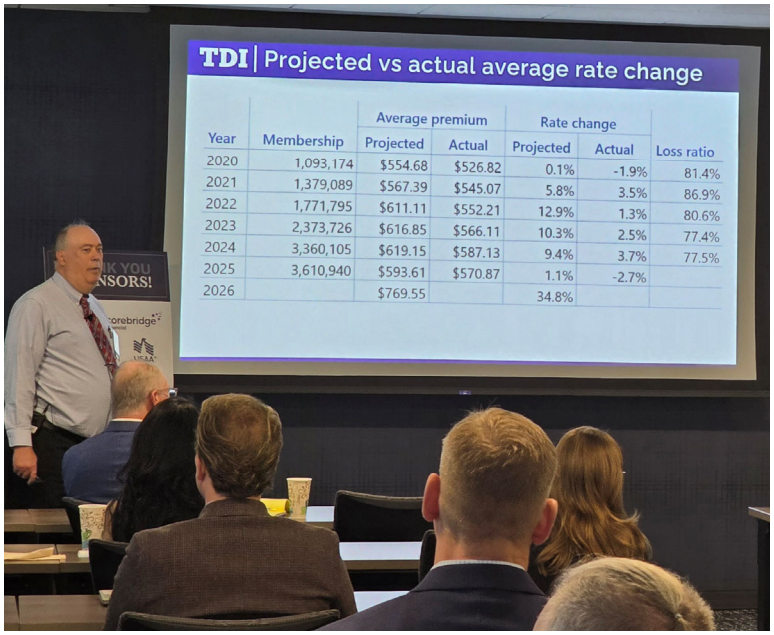
TALHI
FINANCIAL SECURITY FOR TEXANS

TALHI
REGULATO
FOR
David
SPONSOR

TALHI
REGULATORY
FORUM
2026
TALHI
CURITY FOR TEXANS

TALHI
REGULATORY
FORUM
2026

Hot Topics at the NAIC:
From AI to Annuities
Moderator: Doug Wheeler, National Life Group
Paige Waters, Troutman, Pepper, Locke
Michael Nored, Mitchell Williams
TALHI
THANK YOU
SPONSORS!
Aflac
corebridge financial
National
USAA
MAYNARDNOSEN
StateFarm
AMERICAN FIDELITY
Mutual of Omaha



Year	Membership	Average premium		Rate change		Loss ratio
		Projected	Actual	Projected	Actual	
2020	1,093,174	$554.68	$526.82	0.1%	-1.9%	81.4%
2021	1,379,089	$567.39	$545.07	5.8%	3.5%	86.9%
2022	1,771,795	$611.11	$552.21	12.9%	1.3%	80.6%
2023	2,373,726	$616.85	$566.11	10.3%	2.5%	77.4%
2024	3,360,105	$619.15	$587.13	9.4%	3.7%	77.5%
2025	3,610,940	$593.61	$570.87	1.1%	-2.7%	
2026		$769.55		34.8%		

Conversation with TDI
Commissioner Amanda Crawford
TALHI
TALHI
REGULATORY
FORUM
2026
Conversation with TDI
Commissioner Amanda Crawford
TALHI

TALHI
FINANCIAL SECURITY FOR TEXANS