



Texas Department of Insurance

2024

Annual Report

December 2024

TDI | Texas Department
of Insurance



2024 Annual Report

Fiscal year 2024

by the

Texas Department of Insurance

Submitted December 2024

[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 \$265.7 billion in premiums in 2023, Texas is the nation's second largest insurance market and the sixth 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—a separate agency.

Duties

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 under the direction of the division's appointed commissioner and oversees the administration and operation of the Texas workers' compensation system. The division monitors compliance of all parties, taking enforcement action when necessary to make sure workers' compensation regulations are implemented and enforced.

The governor, with advice and consent of the Texas Senate, appoints both the commissioner of insurance and the commissioner of workers' compensation for two-year terms.

Agency mission

TDI's mission is to protect insurance consumers by regulating the industry fairly and diligently, promoting a stable and competitive market, and providing information that makes a difference.

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 across the state to meet agency, consumer, and the industry needs.

- Financial examiner staff are in areas with major corporate headquarters.
- Windstorm inspection staff are along the coast to inspect and certify that construction meets windstorm building codes.
- Title examiners live and work throughout the state.
- Workers' compensation offices are in areas with high demand for claims services, customer service, and dispute resolution.

Fiscal year 2024 in review

Employee engagement

TDI employees took a survey as part of the agency's [strategic plan](#). Results showed a higher percentage of TDI staff were "highly engaged" compared to the average for similar sized agencies and those with regulatory missions.

Spring storm response

TDI spring storm response:

- Extended Help Line hours.
- Shared online resources for consumers.
- Licensed new adjusters.

Hurricane Beryl response

After Hurricane Beryl, TDI:

- Coordinated messages and resources with the Texas Department of Emergency Management.
- Extended Help Line hours.
- Shared new consumer English and Spanish online resources and videos.
- Gave 20 interviews to news outlets.
- Issued seven commissioner bulletins to the insurance industry.
- Sent Fraud Unit investigators to coordinate with local law enforcement to help deter fraud and contractor scams.
- Sent staff to disaster recovery centers and other sites to give information about contacting insurance companies, minimizing property losses, and speeding up the claims process.

Protecting Texans

- Resolved 18,576 complaints that resulted in consumers getting \$67.2 million in additional claim payments and premium refunds.
- Processed 567,267 requests through the Independent Dispute Resolution system.
- Answered 140,866 consumer calls and 122,306 agent and adjuster calls.
- Averaged 27 seconds hold time on the consumer Help Line and 44 seconds on the agent and adjuster line.
- Saved consumers \$87.7 million in Medicare Supplement (\$17 million), long-term care (\$41.5 million), and property and casualty (\$29.2 million) rate reviews.
- Obtained \$12.2 million in restitution for fraud victims.
- Referred 67 State Fire Marshal Office investigations for prosecution.
- Issued 17,056 registrations, licenses, and permits to fire alarm, fire extinguisher, fire sprinkler, and fireworks firms, individuals, and other regulated entities.
- Helped 125,572 injured employees and DWC system participants through the call center.
- Provided direct safety intervention to 27,238 employees through in-person training, safety videos, and other safety 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 the Office of Injured Employee Counsel.

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 replacing internal forms with Microsoft Power Apps.
- Reviewed and updated processes and procedures across the division, including financial services and procurement, and helped agency divisions update their processes and procedures.
- Identified and promoted opportunities to enhance agency processes using Microsoft SharePoint and Power Platform.
- Continued to identify ways to use Sircon to increase agency efficiency, such as expanding online application and electronic payment services.
- The Texas Workforce Commission Civil Rights Division reviewed TDI’s personnel policies and procedures and certified TDI’s compliance with [Texas Labor Code Chapter 21](#).
- Provided management training to 22 new managers.
- Implemented electronic personnel action and requisition workflows.
- Relocated staff and all working functions of the Cameron Road warehouse to the Barbara Jordan Building.
- Oversaw the construction of two offices and the DWC Austin Field Office at the Barbara Jordan Building.
- Surplused 1,917 assets totaling \$2.3 million.
- Coordinated the review of TDI’s records retention schedule and submitted it to the Texas State Library and Archives Commission for recertification.

Fiscal year activities

Activity	2023	2024
TDI contracts and purchase requests processed	1,283	1,145
OIEC contracts and purchase requests processed	76	62
New employees hired	223	206
Filled full-time equivalent employees	1,234.05	1,251.55

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](#).
- Collaborate with External Relations to produce consumer materials for events and deployments after a disaster.

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 at the State Operations Center and community disaster recovery centers in response to the Panhandle wildfires, spring severe storms and flooding, and Hurricane Beryl disaster declarations.
- Held disaster response coordination calls between TDI and insurance industry representatives in response to Hurricane Beryl.
- Implemented the ability for agents and adjusters to pay CE fines online.
- Participated in various state and national conferences and meetings to collaborate on consumer assistance and licensing best practices.
- Helped roll out new agency phone and contact center management systems.

Fiscal year activities

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

Activity	2023	2024
Agent and adjuster licensing		
Calls answered	132,057	122,306
Average hold time in seconds	30	44
License applications approved	191,416	189,055
Applications completed within a week (1.1 OC 4)	99.8%	99.9%
Licensees who renew online (1.1 OC 5)	99.8%	99.9%
Continuing education		
Provider course certification and renewals	6,427	6,569
Provider courses regulated	12,685	12,748
Provider registrations and renewals	243	260
Providers regulated	912	853
Filings completed within 10 days (1.1 OC 3)	99.9%	99.9%
Consumer Help Line		
Calls answered	126,905	140,866
Average hold time in seconds	25	27
Calls answered by call center (1.1 OC 1)	95.5%	97.0%
Calls and emails received through the contact center system (1.1.1 EX 1)	130,338	143,926
Insurance complaints		
Insurance complaints resolved (1.1.1 OP 1)	17,824	18,576
Average amount returned per complaint (1.1 OC 2)	\$3,293	\$3,618
Payments and premiums returned to consumers in millions	\$58.7	\$67.2
Average time to resolve complaints in days (1.1.1 EF 1)	48	51
Independent Dispute Resolution system requests processed	437,558	567,267

External Relations Division

The External Relations Division is TDI's main contact with the legislature, government entities, and the media. The division also creates educational 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 1,972 attendees.
- Increased email subscribers to 155,413, a 10% increase from 2023.
- Produced online multimedia resources on how home and auto insurance costs are calculated.
- Increased YouTube subscribers for all agency channels to 4,073, a 35% increase from 2023.
- Focused on search engine optimization to make online content easier to find.
- Earned 14.9 million website pageviews, a 10% increase from 2023.
- Launched a short-form video strategy.
- Provided support to legislative offices and stakeholders studying insurance policy during the legislative interim.
- 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 TDI's implementation of changes from the 2023 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 \$265.7 billion in Texas premiums and \$161.9 billion in claim payments for calendar year 2023.

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

- Created a captive specialist position to reduce the captive insurance filing processing times and improve industry relations.
- Completed 363 title agent audits, the most ever in a fiscal year.
- Streamlined and strengthened the travel reimbursement and examination expense invoicing process, resulting in significant efficiency.
- Eight financial analysts and examiners earned a Certified Financial Examiner or Certified Insurance Examiner designation and eight earned an Accredited Financial Examiner or Accredited Insurance Examiner designation. Two financial analysts earned their Associate Professional in Insurance Regulation designation.

Fiscal year activities

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

Activity	2023	2024
Annual escrow audits reviewed	740	745
Financial analysis reviews	732	803
Financial and market conduct exams	116	133
Quality-of-care exams	28	21
Title agent exams	316	363
Identified companies reviewed (2.1 OC 1)	96.8%	99.6%
License applications completed within 60 days (2.1 OC 2)	94.7%	98.5%
Insurance company insolvencies (2.1.1 EX 1)	1	1
Entities receiving TDI solvency-related intervention (2.1.1 EX 2)	6	3
Self-insurance reviews	95	97
Self-insurance to total workers' compensation insurance market share (4.1.1 EX 1)	6.1%	4.6%

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

- In the U.S. District Court for the Northern District of Texas, Terrance Barnard, Connie Clampit, William Gray, and Don Hogg were sentenced to federal prison, supervised release, and ordered to pay \$7 million in restitution after pleading guilty to federal charges of conspiracy to commit health care fraud. Barnard also pleaded guilty to aggravated identity theft. The defendants, through a non-existent laboratory (TC Diagnostics LLC), billed health insurers for COVID-19 tests that were not performed. Their sentences were:
 - Barnard: 84 months in federal prison and 24 months supervised release.
 - Clampit: 60 months in federal prison and 24 months supervised release.
 - Gray: 54 months in federal prison and 12 months supervised release.
 - Hogg: 30 months in federal prison and 12 months of supervised release.
- In El Paso County, Luis Sandoval was sentenced to 108 months of deferred adjudication and 400 hours of community service after pleading guilty to third-degree fraudulent use or possession of identifying information, insurance fraud, and theft. Sandoval, a licensed agent, submitted forged life insurance applications to an insurer to get advanced commissions, without the knowledge or consent of the insureds. His agent license was permanently revoked.
- In Travis County, Genelle Naylor was sentenced to 120 months deferred adjudication after pleading guilty to second-degree theft. Naylor, a licensed adjuster, used her position and access to claims to issue unauthorized payments to herself and multiple associates for claims in which they were not involved. Naylor was ordered to surrender her adjuster license and pay \$276,141 in restitution.

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

- Revoked licenses of a public adjuster and his firms after a contested case hearing found he received insurance checks intended for his clients, signed them, and sent them to a contractor without the homeowners' signature. This left homeowners without money for needed repairs.
- Revoked two affiliated title insurance agency licenses—including the individual licenses of the involved escrow officers—for using escrow funds for personal use and operating expenses.
- Removed executive officers from a life insurer for filing false financial statements with TDI.
- Ordered HMOs and health insurers to pay more than \$500,000 in administrative penalties for violations found during examinations.
- Ordered an unauthorized property management business to cease and desist engaging in the business of insurance and pay a \$195,000 penalty.
- A managing general agent agreed to surrender its license following an examination finding that, together with the underwriting insurer, the agent didn't pay auto claims timely, miscalculated prompt pay interest on late-paid claims, and used an unlicensed adjusting firm. Both the managing general agent and the insurer were ordered to make restitution to certain qualifying claimants and the insurer was ordered to pay a \$150,000 penalty.

Fiscal year activities

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

Activity	2023	2024
Fraud Unit		
Fraud reports received (2.3.2 EX 1)	20,133	20,356
Investigations opened	213	216
Suspects investigated and resolved (2.3.2 OP 1)	456	409
Suspect investigations resolved within two years (2.3.2 EF 1)	87.7%	86.1%
Prosecution results		
Restitution for victims in millions	\$3.0	\$12.2
Years in jail	5	29
Years of probation	15	46
Years of deferred adjudication	77	72
Community service hours	1,356	2,065
Fines	\$20,000	\$9,632
Enforcement		
TDI penalties assessed in millions	\$4.9	\$3.2
Restitution for victims in millions	\$27.0	\$3.8
TDI enforcement cases resolved	785	846
TDI enforcement cases resolved with action*	540	568
Enforcement cases concluded with action within a year (2.3 OC 1)	69.1%	78%

* 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.

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, including preparing them for [Senate Bill 510](#) implementation.

Office of Policy Development Counsel duties

- Provide legal services mostly to the Life and Health Division, Property and Casualty Division, Consumer Protection Division, and State Fire Marshal’s Office.
- 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 all lines of insurance.

Fiscal year activities

Activity	2023	2024
Rules adopted	12	23
Commissioner bulletins posted	15	17
Public Information Act requests received	2,697	2,438
Public Information Act requests sent to the Office of the Attorney General	69	58
Contested case hearing orders prepared	39	40
Court documents served on the commissioner as agent for service of process	390	332
Legal and court documents forwarded to insurance companies and other regulated entities	202	119

Information Technology Division

The Information Technology (IT) Division supports the agency's IT needs and provides IT services support to the Office of Injured Employee Counsel (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

- Provided publicly accessible information about preferred institutional providers required by [House Bill 3359](#).
- Updated the Division of Workers' Compensation's TXCOMP system to support designated doctor exam billing rule changes.
- Implemented a new electronic personnel action process form for all TDI divisions.
- Updated the agency's windstorm inspections system to align with rule changes.
- Migrated TDI and OIEC phone systems to the Capitol complex phone system as a part of the agencies' move to the Barbara Jordan Building in Austin.
- Increased the agency's information security by installing enhanced software permission management for contractors and system administrators.

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 various committees related to risk and governance.
- Help mitigate risk to the agency.

Fiscal year highlights

- Collaborated with the risk and safety manager to help with enterprise risk management.
- Revamped the Internal Audit risk assessment process.
- Finished the fiscal year 2025 audit plan prior to the start of the new fiscal year and before the November 1 due date.
- Added value by performing three projects not on the original audit plan for fiscal year 2024.
- Launched an outreach program to tell upper management about advisory projects.

Fiscal year activities

Activity	2023	2024
Audits started	11	10
Audits completed	7	7
Internal audit advisory reports issued	2	1

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

- Created a [virtual hearing process](#) for providers with network gaps that require a waiver.
- Conducted seven hearings based on 58 carrier requests for 121 identified network gaps.
- Proposed rule draft to modernize life, health, and HMO product filing requirements and procedures to support administrative efficiency.
- Proposed rule to implement [House Bill \(HB\) 3414](#) from the 2023 Legislature and [HB 2090](#) from the 2021 Legislature by updating the rules and data layout for the all-payor claims database.
- Adopted rules:
 - Implemented [Senate Bill \(SB\) 1286](#) by creating a process to request an extended claims submission and payment deadlines due to a catastrophic event.
 - Implemented [SB 861](#) by updating coordination benefits rules.
 - Updated network adequacy standards and other requirements for preferred and exclusive provider benefit plans to implement bills from the 2023 Legislature ([HB 711](#), [HB 1647](#), [HB 1696](#), [HB 2002](#), [HB 3359](#), [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	2023	2024
Access plans	237	207
Approved URA applications	361	287
Approved IRO applications	18	17
Average time to process URA and IRO applications in days	60	49
Network adequacy reports	204	224
Average time to process network adequacy filings in days	30	81
Medicare Supplement rate review savings in millions	\$9.9	\$17.0
Long-term care rate review savings in millions	\$38.9	\$41.5
Life and health filings completed (2.2.2 OP 1)	11,979	12,884
Statutory rate and form filings completed within 90 days (2.2 OC 1)*	91.9%	91.1%

* 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

- Oversee and manage regulatory matters, including drafting rules.
- Review filings of forms, rates, credit scoring models, and underwriting guidelines.
- Collect and review data.
- 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

- Adopted rules setting TWIA appraisal deadlines to make sure appraisals are completed in a timely manner. This helps policyholders resolve their claims more quickly.
- Updated filing rules to require information on third-party data and models used in underwriting and rating and to make personal automobile and residential property endorsements easier to read by prohibiting provisions that don't apply to that policy.
- Maintained form filing review time of less than 40 days, using innovative technology to review filings efficiently and consistently.
- Issued a [data call](#) to collect appraisal experience data from the largest residential property and personal auto insurers in Texas.
- Contracted with Texas A&M University at Galveston to perform a study of incentive programs related to constructing homes and roofs to more resilient standards.

Fiscal year activities

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

Activity	2023	2024
Property and casualty filings completed (2.2.1 OP 1)	16,093	14,897
Property and casualty rate review savings in millions	\$55.0	\$29.2
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)	81.7%	69.4%
Statutory rate and form filings completed within 90 days (2.2 OC 1)*	91.9%	91.1%
Amusement Ride Safety and Insurance Act		
Injuries reported	33	44
Inspection certificates approved	7,332	6,453
Non-compliant operators sent to enforcement	38	21
Engineering Services		
Building code interpretations provided	848	917
Product evaluations completed by TDI	257	205
Voluntary Inspection Program		
Licenses/certificates issued	6	8
Windstorm Operations		
Applications processed	44,725	40,930
Certificates of compliance issued	42,259	41,818
Gulf Coast property inspections completed for code compliance (2.2.1 OP 2)	2,926	3,737

* Includes Life and Health Division filings.

State Fire Marshal's Office

The 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 ratings and submissions.
- Develop and promote fire prevention programs.
- Maintain the Texas Fire Incident Reporting System (TEXFIRS) program.

Fiscal year highlights

- Testified in trial of Mason County Courthouse arsonist. The arsonist was found guilty and sentenced to 75 years in state prison.
- Conducted three Fire Marshal Discussion Series presentations in Beaumont, Richardson, and Lubbock.
- Conducted a meeting of the Science Advisory Workgroup. The workgroup is a panel of experts who retroactively review SFMO investigations and provide feedback on the quality of the investigation and scientific conclusions.
- Conducted two large university campus inspections that resulted in over 1,000 buildings inspected totaling over 60 million square feet of space.
- Began conducting proactive compliance inspections throughout the state. Before, most inspections were performed based on complaint or consent order.

Fiscal year activities

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

Activity	2023	2024
TEXFIRS incident reports processed in millions	1.9	1.7
Public Protection Classification approval letters sent	401	363
Inspections		
Square feet inspected for fire safety hazards in millions	95	138.4
Buildings inspected or reinspected (3.1.1 OP 4)	7,171	6,926
Retail firework site inspections	576	526
Investigations		
Initial fire investigations completed	486	382
Investigations initiated by SFMO (3.1.1 OP 1)	1,005	760
Accelerant detection K-9 external investigation assists	89	65
Licensing investigations or inspections closed (3.1.1 OP 3)	1,096	1,255
Licensing investigative penalties	\$54,875	\$79,375
Criminal cases filed	46	6
Cases referred to prosecution	23	67
Indictments	12	9
Arrests	20	9
Convictions	3	15
Licensing		
SFMO registrations, licenses, and permits issued (3.1.1 OP 2)	16,483	17,056
Fire safety registrations, licenses, permits issued within 20 days (3.1 OC 1)	98.9%	98.3%



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 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 division 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.
- Coordinated Attorney General's defense of DWC payment standards in ongoing federal preemption litigation.
- 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.
- Administer the [Performance Based Oversight 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.

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.

Program Support duties

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

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

- Assessed health care providers and designated doctors for timeliness, adequacy, and completeness of forms and documentation.
- Implemented new electronic filing services for governmental entities to report coverage information. The new tool allows for paperless filing using the TxComp enterprise system.
- Implemented new online tools for external stakeholders to replace outdated processes. The tools collect DWC webinar attendee information for continuing education credit, collect official rule comments, and allow rule hearing attendees to sign up as hearing witnesses.
- Published Access to Medical Care, Healthcare Cost and Utilization in the Texas Workers' Compensation System, and Pharmacy Cost and Utilization reports.

Fiscal year activities

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

Activity	2023	2024
Data and information requests	536	467
Electronic documents processed in millions	1.6	1.2
Electronic data interchange claim and medical records processed in millions	3.1	4.2
Required notices processed on non-coverage from employers without workers' compensation insurance (non-subscriber filings)	14,300	14,348
Requests processed for insurance coverage information	130	188
Open records requests processed for confidential claim file information	3,415	8,979
Performance based oversight reviews of system participants	136	188
Medical bills processed within 45 days (4.1.1 EX 2)	99%	99%

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

- Attended 14 Governor's Small Business Summits to educate small business employers.
- Revised the [Claim for Workers' Compensation Death Benefits](#) form, to implement Texas Labor Code sections [408.182](#) and [409.007](#), which were amended by [House Bill 2314](#) during the 2023 Legislature to help eligible beneficiaries file claims for death benefits with DWC or an insurance carrier.
- Revised the [Supplemental Income Benefits \(SIBs\) Application](#) to make it more user-friendly and to clarify work search requirements.
- Initiated outreach and oversight of claims related to the Hays Consolidated Independent School District's bus accident and Panhandle wildfires, as part of the agency's catastrophic incidents response program.
- Hosted an employer's wage statement filing requirement webinar that was attended by 466 employer and insurance carrier representatives.

Fiscal year activities

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

Activity	2023	2024
Workers' compensation participants helped through call center	136,271	125,572
Percentage of calls answered	98%	99%
Average customer wait time in seconds	20	12
Injured employees referred to OIEC for help with dispute resolution	4,446	4,538
Your Guide to Workers' Compensation online video series views	13,755	14,869
Outreach and Claims Services		
Requests for required medical exam from insurance carriers and other claim-related requests from injured employees	4,041	4,459
Subsequent Injury Fund		
Injured workers receiving lifetime income benefits through the fund (4.1.3 EX 1)	22	21
Carrier reimbursement requests processed	464	462

Compliance and Investigations

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

Audits and Investigations duties

- Ensure compliance with the Texas Labor Code and DWC rules.
- Process complaints.
- Identify noncompliance.
- Refer complaints for enforcement proceedings.
- Perform audits.

Enforcement duties

- Oversee the intake and enforcement of alleged 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 are employer, attorney, health care provider, and claimant fraud.
- Conduct investigations and work with other state and federal agencies and prosecutors.

Fraud Prosecution Unit

The Fraud Prosecution Unit is embedded in the Travis County District Attorney's Office. The unit functions 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	2023	2024
Audits and Investigations		
Complaints resolved	2,116	2,085
Money returned to system participants in millions	\$2.5	\$4.2
Money returned to injured employees or their beneficiaries	\$100,000	\$1.0 M
Complaints involving system participants closed (4.1.1 OP 3)	2,187	2,168
Average time to close a complaint in days (4.1.1 EF 2)	94	75
Performance reviews completed (4.1.1 OP 4)	59	59
Average time to complete a performance review in days (4.1.1 EF 3)	147.8	179.6
Enforcement		
Workers' compensation enforcement cases opened	784	767
Enforcement cases resolved with action (4.1.1 OP 1)	897	807
Health care provider and designated doctor cases	135	153
Insurance carrier cases	726	577
Other system participant cases	36	77
Enforcement cases concluded within a year (4.1 OC 1)	87%	98%
Workers' compensation fines in millions	\$3.0	\$1.6
DWC Fraud Unit		
Fraud reports received (4.1.4 EX 1)	1,451	1,536
Fraud case prosecutions (4.1.4 OP 2)	6	3
Fraud investigations resolved (4.1.4 OP 1)	64	70
Fraud reports resolved (4.1 OC 3)	10%	15%
Fraud cases resolved within a year (4.1.4 EF 1)	66%	81%
Cases referred to prosecutor	4	4
Trial and grand jury subpoenas issued	37	36
Indictments	3	2
Convictions	6	3
Fraud Unit restitution for fraud victims	\$780,000	\$157,100
Fraud Prosecution Unit		
Prosecution Unit indictments	3	2
Prosecution Unit convictions	4	2
Prosecution Unit restitution for fraud victims	\$380,000	\$82,100

Health and Safety

Health and Safety oversees the office of the medical advisor, designated doctor education and operations, health care business management, medical fee dispute resolution, return to work, and workplace safety.

Office of the Medical Advisor / Health Care Business Management duties

- Support medical advisor and Medical Quality Review Panel operations.
- Decide which doctors qualify to serve as designated doctors, provide training on medical benefits, and conduct outreach to encourage 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.
- Monitor the quality of health care through complaint investigation, medical quality reviews, 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) and other state agencies to provide stakeholder training events.

Workplace Safety duties

- Provide Texas employers and employees with health and safety resources and services to help prevent occupational injuries and illnesses.
- Conduct occupational safety and health consultations.
- Produce safety training and educational materials.
- Conduct insurance company loss control inspections.
- Manage a safety violations hotline.
- Collect Texas injury and illness data for the U.S. Department of Labor, Bureau of Labor Statistics (BLS).

Fiscal year highlights

- Initiated a gabapentin/pregabalin with opioids plan-based audit.
- Increased designated doctor participation in Texas to 320, including 85 physicians.
- Conducted two Health Care Provider Boot Camp series with 16 webinars for 2,127 attendees.
- Led rulemaking and implementation projects to simplify billing requirements and increase reimbursement rates for designated doctors.
- Implemented a required assignment number as part of Texas Administrative Code Chapters [133](#) and [134](#) amendments to monitor the total cost of designated doctor exams.
- Issued 920 air ambulance decisions.
- Adjudicated 1,560 non-air ambulance disputes that awarded health care providers \$6.1 million.
- Led rulemaking and implementation efforts to reduce burdensome regulations impacting accident prevention services provided by workers' compensation insurance companies in Texas.
- Created or revised 42 safety publications in English and Spanish to make them easier to understand.

Fiscal year activities

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

Activity	2023	2024
Return-to-work, health care provider, and workplace safety educational products and services (4.2.1 OP 2)	640,656	671,671
Office of the Medical Advisor		
Quality-of-care complaints investigated	71	87
Quality-of-care reviews completed (4.1.1 OP 2)	228	392
Average time to complete quality-of-care reviews in days (4.1.1 EF 1)	147.8	123.1
Performance-based oversight assessments completed	207	382
Plan-based audit reviews completed	10	7
Health care provider webinars		
Interactive health care provider webinars hosted	19	24
Interactive health care provider webinars attendance	1,478	3,037
Health care provider on-demand video views	2,583	3,770

Activity	2023	2024
Designated Doctor		
Applications processed	225	146
Performance reviews conducted	20	10
Designated doctor webinars	31	28
Designated doctor in-person workshops	1	4
Designated doctor certification course attendance	358	295
Designated doctor training events attendance	271	330
Designated doctor in-person workshop attendance	13	42
Medical Fee Dispute Resolution (MFDR)		
Medical fee disputes resolved	3,036	3,708
Medical fee disputes received (4.1.2 EX 1)	3,344	2,995
Average time to resolve a medical fee dispute in days (4.1.2 EF 1)	67	575
Medical fee disputes resolved by MFDR or upheld upon appeal (4.1 OC 2)	100%	100%
Return to work		
Attendees at return to work conferences and events	3,079	3,687
Injured employees that received return to work resources	258,610	214,627
Return to work online publication views	4,556	7,682
Return to work hard-copy publications distributed	1,507	4,460
Temporary income benefits recipients released to work within 90 days of injury (4.2 OC 1)	62%	63%
Workers' compensation income benefit recipients referred to TWC (4.2.1 OP 3)	22,125	47,123
Workplace safety		
Direct safety intervention for employees	24,476	27,238
OSHA class attendees	741	1,037
Occupational safety and health presentations	135	141
Occupational safety and health presentation attendees	1,268	1,401
Incidence of injuries and illness per 100 full-time employees in the private sector (4.2.1 EX 1)	2	2
Consultations and inspections provided to employers (4.2.1 OP 1)	2,393	2,229
Safety hazards removed	4,777	4,587
Businesses with hazards removed	1,578	1,485
BLS Occupational Injury and Illness survey forms analyzed	8,492	8,435

Hearings

Hearings includes dispute processing, benefit review conferences, contested case hearings, and the Appeals Panel. The section oversees the administrative dispute resolution system that determines workers' compensation benefits.

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

Fiscal year highlights

- Increased agreement rates by fostering early collaboration and improving processes for identifying complex cases.
- Reduced the average number of days to resolve disputes by 10%, even as rule changes added up to 17 days to the process.
- Continued a statewide outreach program—called Brown Bag Lunches—showcasing executive staff transparency and accessibility.
- Restructured statewide management to increase availability and visibility in field offices.
- Reintegrated the Appeals Panel to streamline administrative processes, allowing improved resource allocation and ensuring consistency across the dispute resolution system.

Fiscal year activities

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

Activity	2023	2024
Hearings		
Benefit review conferences held (4.1.2 OP 1)	10,296	10,695
Contested case hearings held (4.1.2 OP 2)	4,331	4,140
Average time to resolve indemnity disputes via resolution proceedings in days (4.1.2 EF 2)	121.8	110.1
Appeals Panel		
Appeals Panel decisions issued (4.1.2 OP 3)	1,920	1,927

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:
 - Designated doctor billing and reimbursement.
 - Accident prevention services.
 - Medical billing complaints.
 - Dispute resolution: agreements, settlements, and commutations.
 - Gifts, grants, and donations.
 - Expedited benefits for members of the Texas military forces ([House Bill 90](#)).
 - Death benefits ([House Bill 2314](#)).
- Conducted public outreach to develop and propose amended agency rules for lifetime income benefits ([House Bill 2468](#)).
- Conducted periodic reviews of agency rules in Texas Administrative Code, Title 28:
 - [Chapters 102–116](#) Adoption filed October 26, 2023.
 - [Chapters 120, 122, 124](#) Adoption filed May 24, 2024.
 - [Chapters 126–128](#) Notice posted August 14, 2024.
- Presented a legal research course at the 21st Annual Advanced Workers' Compensation Law conference.

Fiscal year activities

Activity	2023	2024
Judicial review appeals monitored	85	71
Proposed judgments reviewed	40	64
Subpoenas received and resolved	107	76
Open records requests fulfilled	749	857
Record checks or confidential claim information requests fulfilled	9,668	10,641

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.

Office of External and Media Relations duties

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

Fiscal year highlights

- Increased workers' compensation YouTube video views to 50,577, a 34% increase from 2023.
- Earned 1.6 million workers' compensation pageviews.
- Briefed legislative members and state leadership on workers' compensation and current system issues.
- Worked with agency staff to implement legislative items from the 2023 Legislature.
- Coordinated with Claims and Customer Service to complete 1,208 constituent workers' compensation claim referrals from legislative and state leadership offices on workers' compensation concerns.
- Broadened DWC's education efforts with a new CompCourses webinar series that offers free continuing education credits to stakeholders. About 320 stakeholders attended each of the three webinars, earning 469 hours of continuing education credit.
- Introduced a new digital newsletter to keep system participants informed about the latest updates and opportunities in the Texas workers' compensation industry.



Data Tables

Agent and adjuster licensing

Agent and adjuster license activity by fiscal year

Activity	2020	2021	2022	2023	2024
Agent and adjuster licenses issued	135,839	180,994	188,099	191,416	189,055
Agent and adjuster licenses renewed	207,609	201,298	221,354	229,367	258,784
Agent and adjuster phone inquiries	140,519	118,883	128,368	129,478	124,867
Company agent appointment activities	1,256,924	1,769,653	2,082,577	1,844,375	2,252,760

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

Activity	2020	2021	2022	2023	2024
Adjusters	154,106	158,771	180,386	202,902	206,393
Captive management companies	42	44	46	47	51
County mutual	2,898	2,788	2,412	2,350	2,328
Direct operations licenses	10	10	10	11	13
Discount health care program operators	57	49	55	50	44
Escrow officers	7,994	8,353	9,002	8,787	8,343
Funeral prearrangement life insurance agents	3,667	3,532	3,181	3,311	3,483
General lines: life, accident, health, and HMO	271,049	309,329	331,872	350,034	364,907
General lines: property and casualty	149,153	158,331	166,618	173,427	175,256
Life not to exceed \$25,000	859	1,027	1,118	1,300	1,502
Life only agents	57,405	73,086	85,480	97,460	108,054
Limited lines	6,913	7,435	7,517	7,623	7,879
Managing general agents	1,741	1,765	1,689	1,715	1,699
Personal lines agents	31,856	37,579	46,399	48,604	48,931
Public insurance adjusters	1,140	1,514	1,659	1,717	1,997
Reinsurance intermediaries	571	747	587	603	533
Risk managers	1,049	1,013	1,003	954	909
Specialty: credit	1,898	1,753	1,603	1,391	1,158
Specialty: rental car companies	40	38	38	32	27
Specialty: self-service storage facilities	364	392	417	470	491
Specialty: telecommunication equipment vendors	29	28	34	29	26
Specialty: travel	1,255	1,036	1,069	1,052	1,009
Surplus lines	7,329	7,631	7,868	8,522	8,942
Title agents	642	696	749	774	786
Licenses discontinued in fiscal year 2022					
Full-time home office salaried employees	1,159	1,169	-	-	-
Insurance service representatives*	730	696	8	2	-
Life and health insurance counselors†	741	756	26	10	-
Total	704,697	779,568	850,846	913,177	944,761

† 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	2020	2021	2022	2023	2024
Risk bearing					
Admitted insurance companies	1,819	1,827	1,838	1,857	1,862
Captive insurance companies	49	62	71	76	85
HMOs	69	70	69	69	68
Risk-retention groups	131	140	147	152	154
Surplus lines carriers	241	264	270	277	307
Non-risk bearing					
Continuing care retirement communities	36	36	37	40	40
Premium finance companies (including additional locations)	221	221	229	193	182
Third-party administrators	735	748	778	791	779
Total	3,301	3,368	3,439	3,455	3,477

Texas domestic company licenses by fiscal year

Type	2020	2021	2022	2023	2024
Risk bearing					
Admitted insurance companies	355	353	361	364	353
Captive insurance companies	49	62	71	76	85
HMOs	58	61	60	60	58
Risk-retention groups	-	-	-	-	-
Surplus lines carriers	5	9	11	14	17
Non-risk bearing					
Continuing care retirement communities	33	33	34	37	37
Premium finance companies (including additional locations)	127	130	130	112	110
Third-party administrators	202	204	209	225	210
Total	829	852	876	888	870

Form and rate filings

Life and health filings received by fiscal year

Activity	2020	2021	2022	2023	2024
Annuity	391	347	373	335	308
Credit	13	11	16	20	11
Health	2,539	2,407	2,497	2,046	2,387
Life	624	635	505	432	428
Life settlement	10	16	1	2	6
Long-term care	149	137	134	162	138
Medicare	928	808	858	787	855
Total filing submissions*	4,654	4,361	4,384	3,784	4,133
Forms received	11,263	12,324	11,414	9,673	11,689
Rates received	1,258	1,333	1,264	1,217	2,108

Life and health filings completed, final disposition by fiscal year

Activity	2020	2021	2022	2023	2024
Annuity	426	341	349	369	315
Credit	12	11	19	16	15
Health	2,573	2,427	2,717	2,072	2,229
Life	639	628	507	447	436
Life settlement	11	16	2	1	6
Long-term care	144	170	136	161	138
Medicare	970	799	877	779	886
Total filing submissions*	4,775	4,392	4,607	3,845	4,025
Forms completed	10,977	12,637	12,348	9,854	11,705
Rates completed	3,009	3,377	3,220	2,125	2,099

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	2020	2021	2022*	2023	2024
Bond and miscellaneous lines	208	165	137	137	56
Certificate of insurance	4	1	3	-	5
Commercial automobile	248	305	307	314	305
Commercial property	243	305	152	155	233
Cyber risk	26	28	5	3	9
General liability	770	1,031	434	407	381
Homeowners	201	195	172	161	224
Identity theft	2	1	1	1	-
Inland marine	247	231	106	36	48
Interline filing	114	112	47	49	61
Multiperil	671	752	416	342	433
Other personal and commercial lines	2	9	3	5	3
Personal automobile	486	222	174	226	305
Personal liability/umbrella	23	38	17	19	23
Professional liability	316	314	76	80	57
Workers' compensation	71	72	54	42	55
Total form filing submissions received	3,632	3,781	2,104	1,977	2,198
Actual policy forms received†	23,578	20,860	14,199	11,302	12,675

Property and casualty rate filings received by fiscal year

Activity	2020	2021	2022*	2023	2024
Bond and miscellaneous lines	143	129	93	84	45
Commercial automobile	363	359	374	462	361
Commercial property	139	264	141	194	166
Cyber risk	18	18	4	-	5
General liability	593	816	423	417	391
Homeowners	217	251	284	301	289
Identity theft	3	1	-	1	1
Inland marine	71	158	67	28	15
Interline filing	27	37	21	17	28
Multiperil	450	591	425	354	395
Other personal and commercial lines	2	8	6	4	3
Personal automobile	638	415	553	764	549
Personal liability/umbrella	33	32	33	35	35
Professional liability	130	153	50	55	46
Workers' compensation	183	180	188	183	189
Total	3,010	3,412	2,662	2,899	2,518

* [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	2020	2021	2022*	2023	2024
Bond and miscellaneous lines	208	172	126	157	62
Certificate of insurance	5	1	2	1	4
Commercial automobile	253	318	291	328	298
Commercial property	258	309	167	153	223
Cyber risk	29	33	4	2	11
General liability	796	1,113	433	414	378
Homeowners	208	203	175	138	231
Identity theft	2	1	1	1	1
Inland marine	256	251	100	49	50
Interline filing	116	117	48	50	57
Multiperil	697	801	419	351	422
Other personal and commercial lines	-	7	7	6	3
Personal automobile	512	234	159	229	306
Personal liability/umbrella	25	41	20	17	23
Professional liability	327	340	80	80	54
Workers' compensation	71	72	55	44	58
Total form filing submissions completed	3,763	4,013	2,087	2,020	2,181
Actual policy forms completed†	25,941	24,918	13,727	13,183	12,379

Property and casualty rate filings completed by fiscal year

Activity	2020	2021	2022*	2023	2024
Bond and miscellaneous lines	136	126	124	90	46
Commercial automobile	343	426	354	452	353
Commercial property	131	276	150	190	161
Cyber risk	19	21	3	2	5
General liability	606	807	462	428	381
Homeowners	217	254	291	265	285
Identity theft	4	1	-	1	3
Inland marine	75	164	78	32	18
Interline filing	28	38	19	18	28
Multiperil	474	583	447	356	377
Other personal and commercial lines	-	7	9	3	3
Personal automobile	666	405	494	804	575
Personal liability/umbrella	35	32	29	30	44
Professional liability	153	140	78	57	47
Workers' compensation	179	185	189	182	192
Total	3,066	3,465	2,727	2,910	2,518

* [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 comparison by calendar year

Type	Max allowed	2019	2020	2021	2022	2023
Motor vehicle insurance	0.200%	0.044%	0.042%	0.042%	0.042%	0.050%
Fire insurance	1.250%	0.274%	0.254%	0.251%	0.222%	0.136%
Workers' compensation insurance	0.600%	0.067%	0.068%	0.070%	0.083%	0.077%
Casualty insurance	0.400%	0.053%	0.053%	0.044%	0.027%	0.037%
Title insurance	1.000%	0.068%	0.052%	0.044%	0.030%	0.050%
Life, accident, and health insurance	0.040%	0.040%	0.040%	0.040%	0.040%	0.037%
Third-party administrators	1.000%	0.009%	0.008%	0.011%	0.023%	0.018%
Workers' compensation evaluation	0.100%	0.034%	0.037%	0.033%	0.027%	0.018%
Division of Workers' Compensation	2.000%	2.000%	2.000%	2.000%	2.000%	2.000%
Single service HMO	\$2.00	\$0.28	\$0.29	\$0.29	\$0.29	\$0.28
Multiservice HMO	\$2.00	\$0.84	\$0.87	\$0.87	\$0.87	\$0.85
Limited service HMO	\$2.00	\$0.28	\$0.29	\$0.29	\$0.29	\$0.28

Rehabilitation and liquidation oversight

Receiverships by fiscal year

Activity	2020	2021	2022	2023	2024
Beginning balance	27	27	26	24	23
New receiverships	2	1	-	1	1
Receiverships closed	2	2	2	2	4

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
- Family Life Insurance Company of America
- Friday Health Insurance Company
- Good Samaritan Life Insurance Company
- Highlands Insurance Company
- Lincoln Memorial Life Insurance Company
- Lone Star Life Insurance Company
- Memorial Service Life Insurance Company
- Mi Tierra Title
- National Charity Title
- National Pre-Arranged Services Inc.
- Peters Burial Association
- Select Insurance Services Inc.
- Texas Select Lloyds Insurance Company
- Vesta Fire Insurance Corporation
- W.I.N. Association
- Windhaven National Insurance Company

Texas insurance market and premiums

All carriers operating in Texas in calendar year 2023

Type	Texas premiums
Accident and health	\$ 60,117,932,060
Annuity	35,100,950,643
HMO	70,983,528,350
Life	15,448,272,017
Property and casualty*	105,971,087,016
Title	2,382,950,521
Other‡	6,553,836
Total	\$ 290,011,274,443
Total admitted market (carriers holding a TDI-issued license)	\$ 265,685,654,470
Total alternative market (carriers eligible or holding other form of TDI approval)	\$ 24,325,619,973

* Includes the alternative market total.

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

Admitted market in calendar year 2023

Type	Texas companies	Non-Texas companies	Total
Accident and health	\$ 3,142,289,218	\$ 56,975,642,842	\$ 60,117,932,060
Annuity	5,152,113,322	29,948,837,321	35,100,950,643
HMO	60,703,302,783	10,280,225,567	70,983,528,350
Life	1,473,779,021	13,974,492,996	15,448,272,017
Property and casualty†	39,174,054,630	42,471,412,413	81,645,467,043
Title	1,122,329,785	1,260,620,736	2,382,950,521
Other‡	731,081	5,822,755	6,553,836
Total	\$ 110,768,599,840	\$ 154,917,054,630	\$ 265,685,654,470

† Excludes the alternative market total.

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

Alternative market in calendar year 2023

Type	Texas premiums
Captive insurers	\$ 9,326,425,258
Certified self-insurers	135,285,069
Foreign risk retention groups	280,326,816
Surplus lines insurers*	14,575,904,672
Workers' compensation self-insurance groups	7,678,158
Total	\$ 24,325,619,973

* 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	2019	2020	2021	2022	2023
Life and health	\$ -	\$ 2,300,000	\$ 1,000,000	\$ -	\$ -
Property and casualty	-	-	55,000,000	74,502,530	109,752,535
Self-insurance group	-	-	-	-	-
Title	-	-	-	-	-
Total	\$ -	\$ 2,300,000	\$ 56,000,000	\$ 74,502,530	\$ 109,752,535

Texas policyholder premiums and claim payments by calendar year

Type	2019	2020	2021	2022	2023
Claim payments (in billions)	\$ 141.3	\$ 141.8	\$ 164.6	\$ 182.2	\$ 161.9
Premiums (in billions)	\$ 182.3	\$ 193.8	\$ 212.4	\$ 243.1	\$ 265.7
Payments as a percent of premium	78%	73%	78%	75%	61%

Texas market premiums

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

Type	2022	2023
Accident and health*	\$ 57,644,199,866	\$ 60,117,932,060
Annuities		
Annuities	\$ 26,134,589,014	\$ 29,124,292,469
Deposit type contracts	3,175,653,136	3,338,848,022
Other considerations	3,035,739,077	2,637,810,152
Annuities subtotal	\$ 32,345,981,227	\$ 35,100,950,643
Life insurance†		
Group	\$ 3,242,322,870	\$ 3,455,571,920
Individual	11,903,584,160	11,992,700,097
Life insurance subtotal	\$ 15,145,907,030	\$ 15,448,272,017
Total	\$ 105,136,088,123	\$ 110,667,154,720

* Includes \$1,024,396,469 in accident and health premiums for 2023 and \$875,416,031 for 2022 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	2022	2023
Primary lines		
Automobile (personal and commercial)	\$ 32,443,359,926	\$ 38,462,214,382
Fire and allied lines	11,102,509,201	12,111,901,702
Homeowners	13,361,510,672	15,951,817,627
Liability	9,044,975,491	9,715,958,354
Medical professional liability	221,552,539	234,637,015
Workers' compensation	2,560,210,892	2,688,114,085
All other lines*	\$ 2,279,832,632	\$ 2,480,823,878
Total	\$ 71,013,951,353	\$ 81,645,467,043

* Does not include \$1,024,396,469 in accident and health premiums for 2023 and \$875,416,031 for 2022 written by property and casualty companies that are included in total accident and health premiums reflected above.

Top groups based on 2023 market share

Based on calendar year 2023 written premium and market share percentage. Overview totals show companies with positive premiums.

Annuities

Overview	Totals	Top group writers	Premium	MS%
Companies	283	American International	\$ 3,000,575,605	8.6
Groups	135	Apollo Global Management	2,882,661,841	8.2
Written premiums	\$35,100,950,643	Mass Mutual Life Insurance	2,256,915,612	6.4
		Allianz Insurance	1,404,128,821	4.0
		Equitable Holdings Inc.	1,360,331,625	3.9
		Lincoln National	1,313,407,460	3.7
		New York Life	1,296,035,742	3.7
		Nationwide Corporation	1,210,819,292	3.5
		John Hancock	1,099,178,225	3.1
		Pacific Life	1,020,253,120	2.9

Health insurance (excludes credit and other accident)

Overview	Totals	Top group writers	Premium	MS%
Companies	486	UnitedHealth	\$ 32,944,972,688	25.2
Groups	198	HCSC	22,484,283,247	17.2
Written premiums	\$131,008,732,914	Centene Corporation	16,988,438,004	13.0
		Elevance Health Inc.	8,378,228,089	6.4
		Humana	7,478,382,793	5.7
		CVS	7,326,738,925	5.6
		Cigna Health	5,717,370,621	4.4
		Molina Healthcare Inc.	4,609,914,444	3.5
		Harris Health	2,936,946,999	2.2
		Scott & White	2,329,108,835	1.8

Overview	Population
Insured Texans	25,103,438
Uninsured Texans	4,917,038
Population est.	30,020,476

Homeowners insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	159	State Farm	\$ 3,037,553,899	19.0
Groups	69	Allstate Insurance	2,393,598,165	15.0
Written premiums	\$15,951,817,627	United Serv Automobile Assn	1,646,792,463	10.3
		Liberty Mutual	1,356,593,441	8.5
		Farmers Insurance	1,180,808,785	7.4
		Travelers	1,060,090,369	6.7
		Texas Farm Bureau Mutual	408,434,912	2.6
		Progressive	390,170,653	2.5
		American Family Insurance	387,936,091	2.4
		Nationwide Corporation	371,276,293	2.3

Policy type	Policies
Homeowners	5,541,789
Dwelling	773,615
Tenants	2,412,694
Total	8,728,098

Life insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	420	New York Life	\$ 1,057,565,539	6.9
Groups	159	Northwestern Mutual	910,210,237	5.9
Written premiums	\$15,448,272,017	Metropolitan	859,766,748	5.6
		Prudential of America	689,850,445	4.5
		Lincoln National	644,120,389	4.2
		Mass Mutual Life Insurance	549,277,560	3.6
		State Farm	526,768,550	3.4
		Pacific Life	520,165,866	3.4
		Aegon US Holding	450,875,392	2.9
		Minnesota Mutual	437,555,357	2.8

Personal auto insurance

Overview	Totals	Top group writers	Premium	MS%
Companies	166	Progressive	\$ 5,851,596,768	18.3
Groups	59	State Farm	5,592,383,798	17.5
Written premiums	\$31,976,536,730	Allstate Insurance	3,409,214,696	10.7
		Berkshire Hathaway	3,099,657,819	9.7
Vehicles in force (liability)	21,716,721	United Serv. Automobile Assn.	2,818,543,235	8.8
		Farmers Insurance	2,019,423,594	6.3
		Liberty Mutual	1,294,562,325	4.1
		Texas Farm Bureau Mutual	1,089,384,726	3.4
		Incline Insurance	874,617,439	2.7
		Home State Insurance	798,274,100	2.5

Top companies based on 2023 market share

Top 40 companies | Accident and health insurance

Rank	NAIC	Company	Premium	MS%
1	70670	BCBSTX, A Division of Health Care Service Corporation	\$ 15,038,889,937	25.02
2	79413	UnitedHealthcare Insurance Company	5,718,716,067	9.51
3	12567	Care Improvement Plus South Central Insurance Company	4,894,243,605	8.14
4	71420	Sierra Health and Life Insurance Company Inc.	4,561,250,608	7.59
5	71013	Superior Healthplan Network	3,495,751,015	5.81
6	73288	Humana Insurance Company	3,216,064,839	5.35
7	80799	Celtic Insurance Company	2,947,267,608	4.90
8	60054	Aetna Life Insurance Company	2,862,191,056	4.76
9	67369	Cigna Health and Life Insurance Company	2,190,693,777	3.64
10	65978	Metropolitan Life Insurance Company	1,026,157,965	1.71
11	60219	Humana Insurance Company of Kentucky	749,909,119	1.25
12	12307	Dentaquest USA Insurance Company Inc.	723,826,840	1.20
13	15777	Oscar Insurance Company	595,093,588	0.99
14	12575	Silverscript Insurance Company	560,728,678	0.93
15	14063	MCNA Insurance Company	498,826,804	0.83
16	78700	Aetna Health and Life Insurance Company	424,877,217	0.71
17	82406	All Savers Insurance Company	391,011,949	0.65
18	64246	Guardian Life Insurance Company of America, The	355,715,496	0.59
19	65676	Lincoln National Life Insurance Company, The	323,530,853	0.54
20	70815	Hartford Life and Accident Insurance Company	306,424,958	0.51
21	65498	Life Insurance Company of North America	302,570,203	0.50
22	60380	American Family Life Assurance Company of Columbus	299,072,631	0.50
23	62235	Unum Life Insurance Company of America	288,619,586	0.48
24	80802	Sun Life Assurance Company of Canada	280,739,533	0.47
25	62324	Freedom Life Insurance Company of America	272,579,415	0.45
26	69868	United of Omaha Life Insurance Company	231,464,848	0.39
27	61271	Principal Life Insurance Company	221,977,225	0.37
28	61301	Ameritas Life Insurance Corporation	217,379,862	0.36
29	39616	Vision Service Plan Insurance Company	204,606,219	0.34
30	68241	Prudential Insurance Company of America, The	179,071,927	0.30
31	62286	Golden Rule Insurance Company	177,274,721	0.29
32	67105	Reliastar Life Insurance Company	169,987,531	0.28
33	81396	Delta Dental Insurance Company	168,396,224	0.28
34	71129	Dearborn Life Insurance Company	158,753,711	0.26
35	78611	HCSC Insurance Services Company	157,139,006	0.26
36	69019	Standard Insurance Company	150,725,557	0.25
37	29718	GHS Insurance Company	133,159,241	0.22
38	70025	Genworth Life Insurance Company	128,830,296	0.21
39	71412	Mutual of Omaha Insurance Company	128,540,385	0.21
40	10155	Wellcare Prescription Insurance Inc.	123,972,887	0.21
Top 40 total Accident and health insurance			\$ 54,876,032,987	91.26
All other accident and health insurance companies			\$ 5,241,899,073	8.74
Total Accident and health insurance			\$ 60,117,932,060	100.00

Top 40 companies | Annuities

Rank	NAIC	Company	Premium	MS%
1	61689	Athene Annuity and Life Company	\$ 2,881,392,341	8.21
2	60488	American General Life Insurance Company	2,683,642,780	7.65
3	65935	Massachusetts Mutual Life Insurance Company	1,778,418,587	5.07
4	90611	Allianz Life Insurance Company of North America	1,404,128,821	4.00
5	65676	Lincoln National Life Insurance Company, The	1,311,260,302	3.74
6	65838	John Hancock Life Insurance Company (USA)	1,099,178,225	3.13
7	91596	New York Life Insurance and Annuity Corporation	1,056,015,720	3.01
8	67466	Pacific Life Insurance Company	1,016,132,994	2.89
9	86509	Voya Retirement Insurance and Annuity Company	955,268,962	2.72
10	78077	Equitable Financial Life Insurance Company of America	928,861,915	2.65
11	61271	Principal Life Insurance Company	887,142,776	2.53
12	65056	Jackson National Life Insurance Company	785,016,939	2.24
13	66869	Nationwide Life Insurance Company	688,258,069	1.96
14	91642	Forethought Life Insurance Company	649,075,800	1.85
15	63274	Fidelity & Guaranty Life Insurance Company	642,088,188	1.83
16	92622	Western-Southern Life Assurance Company	609,773,650	1.74
17	68608	Symetra Life Insurance Company	569,375,691	1.62
18	87726	BrightHouse Life Insurance Company	516,650,380	1.47
19	69663	USAA Life Insurance Company	509,486,487	1.45
20	69345	Teachers Insurance and Annuity Association of America	493,061,160	1.40
21	92738	American Equity Investment Life Insurance Company	481,670,427	1.37
22	66044	Midland National Life Insurance Company	478,687,152	1.36
23	63312	Massmutual Ascend Life Insurance Company	456,773,088	1.30
24	65528	Life Insurance Company of The Southwest	456,376,005	1.30
25	92657	Nationwide Life and Annuity Insurance Company	451,576,273	1.29
26	62944	Equitable Financial Life Insurance Company	431,469,710	1.23
27	68675	Security Benefit Life Insurance Company	386,082,882	1.10
28	60895	American United Life Insurance Company	363,706,735	1.04
29	79227	Pruco Life Insurance Company	344,047,363	0.98
30	65978	Metropolitan Life Insurance Company	336,940,171	0.96
31	N/A	College Retirement Equities Fund	326,799,966	0.93
32	66974	North American Company for Life and Health Insurance	326,500,234	0.93
33	70238	Variable Annuity Life Insurance Company, The	314,730,412	0.90
34	68241	Prudential Insurance Company of America, The	311,903,456	0.89
35	97136	Metropolitan Tower Life Insurance Company	311,877,446	0.89
36	78778	Guardian Insurance & Annuity Company Inc., The	290,188,222	0.83
37	91785	Independent Life Insurance Company	288,217,457	0.82
38	69019	Standard Insurance Company	268,249,697	0.76
39	65005	Riversource Life Insurance Company	257,720,760	0.73
40	60739	American National Insurance Company	256,174,939	0.73
Top 40 total Annuities			\$ 28,603,922,182	81.50
All other annuity companies			\$ 6,497,028,461	18.50
Total Annuities			\$ 35,100,950,643	100.00

Top 40 companies | HMOs

Rank	NAIC	Company	Premium	MS%
1	95647	Superior Healthplan Inc.	\$ 8,398,310,683	11.83
2	95174	UnitedHealthcare Benefits of Texas Inc.	7,284,418,877	10.26
3	70670	BCBSTX, A Division of Health Care Service Corporation	6,837,111,204	9.63
4	95314	Wellpoint Texas Inc.	5,488,817,550	7.73
5	10757	Molina Healthcare of Texas Inc.	4,595,962,414	6.47
6	11141	UnitedHealthcare Community Plan of Texas LLC	4,362,783,988	6.15
7	95158	CHA HMO, Inc	3,109,285,191	4.38
8	95329	Texas Children's Health Plan Inc.	3,051,859,182	4.30
9	11494	Physicians Health Choice of Texas LLC	2,924,393,432	4.12
10	14078	Wellpoint Insurance Company	2,880,640,085	4.06
11	12902	Healthspring Life & Health Insurance Company Inc.	2,435,939,934	3.43
12	95490	Aetna Health Inc.	1,798,080,412	2.53
13	16133	Community Health Choice Texas Inc.	1,750,348,894	2.47
14	95099	Scott and White Health Plan	1,528,692,080	2.15
15	12964	Wellcare of Texas Inc.	1,268,828,630	1.79
16	95809	Driscoll Children's Health Plan	1,230,504,436	1.73
17	95615	Community Health Choice Inc.	1,186,598,105	1.67
18	95414	Parkland Community Health Plan Inc.	1,176,107,719	1.66
19	95040	Aetna Better Health of Texas Inc.	1,162,870,646	1.64
20	95765	UnitedHealthcare of Texas Inc.	1,005,765,925	1.42
21	95383	Cigna Healthcare of Texas Inc.	939,246,538	1.32
22	95248	Community First Health Plans Inc.	901,689,513	1.27
23	95822	Cook Children's Health Plan	895,179,293	1.26
24	12827	KS Plan Administrators LLC	765,287,089	1.08
25	10096	Selectcare of Texas Inc.	625,049,456	0.88
26	16487	Devoted Health Plan of Texas Inc.	569,049,737	0.80
27	95138	SHA LLC	563,482,332	0.79
28	52635	El Paso First Health Plans Inc.	395,703,858	0.56
29	95024	Humana Health Plan of Texas Inc.	309,766,632	0.44
30	14154	Christus Health Plan	254,179,871	0.36
31	16072	Aetna Better Health of Kansas Inc.	174,140,455	0.25
32	16426	Scott & White Care Plans	146,256,422	0.21
33	95240	Seton Health Plan Inc.	135,576,347	0.19
34	15452	Prominence HealthFirst of Texas Inc.	98,706,219	0.14
35	78611	HCSC Insurance Services Company	88,877,193	0.13
36	14151	Sendero Health Plans Inc.	78,888,284	0.11
37	15489	Memorial Hermann Health Plan Inc.	78,610,986	0.11
38	29718	GHS Insurance Company	70,352,955	0.10
39	16552	Texas Independence Health Plan Inc.	67,218,295	0.09
40	17005	Provider Partners Health Plan of Texas Inc.	62,940,673	0.09
Top 40 total HMOs			\$ 70,697,521,535	99.60
All other HMO companies			\$ 286,006,815	0.40
Total HMOs			\$ 70,983,528,350	100.00

Top 40 companies | Homeowners insurance

Rank	NAIC	Company	Premium	MS%
1	43419	State Farm Lloyds	\$ 3,037,553,899	19.04
2	37907	Allstate Vehicle and Property Insurance Company	1,732,709,110	10.86
3	38130	Travelers Personal Insurance Company	853,306,260	5.35
4	21695	Texas Farmers Insurance Company	757,988,564	4.75
5	25941	United Services Automobile Association	599,999,557	3.76
6	25968	USAA Casualty Insurance Company	498,651,174	3.13
7	19690	American Economy Insurance Company	485,735,203	3.05
8	11059	ASI Lloyds	386,800,966	2.42
9	25380	Texas Farm Bureau Mutual Insurance Company	360,154,437	2.26
10	17221	Homesite Insurance Company	354,264,520	2.22
11	12536	Homeowners of America Insurance Company	309,837,876	1.94
12	18600	USAA General Indemnity Company	304,170,414	1.91
13	26530	Allstate Texas Lloyds	284,727,272	1.78
14	23787	Nationwide Mutual Insurance Company	281,911,011	1.77
15	27774	Chubb Lloyds Insurance Company of Texas	266,529,311	1.67
16	11215	Safeco Insurance Company of Indiana	254,980,890	1.60
17	12484	Liberty Mutual Personal Insurance Company	251,107,716	1.57
18	21253	Garrison Property and Casualty Insurance Company	243,971,318	1.53
19	11008	Auto Club Indemnity Company	227,335,986	1.43
20	17030	SureChoice Underwriters Reciprocal Exchange	220,612,799	1.38
21	28673	Mid-Century Insurance Company of Texas	186,814,119	1.17
22	42404	Liberty Insurance Corporation	174,209,180	1.09
23	19976	Amica Mutual Insurance Company	156,245,101	0.98
24	25470	American Mercury Lloyds Insurance Company	147,332,183	0.92
25	23353	Meridian Security Insurance Company	136,925,317	0.86
26	12873	Privilege Underwriters Reciprocal Exchange	124,045,899	0.78
27	27998	Travelers Home and Marine Insurance Company, The	119,132,833	0.75
28	29742	Integon National Insurance Company	115,287,836	0.72
29	23248	Occidental Fire & Casualty Company of North Carolina	110,514,219	0.69
30	12898	American Risk Insurance Company Inc.	108,100,705	0.68
31	24376	Spinnaker Insurance Company	103,822,717	0.65
32	15816	Allied Trust Insurance Company	101,768,509	0.64
33	41394	Benchmark Insurance Company	101,591,109	0.64
34	16023	Lemonade Insurance Company	96,131,845	0.60
35	10111	American Bankers Insurance Company of Florida	92,827,048	0.58
36	29688	Allstate Fire and Casualty Insurance Company	92,419,182	0.58
37	42390	Amguard Insurance Company	84,171,576	0.53
38	37257	Praetorian Insurance Company	83,215,449	0.52
39	42722	American Modern Property and Casualty Insurance Company	82,273,217	0.52
40	41564	Travelers Lloyds of Texas Insurance Company	77,531,269	0.49
Top 40 total Homeowners insurance			\$ 14,006,707,596	87.81
All other homeowners insurance companies			\$ 1,945,110,031	12.19
Total Homeowners insurance			\$ 15,951,817,627	100.00

Top 40 companies | Life insurance

Rank	NAIC	Company	Premium	MS%
1	67091	Northwestern Mutual Life Insurance Company, The	\$ 909,973,993	5.89
2	65978	Metropolitan Life Insurance Company	810,518,844	5.25
3	66915	New York Life Insurance Company	723,760,340	4.69
4	65676	Lincoln National Life Insurance Company, The	632,872,533	4.10
5	65935	Massachusetts Mutual Life Insurance Company	531,793,164	3.44
6	69108	State Farm Life Insurance Company	526,768,550	3.41
7	67466	Pacific Life Insurance Company	520,064,976	3.37
8	86231	Transamerica Life Insurance Company	449,967,417	2.91
9	79227	Pruco Life Insurance Company	386,816,039	2.50
10	60488	American General Life Insurance Company	339,877,852	2.20
11	66168	Minnesota Life Insurance Company	336,818,628	2.18
12	65528	Life Insurance Company of The Southwest	304,542,683	1.97
13	68241	Prudential Insurance Company of America, The	303,034,406	1.96
14	92657	Nationwide Life and Annuity Insurance Company	298,926,271	1.94
15	69868	United of Omaha Life Insurance Company	294,943,681	1.91
16	65838	John Hancock Life Insurance Company (USA)	287,011,476	1.86
17	65919	Primerica Life Insurance Company	269,821,829	1.75
18	64246	Guardian Life Insurance Company of America, The	234,712,688	1.52
19	63177	Farmers New World Life Insurance Company	222,468,918	1.44
20	68136	Protective Life Insurance Company	217,786,980	1.41
21	68896	Southern Farm Bureau Life Insurance Company	216,231,777	1.40
22	60739	American National Insurance Company	210,496,836	1.36
23	71129	Dearborn Life Insurance Company	183,396,574	1.19
24	62235	Unum Life Insurance Company of America	182,274,531	1.18
25	70815	Hartford Life and Accident Insurance Company	174,452,274	1.13
26	90611	Allianz Life Insurance Company of North America	171,245,153	1.11
27	65498	Life Insurance Company of North America	169,831,661	1.10
28	91596	New York Life Insurance and Annuity Corporation	159,435,052	1.03
29	69663	USAA Life Insurance Company	152,947,859	0.99
30	67644	Penn Mutual Life Insurance Company, The	140,410,719	0.91
31	67989	American Memorial Life Insurance Company	136,119,539	0.88
32	87726	BrightHouse Life Insurance Company	121,131,472	0.78
33	67105	Reliastar Life Insurance Company	117,907,887	0.76
34	62944	Equitable Financial Life Insurance Company	117,022,592	0.76
35	62626	CMFG Life Insurance Company	114,776,539	0.74
36	66869	Nationwide Life Insurance Company	109,013,364	0.71
37	66974	North American Company For Life and Health Insurance	106,270,787	0.69
38	65005	Riversource Life Insurance Company	103,591,097	0.67
39	93742	Securian Life Insurance Company	100,736,729	0.65
40	80802	Sun Life Assurance Company of Canada	99,370,673	0.64
Top 40 total Life insurance			\$ 11,489,144,383	74.38
All other life insurance companies			\$ 3,959,127,634	25.62
Total Life insurance			\$ 15,448,272,017	100.00

Top 40 companies | Personal auto insurance

Rank	NAIC	Company	Premium	MS%
1	29203	Progressive County Mutual Insurance Company	\$ 5,851,596,768	18.30
2	25178	State Farm Mutual Automobile Insurance Company	5,213,377,120	16.30
3	29688	Allstate Fire and Casualty Insurance Company	2,787,533,274	8.72
4	29181	GEICO County Mutual Insurance Company	1,766,828,004	5.53
5	19544	Liberty County Mutual Insurance Company	1,274,638,719	3.99
6	24392	Farmers Texas County Mutual Insurance Company	1,168,368,605	3.65
7	29300	Redpoint County Mutual Insurance Company	877,291,397	2.74
8	27863	GEICO Texas County Mutual Insurance Company	872,082,773	2.73
9	25941	United Services Automobile Association	843,715,337	2.64
10	25968	USAA Casualty Insurance Company	821,486,396	2.57
11	29297	Home State County Mutual Insurance Company	798,274,100	2.50
12	29246	Consumers County Mutual Insurance Company	759,684,045	2.38
13	18600	USAA General Indemnity Company	596,685,048	1.87
14	29327	Auto Club County Mutual Insurance Company	588,030,140	1.84
15	25399	Texas Farm Bureau Underwriters	554,817,779	1.74
16	21253	Garrison Property and Casualty Insurance Company	551,099,271	1.72
17	29378	Old American County Mutual Fire Insurance Company	493,297,896	1.54
18	29254	Foremost County Mutual Insurance Company	366,804,373	1.15
19	25380	Texas Farm Bureau Mutual Insurance Company	339,507,476	1.06
20	11198	Loya Insurance Company	297,577,673	0.93
21	11521	Germania Select Insurance Company	288,361,881	0.90
22	26816	State Farm County Mutual Insurance Company of Texas	283,477,896	0.89
23	22063	Government Employees Insurance Company	247,782,013	0.77
24	29262	Colonial County Mutual Insurance Company	238,368,255	0.75
25	19240	Allstate Indemnity Company	231,932,567	0.73
26	28673	Mid-Century Insurance Company of Texas	210,535,726	0.66
27	13004	Texas Farm Bureau Casualty Insurance Company	189,537,109	0.59
28	13820	Infinity County Mutual Insurance Company	174,147,361	0.54
29	10730	American Access Casualty Company	167,521,969	0.52
30	26298	Farmers Property and Casualty Insurance Company	156,288,815	0.49
31	26441	Dairyland County Mutual Insurance Company of Texas	143,925,369	0.45
32	29335	Allstate County Mutual Insurance Company	139,965,358	0.44
33	19976	Amica Mutual Insurance Company	134,887,368	0.42
34	29394	Mercury County Mutual Insurance Company	122,275,838	0.38
35	15449	Alinsco Insurance Company	104,063,362	0.33
36	14254	Falcon Insurance Company	103,185,281	0.32
37	13688	Elephant Insurance Company	102,611,062	0.32
38	40150	MGA Insurance Company Inc.	95,528,782	0.30
39	27120	Trumbull Insurance Company	94,232,421	0.29
40	29068	American Family Connect P&C Insurance Company	85,551,035	0.27
Top 40 total Personal auto insurance			\$ 30,136,875,662	94.26
All other personal auto insurance companies			\$ 1,839,661,068	5.74
Total Personal auto insurance			\$ 31,976,536,730	100.00

Top 27 companies | Title insurance

Rank	NAIC	Company	Premium	MS%
1	51586	Fidelity National Title Insurance Company	\$ 332,853,119	13.97
2	50121	Stewart Title Guaranty Company	272,663,438	11.44
3	51624	First American Title Guaranty Company	262,175,273	11.00
4	50520	Old Republic National Title Insurance Company	225,135,314	9.45
5	50229	Chicago Title Insurance Company	214,961,159	9.02
6	50814	First American Title Insurance Company	188,661,111	7.92
7	50016	Title Resources Guaranty Company	173,345,944	7.27
8	14240	First National Title Insurance Company	148,501,051	6.23
9	50598	Alamo Title Insurance	82,880,671	3.48
10	50050	Westcor Land Title Insurance Company	71,622,264	3.01
11	50130	Doma Title Insurance Inc.	59,501,155	2.50
12	16832	DHI Title Insurance Company	58,517,878	2.46
13	51152	WFG National Title Insurance Company	55,260,300	2.32
14	50377	National Investors Title Insurance Company	46,307,775	1.94
15	16601	Texan Title Insurance Company	44,272,336	1.86
16	12309	Alliant National Title Insurance Company Inc.	39,773,490	1.67
17	12522	Agents National Title Insurance Company	30,888,488	1.30
18	50083	Commonwealth Land Title Insurance Company	30,544,864	1.28
19	50026	Premier Land Title Insurance Company	14,757,981	0.62
20	51578	Amtrust Title Insurance Company	10,494,555	0.44
21	11974	Amrock Title Insurance Company	9,180,942	0.39
22	12591	Sierra Title Insurance Guaranty Company	9,156,813	0.38
23	15305	Southwest Land Title Insurance Company	569,683	0.02
24	51632	Radian Title Insurance Inc.	566,051	0.02
25	50440	Real Advantage Title Insurance Company	352,310	0.01
26	11865	American Digital Title Insurance Company	5,650	0.00
27	50004	Advocus National Title Insurance Company	906	0.00
Total Title insurance			\$ 2,382,950,521	100.00

Top 40 companies | Workers' compensation insurance

Rank	NAIC	Company	Premium	MS%
1	22945	Texas Mutual Insurance Company	\$ 1,090,472,150	40.57
2	16535	Zurich American Insurance Company	99,939,124	3.72
3	11150	Arch Insurance Company	45,614,813	1.70
4	38318	Starr Indemnity & Liability Company	41,788,486	1.55
5	22667	Ace American Insurance Company	39,564,873	1.47
6	19038	Travelers Casualty and Surety Company	36,504,133	1.36
7	19070	Standard Fire Insurance Company, The	34,649,934	1.29
8	24147	Old Republic Insurance Company	28,863,968	1.07
9	43389	Service Lloyds Insurance Company, A Stock Company	28,406,047	1.06
10	27855	Zurich American Insurance Company of Illinois	27,612,681	1.03
11	43575	Indemnity Insurance Company of North America	24,176,957	0.90
12	30104	Hartford Underwriters Insurance Company	23,654,118	0.88
13	40142	American Zurich Insurance Company	22,781,654	0.85
14	31003	Tri-State Insurance Company of Minnesota	21,357,862	0.79
15	42376	Technology Insurance Company Inc.	20,804,226	0.77
16	42404	Liberty Insurance Corporation	19,892,096	0.74
17	33600	LM Insurance Corporation	19,636,399	0.73
18	23035	Liberty Mutual Fire Insurance Company	19,442,719	0.72
19	27847	Insurance Company of the West	19,278,802	0.72
20	19399	AIU Insurance Company	18,923,123	0.70
21	20281	Federal Insurance Company	18,818,849	0.70
22	19682	Hartford Fire Insurance Company	17,727,556	0.66
23	20427	American Casualty Company of Reading, Pennsylvania	17,054,325	0.63
24	10166	Accident Fund Insurance Company of America	16,246,270	0.60
25	24082	Ohio Security Insurance Company	15,708,257	0.58
26	20443	Continental Casualty Company	15,684,970	0.58
27	12304	Accident Fund General Insurance Company	15,516,578	0.58
28	23396	Amerisure Mutual Insurance Company	15,135,539	0.56
29	10335	Bridgefield Casualty Insurance Company	14,353,068	0.53
30	21458	Employers Insurance Company of Wausau	14,096,406	0.52
31	38288	Hartford Insurance Company of Illinois	14,061,302	0.52
32	10120	Everest National Insurance Company	13,963,309	0.52
33	25682	Travelers Indemnity Company of Connecticut, The	13,668,615	0.51
34	20508	Valley Forge Insurance Company	13,112,324	0.49
35	25615	Charter Oak Fire Insurance Company, The	12,950,905	0.48
36	16109	Starr Specialty Insurance Company	12,821,978	0.48
37	15954	Amtrust Insurance Company	12,327,422	0.46
38	29424	Hartford Casualty Insurance Company	11,448,885	0.43
39	30120	ZNAT Insurance Company	11,230,727	0.42
40	29580	Berkley Regional Insurance Company	11,128,958	0.41
Top 40 total Workers' compensation insurance			\$ 1,970,420,408	73.28
All other workers' compensation insurance companies			\$ 717,693,677	26.72
Total Workers' compensation insurance			\$ 2,688,114,085	100.00



Texas Department of Insurance
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