.32%

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Top 40 Insurers/Private Passenger Auto

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
10078	USAA County Mutual Insurance Company	17	108,621,401	1.30%
24392	Farmers Texas County Mutual Insurance Company	18	108,485,029	1.30%
35882	GEICO General Insurance Company	19	105,957,230	1.27%
22063	Government Employees Insurance Company	20	105,716,941	1.26%
26441	Dairyland County Mutual Insurance Company of Texas	21	74,372,071	0.89%
29394	Vesta County Mutual Insurance Company	22	72,638,913	0.87%
27863	Southern County Mutual Insurance Company	23	70,922,786	0.85%
29351	Charter County Mutual Insurance Company	24	62,003,709	0.74%
29262	Colonial County Mutual Insurance Company	25	53,933,851	0.64%
26816	State Farm County Mutual Insurance Company of Texas	26	53,595,695	0.64%
13820	Great Texas County Mutual Insurance Company	27	50,932,011	0.61%
19070	Standard Fire Insurance Company, The	28	48,265,702	0.58%
11070	SAFECO Lloyds Insurance Company	29	45,900,836	0.55%
19544	GAINSCO County Mutual Insurance Company	30	44,310,865	0.53%
29300	Oak Brook County Mutual Insurance Company	31	42,018,793	0.50%
25380	Texas Farm Bureau Mutual Insurance Company	32	38,240,470	0.46%
19976	Amica Mutual Insurance Company	33	36,400,790	0.44%
23043	Liberty Mutual Insurance Company	34	35,479,650	0.42%
19879	Security National Insurance Company	35	33,991,663	0.41%
28401	American National Property and Casualty Company	36	33,540,716	0.40%
32352	Prudential Property and Casualty Insurance Company	37	33,120,339	0.40%
19470	Germania Fire & Casualty Company	38	31,238,644	0.37%
37478	Hartford Insurance Company of the Midwest	39	29,608,881	0.35%
39012	SAFECO Insurance Company of Illinois	40	29,027,976	0.35%
Total Top 40 Private Passenger Auto Premium			7,567,285,497	90.48%

Top 40 Insurers/Workers' Compensation

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
22945	Texas Workers' Compensation Insurance Fund	1	228,152,080	12.69%
23035	Liberty Mutual Fire Insurance Company	2	83,221,619	4.63%
19380	American Home Assurance Company	3	61,960,288	3.45%
20486	Transcontinental Insurance Company	4	54,756,788	3.04%
25682	Travelers Indemnity Company of Connecticut, The	5	48,922,030	2.72%
42404	Liberty Insurance Corporation	6	40,285,311	2.24%
24872	Connecticut Indemnity Company, The	7	38,110,546	2.12%
24430	Reliance National Indemnity Company	8	37,604,758	2.09%
19429	Insurance Company of the State of Pennsylvania, The	9	33,175,702	1.84%
13030	Colonial Casualty Insurance Company	10	32,405,592	1.80%
22977	Lumbermens Mutual Casualty Company	11	31,878,529	1.77%
20532	Clarendon National Insurance Company	12	30,335,970	1.69%
18910	American Protection Insurance Company	13	28,966,988	1.61%
22918	American Motorists Insurance Company	14	27,681,032	1.54%
20443	Continental Casualty Company	15	23,119,809	1.29%
24473	United Pacific Insurance Company	16	22,907,846	1.27%
20494	Transportation Insurance Company	17	21,233,151	1.18%
21458	Employers Insurance of WAUSAU A Mutual Company	18	20,626,654	1.15%
22748	Pacific Employers Insurance Company	19	20,412,299	1.13%
25658	Travelers Indemnity Company, The	20	19,060,703	1.06%
37478	Hartford Insurance Company of the Midwest	21	17,277,463	0.96%
35629	Association Casualty Insurance Company	22	17,042,614	0.95%
24147	Old Republic Insurance Company	23	16,809,896	0.93%
20478	National Fire Insurance Company of Hartford	24	15,974,627	0.89%
31895	American Interstate Insurance Company	25	15,886,245	0.88%
30104	Hartford Underwriters Insurance Company	26	15,842,936	0.88%
23043	Liberty Mutual Insurance Company	27	15,324,206	0.85%
21873	Fireman's Fund Insurance Company	28	15,079,065	0.84%
43389	Service Lloyds Insurance Company	29	14,582,103	0.81%
26069	Wausau Business Insurance Company	30	14,303,607	0.80%
34649	Centre Insurance Company	31	13,587,795	0.76%
30562	American Manufacturers Mutual Insurance Company	32	13,534,634	0.75%

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Top 40 Insurers/Workers' Compensation

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
20427	American Casualty Company of Reading, Pennsylvania	33	12,923,426	0.72%
18864	Fairmont Insurance Company	34	12,755,698	0.71%
21040	Fremont Industrial Indemnity Company	35	12,754,946	0.71%
13269	Zenith Insurance Company	36	12,523,952	0.70%
29459	Twin City Fire Insurance Company	37	12,119,135	0.67%
32115	Paula Insurance Company	38	12,019,958	0.67%
24457	Reliance Insurance Company	39	11,989,351	0.67%
35599	Highmark Casualty Insurance Company	40	11,937,203	0.66%
Total Top 40 Workers' Compensation Premium			1,189,086,555	66.11%

Top 40 Insurers/Accident and Health

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
70670	Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation	1	1,316,094,467	16.79%
79413	United HealthCare Insurance Company	2	513,775,995	6.55%
68241	Prudential Insurance Company of America, The	3	444,881,838	5.68%
73288	Employers Health Insurance Company	4	327,649,894	4.18%
62413	Continental Assurance Company	5	140,787,928	1.80%
80314	UniCare Life & Health Insurance Company	6	139,955,090	1.79%
62235	Unum Life Insurance Company of America	7	137,962,059	1.76%
70408	Fortis Benefits Insurance Company	8	130,022,545	1.66%
60054	Aetna Life Insurance Company	9	129,272,050	1.65%
64246	Guardian Life Insurance Company of America, The	10	119,173,036	1.52%
65080	John Alden Life Insurance Company	11	114,692,232	1.46%
61271	Principal Life Insurance Company	12	112,622,524	1.44%
66915	New York Life Insurance Company	13	110,737,807	1.41%
62189	Humana Insurance Company	14	96,853,552	1.24%
69477	Fortis Insurance Company	15	96,008,756	1.22%
65978	Metropolitan Life Insurance Company	16	94,777,106	1.21%
97268	Pacific Life & Annuity Company	17	92,318,211	1.18%
60380	American Family Life Assurance Company of Columbus	18	81,942,946	1.05%
71412	Mutual of Omaha Insurance Company	19	81,350,178	1.04%
25178	State Farm Mutual Automobile Insurance Company	20	77,455,315	0.99%
97179	United Wisconsin Life Insurance Company	21	72,340,069	0.92%
61425	Trustmark Insurance Company (Mutual)	22	70,659,202	0.90%
70815	Hartford Life and Accident Insurance Company	23	66,939,758	0.85%
20443	Continental Casualty Company	24	63,965,974	0.82%
65021	J. C. Penney Life Insurance Company	25	62,466,749	0.80%
99848	Harris Methodist Health Insurance Company	26	61,810,833	0.79%
62308	Connecticut General Life Insurance Company	27	58,997,753	0.75%
60739	American National Insurance Company	28	56,994,884	0.73%
67369	Anthem Health & Life Insurance Company	29	55,499,922	0.71%
62286	Golden Rule Insurance Company	30	54,945,541	0.70%
76325	CONSECO Senior Health Insurance Company	31	53,439,017	0.68%
65498	Life Insurance Company of North America	32	53,112,724	0.68%
80578	Physicians Mutual Insurance Company	33	52,189,709	0.67%
97055	Mega Life and Health Insurance Company, The	34	48,410,442	0.62%
60410	American Fidelity Assurance Company	35	45,774,181	0.58%
61263	Bankers Life and Casualty Company	36	45,233,005	0.58%
68195	Provident Life and Accident Insurance Company	37	45,035,019	0.57%
39616	Vision Service PLAN Insurance Company	38	38,848,512	0.50%
65900	CONSECO Life Insurance Company	39	35,129,226	0.45%
67598	Paul Revere Life Insurance Company, The	40	35,055,339	0.45%
Total Top 40 Accident & Health Premium			5,435,181,388	69.34%

Top 40 Health Maintenance Organizations/Accident and Health

Based on 1998 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	817,398,327	11.92%
95040	Prudential Health Care Plan, Inc.	2	770,417,132	11.24%
95297	Harris Methodist Texas Health Plan, Inc.	3	587,863,465	8.58%
95174	PacifiCare of Texas, Inc.	4	552,284,554	8.06%
95024	Humana Health Plan of Texas, Inc.	5	481,359,105	7.02%
95049	PCA Health Plans of Texas, Inc.	6	467,030,304	6.81%
95765	United HealthCare of Texas, Inc.	7	462,432,917	6.75%
95029	NYLCare Health Plans of the Southwest, Inc.	8	421,251,956	6.14%
95104	Rio Grande HMO, Inc.	9	257,115,507	3.75%
95099	Scott and White Health Plan	10	221,596,707	3.23%
95138	SHA, L.L.C.	11	176,662,919	2.58%
95295	Memorial Sisters of Charity HMO, L.L.C.	12	169,989,838	2.48%
95328	Aetna U.S. HealthCare of North Texas Inc.	13	166,078,829	2.42%
95383	CIGNA HealthCare of Texas, Inc.	14	160,558,762	2.34%
95490	Aetna U.S. HealthCare Inc.	15	151,819,316	2.21%
95098	Kaiser Foundation Health Plan of Texas	16	151,686,346	2.21%
95314	AmericaID Texas, Inc.	17	136,088,784	1.99%
95139	Texas Health Choice, L.C.	18	86,292,756	1.26%
95035	Prudential Dental Maintenance Organization, Inc.	19	58,701,265	0.86%
95650	AmeriHealth HMO of Texas, Inc.	20	49,137,909	0.72%
95420	Methodist Care, Inc.	21	47,307,355	0.69%
95248	Community First Health Plans, Inc.	22	36,234,439	0.53%
95242	West Texas Health Plans, L.C.	23	35,647,288	0.52%
95037	CIGNA Dental Health of Texas, Inc.	24	34,763,755	0.51%
95798	HealthFirst HMO, Inc.	25	32,930,952	0.48%
96515	Community Health Choice, Inc.	26	32,276,404	0.47%
95415	One Health Plan of Texas, Inc.	27	29,813,969	0.43%
95142	United Dental Care of Texas, Inc.	28	24,841,860	0.36%
95047	Amcare Health Plans of Texas, Inc.	29	21,095,546	0.31%
95454	Certus HealthCare, L.L.C.	30	19,898,033	0.29%
95386	Exclusive HealthCare, Inc.	31	15,675,023	0.23%
95414	Parkland Community Health Plan, Inc., a Program of Dallas County Hospital District	32	13,870,000	0.20%
95240	Seton Health Plan, Inc.	33	12,448,632	0.18%
95330	Presbyterian Health Plan, Inc.	34	11,986,393	0.17%
95161	DentiCare, Inc.	35	11,651,154	0.17%
95251	Spectera Dental, Inc.	36	11,486,005	0.17%
95461	HealthPlan of Texas, Inc.	37	11,052,863	0.16%
95051	First American Dental Benefits, Inc.	38	10,523,277	0.15%
95175	HealthSource North Texas, Inc.	39	9,422,872	0.14%
95309	Mercy Health Plans of Missouri, Inc.	40	9,111,726	0.13%
Total Top 40 Health Maintenance Organization Premium			6,768,692,518	98.73%

Top 40 Insurers/Life

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	376,788,166	5.82%
88072	Hartford Life Insurance Company	2	329,832,794	5.10%
68241	Prudential Insurance Company of America, The	3	211,262,283	3.26%
67091	Northwestern Mutual Life Insurance Company, The	4	199,098,705	3.08%
66915	New York Life Insurance Company	5	177,186,251	2.74%
65935	Massachusetts Mutual Life Insurance Company	6	171,861,425	2.65%
69108	State Farm Life Insurance Company	7	153,519,407	2.37%
60739	American National Insurance Company	8	144,431,552	2.23%
67466	Pacific Life Insurance Company	9	118,425,386	1.83%
62308	Connecticut General Life Insurance Company	10	106,805,937	1.65%
62944	Equitable Life Assurance Society of the United States	11	91,778,492	1.42%
65919	Primerica Life Insurance Company	12	89,816,057	1.39%
60488	American General Life Insurance Company	13	81,971,285	1.27%
67121	Transamerica Occidental Life Insurance Company	14	81,328,115	1.26%

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Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
63665	General American Life Insurance Company	15	81,109,757	1.25%
68322	Great-West Life & Annuity Insurance Company	16	79,893,073	1.23%
64173	Group Life & Health Insurance Company	17	76,868,346	1.19%
80802	Sun Life Assurance Company of Canada	18	71,724,384	1.11%
60186	Allstate Life Insurance Company	19	66,432,675	1.03%
63177	Farmers New World Life Insurance Company	20	66,300,780	1.02%
68896	Southern Farm Bureau Life Insurance Company	21	62,945,390	0.97%
66672	American General Life and Accident Insurance Company	22	59,868,338	0.92%
68357	Reliable Life Insurance Company, The	23	59,172,147	0.91%
64246	Guardian Life Insurance Company of America, The	24	56,962,939	0.88%
68713	Security Life of Denver Insurance Company	25	55,701,809	0.86%
67814	Pheonix Home Life Mutual Insurance Company	26	55,236,762	0.85%
61271	Principal Life Insurance Company	27	55,128,418	0.85%
70815	Hartford Life and Accident Insurance Company	28	54,951,019	0.85%
67865	Jefferson-Pilot Life Insurance Company	29	53,063,118	0.82%
91596	New York Life Insurance and Annuity Corporation	30	52,805,283	0.82%
65900	CONSECO Life Insurance Company	31	52,626,585	0.81%
65099	John Hancock Mutual Life Insurance Company	32	52,429,184	0.81%
90204	John Hancock Variable Life Insurance Company	33	50,360,233	0.78%
65838	Manufacturers Life Insurance Company (U.S.A.), The	34	50,064,349	0.77%
70254	Jefferson Pilot Financial Insurance Company	35	46,602,374	0.72%
69663	USAA Life Insurance Company	36	45,721,120	0.71%
69868	United of Omaha Life Insurance Company	37	44,206,546	0.68%
86509	Aetna Life Insurance and Annuity Company	38	42,974,524	0.66%
80829	Transamerica Assurance Company	39	42,721,501	0.66%
66370	MONY Life Insurance Company	40	41,427,511	0.64%
Total Top 40 Life Premium			3,811,404,020	58.88%

Top 40 Insurers/Annuities

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
69345	Teachers Insurance and Annuity Association of America	1	128,419,475	5.45%
91596	New York Life Insurance and Annuity Corporation	2	110,697,836	4.70%
60488	American General Life Insurance Company	3	95,945,560	4.07%
70432	American General Annuity Insurance Company	4	76,685,523	3.26%
88528	Northbrook Life Insurance Company	5	70,968,575	3.01%
70092	Glenbrook Life and Annuity Company	6	70,326,372	2.99%
65056	Jackson National Life Insurance Company	7	66,594,318	2.83%
68608	SAFECO Life Insurance Company	8	66,449,340	2.82%
69663	USAA Life Insurance Company	9	61,513,788	2.61%
70025	General Electric Capital Assurance Company	10	61,223,393	2.60%
66850	National Western Life Insurance Company	11	56,281,888	2.39%
97721	Lutheran Brotherhood Variable Insurance Products Company	12	47,635,089	2.02%
63274	Fidelity and Guaranty Life Insurance Company	13	47,101,128	2.00%
65935	Massachusetts Mutual Life Insurance Company	14	46,313,186	1.97%
60682	CONSECO Annuity Assurance Company	15	41,501,304	1.76%
61999	College Life Insurance Company of America, The	16	41,068,111	1.74%
68241	Prudential Insurance Company of America, The	17	39,972,504	1.70%
92622	Western-Southern Life Assurance Company	18	38,636,493	1.64%
65749	CUNA Mutual Life Insurance Company	19	38,560,109	1.64%
65005	IDS Life Insurance Company	20	38,405,417	1.63%
65234	Keyport Life Insurance Company	21	38,019,160	1.61%
68934	London Pacific Life & Annuity Company	22	36,413,240	1.55%
92509	LifeUSA Insurance Company	23	35,138,793	1.49%
77925	Western United Life Assurance Company	24	33,868,401	1.44%
65528	Life Insurance Company of the Southwest	25	33,200,703	1.41%
80942	Golden American Life Insurance Company	26	32,372,061	1.37%
60739	American National Insurance Company	27	31,896,147	1.35%
65536	GE Life and Annuity Assurance Company	28	29,345,996	1.25%
90611	Allianz Life Insurance Company of North America	29	29,093,454	1.24%

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Top 40 Insurers/Annuities

Based on 1998 Texas Written Premiums with Percentage of Market Share

NAIC#	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
77720	Columbia Universal Life Insurance Company	30	29,006,120	1.23%
92738	American Equity Investment Life Insurance Company	31	28,486,914	1.21%
82538	National Health Insurance Company	32	27,139,195	1.15%
99775	Funeral Directors Life Insurance Company	33	26,210,857	1.11%
67091	Northwestern Mutual Life Insurance Company, The	34	24,487,325	1.04%
69108	State Farm Life Insurance Company	35	23,285,441	0.99%
86509	Aetna Life Insurance and Annuity Company	36	23,062,566	0.98%
67865	Jefferson-Pilot Life Insurance Company	37	21,338,729	0.91%
65595	Lincoln Benefit Life Company	38	21,309,736	0.90%
61271	Principal Life Insurance Company	39	20,310,589	0.86%
Total Top 40 Annuity Premium		40	1,788,284,836	75.92%

Summary of Information from Annual Statements Texas Premium Summary

Grand Total 1997-1998

	AS OF DECEMBER 31, 1997	AS OF DECEMBER 31, 1998
Total Property & Casualty	\$20,896,389,071	21,541,216,619
Total Life & Annuity	8,975,886,598	9,057,216,580
Total Accident & Health	10,882,421,793	10,604,960,834
Health Maintenance Organizations	5,642,727,858	6,822,523,029
Non-Profit Legal Services Corporations	1,940,172	2,191,460
Total	\$46,399,365,492	48,028,108,522

Property and Casualty

1997-1998

	AS OF DECEMBER 31, 1997	AS OF DECEMBER 31, 1998
Rate Regulated*		
Automobile	\$6,819,803,570	6,914,297,564
Workers' Compensation	1,738,531,604	1,787,851,723
Fire and Allied Lines	4,506,794,537	4,704,343,512
Liability	2,394,039,674	2,543,262,811
Title	688,109,079	903,050,832
Other	641,446,102	651,565,335
Non-Rate Regulated		
Farm Mutual Companies	170,197,363	194,122,390
County Mutual Companies [†]	2,868,609,853	2,835,347,330
Surplus Lines	1,068,857,289	1,007,375,122
Total	\$20,896,389,071	21,541,216,619

* 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

1997-1998

	AS OF DECEMBER 31, 1997	AS OF DECEMBER 31, 1998
Life & Annuity-Legal Reserve		
Ordinary Life	\$5,081,902,461	5,189,405,892
Group	1,127,151,067	1,117,759,046
Industrial	7,331,777	7,187,217
Credit	179,433,485	209,975,062
Annuity	2,531,725,835	2,481,101,785

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Life, Accident & Health and Annuity
1997-1998

	AS OF DECEMBER 31, 1997	AS OF DECEMBER 31, 1998
Life & Annuity-Other Than Legal Reserve		
Life	44,954,237	48,887,417
Annuity	3,387,738	2,900,162
Accident & Health-Legal Reserve		
Group	7,648,681,966	8,889,045,909
Individual	1,259,269,842	1,495,726,492
Credit	189,767,188	188,148,584
Accident & Health-Other Than Legal Reserve		
Group	1,752,590,034	694,165
Individual	32,089,786	31,266,672
Credit	22,976	79,011
Total	\$19,858,308,392	19,662,177,414

Legal Reserve Life Insurance Companies
For Calendar Year 1998 (All Companies Combined)

	TEXAS COMPANIES	FOREIGN COMPANIES
Net Premium Income		
Life and Annuity Insurance	\$4,191,791,979	\$163,458,173,340
Accident & Health	4,831,881,988	74,079,033,416
Net Income from Operations	901,203,674	18,538,079,474
Admitted Assets	103,613,049,376	2,809,674,047,099
Liabilities	92,745,781,379	2,641,004,548,704
Capital Paid-Up	337,787,686	3,154,191,950
Surplus (exclud. Capital Paid-Up)	10,529,480,311	165,515,306,445

Legal Reserve Life Insurance Companies
For Calendar Year 1998 (Texas Business Only)

	ORDINARY	GROUP	INDUSTRIAL	CREDIT LIFE
TEXAS COMPANIES				
Life Premiums	\$535,265,095	\$88,328,845	\$744,971	\$75,153,632
Annuity Considerations	405,515,379	84,267,281	0	0
Deposit Type Funds	188,846,547	200,512,306	0	0
Direct Dividends to Policyholders	13,757,549	693	0	0
Claims & Benefits	1,010,604,557	283,241,717	5,029,637	18,205,268
	DIRECT PREMIUM	LOSS PAID	DIVIDEND PAID	
A&H Group	3,307,330,997	3,176,308,936	0	
A&H Individual	262,082,249	174,789,286	0	
A&H Credit	61,666,650	24,286,884	0	
FOREIGN COMPANIES				
Life Premiums	\$4,428,507,621	\$1,029,430,200	\$6,442,245	\$134,821,429
Annuity Considerations	1,663,477,191	327,822,061	0	19,873
Deposit Type Funds	3,594,781,408	4,429,503,047	0	0
Direct Dividends to Policyholders	701,197,923	20,124,653	5,324,885	328,888
Claims & Benefits	7,030,923,743	4,618,956,255	15,425,382	45,029,274
	DIRECT PREMIUM	LOSS PAID	DIVIDEND PAID	
A&H Group	5,545,411,411	4,470,615,186	18,667,999	
A&H Individual	1,250,616,691	739,435,498	811,158	
A&H Credit	126,481,934	62,923,618	66,204	

Stipulated Premium Companies

For Calendar Year 1998 (All Companies Combined)

Net Premium Income, Life Insurance	\$18,070,190			
Net Premium Income, Accident & Health Insurance	31,661,675			
Admitted Assets	278,731,547			
Liabilities (exclud. Capital Paid-Up)	226,066,212			
Capital Paid-Up	8,048,225			
Surplus (exclud. Capital Paid-Up)	44,617,110			
Net Income	-2,919,161			
TEXAS BUSINESS ONLY		LIFE	ANNUITY	ACCIDENT AND HEALTH
Premiums	47,762,570		2,900,161	31,964,044
Claims & Benefits	22,956,926		1,972,194	24,799,381

Fraternal Benefit Societies

For Calendar Year 1998 (All Societies Combined)

	TEXAS SOCIETIES	FOREIGN SOCIETIES
Net Considerations from Members	\$54,202,936	\$4,824,529,916
Gross Benefits Paid	36,793,010	3,536,491,675
Admitted Assets	671,008,293	55,910,341,761
Policy Reserves	545,792,046	39,953,201,892
Liabilities	565,777,170	50,197,964,599
Special Reserves and Unassigned Funds	105,231,123	5,712,377,162
Insurance in Force	301,793,605,000	261,982,380,000
TEXAS BUSINESS ONLY		
Number of Lodges	865	1,810
Life Certificates Issued		
Number	9,801	34,276
Amount	\$261,465,575	\$2,068,771,233
Life Certificates in Force		
Number		
Amount	2,802,399,971	14,136,832,230
Total Considerations from Members		
Life	53,131,052	172,502,122
Accident and Health	422,998	18,908,055
Insurance Benefits Paid Members		
Life	34,962,050	134,083,302
Accident and Health	562,007	12,424,140

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

For Calendar Year 1998 (All Companies Combined)

Number of Members	15,443
Amount of Insurance in Force	\$6,255,957
Total Premium Income	
Mortuary Fund	119,103
Expense Fund	90,618
Total Other Income	
Mortuary Fund	699,376
Expense Fund	60,022

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

For Calendar Year 1998 (All Companies Combined)

Total Paid Losses		
Mortuary Fund		190,220
Expense Fund		0
Total Other Expenditures		
Mortuary Fund		27,924
Expense Fund		204,069
Mortuary Fund		
Admitted Assets		8,705,390
Aggregate Policy Reserves		1,505,694
Other Liabilities		37,187
Liabilities		1,532,562
Surplus (as regards to Policyholders)		7,172,828
Expense Fund		
Admitted Assets		1,569,475
Liabilities		10,319
Surplus (as regards to Policyholders)		1,559,156

Exempt Associations

For Calendar Year 1998 (All Associations Combined)

Number of Members		11,825
Total Receipts		\$958,466
Admitted Assets		2,172,844
Liabilities		44,000
Net Surplus		2,128,844

Non-Profit Group Hospital Service

For Calendar Year 1998 (All Associations Combined)

Net Premium Income, Accident & Health	\$17,621,908	
Admitted Assets	9,678,869	
Liabilities	5,173,427	
Surplus	4,505,442	
Net Income from Operations	-4,928,227	
	PREMIUMS WRITTEN	BENEFITS PAID
Premiums/Losses Accident & Health	\$32,463	\$0

Health Maintenance Organizations

For Calendar Year 1998

Number of Enrollees	8,138,051
Texas Direct Premiums	\$6,822,523,029
Total Direct Premiums	9,983,721,935
Reinsurance Ceded	7,160,552
Net Premiums	9,976,561,383

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Health Maintenance Organizations

For Calendar Year 1998

Paid Losses	8,901,778,582
Unpaid Losses	1,198,804,388
Admitted Assets	2,605,057,287
Liabilities	2,075,262,752
Capital Paid-Up	66,164,690
Surplus and Unassigned Funds	463,629,845

Non-Profit Legal Services Corporations

For Calendar Year 1998

Number of Participants	18,543
Net Assessments in Force	0
Net Assessments	
Claims Fund	\$1,534,376
Expense Fund	657,084
Claims Paid	0
Total Admitted Assets	
Claims Fund	124,555
Expense Fund	75,535
Total Liabilities	
Claims Fund	85,273
Expense Fund	113,811
Total Policyholders' Surplus	
Claims Fund	39,282
Expense Fund	-38,276

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

For Calendar Year 1998 (All Companies Combined)

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	\$2,879,211,249	\$159,486,312,336
Reinsurance Assumed	1,654,189,102	140,698,214,389
Reinsurance Ceded	2,621,925,469	141,284,750,002
Net Premium Income	1,911,474,882	158,899,776,723
Paid Losses	2,022,578,560	96,430,342,391
Stockholders' Dividend Paid	45,692,725	14,668,318,061
Admitted Assets	6,940,594,373	603,502,636,841
Liabilities	3,741,789,441	374,570,384,123
Capital Paid-Up	231,822,460	4,956,558,325
Surplus (exclud. Capital Paid-Up)	2,966,982,472	223,975,694,393
Treasury Stock	509,563	424,469,307
Net Income	552,526,317	23,881,212,153
Unpaid Losses	1,943,357,970	203,216,276,455
Unearned Premiums	727,519,020	71,484,981,112
TEXAS BUSINESS ONLY		
Fire and Allied Lines		
Premiums	\$265,203,729	\$1,319,509,339
Losses	214,226,240	1,145,576,512
Ocean Marine		
Premiums	16,077,012	125,982,845
Losses	18,177,580	88,118,592

Continued on page 131

Stock Fire, Stock Casualty, and Stock Fire and Casualty Insurance Companies
For Calendar Year 1998 (All Companies Combined)

Automobile		
Premiums	1,236,686,217	2,734,783,917
Losses	849,189,977	1,725,367,460
Workers' Compensation		
Premiums	144,661,914	1,159,083,721
Losses	102,871,710	773,283,337
Accident and Health		
Premiums	2,059,281	233,088,717
Losses	417,659	140,840,274
Aircraft		
Premiums	10,463,168	80,180,404
Losses	3,365,525	61,405,946
Credit Guaranty		
Premiums	1,017,949	18,512,659
Losses	156,472	12,978,118
Other Casualty Lines		
Premiums	200,082,546	1,990,517,598
Losses	127,319,264	1,024,282,988
Totals		
Premiums	\$1,876,251,816	\$7,661,659,200
Losses	1,315,724,427	4,971,853,227

Mutual Fire and Casualty Companies
For Calendar Year 1998 (All Companies Combined)

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	\$451,923,064	\$47,952,876,583
Reinsurance Assumed	165,092,356	22,445,286,856
Reinsurance Ceded	185,115,641	19,275,809,297
Net Premium Income	431,899,779	51,122,354,142
Paid Losses	302,358,788	32,278,456,759
Stockholders' Dividend Paid	0	0
Admitted Assets	2,076,060,566	165,167,473,468
Liabilities	1,039,437,412	85,453,934,975
Surplus (as regards to Policyholders)	1,036,623,154	79,713,538,493
Net Income	130,090,557	3,350,614,147
Unpaid Losses	623,306,829	40,313,139,145
Unearned Premiums	228,186,019	17,063,605,805
TEXAS BUSINESS ONLY		
Fire and Allied Lines		
Premiums	\$50,559,256	\$178,915,625
Losses	22,212,870	132,234,582
Ocean Marine		
Premiums	0	2,336,972
Losses	0	956,572
Automobile		
Premiums	72,957,176	2,441,854,904
Losses	54,206,750	1,579,829,702
Workers' Compensation		
Premiums	228,152,080	210,193,762
Losses	144,120,904	139,690,674

Continued on page 132

Mutual Fire and Casualty Companies
For Calendar Year 1998 (All Companies Combined)

Accident and Health		
Premiums	456,821	89,913,390
Losses	303,700	74,373,009
Aircraft Physical Damage		
Premiums	0	2,358,277
Losses	0	1,106,230
Credit Guaranty		
Premiums	0	0
Losses	0	0
Other Casualty Lines		
Premiums	11,292,637	150,272,646
Losses	10,097,204	95,067,367
Totals		
Premiums	\$363,417,970	\$3,075,845,576
Losses	230,941,428	2,023,258,136

Lloyds
For Calendar Year 1998

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	\$2,461,162,917	
Reinsurance Assumed	51,984,893	
Reinsurance Ceded	1,472,798,384	
Net Premium Income	1,040,349,426	
Paid Losses	1,045,721,434	
Dividend Paid Underwriters	2,342,157	
Admitted Assets	2,146,244,304	
Liabilities	1,026,241,765	
Surplus (includ. Guaranty Funds)	1,120,002,539	
Net Income	165,607,882	
Unpaid Losses	179,228,795	
Unearned Premiums	581,734,040	
TEXAS BUSINESS ONLY		
Fire and Allied Lines		
Premiums	\$2,107,321,240	
Losses	854,375,115	
Ocean Marine		
Premiums	6,484	
Losses	279	
Automobile		
Premiums	142,190,502	
Losses	88,264,412	
Workers' Compensation		
Premiums	19,425,529	
Losses	12,634,492	
Accident and Health		
Premiums	59,682	
Losses	24,227	
Aircraft Physical Damage		
Premiums	0	
Losses	0	

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	TEXAS COMPANIES	FOREIGN COMPANIES
Credit Guaranty		
Premiums	2,066,644	
Losses	452,372	
Other Casualty Lines		
Premiums	178,389,351	
Losses	82,302,096	
Totals		
Premiums	\$2,449,459,432	
Losses	1,038,052,993	

Reciprocal Exchanges**For Calendar Year 1998 (All Companies Combined)**

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	\$3,280,303,059	\$7,106,172,698
Reinsurance Assumed	131,319,259	11,007,753,614
Reinsurance Ceded	279,673,702	9,245,723,910
Net Premium Income	3,131,948,616	8,868,202,402
Paid Losses	1,903,084,874	4,174,344,030
Admitted Assets	9,838,863,872	16,347,004,377
Liabilities	3,778,281,579	10,174,647,604
Surplus (includ. Guaranty Funds)	6,060,582,293	6,172,356,773
Net Income	382,908,044	377,338,635
Unpaid Losses	1,350,662,976	3,710,059,685
Unearned Premiums	1,090,295,269	3,517,121,974
TEXAS BUSINESS ONLY		
Fire and Allied Lines		
Premiums	\$281,249,584	\$501,584,741
Losses	123,349,256	212,068,297
Ocean Marine		
Premiums	1,342,959	0
Losses	815,906	0
Automobile		
Premiums	258,063,154	26,940,872
Losses	178,361,382	17,272,928
Workers' Compensation		
Premiums	2,270,190	21,224,709
Losses	1,899,930	10,597,516
Accident and Health		
Premiums	1,603,651	2,297,563
Losses	72,612	2,663,715
Aircraft Physical Damage		
Premiums	0	0
Losses	0	0
Credit Guaranty		
Premiums	1,061,782	0
Losses	222,027	0
Other Casualty Lines		
Premiums	42,812,065	29,533,040
Losses	35,626,935	19,844,535
Totals		
Premiums	\$588,403,385	\$581,580,925
Losses	340,348,048	262,446,991

County Mutual Fire Insurance Companies**For Calendar Year 1998 (All Companies Combined)**

Direct Premium Income	\$2,835,347,328
Reinsurance Assumed	5,346,166
Reinsurance Ceded	2,765,580,143
Net Premium Income	75,113,351
Paid Losses	1,692,822,577
Admitted Assets	271,572,896
Liabilities	152,235,749
Surplus	119,337,147
Net Income	3,465,717
Unpaid Losses	8,824,091
Unearned Premiums	5,970,337

Farm Mutual Insurance Companies**For Calendar Year 1998**

Premium Income	\$135,850,652
Other Income	3,257,219
Total Income	139,107,871
Paid Losses	83,424,092
Other Disbursements	48,945,725
Total Disbursements	132,369,817
Admitted Assets	296,375,390
Liabilities	101,454,335
Surplus (as regards to Policyholders)	194,921,055

Risk Retention Groups**For Calendar Year 1998**

	TEXAS COMPANIES
Direct Premium Income	\$9,258,578
Reinsurance Assumed	0
Reinsurance Ceded	8,942,119
Net Premium Income	316,459
Paid Losses	2,459,976
Stockholders' Dividend Paid	0
Admitted Assets	19,851,632
Liabilities	11,898,523
Capital Paid-Up	1,000,000
Surplus (exclud. Capital Paid-Up)	6,953,109
Treasury Stock	0
Net Income	1,154,543
Unpaid Losses	7,787,783
Unearned Premiums	258,952
	TEXAS BUSINESS ONLY
	Automobile
Premiums	\$820,825
Losses	225,662
	Other Casualty Lines
Premiums	1,042,007
Losses	696,334
	Totals
Premiums	\$1,862,832
Losses	921,996

Title Companies
For Calendar Year 1998

	TEXAS COMPANIES	FOREIGN COMPANIES
Direct Premium Income	\$937,200,794	\$5,726,628,218
Paid Losses	22,795,193	214,835,321
Dividends Paid	-5,146,241	-106,764,105
Net Income	31,768,215	376,587,176
Admitted Assets	494,919,016	3,580,244,169
Liabilities (exclud. Capital Paid-Up)	238,480,467	2,287,831,231
Capital Paid-Up	18,606,590	190,497,838
Surplus	237,831,959	1,101,915,100
TEXAS BUSINESS		
Premiums	\$364,800,589	\$538,250,245
Paid Losses	4,305,525	8,464,839

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