



STATE OF TEXAS

INSURANCE EXPENSE EXHIBITS

National Data for All Companies Selling Insurance in Texas

Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements

Calendar year 2020

Texas Department of Insurance
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Insurance Expense Exhibit

This report provides information about insurance industry profit and losses, loss adjustments, underwriting, and investment expenses. It includes data for the whole industry, and for different types of insurance, or lines of business. This information is used for profit and trend analysis, and to help with rate development.

Section I shows national data for companies' direct business. Direct business is a company's profit or loss from premiums on the policies it sold.

Section II shows national data for companies' net business. Net business is a company's profit or loss based on policies sold minus reinsurance costs. Reinsurance is insurance bought by one insurance company from another to protect against large losses.

Section III shows data for companies' direct business in Texas. For this section, we multiplied the companies' earned premium in Texas by the nationwide expense ratio to get amounts not available from NAIC.

This report includes data for companies that sell insurance in Texas. It does not include farm mutual companies, risk retention groups, and government organizations such as the Texas Medical Liability Insurance Underwriting Association, Texas Windstorm Insurance Association, or the Texas FAIR Plan Association.

Data source: The Insurance Expense Exhibits that are submitted with each company's 2020 Annual Statement to the National Association of Insurance Commissioners (NAIC).

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Section I

Direct Business Written

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2020**

Total for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of Pages 3-37)
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,604,557	100.62	3,971,909	100.42	74,975,182	100.48	23,731,221	101.16	423,105,364	101.99	538,388,233	101.70
2	Premiums Earned	12,527,510	100.00	3,955,412	100.00	74,613,864	100.00	23,458,947	100.00	414,848,164	100.00	529,403,897	100.00
3	Dividends to Policyholders	0	0.00	36	0.00	2,713,948	3.64	2,044,144	8.71	1,316,297	0.32	6,074,425	1.15
4	Incurred Losses	7,163,545	57.18	1,884,989	47.66	42,554,975	57.03	13,741,733	58.58	249,358,803	60.11	314,704,045	59.44
5	Defense and Cost Containment Expenses Incurred	231,925	1.85	64,085	1.62	2,615,164	3.50	607,896	2.59	18,845,171	4.54	22,364,241	4.22
6	Adjusting and Other Expenses Incurred	872,611	6.97	258,201	6.53	5,222,478	7.00	1,871,609	7.98	25,078,974	6.05	33,303,873	6.29
7	Unpaid Losses	4,866,720	38.85	974,548	24.64	55,562,136	74.47	12,950,135	55.20	430,879,148	103.86	505,232,687	95.43
8	Defense and Cost Containment Expenses Unpaid	513,722	4.10	118,116	2.99	7,676,448	10.29	1,673,329	7.13	61,742,521	14.88	71,724,136	13.55
9	Adjusting and Other Expenses Unpaid	371,516	2.97	199,886	5.05	5,922,148	7.94	1,048,907	4.47	23,705,396	5.71	31,247,853	5.90
10	Unearned Premium Reserves	4,282,611	34.19	2,067,010	52.26	28,717,801	38.49	10,082,383	42.98	194,397,771	46.86	239,547,576	45.25
11	Agents Balances	2,835,759	22.64	699,653	17.69	16,543,464	22.17	4,425,302	18.86	86,739,090	20.91	111,243,268	21.01
12	Commission and Brokerage Expenses Incurred	995,466	7.95	546,297	13.81	7,564,565	10.14	1,358,638	5.79	48,043,495	11.58	58,508,461	11.05
13	Taxes, Licenses, and Fees Incurred	212,531	1.70	80,900	2.05	1,619,026	2.17	531,042	2.26	10,315,349	2.49	12,758,848	2.41
14	Other Acquisition Expenses Incurred	717,608	5.73	233,708	5.91	6,644,394	8.91	2,646,632	11.28	24,014,943	5.79	34,257,285	6.47
15	General Expenses Incurred	464,070	3.70	172,494	4.36	4,489,098	6.02	1,122,913	4.79	26,013,894	6.27	32,262,469	6.09
16	Other Income Less Other Expenses	(106)	(0.00)	2,346	0.06	173,916	0.23	123,451	0.53	(3,829,692)	(0.92)	(3,530,085)	(0.67)
17	Pretax Profit or Loss Excluding Investment Gain*	1,869,651	14.92	717,034	18.13	1,364,150	1.83	(342,216)	(1.46)	8,031,469	1.94	11,640,088	2.20

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,631,030	100.61	3,972,171	100.42	74,976,074	100.48	23,731,221	101.16	424,046,832	101.99	539,357,328	101.70
2	Premiums Earned	12,553,984	100.00	3,955,696	100.00	74,614,765	100.00	23,458,945	100.00	415,758,406	100.00	530,341,796	100.00
3	Dividends to Policyholders	0	0.00	36	0.00	2,713,950	3.64	2,044,144	8.71	1,316,297	0.32	6,074,427	1.15
4	Incurred Losses	7,163,547	57.06	1,884,988	47.65	42,555,301	57.03	13,741,735	58.58	250,127,161	60.16	315,472,732	59.48
5	Defense and Cost Containment Expenses Incurred	231,929	1.85	64,088	1.62	2,615,157	3.50	607,893	2.59	18,866,168	4.54	22,385,235	4.22
6	Adjusting and Other Expenses Incurred	872,612	6.95	258,201	6.53	5,222,478	7.00	1,871,612	7.98	25,088,426	6.03	33,313,329	6.28
7	Unpaid Losses	4,866,719	38.77	974,558	24.64	55,562,448	74.47	12,950,139	55.20	431,681,450	103.83	506,035,314	95.42
8	Defense and Cost Containment Expenses Unpaid	513,722	4.09	118,122	2.99	7,676,435	10.29	1,673,323	7.13	61,816,744	14.87	71,798,346	13.54
9	Adjusting and Other Expenses Unpaid	371,516	2.96	199,888	5.05	5,922,153	7.94	1,048,904	4.47	23,748,191	5.71	31,290,652	5.90
10	Unearned Premium Reserves	4,282,613	34.11	2,067,152	52.26	28,717,800	38.49	10,082,388	42.98	195,285,956	46.97	240,435,909	45.34
11	Agents Balances	2,835,757	22.59	699,707	17.69	16,543,522	22.17	4,425,305	18.86	86,812,225	20.88	111,316,516	20.99
12	Commission and Brokerage Expenses Incurred	1,020,887	8.13	546,347	13.81	7,564,816	10.14	1,358,642	5.79	48,137,652	11.58	58,628,344	11.05
13	Taxes, Licenses, and Fees Incurred	212,526	1.69	80,906	2.05	1,619,107	2.17	531,054	2.26	10,339,950	2.49	12,783,543	2.41
14	Other Acquisition Expenses Incurred	717,606	5.72	233,723	5.91	6,644,392	8.90	2,646,628	11.28	24,050,037	5.78	34,292,386	6.47
15	General Expenses Incurred	464,070	3.70	172,499	4.36	4,489,096	6.02	1,122,914	4.79	26,104,438	6.28	32,353,017	6.10
16	Other Income Less Other Expenses	(134)	(0.00)	2,350	0.06	174,743	0.23	123,448	0.53	(3,561,519)	(0.86)	(3,261,112)	(0.61)
17	Pretax Profit or Loss Excluding Investment Gain*	1,870,672	14.90	717,259	18.13	1,365,204	1.83	(342,233)	(1.46)	8,166,782	1.96	11,777,684	2.22

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,688	100.56	75,158	97.09	1,347,150	107.58	260,427	103.26	7,554,612	104.64	9,247,035	104.95
2	Premiums Earned	9,634	100.00	77,407	100.00	1,252,194	100.00	252,203	100.00	7,219,412	100.00	8,810,850	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	5,500	0.44	12,868	5.10	84	0.00	18,453	0.21
4	Incurred Losses	1,501	15.58	67,838	87.64	926,865	74.02	120,317	47.71	4,168,288	57.74	5,284,809	59.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,271	1.64	7,988	0.64	4,398	1.74	157,903	2.19	171,560	1.95
6	Adjusting and Other Expenses Incurred	305	3.17	3,977	5.14	40,755	3.25	8,720	3.46	233,754	3.24	287,511	3.26
7	Unpaid Losses	229	2.38	37,583	48.55	992,662	79.27	61,131	24.24	4,316,790	59.79	5,408,395	61.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	894	1.15	13,156	1.05	3,376	1.34	153,967	2.13	171,393	1.95
9	Adjusting and Other Expenses Unpaid	15	0.16	1,491	1.93	26,712	2.13	4,148	1.64	128,702	1.78	161,068	1.83
10	Unearned Premium Reserves	234	2.43	37,858	48.91	658,442	52.58	132,154	52.40	3,346,245	46.35	4,174,933	47.38
11	Agents Balances	140	1.45	11,235	14.51	339,311	27.10	46,932	18.61	2,050,464	28.40	2,448,082	27.78
12	Commission and Brokerage Expenses Incurred	2,134	22.15	11,506	14.86	91,659	7.32	13,610	5.40	888,338	12.30	1,007,247	11.43
13	Taxes, Licenses, and Fees Incurred	153	1.59	1,502	1.94	35,498	2.83	5,863	2.32	198,044	2.74	241,060	2.74
14	Other Acquisition Expenses Incurred	718	7.45	(5,107)	(6.60)	81,521	6.51	27,774	11.01	427,385	5.92	532,291	6.04
15	General Expenses Incurred	478	4.96	11,999	15.50	160,865	12.85	12,526	4.97	467,446	6.47	653,314	7.41
16	Other Income Less Other Expenses	1	0.01	114	0.15	(4,251)	(0.34)	1,827	0.72	(19,024)	(0.26)	(21,333)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	4,346	45.11	(15,466)	(19.98)	(102,702)	(8.20)	47,957	19.02	659,145	9.13	593,280	6.73

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,602	99.93	224,465	104.63	2,334,966	107.11	447,226	99.95	6,500,177	107.17	9,511,436	106.73
2	Premiums Earned	4,605	100.00	214,539	100.00	2,180,024	100.00	447,452	100.00	6,065,339	100.00	8,911,959	100.00
3	Dividends to Policyholders	0	0.00	8	0.00	2,476	0.11	34,397	7.69	(148)	(0.00)	36,733	0.41
4	Incurred Losses	4,163	90.40	86,481	40.31	1,297,858	59.53	292,544	65.38	5,508,879	90.83	7,189,925	80.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,651	1.24	17,633	0.81	1,938	0.43	171,606	2.83	193,828	2.17
6	Adjusting and Other Expenses Incurred	1,230	26.71	11,983	5.59	78,035	3.58	32,950	7.36	384,705	6.34	508,903	5.71
7	Unpaid Losses	415	9.01	36,904	17.20	801,613	36.77	65,508	14.64	4,926,008	81.22	5,830,448	65.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,930	1.37	20,330	0.93	1,893	0.42	185,322	3.06	210,475	2.36
9	Adjusting and Other Expenses Unpaid	217	4.71	5,260	2.45	29,141	1.34	7,876	1.76	177,879	2.93	220,373	2.47
10	Unearned Premium Reserves	83	1.80	118,636	55.30	1,152,559	52.87	225,589	50.42	3,089,905	50.94	4,586,772	51.47
11	Agents Balances	67	1.45	34,073	15.88	566,612	25.99	75,456	16.86	1,823,636	30.07	2,499,844	28.05
12	Commission and Brokerage Expenses Incurred	1,022	22.19	32,848	15.31	122,705	5.63	17,101	3.82	699,757	11.54	873,433	9.80
13	Taxes, Licenses, and Fees Incurred	74	1.61	4,382	2.04	60,669	2.78	10,247	2.29	162,965	2.69	238,337	2.67
14	Other Acquisition Expenses Incurred	473	10.27	12,341	5.75	131,153	6.02	52,866	11.81	444,234	7.32	641,067	7.19
15	General Expenses Incurred	315	6.84	18,590	8.67	304,286	13.96	25,289	5.65	413,642	6.82	762,122	8.55
16	Other Income Less Other Expenses	(1)	(0.02)	606	0.28	(10,136)	(0.46)	1,176	0.26	6,308	0.10	(2,047)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	(2,673)	(58.05)	45,862	21.38	155,077	7.11	(18,703)	(4.18)	(1,713,974)	(28.26)	(1,534,411)	(17.22)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	608,187	105.67	0	0.00	10,160,300	103.38	10,768,487	103.51
2	Premiums Earned	0	0.00	0	0.00	575,564	100.00	0	0.00	9,827,907	100.00	10,403,471	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	346,929	60.28	0	0.00	9,157,058	93.17	9,503,987	91.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	86	0.01	0	0.00	8,221	0.08	8,307	0.08
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	23,234	4.04	0	0.00	124,687	1.27	147,921	1.42
7	Unpaid Losses	0	0.00	0	0.00	135,743	23.58	0	0.00	2,943,654	29.95	3,079,397	29.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	340	0.06	0	0.00	7,888	0.08	8,228	0.08
9	Adjusting and Other Expenses Unpaid	0	0.00	882	0.00	4,939	0.86	0	0.00	38,178	0.39	43,999	0.42
10	Unearned Premium Reserves	0	0.00	0	0.00	56,603	9.83	0	0.00	1,604,355	16.32	1,660,958	15.97
11	Agents Balances	0	0.00	0	0.00	114	0.02	0	0.00	277,709	2.83	277,823	2.67
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	87,013	15.12	0	0.00	943,774	9.60	1,030,787	9.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	807	0.14	0	0.00	13,929	0.14	14,736	0.14
14	Other Acquisition Expenses Incurred	0	0.00	7	0.00	17,960	3.12	0	0.00	(55,637)	(0.57)	(37,670)	(0.36)
15	General Expenses Incurred	0	0.00	7	0.00	29,550	5.13	0	0.00	208,385	2.12	237,942	2.29
16	Other Income Less Other Expenses	0	0.00	0	0.00	(550)	(0.10)	0	0.00	(9,360)	(0.10)	(9,910)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(14)	0.00	69,436	12.06	0	0.00	(581,871)	(5.92)	(512,449)	(4.93)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	39,069	104.97	11,957	98.31	47,609	100.74	2,544,696	100.74	2,643,331	100.79
2	Premiums Earned	0	0.00	37,219	100.00	12,162	100.00	47,260	100.00	2,525,983	100.00	2,622,624	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1,274	3.42	1,786	14.69	(1,808)	(3.83)	673,798	26.67	675,050	25.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,184	3.18	120	0.99	31	0.07	16,126	0.64	17,461	0.67
6	Adjusting and Other Expenses Incurred	0	0.00	222	0.60	9	0.07	535	1.13	52,312	2.07	53,078	2.02
7	Unpaid Losses	0	0.00	2,053	5.52	3,439	28.28	6,743	14.27	268,316	10.62	280,551	10.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	629	1.69	82	0.67	5	0.01	2,269	0.09	2,985	0.11
9	Adjusting and Other Expenses Unpaid	0	0.00	100	0.27	0	0.00	33	0.07	15,112	0.60	15,245	0.58
10	Unearned Premium Reserves	0	0.00	21,072	56.62	6,473	53.22	26,456	55.98	1,377,718	54.54	1,431,719	54.59
11	Agents Balances	0	0.00	0	0.00	2,062	16.95	8,814	18.65	59,040	2.34	69,916	2.67
12	Commission and Brokerage Expenses Incurred	0	0.00	7,715	20.73	(3)	(0.02)	7,536	15.95	444,352	17.59	459,600	17.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	491	1.32	0	0.00	1,137	2.41	50,703	2.01	52,331	2.00
14	Other Acquisition Expenses Incurred	0	0.00	345	0.93	8	0.07	2,511	5.31	83,389	3.30	86,253	3.29
15	General Expenses Incurred	0	0.00	1,761	4.73	0	0.00	773	1.64	97,517	3.86	100,051	3.81
16	Other Income Less Other Expenses	0	0.00	0	0.00	42	0.35	464	0.98	7,807	0.31	8,313	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	24,228	65.10	10,284	84.56	37,007	78.31	1,115,595	44.16	1,187,114	45.26

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,680	100.85	136,450	99.98	0	0.00	970,289	99.96	1,110,419	99.96
2	Premiums Earned	0	0.00	3,649	100.00	136,479	100.00	0	0.00	970,711	100.00	1,110,839	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(6)	(0.00)	0	0.00	0	0.00	(6)	(0.00)
4	Incurred Losses	0	0.00	2,268	62.15	123,163	90.24	0	0.00	1,285,594	132.44	1,411,025	127.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.08	1	0.00	0	0.00	289	0.03	293	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,497	4.76	0	0.00	16,289	1.68	22,786	2.05
7	Unpaid Losses	0	0.00	(167)	(4.58)	18,284	13.40	0	0.00	183,534	18.91	201,651	18.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	385	0.04	385	0.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	453	0.33	0	0.00	1,213	0.12	1,666	0.15
10	Unearned Premium Reserves	0	0.00	254	6.96	0	0.00	0	0.00	4,422	0.46	4,676	0.42
11	Agents Balances	0	0.00	0	0.00	7,201	5.28	0	0.00	55,694	5.74	62,895	5.66
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	22,363	16.39	0	0.00	177,984	18.34	200,347	18.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	68	1.86	1,944	1.42	0	0.00	15,355	1.58	17,367	1.56
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5,689	4.17	0	0.00	7,534	0.78	13,223	1.19
15	General Expenses Incurred	0	0.00	0	0.00	15,023	11.01	0	0.00	25,237	2.60	40,260	3.62
16	Other Income Less Other Expenses	0	0.00	0	0.00	(326)	(0.24)	0	0.00	2,050	0.21	1,724	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,311	35.93	(38,518)	(28.22)	0	0.00	(555,520)	(57.23)	(592,727)	(53.36)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	757	102.16	716	130.66	0	0.00	450,074	106.78	451,547	106.80
2	Premiums Earned	0	0.00	741	100.00	548	100.00	0	0.00	421,502	100.00	422,791	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	66	8.91	263	47.99	0	0.00	377,974	89.67	378,303	89.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	11	2.01	0	0.00	9,931	2.36	9,942	2.35
6	Adjusting and Other Expenses Incurred	0	0.00	1	0.13	9	1.64	0	0.00	4,653	1.10	4,663	1.10
7	Unpaid Losses	0	0.00	29	3.91	149	27.19	0	0.00	341,638	81.05	341,816	80.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	41	7.48	0	0.00	9,340	2.22	9,381	2.22
9	Adjusting and Other Expenses Unpaid	0	0.00	4	0.54	1	0.18	0	0.00	4,291	1.02	4,296	1.02
10	Unearned Premium Reserves	0	0.00	249	33.60	426	77.74	0	0.00	227,332	53.93	228,007	53.93
11	Agents Balances	0	0.00	9	1.21	393	71.72	0	0.00	93,903	22.28	94,305	22.31
12	Commission and Brokerage Expenses Incurred	0	0.00	130	17.54	80	14.60	0	0.00	34,179	8.11	34,389	8.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	5	0.67	15	2.74	0	0.00	12,452	2.95	12,472	2.95
14	Other Acquisition Expenses Incurred	0	0.00	3	0.40	48	8.76	0	0.00	32,725	7.76	32,776	7.75
15	General Expenses Incurred	0	0.00	51	6.88	61	11.13	0	0.00	25,706	6.10	25,818	6.11
16	Other Income Less Other Expenses	0	0.00	1	0.13	(2)	(0.36)	0	0.00	6,037	1.43	6,036	1.43
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	485	65.45	57	10.40	0	0.00	(70,095)	(16.63)	(69,553)	(16.45)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	41,954	96.99	462,993	104.53	214,807	100.22	1,498,087	101.10	2,217,841	101.63
2	Premiums Earned	0	0.00	43,257	100.00	442,926	100.00	214,337	100.00	1,481,760	100.00	2,182,280	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	34	0.01	0	0.00	473	0.03	507	0.02
4	Incurred Losses	0	0.00	15,268	35.30	277,534	62.66	127,486	59.48	1,134,775	76.58	1,555,063	71.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	712	1.65	1,877	0.42	1,113	0.52	26,557	1.79	30,259	1.39
6	Adjusting and Other Expenses Incurred	0	0.00	1,631	3.77	25,219	5.69	6,510	3.04	72,906	4.92	106,266	4.87
7	Unpaid Losses	0	0.00	7,148	16.52	117,172	26.45	43,006	20.06	596,991	40.29	764,317	35.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,340	3.10	9,185	2.07	2,550	1.19	64,285	4.34	77,360	3.54
9	Adjusting and Other Expenses Unpaid	0	0.00	1,577	3.65	10,977	2.48	962	0.45	33,169	2.24	46,685	2.14
10	Unearned Premium Reserves	0	0.00	20,352	47.05	213,470	48.20	107,213	50.02	710,696	47.96	1,051,731	48.19
11	Agents Balances	0	0.00	7,610	17.59	104,256	23.54	42,480	19.82	382,870	25.84	537,216	24.62
12	Commission and Brokerage Expenses Incurred	0	0.00	4,850	11.21	68,591	15.49	21,269	9.92	259,114	17.49	353,824	16.21
13	Taxes, Licenses, and Fees Incurred	0	0.00	848	1.96	9,641	2.18	4,257	1.99	36,407	2.46	51,153	2.34
14	Other Acquisition Expenses Incurred	0	0.00	3,177	7.34	43,609	9.85	9,507	4.44	82,065	5.54	138,358	6.34
15	General Expenses Incurred	0	0.00	975	2.25	36,479	8.24	5,279	2.46	106,167	7.16	148,900	6.82
16	Other Income Less Other Expenses	0	0.00	(46)	(0.11)	(342)	(0.08)	1,961	0.91	3,604	0.24	5,177	0.24
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15,750	36.41	(20,399)	(4.61)	40,875	19.07	(233,099)	(15.73)	(196,873)	(9.02)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	126,750	100.66	3,034,075	100.92	5,983,283	101.23	7,763,468	102.87	63,963,896	103.10	80,871,472	102.85
2	Premiums Earned	125,920	100.00	3,006,510	100.00	5,910,515	100.00	7,546,918	100.00	62,040,375	100.00	78,630,238	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,760	1.25	388,580	5.15	551	0.00	462,891	0.59
4	Incurred Losses	57,876	45.96	1,465,971	48.76	4,362,821	73.81	5,065,750	67.12	40,425,051	65.16	51,377,469	65.34
5	Defense and Cost Containment Expenses Incurred	650	0.52	27,166	0.90	65,282	1.10	85,092	1.13	1,159,574	1.87	1,337,764	1.70
6	Adjusting and Other Expenses Incurred	4,850	3.85	217,994	7.25	452,781	7.66	559,929	7.42	4,720,650	7.61	5,956,204	7.57
7	Unpaid Losses	14,763	11.72	564,180	18.77	1,500,739	25.39	2,251,192	29.83	20,532,881	33.10	24,863,755	31.62
8	Defense and Cost Containment Expenses Unpaid	129	0.10	45,761	1.52	105,034	1.78	122,082	1.62	1,496,166	2.41	1,769,172	2.25
9	Adjusting and Other Expenses Unpaid	580	0.46	163,325	5.43	152,866	2.59	193,825	2.57	2,634,684	4.25	3,145,280	4.00
10	Unearned Premium Reserves	67,066	53.26	1,578,009	52.49	3,122,227	52.82	4,049,673	53.66	33,448,156	53.91	42,265,131	53.75
11	Agents Balances	29,551	23.47	556,178	18.50	1,702,257	28.80	1,551,457	20.56	10,334,808	16.66	14,174,251	18.03
12	Commission and Brokerage Expenses Incurred	18,499	14.69	380,377	12.65	624,229	10.56	545,924	7.23	7,955,600	12.82	9,524,629	12.11
13	Taxes, Licenses, and Fees Incurred	2,449	1.94	63,346	2.11	119,478	2.02	183,531	2.43	1,599,970	2.58	1,968,774	2.50
14	Other Acquisition Expenses Incurred	16,382	13.01	202,272	6.73	544,404	9.21	941,404	12.47	4,471,048	7.21	6,175,510	7.85
15	General Expenses Incurred	8,054	6.40	107,025	3.56	411,970	6.97	378,446	5.01	2,953,892	4.76	3,859,387	4.91
16	Other Income Less Other Expenses	1,386	1.10	1,188	0.04	25,513	0.43	29,430	0.39	98,397	0.16	155,914	0.20
17	Pretax Profit or Loss Excluding Investment Gain*	18,546	14.73	543,538	18.08	(718,698)	(12.16)	(572,308)	(7.58)	(1,147,558)	(1.85)	(1,876,480)	(2.39)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	194,004	102.04	3,896,544	103.58	1,139,164	101.06	28,896,970	101.72	34,126,682	101.91
2	Premiums Earned	0	0.00	190,129	100.00	3,761,984	100.00	1,127,219	100.00	28,407,086	100.00	33,486,418	100.00
3	Dividends to Policyholders	0	0.00	(1)	(0.00)	16,860	0.45	1	0.00	5,800	0.02	22,660	0.07
4	Incurred Losses	0	0.00	75,649	39.79	2,643,084	70.26	616,456	54.69	17,391,246	61.22	20,726,435	61.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	20,240	10.65	177,725	4.72	44,108	3.91	2,255,594	7.94	2,497,667	7.46
6	Adjusting and Other Expenses Incurred	0	0.00	10,021	5.27	221,646	5.89	65,724	5.83	1,636,365	5.76	1,933,756	5.77
7	Unpaid Losses	0	0.00	115,756	60.88	2,605,573	69.26	848,794	75.30	27,899,453	98.21	31,469,576	93.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	41,756	21.96	536,765	14.27	193,900	17.20	7,471,312	26.30	8,243,733	24.62
9	Adjusting and Other Expenses Unpaid	0	0.00	12,231	6.43	186,172	4.95	81,125	7.20	1,788,307	6.30	2,067,835	6.18
10	Unearned Premium Reserves	0	0.00	87,847	46.20	1,899,730	50.50	576,374	51.13	13,747,783	48.40	16,311,734	48.71
11	Agents Balances	(526)	0.00	29,668	15.60	1,197,305	31.83	235,566	20.90	7,556,576	26.60	9,018,589	26.93
12	Commission and Brokerage Expenses Incurred	0	0.00	31,892	16.77	555,262	14.76	157,205	13.95	4,841,662	17.04	5,586,021	16.68
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,309	1.74	91,265	2.43	28,177	2.50	725,509	2.55	848,260	2.53
14	Other Acquisition Expenses Incurred	0	0.00	12,358	6.50	313,383	8.33	139,990	12.42	1,507,271	5.31	1,973,002	5.89
15	General Expenses Incurred	0	0.00	10,120	5.32	306,152	8.14	61,907	5.49	2,164,148	7.62	2,542,327	7.59
16	Other Income Less Other Expenses	0	0.00	(57)	(0.03)	16,331	0.43	372	0.03	(8,414)	(0.03)	8,232	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	26,478	13.93	(547,059)	(14.54)	14,028	1.24	(2,128,917)	(7.49)	(2,635,470)	(7.87)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	5,744,009	91.49	5,744,009	91.49
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	6,278,228	100.00	6,278,228	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,245,808	35.77	2,245,808	35.77
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,341	0.24	15,341	0.24
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	73,907	1.18	73,907	1.18
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	4,995,020	79.56	4,995,020	79.56
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	27,877	0.44	27,877	0.44
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	67,499	1.08	67,499	1.08
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,622,621	25.85	1,622,621	25.85
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	224,544	3.58	224,544	3.58
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34	0.00	34	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	131,874	2.10	131,874	2.10
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	223,870	3.57	223,870	3.57
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	957,633	15.25	957,633	15.25
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(549,257)	(8.75)	(549,257)	(8.75)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	2,080,507	33.14	2,080,507	33.14

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	7,508	102.84	28,172	111.89	3,885,870	103.01	3,921,550	103.07
2 Premiums Earned	0	0.00	0	0.00	7,301	100.00	25,179	100.00	3,772,321	100.00	3,804,801	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	498	6.82	463	1.84	0	0.00	961	0.03
4 Incurred Losses	0	0.00	0	0.00	7,711	105.62	14,104	56.01	2,070,033	54.87	2,091,848	54.98
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	452	6.19	271	1.08	126,325	3.35	127,048	3.34
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	539	7.38	1,513	6.01	153,127	4.06	155,179	4.08
7 Unpaid Losses	0	0.00	0	0.00	59,142	810.05	6,800	27.01	2,738,833	72.60	2,804,775	73.72
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	984	13.48	212	0.84	233,500	6.19	234,696	6.17
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,909	26.15	300	1.19	122,658	3.25	124,867	3.28
10 Unearned Premium Reserves	0	0.00	0	0.00	3,252	44.54	14,272	56.68	1,479,277	39.21	1,496,801	39.34
11 Agents Balances	0	0.00	0	0.00	1,410	19.31	7,191	28.56	893,013	23.67	901,614	23.70
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	169	2.31	3,981	15.81	563,431	14.94	567,581	14.92
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	125	1.71	765	3.04	73,570	1.95	74,460	1.96
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	924	12.66	4,712	18.71	242,233	6.42	247,869	6.51
15 General Expenses Incurred	1	0.00	1	0.00	448	6.14	1,072	4.26	289,427	7.67	290,949	7.65
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.01)	(2)	(0.01)	(16,681)	(0.44)	(16,684)	(0.44)
17 Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	(1)	0.00	(3,567)	(48.86)	(1,706)	(6.78)	237,485	6.30	232,210	6.10

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,847	101.93	140,248	89.85	1,515,885	94.25	309,938	101.77	21,106,288	101.50	23,110,206	100.92
2	Premiums Earned	37,131	100.00	156,097	100.00	1,608,338	100.00	304,560	100.00	20,794,368	100.00	22,900,494	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,570	0.16	16,603	5.45	571	0.00	19,744	0.09
4	Incurred Losses	11,116	29.94	56,233	36.02	1,056,101	65.66	101,770	33.42	12,909,066	62.08	14,134,286	61.72
5	Defense and Cost Containment Expenses Incurred	102	0.27	738	0.47	23,274	1.45	642	0.21	349,965	1.68	374,721	1.64
6	Adjusting and Other Expenses Incurred	2,820	7.59	3,010	1.93	50,365	3.13	14,429	4.74	611,610	2.94	682,234	2.98
7	Unpaid Losses	3,231	8.70	28,708	18.39	783,389	48.71	30,061	9.87	5,426,771	26.10	6,272,160	27.39
8	Defense and Cost Containment Expenses Unpaid	42	0.11	1,121	0.72	21,488	1.34	707	0.23	299,585	1.44	322,943	1.41
9	Adjusting and Other Expenses Unpaid	4,634	12.48	1,026	0.66	32,547	2.02	3,750	1.23	259,940	1.25	301,897	1.32
10	Unearned Premium Reserves	18,959	51.06	104,251	66.79	692,300	43.04	149,602	49.12	5,752,138	27.66	6,717,250	29.33
11	Agents Balances	9,654	26.00	26,518	16.99	292,930	18.21	60,623	19.91	3,784,624	18.20	4,174,349	18.23
12	Commission and Brokerage Expenses Incurred	4,402	11.86	43,327	27.76	82,586	5.13	26,671	8.76	3,413,910	16.42	3,570,896	15.59
13	Taxes, Licenses, and Fees Incurred	742	2.00	2,668	1.71	40,033	2.49	7,386	2.43	518,790	2.49	569,619	2.49
14	Other Acquisition Expenses Incurred	4,162	11.21	520	0.33	143,540	8.92	56,298	18.49	764,927	3.68	969,447	4.23
15	General Expenses Incurred	980	2.64	11,794	7.56	172,110	10.70	14,027	4.61	1,153,048	5.55	1,351,959	5.90
16	Other Income Less Other Expenses	0	0.00	(100)	(0.06)	431	0.03	203	0.07	10,839	0.05	11,373	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	12,806	34.49	37,710	24.16	38,192	2.37	66,931	21.98	1,083,310	5.21	1,238,949	5.41

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	61,516	456.18	0	0.00	414,536	82.12	476,052	91.85
2	Premiums Earned	0	0.00	0	0.00	13,485	100.00	0	0.00	504,803	100.00	518,288	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	465,850	92.28	465,850	89.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	279,593	55.39	279,593	53.95
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(108)	(0.02)	(108)	(0.02)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	750,420	148.66	750,420	144.79
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	148,843	29.49	148,843	28.72
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	245,508	1820.60	0	0.00	2,846,081	563.80	3,091,589	596.50
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	14,844	2.94	14,844	2.86
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,814	13.45	0	0.00	11,389	2.26	13,203	2.55
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	31,096	230.60	0	0.00	14,971	2.97	46,067	8.89
15	General Expenses Incurred	0	0.00	0	0.00	29,558	219.19	0	0.00	341,565	67.66	371,123	71.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	36,882	7.31	36,882	7.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(48,983)	(363.24)	0	0.00	(571,578)	(113.23)	(620,561)	(119.73)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14	100.00	1,051,224	100.14	638,367	100.56	2,236,317	99.13	3,925,922	99.63
2	Premiums Earned	0	0.00	14	100.00	1,049,798	100.00	634,815	100.00	2,256,021	100.00	3,940,648	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	30,399	2.90	559	0.09	20,676	0.92	51,634	1.31
4	Incurred Losses	0	0.00	0	0.00	511,724	48.74	217,520	34.27	928,324	41.15	1,657,568	42.06
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	335,004	31.91	184,756	29.10	533,424	23.64	1,053,184	26.73
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	106,568	10.15	47,598	7.50	138,427	6.14	292,593	7.42
7	Unpaid Losses	0	0.00	0	0.00	2,006,400	191.12	1,127,902	177.67	5,071,507	224.80	8,205,809	208.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	882,100	84.03	496,850	78.27	1,805,265	80.02	3,184,215	80.80
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	190,905	18.18	93,633	14.75	221,676	9.83	506,214	12.85
10	Unearned Premium Reserves	0	0.00	7	50.00	537,614	51.21	467,836	73.70	1,169,707	51.85	2,175,164	55.20
11	Agents Balances	0	0.00	3	21.43	331,756	31.60	170,961	26.93	468,849	20.78	971,569	24.66
12	Commission and Brokerage Expenses Incurred	0	0.00	2	14.29	64,933	6.19	44,894	7.07	289,146	12.82	398,975	10.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	23,791	2.27	14,075	2.22	50,678	2.25	88,544	2.25
14	Other Acquisition Expenses Incurred	0	0.00	1	7.14	55,275	5.27	15,013	2.36	118,253	5.24	188,542	4.78
15	General Expenses Incurred	0	0.00	0	0.00	121,479	11.57	81,948	12.91	192,133	8.52	395,560	10.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	18,254	1.74	636	0.10	61,207	2.71	80,097	2.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	78.57	(181,124)	(17.25)	29,086	4.58	46,166	2.05	(105,861)	(2.69)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,820	107.44	337,053	206.65	87,673	103.87	1,786,619	104.78	2,213,165	113.24
2	Premiums Earned	0	0.00	1,694	100.00	163,106	100.00	84,403	100.00	1,705,192	100.00	1,954,395	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,014	0.62	4,912	5.82	5	0.00	5,931	0.30
4	Incurred Losses	0	0.00	5	0.30	170	0.10	(4,271)	(5.06)	53,496	3.14	49,400	2.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21	0.01	171	0.20	4,319	0.25	4,511	0.23
6	Adjusting and Other Expenses Incurred	0	0.00	19	1.12	234	0.14	473	0.56	6,168	0.36	6,894	0.35
7	Unpaid Losses	0	0.00	10	0.59	373	0.23	1,573	1.86	60,726	3.56	62,682	3.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	110	0.07	207	0.25	4,614	0.27	4,931	0.25
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.06	21	0.01	133	0.16	3,661	0.21	3,816	0.20
10	Unearned Premium Reserves	0	0.00	863	50.94	204,349	125.29	45,667	54.11	870,420	51.05	1,121,299	57.37
11	Agents Balances	0	0.00	269	15.88	117,232	71.87	17,640	20.90	331,789	19.46	466,930	23.89
12	Commission and Brokerage Expenses Incurred	0	0.00	(110)	(6.49)	6,099	3.74	3,242	3.84	222,686	13.06	231,917	11.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	33	1.95	8,456	5.18	1,541	1.83	44,183	2.59	54,213	2.77
14	Other Acquisition Expenses Incurred	0	0.00	56	3.31	15,587	9.56	3,325	3.94	75,846	4.45	94,814	4.85
15	General Expenses Incurred	0	0.00	104	6.14	48,313	29.62	3,504	4.15	101,696	5.96	153,617	7.86
16	Other Income Less Other Expenses	0	0.00	(1)	(0.06)	53	0.03	41	0.05	1,133	0.07	1,226	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,588	93.74	83,260	51.05	71,544	84.76	1,197,911	70.25	1,354,303	69.30

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	289,838	99.94	0	0.00	4,125,250	101.21	4,415,088	101.13
2 Premiums Earned	0	0.00	0	0.00	289,999	100.00	0	0.00	4,075,815	100.00	4,365,814	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	281,109	96.93	0	0.00	2,573,475	63.14	2,854,584	65.38
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(202)	(0.07)	0	0.00	17,337	0.43	17,135	0.39
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,113	7.63	0	0.00	135,388	3.32	157,501	3.61
7 Unpaid Losses	0	0.00	0	0.00	71,911	24.80	0	0.00	2,084,315	51.14	2,156,226	49.39
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	149	0.05	0	0.00	42,222	1.04	42,371	0.97
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	87,558	30.19	0	0.00	72,720	1.78	160,278	3.67
10 Unearned Premium Reserves	0	0.00	0	0.00	42,859	14.78	0	0.00	3,626,454	88.97	3,669,313	84.05
11 Agents Balances	0	0.00	0	0.00	3,050	1.05	0	0.00	1,096,745	26.91	1,099,795	25.19
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	226	0.08	0	0.00	548,599	13.46	548,825	12.57
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	7,412	2.56	0	0.00	103,876	2.55	111,288	2.55
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	282	0.10	0	0.00	183,599	4.50	183,881	4.21
15 General Expenses Incurred	0	0.00	0	0.00	1,374	0.47	0	0.00	243,697	5.98	245,071	5.61
16 Other Income Less Other Expenses	0	0.00	0	0.00	(2,462)	(0.85)	0	0.00	(659)	(0.02)	(3,121)	(0.07)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(24,777)	(8.54)	0	0.00	269,186	6.60	244,409	5.60

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(37)	(4.56)	0	0.00	157,942	97.42	157,905	96.91
2	Premiums Earned	0	0.00	0	0.00	811	100.00	0	0.00	162,124	100.00	162,935	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	18	2.22	0	0.00	24,472	15.09	24,490	15.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(4)	(0.49)	0	0.00	15	0.01	11	0.01
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(158)	(19.48)	0	0.00	(4,042)	(2.49)	(4,200)	(2.58)
7	Unpaid Losses	0	0.00	0	0.00	1,067	131.57	0	0.00	27,548	16.99	28,615	17.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.25	0	0.00	330	0.20	332	0.20
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	124	15.29	0	0.00	1,215	0.75	1,339	0.82
10	Unearned Premium Reserves	0	0.00	0	0.00	441	54.38	0	0.00	67,962	41.92	68,403	41.98
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	22,706	14.01	22,706	13.94
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(6)	(0.74)	0	0.00	24,923	15.37	24,917	15.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.12)	0	0.00	5,290	3.26	5,289	3.25
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	64	7.89	0	0.00	4,537	2.80	4,601	2.82
15	General Expenses Incurred	0	0.00	0	0.00	(36)	(4.44)	0	0.00	3,419	2.11	3,383	2.08
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,603	2.84	4,603	2.83
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	935	115.29	0	0.00	108,114	66.69	109,049	66.93

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	763,511	123.45	0	0.00	1,279,093	94.55	2,042,604	103.62
2 Premiums Earned	0	0.00	0	0.00	618,486	100.00	0	0.00	1,352,827	100.00	1,971,313	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	10	0.00	0	0.00	43	0.00	53	0.00
4 Incurred Losses	0	0.00	0	0.00	470,861	76.13	0	0.00	1,332,766	98.52	1,803,627	91.49
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(429)	(0.07)	0	0.00	9,077	0.67	8,648	0.44
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	26,514	4.29	0	0.00	101,238	7.48	127,752	6.48
7 Unpaid Losses	0	0.00	0	0.00	889,265	143.78	0	0.00	2,920,074	215.85	3,809,339	193.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,765	0.29	0	0.00	16,221	1.20	17,986	0.91
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	125,978	20.37	0	0.00	67,943	5.02	193,921	9.84
10 Unearned Premium Reserves	0	0.00	0	0.00	3,034,848	490.69	0	0.00	6,803,723	502.93	9,838,571	499.09
11 Agents Balances	0	0.00	0	0.00	404,705	65.43	0	0.00	345,873	25.57	750,578	38.08
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	71,550	11.57	0	0.00	200,895	14.85	272,445	13.82
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,980	2.42	0	0.00	23,069	1.71	38,049	1.93
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	53,224	8.61	0	0.00	61,247	4.53	114,471	5.81
15 General Expenses Incurred	0	0.00	0	0.00	28,366	4.59	0	0.00	132,776	9.81	161,142	8.17
16 Other Income Less Other Expenses	0	0.00	0	0.00	45,428	7.35	0	0.00	2,928	0.22	48,356	2.45
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,163)	(0.19)	0	0.00	(505,354)	(37.36)	(506,517)	(25.69)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	11,777	121.99	3,130,757	99.73	170,862	94.75	36,534,759	99.27	39,848,155	99.29
2	Premiums Earned	0	0.00	9,654	100.00	3,139,257	100.00	180,334	100.00	36,802,411	100.00	40,131,656	100.00
3	Dividends to Policyholders	0	0.00	28	0.29	444,858	14.17	740	0.41	315,789	0.86	761,415	1.90
4	Incurred Losses	0	0.00	5,437	56.32	1,199,318	38.20	62,814	34.83	17,186,291	46.70	18,453,860	45.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	540	5.59	114,697	3.65	2,496	1.38	2,465,151	6.70	2,582,884	6.44
6	Adjusting and Other Expenses Incurred	0	0.00	571	5.91	182,230	5.80	10,033	5.56	2,605,448	7.08	2,798,282	6.97
7	Unpaid Losses	0	0.00	13,635	141.24	7,420,665	236.38	678,383	376.18	110,713,240	300.83	118,825,923	296.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	943	9.77	559,524	17.82	59,133	32.79	12,771,473	34.70	13,391,073	33.37
9	Adjusting and Other Expenses Unpaid	0	0.00	351	3.64	316,832	10.09	54,109	30.00	5,009,366	13.61	5,380,658	13.41
10	Unearned Premium Reserves	0	0.00	5,444	56.39	1,471,717	46.88	82,928	45.99	12,935,328	35.15	14,495,417	36.12
11	Agents Balances	0	0.00	5	0.05	1,157,804	36.88	37,556	20.83	9,890,663	26.88	11,086,028	27.62
12	Commission and Brokerage Expenses Incurred	0	0.00	1,482	15.35	288,578	9.19	13,970	7.75	3,292,285	8.95	3,596,315	8.96
13	Taxes, Licenses, and Fees Incurred	0	0.00	411	4.26	67,747	2.16	5,187	2.88	1,080,657	2.94	1,154,002	2.88
14	Other Acquisition Expenses Incurred	0	0.00	852	8.83	206,914	6.59	16,680	9.25	1,713,699	4.66	1,938,145	4.83
15	General Expenses Incurred	0	0.00	1,147	11.88	298,351	9.50	13,940	7.73	2,732,197	7.42	3,045,635	7.59
16	Other Income Less Other Expenses	0	0.00	56	0.58	(1,596)	(0.05)	(97)	(0.05)	(99,814)	(0.27)	(101,451)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(758)	(7.85)	334,981	10.67	54,376	30.15	5,311,087	14.43	5,699,686	14.20

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Other Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	77	104.05	62,017	102.15	2,139,475	104.01	664,397	103.23	33,993,820	104.23	36,859,786	104.19
2	Premiums Earned	74	100.00	60,713	100.00	2,056,918	100.00	643,625	100.00	32,614,665	100.00	35,375,995	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,554	0.51	20,568	3.20	920	0.00	32,042	0.09
4	Incurred Losses	0	0.00	31,809	52.39	1,060,673	51.57	482,300	74.93	23,240,524	71.26	24,815,306	70.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,908	6.44	130,694	6.35	38,293	5.95	3,528,106	10.82	3,701,001	10.46
6	Adjusting and Other Expenses Incurred	2	2.70	2,750	4.53	87,255	4.24	26,366	4.10	1,348,063	4.13	1,464,436	4.14
7	Unpaid Losses	0	0.00	79,204	130.46	3,377,567	164.21	1,274,261	197.98	73,494,517	225.34	78,225,549	221.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,824	11.24	631,965	30.72	223,751	34.76	12,854,137	39.41	13,716,677	38.77
9	Adjusting and Other Expenses Unpaid	0	0.00	5,483	9.03	147,293	7.16	64,346	10.00	3,600,487	11.04	3,817,609	10.79
10	Unearned Premium Reserves	22	29.73	28,285	46.59	1,093,023	53.14	323,180	50.21	19,302,787	59.18	20,747,297	58.65
11	Agents Balances	20	27.03	7,001	11.53	704,589	34.25	123,714	19.22	6,781,173	20.79	7,616,497	21.53
12	Commission and Brokerage Expenses Incurred	2	2.70	11,348	18.69	287,900	14.00	55,303	8.59	3,651,839	11.20	4,006,392	11.33
13	Taxes, Licenses, and Fees Incurred	1	1.35	952	1.57	44,631	2.17	15,550	2.42	912,501	2.80	973,635	2.75
14	Other Acquisition Expenses Incurred	3	4.05	1,075	1.77	188,120	9.15	73,835	11.47	1,283,412	3.94	1,546,445	4.37
15	General Expenses Incurred	9	12.16	3,488	5.75	150,785	7.33	28,608	4.44	1,921,012	5.89	2,103,902	5.95
16	Other Income Less Other Expenses	0	0.00	75	0.12	(4,501)	(0.22)	(669)	(0.10)	(2,084,252)	(6.39)	(2,089,347)	(5.91)
17	Pretax Profit or Loss Excluding Investment Gain*	57	77.03	5,453	8.98	91,808	4.46	(97,866)	(15.21)	(5,355,980)	(16.42)	(5,356,528)	(15.14)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Other Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	437	95.00	248,177	102.73	41,391	99.61	21,313,076	112.47	21,603,081	112.32
2	Premiums Earned	0	0.00	460	100.00	241,587	100.00	41,553	100.00	18,950,545	100.00	19,234,145	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,999	1.66	7,001	16.85	132	0.00	11,132	0.06
4	Incurred Losses	0	0.00	(37)	(8.04)	76,026	31.47	2,846	6.85	10,847,115	57.24	10,925,950	56.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	(51)	(11.09)	29,348	12.15	10,415	25.06	2,490,959	13.14	2,530,671	13.16
6	Adjusting and Other Expenses Incurred	0	0.00	(18)	(3.91)	13,807	5.72	285	0.69	888,495	4.69	902,569	4.69
7	Unpaid Losses	0	0.00	225	48.91	206,342	85.41	28,447	68.46	31,665,753	167.10	31,900,767	165.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	245	53.26	79,347	32.84	3,626	8.73	7,298,734	38.51	7,381,952	38.38
9	Adjusting and Other Expenses Unpaid	0	0.00	(16)	(3.48)	15,473	6.40	218	0.52	1,461,527	7.71	1,477,202	7.68
10	Unearned Premium Reserves	0	0.00	235	51.09	118,174	48.92	17,800	42.84	12,061,095	63.65	12,197,304	63.41
11	Agents Balances	0	0.00	10	2.17	89,063	36.87	991	2.38	4,566,445	24.10	4,656,509	24.21
12	Commission and Brokerage Expenses Incurred	0	0.00	78	16.96	23,056	9.54	344	0.83	3,218,009	16.98	3,241,487	16.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	7	1.52	5,630	2.33	806	1.94	504,915	2.66	511,358	2.66
14	Other Acquisition Expenses Incurred	0	0.00	27	5.87	20,018	8.29	662	1.59	957,737	5.05	978,444	5.09
15	General Expenses Incurred	1	0.00	41	8.91	28,667	11.87	4,346	10.46	1,261,107	6.65	1,294,162	6.73
16	Other Income Less Other Expenses	0	0.00	2	0.43	1,100	0.46	5	0.01	(45,515)	(0.24)	(44,408)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	414	90.00	42,137	17.44	14,854	35.75	(1,263,446)	(6.67)	(1,206,042)	(6.27)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	5,647	100.16	2,304	100.70	1,086,494	101.17	1,094,445	101.17
2	Premiums Earned	0	0.00	0	0.00	5,638	100.00	2,288	100.00	1,073,892	100.00	1,081,818	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,729	66.14	1,036	45.28	784,885	73.09	789,650	72.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	161	2.86	0	0.00	33,243	3.10	33,404	3.09
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	178	3.16	711	31.08	12,096	1.13	12,985	1.20
7	Unpaid Losses	0	0.00	0	0.00	43,668	774.53	12,744	556.99	11,894,008	1107.56	11,950,420	1104.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,120	73.08	0	0.00	470,448	43.81	474,568	43.87
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	795	14.10	0	0.00	192,583	17.93	193,378	17.88
10	Unearned Premium Reserves	0	0.00	0	0.00	2,868	50.87	214	9.35	428,627	39.91	431,709	39.91
11	Agents Balances	0	0.00	0	0.00	2,439	43.26	1	0.04	291,274	27.12	293,714	27.15
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	527	9.35	0	0.00	78,207	7.28	78,734	7.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	72	1.28	60	2.62	23,222	2.16	23,354	2.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	414	7.34	0	0.00	17,695	1.65	18,109	1.67
15	General Expenses Incurred	0	0.00	0	0.00	311	5.52	200	8.74	107,504	10.01	108,015	9.98
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3)	(0.05)	0	0.00	(1,022)	(0.10)	(1,025)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	243	4.31	281	12.28	16,015	1.49	16,539	1.53

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,222	100.03	214,306	101.21	80	94.12	2,094,696	101.63	2,316,304	101.59
2	Premiums Earned	0	0.00	7,220	100.00	211,744	100.00	85	100.00	2,061,055	100.00	2,280,104	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	364	0.17	0	0.00	40	0.00	404	0.02
4	Incurred Losses	0	0.00	1,435	19.88	82,265	38.85	(96)	(112.94)	1,122,057	54.44	1,205,661	52.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,734	24.02	40,280	19.02	(35)	(41.18)	514,679	24.97	556,658	24.41
6	Adjusting and Other Expenses Incurred	0	0.00	225	3.12	25,909	12.24	(12)	(14.12)	143,312	6.95	169,434	7.43
7	Unpaid Losses	0	0.00	12,818	177.53	502,142	237.15	167	196.47	8,109,879	393.48	8,625,006	378.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,939	96.11	217,196	102.57	73	85.88	3,812,875	185.00	4,037,083	177.06
9	Adjusting and Other Expenses Unpaid	0	0.00	1,406	19.47	53,765	25.39	18	21.18	713,111	34.60	768,300	33.70
10	Unearned Premium Reserves	0	0.00	3,117	43.17	100,404	47.42	27	31.76	953,649	46.27	1,057,197	46.37
11	Agents Balances	0	0.00	273	3.78	74,456	35.16	11	12.94	498,844	24.20	573,584	25.16
12	Commission and Brokerage Expenses Incurred	0	0.00	1,032	14.29	29,248	13.81	10	11.76	251,708	12.21	281,998	12.37
13	Taxes, Licenses, and Fees Incurred	0	0.00	128	1.77	4,683	2.21	2	2.35	46,428	2.25	51,241	2.25
14	Other Acquisition Expenses Incurred	0	0.00	182	2.52	23,315	11.01	11	12.94	81,914	3.97	105,422	4.62
15	General Expenses Incurred	0	0.00	227	3.14	18,234	8.61	5	5.88	152,179	7.38	170,645	7.48
16	Other Income Less Other Expenses	0	0.00	3	0.04	109	0.05	(1)	(1.18)	(5,078)	(0.25)	(4,967)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,258	31.27	(12,441)	(5.88)	201	236.47	(256,336)	(12.44)	(266,318)	(11.68)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,532,278	100.11	44,463	90.40	26,107,901	97.79	6,520,916	100.55	70,745,850	99.94	109,951,408	99.46
2	Premiums Earned	6,525,120	100.00	49,185	100.00	26,699,248	100.00	6,485,280	100.00	70,791,669	100.00	110,550,502	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,218,598	4.56	867,391	13.37	522,050	0.74	2,608,039	2.36
4	Incurred Losses	3,816,101	58.48	24,166	49.13	13,638,940	51.08	3,791,116	58.46	42,337,737	59.81	63,608,060	57.54
5	Defense and Cost Containment Expenses Incurred	180,082	2.76	1,505	3.06	1,426,989	5.34	205,112	3.16	2,499,677	3.53	4,313,365	3.90
6	Adjusting and Other Expenses Incurred	502,174	7.70	1,948	3.96	2,015,530	7.55	579,090	8.93	5,917,735	8.36	9,016,477	8.16
7	Unpaid Losses	3,760,785	57.64	31,226	63.49	29,042,102	108.77	5,930,072	91.44	64,847,539	91.60	103,611,724	93.72
8	Defense and Cost Containment Expenses Unpaid	415,611	6.37	3,729	7.58	4,087,458	15.31	509,440	7.86	7,624,041	10.77	12,640,279	11.43
9	Adjusting and Other Expenses Unpaid	283,932	4.35	2,544	5.17	2,922,060	10.94	376,839	5.81	4,421,432	6.25	8,006,807	7.24
10	Unearned Premium Reserves	2,068,583	31.70	20,925	42.54	6,614,765	24.78	2,090,603	32.24	22,601,092	31.93	33,395,968	30.21
11	Agents Balances	1,443,482	22.12	13,506	27.46	4,538,110	17.00	1,109,527	17.11	14,497,147	20.48	21,601,772	19.54
12	Commission and Brokerage Expenses Incurred	497,465	7.62	5,149	10.47	2,643,013	9.90	246,897	3.81	5,095,329	7.20	8,487,853	7.68
13	Taxes, Licenses, and Fees Incurred	108,695	1.67	943	1.92	560,737	2.10	138,614	2.14	1,680,978	2.37	2,489,967	2.25
14	Other Acquisition Expenses Incurred	389,692	5.97	2,599	5.28	2,488,479	9.32	720,153	11.10	5,401,904	7.63	9,002,827	8.14
15	General Expenses Incurred	247,800	3.80	1,876	3.81	1,134,600	4.25	266,484	4.11	4,143,288	5.85	5,794,048	5.24
16	Other Income Less Other Expenses	(12,923)	(0.20)	262	0.53	63,732	0.24	50,254	0.77	83,982	0.12	185,307	0.17
17	Pretax Profit or Loss Excluding Investment Gain*	770,190	11.80	11,263	22.90	1,636,106	6.13	(279,323)	(4.31)	3,276,949	4.63	5,415,185	4.90

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	874,858	104.92	25,549	100.63	2,815,010	105.55	311,119	84.06	22,180,176	102.51	26,206,712	102.63
2	Premiums Earned	833,837	100.00	25,389	100.00	2,667,032	100.00	370,094	100.00	21,638,072	100.00	25,534,424	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28,700	1.08	0	0.00	5,163	0.02	33,863	0.13
4	Incurred Losses	562,914	67.51	27,056	106.57	1,713,703	64.26	313,717	84.77	15,056,171	69.58	17,673,561	69.21
5	Defense and Cost Containment Expenses Incurred	39,243	4.71	2,049	8.07	188,460	7.07	21,340	5.77	1,633,459	7.55	1,884,551	7.38
6	Adjusting and Other Expenses Incurred	39,094	4.69	2,208	8.70	147,353	5.52	39,769	10.75	1,185,632	5.48	1,414,056	5.54
7	Unpaid Losses	837,260	100.41	43,193	170.12	3,089,379	115.84	545,522	147.40	32,573,101	150.54	37,088,455	145.25
8	Defense and Cost Containment Expenses Unpaid	83,806	10.05	4,830	19.02	451,037	16.91	45,079	12.18	3,699,721	17.10	4,284,473	16.78
9	Adjusting and Other Expenses Unpaid	32,020	3.84	3,501	13.79	178,637	6.70	49,094	13.27	1,281,992	5.92	1,545,244	6.05
10	Unearned Premium Reserves	441,977	53.01	10,648	41.94	1,296,215	48.60	102,263	27.63	10,227,326	47.27	12,078,429	47.30
11	Agents Balances	258,308	30.98	1,074	4.23	865,119	32.44	41,371	11.18	6,110,828	28.24	7,276,700	28.50
12	Commission and Brokerage Expenses Incurred	88,025	10.56	3,402	13.40	363,353	13.62	26,803	7.24	3,202,121	14.80	3,683,704	14.43
13	Taxes, Licenses, and Fees Incurred	14,313	1.72	451	1.78	69,207	2.59	9,060	2.45	607,710	2.81	700,741	2.74
14	Other Acquisition Expenses Incurred	15,046	1.80	698	2.75	237,213	8.89	25,476	6.88	914,289	4.23	1,192,722	4.67
15	General Expenses Incurred	18,567	2.23	800	3.15	169,753	6.36	15,364	4.15	1,387,098	6.41	1,591,582	6.23
16	Other Income Less Other Expenses	17,552	2.10	6	0.02	10,086	0.38	(485)	(0.13)	(1,420,274)	(6.56)	(1,393,115)	(5.46)
17	Pretax Profit or Loss Excluding Investment Gain*	74,190	8.90	(11,270)	(44.39)	(240,629)	(9.02)	(81,922)	(22.14)	(3,773,844)	(17.44)	(4,033,475)	(15.80)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

**Total for Private Passenger Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)**

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,706,195	100.34	38,460	87.95	19,220,953	99.14	4,958,635	100.81	48,442,792	100.50	77,367,035	100.16
2	Premiums Earned	4,690,251	100.00	43,731	100.00	19,387,343	100.00	4,918,727	100.00	48,199,873	100.00	77,239,925	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	860,024	4.44	690,061	14.03	396,170	0.82	1,946,255	2.52
4	Incurred Losses	2,567,713	54.75	16,348	37.38	11,170,864	57.62	2,467,537	50.17	25,916,335	53.77	42,138,797	54.56
5	Defense and Cost Containment Expenses Incurred	9,542	0.20	111	0.25	43,607	0.22	12,441	0.25	120,902	0.25	186,603	0.24
6	Adjusting and Other Expenses Incurred	309,308	6.59	935	2.14	1,596,681	8.24	470,350	9.56	3,617,721	7.51	5,994,995	7.76
7	Unpaid Losses	221,510	4.72	(358)	(0.82)	1,438,285	7.42	21,995	0.45	2,487,636	5.16	4,169,068	5.40
8	Defense and Cost Containment Expenses Unpaid	12,288	0.26	109	0.25	35,412	0.18	9,332	0.19	109,236	0.23	166,377	0.22
9	Adjusting and Other Expenses Unpaid	48,248	1.03	434	0.99	1,395,984	7.20	115,545	2.35	733,252	1.52	2,293,463	2.97
10	Unearned Premium Reserves	1,540,723	32.85	17,807	40.72	5,075,974	26.18	1,617,727	32.89	15,775,057	32.73	24,027,288	31.11
11	Agents Balances	1,016,592	21.67	11,681	26.71	3,453,284	17.81	876,120	17.81	9,714,708	20.16	15,072,385	19.51
12	Commission and Brokerage Expenses Incurred	348,313	7.43	4,738	10.83	1,872,746	9.66	159,940	3.25	3,616,177	7.50	6,001,914	7.77
13	Taxes, Licenses, and Fees Incurred	80,785	1.72	811	1.85	393,217	2.03	102,042	2.07	1,103,059	2.29	1,679,914	2.17
14	Other Acquisition Expenses Incurred	286,218	6.10	2,119	4.85	1,849,705	9.54	546,531	11.11	3,600,300	7.47	6,284,873	8.14
15	General Expenses Incurred	181,744	3.87	1,644	3.76	815,387	4.21	198,294	4.03	2,672,732	5.55	3,869,801	5.01
16	Other Income Less Other Expenses	(12,130)	(0.26)	240	0.55	17,901	0.09	38,493	0.78	42,905	0.09	87,409	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	894,498	19.07	17,268	39.49	803,014	4.14	310,022	6.30	7,199,371	14.94	9,224,173	11.94

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

**Total for Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas**
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	291,422	104.11	10,091	95.89	1,168,928	104.33	122,669	93.95	6,697,165	101.15	8,290,275	101.57
2	Premiums Earned	279,914	100.00	10,524	100.00	1,120,391	100.00	130,570	100.00	6,621,104	100.00	8,162,503	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,244	0.91	0	0.00	2,185	0.03	12,429	0.15
4	Incurred Losses	137,955	49.28	3,835	36.44	580,086	51.78	70,694	54.14	3,340,600	50.45	4,133,170	50.64
5	Defense and Cost Containment Expenses Incurred	2,306	0.82	314	2.98	6,123	0.55	(4,632)	(3.55)	61,942	0.94	66,053	0.81
6	Adjusting and Other Expenses Incurred	12,743	4.55	464	4.41	81,545	7.28	6,541	5.01	347,808	5.25	449,101	5.50
7	Unpaid Losses	26,243	9.38	1,133	10.77	63,968	5.71	14,930	11.43	1,049,332	15.85	1,155,606	14.16
8	Defense and Cost Containment Expenses Unpaid	1,846	0.66	17	0.16	5,582	0.50	703	0.54	118,877	1.80	127,025	1.56
9	Adjusting and Other Expenses Unpaid	1,851	0.66	178	1.69	27,722	2.47	2,844	2.18	139,076	2.10	171,671	2.10
10	Unearned Premium Reserves	144,492	51.62	3,621	34.41	518,475	46.28	52,397	40.13	2,795,166	42.22	3,514,151	43.05
11	Agents Balances	78,013	27.87	203	1.93	344,630	30.76	18,777	14.38	1,771,649	26.76	2,213,272	27.12
12	Commission and Brokerage Expenses Incurred	32,923	11.76	1,720	16.34	152,673	13.63	13,842	10.60	946,941	14.30	1,148,099	14.07
13	Taxes, Licenses, and Fees Incurred	4,975	1.78	215	2.04	24,704	2.20	2,692	2.06	163,053	2.46	195,639	2.40
14	Other Acquisition Expenses Incurred	4,629	1.65	158	1.50	105,034	9.37	9,274	7.10	292,843	4.42	411,938	5.05
15	General Expenses Incurred	5,986	2.14	260	2.47	68,456	6.11	10,785	8.26	491,219	7.42	576,706	7.07
16	Other Income Less Other Expenses	6,010	2.15	(4)	(0.04)	3,415	0.30	(147)	(0.11)	9,495	0.14	18,769	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	84,405	30.15	3,553	33.76	94,935	8.47	21,226	16.26	984,021	14.86	1,188,140	14.56

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,120,392	105.58	2,120,392	105.58
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,008,322	100.00	2,008,322	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,198	0.00	0	0.00	1,220,387	60.77	1,222,585	60.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	80	0.00	0	0.00	121,760	6.06	121,840	6.07
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(2)	0.00	0	0.00	41,956	2.09	41,954	2.09
7	Unpaid Losses	0	0.00	0	0.00	9,492	0.00	0	0.00	2,148,786	106.99	2,158,278	107.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	123	0.00	0	0.00	288,199	14.35	288,322	14.36
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	73	0.00	0	0.00	99,244	4.94	99,317	4.95
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	976,011	48.60	976,011	48.60
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	421,350	20.98	421,350	20.98
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	330,224	16.44	330,224	16.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	51,407	2.56	51,407	2.56
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	83,558	4.16	83,558	4.16
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	81,494	4.06	81,494	4.06
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(11,976)	(0.60)	(11,976)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,276)	0.00	0	0.00	65,554	3.26	63,278	3.15

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	21,270	99.34	1,527	100.13	1,242,608	100.85	1,265,405	100.82
2 Premiums Earned	0	0.00	0	0.00	21,412	100.00	1,525	100.00	1,232,141	100.00	1,255,078	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	17	0.08	0	0.00	496	0.04	513	0.04
4 Incurred Losses	0	0.00	(8)	0.00	4,356	20.34	(105)	(6.89)	549,967	44.64	554,210	44.16
5 Defense and Cost Containment Expenses Incurred	0	0.00	(4)	0.00	340	1.59	(61)	(4.00)	(26,994)	(2.19)	(26,719)	(2.13)
6 Adjusting and Other Expenses Incurred	0	0.00	(12)	0.00	465	2.17	40	2.62	30,631	2.49	31,124	2.48
7 Unpaid Losses	0	0.00	10	0.00	4,877	22.78	817	53.57	1,121,849	91.05	1,127,553	89.84
8 Defense and Cost Containment Expenses Unpaid	0	0.00	4	0.00	542	2.53	389	25.51	113,524	9.21	114,459	9.12
9 Adjusting and Other Expenses Unpaid	0	0.00	5	0.00	186	0.87	92	6.03	79,750	6.47	80,033	6.38
10 Unearned Premium Reserves	0	0.00	0	0.00	11,033	51.53	218	14.30	729,031	59.17	740,282	58.98
11 Agents Balances	0	0.00	0	0.00	6,970	32.55	51	3.34	241,402	19.59	248,423	19.79
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,352	10.98	60	3.93	193,679	15.72	196,091	15.62
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	479	2.24	40	2.62	30,536	2.48	31,055	2.47
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,838	13.25	324	21.25	85,288	6.92	88,450	7.05
15 General Expenses Incurred	0	0.00	0	0.00	1,277	5.96	88	5.77	106,632	8.65	107,997	8.60
16 Other Income Less Other Expenses	0	0.00	0	0.00	17	0.08	(8)	(0.52)	(5,022)	(0.41)	(5,013)	(0.40)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	24	0.00	9,305	43.46	1,133	74.30	256,875	20.85	267,337	21.30

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	264,778	104.79	0	0.00	6,527,199	99.56	6,791,977	99.75
2 Premiums Earned	0	0.00	0	0.00	252,668	100.00	0	0.00	6,556,257	100.00	6,808,925	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,439	1.36	0	0.00	45,277	0.69	48,716	0.72
4 Incurred Losses	0	0.00	0	0.00	34,711	13.74	0	0.00	1,523,214	23.23	1,557,925	22.88
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,226	1.28	0	0.00	198,195	3.02	201,421	2.96
6 Adjusting and Other Expenses Incurred	0	0.00	12	0.00	4,627	1.83	7	0.00	178,670	2.73	183,316	2.69
7 Unpaid Losses	0	0.00	0	0.00	53,671	21.24	2	0.00	2,840,306	43.32	2,893,979	42.50
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	10,195	4.03	0	0.00	520,763	7.94	530,958	7.80
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,855	2.32	0	0.00	248,497	3.79	254,352	3.74
10 Unearned Premium Reserves	0	0.00	0	0.00	129,684	51.33	0	0.00	3,751,798	57.22	3,881,482	57.01
11 Agents Balances	0	0.00	0	0.00	53,923	21.34	0	0.00	960,639	14.65	1,014,562	14.90
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	84,941	33.62	0	0.00	1,719,159	26.22	1,804,100	26.50
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	8,804	3.48	0	0.00	182,024	2.78	190,828	2.80
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	48,159	19.06	0	0.00	646,735	9.86	694,894	10.21
15 General Expenses Incurred	0	0.00	0	0.00	18,257	7.23	0	0.00	615,475	9.39	633,732	9.31
16 Other Income Less Other Expenses	0	0.00	0	0.00	119	0.05	0	0.00	38,206	0.58	38,325	0.56
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(12)	0.00	46,621	18.45	(7)	0.00	1,485,701	22.66	1,532,303	22.50

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,893	99.95	137	100.00	10,862	101.88	238	100.42	370,046	95.72	385,176	95.93
2	Premiums Earned	3,895	100.00	137	100.00	10,662	100.00	237	100.00	386,583	100.00	401,514	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.01	0	0.00	5	0.00	6	0.00
4	Incurred Losses	143	3.67	3	2.19	805	7.55	24	10.13	292,706	75.72	293,681	73.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	(2)	(1.46)	13	0.12	0	0.00	8,969	2.32	8,980	2.24
6	Adjusting and Other Expenses Incurred	80	2.05	(3)	(2.19)	294	2.76	42	17.72	17,153	4.44	17,566	4.37
7	Unpaid Losses	40	1.03	21	15.33	310	2.91	20	8.44	269,679	69.76	270,070	67.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.73	22	0.21	3	1.27	29,973	7.75	29,999	7.47
9	Adjusting and Other Expenses Unpaid	19	0.49	3	2.19	41	0.38	0	0.00	20,738	5.36	20,801	5.18
10	Unearned Premium Reserves	71	1.82	68	49.64	5,274	49.47	73	30.80	188,403	48.74	193,889	48.29
11	Agents Balances	57	1.46	19	13.87	3,267	30.64	15	6.33	76,612	19.82	79,970	19.92
12	Commission and Brokerage Expenses Incurred	864	22.18	23	16.79	1,545	14.49	0	0.00	84,291	21.80	86,723	21.60
13	Taxes, Licenses, and Fees Incurred	62	1.59	3	2.19	236	2.21	5	2.11	8,452	2.19	8,758	2.18
14	Other Acquisition Expenses Incurred	285	7.32	0	0.00	856	8.03	252	106.33	16,015	4.14	17,408	4.34
15	General Expenses Incurred	190	4.88	7	5.11	1,496	14.03	13	5.49	18,464	4.78	20,170	5.02
16	Other Income Less Other Expenses	(1)	(0.03)	0	0.00	(2)	(0.02)	0	0.00	(260)	(0.07)	(263)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	2,270	58.28	106	77.37	5,409	50.73	(99)	(41.77)	(59,747)	(15.46)	(52,061)	(12.97)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,184	107.13	818,192	105.43	232	81.98	1,092,975	105.69	1,914,583	105.58
2	Premiums Earned	0	0.00	2,972	100.00	776,052	100.00	283	100.00	1,034,088	100.00	1,813,395	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	24	0.00	0	0.00	9	0.00	33	0.00
4	Incurred Losses	0	0.00	314	10.57	679,259	87.53	(18)	(6.36)	367,318	35.52	1,046,873	57.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	16	0.54	2,307	0.30	7	2.47	36,082	3.49	38,412	2.12
6	Adjusting and Other Expenses Incurred	0	0.00	63	2.12	12,235	1.58	6	2.12	26,560	2.57	38,864	2.14
7	Unpaid Losses	0	0.00	527	17.73	322,740	41.59	65	22.97	418,487	40.47	741,819	40.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	44	1.48	2,394	0.31	18	6.36	42,362	4.10	44,818	2.47
9	Adjusting and Other Expenses Unpaid	0	0.00	99	3.33	7,116	0.92	17	6.01	18,251	1.76	25,483	1.41
10	Unearned Premium Reserves	0	0.00	1,606	54.04	409,052	52.71	117	41.34	506,112	48.94	916,887	50.56
11	Agents Balances	0	0.00	318	10.70	179,190	23.09	48	16.96	261,176	25.26	440,732	24.30
12	Commission and Brokerage Expenses Incurred	0	0.00	346	11.64	17,159	2.21	36	12.72	136,652	13.21	154,193	8.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	54	1.82	22,948	2.96	5	1.77	26,007	2.51	49,014	2.70
14	Other Acquisition Expenses Incurred	0	0.00	14	0.47	35,542	4.58	34	12.01	66,406	6.42	101,996	5.62
15	General Expenses Incurred	0	0.00	663	22.31	117,518	15.14	15	5.30	118,730	11.48	236,926	13.07
16	Other Income Less Other Expenses	0	0.00	1	0.03	(4,443)	(0.57)	(2)	(0.71)	(5,246)	(0.51)	(9,690)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,502	50.54	(115,391)	(14.87)	197	69.61	251,067	24.28	137,375	7.58

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	16,947	98.94	13,328	94.05	182	94.79	0	0.00	2,016,265	102.02	2,046,722	101.94
2	Premiums Earned	17,129	100.00	14,171	100.00	192	100.00	0	0.00	1,976,280	100.00	2,007,772	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11	5.73	0	0.00	6	0.00	17	0.00
4	Incurred Losses	4,063	23.72	3,578	25.25	45	23.44	0	0.00	1,168,389	59.12	1,176,075	58.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,717	0.69	13,717	0.68
6	Adjusting and Other Expenses Incurred	5	0.03	200	1.41	11	5.73	0	0.00	51,107	2.59	51,323	2.56
7	Unpaid Losses	2,244	13.10	710	5.01	7	3.65	0	0.00	903,670	45.73	906,631	45.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,477	0.73	14,477	0.72
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.01	13	6.77	0	0.00	27,090	1.37	27,104	1.35
10	Unearned Premium Reserves	401	2.34	5,856	41.32	42	21.88	0	0.00	1,085,425	54.92	1,091,724	54.37
11	Agents Balances	401	2.34	0	0.00	26	13.54	0	0.00	331,496	16.77	331,923	16.53
12	Commission and Brokerage Expenses Incurred	1,817	10.61	4,442	31.35	18	9.38	0	0.00	370,995	18.77	377,272	18.79
13	Taxes, Licenses, and Fees Incurred	282	1.65	273	1.93	4	2.08	0	0.00	49,083	2.48	49,642	2.47
14	Other Acquisition Expenses Incurred	0	0.00	11	0.08	20	10.42	0	0.00	120,007	6.07	120,038	5.98
15	General Expenses Incurred	(55)	(0.32)	(86)	(0.61)	8	4.17	0	0.00	152,922	7.74	152,789	7.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	24,621	1.25	24,621	1.23
17	Pretax Profit or Loss Excluding Investment Gain*	11,018	64.32	5,753	40.60	77	40.10	0	0.00	74,670	3.78	91,518	4.56

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	45,803	96.12	45,803	96.12
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	47,653	100.00	47,653	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(2,875)	(6.03)	(2,875)	(6.03)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,336	2.80	1,336	2.80
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,072	23.23	11,072	23.23
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	49,043	102.92	49,043	102.92
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,374	7.08	3,374	7.08
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,786	14.24	6,786	14.24
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,993	14.67	6,993	14.67
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	13,079	27.45	13,079	27.45
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,861	24.89	11,861	24.89
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(452)	(0.95)	(452)	(0.95)
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,505	17.85	8,505	17.85
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,238	48.77	23,238	48.77
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	478	1.00	478	1.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(4,553)	(9.55)	(4,553)	(9.55)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	3,326,223	111.18	3,326,223	111.18
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,991,780	100.00	2,991,780	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,682,029	56.22	1,682,029	56.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,791	0.09	2,791	0.09
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	193,479	6.47	193,479	6.47
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	207,844	6.95	207,844	6.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	916	0.03	916	0.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,366	0.45	13,366	0.45
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	8,278,876	276.72	8,278,876	276.72
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	492,918	16.48	492,918	16.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	335,632	11.22	335,632	11.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	67,716	2.26	67,716	2.26
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,139	1.17	35,139	1.17
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	151,069	5.05	151,069	5.05
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	10,680	0.36	10,680	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	534,612	17.87	534,612	17.87

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

Section II

Net Business Written

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2020**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of Pages 40-74)
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,291	107.45	2,282,448	104.58	99,222,110	101.39	24,075,792	100.72	384,139,793	102.17	509,731,434	101.96
2	Premiums Earned	10,508	100.00	2,182,579	100.00	97,863,132	100.00	23,903,401	100.00	375,977,850	100.00	499,937,470	100.00
3	Dividends to Policyholders	0	0.00	15	0.00	2,751,623	2.81	2,026,151	8.48	1,316,826	0.35	6,094,615	1.22
4	Incurred Losses	5,989	56.99	1,133,530	51.94	57,657,197	58.92	13,859,362	57.98	224,749,207	59.78	297,405,285	59.49
5	Defense and Cost Containment Expenses Incurred	835	7.95	31,329	1.44	3,360,931	3.43	619,555	2.59	17,544,620	4.67	21,557,270	4.31
6	Adjusting and Other Expenses Incurred	500	4.76	177,756	8.14	7,171,152	7.33	2,016,037	8.43	23,628,208	6.28	32,993,653	6.60
7	Unpaid Losses	4,971	47.31	386,412	17.70	59,910,126	61.22	11,443,237	47.87	374,961,716	99.73	446,706,462	89.35
8	Defense and Cost Containment Expenses Unpaid	724	6.89	46,060	2.11	10,006,134	10.22	1,607,169	6.72	54,329,771	14.45	65,989,858	13.20
9	Adjusting and Other Expenses Unpaid	390	3.71	152,962	7.01	7,135,021	7.29	1,313,635	5.50	23,772,082	6.32	32,374,090	6.48
10	Unearned Premium Reserves	2,223	21.16	1,195,836	54.79	38,884,341	39.73	9,793,976	40.97	186,223,384	49.53	236,099,760	47.23
11	Agents Balances	769,525	7323.23	426,390	19.54	21,703,866	22.18	5,967,941	24.97	94,487,989	25.13	123,355,711	24.67
12	Commission and Brokerage Expenses Incurred	(346,586)	(3298.31)	246,313	11.29	12,740,922	13.02	724,606	3.03	43,290,034	11.51	56,655,289	11.33
13	Taxes, Licenses, and Fees Incurred	41,528	395.20	61,471	2.82	1,981,332	2.02	656,445	2.75	9,504,203	2.53	12,244,979	2.45
14	Other Acquisition Expenses Incurred	234,141	2228.22	222,039	10.17	7,546,908	7.71	3,339,628	13.97	22,813,933	6.07	34,156,649	6.83
15	General Expenses Incurred	168,119	1599.91	103,651	4.75	5,762,690	5.89	1,393,642	5.83	27,816,703	7.40	35,244,805	7.05
16	Other Income Less Other Expenses	70,585	671.73	(542)	(0.02)	382,180	0.39	56,939	0.24	(402,095)	(0.11)	107,067	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	(23,434)	(223.01)	205,937	9.44	(727,439)	(0.74)	(675,100)	(2.82)	4,912,002	1.31	3,691,966	0.74
18	Investment Gain from Insurance Funds	370	3.52	36,872	1.69	2,661,093	2.72	458,370	1.92	(13,646,243)	(3.63)	(10,489,538)	(2.10)
19	Profit or Loss Excluding Investment Gain	(23,066)	(219.51)	242,805	11.12	1,933,647	1.98	(216,735)	(0.91)	(8,734,272)	(2.32)	(6,797,621)	(1.36)
20	Investment Gain from Capital and Surplus	1,912	18.20	88,292	4.05	5,439,504	5.56	1,731,970	7.25	47,233,007	12.56	54,494,685	10.90
21	Total Profit or Losses**	(21,153)	(201.30)	331,093	15.17	7,373,145	7.53	1,515,231	6.34	38,498,777	10.24	47,697,093	9.54

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,764	102.12	2,282,764	104.58	100,207,979	101.50	24,084,611	100.72	401,306,449	102.36	527,919,567	102.13
2	Premiums Earned	36,981	100.00	2,182,886	100.00	98,728,206	100.00	23,912,784	100.00	392,047,637	100.00	516,908,494	100.00
3	Dividends to Policyholders	0	0.00	15	0.00	2,751,628	2.79	2,026,149	8.47	1,316,820	0.34	6,094,612	1.18
4	Incurred Losses	5,989	16.19	1,133,801	51.94	57,352,846	58.09	13,864,569	57.98	238,012,922	60.71	310,370,127	60.04
5	Defense and Cost Containment Expenses Incurred	835	2.26	31,330	1.44	3,372,005	3.42	619,892	2.59	18,134,131	4.63	22,158,193	4.29
6	Adjusting and Other Expenses Incurred	500	1.35	177,759	8.14	7,194,180	7.29	2,016,035	8.43	23,839,394	6.08	33,227,868	6.43
7	Unpaid Losses	4,972	13.44	386,827	17.72	60,760,425	61.54	11,456,276	47.91	416,469,388	106.23	489,077,888	94.62
8	Defense and Cost Containment Expenses Unpaid	724	1.96	46,068	2.11	10,027,174	10.16	1,607,503	6.72	56,716,714	14.47	68,398,183	13.23
9	Adjusting and Other Expenses Unpaid	390	1.05	152,967	7.01	7,173,849	7.27	1,313,633	5.49	24,578,674	6.27	33,219,513	6.43
10	Unearned Premium Reserves	2,223	6.01	1,195,872	54.78	39,277,293	39.78	9,793,978	40.96	192,926,237	49.21	243,195,603	47.05
11	Agents Balances	769,527	2080.87	426,392	19.53	22,125,878	22.41	5,968,471	24.96	99,474,788	25.37	128,765,056	24.91
12	Commission and Brokerage Expenses Incurred	(346,763)	(937.68)	246,239	11.28	12,812,035	12.98	725,073	3.03	46,787,351	11.93	60,223,935	11.65
13	Taxes, Licenses, and Fees Incurred	41,526	112.29	61,470	2.82	1,981,429	2.01	656,454	2.75	9,560,025	2.44	12,300,904	2.38
14	Other Acquisition Expenses Incurred	234,142	633.14	222,039	10.17	7,547,532	7.64	3,339,754	13.97	23,092,955	5.89	34,436,422	6.66
15	General Expenses Incurred	168,120	454.61	103,654	4.75	5,766,284	5.84	1,394,389	5.83	28,317,441	7.22	35,749,888	6.92
16	Other Income Less Other Expenses	70,553	190.78	(543)	(0.02)	380,721	0.39	56,937	0.24	111,888	0.03	619,556	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	3,183	8.61	206,037	9.44	330,987	0.34	(672,595)	(2.81)	3,098,499	0.79	2,966,111	0.57
18	Investment Gain from Insurance Funds	250	0.68	36,882	1.69	2,712,989	2.75	458,767	1.92	(12,146,710)	(3.10)	(8,937,822)	(1.73)
19	Profit or Loss Excluding Investment Gain	3,432	9.28	242,917	11.13	3,043,977	3.08	(213,828)	(0.89)	(9,048,215)	(2.31)	(5,971,717)	(1.16)
20	Investment Gain from Capital and Surplus	4,309	11.65	90,163	4.13	5,535,349	5.61	1,732,796	7.25	62,073,602	15.83	69,436,219	13.43
21	Total Profit or Losses**	7,739	20.93	333,078	15.26	8,579,325	8.69	1,518,970	6.35	53,025,379	13.53	63,464,491	12.28

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	13,831	98.22	1,375,895	110.78	423,172	103.65	8,347,439	105.62	10,160,337	106.19
2	Premiums Earned	0	0.00	14,082	100.00	1,241,984	100.00	408,276	100.00	7,903,580	100.00	9,567,922	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,346	0.43	12,910	3.16	722	0.01	18,978	0.20
4	Incurred Losses	0	0.00	4,215	29.93	899,060	72.39	272,468	66.74	5,366,177	67.90	6,541,920	68.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	71	0.50	16,779	1.35	6,233	1.53	306,070	3.87	329,153	3.44
6	Adjusting and Other Expenses Incurred	0	0.00	316	2.24	52,870	4.26	23,424	5.74	291,724	3.69	368,334	3.85
7	Unpaid Losses	0	0.00	1,835	13.03	948,913	76.40	61,743	15.12	5,498,727	69.57	6,511,218	68.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	114	0.81	25,815	2.08	2,330	0.57	201,926	2.55	230,185	2.41
9	Adjusting and Other Expenses Unpaid	0	0.00	178	1.26	37,908	3.05	9,029	2.21	192,012	2.43	239,127	2.50
10	Unearned Premium Reserves	0	0.00	7,178	50.97	732,744	59.00	268,823	65.84	4,382,934	55.46	5,391,679	56.35
11	Agents Balances	(1,353)	0.00	5,506	39.10	410,437	33.05	213,403	52.27	2,587,658	32.74	3,215,651	33.61
12	Commission and Brokerage Expenses Incurred	(2)	0.00	(15,128)	(107.43)	135,710	10.93	18,485	4.53	1,276,815	16.15	1,415,880	14.80
13	Taxes, Licenses, and Fees Incurred	2	0.00	888	6.31	38,121	3.07	12,552	3.07	221,201	2.80	272,764	2.85
14	Other Acquisition Expenses Incurred	2	0.00	10,758	76.40	93,149	7.50	28,268	6.92	525,731	6.65	657,908	6.88
15	General Expenses Incurred	46	0.00	7,796	55.36	172,077	13.86	12,891	3.16	588,557	7.45	781,367	8.17
16	Other Income Less Other Expenses	7	0.00	44	0.31	(6,254)	(0.50)	(850)	(0.21)	(24,308)	(0.31)	(31,361)	(0.33)
17	Pretax Profit or Loss Excluding Investment Gain*	(40)	0.00	5,212	37.01	(177,384)	(14.28)	20,200	4.95	(697,689)	(8.83)	(849,701)	(8.88)
18	Investment Gain from Insurance Funds	7	0.00	187	1.33	64,618	5.20	2,424	0.59	233,713	2.96	300,949	3.15
19	Profit or Loss Excluding Investment Gain	(33)	0.00	5,400	38.35	(112,766)	(9.08)	22,624	5.54	(463,983)	(5.87)	(548,758)	(5.74)
20	Investment Gain from Capital and Surplus	0	0.00	771	5.48	187,243	15.08	15,483	3.79	(110,444,350)	(1397.40)	(110,240,853)	(1152.19)
21	Total Profit or Losses**	(33)	0.00	6,169	43.81	74,478	6.00	38,106	9.33	(110,908,339)	(1403.27)	(110,789,619)	(1157.93)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	29,051	100.89	2,541,898	110.27	514,600	103.19	7,748,558	109.16	10,834,107	109.09
2	Premiums Earned	0	0.00	28,795	100.00	2,305,084	100.00	498,679	100.00	7,098,382	100.00	9,930,940	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,428	0.11	34,605	6.94	(166)	(0.00)	36,867	0.37
4	Incurred Losses	0	0.00	22,416	77.85	1,445,253	62.70	254,886	51.11	5,680,426	80.02	7,402,981	74.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	422	1.47	23,825	1.03	2,149	0.43	192,444	2.71	218,840	2.20
6	Adjusting and Other Expenses Incurred	0	0.00	2,557	8.88	97,571	4.23	25,085	5.03	377,919	5.32	503,132	5.07
7	Unpaid Losses	0	0.00	6,339	22.01	903,269	39.19	56,363	11.30	5,467,879	77.03	6,433,850	64.79
8	Defense and Cost Containment Expenses Unpaid	0	0.00	614	2.13	32,980	1.43	1,864	0.37	209,832	2.96	245,290	2.47
9	Adjusting and Other Expenses Unpaid	0	0.00	730	2.54	38,062	1.65	9,393	1.88	239,615	3.38	287,800	2.90
10	Unearned Premium Reserves	0	0.00	17,073	59.29	1,304,894	56.61	297,986	59.76	4,100,966	57.77	5,720,919	57.61
11	Agents Balances	(629)	0.00	708	2.46	709,617	30.78	179,862	36.07	2,179,831	30.71	3,069,389	30.91
12	Commission and Brokerage Expenses Incurred	0	0.00	(14,388)	(49.97)	237,218	10.29	15,265	3.06	1,091,318	15.37	1,329,413	13.39
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,433	8.45	67,087	2.91	14,756	2.96	172,049	2.42	256,325	2.58
14	Other Acquisition Expenses Incurred	0	0.00	11,127	38.64	162,669	7.06	51,876	10.40	580,841	8.18	806,513	8.12
15	General Expenses Incurred	3	0.00	8,669	30.11	332,947	14.44	24,565	4.93	518,931	7.31	885,115	8.91
16	Other Income Less Other Expenses	0	0.00	309	1.07	(7,134)	(0.31)	(1,280)	(0.26)	(2,085)	(0.03)	(10,190)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	(3)	0.00	(4,129)	(14.34)	(71,045)	(3.08)	74,212	14.88	(1,517,472)	(21.38)	(1,518,437)	(15.29)
18	Investment Gain from Insurance Funds	3	0.00	647	2.25	58,659	2.54	4,498	0.90	236,384	3.33	300,191	3.02
19	Profit or Loss Excluding Investment Gain	1	0.00	(3,482)	(12.09)	(12,389)	(0.54)	78,710	15.78	(1,281,094)	(18.05)	(1,218,254)	(12.27)
20	Investment Gain from Capital and Surplus	0	0.00	1,165	4.05	261,709	11.35	32,982	6.61	111,012,041	1563.91	111,307,897	1120.82
21	Total Profit or Losses**	1	0.00	(2,318)	(8.05)	249,320	10.82	111,693	22.40	109,730,952	1545.86	110,089,648	1108.55

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	372,675	100.80	0	0.00	5,062,452	102.51	5,435,127	102.40
2	Premiums Earned	0	0.00	0	0.00	369,705	100.00	0	0.00	4,938,258	100.00	5,307,963	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	291,380	78.81	0	0.00	4,110,817	83.24	4,402,197	82.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	31	0.01	0	0.00	13,284	0.27	13,315	0.25
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	23,234	6.28	0	0.00	192,059	3.89	215,293	4.06
7	Unpaid Losses	0	0.00	0	0.00	102,417	27.70	0	0.00	1,754,730	35.53	1,857,147	34.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	615	0.17	0	0.00	49,254	1.00	49,869	0.94
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,939	1.34	0	0.00	28,955	0.59	33,894	0.64
10	Unearned Premium Reserves	0	0.00	0	0.00	13,146	3.56	0	0.00	669,861	13.56	683,007	12.87
11	Agents Balances	0	0.00	0	0.00	364	0.10	0	0.00	85,215	1.73	85,579	1.61
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(5,543)	(1.50)	0	0.00	371,491	7.52	365,948	6.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	879	0.24	0	0.00	44,268	0.90	45,147	0.85
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	17,960	4.86	0	0.00	(89,978)	(1.82)	(72,018)	(1.36)
15	General Expenses Incurred	0	0.00	0	0.00	29,550	7.99	0	0.00	295,961	5.99	325,511	6.13
16	Other Income Less Other Expenses	0	0.00	0	0.00	(576)	(0.16)	0	0.00	8,796	0.18	8,220	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	11,637	3.15	0	0.00	9,154	0.19	20,791	0.39
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,417	0.38	0	0.00	38,946	0.79	40,363	0.76
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	13,054	3.53	0	0.00	48,103	0.97	61,157	1.15
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	4,120	1.11	0	0.00	89,543	1.81	93,663	1.76
21	Total Profit or Losses**	0	0.00	0	0.00	17,174	4.65	0	0.00	137,646	2.79	154,820	2.92

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	13,921	97.95	0	0.00	201	97.57	14,122	97.95
2	Premiums Earned	0	0.00	0	0.00	14,212	100.00	0	0.00	206	100.00	14,418	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	6,889	48.47	0	0.00	945	458.74	7,834	54.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	97	0.68	0	0.00	(156)	(75.73)	(59)	(0.41)
6	Adjusting and Other Expenses Incurred	0	0.00	79	0.00	(113)	(0.80)	0	0.00	16,929	8217.96	16,895	117.18
7	Unpaid Losses	0	0.00	0	0.00	8,287	58.31	0	0.00	(19,930)	(9674.76)	(11,643)	(80.75)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	90	0.63	0	0.00	(805)	(390.78)	(715)	(4.96)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	3	0.02	0	0.00	6,004	2914.56	6,007	41.66
10	Unearned Premium Reserves	0	0.00	0	0.00	6,693	47.09	0	0.00	20,380	9893.20	27,073	187.77
11	Agents Balances	0	0.00	6	0.00	1,287	9.06	0	0.00	(223,902)	(108690.29)	(222,609)	(1543.97)
12	Commission and Brokerage Expenses Incurred	0	0.00	(10,643)	0.00	(301)	(2.12)	(5,817)	0.00	(230,149)	(111722.82)	(246,910)	(1712.51)
13	Taxes, Licenses, and Fees Incurred	0	0.00	586	0.00	1	0.01	0	0.00	36,223	17583.98	36,810	255.31
14	Other Acquisition Expenses Incurred	0	0.00	151	0.00	8	0.06	0	0.00	62,364	30273.79	62,523	433.65
15	General Expenses Incurred	0	0.00	2,252	0.00	481	3.38	0	0.00	85,806	41653.40	88,539	614.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	42	0.30	0	0.00	12,757	6192.72	12,799	88.77
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,575	0.00	7,192	50.61	5,817	0.00	41,001	19903.40	61,585	427.14
18	Investment Gain from Insurance Funds	0	0.00	16	0.00	802	5.64	0	0.00	26,700	12961.17	27,518	190.86
19	Profit or Loss Excluding Investment Gain	0	0.00	7,591	0.00	7,994	56.25	5,817	0.00	67,701	32864.56	89,103	618.00
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	580	4.08	0	0.00	(2,132)	(1034.95)	(1,552)	(10.76)
21	Total Profit or Losses**	0	0.00	7,591	0.00	8,574	60.33	5,817	0.00	65,567	31828.64	87,549	607.22

* (Line 2 - [3 thru 6] - [12 thru 15] + 16) = 17

** (Line 19 + 20) = 21

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	137,889	99.97	0	0.00	438,853	100.22	576,742	100.16
2 Premiums Earned	0	0.00	0	0.00	137,928	100.00	0	0.00	437,886	100.00	575,814	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	(6)	(0.00)	0	0.00	0	0.00	(6)	(0.00)
4 Incurred Losses	0	0.00	0	0.00	98,415	71.35	0	0.00	560,507	128.00	658,922	114.43
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	15	0.01	0	0.00	2,741	0.63	2,756	0.48
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,497	4.71	0	0.00	20,880	4.77	27,377	4.75
7 Unpaid Losses	0	0.00	0	0.00	20,976	15.21	0	0.00	348,416	79.57	369,392	64.15
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,264	3.03	13,264	2.30
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	453	0.33	0	0.00	(2,680)	(0.61)	(2,227)	(0.39)
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,769	1.77	7,769	1.35
11 Agents Balances	0	0.00	0	0.00	7,202	5.22	0	0.00	(9,900)	(2.26)	(2,698)	(0.47)
12 Commission and Brokerage Expenses Incurred	0	0.00	(28)	0.00	24,136	17.50	0	0.00	78,679	17.97	102,787	17.85
13 Taxes, Licenses, and Fees Incurred	0	0.00	68	0.00	2,249	1.63	0	0.00	8,665	1.98	10,982	1.91
14 Other Acquisition Expenses Incurred	0	0.00	12	0.00	5,689	4.12	0	0.00	3,995	0.91	9,696	1.68
15 General Expenses Incurred	0	0.00	33	0.00	15,023	10.89	0	0.00	21,556	4.92	36,612	6.36
16 Other Income Less Other Expenses	0	0.00	0	0.00	(334)	(0.24)	0	0.00	4,671	1.07	4,337	0.75
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(85)	0.00	(14,423)	(10.46)	0	0.00	(254,471)	(58.11)	(268,979)	(46.71)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	259	0.19	0	0.00	4,449	1.02	4,708	0.82
19 Profit or Loss Excluding Investment Gain	0	0.00	(85)	0.00	(14,165)	(10.27)	0	0.00	(250,018)	(57.10)	(264,268)	(45.89)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	1,385	1.00	0	0.00	8,593	1.96	9,978	1.73
21 Total Profit or Losses**	0	0.00	(85)	0.00	(12,780)	(9.27)	0	0.00	(241,428)	(55.13)	(254,293)	(44.16)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	4,303	113.57	0	0.00	254,269	108.98	258,572	109.05
2	Premiums Earned	0	0.00	0	0.00	3,789	100.00	0	0.00	233,314	100.00	237,103	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,935	130.25	0	0.00	51,645	22.14	56,580	23.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	111	2.93	0	0.00	4,574	1.96	4,685	1.98
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	175	4.62	0	0.00	2,669	1.14	2,844	1.20
7	Unpaid Losses	0	0.00	0	0.00	2,522	66.56	0	0.00	79,411	34.04	81,933	34.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	75	1.98	0	0.00	6,483	2.78	6,558	2.77
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	20	0.53	0	0.00	2,424	1.04	2,444	1.03
10	Unearned Premium Reserves	0	0.00	0	0.00	2,531	66.80	0	0.00	166,506	71.37	169,037	71.29
11	Agents Balances	0	0.00	(27)	0.00	1,483	39.14	0	0.00	95,744	41.04	97,200	40.99
12	Commission and Brokerage Expenses Incurred	0	0.00	(85)	0.00	890	23.49	0	0.00	(10,999)	(4.71)	(10,194)	(4.30)
13	Taxes, Licenses, and Fees Incurred	0	0.00	14	0.00	88	2.32	0	0.00	10,936	4.69	11,038	4.66
14	Other Acquisition Expenses Incurred	0	0.00	16	0.00	184	4.86	0	0.00	31,841	13.65	32,041	13.51
15	General Expenses Incurred	0	0.00	51	0.00	457	12.06	0	0.00	32,419	13.90	32,927	13.89
16	Other Income Less Other Expenses	0	0.00	1	0.00	1	0.03	0	0.00	9,141	3.92	9,143	3.86
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5	0.00	(3,048)	(80.44)	0	0.00	119,353	51.16	116,310	49.05
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(2,154)	(56.85)	0	0.00	6,558	2.81	4,404	1.86
19	Profit or Loss Excluding Investment Gain	0	0.00	5	0.00	(5,203)	(137.32)	0	0.00	125,914	53.97	120,716	50.91
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	2,277	60.10	0	0.00	10,247	4.39	12,524	5.28
21	Total Profit or Losses**	0	0.00	5	0.00	(2,925)	(77.20)	0	0.00	136,156	58.36	133,236	56.19

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	38,921	101.43	1,112,455	100.82	0	0.00	1,129,293	103.07	2,280,669	101.93
2	Premiums Earned	0	0.00	38,373	100.00	1,103,420	100.00	0	0.00	1,095,643	100.00	2,237,436	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	430	0.04	0	0.00	76	0.01	506	0.02
4	Incurred Losses	0	0.00	12,360	32.21	829,335	75.16	276	0.00	847,116	77.32	1,689,087	75.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	540	1.41	15,537	1.41	0	0.00	22,999	2.10	39,076	1.75
6	Adjusting and Other Expenses Incurred	0	0.00	1,571	4.09	55,304	5.01	0	0.00	52,713	4.81	109,588	4.90
7	Unpaid Losses	0	0.00	4,512	11.76	284,934	25.82	276	0.00	506,834	46.26	796,556	35.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,126	2.93	39,194	3.55	0	0.00	37,421	3.42	77,741	3.47
9	Adjusting and Other Expenses Unpaid	0	0.00	1,415	3.69	15,662	1.42	0	0.00	34,019	3.10	51,096	2.28
10	Unearned Premium Reserves	0	0.00	19,508	50.84	553,331	50.15	0	0.00	541,896	49.46	1,114,735	49.82
11	Agents Balances	0	0.00	8,198	21.36	293,268	26.58	0	0.00	211,174	19.27	512,640	22.91
12	Commission and Brokerage Expenses Incurred	0	0.00	5,254	13.69	179,714	16.29	0	0.00	184,243	16.82	369,211	16.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	824	2.15	24,408	2.21	0	0.00	26,469	2.42	51,701	2.31
14	Other Acquisition Expenses Incurred	0	0.00	3,158	8.23	77,164	6.99	15	0.00	59,677	5.45	140,014	6.26
15	General Expenses Incurred	0	0.00	920	2.40	71,385	6.47	15	0.00	79,410	7.25	151,730	6.78
16	Other Income Less Other Expenses	0	0.00	(49)	(0.13)	3,857	0.35	0	0.00	103	0.01	3,911	0.17
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,699	35.70	(146,001)	(13.23)	(306)	0.00	(176,952)	(16.15)	(309,560)	(13.84)
18	Investment Gain from Insurance Funds	0	0.00	580	1.51	16,092	1.46	1	0.00	25,432	2.32	42,105	1.88
19	Profit or Loss Excluding Investment Gain	0	0.00	14,279	37.21	(129,908)	(11.77)	(305)	0.00	(151,523)	(13.83)	(267,457)	(11.95)
20	Investment Gain from Capital and Surplus	0	0.00	1,611	4.20	37,588	3.41	43	0.00	37,271	3.40	76,513	3.42
21	Total Profit or Losses**	0	0.00	15,890	41.41	(92,321)	(8.37)	(261)	0.00	(114,256)	(10.43)	(190,948)	(8.53)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,035,649	104.80	10,890,056	103.74	6,808,458	101.72	56,404,386	102.41	76,138,549	102.60
2	Premiums Earned	0	0.00	1,942,465	100.00	10,497,636	100.00	6,693,451	100.00	55,077,704	100.00	74,211,256	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,760	0.70	391,310	5.85	551	0.00	465,621	0.63
4	Incurred Losses	0	0.00	1,027,909	52.92	7,493,080	71.38	4,602,724	68.76	37,747,330	68.53	50,871,043	68.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	23,658	1.22	114,762	1.09	73,019	1.09	1,070,299	1.94	1,281,738	1.73
6	Adjusting and Other Expenses Incurred	0	0.00	164,932	8.49	694,076	6.61	504,534	7.54	4,394,574	7.98	5,758,116	7.76
7	Unpaid Losses	0	0.00	320,078	16.48	2,716,577	25.88	1,608,041	24.02	17,727,106	32.19	22,371,802	30.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	28,903	1.49	169,382	1.61	92,909	1.39	1,377,118	2.50	1,668,312	2.25
9	Adjusting and Other Expenses Unpaid	0	0.00	141,747	7.30	269,582	2.57	205,782	3.07	2,443,149	4.44	3,060,260	4.12
10	Unearned Premium Reserves	0	0.00	1,080,448	55.62	5,839,562	55.63	3,605,021	53.86	29,794,635	54.10	40,319,666	54.33
11	Agents Balances	(9,842)	0.00	380,601	19.59	2,369,263	22.57	1,777,436	26.55	12,358,498	22.44	16,875,956	22.74
12	Commission and Brokerage Expenses Incurred	(27,198)	0.00	258,058	13.29	1,844,534	17.57	146,660	2.19	6,526,303	11.85	8,748,357	11.79
13	Taxes, Licenses, and Fees Incurred	2,449	0.00	52,486	2.70	166,012	1.58	204,245	3.05	1,533,078	2.78	1,958,270	2.64
14	Other Acquisition Expenses Incurred	16,382	0.00	182,960	9.42	643,617	6.13	1,154,535	17.25	4,371,738	7.94	6,369,232	8.58
15	General Expenses Incurred	8,053	0.00	72,666	3.74	608,742	5.80	460,105	6.87	2,978,558	5.41	4,128,124	5.56
16	Other Income Less Other Expenses	0	0.00	(1,231)	(0.06)	190,840	1.82	3,832	0.06	129,929	0.24	323,370	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	315	0.00	158,564	8.16	(950,113)	(9.05)	(839,855)	(12.55)	(3,414,795)	(6.20)	(5,045,884)	(6.80)
18	Investment Gain from Insurance Funds	0	0.00	31,834	1.64	258,456	2.46	85,222	1.27	1,264,490	2.30	1,640,002	2.21
19	Profit or Loss Excluding Investment Gain	315	0.00	190,398	9.80	(691,657)	(6.59)	(754,634)	(11.27)	(2,150,296)	(3.90)	(3,405,874)	(4.59)
20	Investment Gain from Capital and Surplus	0	0.00	74,994	3.86	443,014	4.22	452,062	6.75	2,037,166	3.70	3,007,236	4.05
21	Total Profit or Losses**	315	0.00	265,392	13.66	(248,643)	(2.37)	(302,573)	(4.52)	(113,126)	(0.21)	(398,635)	(0.54)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	121,743	103.67	5,867,621	103.52	734,232	100.80	25,947,776	102.65	32,671,372	102.77
2	Premiums Earned	0	0.00	117,429	100.00	5,668,308	100.00	728,396	100.00	25,276,740	100.00	31,790,873	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	27,375	0.48	0	0.00	5,069	0.02	32,445	0.10
4	Incurred Losses	0	0.00	48,892	41.64	3,886,974	68.57	420,032	57.67	15,514,635	61.38	19,870,533	62.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,706	4.01	301,372	5.32	29,004	3.98	2,024,519	8.01	2,359,601	7.42
6	Adjusting and Other Expenses Incurred	0	0.00	6,191	5.27	507,194	8.95	44,042	6.05	1,453,413	5.75	2,010,840	6.33
7	Unpaid Losses	0	0.00	32,738	27.88	4,778,131	84.30	543,959	74.68	25,095,409	99.28	30,450,237	95.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,605	9.88	1,185,751	20.92	138,464	19.01	6,696,354	26.49	8,032,174	25.27
9	Adjusting and Other Expenses Unpaid	0	0.00	6,926	5.90	346,967	6.12	78,400	10.76	1,753,101	6.94	2,185,394	6.87
10	Unearned Premium Reserves	0	0.00	52,789	44.95	3,053,972	53.88	388,467	53.33	12,754,933	50.46	16,250,161	51.12
11	Agents Balances	0	0.00	24,804	21.12	1,690,457	29.82	271,485	37.27	7,377,569	29.19	9,364,315	29.46
12	Commission and Brokerage Expenses Incurred	0	0.00	14,028	11.95	1,111,183	19.60	51,173	7.03	4,261,643	16.86	5,438,027	17.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,544	2.17	127,320	2.25	24,648	3.38	680,619	2.69	835,131	2.63
14	Other Acquisition Expenses Incurred	0	0.00	10,139	8.63	390,138	6.88	188,988	25.95	1,560,568	6.17	2,149,833	6.76
15	General Expenses Incurred	0	0.00	6,713	5.72	509,425	8.99	83,973	11.53	2,244,070	8.88	2,844,181	8.95
16	Other Income Less Other Expenses	0	0.00	(60)	(0.05)	20,057	0.35	(3,569)	(0.49)	(10,369)	(0.04)	6,059	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	24,154	20.57	(1,172,608)	(20.69)	(117,033)	(16.07)	(2,478,180)	(9.80)	(3,743,667)	(11.78)
18	Investment Gain from Insurance Funds	0	0.00	2,464	2.10	244,189	4.31	5,820	0.80	1,190,030	4.71	1,442,503	4.54
19	Profit or Loss Excluding Investment Gain	0	0.00	26,618	22.67	(928,418)	(16.38)	(111,214)	(15.27)	(1,288,136)	(5.10)	(2,301,150)	(7.24)
20	Investment Gain from Capital and Surplus	0	0.00	6,033	5.14	260,569	4.60	6,233	0.86	1,087,813	4.30	1,360,648	4.28
21	Total Profit or Losses**	0	0.00	32,650	27.80	(667,856)	(11.78)	(104,980)	(14.41)	(200,312)	(0.79)	(940,498)	(2.96)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	6,084	100.00	0	0.00	4,705,138	92.36	4,711,222	92.37
2	Premiums Earned	0	0.00	0	0.00	6,084	100.00	0	0.00	5,094,099	100.00	5,100,183	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	149	2.45	0	0.00	2,010,102	39.46	2,010,251	39.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,618	0.40	20,618	0.40
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,669	1.39	70,669	1.39
7	Unpaid Losses	0	0.00	0	0.00	329	5.41	0	0.00	4,699,898	92.26	4,700,227	92.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	36,176	0.71	36,176	0.71
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	91,524	1.80	91,524	1.79
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,257,949	24.69	1,257,949	24.66
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	110,870	2.18	110,870	2.17
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,964	32.28	0	0.00	(292,325)	(5.74)	(290,361)	(5.69)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	133,744	2.63	133,744	2.62
14	Other Acquisition Expenses Incurred	0	0.00	3	0.00	0	0.00	0	0.00	234,897	4.61	234,900	4.61
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	998,491	19.60	998,491	19.58
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(927,004)	(18.20)	(927,004)	(18.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(3)	0.00	3,971	65.27	0	0.00	990,902	19.45	994,870	19.51
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	21	0.35	0	0.00	115,091	2.26	115,112	2.26
19	Profit or Loss Excluding Investment Gain	0	0.00	(3)	0.00	3,992	65.61	0	0.00	1,105,992	21.71	1,109,981	21.76
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	140	2.30	0	0.00	(80,459)	(1.58)	(80,319)	(1.57)
21	Total Profit or Losses**	0	0.00	(3)	0.00	4,132	67.92	0	0.00	1,025,530	20.13	1,029,659	20.19

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	45,630	150.91	36,542	102.97	3,061,449	102.59	3,143,621	103.07
2 Premiums Earned	0	0.00	2	100.00	30,237	100.00	35,489	100.00	2,984,255	100.00	3,049,983	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	498	1.65	461	1.30	1,260	0.04	2,219	0.07
4 Incurred Losses	0	0.00	1	50.00	18,770	62.08	23,034	64.90	1,693,245	56.74	1,735,050	56.89
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,941	6.42	424	1.19	107,098	3.59	109,463	3.59
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1,672	5.53	2,569	7.24	103,105	3.45	107,346	3.52
7 Unpaid Losses	0	0.00	1	50.00	56,238	185.99	15,652	44.10	2,567,507	86.04	2,639,398	86.54
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,266	7.49	175	0.49	180,577	6.05	183,018	6.00
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,905	9.61	1,331	3.75	117,615	3.94	121,851	4.00
10 Unearned Premium Reserves	0	0.00	0	0.00	25,175	83.26	17,524	49.38	1,352,409	45.32	1,395,108	45.74
11 Agents Balances	0	0.00	0	0.00	10,313	34.11	15,541	43.79	882,858	29.58	908,712	29.79
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,586	31.70	(1,469)	(4.14)	487,276	16.33	495,393	16.24
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	981	3.24	1,775	5.00	71,117	2.38	73,873	2.42
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,330	4.40	4,712	13.28	220,535	7.39	226,577	7.43
15 General Expenses Incurred	0	0.00	0	0.00	1,251	4.14	743	2.09	290,073	9.72	292,067	9.58
16 Other Income Less Other Expenses	0	0.00	0	0.00	(34)	(0.11)	(147)	(0.41)	362	0.01	181	0.01
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,829)	(19.28)	3,091	8.71	10,907	0.37	8,169	0.27
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	3,375	11.16	183	0.52	97,297	3.26	100,855	3.31
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(2,455)	(8.12)	3,274	9.23	108,202	3.63	109,021	3.57
20 Investment Gain from Capital and Surplus	0	0.00	3	150.00	5,434	17.97	519	1.46	95,895	3.21	101,851	3.34
21 Total Profit or Losses**	0	0.00	3	150.00	2,979	9.85	3,792	10.69	204,088	6.84	210,862	6.91

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1	100.00	4,307	103.24	2,327,158	100.50	182,109	99.47	10,867,810	102.19	13,381,385	101.85
2	Premiums Earned	1	100.00	4,172	100.00	2,315,614	100.00	183,083	100.00	10,634,876	100.00	13,137,746	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,544	0.11	16,671	9.11	574	0.01	19,789	0.15
4	Incurred Losses	0	0.00	748	17.93	1,426,676	61.61	56,297	30.75	6,165,900	57.98	7,649,621	58.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	19	0.46	24,221	1.05	402	0.22	214,224	2.01	238,866	1.82
6	Adjusting and Other Expenses Incurred	0	0.00	219	5.25	71,215	3.08	9,204	5.03	602,762	5.67	683,400	5.20
7	Unpaid Losses	0	0.00	671	16.08	664,296	28.69	27,873	15.22	3,215,922	30.24	3,908,762	29.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	20	0.48	23,847	1.03	427	0.23	210,358	1.98	234,652	1.79
9	Adjusting and Other Expenses Unpaid	0	0.00	122	2.92	38,469	1.66	3,279	1.79	257,334	2.42	299,204	2.28
10	Unearned Premium Reserves	0	0.00	2,096	50.24	1,185,657	51.20	86,502	47.25	5,088,513	47.85	6,362,768	48.43
11	Agents Balances	9,653	965300.00	(820)	(19.65)	581,776	25.12	31,138	17.01	3,428,606	32.24	4,050,353	30.83
12	Commission and Brokerage Expenses Incurred	0	0.00	(1,528)	(36.63)	289,214	12.49	(8,927)	(4.88)	1,209,666	11.37	1,488,425	11.33
13	Taxes, Licenses, and Fees Incurred	0	0.00	446	10.69	57,695	2.49	6,834	3.73	495,047	4.65	560,022	4.26
14	Other Acquisition Expenses Incurred	0	0.00	336	8.05	156,187	6.74	56,010	30.59	719,509	6.77	932,042	7.09
15	General Expenses Incurred	0	0.00	276	6.62	173,544	7.49	12,338	6.74	1,246,310	11.72	1,432,468	10.90
16	Other Income Less Other Expenses	0	0.00	(100)	(2.40)	12,256	0.53	(75)	(0.04)	(5,565)	(0.05)	6,516	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	1	100.00	3,558	85.28	126,568	5.47	34,178	18.67	(24,692)	(0.23)	139,613	1.06
18	Investment Gain from Insurance Funds	(302)	(30200.00)	166	3.98	48,074	2.08	1,548	0.85	156,808	1.47	206,294	1.57
19	Profit or Loss Excluding Investment Gain	(301)	(30100.00)	3,723	89.24	174,640	7.54	35,725	19.51	132,115	1.24	345,902	2.63
20	Investment Gain from Capital and Surplus	0	0.00	341	8.17	205,535	8.88	15,284	8.35	413,331	3.89	634,491	4.83
21	Total Profit or Losses**	(301)	(30100.00)	4,063	97.39	380,179	16.42	51,008	27.86	545,456	5.13	980,405	7.46

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	8,819	297.64	0	0.00	439,636	95.45	448,455	96.74
2	Premiums Earned	0	0.00	0	0.00	2,963	100.00	0	0.00	460,589	100.00	463,552	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	438,301	95.16	438,301	94.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	260,438	56.54	260,438	56.18
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,442	2.48	11,442	2.47
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	786,389	170.74	786,389	169.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	128,084	27.81	128,084	27.63
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,701	2.97	13,701	2.96
10	Unearned Premium Reserves	0	0.00	0	0.00	45,169	1524.43	0	0.00	2,764,587	600.23	2,809,756	606.14
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	40,485	8.79	40,485	8.73
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(15,566)	(525.35)	0	0.00	1,995	0.43	(13,571)	(2.93)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	701	23.66	0	0.00	11,956	2.60	12,657	2.73
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	31,096	1049.48	0	0.00	15,108	3.28	46,204	9.97
15	General Expenses Incurred	0	0.00	0	0.00	29,558	997.57	0	0.00	342,470	74.35	372,028	80.26
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	37,227	8.08	37,227	8.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(42,826)	(1445.36)	0	0.00	(583,893)	(126.77)	(626,719)	(135.20)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	4,311	145.49	0	0.00	(26,086,634)	(5663.76)	(26,082,323)	(5626.62)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(38,514)	(1299.83)	0	0.00	(26,670,527)	(5790.53)	(26,709,041)	(5761.82)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	(20,772)	(701.05)	0	0.00	26,749,681	5807.71	26,728,909	5766.11
21	Total Profit or Losses**	0	0.00	0	0.00	(59,286)	(2000.88)	0	0.00	79,156	17.19	19,870	4.29

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14	100.00	1,092,366	101.09	604,832	100.51	3,982,805	101.81	5,680,017	101.53
2	Premiums Earned	0	0.00	14	100.00	1,080,619	100.00	601,751	100.00	3,912,175	100.00	5,594,559	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,151	3.35	559	0.09	20,907	0.53	57,617	1.03
4	Incurred Losses	0	0.00	0	0.00	506,554	46.88	209,185	34.76	2,262,872	57.84	2,978,611	53.24
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	369,252	34.17	176,956	29.41	868,406	22.20	1,414,614	25.29
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	111,560	10.32	50,313	8.36	175,433	4.48	337,306	6.03
7	Unpaid Losses	0	0.00	0	0.00	1,913,542	177.08	1,062,873	176.63	10,586,284	270.60	13,562,699	242.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	886,916	82.07	430,461	71.53	2,768,619	70.77	4,085,996	73.04
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	193,298	17.89	91,213	15.16	500,795	12.80	785,306	14.04
10	Unearned Premium Reserves	0	0.00	7	50.00	551,326	51.02	259,022	43.04	2,229,354	56.99	3,039,709	54.33
11	Agents Balances	0	0.00	3	21.43	327,689	30.32	177,129	29.44	829,495	21.20	1,334,316	23.85
12	Commission and Brokerage Expenses Incurred	0	0.00	2	14.29	81,681	7.56	60,005	9.97	626,056	16.00	767,744	13.72
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	23,952	2.22	13,973	2.32	52,192	1.33	90,117	1.61
14	Other Acquisition Expenses Incurred	0	0.00	1	7.14	55,258	5.11	14,321	2.38	140,378	3.59	209,958	3.75
15	General Expenses Incurred	0	0.00	0	0.00	121,425	11.24	77,727	12.92	254,279	6.50	453,431	8.10
16	Other Income Less Other Expenses	0	0.00	0	0.00	18,251	1.69	1,696	0.28	69,433	1.77	89,380	1.60
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	78.57	(206,967)	(19.15)	409	0.07	(418,917)	(10.71)	(625,464)	(11.18)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	112,512	10.41	71,682	11.91	485,931	12.42	670,125	11.98
19	Profit or Loss Excluding Investment Gain	0	0.00	11	78.57	(94,454)	(8.74)	72,089	11.98	67,013	1.71	44,659	0.80
20	Investment Gain from Capital and Surplus	0	0.00	1	7.14	116,221	10.76	90,216	14.99	211,638	5.41	418,076	7.47
21	Total Profit or Losses**	0	0.00	11	78.57	21,768	2.01	162,306	26.97	278,650	7.12	462,735	8.27

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	785	103.70	344,924	193.69	59,453	102.21	1,632,099	106.11	2,037,261	114.77
2	Premiums Earned	0	0.00	757	100.00	178,085	100.00	58,168	100.00	1,538,136	100.00	1,775,146	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,012	0.57	4,931	8.48	4	0.00	5,947	0.34
4	Incurred Losses	0	0.00	0	0.00	650	0.36	(4,800)	(8.25)	117,440	7.64	113,290	6.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	56	0.03	2,287	3.93	(35,028)	(2.28)	(32,685)	(1.84)
6	Adjusting and Other Expenses Incurred	0	0.00	1	0.13	632	0.35	(8)	(0.01)	25,699	1.67	26,324	1.48
7	Unpaid Losses	0	0.00	0	0.00	2,114	1.19	1,345	2.31	155,004	10.08	158,463	8.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	238	0.13	540	0.93	(5,665)	(0.37)	(4,887)	(0.28)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	38	0.02	126	0.22	22,026	1.43	22,190	1.25
10	Unearned Premium Reserves	0	0.00	396	52.31	217,236	121.98	28,961	49.79	970,233	63.08	1,216,826	68.55
11	Agents Balances	0	0.00	128	16.91	152,272	85.51	11,224	19.30	406,525	26.43	570,149	32.12
12	Commission and Brokerage Expenses Incurred	0	0.00	120	15.85	17,911	10.06	(942)	(1.62)	257,201	16.72	274,290	15.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	11	1.45	9,032	5.07	1,423	2.45	40,148	2.61	50,614	2.85
14	Other Acquisition Expenses Incurred	0	0.00	55	7.27	17,815	10.00	4,195	7.21	81,694	5.31	103,759	5.85
15	General Expenses Incurred	0	0.00	15	1.98	51,438	28.88	3,600	6.19	116,043	7.54	171,096	9.64
16	Other Income Less Other Expenses	0	0.00	(1)	(0.13)	127	0.07	(109)	(0.19)	(3,971)	(0.26)	(3,954)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	555	73.32	79,661	44.73	47,374	81.44	930,964	60.53	1,058,554	59.63
18	Investment Gain from Insurance Funds	0	0.00	6	0.79	2,145	1.20	681	1.17	21,145	1.37	23,977	1.35
19	Profit or Loss Excluding Investment Gain	0	0.00	560	73.98	81,806	45.94	48,056	82.62	952,116	61.90	1,082,538	60.98
20	Investment Gain from Capital and Surplus	0	0.00	27	3.57	19,156	10.76	4,313	7.41	44,665	2.90	68,161	3.84
21	Total Profit or Losses**	0	0.00	588	77.68	100,957	56.69	52,368	90.03	996,777	64.80	1,150,690	64.82

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	533,967	99.58	0	0.00	4,849,106	99.18	5,383,073	99.22
2	Premiums Earned	0	0.00	0	0.00	536,206	100.00	0	0.00	4,889,387	100.00	5,425,593	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	441,685	82.37	0	0.00	2,870,071	58.70	3,311,756	61.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(182)	(0.03)	0	0.00	29,253	0.60	29,071	0.54
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,464	4.19	0	0.00	112,156	2.29	134,620	2.48
7	Unpaid Losses	0	0.00	0	0.00	95,280	17.77	0	0.00	2,186,321	44.72	2,281,601	42.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	207	0.04	0	0.00	55,210	1.13	55,417	1.02
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	87,764	16.37	0	0.00	76,646	1.57	164,410	3.03
10	Unearned Premium Reserves	0	0.00	0	0.00	27,647	5.16	0	0.00	3,933,953	80.46	3,961,600	73.02
11	Agents Balances	0	0.00	0	0.00	72,260	13.48	0	0.00	1,007,210	20.60	1,079,470	19.90
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	13,898	2.59	0	0.00	847,658	17.34	861,556	15.88
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	15,799	2.95	0	0.00	130,568	2.67	146,367	2.70
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	364	0.07	0	0.00	212,347	4.34	212,711	3.92
15	General Expenses Incurred	0	0.00	0	0.00	59,333	11.07	0	0.00	326,170	6.67	385,503	7.11
16	Other Income Less Other Expenses	0	0.00	0	0.00	16,001	2.98	0	0.00	(20,181)	(0.41)	(4,180)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,153)	(0.22)	0	0.00	341,219	6.98	340,066	6.27
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3,471	0.65	0	0.00	221,362	4.53	224,833	4.14
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	2,317	0.43	0	0.00	562,589	11.51	564,906	10.41
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	16,389	3.06	0	0.00	191,162	3.91	207,551	3.83
21	Total Profit or Losses**	0	0.00	0	0.00	18,707	3.49	0	0.00	753,748	15.42	772,455	14.24

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(37)	(4.56)	0	0.00	38,379	83.38	38,342	81.86
2	Premiums Earned	0	0.00	0	0.00	811	100.00	0	0.00	46,028	100.00	46,839	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	18	2.22	0	0.00	12,160	26.42	12,178	26.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(4)	(0.49)	0	0.00	16	0.03	12	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(158)	(19.48)	0	0.00	(300)	(0.65)	(458)	(0.98)
7	Unpaid Losses	0	0.00	0	0.00	1,067	131.57	0	0.00	16,962	36.85	18,029	38.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.25	0	0.00	391	0.85	393	0.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	124	15.29	0	0.00	406	0.88	530	1.13
10	Unearned Premium Reserves	0	0.00	0	0.00	441	54.38	0	0.00	68,867	149.62	69,308	147.97
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	7,913	17.19	7,913	16.89
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(6)	(0.74)	0	0.00	17,689	38.43	17,683	37.75
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.12)	0	0.00	5,356	11.64	5,355	11.43
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	64	7.89	0	0.00	4,513	9.80	4,577	9.77
15	General Expenses Incurred	0	0.00	0	0.00	(36)	(4.44)	0	0.00	3,653	7.94	3,617	7.72
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,602	10.00	4,602	9.83
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	935	115.29	0	0.00	7,541	16.38	8,476	18.10
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	60	7.40	0	0.00	872	1.89	932	1.99
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	995	122.69	0	0.00	8,413	18.28	9,408	20.09
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	70	8.63	0	0.00	3,003	6.52	3,073	6.56
21	Total Profit or Losses**	0	0.00	0	0.00	1,065	131.32	0	0.00	11,416	24.80	12,481	26.65

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	724,783	122.27	0	0.00	2,567,074	101.67	3,291,857	105.58
2	Premiums Earned	0	0.00	0	0.00	592,796	100.00	0	0.00	2,524,978	100.00	3,117,774	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10	0.00	0	0.00	(2,148)	(0.09)	(2,138)	(0.07)
4	Incurred Losses	0	0.00	0	0.00	422,416	71.26	0	0.00	2,257,391	89.40	2,679,807	85.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(425)	(0.07)	0	0.00	19,204	0.76	18,779	0.60
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	26,208	4.42	0	0.00	45,580	1.81	71,788	2.30
7	Unpaid Losses	0	0.00	0	0.00	674,394	113.76	0	0.00	3,790,899	150.14	4,465,293	143.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,805	0.30	0	0.00	27,520	1.09	29,325	0.94
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	125,453	21.16	0	0.00	59,599	2.36	185,052	5.94
10	Unearned Premium Reserves	0	0.00	0	0.00	2,472,758	417.13	0	0.00	10,099,775	399.99	12,572,533	403.25
11	Agents Balances	0	0.00	0	0.00	127,724	21.55	0	0.00	379,410	15.03	507,134	16.27
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	70,921	11.96	0	0.00	456,878	18.09	527,799	16.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	15,122	2.55	0	0.00	34,076	1.35	49,198	1.58
14	Other Acquisition Expenses Incurred	0	0.00	17	0.00	53,224	8.98	0	0.00	92,852	3.68	146,093	4.69
15	General Expenses Incurred	0	0.00	0	0.00	28,414	4.79	0	0.00	165,915	6.57	194,329	6.23
16	Other Income Less Other Expenses	0	0.00	0	0.00	45,431	7.66	0	0.00	39,996	1.58	85,427	2.74
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(17)	0.00	22,336	3.77	0	0.00	(504,768)	(19.99)	(482,449)	(15.47)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	51,971	8.77	0	0.00	551,494	21.84	603,465	19.36
19	Profit or Loss Excluding Investment Gain	0	0.00	(17)	0.00	74,307	12.54	0	0.00	46,719	1.85	121,009	3.88
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	95,001	16.03	0	0.00	364,472	14.43	459,473	14.74
21	Total Profit or Losses**	0	0.00	(17)	0.00	169,307	28.56	0	0.00	411,191	16.28	580,481	18.62

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,193	93.86	3,880,390	100.56	193,191	96.36	29,107,724	99.38	33,182,498	99.50
2	Premiums Earned	0	0.00	1,271	100.00	3,858,909	100.00	200,497	100.00	29,289,988	100.00	33,350,665	100.00
3	Dividends to Policyholders	0	0.00	12	0.94	463,818	12.02	2,341	1.17	299,393	1.02	765,564	2.30
4	Incurred Losses	0	0.00	462	36.35	1,627,285	42.17	74,812	37.31	13,915,048	47.51	15,617,607	46.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	56	4.41	154,821	4.01	4,404	2.20	1,720,243	5.87	1,879,524	5.64
6	Adjusting and Other Expenses Incurred	0	0.00	62	4.88	252,560	6.54	14,483	7.22	1,858,662	6.35	2,125,767	6.37
7	Unpaid Losses	0	0.00	2,539	199.76	8,064,136	208.97	680,548	339.43	82,613,339	282.05	91,360,562	273.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	208	16.37	698,384	18.10	69,071	34.45	9,730,592	33.22	10,498,255	31.48
9	Adjusting and Other Expenses Unpaid	0	0.00	138	10.86	391,161	10.14	69,413	34.62	4,507,701	15.39	4,968,413	14.90
10	Unearned Premium Reserves	0	0.00	442	34.78	1,846,266	47.84	92,887	46.33	10,418,061	35.57	12,357,656	37.05
11	Agents Balances	0	0.00	(19)	(1.49)	1,325,938	34.36	58,315	29.09	9,669,182	33.01	11,053,416	33.14
12	Commission and Brokerage Expenses Incurred	0	0.00	375	29.50	414,767	10.75	12,287	6.13	2,323,131	7.93	2,750,560	8.25
13	Taxes, Licenses, and Fees Incurred	0	0.00	59	4.64	84,794	2.20	5,883	2.93	1,037,260	3.54	1,127,996	3.38
14	Other Acquisition Expenses Incurred	0	0.00	27	2.12	236,398	6.13	35,290	17.60	1,668,890	5.70	1,940,605	5.82
15	General Expenses Incurred	0	0.00	512	40.28	345,291	8.95	22,147	11.05	2,596,391	8.86	2,964,341	8.89
16	Other Income Less Other Expenses	0	0.00	56	4.41	(3,440)	(0.09)	(574)	(0.29)	99,190	0.34	95,232	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(236)	(18.57)	275,734	7.15	28,271	14.10	3,970,158	13.55	4,273,927	12.82
18	Investment Gain from Insurance Funds	0	0.00	97	7.63	333,760	8.65	11,169	5.57	3,287,036	11.22	3,632,062	10.89
19	Profit or Loss Excluding Investment Gain	0	0.00	(139)	(10.94)	609,499	15.79	39,440	19.67	7,257,183	24.78	7,905,983	23.71
20	Investment Gain from Capital and Surplus	0	0.00	1,146	90.17	406,131	10.52	6,959	3.47	1,986,191	6.78	2,400,427	7.20
21	Total Profit or Losses**	0	0.00	1,007	79.23	1,015,626	26.32	46,398	23.14	9,243,368	31.56	10,306,399	30.90

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Other General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	15,754	111.50	3,301,715	105.85	405,210	111.92	31,927,855	104.72	35,650,534	104.90
2	Premiums Earned	0	0.00	14,129	100.00	3,119,108	100.00	362,041	100.00	30,490,231	100.00	33,985,509	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,155	0.33	20,680	5.71	18,330	0.06	49,165	0.14
4	Incurred Losses	0	0.00	5,232	37.03	1,809,662	58.02	196,916	54.39	21,122,491	69.28	23,134,301	68.07
5	Defense and Cost Containment Expenses Incurred	0	0.00	597	4.23	273,939	8.78	37,072	10.24	3,266,444	10.71	3,578,052	10.53
6	Adjusting and Other Expenses Incurred	0	0.00	448	3.17	168,088	5.39	21,286	5.88	1,500,902	4.92	1,690,724	4.97
7	Unpaid Losses	0	0.00	8,116	57.44	5,586,749	179.11	721,607	199.32	66,646,480	218.58	72,962,952	214.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,257	8.90	941,270	30.18	199,255	55.04	11,086,130	36.36	12,227,912	35.98
9	Adjusting and Other Expenses Unpaid	0	0.00	861	6.09	239,050	7.66	64,783	17.89	3,787,805	12.42	4,092,499	12.04
10	Unearned Premium Reserves	0	0.00	5,401	38.23	1,626,563	52.15	198,588	54.85	18,820,020	61.72	20,650,572	60.76
11	Agents Balances	(6)	0.00	696	4.93	1,065,133	34.15	116,231	32.10	7,522,116	24.67	8,704,170	25.61
12	Commission and Brokerage Expenses Incurred	(1)	0.00	3,767	26.66	554,749	17.79	(11,532)	(3.19)	4,091,269	13.42	4,638,252	13.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	318	2.25	58,009	1.86	13,739	3.79	710,724	2.33	782,790	2.30
14	Other Acquisition Expenses Incurred	0	0.00	1,474	10.43	236,376	7.58	74,216	20.50	1,473,702	4.83	1,785,768	5.25
15	General Expenses Incurred	0	0.00	1,585	11.22	217,483	6.97	27,833	7.69	2,389,364	7.84	2,636,265	7.76
16	Other Income Less Other Expenses	0	0.00	45	0.32	(13,241)	(0.42)	(397)	(0.11)	107,838	0.35	94,245	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	751	5.32	(222,598)	(7.14)	(18,566)	(5.13)	(3,975,396)	(13.04)	(4,215,808)	(12.40)
18	Investment Gain from Insurance Funds	0	0.00	332	2.35	221,567	7.10	19,484	5.38	3,001,143	9.84	3,242,526	9.54
19	Profit or Loss Excluding Investment Gain	1	0.00	1,080	7.64	(1,034)	(0.03)	918	0.25	(974,253)	(3.20)	(973,288)	(2.86)
20	Investment Gain from Capital and Surplus	0	0.00	718	5.08	217,854	6.98	37,698	10.41	1,759,674	5.77	2,015,944	5.93
21	Total Profit or Losses**	1	0.00	1,797	12.72	216,818	6.95	38,617	10.67	785,419	2.58	1,042,652	3.07

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	42	107.69	1,043,297	110.39	59,981	99.51	22,559,759	112.34	23,663,079	112.22
2	Premiums Earned	0	0.00	39	100.00	945,111	100.00	60,277	100.00	20,081,257	100.00	21,086,684	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,998	0.42	7,001	11.61	131	0.00	11,130	0.05
4	Incurred Losses	0	0.00	15	38.46	519,285	54.94	15,738	26.11	11,185,316	55.70	11,720,354	55.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	7	17.95	99,424	10.52	20,196	33.51	2,397,668	11.94	2,517,295	11.94
6	Adjusting and Other Expenses Incurred	0	0.00	2	5.13	33,931	3.59	2,815	4.67	886,269	4.41	923,017	4.38
7	Unpaid Losses	0	0.00	53	135.90	951,116	100.64	45,137	74.88	32,322,127	160.96	33,318,433	158.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	26	66.67	349,946	37.03	11,701	19.41	6,597,834	32.86	6,959,507	33.00
9	Adjusting and Other Expenses Unpaid	0	0.00	2	5.13	44,202	4.68	4,484	7.44	1,719,414	8.56	1,768,102	8.38
10	Unearned Premium Reserves	0	0.00	23	58.97	514,908	54.48	11,343	18.82	13,520,242	67.33	14,046,516	66.61
11	Agents Balances	0	0.00	1	2.56	300,051	31.75	334	0.55	4,631,136	23.06	4,931,522	23.39
12	Commission and Brokerage Expenses Incurred	0	0.00	8	20.51	187,834	19.87	7,077	11.74	3,182,654	15.85	3,377,573	16.02
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	2.56	16,758	1.77	703	1.17	473,699	2.36	491,161	2.33
14	Other Acquisition Expenses Incurred	0	0.00	3	7.69	64,164	6.79	1,423	2.36	1,083,079	5.39	1,148,669	5.45
15	General Expenses Incurred	0	0.00	6	15.38	58,234	6.16	8,702	14.44	1,640,530	8.17	1,707,472	8.10
16	Other Income Less Other Expenses	0	0.00	2	5.13	4,242	0.45	5	0.01	(89,054)	(0.44)	(84,805)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(34,273)	(3.63)	(3,373)	(5.60)	(857,152)	(4.27)	(894,798)	(4.24)
18	Investment Gain from Insurance Funds	0	0.00	3	7.69	37,671	3.99	2,125	3.53	1,674,197	8.34	1,713,996	8.13
19	Profit or Loss Excluding Investment Gain	0	0.00	3	7.69	3,395	0.36	(1,248)	(2.07)	817,045	4.07	819,195	3.88
20	Investment Gain from Capital and Surplus	0	0.00	93	238.46	36,493	3.86	5,418	8.99	1,029,488	5.13	1,071,492	5.08
21	Total Profit or Losses**	0	0.00	96	246.15	39,891	4.22	4,170	6.92	1,846,537	9.20	1,890,694	8.97

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1	100.00	5,287	108.52	1,316	100.69	872,367	100.51	878,971	100.55
2	Premiums Earned	0	0.00	1	100.00	4,872	100.00	1,307	100.00	867,960	100.00	874,140	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	(2)	(0.00)	(2)	(0.00)
4	Incurred Losses	0	0.00	1	100.00	1,860	38.18	1,355	103.67	567,805	65.42	571,021	65.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	100.00	22	0.45	0	0.00	57,869	6.67	57,892	6.62
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	182	3.74	711	54.40	(8,498)	(0.98)	(7,605)	(0.87)
7	Unpaid Losses	0	0.00	10	1000.00	22,500	461.82	7,335	561.21	8,584,211	989.01	8,614,056	985.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	2,652	54.43	0	0.00	372,265	42.89	374,918	42.89
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	549	11.27	0	0.00	156,241	18.00	156,790	17.94
10	Unearned Premium Reserves	0	0.00	0	0.00	2,498	51.27	122	9.33	415,703	47.89	418,323	47.86
11	Agents Balances	0	0.00	0	0.00	1,542	31.65	0	0.00	219,676	25.31	221,218	25.31
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	491	10.08	(66)	(5.05)	28,444	3.28	28,869	3.30
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	103	2.11	60	4.59	23,198	2.67	23,361	2.67
14	Other Acquisition Expenses Incurred	0	0.00	32	3200.00	421	8.64	0	0.00	17,800	2.05	18,253	2.09
15	General Expenses Incurred	0	0.00	0	0.00	317	6.51	200	15.30	107,277	12.36	107,794	12.33
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.02)	0	0.00	(3,977)	(0.46)	(3,978)	(0.46)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(34)	(3400.00)	1,475	30.28	(953)	(72.92)	70,085	8.07	70,573	8.07
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	782	16.05	237	18.13	343,673	39.60	344,692	39.43
19	Profit or Loss Excluding Investment Gain	0	0.00	(34)	(3400.00)	2,258	46.35	(716)	(54.78)	413,753	47.67	415,261	47.51
20	Investment Gain from Capital and Surplus	0	0.00	9	900.00	1,266	25.99	135	10.33	161,537	18.61	162,947	18.64
21	Total Profit or Losses**	0	0.00	(25)	(2500.00)	3,524	72.33	(581)	(44.45)	575,294	66.28	578,212	66.15

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	819	95.12	288,745	103.52	851	99.53	2,245,962	102.53	2,536,377	102.64
2	Premiums Earned	0	0.00	861	100.00	278,921	100.00	855	100.00	2,190,466	100.00	2,471,103	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	192	0.07	0	0.00	44	0.00	236	0.01
4	Incurred Losses	0	0.00	426	49.48	125,997	45.17	309	36.14	812,423	37.09	939,155	38.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	173	20.09	43,338	15.54	220	25.73	511,507	23.35	555,238	22.47
6	Adjusting and Other Expenses Incurred	0	0.00	42	4.88	15,901	5.70	38	4.44	139,115	6.35	155,096	6.28
7	Unpaid Losses	0	0.00	1,875	217.77	558,160	200.11	1,063	124.33	6,634,696	302.89	7,195,794	291.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,073	124.62	269,245	96.53	648	75.79	3,018,505	137.80	3,289,471	133.12
9	Adjusting and Other Expenses Unpaid	0	0.00	183	21.25	53,040	19.02	130	15.20	741,874	33.87	795,227	32.18
10	Unearned Premium Reserves	0	0.00	339	39.37	139,246	49.92	17	1.99	1,207,233	55.11	1,346,835	54.50
11	Agents Balances	0	0.00	(345)	(40.07)	94,177	33.76	10	1.17	645,254	29.46	739,096	29.91
12	Commission and Brokerage Expenses Incurred	0	0.00	(48)	(5.57)	40,760	14.61	228	26.67	262,649	11.99	303,589	12.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	27	3.14	5,937	2.13	1	0.12	49,665	2.27	55,630	2.25
14	Other Acquisition Expenses Incurred	0	0.00	172	19.98	26,383	9.46	29	3.39	120,357	5.49	146,941	5.95
15	General Expenses Incurred	0	0.00	133	15.45	25,714	9.22	109	12.75	179,800	8.21	205,756	8.33
16	Other Income Less Other Expenses	0	0.00	6	0.70	317	0.11	0	0.00	15,791	0.72	16,114	0.65
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(58)	(6.74)	(4,988)	(1.79)	(80)	(9.36)	130,694	5.97	125,568	5.08
18	Investment Gain from Insurance Funds	0	0.00	78	9.06	26,826	9.62	56	6.55	424,681	19.39	451,641	18.28
19	Profit or Loss Excluding Investment Gain	0	0.00	20	2.32	21,836	7.83	(23)	(2.69)	555,372	25.35	577,205	23.36
20	Investment Gain from Capital and Surplus	0	0.00	83	9.64	27,971	10.03	80	9.36	212,946	9.72	241,080	9.76
21	Total Profit or Losses**	0	0.00	104	12.08	49,809	17.86	56	6.55	768,327	35.08	818,296	33.11

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,083	107.06	8,251	101.93	32,654,837	98.67	7,959,848	99.77	71,415,542	99.80	112,047,561	99.47
2	Premiums Earned	8,484	100.00	8,095	100.00	33,096,471	100.00	7,978,005	100.00	71,555,750	100.00	112,646,805	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,218,597	3.68	853,535	10.70	520,811	0.73	2,592,943	2.30
4	Incurred Losses	4,868	57.38	3,596	44.42	17,771,824	53.70	4,598,064	57.63	42,088,293	58.82	64,466,645	57.23
5	Defense and Cost Containment Expenses Incurred	721	8.50	718	8.87	1,589,788	4.80	244,938	3.07	2,592,891	3.62	4,429,056	3.93
6	Adjusting and Other Expenses Incurred	389	4.59	506	6.25	2,824,554	8.53	752,051	9.43	5,911,371	8.26	9,488,871	8.42
7	Unpaid Losses	4,749	55.98	4,134	51.07	24,278,628	73.36	6,197,333	77.68	54,300,233	75.89	84,785,077	75.27
8	Defense and Cost Containment Expenses Unpaid	679	8.00	575	7.10	4,612,217	13.94	619,838	7.77	7,530,956	10.52	12,764,265	11.33
9	Adjusting and Other Expenses Unpaid	351	4.14	268	3.31	3,445,036	10.41	592,509	7.43	4,403,180	6.15	8,441,344	7.49
10	Unearned Premium Reserves	1,663	19.60	4,187	51.72	8,797,204	26.58	2,531,736	31.73	23,060,970	32.23	34,395,760	30.53
11	Agents Balances	281,723	3320.64	4,169	51.50	5,752,995	17.38	1,764,687	22.12	17,469,510	24.41	25,273,084	22.44
12	Commission and Brokerage Expenses Incurred	(181,834)	(2143.26)	2,786	34.42	3,915,024	11.83	264,404	3.31	6,028,936	8.43	10,029,316	8.90
13	Taxes, Licenses, and Fees Incurred	24,309	286.53	126	1.56	650,738	1.97	203,699	2.55	1,460,619	2.04	2,339,491	2.08
14	Other Acquisition Expenses Incurred	122,488	1443.75	511	6.31	2,738,010	8.27	975,831	12.23	4,344,985	6.07	8,181,825	7.26
15	General Expenses Incurred	90,940	1071.90	430	5.31	1,397,248	4.22	367,837	4.61	4,144,372	5.79	6,000,827	5.33
16	Other Income Less Other Expenses	34,251	403.71	206	2.54	70,275	0.21	31,780	0.40	134,110	0.19	270,622	0.24
17	Pretax Profit or Loss Excluding Investment Gain*	(19,145)	(225.66)	(372)	(4.60)	1,060,973	3.21	(250,571)	(3.14)	4,597,597	6.43	5,388,482	4.78
18	Investment Gain from Insurance Funds	198	2.33	296	3.66	849,972	2.57	231,211	2.90	2,791,502	3.90	3,873,179	3.44
19	Profit or Loss Excluding Investment Gain	(18,947)	(223.33)	(76)	(0.94)	1,910,946	5.77	(19,359)	(0.24)	7,389,088	10.33	9,261,652	8.22
20	Investment Gain from Capital and Surplus	1,526	17.99	588	7.26	1,822,395	5.51	718,941	9.01	2,045,746	2.86	4,589,196	4.07
21	Total Profit or Losses**	(17,420)	(205.33)	512	6.32	3,733,341	11.28	699,580	8.77	9,434,838	13.19	13,850,851	12.30

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,107	93.85	4,274,402	102.91	220,417	93.65	19,738,104	103.19	24,235,030	103.04
2	Premiums Earned	0	0.00	2,245	100.00	4,153,457	100.00	235,370	100.00	19,128,298	100.00	23,519,370	100.00
3	Dividends to Policyholders	0	0.00	1	0.04	30,671	0.74	0	0.00	7,860	0.04	38,532	0.16
4	Incurred Losses	22	0.00	2,260	100.67	2,933,945	70.64	185,333	78.74	12,896,332	67.42	16,017,892	68.11
5	Defense and Cost Containment Expenses Incurred	5	0.00	92	4.10	263,730	6.35	9,863	4.19	1,351,722	7.07	1,625,412	6.91
6	Adjusting and Other Expenses Incurred	(7)	0.00	246	10.96	263,681	6.35	27,708	11.77	1,093,976	5.72	1,385,604	5.89
7	Unpaid Losses	34	0.00	4,079	181.69	5,222,712	125.74	330,285	140.33	27,245,647	142.44	32,802,757	139.47
8	Defense and Cost Containment Expenses Unpaid	10	0.00	485	21.60	681,327	16.40	27,739	11.79	2,993,468	15.65	3,703,029	15.74
9	Adjusting and Other Expenses Unpaid	1	0.00	342	15.23	232,100	5.59	41,521	17.64	1,267,564	6.63	1,541,528	6.55
10	Unearned Premium Reserves	0	0.00	947	42.18	2,027,729	48.82	85,535	36.34	9,650,410	50.45	11,764,621	50.02
11	Agents Balances	209,528	0.00	(1,060)	(47.22)	1,296,143	31.21	46,432	19.73	6,099,103	31.89	7,650,146	32.53
12	Commission and Brokerage Expenses Incurred	(12,972)	0.00	493	21.96	656,914	15.82	13,340	5.67	2,357,111	12.32	3,014,886	12.82
13	Taxes, Licenses, and Fees Incurred	2,311	0.00	154	6.86	94,808	2.28	7,242	3.08	558,931	2.92	663,446	2.82
14	Other Acquisition Expenses Incurred	10,174	0.00	457	20.36	302,867	7.29	35,809	15.21	911,091	4.76	1,260,398	5.36
15	General Expenses Incurred	11,599	0.00	945	42.09	267,929	6.45	20,003	8.50	1,529,779	8.00	1,830,255	7.78
16	Other Income Less Other Expenses	10,357	0.00	15	0.67	14,719	0.35	(973)	(0.41)	(137,637)	(0.72)	(113,519)	(0.48)
17	Pretax Profit or Loss Excluding Investment Gain*	(778)	0.00	(2,390)	(106.46)	(646,361)	(15.56)	(64,904)	(27.58)	(1,716,131)	(8.97)	(2,430,564)	(10.33)
18	Investment Gain from Insurance Funds	322	0.00	139	6.19	191,832	4.62	4,713	2.00	1,172,724	6.13	1,369,730	5.82
19	Profit or Loss Excluding Investment Gain	(456)	0.00	(2,252)	(100.31)	(454,527)	(10.94)	(60,192)	(25.57)	(543,410)	(2.84)	(1,060,837)	(4.51)
20	Investment Gain from Capital and Surplus	231	0.00	239	10.65	256,781	6.18	3,133	1.33	782,651	4.09	1,043,035	4.43
21	Total Profit or Losses**	(225)	0.00	(2,012)	(89.62)	(197,748)	(4.76)	(57,058)	(24.24)	239,250	1.25	(17,793)	(0.08)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

**Total for Private Passenger Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)**

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	2,207	109.10	8,691	101.88	23,410,290	99.61	5,811,082	100.27	48,646,845	100.39	77,879,115	100.15
2	Premiums Earned	2,023	100.00	8,531	100.00	23,502,101	100.00	5,795,179	100.00	48,457,144	100.00	77,764,978	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	860,021	3.66	681,147	11.75	395,693	0.82	1,936,861	2.49
4	Incurred Losses	1,099	54.33	4,522	53.01	13,564,646	57.72	2,919,943	50.39	26,069,854	53.80	42,560,064	54.73
5	Defense and Cost Containment Expenses Incurred	109	5.39	264	3.09	50,874	0.22	13,538	0.23	151,067	0.31	215,852	0.28
6	Adjusting and Other Expenses Incurred	118	5.83	509	5.97	1,804,175	7.68	532,349	9.19	3,592,045	7.41	5,929,196	7.62
7	Unpaid Losses	188	9.29	(755)	(8.85)	1,602,470	6.82	71,306	1.23	2,598,417	5.36	4,271,626	5.49
8	Defense and Cost Containment Expenses Unpaid	35	1.73	38	0.45	45,581	0.19	10,963	0.19	134,237	0.28	190,854	0.25
9	Adjusting and Other Expenses Unpaid	38	1.88	29	0.34	1,511,867	6.43	139,626	2.41	700,354	1.45	2,351,914	3.02
10	Unearned Premium Reserves	560	27.68	4,335	50.81	6,470,651	27.53	1,896,107	32.72	16,091,028	33.21	24,462,681	31.46
11	Agents Balances	250,334	12374.39	4,298	50.38	4,340,757	18.47	1,283,293	22.14	12,074,144	24.92	17,952,826	23.09
12	Commission and Brokerage Expenses Incurred	(121,434)	(6002.67)	2,930	34.35	2,628,675	11.18	160,663	2.77	4,144,085	8.55	6,814,919	8.76
13	Taxes, Licenses, and Fees Incurred	11,159	551.61	131	1.54	451,543	1.92	142,946	2.47	969,143	2.00	1,574,922	2.03
14	Other Acquisition Expenses Incurred	82,222	4064.36	520	6.10	2,016,348	8.58	700,935	12.10	2,969,045	6.13	5,769,070	7.42
15	General Expenses Incurred	54,024	2670.49	447	5.24	1,004,814	4.28	264,962	4.57	2,679,749	5.53	4,003,996	5.15
16	Other Income Less Other Expenses	22,139	1094.36	218	2.56	18,622	0.08	27,877	0.48	79,181	0.16	148,037	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	(3,135)	(154.97)	(572)	(6.70)	1,139,627	4.85	406,569	7.02	7,565,639	15.61	9,108,128	11.71
18	Investment Gain from Insurance Funds	(30)	(1.48)	(1)	(0.01)	88,738	0.38	17,127	0.30	231,193	0.48	337,027	0.43
19	Profit or Loss Excluding Investment Gain	(3,166)	(156.50)	(573)	(6.72)	1,228,367	5.23	423,695	7.31	7,796,827	16.09	9,445,150	12.15
20	Investment Gain from Capital and Surplus	221	10.92	354	4.15	810,365	3.45	341,954	5.90	924,581	1.91	2,077,475	2.67
21	Total Profit or Losses**	(2,945)	(145.58)	(219)	(2.57)	2,038,730	8.67	765,648	13.21	8,721,412	18.00	11,522,626	14.82

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

**Total for Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas**
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	942	94.67	1,630,992	103.91	55,483	96.46	6,069,515	102.16	7,756,932	102.48
2	Premiums Earned	0	0.00	995	100.00	1,569,647	100.00	57,520	100.00	5,941,163	100.00	7,569,325	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,214	0.71	0	0.00	1,551	0.03	12,765	0.17
4	Incurred Losses	0	0.00	458	46.03	825,435	52.59	31,375	54.55	2,875,330	48.40	3,732,598	49.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.40	10,178	0.65	(1,154)	(2.01)	48,504	0.82	57,532	0.76
6	Adjusting and Other Expenses Incurred	0	0.00	61	6.13	115,149	7.34	5,212	9.06	312,062	5.25	432,484	5.71
7	Unpaid Losses	0	0.00	110	11.06	93,575	5.96	8,604	14.96	916,065	15.42	1,018,354	13.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9	0.90	17,775	1.13	541	0.94	96,199	1.62	114,524	1.51
9	Adjusting and Other Expenses Unpaid	0	0.00	18	1.81	38,381	2.45	2,538	4.41	126,611	2.13	167,548	2.21
10	Unearned Premium Reserves	0	0.00	396	39.80	736,946	46.95	24,968	43.41	2,591,250	43.62	3,353,560	44.30
11	Agents Balances	31,805	0.00	(414)	(41.61)	490,160	31.23	21,435	37.27	1,463,396	24.63	2,006,382	26.51
12	Commission and Brokerage Expenses Incurred	(3,145)	0.00	244	24.52	226,434	14.43	3,487	6.06	719,142	12.10	946,162	12.50
13	Taxes, Licenses, and Fees Incurred	1,016	0.00	79	7.94	33,655	2.14	1,807	3.14	155,899	2.62	192,456	2.54
14	Other Acquisition Expenses Incurred	2,873	0.00	85	8.54	125,820	8.02	12,553	21.82	295,202	4.97	436,533	5.77
15	General Expenses Incurred	3,507	0.00	275	27.64	92,872	5.92	5,770	10.03	533,845	8.99	636,269	8.41
16	Other Income Less Other Expenses	3,831	0.00	(4)	(0.40)	3,597	0.23	(255)	(0.44)	7,510	0.13	14,679	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	(421)	0.00	(217)	(21.81)	132,489	8.44	(1,786)	(3.11)	1,007,128	16.95	1,137,193	15.02
18	Investment Gain from Insurance Funds	105	0.00	21	2.11	6,092	0.39	168	0.29	58,572	0.99	64,958	0.86
19	Profit or Loss Excluding Investment Gain	(317)	0.00	(195)	(19.60)	138,579	8.83	(1,618)	(2.81)	1,065,692	17.94	1,202,141	15.88
20	Investment Gain from Capital and Surplus	(66)	0.00	46	4.62	54,215	3.45	513	0.89	141,580	2.38	196,288	2.59
21	Total Profit or Losses**	(383)	0.00	(150)	(15.08)	192,794	12.28	(1,104)	(1.92)	1,207,282	20.32	1,398,439	18.48

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	1	100.00	0	0.00	1,362,164	109.35	1,362,165	109.35
2	Premiums Earned	0	0.00	0	0.00	1	100.00	0	0.00	1,245,733	100.00	1,245,734	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	32	3200.00	(36)	0.00	850,774	68.30	850,770	68.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	77	7700.00	0	0.00	105,679	8.48	105,756	8.49
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(2)	(200.00)	0	0.00	27,708	2.22	27,706	2.22
7	Unpaid Losses	0	0.00	0	0.00	3,871	387100.00	0	0.00	1,543,131	123.87	1,547,002	124.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	133	13300.00	0	0.00	182,016	14.61	182,149	14.62
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	73	7300.00	0	0.00	77,828	6.25	77,901	6.25
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	612,911	49.20	612,911	49.20
11	Agents Balances	0	0.00	0	0.00	8	800.00	0	0.00	331,020	26.57	331,028	26.57
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	198,549	15.94	198,549	15.94
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	30,466	2.45	30,466	2.45
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	67,516	5.42	67,516	5.42
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	81,283	6.52	81,283	6.52
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(27,297)	(2.19)	(27,297)	(2.19)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(107)	(10700.00)	36	0.00	(143,548)	(11.52)	(143,619)	(11.53)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	207	20700.00	0	0.00	63,069	5.06	63,276	5.08
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	100	10000.00	36	0.00	(80,481)	(6.46)	(80,345)	(6.45)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	354	35400.00	0	0.00	41,133	3.30	41,487	3.33
21	Total Profit or Losses**	0	0.00	0	0.00	456	45600.00	36	0.00	(39,348)	(3.16)	(38,856)	(3.12)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	100.00	25,152	98.29	1,092	100.18	1,207,752	99.75	1,234,002	99.72
2	Premiums Earned	0	0.00	6	100.00	25,590	100.00	1,090	100.00	1,210,775	100.00	1,237,461	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.06	0	0.00	843	0.07	859	0.07
4	Incurred Losses	0	0.00	1	16.67	4,686	18.31	(132)	(12.11)	513,927	42.45	518,482	41.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(60)	(0.23)	(37)	(3.39)	(25,832)	(2.13)	(25,929)	(2.10)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	791	3.09	28	2.57	31,841	2.63	32,660	2.64
7	Unpaid Losses	0	0.00	5	83.33	5,108	19.96	281	25.78	1,070,357	88.40	1,075,751	86.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	33.33	537	2.10	187	17.16	96,718	7.99	97,444	7.87
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	496	1.94	63	5.78	71,479	5.90	72,038	5.82
10	Unearned Premium Reserves	0	0.00	4	66.67	14,745	57.62	219	20.09	638,994	52.78	653,962	52.85
11	Agents Balances	0	0.00	0	0.00	8,183	31.98	3	0.28	252,925	20.89	261,111	21.10
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	2,433	9.51	26	2.39	195,187	16.12	197,647	15.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	574	2.24	30	2.75	28,819	2.38	29,423	2.38
14	Other Acquisition Expenses Incurred	0	0.00	4	66.67	3,160	12.35	324	29.72	87,860	7.26	91,348	7.38
15	General Expenses Incurred	0	0.00	1	16.67	1,437	5.62	89	8.17	111,777	9.23	113,304	9.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.00)	(2)	(0.18)	(8,193)	(0.68)	(8,196)	(0.66)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	(16.67)	12,555	49.06	762	69.91	258,153	21.32	271,469	21.94
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	380	1.48	9	0.83	55,445	4.58	55,834	4.51
19	Profit or Loss Excluding Investment Gain	0	0.00	(1)	(16.67)	12,932	50.54	770	70.64	313,598	25.90	327,299	26.45
20	Investment Gain from Capital and Surplus	0	0.00	12	200.00	1,312	5.13	(13)	(1.19)	55,781	4.61	57,092	4.61
21	Total Profit or Losses**	0	0.00	11	183.33	14,244	55.66	758	69.54	369,376	30.51	384,389	31.06

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	324	108.00	320,417	105.87	3,718	100.00	6,124,801	100.15	6,449,260	100.42
2	Premiums Earned	0	0.00	300	100.00	302,649	100.00	3,718	100.00	6,115,858	100.00	6,422,525	100.00
3	Dividends to Policyholders	0	0.00	1	0.33	3,370	1.11	0	0.00	45,305	0.74	48,676	0.76
4	Incurred Losses	0	0.00	13	4.33	20,235	6.69	1,584	42.60	1,363,304	22.29	1,385,136	21.57
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.33	2,974	0.98	39	1.05	147,771	2.42	150,785	2.35
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.33)	9,535	3.15	145	3.90	171,290	2.80	180,969	2.82
7	Unpaid Losses	0	0.00	66	22.00	56,951	18.82	1,550	41.69	3,100,918	50.70	3,159,485	49.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.33	11,753	3.88	42	1.13	415,870	6.80	427,669	6.66
9	Adjusting and Other Expenses Unpaid	0	0.00	3	1.00	9,067	3.00	0	0.00	232,862	3.81	241,932	3.77
10	Unearned Premium Reserves	0	0.00	260	86.67	150,950	49.88	0	0.00	3,932,501	64.30	4,083,711	63.58
11	Agents Balances	0	0.00	1	0.33	57,956	19.15	(97)	(2.61)	1,112,688	18.19	1,170,548	18.23
12	Commission and Brokerage Expenses Incurred	0	0.00	124	41.33	107,867	35.64	260	6.99	1,663,776	27.20	1,772,027	27.59
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.33	9,530	3.15	124	3.34	171,876	2.81	181,531	2.83
14	Other Acquisition Expenses Incurred	0	0.00	2	0.67	52,102	17.22	0	0.00	654,000	10.69	706,104	10.99
15	General Expenses Incurred	0	0.00	4	1.33	22,078	7.29	0	0.00	595,241	9.73	617,323	9.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	(91)	(0.03)	(18)	(0.48)	66,049	1.08	65,940	1.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	156	52.00	74,863	24.74	1,546	41.58	1,369,373	22.39	1,445,938	22.51
18	Investment Gain from Insurance Funds	0	0.00	5	1.67	3,722	1.23	7	0.19	191,177	3.13	194,911	3.03
19	Profit or Loss Excluding Investment Gain	0	0.00	161	53.67	78,587	25.97	1,554	41.80	1,560,552	25.52	1,640,854	25.55
20	Investment Gain from Capital and Surplus	0	0.00	50	16.67	15,190	5.02	12	0.32	272,152	4.45	287,404	4.47
21	Total Profit or Losses**	0	0.00	212	70.67	93,778	30.99	1,565	42.09	1,832,710	29.97	1,928,265	30.02

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	16	100.00	10,949	99.66	215	100.00	318,472	100.94	329,652	100.90
2	Premiums Earned	0	0.00	16	100.00	10,986	100.00	215	100.00	315,497	100.00	326,714	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2	0.02	0	0.00	3	0.00	5	0.00
4	Incurred Losses	0	0.00	2	12.50	2,316	21.08	25	11.63	263,354	83.47	265,697	81.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	637	5.80	0	0.00	17,493	5.54	18,130	5.55
6	Adjusting and Other Expenses Incurred	0	0.00	1	6.25	271	2.47	42	19.53	8,112	2.57	8,426	2.58
7	Unpaid Losses	0	0.00	2	12.50	1,713	15.59	21	9.77	239,854	76.02	241,590	73.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,516	32.00	3	1.40	27,193	8.62	30,712	9.40
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	55	0.50	0	0.00	17,940	5.69	17,995	5.51
10	Unearned Premium Reserves	0	0.00	6	37.50	5,152	46.90	73	33.95	164,562	52.16	169,793	51.97
11	Agents Balances	(532)	0.00	(2)	(12.50)	3,918	35.66	17	7.91	77,338	24.51	80,739	24.71
12	Commission and Brokerage Expenses Incurred	0	0.00	2	12.50	1,650	15.02	0	0.00	62,212	19.72	63,864	19.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	241	2.19	5	2.33	7,269	2.30	7,515	2.30
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	852	7.76	252	117.21	15,665	4.97	16,769	5.13
15	General Expenses Incurred	2	0.00	2	12.50	1,412	12.85	13	6.05	21,322	6.76	22,751	6.96
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.01)	0	0.00	480	0.15	479	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(2)	0.00	8	50.00	3,607	32.83	(124)	(57.67)	(79,448)	(25.18)	(75,959)	(23.25)
18	Investment Gain from Insurance Funds	3	0.00	0	0.00	150	1.37	(1)	(0.47)	10,678	3.38	10,830	3.31
19	Profit or Loss Excluding Investment Gain	0	0.00	8	50.00	3,756	34.19	(125)	(58.14)	(68,774)	(21.80)	(65,135)	(19.94)
20	Investment Gain from Capital and Surplus	0	0.00	2	12.50	586	5.33	8	3.72	12,060	3.82	12,656	3.87
21	Total Profit or Losses**	0	0.00	10	62.50	4,341	39.51	(117)	(54.42)	(56,711)	(17.98)	(52,477)	(16.06)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	1	100.00	968,199	107.07	(10)	(29.41)	1,808,055	105.16	2,776,245	105.82
2 Premiums Earned	0	0.00	1	100.00	904,280	100.00	34	100.00	1,719,306	100.00	2,623,621	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	10	0.00	0	0.00	8	0.00	18	0.00
4 Incurred Losses	0	0.00	0	0.00	672,366	74.35	(26)	(76.47)	618,354	35.97	1,290,694	49.20
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,751	0.41	2	5.88	22,169	1.29	25,922	0.99
6 Adjusting and Other Expenses Incurred	0	0.00	(1)	(100.00)	11,781	1.30	6	17.65	52,840	3.07	64,626	2.46
7 Unpaid Losses	0	0.00	0	0.00	287,593	31.80	42	123.53	829,385	48.24	1,117,020	42.58
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,544	0.28	11	32.35	34,114	1.98	36,669	1.40
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	8,267	0.91	15	44.12	34,616	2.01	42,898	1.64
10 Unearned Premium Reserves	0	0.00	0	0.00	505,348	55.88	75	220.59	876,113	50.96	1,381,536	52.66
11 Agents Balances	0	0.00	(42)	(4200.00)	209,401	23.16	63	185.29	374,005	21.75	583,427	22.24
12 Commission and Brokerage Expenses Incurred	0	0.00	(31)	(3100.00)	8,702	0.96	(1)	(2.94)	373,849	21.74	382,519	14.58
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	200.00	23,838	2.64	0	0.00	21,370	1.24	45,210	1.72
14 Other Acquisition Expenses Incurred	0	0.00	8	800.00	37,150	4.11	46	135.29	93,275	5.43	130,479	4.97
15 General Expenses Incurred	0	0.00	6	600.00	121,490	13.43	20	58.82	250,102	14.55	371,618	14.16
16 Other Income Less Other Expenses	0	0.00	1	100.00	(5,361)	(0.59)	0	0.00	(4,274)	(0.25)	(9,634)	(0.37)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	17	1700.00	19,831	2.19	(12)	(35.29)	283,074	16.46	302,910	11.55
18 Investment Gain from Insurance Funds	0	0.00	2	200.00	30,616	3.39	6	17.65	48,034	2.79	78,658	3.00
19 Profit or Loss Excluding Investment Gain	0	0.00	19	1900.00	50,447	5.58	(7)	(20.59)	331,109	19.26	381,568	14.54
20 Investment Gain from Capital and Surplus	0	0.00	2	200.00	152,692	16.89	(3)	(8.82)	70,924	4.13	223,615	8.52
21 Total Profit or Losses**	0	0.00	21	2100.00	203,142	22.46	(11)	(32.35)	402,033	23.38	605,185	23.07

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	806	88.67	0	0.00	1,715,922	102.97	1,716,728	102.96
2 Premiums Earned	0	0.00	0	0.00	909	100.00	0	0.00	1,666,386	100.00	1,667,295	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	11	1.21	0	0.00	7	0.00	18	0.00
4 Incurred Losses	0	0.00	1	0.00	917	100.88	0	0.00	1,077,588	64.67	1,078,506	64.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	68	7.48	0	0.00	16,844	1.01	16,912	1.01
6 Adjusting and Other Expenses Incurred	0	0.00	15	0.00	97	10.67	0	0.00	62,062	3.72	62,174	3.73
7 Unpaid Losses	0	0.00	1	0.00	57	6.27	0	0.00	1,074,409	64.48	1,074,467	64.44
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	68	7.48	0	0.00	14,477	0.87	14,545	0.87
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	30	3.30	0	0.00	47,250	2.84	47,280	2.84
10 Unearned Premium Reserves	0	0.00	1	0.00	656	72.17	0	0.00	1,194,002	71.65	1,194,659	71.65
11 Agents Balances	(1,156)	0.00	0	0.00	202	22.22	0	0.00	367,406	22.05	366,452	21.98
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(2,491)	(274.04)	0	0.00	304,897	18.30	302,406	18.14
13 Taxes, Licenses, and Fees Incurred	282	0.00	273	0.00	36	3.96	0	0.00	49,739	2.98	50,330	3.02
14 Other Acquisition Expenses Incurred	0	0.00	11	0.00	528	58.09	0	0.00	126,913	7.62	127,452	7.64
15 General Expenses Incurred	(55)	0.00	(86)	0.00	701	77.12	0	0.00	181,735	10.91	182,295	10.93
16 Other Income Less Other Expenses	0	0.00	0	0.00	32	3.52	0	0.00	21,016	1.26	21,048	1.26
17 Pretax Profit or Loss Excluding Investment Gain*	(227)	0.00	(214)	0.00	1,075	118.26	0	0.00	(132,397)	(7.95)	(131,763)	(7.90)
18 Investment Gain from Insurance Funds	64	0.00	0	0.00	42	4.62	0	0.00	36,371	2.18	36,477	2.19
19 Profit or Loss Excluding Investment Gain	(163)	0.00	(214)	0.00	1,117	122.88	0	0.00	(96,027)	(5.76)	(95,287)	(5.72)
20 Investment Gain from Capital and Surplus	0	0.00	2	0.00	(3)	(0.33)	0	0.00	55,157	3.31	55,156	3.31
21 Total Profit or Losses**	(163)	0.00	(212)	0.00	1,114	122.55	0	0.00	(40,872)	(2.45)	(40,133)	(2.41)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	325,406	88.29	325,406	88.29
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	368,548	100.00	368,548	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(129)	0.00	0	0.00	216,449	58.73	216,320	58.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(19)	0.00	0	0.00	6,875	1.87	6,856	1.86
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,114	3.83	14,114	3.83
7	Unpaid Losses	0	0.00	3	0.00	26	0.00	0	0.00	666,318	180.80	666,347	180.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,114	1.66	6,114	1.66
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	39,228	10.64	39,228	10.64
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	160,717	43.61	160,717	43.61
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	70,519	19.13	70,519	19.13
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	102,106	27.70	102,106	27.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(2,292)	(0.62)	(2,292)	(0.62)
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18,782	5.10	18,782	5.10
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,376	7.16	26,376	7.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(289)	(0.08)	(289)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	149	0.00	0	0.00	(14,157)	(3.84)	(14,008)	(3.80)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3	0.00	0	0.00	(5,564,760)	(1509.91)	(5,564,757)	(1509.91)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	151	0.00	0	0.00	(5,578,916)	(1513.76)	(5,578,765)	(1513.71)
20	Investment Gain from Capital and Surplus	0	0.00	2	0.00	5	0.00	0	0.00	5,611,916	1522.71	5,611,923	1522.71
21	Total Profit or Losses**	0	0.00	2	0.00	156	0.00	0	0.00	33,000	8.95	33,158	9.00

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2020 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	6,224	134.17	0	0.00	1,216,825	102.49	1,223,049	102.61
2	Premiums Earned	0	0.00	0	0.00	4,639	100.00	0	0.00	1,187,254	100.00	1,191,893	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,596	99.07	0	0.00	605,485	51.00	610,081	51.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.02	0	0.00	34,703	2.92	34,704	2.91
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	57	1.23	0	0.00	24,911	2.10	24,968	2.09
7	Unpaid Losses	0	0.00	0	0.00	1,475	31.80	0	0.00	112,361	9.46	113,836	9.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	0.06	0	0.00	966	0.08	969	0.08
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,890	0.33	3,890	0.33
10	Unearned Premium Reserves	0	0.00	0	0.00	13,197	284.48	0	0.00	2,663,147	224.31	2,676,344	224.55
11	Agents Balances	0	0.00	0	0.00	1,890	40.74	0	0.00	353,312	29.76	355,202	29.80
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(31)	(0.67)	0	0.00	90,599	7.63	90,568	7.60
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,322	28.50	0	0.00	50,106	4.22	51,428	4.31
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	413	8.90	0	0.00	37,161	3.13	37,574	3.15
15	General Expenses Incurred	0	0.00	0	0.00	656	14.14	0	0.00	159,088	13.40	159,744	13.40
16	Other Income Less Other Expenses	0	0.00	0	0.00	(19)	(0.41)	(2)	0.00	13,927	1.17	13,906	1.17
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,393)	(51.58)	(2)	0.00	199,118	16.77	196,723	16.51
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	455	9.81	0	0.00	(61,046)	(5.14)	(60,591)	(5.08)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,938)	(41.78)	(2)	0.00	138,070	11.63	136,130	11.42
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	238	5.13	0	0.00	239,910	20.21	240,148	20.15
21	Total Profit or Losses**	0	0.00	0	0.00	(1,700)	(36.65)	(2)	0.00	377,990	31.84	376,288	31.57

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** (Line 19 + 20) = 21

Section III

Texas Direct Business Written

**Compiled from the NAIC Database
Insurance Expense Exhibit and the
Texas Statutory Page 14 Supplements
to the Annual Statements for the
Calendar Year Ending December 31, 2020**

Texas Insurance Expense Exhibit

The purpose of this report is to present Texas business by line on a statewide basis detailing profit and losses, loss adjustment, underwriting, and investment expenses. This information more reasonably presents aggregate costs in Texas by weighting expenses and expense ratios in proportion to the companies' actual Texas writing and can be used to develop elements of profitability and trend analysis to help with proper rate development. The data for this report was taken from the NAIC database using the Insurance Expense Exhibit submitted with each company's 2020 Annual Statement.

The expense amounts on lines 1-5, 7, 8, 10, 12, and 13 were taken directly from the NAIC database. For each expense amount not included on the NAIC database, staff multiplied each company's Texas earned premium by the countrywide expense ratio for that expense item.

Note: The following data excludes farm mutuals, risk retention groups, and government organizations such as the Texas Medical Liability Insurance Underwriting Association, Texas Windstorm Insurance Association, and the Texas Fair Plan Association.

Total for All Property and Casualty Lines Combined
Results of Companies Writing Direct Business in Texas (Summary of Pages 77 - 111)
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,604,555,722	100.62	3,927,741,137	100.43	6,403,579,135	101.01	2,191,311,687	101.26	31,792,819,951	103.12	56,920,007,632	102.06
2	Premiums Earned	12,527,511,350	100.00	3,910,746,668	100.00	6,339,621,025	100.00	2,163,949,690	100.00	30,830,498,484	100.00	55,772,327,217	100.00
3	Dividends to Policyholders	0	0.00	33,822	0.00	541,137,338	8.54	197,805,739	9.14	165,030,538	0.54	904,007,437	1.62
4	Incurred Losses	7,163,529,617	57.18	1,870,150,198	47.82	3,622,404,938	57.14	1,276,260,956	58.98	19,147,565,076	62.11	33,079,910,785	59.31
5	Defense and Cost Containment Expenses Incurred	231,923,153	1.85	62,941,411	1.61	240,918,965	3.80	49,449,326	2.29	1,411,378,973	4.58	1,996,611,828	3.58
6	Adjusting and Other Expenses Incurred **	872,611,094	6.97	255,285,341	6.53	443,731,628	7.00	172,644,907	7.98	1,863,807,863	6.05	3,608,080,832	6.47
7	Unpaid Losses	4,866,707,196	38.85	961,775,141	24.59	5,156,655,261	81.34	722,548,337	33.39	26,901,746,359	87.26	38,609,432,294	69.23
8	Defense and Cost Containment Expenses Unpaid	513,724,130	4.10	116,925,281	2.99	564,192,458	8.90	109,454,756	5.06	3,793,455,571	12.30	5,097,752,196	9.14
9	Adjusting and Other Expenses Unpaid **	371,516,040	2.97	197,628,846	5.05	503,179,596	7.94	96,755,493	4.47	1,761,726,913	5.71	2,930,806,888	5.25
10	Unearned Premium Reserves	4,282,612,886	34.19	2,057,788,689	52.62	2,557,319,086	40.34	882,362,570	40.78	15,234,002,899	49.41	25,014,086,130	44.85
11	Agents Balances**	2,835,759,306	22.64	691,752,373	17.69	1,405,627,407	22.17	408,208,045	18.86	6,446,236,514	20.91	11,787,583,646	21.14
12	Commission and Brokerage Expenses Incurred	1,000,796,827	7.99	530,584,557	13.57	617,969,706	9.75	108,063,731	4.99	3,959,107,929	12.84	6,216,522,750	11.15
13	Taxes, Licenses, and Fees Incurred	212,529,050	1.70	80,601,057	2.06	123,831,060	1.95	41,363,318	1.91	667,040,956	2.16	1,125,365,441	2.02
14	Other Acquisition Expenses Incurred **	717,608,077	5.73	231,068,921	5.91	564,545,751	8.91	244,136,214	11.28	1,784,731,687	5.79	3,542,090,650	6.35
15	General Expenses Incurred **	464,070,050	3.70	170,546,162	4.36	381,419,465	6.02	103,582,110	4.79	1,933,288,825	6.27	3,052,906,612	5.47
16	Other Income Less Other Expenses **	(106,000)	(0.00)	2,319,508	0.06	14,776,899	0.23	11,387,628	0.53	(284,613,320)	(0.92)	(256,235,285)	(0.46)
17	Pretax Profit or Loss Excluding Investment Gain*	1,864,337,482	14.88	711,854,708	18.20	(181,560,927)	(2.86)	(17,968,983)	(0.83)	(386,066,683)	(1.25)	1,990,595,596	3.57

* (Line 2 - [3 thru 6] - [12 thru 15] + 16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,631,029,221	100.61	3,928,007,854	100.43	6,403,579,131	101.01	2,191,311,684	101.26	31,870,366,425	103.13	57,024,294,315	102.07
2	Premiums Earned	12,553,984,546	100.00	3,911,029,170	100.00	6,339,621,018	100.00	2,163,949,694	100.00	30,901,880,429	100.00	55,870,464,857	100.00
3	Dividends to Policyholders	0	0.00	33,822	0.00	541,137,339	8.54	197,805,738	9.14	165,030,536	0.53	904,007,435	1.62
4	Incurred Losses	7,163,529,616	57.06	1,870,141,549	47.82	3,622,404,941	57.14	1,276,260,955	58.98	19,200,998,495	62.14	33,133,335,556	59.30
5	Defense and Cost Containment Expenses Incurred	231,923,151	1.85	62,942,082	1.61	240,918,963	3.80	49,449,322	2.29	1,411,933,031	4.57	1,997,166,549	3.57
6	Adjusting and Other Expenses Incurred **	872,612,038	6.95	255,285,452	6.53	443,726,269	7.00	172,645,198	7.98	1,864,735,696	6.03	3,609,004,653	6.46
7	Unpaid Losses	4,866,707,194	38.77	961,782,938	24.59	5,156,655,259	81.34	722,548,337	33.39	26,999,608,268	87.37	38,707,301,996	69.28
8	Defense and Cost Containment Expenses Unpaid	513,724,129	4.09	116,925,955	2.99	564,192,457	8.90	109,454,750	5.06	3,794,283,546	12.28	5,098,580,837	9.13
9	Adjusting and Other Expenses Unpaid **	371,516,016	2.96	197,630,910	5.05	503,173,945	7.94	96,755,224	4.47	1,765,120,676	5.71	2,934,196,771	5.25
10	Unearned Premium Reserves	4,282,612,883	34.11	2,057,931,842	52.62	2,557,319,087	40.34	882,362,571	40.78	15,287,270,397	49.47	25,067,496,780	44.87
11	Agents Balances**	2,835,757,123	22.59	691,806,066	17.69	1,405,615,360	22.17	408,208,357	18.86	6,452,451,611	20.88	11,793,838,518	21.11
12	Commission and Brokerage Expenses Incurred	1,026,217,930	8.17	530,633,181	13.57	617,969,702	9.75	108,063,729	4.99	3,959,054,416	12.81	6,241,938,958	11.17
13	Taxes, Licenses, and Fees Incurred	212,529,048	1.69	80,606,053	2.06	123,831,311	1.95	41,363,324	1.91	668,367,539	2.16	1,126,697,275	2.02
14	Other Acquisition Expenses Incurred **	717,606,031	5.72	231,083,852	5.91	564,538,764	8.90	244,135,866	11.28	1,787,555,842	5.78	3,544,920,356	6.34
15	General Expenses Incurred **	464,070,020	3.70	170,551,180	4.36	381,414,689	6.02	103,582,212	4.79	1,940,252,344	6.28	3,059,870,444	5.48
16	Other Income Less Other Expenses **	(134,000)	(0.00)	2,323,464	0.06	14,846,986	0.23	11,387,352	0.53	(264,715,356)	(0.86)	(236,291,553)	(0.42)
17	Pretax Profit or Loss Excluding Investment Gain*	1,865,362,712	14.86	712,075,462	18.21	(181,473,973)	(2.86)	(17,969,298)	(0.83)	(360,762,826)	(1.17)	2,017,232,078	3.61

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,687,804	100.56	75,165,205	97.21	119,116,160	110.07	34,128,077	96.97	554,086,729	103.37	792,183,975	103.37
2	Premiums Earned	9,634,054	100.00	77,320,520	100.00	108,214,097	100.00	35,193,287	100.00	536,013,078	100.00	766,375,036	100.00
3	Dividends to Policyholders	0	0.00	878	0.00	88,141	0.08	1,469,301	4.17	197	0.00	1,558,517	0.20
4	Incurred Losses	1,500,977	15.58	67,986,427	87.93	6,587,380	6.09	4,796,482	13.63	237,628,844	44.33	318,500,110	41.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,273,390	1.65	(486,094)	(0.45)	11,606	0.03	7,084,637	1.32	7,883,539	1.03
6	Adjusting and Other Expenses Incurred **	305,002	3.17	3,972,557	5.14	3,522,031	3.25	1,216,819	3.46	17,355,319	3.24	26,371,728	3.44
7	Unpaid Losses	229,403	2.38	37,559,126	48.58	40,541,518	37.46	1,681,830	4.78	343,229,344	64.03	423,241,221	55.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	892,408	1.15	722,111	0.67	47,787	0.14	7,136,343	1.33	8,798,649	1.15
9	Adjusting and Other Expenses Unpaid **	15,000	0.16	1,489,334	1.93	2,308,440	2.13	578,826	1.64	9,555,620	1.78	13,947,221	1.82
10	Unearned Premium Reserves	233,545	2.42	37,857,562	48.96	55,597,177	51.38	17,210,332	48.90	240,661,284	44.90	351,559,900	45.87
11	Agents Balances**	140,001	1.45	11,222,448	14.51	29,323,119	27.10	6,549,055	18.61	152,238,925	28.40	199,473,548	26.03
12	Commission and Brokerage Expenses Incurred	2,133,648	22.15	11,507,191	14.88	2,500,800	2.31	2,694,854	7.66	61,468,305	11.47	80,304,798	10.48
13	Taxes, Licenses, and Fees Incurred	152,595	1.58	1,502,454	1.94	3,279,765	3.03	730,760	2.08	12,839,574	2.40	18,505,148	2.41
14	Other Acquisition Expenses Incurred **	718,004	7.45	(5,101,294)	(6.60)	7,045,012	6.51	3,875,681	11.01	31,731,663	5.92	38,269,065	4.99
15	General Expenses Incurred **	478,003	4.96	11,985,595	15.50	13,901,888	12.85	1,747,922	4.97	34,706,036	6.47	62,819,443	8.20
16	Other Income Less Other Expenses **	1,000	0.01	113,873	0.15	(367,370)	(0.34)	254,946	0.72	(1,412,458)	(0.26)	(1,410,009)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	4,346,826	45.12	(15,692,804)	(20.30)	71,407,805	65.99	18,904,808	53.72	131,786,045	24.59	210,752,680	27.50

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,602,152	99.94	223,950,554	104.75	145,419,740	105.82	98,795,399	97.95	768,629,691	108.03	1,241,397,536	106.26
2	Premiums Earned	4,605,135	100.00	213,798,123	100.00	137,420,065	100.00	100,863,331	100.00	711,529,032	100.00	1,168,215,686	100.00
3	Dividends to Policyholders	0	0.00	9,378	0.00	929,742	0.68	4,727,694	4.69	6,037	0.00	5,672,851	0.49
4	Incurred Losses	4,163,049	90.40	86,259,932	40.35	51,491,743	37.47	61,577,978	61.05	503,082,114	70.70	706,574,816	60.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,671,199	1.25	2,430,526	1.77	556,535	0.55	17,820,859	2.50	23,479,119	2.01
6	Adjusting and Other Expenses Incurred **	1,230,036	26.71	11,941,619	5.59	4,919,017	3.58	7,427,493	7.36	45,130,004	6.34	70,648,169	6.05
7	Unpaid Losses	415,427	9.02	36,623,457	17.13	86,604,022	63.02	9,196,707	9.12	612,897,802	86.14	745,737,415	63.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,902,849	1.36	1,683,799	1.23	200,921	0.20	16,446,279	2.31	21,233,848	1.82
9	Adjusting and Other Expenses Unpaid **	217,006	4.71	5,241,835	2.45	1,836,933	1.34	1,775,385	1.76	20,867,106	2.93	29,938,266	2.56
10	Unearned Premium Reserves	83,439	1.81	118,628,900	55.49	68,163,659	49.60	49,796,266	49.37	365,494,002	51.37	602,166,266	51.55
11	Agents Balances**	67,002	1.45	33,955,334	15.88	35,716,973	25.99	17,009,072	16.86	213,931,976	30.07	300,680,358	25.74
12	Commission and Brokerage Expenses Incurred	1,021,792	22.19	32,749,412	15.32	4,449,326	3.24	7,365,430	7.30	93,917,294	13.20	139,503,254	11.94
13	Taxes, Licenses, and Fees Incurred	74,393	1.62	4,384,855	2.05	3,730,227	2.71	2,015,439	2.00	15,811,130	2.22	26,016,044	2.23
14	Other Acquisition Expenses Incurred **	473,014	10.27	12,298,382	5.75	8,267,365	6.02	11,916,900	11.81	52,113,392	7.32	85,069,053	7.28
15	General Expenses Incurred **	315,009	6.84	18,525,802	8.67	19,180,982	13.96	5,700,573	5.65	48,524,624	6.82	92,246,990	7.90
16	Other Income Less Other Expenses **	(1,000)	(0.02)	603,907	0.28	(638,933)	(0.46)	265,091	0.26	739,996	0.10	969,060	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	(2,673,158)	(58.05)	45,561,451	21.31	41,382,204	30.11	(159,621)	(0.16)	(64,136,426)	(9.01)	19,974,449	1.71

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	33,232,181	276.14	0	0.00	1,009,363,992	106.62	1,042,596,173	108.75
2	Premiums Earned	0	0.00	0	0.00	12,034,510	100.00	0	0.00	946,699,641	100.00	958,734,151	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	24,077,715	200.07	0	0.00	1,498,119,247	158.25	1,522,196,962	158.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	257,309	0.03	257,309	0.03
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	485,801	4.04	0	0.00	12,010,811	1.27	12,496,613	1.30
7	Unpaid Losses	0	0.00	0	0.00	5,241,302	43.55	0	0.00	330,708,366	34.93	335,949,668	35.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	409,168	0.04	409,168	0.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	103,270	0.86	0	0.00	3,677,599	0.39	3,780,869	0.39
10	Unearned Premium Reserves	0	0.00	0	0.00	22,204,884	184.51	0	0.00	232,769,212	24.59	254,974,096	26.59
11	Agents Balances**	0	0.00	0	0.00	2,384	0.02	0	0.00	26,751,068	2.83	26,753,452	2.79
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,470,279	53.76	0	0.00	78,754,275	8.32	85,224,554	8.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,170	0.01	0	0.00	1,143,795	0.12	1,144,965	0.12
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	375,527	3.12	0	0.00	(5,359,384)	(0.57)	(4,983,857)	(0.52)
15	General Expenses Incurred **	0	0.00	0	0.00	617,863	5.13	0	0.00	20,073,247	2.12	20,691,110	2.16
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(11,500)	(0.10)	0	0.00	(901,627)	(0.10)	(913,127)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(20,005,345)	(166.23)	0	0.00	(659,201,287)	(69.63)	(679,206,632)	(70.84)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	29,301,741	105.65	(6,481)	100.00	1,245,738	102.52	364,257,827	103.03	394,798,825	103.22
2	Premiums Earned	0	0.00	27,736,040	100.00	(6,481)	100.00	1,215,169	100.00	353,532,333	100.00	382,477,061	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	(1,081,536)	(3.90)	(17,817)	274.91	174,848	14.39	39,585,768	11.20	38,661,263	10.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	181,874	0.66	(716)	11.05	6,871	0.57	2,586,207	0.73	2,774,236	0.73
6	Adjusting and Other Expenses Incurred **	0	0.00	165,437	0.60	(5)	0.07	13,756	1.13	7,321,500	2.07	7,500,688	1.96
7	Unpaid Losses	0	0.00	300,843	1.08	67,578	(1042.71)	24,850	2.04	50,830,053	14.38	51,223,324	13.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	84,494	0.30	303	(4.68)	769	0.06	354,500	0.10	440,066	0.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	74,521	0.27	0	0.00	849	0.07	2,115,050	0.60	2,190,420	0.57
10	Unearned Premium Reserves	0	0.00	15,920,761	57.40	0	0.00	722,272	59.44	204,504,065	57.85	221,147,098	57.82
11	Agents Balances**	0	0.00	0	0.00	(1,099)	16.95	226,629	18.65	8,263,139	2.34	8,488,670	2.22
12	Commission and Brokerage Expenses Incurred	0	0.00	5,793,308	20.89	(510)	7.87	189,001	15.55	62,332,838	17.63	68,314,637	17.86
13	Taxes, Licenses, and Fees Incurred	0	0.00	628,657	2.27	(104)	1.60	27,890	2.30	6,751,160	1.91	7,407,603	1.94
14	Other Acquisition Expenses Incurred **	0	0.00	257,098	0.93	(4)	0.07	64,564	5.31	11,670,984	3.30	11,992,642	3.14
15	General Expenses Incurred **	0	0.00	1,312,318	4.73	0	0.00	19,876	1.64	13,648,315	3.86	14,980,509	3.92
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(22)	0.35	11,931	0.98	1,092,655	0.31	1,104,563	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	20,478,884	73.83	12,653	(195.23)	730,294	60.10	210,728,215	59.61	231,950,046	60.64

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,679,829	100.85	1,760,769	100.00	0	0.00	44,116,449	99.31	49,557,047	99.45
2	Premiums Earned	0	0.00	3,648,925	100.00	1,760,769	100.00	0	0.00	44,423,553	100.00	49,833,247	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	15,469	0.03	15,469	0.03
4	Incurred Losses	0	0.00	2,267,662	62.15	3,264,064	185.38	0	0.00	58,695,312	132.13	64,227,038	128.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,822	0.08	0	0.00	0	0.00	261,557	0.59	264,379	0.53
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	83,820	4.76	0	0.00	745,449	1.68	829,269	1.66
7	Unpaid Losses	0	0.00	(166,790)	(4.57)	100,759	5.72	0	0.00	5,091,573	11.46	5,025,542	10.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	42,274	0.10	42,274	0.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	5,844	0.33	0	0.00	55,512	0.12	61,356	0.12
10	Unearned Premium Reserves	0	0.00	254,232	6.97	0	0.00	0	0.00	341,700	0.77	595,932	1.20
11	Agents Balances**	0	0.00	0	0.00	92,903	5.28	0	0.00	2,548,776	5.74	2,641,679	5.30
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	208,274	11.83	0	0.00	7,934,977	17.86	8,143,251	16.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	67,653	1.85	20,764	1.18	0	0.00	691,271	1.56	779,688	1.56
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	73,396	4.17	0	0.00	344,785	0.78	418,181	0.84
15	General Expenses Incurred **	0	0.00	0	0.00	193,818	11.01	0	0.00	1,154,944	2.60	1,348,762	2.71
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(4,206)	(0.24)	0	0.00	93,816	0.21	89,610	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,310,788	35.92	(2,087,573)	(118.56)	0	0.00	(25,326,395)	(57.01)	(26,103,180)	(52.38)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Private Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	273,627	96.49	151	755.00	0	0.00	31,369,394	105.07	31,643,172	104.99
2	Premiums Earned	0	0.00	283,573	100.00	20	100.00	0	0.00	29,855,133	100.00	30,138,726	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	(2,117)	(0.75)	0	0.00	0	0.00	(3,651,434)	(12.23)	(3,653,551)	(12.12)
5	Defense and Cost Containment Expenses Incurred	0	0.00	65	0.02	1	5.00	0	0.00	(158,807)	(0.53)	(158,741)	(0.53)
6	Adjusting and Other Expenses Incurred **	0	0.00	383	0.13	0	1.64	0	0.00	329,574	1.10	329,957	1.09
7	Unpaid Losses	0	0.00	9,622	3.39	0	0.00	0	0.00	9,080,732	30.42	9,090,354	30.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	151	0.05	1	5.00	0	0.00	481,535	1.61	481,687	1.60
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,531	0.54	0	0.18	0	0.00	303,933	1.02	305,464	1.01
10	Unearned Premium Reserves	0	0.00	131,228	46.28	131	655.00	0	0.00	15,816,535	52.98	15,947,894	52.91
11	Agents Balances**	0	0.00	3,444	1.21	14	71.72	0	0.00	6,651,182	22.28	6,654,641	22.08
12	Commission and Brokerage Expenses Incurred	0	0.00	33,886	11.95	4	20.00	0	0.00	2,330,346	7.81	2,364,236	7.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	6,126	2.16	0	0.00	0	0.00	712,862	2.39	718,988	2.39
14	Other Acquisition Expenses Incurred **	0	0.00	1,148	0.40	2	8.76	0	0.00	2,317,923	7.76	2,319,073	7.69
15	General Expenses Incurred **	0	0.00	19,517	6.88	2	11.13	0	0.00	1,820,765	6.10	1,840,284	6.11
16	Other Income Less Other Expenses **	0	0.00	383	0.13	(0)	(0.36)	0	0.00	427,603	1.43	427,985	1.42
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	224,948	79.33	11	53.10	0	0.00	26,581,507	89.03	26,806,466	88.94

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	41,953,260	96.99	12,163,311	109.71	214,806,885	100.22	105,209,506	103.39	374,132,962	101.00
2	Premiums Earned	0	0.00	43,257,265	100.00	11,087,064	100.00	214,337,304	100.00	101,762,978	100.00	370,444,611	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	15,255,787	35.27	3,165,229	28.55	127,186,287	59.34	51,464,145	50.57	197,071,448	53.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	680,809	1.57	144,084	1.30	1,113,113	0.52	434,895	0.43	2,372,901	0.64
6	Adjusting and Other Expenses Incurred **	0	0.00	1,631,010	3.77	631,267	5.69	6,510,009	3.04	5,006,973	4.92	13,779,259	3.72
7	Unpaid Losses	0	0.00	7,149,280	16.53	1,410,282	12.72	42,705,560	19.92	23,251,714	22.85	74,516,836	20.12
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,340,186	3.10	122,448	1.10	2,550,000	1.19	2,896,836	2.85	6,909,470	1.87
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,577,010	3.65	274,770	2.48	962,001	0.45	2,277,951	2.24	5,091,732	1.37
10	Unearned Premium Reserves	0	0.00	20,352,192	47.05	6,036,349	54.44	107,212,694	50.02	51,754,857	50.86	185,356,092	50.04
11	Agents Balances**	0	0.00	7,610,047	17.59	2,609,675	23.54	42,480,060	19.82	26,294,401	25.84	78,994,183	21.32
12	Commission and Brokerage Expenses Incurred	0	0.00	4,850,118	11.21	2,422,779	21.85	21,269,376	9.92	22,313,028	21.93	50,855,301	13.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	840,097	1.94	243,264	2.19	4,257,489	1.99	2,265,966	2.23	7,606,816	2.05
14	Other Acquisition Expenses Incurred **	0	0.00	3,177,019	7.34	1,091,595	9.85	9,507,013	4.44	5,635,986	5.54	19,411,614	5.24
15	General Expenses Incurred **	0	0.00	975,006	2.25	913,121	8.24	5,279,007	2.46	7,291,242	7.16	14,458,376	3.90
16	Other Income Less Other Expenses **	0	0.00	(46,000)	(0.11)	(8,561)	(0.08)	1,961,003	0.91	247,512	0.24	2,153,954	0.58
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15,801,418	36.53	2,467,164	22.25	41,176,012	19.21	7,598,256	7.47	67,042,850	18.10

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,034,160,641	100.99	495,466,565	104.28	605,707,938	102.10	6,521,911,180	104.84	10,657,246,324	103.54
2	Premiums Earned	0	0.00	3,004,329,393	100.00	475,153,430	100.00	593,253,329	100.00	6,220,546,040	100.00	10,293,282,192	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,876,949	1.66	51,625,450	8.70	0	0.00	59,502,399	0.58
4	Incurred Losses	7	0.00	1,466,433,592	48.81	317,053,031	66.73	403,214,185	67.97	3,565,722,825	57.32	5,752,423,640	55.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	27,276,696	0.91	4,812,564	1.01	4,762,937	0.80	128,065,000	2.06	164,917,197	1.60
6	Adjusting and Other Expenses Incurred **	0	0.00	217,835,890	7.25	36,399,611	7.66	44,015,285	7.42	473,321,134	7.61	771,571,920	7.50
7	Unpaid Losses	76	0.00	562,174,891	18.71	68,422,613	14.40	118,570,218	19.99	1,380,409,773	22.19	2,129,577,571	20.69
8	Defense and Cost Containment Expenses Unpaid	8	0.00	45,230,385	1.51	4,656,709	0.98	6,010,920	1.01	96,545,457	1.55	152,443,479	1.48
9	Adjusting and Other Expenses Unpaid **	0	0.00	163,206,541	5.43	12,289,082	2.59	15,236,329	2.57	264,169,472	4.25	454,901,425	4.42
10	Unearned Premium Reserves	0	0.00	1,578,007,756	52.52	263,238,403	55.40	313,189,694	52.79	3,391,897,467	54.53	5,546,333,320	53.88
11	Agents Balances**	0	0.00	555,774,607	18.50	136,846,493	28.80	121,958,001	20.56	1,036,230,825	16.66	1,850,809,926	17.98
12	Commission and Brokerage Expenses Incurred	0	0.00	380,390,962	12.66	46,286,502	9.74	25,249,050	4.26	847,634,613	13.63	1,299,561,127	12.63
13	Taxes, Licenses, and Fees Incurred	0	0.00	63,209,181	2.10	14,337,725	3.02	11,599,905	1.96	137,368,626	2.21	226,515,437	2.20
14	Other Acquisition Expenses Incurred **	0	0.00	202,125,293	6.73	43,765,294	9.21	74,002,534	12.47	448,294,517	7.21	768,187,638	7.46
15	General Expenses Incurred **	0	0.00	106,947,375	3.56	33,118,765	6.97	29,749,144	5.01	296,175,211	4.76	465,990,496	4.53
16	Other Income Less Other Expenses **	0	0.00	1,187,138	0.04	2,051,021	0.43	2,313,454	0.39	9,865,883	0.16	15,417,496	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(7)	0.00	541,297,542	18.02	(26,445,990)	(5.57)	(48,651,707)	(8.20)	333,829,996	5.37	800,029,834	7.77

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	169,512,315	101.18	252,987,257	104.56	72,822,808	95.08	2,168,039,709	102.80	2,663,362,089	102.63
2	Premiums Earned	0	0.00	167,543,416	100.00	241,949,661	100.00	76,590,503	100.00	2,109,082,352	100.00	2,595,165,932	100.00
3	Dividends to Policyholders	0	0.00	1,896	0.00	935,247	0.39	0	0.00	348,660	0.02	1,285,803	0.05
4	Incurred Losses	(5)	0.00	67,993,229	40.58	164,099,515	67.82	39,927,718	52.13	1,177,170,287	55.81	1,449,190,744	55.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	20,197,843	12.06	6,490,319	2.68	4,353,604	5.68	143,778,115	6.82	174,819,881	6.74
6	Adjusting and Other Expenses Incurred **	0	0.00	8,830,597	5.27	14,255,025	5.89	4,465,711	5.83	121,491,819	5.76	149,043,151	5.74
7	Unpaid Losses	0	0.00	110,512,173	65.96	147,505,095	60.97	59,850,809	78.14	1,802,644,595	85.47	2,120,512,672	81.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	41,719,918	24.90	21,385,197	8.84	17,413,062	22.74	482,340,713	22.87	562,858,890	21.69
9	Adjusting and Other Expenses Unpaid **	0	0.00	10,778,069	6.43	11,973,536	4.95	5,512,154	7.20	132,772,743	6.30	161,036,503	6.21
10	Unearned Premium Reserves	0	0.00	84,266,935	50.30	123,648,938	51.11	37,118,101	48.46	1,043,357,599	49.47	1,288,391,573	49.65
11	Agents Balances**	0	0.00	26,143,713	15.60	77,003,926	31.83	16,005,868	20.90	561,037,520	26.60	680,191,028	26.21
12	Commission and Brokerage Expenses Incurred	0	0.00	22,388,518	13.36	29,885,048	12.35	10,596,408	13.84	354,433,175	16.81	417,303,149	16.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,210,635	1.92	6,164,210	2.55	1,790,422	2.34	45,759,454	2.17	56,924,721	2.19
14	Other Acquisition Expenses Incurred **	0	0.00	10,889,983	6.50	20,155,033	8.33	9,511,820	12.42	111,907,243	5.31	152,464,078	5.87
15	General Expenses Incurred **	0	0.00	8,917,837	5.32	19,689,975	8.14	4,206,359	5.49	160,677,035	7.62	193,491,207	7.46
16	Other Income Less Other Expenses **	0	0.00	(50,229)	(0.03)	1,050,318	0.43	25,276	0.03	(624,697)	(0.03)	400,668	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	5	0.00	25,062,650	14.96	(18,674,393)	(7.72)	1,763,736	2.30	(7,108,132)	(0.34)	1,043,866	0.04

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	507,032,522	97.84	507,032,522	97.84
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	518,250,820	100.00	518,250,820	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	194,197,525	37.47	194,197,525	37.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,088,640	0.21	1,088,640	0.21
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,100,824	1.18	6,100,824	1.18
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	302,035,980	58.28	302,035,980	58.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,208,923	0.23	1,208,923	0.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	5,571,861	1.08	5,571,861	1.08
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	96,461,252	18.61	96,461,252	18.61
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	18,535,503	3.58	18,535,503	3.58
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,885,112	1.91	9,885,112	1.91
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	18,479,866	3.57	18,479,866	3.57
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	79,050,026	15.25	79,050,026	15.25
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(45,339,687)	(8.75)	(45,339,687)	(8.75)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	164,109,140	31.67	164,109,140	31.67

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	435,901	104.15	947,387	108.80	283,795,235	103.14	285,178,523	103.16
2	Premiums Earned	0	0.00	0	0.00	418,526	100.00	870,749	100.00	275,153,401	100.00	276,442,676	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	80,899	19.33	37,367	4.29	0	0.00	118,266	0.04
4	Incurred Losses	0	0.00	(54)	0.00	1,218,231	291.08	183,954	21.13	191,897,568	69.74	193,299,699	69.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	(8)	0.00	183,609	43.87	(1,629)	(0.19)	13,412,429	4.87	13,594,401	4.92
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	30,898	7.38	52,323	6.01	11,169,096	4.06	11,252,317	4.07
7	Unpaid Losses	0	0.00	0	0.00	1,323,835	316.31	119,958	13.78	263,299,378	95.69	264,743,171	95.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	167,986	40.14	3,795	0.44	16,908,334	6.15	17,080,115	6.18
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	109,432	26.15	10,375	1.19	8,946,685	3.25	9,066,492	3.28
10	Unearned Premium Reserves	0	0.00	0	0.00	211,461	50.53	430,442	49.43	107,700,260	39.14	108,342,163	39.19
11	Agents Balances**	0	0.00	0	0.00	80,828	19.31	248,682	28.56	65,136,441	23.67	65,465,950	23.68
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	116,917	13.43	40,034,315	14.55	40,151,232	14.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	6,766	1.62	29,260	3.36	5,721,607	2.08	5,757,633	2.08
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	52,968	12.66	162,952	18.71	17,668,495	6.42	17,884,415	6.47
15	General Expenses Incurred **	0	0.00	0	0.00	25,681	6.14	37,072	4.26	21,110,829	7.67	21,173,583	7.66
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(57)	(0.01)	(69)	(0.01)	(1,216,713)	(0.44)	(1,216,840)	(0.44)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	62	0.00	(1,180,583)	(282.08)	252,463	28.99	(27,077,651)	(9.84)	(28,005,709)	(10.13)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,848,125	101.93	139,131,955	89.76	86,758,971	101.80	66,730,368	101.55	2,082,671,534	106.27	2,413,140,953	104.79
2	Premiums Earned	37,131,755	100.00	155,007,647	100.00	85,228,559	100.00	65,710,371	100.00	1,959,770,217	100.00	2,302,848,549	100.00
3	Dividends to Policyholders	0	0.00	307	0.00	209,685	0.25	2,087,475	3.18	3	0.00	2,297,470	0.10
4	Incurred Losses	11,115,646	29.94	56,005,508	36.13	89,102,511	104.55	27,330,834	41.59	1,394,168,199	71.14	1,577,722,698	68.51
5	Defense and Cost Containment Expenses Incurred	102,170	0.28	725,620	0.47	2,415,907	2.83	49,669	0.08	26,959,593	1.38	30,252,959	1.31
6	Adjusting and Other Expenses Incurred **	2,820,057	7.59	2,988,994	1.93	2,668,927	3.13	3,113,130	4.74	57,641,332	2.94	69,232,440	3.01
7	Unpaid Losses	3,231,140	8.70	28,561,455	18.43	46,239,520	54.25	6,190,852	9.42	586,883,497	29.95	671,106,464	29.14
8	Defense and Cost Containment Expenses Unpaid	42,061	0.11	1,120,974	0.72	2,215,371	2.60	48,793	0.07	26,700,766	1.36	30,127,965	1.31
9	Adjusting and Other Expenses Unpaid **	4,634,094	12.48	1,018,840	0.66	1,724,721	2.02	809,082	1.23	24,498,108	1.25	32,684,844	1.42
10	Unearned Premium Reserves	18,959,849	51.06	104,050,202	67.13	39,706,464	46.59	29,114,690	44.31	814,856,780	41.58	1,006,687,985	43.71
11	Agents Balances**	9,654,196	26.00	26,332,939	16.99	15,522,858	18.21	13,079,721	19.91	356,682,800	18.20	421,272,514	18.29
12	Commission and Brokerage Expenses Incurred	4,402,940	11.86	43,104,191	27.81	3,171,452	3.72	6,189,250	9.42	317,073,904	16.18	373,941,737	16.24
13	Taxes, Licenses, and Fees Incurred	742,393	2.00	2,637,049	1.70	2,101,966	2.47	1,345,959	2.05	43,951,805	2.24	50,779,172	2.21
14	Other Acquisition Expenses Incurred **	4,162,085	11.21	516,371	0.33	7,606,428	8.92	12,146,580	18.49	72,090,729	3.68	96,522,193	4.19
15	General Expenses Incurred **	980,020	2.64	11,711,693	7.56	9,120,401	10.70	3,026,397	4.61	108,669,286	5.55	133,507,797	5.80
16	Other Income Less Other Expenses **	0	0.00	(99,302)	(0.06)	22,839	0.03	43,798	0.07	1,021,524	0.05	988,860	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	12,806,444	34.49	37,218,611	24.01	(31,145,878)	(36.54)	10,464,875	15.93	(59,763,110)	(3.05)	(30,419,058)	(1.32)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	8,333,174	522.45	0	0.00	26,886,267	118.95	35,219,441	145.55
2 Premiums Earned	0	0.00	0	0.00	1,595,022	100.00	0	0.00	22,602,764	100.00	24,197,786	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	828,517	3.67	828,517	3.42
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	843,181	3.73	843,181	3.48
6 Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(4,836)	(0.02)	(4,836)	(0.02)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,510,128	33.23	7,510,128	31.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	551,756	2.44	551,756	2.28
9 Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	45	0.00	45	0.00
10 Unearned Premium Reserves	0	0.00	0	0.00	28,160,239	1765.51	0	0.00	161,818,068	715.92	189,978,307	785.11
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	664,646	2.94	664,646	2.75
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	218,755	13.71	0	0.00	620,047	2.74	838,802	3.47
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	3,678,072	230.60	0	0.00	670,333	2.97	4,348,405	17.97
15 General Expenses Incurred **	0	0.00	0	0.00	3,496,156	219.19	0	0.00	15,293,715	67.66	18,789,870	77.65
16 Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	1,651,407	7.31	1,651,407	6.82
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	6,003,214	26.56	6,003,214	24.81

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14,441	100.88	25,576,610	99.41	41,059,599	103.65	134,153,509	102.61	200,804,159	102.40
2	Premiums Earned	0	0.00	14,315	100.00	25,728,749	100.00	39,615,070	100.00	130,741,388	100.00	196,099,522	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16,583	0.06	0	0.00	384,419	0.29	401,002	0.20
4	Incurred Losses	0	0.00	0	0.00	3,790,630	14.73	6,552,504	16.54	13,349,350	10.21	23,692,484	12.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,654,490	21.98	12,143,729	30.65	23,807,089	18.21	41,605,308	21.22
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	2,611,799	10.15	2,970,311	7.50	8,022,150	6.14	13,604,260	6.94
7	Unpaid Losses	0	0.00	0	0.00	19,490,756	75.75	55,163,176	139.25	194,755,400	148.96	269,409,332	137.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	12,552,226	48.79	34,820,206	87.90	85,241,715	65.20	132,614,147	67.63
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	4,678,754	18.18	5,843,085	14.75	12,846,613	9.83	23,368,452	11.92
10	Unearned Premium Reserves	0	0.00	7,438	51.96	12,415,614	48.26	23,770,512	60.00	72,748,487	55.64	108,942,051	55.55
11	Agents Balances**	0	0.00	3,068	21.43	8,130,771	31.60	10,668,670	26.93	27,170,833	20.78	45,973,341	23.44
12	Commission and Brokerage Expenses Incurred	0	0.00	1,660	11.60	2,026,266	7.88	3,305,548	8.34	15,423,457	11.80	20,756,931	10.58
13	Taxes, Licenses, and Fees Incurred	0	0.00	231	1.61	580,923	2.26	1,250,098	3.16	2,608,270	1.99	4,439,522	2.26
14	Other Acquisition Expenses Incurred **	0	0.00	1,023	7.14	1,354,695	5.27	936,873	2.36	6,853,022	5.24	9,145,613	4.66
15	General Expenses Incurred **	0	0.00	0	0.00	2,977,242	11.57	5,113,893	12.91	11,134,531	8.52	19,225,665	9.80
16	Other Income Less Other Expenses **	0	0.00	0	0.00	447,374	1.74	39,689	0.10	3,547,081	2.71	4,034,144	2.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,402	79.65	7,163,495	27.84	7,381,803	18.63	52,706,181	40.31	67,262,881	34.30

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,820,346	107.39	932,148	266.71	732,623	108.20	13,853,461	100.58	17,338,578	105.12
2	Premiums Earned	0	0.00	1,695,009	100.00	349,494	100.00	677,115	100.00	13,773,061	100.00	16,494,679	100.00
3	Dividends to Policyholders	0	0.00	211	0.01	2,422	0.69	64,603	9.54	0	0.00	67,236	0.41
4	Incurred Losses	0	0.00	5,856	0.35	41	0.01	(1,917)	(0.28)	221,507	1.61	225,487	1.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	(295)	(0.02)	(45)	(0.01)	150	0.02	19,560	0.14	19,370	0.12
6	Adjusting and Other Expenses Incurred **	0	0.00	19,011	1.12	501	0.14	3,795	0.56	49,820	0.36	73,127	0.44
7	Unpaid Losses	0	0.00	9,834	0.58	3,971	1.14	12,854	1.90	529,539	3.84	556,198	3.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	246	0.01	596	0.17	61	0.01	43,186	0.31	44,089	0.27
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,001	0.06	45	0.01	1,067	0.16	29,570	0.21	31,683	0.19
10	Unearned Premium Reserves	0	0.00	863,330	50.93	664,347	190.09	373,471	55.16	5,677,665	41.22	7,578,813	45.95
11	Agents Balances**	0	0.00	269,160	15.88	251,198	71.87	141,515	20.90	2,679,904	19.46	3,341,777	20.26
12	Commission and Brokerage Expenses Incurred	0	0.00	(109,766)	(6.48)	17,596	5.03	4	0.00	1,067,395	7.75	975,229	5.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	32,194	1.90	25,222	7.22	13,142	1.94	303,374	2.20	373,932	2.27
14	Other Acquisition Expenses Incurred **	0	0.00	56,033	3.31	33,399	9.56	26,674	3.94	612,618	4.45	728,725	4.42
15	General Expenses Incurred **	0	0.00	104,062	6.14	103,522	29.62	28,111	4.15	821,412	5.96	1,057,107	6.41
16	Other Income Less Other Expenses **	0	0.00	(1,001)	(0.06)	114	0.03	329	0.05	9,151	0.07	8,593	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,586,702	93.61	166,949	47.77	542,882	80.18	10,686,526	77.59	12,983,060	78.71

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	27,016,681	100.14	0	0.00	377,562,320	102.48	404,579,001	102.32
2	Premiums Earned	0	0.00	0	0.00	26,977,606	100.00	0	0.00	368,419,730	100.00	395,397,336	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	23,136,851	85.76	0	0.00	239,233,495	64.94	262,370,346	66.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(9,269)	(0.03)	0	0.00	4,822,189	1.31	4,812,920	1.22
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	2,057,096	7.63	0	0.00	12,237,948	3.32	14,295,044	3.62
7	Unpaid Losses	0	0.00	0	0.00	6,190,473	22.95	0	0.00	175,371,316	47.60	181,561,789	45.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	11,325	0.04	0	0.00	5,912,108	1.60	5,923,433	1.50
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,145,219	30.19	0	0.00	6,573,282	1.78	14,718,501	3.72
10	Unearned Premium Reserves	0	0.00	0	0.00	2,887,835	10.70	0	0.00	380,344,817	103.24	383,232,652	96.92
11	Agents Balances**	0	0.00	0	0.00	283,731	1.05	0	0.00	99,136,614	26.91	99,420,345	25.14
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	11,718	0.04	0	0.00	51,462,935	13.97	51,474,653	13.02
13	Taxes, Licenses, and Fees Incurred	0	0.00	300	0.00	827,418	3.07	0	0.00	8,378,054	2.27	9,205,772	2.33
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	26,233	0.10	0	0.00	16,595,820	4.50	16,622,054	4.20
15	General Expenses Incurred **	0	0.00	0	0.00	127,818	0.47	0	0.00	22,028,179	5.98	22,155,998	5.60
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(229,031)	(0.85)	0	0.00	(59,568)	(0.02)	(288,599)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(300)	0.00	570,709	2.12	0	0.00	13,601,542	3.69	14,171,950	3.58

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(7,974)	(6.35)	0	0.00	520,326	100.00	512,352	79.33
2	Premiums Earned	0	0.00	0	0.00	125,542	100.00	0	0.00	520,326	100.00	645,868	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(7,863)	(6.26)	0	0.00	28,992	5.57	21,129	3.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(649)	(0.52)	0	0.00	0	0.00	(649)	(0.10)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(24,458)	(19.48)	0	0.00	(12,973)	(2.49)	(37,431)	(5.80)
7	Unpaid Losses	0	0.00	0	0.00	151,593	120.75	0	0.00	29,305	5.63	180,898	28.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	303	0.24	0	0.00	0	0.00	303	0.05
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	19,195	15.29	0	0.00	3,899	0.75	23,095	3.58
10	Unearned Premium Reserves	0	0.00	0	0.00	63,588	50.65	0	0.00	0	0.00	63,588	9.85
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	72,873	14.01	72,873	11.28
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1,453)	(1.16)	0	0.00	312,174	60.00	310,721	48.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(173)	(0.14)	0	0.00	15,368	2.95	15,195	2.35
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	9,907	7.89	0	0.00	14,561	2.80	24,468	3.79
15	General Expenses Incurred **	0	0.00	0	0.00	(5,573)	(4.44)	0	0.00	10,973	2.11	5,400	0.84
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	14,773	2.84	14,773	2.29
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	155,804	124.10	0	0.00	166,003	31.90	321,807	49.83

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	65,910,119	115.31	0	0.00	69,565,850	93.85	135,475,969	103.19
2	Premiums Earned	0	0.00	0	0.00	57,157,198	100.00	0	0.00	74,124,805	100.00	131,282,003	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	226	0.00	0	0.00	0	0.00	226	0.00
4	Incurred Losses	0	0.00	0	0.00	34,834,327	60.94	0	0.00	64,328,391	86.78	99,162,718	75.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(68,760)	(0.12)	0	0.00	160,287	0.22	91,527	0.07
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	2,450,283	4.29	0	0.00	5,547,085	7.48	7,997,369	6.09
7	Unpaid Losses	0	0.00	0	0.00	83,134,994	145.45	0	0.00	106,177,770	143.24	189,312,764	144.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	166,269	0.29	0	0.00	720,391	0.97	886,660	0.68
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	11,642,219	20.37	0	0.00	3,722,768	5.02	15,364,987	11.70
10	Unearned Premium Reserves	0	0.00	0	0.00	267,651,879	468.27	0	0.00	125,047,654	168.70	392,699,533	299.13
11	Agents Balances**	0	0.00	0	0.00	37,400,691	65.43	0	0.00	18,951,254	25.57	56,351,946	42.92
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5,986,862	10.47	0	0.00	13,877,110	18.72	19,863,972	15.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,175,708	2.06	0	0.00	1,865,165	2.52	3,040,873	2.32
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,918,680	8.61	0	0.00	3,355,878	4.53	8,274,558	6.30
15	General Expenses Incurred **	0	0.00	0	0.00	2,621,435	4.59	0	0.00	7,275,132	9.81	9,896,567	7.54
16	Other Income Less Other Expenses **	0	0.00	0	0.00	4,198,215	7.35	0	0.00	160,433	0.22	4,358,647	3.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	9,436,651	16.51	0	0.00	(22,123,811)	(29.85)	(12,687,159)	(9.66)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Note: Other Accident and Health total combines lines 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, and 15.8 of the Texas Statutory Page 14.

Total for Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	11,776,792	121.99	961,360,580	98.40	11,718,002	100.16	1,249,060,831	98.95	2,233,916,205	98.82
2	Premiums Earned	0	0.00	9,654,032	100.00	977,015,185	100.00	11,699,423	100.00	1,262,259,780	100.00	2,260,628,420	100.00
3	Dividends to Policyholders	0	0.00	21,082	0.22	349,028,903	35.72	0	0.00	4,769,287	0.38	353,819,272	15.65
4	Incurred Losses	0	0.00	5,437,844	56.33	325,360,082	33.30	3,110,394	26.59	590,733,863	46.80	924,642,183	40.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	524,585	5.43	22,615,828	2.31	631,136	5.39	75,892,225	6.01	99,663,774	4.41
6	Adjusting and Other Expenses Incurred **	0	0.00	571,002	5.91	56,714,527	5.80	650,905	5.56	89,362,412	7.08	147,298,846	6.52
7	Unpaid Losses	0	0.00	13,634,558	141.23	2,780,326,043	284.57	29,315,757	250.57	5,529,879,334	438.09	8,353,155,692	369.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	943,640	9.77	153,860,479	15.75	1,977,224	16.90	598,405,516	47.41	755,186,859	33.41
9	Adjusting and Other Expenses Unpaid **	0	0.00	351,001	3.64	98,606,032	10.09	3,510,398	30.00	171,812,690	13.61	274,280,120	12.13
10	Unearned Premium Reserves	0	0.00	5,443,611	56.39	505,161,634	51.70	6,038,148	51.61	433,774,153	34.36	950,417,546	42.04
11	Agents Balances**	0	0.00	5,000	0.05	360,337,522	36.88	2,436,499	20.83	339,232,832	26.88	702,011,853	31.05
12	Commission and Brokerage Expenses Incurred	0	0.00	1,482,114	15.35	119,972,725	12.28	1,259,282	10.76	94,732,204	7.50	217,446,325	9.62
13	Taxes, Licenses, and Fees Incurred	0	0.00	381,443	3.95	22,840,251	2.34	300,963	2.57	51,270,247	4.06	74,792,904	3.31
14	Other Acquisition Expenses Incurred **	0	0.00	852,003	8.83	64,396,805	6.59	1,082,139	9.25	58,776,946	4.66	125,107,892	5.53
15	General Expenses Incurred **	0	0.00	1,147,004	11.88	92,854,283	9.50	904,377	7.73	93,709,686	7.42	188,615,350	8.34
16	Other Income Less Other Expenses **	0	0.00	56,000	0.58	(496,715)	(0.05)	(6,293)	(0.05)	(3,423,450)	(0.27)	(3,870,457)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(707,044)	(7.32)	(77,264,934)	(7.91)	3,753,934	32.09	199,589,460	15.81	125,371,416	5.55

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Other General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	76,900	103.70	57,083,481	102.47	131,136,561	108.83	58,323,048	102.13	2,484,660,614	104.29	2,731,280,604	104.42
2	Premiums Earned	74,158	100.00	55,709,410	100.00	120,496,847	100.00	57,104,962	100.00	2,382,363,687	100.00	2,615,749,064	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,480,799	1.23	1,860,154	3.26	840	0.00	3,341,793	0.13
4	Incurred Losses	0	0.00	31,133,764	55.89	79,470,791	65.95	30,487,014	53.39	2,009,086,700	84.33	2,150,178,269	82.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,878,538	6.96	8,221,832	6.82	2,477,872	4.34	285,802,804	12.00	300,381,046	11.48
6	Adjusting and Other Expenses Incurred **	2,004	2.70	2,523,362	4.53	5,111,508	4.24	2,339,296	4.10	98,470,315	4.13	108,446,485	4.15
7	Unpaid Losses	0	0.00	78,737,498	141.34	176,627,943	146.58	58,727,965	102.84	5,699,704,754	239.25	6,013,798,160	229.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,798,263	12.20	24,515,988	20.35	5,527,107	9.68	913,016,475	38.32	949,857,833	36.31
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,031,125	9.03	8,628,609	7.16	5,709,032	10.00	263,000,386	11.04	282,369,153	10.79
10	Unearned Premium Reserves	21,533	29.04	28,287,434	50.78	68,062,201	56.48	29,115,425	50.99	1,620,117,805	68.00	1,745,604,398	66.73
11	Agents Balances**	20,043	27.03	6,424,021	11.53	41,275,711	34.25	10,976,397	19.22	495,336,080	20.79	554,032,251	21.18
12	Commission and Brokerage Expenses Incurred	1,985	2.68	7,937,881	14.25	14,640,970	12.15	5,288,605	9.26	256,419,384	10.76	284,288,825	10.87
13	Taxes, Licenses, and Fees Incurred	1,346	1.82	924,790	1.66	2,584,984	2.15	1,267,570	2.22	49,790,230	2.09	54,568,920	2.09
14	Other Acquisition Expenses Incurred **	3,006	4.05	986,405	1.77	11,020,307	9.15	6,550,934	11.47	93,747,832	3.94	112,308,484	4.29
15	General Expenses Incurred **	9,019	12.16	3,200,541	5.75	8,833,175	7.33	2,538,215	4.44	140,321,822	5.89	154,902,773	5.92
16	Other Income Less Other Expenses **	0	0.00	68,819	0.12	(263,674)	(0.22)	(59,356)	(0.10)	(152,245,816)	(6.39)	(152,500,027)	(5.83)
17	Pretax Profit or Loss Excluding Investment Gain*	56,797	76.59	5,192,948	9.32	(11,131,193)	(9.24)	4,235,945	7.42	(703,522,057)	(29.53)	(705,167,559)	(26.96)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	437,353	95.14	6,711,928	105.99	22,079,814	99.38	1,574,034,257	115.03	1,603,263,352	114.73
2	Premiums Earned	0	0.00	459,718	100.00	6,332,431	100.00	22,218,244	100.00	1,368,388,456	100.00	1,397,398,849	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	7,000,878	31.51	0	0.00	7,000,878	0.50
4	Incurred Losses	0	0.00	(32,351)	(7.04)	882,161	13.93	4,283,046	19.28	777,731,466	56.84	782,864,322	56.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	(50,726)	(11.03)	63,819	1.01	4,280,897	19.27	205,341,435	15.01	209,635,425	15.00
6	Adjusting and Other Expenses Incurred **	0	0.00	(17,989)	(3.91)	361,906	5.72	152,389	0.69	64,156,799	4.69	64,653,105	4.63
7	Unpaid Losses	0	0.00	223,709	48.66	2,204,426	34.81	9,460,717	42.58	2,219,783,983	162.22	2,231,672,835	159.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	244,459	53.18	731,394	11.55	6,944,310	31.25	504,488,497	36.87	512,408,660	36.67
9	Adjusting and Other Expenses Unpaid **	0	0.00	(15,990)	(3.48)	405,575	6.40	116,564	0.52	105,534,520	7.71	106,040,669	7.59
10	Unearned Premium Reserves	0	0.00	234,520	51.01	3,347,841	52.87	11,311,206	50.91	897,208,420	65.57	912,101,987	65.27
11	Agents Balances**	0	0.00	9,994	2.17	2,334,502	36.87	529,884	2.38	329,735,668	24.10	332,610,048	23.80
12	Commission and Brokerage Expenses Incurred	0	0.00	77,816	16.93	599,285	9.46	62,043	0.28	236,759,797	17.30	237,498,941	17.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	6,530	1.42	142,525	2.25	365,462	1.64	32,541,959	2.38	33,056,476	2.37
14	Other Acquisition Expenses Incurred **	0	0.00	26,983	5.87	524,708	8.29	353,969	1.59	69,156,652	5.05	70,062,313	5.01
15	General Expenses Incurred **	0	0.00	40,975	8.91	751,414	11.87	2,323,791	10.46	91,062,514	6.65	94,178,693	6.74
16	Other Income Less Other Expenses **	0	0.00	1,999	0.43	28,833	0.46	2,673	0.01	(3,286,565)	(0.24)	(3,253,060)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	410,478	89.29	3,035,446	47.93	3,398,443	15.30	(111,648,731)	(8.16)	(104,804,364)	(7.50)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	27,606,744	120.37	27,606,744	120.37
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	22,935,205	100.00	22,935,205	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,173	0.00	0	0.00	32,333,823	140.98	32,337,996	141.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,050	0.00	0	0.00	1,501,706	6.55	1,503,756	6.56
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	258,335	1.13	258,335	1.13
7	Unpaid Losses	0	0.00	0	0.00	35,401	0.00	0	0.00	274,253,042	1195.77	274,288,443	1195.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,708	0.00	0	0.00	11,048,026	48.17	11,054,734	48.20
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,113,012	17.93	4,113,012	17.93
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	15,676,103	68.35	15,676,103	68.35
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	6,220,764	27.12	6,220,764	27.12
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,282,027	9.95	2,282,027	9.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	779,017	3.40	779,017	3.40
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	377,914	1.65	377,914	1.65
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,295,972	10.01	2,295,972	10.01
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(21,827)	(0.10)	(21,827)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,223)	0.00	0	0.00	(16,915,416)	(73.75)	(16,921,639)	(73.78)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,222,328	100.03	15,351,474	104.16	32,578	91.27	173,131,836	102.03	195,738,216	102.11
2	Premiums Earned	0	0.00	7,219,983	100.00	14,738,525	100.00	35,696	100.00	169,692,581	100.00	191,686,785	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,693	0.02	0	0.00	214	0.00	2,907	0.00
4	Incurred Losses	0	0.00	1,430,499	19.81	8,041,352	54.56	(72,354)	(202.69)	64,590,853	38.06	73,990,350	38.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,734,904	24.03	6,999,997	47.49	(17,410)	(48.77)	42,666,126	25.14	51,383,617	26.81
6	Adjusting and Other Expenses Incurred **	0	0.00	224,999	3.12	1,803,406	12.24	(5,039)	(14.12)	11,799,289	6.95	13,822,655	7.21
7	Unpaid Losses	0	0.00	12,816,616	177.52	46,403,678	314.85	72,984	204.46	484,588,998	285.57	543,882,276	283.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,940,255	96.13	25,946,235	176.04	29,761	83.37	215,148,706	126.79	248,064,957	129.41
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,405,997	19.47	3,742,334	25.39	7,559	21.18	58,712,478	34.60	63,868,368	33.32
10	Unearned Premium Reserves	0	0.00	3,116,155	43.16	7,574,954	51.40	12,917	36.19	80,797,330	47.61	91,501,356	47.73
11	Agents Balances**	0	0.00	272,999	3.78	5,182,539	35.16	4,619	12.94	41,071,260	24.20	46,531,418	24.27
12	Commission and Brokerage Expenses Incurred	0	0.00	1,031,935	14.29	1,756,721	11.92	4,266	11.95	20,553,711	12.11	23,346,633	12.18
13	Taxes, Licenses, and Fees Incurred	0	0.00	128,547	1.78	299,127	2.03	782	2.19	3,322,154	1.96	3,750,610	1.96
14	Other Acquisition Expenses Incurred **	0	0.00	182,000	2.52	1,622,850	11.01	4,619	12.94	6,744,215	3.97	8,553,684	4.46
15	General Expenses Incurred **	0	0.00	226,999	3.14	1,269,185	8.61	2,100	5.88	12,529,334	7.38	14,027,618	7.32
16	Other Income Less Other Expenses **	0	0.00	3,000	0.04	7,587	0.05	(420)	(1.18)	(418,086)	(0.25)	(407,919)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,263,099	31.34	(7,049,219)	(47.83)	118,312	331.44	7,068,598	4.17	2,400,791	1.25

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,532,278,868	100.11	44,463,255	90.40	1,965,560,195	97.70	463,015,985	100.89	3,409,918,440	98.64	12,415,236,743	99.31
2	Premiums Earned	6,525,121,172	100.00	49,185,367	100.00	2,011,777,300	100.00	458,924,473	100.00	3,456,817,591	100.00	12,501,825,903	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	97,565,650	4.85	66,273,142	14.44	60,412,432	1.75	224,251,224	1.79
4	Incurred Losses	3,816,098,742	58.48	24,165,738	49.13	1,134,783,975	56.41	292,628,303	63.76	2,055,905,712	59.47	7,323,582,470	58.58
5	Defense and Cost Containment Expenses Incurred	180,076,983	2.76	1,504,883	3.06	152,991,645	7.60	17,310,440	3.77	132,558,779	3.83	484,442,730	3.87
6	Adjusting and Other Expenses Incurred **	502,174,090	7.70	1,948,015	3.96	151,869,352	7.55	40,978,735	8.93	288,968,049	8.36	985,938,241	7.89
7	Unpaid Losses	3,760,769,490	57.64	31,224,755	63.48	1,156,268,799	57.47	297,344,488	64.79	2,056,046,432	59.48	7,301,653,964	58.40
8	Defense and Cost Containment Expenses Unpaid	415,610,329	6.37	3,728,793	7.58	270,628,735	13.45	31,298,811	6.82	276,618,870	8.00	997,885,538	7.98
9	Adjusting and Other Expenses Unpaid **	283,932,051	4.35	2,544,019	5.17	220,176,013	10.94	26,666,642	5.81	215,902,297	6.25	749,221,022	5.99
10	Unearned Premium Reserves	2,068,585,126	31.70	20,924,104	42.54	474,057,280	23.56	119,063,880	25.94	965,023,785	27.92	3,647,654,175	29.18
11	Agents Balances**	1,443,482,259	22.12	13,506,101	27.46	341,944,713	17.00	78,514,589	17.11	707,908,056	20.48	2,585,355,717	20.68
12	Commission and Brokerage Expenses Incurred	502,796,913	7.71	5,149,773	10.47	181,803,562	9.04	9,601,298	2.09	287,812,173	8.33	987,163,719	7.90
13	Taxes, Licenses, and Fees Incurred	108,695,206	1.67	919,962	1.87	31,434,369	1.56	7,727,682	1.68	67,002,637	1.94	215,779,856	1.73
14	Other Acquisition Expenses Incurred **	389,692,070	5.97	2,599,019	5.28	187,505,864	9.32	50,960,920	11.10	263,779,581	7.63	894,537,454	7.16
15	General Expenses Incurred **	247,800,045	3.80	1,876,014	3.81	85,491,641	4.25	18,857,479	4.11	202,320,288	5.85	556,345,466	4.45
16	Other Income Less Other Expenses **	(12,923,002)	(0.20)	262,002	0.53	4,802,180	0.24	3,556,175	0.77	4,100,913	0.12	(201,733)	(0.00)
17	Pretax Profit or Loss Excluding Investment Gain*	764,864,121	11.72	11,283,965	22.94	(6,866,578)	(0.34)	(41,857,351)	(9.12)	102,158,854	2.96	829,583,010	6.64

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	874,856,350	104.92	23,421,469	100.71	256,161,427	112.00	22,853,283	118.27	2,263,591,506	102.95	3,440,884,035	104.15
2	Premiums Earned	833,836,930	100.00	23,257,252	100.00	228,721,562	100.00	19,322,889	100.00	2,198,749,732	100.00	3,303,888,365	100.00
3	Dividends to Policyholders	0	0.00	47	0.00	1,994,940	0.87	0	0.00	415,289	0.02	2,410,276	0.07
4	Incurred Losses	562,913,038	67.51	23,511,403	101.09	182,679,819	79.87	17,042,650	88.20	1,831,351,895	83.29	2,617,498,805	79.22
5	Defense and Cost Containment Expenses Incurred	39,244,011	4.71	1,923,399	8.27	26,037,666	11.38	477,236	2.47	233,417,071	10.62	301,099,383	9.11
6	Adjusting and Other Expenses Incurred **	39,093,997	4.69	2,022,609	8.70	12,636,822	5.52	2,076,370	10.75	120,477,834	5.48	176,307,631	5.34
7	Unpaid Losses	837,260,778	100.41	40,690,606	174.96	244,568,487	106.93	23,075,420	119.42	3,436,913,280	156.31	4,582,508,571	138.70
8	Defense and Cost Containment Expenses Unpaid	83,806,836	10.05	4,801,754	20.65	41,586,237	18.18	1,999,262	10.35	413,944,032	18.83	546,138,121	16.53
9	Adjusting and Other Expenses Unpaid **	32,019,997	3.84	3,207,044	13.79	15,319,701	6.70	2,563,235	13.27	130,269,442	5.92	183,379,420	5.55
10	Unearned Premium Reserves	441,975,083	53.00	10,646,663	45.78	118,888,941	51.98	10,560,324	54.65	1,073,153,580	48.81	1,655,224,591	50.10
11	Agents Balances**	258,307,978	30.98	983,823	4.23	74,191,599	32.44	2,160,011	11.18	620,950,953	28.24	956,594,365	28.95
12	Commission and Brokerage Expenses Incurred	88,025,359	10.56	3,199,887	13.76	31,531,542	13.79	2,890,471	14.96	373,367,302	16.98	499,014,561	15.10
13	Taxes, Licenses, and Fees Incurred	14,312,075	1.72	412,265	1.77	4,751,825	2.08	567,971	2.94	53,012,098	2.41	73,056,234	2.21
14	Other Acquisition Expenses Incurred **	15,045,999	1.80	639,394	2.75	20,343,111	8.89	1,330,121	6.88	92,905,352	4.23	130,263,976	3.94
15	General Expenses Incurred **	18,566,998	2.23	732,829	3.15	14,557,820	6.36	802,166	4.15	140,949,774	6.41	175,609,588	5.32
16	Other Income Less Other Expenses **	17,551,999	2.10	5,496	0.02	864,964	0.38	(25,322)	(0.13)	(144,320,949)	(6.56)	(125,923,812)	(3.81)
17	Pretax Profit or Loss Excluding Investment Gain*	74,187,452	8.90	(9,179,084)	(39.47)	(64,947,019)	(28.40)	(5,889,418)	(30.48)	(791,467,831)	(36.00)	(797,295,901)	(24.13)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,832,945,676	100.35	38,460,714	87.95	1,607,738,106	99.08	462,363,930	101.77	3,163,991,270	99.01	10,105,499,696	99.73
2	Premiums Earned	4,816,170,845	100.00	43,731,440	100.00	1,622,708,269	100.00	454,333,159	100.00	3,195,569,275	100.00	10,132,512,988	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	77,143,332	4.75	62,659,675	13.79	54,856,734	1.72	194,659,741	1.92
4	Incurred Losses	2,625,576,483	54.52	16,348,142	37.38	972,691,488	59.94	252,022,596	55.47	1,446,312,573	45.26	5,312,951,282	52.43
5	Defense and Cost Containment Expenses Incurred	10,192,194	0.21	109,946	0.25	1,920,382	0.12	1,252,663	0.28	9,026,112	0.28	22,501,297	0.22
6	Adjusting and Other Expenses Incurred **	317,612,036	6.59	935,009	2.14	133,641,183	8.24	43,445,306	9.56	239,848,725	7.51	735,482,260	7.26
7	Unpaid Losses	236,273,468	4.91	(357,864)	(0.82)	125,082,338	7.71	9,638,982	2.12	113,681,416	3.56	484,318,340	4.78
8	Defense and Cost Containment Expenses Unpaid	12,418,215	0.26	109,787	0.25	1,582,546	0.10	512,977	0.11	4,963,299	0.16	19,586,824	0.19
9	Adjusting and Other Expenses Unpaid **	49,543,321	1.03	434,004	0.99	116,842,972	7.20	10,672,665	2.35	48,613,356	1.52	226,106,318	2.23
10	Unearned Premium Reserves	1,607,788,917	33.38	17,806,564	40.72	405,945,191	25.02	120,156,310	26.45	915,177,975	28.64	3,066,874,957	30.27
11	Agents Balances**	1,043,884,592	21.67	11,681,118	26.71	289,037,673	17.81	80,925,485	17.81	644,068,552	20.16	2,069,597,419	20.43
12	Commission and Brokerage Expenses Incurred	366,809,422	7.62	4,736,228	10.83	144,014,599	8.87	10,256,286	2.26	286,634,795	8.97	812,451,330	8.02
13	Taxes, Licenses, and Fees Incurred	83,233,045	1.73	802,435	1.83	25,176,979	1.55	7,762,168	1.71	61,065,033	1.91	178,039,660	1.76
14	Other Acquisition Expenses Incurred **	293,902,136	6.10	2,119,021	4.85	154,819,131	9.54	50,481,996	11.11	238,693,742	7.47	740,016,026	7.30
15	General Expenses Incurred **	186,623,307	3.87	1,644,017	3.76	68,247,373	4.21	18,316,028	4.03	177,197,568	5.55	452,028,292	4.46
16	Other Income Less Other Expenses **	(12,455,656)	(0.26)	240,002	0.55	1,498,302	0.09	3,555,523	0.78	2,844,528	0.09	(4,317,300)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	919,766,565	19.10	17,276,644	39.51	46,552,104	2.87	11,691,964	2.57	684,778,522	21.43	1,680,065,799	16.58

* (Line 2 - [3 thru 6] - [12 thru 15] + 16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

**Total for Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	291,420,244	104.11	9,262,556	96.94	97,703,811	108.30	13,869,990	116.53	594,178,349	97.09	1,006,434,950	100.29
2	Premiums Earned	279,913,152	100.00	9,555,056	100.00	90,212,971	100.00	11,902,129	100.00	611,978,663	100.00	1,003,561,971	100.00
3	Dividends to Policyholders	0	0.00	23	0.00	905,032	1.00	0	0.00	177,476	0.03	1,082,531	0.11
4	Incurred Losses	137,955,888	49.29	3,145,340	32.92	46,502,036	51.55	5,770,595	48.48	322,445,787	52.69	515,819,646	51.40
5	Defense and Cost Containment Expenses Incurred	2,307,795	0.82	290,901	3.04	696,934	0.77	38,185	0.32	7,105,545	1.16	10,439,360	1.04
6	Adjusting and Other Expenses Incurred **	12,742,961	4.55	421,280	4.41	6,565,937	7.28	596,246	5.01	32,147,369	5.25	52,473,793	5.23
7	Unpaid Losses	26,243,285	9.38	809,491	8.47	6,222,373	6.90	1,386,081	11.65	109,990,673	17.97	144,651,903	14.41
8	Defense and Cost Containment Expenses Unpaid	1,846,681	0.66	18,343	0.19	519,315	0.58	66,425	0.56	11,435,588	1.87	13,886,352	1.38
9	Adjusting and Other Expenses Unpaid **	1,850,994	0.66	161,612	1.69	2,232,153	2.47	259,245	2.18	12,854,585	2.10	17,358,589	1.73
10	Unearned Premium Reserves	144,493,329	51.62	3,567,382	37.34	42,482,962	47.09	7,134,165	59.94	225,542,119	36.85	423,219,957	42.17
11	Agents Balances**	78,012,764	27.87	184,310	1.93	27,749,327	30.76	1,711,620	14.38	163,750,847	26.76	271,408,868	27.04
12	Commission and Brokerage Expenses Incurred	32,923,242	11.76	1,447,460	15.15	11,290,147	12.51	1,719,025	14.44	85,553,177	13.98	132,933,051	13.25
13	Taxes, Licenses, and Fees Incurred	4,974,923	1.78	177,921	1.86	1,691,170	1.87	308,634	2.59	13,476,234	2.20	20,628,882	2.06
14	Other Acquisition Expenses Incurred **	4,628,986	1.65	143,453	1.50	8,457,252	9.37	845,373	7.10	27,067,037	4.42	41,142,101	4.10
15	General Expenses Incurred **	5,985,982	2.14	236,062	2.47	5,512,021	6.11	983,108	8.26	45,402,632	7.42	58,119,805	5.79
16	Other Income Less Other Expenses **	6,009,982	2.15	(3,632)	(0.04)	274,973	0.30	(13,400)	(0.11)	877,609	0.14	7,145,532	0.71
17	Pretax Profit or Loss Excluding Investment Gain*	84,403,357	30.15	3,688,985	38.61	8,867,414	9.83	1,627,563	13.67	79,481,014	12.99	178,068,333	17.74

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	214,960,341	101.10	214,960,341	101.10
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	212,615,296	100.00	212,615,296	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	119,721	0.00	0	0.00	99,886,261	46.98	100,005,982	47.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,591	0.00	0	0.00	15,191,803	7.15	15,193,394	7.15
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,441,762	2.09	4,441,762	2.09
7	Unpaid Losses	0	0.00	0	0.00	324,859	0.00	0	0.00	191,394,582	90.02	191,719,441	90.17
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,191	0.00	0	0.00	28,840,442	13.56	28,844,633	13.57
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	10,506,678	4.94	10,506,678	4.94
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	93,055,788	43.77	93,055,788	43.77
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	44,607,117	20.98	44,607,117	20.98
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	30,571,978	14.38	30,571,978	14.38
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,284,060	2.01	4,284,060	2.01
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,846,046	4.16	8,846,046	4.16
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,627,536	4.06	8,627,536	4.06
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(1,267,865)	(0.60)	(1,267,865)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(121,312)	0.00	0	0.00	39,497,985	18.58	39,376,673	18.52

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	961,257	96.97	28,093	106.24	84,410,052	100.64	85,399,402	100.60
2	Premiums Earned	0	0.00	0	0.00	991,253	100.00	26,442	100.00	83,876,543	100.00	84,894,238	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	111	0.01	0	0.00	0	0.00	111	0.00
4	Incurred Losses	0	0.00	(7,688)	0.00	(38,828)	(3.92)	24	0.09	68,257,620	81.38	68,211,128	80.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	(329)	0.00	7,768	0.78	(14)	(0.05)	(1,046,453)	(1.25)	(1,039,028)	(1.22)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	21,527	2.17	694	2.62	2,085,169	2.49	2,107,390	2.48
7	Unpaid Losses	0	0.00	10,199	0.00	114,530	11.55	292	1.10	75,458,157	89.96	75,583,178	89.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,043	0.00	11,329	1.14	44	0.17	7,814,350	9.32	7,829,766	9.22
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,611	0.87	1,595	6.03	5,428,887	6.47	5,439,093	6.41
10	Unearned Premium Reserves	0	0.00	0	0.00	464,201	46.83	10,231	38.69	50,432,393	60.13	50,906,825	59.96
11	Agents Balances**	0	0.00	0	0.00	322,671	32.55	884	3.34	16,433,156	19.59	16,756,711	19.74
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	84,479	8.52	0	0.00	13,427,657	16.01	13,512,136	15.92
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	18,126	1.83	557	2.11	1,713,446	2.04	1,732,129	2.04
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	131,383	13.25	5,618	21.25	5,805,880	6.92	5,942,881	7.00
15	General Expenses Incurred **	0	0.00	0	0.00	59,118	5.96	1,526	5.77	7,258,847	8.65	7,319,491	8.62
16	Other Income Less Other Expenses **	0	0.00	0	0.00	787	0.08	(139)	(0.52)	(341,867)	(0.41)	(341,218)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,017	0.00	708,356	71.46	17,899	67.69	(13,967,490)	(16.65)	(13,233,218)	(15.59)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	24,151,907	105.06	0	0.00	697,483,924	100.54	721,635,831	100.68
2	Premiums Earned	0	0.00	0	0.00	22,987,721	100.00	0	0.00	693,766,210	100.00	716,753,931	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,874,528	12.50	0	0.00	43,642,902	6.29	46,517,430	6.49
4	Incurred Losses	0	0.00	0	0.00	1,102,756	4.80	0	0.00	81,722,272	11.78	82,825,028	11.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(357,593)	(1.56)	0	0.00	28,754,575	4.14	28,396,982	3.96
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	420,964	1.83	0	0.00	18,906,399	2.73	19,327,363	2.70
7	Unpaid Losses	0	0.00	0	0.00	3,193,073	13.89	0	0.00	262,607,816	37.85	265,800,889	37.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	812,612	3.53	0	0.00	58,983,002	8.50	59,795,614	8.34
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	532,688	2.32	0	0.00	26,295,312	3.79	26,827,999	3.74
10	Unearned Premium Reserves	0	0.00	0	0.00	13,990,670	60.86	0	0.00	397,964,868	57.36	411,955,538	57.48
11	Agents Balances**	0	0.00	0	0.00	4,905,912	21.34	0	0.00	101,652,342	14.65	106,558,254	14.87
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	8,294,449	36.08	0	0.00	172,175,851	24.82	180,470,300	25.18
13	Taxes, Licenses, and Fees Incurred	0	0.00	6	0.00	430,376	1.87	0	0.00	14,824,325	2.14	15,254,707	2.13
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,381,503	19.06	0	0.00	68,435,830	9.86	72,817,333	10.16
15	General Expenses Incurred **	0	0.00	0	0.00	1,661,021	7.23	0	0.00	65,127,977	9.39	66,788,998	9.32
16	Other Income Less Other Expenses **	0	0.00	0	0.00	10,827	0.05	0	0.00	4,042,860	0.58	4,053,687	0.57
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6)	0.00	4,190,543	18.23	0	0.00	204,218,939	29.44	208,409,477	29.08

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,892,826	99.95	136,642	99.52	155,353	95.90	9,325	106.27	27,529,176	97.82	31,723,322	98.07
2	Premiums Earned	3,894,947	100.00	137,301	100.00	161,995	100.00	8,775	100.00	28,143,915	100.00	32,346,933	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11	0.01	0	0.00	0	0.00	11	0.00
4	Incurred Losses	143,157	3.68	3,435	2.50	(57,423)	(35.45)	2	0.02	25,240,271	89.68	25,329,442	78.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1,445)	(1.05)	70	0.04	6	0.07	752,279	2.67	750,910	2.32
6	Adjusting and Other Expenses Incurred **	79,999	2.05	(3,007)	(2.19)	4,467	2.76	1,555	17.72	1,248,768	4.44	1,331,783	4.12
7	Unpaid Losses	40,428	1.04	21,375	15.57	(84,352)	(52.07)	11	0.13	31,696,025	112.62	31,673,487	97.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	701	0.51	121	0.07	8	0.09	2,492,221	8.86	2,493,051	7.71
9	Adjusting and Other Expenses Unpaid **	19,000	0.49	3,007	2.19	623	0.38	0	0.00	1,509,762	5.36	1,532,392	4.74
10	Unearned Premium Reserves	70,706	1.82	68,066	49.57	71,390	44.07	3,465	39.49	15,626,179	55.52	15,839,806	48.97
11	Agents Balances**	56,999	1.46	19,042	13.87	49,638	30.64	555	6.33	5,577,487	19.82	5,703,721	17.63
12	Commission and Brokerage Expenses Incurred	864,333	22.19	22,890	16.67	17,027	10.51	16	0.18	5,967,328	21.20	6,871,594	21.24
13	Taxes, Licenses, and Fees Incurred	61,519	1.58	2,254	1.64	3,620	2.23	185	2.11	553,732	1.97	621,310	1.92
14	Other Acquisition Expenses Incurred **	284,996	7.32	0	0.00	13,006	8.03	9,330	106.33	1,165,920	4.14	1,473,252	4.55
15	General Expenses Incurred **	189,997	4.88	7,015	5.11	22,730	14.03	481	5.49	1,344,211	4.78	1,564,435	4.84
16	Other Income Less Other Expenses **	(1,000)	(0.03)	0	0.00	(30)	(0.02)	0	0.00	(18,928)	(0.07)	(19,959)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	2,269,946	58.28	106,158	77.32	158,457	97.82	(2,801)	(31.92)	(8,147,523)	(28.95)	(5,615,763)	(17.36)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,184,103	107.16	61,491,253	105.50	40,817	86.35	82,658,524	104.33	147,374,697	104.87
2	Premiums Earned	0	0.00	2,971,485	100.00	58,283,135	100.00	47,270	100.00	79,225,577	100.00	140,527,467	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,445	0.00	0	0.00	579	0.00	2,024	0.00
4	Incurred Losses	0	0.00	314,924	10.60	149,067,247	255.76	45,813	96.92	89,948,529	113.53	239,376,513	170.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	16,740	0.56	151,009	0.26	1,730	3.66	1,152,372	1.45	1,321,851	0.94
6	Adjusting and Other Expenses Incurred **	0	0.00	62,989	2.12	918,874	1.58	1,002	2.12	2,034,867	2.57	3,017,732	2.15
7	Unpaid Losses	0	0.00	527,844	17.76	108,939,352	186.91	8,826	18.67	74,869,897	94.50	184,345,919	131.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	43,632	1.47	301,924	0.52	2,513	5.32	1,483,846	1.87	1,831,915	1.30
9	Adjusting and Other Expenses Unpaid **	0	0.00	98,983	3.33	534,427	0.92	2,840	6.01	1,398,281	1.76	2,034,530	1.45
10	Unearned Premium Reserves	0	0.00	1,606,877	54.08	26,620,853	45.68	18,025	38.13	38,614,767	48.74	66,860,522	47.58
11	Agents Balances**	0	0.00	317,945	10.70	13,457,545	23.09	8,018	16.96	20,009,728	25.26	33,793,235	24.05
12	Commission and Brokerage Expenses Incurred	0	0.00	346,650	11.67	529,257	0.91	6,601	13.96	10,519,214	13.28	11,401,722	8.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	53,095	1.79	1,744,102	2.99	980	2.07	1,480,438	1.87	3,278,615	2.33
14	Other Acquisition Expenses Incurred **	0	0.00	13,998	0.47	2,669,279	4.58	5,679	12.01	5,087,627	6.42	7,776,582	5.53
15	General Expenses Incurred **	0	0.00	662,885	22.31	8,825,849	15.14	2,505	5.30	9,096,376	11.48	18,587,615	13.23
16	Other Income Less Other Expenses **	0	0.00	1,000	0.03	(333,679)	(0.57)	(334)	(0.71)	(401,917)	(0.51)	(734,930)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,501,204	50.52	(105,957,605)	(181.80)	(17,375)	(36.76)	(40,496,341)	(51.12)	(144,970,117)	(103.16)

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	16,946,777	98.94	13,328,530	93.66	0	0.00	0	0.00	243,451,371	97.36	273,726,678	97.27
2	Premiums Earned	17,129,202	100.00	14,231,398	100.00	0	0.00	0	0.00	250,061,194	100.00	281,421,794	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	4,062,635	23.72	3,574,862	25.12	0	0.00	0	0.00	163,428,812	65.36	171,066,309	60.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,778,828	0.71	1,778,828	0.63
6	Adjusting and Other Expenses Incurred **	5,000	0.03	200,852	1.41	0	0.00	0	0.00	6,466,633	2.59	6,672,485	2.37
7	Unpaid Losses	2,243,701	13.10	702,463	4.94	0	0.00	0	0.00	85,910,538	34.36	88,856,702	31.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	667,948	0.27	667,948	0.24
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,004	0.01	0	0.00	0	0.00	3,427,732	1.37	3,428,736	1.22
10	Unearned Premium Reserves	401,359	2.34	5,746,777	40.38	0	0.00	0	0.00	159,841,592	63.92	165,989,728	58.98
11	Agents Balances**	401,005	2.34	0	0.00	0	0.00	0	0.00	41,944,606	16.77	42,345,611	15.05
12	Commission and Brokerage Expenses Incurred	1,817,193	10.61	4,442,443	31.22	0	0.00	0	0.00	40,220,146	16.08	46,479,782	16.52
13	Taxes, Licenses, and Fees Incurred	281,555	1.64	272,377	1.91	0	0.00	0	0.00	5,035,358	2.01	5,589,290	1.99
14	Other Acquisition Expenses Incurred **	0	0.00	11,047	0.08	0	0.00	0	0.00	15,184,637	6.07	15,195,684	5.40
15	General Expenses Incurred **	(55,001)	(0.32)	(86,367)	(0.61)	0	0.00	0	0.00	19,349,413	7.74	19,208,046	6.83
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	3,115,326	1.25	3,115,326	1.11
17	Pretax Profit or Loss Excluding Investment Gain*	11,017,820	64.32	5,816,183	40.87	0	0.00	0	0.00	1,712,693	0.68	18,546,696	6.59

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for International
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(13,590)	0.00	(13,590)	0.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	141,461	0.00	141,461	0.00
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	918,942	0.00	918,942	0.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	12,073	0.00	12,073	0.00
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,315	0.00	5,315	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	337	0.00	337	0.00
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(133,523)	0.00	(133,523)	0.00

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)

Total for Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2020 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	439,127,215	110.54	439,127,215	110.54
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	397,254,127	100.00	397,254,127	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	262,531,577	66.09	262,531,577	66.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	99,565	0.03	99,565	0.03
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	25,690,502	6.47	25,690,502	6.47
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	59,312,225	14.93	59,312,225	14.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	152,396	0.04	152,396	0.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	1,774,762	0.45	1,774,762	0.45
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	940,744,338	236.81	940,744,338	236.81
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	65,450,571	16.48	65,450,571	16.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	71,735,729	18.06	71,735,729	18.06
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,197,011	2.57	10,197,011	2.57
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,665,822	1.17	4,665,822	1.17
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	20,059,224	5.05	20,059,224	5.05
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	1,418,110	0.36	1,418,110	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	3,692,807	0.93	3,692,807	0.93

* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17

** Amounts calculated by multiplying Texas premiums earned by countrywide expense ratio resulting in Texas portion.
(Texas expense portion = Texas premiums earned * countrywide ratio)



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