

## **Part IV Summary of Information from Annual Statements**

**This section of the Texas Department of Insurance's *135th Annual Report* provides a summary of annual statement data by types of insurance coverage. The information includes total annual premiums paid by Texans for various lines of insurance.**

*issued by the*

**Texas Department of Insurance**



## Overview: Texas Insurance Market

### Grand Total: Texas Insurance Market–All Admitted & Alternative Carriers subject to TDI Licensing/Eligibility/Registration Requirements:

#### Total Texas Market 2009

TYPE OF BUSINESS	TEXAS PREMIUMS
Life	\$8,866,086,982
Annuity	19,735,746,676
Accident & Health	22,471,628,816
Property & Casualty	37,712,033,142
HMO	12,387,005,105
Title	1,017,604,499
Other	*3,812,215
<b>Grand Total</b>	<b>\$102,193,917,435</b>

<b>Recap: Total Admitted Market</b>	<b>\$98,306,752,289</b>
<b>Total Alternative Market</b>	<b>** 3,887,165,146</b>
<b>Grand Total</b>	<b>\$102,193,917,435</b>

\* Includes: Local Mutual Aid Associations, Local Mutual Burial Associations, Exempt Associations and Non-Profit Legal Service Companies

\*\* Included with Property & Casualty

### Admitted Market– Carriers holding a Certificate of Authority (License) issued by TDI:

#### Total Admitted Market 2009

TYPE OF BUSINESS	TEXAS INSURANCE COMPANIES	NON-TEXAS INSURANCE COMPANIES	TOTAL ADMITTED MARKET
Life	\$772,991,261	\$8,093,095,721	\$8,866,086,982
Annuity	2,131,476,550	17,604,270,126	19,735,746,676
Accident & Health	1,134,596,195	21,337,032,621	22,471,628,816
Property & Casualty	16,634,800,649	17,751,237,347	33,824,867,996
HMO	11,705,163,994	681,841,111	12,387,005,105
Title	344,974,388	672,630,111	1,017,604,499
Other	* 3,812,215		* 3,812,215
<b>Total</b>	<b>\$32,704,645,252</b>	<b>\$65,602,107,037</b>	<b>\$98,306,752,289</b>

Note: Carriers in the admitted market are generally subject to TDI's full regulatory authority, including rate and policy form filing requirements, financial and market conduct examination authority, etc. In general, a higher level of statutory consumer protections exists for this business, including the existence of guaranty fund protection that protects consumers when carriers fail.

### Alternative Market– Carriers that are Eligible or Registered or hold some other form of approval issued by TDI:

#### Alternative Market 2009

TYPE OF BUSINESS	TEXAS PREMIUMS
Surplus Lines Insurers	***\$3,420,619,324
Foreign Risk Retention Groups	84,746,322
Certified Self Insurers	362,538,996
Self Insurance Group	19,260,504
<b>Total</b>	<b>**\$3,887,165,146</b>

\* Includes: Local Mutual Aid Associations, Local Mutual Burial Associations, Exempt Associations and Non-Profit Legal Service Companies

\*\* Included with Property & Casualty

\*\*\* The vast majority of this business is property and casualty insurance. However, the surplus lines market includes some accident and health business.

Note: Carriers in the alternative market are generally subject to a reduced level of regulatory requirements, which may provide options for consumers who are unable to obtain insurance from the admitted (licensed) market. Because of the reduced statutory consumer protections, guaranty fund protection does not exist for the surplus lines market and the risk retention group market when carriers fail.

**Financial Statement System  
Summary of Information from Annual Statements Texas Premium Summary-  
Property and Casualty 2008-2009**

	AS OF DECEMBER 31, 2008	AS OF DECEMBER 31, 2009
Primary Lines		
Automobile	14,756,093,232	15,051,064,985
Workers Compensation	2,582,569,612	2,183,885,939
†Homeowners	5,305,926,835	5,621,726,939
Fire & Allied Lines	3,959,972,816	4,009,152,955
Liability	4,940,649,415	4,443,447,014
Medical Professional Liability	242,158,613	234,235,894
All Other Lines	2,432,524,245	2,281,354,270
<b>Total</b>	<b>34,219,894,768</b>	<b>33,824,867,996</b>

**Financial Statement System  
Summary of Information from Annual Statements Texas Premium Summary-  
Life, Annuity and Accident & Health 2008-2009**

	AS OF DECEMBER 31, 2008	AS OF DECEMBER 31, 2009
<b>Life</b>		
Ordinary	6,526,290,232	6,884,461,864
Group	2,017,164,213	1,896,873,903
Industrial	2,085,216	1,850,677
Credit	122,515,274	82,900,538
<b>Total</b>	<b>8,668,054,935</b>	<b>8,866,086,982</b>
<b>Annuity</b>		
Annuities	16,332,150,335	15,074,516,873
Other Considerations	3,925,429,983	2,852,169,935
Deposit Type Contracts	1,903,024,345	1,809,059,868
<b>Total</b>	<b>22,160,604,663</b>	<b>19,735,746,676</b>
Accident & Health	21,473,526,176	22,471,628,816
<b>Total</b>	<b>52,302,185,774</b>	<b>51,073,462,474</b>

*Note: In the above schedule showing life insurance premiums, "ordinary" life refers to broad class of life insurance sold to individuals. The other broad classes are "group" life, which is insurance on the lives of several persons under one contract, which is typically sold through employers, and "industrial" life, which is characterized by the collection of premiums at the home of the policyholders.*

*In the above schedule showing annuity premiums, "other considerations", refers to other monies received for supplementary contracts and dividends left on deposit with insurers to accumulate interest. "Deposit type contracts" are similar to annuities but do not involve any mortality or morbidity risks (e.g., lottery payouts, structured settlements, guaranteed interest contracts, etc.).*

## Top 40 Insurers: Accident and Health

Based on 2009 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	1	6,138,487,248	27.32%
79413	Unitedhealthcare Insurance Company	2	3,306,293,258	14.71%
60054	Aetna Life Insurance Company	3	1,768,264,677	7.87%
73288	Humana Insurance Company	4	1,595,854,486	7.10%
80314	Unicare Life & Health Insurance Company	5	512,175,793	2.28%
61271	Principal Life Insurance Company	6	436,668,154	1.94%
65978	Metropolitan Life Insurance Company	7	422,280,946	1.88%
62308	Connecticut General Life Insurance Company	8	416,557,311	1.85%
71013	Superior Healthplan Network	9	397,788,644	1.77%
60380	American Family Life Assurance Company of Columbus	10	325,533,721	1.45%
12558	Care Improvement Plus of Texas Insurance Company	11	317,867,119	1.41%
62235	Unum Life Insurance Company of America	12	257,486,076	1.15%
64246	Guardian Life Insurance Company of America, The	13	214,228,729	0.95%
60069	Texas Health Insurance Pool	14	205,417,111	0.91%
67660	Pennsylvania Life Insurance Company	15	190,963,782	0.85%
70815	Hartford Life And Accident Insurance Company	16	166,342,576	0.74%
81396	Delta Dental Insurance Company	17	153,001,491	0.68%
69477	Time Insurance Company	18	151,969,462	0.68%
68284	Pyramid Life Insurance Company, The	19	138,876,811	0.62%
65498	Life Insurance Company of North America	20	125,966,480	0.56%
39616	Vision Service Plan Insurance Company	21	119,908,133	0.53%
77399	Sterling Life Insurance Company	22	118,761,379	0.53%
25178	State Farm Mutual Automobile Insurance Company	23	112,741,897	0.50%
62286	Golden Rule Insurance Company	24	107,933,790	0.48%
90328	First Health Life & Health Insurance Company	25	105,130,368	0.47%
84506	Pacificare Life Assurance Company	26	98,417,391	0.44%
78611	HCSC Insurance Services Company	27	97,039,986	0.43%
65676	Lincoln National Life Insurance Company, The	28	94,406,752	0.42%
70025	Genworth Life Insurance Company	29	91,656,705	0.41%
71412	Mutual of Omaha Insurance Company	30	89,366,837	0.40%
69019	Standard Insurance Company	31	85,932,817	0.38%
68322	Great-West Life & Annuity Insurance Company	32	84,948,770	0.38%
61301	Ameritas Life Insurance Corp.	33	81,273,100	0.36%
80802	Sun Life Assurance Company of Canada	34	79,434,549	0.35%
65838	John Hancock Life Insurance Company (U.S.A.)	35	78,287,047	0.35%
81973	Coventry Health And Life Insurance Company	36	77,384,758	0.34%
67105	Reliastar Life Insurance Company	37	76,353,056	0.34%
68241	Prudential Insurance Company of America, The	38	74,803,614	0.33%
70408	Union Security Insurance Company	39	74,699,417	0.33%
60410	American Fidelity Assurance Company	40	70,305,933	0.31%
	<b>Total Top 40 Accident &amp; Health Premiums</b>		<b>19,060,810,174</b>	<b>84.82%</b>
	<b>All Other Accident &amp; Health Premiums</b>		<b>3,410,818,642</b>	<b>15.18%</b>
	<b>Total Accident &amp; Health Premiums</b>		<b>22,471,628,816</b>	<b>100.00%</b>

## Top 40 Insurers: Annuities

Based on 2009 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65838	John Hancock Life Insurance Company (U.S.A.)	1	1,266,241,885	6.42%
65676	Lincoln National Life Insurance Company, The	2	833,053,266	4.22%
65056	Jackson National Life Insurance Company	3	792,246,426	4.01%
86231	Transamerica Life Insurance Company	4	746,578,415	3.78%
	College Retirement Equities Fund	5	698,424,696	3.54%
86509	ING Life Insurance and Annuity Company	6	668,402,993	3.39%
86630	Prudential Annuities Life Assurance Corporation	7	606,981,920	3.08%
61050	Metlife Investors USA Insurance Company	8	588,671,816	2.98%
91596	New York Life Insurance and Annuity Corporation	9	584,053,256	2.96%
90611	Allianz Life Insurance Company of North America	10	562,193,300	2.85%
88072	Hartford Life Insurance Company	11	556,414,247	2.82%
61271	Principal Life Insurance Company	12	543,789,047	2.76%
62944	AXA Equitable Life Insurance Company	13	523,059,873	2.65%
65005	Riversource Life Insurance Company	14	453,212,012	2.30%
80942	ING USA Annuity and Life Insurance Company	15	447,503,387	2.27%
66869	Nationwide Life Insurance Company	16	422,425,957	2.14%
65935	Massachusetts Mutual Life Insurance Company	17	411,526,061	2.09%
69663	USAA Life Insurance Company	18	403,639,934	2.05%
70238	Variable Annuity Life Insurance Company, The	19	394,885,358	2.00%
61689	Aviva Life and Annuity Company	20	377,016,374	1.91%
70432	Western National Life Insurance Company	21	372,543,312	1.89%
65978	Metropolitan Life Insurance Company	22	365,405,036	1.85%
60488	American General Life Insurance Company	23	341,007,497	1.73%
92738	American Equity Investment Life Insurance Company	24	337,337,741	1.71%
67466	Pacific Life Insurance Company	25	328,488,617	1.66%
69345	Teachers Insurance and Annuity Association of America	26	317,341,168	1.61%
79065	Sun Life Assurance Company of Canada (U.S.)	27	289,722,019	1.47%
79227	Pruco Life Insurance Company	28	250,801,966	1.27%
60895	American United Life Insurance Company	29	229,326,093	1.16%
68241	Prudential Insurance Company of America, The	30	197,916,241	1.00%
65528	Life Insurance Company of The Southwest	31	185,558,342	0.94%
69019	Standard Insurance Company	32	171,238,490	0.87%
68608	Symetra Life Insurance Company	33	165,892,984	0.84%
60739	American National Insurance Company	34	162,351,512	0.82%
71153	Hartford Life and Annuity Insurance Company	35	159,446,059	0.81%
87726	Metlife Insurance Company of Connecticut	36	156,642,736	0.79%
93513	Metlife Investors Insurance Company	37	155,967,258	0.79%
68136	Protective Life Insurance Company	38	144,923,827	0.73%
66974	North American Company for Life and Health Insurance	39	142,616,930	0.72%
68322	Great-West Life & Annuity Insurance Company	40	137,037,629	0.69%
	<b>Total Top 40 Annuity Premium</b>		<b>16,491,885,680</b>	<b>83.56%</b>
	<b>All Other Annuity Premium</b>		<b>3,243,860,996</b>	<b>16.44%</b>
	<b>Total Annuity Premium</b>		<b>19,735,746,676</b>	<b>100.00%</b>

**Top 40 Health Maintenance Organization/Accident and Health  
Based on 2009 Texas Written Premium with Market Share**

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
95174	Pacificare of Texas, Inc.	1	1,902,638,176	15.36%
95314	Amerigroup Texas, Inc.	2	1,301,685,144	10.51%
95490	Aetna Health Inc.	3	849,783,241	6.86%
95647	Superior Healthplan, Inc.	4	844,848,881	6.82%
95024	Humana Health Plan of Texas, Inc.	5	837,334,419	6.76%
11593	Texas Healthspring, LLC	6	635,785,802	5.13%
11141	Evercare of Texas, L.L.C.	7	630,283,310	5.09%
95099	Scott and White Health Plan	8	616,226,769	4.97%
70670	Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation	9	542,508,521	4.38%
10096	Selectcare of Texas, L.L.C.	10	542,441,705	4.38%
95615	Community Health Choice, Inc.	11	426,398,859	3.44%
95329	Texas Children's Health Plan, Inc.	12	424,352,056	3.43%
95414	Parkland Community Health Plan, Inc., A Program of Dallas County Hospital District	13	401,528,291	3.24%
95138	SHA, L.L.C.	14	324,245,664	2.62%
95248	Community First Health Plans, Inc.	15	251,851,898	2.03%
11494	Physicians Health Choice of Texas, LLC	16	214,976,902	1.74%
10134	Bravo Health Texas, Inc.	17	167,311,131	1.35%
10757	Molina Healthcare of Texas, Inc.	18	141,671,300	1.14%
95383	Cigna Healthcare of Texas, Inc.	19	136,713,187	1.10%
95809	Driscoll Children's Health Plan	20	134,971,194	1.09%
95822	Cook Children's Health Plan	21	134,809,801	1.09%
95420	Unicare Health Plans of Texas, Inc.	22	119,753,571	0.97%
12151	Arcadian Health Plan, Inc.	23	113,931,508	0.92%
12827	KS Plan Administrators, LLC	24	105,180,949	0.85%
52635	El Paso First Health Plans, Inc.	25	97,488,848	0.79%
12964	Wellcare of Texas, Inc.	26	77,625,563	0.63%
10768	Selectcare Health Plans, Inc.	27	62,676,682	0.51%
95799	Valueoptions of Texas, Inc.	28	56,694,330	0.46%
95910	Aetna Dental Inc.	29	53,245,041	0.43%
12346	Valley Baptist Insurance Company	30	39,393,745	0.32%
95037	Cigna Dental Health of Texas, Inc.	31	32,772,357	0.26%
95765	Unitedhealthcare of Texas, Inc.	32	32,403,668	0.26%
95161	Denticare, Inc.	33	18,833,037	0.15%
95240	Seton Health Plan, Inc.	34	17,609,784	0.14%
95309	Mercy Health Plans of Missouri, Inc.	35	17,237,162	0.14%
95251	National Pacific Dental, Inc.	36	14,536,011	0.12%
95051	Safeguard Health Plans, Inc.	37	13,420,081	0.11%
95142	United Dental Care Of Texas, Inc.	38	8,986,336	0.07%
95163	Alpha Dental Programs, Inc.	39	8,484,762	0.07%
12282	Arkansas Community Care, Inc.	40	8,163,920	0.07%
<b>Total Top 40 Health Maintenance Organizations</b>			<b>12,360,803,606</b>	<b>99.79%</b>
<b>All Other Health Maintenance Organizations</b>			<b>26,201,499</b>	<b>0.21%</b>
<b>Total Health Maintenance Organizations</b>			<b>12,387,005,105</b>	<b>100.00%</b>

## Top 40 Insurers: Life

Based on 2009 Texas Written Premium with Percentage Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
65978	Metropolitan Life Insurance Company	1	593,554,831	6.69%
67091	Northwestern Mutual Life Insurance Company, The	2	403,663,053	4.55%
65676	Lincoln National Life Insurance Company, The	3	359,937,418	4.06%
66915	New York Life Insurance Company	4	336,055,672	3.79%
69108	State Farm Life Insurance Company	5	293,318,260	3.31%
68241	Prudential Insurance Company of America, The	6	287,135,882	3.24%
65838	John Hancock Life Insurance Company (U.S.A.)	7	274,052,469	3.09%
60488	American General Life Insurance Company	8	241,490,051	2.72%
65935	Massachusetts Mutual Life Insurance Company	9	218,128,532	2.46%
86231	Transamerica Life Insurance Company	10	176,039,693	1.99%
67466	Pacific Life Insurance Company	11	155,485,101	1.75%
71129	Fort Dearborn Life Insurance Company	12	147,413,393	1.66%
63177	Farmers New World Life Insurance Company	13	136,715,035	1.54%
65919	Primerica Life Insurance Company	14	134,682,506	1.52%
60739	American National Insurance Company	15	124,055,927	1.40%
65498	Life Insurance Company of North America	16	123,052,304	1.39%
80802	Sun Life Assurance Company of Canada	17	122,904,860	1.39%
68136	Protective Life Insurance Company	18	115,986,423	1.31%
62944	AXA Equitable Life Insurance Company	19	114,162,758	1.29%
67105	Reliastar Life Insurance Company	20	110,517,300	1.25%
71153	Hartford Life and Annuity Insurance Company	21	109,561,439	1.24%
79227	Pruco Life Insurance Company	22	107,369,369	1.21%
91596	New York Life Insurance and Annuity Corporation	23	102,243,817	1.15%
62235	Unum Life Insurance Company of America	24	100,791,255	1.14%
68896	Southern Farm Bureau Life Insurance Company	25	99,771,417	1.13%
65595	Lincoln Benefit Life Company	26	93,885,432	1.06%
64246	Guardian Life Insurance Company of America, The	27	92,327,791	1.04%
69663	USAA Life Insurance Company	28	92,010,000	1.04%
65005	Riversource Life Insurance Company	29	89,097,289	1.00%
69868	United of Omaha Life Insurance Company	30	87,605,108	0.99%
66168	Minnesota Life Insurance Company	31	85,946,083	0.97%
65536	Genworth Life and Annuity Insurance Company	32	83,635,264	0.94%
68357	Reliable Life Insurance Company, The	33	78,132,014	0.88%
70815	Hartford Life and Accident Insurance Company	34	76,673,006	0.86%
61271	Principal Life Insurance Company	35	75,882,642	0.86%
70211	Reassure America Life Insurance Company	36	72,110,418	0.81%
60054	Aetna Life Insurance Company	37	70,505,389	0.80%
69019	Standard Insurance Company	38	69,196,139	0.78%
61050	Metlife Investors USA Insurance Company	39	67,702,901	0.76%
68322	Great-West Life & Annuity Insurance Company	40	64,770,253	0.73%
	<b>Total Top 40 Life Premium</b>		<b>6,187,568,494</b>	<b>69.79%</b>
	<b>All Other Life Premium</b>		<b>2,678,518,488</b>	<b>30.21%</b>
	<b>Total Life Premium</b>		<b>8,866,086,982</b>	<b>100.00%</b>

**Top 40 Insurers: Private Passenger Auto  
Based on 2008 Texas Written Premium with Market Share**

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
25178	State Farm Mutual Automobile Insurance Company	1	2,393,871,648	18.15%
24392	Farmers Texas County Mutual Insurance Company	2	1,282,556,676	9.72%
29203	Progressive County Mutual Insurance Company	3	1,040,643,981	7.89%
22063	Government Employees Insurance Company	4	571,883,745	4.34%
19240	Allstate Indemnity Company	5	516,800,817	3.92%
29688	Allstate Fire and Casualty Insurance Company	6	471,358,832	3.57%
29378	Old American County Mutual Fire Insurance Company	7	468,207,950	3.55%
10078	USAA County Mutual Insurance Company	8	453,979,246	3.44%
25941	United Services Automobile Association	9	386,108,282	2.93%
29335	Allstate County Mutual Insurance Company	10	359,342,710	2.72%
29246	Consumers County Mutual Insurance Company	11	335,458,831	2.54%
29297	Home State County Mutual Insurance Company	12	312,228,392	2.37%
13004	Texas Farm Bureau Casualty Insurance Company	13	295,051,033	2.24%
26816	State Farm County Mutual Insurance Company of Texas	14	264,960,683	2.01%
27863	Southern County Mutual Insurance Company	15	258,420,156	1.96%
29262	Colonial County Mutual Insurance Company	16	257,482,033	1.95%
11198	Loya Insurance Company	17	247,857,371	1.88%
22055	Geico Indemnity Company	18	241,152,121	1.83%
19544	Liberty County Mutual Insurance Company	19	192,831,666	1.46%
23787	Nationwide Mutual Insurance Company	20	192,645,400	1.46%
29254	Foremost County Mutual Insurance Company	21	142,323,395	1.08%
28673	Mid-Century Insurance Company of Texas	22	138,388,266	1.05%
29327	AAA Texas County Mutual Insurance Company	23	127,396,789	0.97%
17230	Allstate Property and Casualty Insurance Company	24	115,956,025	0.88%
25380	Texas Farm Bureau Mutual Insurance Company	25	102,911,116	0.78%
29351	Unitrin County Mutual Insurance Company	26	87,698,592	0.66%
33120	Bristol West Specialty Insurance Company	27	84,180,484	0.64%
11521	Germania Select Insurance Company	28	81,818,564	0.62%
35882	Geico General Insurance Company	29	77,179,735	0.59%
19976	Amica Mutual Insurance Company	30	73,192,097	0.55%
13938	Metropolitan Lloyds Insurance Company of Texas	31	72,896,976	0.55%
29394	Mercury County Mutual Insurance Company	32	69,392,646	0.53%
19887	Trinity Universal Insurance Company	33	68,535,165	0.52%
12223	Santa Fe Auto Insurance Company	34	67,453,459	0.51%
27820	Farm Bureau County Mutual Insurance Company of Texas	35	66,752,196	0.51%
10807	ACCC Insurance Company	36	64,530,848	0.49%
19232	Allstate Insurance Company	37	63,689,850	0.48%
34789	21st Century Centennial Insurance Company	38	57,878,400	0.44%
26441	Dairyland County Mutual Insurance Company of Texas	39	53,035,500	0.40%
13820	Infinity County Mutual Insurance Company	40	50,127,058	0.38%
<b>Total Top 40 Private Passenger Auto Premium</b>			<b>12,208,178,734</b>	<b>92.55%</b>
<b>All Other private Passenger Auto Premium</b>			<b>982,630,373</b>	<b>7.45%</b>
<b>Total Private Passenger Auto Premium</b>			<b>13,190,809,107</b>	<b>100.00%</b>

## Top 40 Insurers: Workers' Compensation

Based on 2009 Texas Written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
22945	Texas Mutual Insurance Company	1	634,389,226	29.05%
23841	New Hampshire Insurance Company	2	88,737,833	4.06%
16535	Zurich American Insurance Company	3	80,103,070	3.67%
42404	Liberty Insurance Corporation	4	72,550,181	3.32%
30104	Hartford Underwriters Insurance Company	5	61,832,048	2.83%
19429	Insurance Company of the State of Pennsylvania, The	6	55,370,457	2.54%
22667	Ace American Insurance Company	7	51,132,116	2.34%
25658	Travelers Indemnity Company, The	8	50,083,658	2.29%
43389	Service Lloyds Insurance Company	9	48,469,359	2.22%
40142	American Zurich Insurance Company	10	44,163,664	2.02%
25682	Travelers Indemnity Company of Connecticut, The	11	42,401,573	1.94%
43575	Indemnity Insurance Company of North America	12	39,146,404	1.79%
29424	Hartford Casualty Insurance Company	13	36,721,743	1.68%
23035	Liberty Mutual Fire Insurance Company	14	36,720,530	1.68%
33600	LM Insurance Corporation	15	34,720,872	1.59%
19410	Commerce and Industry Insurance Company	16	34,256,839	1.57%
23396	Amerisure Mutual Insurance Company	17	28,106,084	1.29%
20508	Valley Forge Insurance Company	18	27,751,390	1.27%
20281	Federal Insurance Company	19	25,615,272	1.17%
37478	Hartford Insurance Company of the Midwest	20	24,848,827	1.14%
24171	Netherlands Insurance Company, The	21	21,656,191	0.99%
13269	Zenith Insurance Company	22	21,586,671	0.99%
26042	Wausau Underwriters Insurance Company	23	19,697,911	0.90%
23043	Liberty Mutual Insurance Company	24	19,380,629	0.89%
19070	Standard Fire Insurance Company, The	25	17,627,336	0.81%
10925	Southern Vanguard Insurance Company	26	16,471,079	0.75%
15563	Seabright Insurance Company	27	15,364,864	0.70%
25402	Employers Assurance Company	28	14,491,788	0.66%
19046	Travelers Casualty Insurance Company of America	29	14,123,719	0.65%
19682	Hartford Fire Insurance Company	30	13,982,320	0.64%
19488	Amerisure Insurance Company	31	13,455,877	0.62%
29459	Twin City Fire Insurance Company	32	12,938,315	0.59%
23817	Illinois National Insurance Co.	33	12,790,287	0.59%
11150	Arch Insurance Company	34	12,680,145	0.58%
41483	Farmington Casualty Company	35	12,171,384	0.56%
20095	Bituminous Casualty Corporation	36	11,387,944	0.52%
20478	National Fire Insurance Company of Hartford	37	11,288,796	0.52%
20427	American Casualty Company of Reading, Pennsylvania	38	10,966,366	0.50%
24147	Old Republic Insurance Company	39	10,430,163	0.48%
21458	Employers Insurance Company of Wausau	40	9,421,460	0.43%
	<b>Total Top 40 Workers' Compensation Premium</b>		<b>1,809,034,391</b>	<b>82.84%</b>
	<b>All Other Workers' Compensation Premium</b>		<b>374,851,548</b>	<b>17.16%</b>
	<b>Total Workers' Compensation Premium</b>		<b>2,183,885,939</b>	<b>100.00%</b>

## Top 40 Insurers: Homeowners

Based on 2009 Texas written Premium with Percentage of Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
43419	State Farm Lloyds	1	1,616,043,078	28.75%
26530	Allstate Texas Lloyd's	2	514,433,770	9.15%
21695	Texas Farmers Insurance Company	3	356,496,261	6.34%
25941	United Services Automobile Association	4	241,775,550	4.30%
41564	Travelers Lloyds of Texas Insurance Company	5	217,220,453	3.86%
11120	USAA Texas Lloyd's Company	6	207,053,707	3.68%
21652	Farmers Insurance Exchange	7	187,984,550	3.34%
29688	Allstate Fire and Casualty Insurance Company	8	176,506,247	3.14%
37877	Nationwide Property and Casualty Insurance Company	9	135,272,229	2.41%
27774	Chubb Lloyds Insurance Company of Texas	10	112,404,370	2.00%
21660	Fire Insurance Exchange	11	110,884,207	1.97%
25399	Texas Farm Bureau Underwriters	12	108,177,360	1.92%
42110	Nationwide Lloyds	13	91,333,817	1.62%
41688	Foremost Lloyds of Texas	14	88,717,620	1.58%
11215	Safeco Insurance Company of Indiana	15	84,587,346	1.50%
11059	ASI Lloyds	16	77,641,043	1.38%
27998	Travelers Home and Marine Insurance Company, The	17	55,168,652	0.98%
19208	Republic Lloyds	18	54,991,371	0.98%
25380	Texas Farm Bureau Mutual Insurance Company	19	53,862,671	0.96%
11041	Liberty Lloyds of Texas Insurance Company	20	53,770,818	0.96%
10896	Amica Lloyd's of Texas	21	50,230,847	0.89%
23035	Liberty Mutual Fire Insurance Company	22	47,548,383	0.85%
15474	National Lloyds Insurance Company	23	46,748,484	0.83%
11000	Sentinel Insurance Company, Ltd.	24	44,486,494	0.79%
11543	Texas Fair Plan Association	25	43,347,118	0.77%
11008	Auto Club Indemnity Company	26	40,345,117	0.72%
34690	Property and Casualty Insurance Company of Hartford	27	38,377,493	0.68%
22608	National Specialty Insurance Company	28	37,982,679	0.68%
13938	Metropolitan Lloyds Insurance Company of Texas	29	36,906,003	0.66%
11578	Cypress Texas Lloyds	30	32,550,739	0.58%
24813	Balboa Insurance Company	31	31,183,608	0.55%
11070	Safeco Lloyds Insurance Company	32	28,390,807	0.51%
22390	Wellington Insurance Company	33	27,725,739	0.49%
19887	Trinity Universal Insurance Company	34	25,716,893	0.46%
38253	Hartford Lloyd's Insurance Company	35	25,316,749	0.45%
20230	Central Mutual Insurance Company	36	25,117,880	0.45%
10799	Geovera Insurance Company	37	23,438,096	0.42%
10043	American National Lloyds Insurance Company	38	22,601,037	0.40%
19216	Southern Insurance Company	39	22,481,994	0.40%
10759	Universal North America Insurance Company	40	21,655,448	0.39%
<b>Total Top 40 Homeowners Premium</b>			<b>5,216,476,728</b>	<b>92.79%</b>
<b>All Other Homeowners Premium</b>			<b>405,250,211</b>	<b>7.21%</b>
<b>Total Homeowners Premium</b>			<b>5,621,726,939</b>	<b>100.00%</b>

## Top Title Insurance Companies

Based on 2009 Texas Written Premium with Percentage Market Share

NAIC #	INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
50121	Stewart Title Guaranty Company	1	212,379,860	20.87%
50814	First American Title Insurance Company	2	198,078,761	19.47%
50229	Chicago Title Insurance Company	3	134,214,830	13.19%
50024	Lawyers Title Insurance Corporation	4	107,164,174	10.53%
50016	Title Resources Guaranty Company	5	79,451,226	7.81%
51586	Fidelity National Title Insurance Company	6	76,384,690	7.51%
50598	Alamo Title Insurance	7	50,485,887	4.96%
50083	Commonwealth Land Title Insurance Company	8	41,547,795	4.08%
50520	Old Republic National Title Insurance Company	9	39,812,498	3.91%
12309	Alliant National Title Insurance Company, Inc.	10	31,185,101	3.06%
50067	Ticor Title Insurance Company	11	12,976,109	1.28%
50130	North American Title Insurance Company	12	8,862,885	0.87%
50026	Commerce Title Insurance Company	13	7,360,364	0.72%
50970	Pacific Northwest Title Insurance Company, Inc.	14	4,592,929	0.45%
50857	Security Union Title Insurance Company	15	3,704,426	0.36%
50050	Westcor Land Title Insurance Company	16	3,299,605	0.32%
12591	Sierra Title Insurance Guaranty Company	17	2,657,415	0.26%
50792	Southern Title Insurance Corporation	18	2,109,104	0.21%
50156	National Land Title Insurance Company	19	878,923	0.09%
51535	Ticor Title Insurance Company of Florida	20	252,681	0.02%
51020	National Title Insurance of New York, Inc.	21	205,236	0.02%
	<b>Total Title Premium</b>		<b>1,017,604,499</b>	<b>100.00%</b>

## Top 40 Premium Finance Companies

Based on 2009 Texas Written Premium with Percentage of Market Share

INSURANCE COMPANY	RANK	WRITTEN PREMIUM	% OF MARKET
First Insurance Funding Corporation	1	288,519,138	10.61%
AFCO Credit Corporation	2	254,686,691	9.37%
AFCO Credit Corporation	3	235,815,847	8.67%
AICCO, Inc.	4	188,156,066	6.92%
Premium Assignment Corporation	5	145,230,096	5.34%
Aon Premium Finance, LLC	6	142,180,944	5.23%
Premium Financing Specialist, Inc.	7	128,430,397	4.72%
AFCO Premium Credit, LLC	8	123,153,849	4.53%
Cananwill, Inc.	9	96,423,946	3.55%
Prime Rate Premium Finance Corporation, Inc.	10	83,213,727	3.06%
AFS/IBEX Financial Services, Inc.	11	76,620,062	2.82%
AICCO, Inc.	12	75,716,589	2.79%
Meridian Credit Services, Inc.	13	60,425,358	2.22%
Camden Premium Finance, LLC	14	55,398,068	2.04%
AICCO, INC.	15	46,454,932	1.71%
CAA Premium Finance Company, LLC	16	40,884,530	1.50%
AICCO, INC.	17	37,995,237	1.40%
AFCO Credit Corporation	18	33,060,802	1.22%
Universal Premium Acceptance Corporation	19	31,519,150	1.16%
Premium Funding Associates, Inc.	20	27,312,744	1.00%
Standard Funding Corporation	21	23,279,858	0.86%
Impact Finance Corporation	22	21,794,073	0.80%
Banner Premium Finance, Inc.	23	20,877,115	0.77%
CG Premium Finance, Inc.	24	16,996,695	0.63%
AICCO, INC.	25	16,634,794	0.61%
Heritage Premium Assignment Company	26	16,619,170	0.61%
Advantage Premium Finance Company	27	16,024,488	0.59%
Cardinal Premium Funding of Texas, LP	28	14,090,390	0.52%
Capital Premium Financing, Inc.	29	13,986,302	0.51%
Ideal Premium Finance, Inc.	30	12,291,972	0.45%
Direct General Premium Finance Company	31	11,699,000	0.43%
Pronote, Inc.	32	11,551,954	0.42%
Associated Acceptance, Inc.	33	10,216,007	0.38%
Express Premium Finance Company, LLC	34	10,210,504	0.38%
Premium Convenience Services, Inc.	35	10,116,284	0.37%
Western Commerce Bank	36	9,899,407	0.36%
Select Premium Services, Inc.	37	8,796,810	0.32%
Insurance Finance Corporation	38	8,247,566	0.30%
NAAC, Inc.	39	8,238,049	0.30%
CAC Acceptance Corporation	40	8,115,738	0.30%
<b>Total Top 40 Premium Finance Companies</b>		<b>2,440,884,349</b>	<b>89.79%</b>
<b>All Other Premium Finance Companies</b>		<b>277,529,606</b>	<b>16.44%</b>
<b>Total Premium Financed</b>		<b>2,718,413,955</b>	<b>100.00%</b>