

Texas Department of Insurance

2025

Annual Report

December 2025

TDI | Texas Department
of Insurance



2025 Annual Report

Fiscal year 2025

by the

Texas Department of Insurance

Submitted December 2025

[Texas Insurance Code 32.021](#) requires the Texas Department of Insurance to file an annual report with the governor, the presiding officer of each house of the legislature, State Auditor, Legislative Budget Board, Comptroller of Public Accounts, Legislative Reference Library, and State Library.

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown
Commissioner of Insurance

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Texas Department of Insurance

Agency overview

With \$293.9 billion in premiums in 2024, Texas is the nation's second largest insurance market and the fifth largest in the world.

The Texas Department of Insurance (TDI) regulates the state's insurance industry, oversees the administration of the Texas workers' compensation system, performs the duties of the State Fire Marshal's Office (SFMO), and provides administrative support to the Office of Injured Employee Counsel (OIEC)—a separate agency.

The [Texas Insurance Code](#) requires TDI to:

- Regulate the business of insurance in Texas.
- Protect and ensure the fair treatment of consumers.
- Ensure fair competition in the insurance industry to foster a competitive market.
- Administer the Texas workers' compensation system as provided by the Texas Labor Code.
- Ensure that the Insurance Code and other laws regarding insurance and insurance companies are executed.

The commissioner of insurance is the agency's chief executive and administrative officer. The commissioner administers and enforces state insurance laws and applicable laws that grant jurisdiction to TDI or the commissioner.

The Division of Workers' Compensation (DWC) is administratively attached to TDI, regulates the Texas Workers' Compensation Act, and is overseen by DWC's appointed commissioner, who serves as DWC's chief executive and administrative officer.

The governor, with advice and consent of the Texas Senate, appoints both the commissioner of insurance and the commissioner of workers' compensation.

Insurance operations mission

Protect insurance consumers by regulating the industry fairly and diligently, promoting a stable and competitive market, and providing information that makes a difference.

Workers' compensation mission

Regulate Texas workers' compensation efficiently, educate system participants, and achieve a balanced system in which everyone is treated fairly with dignity and respect.

Regulatory approach

TDI exemplifies friendly, courteous, ethical, and professional behavior by:

- Providing the best value in services to the people of Texas.
- Applying the law and agency policy fairly and consistently throughout the state.
- Communicating openly and providing timely and accurate information to the public we serve and to our employees.
- Evaluating and adjusting the course of the agency in response to changes in conditions.

Locations

TDI's headquarters are in Austin. The agency has staff throughout Texas to carry out insurance regulation responsibilities.

The agency chooses office locations to meet agency, consumers, and industry needs.

- Financial examiner staff work in areas with major corporate headquarters.
- Windstorm inspection staff work along the coast to inspect and certify that construction meets windstorm building codes.
- Title examiners work throughout the state.
- State fire marshal investigators and inspectors work throughout the state.
- Workers' compensation offices are located statewide to provide services to system participants, including injured employees, health care providers, insurance carriers, employers, and attorneys.

Fiscal year in review

New consumer resources

- Created webpage that highlights Texas' homeowners insurance market with county-level data.
- Developed a central webpage with consumer resources in Spanish.
- Launched new Spanish complaint submission portal.

Disaster recovery response

We activated our disaster recovery response efforts after the Southeast Texas tornadoes, Central and North Texas storms, and flooding events in the Rio Grande Valley and Central Texas. TDI:

- Coordinated messages and resources with the Texas Division of Emergency Management.
- Extended Help Line hours.
- Gave 26 interviews to news outlets.
- Issued a commissioner bulletin to the insurance industry.
- Sent Fraud Unit investigators to affected areas to help deter fraud and contractor scams.
- Deployed staff to disaster recovery centers and other sites to help consumers with contacting insurance companies, minimizing property losses, and speeding up the claims process.
- Provided outreach for 41 workers' compensation claims related to the July floods.

External communications

- Increased email subscribers to 159,078.
- Increased YouTube subscribers for all agency channels to 5,103.
- Earned 13 million website page views.

Protecting Texans

- Resolved 19,607 complaints that resulted in consumers getting \$89.6 million in additional claim payments and premium refunds.
- Processed 772,574 requests through the Independent Dispute Resolution system.
- Answered 126,233 consumer calls and 118,490 agent and adjuster calls.
- Averaged 26 seconds hold time on the consumer Help Line and 58 seconds on the agent and adjuster line.
- Saved consumers \$149.2 million in Medicare Supplement (\$68.5 million), long-term care (\$34.0 million), and property and casualty (\$46.7 million) rate reviews.
- Obtained \$50.9 million in restitution for fraud victims.
- Referred 53 State Fire Marshal Office investigations for prosecution.
- Issued 17,883 fire alarm, extinguisher, sprinkler, and fireworks registrations, licenses, and permits.
- Helped 121,587 injured employees and DWC system participants through the call center.
- Provided direct safety intervention to 28,365 Texas employees through training, videos, and other products and services.



Texas Department of Insurance Program Areas

Administrative Operations Division

The Administrative Operations Division supports the agency’s internal functions and provides administrative support to OIEC.

Duties

- Provide TDI staff with operational support, including financial services, human resources, procurement, copy and mail services, facility management, risk management, business continuity, and process improvement reviews.
- Support TDI’s ethics adviser and employee ombudsman.
- Support TDI’s records management activities.
- Administer the Survey of Employee Engagement for the agency [Strategic Plan](#).

Fiscal year highlights

- Continued reviewing and helping update division processes and procedures, including financial services and procurement.
- Continued to identify ways to use Sircon to increase agency efficiency, such as expanding online application and electronic payment services.
- Identified and promoted Microsoft platform opportunities to enhance agency processes, including asset management and data analytics tracking.
- Provided management training for 25 new managers.
- Surplused 446 physical assets totaling \$1.2 million.
- Implemented TDI’s updated records retention schedule after Texas State Library and Archives Commission recertification.
- Coordinated enhanced employee safety training, including Don’t Be A Victim, Stop the Bleed, and Civilian Response to an Active Shooter.
- Modernized work environments at several field offices.
- Expanded travel training to help employees meet state requirements.
- Conducted purchase requisition training for agency purchasing liaisons.

Fiscal year activities

Activity	2024	2025
TDI contracts and purchase requests processed	1,145	1,341
OIEC contracts and purchase requests processed	62	32
New employees hired	206	141
Full-time equivalent employees	1,251.55	1,221.53

Consumer Protection Division

The Consumer Protection Division helps Texans resolve insurance questions and complaints and protects consumers by overseeing agent and adjuster licensing. Consumer Protection also administers TDI's disaster response program and Texas Windstorm Insurance Association (TWIA) ombudsman program.

Agent and Adjuster Licensing duties

- Manage licensing, registration, certification, and regulation of people and businesses who sell insurance or adjust claims in Texas.
- Review and approve continuing education (CE) courses.
- Monitor licensees for compliance with CE and renewal requirements.
- Conduct insurance licensing exam review workshops in coordination with industry professionals and education providers.

Complaint and Dispute Resolution duties

- Help Texans by reviewing and resolving insurance complaints.
- Administer the Independent Dispute Resolution system for out-of-network claim disputes between medical providers and health plans.
- Serve as liaison to the Health and Human Services Commission's Ombudsman for Behavioral Health for mental health parity concerns.
- Help prepare the Mental Health Parity and Balance Billing [reports](#).
- Work with External Relations on consumer materials for events and disaster deployments.

Contact Centers and Services duties

- Answer phone calls and emails from consumers with insurance questions and agents and adjusters with licensing questions.
- Manage division data reporting, projects, open records requests, and forms and systems maintenance.

Fiscal year highlights

- Extended consumer Help Line hours and helped support the State Operations Center and disaster recovery centers in response to the Rio Grande Valley and July disaster declarations.
- Held disaster response coordination calls between TDI and insurance industry representatives in response to the July 4 flood disaster.
- Worked with the Information Technology Division to create a Spanish-language complaint submission portal.
- Created new licensing education provider informational webpages.
- Participated in various state and national conferences and meetings to collaborate on consumer assistance, licensing best practices, and disaster preparedness and response.
- Presented [InsurED webinars](#) on agent and adjuster licensing updates and best practices, agent and adjuster licensing CE, the TWIA ombudsman program, and the complaint process.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Agent and adjuster licensing		
Calls answered	122,306	118,490
Average hold time in seconds	44	58
License applications approved	189,055	186,314
Applications completed within a week (1.1 OC 4)	99.9%	99.8%
Licensees who renew online (1.1 OC 5)	99.9%	99.2%
Continuing education		
Provider course certification and renewals	6,569	6,747
Provider courses regulated	12,748	12,898
Provider registrations and renewals	260	296
Providers regulated	853	867
Filings completed within 10 days (1.1 OC 3)	99.9%	99.9%
Consumer Help Line		
Calls answered	140,866	126,233
Average hold time in seconds	27	26
Calls answered by call center (1.1 OC 1)	97.0%	96.9%
Calls and emails received through the contact center system (1.1.1 EX 1)	143,926	128,459
Insurance complaints		
Insurance complaints resolved (1.1.1 OP 1)	18,576	19,607
Average amount returned per complaint (1.1 OC 2)	\$3,618	\$4,572
Payments and premiums returned to consumers in millions	\$67.2	\$89.6
Average time to resolve complaints in days (1.1.1 EF 1)	51	92
Independent Dispute Resolution system requests processed	567,267	772,574

External Relations Division

The External Relations Division is TDI's main contact with the legislature, government entities, and the media. The division also creates consumer content and supports TDI's website.

Commissioner's Ombudsman duties

- Handle commissioner and interagency correspondence.
- Process consumer insurance questions and complaints.

Communications duties

- Respond to media inquiries and issue news releases.
- Manage the agency's website and social media accounts.
- Develop content for TDI's website, social media, and other agency communications.
- Oversee the agency's email subscription service.
- Provide editing and design services for TDI.
- Manage and produce legislatively required reports.

Government Relations duties

- Manage appointments to 11 [agency boards and committees](#).
- Serve as a liaison for agencies and stakeholder groups, including the [National Association of Insurance Commissioners](#) and the [National Conference of Insurance Legislators](#).
- Direct and track legislative inquiries.
- Review rule proposals and report drafts.
- Monitor, track, and analyze state and federal legislation and regulations that affect consumers, the agency, and industry.
- Coordinate external requests for speakers and presentations.

Fiscal year highlights

- Hosted six [InsurED webinars](#) for 2,268 attendees.
- Developed a central webpage with consumer resources in Spanish.
- Focused on search engine optimization to make website content easier to find.
- Hosted Meet the Regulator event for stakeholders to learn about TDI and meet staff.
- Provided support to legislative offices and stakeholders studying insurance policy during the legislative session.
- Worked with the legislature, state agencies, and stakeholders to share insurance information and resources about severe storms, hurricane preparation, and recovery.
- Directed the creation of TDI informational materials for legislators and staff.
- Tracked over 900 pieces of legislation, answered legislative inquiries, coordinated testimony, and managed TDI's implementation of bills passed by the legislature.

Financial Regulation Division

The Financial Regulation Division makes sure insurance companies and HMOs have enough assets to pay their claims and treat consumers as required by statute and rule. TDI uses a proactive approach and early intervention strategy to protect consumers and minimize the risk and impact of company insolvencies.

Authorized insurance companies and HMOs reported \$293.9 billion in Texas premiums and \$175.3 billion in claim payments for calendar year 2024.

Duties

- License, register, and certify insurance companies and HMOs.
- Conduct financial analysis and monitor companies.
- Perform on-site financial, market conduct, title agent, and quality-of-care exams.
- Supervise insurance companies, insurance groups, and other risk-bearing entities.
- Lead regulatory interventions, including receiverships for rehabilitation or liquidation.

Fiscal year highlights

- Approved 62 new carriers to operate in Texas, including 13 captive insurers and 18 property and casualty insurers.
- Automated certain Financial Analysis administrative functions when a new system of record was implemented.
- Closed seven receiverships.
- Obtained 23 staff professional designations:
 - Eight Accredited Financial Examiner or Accredited Insurance Examiner designations.
 - Seven Certified Fraud Examiner designations.
 - Four Certified Financial Examiner or Certified Insurance Examiner designations.
 - Two Certified Information Systems Analyst designations.
 - One Associate Professional in Insurance Regulation designation.
 - One Profession in Insurance Regulation designation.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Annual escrow audits reviewed	745	822
Financial analysis reviews	803	707
Financial and market conduct exams	133	150
Quality-of-care exams	21	29
Title agent exams	363	302
Identified companies reviewed (2.1 OC 1)	99.6%	99.2%
License applications completed within 60 days (2.1 OC 2)	98.5%	96.1%
Insurance company insolvencies (2.1.1 EX 1)	1	-
Entities receiving TDI solvency-related intervention (2.1.1 EX 2)	3	2
Self-insurance reviews	97	98
Self-insurance to total workers' compensation insurance market share (4.1.1 EX 1)	4.6%	4.0%

Fraud and Enforcement Division

The Fraud and Enforcement Division protects Texans from insurance fraud and enforces Texas insurance laws.

Fraud Unit duties

- Investigate suspected insurance fraud. The most common types of insurance fraud are agent, consumer claim, health care, company employee, and mortgage fraud.
- Work with county, state, and federal agencies that prosecute insurance fraud.

Key cases

- Doctors Deno Barroga and Desi Barroga pled guilty to federal conspiracy to commit healthcare fraud charges. The twin brothers billed multiple health insurers for injections they never administered at their pain management clinic. The U.S. District Court for the Northern District of Texas sentenced each brother to 78 months in federal prison and ordered the men pay over \$9 million in restitution. Both men also had to give up their medical license.
- Jordan Ford pled guilty to conspiracy to commit wire fraud. Ford and his co-conspirators recruited insurance company employees to pull clients' personal information from legitimate insurance claims. Using the stolen information, Ford, posing as the client, called the insurance companies and requested they update the payment information to accounts he and his co-conspirators controlled. Ford also paid insurance employees to lend him their company-issued laptops, logged on to the companies' systems, and authorized and issued payments to accounts he and co-conspirators controlled. The U.S. District Court for the Northern District of Texas sentenced Ford to 157 months in federal prison and ordered him to pay over \$4.4 million in restitution.
- Ersulee Young pled guilty to third-degree felony theft for sending forged medical billing records to her insurer for medical treatments she didn't receive. Harris County sentenced Young to 120 months of deferred adjudication and ordered her to pay restitution of over \$120,000.

Enforcement Section duties

- Investigate alleged law and rule violations by insurance agents, insurers, HMOs, and other licensed and unlicensed entities. The most common violations are improper claims handling, unfair or deceptive acts or practices, unfair claims settlement practices, rating issues, and selling unauthorized insurance.
- Take disciplinary action against entities and impose sanctions. Sanctions can be consumer restitution, administrative penalties, cease and desist orders, license application denials, license revocations and suspensions, monitored probations, and rate reductions.
- Analyze agency data to monitor compliance.
- Refer cases to the TDI Fraud Unit for criminal prosecution.
- Work with the Office of the Attorney General on disciplinary actions and other legal appeals.

Significant actions

- Issued multiple emergency cease and desist orders to title agents who used escrow funds for non-escrow related purposes.
- Disciplined several insurance agencies and agents who applied for [HealthCare.gov](https://www.healthcare.gov) plans without the insured's consent or knowledge.
- Ordered a county mutual company that issued personal automobile insurance to pay over \$18 million in premium refunds and interest for incorrectly rating certain personal automobile policies by charging for zero-dollar claims.
- Probated an adjusting firm's license and ordered it to pay a \$117,500 penalty for subrogating certain third-party auto claims for six years without an adjuster license and using unlicensed and licensed individual adjusters to subrogate the claims.
- Ordered a county mutual to pay policyholders over \$1.3 million in restitution for premium refunds and interest for several rate filing errors that led to overcharges.
- Ordered a health insurer and an HMO to pay an \$800,000 administrative penalty for not following multiple independent resolution requirements and a prior commissioner order.
- Ordered an HMO to pay a \$290,000 administrative penalty for violations discovered during its triennial exam. Also, due to extensive inaccuracies in its prompt pay reports, TDI ordered the HMO to conduct an independent third-party audit of its claims handling software, systems, and practices to verify and confirm compliance with Texas prompt pay reporting requirements and the Texas Insurance Code.
- Ordered a health insurer to pay a \$225,000 administrative penalty for violations discovered during a quality-of-care exam on its exclusive provider organization HealthCare.gov plans and commercial lines of business. The multiple violations included knowingly misrepresenting pertinent facts or policy coverage provisions to a claimant, failing to follow prompt pay requirements, and failing to follow the retrospective review process after denying a claim for lack of medical necessity.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Fraud Unit		
Fraud reports received (2.3.2 EX 1)	20,356	23,857
Investigations opened	216	172
Suspects investigated and resolved (2.3.2 OP 1)	409	401
Suspect investigations resolved within two years (2.3.2 EF 1)	86%	68%
Prosecution results		
Restitution for victims in millions	\$12.2	\$50.9
Years in jail	29	31
Years of probation	46	3
Years of deferred adjudication	72	99
Community service hours	2,065	1,100
Fines	\$9,632	\$6,500
Enforcement		
TDI penalties assessed in millions	\$3.2	\$4.5
Restitution for victims in millions	\$3.8	\$22.5
TDI enforcement cases resolved	846	968
TDI enforcement cases resolved with action*	568	729
Enforcement cases concluded with action within a year (2.3 OC 1)	78%	81%

* Includes commissioner orders, license surrenders, and warning letters.

General Counsel Division

The General Counsel Division provides legal services and advice to the commissioner of insurance and TDI program areas. The division also provides continuing legal education courses to encourage knowledge sharing.

Chief Clerk’s Office duties

- Certify records and send rule filings and notices to the Texas Register.
- Set cases and coordinate court reporting services for enforcement hearings at the State Office of Administrative Hearings.
- Handle filed applications, prepare for quarterly status conferences, and prepare a written submission calendar as docket clerk for Receiverships Special Master.

Office of Financial Counsel duties

- Provide legal services mainly to the Financial Regulation Division and the Agent and Adjuster Licensing Office in the Consumer Protection Division.
- Provide help and counsel on licensing issues, solvency issues, receiverships, supervisions, and examinations of regulated entities and their related appeals.
- Draft rules, orders, and bulletins.
- Provide support for legislative issues, litigation, and subpoenas involving the agency.

Open Records Office duties

- Oversee the agency's Public Information Act process.
- Train agency open records liaisons.

Office of Policy Development Counsel duties

- Provide legal services mostly to the Life and Health Division, Property and Casualty Division, Consumer Protection Division, and SFMO.
- Draft rules, orders, and bulletins.
- Provide support for legislative issues, litigation, and subpoenas involving the agency.
- Advise the agency on rate and form issues for lines of insurance.

Fiscal year activities

Activity	2024	2025
Rules adopted	23	15
Commissioner bulletins posted	17	17
Public Information Act requests received	2,438	2,637
Contested case hearing orders prepared	40	34
Court documents served on the commissioner as agent for service of process	332	330
Legal and court documents forwarded to insurance companies and other regulated entities	119	147

Information Technology Division

The Information Technology (IT) Division supports the agency's IT needs and provides IT services support to OIEC.

Duties

- Provide TDI staff with information technology support, including:
 - TDI and OIEC's remote work environments.
 - Information security.
 - Software development resources.
 - Network, telecom, and internet services.
 - Customer service.
 - Technology asset tracking.
 - Information technology planning and project management.
- Replace outdated legacy applications with modern software and internal administrative forms using Microsoft Power Apps.
- Strengthen cybersecurity practices to detect threats and protect TDI.

Fiscal year highlights

- Worked with program areas to create:
 - A Spanish-language consumer complaint portal.
 - A portal for Texas employers to file required workers' compensation forms.
 - A portal for fire safety inspection requestors to pay for inspections online.
- Created technology planning documents and guidelines for staff.
- Increased TDI online application information security with a new firewall.
- Increased productivity for TDI employees that process employee separation paperwork with a new application.

Internal Audit Division

The Internal Audit Division provides independent and objective assurance and advisory services to improve agency operations

Duties

- Audit and advise agency programs.
- Publish an [internal audit plan and annual report](#) each year.
- Serve on committees related to risk and governance.
- Help mitigate risk to the agency.

Fiscal year highlights

- Completed an unplanned advisory project, adding value to the agency.
- Collaborated with the risk and safety manager to help with enterprise risk management.
- Collaborated with SharePoint site owners to discuss related audit report.
- Revamped the Internal Audit SharePoint site.
- Finalized the fiscal year 2025 audit plan before the start of next fiscal year.

Fiscal year activities

Activity	2024	2025
Assurance and advisory audits started	10	8
Assurance audits completed	7	5
Advisory audit reports issued	1	3

Life and Health Division

The Life and Health Division regulates life and health insurance products and coverages offered by insurance companies and HMOs.

Duties

- Oversee and manage regulatory matters.
- Review form and rate filings.
- Research and collect data.
- Certify utilization review agents (URA) and independent review organizations (IRO).
- Publish reports to help policymakers and consumers make decisions about insurance.

Fiscal year highlights

- Conducted eight hearings based on 45 carrier requests for 97 identified network gaps.
- Modernized filing requirements and procedures for life, health, and HMO products to support administrative efficiency.
- Updated rules for health plan rates to implement.
- Clarified association eligibility requirements for life and health insurance products and regulation of student health plans.
- Adopted rules:
 - Affordable Care Act rate review rule updates to adjust the silver loading factor, consistent with [Senate Bill 1296](#) from the 2021 Legislature.
 - All-payor claims database rule updates to implement [House Bill 3414](#) from the 2023 Legislature and update common data layout.
 - HMO rule updates to implement bills from the 2023 Legislature ([HB 446](#), [HB 1647](#), [SB 1003](#), and [SB 2476](#)) and [SB 1264](#) from the 2019 Legislature.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Access plans	207	190
Approved URA applications	287	283
Approved IRO applications	17	12
Average time to process URA and IRO applications in days	49	40
Network adequacy reports	224	226
Average time to process network adequacy filings in days	81	53
Medicare Supplement rate review savings in millions	\$17.0	\$68.5
Long-term care rate review savings in millions	\$41.5	\$34.0
Life and health filings completed (2.2.2 OP 1)	13,784	11,127
Statutory rate and form filings completed within 90 days (2.2 OC 1)*	91.1%	86.8%

* Includes Property and Casualty Division filings.

Property and Casualty Division

The Property and Casualty Division regulates property and casualty insurance products sold in Texas. The division includes the Inspections Office.

Duties

- Review filings of forms, rates, credit scoring models, and underwriting guidelines.
- Manage statistical plan data reporting and conduct data calls.
- Publish [reports](#) to help policymakers and consumers with insurance decisions.
- Manage the TexasSure Vehicle Insurance Verification program and other policy initiatives.
- Monitor residual market insurers: Texas Windstorm Insurance Association (TWIA), Fair Access to Insurance Requirements Plan (FAIR Plan), Texas Automobile Insurance Plan Association (TAIPA), and Texas Medical Liability Insurance Underwriting Association (JUA).
- Provide property and casualty expertise to policymakers, the insurance industry, media, and consumers, including answering inquiries.
- Provide information for market conduct exams and complaints.

Inspections Office duties

- Administer the amusement ride program.
- Evaluate and recommend building code standards.
- Conduct oversight inspections of professional engineers who certify structures for windstorm coverage.
- Ensure compliance with building specifications for commercial and residential structures covered by TWIA.

Fiscal year highlights

- Improved Windstorm system functionality with customer experience updates.
- Moved product evaluation reports to within the windstorm system and added a search function.
- Launched a website for homeowners metrics, which includes an interactive county map that displays average premium, policy count, insurer count, and average coverage amount.
- Published the [Appraisal Experience Data Call Report](#) about residential property and personal automobile appraisal.
- Published the 2024 [Commercial Auto Biennial Report](#) as required by HB 19 (87R, 2021).
- Published title agent and underwriter statistical data reports for 2023 and 2024. This data is used to set title insurance premium rates.
- Published a report of incentive programs related to constructing homes and roofs to more resilient standards, through a contract with Texas A&M University at Galveston.
- Adopted title rule, form, and statistical plan revisions.
- Adopted rules relating to TWIA, the Motor Vehicle Crime Prevention Authority, electronic transactions, and FAIR Plan property owners' association insurance.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Property and casualty filings completed (2.2.1 OP 1)	14,897	13,780
Property and casualty rate review savings in millions	\$29.2	\$46.7
Autos with personal or commercial liability insurance (1.1 OC 6)	89.7%	89.7%
Personal auto/residential property form filings completed within 60 days (2.2 OC 2)	69.4%	66.4%
Statutory rate and form filings completed within 90 days (2.2 OC 1)*	91.1%	86.8%
Amusement Ride Safety and Insurance Act		
Injuries reported	44	40
Inspection certificates approved	6,453	7,390
Non-compliant operators sent to enforcement	21	33
Engineering Services		
Building code interpretations provided	917	1,206
Product evaluations completed by TDI	205	240
Voluntary Inspection Program		
Licenses/certificates issued	8	9
Windstorm Operations		
Applications processed	40,930	53,381
Certificates of compliance issued	41,818	56,680
Gulf Coast property inspections completed for code compliance (2.2.1 OP 2)	3,737	5,002

* Includes Life and Health Division filings.

State Fire Marshal's Office

SFMO helps communities prevent, reduce, and investigate fire losses through education and enforcement.

Duties

- Investigate fire origin and cause.
- Conduct state building fire safety inspections.
- Enforce the state fire code.
- License and regulate the fire protection and fireworks industry.
- Help fire departments with their Public Protection Classification (PPC) ratings and submissions.
- Develop and promote fire prevention programs.
- Maintain the Texas Fire Incident Reporting System (TEXFIRS) program.
- Participate in industry meetings.

Fiscal year highlights

- Hosted Fire Marshal Discussion Series in McAllen, Sulphur Springs, and Plano.
- Awarded five new Class 1 PPC ratings and confirmed nine continuing Class 1 PPC ratings.
- Gave presentations at seven industry conferences.
- Helped staff the Texas Forest Service Emergency Operations Center in College Station during a Level III activation.
- Worked with state agencies to improve their fire incident reports.
- Conducted two university inspections resulting in over 187 buildings and nearly 15 million square feet inspected.
- Attended a wildland fire investigations course to augment wildland fire investigations with the Texas Forest Service.
- Continued to work with county judges and commissioners on understanding the rules and code requirements for battery energy storage systems.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
TEXFIRS incident reports processed in millions	1.7	1.9
PPC approval letters sent	363	498
Inspections		
Square feet inspected for fire safety hazards in millions	138.4	65.2
Buildings inspected or reinspected (3.1.1 OP 4)	6,926	5,020
Investigations		
Initial fire investigations completed	383	511
Investigations initiated by SFMO (3.1.1 OP 1)	760	1,016
Accelerant detection K-9 external investigation assists	65	77
Licensing investigations or inspections closed (3.1.1 OP 3)	1,255	1,011
Licensing investigative penalties	\$79,375	\$13,750
Cases referred to prosecution	67	53
Indictments	9	20
Arrests	9	20
Convictions	15	17
Licensing		
SFMO registrations, licenses, and permits issued (3.1.1 OP 2)	17,056	17,883
Fire safety registrations, licenses, permits issued within 20 days (3.1 OC 1)	98.3%	98.6%



Division of Workers' Compensation Program Areas

Commissioner's Administration

DWC regulates and administers the Texas workers' compensation system and makes sure workers' compensation laws are implemented and enforced.

The basic goals of the Texas workers' compensation system are to make sure costs are kept at a reasonable level for Texas employers, and that injured employees:

- Are treated with dignity and respect when injured on the job.
- Have access to prompt, high-quality medical care.
- Have access to a fair and accessible dispute resolution process.
- Receive services that help them return to work as soon as their health care provider considers it safe and appropriate.

Special Counsel duties

- Provide independent legal counsel to the commissioner of workers' compensation and agency staff on a variety of regulatory and administrative matters.
- Serve as counsel relating to adjudication of DWC enforcement actions.
- Oversee and serve as liaison to the Office of the Attorney General in significant legal actions involving challenges to DWC or its commissioner.
- Develop litigation strategies consistent with DWC's legal authority and mission.
- Work with the general counsel, and program area managers and staff to draft rules, hearing notices, commissioner's orders, and legislation.
- Provide background analysis and testimony related to legislative matters.

Fiscal year highlights

- Oversaw ongoing litigation involving challenges to Labor Code provisions and DWC rules.
- Oversaw DWC's direct participation at the ongoing State Office of Administrative Hearings air ambulance medical fee disputes.

Business Process

Business Process supports DWC's administration of the Texas workers' compensation system.

Business Process Services duties

- Maintain records about injured employee claim files.
- Ease the exchange of electronic records from external customers to DWC.

Enterprise Automation Services duties

- Process claims and coverage records requests.
- Manage DWC's electronic data interchange and e-billing initiatives related to claims, proof of coverage, and medical bills in the Texas workers' compensation system.
- Collect and maintain participant information in DWC's enterprise system.
- Administer the [Performance Based Oversight \(PBO\)](#) program.

Information Management Services duties

- Maintain and manage workers' compensation claim data.
- Provide requested information to system participants.
- Develop automated solutions for DWC's business process needs.

Program Support duties

- Serve as the human resources, purchasing, and budget development liaison for DWC programs.
- Coordinate timely compliance with required management reporting responsibilities.

Project Management Office duties

- Oversee the DWC project portfolio.
- Ensure compliance with project management procedures and timelines.
- Help analyze user needs to automate processes or improve existing DWC systems.

Research and Evaluation Group duties

- Conduct professional studies and research on system issues.
- Produce the biennial network report card for certified workers' compensation health care networks and political subdivisions.

Fiscal year highlights

- Conducted PBO assessment of insurance carriers to make sure temporary income benefit payment and reporting and initial medical bill processing and reporting is handled timely.
- Implemented the [Benefits Estimator](#), DWC's new online tool that helps injured employees estimate their workers' compensation income and death benefits.
- Implemented [Employer E-File](#), our new online reporting tool for non-subscribers. Employers and their agents can file, save, and manage annual non-subscriber notices and workplace injuries, illnesses, and deaths.

- Published [Income Benefits in the Texas Workers' Compensation System](#) and [Health Care Cost and Utilization in the Texas Workers' Compensation System](#) reports.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Data and information requests	467	412
Electronic documents processed (in millions)	1.2	1.3
Electronic data interchange claim and medical records processed in millions	4.2	4.2
Employers, unique business addresses, that filed a Non-Subscriber* Notice (DWC Form-005) to DWC	32,969	50,447
Requests processed for insurance coverage information	188	123
PBO reviews of system participants	188	130
Medical bills processed within 45 days (4.1.1 EX 2)	99%	99%

*A non-subscriber is a Texas employer who doesn't have workers' compensation insurance.

Claims and Customer Services

Claims and Customer Services supports DWC’s customer service and claims handling functions, manages the 20 DWC field offices, and administers the Subsequent Injury Fund.

Customer Service Operations duties

- Educate system participants about workers’ compensation laws and rules.
- Promote communication between claim parties to help the administration of benefits and informal dispute resolution.
- Help injured employees and other system participants with claim questions or issues.

Outreach and Claims Services duties

- Serve as the single point of contact for injured employees receiving DWC services.
- Process DWC forms submitted by injured employees or insurance carriers.
- Initiate contact with injured employees or their beneficiaries throughout the claim process.

Subsequent Injury Fund duties

- Pay lifetime income benefits to employees with preexisting conditions who receive a new injury while at work that would entitle them to lifetime income benefits.
- Reimburse insurance carriers for overpaid, unrecoverable workers’ compensation benefits.
- Collect death benefits for claims with no eligible beneficiaries to ensure solvency of the fund.

Fiscal year highlights

- Participated in 16 Governor’s Small Business Summits to educate small business employers.
- Initiated outreach and oversight of claims related to five catastrophic incidents.

Fiscal year activities

Activities listed in the agency’s [strategic plan](#) include the performance measure number.

Activity	2024	2025
Customer Service Operations		
Workers’ compensation participants helped through call center	125,572	121,587
Percentage of calls captured	99%	99%
Average customer wait time in seconds	12	15
Injured employees referred to OIEC for help with dispute resolution	4,538	4,443
Your Guide to Workers’ Compensation online video series views	14,869	11,807
Outreach and Claims Services		
Requests for required medical exam processed	3,037	2,967
Supplemental income benefits determinations	300	306
Requests for advance of income benefits processed	238	231
Claims for death benefits received	282	306
Subsequent Injury Fund		
Injured employees receiving lifetime income benefits through the fund (4.1.3 EX 1)	21	21
Insurance carrier reimbursement requests processed	462	358

Compliance and Investigations

Compliance and Investigations ensures system compliance, enforces Texas Labor Code and Administrative Code violations, and oversees the investigation and prosecution of workers' compensation fraud.

Audits and Investigations duties

- Process complaints.
- Identify noncompliance.
- Refer complaints for enforcement proceedings.
- Perform audits.

Enforcement duties

- Oversee the enforcement of administrative violations in the Texas workers' compensation system. Enforcement actions are based on priorities set by the commissioner of workers' compensation but may also be the result of DWC's medical review process, complaints, direct referrals, or other monitoring initiatives.
- Resolve cases through various methods such as a warning letter, consent order, or an evidentiary hearing at the State Office of Administrative Hearings. Medical review cases include an informal settlement process involving Medical Quality Review Panel members, respondents, and their attorneys.

DWC Fraud Unit duties

- Review fraud reports and investigate suspected workers' compensation insurance fraud. The types of workers' compensation fraud include employer, attorney, health care provider, and claimant fraud.
- Conduct investigations and work with other state and federal agencies and prosecutors.

Fraud Prosecution Unit duties

- Embedded within the Travis County District Attorney's Office.
- Function as a representative of DWC to prosecute fraud in the Texas workers' compensation system.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Audits and Investigations		
Complaints resolved	2,085	1,909
Money returned to system participants in millions	\$4.2	\$2.4
Money returned to injured employees or their beneficiaries	\$1.0 M	\$316,635
Complaints involving system participants closed (4.1.1 OP 3)	2,168	1,986
Average time to close a complaint in days (4.1.1 EF 2)	75	53
Performance reviews completed (4.1.1 OP 4)	59	59
Average time to complete a performance review in days (4.1.1 EF 3)	180	152
Enforcement		
Workers' compensation enforcement cases opened	625	489
Enforcement cases resolved with action (4.1.1 OP 1)	807	572
Health care provider and designated doctor cases resolved with action†	153	123
Insurance carrier cases resolved with action	577	428
Other system participant cases resolved with action	77	21
Enforcement cases concluded within a year (4.1 OC 1)	98%	97%
Workers' compensation fines in millions	\$1.6	\$2.1
DWC Fraud Unit		
Fraud reports received (4.1.4 EX 1)	1,536	1,629
Fraud cases with successful prosecutions (4.1.4 OP 2)	3	4
Fraud investigations resolved (4.1.4 OP 1)	70	43
Fraud reports resolved (4.1 OC 3)	15%	55%
Fraud cases resolved within a year (4.1.4 EF 1)	81%	91%
Cases referred to prosecutor	4	0
Indictments	2	2
Fraud Unit restitution ordered for fraud victims	\$157,100	\$101,500
Fraud Prosecution Unit		
Prosecution Unit indictments and information*	2	4
Prosecution Unit successful prosecutions	2	3
Prosecution Unit restitution received for fraud victims	\$92,621	\$98,557
Trial and grand jury subpoenas issued	36	15

* An information is a document charging a defendant with a crime that is filed by a prosecutor with the clerk.

† Includes commissioner orders, license surrenders, and warning letters.

Health Care

Health Care oversees the Office of the Medical Advisor/Health Care Business Management, Designated Doctor Education and Operations, Medical Fee Dispute Resolution, and Return to Work.

Office of the Medical Advisor/Health Care Business Management duties

- Support medical advisor and Medical Quality Review Panel operations.
- Select eligible doctors to serve as designated doctors, provide training on medical benefits, and conduct outreach to recruit more health care providers to take part in the Texas workers' compensation system.
- Analyze economic factors and treatment protocols to recommend policies for health care and medical delivery systems.
- Oversee the quality of health care by conducting complaint investigations, medical quality reviews, annual audits, and performance-based oversight assessments.

Designated Doctor Education and Operations duties

- Provide education, training, resources, and direction to designated doctors and other system participants to make sure doctors are qualified to evaluate injured employees.
- Oversee designated doctor test development and test maintenance.
- Manage designated doctor exam scheduling.

Medical Fee Dispute Resolution duties

Resolve disputes over the payment amount made or denied by insurance carriers to health care providers for non-network health care services determined to be medically necessary, and for the treatment of a work-related injury or illness.

Return to Work duties

- Provide outreach and education to internal and external participants about the benefits and importance of bringing an injured employee back to work.
- Partner with the Texas Workforce Commission (TWC) to provide stakeholder training events.

Fiscal year highlights

- Started a study with the Research and Evaluation Group to evaluate the feasibility and impact of adopting the [AMA Guides to the Evaluation of Permanent Impairment, 6th edition, 2024](#).
- Completed the [Spinal Cord Stimulator Plan-Based Audit](#).
- Helped with the [Health Care Provider PBO 2025 Assessment](#) to evaluate the documentation supporting how the injured employee's medical condition prevents them from returning to any work.
- Completed designated doctor narrative report templates and an instructional video.
- Created the Become a Certifying Doctor video.
- Started efforts to increase the number of treating doctors certifying maximum medical improvement and assigning impairment ratings.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Office of the Medical Advisor		
Quality-of-care complaints investigated	87	78
Quality-of-care reviews completed (4.1.1 OP 2)	392	162
Average time to complete quality-of-care reviews in days (4.1.1 EF 1)	123.1	72
PBO assessments completed	382	145
Health Care Provider webinars		
Interactive health care provider webinars hosted	24	24
Interactive health care provider webinars attendance	3,037	2,642
Health care provider on-demand video views	3,770	4,237
Designated Doctor		
Applications processed	146	238
Performance reviews conducted	10	75
Designated doctor training events	32	31
Designated doctor training events attendance	667	652
Medical Fee Dispute Resolution		
Medical fee disputes resolved	3,708	3,384
Medical fee disputes received (4.1.2 EX 1)	2,995	3,457
Average time to resolve a medical fee dispute in days (4.1.2 EF 1)	575	211
Medical fee disputes resolved or upheld upon appeal (4.1 OC 2)	100%	100%
Return to work		
Attendees at return-to-work conferences and events	3,687	2,985
Injured employees that received return-to-work resources	214,627	220,173
Return-to-work online publication views	7,682	7,996
Return-to-work publications distributed	4,460	4,217
Temporary income benefits recipients released to work within 90 days of injury (4.2 OC 1)	63%	64%
Workers' compensation income benefit recipients referred to TWC (4.2.1 OP 3)	47,123	46,333

Hearings

Hearings includes dispute processing, benefit review conferences, contested case hearings, and the Appeals Panel. The section oversees the administrative dispute resolution system.

Dispute processing coordinates docketing and communication with external participants throughout the dispute resolution process. The dispute process begins with an informal, mediated conference—known as a benefit review conference—to identify disputed issues and help parties reach a mutually agreeable resolution. If the parties can't reach an agreement, the dispute advances to a formal hearing—known as a contested case hearing—where an administrative law judge issues a decision based on the parties' evidence and arguments. If either party disagrees with the judge's decision, they may appeal the decision to the Appeals Panel for legal review.

Fiscal year highlights

- Reduced the average number of days to resolve disputes by 9%, even as the number of proceedings increased.
- Continued a statewide outreach program—called Brown Bag Lunches—where executive staff meets with local stakeholders.
- Implemented legislative changes allowing parties to attend contested case hearings by videoconference.
- Adopted dispute resolution system procedures to streamline administrative processes, improve resource allocation, and ensure consistency of decisions around the state.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Hearings		
Benefit review conferences held (4.1.2 OP 1)	10,695	11,481
Contested case hearings held (4.1.2 OP 2)	4,140	4,676
Average time to resolve indemnity disputes via resolution proceedings in days (4.1.2 EF 2)	110	101
Appeals Panel		
Appeals Panel decisions issued (4.1.2 OP 3)	1,927	1,976

Legal Services

Legal Services advises the commissioner of workers' compensation and each program area on legal matters affecting DWC.

Duties

- Review litigation and provide legal analysis on policy issues.
- Advise DWC program areas on rulemaking, open records requests, subpoenas, legislation, policy, contracts, litigation, forms, and legal issues specific to each program area.
- Preside over informal conferences, informal settlement conferences, and rule hearings.
- Work with DWC staff on legislative requests.
- Train the Medical Quality Review Panel on duties, conflicts of interest, and confidentiality.
- Provide editing services, including document review, distribution, and accessibility to help DWC produce documents that follow plain language guidelines, and train DWC staff on how to write documents that are easier to read and understand.

Fiscal year highlights

- Managed the adoption of new and amended [agency rules](#) for:
 - Commutation of Impairment Income Benefits.
 - Lifetime income benefits ([HB 2468](#)).
 - Pharmaceutical benefits.
 - Verification of lifetime income benefit recipient information by the Subsequent Injury Fund.
 - Telemedicine, telehealth, and teledentistry services.
 - Employer's first report of injury and notice of injured employee rights and responsibilities.
- Conducted periodic reviews of agency rules in Texas Administrative Code, Title 28:
 - [Chapters 126-128](#) adoption filed on October 7, 2024.
 - [Chapters 129-137](#) adoption filed on February 4, 2025.
 - [Chapters 140-144, 147-148, 150, 152, and 156](#) adoption filed on May 12, 2025.
 - [Chapters 160, 165, 166, and 180](#) notice posted on August 26, 2025.

Fiscal year activities

Activity	2024	2025
Judicial review appeals monitored	71	96
Proposed judgments reviewed	64	62
Subpoenas received and resolved	76	101
Open records requests fulfilled	857	708
Record checks or confidential claim information requests fulfilled	10,641	11,392

Operations and External Relations

Operations and External Relations handles DWC communications, as well as media and government relations. The Operations and External Relations deputy commissioner is DWC's primary liaison with TDI operations and helps the workers' compensation commissioner with strategic planning.

DWC Communications duties

- Develop content for DWC's website, social media, news releases, and other communications.
- Manage the DWC website and social media accounts.
- Provide editing and design services to DWC.
- Provide translation services to DWC and TDI programs.
- Coordinate the annual workers' compensation conference.

Office of External and Media Relations duties

- Handle DWC government relations, legislative activities, and stakeholder outreach.
- Coordinate external communications and legislatively required reports.
- Represent DWC at stakeholder events.
- Respond to media inquiries.

Fiscal year highlights

- Received 1.5 million workers' compensation page views.
- Briefed legislative members and state leadership on workers' compensation and current system issues during the 89th Legislative Session.
- Recommended legislation, which passed as [HB 2488](#), to allow contested case hearings to be held by videoconference on mutual agreement of parties. DWC staff worked with system participants to implement HB 2488, which was effective June 20, 2025.
- Implemented necessary workers' compensation and state agency related changes from legislation passed during the 89th Legislature.

Workplace Safety

Workplace Safety provides safety and health resources to Texas employers, employees, insurance companies, and their policyholders through the Texas OSHA Consultation Program (OSHCON), the Federal Data Collection Program, and the Safety Training and Inspections Program.

OSHCON duties

- Provide free and confidential occupational safety and health consultation services to private-sector Texas employers.
- Help employers identify and correct occupational safety hazards free from citations or penalties.
- Identify, promote, and develop companies to qualify for the Safety and Health Achievement Recognition Program, which recognizes participating companies with high performing safety and health management systems and exempts them from programmed OSHA inspections.
- Comply with federal grant agreement requirements.

Federal Data Collection Program duties

- Collect occupational injury, illness, and fatality data for use by safety professionals, educational researchers, and policymakers to target interventions for the prevention of workplace incidents.
- Conduct the Survey of Occupational Injuries and Illnesses.
- Conduct the Census of Fatal Occupational Injuries.
- Comply with federal grant requirements.

Safety Training and Inspections Program duties

- Provide Texas employers and employees with health and safety resources and services to help prevent occupational injuries and illnesses.
- Produce safety training and educational materials including Safety@Work newsletters.
- Conduct insurance company loss control inspections.
- Manage a safety violations resource hotline.

Fiscal year highlights

- Conducted 2,212 OSHCON consultations and compliance assistance activities.
- Identified and eliminated 4,484 hazards from Texas workplaces.
- Created 66 new safety publications.
- Revised and updated 47 existing safety publications.
- Produced 23 Safety@Work newsletters.
- Reviewed and approved 24 Lone Star Safety Award applicants.

Fiscal year activities

Activities listed in the agency's [strategic plan](#) include the performance measure number.

Activity	2024	2025
Return-to-work, health care provider, and workplace safety educational products and services (4.2.1 OP 2)*	671,671	685,856
Direct safety intervention for employees	27,238	28,365
OSHA class attendees	1,037	912
Occupational safety and health presentations	141	127
Occupational safety and health presentation attendees	1,401	1,013
Incidence of injuries and illness per 100 full-time employees in the private sector (4.2.1 EX 1)	2.0	1.8
Consultations and inspections provided to employers (4.2.1 OP 1)	2,229	2,256
Safety hazards removed	4,587	4,484
Businesses with hazards removed	1,485	1,541
Occupational Injury and Illness Survey forms analyzed	8,435	8,776



Data Tables

Agent and adjuster licensing

Agent and adjuster license activity by fiscal year

Activity	2021	2022	2023	2024	2025
Licenses issued	180,994	188,099	191,416	189,055	186,315
Licenses renewed	201,298	221,354	229,367	258,784	269,046
Phone inquiries	118,883	128,368	129,478	124,867	121,569
Company agent appointment	1,769,653	2,082,577	1,844,375	2,252,760	2,226,029

Agent and adjuster licenses, certificates, and registrations by fiscal year

Activity	2021	2022	2023	2024	2025
Adjusters	158,771	180,386	202,902	206,393	203,093
Captive management companies	44	46	47	51	53
County mutual	2,788	2,412	2,350	2,328	2,295
Direct operations licenses	10	10	11	13	13
Discount health care program operators	49	55	50	44	38
Escrow officers	8,353	9,002	8,787	8,343	7,994
Funeral prearrangement life insurance agents	3,532	3,181	3,311	3,483	3,642
General lines: life, accident, health, and HMO	309,329	331,872	350,034	364,907	385,543
General lines: property and casualty	158,331	166,618	173,427	175,256	181,651
Life not to exceed \$25,000	1,027	1,118	1,300	1,502	1,680
Life only agents	73,086	85,480	97,460	108,054	120,905
Limited lines	7,435	7,517	7,623	7,879	8,135
Managing general agents	1,765	1,689	1,715	1,699	1,729
Personal lines agents	37,579	46,399	48,604	48,931	50,081
Public insurance adjusters	1,514	1,659	1,717	1,997	2,186
Reinsurance intermediaries	747	587	603	533	518
Risk managers	1,013	1,003	954	909	903
Specialty: credit	1,753	1,603	1,391	1,158	1,080
Specialty: rental car companies	38	38	32	27	27
Specialty: self-service storage facilities	392	417	470	491	506
Specialty: telecommunication equip. vendors	28	34	29	26	27
Specialty: travel	1,036	1,069	1,052	1,009	917
Surplus lines	7,631	7,868	8,522	8,942	9,578
Title agents	696	749	774	786	817
Licenses discontinued in fiscal year 2022					
Full-time home office salaried employees	1,169	-	-	-	-
Insurance service representatives*	696	8	2	-	-
Life and health insurance counselors†	756	26	10	-	-
Total	779,568	850,846	913,177	944,761	983,411

† Licenses issued before June 2021 were converted to a general lines: property and casualty license.

‡ Licenses issued before June 2021 were converted to general lines: a life, accident, health, and HMO license.

* Fiscal year 2022 and 2023 licenses were issued June–August 2021.

Company licensing

Company licenses by fiscal year

Type	2021	2022	2023	2024	2025
Risk bearing					
Admitted insurance companies	1,817	1,827	1,843	1,845	1,842
Captive insurance companies	62	71	76	85	93
HMOs	70	69	69	68	70
Risk-retention groups	140	147	152	154	161
Surplus lines carriers	264	281	296	307	319
Non-risk bearing					
Continuing care retirement communities	36	37	40	40	40
Premium finance companies (including additional locations)	221	229	193	182	176
Third-party administrators	748	778	791	779	746
Total	3,358	3,439	3,460	3,460	3,447

Texas domestic company licenses by fiscal year

Type	2021	2022	2023	2024	2025
Risk bearing					
Admitted insurance companies	337	341	341	336	337
Captive insurance companies	62	71	76	85	93
HMOs	61	60	60	58	61
Risk-retention groups	-	-	-	-	-
Surplus lines carriers	9	11	14	17	19
Non-risk bearing					
Continuing care retirement communities	33	34	37	37	37
Premium finance companies (including additional locations)	130	130	112	110	102
Third-party administrators	204	209	225	210	194
Total	836	856	865	853	843

Form and rate filings

Life and health filings received by fiscal year

Activity	2021	2022	2023	2024	2025
Annuity	347	373	335	308	254
Credit	11	16	20	11	12
Health	2,407	2,497	2,046	2,387	2,292
Life	635	505	432	428	436
Life settlement	16	1	2	6	5
Long-term care	137	134	162	138	136
Medicare	808	858	787	855	881
Total filing submissions*	4,361	4,384	3,784	4,133	4,016
Forms received	12,324	11,414	9,673	11,689	10,760
Rates received	1,333	1,264	1,217	2,108	2,137

Life and health filings completed, final disposition by fiscal year

Activity	2021	2022	2023	2024	2025
Annuity	341	349	369	315	249
Credit	11	19	16	15	12
Health	2,427	2,717	2,072	2,229	2,430
Life	628	507	447	436	435
Life settlement	16	2	1	6	6
Long-term care	170	136	161	138	141
Medicare	799	877	779	886	845
Total filing submissions*	4,392	4,607	3,845	4,025	4,118
Forms completed	12,637	12,348	9,854	11,281	8,498
Rates completed	3,377	3,220	2,125	2,503	2,629

Note: a single submission may contain multiple related forms and rates; life and health filings can also contain both related forms and rates in a single submission.

* Totals reflect the number of company submissions, regardless of the number of forms or rates included in the submission.

Property and casualty form filings received by fiscal year

Activity	2021	2022*	2023	2024	2025
Bond and miscellaneous lines	165	137	137	56	36
Certificate of insurance	1	3	-	5	-
Commercial automobile	305	307	314	305	231
Commercial property	305	152	155	233	180
Cyber risk	28	5	3	9	5
General liability	1,031	434	407	381	280
Homeowners	195	172	161	224	148
Identity theft	1	1	1	-	-
Inland marine	231	106	36	48	45
Interline filing	112	47	49	61	48
Multiperil	752	416	342	433	357
Other personal and commercial lines	9	3	5	3	4
Personal automobile	222	174	226	305	228
Personal liability/umbrella	38	17	19	23	19
Professional liability	314	76	80	57	62
Workers' compensation	72	54	42	55	43
Total form filing submissions received	3,781	2,104	1,977	2,198	1,686
Actual policy forms received†	20,860	14,199	11,302	12,675	10,756

Property and casualty rate filings received by fiscal year

Activity	2021	2022*	2023	2024	2025
Bond and miscellaneous lines	129	93	84	45	24
Commercial automobile	359	374	462	361	284
Commercial property	264	141	194	166	164
Cyber risk	18	4	-	5	2
General liability	816	423	417	391	289
Homeowners	251	284	301	289	218
Identity theft	1	-	1	1	-
Inland marine	158	67	28	15	31
Interline filing	37	21	17	28	21
Multiperil	591	425	354	395	352
Other personal and commercial lines	8	6	4	3	2
Personal automobile	415	553	764	549	488
Personal liability/umbrella	32	33	35	35	40
Professional liability	153	50	55	46	39
Workers' compensation	180	188	183	189	183
Total	3,412	2,662	2,899	2,518	2,137

* [SB 1367 \(87R\)](#) eliminated the filing requirements for rates and forms for certain lines of insurance.

† A single form filing submission may contain multiple policy forms and endorsements.

Property and casualty form filings completed by fiscal year

Activity	2021	2022*	2023	2024	2025
Bond and miscellaneous lines	172	126	157	62	37
Certificate of insurance	1	2	1	4	1
Commercial automobile	318	291	328	298	237
Commercial property	309	167	153	223	189
Cyber risk	33	4	2	11	5
General liability	1,113	433	414	378	289
Homeowners	203	175	138	231	181
Identity theft	1	1	1	1	-
Inland marine	251	100	49	50	44
Interline filing	117	48	50	57	51
Multiperil	801	419	351	422	385
Other personal and commercial lines	7	7	6	3	4
Personal automobile	234	159	229	306	245
Personal liability/umbrella	41	20	17	23	21
Professional liability	340	80	80	54	63
Workers' compensation	72	55	44	58	41
Total form filing submissions completed	4,013	2,087	2,020	2,181	1,793
Actual policy forms completed†	24,918	13,727	13,183	12,379	11,615

Property and casualty rate filings completed by fiscal year

Activity	2021	2022*	2023	2024	2025
Bond and miscellaneous lines	126	124	90	46	24
Commercial automobile	426	354	452	353	307
Commercial property	276	150	190	161	164
Cyber risk	21	3	2	5	2
General liability	807	462	428	381	286
Homeowners	254	291	265	285	181
Identity theft	1	-	1	3	-
Inland marine	164	78	32	18	30
Interline filing	38	19	18	28	21
Multiperil	583	447	356	377	355
Other personal and commercial lines	7	9	3	3	3
Personal automobile	405	494	804	575	536
Personal liability/umbrella	32	29	30	44	41
Professional liability	140	78	57	47	33
Workers' compensation	185	189	182	192	182
Total	3,465	2,727	2,910	2,518	2,165

* [SB 1367 \(87R\)](#) eliminated the filing requirements for rates and forms for certain lines of insurance.

† A single form filing submission may contain multiple policy forms and endorsements.

Maintenance tax rate

Maintenance tax rate by calendar year

Type	Max allowed	2020	2021	2022	2023	2024
Casualty insurance	0.400%	0.053%	0.044%	0.027%	0.037%	0.034%
Fire insurance	1.250%	0.254%	0.251%	0.222%	0.136%	0.133%
Life, accident, and health insurance	0.040%	0.040%	0.040%	0.040%	0.037%	0.037%
Motor vehicle insurance	0.200%	0.042%	0.042%	0.042%	0.050%	0.046%
Title insurance	1.000%	0.052%	0.044%	0.030%	0.050%	0.057%
Third-party administrators	1.000%	0.008%	0.011%	0.023%	0.018%	0.018%
Workers' compensation insurance	0.600%	0.068%	0.070%	0.083%	0.077%	0.074%
Workers' compensation evaluation	0.100%	0.037%	0.033%	0.027%	0.018%	0.041%
DWC	2.000%	2.000%	2.000%	2.000%	2.000%	1.942%
Single service HMO	\$2.00	\$0.29	\$0.29	\$0.29	\$0.28	\$0.29
Multiservice HMO	\$2.00	\$0.87	\$0.87	\$0.87	\$0.85	\$0.87
Limited service HMO	\$2.00	\$0.29	\$0.29	\$0.29	\$0.28	\$0.29

Rehabilitation and liquidation oversight

Receiverships by fiscal year

Activity	2021	2022	2023	2024	2025
Beginning balance	27	26	24	23	20
New receiverships	1	-	1	1	-
Receiverships closed	2	2	2	4	7

Companies in receivership for rehabilitation or liquidation at the end of the fiscal year

- ACCC Insurance Company
- Access Insurance Company
- Bright Healthcare Insurance Company of Texas
- Capson Physicians Insurance Company
- Friday Health Insurance Company
- Highlands Insurance Company
- Mi Tierra Title
- National Charity Title
- National Pre-Arranged Services, Inc.
- Peters Burial Association
- Vesta First Insurance Company
- Windhaven National Insurance Company
- W.I.N. Association

Texas insurance market and premiums

All carriers operating in Texas in calendar year 2024

Type	Texas premiums
Accident and health	\$ 63,832,719,465
Annuity	44,425,259,857
HMO	76,854,031,193
Life	16,208,347,811
Property and casualty*	116,128,193,620
Title	2,501,174,353
Other‡	6,629,936
Total	\$ 319,956,356,235
Total admitted market (carriers holding a TDI-issued license)	\$ 293,878,516,279
Total alternative market (carriers eligible or holding other form of TDI approval)	\$ 26,077,839,956

* Includes the alternative market total.

‡ Includes local mutual aid and burial associations, exempt associations, and nonprofit legal service companies.

Admitted market in calendar year 2024

Type	Texas companies	Non-Texas companies	Total
Accident and health	\$ 3,569,304,669	\$ 60,263,414,796	\$ 63,832,719,465
Annuity	4,938,932,140	39,486,327,717	44,425,259,857
HMO	59,683,413,445	17,170,617,748	76,854,031,193
Life	1,566,462,731	14,641,885,080	16,208,347,811
Property and casualty†	44,047,460,007	46,002,893,657	90,050,353,664
Title	1,159,470,300	1,341,704,053	2,501,174,353
Other‡	721,382	5,908,554	6,629,936
Total	\$ 114,965,764,674	\$ 178,912,751,605	\$ 293,878,516,279

† Excludes the alternative market total.

‡ Includes local mutual aid and burial associations, exempt associations, and nonprofit legal service companies.

Alternative market in calendar year 2024

Type	Texas premiums
Captive insurers	\$ 9,051,268,235
Certified self-insurers	118,096,081
Foreign risk retention groups	316,964,332
Surplus lines insurers*	16,583,828,866
Workers' compensation self-insurance groups	7,682,442
Total	\$ 26,077,839,956

* Most of this business is property and casualty insurance but it also includes some accident and health business.

Texas Guaranty Association assessments by calendar year

Type	2020	2021	2022	2023	2024*
Life and health	\$ 2,300,000	\$ 1,000,000	\$ -	\$ -	\$ 98,499,932
Property and casualty	-	55,000,000	74,502,530	109,752,535	-622,594
Self-insurance group	-	-	-	-	-
Title	-	-	-	-	-
Total	\$ 2,300,000	\$ 56,000,000	\$ 74,502,530	\$ 109,752,535	\$ 97,877,338

* In 2024, the Texas Guaranty Association redistributed \$622,594 in property and casualty assessments to members.

Texas policyholder premiums and claim payments by calendar year

Type	2020	2021	2022	2023	2024
Claim payments (in billions)	\$ 141.8	\$ 164.6	\$ 182.2	\$ 161.9	\$ 175.3
Premiums (in billions)	\$ 193.8	\$ 212.4	\$ 243.1	\$ 265.7	\$ 293.9
Payments as a percent of premium	73%	78%	75%	61%	60%

Texas market premiums

Texas life, annuity, and accident and health premiums by calendar year

Type	2023	2024
Accident and health*	\$ 60,117,932,060	\$ 63,832,719,465
Annuities		
Annuities	\$ 29,124,292,469	\$ 36,625,284,448
Deposit type contracts	3,338,848,022	3,291,389,480
Other considerations	2,637,810,152	4,508,585,929
Annuities subtotal	\$ 35,100,950,643	\$ 44,425,259,857
Life insurance†		
Group	\$ 3,455,571,920	\$ 3,748,554,523
Individual	11,992,700,097	12,459,793,288
Life insurance subtotal	\$ 15,448,272,017	\$ 16,208,347,811
Total	\$ 110,667,154,720	\$ 124,466,327,133

* Includes \$1,157,701,256 in accident and health premiums for 2024 and \$1,024,396,469 for 2023 written by property and casualty companies.

† In 2023, NAIC updated the life insurance section to combine credit, industrial, and ordinary as individual and group.

Texas property and casualty premiums by calendar year

Type	2023	2024
Primary lines		
Automobile (personal and commercial)	\$ 38,462,214,382	\$ 42,829,473,228
Fire and allied lines	12,111,901,702	12,634,503,138
Homeowners	15,951,817,627	18,950,651,620
Liability	9,715,958,354	10,121,259,977
Medical professional liability	234,637,015	229,257,799
Workers' compensation	2,688,114,085	2,606,288,268
All other lines*	\$ 2,480,823,878	\$ 2,678,919,634
Total	\$ 81,645,467,043	\$ 90,050,353,664

* Excludes \$1,157,701,256 in accident and health premiums for 2024 and \$1,024,396,469 for 2023 written by property and casualty companies that are included in total accident and health premiums reflected above.

Top groups based on 2024 market share

Based on calendar year 2024 written premium and market share percentage. Overview totals show companies with positive premiums.

Annuities

Overview	Totals	Top group writers	Premium	MS%
Companies	279	Prudential of America	\$ 4,243,073,335	9.56
Groups	132	Apollo Global Management	2,302,394,949	5.19
Written premiums	\$44,425,259,857	Mass Mutual Life Insurance	2,276,673,527	5.13
		American International	2,241,555,824	5.05
		Aegon US Holding	1,975,861,645	4.45
		New York Life	1,706,583,896	3.84
		Equitable Holdings Inc.	1,645,709,625	3.71
		Allianz Insurance	1,633,570,627	3.68
		Nationwide Corporation	1,486,513,487	3.35
		Lincoln National	1,329,470,232	2.99

Health insurance (excludes credit and other accident)

Overview	Totals	Top group writers	Premium	MS%
Companies	483	UnitedHealth	\$ 36,612,718,344	26.15
Groups	190	HCSC	31,282,567,400	22.34
Written premiums	\$140,017,758,195	Centene Corp	15,643,145,053	11.17
		CVS	8,435,965,073	6.02
		Humana	7,841,195,527	5.6
		Elevance Health Inc.	6,776,856,800	4.84
		Molina Healthcare Inc.	4,891,054,294	3.49
		Cigna Health	3,025,789,433	2.16
		Harris Health	2,743,822,957	1.96
		Scott and White	2,672,269,029	1.91

Overview	Population
Insured Texans	25,646,886
Uninsured Texans	5,152,427
Population est.	30,799,313

Homeowners insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	151	State Farm	\$ 3,689,963,111	19.47
Groups	68	Allstate Insurance	2,965,463,655	15.65
Written premiums	\$18,950,651,620	United Serv. Automobile Assn.	2,031,480,654	10.72
		Liberty Mutual	1,395,726,343	7.37
		Farmers Insurance	1,290,540,650	6.81
		Travelers	1,149,210,427	6.06
		American Family Insurance	648,387,662	3.42
		Progressive	495,362,223	2.61
		Texas Farm Bureau Mutual	455,520,628	2.4
		Iron Family Holdings	411,093,255	2.17

Policy type	Policies
Homeowners	5,723,152
Dwelling	817,594
Tenants	2,306,167
Total	8,846,913

Life insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	424	New York Life	\$ 1,076,140,409	6.64
Groups	168	Metropolitan	970,034,756	5.98
Written premiums	\$16,208,347,811	Northwestern Mutual	917,233,345	5.66
		Prudential of America	718,734,067	4.43
		Lincoln National	628,011,201	3.87
		Pacific Life	545,772,716	3.37
		State Farm	545,612,123	3.37
		Mass Mutual Life Insurance	536,871,677	3.31
		Minnesota Mutual	517,457,847	3.19
		Aegon US Holding	473,044,408	2.92

Personal auto insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	165	Progressive	\$ 7,421,580,650	20.97
Groups	57	State Farm	6,401,562,739	18.09
Written premiums	\$35,391,060,549	Allstate Insurance	3,615,625,734	10.22
		Berkshire Hathaway	3,339,198,582	9.44
Vehicles in force (liability)	21,145,207	United Serv. Automobile Assn.	3,092,665,266	8.74
		Farmers Insurance	2,070,207,446	5.85
		Texas Farm Bureau Mutual	1,249,036,107	3.53
		Liberty Mutual	1,064,125,933	3.01
		Incline Insurance LLC	1,015,041,245	2.87
		Home State Insurance	816,263,578	2.31

Top companies based on 2024 market share

Top 40 companies | Accident and health insurance

Rank	NAIC	Company	Premium	MS%
1	70670	HCSC A Mutual Legal Reserve Company	\$ 16,937,492,517	26.53
2	79413	UnitedHealthcare Insurance Company	5,877,881,304	9.21
3	12567	Care Improvement Plus South Central Insurance Company	5,085,218,435	7.97
4	71420	Sierra Health and Life Insurance Company, Inc.	4,875,899,286	7.64
5	73288	Humana Insurance Company	3,456,588,993	5.42
6	60054	Aetna Life Insurance Company	3,044,245,438	4.77
7	71013	Superior Healthplan Network	2,756,641,309	4.32
8	80799	Celtic Insurance Company	2,705,733,740	4.24
9	67369	Cigna Health and Life Insurance Company	2,335,424,150	3.66
10	15777	Oscar Insurance Company	1,236,720,997	1.94
11	65978	Metropolitan Life Insurance Company	1,075,276,218	1.68
12	60219	Humana Insurance Company of Kentucky	871,160,413	1.36
13	12575	SilverScript Insurance Company	770,300,691	1.21
14	78700	Aetna Health and Life Insurance Company	712,562,319	1.12
15	12307	DentaQuest USA Insurance Company, Inc.	589,834,709	0.92
16	64246	Guardian Life Insurance Company of America, The	378,270,714	0.59
17	14063	MCNA Insurance Company	341,372,002	0.53
18	65676	Lincoln National Life Insurance Company, The	338,132,822	0.53
19	10155	Wellcare Prescription Insurance, Inc.	326,614,298	0.51
20	80802	Sun Life Assurance Company of Canada	323,072,169	0.51
21	70815	Hartford Life and Accident Insurance Company	314,598,152	0.49
22	62235	Unum Life Insurance Company of America	297,141,094	0.47
23	60380	American Family Life Assurance Company of Columbus	296,857,462	0.47
24	62324	Freedom Life Insurance Company of America	285,314,274	0.45
25	65498	Life Insurance Company of North America	271,415,249	0.43
26	29718	GHS Insurance Company	265,672,058	0.42
27	69868	United of Omaha Life Insurance Company	253,080,738	0.40
28	61301	Ameritas Life Insurance Corp.	248,123,579	0.39
29	61271	Principal Life Insurance Company	233,684,321	0.37
30	67105	ReliaStar Life Insurance Company	224,988,709	0.35
31	39616	Vision Service Plan Insurance Company	206,175,063	0.32
32	81396	Delta Dental Insurance Company	189,994,461	0.30
33	68241	Prudential Insurance Company of America, The	180,930,599	0.28
34	71412	Mutual of Omaha Insurance Company	167,235,286	0.26
35	62286	Golden Rule Insurance Company	163,286,574	0.26
36	78611	HCSC Insurance Services Company	158,648,008	0.25
37	71129	Dearborn Life Insurance Company	156,843,782	0.25
38	69019	Standard Insurance Company	156,532,109	0.25
39	17331	Curative Insurance Company	150,238,464	0.24
40	97772	US Health and Life Insurance Company	122,250,836	0.19
Top 40 total Accident and health insurance			\$ 58,381,453,342	91.50
Other accident and health insurance companies			\$ 5,451,266,123	8.50
Total Accident and health insurance			\$ 63,832,719,465	100.00

Top 40 companies | Annuities

Rank	NAIC	Company	Premium	MS%
1	68241	Prudential Insurance Company of America, The	\$ 3,457,500,311	7.78
2	61689	Athene Annuity and Life Company	2,300,358,272	5.18
3	60488	American General Life Insurance Company	1,865,951,372	4.20
4	65935	Massachusetts Mutual Life Insurance Company	1,837,623,085	4.14
5	90611	Allianz Life Insurance Company of North America	1,633,570,627	3.68
6	70688	Transamerica Financial Life Insurance Company	1,611,691,511	3.63
7	91596	New York Life Insurance and Annuity Corporation	1,430,222,418	3.22
8	65676	Lincoln National Life Insurance Company, The	1,327,440,538	2.99
9	78077	Equitable Financial Life Insurance Company of America	1,235,751,580	2.78
10	65838	John Hancock Life Insurance Company (U.S.A.)	1,125,488,709	2.53
11	65056	Jackson National Life Insurance Company	1,108,043,835	2.49
12	93629	Empower Annuity Insurance Company	1,071,350,831	2.41
13	91642	Forethought Life Insurance Company	1,056,251,994	2.38
14	67466	Pacific Life Insurance Company	954,472,184	2.15
15	86509	Voya Retirement Insurance and Annuity Company	941,510,384	2.12
16	61271	Principal Life Insurance Company	871,236,444	1.96
17	63274	Fidelity and Guaranty Life Insurance Company	826,719,195	1.86
18	66869	Nationwide Life Insurance Company	807,069,419	1.82
19	79227	Pruco Life Insurance Company	785,573,024	1.77
20	69663	USAA Life Insurance Company	671,028,074	1.51
21	66044	Midland National Life Insurance Company	644,038,483	1.45
22	66974	North American Company For Life and Health Insurance	643,809,728	1.45
23	87726	Brighthouse Life Insurance Company	560,910,177	1.26
24	68608	Symetra Life Insurance Company	558,066,746	1.26
25	92657	Nationwide Life and Annuity Insurance Company	552,768,888	1.24
26	60895	American United Life Insurance Company	509,037,482	1.15
27	65528	Life Insurance Company of the Southwest	502,658,802	1.13
28	62510	Equitrust Life Insurance Company	493,058,046	1.11
29	69345	Teachers Insurance and Annuity Association of America	486,578,284	1.10
30	92622	Western-Southern Life Assurance Company	478,497,902	1.08
31	69019	Standard Insurance Company	469,217,284	1.06
32	78778	Guardian Insurance and Annuity Company, Inc., The	449,150,469	1.01
33	92738	American Equity Investment Life Insurance Company	441,524,277	0.99
34	63312	MassMutual Ascend Life Insurance Company	429,565,136	0.97
35	91785	Independent Life Insurance Company	417,825,153	0.94
36	62944	Equitable Financial Life Insurance Company	409,958,045	0.92
37	70238	Variable Annuity Life Insurance Company, The	375,505,334	0.85
38	86231	Transamerica Life Insurance Company	364,170,134	0.82
39	60739	American National Insurance Company	362,911,063	0.82
40	N/A	College Retirement Equities Fund	342,350,426	0.77
Top 40 total Annuities			\$ 36,410,455,666	81.98
Other annuity companies			\$ 8,014,804,191	18.02
Total Annuities			\$ 44,425,259,857	100.00

Top 40 companies | HMOs

Rank	NAIC	Company	Premium	MS%
1	70670	HCSC A Mutual Legal Reserve Company	\$ 10,754,382,378	13.99
2	95647	Superior HealthPlan, Inc.	7,971,844,117	10.37
3	95174	UnitedHealthcare Benefits of Texas, Inc.	7,516,835,881	9.78
4	11141	UnitedHealthcare Community Plan of Texas, LLC	4,899,317,217	6.37
5	10757	Molina Healthcare of Texas, Inc.	4,867,915,435	6.33
6	95314	Wellpoint Texas, Inc.	4,252,703,406	5.53
7	95158	CHA HMO, Inc.	3,347,164,665	4.36
8	95765	UnitedHealthcare of Texas, Inc.	3,232,608,646	4.21
9	11494	Physicians Health Choice of Texas, LLC	3,211,066,049	4.18
10	95329	Texas Children's Health Plan, Inc.	2,754,372,545	3.58
11	12902	HealthSpring Life and Health Insurance Company, Inc.	2,600,606,691	3.38
12	14078	Wellpoint Insurance Company	2,515,873,579	3.27
13	95099	Scott and White Health Plan	2,061,828,379	2.68
14	95490	Aetna Health Inc.	1,794,750,594	2.34
15	16133	Community Health Choice Texas, Inc.	1,646,674,751	2.14
16	95040	Aetna Better Health of Texas Inc.	1,605,792,389	2.09
17	95809	Driscoll Children's Health Plan	1,193,211,267	1.55
18	12964	Wellcare of Texas, Inc.	1,157,989,091	1.51
19	95615	Community Health Choice, Inc.	1,097,148,206	1.43
20	95414	Parkland Community Health Plan, Inc.	974,161,902	1.27
21	12827	KS Plan Administrators, LLC	937,177,244	1.22
22	95822	Cook Children's Health Plan	872,095,822	1.13
23	95248	Community First Health Plans, Inc.	866,791,551	1.13
24	16487	Devoted Health Plan of Texas, Inc.	681,381,314	0.89
25	95383	Cigna Healthcare of Texas, Inc.	640,452,292	0.83
26	10096	SelectCare of Texas, Inc.	594,552,759	0.77
27	52635	El Paso First Health Plans, Inc.	403,872,764	0.53
28	95138	SHA, LLC	397,768,323	0.52
29	14154	Christus Health Plan	371,077,507	0.48
30	16072	Aetna Better Health of Kansas Inc.	202,809,758	0.26
31	78611	HCSC Insurance Services Company	155,386,150	0.20
32	14151	Sendero Health Plans, Inc.	145,506,715	0.19
33	15489	Memorial Hermann Health Plan, Inc.	133,373,498	0.17
34	15452	Prominence HealthFirst of Texas, Inc.	127,928,051	0.17
35	16426	Scott and White Care Plans	118,676,614	0.15
36	95240	Seton Health Plan, Inc.	109,507,054	0.14
37	17005	Provider Partners Health Plan of Texas, Inc.	94,364,680	0.12
38	16552	Texas Independence Health Plan, Inc.	84,082,303	0.11
39	29718	GHS Insurance Company	78,195,708	0.10
40	95024	Humana Health Plan of Texas, Inc.	64,032,275	0.08
Top 40 total HMOs			\$ 76,535,279,570	99.55
Other HMOs companies			\$ 318,751,623	0.45
Total HMOs			\$ 76,854,031,193	100.00

Top 40 companies | Homeowners insurance

Rank	NAIC	Company	Premium	MS%
1	43419	State Farm Lloyds	\$ 3,689,963,111	19.47
2	37907	Allstate Vehicle and Property Insurance Company	2,314,987,671	12.22
3	38130	Travelers Personal Insurance Company	957,876,498	5.05
4	25941	United Services Automobile Association	719,190,218	3.80
5	21695	Texas Farmers Insurance Company	682,176,527	3.60
6	19690	American Economy Insurance Company	667,082,903	3.52
7	17221	Homesite Insurance Company	634,505,294	3.35
8	25968	USAA Casualty Insurance Company	605,309,169	3.19
9	11059	ASI Lloyds	490,969,874	2.59
10	25380	Texas Farm Bureau Mutual Insurance Company	405,492,737	2.14
11	18600	USAA General Indemnity Company	401,523,715	2.12
12	28673	Mid-Century Insurance Company of Texas	338,815,177	1.79
13	27774	Chubb Lloyds Insurance Company of Texas	333,115,088	1.76
14	11008	Auto Club Indemnity Company	330,460,620	1.74
15	17030	SureChoice Underwriters Reciprocal Exchange	326,029,974	1.72
16	12536	Homeowners of America Insurance Company	306,240,109	1.62
17	21253	Garrison Property and Casualty Insurance Company	305,457,552	1.61
18	26530	Allstate Texas Lloyd's	284,640,415	1.50
19	23787	Nationwide Mutual Insurance Company	273,637,163	1.44
20	11215	Safeco Insurance Company of Indiana	261,279,798	1.38
21	12484	Liberty Mutual Personal Insurance Company	241,183,353	1.27
22	25470	American Mercury Lloyd's Insurance Company	190,299,059	1.00
23	11543	Texas Fair Plan Association	175,703,993	0.93
24	19976	Amica Mutual Insurance Company	161,446,653	0.85
25	42404	Liberty Insurance Corporation	160,667,882	0.85
26	41394	Benchmark Insurance Company	153,440,547	0.81
27	12873	Privilege Underwriters Reciprocal Exchange	147,309,695	0.78
28	12898	American Risk Insurance Company, Inc.	135,740,472	0.72
29	15816	Allied Trust Insurance Company	132,462,631	0.70
30	29742	Integon National Insurance Company	115,481,556	0.61
31	23248	Occidental Fire and Casualty Company of North Carolina	113,506,398	0.60
32	27998	Travelers Home and Marine Insurance Company, The	109,265,372	0.58
33	37257	Praetorian Insurance Company	99,893,730	0.53
34	16023	Lemonade Insurance Company	98,919,411	0.52
35	10111	American Bankers Insurance Company of Florida	98,451,151	0.52
36	42722	American Modern Property and Casualty Insurance Company	97,851,681	0.52
37	29688	Allstate Fire and Casualty Insurance Company	89,849,324	0.47
38	17363	Elevate Reciprocal Exchange	85,063,281	0.45
39	11185	Foremost Insurance Company Grand Rapids, Michigan	79,542,293	0.42
40	15474	National Summit Insurance Company	77,877,763	0.41
Top 40 total Homeowners insurance			\$ 16,892,709,858	89.15
Other homeowners insurance companies			\$ 2,057,941,762	10.86
Total Homeowners insurance			\$ 18,950,651,620	100.01

Top 40 companies | Life insurance

Rank	NAIC	Company	Premium	MS%
1	67091	Northwestern Mutual Life Insurance Company, The	\$ 916,897,230	5.66
2	65978	Metropolitan Life Insurance Company	774,546,796	4.78
3	66915	New York Life Insurance Company	727,092,816	4.49
4	65676	Lincoln National Life Insurance Company, The	616,456,996	3.80
5	67466	Pacific Life Insurance Company	545,679,130	3.37
6	69108	State Farm Life Insurance Company	545,612,123	3.37
7	65935	Massachusetts Mutual Life Insurance Company	521,255,527	3.22
8	86231	Transamerica Life Insurance Company	472,064,772	2.91
9	79227	Pruco Life Insurance Company	413,764,300	2.55
10	65528	Life Insurance Company of the Southwest	374,495,373	2.31
11	65838	John Hancock Life Insurance Company (U.S.A.)	371,622,615	2.29
12	60488	American General Life Insurance Company	347,336,035	2.14
13	66168	Minnesota Life Insurance Company	339,143,686	2.09
14	92657	Nationwide Life and Annuity Insurance Company	330,286,399	2.04
15	69868	United of Omaha Life Insurance Company	323,474,331	2.00
16	68241	Prudential Insurance Company of America, The	304,969,767	1.88
17	65919	Primerica Life Insurance Company	284,867,620	1.76
18	64246	Guardian Life Insurance Company of America, The	242,382,317	1.50
19	68136	Protective Life Insurance Company	233,737,718	1.44
20	68896	Southern Farm Bureau Life Insurance Company	226,841,480	1.40
21	63177	Farmers New World Life Insurance Company	224,154,300	1.38
22	90611	Allianz Life Insurance Company of North America	208,207,240	1.28
23	60739	American National Insurance Company	206,479,865	1.27
24	71129	Dearborn Life Insurance Company	197,920,793	1.22
25	97136	Metropolitan Tower Life Insurance Company	195,403,834	1.21
26	62235	Unum Life Insurance Company of America	184,559,572	1.14
27	70815	Hartford Life and Accident Insurance Company	183,925,690	1.13
28	93742	Securian Life Insurance Company	178,314,161	1.10
29	65498	Life Insurance Company of North America	172,265,894	1.06
30	91596	New York Life Insurance and Annuity Corporation	161,667,429	1.00
31	69663	USAA Life Insurance Company	155,020,958	0.96
32	66869	Nationwide Life Insurance Company	136,045,318	0.84
33	62944	Equitable Financial Life Insurance Company	131,806,447	0.81
34	67644	Penn Mutual Life Insurance Company, The	128,833,995	0.79
35	62626	CMFG Life Insurance Company	121,376,728	0.75
36	67105	ReliaStar Life Insurance Company	116,519,854	0.72
37	87726	BrightHouse Life Insurance Company	114,098,286	0.70
38	67989	American Memorial Life Insurance Company	112,775,865	0.70
39	94250	Banner Life Insurance Company	108,069,696	0.67
40	60577	American Income Life Insurance Company	106,216,971	0.66
Top 40 total Life insurance			\$ 12,056,189,927	74.39
Other life insurance companies			\$ 4,152,157,884	25.62
Total Life insurance			\$ 16,208,347,811	100.01

Top 40 companies | Personal auto insurance

Rank	NAIC	Company	Premium	MS%
1	29203	Progressive County Mutual Insurance Company	\$ 7,421,580,650	20.97
2	25178	State Farm Mutual Automobile Insurance Company	5,962,278,180	16.85
3	29688	Allstate Fire and Casualty Insurance Company	2,782,941,889	7.86
4	27863	GEICO Texas County Mutual Insurance Company	1,473,187,919	4.16
5	29181	GEICO County Mutual Insurance Company	1,425,804,401	4.03
6	19544	Liberty County Mutual Insurance Company	1,049,887,903	2.97
7	29300	Redpoint County Mutual Insurance Company	1,015,041,245	2.87
8	24392	Farmers Texas County Mutual Insurance Company	968,523,182	2.74
9	25941	United Services Automobile Association	910,945,557	2.57
10	25968	USAA Casualty Insurance Company	883,063,852	2.50
11	29297	Home State County Mutual Insurance Company	816,263,578	2.31
12	29246	Consumers County Mutual Insurance Company	743,704,254	2.10
13	25399	Texas Farm Bureau Underwriters	684,596,928	1.93
14	29378	Old American County Mutual Fire Insurance Company	680,075,669	1.92
15	18600	USAA General Indemnity Company	678,540,719	1.92
16	29327	Auto Club County Mutual Insurance Company	671,270,625	1.90
17	21253	Garrison Property and Casualty Insurance Company	611,594,922	1.73
18	29254	Foremost County Mutual Insurance Company	533,148,952	1.51
19	25380	Texas Farm Bureau Mutual Insurance Company	358,079,259	1.01
20	11198	Loya Insurance Company	351,991,010	0.99
21	28673	Mid-Century Insurance Company of Texas	349,710,304	0.99
22	26816	State Farm County Mutual Insurance Company of Texas	343,260,115	0.97
23	11110	Allstate North American Insurance Company	298,579,408	0.84
24	22063	Government Employees Insurance Company	248,625,464	0.70
25	19240	Allstate Indemnity Company	228,296,957	0.65
26	11521	Germania Select Insurance Company	219,260,029	0.62
27	13004	Texas Farm Bureau Casualty Insurance Company	202,433,327	0.57
28	26441	Dairyland County Mutual Insurance Company of Texas	161,595,897	0.46
29	19976	Amica Mutual Insurance Company	153,020,483	0.43
30	29262	Colonial County Mutual Insurance Company	151,159,390	0.43
31	10730	American Access Casualty Company	147,226,595	0.42
32	29335	Allstate County Mutual Insurance Company	134,632,495	0.38
33	15449	Alinsco Insurance Company	132,778,626	0.38
34	29394	Mercury County Mutual Insurance Company	126,664,680	0.36
35	13820	Infinity County Mutual Insurance Company	125,924,317	0.36
36	26298	Farmers Property and Casualty Insurance Company	108,689,377	0.31
37	24821	Tesla Property and Casualty, Inc.	108,606,547	0.31
38	14254	Falcon Insurance Company	99,955,598	0.28
39	40150	MGA Insurance Company, Inc.	96,024,444	0.27
40	10685	GoAuto Insurance Company	91,377,106	0.26
Top 40 total Personal auto insurance			\$ 33,550,341,853	94.80
Other personal auto insurance companies			\$ 1,840,718,696	5.20
Total Personal auto insurance			\$ 35,391,060,549	100.00

Top 31 companies | Title insurance

Rank	NAIC	Company	Premium	MS%
1	51586	Fidelity National Title Insurance Company	\$ 371,411,945	14.85
2	50121	Stewart Title Guaranty Company	285,807,934	11.43
3	51624	First American Title Guaranty Company	261,894,768	10.47
4	50520	Old Republic National Title Insurance Company	230,737,646	9.23
5	50814	First American Title Insurance Company	224,885,610	8.99
6	50229	Chicago Title Insurance Company	223,543,002	8.94
7	50016	Title Resources Guaranty Company	164,842,694	6.59
8	14240	First National Title Insurance Company	159,096,515	6.36
9	50598	Alamo Title Insurance	81,346,045	3.25
10	50050	Westcor Land Title Insurance Company	78,148,679	3.12
11	50130	Doma Title Insurance, Inc.	58,276,466	2.33
12	50377	National Investors Title Insurance Company	56,985,138	2.28
13	16832	DHI Title Insurance Company	55,125,662	2.20
14	16601	Texan Title Insurance Company	45,339,095	1.81
15	51152	WFG National Title Insurance Company	42,511,727	1.70
16	12309	Alliant National Title Insurance Company, Inc.	41,603,173	1.66
17	50083	Commonwealth Land Title Insurance Company	35,859,128	1.43
18	12522	Essent Title Insurance, Inc.	24,968,048	1.00
19	50026	Premier Land Title Insurance Company	15,646,860	0.63
20	11974	Rocket Title Insurance Company	13,041,376	0.52
21	17653	Worth National Title Insurance Company	10,876,899	0.43
22	51578	Amtrust Title Insurance Company	8,071,410	0.32
23	12591	Sierra Title Insurance Guaranty Company	8,060,227	0.32
24	50440	Real Advantage Title Insurance Company	812,661	0.03
25	15305	Southwest Land Title Insurance Company	779,266	0.03
26	51632	Radian Title Insurance, Inc.	738,204	0.03
27	17712	Impact Title Insurance Company	627,821	0.03
28	51268	Connecticut Attorneys Title Insurance Company	66,710	0.00
29	50004	Advocus National Title Insurance Company	38,827	0.00
30	11865	American Digital Title Insurance Company	22,696	0.00
31	50001	American Eagle Title Insurance Company	8,121	0.00
Total Title insurance			\$ 2,501,174,353	100.00

Top 40 companies | Workers' compensation insurance

Rank	NAIC	Company	Premium	MS%
1	22945	Texas Mutual Insurance Company	\$ 1,027,243,222	39.40
2	16535	Zurich American Insurance Company	101,795,716	3.90
3	11150	Arch Insurance Company	50,109,502	1.92
4	38318	Starr Indemnity and Liability Company	49,593,531	1.90
5	19070	Standard Fire Insurance Company, The	43,107,616	1.65
6	22667	Ace American Insurance Company	42,179,856	1.62
7	19038	Travelers Casualty and Surety Company	37,139,055	1.42
8	24147	Old Republic Insurance Company	29,581,837	1.13
9	43389	Service Lloyds Insurance Company, A Stock Company	26,600,589	1.02
10	40142	American Zurich Insurance Company	24,442,983	0.94
11	30104	Hartford Underwriters Insurance Company	23,981,098	0.92
12	19399	AIU Insurance Company	23,139,177	0.89
13	42404	Liberty Insurance Corporation	22,971,763	0.88
14	42376	Technology Insurance Company, Inc.	21,312,262	0.82
15	33600	LM Insurance Corporation	21,002,756	0.81
16	23396	Amerisure Mutual Insurance Company	19,835,371	0.76
17	20281	Federal Insurance Company	19,311,115	0.74
18	27855	Zurich American Insurance Company of Illinois	19,025,979	0.73
19	23035	Liberty Mutual Fire Insurance Company	16,772,743	0.64
20	19682	Hartford Fire Insurance Company	16,365,476	0.63
21	27847	Insurance Company of the West	16,110,289	0.62
22	20427	American Casualty Company of Reading, Pennsylvania	15,455,264	0.59
23	10335	Bridgefield Casualty Insurance Company	14,959,251	0.57
24	38288	Hartford Insurance Company of Illinois	14,950,366	0.57
25	25682	Travelers Indemnity Company of Connecticut, The	14,638,881	0.56
26	31003	Tri-State Insurance Company of Minnesota	14,301,567	0.55
27	39608	Nutmeg Insurance Company	13,967,065	0.54
28	37885	XI Specialty Insurance Company	13,746,429	0.53
29	20443	Continental Casualty Company	13,329,981	0.51
30	11000	Sentinel Insurance Company, Ltd.	12,809,233	0.49
31	10166	Accident Fund Insurance Company of America	12,488,493	0.48
32	21261	RiverStone International Insurance, Inc.	12,039,693	0.46
33	12304	Accident Fund General Insurance Company	11,996,086	0.46
34	20095	BITCO General Insurance Corporation	11,978,188	0.46
35	24082	Ohio Security Insurance Company	11,727,017	0.45
36	21458	Employers Insurance Company of Wausau	11,352,445	0.44
37	15954	Amtrust Insurance Company	11,025,345	0.42
38	10120	Everest National Insurance Company	10,942,174	0.42
39	25615	Charter Oak Fire Insurance Company, The	10,855,356	0.42
40	16109	Starr Specialty Insurance Company	10,809,063	0.41
Top 40 total Workers' compensation insurance			\$ 1,894,993,833	72.68
Other workers' compensation insurance companies			\$ 711,294,435	27.32
Total Workers' compensation insurance			\$ 2,606,288,268	100.00



Texas Department of Insurance
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