



**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**

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**Calendar year 2022**

**Texas Department of Insurance**  
PO Box 12030 | Austin, Texas 78711-2030  
800-578-4677 | [tdi.texas.gov](http://tdi.texas.gov)

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# 2022

## 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 2022 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, 2022**

**Total for All Property and Casualty Lines Combined**  
**For All Companies Writing in Texas (Summary of Pages 3-42)**  
**Source: NAIC 2022 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	15,247,960	104.13	4,862,650	105.60	83,299,880	103.73	27,814,681	104.14	503,186,814	103.18	634,411,985	103.33
2	Premiums Earned	14,643,073	100.00	4,604,898	100.00	80,304,315	100.00	26,708,292	100.00	487,700,488	100.00	613,961,066	100.00
3	Dividends to Policyholders	0	0.00	53	0.00	663,570	0.83	1,249,990	4.68	469,321	0.10	2,382,934	0.39
4	Incurred Losses	11,079,461	75.66	2,125,703	46.16	64,223,354	79.97	19,655,659	73.59	310,953,607	63.76	408,037,784	66.46
5	Defense and Cost Containment Expenses Incurred	268,028	1.83	64,689	1.40	2,615,416	3.26	614,897	2.30	18,752,094	3.85	22,315,124	3.63
6	Adjusting and Other Expenses Incurred	882,321	6.03	269,399	5.85	5,503,249	6.85	1,996,168	7.47	26,715,763	5.48	35,366,900	5.76
7	Unpaid Losses	6,845,601	46.75	1,367,783	29.70	64,619,175	80.47	16,716,460	62.59	491,364,561	100.75	580,913,580	94.62
8	Defense and Cost Containment Expenses Unpaid	629,038	4.30	114,597	2.49	7,838,508	9.76	1,906,144	7.14	66,064,348	13.55	76,552,635	12.47
9	Adjusting and Other Expenses Unpaid	414,332	2.83	224,027	4.86	6,542,601	8.15	1,246,252	4.67	25,738,948	5.28	34,166,160	5.56
10	Unearned Premium Reserves	5,319,251	36.33	2,495,589	54.19	29,412,943	36.63	11,762,545	44.04	215,778,510	44.24	264,768,838	43.12
11	Agents Balances	4,838,089	33.04	844,279	18.33	18,706,830	23.29	5,461,922	20.45	101,470,679	20.81	131,321,799	21.39
12	Commission and Brokerage Expenses Incurred	1,149,836	7.85	675,512	14.67	8,393,630	10.45	1,689,987	6.33	57,428,199	11.78	69,337,164	11.29
13	Taxes, Licenses, and Fees Incurred	259,909	1.77	93,263	2.03	1,674,492	2.09	651,477	2.44	11,785,006	2.42	14,464,147	2.36
14	Other Acquisition Expenses Incurred	850,945	5.81	258,641	5.62	6,688,560	8.33	3,150,505	11.80	24,958,158	5.12	35,906,809	5.85
15	General Expenses Incurred	672,924	4.60	146,716	3.19	4,321,226	5.38	975,285	3.65	28,071,495	5.76	34,187,646	5.57
16	Other Income Less Other Expenses	(53,682)	(0.37)	44,848	0.97	(745,362)	(0.93)	2,319	0.01	(212,464)	(0.04)	(964,341)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain*	(574,035)	(3.92)	1,015,746	22.06	(14,524,594)	(18.09)	(3,273,356)	(12.26)	8,354,167	1.71	(9,002,072)	(1.47)

\* (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 2022 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	15,278,949	104.12	4,862,866	105.60	83,299,900	103.73	27,814,682	104.14	504,248,080	103.17	635,504,477	103.33
2	Premiums Earned	14,674,065	100.00	4,605,122	100.00	80,304,312	100.00	26,708,290	100.00	488,733,662	100.00	615,025,451	100.00
3	Dividends to Policyholders	0	0.00	53	0.00	663,572	0.83	1,249,990	4.68	469,415	0.10	2,383,030	0.39
4	Incurred Losses	11,079,461	75.50	2,125,696	46.16	64,223,362	79.97	19,655,660	73.59	311,234,427	63.68	408,318,606	66.39
5	Defense and Cost Containment Expenses Incurred	268,025	1.83	64,689	1.40	2,615,413	3.26	614,891	2.30	18,735,974	3.83	22,298,992	3.63
6	Adjusting and Other Expenses Incurred	882,325	6.01	269,405	5.85	5,503,254	6.85	1,996,169	7.47	26,729,689	5.47	35,380,842	5.75
7	Unpaid Losses	6,845,600	46.65	1,367,783	29.70	64,619,176	80.47	16,716,461	62.59	492,555,271	100.78	582,104,291	94.65
8	Defense and Cost Containment Expenses Unpaid	629,040	4.29	114,596	2.49	7,838,510	9.76	1,906,143	7.14	66,123,217	13.53	76,611,506	12.46
9	Adjusting and Other Expenses Unpaid	414,328	2.82	224,023	4.86	6,542,598	8.15	1,246,249	4.67	25,794,346	5.28	34,221,544	5.56
10	Unearned Premium Reserves	5,319,252	36.25	2,495,704	54.19	29,412,933	36.63	11,762,542	44.04	216,777,313	44.35	265,767,744	43.21
11	Agents Balances	4,838,089	32.97	844,322	18.33	18,706,825	23.29	5,461,920	20.45	101,602,084	20.79	131,453,240	21.37
12	Commission and Brokerage Expenses Incurred	1,179,627	8.04	675,537	14.67	8,393,643	10.45	1,689,994	6.33	57,618,218	11.79	69,557,019	11.31
13	Taxes, Licenses, and Fees Incurred	259,910	1.77	93,267	2.03	1,674,513	2.09	651,477	2.44	11,812,102	2.42	14,491,269	2.36
14	Other Acquisition Expenses Incurred	850,947	5.80	258,652	5.62	6,688,563	8.33	3,150,504	11.80	24,990,092	5.11	35,938,758	5.84
15	General Expenses Incurred	672,973	4.59	146,721	3.19	4,321,221	5.38	975,288	3.65	28,136,900	5.76	34,253,103	5.57
16	Other Income Less Other Expenses	(56,510)	(0.39)	44,847	0.97	(745,832)	(0.93)	2,318	0.01	153,679	0.03	(601,498)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	(575,713)	(3.92)	1,015,945	22.06	(14,525,056)	(18.09)	(3,273,355)	(12.26)	9,160,536	1.87	(8,197,643)	(1.33)

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

**Total for Fire**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	6,208	99.61	93,899	105.74	1,672,337	105.15	332,217	108.27	9,064,743	105.11	11,169,404	105.21
2 Premiums Earned	6,232	100.00	88,798	100.00	1,590,408	100.00	306,836	100.00	8,624,449	100.00	10,616,723	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	7,320	0.46	9,904	3.23	271	0.00	17,495	0.16
4 Incurred Losses	1,879	30.15	94,077	105.94	1,124,095	70.68	99,850	32.54	5,254,439	60.92	6,574,340	61.92
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,446	1.63	13,281	0.84	3,211	1.05	129,035	1.50	146,973	1.38
6 Adjusting and Other Expenses Incurred	283	4.54	4,267	4.81	48,732	3.06	9,416	3.07	318,963	3.70	381,661	3.59
7 Unpaid Losses	208	3.34	79,093	89.07	1,370,002	86.14	44,503	14.50	5,253,873	60.92	6,747,679	63.56
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,308	1.47	25,717	1.62	2,255	0.73	165,098	1.91	194,378	1.83
9 Adjusting and Other Expenses Unpaid	11	0.18	1,734	1.95	31,876	2.00	6,731	2.19	192,782	2.24	233,134	2.20
10 Unearned Premium Reserves	150	2.41	48,278	54.37	831,289	52.27	166,451	54.25	4,067,284	47.16	5,113,452	48.16
11 Agents Balances	104	1.67	17,010	19.16	464,459	29.20	63,551	20.71	2,663,062	30.88	3,208,186	30.22
12 Commission and Brokerage Expenses Incurred	1,111	17.83	14,064	15.84	104,356	6.56	21,717	7.08	1,007,204	11.68	1,148,452	10.82
13 Taxes, Licenses, and Fees Incurred	49	0.79	1,806	2.03	38,786	2.44	6,634	2.16	227,666	2.64	274,941	2.59
14 Other Acquisition Expenses Incurred	776	12.45	3,518	3.96	145,755	9.16	32,431	10.57	495,478	5.75	677,958	6.39
15 General Expenses Incurred	512	8.22	8,479	9.55	166,172	10.45	12,809	4.17	643,624	7.46	831,596	7.83
16 Other Income Less Other Expenses	0	0.00	1,037	1.17	5,908	0.37	1,818	0.59	45,279	0.53	54,042	0.51
17 Pretax Profit or Loss Excluding Investment Gain*	1,621	26.01	(37,823)	(42.59)	(52,176)	(3.28)	112,684	36.72	593,040	6.88	617,346	5.81

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



**Total for Allied Lines**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	2,968	99.26	296,475	106.03	2,775,383	106.61	434,153	101.56	8,131,547	106.21	11,640,526	106.12
2 Premiums Earned	2,990	100.00	279,603	100.00	2,603,371	100.00	427,484	100.00	7,656,244	100.00	10,969,692	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,717	0.07	29,043	6.79	31	0.00	30,791	0.28
4 Incurred Losses	1,461	48.86	94,617	33.84	1,214,979	46.67	337,097	78.86	5,170,622	67.53	6,818,776	62.16
5 Defense and Cost Containment Expenses Incurred	0	0.00	285	0.10	10,882	0.42	2,748	0.64	130,574	1.71	144,489	1.32
6 Adjusting and Other Expenses Incurred	536	17.93	7,198	2.57	74,310	2.85	32,026	7.49	371,095	4.85	485,165	4.42
7 Unpaid Losses	148	4.95	76,596	27.39	1,135,730	43.63	115,201	26.95	5,704,600	74.51	7,032,275	64.11
8 Defense and Cost Containment Expenses Unpaid	0	0.00	3,451	1.23	23,930	0.92	3,311	0.77	230,569	3.01	261,261	2.38
9 Adjusting and Other Expenses Unpaid	36	1.20	4,946	1.77	31,087	1.19	9,641	2.26	221,740	2.90	267,450	2.44
10 Unearned Premium Reserves	62	2.07	152,069	54.39	1,400,905	53.81	222,292	52.00	3,836,566	50.11	5,611,894	51.16
11 Agents Balances	50	1.67	46,955	16.79	712,664	27.37	80,239	18.77	2,278,699	29.76	3,118,607	28.43
12 Commission and Brokerage Expenses Incurred	532	17.79	45,846	16.40	132,647	5.10	15,516	3.63	846,121	11.05	1,040,662	9.49
13 Taxes, Licenses, and Fees Incurred	23	0.77	5,379	1.92	66,705	2.56	7,690	1.80	203,052	2.65	282,849	2.58
14 Other Acquisition Expenses Incurred	96	3.21	14,237	5.09	244,783	9.40	50,821	11.89	519,837	6.79	829,774	7.56
15 General Expenses Incurred	64	2.14	20,200	7.22	307,428	11.81	10,315	2.41	414,341	5.41	752,348	6.86
16 Other Income Less Other Expenses	0	0.00	1,058	0.38	9,825	0.38	1,074	0.25	20,388	0.27	32,345	0.29
17 Pretax Profit or Loss Excluding Investment Gain*	279	9.33	92,896	33.22	559,737	21.50	(56,696)	(13.26)	20,932	0.27	617,148	5.63

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

**Total for Multiple Peril Crop**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	1,261,874	103.90	0	0.00	18,677,977	102.74	19,939,851	102.81
2 Premiums Earned	0	0.00	0	0.00	1,214,482	100.00	0	0.00	18,179,980	100.00	19,394,462	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	755,480	62.21	0	0.00	17,760,558	97.69	18,516,038	95.47
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	418	0.03	0	0.00	6,218	0.03	6,636	0.03
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	24,970	2.06	0	0.00	205,768	1.13	230,738	1.19
7 Unpaid Losses	0	0.00	0	0.00	321,562	26.48	0	0.00	6,072,331	33.40	6,393,893	32.97
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	560	0.05	0	0.00	6,956	0.04	7,516	0.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,028	0.41	0	0.00	44,610	0.25	49,638	0.26
10 Unearned Premium Reserves	0	0.00	0	0.00	119,626	9.85	0	0.00	2,641,514	14.53	2,761,140	14.24
11 Agents Balances	0	0.00	0	0.00	(101,023)	(8.32)	0	0.00	622,796	3.43	521,773	2.69
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	119,533	9.84	0	0.00	1,358,968	7.48	1,478,501	7.62
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	873	0.07	0	0.00	6,184	0.03	7,057	0.04
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,153	1.82	0	0.00	(190,018)	(1.05)	(167,865)	(0.87)
15 General Expenses Incurred	0	0.00	0	0.00	31,160	2.57	0	0.00	368,050	2.02	399,210	2.06
16 Other Income Less Other Expenses	0	0.00	0	0.00	(20,296)	(1.67)	0	0.00	(5,597)	(0.03)	(25,893)	(0.13)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	239,601	19.73	0	0.00	(1,341,344)	(7.38)	(1,101,743)	(5.68)

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

**Total for Federal Flood**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	38,613	94.75	8,045	84.13	40,446	91.29	2,303,366	94.77	2,390,470	94.67
2 Premiums Earned	0	0.00	40,754	100.00	9,563	100.00	44,305	100.00	2,430,551	100.00	2,525,173	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	(3,564)	(8.75)	1,769	18.50	39,912	90.08	2,769,986	113.97	2,808,103	111.20
5 Defense and Cost Containment Expenses Incurred	0	0.00	171	0.42	111	1.16	925	2.09	16,831	0.69	18,038	0.71
6 Adjusting and Other Expenses Incurred	0	0.00	274	0.67	1	0.01	1,814	4.09	125,397	5.16	127,486	5.05
7 Unpaid Losses	0	0.00	602	1.48	702	7.34	18,222	41.13	1,657,243	68.18	1,676,769	66.40
8 Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.02	23	0.24	189	0.43	5,658	0.23	5,877	0.23
9 Adjusting and Other Expenses Unpaid	0	0.00	40	0.10	0	0.00	940	2.12	69,235	2.85	70,215	2.78
10 Unearned Premium Reserves	0	0.00	20,266	49.73	4,624	48.35	23,261	52.50	1,238,501	50.96	1,286,652	50.95
11 Agents Balances	0	0.00	0	0.00	4,454	46.58	7,214	16.28	(18,145)	(0.75)	(6,477)	(0.26)
12 Commission and Brokerage Expenses Incurred	0	0.00	10,361	25.42	0	0.00	7,137	16.11	413,575	17.02	431,073	17.07
13 Taxes, Licenses, and Fees Incurred	0	0.00	1,127	2.77	0	0.00	981	2.21	41,950	1.73	44,058	1.74
14 Other Acquisition Expenses Incurred	0	0.00	194	0.48	0	0.00	2,444	5.52	66,773	2.75	69,411	2.75
15 General Expenses Incurred	0	0.00	2,369	5.81	0	0.00	650	1.47	81,430	3.35	84,449	3.34
16 Other Income Less Other Expenses	0	0.00	5	0.01	(106)	(1.11)	168	0.38	869	0.04	936	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	29,826	73.19	7,576	79.22	(9,388)	(21.19)	(1,084,525)	(44.62)	(1,056,511)	(41.84)

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

**Total for Private Crop**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	1,388	79.18	166,810	101.70	0	0.00	1,298,887	100.22	1,467,085	100.36
2 Premiums Earned	0	0.00	1,753	100.00	164,023	100.00	0	0.00	1,296,009	100.00	1,461,785	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	(1,654)	(94.35)	91,918	56.04	0	0.00	1,058,363	81.66	1,148,627	78.58
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,576	0.35	4,576	0.31
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	7,132	4.35	0	0.00	16,565	1.28	23,697	1.62
7 Unpaid Losses	0	0.00	0	0.00	14,033	8.56	0	0.00	355,587	27.44	369,620	25.29
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	612	0.05	612	0.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	352	0.21	0	0.00	3,201	0.25	3,553	0.24
10 Unearned Premium Reserves	0	0.00	0	0.00	2,823	1.72	0	0.00	3,715	0.29	6,538	0.45
11 Agents Balances	0	0.00	0	0.00	1,142	0.70	0	0.00	74,494	5.75	75,636	5.17
12 Commission and Brokerage Expenses Incurred	0	0.00	6	0.34	30,118	18.36	0	0.00	260,050	20.07	290,174	19.85
13 Taxes, Licenses, and Fees Incurred	0	0.00	28	1.60	3,118	1.90	0	0.00	21,058	1.62	24,204	1.66
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,983	4.26	0	0.00	3,166	0.24	10,149	0.69
15 General Expenses Incurred	0	0.00	24	1.37	15,799	9.63	0	0.00	28,210	2.18	44,033	3.01
16 Other Income Less Other Expenses	0	0.00	0	0.00	(6,461)	(3.94)	0	0.00	(544)	(0.04)	(7,005)	(0.48)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,348	190.99	2,492	1.52	0	0.00	(96,522)	(7.45)	(90,682)	(6.20)

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

**Total for Private Flood**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	847	103.67	1,215	110.35	0	0.00	686,810	104.51	688,872	104.51
2 Premiums Earned	0	0.00	817	100.00	1,101	100.00	0	0.00	657,196	100.00	659,114	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	6	0.73	294	26.70	0	0.00	149,473	22.74	149,773	22.72
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5	0.45	0	0.00	9,943	1.51	9,948	1.51
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	13	1.18	0	0.00	6,340	0.96	6,353	0.96
7 Unpaid Losses	0	0.00	25	3.06	53	4.81	0	0.00	382,672	58.23	382,750	58.07
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	10	0.91	0	0.00	12,017	1.83	12,027	1.82
9 Adjusting and Other Expenses Unpaid	0	0.00	2	0.24	1	0.09	0	0.00	6,484	0.99	6,487	0.98
10 Unearned Premium Reserves	0	0.00	365	44.68	610	55.40	0	0.00	335,921	51.11	336,896	51.11
11 Agents Balances	0	0.00	6	0.73	306	27.79	0	0.00	192,896	29.35	193,208	29.31
12 Commission and Brokerage Expenses Incurred	0	0.00	183	22.40	182	16.53	0	0.00	59,375	9.03	59,740	9.06
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	0.61	14	1.27	0	0.00	16,695	2.54	16,714	2.54
14 Other Acquisition Expenses Incurred	0	0.00	1	0.12	55	5.00	0	0.00	41,149	6.26	41,205	6.25
15 General Expenses Incurred	0	0.00	30	3.67	95	8.63	0	0.00	37,947	5.77	38,072	5.78
16 Other Income Less Other Expenses	0	0.00	0	0.00	(3)	(0.27)	0	0.00	4,860	0.74	4,857	0.74
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	592	72.46	441	40.05	0	0.00	341,131	51.91	342,164	51.91

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

**Total for Farmowners Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	43,002	100.94	573,496	105.46	250,427	106.27	1,642,028	102.97	2,508,953	103.82
2 Premiums Earned	0	0.00	42,603	100.00	543,789	100.00	235,653	100.00	1,594,617	100.00	2,416,662	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	608	0.04	608	0.03
4 Incurred Losses	0	0.00	20,536	48.20	346,598	63.74	175,314	74.39	993,916	62.33	1,536,364	63.57
5 Defense and Cost Containment Expenses Incurred	0	0.00	491	1.15	3,646	0.67	827	0.35	24,137	1.51	29,101	1.20
6 Adjusting and Other Expenses Incurred	0	0.00	2,177	5.11	20,876	3.84	7,238	3.07	78,676	4.93	108,967	4.51
7 Unpaid Losses	0	0.00	8,558	20.09	174,526	32.09	59,168	25.11	558,583	35.03	800,835	33.14
8 Defense and Cost Containment Expenses Unpaid	0	0.00	872	2.05	9,468	1.74	2,400	1.02	65,033	4.08	77,773	3.22
9 Adjusting and Other Expenses Unpaid	0	0.00	1,706	4.00	10,335	1.90	823	0.35	33,901	2.13	46,765	1.94
10 Unearned Premium Reserves	0	0.00	21,045	49.40	265,174	48.76	128,650	54.59	801,265	50.25	1,216,134	50.32
11 Agents Balances	0	0.00	8,032	18.85	130,344	23.97	52,863	22.43	360,486	22.61	551,725	22.83
12 Commission and Brokerage Expenses Incurred	0	0.00	4,887	11.47	84,154	15.48	22,848	9.70	281,632	17.66	393,521	16.28
13 Taxes, Licenses, and Fees Incurred	0	0.00	865	2.03	10,967	2.02	4,745	2.01	39,068	2.45	55,645	2.30
14 Other Acquisition Expenses Incurred	0	0.00	2,728	6.40	46,900	8.62	10,873	4.61	79,688	5.00	140,189	5.80
15 General Expenses Incurred	0	0.00	857	2.01	40,046	7.36	4,960	2.10	121,905	7.64	167,768	6.94
16 Other Income Less Other Expenses	0	0.00	(37)	(0.09)	(2,953)	(0.54)	1,941	0.82	(3,751)	(0.24)	(4,800)	(0.20)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10,024	23.53	(12,350)	(2.27)	10,788	4.58	(28,770)	(1.80)	(20,308)	(0.84)

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

**Total for Homeowners Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	134,745	103.06	3,695,137	106.35	6,221,759	104.84	9,662,841	106.80	75,827,298	105.45	95,541,780	105.58
2	Premiums Earned	130,750	100.00	3,474,418	100.00	5,934,297	100.00	9,047,281	100.00	71,905,891	100.00	90,492,637	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	71,276	1.20	350,121	3.87	599	0.00	421,996	0.47
4	Incurred Losses	55,489	42.44	1,598,913	46.02	4,793,880	80.78	6,225,557	68.81	46,761,193	65.03	59,435,032	65.68
5	Defense and Cost Containment Expenses Incurred	505	0.39	44,564	1.28	63,324	1.07	91,502	1.01	1,116,917	1.55	1,316,812	1.46
6	Adjusting and Other Expenses Incurred	4,712	3.60	229,776	6.61	385,881	6.50	643,743	7.12	5,193,843	7.22	6,457,955	7.14
7	Unpaid Losses	15,690	12.00	813,465	23.41	2,071,248	34.90	3,215,837	35.54	25,785,703	35.86	31,901,943	35.25
8	Defense and Cost Containment Expenses Unpaid	141	0.11	45,703	1.32	107,573	1.81	152,636	1.69	1,489,805	2.07	1,795,858	1.98
9	Adjusting and Other Expenses Unpaid	634	0.48	186,628	5.37	171,145	2.88	283,750	3.14	2,901,556	4.04	3,543,713	3.92
10	Unearned Premium Reserves	72,113	55.15	1,942,200	55.90	3,282,551	55.31	4,932,117	54.51	39,931,120	55.53	50,160,101	55.43
11	Agents Balances	32,238	24.66	675,334	19.44	1,994,740	33.61	1,949,480	21.55	12,498,103	17.38	17,149,895	18.95
12	Commission and Brokerage Expenses Incurred	19,001	14.53	449,409	12.93	669,227	11.28	738,734	8.17	9,405,466	13.08	11,281,837	12.47
13	Taxes, Licenses, and Fees Incurred	2,703	2.07	72,687	2.09	125,481	2.11	221,869	2.45	1,875,365	2.61	2,298,105	2.54
14	Other Acquisition Expenses Incurred	16,352	12.51	213,004	6.13	554,089	9.34	1,122,694	12.41	4,672,869	6.50	6,579,008	7.27
15	General Expenses Incurred	8,363	6.40	82,456	2.37	426,785	7.19	308,702	3.41	2,856,661	3.97	3,682,967	4.07
16	Other Income Less Other Expenses	1,275	0.98	2,509	0.07	(48,647)	(0.82)	(14,613)	(0.16)	117,001	0.16	57,525	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	24,900	19.04	786,115	22.63	(1,204,291)	(20.29)	(670,254)	(7.41)	139,984	0.19	(923,546)	(1.02)

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

**Total for Commercial Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	308,176	108.30	3,850,460	102.73	1,283,439	102.85	34,175,056	104.00	39,617,131	103.87
2 Premiums Earned	0	0.00	284,558	100.00	3,748,141	100.00	1,247,875	100.00	32,859,792	100.00	38,140,366	100.00
3 Dividends to Policyholders	0	0.00	(1)	(0.00)	15,638	0.42	1	0.00	5,237	0.02	20,875	0.05
4 Incurred Losses	0	0.00	152,262	53.51	2,609,038	69.61	686,443	55.01	18,468,031	56.20	21,915,774	57.46
5 Defense and Cost Containment Expenses Incurred	0	0.00	8,442	2.97	186,482	4.98	40,392	3.24	1,784,889	5.43	2,020,205	5.30
6 Adjusting and Other Expenses Incurred	0	0.00	13,918	4.89	180,277	4.81	53,048	4.25	1,849,400	5.63	2,096,643	5.50
7 Unpaid Losses	0	0.00	167,163	58.74	2,822,523	75.30	928,669	74.42	32,355,464	98.47	36,273,819	95.11
8 Defense and Cost Containment Expenses Unpaid	0	0.00	39,179	13.77	549,746	14.67	167,460	13.42	7,579,668	23.07	8,336,053	21.86
9 Adjusting and Other Expenses Unpaid	0	0.00	13,551	4.76	167,322	4.46	73,190	5.87	2,199,047	6.69	2,453,110	6.43
10 Unearned Premium Reserves	0	0.00	125,545	44.12	1,849,560	49.35	647,211	51.87	16,014,162	48.73	18,636,478	48.86
11 Agents Balances	0	0.00	37,937	13.33	1,256,212	33.52	347,539	27.85	9,114,710	27.74	10,756,398	28.20
12 Commission and Brokerage Expenses Incurred	0	0.00	60,432	21.24	527,842	14.08	176,407	14.14	5,657,003	17.22	6,421,684	16.84
13 Taxes, Licenses, and Fees Incurred	0	0.00	4,336	1.52	81,303	2.17	31,931	2.56	873,493	2.66	991,063	2.60
14 Other Acquisition Expenses Incurred	0	0.00	14,318	5.03	283,303	7.56	155,651	12.47	1,699,057	5.17	2,152,329	5.64
15 General Expenses Incurred	0	0.00	9,811	3.45	279,048	7.44	68,118	5.46	2,464,944	7.50	2,821,921	7.40
16 Other Income Less Other Expenses	0	0.00	172	0.06	(15,974)	(0.43)	(10,912)	(0.87)	(17,538)	(0.05)	(44,252)	(0.12)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	21,209	7.45	(430,768)	(11.49)	24,970	2.00	40,159	0.12	(344,430)	(0.90)

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



**Total for Mortgage Guaranty**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	5,600,775	96.15	5,600,775	96.15
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,824,798	100.00	5,824,798	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	(1,299,741)	(22.31)	(1,299,741)	(22.31)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(4,297)	(0.07)	(4,297)	(0.07)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,310	0.02	1,310	0.02
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,616,430	62.09	3,616,430	62.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	19,818	0.34	19,818	0.34
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	64,785	1.11	64,785	1.11
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,075,828	18.47	1,075,828	18.47
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	190,533	3.27	190,533	3.27
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40	0.00	40	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	114,351	1.96	114,351	1.96
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(24,848)	(0.43)	(24,848)	(0.43)
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,080,983	18.56	1,080,983	18.56
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(937,561)	(16.10)	(937,561)	(16.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	5,019,438	86.17	5,019,438	86.17

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

**Total for Ocean Marine**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	9,223	100.96	45,396	111.66	4,697,428	103.23	4,752,047	103.30
2 Premiums Earned	0	0.00	0	0.00	9,135	100.00	40,657	100.00	4,550,475	100.00	4,600,267	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	479	5.24	291	0.72	0	0.00	770	0.02
4 Incurred Losses	0	0.00	0	0.00	28,809	315.37	32,553	80.07	2,743,128	60.28	2,804,490	60.96
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	727	7.96	800	1.97	172,915	3.80	174,442	3.79
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	554	6.06	2,786	6.85	181,431	3.99	184,771	4.02
7 Unpaid Losses	0	0.00	0	0.00	79,323	868.34	14,098	34.68	3,372,308	74.11	3,465,729	75.34
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,302	14.25	650	1.60	289,105	6.35	291,057	6.33
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,859	20.35	901	2.22	152,928	3.36	155,688	3.38
10 Unearned Premium Reserves	0	0.00	0	0.00	3,550	38.86	22,797	56.07	1,750,173	38.46	1,776,520	38.62
11 Agents Balances	0	0.00	0	0.00	1,475	16.15	10,866	26.73	1,122,174	24.66	1,134,515	24.66
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	208	2.28	7,027	17.28	721,992	15.87	729,227	15.85
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	177	1.94	1,276	3.14	80,752	1.77	82,205	1.79
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	919	10.06	7,050	17.34	240,599	5.29	248,568	5.40
15 General Expenses Incurred	0	0.00	0	0.00	481	5.27	1,245	3.06	292,597	6.43	294,323	6.40
16 Other Income Less Other Expenses	0	0.00	2	0.00	(32)	(0.35)	6	0.01	245	0.01	221	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2	0.00	(23,250)	(254.52)	(12,364)	(30.41)	117,295	2.58	81,683	1.78

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

**Total for Inland Marine**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	39,080	104.61	160,107	99.63	1,580,092	103.98	364,637	103.99	27,821,564	104.39	29,965,480	104.33
2	Premiums Earned	37,358	100.00	160,699	100.00	1,519,601	100.00	350,651	100.00	26,652,514	100.00	28,720,823	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,561	0.17	12,915	3.68	694	0.00	16,170	0.06
4	Incurred Losses	19,655	52.61	65,621	40.83	1,134,682	74.67	144,055	41.08	12,160,848	45.63	13,524,861	47.09
5	Defense and Cost Containment Expenses Incurred	183	0.49	1,423	0.89	10,844	0.71	209	0.06	296,056	1.11	308,715	1.07
6	Adjusting and Other Expenses Incurred	3,396	9.09	3,651	2.27	47,125	3.10	13,943	3.98	763,432	2.86	831,547	2.90
7	Unpaid Losses	3,898	10.43	37,113	23.09	1,098,414	72.28	40,152	11.45	5,784,488	21.70	6,964,065	24.25
8	Defense and Cost Containment Expenses Unpaid	142	0.38	1,836	1.14	35,113	2.31	409	0.12	338,747	1.27	376,247	1.31
9	Adjusting and Other Expenses Unpaid	4,502	12.05	1,551	0.97	21,127	1.39	3,102	0.88	358,218	1.34	388,500	1.35
10	Unearned Premium Reserves	19,751	52.87	101,208	62.98	737,249	48.52	177,359	50.58	8,070,196	30.28	9,105,763	31.70
11	Agents Balances	10,674	28.57	31,607	19.67	243,255	16.01	75,918	21.65	5,236,694	19.65	5,598,148	19.49
12	Commission and Brokerage Expenses Incurred	4,498	12.04	42,958	26.73	92,907	6.11	31,776	9.06	5,203,870	19.52	5,376,009	18.72
13	Taxes, Licenses, and Fees Incurred	771	2.06	3,108	1.93	37,178	2.45	8,659	2.47	675,630	2.53	725,346	2.53
14	Other Acquisition Expenses Incurred	3,805	10.19	1,800	1.12	172,142	11.33	66,855	19.07	1,131,561	4.25	1,376,163	4.79
15	General Expenses Incurred	473	1.27	13,161	8.19	159,347	10.49	9,626	2.75	1,415,357	5.31	1,597,964	5.56
16	Other Income Less Other Expenses	1	0.00	8	0.00	(831)	(0.05)	199	0.06	51,497	0.19	50,874	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	4,577	12.25	28,980	18.03	(138,019)	(9.08)	62,813	17.91	5,056,549	18.97	5,014,900	17.46

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

**Total for Financial Guaranty**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	64,246	380.60	0	0.00	330,663	77.70	394,909	89.25
2 Premiums Earned	0	0.00	0	0.00	16,880	100.00	0	0.00	425,571	100.00	442,451	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	(285,641)	(67.12)	(285,641)	(64.56)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	106,017	24.91	106,017	23.96
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31	0.01	31	0.01
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,302,906	541.13	2,302,906	520.49
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	46,796	11.00	46,796	10.58
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	325,438	1927.95	0	0.00	2,617,872	615.14	2,943,310	665.23
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	17,492	4.11	17,492	3.95
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18	0.00	18	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,547	9.16	0	0.00	10,224	2.40	11,771	2.66
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	35,274	208.97	0	0.00	19,778	4.65	55,052	12.44
15 General Expenses Incurred	0	0.00	0	0.00	26,111	154.69	0	0.00	398,195	93.57	424,306	95.90
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	407,202	95.68	407,202	92.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(46,053)	(272.83)	0	0.00	584,148	137.26	538,095	121.62

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

**Total for Medical Malpractice - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	17	106.25	124,885	97.11	105,295	110.35	1,027,057	100.52	1,257,254	100.92
2 Premiums Earned	0	0.00	16	100.00	128,608	100.00	95,421	100.00	1,021,727	100.00	1,245,772	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	523	0.41	0	0.00	2,644	0.26	3,167	0.25
4 Incurred Losses	0	0.00	0	0.00	77,917	60.58	59,329	62.18	418,058	40.92	555,304	44.58
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	24,850	19.32	31,638	33.16	202,316	19.80	258,804	20.77
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	13,306	10.35	11,335	11.88	52,298	5.12	76,939	6.18
7 Unpaid Losses	0	0.00	0	0.00	301,299	234.28	161,522	169.27	2,396,949	234.60	2,859,770	229.56
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	136,245	105.94	89,785	94.09	827,600	81.00	1,053,630	84.58
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	35,262	27.42	12,017	12.59	170,133	16.65	217,412	17.45
10 Unearned Premium Reserves	0	0.00	9	56.25	109,720	85.31	229,920	240.95	457,817	44.81	797,466	64.01
11 Agents Balances	0	0.00	3	18.75	37,142	28.88	26,098	27.35	208,302	20.39	271,545	21.80
12 Commission and Brokerage Expenses Incurred	0	0.00	2	12.50	6,851	5.33	7,842	8.22	182,401	17.85	197,096	15.82
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	12.50	2,617	2.03	1	0.00	24,340	2.38	26,960	2.16
14 Other Acquisition Expenses Incurred	0	0.00	1	6.25	8,268	6.43	2,370	2.48	50,497	4.94	61,136	4.91
15 General Expenses Incurred	0	0.00	0	0.00	14,934	11.61	10,379	10.88	75,137	7.35	100,450	8.06
16 Other Income Less Other Expenses	0	0.00	0	0.00	888	0.69	0	0.00	32,150	3.15	33,038	2.65
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	68.75	(19,775)	(15.38)	(27,474)	(28.79)	46,186	4.52	(1,052)	(0.08)

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

**Total for Medical Malpractice - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	725,344	103.58	628,448	100.59	1,597,009	99.78	2,950,801	100.86
2 Premiums Earned	0	0.00	0	0.00	700,298	100.00	624,787	100.00	1,600,488	100.00	2,925,573	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	21,768	3.11	7,115	1.14	14,809	0.93	43,692	1.49
4 Incurred Losses	0	0.00	0	0.00	375,809	53.66	239,527	38.34	919,977	57.48	1,535,313	52.48
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	149,309	21.32	71,963	11.52	406,917	25.42	628,189	21.47
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	56,447	8.06	42,285	6.77	151,914	9.49	250,646	8.57
7 Unpaid Losses	0	0.00	0	0.00	1,349,771	192.74	967,783	154.90	3,498,914	218.62	5,816,468	198.81
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	579,705	82.78	421,513	67.47	1,178,785	73.65	2,180,003	74.52
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	131,335	18.75	83,767	13.41	221,219	13.82	436,321	14.91
10 Unearned Premium Reserves	0	0.00	0	0.00	339,502	48.48	284,162	45.48	843,919	52.73	1,467,583	50.16
11 Agents Balances	0	0.00	0	0.00	218,348	31.18	154,595	24.74	356,334	22.26	729,277	24.93
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	42,604	6.08	46,972	7.52	158,109	9.88	247,685	8.47
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,363	1.91	14,604	2.34	34,806	2.17	62,773	2.15
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	25,204	3.60	14,782	2.37	90,665	5.66	130,651	4.47
15 General Expenses Incurred	0	0.00	0	0.00	94,620	13.51	62,097	9.94	135,909	8.49	292,626	10.00
16 Other Income Less Other Expenses	0	0.00	0	0.00	5,318	0.76	4,403	0.70	39,147	2.45	48,868	1.67
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(73,505)	(10.50)	129,845	20.78	(273,474)	(17.09)	(217,134)	(7.42)

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

**Total for Earthquake**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	2,367	104.92	498,307	100.45	99,368	103.39	1,990,743	101.71	2,590,785	101.53
2 Premiums Earned	0	0.00	2,256	100.00	496,054	100.00	96,114	100.00	1,957,333	100.00	2,551,757	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,033	0.21	4,325	4.50	(4)	(0.00)	5,354	0.21
4 Incurred Losses	0	0.00	(7)	(0.31)	(3,685)	(0.74)	(135)	(0.14)	(9,927)	(0.51)	(13,754)	(0.54)
5 Defense and Cost Containment Expenses Incurred	0	0.00	3	0.13	107	0.02	(51)	(0.05)	(800)	(0.04)	(741)	(0.03)
6 Adjusting and Other Expenses Incurred	0	0.00	22	0.98	435	0.09	1,838	1.91	11,756	0.60	14,051	0.55
7 Unpaid Losses	0	0.00	3	0.13	2,674	0.54	1,153	1.20	45,411	2.32	49,241	1.93
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	144	0.03	154	0.16	2,616	0.13	2,914	0.11
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.04	150	0.03	325	0.34	5,589	0.29	6,065	0.24
10 Unearned Premium Reserves	0	0.00	1,135	50.31	251,634	50.73	51,880	53.98	933,336	47.68	1,237,985	48.52
11 Agents Balances	0	0.00	361	16.00	46,912	9.46	20,800	21.64	460,327	23.52	528,400	20.71
12 Commission and Brokerage Expenses Incurred	0	0.00	270	11.97	5,329	1.07	6,946	7.23	283,740	14.50	296,285	11.61
13 Taxes, Licenses, and Fees Incurred	0	0.00	45	1.99	12,568	2.53	1,969	2.05	44,672	2.28	59,254	2.32
14 Other Acquisition Expenses Incurred	0	0.00	62	2.75	46,921	9.46	3,507	3.65	67,636	3.46	118,126	4.63
15 General Expenses Incurred	0	0.00	126	5.59	62,530	12.61	2,412	2.51	85,716	4.38	150,784	5.91
16 Other Income Less Other Expenses	0	0.00	0	0.00	3,592	0.72	(384)	(0.40)	20	0.00	3,228	0.13
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,738	77.04	374,408	75.48	74,917	77.95	1,474,552	75.33	1,925,615	75.46

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

**Total for Comprehensive Hospital and Medical - Individual  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2022 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	148	91.36	0	0.00	18,206	98.71	18,354	98.65
2 Premiums Earned	0	0.00	0	0.00	162	100.00	0	0.00	18,443	100.00	18,605	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	1,007	621.60	0	0.00	6,516	35.33	7,523	40.44
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	165	0.89	165	0.89
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	372	229.63	0	0.00	(750)	(4.07)	(378)	(2.03)
7 Unpaid Losses	0	0.00	0	0.00	1,653	1020.37	0	0.00	4,158	22.55	5,811	31.23
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	1.85	0	0.00	695	3.77	698	3.75
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	167	103.09	0	0.00	366	1.98	533	2.86
10 Unearned Premium Reserves	0	0.00	0	0.00	39	24.07	0	0.00	7,666	41.57	7,705	41.41
11 Agents Balances	0	0.00	0	0.00	26	16.05	0	0.00	2,692	14.60	2,718	14.61
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	14	8.64	0	0.00	7,992	43.33	8,006	43.03
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,000	1234.57	0	0.00	506	2.74	2,506	13.47
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,672	1649.38	0	0.00	7,518	40.76	10,190	54.77
15 General Expenses Incurred	0	0.00	0	0.00	10	6.17	0	0.00	4,069	22.06	4,079	21.92
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(6)	(0.03)	(6)	(0.03)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,913)	(3650.00)	0	0.00	(7,579)	(41.09)	(13,492)	(72.52)

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



**Total for Comprehensive Hospital and Medical - Group**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	345,402	100.02	0	0.00	2,375,055	106.68	2,720,457	105.79
2 Premiums Earned	0	0.00	0	0.00	345,327	100.00	0	0.00	2,226,267	100.00	2,571,594	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	380,808	110.27	0	0.00	1,011,057	45.41	1,391,865	54.12
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	146	0.04	0	0.00	21,032	0.94	21,178	0.82
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,811	6.61	0	0.00	41,564	1.87	64,375	2.50
7 Unpaid Losses	0	0.00	0	0.00	80,003	23.17	0	0.00	903,590	40.59	983,593	38.25
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	435	0.13	0	0.00	27,833	1.25	28,268	1.10
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	84,584	24.49	0	0.00	30,564	1.37	115,148	4.48
10 Unearned Premium Reserves	0	0.00	0	0.00	2,685	0.78	0	0.00	488,735	21.95	491,420	19.11
11 Agents Balances	0	0.00	0	0.00	8,597	2.49	0	0.00	868,390	39.01	876,987	34.10
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	19	0.01	0	0.00	292,069	13.12	292,088	11.36
13 Taxes, Licenses, and Fees Incurred	0	0.00	1	0.00	2,244	0.65	0	0.00	56,666	2.55	58,911	2.29
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	202	0.06	0	0.00	71,955	3.23	72,157	2.81
15 General Expenses Incurred	0	0.00	0	0.00	4,239	1.23	0	0.00	138,183	6.21	142,422	5.54
16 Other Income Less Other Expenses	0	0.00	0	0.00	239	0.07	0	0.00	(1,321)	(0.06)	(1,082)	(0.04)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	(64,902)	(18.79)	0	0.00	592,417	26.61	527,514	20.51

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

**Total for Credit Accident and Health**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	(6)	(6.59)	0	0.00	189,238	101.42	189,232	101.37
2 Premiums Earned	0	0.00	0	0.00	91	100.00	0	0.00	186,580	100.00	186,671	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	(31)	(34.07)	0	0.00	16,500	8.84	16,469	8.82
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(1.10)	0	0.00	(43)	(0.02)	(44)	(0.02)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(19)	(20.88)	0	0.00	243	0.13	224	0.12
7 Unpaid Losses	0	0.00	0	0.00	222	243.96	0	0.00	21,599	11.58	21,821	11.69
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	276	0.15	276	0.15
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	19	20.88	0	0.00	1,418	0.76	1,437	0.77
10 Unearned Premium Reserves	0	0.00	0	0.00	89	97.80	0	0.00	78,634	42.14	78,723	42.17
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	24,395	13.07	24,395	13.07
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1)	(1.10)	0	0.00	35,128	18.83	35,127	18.82
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,221	3.33	6,221	3.33
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	7	7.69	0	0.00	4,967	2.66	4,974	2.66
15 General Expenses Incurred	0	0.00	0	0.00	3	3.30	0	0.00	3,592	1.93	3,595	1.93
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,074	2.18	4,074	2.18
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	132	145.05	0	0.00	124,048	66.49	124,180	66.52

\* (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 2022 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	50	263.16	0	0.00	772,347	100.37	0	0.00	3,796,913	99.29	4,569,310	99.47
2 Premiums Earned	19	100.00	0	0.00	769,508	100.00	0	0.00	3,824,186	100.00	4,593,713	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	8	0.00	0	0.00	0	0.00	8	0.00
4 Incurred Losses	10	52.63	0	0.00	526,300	68.39	0	0.00	3,064,741	80.14	3,591,051	78.17
5 Defense and Cost Containment Expenses Incurred	1	5.26	0	0.00	500	0.06	0	0.00	30,536	0.80	31,037	0.68
6 Adjusting and Other Expenses Incurred	3	15.79	0	0.00	30,030	3.90	0	0.00	116,955	3.06	146,988	3.20
7 Unpaid Losses	10	52.63	0	0.00	988,493	128.46	0	0.00	4,373,861	114.37	5,362,364	116.73
8 Defense and Cost Containment Expenses Unpaid	1	5.26	0	0.00	1,945	0.25	0	0.00	32,561	0.85	34,507	0.75
9 Adjusting and Other Expenses Unpaid	1	5.26	0	0.00	130,626	16.98	0	0.00	81,669	2.14	212,296	4.62
10 Unearned Premium Reserves	31	163.16	0	0.00	324,267	42.14	0	0.00	493,567	12.91	817,865	17.80
11 Agents Balances	11	57.89	0	0.00	146,886	19.09	0	0.00	779,556	20.38	926,453	20.17
12 Commission and Brokerage Expenses Incurred	8	42.11	0	0.00	73,050	9.49	0	0.00	508,635	13.30	581,693	12.66
13 Taxes, Licenses, and Fees Incurred	1	5.26	0	0.00	15,059	1.96	0	0.00	85,579	2.24	100,639	2.19
14 Other Acquisition Expenses Incurred	1	5.26	0	0.00	54,330	7.06	0	0.00	178,495	4.67	232,826	5.07
15 General Expenses Incurred	1	5.26	0	0.00	27,358	3.56	0	0.00	325,338	8.51	352,697	7.68
16 Other Income Less Other Expenses	0	0.00	0	0.00	(632,368)	(82.18)	0	0.00	(81,360)	(2.13)	(713,728)	(15.54)
17 Pretax Profit or Loss Excluding Investment Gain*	(5)	(26.32)	0	0.00	(589,492)	(76.61)	0	0.00	(567,449)	(14.84)	(1,156,946)	(25.19)

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

**Total for Workers' Compensation**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	13,466	99.67	3,373,978	101.09	211,242	97.84	41,552,454	101.80	45,151,140	101.72
2 Premiums Earned	0	0.00	13,511	100.00	3,337,681	100.00	215,913	100.00	40,818,884	100.00	44,385,989	100.00
3 Dividends to Policyholders	0	0.00	54	0.40	455,035	13.63	737	0.34	293,775	0.72	749,601	1.69
4 Incurred Losses	0	0.00	2,580	19.10	1,302,457	39.02	84,036	38.92	17,635,370	43.20	19,024,443	42.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	74	0.55	137,479	4.12	7,684	3.56	3,386,523	8.30	3,531,760	7.96
6 Adjusting and Other Expenses Incurred	0	0.00	364	2.69	206,897	6.20	10,864	5.03	2,496,569	6.12	2,714,694	6.12
7 Unpaid Losses	0	0.00	19,370	143.36	6,592,667	197.52	661,444	306.35	111,019,008	271.98	118,292,489	266.51
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,311	9.70	475,098	14.23	53,318	24.69	13,719,859	33.61	14,249,586	32.10
9 Adjusting and Other Expenses Unpaid	0	0.00	934	6.91	660,002	19.77	51,789	23.99	5,265,023	12.90	5,977,748	13.47
10 Unearned Premium Reserves	0	0.00	5,462	40.43	1,442,568	43.22	83,685	38.76	14,182,024	34.74	15,713,739	35.40
11 Agents Balances	0	0.00	29	0.21	1,165,736	34.93	41,403	19.18	11,177,795	27.38	12,384,963	27.90
12 Commission and Brokerage Expenses Incurred	0	0.00	1,494	11.06	334,830	10.03	17,720	8.21	3,888,029	9.53	4,242,073	9.56
13 Taxes, Licenses, and Fees Incurred	0	0.00	473	3.50	68,780	2.06	6,122	2.84	1,241,480	3.04	1,316,855	2.97
14 Other Acquisition Expenses Incurred	0	0.00	725	5.37	216,586	6.49	19,373	8.97	1,906,081	4.67	2,142,765	4.83
15 General Expenses Incurred	0	0.00	957	7.08	409,754	12.28	16,665	7.72	2,857,463	7.00	3,284,839	7.40
16 Other Income Less Other Expenses	0	0.00	18,055	133.63	32,580	0.98	2,786	1.29	(1,066)	(0.00)	52,355	0.12
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	24,843	183.87	238,438	7.14	55,499	25.70	7,112,534	17.42	7,431,314	16.74

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

**Total for General Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	66	120.00	78,922	98.79	2,472,198	104.52	780,619	101.94	41,527,352	104.68	44,859,157	104.61
2 Premiums Earned	55	100.00	79,890	100.00	2,365,204	100.00	765,781	100.00	39,670,794	100.00	42,881,724	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	9,761	0.41	18,564	2.42	910	0.00	29,235	0.07
4 Incurred Losses	7	12.73	26,647	33.35	1,311,388	55.45	563,603	73.60	29,150,165	73.48	31,051,810	72.41
5 Defense and Cost Containment Expenses Incurred	0	0.00	(437)	(0.55)	120,117	5.08	61,478	8.03	2,465,713	6.22	2,646,871	6.17
6 Adjusting and Other Expenses Incurred	2	3.64	536	0.67	90,411	3.82	23,478	3.07	1,680,557	4.24	1,794,984	4.19
7 Unpaid Losses	0	0.00	71,792	89.86	3,729,329	157.67	1,475,236	192.64	87,026,233	219.37	92,302,590	215.25
8 Defense and Cost Containment Expenses Unpaid	0	0.00	4,385	5.49	595,134	25.16	318,346	41.57	13,377,244	33.72	14,295,109	33.34
9 Adjusting and Other Expenses Unpaid	0	0.00	5,557	6.96	156,007	6.60	63,985	8.36	3,969,820	10.01	4,195,369	9.78
10 Unearned Premium Reserves	26	47.27	28,688	35.91	1,215,986	51.41	378,223	49.39	23,163,773	58.39	24,786,696	57.80
11 Agents Balances	21	38.18	8,570	10.73	774,815	32.76	148,569	19.40	8,685,903	21.89	9,617,878	22.43
12 Commission and Brokerage Expenses Incurred	7	12.73	20,293	25.40	322,742	13.65	67,003	8.75	4,714,844	11.88	5,124,889	11.95
13 Taxes, Licenses, and Fees Incurred	1	1.82	1,177	1.47	49,668	2.10	18,196	2.38	917,565	2.31	986,607	2.30
14 Other Acquisition Expenses Incurred	0	0.00	1,792	2.24	205,876	8.70	103,986	13.58	1,589,535	4.01	1,901,189	4.43
15 General Expenses Incurred	0	0.00	3,023	3.78	166,784	7.05	31,288	4.09	2,394,555	6.04	2,595,650	6.05
16 Other Income Less Other Expenses	2	3.64	3,050	3.82	(10,284)	(0.43)	(2,640)	(0.34)	12,555	0.03	2,683	0.01
17 Pretax Profit or Loss Excluding Investment Gain*	40	72.73	29,907	37.44	78,169	3.30	(124,452)	(16.25)	(3,230,499)	(8.14)	(3,246,835)	(7.57)

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

**Total for General Liability - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	390	95.12	287,520	103.40	73,592	102.19	25,557,038	98.96	25,918,540	99.02
2 Premiums Earned	0	0.00	410	100.00	278,055	100.00	72,012	100.00	25,825,448	100.00	26,175,925	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,497	1.26	4,500	6.25	2	0.00	7,999	0.03
4 Incurred Losses	0	0.00	54	13.17	80,842	29.07	31,721	44.05	12,223,648	47.33	12,336,265	47.13
5 Defense and Cost Containment Expenses Incurred	0	0.00	(69)	(16.83)	27,680	9.95	37,446	52.00	2,649,222	10.26	2,714,279	10.37
6 Adjusting and Other Expenses Incurred	0	0.00	6	1.46	16,765	6.03	(77)	(0.11)	802,770	3.11	819,464	3.13
7 Unpaid Losses	0	0.00	258	62.93	217,633	78.27	68,829	95.58	40,689,638	157.56	40,976,358	156.54
8 Defense and Cost Containment Expenses Unpaid	0	0.00	168	40.98	93,595	33.66	33,513	46.54	8,757,376	33.91	8,884,652	33.94
9 Adjusting and Other Expenses Unpaid	0	0.00	9	2.20	18,573	6.68	3,272	4.54	1,804,565	6.99	1,826,419	6.98
10 Unearned Premium Reserves	0	0.00	198	48.29	134,617	48.41	32,603	45.27	14,304,490	55.39	14,471,908	55.29
11 Agents Balances	0	0.00	8	1.95	72,170	25.96	7,939	11.02	4,972,602	19.25	5,052,719	19.30
12 Commission and Brokerage Expenses Incurred	0	0.00	65	15.85	27,638	9.94	5,038	7.00	3,897,937	15.09	3,930,678	15.02
13 Taxes, Licenses, and Fees Incurred	0	0.00	8	1.95	6,342	2.28	3,316	4.60	560,935	2.17	570,601	2.18
14 Other Acquisition Expenses Incurred	0	0.00	14	3.41	22,578	8.12	4,644	6.45	1,177,746	4.56	1,204,982	4.60
15 General Expenses Incurred	0	0.00	28	6.83	32,564	11.71	8,112	11.26	1,555,568	6.02	1,596,272	6.10
16 Other Income Less Other Expenses	0	0.00	195	47.56	455	0.16	21	0.03	3,788	0.01	4,459	0.02
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	500	121.95	60,596	21.79	(22,664)	(31.47)	2,961,383	11.47	2,999,815	11.46

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

**Total for Excess Workers' Compensation**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	4,056	103.07	2,276	100.22	1,174,158	101.76	1,180,490	101.76
2 Premiums Earned	0	0.00	0	0.00	3,935	100.00	2,271	100.00	1,153,854	100.00	1,160,060	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	929	23.61	1,463	64.42	665,105	57.64	667,497	57.54
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	18	0.46	0	0.00	62,678	5.43	62,696	5.40
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	94	2.39	801	35.27	22,900	1.98	23,795	2.05
7 Unpaid Losses	0	0.00	0	0.00	8,723	221.68	13,338	587.32	12,176,424	1055.28	12,198,485	1051.54
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	68	1.73	0	0.00	543,851	47.13	543,919	46.89
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	364	9.25	0	0.00	210,148	18.21	210,512	18.15
10 Unearned Premium Reserves	0	0.00	0	0.00	2,002	50.88	220	9.69	456,661	39.58	458,883	39.56
11 Agents Balances	0	0.00	0	0.00	1,506	38.27	0	0.00	303,075	26.27	304,581	26.26
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	557	14.16	0	0.00	85,325	7.39	85,882	7.40
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	54	1.37	57	2.51	28,271	2.45	28,382	2.45
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	298	7.57	0	0.00	17,131	1.48	17,429	1.50
15 General Expenses Incurred	0	0.00	0	0.00	219	5.57	208	9.16	120,690	10.46	121,117	10.44
16 Other Income Less Other Expenses	0	0.00	330	0.00	5	0.13	0	0.00	(2,589)	(0.22)	(2,254)	(0.19)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	330	0.00	1,770	44.98	(257)	(11.32)	149,170	12.93	151,013	13.02

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

**Total for Products Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	6,923	97.30	241,474	104.99	66	95.65	2,115,238	104.75	2,363,701	104.75
2 Premiums Earned	0	0.00	7,115	100.00	229,991	100.00	69	100.00	2,019,288	100.00	2,256,463	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	223	0.10	0	0.00	35	0.00	258	0.01
4 Incurred Losses	0	0.00	14,590	205.06	59,301	25.78	(22)	(31.88)	1,152,807	57.09	1,226,676	54.36
5 Defense and Cost Containment Expenses Incurred	0	0.00	5,930	83.35	24,633	10.71	(19)	(27.54)	545,379	27.01	575,923	25.52
6 Adjusting and Other Expenses Incurred	0	0.00	1,858	26.11	6,879	2.99	151	218.84	147,396	7.30	156,284	6.93
7 Unpaid Losses	0	0.00	22,978	322.95	319,086	138.74	119	172.46	8,264,119	409.26	8,606,302	381.41
8 Defense and Cost Containment Expenses Unpaid	0	0.00	9,730	136.75	166,383	72.34	36	52.17	3,670,457	181.77	3,846,606	170.47
9 Adjusting and Other Expenses Unpaid	0	0.00	2,656	37.33	32,318	14.05	9	13.04	706,459	34.99	741,442	32.86
10 Unearned Premium Reserves	0	0.00	2,877	40.44	100,651	43.76	21	30.43	920,532	45.59	1,024,081	45.38
11 Agents Balances	0	0.00	378	5.31	75,847	32.98	8	11.59	529,465	26.22	605,698	26.84
12 Commission and Brokerage Expenses Incurred	0	0.00	1,059	14.88	32,622	14.18	8	11.59	240,978	11.93	274,667	12.17
13 Taxes, Licenses, and Fees Incurred	0	0.00	121	1.70	4,670	2.03	1	1.45	44,883	2.22	49,675	2.20
14 Other Acquisition Expenses Incurred	0	0.00	200	2.81	19,332	8.41	9	13.04	88,931	4.40	108,472	4.81
15 General Expenses Incurred	0	0.00	215	3.02	16,106	7.00	3	4.35	136,101	6.74	152,425	6.76
16 Other Income Less Other Expenses	0	0.00	787	11.06	1,016	0.44	(1)	(1.45)	1,323	0.07	3,125	0.14
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16,075)	(225.93)	67,237	29.23	(63)	(91.30)	(335,911)	(16.64)	(284,812)	(12.62)

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



**Total for Products Liability - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	17	100.00	0	0.00	285,984	102.13	286,001	102.13
2 Premiums Earned	0	0.00	0	0.00	17	100.00	0	0.00	280,014	100.00	280,031	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	(3)	0.00	65	382.35	0	0.00	34,887	12.46	34,949	12.48
5 Defense and Cost Containment Expenses Incurred	0	0.00	(2)	0.00	1	5.88	0	0.00	35,851	12.80	35,850	12.80
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	17	100.00	0	0.00	7,372	2.63	7,389	2.64
7 Unpaid Losses	0	0.00	6	0.00	76	447.06	0	0.00	512,358	182.98	512,440	182.99
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	0.00	7	41.18	0	0.00	204,942	73.19	204,951	73.19
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	1	5.88	0	0.00	34,614	12.36	34,616	12.36
10 Unearned Premium Reserves	0	0.00	0	0.00	7	41.18	0	0.00	124,909	44.61	124,916	44.61
11 Agents Balances	0	0.00	0	0.00	1	5.88	0	0.00	56,223	20.08	56,224	20.08
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3	17.65	0	0.00	39,157	13.98	39,160	13.98
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,538	2.33	6,538	2.33
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1	5.88	0	0.00	11,557	4.13	11,558	4.13
15 General Expenses Incurred	0	0.00	0	0.00	1	5.88	0	0.00	20,076	7.17	20,077	7.17
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	267	0.10	267	0.10
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4	0.00	(71)	(417.65)	0	0.00	124,830	44.58	124,763	44.55

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

**Total for Private Passenger Automobile No Fault  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2022 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	195,957	98.31	861	88.95	2,642,012	102.27	254,874	101.34	8,258,246	101.30	11,351,950	101.47
2 Premiums Earned	199,330	100.00	968	100.00	2,583,274	100.00	251,496	100.00	8,152,096	100.00	11,187,164	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,909	0.07	301,051	119.70	55,172	0.68	358,132	3.20
4 Incurred Losses	134,314	67.38	571	58.99	2,043,975	79.12	241,545	96.04	5,490,251	67.35	7,910,656	70.71
5 Defense and Cost Containment Expenses Incurred	2,523	1.27	32	3.31	177,336	6.86	15,082	6.00	605,749	7.43	800,722	7.16
6 Adjusting and Other Expenses Incurred	21,572	10.82	64	6.61	227,052	8.79	302,138	120.14	1,360,105	16.68	1,910,931	17.08
7 Unpaid Losses	98,846	49.59	544	56.20	12,146,020	470.18	1,229,547	488.89	13,294,242	163.08	26,769,199	239.28
8 Defense and Cost Containment Expenses Unpaid	13,186	6.62	159	16.43	775,571	30.02	60,309	23.98	1,531,002	18.78	2,380,227	21.28
9 Adjusting and Other Expenses Unpaid	7,256	3.64	54	5.58	455,763	17.64	131,990	52.48	764,134	9.37	1,359,197	12.15
10 Unearned Premium Reserves	63,015	31.61	387	39.98	709,356	27.46	70,095	27.87	2,594,093	31.82	3,436,946	30.72
11 Agents Balances	53,448	26.81	209	21.59	504,217	19.52	20,211	8.04	1,386,799	17.01	1,964,884	17.56
12 Commission and Brokerage Expenses Incurred	12,729	6.39	68	7.02	270,722	10.48	10,298	4.09	452,625	5.55	746,442	6.67
13 Taxes, Licenses, and Fees Incurred	3,323	1.67	19	1.96	43,552	1.69	13,206	5.25	193,425	2.37	253,525	2.27
14 Other Acquisition Expenses Incurred	10,709	5.37	80	8.26	185,212	7.17	332,349	132.15	1,087,286	13.34	1,615,636	14.44
15 General Expenses Incurred	8,583	4.31	44	4.55	70,917	2.75	45,100	17.93	433,963	5.32	558,607	4.99
16 Other Income Less Other Expenses	(404)	(0.20)	3,001	310.02	(490)	(0.02)	5,236	2.08	(9,060)	(0.11)	(1,717)	(0.02)
17 Pretax Profit or Loss Excluding Investment Gain*	5,174	2.60	3,090	319.21	(437,886)	(16.95)	(1,004,042)	(399.23)	(1,535,540)	(18.84)	(2,969,204)	(26.54)

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

**Total for Other Private Passenger Automobile Liability**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	7,514,776	104.31	28,504	91.46	25,275,875	102.85	6,683,499	102.23	69,315,093	101.74	108,817,747	102.20
2 Premiums Earned	7,204,325	100.00	31,164	100.00	24,574,412	100.00	6,537,828	100.00	68,130,140	100.00	106,477,869	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	30,037	0.12	137,865	2.11	18	0.00	167,920	0.16
4 Incurred Losses	5,691,082	79.00	15,564	49.94	22,769,035	92.65	5,616,626	85.91	53,511,587	78.54	87,603,894	82.27
5 Defense and Cost Containment Expenses Incurred	174,500	2.42	863	2.77	1,387,486	5.65	190,825	2.92	2,148,835	3.15	3,902,509	3.67
6 Adjusting and Other Expenses Incurred	429,828	5.97	1,775	5.70	1,909,491	7.77	301,818	4.62	4,399,383	6.46	7,042,295	6.61
7 Unpaid Losses	4,965,876	68.93	25,237	80.98	22,152,438	90.14	6,561,393	100.36	57,904,964	84.99	91,609,908	86.04
8 Defense and Cost Containment Expenses Unpaid	471,714	6.55	3,002	9.63	3,646,245	14.84	515,978	7.89	6,160,608	9.04	10,797,547	10.14
9 Adjusting and Other Expenses Unpaid	287,105	3.99	2,010	6.45	2,509,239	10.21	312,260	4.78	3,050,657	4.48	6,161,271	5.79
10 Unearned Premium Reserves	2,431,513	33.75	12,915	41.44	6,871,786	27.96	2,186,109	33.44	22,030,518	32.34	33,532,841	31.49
11 Agents Balances	2,371,112	32.91	7,860	25.22	4,922,027	20.03	1,258,235	19.25	13,842,468	20.32	22,401,702	21.04
12 Commission and Brokerage Expenses Incurred	539,718	7.49	3,713	11.91	2,564,675	10.44	266,575	4.08	4,649,642	6.82	8,024,323	7.54
13 Taxes, Licenses, and Fees Incurred	128,536	1.78	595	1.91	515,952	2.10	152,158	2.33	1,651,378	2.42	2,448,619	2.30
14 Other Acquisition Expenses Incurred	435,783	6.05	2,429	7.79	2,056,100	8.37	501,894	7.68	3,839,553	5.64	6,835,759	6.42
15 General Expenses Incurred	345,896	4.80	1,295	4.16	838,270	3.41	175,830	2.69	3,307,653	4.85	4,668,944	4.38
16 Other Income Less Other Expenses	(27,255)	(0.38)	155	0.50	(44,080)	(0.18)	4,740	0.07	4,182	0.01	(62,258)	(0.06)
17 Pretax Profit or Loss Excluding Investment Gain*	(568,267)	(7.89)	5,087	16.32	(7,540,713)	(30.69)	(801,026)	(12.25)	(5,373,722)	(7.89)	(14,278,641)	(13.41)

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

**Total for Commercial Automobile No Fault  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2022 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	8,727	103.44	128	104.92	48,423	101.41	23,516	104.24	450,398	101.05	531,192	101.26
2 Premiums Earned	8,437	100.00	122	100.00	47,751	100.00	22,560	100.00	445,726	100.00	524,596	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	109	0.23	0	0.00	230	0.05	339	0.06
4 Incurred Losses	(5,274)	(62.51)	54	44.26	7,415	15.53	16,486	73.08	222,180	49.85	240,861	45.91
5 Defense and Cost Containment Expenses Incurred	(1,557)	(18.45)	18	14.75	2,192	4.59	863	3.83	37,403	8.39	38,919	7.42
6 Adjusting and Other Expenses Incurred	968	11.47	5	4.10	7,247	15.18	1,464	6.49	26,828	6.02	36,512	6.96
7 Unpaid Losses	4,594	54.45	97	79.51	86,207	180.53	23,697	105.04	925,408	207.62	1,040,003	198.25
8 Defense and Cost Containment Expenses Unpaid	893	10.58	12	9.84	6,939	14.53	2,953	13.09	70,809	15.89	81,606	15.56
9 Adjusting and Other Expenses Unpaid	1,663	19.71	9	7.38	7,260	15.20	3,889	17.24	62,784	14.09	75,605	14.41
10 Unearned Premium Reserves	4,299	50.95	58	47.54	20,690	43.33	4,472	19.82	175,300	39.33	204,819	39.04
11 Agents Balances	3,016	35.75	3	2.46	55,343	115.90	1,828	8.10	146,569	32.88	206,759	39.41
12 Commission and Brokerage Expenses Incurred	793	9.40	21	17.21	6,304	13.20	443	1.96	44,647	10.02	52,208	9.95
13 Taxes, Licenses, and Fees Incurred	143	1.69	2	1.64	1,403	2.94	566	2.51	19,163	4.30	21,277	4.06
14 Other Acquisition Expenses Incurred	175	2.07	3	2.46	12,929	27.08	797	3.53	45,664	10.24	59,568	11.36
15 General Expenses Incurred	188	2.23	8	6.56	11,789	24.69	396	1.76	34,097	7.65	46,478	8.86
16 Other Income Less Other Expenses	(61)	(0.72)	416	340.98	420	0.88	(543)	(2.41)	159	0.04	391	0.07
17 Pretax Profit or Loss Excluding Investment Gain*	12,937	153.34	424	347.54	(1,216)	(2.55)	1,002	4.44	15,664	3.51	28,811	5.49

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

**Total for Other Commercial Automobile Liability**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	1,304,691	103.70	27,251	102.86	3,032,936	104.23	787,637	104.82	27,924,686	104.01	33,077,201	104.04
2 Premiums Earned	1,258,103	100.00	26,494	100.00	2,909,756	100.00	751,444	100.00	26,848,349	100.00	31,794,146	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	10,871	0.37	0	0.00	3,383	0.01	14,254	0.04
4 Incurred Losses	925,212	73.54	16,322	61.61	2,121,721	72.92	513,984	68.40	18,824,863	70.12	22,402,102	70.46
5 Defense and Cost Containment Expenses Incurred	78,879	6.27	1,221	4.61	202,408	6.96	34,904	4.64	1,777,553	6.62	2,094,965	6.59
6 Adjusting and Other Expenses Incurred	50,475	4.01	517	1.95	168,276	5.78	33,489	4.46	1,300,698	4.84	1,553,455	4.89
7 Unpaid Losses	1,368,336	108.76	38,991	147.17	3,485,919	119.80	904,709	120.40	39,371,176	146.64	45,169,131	142.07
8 Defense and Cost Containment Expenses Unpaid	121,520	9.66	3,341	12.61	525,632	18.06	69,458	9.24	4,290,857	15.98	5,010,808	15.76
9 Adjusting and Other Expenses Unpaid	47,106	3.74	2,093	7.90	195,707	6.73	55,718	7.41	1,574,942	5.87	1,875,566	5.90
10 Unearned Premium Reserves	642,078	51.04	11,127	42.00	1,374,786	47.25	180,454	24.01	12,581,472	46.86	14,789,917	46.52
11 Agents Balances	473,198	37.61	1,448	5.47	834,776	28.69	77,610	10.33	7,405,576	27.58	8,792,608	27.65
12 Commission and Brokerage Expenses Incurred	124,706	9.91	3,720	14.04	397,431	13.66	30,773	4.10	3,617,974	13.48	4,174,604	13.13
13 Taxes, Licenses, and Fees Incurred	21,095	1.68	449	1.69	69,389	2.38	27,227	3.62	707,237	2.63	825,397	2.60
14 Other Acquisition Expenses Incurred	29,829	2.37	979	3.70	231,945	7.97	35,253	4.69	991,865	3.69	1,289,871	4.06
15 General Expenses Incurred	33,483	2.66	1,054	3.98	158,020	5.43	19,152	2.55	1,666,328	6.21	1,878,037	5.91
16 Other Income Less Other Expenses	(7,286)	(0.58)	4	0.02	(10,556)	(0.36)	(14,334)	(1.91)	65,649	0.24	33,477	0.11
17 Pretax Profit or Loss Excluding Investment Gain*	(12,862)	(1.02)	2,234	8.43	(460,864)	(15.84)	42,327	5.63	(1,975,899)	(7.36)	(2,405,064)	(7.56)

\* (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 2022 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	5,631,561	104.33	27,153	93.26	22,711,778	104.59	5,583,679	103.39	55,461,999	102.16	89,416,170	102.97
2	Premiums Earned	5,397,725	100.00	29,114	100.00	21,714,761	100.00	5,400,589	100.00	54,291,642	100.00	86,833,831	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	24,189	0.11	373,558	6.92	45,052	0.08	442,799	0.51
4	Incurred Losses	4,027,243	74.61	16,334	56.10	19,735,617	90.89	4,422,228	81.88	43,847,391	80.76	72,048,813	82.97
5	Defense and Cost Containment Expenses Incurred	11,120	0.21	191	0.66	48,279	0.22	20,766	0.38	177,608	0.33	257,964	0.30
6	Adjusting and Other Expenses Incurred	349,460	6.47	2,090	7.18	1,834,639	8.45	494,094	9.15	4,164,923	7.67	6,845,206	7.88
7	Unpaid Losses	352,860	6.54	723	2.48	3,488,078	16.06	174,522	3.23	4,719,993	8.69	8,736,176	10.06
8	Defense and Cost Containment Expenses Unpaid	18,491	0.34	52	0.18	49,179	0.23	9,429	0.17	174,594	0.32	251,745	0.29
9	Adjusting and Other Expenses Unpaid	62,335	1.15	309	1.06	1,638,207	7.54	143,771	2.66	856,222	1.58	2,700,844	3.11
10	Unearned Premium Reserves	1,894,752	35.10	12,258	42.10	6,478,769	29.84	1,878,933	34.79	17,943,465	33.05	28,208,177	32.49
11	Agents Balances	1,675,724	31.05	7,542	25.91	4,608,759	21.22	1,075,828	19.92	10,629,323	19.58	17,997,176	20.73
12	Commission and Brokerage Expenses Incurred	398,697	7.39	3,858	13.25	2,241,931	10.32	190,692	3.53	4,020,248	7.40	6,855,426	7.89
13	Taxes, Licenses, and Fees Incurred	97,285	1.80	589	2.02	436,464	2.01	127,099	2.35	1,271,452	2.34	1,932,889	2.23
14	Other Acquisition Expenses Incurred	315,854	5.85	2,334	8.02	1,838,828	8.47	672,046	12.44	3,390,417	6.24	6,219,479	7.16
15	General Expenses Incurred	250,713	4.64	1,287	4.42	761,859	3.51	172,600	3.20	2,600,875	4.79	3,787,334	4.36
16	Other Income Less Other Expenses	(16,938)	(0.31)	169	0.58	(13,034)	(0.06)	23,940	0.44	27,524	0.05	21,661	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	(69,585)	(1.29)	2,601	8.93	(5,220,085)	(24.04)	(1,048,550)	(19.42)	(5,198,820)	(9.58)	(11,534,439)	(13.28)

\* (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 2022 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	397,309	102.95	7,516	98.40	1,245,649	103.02	164,892	97.51	8,133,888	103.67	9,949,254	103.44
2 Premiums Earned	385,911	100.00	7,638	100.00	1,209,131	100.00	169,094	100.00	7,846,227	100.00	9,618,001	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,584	0.13	0	0.00	1,215	0.02	2,799	0.03
4 Incurred Losses	225,711	58.49	3,673	48.09	874,376	72.31	122,478	72.43	4,963,393	63.26	6,189,631	64.35
5 Defense and Cost Containment Expenses Incurred	1,874	0.49	23	0.30	8,496	0.70	1,635	0.97	81,881	1.04	93,909	0.98
6 Adjusting and Other Expenses Incurred	21,027	5.45	532	6.97	97,134	8.03	8,391	4.96	444,735	5.67	571,819	5.95
7 Unpaid Losses	34,776	9.01	756	9.90	104,699	8.66	34,360	20.32	1,457,496	18.58	1,632,087	16.97
8 Defense and Cost Containment Expenses Unpaid	2,950	0.76	(7)	(0.09)	7,609	0.63	1,665	0.98	128,843	1.64	141,060	1.47
9 Adjusting and Other Expenses Unpaid	3,679	0.95	117	1.53	31,945	2.64	4,291	2.54	147,215	1.88	187,247	1.95
10 Unearned Premium Reserves	191,022	49.50	2,872	37.60	543,980	44.99	61,231	36.21	3,410,425	43.47	4,209,530	43.77
11 Agents Balances	218,430	56.60	291	3.81	344,671	28.51	41,049	24.28	2,179,074	27.77	2,783,515	28.94
12 Commission and Brokerage Expenses Incurred	46,332	12.01	1,552	20.32	163,304	13.51	18,439	10.90	1,142,461	14.56	1,372,088	14.27
13 Taxes, Licenses, and Fees Incurred	5,801	1.50	144	1.89	26,080	2.16	3,120	1.85	197,338	2.52	232,483	2.42
14 Other Acquisition Expenses Incurred	37,535	9.73	158	2.07	103,930	8.60	9,966	5.89	313,464	4.00	465,053	4.84
15 General Expenses Incurred	24,690	6.40	321	4.20	67,305	5.57	14,490	8.57	507,974	6.47	614,780	6.39
16 Other Income Less Other Expenses	(3,045)	(0.79)	3	0.04	(3,927)	(0.32)	(589)	(0.35)	2,865	0.04	(4,693)	(0.05)
17 Pretax Profit or Loss Excluding Investment Gain*	19,891	5.15	1,239	16.22	(137,012)	(11.33)	(10,016)	(5.92)	196,629	2.51	70,731	0.74

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

**Total for Aircraft**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	2,726,172	104.48	2,726,172	104.48
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,609,160	100.00	2,609,160	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	(6,533)	0.00	0	0.00	1,515,896	58.10	1,509,363	57.85
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(71)	0.00	0	0.00	155,679	5.97	155,608	5.96
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,843	0.68	17,843	0.68
7 Unpaid Losses	0	0.00	0	0.00	10,071	0.00	0	0.00	2,761,990	105.86	2,772,061	106.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	136	0.00	0	0.00	353,158	13.54	353,294	13.54
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	71	0.00	0	0.00	99,114	3.80	99,185	3.80
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,218,804	46.71	1,218,804	46.71
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	524,815	20.11	524,815	20.11
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	410,185	15.72	410,185	15.72
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	65,771	2.52	65,771	2.52
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	101,885	3.90	101,885	3.90
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	91,667	3.51	91,667	3.51
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	6,293	0.24	6,293	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	6,604	0.00	0	0.00	256,524	9.83	263,128	10.08

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



**Total for Fidelity**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	19,839	99.99	1,534	100.13	1,405,620	102.58	1,426,993	102.54
2 Premiums Earned	0	0.00	0	0.00	19,841	100.00	1,532	100.00	1,370,333	100.00	1,391,706	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	24	0.12	0	0.00	441	0.03	465	0.03
4 Incurred Losses	0	0.00	(79)	0.00	2,629	13.25	(184)	(12.01)	482,396	35.20	484,762	34.83
5 Defense and Cost Containment Expenses Incurred	0	0.00	1	0.00	133	0.67	(2)	(0.13)	15,708	1.15	15,840	1.14
6 Adjusting and Other Expenses Incurred	0	0.00	(3)	0.00	455	2.29	34	2.22	34,727	2.53	35,213	2.53
7 Unpaid Losses	0	0.00	(71)	0.00	4,878	24.59	778	50.78	1,221,784	89.16	1,227,369	88.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6	0.00	527	2.66	349	22.78	120,648	8.80	121,530	8.73
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	182	0.92	74	4.83	74,100	5.41	74,357	5.34
10 Unearned Premium Reserves	0	0.00	0	0.00	10,458	52.71	223	14.56	811,015	59.18	821,696	59.04
11 Agents Balances	0	0.00	0	0.00	6,034	30.41	42	2.74	252,253	18.41	258,329	18.56
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,394	12.07	58	3.79	230,575	16.83	233,027	16.74
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	414	2.09	37	2.42	33,843	2.47	34,294	2.46
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,026	10.21	348	22.72	95,244	6.95	97,618	7.01
15 General Expenses Incurred	0	0.00	0	0.00	957	4.82	88	5.74	123,657	9.02	124,702	8.96
16 Other Income Less Other Expenses	0	0.00	3	0.00	59	0.30	3	0.20	(1,190)	(0.09)	(1,125)	(0.08)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	84	0.00	10,867	54.77	1,153	75.26	352,536	25.73	364,640	26.20

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

**Total for Surety**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	371,066	111.60	1	100.00	8,042,813	109.52	8,413,880	109.61
2 Premiums Earned	0	0.00	0	0.00	332,494	100.00	1	100.00	7,343,456	100.00	7,675,951	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	4,008	1.21	0	0.00	44,190	0.60	48,198	0.63
4 Incurred Losses	0	0.00	0	0.00	102,210	30.74	0	0.00	953,018	12.98	1,055,228	13.75
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12,071	3.63	0	0.00	133,773	1.82	145,844	1.90
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,631	2.90	0	0.00	229,338	3.12	238,969	3.11
7 Unpaid Losses	0	0.00	0	0.00	102,086	30.70	0	0.00	3,488,495	47.50	3,590,581	46.78
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,893	5.68	0	0.00	550,230	7.49	569,123	7.41
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	8,087	2.43	0	0.00	258,859	3.53	266,946	3.48
10 Unearned Premium Reserves	0	0.00	0	0.00	183,908	55.31	0	0.00	4,707,814	64.11	4,891,722	63.73
11 Agents Balances	0	0.00	76	0.00	73,242	22.03	0	0.00	1,050,112	14.30	1,123,430	14.64
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	119,236	35.86	0	0.00	2,137,788	29.11	2,257,024	29.40
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,388	4.33	0	0.00	225,039	3.06	239,427	3.12
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	59,404	17.87	0	0.00	806,375	10.98	865,779	11.28
15 General Expenses Incurred	0	0.00	0	0.00	20,118	6.05	0	0.00	678,600	9.24	698,718	9.10
16 Other Income Less Other Expenses	0	0.00	10,627	0.00	(2,290)	(0.69)	0	0.00	(28,663)	(0.39)	(20,326)	(0.26)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10,627	0.00	(10,869)	(3.27)	1	100.00	2,106,673	28.69	2,106,432	27.44

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

**Total for Burglary and Theft**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	2,707	99.45	123	97.62	9,562	101.20	475	109.20	390,814	104.09	403,681	103.99
2 Premiums Earned	2,722	100.00	126	100.00	9,449	100.00	435	100.00	375,460	100.00	388,192	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4 Incurred Losses	66	2.42	44	34.92	908	9.61	2,146	493.33	115,297	30.71	118,461	30.52
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	68	0.72	70	16.09	(863)	(0.23)	(725)	(0.19)
6 Adjusting and Other Expenses Incurred	59	2.17	7	5.56	133	1.41	57	13.10	8,965	2.39	9,221	2.38
7 Unpaid Losses	13	0.48	32	25.40	683	7.23	2,139	491.72	282,369	75.21	285,236	73.48
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.79	33	0.35	21	4.83	25,596	6.82	25,651	6.61
9 Adjusting and Other Expenses Unpaid	4	0.15	4	3.17	30	0.32	10	2.30	27,269	7.26	27,317	7.04
10 Unearned Premium Reserves	57	2.09	59	46.83	4,672	49.44	147	33.79	206,769	55.07	211,704	54.54
11 Agents Balances	46	1.69	21	16.67	3,227	34.15	25	5.75	77,643	20.68	80,962	20.86
12 Commission and Brokerage Expenses Incurred	485	17.82	20	15.87	1,261	13.35	0	0.00	95,907	25.54	97,673	25.16
13 Taxes, Licenses, and Fees Incurred	20	0.73	3	2.38	228	2.41	10	2.30	7,900	2.10	8,161	2.10
14 Other Acquisition Expenses Incurred	30	1.10	2	1.59	608	6.43	339	77.93	19,069	5.08	20,048	5.16
15 General Expenses Incurred	20	0.73	4	3.17	1,076	11.39	30	6.90	21,522	5.73	22,652	5.84
16 Other Income Less Other Expenses	0	0.00	1	0.79	3	0.03	0	0.00	156	0.04	160	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	2,042	75.02	47	37.30	5,169	54.70	(2,217)	(509.66)	107,804	28.71	112,845	29.07

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

**Total for Boiler and Machinery**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	4,230	103.07	911,948	102.06	112	55.17	1,389,004	106.45	2,305,294	104.66
2 Premiums Earned	0	0.00	4,104	100.00	893,545	100.00	203	100.00	1,304,825	100.00	2,202,677	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	8	0.00	8	0.00
4 Incurred Losses	0	0.00	659	16.06	357,344	39.99	47	23.15	445,644	34.15	803,694	36.49
5 Defense and Cost Containment Expenses Incurred	0	0.00	19	0.46	2,459	0.28	1	0.49	5,066	0.39	7,545	0.34
6 Adjusting and Other Expenses Incurred	0	0.00	107	2.61	14,863	1.66	(6)	(2.96)	30,571	2.34	45,535	2.07
7 Unpaid Losses	0	0.00	1,292	31.48	358,350	40.10	41	20.20	547,239	41.94	906,922	41.17
8 Defense and Cost Containment Expenses Unpaid	0	0.00	79	1.92	5,540	0.62	7	3.45	19,439	1.49	25,065	1.14
9 Adjusting and Other Expenses Unpaid	0	0.00	114	2.78	6,558	0.73	7	3.45	25,830	1.98	32,509	1.48
10 Unearned Premium Reserves	0	0.00	2,053	50.02	467,326	52.30	29	14.29	639,970	49.05	1,109,378	50.36
11 Agents Balances	0	0.00	502	12.23	98,489	11.02	12	5.91	340,466	26.09	439,469	19.95
12 Commission and Brokerage Expenses Incurred	0	0.00	580	14.13	18,887	2.11	18	8.87	165,893	12.71	185,378	8.42
13 Taxes, Licenses, and Fees Incurred	0	0.00	72	1.75	22,997	2.57	3	1.48	35,040	2.69	58,112	2.64
14 Other Acquisition Expenses Incurred	0	0.00	28	0.68	82,931	9.28	23	11.33	72,673	5.57	155,655	7.07
15 General Expenses Incurred	0	0.00	842	20.52	109,316	12.23	10	4.93	128,528	9.85	238,696	10.84
16 Other Income Less Other Expenses	0	0.00	1	0.02	6,662	0.75	0	0.00	(2,523)	(0.19)	4,140	0.19
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,798	43.81	291,405	32.61	108	53.20	418,877	32.10	712,188	32.33

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

**Total for Credit**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	9,115	99.99	27,155	97.10	182	101.68	0	0.00	2,479,053	102.52	2,515,505	102.45
2	Premiums Earned	9,116	100.00	27,967	100.00	179	100.00	0	0.00	2,418,205	100.00	2,455,467	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	2,606	28.59	7,886	28.20	8	4.47	0	0.00	722,046	29.86	732,546	29.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,857	0.49	11,857	0.48
6	Adjusting and Other Expenses Incurred	0	0.00	258	0.92	12	6.70	0	0.00	25,906	1.07	26,176	1.07
7	Unpaid Losses	346	3.80	3,160	11.30	1	0.56	0	0.00	1,016,676	42.04	1,020,183	41.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	42,162	1.74	42,162	1.72
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	12	6.70	0	0.00	35,241	1.46	35,253	1.44
10	Unearned Premium Reserves	382	4.19	4,515	16.14	46	25.70	0	0.00	1,191,177	49.26	1,196,120	48.71
11	Agents Balances	17	0.19	97	0.35	31	17.32	0	0.00	416,437	17.22	416,582	16.97
12	Commission and Brokerage Expenses Incurred	1,219	13.37	10,651	38.08	53	29.61	0	0.00	503,844	20.84	515,767	21.00
13	Taxes, Licenses, and Fees Incurred	158	1.73	222	0.79	13	7.26	0	0.00	61,570	2.55	61,963	2.52
14	Other Acquisition Expenses Incurred	0	0.00	34	0.12	16	8.94	0	0.00	135,346	5.60	135,396	5.51
15	General Expenses Incurred	(62)	(0.68)	125	0.45	5	2.79	0	0.00	192,504	7.96	192,572	7.84
16	Other Income Less Other Expenses	29	0.32	33	0.12	0	0.00	0	0.00	24,252	1.00	24,314	0.99
17	Pretax Profit or Loss Excluding Investment Gain*	5,223	57.29	8,825	31.56	72	40.22	0	0.00	789,389	32.64	803,509	32.72

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

**Total for International**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	28,740	84.89	28,740	84.89
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	33,855	100.00	33,855	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	(63,594)	(187.84)	(63,594)	(187.84)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(158)	(0.47)	(158)	(0.47)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,483	22.10	7,483	22.10
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(31,883)	(94.18)	(31,883)	(94.18)
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,253	3.70	1,253	3.70
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,708	25.72	8,708	25.72
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,541	7.51	2,541	7.51
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	37,872	111.87	37,872	111.87
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,550	28.21	9,550	28.21
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(126)	(0.37)	(126)	(0.37)
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,772	28.86	9,772	28.86
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,680	49.27	16,680	49.27
16 Other Income Less Other Expenses	0	0.00	3,264	0.00	0	0.00	0	0.00	87	0.26	3,351	9.90
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,264	0.00	0	0.00	0	0.00	54,334	160.49	57,598	170.13

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

**Total for Warranty**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	3,715,701	113.64	3,715,701	113.64
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,269,621	100.00	3,269,621	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	1,929,160	59.00	1,929,160	59.00
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,703	0.08	2,703	0.08
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,463	0.63	20,463	0.63
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	270,162	8.26	270,162	8.26
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,172	0.04	1,172	0.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,798	0.12	3,798	0.12
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,424,967	288.26	9,424,967	288.26
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	402,219	12.30	402,219	12.30
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	397,202	12.15	397,202	12.15
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	98	0.00	0	0.00	78,026	2.39	78,124	2.39
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31,742	0.97	31,742	0.97
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	210,806	6.45	210,806	6.45
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	8,473	0.26	8,473	0.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(98)	0.00	0	0.00	607,995	18.60	607,897	18.59

\* (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, 2022**



**Total for All Property and Casualty Lines Combined**  
**Countrywide Results of Companies Writing in Texas (Summary of Pages 45-84)**  
**Source: NAIC 2022 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	23,504	111.16	2,899,532	106.73	105,468,748	103.52	28,231,679	103.72	459,941,353	103.59	596,564,816	103.60
2	Premiums Earned	21,144	100.00	2,716,643	100.00	101,884,275	100.00	27,218,532	100.00	443,989,328	100.00	575,829,922	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	689,115	0.68	1,229,117	4.52	430,933	0.10	2,349,168	0.41
4	Incurred Losses	16,247	76.84	1,455,279	53.57	79,033,113	77.57	19,836,695	72.88	282,018,834	63.52	382,360,168	66.40
5	Defense and Cost Containment Expenses Incurred	1,444	6.83	44,760	1.65	3,459,302	3.40	619,095	2.27	17,619,362	3.97	21,743,963	3.78
6	Adjusting and Other Expenses Incurred	7,416	35.07	215,713	7.94	6,981,096	6.85	2,225,870	8.18	25,386,891	5.72	34,816,986	6.05
7	Unpaid Losses	11,540	54.58	644,114	23.71	67,408,149	66.16	14,566,399	53.52	450,040,206	101.36	532,670,408	92.50
8	Defense and Cost Containment Expenses Unpaid	1,363	6.45	47,389	1.74	10,049,431	9.86	1,851,710	6.80	59,534,269	13.41	71,484,162	12.41
9	Adjusting and Other Expenses Unpaid	840	3.97	172,765	6.36	7,484,463	7.35	1,559,662	5.73	25,546,891	5.75	34,764,621	6.04
10	Unearned Premium Reserves	5,712	27.01	1,524,103	56.10	39,789,141	39.05	11,727,098	43.08	208,618,014	46.99	261,664,068	45.44
11	Agents Balances	(238,296)	(1127.01)	512,128	18.85	23,001,744	22.58	7,311,076	26.86	103,055,714	23.21	133,642,366	23.21
12	Commission and Brokerage Expenses Incurred	(339,086)	(1603.70)	287,464	10.58	13,258,479	13.01	846,071	3.11	51,377,337	11.57	65,430,265	11.36
13	Taxes, Licenses, and Fees Incurred	54,324	256.92	72,815	2.68	2,022,475	1.99	821,478	3.02	11,252,429	2.53	14,223,521	2.47
14	Other Acquisition Expenses Incurred	223,755	1058.24	267,737	9.86	7,400,396	7.26	4,085,043	15.01	24,891,019	5.61	36,867,950	6.40
15	General Expenses Incurred	156,326	739.34	105,618	3.89	5,177,271	5.08	1,315,692	4.83	29,238,340	6.59	35,993,247	6.25
16	Other Income Less Other Expenses	74,276	351.29	3,564	0.13	(640,997)	(0.63)	4,163	0.02	216,324	0.05	(342,670)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	(25,003)	(118.25)	270,820	9.97	(16,777,980)	(16.47)	(3,756,365)	(13.80)	1,990,491	0.45	(18,298,037)	(3.18)
18	Investment Gain from Insurance Funds	(651)	(3.08)	39,946	1.47	2,878,507	2.83	602,344	2.21	5,913,735	1.33	9,433,881	1.64
19	Profit or Loss Excluding Investment Gain	(25,654)	(121.33)	310,762	11.44	(13,899,459)	(13.64)	(3,154,021)	(11.59)	7,904,287	1.78	(8,864,085)	(1.54)
20	Investment Gain from Capital and Surplus	1,752	8.29	94,527	3.48	3,564,498	3.50	1,147,046	4.21	26,686,420	6.01	31,494,243	5.47
21	Total Profit or Losses**	(23,901)	(113.04)	405,293	14.92	(10,334,965)	(10.14)	(2,006,965)	(7.37)	34,590,692	7.79	22,630,154	3.93

\* (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 2022 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	54,492	104.53	2,900,293	106.73	106,911,677	103.59	28,244,504	103.72	481,407,970	103.75	619,518,936	103.73
2	Premiums Earned	52,132	100.00	2,717,289	100.00	103,209,982	100.00	27,231,356	100.00	464,002,713	100.00	597,213,472	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	689,113	0.67	1,229,117	4.51	430,928	0.09	2,349,161	0.39
4	Incurred Losses	16,247	31.17	1,455,580	53.57	79,728,728	77.25	19,846,079	72.88	296,240,843	63.84	397,287,477	66.52
5	Defense and Cost Containment Expenses Incurred	1,444	2.77	44,761	1.65	3,475,425	3.37	620,320	2.28	18,454,834	3.98	22,596,784	3.78
6	Adjusting and Other Expenses Incurred	7,419	14.23	215,713	7.94	7,034,193	6.82	2,225,946	8.17	25,600,935	5.52	35,084,206	5.87
7	Unpaid Losses	11,540	22.14	644,702	23.73	68,873,760	66.73	14,586,970	53.57	498,463,246	107.43	582,580,218	97.55
8	Defense and Cost Containment Expenses Unpaid	1,363	2.61	47,392	1.74	10,062,410	9.75	1,854,178	6.81	62,070,603	13.38	74,035,946	12.40
9	Adjusting and Other Expenses Unpaid	840	1.61	172,769	6.36	7,546,215	7.31	1,559,799	5.73	26,345,919	5.68	35,625,542	5.97
10	Unearned Premium Reserves	5,712	10.96	1,524,379	56.10	40,371,524	39.12	11,727,102	43.06	217,310,761	46.83	270,939,478	45.37
11	Agents Balances	(238,298)	(457.11)	511,918	18.84	23,617,182	22.88	7,313,917	26.86	109,812,205	23.67	141,016,924	23.61
12	Commission and Brokerage Expenses Incurred	(341,895)	(655.83)	287,620	10.58	13,328,508	12.91	847,344	3.11	55,784,582	12.02	69,906,159	11.71
13	Taxes, Licenses, and Fees Incurred	54,323	104.20	72,813	2.68	2,022,564	1.96	821,478	3.02	11,309,431	2.44	14,280,609	2.39
14	Other Acquisition Expenses Incurred	223,753	429.20	267,736	9.85	7,400,908	7.17	4,085,261	15.00	25,207,954	5.43	37,185,612	6.23
15	General Expenses Incurred	156,377	299.96	105,619	3.89	5,178,586	5.02	1,316,688	4.84	29,861,780	6.44	36,619,050	6.13
16	Other Income Less Other Expenses	71,445	137.05	3,562	0.13	(641,167)	(0.62)	4,176	0.02	401,406	0.09	(160,578)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	5,908	11.33	271,004	9.97	(16,289,214)	(15.78)	(3,756,697)	(13.80)	1,512,845	0.33	(18,256,154)	(3.06)
18	Investment Gain from Insurance Funds	(653)	(1.25)	39,958	1.47	2,901,344	2.81	603,695	2.22	7,721,055	1.66	11,265,399	1.89
19	Profit or Loss Excluding Investment Gain	5,254	10.08	310,963	11.44	(13,387,869)	(12.97)	(3,153,002)	(11.58)	9,233,882	1.99	(6,990,772)	(1.17)
20	Investment Gain from Capital and Surplus	1,896	3.64	96,214	3.54	3,643,718	3.53	1,147,196	4.21	52,498,400	11.31	57,387,424	9.61
21	Total Profit or Losses**	7,150	13.72	407,178	14.98	(9,744,151)	(9.44)	(2,005,804)	(7.37)	61,732,294	13.30	50,396,667	8.44

\* (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 2022 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	14,496	103.65	1,631,619	100.45	451,887	105.68	10,323,470	105.64	12,421,472	104.93
2 Premiums Earned	0	0.00	13,986	100.00	1,624,268	100.00	427,615	100.00	9,772,126	100.00	11,837,995	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	7,537	0.46	10,157	2.38	249	0.00	17,943	0.15
4 Incurred Losses	0	0.00	6,551	46.84	1,259,571	77.55	204,200	47.75	5,631,394	57.63	7,101,716	59.99
5 Defense and Cost Containment Expenses Incurred	0	0.00	81	0.58	13,316	0.82	4,792	1.12	246,826	2.53	265,015	2.24
6 Adjusting and Other Expenses Incurred	0	0.00	584	4.18	55,340	3.41	15,845	3.71	394,971	4.04	466,740	3.94
7 Unpaid Losses	0	0.00	2,351	16.81	1,102,476	67.88	70,046	16.38	7,583,678	77.61	8,758,551	73.99
8 Defense and Cost Containment Expenses Unpaid	0	0.00	181	1.29	28,778	1.77	2,145	0.50	291,008	2.98	322,112	2.72
9 Adjusting and Other Expenses Unpaid	0	0.00	199	1.42	34,300	2.11	13,227	3.09	294,238	3.01	341,964	2.89
10 Unearned Premium Reserves	0	0.00	7,774	55.58	879,411	54.14	295,288	69.05	5,849,815	59.86	7,032,288	59.40
11 Agents Balances	(393)	0.00	(205)	(1.47)	440,084	27.09	235,506	55.07	3,011,802	30.82	3,686,794	31.14
12 Commission and Brokerage Expenses Incurred	0	0.00	(13,119)	(93.80)	162,270	9.99	10,190	2.38	1,466,911	15.01	1,626,252	13.74
13 Taxes, Licenses, and Fees Incurred	1	0.00	1,003	7.17	39,508	2.43	15,482	3.62	283,723	2.90	339,717	2.87
14 Other Acquisition Expenses Incurred	0	0.00	10,057	71.91	156,629	9.64	33,103	7.74	619,648	6.34	819,437	6.92
15 General Expenses Incurred	(29)	0.00	5,107	36.52	171,094	10.53	13,172	3.08	756,943	7.75	946,287	7.99
16 Other Income Less Other Expenses	0	0.00	288	2.06	7,244	0.45	(2,792)	(0.65)	(3,417)	(0.03)	1,323	0.01
17 Pretax Profit or Loss Excluding Investment Gain*	28	0.00	4,013	28.69	(233,752)	(14.39)	117,887	27.57	368,049	3.77	256,225	2.16
18 Investment Gain from Insurance Funds	(13)	0.00	140	1.00	18,517	1.14	3,472	0.81	310,230	3.17	332,346	2.81
19 Profit or Loss Excluding Investment Gain	15	0.00	4,152	29.69	(215,236)	(13.25)	121,358	28.38	678,263	6.94	588,552	4.97
20 Investment Gain from Capital and Surplus	0	0.00	159	1.14	62,947	3.88	14,466	3.38	(67,587,221)	(691.63)	(67,509,649)	(570.28)
21 Total Profit or Losses**	15	0.00	4,311	30.82	(152,289)	(9.38)	135,823	31.76	(66,908,967)	(684.69)	(66,921,107)	(565.31)

\* (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 2022 Insurance Expense Exhibit, Part II - Net Business**  
**(\$ in Thousands)**

	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	48,303	106.16	2,660,930	102.87	526,914	104.76	9,233,263	108.33	12,469,410	106.96
2 Premiums Earned	0	0.00	45,499	100.00	2,586,589	100.00	502,994	100.00	8,523,462	100.00	11,658,544	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,785	0.07	29,840	5.93	34	0.00	31,659	0.27
4 Incurred Losses	0	0.00	33,211	72.99	1,266,610	48.97	398,435	79.21	6,516,474	76.45	8,214,730	70.46
5 Defense and Cost Containment Expenses Incurred	0	0.00	862	1.89	16,635	0.64	4,316	0.86	197,914	2.32	219,727	1.88
6 Adjusting and Other Expenses Incurred	0	0.00	4,151	9.12	95,756	3.70	32,813	6.52	490,466	5.75	623,186	5.35
7 Unpaid Losses	0	0.00	11,220	24.66	1,052,286	40.68	114,228	22.71	7,647,168	89.72	8,824,902	75.69
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,119	2.46	34,225	1.32	2,889	0.57	299,594	3.51	337,827	2.90
9 Adjusting and Other Expenses Unpaid	0	0.00	1,842	4.05	40,246	1.56	13,588	2.70	307,269	3.60	362,945	3.11
10 Unearned Premium Reserves	0	0.00	20,748	45.60	1,426,003	55.13	310,829	61.80	5,016,273	58.85	6,773,853	58.10
11 Agents Balances	(189)	0.00	1,266	2.78	718,353	27.77	209,167	41.58	1,895,968	22.24	2,824,565	24.23
12 Commission and Brokerage Expenses Incurred	0	0.00	(11,592)	(25.48)	212,698	8.22	9,683	1.93	1,199,109	14.07	1,409,898	12.09
13 Taxes, Licenses, and Fees Incurred	0	0.00	3,066	6.74	72,399	2.80	14,108	2.80	209,740	2.46	299,313	2.57
14 Other Acquisition Expenses Incurred	0	0.00	14,394	31.64	268,279	10.37	49,866	9.91	622,822	7.31	955,361	8.19
15 General Expenses Incurred	(14)	0.00	10,912	23.98	320,793	12.40	9,877	1.96	514,322	6.03	855,890	7.34
16 Other Income Less Other Expenses	0	0.00	818	1.80	12,339	0.48	(2,241)	(0.45)	(16,521)	(0.19)	(5,605)	(0.05)
17 Pretax Profit or Loss Excluding Investment Gain*	14	0.00	(8,687)	(19.09)	343,970	13.30	(48,182)	(9.58)	(1,243,944)	(14.59)	(956,829)	(8.21)
18 Investment Gain from Insurance Funds	(6)	0.00	492	1.08	22,197	0.86	4,408	0.88	246,757	2.90	273,848	2.35
19 Profit or Loss Excluding Investment Gain	7	0.00	(8,195)	(18.01)	366,168	14.16	(43,776)	(8.70)	(997,182)	(11.70)	(682,978)	(5.86)
20 Investment Gain from Capital and Surplus	0	0.00	842	1.85	87,697	3.39	26,875	5.34	68,078,063	798.71	68,193,477	584.92
21 Total Profit or Losses**	7	0.00	(7,351)	(16.16)	453,864	17.55	(16,902)	(3.36)	67,080,891	787.01	67,510,509	579.06

\* (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 2022 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	497,438	98.99	0	0.00	8,867,246	102.77	9,364,684	102.57
2 Premiums Earned	0	0.00	0	0.00	502,508	100.00	0	0.00	8,627,921	100.00	9,130,429	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	382,319	76.08	0	0.00	7,731,579	89.61	8,113,898	88.87
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	368	0.07	0	0.00	24,865	0.29	25,233	0.28
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	24,970	4.97	0	0.00	348,806	4.04	373,776	4.09
7 Unpaid Losses	0	0.00	0	0.00	133,196	26.51	0	0.00	2,407,754	27.91	2,540,950	27.83
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	970	0.19	0	0.00	24,146	0.28	25,116	0.28
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,028	1.00	0	0.00	40,229	0.47	45,257	0.50
10 Unearned Premium Reserves	0	0.00	0	0.00	13,285	2.64	0	0.00	1,298,048	15.04	1,311,333	14.36
11 Agents Balances	0	0.00	0	0.00	(115,093)	(22.90)	0	0.00	(447,777)	(5.19)	(562,870)	(6.16)
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(32,105)	(6.39)	0	0.00	597,295	6.92	565,190	6.19
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,332	0.27	0	0.00	60,922	0.71	62,254	0.68
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,153	4.41	0	0.00	(82,886)	(0.96)	(60,733)	(0.67)
15 General Expenses Incurred	0	0.00	0	0.00	31,161	6.20	0	0.00	451,703	5.24	482,864	5.29
16 Other Income Less Other Expenses	0	0.00	0	0.00	(20,332)	(4.05)	0	0.00	6,562	0.08	(13,770)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	51,978	10.34	0	0.00	(497,795)	(5.77)	(445,817)	(4.88)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	3,085	0.61	0	0.00	98,357	1.14	101,442	1.11
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	55,063	10.96	0	0.00	(399,445)	(4.63)	(344,382)	(3.77)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	4,830	0.96	0	0.00	117,637	1.36	122,467	1.34
21 Total Profit or Losses**	0	0.00	0	0.00	59,893	11.92	0	0.00	(281,808)	(3.27)	(221,915)	(2.43)

\* (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 2022 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	(687)	97.31	0	0.00	279	(65.19)	(408)	35.98
2 Premiums Earned	0	0.00	0	0.00	(706)	100.00	0	0.00	(428)	100.00	(1,134)	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	(834)	118.13	(43)	0.00	(308)	71.96	(1,185)	104.50
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	29	(4.11)	0	0.00	300	(70.09)	329	(29.01)
6 Adjusting and Other Expenses Incurred	0	0.00	171	0.00	(105)	14.87	54	0.00	27,940	(6528.04)	28,060	(2474.43)
7 Unpaid Losses	0	0.00	0	0.00	(348)	49.29	0	0.00	(274)	64.02	(622)	54.85
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	108	(15.30)	0	0.00	0	0.00	108	(9.52)
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(100)	14.16	0	0.00	21,958	(5130.37)	21,858	(1927.51)
10 Unearned Premium Reserves	0	0.00	0	0.00	388	(54.96)	0	0.00	(184)	42.99	204	(17.99)
11 Agents Balances	0	0.00	(2,744)	0.00	4,264	(603.97)	(7,268)	0.00	(47,461)	11089.02	(53,209)	4692.15
12 Commission and Brokerage Expenses Incurred	0	0.00	(3,490)	0.00	(644)	91.22	(5,717)	0.00	(223,360)	52186.92	(233,211)	20565.34
13 Taxes, Licenses, and Fees Incurred	0	0.00	612	0.00	0	0.00	0	0.00	26,768	(6254.21)	27,380	(2414.46)
14 Other Acquisition Expenses Incurred	0	0.00	215	0.00	0	0.00	0	0.00	46,883	(10953.97)	47,098	(4153.26)
15 General Expenses Incurred	0	0.00	2,385	0.00	48	(6.80)	2	0.00	63,519	(14840.89)	65,954	(5816.05)
16 Other Income Less Other Expenses	0	0.00	0	0.00	(106)	15.01	0	0.00	1,245	(290.89)	1,139	(100.44)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	107	0.00	694	(98.30)	5,703	0.00	59,070	(13801.40)	65,574	(5782.54)
18 Investment Gain from Insurance Funds	0	0.00	62	0.00	766	(108.50)	294	0.00	14,493	(3386.21)	15,615	(1376.98)
19 Profit or Loss Excluding Investment Gain	0	0.00	169	0.00	1,460	(206.80)	5,998	0.00	73,567	(17188.55)	81,194	(7159.96)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	158	(22.38)	(3)	0.00	947	(221.26)	1,102	(97.18)
21 Total Profit or Losses**	0	0.00	169	0.00	1,618	(229.18)	5,995	0.00	74,513	(17409.58)	82,295	(7257.05)

\* (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 2022 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	145,026	100.04	0	0.00	692,466	93.07	837,492	94.21
2 Premiums Earned	0	0.00	0	0.00	144,969	100.00	0	0.00	744,039	100.00	889,008	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	86,095	59.39	0	0.00	576,222	77.45	662,317	74.50
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	425	0.29	0	0.00	1,159	0.16	1,584	0.18
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	7,132	4.92	0	0.00	38,602	5.19	45,734	5.14
7 Unpaid Losses	0	0.00	0	0.00	16,288	11.24	0	0.00	253,173	34.03	269,461	30.31
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,161	0.16	1,161	0.13
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	352	0.24	0	0.00	2,275	0.31	2,627	0.30
10 Unearned Premium Reserves	0	0.00	0	0.00	93	0.06	0	0.00	3,804	0.51	3,897	0.44
11 Agents Balances	0	0.00	0	0.00	(463)	(0.32)	0	0.00	(91,310)	(12.27)	(91,773)	(10.32)
12 Commission and Brokerage Expenses Incurred	0	0.00	(6)	0.00	27,292	18.83	0	0.00	139,859	18.80	167,145	18.80
13 Taxes, Licenses, and Fees Incurred	0	0.00	28	0.00	3,664	2.53	0	0.00	12,593	1.69	16,285	1.83
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,983	4.82	0	0.00	5,166	0.69	12,149	1.37
15 General Expenses Incurred	0	0.00	24	0.00	15,799	10.90	0	0.00	31,563	4.24	47,386	5.33
16 Other Income Less Other Expenses	0	0.00	0	0.00	(6,470)	(4.46)	0	0.00	(4,769)	(0.64)	(11,239)	(1.26)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(46)	0.00	(8,892)	(6.13)	0	0.00	(65,900)	(8.86)	(74,838)	(8.42)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	258	0.18	0	0.00	6,071	0.82	6,329	0.71
19 Profit or Loss Excluding Investment Gain	0	0.00	(46)	0.00	(8,633)	(5.96)	0	0.00	(59,828)	(8.04)	(68,507)	(7.71)
20 Investment Gain from Capital and Surplus	0	0.00	48	0.00	1,221	0.84	0	0.00	8,125	1.09	9,394	1.06
21 Total Profit or Losses**	0	0.00	2	0.00	(7,411)	(5.11)	0	0.00	(51,706)	(6.95)	(59,115)	(6.65)

\* (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 2022 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	100.00	5,876	105.76	0	0.00	635,120	112.23	641,025	112.16
2 Premiums Earned	0	0.00	29	100.00	5,556	100.00	0	0.00	565,930	100.00	571,515	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	3.45	1,663	29.93	0	0.00	229,529	40.56	231,193	40.45
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	119	2.14	0	0.00	10,007	1.77	10,126	1.77
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	155	2.79	0	0.00	9,173	1.62	9,328	1.63
7 Unpaid Losses	0	0.00	1	3.45	1,363	24.53	0	0.00	255,478	45.14	256,842	44.94
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	56	1.01	0	0.00	14,609	2.58	14,665	2.57
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	31	0.56	0	0.00	8,120	1.43	8,151	1.43
10 Unearned Premium Reserves	0	0.00	0	0.00	2,822	50.79	0	0.00	374,914	66.25	377,736	66.09
11 Agents Balances	0	0.00	(55)	(189.66)	1,712	30.81	0	0.00	133,249	23.55	134,906	23.60
12 Commission and Brokerage Expenses Incurred	0	0.00	(234)	(806.90)	1,115	20.07	0	0.00	45,101	7.97	45,982	8.05
13 Taxes, Licenses, and Fees Incurred	0	0.00	19	65.52	154	2.77	0	0.00	17,033	3.01	17,206	3.01
14 Other Acquisition Expenses Incurred	0	0.00	4	13.79	189	3.40	0	0.00	50,297	8.89	50,490	8.83
15 General Expenses Incurred	0	0.00	30	103.45	457	8.23	0	0.00	38,642	6.83	39,129	6.85
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	3,714	0.66	3,714	0.65
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	209	720.69	1,705	30.69	0	0.00	169,863	30.01	171,777	30.06
18 Investment Gain from Insurance Funds	0	0.00	1	3.45	76	1.37	0	0.00	9,775	1.73	9,852	1.72
19 Profit or Loss Excluding Investment Gain	0	0.00	210	724.14	1,782	32.07	0	0.00	179,643	31.74	181,635	31.78
20 Investment Gain from Capital and Surplus	0	0.00	1	3.45	119	2.14	0	0.00	9,305	1.64	9,425	1.65
21 Total Profit or Losses**	0	0.00	211	727.59	1,901	34.22	0	0.00	188,948	33.39	191,060	33.43

\* (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 2022 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	41,479	101.71	1,055,022	101.81	1	0.00	1,976,647	105.34	3,073,149	104.05
2 Premiums Earned	0	0.00	40,783	100.00	1,036,252	100.00	0	0.00	1,876,505	100.00	2,953,540	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	432	0.04	0	0.00	36	0.00	468	0.02
4 Incurred Losses	0	0.00	22,038	54.04	744,499	71.85	0	0.00	1,415,876	75.45	2,182,413	73.89
5 Defense and Cost Containment Expenses Incurred	0	0.00	343	0.84	5,893	0.57	0	0.00	57,926	3.09	64,162	2.17
6 Adjusting and Other Expenses Incurred	0	0.00	2,179	5.34	35,576	3.43	0	0.00	75,571	4.03	113,326	3.84
7 Unpaid Losses	0	0.00	6,775	16.61	310,583	29.97	0	0.00	711,142	37.90	1,028,500	34.82
8 Defense and Cost Containment Expenses Unpaid	0	0.00	750	1.84	27,779	2.68	0	0.00	57,603	3.07	86,132	2.92
9 Adjusting and Other Expenses Unpaid	0	0.00	1,539	3.77	11,843	1.14	0	0.00	39,580	2.11	52,962	1.79
10 Unearned Premium Reserves	0	0.00	20,725	50.82	544,660	52.56	1	0.00	688,740	36.70	1,254,126	42.46
11 Agents Balances	0	0.00	8,605	21.10	55,827	5.39	1	0.00	347,871	18.54	412,304	13.96
12 Commission and Brokerage Expenses Incurred	0	0.00	5,895	14.45	173,318	16.73	0	0.00	209,218	11.15	388,431	13.15
13 Taxes, Licenses, and Fees Incurred	0	0.00	857	2.10	22,319	2.15	0	0.00	29,090	1.55	52,266	1.77
14 Other Acquisition Expenses Incurred	0	0.00	2,731	6.70	69,646	6.72	12	0.00	61,042	3.25	133,431	4.52
15 General Expenses Incurred	0	0.00	809	1.98	67,144	6.48	12	0.00	80,435	4.29	148,400	5.02
16 Other Income Less Other Expenses	0	0.00	(39)	(0.10)	1,644	0.16	0	0.00	(852)	(0.05)	753	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,893	14.45	(80,929)	(7.81)	(24)	0.00	(53,537)	(2.85)	(128,597)	(4.35)
18 Investment Gain from Insurance Funds	0	0.00	496	1.22	18,558	1.79	0	0.00	22,180	1.18	41,234	1.40
19 Profit or Loss Excluding Investment Gain	0	0.00	6,389	15.67	(62,372)	(6.02)	(24)	0.00	(31,358)	(1.67)	(87,365)	(2.96)
20 Investment Gain from Capital and Surplus	0	0.00	1,463	3.59	29,455	2.84	70	0.00	30,227	1.61	61,215	2.07
21 Total Profit or Losses**	0	0.00	7,853	19.26	(32,917)	(3.18)	46	0.00	(1,122)	(0.06)	(26,140)	(0.89)

\* (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 2022 Insurance Expense Exhibit, Part II - Net Business**  
**(\$ in Thousands)**

	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	2,567,577	106.82	11,688,183	105.17	8,448,202	105.88	66,325,431	104.72	89,029,393	104.95
2 Premiums Earned	0	0.00	2,403,644	100.00	11,113,135	100.00	7,979,118	100.00	63,333,350	100.00	84,829,247	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	71,276	0.64	360,922	4.52	599	0.00	432,797	0.51
4 Incurred Losses	0	0.00	1,282,617	53.36	8,093,974	72.83	5,605,068	70.25	41,843,306	66.07	56,824,965	66.99
5 Defense and Cost Containment Expenses Incurred	0	0.00	36,393	1.51	127,759	1.15	79,620	1.00	1,130,507	1.79	1,374,279	1.62
6 Adjusting and Other Expenses Incurred	0	0.00	194,998	8.11	587,000	5.28	585,347	7.34	4,646,004	7.34	6,013,349	7.09
7 Unpaid Losses	0	0.00	549,003	22.84	3,354,387	30.18	2,292,547	28.73	22,215,445	35.08	28,411,382	33.49
8 Defense and Cost Containment Expenses Unpaid	0	0.00	30,301	1.26	173,189	1.56	101,457	1.27	1,463,728	2.31	1,768,675	2.08
9 Adjusting and Other Expenses Unpaid	0	0.00	159,781	6.65	277,279	2.50	294,794	3.69	2,531,682	4.00	3,263,536	3.85
10 Unearned Premium Reserves	0	0.00	1,377,488	57.31	6,464,747	58.17	4,466,203	55.97	35,805,871	56.54	48,114,309	56.72
11 Agents Balances	(9,546)	0.00	468,664	19.50	2,825,607	25.43	2,158,744	27.05	13,869,904	21.90	19,313,373	22.77
12 Commission and Brokerage Expenses Incurred	(27,744)	0.00	297,174	12.36	2,022,173	18.20	204,834	2.57	7,534,919	11.90	10,031,356	11.83
13 Taxes, Licenses, and Fees Incurred	2,703	0.00	61,868	2.57	173,705	1.56	259,238	3.25	1,797,248	2.84	2,294,762	2.71
14 Other Acquisition Expenses Incurred	16,352	0.00	210,028	8.74	612,930	5.52	1,356,321	17.00	4,716,520	7.45	6,912,151	8.15
15 General Expenses Incurred	8,363	0.00	69,039	2.87	592,169	5.33	405,541	5.08	2,864,322	4.52	3,939,434	4.64
16 Other Income Less Other Expenses	0	0.00	1,687	0.07	(32,810)	(0.30)	(10,145)	(0.13)	112,846	0.18	71,578	0.08
17 Pretax Profit or Loss Excluding Investment Gain*	327	0.00	253,213	10.53	(1,200,664)	(10.80)	(887,911)	(11.13)	(1,087,229)	(1.72)	(2,922,264)	(3.44)
18 Investment Gain from Insurance Funds	0	0.00	35,212	1.46	100,288	0.90	95,755	1.20	1,076,406	1.70	1,307,661	1.54
19 Profit or Loss Excluding Investment Gain	327	0.00	288,425	12.00	(1,100,375)	(9.90)	(792,158)	(9.93)	(10,818)	(0.02)	(1,614,599)	(1.90)
20 Investment Gain from Capital and Surplus	0	0.00	83,037	3.45	250,243	2.25	383,169	4.80	1,613,567	2.55	2,330,016	2.75
21 Total Profit or Losses**	327	0.00	371,461	15.45	(850,132)	(7.65)	(408,989)	(5.13)	1,602,742	2.53	715,409	0.84

\* (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 2022 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	164,846	108.96	5,888,926	104.26	765,213	102.40	30,487,730	104.58	37,306,715	104.51
2 Premiums Earned	0	0.00	151,289	100.00	5,648,055	100.00	747,285	100.00	29,151,202	100.00	35,697,831	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	18,935	0.34	(39,216)	(5.25)	4,866	0.02	(15,415)	(0.04)
4 Incurred Losses	0	0.00	82,151	54.30	3,876,505	68.63	439,213	58.77	17,199,170	59.00	21,597,039	60.50
5 Defense and Cost Containment Expenses Incurred	0	0.00	5,994	3.96	344,267	6.10	24,336	3.26	1,854,204	6.36	2,228,801	6.24
6 Adjusting and Other Expenses Incurred	0	0.00	10,280	6.79	315,396	5.58	51,186	6.85	1,543,068	5.29	1,919,930	5.38
7 Unpaid Losses	0	0.00	50,852	33.61	4,827,472	85.47	568,732	76.11	29,615,414	101.59	35,062,470	98.22
8 Defense and Cost Containment Expenses Unpaid	0	0.00	11,841	7.83	1,037,369	18.37	109,255	14.62	6,993,876	23.99	8,152,341	22.84
9 Adjusting and Other Expenses Unpaid	0	0.00	7,189	4.75	331,658	5.87	66,527	8.90	1,949,967	6.69	2,355,341	6.60
10 Unearned Premium Reserves	0	0.00	76,814	50.77	3,061,021	54.20	399,162	53.41	14,988,962	51.42	18,525,959	51.90
11 Agents Balances	0	0.00	32,178	21.27	1,535,919	27.19	267,792	35.84	8,230,201	28.23	10,066,090	28.20
12 Commission and Brokerage Expenses Incurred	0	0.00	14,472	9.57	1,100,476	19.48	34,270	4.59	5,138,594	17.63	6,287,812	17.61
13 Taxes, Licenses, and Fees Incurred	0	0.00	3,539	2.34	126,206	2.23	29,057	3.89	790,363	2.71	949,165	2.66
14 Other Acquisition Expenses Incurred	0	0.00	12,599	8.33	351,484	6.22	248,762	33.29	1,713,173	5.88	2,326,018	6.52
15 General Expenses Incurred	0	0.00	6,693	4.42	472,895	8.37	59,062	7.90	2,262,536	7.76	2,801,186	7.85
16 Other Income Less Other Expenses	0	0.00	(25)	(0.02)	(8,040)	(0.14)	(9,633)	(1.29)	28,233	0.10	10,535	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15,533	10.27	(966,143)	(17.11)	(109,021)	(14.59)	(1,326,571)	(4.55)	(2,386,202)	(6.68)
18 Investment Gain from Insurance Funds	0	0.00	2,734	1.81	142,966	2.53	18,531	2.48	1,383,710	4.75	1,547,941	4.34
19 Profit or Loss Excluding Investment Gain	0	0.00	18,270	12.08	(823,175)	(14.57)	(90,491)	(12.11)	57,159	0.20	(838,237)	(2.35)
20 Investment Gain from Capital and Surplus	0	0.00	6,447	4.26	210,905	3.73	18,676	2.50	1,177,086	4.04	1,413,114	3.96
21 Total Profit or Losses**	0	0.00	24,718	16.34	(612,277)	(10.84)	(71,813)	(9.61)	1,234,244	4.23	574,872	1.61

\* (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 2022 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	12	100.00	4,798	100.00	0	0.00	4,224,948	97.80	4,229,758	97.80
2 Premiums Earned	0	0.00	12	100.00	4,798	100.00	0	0.00	4,319,949	100.00	4,324,759	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	3	25.00	103	2.15	0	0.00	(1,080,248)	(25.01)	(1,080,142)	(24.98)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	28,267	0.65	28,267	0.65
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	247	0.00	6,732	0.16	6,979	0.16
7 Unpaid Losses	0	0.00	2	16.67	535	11.15	0	0.00	3,530,738	81.73	3,531,275	81.65
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	56,705	1.31	56,705	1.31
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	75,094	1.74	75,094	1.74
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	979,499	22.67	979,499	22.65
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	50,524	1.17	50,524	1.17
12 Commission and Brokerage Expenses Incurred	0	0.00	9	75.00	14,907	310.69	0	0.00	(356,488)	(8.25)	(341,572)	(7.90)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	153,585	3.56	153,585	3.55
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	179,201	4.15	179,201	4.14
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,112,715	25.76	1,112,715	25.73
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(938,185)	(21.72)	(938,185)	(21.69)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(10,212)	(212.84)	(247)	0.00	3,337,999	77.27	3,327,540	76.94
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	1	0.02	0	0.00	(12,046,058)	(278.85)	(12,046,057)	(278.54)
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(10,211)	(212.82)	(247)	0.00	(8,708,064)	(201.58)	(8,718,522)	(201.60)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	4	0.08	0	0.00	12,679,765	293.52	12,679,769	293.19
21 Total Profit or Losses**	0	0.00	0	0.00	(10,207)	(212.73)	(247)	0.00	3,971,702	91.94	3,961,248	91.59

\* (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 2022 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	41,344	80.64	43,099	101.43	3,506,198	101.60	3,590,641	101.29
2 Premiums Earned	0	0.00	0	0.00	51,268	100.00	42,490	100.00	3,451,070	100.00	3,544,828	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	479	0.93	297	0.70	0	0.00	776	0.02
4 Incurred Losses	0	0.00	0	0.00	27,866	54.35	23,897	56.24	1,631,043	47.26	1,682,806	47.47
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,990	9.73	363	0.85	161,961	4.69	167,314	4.72
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2,193	4.28	3,716	8.75	142,561	4.13	148,470	4.19
7 Unpaid Losses	0	0.00	1	0.00	69,024	134.63	15,531	36.55	3,048,423	88.33	3,132,979	88.38
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,133	10.01	227	0.53	236,744	6.86	242,104	6.83
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,259	8.31	1,307	3.08	147,307	4.27	152,873	4.31
10 Unearned Premium Reserves	0	0.00	0	0.00	19,907	38.83	16,259	38.27	1,573,524	45.60	1,609,690	45.41
11 Agents Balances	0	0.00	0	0.00	8,651	16.87	17,474	41.12	691,392	20.03	717,517	20.24
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	7,682	14.98	(2,687)	(6.32)	563,140	16.32	568,135	16.03
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	666	1.30	2,349	5.53	71,756	2.08	74,771	2.11
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,806	3.52	7,513	17.68	200,522	5.81	209,841	5.92
15 General Expenses Incurred	0	0.00	0	0.00	1,950	3.80	1,445	3.40	266,443	7.72	269,838	7.61
16 Other Income Less Other Expenses	0	0.00	0	0.00	47	0.09	68	0.16	(52)	(0.00)	63	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	3,684	7.19	5,667	13.34	413,599	11.98	422,950	11.93
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	1,841	3.59	383	0.90	108,357	3.14	110,581	3.12
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	5,526	10.78	6,050	14.24	521,947	15.12	533,523	15.05
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	2,242	4.37	646	1.52	85,531	2.48	88,419	2.49
21 Total Profit or Losses**	0	0.00	1	0.00	7,766	15.15	6,695	15.76	607,487	17.60	621,949	17.55

\* (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 2022 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	4,891	101.35	2,244,520	103.23	261,727	104.29	16,260,012	106.91	18,771,151	106.41
2	Premiums Earned	1	100.00	4,826	100.00	2,174,272	100.00	250,961	100.00	15,209,644	100.00	17,639,704	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,541	0.12	13,262	5.28	788	0.01	16,591	0.09
4	Incurred Losses	0	0.00	2,393	49.59	1,447,768	66.59	98,459	39.23	7,278,723	47.86	8,827,343	50.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9,906	0.46	245	0.10	(19,737)	(0.13)	(9,586)	(0.05)
6	Adjusting and Other Expenses Incurred	0	0.00	289	5.99	64,938	2.99	11,069	4.41	731,147	4.81	807,443	4.58
7	Unpaid Losses	0	0.00	725	15.02	831,964	38.26	41,161	16.40	4,266,731	28.05	5,140,581	29.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	17	0.35	33,281	1.53	355	0.14	56,873	0.37	90,526	0.51
9	Adjusting and Other Expenses Unpaid	0	0.00	83	1.72	21,922	1.01	3,165	1.26	311,999	2.05	337,169	1.91
10	Unearned Premium Reserves	0	0.00	2,366	49.03	1,137,894	52.33	112,669	44.90	7,176,659	47.18	8,429,588	47.79
11	Agents Balances	10,668	1066800.00	(670)	(13.88)	435,133	20.01	48,102	19.17	4,380,090	28.80	4,873,323	27.63
12	Commission and Brokerage Expenses Incurred	0	0.00	(1,616)	(33.49)	256,397	11.79	5,459	2.18	2,287,003	15.04	2,547,243	14.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	433	8.97	53,586	2.46	8,107	3.23	633,420	4.16	695,546	3.94
14	Other Acquisition Expenses Incurred	0	0.00	934	19.35	184,798	8.50	65,604	26.14	974,702	6.41	1,226,038	6.95
15	General Expenses Incurred	0	0.00	248	5.14	146,915	6.76	9,079	3.62	1,419,218	9.33	1,575,460	8.93
16	Other Income Less Other Expenses	0	0.00	11	0.23	10,823	0.50	102	0.04	25,654	0.17	36,590	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	1	100.00	2,158	44.72	18,239	0.84	39,776	15.85	1,930,051	12.69	1,990,225	11.28
18	Investment Gain from Insurance Funds	(353)	(35300.00)	94	1.95	27,592	1.27	1,760	0.70	212,937	1.40	242,030	1.37
19	Profit or Loss Excluding Investment Gain	(352)	(35200.00)	2,251	46.64	45,835	2.11	41,535	16.55	2,142,993	14.09	2,232,262	12.65
20	Investment Gain from Capital and Surplus	73	7300.00	309	6.40	67,901	3.12	11,631	4.63	485,792	3.19	565,706	3.21
21	Total Profit or Losses**	(279)	(27900.00)	2,559	53.03	113,733	5.23	53,172	21.19	2,628,774	17.28	2,797,959	15.86

\* (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 2022 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	9,530	251.72	0	0.00	326,475	82.66	336,005	84.27
2 Premiums Earned	0	0.00	0	0.00	3,786	100.00	0	0.00	394,938	100.00	398,724	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	(261,052)	(66.10)	(261,052)	(65.47)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	94,913	24.03	94,913	23.80
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,496	1.90	7,496	1.88
7 Unpaid Losses	0	0.00	0	0.00	(405)	(10.70)	0	0.00	2,262,814	572.95	2,262,409	567.41
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(12)	(0.32)	0	0.00	36,882	9.34	36,870	9.25
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,206	2.08	8,206	2.06
10 Unearned Premium Reserves	0	0.00	0	0.00	55,230	1458.80	0	0.00	2,566,399	649.82	2,621,629	657.50
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	32,063	8.12	32,063	8.04
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(13,867)	(366.27)	0	0.00	(5,519)	(1.40)	(19,386)	(4.86)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,006	26.57	0	0.00	10,234	2.59	11,240	2.82
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	35,274	931.70	0	0.00	19,782	5.01	55,056	13.81
15 General Expenses Incurred	0	0.00	0	0.00	26,111	689.67	0	0.00	398,792	100.98	424,903	106.57
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(516)	0.00	409,045	103.57	408,529	102.46
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(44,738)	(1181.67)	(516)	0.00	539,336	136.56	494,082	123.92
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	4,262	112.57	0	0.00	64,338	16.29	68,600	17.20
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(40,476)	(1069.10)	(516)	0.00	603,676	152.85	562,684	141.12
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	(14,566)	(384.73)	0	0.00	211,734	53.61	197,168	49.45
21 Total Profit or Losses**	0	0.00	0	0.00	(55,042)	(1453.83)	(516)	0.00	815,411	206.47	759,853	190.57

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

\*\* (Line 19 + 20) = 21

**Total for Medical Malpractice - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	17	106.25	122,381	102.23	81,818	101.47	1,560,814	102.60	1,765,030	102.53
2 Premiums Earned	0	0.00	16	100.00	119,713	100.00	80,634	100.00	1,521,191	100.00	1,721,554	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	818	0.68	0	0.00	2,342	0.15	3,160	0.18
4 Incurred Losses	0	0.00	0	0.00	84,748	70.79	51,698	64.11	739,897	48.64	876,343	50.90
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	31,363	26.20	28,363	35.17	291,613	19.17	351,339	20.41
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	13,466	11.25	11,584	14.37	42,883	2.82	67,933	3.95
7 Unpaid Losses	0	0.00	0	0.00	314,255	262.51	127,065	157.58	4,926,689	323.87	5,368,009	311.81
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	113,300	94.64	64,558	80.06	1,429,471	93.97	1,607,329	93.37
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	35,232	29.43	12,128	15.04	235,142	15.46	282,502	16.41
10 Unearned Premium Reserves	0	0.00	9	56.25	84,725	70.77	24,751	30.70	989,421	65.04	1,098,906	63.83
11 Agents Balances	0	0.00	3	18.75	32,642	27.27	19,535	24.23	358,062	23.54	410,242	23.83
12 Commission and Brokerage Expenses Incurred	0	0.00	2	12.50	8,967	7.49	9,508	11.79	274,484	18.04	292,961	17.02
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	12.50	2,255	1.88	35	0.04	24,375	1.60	26,667	1.55
14 Other Acquisition Expenses Incurred	0	0.00	1	6.25	8,276	6.91	1,844	2.29	50,136	3.30	60,257	3.50
15 General Expenses Incurred	0	0.00	0	0.00	14,739	12.31	8,067	10.00	82,933	5.45	105,739	6.14
16 Other Income Less Other Expenses	0	0.00	0	0.00	880	0.74	0	0.00	29,177	1.92	30,057	1.75
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	68.75	(44,042)	(36.79)	(30,468)	(37.79)	41,710	2.74	(32,789)	(1.90)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	9,023	7.54	23,125	28.68	249,841	16.42	281,989	16.38
19 Profit or Loss Excluding Investment Gain	0	0.00	11	68.75	(35,019)	(29.25)	(7,344)	(9.11)	291,553	19.17	249,201	14.48
20 Investment Gain from Capital and Surplus	0	0.00	1	6.25	10,491	8.76	621	0.77	122,226	8.03	133,339	7.75
21 Total Profit or Losses**	0	0.00	11	68.75	(24,527)	(20.49)	(6,721)	(8.34)	413,788	27.20	382,551	22.22

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

\*\* (Line 19 + 20) = 21



**Total for Medical Malpractice - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	722,298	103.83	645,671	100.11	3,236,401	102.86	4,604,370	102.61
2 Premiums Earned	0	0.00	0	0.00	695,625	100.00	644,977	100.00	3,146,439	100.00	4,487,041	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	26,887	3.87	7,115	1.10	14,526	0.46	48,528	1.08
4 Incurred Losses	0	0.00	0	0.00	347,415	49.94	244,784	37.95	1,787,757	56.82	2,379,956	53.04
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	154,847	22.26	85,497	13.26	576,999	18.34	817,343	18.22
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	57,371	8.25	48,655	7.54	158,316	5.03	264,342	5.89
7 Unpaid Losses	0	0.00	0	0.00	1,238,484	178.04	920,768	142.76	7,633,828	242.62	9,793,080	218.25
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	554,827	79.76	404,139	62.66	1,755,900	55.81	2,714,866	60.50
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	132,058	18.98	83,499	12.95	335,247	10.65	550,804	12.28
10 Unearned Premium Reserves	0	0.00	0	0.00	359,968	51.75	268,819	41.68	1,590,864	50.56	2,219,651	49.47
11 Agents Balances	0	0.00	0	0.00	189,148	27.19	153,138	23.74	786,306	24.99	1,128,592	25.15
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	48,960	7.04	69,501	10.78	443,603	14.10	562,064	12.53
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,540	1.95	14,823	2.30	36,362	1.16	64,725	1.44
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	25,289	3.64	15,335	2.38	109,768	3.49	150,392	3.35
15 General Expenses Incurred	0	0.00	0	0.00	94,751	13.62	63,963	9.92	189,123	6.01	347,837	7.75
16 Other Income Less Other Expenses	0	0.00	0	0.00	5,283	0.76	4,403	0.68	27,163	0.86	36,849	0.82
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(68,151)	(9.80)	99,705	15.46	(142,844)	(4.54)	(111,290)	(2.48)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	41,678	5.99	206,838	32.07	284,344	9.04	532,860	11.88
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(26,472)	(3.81)	306,541	47.53	141,508	4.50	421,577	9.40
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	62,647	9.01	7,231	1.12	172,704	5.49	242,582	5.41
21 Total Profit or Losses**	0	0.00	0	0.00	36,174	5.20	313,774	48.65	314,194	9.99	664,142	14.80

\* (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 2022 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	877	103.91	501,578	99.81	90,581	115.84	2,082,344	101.91	2,675,380	101.93
2 Premiums Earned	0	0.00	844	100.00	502,539	100.00	78,193	100.00	2,043,244	100.00	2,624,820	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,036	0.21	4,459	5.70	(4)	(0.00)	5,491	0.21
4 Incurred Losses	0	0.00	0	0.00	(3,256)	(0.65)	(6,069)	(7.76)	86,799	4.25	77,474	2.95
5 Defense and Cost Containment Expenses Incurred	0	0.00	3	0.36	113	0.02	(334)	(0.43)	8,968	0.44	8,750	0.33
6 Adjusting and Other Expenses Incurred	0	0.00	3	0.36	449	0.09	237	0.30	12,940	0.63	13,629	0.52
7 Unpaid Losses	0	0.00	1	0.12	959	0.19	934	1.19	243,960	11.94	245,854	9.37
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	322	0.06	135	0.17	16,017	0.78	16,474	0.63
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(24)	(0.00)	194	0.25	12,521	0.61	12,691	0.48
10 Unearned Premium Reserves	0	0.00	488	57.82	249,672	49.68	45,051	57.62	1,238,025	60.59	1,533,236	58.41
11 Agents Balances	0	0.00	92	10.90	47,225	9.40	13,857	17.72	520,664	25.48	581,838	22.17
12 Commission and Brokerage Expenses Incurred	0	0.00	102	12.09	23,134	4.60	4,599	5.88	310,309	15.19	338,144	12.88
13 Taxes, Licenses, and Fees Incurred	0	0.00	15	1.78	13,286	2.64	2,118	2.71	46,590	2.28	62,009	2.36
14 Other Acquisition Expenses Incurred	0	0.00	59	6.99	47,794	9.51	4,400	5.63	85,511	4.19	137,764	5.25
15 General Expenses Incurred	0	0.00	13	1.54	63,877	12.71	2,795	3.57	109,223	5.35	175,908	6.70
16 Other Income Less Other Expenses	0	0.00	(1)	(0.12)	3,091	0.62	(146)	(0.19)	(4,322)	(0.21)	(1,378)	(0.05)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	648	76.78	359,200	71.48	65,844	84.21	1,378,588	67.47	1,804,280	68.74
18 Investment Gain from Insurance Funds	0	0.00	7	0.83	1,471	0.29	616	0.79	25,098	1.23	27,192	1.04
19 Profit or Loss Excluding Investment Gain	0	0.00	655	77.61	360,671	71.77	66,460	84.99	1,403,686	68.70	1,831,472	69.78
20 Investment Gain from Capital and Surplus	0	0.00	29	3.44	12,361	2.46	3,276	4.19	38,331	1.88	53,997	2.06
21 Total Profit or Losses**	0	0.00	684	81.04	373,032	74.23	69,736	89.18	1,442,027	70.58	1,885,479	71.83

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

\*\* (Line 19 + 20) = 21

**Total for Comprehensive Hospital and Medical - Individual  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2022 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	148	91.36	0	0.00	34,085	88.03	34,233	88.05
2 Premiums Earned	0	0.00	0	0.00	162	100.00	0	0.00	38,718	100.00	38,880	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	1,007	621.60	0	0.00	9,907	25.59	10,914	28.07
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	326	0.84	326	0.84
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	372	229.63	0	0.00	1,213	3.13	1,585	4.08
7 Unpaid Losses	0	0.00	0	0.00	1,653	1020.37	0	0.00	8,741	22.58	10,394	26.73
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	1.85	0	0.00	641	1.66	644	1.66
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	167	103.09	0	0.00	285	0.74	452	1.16
10 Unearned Premium Reserves	0	0.00	0	0.00	39	24.07	0	0.00	9,824	25.37	9,863	25.37
11 Agents Balances	0	0.00	0	0.00	25	15.43	0	0.00	8,195	21.17	8,220	21.14
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	14	8.64	0	0.00	11,903	30.74	11,917	30.65
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,000	1234.57	0	0.00	513	1.32	2,513	6.46
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,672	1649.38	0	0.00	529	1.37	3,201	8.23
15 General Expenses Incurred	0	0.00	0	0.00	10	6.17	0	0.00	712	1.84	722	1.86
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(57)	(0.15)	(57)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,913)	(3650.00)	0	0.00	13,558	35.02	7,645	19.66
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	6	3.70	0	0.00	1,044	2.70	1,050	2.70
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(5,907)	(3646.30)	0	0.00	14,602	37.71	8,695	22.36
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	87	53.70	0	0.00	1,226	3.17	1,313	3.38
21 Total Profit or Losses**	0	0.00	0	0.00	(5,820)	(3592.59)	0	0.00	15,827	40.88	10,007	25.74

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

\*\* (Line 19 + 20) = 21

**Total for Comprehensive Hospital and Medical - Group**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	352,600	100.01	0	0.00	2,591,520	108.70	2,944,120	107.58
2 Premiums Earned	0	0.00	0	0.00	352,568	100.00	0	0.00	2,384,048	100.00	2,736,616	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	372,110	105.54	0	0.00	1,430,000	59.98	1,802,110	65.85
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	104	0.03	0	0.00	42,591	1.79	42,695	1.56
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,830	6.48	0	0.00	38,450	1.61	61,280	2.24
7 Unpaid Losses	0	0.00	0	0.00	72,523	20.57	0	0.00	960,303	40.28	1,032,826	37.74
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	352	0.10	0	0.00	31,680	1.33	32,032	1.17
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	84,584	23.99	0	0.00	32,139	1.35	116,723	4.27
10 Unearned Premium Reserves	0	0.00	0	0.00	1,308	0.37	0	0.00	587,258	24.63	588,566	21.51
11 Agents Balances	0	0.00	0	0.00	13,783	3.91	0	0.00	295,352	12.39	309,135	11.30
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,733	1.91	0	0.00	420,684	17.65	427,417	15.62
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,623	0.74	0	0.00	55,718	2.34	58,341	2.13
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	169	0.05	0	0.00	65,496	2.75	65,665	2.40
15 General Expenses Incurred	0	0.00	0	0.00	22,042	6.25	0	0.00	146,453	6.14	168,495	6.16
16 Other Income Less Other Expenses	0	0.00	0	0.00	575	0.16	0	0.00	(8,513)	(0.36)	(7,938)	(0.29)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(73,467)	(20.84)	0	0.00	176,141	7.39	102,674	3.75
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	3,245	0.92	0	0.00	10,997	0.46	14,242	0.52
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(70,222)	(19.92)	0	0.00	187,145	7.85	116,923	4.27
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	14,047	3.98	0	0.00	27,821	1.17	41,868	1.53
21 Total Profit or Losses**	0	0.00	0	0.00	(56,175)	(15.93)	0	0.00	214,957	9.02	158,782	5.80

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

\*\* (Line 19 + 20) = 21

**Total for Credit Accident and Health**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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)	(6.59)	0	0.00	59,372	104.52	59,366	104.34
2 Premiums Earned	0	0.00	0	0.00	91	100.00	0	0.00	56,804	100.00	56,895	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	(31)	(34.07)	0	0.00	8,526	15.01	8,495	14.93
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(1.10)	0	0.00	(20)	(0.04)	(21)	(0.04)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(19)	(20.88)	0	0.00	488	0.86	469	0.82
7 Unpaid Losses	0	0.00	0	0.00	222	243.96	0	0.00	12,232	21.53	12,454	21.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	278	0.49	278	0.49
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	19	20.88	0	0.00	318	0.56	337	0.59
10 Unearned Premium Reserves	0	0.00	0	0.00	89	97.80	0	0.00	78,634	138.43	78,723	138.37
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	6,515	11.47	6,515	11.45
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1)	(1.10)	0	0.00	27,307	48.07	27,306	47.99
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,565	4.52	2,565	4.51
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	7	7.69	0	0.00	4,335	7.63	4,342	7.63
15 General Expenses Incurred	0	0.00	0	0.00	3	3.30	0	0.00	2,377	4.18	2,380	4.18
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,149	7.30	4,149	7.29
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	132	145.05	0	0.00	15,376	27.07	15,508	27.26
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	14	15.38	0	0.00	1,155	2.03	1,169	2.05
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	146	160.44	0	0.00	16,530	29.10	16,676	29.31
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	14	15.38	0	0.00	6,520	11.48	6,534	11.48
21 Total Profit or Losses**	0	0.00	0	0.00	160	175.82	0	0.00	23,050	40.58	23,210	40.79

\* (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 2022 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	898,040	100.12	0	0.00	4,680,565	100.11	5,578,605	100.11
2 Premiums Earned	0	0.00	0	0.00	896,946	100.00	0	0.00	4,675,312	100.00	5,572,258	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	8	0.00	0	0.00	0	0.00	8	0.00
4 Incurred Losses	0	0.00	0	0.00	580,420	64.71	0	0.00	3,271,298	69.97	3,851,718	69.12
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	443	0.05	0	0.00	27,377	0.59	27,820	0.50
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	29,276	3.26	0	0.00	136,965	2.93	166,241	2.98
7 Unpaid Losses	0	0.00	0	0.00	751,015	83.73	0	0.00	5,363,862	114.73	6,114,877	109.74
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,966	0.22	0	0.00	41,407	0.89	43,373	0.78
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	129,939	14.49	0	0.00	123,756	2.65	253,695	4.55
10 Unearned Premium Reserves	0	0.00	0	0.00	197,698	22.04	0	0.00	2,609,145	55.81	2,806,843	50.37
11 Agents Balances	0	0.00	0	0.00	182,760	20.38	0	0.00	898,662	19.22	1,081,422	19.41
12 Commission and Brokerage Expenses Incurred	2	0.00	0	0.00	77,504	8.64	0	0.00	861,372	18.42	938,878	16.85
13 Taxes, Licenses, and Fees Incurred	1	0.00	0	0.00	20,296	2.26	0	0.00	109,931	2.35	130,228	2.34
14 Other Acquisition Expenses Incurred	1	0.00	0	0.00	54,330	6.06	0	0.00	256,705	5.49	311,036	5.58
15 General Expenses Incurred	1	0.00	0	0.00	54,968	6.13	0	0.00	301,341	6.45	356,310	6.39
16 Other Income Less Other Expenses	0	0.00	0	0.00	(623,049)	(69.46)	0	0.00	(71,569)	(1.53)	(694,618)	(12.47)
17 Pretax Profit or Loss Excluding Investment Gain*	(4)	0.00	0	0.00	(543,347)	(60.58)	0	0.00	(361,255)	(7.73)	(904,606)	(16.23)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	1,095,916	122.18	0	0.00	642,442	13.74	1,738,358	31.20
19 Profit or Loss Excluding Investment Gain	(4)	0.00	0	0.00	552,568	61.61	0	0.00	281,195	6.01	833,759	14.96
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	(1,022,622)	(114.01)	0	0.00	460,897	9.86	(561,725)	(10.08)
21 Total Profit or Losses**	(4)	0.00	0	0.00	(470,055)	(52.41)	0	0.00	742,093	15.87	272,034	4.88

\* (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 2022 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	908	101.45	3,953,751	100.72	242,448	102.92	32,036,603	101.72	36,233,710	101.62
2 Premiums Earned	0	0.00	895	100.00	3,925,593	100.00	235,572	100.00	31,494,478	100.00	35,656,538	100.00
3 Dividends to Policyholders	0	0.00	2	0.22	469,019	11.95	3,827	1.62	256,300	0.81	729,148	2.04
4 Incurred Losses	0	0.00	357	39.89	1,571,195	40.02	101,024	42.88	13,789,387	43.78	15,461,963	43.36
5 Defense and Cost Containment Expenses Incurred	0	0.00	(2)	(0.22)	180,936	4.61	9,930	4.22	2,149,698	6.83	2,340,562	6.56
6 Adjusting and Other Expenses Incurred	0	0.00	67	7.49	258,100	6.57	12,986	5.51	1,914,722	6.08	2,185,875	6.13
7 Unpaid Losses	0	0.00	1,808	202.01	7,013,412	178.66	639,091	271.29	82,457,521	261.82	90,111,832	252.72
8 Defense and Cost Containment Expenses Unpaid	0	0.00	135	15.08	580,802	14.80	62,569	26.56	10,127,994	32.16	10,771,500	30.21
9 Adjusting and Other Expenses Unpaid	0	0.00	140	15.64	357,836	9.12	67,901	28.82	4,643,677	14.74	5,069,554	14.22
10 Unearned Premium Reserves	0	0.00	354	39.55	1,733,970	44.17	97,771	41.50	11,372,061	36.11	13,204,156	37.03
11 Agents Balances	0	0.00	(137)	(15.31)	1,381,091	35.18	49,819	21.15	9,415,940	29.90	10,846,713	30.42
12 Commission and Brokerage Expenses Incurred	0	0.00	310	34.64	426,780	10.87	15,638	6.64	2,662,601	8.45	3,105,329	8.71
13 Taxes, Licenses, and Fees Incurred	0	0.00	50	5.59	87,896	2.24	7,103	3.02	1,170,922	3.72	1,265,971	3.55
14 Other Acquisition Expenses Incurred	0	0.00	27	3.02	246,016	6.27	40,744	17.30	1,833,664	5.82	2,120,451	5.95
15 General Expenses Incurred	0	0.00	570	63.69	341,331	8.70	25,851	10.97	2,827,530	8.98	3,195,282	8.96
16 Other Income Less Other Expenses	0	0.00	60	6.70	41,983	1.07	1,415	0.60	25,454	0.08	68,912	0.19
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(425)	(47.49)	386,306	9.84	19,879	8.44	4,915,124	15.61	5,320,884	14.92
18 Investment Gain from Insurance Funds	0	0.00	57	6.37	200,910	5.12	20,705	8.79	2,985,138	9.48	3,206,810	8.99
19 Profit or Loss Excluding Investment Gain	0	0.00	(369)	(41.23)	587,212	14.96	40,584	17.23	7,900,284	25.08	8,527,711	23.92
20 Investment Gain from Capital and Surplus	0	0.00	664	74.19	268,321	6.84	10,222	4.34	1,949,706	6.19	2,228,913	6.25
21 Total Profit or Losses**	0	0.00	294	32.85	855,535	21.79	50,807	21.57	9,849,967	31.28	10,756,603	30.17

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

\*\* (Line 19 + 20) = 21

**Total for General Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 Insurance Expense Exhibit, Part II - Net Business**  
**(\$ in Thousands)**

	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	34,620	102.39	3,447,767	105.02	530,754	103.09	44,856,985	106.99	48,870,126	106.81
2 Premiums Earned	0	0.00	33,811	100.00	3,282,997	100.00	514,825	100.00	41,924,503	100.00	45,756,136	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	9,863	0.30	19,142	3.72	(1,740)	(0.00)	27,265	0.06
4 Incurred Losses	0	0.00	13,121	38.81	1,693,957	51.60	309,247	60.07	27,803,110	66.32	29,819,435	65.17
5 Defense and Cost Containment Expenses Incurred	0	0.00	271	0.80	186,349	5.68	42,952	8.34	2,941,015	7.02	3,170,587	6.93
6 Adjusting and Other Expenses Incurred	0	0.00	1,498	4.43	157,070	4.78	22,960	4.46	1,591,436	3.80	1,772,964	3.87
7 Unpaid Losses	0	0.00	13,363	39.52	5,392,050	164.24	785,732	152.62	84,320,697	201.13	90,511,842	197.81
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,282	3.79	853,520	26.00	278,029	54.00	12,258,983	29.24	13,391,814	29.27
9 Adjusting and Other Expenses Unpaid	0	0.00	1,299	3.84	263,633	8.03	70,510	13.70	4,283,383	10.22	4,618,825	10.09
10 Unearned Premium Reserves	0	0.00	6,931	20.50	1,749,300	53.28	249,356	48.44	23,742,625	56.63	25,748,212	56.27
11 Agents Balances	(5)	0.00	1,005	2.97	994,758	30.30	165,556	32.16	10,259,400	24.47	11,420,714	24.96
12 Commission and Brokerage Expenses Incurred	(1)	0.00	11,956	35.36	495,952	15.11	(4,976)	(0.97)	6,258,916	14.93	6,761,847	14.78
13 Taxes, Licenses, and Fees Incurred	0	0.00	508	1.50	62,191	1.89	17,858	3.47	943,692	2.25	1,024,249	2.24
14 Other Acquisition Expenses Incurred	0	0.00	1,527	4.52	254,637	7.76	104,927	20.38	1,877,762	4.48	2,238,853	4.89
15 General Expenses Incurred	0	0.00	1,692	5.00	232,051	7.07	32,221	6.26	2,875,508	6.86	3,141,472	6.87
16 Other Income Less Other Expenses	0	0.00	95	0.28	(3,391)	(0.10)	(2,029)	(0.39)	117,237	0.28	111,912	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	1	0.00	3,334	9.86	187,533	5.71	(31,532)	(6.12)	(2,247,953)	(5.36)	(2,088,617)	(4.56)
18 Investment Gain from Insurance Funds	0	0.00	399	1.18	171,908	5.24	28,313	5.50	3,255,847	7.77	3,456,467	7.55
19 Profit or Loss Excluding Investment Gain	1	0.00	3,733	11.04	359,443	10.95	(3,218)	(0.63)	1,007,894	2.40	1,367,853	2.99
20 Investment Gain from Capital and Surplus	0	0.00	828	2.45	206,704	6.30	37,816	7.35	2,020,321	4.82	2,265,669	4.95
21 Total Profit or Losses**	1	0.00	4,560	13.49	566,146	17.24	34,598	6.72	3,028,209	7.22	3,633,514	7.94

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

\*\* (Line 19 + 20) = 21



**Total for General Liability - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	77	124.19	1,136,311	103.79	110,527	103.47	29,436,385	103.16	30,683,300	103.18
2 Premiums Earned	0	0.00	62	100.00	1,094,781	100.00	106,823	100.00	28,535,852	100.00	29,737,518	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,499	0.32	4,500	4.21	2	0.00	8,001	0.03
4 Incurred Losses	0	0.00	16	25.81	396,943	36.26	41,389	38.75	13,785,959	48.31	14,224,307	47.83
5 Defense and Cost Containment Expenses Incurred	0	0.00	7	11.29	192,947	17.62	50,733	47.49	2,247,192	7.87	2,490,879	8.38
6 Adjusting and Other Expenses Incurred	0	0.00	2	3.23	50,513	4.61	6,993	6.55	890,170	3.12	947,678	3.19
7 Unpaid Losses	0	0.00	55	88.71	1,068,364	97.59	109,226	102.25	43,783,160	153.43	44,960,805	151.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	27	43.55	408,713	37.33	72,426	67.80	7,968,081	27.92	8,449,247	28.41
9 Adjusting and Other Expenses Unpaid	0	0.00	3	4.84	54,476	4.98	14,953	14.00	2,154,602	7.55	2,224,034	7.48
10 Unearned Premium Reserves	0	0.00	44	70.97	540,248	49.35	20,243	18.95	17,847,558	62.54	18,408,093	61.90
11 Agents Balances	0	0.00	(6)	(9.68)	281,655	25.73	21,696	20.31	6,546,009	22.94	6,849,354	23.03
12 Commission and Brokerage Expenses Incurred	0	0.00	12	19.35	235,616	21.52	16,930	15.85	4,153,163	14.55	4,405,721	14.82
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	3.23	16,761	1.53	3,490	3.27	580,804	2.04	601,057	2.02
14 Other Acquisition Expenses Incurred	0	0.00	4	6.45	64,714	5.91	7,293	6.83	1,288,338	4.51	1,360,349	4.57
15 General Expenses Incurred	0	0.00	5	8.06	59,345	5.42	14,920	13.97	1,948,443	6.83	2,022,713	6.80
16 Other Income Less Other Expenses	0	0.00	2	3.23	2,760	0.25	61	0.06	(7,443)	(0.03)	(4,620)	(0.02)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	24.19	77,209	7.05	(39,365)	(36.85)	3,634,335	12.74	3,672,194	12.35
18 Investment Gain from Insurance Funds	0	0.00	2	3.23	42,568	3.89	948	0.89	1,661,477	5.82	1,704,995	5.73
19 Profit or Loss Excluding Investment Gain	0	0.00	18	29.03	119,778	10.94	(38,416)	(35.96)	5,295,803	18.56	5,377,183	18.08
20 Investment Gain from Capital and Surplus	0	0.00	62	100.00	47,478	4.34	459	0.43	1,065,702	3.73	1,113,701	3.75
21 Total Profit or Losses**	0	0.00	80	129.03	167,255	15.28	(37,956)	(35.53)	6,361,516	22.29	6,490,895	21.83

\* (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 2022 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	3,968	103.04	1,202	100.25	948,617	104.64	953,788	104.63
2 Premiums Earned	0	0.00	1	100.00	3,851	100.00	1,199	100.00	906,532	100.00	911,583	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	2,983	77.46	965	80.48	640,475	70.65	644,423	70.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	33	0.86	0	0.00	36,974	4.08	37,007	4.06
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	180	4.67	801	66.81	18,716	2.06	19,697	2.16
7 Unpaid Losses	0	0.00	10	1000.00	8,482	220.25	8,046	671.06	8,968,699	989.34	8,985,237	985.67
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	112	2.91	0	0.00	432,156	47.67	432,269	47.42
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	302	7.84	0	0.00	191,073	21.08	191,375	20.99
10 Unearned Premium Reserves	0	0.00	0	0.00	2,017	52.38	115	9.59	481,849	53.15	483,981	53.09
11 Agents Balances	0	0.00	0	0.00	1,435	37.26	0	0.00	124,789	13.77	126,224	13.85
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	551	14.31	(83)	(6.92)	30,034	3.31	30,502	3.35
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	81	2.10	57	4.75	28,599	3.15	28,737	3.15
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	305	7.92	0	0.00	16,749	1.85	17,054	1.87
15 General Expenses Incurred	0	0.00	0	0.00	223	5.79	208	17.35	121,173	13.37	121,604	13.34
16 Other Income Less Other Expenses	0	0.00	0	0.00	5	0.13	0	0.00	14,947	1.65	14,952	1.64
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	100.00	(501)	(13.01)	(749)	(62.47)	28,759	3.17	27,510	3.02
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	75	1.95	174	14.51	430,937	47.54	431,186	47.30
19 Profit or Loss Excluding Investment Gain	0	0.00	1	100.00	(426)	(11.06)	(575)	(47.96)	459,703	50.71	458,703	50.32
20 Investment Gain from Capital and Surplus	0	0.00	5	500.00	52	1.35	99	8.26	203,073	22.40	203,229	22.29
21 Total Profit or Losses**	0	0.00	6	600.00	(374)	(9.71)	(476)	(39.70)	662,773	73.11	661,929	72.61

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

\*\* (Line 19 + 20) = 21

**Total for Products Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	708	98.33	305,548	103.27	28	87.50	2,578,485	106.56	2,884,769	106.20
2 Premiums Earned	0	0.00	720	100.00	295,872	100.00	32	100.00	2,419,681	100.00	2,716,305	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	253	0.09	0	0.00	39	0.00	292	0.01
4 Incurred Losses	0	0.00	586	81.39	94,799	32.04	27	84.38	1,092,218	45.14	1,187,630	43.72
5 Defense and Cost Containment Expenses Incurred	0	0.00	37	5.14	42,002	14.20	(11)	(34.38)	517,714	21.40	559,742	20.61
6 Adjusting and Other Expenses Incurred	0	0.00	154	21.39	(52,926)	(17.89)	97	303.13	148,806	6.15	96,131	3.54
7 Unpaid Losses	0	0.00	2,065	286.81	779,101	263.32	105	328.13	6,616,116	273.43	7,397,387	272.33
8 Defense and Cost Containment Expenses Unpaid	0	0.00	868	120.56	491,849	166.24	22	68.75	2,961,120	122.38	3,453,859	127.15
9 Adjusting and Other Expenses Unpaid	0	0.00	256	35.56	44,905	15.18	7	21.88	720,747	29.79	765,915	28.20
10 Unearned Premium Reserves	0	0.00	284	39.44	133,970	45.28	10	31.25	1,218,444	50.36	1,352,708	49.80
11 Agents Balances	0	0.00	(265)	(36.81)	84,484	28.55	7	21.88	760,359	31.42	844,585	31.09
12 Commission and Brokerage Expenses Incurred	0	0.00	(64)	(8.89)	43,863	14.82	1	3.13	327,659	13.54	371,459	13.68
13 Taxes, Licenses, and Fees Incurred	0	0.00	31	4.31	6,157	2.08	1	3.13	50,886	2.10	57,075	2.10
14 Other Acquisition Expenses Incurred	0	0.00	201	27.92	26,343	8.90	9	28.13	129,705	5.36	156,258	5.75
15 General Expenses Incurred	0	0.00	116	16.11	24,724	8.36	3	9.38	187,973	7.77	212,816	7.83
16 Other Income Less Other Expenses	0	0.00	(14)	(1.94)	1,110	0.38	0	0.00	(5,228)	(0.22)	(4,132)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(357)	(49.58)	111,762	37.77	(97)	(303.13)	(40,550)	(1.68)	70,758	2.60
18 Investment Gain from Insurance Funds	0	0.00	48	6.67	21,073	7.12	3	9.38	288,141	11.91	309,265	11.39
19 Profit or Loss Excluding Investment Gain	0	0.00	(309)	(42.92)	132,835	44.90	(93)	(290.63)	247,587	10.23	380,020	13.99
20 Investment Gain from Capital and Surplus	0	0.00	54	7.50	20,625	6.97	1	3.13	170,623	7.05	191,303	7.04
21 Total Profit or Losses**	0	0.00	(255)	(35.42)	153,457	51.87	(92)	(287.50)	418,221	17.28	571,331	21.03

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

\*\* (Line 19 + 20) = 21

**Total for Products Liability - Claims Made**  
**Countrywide Results of Companies Writing in Texas**  
**Source: NAIC 2022 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	200.00	6,557	112.20	2,338	100.00	490,013	103.44	498,910	103.53
2 Premiums Earned	0	0.00	1	100.00	5,844	100.00	2,338	100.00	473,734	100.00	481,917	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	4,437	75.92	884	37.81	125,807	26.56	131,128	27.21
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(68)	(1.16)	589	25.19	53,740	11.34	54,261	11.26
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	162	2.77	167	7.14	16,810	3.55	17,139	3.56
7 Unpaid Losses	0	0.00	1	100.00	4,344	74.33	2,431	103.98	841,795	177.69	848,571	176.08
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	57	0.98	1,579	67.54	280,901	59.30	282,538	58.63
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1	0.02	388	16.60	56,912	12.01	57,301	11.89
10 Unearned Premium Reserves	0	0.00	1	100.00	3,073	52.58	0	0.00	227,692	48.06	230,766	47.89
11 Agents Balances	0	0.00	0	0.00	1,748	29.91	558	23.87	150,112	31.69	152,418	31.63
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,889	32.32	655	28.02	67,898	14.33	70,442	14.62
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	5	0.09	0	0.00	7,501	1.58	7,506	1.56
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	172	2.94	52	2.22	18,281	3.86	18,505	3.84
15 General Expenses Incurred	0	0.00	0	0.00	293	5.01	230	9.84	39,285	8.29	39,808	8.26
16 Other Income Less Other Expenses	0	0.00	0	0.00	15	0.26	0	0.00	22,745	4.80	22,760	4.72
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	100.00	(1,031)	(17.64)	(239)	(10.22)	167,145	35.28	165,876	34.42
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	104	1.78	340	14.54	33,303	7.03	33,747	7.00
19 Profit or Loss Excluding Investment Gain	0	0.00	1	100.00	(928)	(15.88)	101	4.32	200,453	42.31	199,627	41.42
20 Investment Gain from Capital and Surplus	0	0.00	2	200.00	125	2.14	1	0.04	22,326	4.71	22,454	4.66
21 Total Profit or Losses**	0	0.00	3	300.00	(802)	(13.72)	102	4.36	222,784	47.03	222,087	46.08

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

\*\* (Line 19 + 20) = 21

**Total for Private Passenger Automobile No Fault  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2022 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	96	154.84	432	100.93	2,974,723	90.85	422,311	96.08	6,614,087	91.20	10,011,649	91.29
2 Premiums Earned	62	100.00	428	100.00	3,274,378	100.00	439,523	100.00	7,252,442	100.00	10,966,833	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,909	0.06	309,723	70.47	55,172	0.76	366,804	3.34
4 Incurred Losses	18	29.03	123	28.74	1,206,276	36.84	224,856	51.16	3,380,302	46.61	4,811,575	43.87
5 Defense and Cost Containment Expenses Incurred	118	190.32	10	2.34	215,435	6.58	110,463	25.13	620,658	8.56	946,684	8.63
6 Adjusting and Other Expenses Incurred	10	16.13	19	4.44	453,139	13.84	308,118	70.10	1,142,732	15.76	1,904,018	17.36
7 Unpaid Losses	19	30.65	153	35.75	2,717,756	83.00	543,025	123.55	5,815,408	80.19	9,076,361	82.76
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	850,993	25.99	76,353	17.37	1,181,297	16.29	2,108,643	19.23
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	636,811	19.45	44,392	10.10	594,852	8.20	1,276,055	11.64
10 Unearned Premium Reserves	39	62.90	114	26.64	788,695	24.09	128,262	29.18	2,148,149	29.62	3,065,259	27.95
11 Agents Balances	(5,228)	(8432.26)	(20)	(4.67)	546,927	16.70	108,374	24.66	1,782,334	24.58	2,432,387	22.18
12 Commission and Brokerage Expenses Incurred	(4,019)	(6482.26)	(256)	(59.81)	512,916	15.66	14,937	3.40	447,217	6.17	970,795	8.85
13 Taxes, Licenses, and Fees Incurred	408	658.06	0	0.00	48,726	1.49	75,211	17.11	308,686	4.26	433,031	3.95
14 Other Acquisition Expenses Incurred	2,526	4074.19	253	59.11	194,725	5.95	346,382	78.81	1,069,458	14.75	1,613,344	14.71
15 General Expenses Incurred	1,555	2508.06	110	25.70	79,042	2.41	51,383	11.69	451,025	6.22	583,115	5.32
16 Other Income Less Other Expenses	578	932.26	0	0.00	1,244	0.04	4,490	1.02	62,880	0.87	69,192	0.63
17 Pretax Profit or Loss Excluding Investment Gain*	25	40.32	169	39.49	563,448	17.21	(997,059)	(226.85)	(159,908)	(2.20)	(593,325)	(5.41)
18 Investment Gain from Insurance Funds	59	95.16	116	27.10	84,726	2.59	13,785	3.14	274,996	3.79	373,682	3.41
19 Profit or Loss Excluding Investment Gain	84	135.48	285	66.59	648,174	19.80	(983,270)	(223.71)	115,089	1.59	(219,638)	(2.00)
20 Investment Gain from Capital and Surplus	(35)	(56.45)	29	6.78	212,092	6.48	26,458	6.02	179,413	2.47	417,957	3.81
21 Total Profit or Losses**	49	79.03	315	73.60	860,268	26.27	(956,813)	(217.69)	294,505	4.06	198,324	1.81

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

\*\* (Line 19 + 20) = 21

**Total for Other Private Passenger Automobile Liability**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	17,714	109.29	8,301	101.79	30,877,676	104.05	8,241,746	102.37	70,986,682	102.25	110,132,119	102.76
2 Premiums Earned	16,208	100.00	8,155	100.00	29,676,627	100.00	8,050,643	100.00	69,426,714	100.00	107,178,347	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	30,037	0.10	132,139	1.64	11	0.00	162,187	0.15
4 Incurred Losses	13,042	80.47	4,117	50.48	27,650,441	93.17	6,566,268	81.56	55,966,441	80.61	90,200,309	84.16
5 Defense and Cost Containment Expenses Incurred	1,124	6.93	538	6.60	1,562,725	5.27	143,338	1.78	2,091,733	3.01	3,799,458	3.54
6 Adjusting and Other Expenses Incurred	3,702	22.84	578	7.09	2,348,565	7.91	453,478	5.63	4,742,343	6.83	7,548,666	7.04
7 Unpaid Losses	10,874	67.09	4,545	55.73	26,657,166	89.83	7,573,751	94.08	58,813,911	84.71	93,060,247	86.83
8 Defense and Cost Containment Expenses Unpaid	1,305	8.05	615	7.54	4,054,777	13.66	624,515	7.76	6,432,677	9.27	11,113,889	10.37
9 Adjusting and Other Expenses Unpaid	778	4.80	293	3.59	2,921,982	9.85	632,780	7.86	3,178,918	4.58	6,734,751	6.28
10 Unearned Premium Reserves	3,909	24.12	4,125	50.58	8,850,932	29.82	2,764,414	34.34	22,370,712	32.22	33,994,092	31.72
11 Agents Balances	(187,684)	(1157.97)	2,626	32.20	6,081,541	20.49	2,029,704	25.21	14,645,583	21.10	22,571,770	21.06
12 Commission and Brokerage Expenses Incurred	(172,691)	(1065.47)	(7,182)	(88.07)	3,446,695	11.61	233,665	2.90	5,259,664	7.58	8,760,151	8.17
13 Taxes, Licenses, and Fees Incurred	31,956	197.16	113	1.39	588,005	1.98	171,436	2.13	1,306,474	1.88	2,097,984	1.96
14 Other Acquisition Expenses Incurred	112,904	696.59	7,320	89.76	2,227,803	7.51	843,151	10.47	3,290,781	4.74	6,481,959	6.05
15 General Expenses Incurred	80,895	499.11	3,220	39.48	991,786	3.34	314,499	3.91	3,193,140	4.60	4,583,540	4.28
16 Other Income Less Other Expenses	31,970	197.25	310	3.80	(31,511)	(0.11)	7,657	0.10	199,276	0.29	207,702	0.19
17 Pretax Profit or Loss Excluding Investment Gain*	(22,754)	(140.39)	(238)	(2.92)	(9,200,934)	(31.00)	(799,677)	(9.93)	(6,224,586)	(8.97)	(16,248,189)	(15.16)
18 Investment Gain from Insurance Funds	829	5.11	(22)	(0.27)	586,333	1.98	151,274	1.88	2,015,045	2.90	2,753,459	2.57
19 Profit or Loss Excluding Investment Gain	(21,924)	(135.27)	(262)	(3.21)	(8,614,601)	(29.03)	(648,404)	(8.05)	(4,209,541)	(6.06)	(13,494,732)	(12.59)
20 Investment Gain from Capital and Surplus	657	4.05	159	1.95	1,715,349	5.78	368,628	4.58	1,089,835	1.57	3,174,628	2.96
21 Total Profit or Losses**	(21,266)	(131.21)	(103)	(1.26)	(6,899,254)	(23.25)	(279,776)	(3.48)	(3,119,702)	(4.49)	(10,320,101)	(9.63)

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

\*\* (Line 19 + 20) = 21

**Total for Commercial Automobile No Fault  
Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	7	100.00	61,220	45.25	9,695	108.18	409,393	64.25	480,315	61.46
2 Premiums Earned	0	0.00	7	100.00	135,304	100.00	8,962	100.00	637,227	100.00	781,500	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	307	0.23	0	0.00	54	0.01	361	0.05
4 Incurred Losses	0	0.00	2	28.57	(182,657)	(135.00)	7,140	79.67	3,081	0.48	(172,434)	(22.06)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7,155	5.29	(221)	(2.47)	(15,683)	(2.46)	(8,749)	(1.12)
6 Adjusting and Other Expenses Incurred	13	0.00	0	0.00	5,099	3.77	1,107	12.35	67,055	10.52	73,274	9.38
7 Unpaid Losses	0	0.00	8	114.29	80,609	59.58	9,178	102.41	636,320	99.86	726,115	92.91
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	14.29	12,448	9.20	553	6.17	73,696	11.57	86,698	11.09
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,772	3.53	2,919	32.57	43,969	6.90	51,660	6.61
10 Unearned Premium Reserves	0	0.00	3	42.86	31,670	23.41	2,640	29.46	168,324	26.42	202,637	25.93
11 Agents Balances	707	0.00	(2)	(28.57)	55,899	41.31	576	6.43	1,179,539	185.10	1,236,719	158.25
12 Commission and Brokerage Expenses Incurred	(87)	0.00	12	171.43	15,813	11.69	454	5.07	86,570	13.59	102,762	13.15
13 Taxes, Licenses, and Fees Incurred	26	0.00	1	14.29	3,878	2.87	363	4.05	30,751	4.83	35,019	4.48
14 Other Acquisition Expenses Incurred	76	0.00	1	14.29	14,293	10.56	926	10.33	73,205	11.49	88,501	11.32
15 General Expenses Incurred	79	0.00	0	0.00	13,297	9.83	452	5.04	47,270	7.42	61,098	7.82
16 Other Income Less Other Expenses	110	0.00	0	0.00	516	0.38	(117)	(1.31)	9,219	1.45	9,728	1.24
17 Pretax Profit or Loss Excluding Investment Gain*	3	0.00	(8)	(114.29)	258,642	191.16	(1,377)	(15.36)	354,143	55.58	611,403	78.23
18 Investment Gain from Insurance Funds	(8)	0.00	0	0.00	6,347	4.69	1,192	13.30	34,837	5.47	42,368	5.42
19 Profit or Loss Excluding Investment Gain	(5)	0.00	(8)	(114.29)	264,989	195.85	(185)	(2.06)	388,984	61.04	653,775	83.66
20 Investment Gain from Capital and Surplus	8	0.00	2	28.57	7,726	5.71	179	2.00	29,626	4.65	37,541	4.80
21 Total Profit or Losses**	3	0.00	(7)	(100.00)	272,715	201.56	(6)	(0.07)	418,603	65.69	691,308	88.46

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

\*\* (Line 19 + 20) = 21

**Total for Other Commercial Automobile Liability**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2022 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	1,438	95.93	4,322,490	108.59	410,630	101.84	26,202,641	105.09	30,937,199	105.52
2	Premiums Earned	0	0.00	1,499	100.00	3,980,692	100.00	403,225	100.00	24,934,082	100.00	29,319,498	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,332	0.28	0	0.00	2,928	0.01	14,260	0.05
4	Incurred Losses	4	0.00	1,010	67.38	3,231,296	81.17	279,187	69.24	17,806,854	71.42	21,318,351	72.71
5	Defense and Cost Containment Expenses Incurred	6	0.00	(93)	(6.20)	273,358	6.87	18,345	4.55	1,652,697	6.63	1,944,313	6.63
6	Adjusting and Other Expenses Incurred	1,528	0.00	(48)	(3.20)	245,822	6.18	30,402	7.54	1,242,300	4.98	1,520,004	5.18
7	Unpaid Losses	15	0.00	2,810	187.46	5,218,912	131.11	484,194	120.08	35,060,293	140.61	40,766,224	139.04
8	Defense and Cost Containment Expenses Unpaid	2	0.00	224	14.94	688,462	17.30	36,280	9.00	3,650,729	14.64	4,375,697	14.92
9	Adjusting and Other Expenses Unpaid	0	0.00	94	6.27	253,906	6.38	51,748	12.83	1,652,092	6.63	1,957,840	6.68
10	Unearned Premium Reserves	0	0.00	630	42.03	2,116,171	53.16	113,880	28.24	12,325,818	49.43	14,556,499	49.65
11	Agents Balances	105,839	0.00	(824)	(54.97)	1,050,921	26.40	37,612	9.33	7,146,205	28.66	8,339,753	28.44
12	Commission and Brokerage Expenses Incurred	(10,468)	0.00	709	47.30	608,330	15.28	18,661	4.63	2,877,874	11.54	3,495,106	11.92
13	Taxes, Licenses, and Fees Incurred	2,886	0.00	242	16.14	96,347	2.42	15,091	3.74	685,808	2.75	800,374	2.73
14	Other Acquisition Expenses Incurred	9,428	0.00	675	45.03	290,176	7.29	51,053	12.66	1,004,579	4.03	1,355,911	4.62
15	General Expenses Incurred	10,952	0.00	1,252	83.52	231,868	5.82	26,061	6.46	1,808,696	7.25	2,078,829	7.09
16	Other Income Less Other Expenses	14,937	0.00	9	0.60	(7,617)	(0.19)	(4,771)	(1.18)	(22,787)	(0.09)	(20,229)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	601	0.00	(2,238)	(149.30)	(1,015,455)	(25.51)	(40,342)	(10.00)	(2,170,447)	(8.70)	(3,227,881)	(11.01)
18	Investment Gain from Insurance Funds	(1,431)	0.00	55	3.67	121,707	3.06	13,257	3.29	1,173,126	4.70	1,306,714	4.46
19	Profit or Loss Excluding Investment Gain	(829)	0.00	(2,183)	(145.63)	(893,746)	(22.45)	(27,084)	(6.72)	(997,311)	(4.00)	(1,921,153)	(6.55)
20	Investment Gain from Capital and Surplus	1,396	0.00	205	13.68	206,423	5.19	8,485	2.10	831,797	3.34	1,048,306	3.58
21	Total Profit or Losses**	567	0.00	(1,977)	(131.89)	(687,325)	(17.27)	(18,600)	(4.61)	(165,520)	(0.66)	(872,855)	(2.98)

\* (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 2022 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	5,693	116.83	9,286	103.06	26,666,323	104.11	6,790,346	103.52	53,702,373	101.89	87,174,021	102.69
2	Premiums Earned	4,873	100.00	9,010	100.00	25,613,996	100.00	6,559,163	100.00	52,706,923	100.00	84,893,965	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	24,189	0.09	372,950	5.69	45,052	0.09	442,191	0.52
4	Incurred Losses	3,183	65.32	6,560	72.81	23,153,473	90.39	5,146,331	78.46	42,739,271	81.09	71,048,818	83.69
5	Defense and Cost Containment Expenses Incurred	194	3.98	319	3.54	63,210	0.25	14,120	0.22	187,888	0.36	265,731	0.31
6	Adjusting and Other Expenses Incurred	1,759	36.10	660	7.33	2,053,043	8.02	619,818	9.45	3,956,450	7.51	6,631,730	7.81
7	Unpaid Losses	632	12.97	(1,818)	(20.18)	3,829,766	14.95	220,531	3.36	4,646,343	8.82	8,695,454	10.24
8	Defense and Cost Containment Expenses Unpaid	56	1.15	17	0.19	62,348	0.24	11,810	0.18	193,803	0.37	268,034	0.32
9	Adjusting and Other Expenses Unpaid	62	1.27	29	0.32	1,775,808	6.93	181,658	2.77	753,557	1.43	2,711,114	3.19
10	Unearned Premium Reserves	1,764	36.20	4,479	49.71	7,806,693	30.48	2,346,990	35.78	17,746,609	33.67	27,906,535	32.87
11	Agents Balances	(177,216)	(3636.69)	3,025	33.57	5,602,475	21.87	1,730,112	26.38	11,018,511	20.91	18,176,907	21.41
12	Commission and Brokerage Expenses Incurred	(121,333)	(2489.90)	(5,814)	(64.53)	2,992,219	11.68	198,298	3.02	3,701,492	7.02	6,764,862	7.97
13	Taxes, Licenses, and Fees Incurred	15,439	316.83	134	1.49	489,644	1.91	180,960	2.76	1,124,379	2.13	1,810,556	2.13
14	Other Acquisition Expenses Incurred	79,926	1640.18	6,581	73.04	1,960,762	7.66	892,948	13.61	3,048,755	5.78	5,988,972	7.05
15	General Expenses Incurred	51,617	1059.24	2,926	32.48	880,322	3.44	260,419	3.97	2,560,995	4.86	3,756,279	4.42
16	Other Income Less Other Expenses	22,567	463.10	326	3.62	(2,446)	(0.01)	19,110	0.29	175,543	0.33	215,100	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	(3,344)	(68.62)	(2,031)	(22.54)	(6,005,317)	(23.45)	(1,107,571)	(16.89)	(4,481,817)	(8.50)	(11,600,080)	(13.66)
18	Investment Gain from Insurance Funds	593	12.17	(43)	(0.48)	127,919	0.50	16,236	0.25	232,135	0.44	376,840	0.44
19	Profit or Loss Excluding Investment Gain	(2,752)	(56.47)	(2,076)	(23.04)	(5,877,394)	(22.95)	(1,091,334)	(16.64)	(4,249,684)	(8.06)	(11,223,240)	(13.22)
20	Investment Gain from Capital and Surplus	(677)	(13.89)	85	0.94	995,172	3.89	225,593	3.44	535,131	1.02	1,755,304	2.07
21	Total Profit or Losses**	(3,429)	(70.37)	(1,990)	(22.09)	(4,882,222)	(19.06)	(865,739)	(13.20)	(3,714,557)	(7.05)	(9,467,937)	(11.15)

\* (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 2022 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	624	94.83	1,579,875	103.46	126,944	98.47	7,738,982	104.71	9,446,425	104.41
2 Premiums Earned	0	0.00	658	100.00	1,526,976	100.00	128,920	100.00	7,390,899	100.00	9,047,453	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,779	0.12	0	0.00	1,182	0.02	2,961	0.03
4 Incurred Losses	0	0.00	387	58.81	1,129,972	74.00	89,631	69.52	4,606,331	62.32	5,826,321	64.40
5 Defense and Cost Containment Expenses Incurred	2	0.00	(3)	(0.46)	11,729	0.77	1,309	1.02	79,736	1.08	92,773	1.03
6 Adjusting and Other Expenses Incurred	404	0.00	56	8.51	125,090	8.19	7,503	5.82	461,203	6.24	594,256	6.57
7 Unpaid Losses	0	0.00	73	11.09	142,434	9.33	27,653	21.45	1,228,343	16.62	1,398,503	15.46
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	0.30	12,087	0.79	1,059	0.82	115,024	1.56	128,172	1.42
9 Adjusting and Other Expenses Unpaid	0	0.00	10	1.52	43,519	2.85	3,915	3.04	151,004	2.04	198,448	2.19
10 Unearned Premium Reserves	0	0.00	264	40.12	715,175	46.84	49,462	38.37	3,389,066	45.85	4,153,967	45.91
11 Agents Balances	25,838	0.00	(174)	(26.44)	363,104	23.78	39,493	30.63	2,091,352	28.30	2,519,613	27.85
12 Commission and Brokerage Expenses Incurred	(2,745)	0.00	320	48.63	231,742	15.18	11,074	8.59	935,437	12.66	1,175,828	13.00
13 Taxes, Licenses, and Fees Incurred	746	0.00	67	10.18	34,142	2.24	3,563	2.76	196,399	2.66	234,917	2.60
14 Other Acquisition Expenses Incurred	2,542	0.00	77	11.70	122,324	8.01	14,079	10.92	326,310	4.42	465,332	5.14
15 General Expenses Incurred	2,982	0.00	328	49.85	84,657	5.54	16,300	12.64	556,991	7.54	661,258	7.31
16 Other Income Less Other Expenses	4,085	0.00	3	0.46	(2,833)	(0.19)	(595)	(0.46)	6,639	0.09	7,299	0.08
17 Pretax Profit or Loss Excluding Investment Gain*	153	0.00	(572)	(86.93)	(217,288)	(14.23)	(15,134)	(11.74)	233,930	3.17	1,089	0.01
18 Investment Gain from Insurance Funds	(330)	0.00	83	12.61	12,522	0.82	574	0.45	84,647	1.15	97,496	1.08
19 Profit or Loss Excluding Investment Gain	(177)	0.00	(488)	(74.16)	(204,767)	(13.41)	(14,560)	(11.29)	318,576	4.31	98,584	1.09
20 Investment Gain from Capital and Surplus	330	0.00	45	6.84	52,043	3.41	2,180	1.69	173,774	2.35	228,372	2.52
21 Total Profit or Losses**	153	0.00	(443)	(67.33)	(152,724)	(10.00)	(12,381)	(9.60)	492,346	6.66	326,951	3.61

\* (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 2022 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	1,747,917	106.10	1,747,917	106.10
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,647,431	100.00	1,647,431	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	(1,721)	0.00	43	0.00	983,052	59.67	981,374	59.57
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(19)	0.00	0	0.00	126,606	7.69	126,587	7.68
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(3)	0.00	0	0.00	11,615	0.71	11,612	0.70
7 Unpaid Losses	0	0.00	0	0.00	4,589	0.00	0	0.00	1,959,096	118.92	1,963,685	119.20
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	235	0.00	0	0.00	241,613	14.67	241,848	14.68
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	71	0.00	0	0.00	85,860	5.21	85,931	5.22
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	838,449	50.89	838,449	50.89
11 Agents Balances	0	0.00	0	0.00	(19)	0.00	0	0.00	318,004	19.30	317,985	19.30
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(184)	0.00	0	0.00	265,853	16.14	265,669	16.13
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	11	0.00	0	0.00	53,852	3.27	53,863	3.27
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	0.00	0	0.00	74,468	4.52	74,470	4.52
15 General Expenses Incurred	0	0.00	0	0.00	25	0.00	0	0.00	93,508	5.68	93,533	5.68
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1)	0.00	0	0.00	9,956	0.60	9,955	0.60
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,888	0.00	(43)	0.00	48,445	2.94	50,290	3.05
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	68	0.00	0	0.00	89,588	5.44	89,656	5.44
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	1,955	0.00	(43)	0.00	138,022	8.38	139,934	8.49
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	88	0.00	0	0.00	38,081	2.31	38,169	2.32
21 Total Profit or Losses**	0	0.00	0	0.00	2,043	0.00	(43)	0.00	176,113	10.69	178,113	10.81

\* (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 2022 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	85.71	24,932	99.40	1,076	100.28	1,267,515	102.12	1,293,529	102.06
2 Premiums Earned	0	0.00	7	100.00	25,082	100.00	1,073	100.00	1,241,259	100.00	1,267,421	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	25	0.10	0	0.00	439	0.04	464	0.04
4 Incurred Losses	0	0.00	2	28.57	3,886	15.49	(135)	(12.58)	400,353	32.25	404,106	31.88
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	220	0.88	3	0.28	13,300	1.07	13,523	1.07
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	850	3.39	21	1.96	34,896	2.81	35,767	2.82
7 Unpaid Losses	0	0.00	6	85.71	7,039	28.06	306	28.52	1,149,580	92.61	1,156,931	91.28
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	28.57	672	2.68	174	16.22	103,082	8.30	103,930	8.20
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	538	2.14	45	4.19	65,880	5.31	66,463	5.24
10 Unearned Premium Reserves	0	0.00	4	57.14	13,638	54.37	223	20.78	710,905	57.27	724,770	57.18
11 Agents Balances	0	0.00	0	0.00	7,042	28.08	(10)	(0.93)	255,731	20.60	262,763	20.73
12 Commission and Brokerage Expenses Incurred	0	0.00	1	14.29	2,783	11.10	16	1.49	201,452	16.23	204,252	16.12
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	549	2.19	30	2.80	31,508	2.54	32,087	2.53
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,717	10.83	350	32.62	93,770	7.55	96,837	7.64
15 General Expenses Incurred	0	0.00	0	0.00	1,171	4.67	88	8.20	132,058	10.64	133,317	10.52
16 Other Income Less Other Expenses	0	0.00	0	0.00	92	0.37	(5)	(0.47)	(1,022)	(0.08)	(935)	(0.07)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4	57.14	12,971	51.71	695	64.77	332,432	26.78	346,102	27.31
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	398	1.59	18	1.68	54,910	4.42	55,326	4.37
19 Profit or Loss Excluding Investment Gain	0	0.00	4	57.14	13,369	53.30	713	66.45	387,348	31.21	401,434	31.67
20 Investment Gain from Capital and Surplus	0	0.00	7	100.00	1,249	4.98	20	1.86	51,377	4.14	52,653	4.15
21 Total Profit or Losses**	0	0.00	11	157.14	14,620	58.29	733	68.31	438,729	35.35	454,093	35.83

\* (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 2022 Insurance Expense Exhibit, Part II - Net Business**  
**(\$ in Thousands)**

	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	
<b>Net Basis</b>													
1	Premiums Written	0	0.00	537	133.58	413,513	111.42	26,328	224.95	7,355,920	109.06	7,796,298	109.38
2	Premiums Earned	0	0.00	402	100.00	371,116	100.00	11,704	100.00	6,744,807	100.00	7,128,029	100.00
3	Dividends to Policyholders	0	0.00	1	0.25	5,145	1.39	0	0.00	48,050	0.71	53,196	0.75
4	Incurred Losses	0	0.00	50	12.44	39,980	10.77	8,637	73.80	721,841	10.70	770,508	10.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,524	2.30	280	2.39	136,616	2.03	145,420	2.04
6	Adjusting and Other Expenses Incurred	0	0.00	7	1.74	7,091	1.91	615	5.25	173,298	2.57	181,011	2.54
7	Unpaid Losses	0	0.00	94	23.38	72,099	19.43	10,557	90.20	3,591,605	53.25	3,674,355	51.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5	1.24	15,459	4.17	1,159	9.90	460,210	6.82	476,833	6.69
9	Adjusting and Other Expenses Unpaid	0	0.00	7	1.74	9,629	2.59	0	0.00	267,065	3.96	276,701	3.88
10	Unearned Premium Reserves	0	0.00	452	112.44	199,545	53.77	14,625	124.96	4,857,119	72.01	5,071,741	71.15
11	Agents Balances	0	0.00	(323)	(80.35)	82,143	22.13	11,512	98.36	1,182,624	17.53	1,275,956	17.90
12	Commission and Brokerage Expenses Incurred	0	0.00	199	49.50	142,832	38.49	1,173	10.02	1,945,224	28.84	2,089,428	29.31
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.25	14,064	3.79	989	8.45	213,607	3.17	228,661	3.21
14	Other Acquisition Expenses Incurred	0	0.00	2	0.50	60,844	16.39	0	0.00	710,226	10.53	771,072	10.82
15	General Expenses Incurred	0	0.00	5	1.24	25,990	7.00	0	0.00	630,491	9.35	656,486	9.21
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1,810)	(0.49)	(152)	(1.30)	(13,768)	(0.20)	(15,730)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	137	34.08	64,829	17.47	(141)	(1.20)	2,151,690	31.90	2,216,515	31.10
18	Investment Gain from Insurance Funds	0	0.00	13	3.23	2,919	0.79	325	2.78	178,331	2.64	181,588	2.55
19	Profit or Loss Excluding Investment Gain	0	0.00	149	37.06	67,748	18.26	185	1.58	2,330,007	34.55	2,398,089	33.64
20	Investment Gain from Capital and Surplus	0	0.00	40	9.95	16,539	4.46	233	1.99	343,724	5.10	360,536	5.06
21	Total Profit or Losses**	0	0.00	190	47.26	84,288	22.71	418	3.57	2,673,730	39.64	2,758,626	38.70

\* (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 2022 Insurance Expense Exhibit, Part II - Net Business**  
**(\$ in Thousands)**

	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	91.67	10,187	100.00	220	100.46	516,340	112.33	526,758	112.06
2 Premiums Earned	0	0.00	12	100.00	10,187	100.00	219	100.00	459,667	100.00	470,085	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4 Incurred Losses	0	0.00	5	41.67	381	3.74	1,541	703.65	180,981	39.37	182,908	38.91
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9	0.09	64	29.22	9,851	2.14	9,924	2.11
6 Adjusting and Other Expenses Incurred	0	0.00	1	8.33	159	1.56	57	26.03	5,999	1.31	6,216	1.32
7 Unpaid Losses	0	0.00	3	25.00	730	7.17	1,533	700.00	366,002	79.62	368,268	78.34
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	59	0.58	16	7.31	33,741	7.34	33,816	7.19
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	27	0.27	10	4.57	30,516	6.64	30,553	6.50
10 Unearned Premium Reserves	0	0.00	4	33.33	4,741	46.54	75	34.25	260,598	56.69	265,418	56.46
11 Agents Balances	(172)	0.00	(3)	(25.00)	3,295	32.35	27	12.33	160,582	34.93	163,729	34.83
12 Commission and Brokerage Expenses Incurred	0	0.00	2	16.67	1,390	13.64	(11)	(5.02)	117,245	25.51	118,626	25.24
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	238	2.34	10	4.57	8,059	1.75	8,307	1.77
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	657	6.45	339	154.79	22,789	4.96	23,785	5.06
15 General Expenses Incurred	(13)	0.00	2	16.67	1,022	10.03	30	13.70	28,121	6.12	29,162	6.20
16 Other Income Less Other Expenses	0	0.00	0	0.00	4	0.04	0	0.00	260	0.06	264	0.06
17 Pretax Profit or Loss Excluding Investment Gain*	13	0.00	2	16.67	6,330	62.14	(1,812)	(827.40)	86,877	18.90	91,410	19.45
18 Investment Gain from Insurance Funds	(6)	0.00	0	0.00	66	0.65	16	7.31	12,536	2.73	12,612	2.68
19 Profit or Loss Excluding Investment Gain	7	0.00	2	16.67	6,396	62.79	(1,796)	(820.09)	99,410	21.63	104,019	22.13
20 Investment Gain from Capital and Surplus	0	0.00	1	8.33	450	4.42	14	6.39	11,453	2.49	11,918	2.54
21 Total Profit or Losses**	7	0.00	4	33.33	6,850	67.24	(1,782)	(813.70)	110,867	24.12	115,946	24.66

\* (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 2022 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	1,156,817	100.87	(27)	(61.36)	2,402,011	106.34	3,558,802	104.49
2 Premiums Earned	0	0.00	1	100.00	1,146,840	100.00	44	100.00	2,258,833	100.00	3,405,718	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	24	0.00	0	0.00	7	0.00	31	0.00
4 Incurred Losses	0	0.00	0	0.00	431,124	37.59	18	40.91	651,623	28.85	1,082,765	31.79
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,185	0.36	3	6.82	16,220	0.72	20,408	0.60
6 Adjusting and Other Expenses Incurred	0	0.00	1	100.00	16,597	1.45	(6)	(13.64)	60,484	2.68	77,076	2.26
7 Unpaid Losses	0	0.00	0	0.00	299,709	26.13	28	63.64	1,026,867	45.46	1,326,604	38.95
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,069	0.44	6	13.64	34,462	1.53	39,537	1.16
9 Adjusting and Other Expenses Unpaid	0	0.00	1	100.00	7,439	0.65	7	15.91	44,229	1.96	51,676	1.52
10 Unearned Premium Reserves	0	0.00	0	0.00	573,730	50.03	0	0.00	1,147,853	50.82	1,721,583	50.55
11 Agents Balances	0	0.00	(4)	(400.00)	83,237	7.26	(8)	(18.18)	403,200	17.85	486,425	14.28
12 Commission and Brokerage Expenses Incurred	0	0.00	(40)	(4000.00)	(12,796)	(1.12)	(1)	(2.27)	481,472	21.32	468,635	13.76
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	200.00	24,442	2.13	(1)	(2.27)	32,172	1.42	56,615	1.66
14 Other Acquisition Expenses Incurred	0	0.00	13	1300.00	84,634	7.38	30	68.18	106,021	4.69	190,698	5.60
15 General Expenses Incurred	0	0.00	7	700.00	112,357	9.80	12	27.27	255,447	11.31	367,823	10.80
16 Other Income Less Other Expenses	0	0.00	1	100.00	9,469	0.83	(1)	(2.27)	(7,988)	(0.35)	1,481	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	20	2000.00	495,741	43.23	(14)	(31.82)	647,403	28.66	1,143,150	33.57
18 Investment Gain from Insurance Funds	0	0.00	1	100.00	6,115	0.53	2	4.55	28,798	1.27	34,916	1.03
19 Profit or Loss Excluding Investment Gain	0	0.00	20	2000.00	501,858	43.76	(12)	(27.27)	676,208	29.94	1,178,074	34.59
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	32,583	2.84	0	0.00	29,990	1.33	62,573	1.84
21 Total Profit or Losses**	0	0.00	20	2000.00	534,444	46.60	(12)	(27.27)	706,197	31.26	1,240,649	36.43

\* (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 2022 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	46	100.00	869	77.87	0	0.00	2,085,368	99.11	2,086,283	99.10
2	Premiums Earned	0	0.00	46	100.00	1,116	100.00	0	0.00	2,104,044	100.00	2,105,206	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	(22)	(47.83)	3,650	327.06	0	0.00	614,970	29.23	618,598	29.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(15)	(1.34)	0	0.00	14,371	0.68	14,356	0.68
6	Adjusting and Other Expenses Incurred	0	0.00	63	136.96	238	21.33	0	0.00	29,699	1.41	30,000	1.43
7	Unpaid Losses	0	0.00	4	8.70	598	53.58	0	0.00	1,217,098	57.85	1,217,700	57.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	120	10.75	0	0.00	35,169	1.67	35,289	1.68
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	12	1.08	0	0.00	37,491	1.78	37,503	1.78
10	Unearned Premium Reserves	0	0.00	2	4.35	1,920	172.04	0	0.00	1,178,131	55.99	1,180,053	56.05
11	Agents Balances	(915)	0.00	96	208.70	222	19.89	0	0.00	426,277	20.26	425,680	20.22
12	Commission and Brokerage Expenses Incurred	0	0.00	(298)	(647.83)	(65)	(5.82)	0	0.00	433,450	20.60	433,087	20.57
13	Taxes, Licenses, and Fees Incurred	158	0.00	222	482.61	4	0.36	0	0.00	63,812	3.03	64,196	3.05
14	Other Acquisition Expenses Incurred	0	0.00	34	73.91	20	1.79	0	0.00	154,888	7.36	154,942	7.36
15	General Expenses Incurred	(62)	0.00	125	271.74	10	0.90	0	0.00	224,291	10.66	224,364	10.66
16	Other Income Less Other Expenses	29	0.00	33	71.74	3	0.27	0	0.00	27,774	1.32	27,839	1.32
17	Pretax Profit or Loss Excluding Investment Gain*	(67)	0.00	(46)	(100.00)	(2,723)	(244.00)	0	0.00	596,329	28.34	593,493	28.19
18	Investment Gain from Insurance Funds	15	0.00	(1)	(2.17)	27	2.42	0	0.00	44,680	2.12	44,721	2.12
19	Profit or Loss Excluding Investment Gain	(52)	0.00	(47)	(102.17)	(2,696)	(241.58)	0	0.00	641,020	30.47	638,225	30.32
20	Investment Gain from Capital and Surplus	0	0.00	2	4.35	24	2.15	0	0.00	59,748	2.84	59,774	2.84
21	Total Profit or Losses**	(52)	0.00	(45)	(97.83)	(2,670)	(239.25)	0	0.00	700,761	33.31	697,994	33.16

\* (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 2022 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	40,427	100.00	0	0.00	265,148	76.44	305,575	78.89
2	Premiums Earned	0	0.00	0	0.00	40,427	100.00	0	0.00	346,893	100.00	387,320	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	26,195	64.80	0	0.00	27,234	7.85	53,429	13.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	11	0.03	0	0.00	(11,880)	(3.42)	(11,869)	(3.06)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	40	0.10	0	0.00	1,854	0.53	1,894	0.49
7	Unpaid Losses	0	0.00	3	0.00	30,273	74.88	0	0.00	4,455,388	1284.37	4,485,664	1158.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	139,146	40.11	139,146	35.93
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	106,899	30.82	106,899	27.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	225,899	65.12	225,899	58.32
11	Agents Balances	0	0.00	0	0.00	(1)	(0.00)	0	0.00	83,669	24.12	83,668	21.60
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	12,129	30.00	0	0.00	69,098	19.92	81,227	20.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	156	0.39	0	0.00	2,237	0.64	2,393	0.62
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,677	4.52	15,677	4.05
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	19,959	5.75	19,959	5.15
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2)	(0.00)	0	0.00	(1,128)	(0.33)	(1,130)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,894	4.68	0	0.00	221,584	63.88	223,478	57.70
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	322	0.80	0	0.00	282,005	81.29	282,327	72.89
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	2,217	5.48	0	0.00	503,589	145.17	505,806	130.59
20	Investment Gain from Capital and Surplus	0	0.00	1	0.00	736	1.82	0	0.00	26,991	7.78	27,728	7.16
21	Total Profit or Losses**	0	0.00	1	0.00	2,954	7.31	0	0.00	530,583	152.95	533,538	137.75

\* (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 2022 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	16,230	159.09	0	0.00	1,195,502	95.80	1,211,732	96.32
2 Premiums Earned	0	0.00	0	0.00	10,202	100.00	0	0.00	1,247,863	100.00	1,258,065	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	7,951	77.94	0	0.00	653,652	52.38	661,603	52.59
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,950	1.12	13,950	1.11
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	171	1.68	0	0.00	22,511	1.80	22,682	1.80
7 Unpaid Losses	0	0.00	0	0.00	2,784	27.29	0	0.00	138,665	11.11	141,449	11.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	0.03	0	0.00	2,062	0.17	2,065	0.16
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	3	0.03	0	0.00	6,833	0.55	6,836	0.54
10 Unearned Premium Reserves	0	0.00	0	0.00	24,693	242.04	0	0.00	2,934,658	235.17	2,959,351	235.23
11 Agents Balances	0	0.00	0	0.00	4,210	41.27	0	0.00	175,222	14.04	179,432	14.26
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3,001	29.42	0	0.00	109,574	8.78	112,575	8.95
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	633	6.20	0	0.00	39,752	3.19	40,385	3.21
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	544	5.33	0	0.00	36,241	2.90	36,785	2.92
15 General Expenses Incurred	0	0.00	0	0.00	831	8.15	0	0.00	143,121	11.47	143,952	11.44
16 Other Income Less Other Expenses	0	0.00	0	0.00	294	2.88	0	0.00	4,227	0.34	4,521	0.36
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,636)	(25.84)	0	0.00	233,291	18.70	230,655	18.33
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	640	6.27	0	0.00	30,784	2.47	31,424	2.50
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,996)	(19.56)	0	0.00	264,074	21.16	262,078	20.83
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	538	5.27	0	0.00	113,446	9.09	113,984	9.06
21 Total Profit or Losses**	0	0.00	0	0.00	(1,458)	(14.29)	0	0.00	377,522	30.25	376,064	29.89

\* (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, 2022**

# 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 2022 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 87-126)**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	15,247,958,830	104.13	4,716,578,543	105.72	7,742,167,639	106.15	2,795,305,049	107.38	39,505,045,713	105.54	70,007,055,774	105.38
2 Premiums Earned	14,643,073,589	100.00	4,461,403,822	100.00	7,293,625,098	100.00	2,603,133,252	100.00	37,432,811,861	100.00	66,434,047,622	100.00
3 Dividends to Policyholders	0	0.00	52,538	0.00	366,154,911	5.02	126,788,971	4.87	61,601,102	0.16	554,597,522	0.83
4 Incurred Losses	11,079,372,926	75.66	2,066,229,086	46.31	5,826,989,969	79.89	1,952,097,988	74.99	25,491,859,677	68.10	46,416,549,646	69.87
5 Defense and Cost Containment Expenses Incurred	268,022,087	1.83	63,879,994	1.43	274,030,495	3.76	34,465,289	1.32	1,313,170,224	3.51	1,953,568,089	2.94
6 Adjusting and Other Expenses Incurred**	882,321,035	6.03	261,004,202	5.85	499,831,610	6.85	194,557,230	7.47	2,050,533,380	5.48	3,888,247,457	5.85
7 Unpaid Losses	6,845,338,292	46.75	1,321,909,280	29.63	6,171,719,828	84.62	1,072,703,245	41.21	32,672,522,662	87.28	48,084,193,307	72.38
8 Defense and Cost Containment Expenses Unpaid	629,039,785	4.30	113,663,441	2.55	618,294,468	8.48	111,557,882	4.29	4,251,282,216	11.36	5,723,837,792	8.62
9 Adjusting and Other Expenses Unpaid**	414,332,017	2.83	217,046,048	4.86	594,230,570	8.15	121,466,398	4.67	1,975,559,225	5.28	3,322,634,257	5.00
10 Unearned Premium Reserves	5,319,249,988	36.33	2,478,966,381	55.56	2,870,612,081	39.36	1,096,779,709	42.13	18,101,148,998	48.36	29,866,757,157	44.96
11 Agents Balances**	4,838,089,195	33.04	817,970,248	18.33	1,699,044,501	23.29	532,348,185	20.45	7,788,248,997	20.81	15,675,701,125	23.60
12 Commission and Brokerage Expenses Incurred	1,149,840,145	7.85	614,385,856	13.77	779,010,514	10.68	180,787,095	6.94	4,817,176,361	12.87	7,541,199,971	11.35
13 Taxes, Licenses, and Fees Incurred	259,910,291	1.77	92,853,262	2.08	149,080,682	2.04	57,629,359	2.21	795,725,963	2.13	1,355,199,557	2.04
14 Other Acquisition Expenses Incurred**	850,945,034	5.81	250,581,434	5.62	607,487,270	8.33	307,065,099	11.80	1,915,630,711	5.12	3,931,709,549	5.92
15 General Expenses Incurred**	672,924,027	4.60	142,144,152	3.19	392,474,581	5.38	95,056,502	3.65	2,154,590,813	5.76	3,457,190,076	5.20
16 Other Income Less Other Expenses**	(53,682,002)	(0.37)	43,450,482	0.97	(67,697,371)	(0.93)	226,022	0.01	(16,307,396)	(0.04)	(94,010,265)	(0.14)
17 Pretax Profit or Loss Excluding Investment Gain*	(573,943,959)	(3.92)	1,013,723,779	22.72	(1,669,132,305)	(22.88)	(345,088,258)	(13.26)	(1,183,783,767)	(3.16)	(2,758,224,509)	(4.15)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	15,278,947,324	104.12	4,716,786,625	105.72	7,742,167,635	106.15	2,795,305,050	107.38	39,566,718,396	105.52	70,099,925,030	105.36
2 Premiums Earned	14,674,062,085	100.00	4,461,628,400	100.00	7,293,625,099	100.00	2,603,133,255	100.00	37,498,604,716	100.00	66,531,053,555	100.00
3 Dividends to Policyholders	0	0.00	52,537	0.00	366,154,909	5.02	126,788,971	4.87	61,601,100	0.16	554,597,517	0.83
4 Incurred Losses	11,079,372,928	75.50	2,066,213,921	46.31	5,826,989,973	79.89	1,952,097,990	74.99	25,505,473,760	68.02	46,430,148,572	69.79
5 Defense and Cost Containment Expenses Incurred	268,022,086	1.83	63,878,619	1.43	274,030,492	3.76	34,465,285	1.32	1,313,556,170	3.50	1,953,952,652	2.94
6 Adjusting and Other Expenses Incurred**	882,324,825	6.01	261,010,457	5.85	499,832,082	6.85	194,557,342	7.47	2,050,863,527	5.47	3,888,588,234	5.84
7 Unpaid Losses	6,845,338,290	46.65	1,321,910,507	29.63	6,171,719,830	84.62	1,072,703,245	41.21	32,773,464,164	87.40	48,185,136,036	72.43
8 Defense and Cost Containment Expenses Unpaid	629,039,788	4.29	113,663,438	2.55	618,294,467	8.48	111,557,883	4.29	4,252,093,867	11.34	5,724,649,443	8.60
9 Adjusting and Other Expenses Unpaid**	414,327,918	2.82	217,042,541	4.86	594,230,320	8.15	121,466,115	4.67	1,979,098,351	5.28	3,326,165,244	5.00
10 Unearned Premium Reserves	5,319,249,987	36.25	2,479,077,288	55.56	2,870,612,080	39.36	1,096,779,718	42.13	18,164,328,754	48.44	29,930,047,827	44.99
11 Agents Balances**	4,838,088,039	32.97	818,013,293	18.33	1,699,044,110	23.29	532,348,031	20.45	7,795,526,853	20.79	15,683,020,327	23.57
12 Commission and Brokerage Expenses Incurred	1,179,625,995	8.04	614,411,115	13.77	779,010,513	10.68	180,787,093	6.94	4,825,099,412	12.87	7,578,934,128	11.39
13 Taxes, Licenses, and Fees Incurred	259,910,288	1.77	92,857,295	2.08	149,080,673	2.04	57,629,362	2.21	796,723,909	2.12	1,356,201,527	2.04
14 Other Acquisition Expenses Incurred**	850,946,831	5.80	250,592,516	5.62	607,487,565	8.33	307,065,025	11.80	1,917,391,116	5.11	3,933,483,053	5.91
15 General Expenses Incurred**	672,972,866	4.59	142,149,237	3.19	392,474,142	5.38	95,056,802	3.65	2,158,833,273	5.76	3,461,486,320	5.20
16 Other Income Less Other Expenses**	(56,509,989)	(0.39)	43,449,587	0.97	(67,740,061)	(0.93)	225,925	0.01	11,791,183	0.03	(68,783,355)	(0.10)
17 Pretax Profit or Loss Excluding Investment Gain*	(575,623,723)	(3.92)	1,013,912,289	22.73	(1,669,175,312)	(22.89)	(345,088,690)	(13.26)	(1,119,146,368)	(2.98)	(2,695,121,803)	(4.05)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

		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
<b>Texas Direct Business</b>													
1	Premiums Written	6,207,574	99.61	93,899,551	105.75	138,513,955	105.06	49,726,189	118.65	707,699,547	106.94	996,046,816	107.04
2	Premiums Earned	6,231,683	100.00	88,797,792	100.00	131,848,871	100.00	41,909,132	100.00	661,771,468	100.00	930,558,946	100.00
3	Dividends to Policyholders	0	0.00	450	0.00	26,790	0.02	1,139,023	2.72	117	0.00	1,166,380	0.13
4	Incurred Losses	1,879,417	30.16	94,085,343	105.95	11,920,330	9.04	15,286,206	36.47	661,953,861	100.03	785,125,157	84.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,446,769	1.63	(24,553)	(0.02)	38,236	0.09	10,505,977	1.59	11,966,429	1.29
6	Adjusting and Other Expenses Incurred**	282,986	4.54	4,266,990	4.81	4,040,007	3.06	1,286,082	3.07	24,474,678	3.70	34,350,743	3.69
7	Unpaid Losses	207,632	3.33	79,091,971	89.07	63,989,411	48.53	4,332,419	10.34	449,561,574	67.93	597,183,007	64.17
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,308,678	1.47	551,182	0.42	94,272	0.22	11,631,769	1.76	13,585,901	1.46
9	Adjusting and Other Expenses Unpaid**	10,999	0.18	1,733,996	1.95	2,642,602	2.00	919,352	2.19	14,792,554	2.24	20,099,503	2.16
10	Unearned Premium Reserves	149,275	2.40	48,278,494	54.37	66,242,881	50.24	16,330,649	38.97	308,132,022	46.56	439,133,321	47.19
11	Agents Balances**	103,995	1.67	17,009,960	19.16	38,504,833	29.20	8,680,100	20.71	204,342,150	30.88	268,641,038	28.87
12	Commission and Brokerage Expenses Incurred	1,110,169	17.81	14,064,647	15.84	2,718,063	2.06	6,834,157	16.31	68,675,826	10.38	93,402,862	10.04
13	Taxes, Licenses, and Fees Incurred	49,910	0.80	1,804,839	2.03	3,269,518	2.48	985,875	2.35	13,530,909	2.04	19,641,051	2.11
14	Other Acquisition Expenses Incurred**	775,961	12.45	3,517,992	3.96	12,083,460	9.16	4,429,581	10.57	38,019,032	5.75	58,826,026	6.32
15	General Expenses Incurred**	511,974	8.22	8,478,980	9.55	13,776,082	10.45	1,749,515	4.17	49,386,575	7.46	73,903,126	7.94
16	Other Income Less Other Expenses**	0	0.00	1,036,998	1.17	489,788	0.37	248,311	0.59	3,474,350	0.53	5,249,446	0.56
17	Pretax Profit or Loss Excluding Investment Gain*	1,621,267	26.02	(37,831,220)	(42.60)	84,528,962	64.11	10,408,768	24.84	(201,301,158)	(30.42)	(142,573,381)	(15.32)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

		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
<b>Texas Direct Business</b>													
1	Premiums Written	2,968,296	99.28	280,916,708	106.38	156,851,645	105.92	102,803,057	102.48	967,296,180	108.08	1,510,835,886	107.12
2	Premiums Earned	2,989,900	100.00	264,059,461	100.00	148,081,088	100.00	100,311,710	100.00	895,007,970	100.00	1,410,450,129	100.00
3	Dividends to Policyholders	0	0.00	5,647	0.00	325,668	0.22	3,644,991	3.63	3,242	0.00	3,979,548	0.28
4	Incurred Losses	1,460,733	48.86	88,660,060	33.58	46,360,841	31.31	58,002,616	57.82	587,849,139	65.68	782,333,389	55.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	180,464	0.07	373,690	0.25	421,451	0.42	20,189,807	2.26	21,165,412	1.50
6	Adjusting and Other Expenses Incurred**	535,982	17.93	6,797,853	2.57	4,226,791	2.85	7,515,095	7.49	43,380,668	4.85	62,456,389	4.43
7	Unpaid Losses	147,641	4.94	74,693,288	28.29	108,349,782	73.17	19,317,694	19.26	783,354,128	87.52	985,862,533	69.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,356,969	1.27	2,362,234	1.60	503,065	0.50	30,162,591	3.37	36,384,859	2.58
9	Adjusting and Other Expenses Unpaid**	35,999	1.20	4,671,045	1.77	1,768,245	1.19	2,262,319	2.26	25,921,205	2.90	34,658,812	2.46
10	Unearned Premium Reserves	61,776	2.07	152,055,467	57.58	78,125,609	52.76	52,645,825	52.48	447,653,615	50.02	730,542,292	51.79
11	Agents Balances**	49,998	1.67	44,344,703	16.79	40,536,697	27.37	18,828,567	18.77	266,377,844	29.76	370,137,809	26.24
12	Commission and Brokerage Expenses Incurred	531,656	17.78	38,554,622	14.60	5,546,823	3.75	7,452,074	7.43	106,381,077	11.89	158,466,252	11.24
13	Taxes, Licenses, and Fees Incurred	23,140	0.77	5,377,501	2.04	3,724,054	2.51	1,934,279	1.93	19,666,652	2.20	30,725,626	2.18
14	Other Acquisition Expenses Incurred**	95,997	3.21	13,445,544	5.09	13,923,384	9.40	11,925,455	11.89	60,768,473	6.79	100,158,853	7.10
15	General Expenses Incurred**	63,998	2.14	19,077,053	7.22	17,486,664	11.81	2,420,477	2.41	48,436,087	5.41	87,484,278	6.20
16	Other Income Less Other Expenses**	0	0.00	999,184	0.38	558,851	0.38	252,021	0.25	2,383,339	0.27	4,193,395	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	278,394	9.31	92,959,902	35.20	56,672,025	38.27	7,247,292	7.22	10,716,163	1.20	167,873,776	11.90

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	50,286,396	106.85	0	0.00	2,072,214,945	107.60	2,122,501,341	107.59
2 Premiums Earned	0	0.00	0	0.00	47,063,229	100.00	0	0.00	1,925,773,159	100.00	1,972,836,388	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	85,351,586	181.36	0	0.00	3,764,836,207	195.50	3,850,187,793	195.16
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	241,216	0.01	241,216	0.01
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	967,630	2.06	0	0.00	21,796,641	1.13	22,764,270	1.15
7 Unpaid Losses	0	0.00	0	0.00	14,807,099	31.46	0	0.00	768,843,535	39.92	783,650,634	39.72
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	375,869	0.02	375,869	0.02
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	194,843	0.41	0	0.00	4,725,458	0.25	4,920,302	0.25
10 Unearned Premium Reserves	0	0.00	0	0.00	26,735,358	56.81	0	0.00	449,649,889	23.35	476,385,247	24.15
11 Agents Balances**	0	0.00	0	0.00	(3,914,812)	(8.32)	0	0.00	65,971,680	3.43	62,056,868	3.15
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	7,768,312	16.51	0	0.00	144,607,950	7.51	152,376,262	7.72
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	43,096	0.09	0	0.00	599,422	0.03	642,518	0.03
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	858,466	1.82	0	0.00	(20,128,271)	(1.05)	(19,269,805)	(0.98)
15 General Expenses Incurred**	0	0.00	0	0.00	1,207,503	2.57	0	0.00	38,986,886	2.02	40,194,389	2.04
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(786,504)	(1.67)	0	0.00	(592,880)	(0.03)	(1,379,385)	(0.07)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(49,919,868)	(106.07)	0	0.00	(2,025,759,772)	(105.19)	(2,075,679,640)	(105.21)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 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	28,675,224	94.12	866	100.00	1,460,904	103.19	356,125,812	95.74	386,262,806	95.64
2 Premiums Earned	0	0.00	30,467,705	100.00	866	100.00	1,415,755	100.00	371,974,598	100.00	403,858,924	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	366,006	1.20	(2,400)	(277.14)	804,024	56.79	2,532,176	0.68	3,699,806	0.92
5 Defense and Cost Containment Expenses Incurred	0	0.00	25,838	0.08	(96)	(11.09)	24,867	1.76	198,633	0.05	249,242	0.06
6 Adjusting and Other Expenses Incurred**	0	0.00	204,842	0.67	0	0.01	57,966	4.09	19,190,915	5.16	19,453,724	4.82
7 Unpaid Losses	0	0.00	286,643	0.94	60,000	6928.41	869,737	61.43	14,997,991	4.03	16,214,371	4.01
8 Defense and Cost Containment Expenses Unpaid	0	0.00	154	0.00	0	0.00	26,899	1.90	60,692	0.02	87,745	0.02
9 Adjusting and Other Expenses Unpaid**	0	0.00	29,904	0.10	0	0.00	30,037	2.12	10,595,812	2.85	10,655,753	2.64
10 Unearned Premium Reserves	0	0.00	15,183,649	49.84	(9)	(1.04)	846,046	59.76	194,441,094	52.27	210,470,780	52.11
11 Agents Balances**	0	0.00	0	0.00	403	46.58	230,522	16.28	(2,776,934)	(0.75)	(2,546,009)	(0.63)
12 Commission and Brokerage Expenses Incurred	0	0.00	8,439,207	27.70	0	0.00	241,102	17.03	61,111,656	16.43	69,791,965	17.28
13 Taxes, Licenses, and Fees Incurred	0	0.00	747,790	2.45	0	0.00	32,946	2.33	5,868,941	1.58	6,649,677	1.65
14 Other Acquisition Expenses Incurred**	0	0.00	145,034	0.48	0	0.00	78,097	5.52	10,219,024	2.75	10,442,156	2.59
15 General Expenses Incurred**	0	0.00	1,771,065	5.81	0	0.00	20,771	1.47	12,462,150	3.35	14,253,986	3.53
16 Other Income Less Other Expenses**	0	0.00	3,738	0.01	(10)	(1.11)	5,368	0.38	132,993	0.04	142,090	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	18,771,660	61.61	3,352	387.10	161,351	11.40	260,524,095	70.04	279,460,458	69.20

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	1,388,312	79.20	1,891,252	100.00	0	0.00	32,250,889	100.34	35,530,453	99.29
2 Premiums Earned	0	0.00	1,752,854	100.00	1,891,252	100.00	0	0.00	32,141,401	100.00	35,785,507	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	(1,653,658)	(94.34)	(31,719)	(1.68)	0	0.00	11,715,538	36.45	10,030,161	28.03
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	139,470	0.43	139,470	0.39
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	82,235	4.35	0	0.00	410,817	1.28	493,052	1.38
7 Unpaid Losses	0	0.00	(24)	(0.00)	8,118	0.43	0	0.00	5,531,538	17.21	5,539,632	15.48
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	26,836	0.08	26,836	0.07
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	4,059	0.21	0	0.00	79,386	0.25	83,444	0.23
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	112,596	0.35	112,596	0.31
11 Agents Balances**	0	0.00	0	0.00	13,168	0.70	0	0.00	1,847,473	5.75	1,860,641	5.20
12 Commission and Brokerage Expenses Incurred	0	0.00	6,474	0.37	258,101	13.65	0	0.00	6,155,817	19.15	6,420,392	17.94
13 Taxes, Licenses, and Fees Incurred	0	0.00	28,448	1.62	3,965	0.21	0	0.00	553,800	1.72	586,213	1.64
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	80,517	4.26	0	0.00	78,518	0.24	159,035	0.44
15 General Expenses Incurred**	0	0.00	23,998	1.37	182,169	9.63	0	0.00	699,616	2.18	905,783	2.53
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(74,498)	(3.94)	0	0.00	(13,491)	(0.04)	(87,989)	(0.25)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,347,592	190.98	1,241,486	65.64	0	0.00	12,374,334	38.50	16,963,412	47.40

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

		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
<b>Texas Direct Business</b>													
1	Premiums Written	0	0.00	178,595	86.10	15,438	227.73	0	0.00	62,247,022	107.94	62,441,055	107.87
2	Premiums Earned	0	0.00	207,417	100.00	6,779	100.00	0	0.00	57,669,516	100.00	57,883,712	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	(100)	(1.48)	0	0.00	1,499,663	2.60	1,499,563	2.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10	0.15	0	0.00	80,821	0.14	80,831	0.14
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	80	1.18	0	0.00	556,340	0.96	556,421	0.96
7	Unpaid Losses	0	0.00	0	0.00	(70)	(1.03)	0	0.00	6,043,016	10.48	6,042,946	10.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	19	0.28	0	0.00	360,405	0.62	360,424	0.62
9	Adjusting and Other Expenses Unpaid**	0	0.00	508	0.24	6	0.09	0	0.00	568,977	0.99	569,491	0.98
10	Unearned Premium Reserves	0	0.00	86,062	41.49	8,947	131.98	0	0.00	30,350,346	52.63	30,445,355	52.60
11	Agents Balances**	0	0.00	1,523	0.73	1,884	27.79	0	0.00	16,926,790	29.35	16,930,198	29.25
12	Commission and Brokerage Expenses Incurred	0	0.00	20,966	10.11	2,635	38.87	0	0.00	4,879,750	8.46	4,903,351	8.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,268	1.58	1	0.01	0	0.00	1,218,222	2.11	1,221,491	2.11
14	Other Acquisition Expenses Incurred**	0	0.00	254	0.12	339	5.00	0	0.00	3,610,860	6.26	3,611,453	6.24
15	General Expenses Incurred**	0	0.00	7,616	3.67	585	8.63	0	0.00	3,329,882	5.77	3,338,083	5.77
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(18)	(0.27)	0	0.00	426,469	0.74	426,451	0.74
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	175,313	84.52	3,211	47.37	0	0.00	42,920,446	74.42	43,098,970	74.46

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	43,002,205	100.94	21,341,988	112.91	250,424,709	106.27	119,743,224	104.12	434,512,126	105.42
2 Premiums Earned	0	0.00	42,603,274	100.00	18,901,475	100.00	235,653,046	100.00	115,009,468	100.00	412,167,263	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	20,537,849	48.21	9,807,815	51.89	175,314,254	74.40	52,639,236	45.77	258,299,154	62.67
5 Defense and Cost Containment Expenses Incurred	0	0.00	489,988	1.15	247,747	1.31	827,345	0.35	1,981,465	1.72	3,546,545	0.86
6 Adjusting and Other Expenses Incurred**	0	0.00	2,177,014	5.11	725,626	3.84	7,238,001	3.07	5,674,394	4.93	15,815,035	3.84
7 Unpaid Losses	0	0.00	8,556,597	20.08	5,030,115	26.61	59,167,587	25.11	34,786,363	30.25	107,540,662	26.09
8 Defense and Cost Containment Expenses Unpaid	0	0.00	872,375	2.05	134,673	0.71	2,400,000	1.02	4,048,192	3.52	7,455,240	1.81
9 Adjusting and Other Expenses Unpaid**	0	0.00	1,706,011	4.00	359,233	1.90	823,000	0.35	2,445,061	2.13	5,333,305	1.29
10 Unearned Premium Reserves	0	0.00	21,044,670	49.40	11,160,911	59.05	128,648,140	54.59	58,631,109	50.98	219,484,830	53.25
11 Agents Balances**	0	0.00	8,032,052	18.85	4,530,606	23.97	52,863,010	22.43	25,999,537	22.61	91,425,205	22.18
12 Commission and Brokerage Expenses Incurred	0	0.00	4,887,349	11.47	3,553,417	18.80	22,847,693	9.70	24,366,010	21.19	55,654,469	13.50
13 Taxes, Licenses, and Fees Incurred	0	0.00	865,213	2.03	421,833	2.23	4,744,894	2.01	2,548,432	2.22	8,580,372	2.08
14 Other Acquisition Expenses Incurred**	0	0.00	2,728,018	6.40	1,630,190	8.62	10,873,002	4.61	5,747,383	5.00	20,978,592	5.09
15 General Expenses Incurred**	0	0.00	857,006	2.01	1,391,953	7.36	4,960,001	2.10	8,792,224	7.64	16,001,183	3.88
16 Other Income Less Other Expenses**	0	0.00	(37,000)	(0.09)	(102,643)	(0.54)	1,941,000	0.82	(270,536)	(0.24)	1,530,822	0.37
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10,023,838	23.53	1,020,252	5.40	10,788,856	4.58	12,989,789	11.29	34,822,735	8.45

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	3,695,137,301	106.35	662,814,908	109.65	889,681,074	111.80	8,066,554,455	108.35	13,314,187,738	108.07
2 Premiums Earned	0	0.00	3,474,417,052	100.00	604,496,069	100.00	795,796,546	100.00	7,445,116,826	100.00	12,319,826,493	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	2,864,326	0.47	46,518,354	5.85	0	0.00	49,382,680	0.40
4 Incurred Losses	(4)	0.00	1,598,881,708	46.02	428,123,576	70.82	551,314,182	69.28	4,414,137,540	59.29	6,992,457,002	56.76
5 Defense and Cost Containment Expenses Incurred	0	0.00	44,586,451	1.28	7,453,495	1.23	4,049,839	0.51	96,153,735	1.29	152,243,520	1.24
6 Adjusting and Other Expenses Incurred**	0	0.00	229,775,937	6.61	39,307,697	6.50	56,623,471	7.12	537,769,123	7.22	863,476,228	7.01
7 Unpaid Losses	0	0.00	812,520,442	23.39	123,736,324	20.47	192,639,707	24.21	2,046,872,723	27.49	3,175,769,196	25.78
8 Defense and Cost Containment Expenses Unpaid	0	0.00	45,383,232	1.31	5,851,413	0.97	8,445,547	1.06	106,295,496	1.43	165,975,688	1.35
9 Adjusting and Other Expenses Unpaid**	0	0.00	186,627,949	5.37	17,433,654	2.88	24,958,578	3.14	300,426,336	4.04	529,446,517	4.30
10 Unearned Premium Reserves	0	0.00	1,942,199,566	55.90	357,550,300	59.15	398,042,904	50.02	4,256,181,440	57.17	6,953,974,210	56.45
11 Agents Balances**	0	0.00	675,333,816	19.44	203,193,822	33.61	171,475,767	21.55	1,294,050,260	17.38	2,344,053,665	19.03
12 Commission and Brokerage Expenses Incurred	0	0.00	449,408,342	12.93	60,952,654	10.08	70,334,024	8.84	1,055,403,896	14.18	1,636,098,916	13.28
13 Taxes, Licenses, and Fees Incurred	15	0.00	72,683,413	2.09	12,907,361	2.14	17,893,925	2.25	170,011,738	2.28	273,496,452	2.22
14 Other Acquisition Expenses Incurred**	0	0.00	213,003,942	6.13	56,442,174	9.34	98,751,880	12.41	483,827,613	6.50	852,025,609	6.92
15 General Expenses Incurred**	0	0.00	82,455,978	2.37	43,474,375	7.19	27,153,350	3.41	295,777,920	3.97	448,861,623	3.64
16 Other Income Less Other Expenses**	0	0.00	2,508,999	0.07	(4,955,418)	(0.82)	(1,285,356)	(0.16)	12,114,252	0.16	8,382,478	0.07
17 Pretax Profit or Loss Excluding Investment Gain*	(11)	0.00	786,130,281	22.63	(51,985,007)	(8.60)	(78,127,835)	(9.82)	404,149,514	5.43	1,060,166,942	8.61

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	229,257,669	110.06	294,168,418	107.76	81,594,061	100.99	2,845,185,401	106.12	3,450,205,549	106.39
2 Premiums Earned	0	0.00	208,301,488	100.00	272,983,411	100.00	80,795,165	100.00	2,680,991,652	100.00	3,243,071,716	100.00
3 Dividends to Policyholders	0	0.00	592	0.00	187,306	0.07	0	0.00	1,569,310	0.06	1,757,208	0.05
4 Incurred Losses	0	0.00	110,598,176	53.10	157,586,171	57.73	24,021,138	29.73	1,259,771,477	46.99	1,551,976,962	47.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	8,010,347	3.85	11,587,328	4.24	1,229,404	1.52	129,820,426	4.84	150,647,505	4.65
6 Adjusting and Other Expenses Incurred**	0	0.00	10,188,222	4.89	13,129,877	4.81	3,434,656	4.25	150,890,364	5.63	177,643,119	5.48
7 Unpaid Losses	0	0.00	135,985,043	65.28	145,689,218	53.37	65,484,848	81.05	2,218,254,549	82.74	2,565,413,658	79.10
8 Defense and Cost Containment Expenses Unpaid	0	0.00	39,006,425	18.73	23,570,178	8.63	14,823,536	18.35	531,500,446	19.82	608,900,585	18.78
9 Adjusting and Other Expenses Unpaid**	0	0.00	9,919,572	4.76	12,186,343	4.46	4,738,774	5.87	179,417,650	6.69	206,262,338	6.36
10 Unearned Premium Reserves	0	0.00	114,901,790	55.16	144,244,049	52.84	40,514,522	50.14	1,355,688,884	50.57	1,655,349,245	51.04
11 Agents Balances**	0	0.00	27,770,555	13.33	91,492,032	33.52	22,501,830	27.85	743,658,433	27.74	885,422,850	27.30
12 Commission and Brokerage Expenses Incurred	0	0.00	29,073,284	13.96	35,237,565	12.91	11,499,408	14.23	454,051,225	16.94	529,861,482	16.34
13 Taxes, Licenses, and Fees Incurred	0	0.00	4,315,770	2.07	5,531,418	2.03	1,923,806	2.38	61,780,756	2.30	73,551,750	2.27
14 Other Acquisition Expenses Incurred**	0	0.00	10,481,029	5.03	20,633,434	7.56	10,077,811	12.47	138,624,056	5.17	179,816,329	5.54
15 General Expenses Incurred**	0	0.00	7,181,825	3.45	20,323,535	7.44	4,410,382	5.46	201,111,872	7.50	233,027,614	7.19
16 Other Income Less Other Expenses**	0	0.00	125,907	0.06	(1,163,413)	(0.43)	(706,511)	(0.87)	(1,430,905)	(0.05)	(3,174,922)	(0.10)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	28,578,149	13.72	7,603,364	2.79	23,492,049	29.08	281,941,262	10.52	341,614,825	10.53

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	517,354,910	98.08	517,354,910	98.08
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	527,494,503	100.00	527,494,503	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	(133,709,264)	(25.35)	(133,709,264)	(25.35)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(367,612)	(0.07)	(367,612)	(0.07)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	118,634	0.02	118,634	0.02
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	186,547,873	35.36	186,547,873	35.36
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	913,372	0.17	913,372	0.17
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,866,938	1.11	5,866,938	1.11
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	70,701,277	13.40	70,701,277	13.40
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	17,254,695	3.27	17,254,695	3.27
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	9,224,327	1.75	9,224,327	1.75
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	(2,250,238)	(0.43)	(2,250,238)	(0.43)
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	97,893,968	18.56	97,893,968	18.56
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(84,905,652)	(16.10)	(84,905,652)	(16.10)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	471,679,036	89.42	471,679,036	89.42

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	452,933	97.99	1,543,074	113.66	369,716,705	102.18	371,712,712	102.22
2 Premiums Earned	0	0.00	0	0.00	462,212	100.00	1,357,662	100.00	361,831,505	100.00	363,651,379	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	41,771	9.04	23,507	1.73	0	0.00	65,278	0.02
4 Incurred Losses	0	0.00	0	0.00	(1,040,275)	(225.06)	211,370	15.57	211,738,091	58.52	210,909,186	58.00
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(142,814)	(30.90)	10,597	0.78	14,042,720	3.88	13,910,503	3.83
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	28,031	6.06	93,033	6.85	14,426,505	3.99	14,547,570	4.00
7 Unpaid Losses	0	0.00	0	0.00	380,454	82.31	221,274	16.30	268,138,660	74.11	268,740,388	73.90
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,417	1.39	13,515	1.00	23,746,645	6.56	23,766,577	6.54
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	94,062	20.35	30,087	2.22	12,160,086	3.36	12,284,235	3.38
10 Unearned Premium Reserves	0	0.00	0	0.00	219,842	47.56	757,841	55.82	126,550,402	34.97	127,528,085	35.07
11 Agents Balances**	0	0.00	0	0.00	74,632	16.15	362,849	26.73	89,229,785	24.66	89,667,266	24.66
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	225,032	16.57	53,145,237	14.69	53,370,269	14.68
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	9,145	1.98	40,515	2.98	6,876,379	1.90	6,926,039	1.90
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	46,499	10.06	235,421	17.34	19,131,255	5.29	19,413,176	5.34
15 General Expenses Incurred**	0	0.00	0	0.00	24,338	5.27	41,574	3.06	23,265,882	6.43	23,331,794	6.42
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(1,619)	(0.35)	200	0.01	19,481	0.01	18,062	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,493,898	323.21	476,813	35.12	19,224,917	5.31	21,195,627	5.83

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	39,080,743	104.61	158,553,714	99.51	103,341,793	103.07	83,356,568	106.67	2,682,496,447	105.71	3,066,829,265	105.29
2 Premiums Earned	37,359,385	100.00	159,328,699	100.00	100,266,272	100.00	78,145,916	100.00	2,537,659,764	100.00	2,912,760,036	100.00
3 Dividends to Policyholders	0	0.00	315	0.00	79,915	0.08	1,718,652	2.20	311,308	0.01	2,110,190	0.07
4 Incurred Losses	19,655,591	52.61	65,196,603	40.92	49,328,493	49.20	34,828,416	44.57	1,201,584,502	47.35	1,370,593,605	47.05
5 Defense and Cost Containment Expenses Incurred	182,789	0.49	1,423,982	0.89	10,426,452	10.40	49,442	0.06	22,397,735	0.88	34,480,400	1.18
6 Adjusting and Other Expenses Incurred**	3,396,126	9.09	3,619,867	2.27	3,109,400	3.10	3,107,330	3.98	72,688,478	2.86	85,921,202	2.95
7 Unpaid Losses	3,898,386	10.43	37,023,282	23.24	59,803,654	59.64	5,533,630	7.08	422,067,927	16.63	528,326,879	18.14
8 Defense and Cost Containment Expenses Unpaid	142,014	0.38	1,836,600	1.15	1,398,465	1.39	46,486	0.06	30,153,525	1.19	33,577,090	1.15
9 Adjusting and Other Expenses Unpaid**	4,502,167	12.05	1,537,774	0.97	1,394,001	1.39	691,310	0.88	34,106,929	1.34	42,232,182	1.45
10 Unearned Premium Reserves	19,750,773	52.87	100,753,283	63.24	45,806,418	45.68	40,394,985	51.69	1,161,997,301	45.79	1,368,702,760	46.99
11 Agents Balances**	10,674,396	28.57	31,337,483	19.67	16,050,445	16.01	16,919,050	21.65	498,600,157	19.65	573,581,530	19.69
12 Commission and Brokerage Expenses Incurred	4,497,783	12.04	41,417,209	25.99	4,334,280	4.32	7,616,009	9.75	460,149,409	18.13	518,014,690	17.78
13 Taxes, Licenses, and Fees Incurred	771,408	2.06	3,107,261	1.95	2,195,264	2.19	1,666,381	2.13	58,018,510	2.29	65,758,824	2.26
14 Other Acquisition Expenses Incurred**	3,805,141	10.19	1,784,651	1.12	11,358,269	11.33	14,899,274	19.07	107,739,061	4.25	139,586,395	4.79
15 General Expenses Incurred**	473,018	1.27	13,048,774	8.19	10,514,029	10.49	2,145,246	2.75	134,760,065	5.31	160,941,132	5.53
16 Other Income Less Other Expenses**	1,000	0.00	7,932	0.00	(54,831)	(0.05)	44,349	0.06	4,903,172	0.19	4,901,622	0.17
17 Pretax Profit or Loss Excluding Investment Gain*	4,578,530	12.26	29,737,968	18.66	8,865,338	8.84	12,159,515	15.56	484,913,869	19.11	540,255,220	18.55

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	14,459,654	679.17	0	0.00	20,950,224	114.28	35,409,878	173.06
2 Premiums Earned	0	0.00	0	0.00	2,129,003	100.00	0	0.00	18,331,914	100.00	20,460,917	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	42,691	0.23	42,691	0.21
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	105,000	0.57	105,000	0.51
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,335	0.01	1,335	0.01
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,495,910	8.16	1,495,910	7.31
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	42,119	0.23	42,119	0.21
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	43	0.00	43	0.00
10 Unearned Premium Reserves	0	0.00	0	0.00	50,318,818	2363.49	0	0.00	176,209,751	961.22	226,528,569	1107.13
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	753,486	4.11	753,486	3.68
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	290,080	13.63	0	0.00	476,622	2.60	766,702	3.75
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	4,448,960	208.97	0	0.00	851,958	4.65	5,300,918	25.91
15 General Expenses Incurred**	0	0.00	0	0.00	3,293,270	154.69	0	0.00	17,152,664	93.57	20,445,934	99.93
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	17,540,650	95.68	17,540,650	85.73
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,903,307)	(277.28)	0	0.00	17,242,294	94.06	11,338,986	55.42

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

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

**Total for Medical Malpractice - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	16,944	107.66	3,001,445	99.90	5,009,818	117.32	83,515,979	105.80	91,544,186	106.16
2 Premiums Earned	0	0.00	15,739	100.00	3,004,454	100.00	4,270,241	100.00	78,939,541	100.00	86,229,975	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	845	0.03	0	0.00	199,133	0.25	199,978	0.23
4 Incurred Losses	0	0.00	0	0.00	2,397,601	79.80	(886,250)	(20.75)	20,123,036	25.49	21,634,387	25.09
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	619,670	20.63	522,031	12.22	10,443,099	13.23	11,584,800	13.43
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	310,846	10.35	507,259	11.88	4,040,590	5.12	4,858,695	5.63
7 Unpaid Losses	0	0.00	0	0.00	3,910,458	130.16	3,172,724	74.30	121,661,964	154.12	128,745,146	149.30
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,654,273	55.06	3,311,809	77.56	43,755,620	55.43	48,721,702	56.50
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	823,767	27.42	537,780	12.59	13,144,628	16.65	14,506,175	16.82
10 Unearned Premium Reserves	0	0.00	8,779	55.78	1,583,022	52.69	5,745,668	134.55	38,961,241	49.36	46,298,710	53.69
11 Agents Balances**	0	0.00	2,951	18.75	867,687	28.88	1,167,927	27.35	16,093,599	20.39	18,132,163	21.03
12 Commission and Brokerage Expenses Incurred	0	0.00	1,932	12.28	49,559	1.65	0	0.00	11,473,452	14.53	11,524,943	13.37
13 Taxes, Licenses, and Fees Incurred	0	0.00	1,545	9.82	64,515	2.15	1,028	0.02	1,785,889	2.26	1,852,977	2.15
14 Other Acquisition Expenses Incurred**	0	0.00	984	6.25	193,151	6.43	106,061	2.48	3,901,443	4.94	4,201,640	4.87
15 General Expenses Incurred**	0	0.00	0	0.00	348,878	11.61	464,477	10.88	5,805,152	7.35	6,618,507	7.68
16 Other Income Less Other Expenses**	0	0.00	0	0.00	20,745	0.69	0	0.00	2,483,938	3.15	2,504,683	2.90
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,278	71.66	(959,867)	(31.95)	3,555,635	83.27	23,651,684	29.96	26,258,731	30.45

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

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

**Total for Medical Malpractice - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	3,926,223	110.16	44,030,303	101.54	81,861,755	104.73	129,818,281	103.78
2 Premiums Earned	0	0.00	0	0.00	3,563,987	100.00	43,363,551	100.00	78,165,637	100.00	125,093,175	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	15,998	0.45	(74)	(0.00)	107,030	0.14	122,954	0.10
4 Incurred Losses	0	0.00	0	0.00	1,222,391	34.30	10,103,853	23.30	13,331,630	17.06	24,657,874	19.71
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	965,976	27.10	(2,420,702)	(5.58)	19,264,187	24.65	17,809,461	14.24
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	287,273	8.06	2,934,805	6.77	7,419,271	9.49	10,641,348	8.51
7 Unpaid Losses	0	0.00	0	0.00	6,405,454	179.73	39,109,838	90.19	108,996,723	139.44	154,512,015	123.52
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,866,045	52.36	27,319,453	63.00	60,630,958	77.57	89,816,456	71.80
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	668,396	18.75	5,813,877	13.41	10,804,032	13.82	17,286,305	13.82
10 Unearned Premium Reserves	0	0.00	0	0.00	1,941,612	54.48	21,646,278	49.92	54,319,697	69.49	77,907,587	62.28
11 Agents Balances**	0	0.00	0	0.00	1,111,226	31.18	10,729,718	24.74	17,402,863	22.26	29,243,807	23.38
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	328,081	9.21	4,443,715	10.25	8,165,748	10.45	12,937,544	10.34
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	139,078	3.90	1,095,453	2.53	1,583,033	2.03	2,817,564	2.25
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	128,269	3.60	1,025,950	2.37	4,427,954	5.66	5,582,173	4.46
15 General Expenses Incurred**	0	0.00	0	0.00	481,544	13.51	4,309,863	9.94	6,637,609	8.49	11,429,016	9.14
16 Other Income Less Other Expenses**	0	0.00	0	0.00	27,065	0.76	305,592	0.70	1,911,886	2.45	2,244,542	1.79
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	22,442	0.63	22,176,280	51.14	19,141,060	24.49	41,339,782	33.05

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	2,367,759	104.90	1,144,568	58.90	792,991	100.58	16,052,311	103.29	20,357,629	99.16
2 Premiums Earned	0	0.00	2,257,076	100.00	1,943,389	100.00	788,432	100.00	15,540,556	100.00	20,529,453	100.00
3 Dividends to Policyholders	0	0.00	131	0.01	984	0.05	81,326	10.31	0	0.00	82,441	0.40
4 Incurred Losses	0	0.00	(7,448)	(0.33)	549,830	28.29	39,907	5.06	(962,253)	(6.19)	(379,964)	(1.85)
5 Defense and Cost Containment Expenses Incurred	0	0.00	3,205	0.14	214	0.01	311	0.04	(21,152)	(0.14)	(17,422)	(0.08)
6 Adjusting and Other Expenses Incurred**	0	0.00	22,010	0.98	1,704	0.09	15,077	1.91	93,339	0.60	132,131	0.64
7 Unpaid Losses	0	0.00	3,129	0.14	552,371	28.42	61,491	7.80	785,858	5.06	1,402,849	6.83
8 Defense and Cost Containment Expenses Unpaid	0	0.00	92	0.00	781	0.04	1,078	0.14	61,277	0.39	63,228	0.31
9 Adjusting and Other Expenses Unpaid**	0	0.00	1,000	0.04	588	0.03	2,666	0.34	44,375	0.29	48,629	0.24
10 Unearned Premium Reserves	0	0.00	1,135,116	50.29	685,779	35.29	401,568	50.93	7,151,796	46.02	9,374,259	45.66
11 Agents Balances**	0	0.00	361,172	16.00	183,787	9.46	170,624	21.64	3,654,839	23.52	4,370,423	21.29
12 Commission and Brokerage Expenses Incurred	0	0.00	268,901	11.91	31,878	1.64	0	0.00	1,104,869	7.11	1,405,648	6.85
13 Taxes, Licenses, and Fees Incurred	0	0.00	45,018	1.99	31,657	1.63	11,501	1.46	317,927	2.05	406,103	1.98
14 Other Acquisition Expenses Incurred**	0	0.00	62,030	2.75	183,822	9.46	28,768	3.65	537,007	3.46	811,627	3.95
15 General Expenses Incurred**	0	0.00	126,060	5.59	244,974	12.61	19,786	2.51	680,556	4.38	1,071,375	5.22
16 Other Income Less Other Expenses**	0	0.00	0	0.00	14,072	0.72	(3,150)	(0.40)	159	0.00	11,081	0.05
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,737,169	76.97	912,398	46.95	588,606	74.66	13,790,423	88.74	17,028,595	82.95

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

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

**Total for Comprehensive Hospital and Medical - Individual  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
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	1,641	0.00	0	0.00	55,636	0.00	57,277	0.00
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,909	0.00	13,909	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	13,050	0.00	0	0.00	(598,423)	0.00	(585,373)	0.00
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	26	0.00	0	0.00	679,131	0.00	679,157	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	72	0.00	0	0.00	0	0.00	72	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	19	0.00	0	0.00	92	0.00	111	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	(1,732)	0.00	0	0.00	(69,637)	0.00	(71,369)	0.00

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

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

**Total for Comprehensive Hospital and Medical - Group**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	29,819,455	100.01	0	0.00	212,363,621	100.53	242,183,076	100.47
2 Premiums Earned	0	0.00	0	0.00	29,816,596	100.00	0	0.00	211,234,140	100.00	241,050,736	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	37,556,261	125.96	0	0.00	108,780,089	51.50	146,336,350	60.71
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,188	0.02	0	0.00	1,013,388	0.48	1,018,576	0.42
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,969,572	6.61	0	0.00	3,943,703	1.87	5,913,275	2.45
7 Unpaid Losses	0	0.00	0	0.00	6,734,081	22.59	0	0.00	82,297,667	38.96	89,031,748	36.93
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	23,459	0.08	0	0.00	1,332,283	0.63	1,355,742	0.56
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,303,243	24.49	0	0.00	2,899,994	1.37	10,203,237	4.23
10 Unearned Premium Reserves	0	0.00	0	0.00	94,787	0.32	0	0.00	27,157,857	12.86	27,252,644	11.31
11 Agents Balances**	0	0.00	0	0.00	742,291	2.49	0	0.00	82,395,155	39.01	83,137,447	34.49
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	119	0.00	0	0.00	25,733,395	12.18	25,733,514	10.68
13 Taxes, Licenses, and Fees Incurred	0	0.00	503	0.00	537,860	1.80	0	0.00	5,498,662	2.60	6,037,025	2.50
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	17,441	0.06	0	0.00	6,827,282	3.23	6,844,723	2.84
15 General Expenses Incurred**	0	0.00	0	0.00	366,008	1.23	0	0.00	13,111,171	6.21	13,477,179	5.59
16 Other Income Less Other Expenses**	0	0.00	0	0.00	20,636	0.07	0	0.00	(125,340)	(0.06)	(104,704)	(0.04)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(503)	0.00	(10,615,218)	(35.60)	0	0.00	46,201,110	21.87	35,585,390	14.76

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

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



**Total for Credit Accident and Health**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	(214)	(1.64)	0	0.00	931,961	100.00	931,747	98.59
2 Premiums Earned	0	0.00	0	0.00	13,074	100.00	0	0.00	931,961	100.00	945,035	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	(16,388)	(125.35)	0	0.00	50,389	5.41	34,001	3.60
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(86)	(0.66)	0	0.00	0	0.00	(86)	(0.01)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	(2,730)	(20.88)	0	0.00	1,214	0.13	(1,516)	(0.16)
7 Unpaid Losses	0	0.00	0	0.00	24,920	190.61	0	0.00	52,764	5.66	77,684	8.22
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	49	0.37	0	0.00	0	0.00	49	0.01
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	2,730	20.88	0	0.00	7,083	0.76	9,813	1.04
10 Unearned Premium Reserves	0	0.00	0	0.00	11,956	91.45	0	0.00	0	0.00	11,956	1.27
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	121,852	13.07	121,852	12.89
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(43)	(0.33)	0	0.00	558,683	59.95	558,640	59.11
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(3)	(0.02)	0	0.00	22,533	2.42	22,530	2.38
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	1,006	7.69	0	0.00	24,810	2.66	25,816	2.73
15 General Expenses Incurred**	0	0.00	0	0.00	431	3.30	0	0.00	17,942	1.93	18,373	1.94
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	20,349	2.18	20,349	2.15
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	30,887	236.25	0	0.00	276,740	29.69	307,627	32.55

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	50,049	258.50	0	0.00	67,269,919	100.02	0	0.00	255,140,051	100.83	322,460,019	100.67
2 Premiums Earned	19,361	100.00	0	0.00	67,255,274	100.00	0	0.00	253,042,943	100.00	320,317,578	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	199	0.00	0	0.00	0	0.00	199	0.00
4 Incurred Losses	10,000	51.65	0	0.00	46,029,270	68.44	0	0.00	197,425,846	78.02	243,465,116	76.01
5 Defense and Cost Containment Expenses Incurred	1,017	5.25	0	0.00	36,389	0.05	0	0.00	(711,486)	(0.28)	(674,080)	(0.21)
6 Adjusting and Other Expenses Incurred**	3,057	15.79	0	0.00	2,624,633	3.90	0	0.00	7,738,807	3.06	10,366,497	3.24
7 Unpaid Losses	10,000	51.65	0	0.00	93,853,295	139.55	0	0.00	210,457,312	83.17	304,320,607	95.01
8 Defense and Cost Containment Expenses Unpaid	1,017	5.25	0	0.00	186,944	0.28	0	0.00	3,054,297	1.21	3,242,258	1.01
9 Adjusting and Other Expenses Unpaid**	1,019	5.26	0	0.00	11,416,759	16.98	0	0.00	5,403,964	2.14	16,821,742	5.25
10 Unearned Premium Reserves	30,688	158.50	0	0.00	17,998,341	26.76	0	0.00	24,528,278	9.69	42,557,307	13.29
11 Agents Balances**	11,209	57.89	0	0.00	12,837,889	19.09	0	0.00	51,582,518	20.38	64,431,616	20.11
12 Commission and Brokerage Expenses Incurred	7,884	40.72	0	0.00	6,109,790	9.08	0	0.00	41,403,361	16.36	47,521,035	14.84
13 Taxes, Licenses, and Fees Incurred	961	4.96	0	0.00	1,187,141	1.77	0	0.00	5,073,474	2.00	6,261,576	1.95
14 Other Acquisition Expenses Incurred**	1,019	5.26	0	0.00	4,748,461	7.06	0	0.00	11,810,853	4.67	16,560,334	5.17
15 General Expenses Incurred**	1,019	5.26	0	0.00	2,391,099	3.56	0	0.00	21,527,322	8.51	23,919,440	7.47
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(55,269,189)	(82.18)	0	0.00	(5,383,518)	(2.13)	(60,652,707)	(18.94)
17 Pretax Profit or Loss Excluding Investment Gain*	(5,596)	(28.90)	0	0.00	(51,140,897)	(76.04)	0	0.00	(36,608,753)	(14.47)	(87,755,246)	(27.40)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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, 15.8, and 15.9 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	13,465,271	99.66	1,095,716,269	102.28	14,015,623	97.31	1,436,982,603	103.66	2,560,179,766	103.01
2 Premiums Earned	0	0.00	13,510,909	100.00	1,071,252,190	100.00	14,403,127	100.00	1,386,233,653	100.00	2,485,399,879	100.00
3 Dividends to Policyholders	0	0.00	45,403	0.34	351,278,238	32.79	0	0.00	4,585,965	0.33	355,909,606	14.32
4 Incurred Losses	0	0.00	2,579,666	19.09	358,911,820	33.50	7,057,426	49.00	558,774,455	40.31	927,323,367	37.31
5 Defense and Cost Containment Expenses Incurred	0	0.00	433,073	3.21	30,632,335	2.86	655,408	4.55	106,883,324	7.71	138,604,140	5.58
6 Adjusting and Other Expenses Incurred**	0	0.00	363,998	2.69	66,405,047	6.20	724,716	5.03	84,784,973	6.12	152,278,733	6.13
7 Unpaid Losses	0	0.00	19,370,531	143.37	2,620,385,208	244.61	31,065,501	215.69	5,606,595,276	404.45	8,277,416,516	333.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,310,816	9.70	130,677,951	12.20	1,951,315	13.55	635,591,635	45.85	769,531,717	30.96
9 Adjusting and Other Expenses Unpaid**	0	0.00	933,994	6.91	211,832,284	19.77	3,454,741	23.99	178,803,322	12.90	395,024,341	15.89
10 Unearned Premium Reserves	0	0.00	5,461,774	40.42	502,747,673	46.93	6,221,685	43.20	480,014,329	34.63	994,445,461	40.01
11 Agents Balances**	0	0.00	29,000	0.21	374,151,168	34.93	2,761,912	19.18	379,604,587	27.38	756,546,666	30.44
12 Commission and Brokerage Expenses Incurred	0	0.00	1,494,226	11.06	142,126,898	13.27	1,654,027	11.48	114,489,540	8.26	259,764,691	10.45
13 Taxes, Licenses, and Fees Incurred	1	0.00	473,089	3.50	27,649,542	2.58	367,587	2.55	58,399,959	4.21	86,890,178	3.50
14 Other Acquisition Expenses Incurred**	0	0.00	724,995	5.37	69,514,800	6.49	1,292,334	8.97	64,731,648	4.67	136,263,777	5.48
15 General Expenses Incurred**	0	0.00	956,994	7.08	131,513,428	12.28	1,111,689	7.72	97,041,148	7.00	230,623,259	9.28
16 Other Income Less Other Expenses**	0	0.00	18,054,878	133.63	10,456,780	0.98	185,849	1.29	(36,202)	(0.00)	28,661,305	1.15
17 Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	24,494,344	181.29	(96,323,138)	(8.99)	1,725,788	11.98	296,506,439	21.39	226,403,433	9.11

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

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

**Total for General Liability - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

		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
<b>Texas Direct Business</b>													
1	Premiums Written	66,479	119.91	58,236,411	98.36	170,542,858	109.27	66,219,338	101.60	3,247,563,575	107.34	3,542,628,661	107.16
2	Premiums Earned	55,441	100.00	59,205,034	100.00	156,072,986	100.00	65,175,340	100.00	3,025,379,215	100.00	3,305,888,016	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	597,100	0.38	1,672,522	2.57	457,518	0.02	2,727,140	0.08
4	Incurred Losses	6,930	12.50	19,741,746	33.34	113,683,360	72.84	36,027,898	55.28	2,103,006,761	69.51	2,272,466,695	68.74
5	Defense and Cost Containment Expenses Incurred	(45)	(0.08)	(490,367)	(0.83)	5,831,305	3.74	2,460,173	3.77	161,463,318	5.34	169,264,384	5.12
6	Adjusting and Other Expenses Incurred**	2,016	3.64	397,220	0.67	5,965,961	3.82	1,998,204	3.07	128,162,855	4.24	136,526,256	4.13
7	Unpaid Losses	176	0.32	69,138,605	116.78	221,098,738	141.66	86,739,454	133.09	6,636,278,103	219.35	7,013,255,076	212.14
8	Defense and Cost Containment Expenses Unpaid	(44)	(0.08)	4,310,710	7.28	27,225,925	17.44	6,411,753	9.84	924,578,066	30.56	962,526,410	29.12
9	Adjusting and Other Expenses Unpaid**	0	0.00	4,118,192	6.96	10,294,452	6.60	5,445,740	8.36	302,746,925	10.01	322,605,309	9.76
10	Unearned Premium Reserves	26,103	47.08	28,688,835	48.46	84,151,429	53.92	32,407,703	49.72	2,029,199,091	67.07	2,174,473,161	65.78
11	Agents Balances**	21,168	38.18	6,351,072	10.73	51,127,806	32.76	12,644,653	19.40	662,405,456	21.89	732,550,155	22.16
12	Commission and Brokerage Expenses Incurred	7,426	13.39	9,183,909	15.51	18,249,812	11.69	6,101,033	9.36	364,408,712	12.05	397,950,892	12.04
13	Taxes, Licenses, and Fees Incurred	1,135	2.05	1,176,850	1.99	2,781,303	1.78	1,421,364	2.18	66,265,299	2.19	71,645,951	2.17
14	Other Acquisition Expenses Incurred**	0	0.00	1,328,019	2.24	13,585,163	8.70	8,850,210	13.58	121,221,323	4.01	144,984,716	4.39
15	General Expenses Incurred**	0	0.00	2,240,291	3.78	11,005,595	7.05	2,662,910	4.09	182,613,863	6.04	198,522,658	6.01
16	Other Income Less Other Expenses**	2,016	3.64	2,260,300	3.82	(678,611)	(0.43)	(224,689)	(0.34)	957,471	0.03	2,316,486	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	39,995	72.14	27,887,667	47.10	(16,305,224)	(10.45)	3,756,336	5.76	(101,262,963)	(3.35)	(85,884,190)	(2.60)

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

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

**Total for General Liability - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	390,958	95.39	7,756,417	111.99	25,504,473	100.43	1,855,833,852	101.76	1,889,485,700	101.78
2 Premiums Earned	0	0.00	409,867	100.00	6,925,848	100.00	25,395,764	100.00	1,823,736,822	100.00	1,856,468,301	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	2	0.00	4,500,000	17.72	0	0.00	4,500,002	0.24
4 Incurred Losses	0	0.00	53,707	13.10	2,530,735	36.54	8,349,561	32.88	1,004,583,726	55.08	1,015,517,729	54.70
5 Defense and Cost Containment Expenses Incurred	0	0.00	(68,549)	(16.72)	968,640	13.99	9,500,230	37.41	233,230,730	12.79	243,631,051	13.12
6 Adjusting and Other Expenses Incurred**	0	0.00	5,998	1.46	417,586	6.03	(27,155)	(0.11)	56,689,867	3.11	57,086,296	3.07
7 Unpaid Losses	0	0.00	257,802	62.90	4,559,530	65.83	17,124,093	67.43	3,027,578,393	166.01	3,049,519,818	164.26
8 Defense and Cost Containment Expenses Unpaid	0	0.00	167,056	40.76	1,451,129	20.95	8,744,437	34.43	664,584,145	36.44	674,946,767	36.36
9 Adjusting and Other Expenses Unpaid**	0	0.00	8,997	2.20	462,620	6.68	1,153,904	4.54	127,434,445	6.99	129,059,966	6.95
10 Unearned Premium Reserves	0	0.00	197,258	48.13	3,858,528	55.71	12,055,932	47.47	1,079,996,365	59.22	1,096,108,083	59.04
11 Agents Balances**	0	0.00	7,997	1.95	1,797,624	25.96	2,799,769	11.02	351,154,310	19.25	355,759,701	19.16
12 Commission and Brokerage Expenses Incurred	0	0.00	64,741	15.80	663,765	9.58	372,567	1.47	280,399,425	15.37	281,500,498	15.16
13 Taxes, Licenses, and Fees Incurred	0	0.00	7,428	1.81	174,544	2.52	459,108	1.81	35,790,791	1.96	36,431,871	1.96
14 Other Acquisition Expenses Incurred**	0	0.00	13,995	3.41	562,377	8.12	1,637,754	6.45	83,169,854	4.56	85,383,981	4.60
15 General Expenses Incurred**	0	0.00	27,991	6.83	811,110	11.71	2,860,779	11.26	109,850,820	6.02	113,550,701	6.12
16 Other Income Less Other Expenses**	0	0.00	194,937	47.56	11,333	0.16	7,406	0.03	267,500	0.01	481,176	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	499,492	121.87	808,422	11.67	(2,249,674)	(8.86)	20,289,109	1.11	19,347,349	1.04

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 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	25,286,945	102.97	25,286,945	102.97
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	24,557,411	100.00	24,557,411	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	17,203,047	70.05	17,203,047	70.05
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,801,676	7.34	1,801,676	7.34
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	487,379	1.98	487,379	1.98
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	309,345,271	1259.68	309,345,271	1259.68
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,230,315	57.95	14,230,315	57.95
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,472,568	18.21	4,472,568	18.21
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	12,082,730	49.20	12,082,730	49.20
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	6,450,328	26.27	6,450,328	26.27
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,598,740	10.58	2,598,740	10.58
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	0.00	0	0.00	0	0.00	622,095	2.53	622,097	2.53
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	364,598	1.48	364,598	1.48
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,568,639	10.46	2,568,639	10.46
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(55,102)	(0.22)	(55,102)	(0.22)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2)	0.00	0	0.00	0	0.00	(1,143,865)	(4.66)	(1,143,867)	(4.66)

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

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

**Total for Products Liability - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	6,922,672	97.30	14,906,401	107.06	37,274	99.50	175,598,301	104.56	197,464,648	104.47
2 Premiums Earned	0	0.00	7,114,961	100.00	13,922,923	100.00	37,461	100.00	167,932,531	100.00	189,007,876	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	14,591,982	205.09	3,990,611	28.66	(21,186)	(56.55)	105,606,630	62.89	124,168,037	65.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	5,930,548	83.35	2,570,490	18.46	(9,722)	(25.95)	18,696,658	11.13	27,187,974	14.38
6 Adjusting and Other Expenses Incurred**	0	0.00	1,857,990	26.11	416,433	2.99	81,980	218.84	12,258,075	7.30	14,614,477	7.73
7 Unpaid Losses	0	0.00	22,978,770	322.96	18,314,273	131.54	42,037	112.22	514,361,811	306.29	555,696,891	294.01
8 Defense and Cost Containment Expenses Unpaid	0	0.00	9,729,036	136.74	9,951,418	71.48	13,404	35.78	202,173,631	120.39	221,867,489	117.39
9 Adjusting and Other Expenses Unpaid**	0	0.00	2,655,985	37.33	1,956,429	14.05	4,886	13.04	58,752,119	34.99	63,369,419	33.53
10 Unearned Premium Reserves	0	0.00	2,877,527	40.44	6,145,062	44.14	10,872	29.02	76,741,104	45.70	85,774,565	45.38
11 Agents Balances**	0	0.00	377,998	5.31	4,591,536	32.98	4,343	11.59	44,032,549	26.22	49,006,426	25.93
12 Commission and Brokerage Expenses Incurred	0	0.00	1,059,704	14.89	1,716,656	12.33	4,935	13.17	20,590,429	12.26	23,371,724	12.37
13 Taxes, Licenses, and Fees Incurred	0	0.00	121,462	1.71	257,895	1.85	883	2.36	3,447,898	2.05	3,828,138	2.03
14 Other Acquisition Expenses Incurred**	0	0.00	199,999	2.81	1,170,298	8.41	4,886	13.04	7,395,878	4.40	8,771,061	4.64
15 General Expenses Incurred**	0	0.00	214,999	3.02	975,006	7.00	1,629	4.35	11,318,735	6.74	12,510,368	6.62
16 Other Income Less Other Expenses**	0	0.00	786,996	11.06	61,505	0.44	(543)	(1.45)	110,026	0.07	957,984	0.51
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16,074,727)	(225.93)	2,887,040	20.74	(26,487)	(70.70)	(11,271,745)	(6.71)	(24,485,919)	(12.95)

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

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

**Total for Products Liability - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	16,253,404	102.04	16,253,404	102.04
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	15,929,228	100.00	15,929,228	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	(2,403)	0.00	0	0.00	0	0.00	(5,248,026)	(32.95)	(5,250,429)	(32.96)
5 Defense and Cost Containment Expenses Incurred	0	0.00	(1,520)	0.00	0	0.00	0	0.00	1,614,457	10.14	1,612,937	10.13
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	419,373	2.63	419,373	2.63
7 Unpaid Losses	0	0.00	5,690	0.00	0	0.00	0	0.00	18,637,261	117.00	18,642,951	117.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2,275	0.00	0	0.00	0	0.00	11,293,025	70.89	11,295,300	70.91
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	1,969,095	12.36	1,969,095	12.36
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,711,884	48.41	7,711,884	48.41
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,198,372	20.08	3,198,372	20.08
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,199,263	13.81	2,199,263	13.81
13 Taxes, Licenses, and Fees Incurred	12	0.00	2	0.00	0	0.00	0	0.00	322,860	2.03	322,874	2.03
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	657,446	4.13	657,446	4.13
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,142,069	7.17	1,142,069	7.17
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	15,189	0.10	15,189	0.10
17 Pretax Profit or Loss Excluding Investment Gain*	(12)	0.00	3,921	0.00	0	0.00	0	0.00	14,836,975	93.14	14,840,884	93.17

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

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



**Total for Private Passenger Automobile No Fault  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	195,955,017	98.31	861,890	89.01	117,317,414	102.47	33,365,670	103.43	155,189,275	102.62	502,689,266	100.89
2 Premiums Earned	199,329,369	100.00	968,294	100.00	114,486,022	100.00	32,259,044	100.00	151,232,548	100.00	498,275,277	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	121,769	0.11	2,386,775	7.40	397,194	0.26	2,905,738	0.58
4 Incurred Losses	134,308,054	67.38	571,090	58.98	79,975,914	69.86	25,792,496	79.95	101,114,280	66.86	341,761,834	68.59
5 Defense and Cost Containment Expenses Incurred	2,524,920	1.27	31,701	3.27	1,023,519	0.89	1,579,226	4.90	6,949,540	4.60	12,108,906	2.43
6 Adjusting and Other Expenses Incurred**	21,571,932	10.82	64,019	6.61	10,062,533	8.79	38,754,823	120.14	25,231,811	16.68	95,685,118	19.20
7 Unpaid Losses	98,844,826	49.59	543,838	56.16	30,198,039	26.38	21,216,754	65.77	101,928,256	67.40	252,731,713	50.72
8 Defense and Cost Containment Expenses Unpaid	13,185,337	6.61	158,850	16.41	2,034,391	1.78	5,949,643	18.44	26,736,979	17.68	48,065,200	9.65
9 Adjusting and Other Expenses Unpaid**	7,255,977	3.64	54,016	5.58	20,198,590	17.64	16,930,175	52.48	14,175,732	9.37	58,614,491	11.76
10 Unearned Premium Reserves	63,013,642	31.61	387,720	40.04	30,430,504	26.58	8,826,735	27.36	46,669,968	30.86	149,328,569	29.97
11 Agents Balances**	53,447,831	26.81	209,063	21.59	22,345,984	19.52	2,592,437	8.04	25,727,021	17.01	104,322,336	20.94
12 Commission and Brokerage Expenses Incurred	12,728,848	6.39	68,439	7.07	11,572,705	10.11	714,538	2.22	8,741,417	5.78	33,825,947	6.79
13 Taxes, Licenses, and Fees Incurred	3,323,670	1.67	18,631	1.92	2,120,950	1.85	846,186	2.62	3,054,471	2.02	9,363,908	1.88
14 Other Acquisition Expenses Incurred**	10,708,966	5.37	80,024	8.26	8,208,260	7.17	42,629,946	132.15	20,170,645	13.34	81,797,842	16.42
15 General Expenses Incurred**	8,582,973	4.31	44,013	4.55	3,142,913	2.75	5,784,915	17.93	8,050,608	5.32	25,605,422	5.14
16 Other Income Less Other Expenses**	(403,999)	(0.20)	3,001,911	310.02	(21,716)	(0.02)	671,614	2.08	(168,075)	(0.11)	3,079,736	0.62
17 Pretax Profit or Loss Excluding Investment Gain*	5,176,008	2.60	3,092,287	319.35	(1,764,257)	(1.54)	(85,558,247)	(265.22)	(22,645,493)	(14.97)	(101,699,702)	(20.41)

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

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

**Total for Other Private Passenger Automobile Liability**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	7,514,775,012	104.31	28,504,265	91.46	2,138,900,046	105.26	512,838,451	105.91	3,819,742,371	105.58	14,014,760,145	104.83
2 Premiums Earned	7,204,325,488	100.00	31,164,666	100.00	2,031,921,239	100.00	484,227,349	100.00	3,617,715,640	100.00	13,369,354,382	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	2,623,437	0.13	30,943,686	6.39	5,621,070	0.16	39,188,193	0.29
4 Incurred Losses	5,691,076,453	79.00	15,564,900	49.94	2,139,906,264	105.31	490,274,048	101.25	3,385,734,284	93.59	11,722,555,949	87.68
5 Defense and Cost Containment Expenses Incurred	174,495,790	2.42	861,571	2.76	151,787,902	7.47	12,262,050	2.53	127,230,748	3.52	466,638,061	3.49
6 Adjusting and Other Expenses Incurred**	429,828,029	5.97	1,775,038	5.70	157,885,174	7.77	22,354,294	4.62	233,607,573	6.46	845,450,109	6.32
7 Unpaid Losses	4,965,617,002	68.93	25,236,971	80.98	1,813,458,718	89.25	438,738,457	90.61	3,010,978,417	83.23	10,254,029,565	76.70
8 Defense and Cost Containment Expenses Unpaid	471,715,079	6.55	3,001,666	9.63	333,690,781	16.42	28,544,303	5.89	288,438,467	7.97	1,125,390,296	8.42
9 Adjusting and Other Expenses Unpaid**	287,105,019	3.99	2,010,043	6.45	207,474,995	10.21	23,127,686	4.78	161,990,120	4.48	681,707,863	5.10
10 Unearned Premium Reserves	2,431,512,639	33.75	12,915,982	41.44	582,218,246	28.65	143,818,862	29.70	1,099,940,824	30.40	4,270,406,553	31.94
11 Agents Balances**	2,371,112,161	32.91	7,860,168	25.22	406,974,995	20.03	93,191,775	19.25	735,036,109	20.32	3,614,175,207	27.03
12 Commission and Brokerage Expenses Incurred	539,714,559	7.49	3,713,364	11.92	210,480,580	10.36	15,629,793	3.23	323,261,107	8.94	1,092,799,403	8.17
13 Taxes, Licenses, and Fees Incurred	128,534,566	1.78	594,879	1.91	38,603,694	1.90	10,827,559	2.24	75,387,405	2.08	253,948,103	1.90
14 Other Acquisition Expenses Incurred**	435,783,030	6.05	2,429,052	7.79	170,007,456	8.37	37,173,018	7.68	203,880,558	5.64	849,273,113	6.35
15 General Expenses Incurred**	345,896,023	4.80	1,295,028	4.16	69,311,877	3.41	13,022,933	2.69	175,636,627	4.85	605,162,488	4.53
16 Other Income Less Other Expenses**	(27,255,002)	(0.38)	155,003	0.50	(3,644,730)	(0.18)	351,070	0.07	222,065	0.01	(30,171,593)	(0.23)
17 Pretax Profit or Loss Excluding Investment Gain*	(568,257,964)	(7.89)	5,085,838	16.32	(912,329,874)	(44.90)	(147,908,962)	(30.55)	(912,421,668)	(25.22)	(2,535,832,630)	(18.97)

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

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

**Total for Commercial Automobile No Fault  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	8,726,451	103.44	127,717	104.70	3,296,147	103.75	10,203	106.19	14,042,945	102.72	26,203,463	103.10
2 Premiums Earned	8,436,591	100.00	121,981	100.00	3,177,011	100.00	9,608	100.00	13,671,211	100.00	25,416,402	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	218	0.01	0	0.00	724	0.01	942	0.00
4 Incurred Losses	(5,272,484)	(62.50)	54,974	45.07	1,739,295	54.75	379,438	3949.19	2,119,674	15.50	(979,103)	(3.85)
5 Defense and Cost Containment Expenses Incurred	(1,556,592)	(18.45)	18,797	15.41	101,198	3.19	(820)	(8.53)	232,917	1.70	(1,204,500)	(4.74)
6 Adjusting and Other Expenses Incurred**	967,953	11.47	4,999	4.10	482,164	15.18	623	6.49	822,863	6.02	2,278,602	8.97
7 Unpaid Losses	4,594,207	54.46	97,919	80.27	1,230,401	38.73	69,658	725.00	17,417,776	127.40	23,409,961	92.11
8 Defense and Cost Containment Expenses Unpaid	892,979	10.58	11,515	9.44	113,532	3.57	1,020	10.62	1,978,763	14.47	2,997,809	11.79
9 Adjusting and Other Expenses Unpaid**	1,662,919	19.71	8,999	7.38	483,029	15.20	1,656	17.24	1,925,697	14.09	4,082,300	16.06
10 Unearned Premium Reserves	4,300,988	50.98	58,020	47.56	1,274,345	40.11	4,667	48.57	5,583,414	40.84	11,221,434	44.15
11 Agents Balances**	3,015,854	35.75	3,000	2.46	3,682,129	115.90	779	8.10	4,495,533	32.88	11,197,293	44.06
12 Commission and Brokerage Expenses Incurred	794,201	9.41	21,067	17.27	372,852	11.74	1,422	14.80	2,612,044	19.11	3,801,586	14.96
13 Taxes, Licenses, and Fees Incurred	141,564	1.68	2,306	1.89	60,679	1.91	292	3.04	270,808	1.98	475,649	1.87
14 Other Acquisition Expenses Incurred**	174,992	2.07	3,000	2.46	860,203	27.08	339	3.53	1,400,596	10.24	2,439,130	9.60
15 General Expenses Incurred**	187,991	2.23	7,999	6.56	784,356	24.69	169	1.76	1,045,816	7.65	2,026,330	7.97
16 Other Income Less Other Expenses**	(60,997)	(0.72)	415,935	340.98	27,944	0.88	(231)	(2.41)	4,877	0.04	387,528	1.52
17 Pretax Profit or Loss Excluding Investment Gain*	12,937,969	153.36	424,775	348.23	(1,196,010)	(37.65)	(372,087)	(3872.68)	5,170,646	37.82	16,965,293	66.75

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

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

**Total for Other Commercial Automobile Liability**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 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	1,304,692,331	103.70	24,591,796	103.19	364,407,825	107.68	36,907,863	106.62	2,942,033,318	104.21	4,672,633,133	104.34
2 Premiums Earned	1,258,102,340	100.00	23,832,440	100.00	338,411,069	100.00	34,616,248	100.00	2,823,253,151	100.00	4,478,215,248	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	242,371	0.07	0	0.00	1,472,208	0.05	1,714,579	0.04
4 Incurred Losses	925,210,584	73.54	11,964,117	50.20	324,896,526	96.01	25,604,657	73.97	2,329,134,611	82.50	3,616,810,495	80.76
5 Defense and Cost Containment Expenses Incurred	78,877,982	6.27	774,209	3.25	43,010,214	12.71	1,077,034	3.11	281,737,772	9.98	405,477,211	9.05
6 Adjusting and Other Expenses Incurred**	50,474,974	4.01	465,063	1.95	19,570,872	5.78	1,542,714	4.46	136,775,625	4.84	208,829,248	4.66
7 Unpaid Losses	1,368,333,859	108.76	33,040,762	138.64	414,095,287	122.36	50,744,532	146.59	4,261,105,336	150.93	6,127,319,776	136.83
8 Defense and Cost Containment Expenses Unpaid	121,520,990	9.66	3,077,563	12.91	68,679,760	20.29	2,267,334	6.55	502,031,801	17.78	697,577,448	15.58
9 Adjusting and Other Expenses Unpaid**	47,105,975	3.74	1,882,739	7.90	22,761,158	6.73	2,566,722	7.41	165,613,907	5.87	239,930,501	5.36
10 Unearned Premium Reserves	642,078,838	51.04	11,123,730	46.67	165,880,979	49.02	15,901,091	45.94	1,320,305,949	46.77	2,155,290,587	48.13
11 Agents Balances**	473,197,752	37.61	1,302,535	5.47	97,086,298	28.69	3,575,206	10.33	778,737,485	27.58	1,353,899,276	30.23
12 Commission and Brokerage Expenses Incurred	124,707,282	9.91	3,452,268	14.49	43,861,366	12.96	4,925,367	14.23	383,654,911	13.59	560,601,194	12.52
13 Taxes, Licenses, and Fees Incurred	21,094,404	1.68	448,450	1.88	6,520,726	1.93	1,047,337	3.03	59,233,782	2.10	88,344,699	1.97
14 Other Acquisition Expenses Incurred**	29,828,984	2.37	880,651	3.70	26,975,717	7.97	1,623,975	4.69	104,300,119	3.69	163,609,446	3.65
15 General Expenses Incurred**	33,482,982	2.66	948,116	3.98	18,378,076	5.43	882,262	2.55	175,223,653	6.21	228,915,089	5.11
16 Other Income Less Other Expenses**	(7,285,996)	(0.58)	3,598	0.02	(1,227,686)	(0.36)	(660,314)	(1.91)	6,903,357	0.24	(2,267,041)	(0.05)
17 Pretax Profit or Loss Excluding Investment Gain*	(12,860,848)	(1.02)	4,903,165	20.57	(146,272,485)	(43.22)	(2,747,413)	(7.94)	(641,376,172)	(22.72)	(798,353,755)	(17.83)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 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	5,766,304,980	104.30	27,153,499	93.27	2,063,576,422	107.90	575,980,562	106.16	3,560,944,814	103.40	11,993,960,277	104.69
2 Premiums Earned	5,528,475,795	100.00	29,113,797	100.00	1,912,535,983	100.00	542,580,153	100.00	3,443,771,717	100.00	11,456,477,445	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,822,336	0.20	34,160,209	6.30	5,762,239	0.17	43,744,784	0.38
4 Incurred Losses	4,082,653,094	73.85	16,335,086	56.11	1,762,068,795	92.13	475,127,248	87.57	2,318,004,222	67.31	8,654,188,445	75.54
5 Defense and Cost Containment Expenses Incurred	11,624,225	0.21	190,664	0.65	2,365,150	0.12	1,941,041	0.36	12,801,350	0.37	28,922,430	0.25
6 Adjusting and Other Expenses Incurred**	357,925,080	6.47	2,089,985	7.18	161,586,540	8.45	49,640,067	9.15	264,185,121	7.67	835,426,794	7.29
7 Unpaid Losses	368,551,360	6.67	722,501	2.48	322,191,393	16.85	31,364,901	5.78	222,016,169	6.45	944,846,324	8.25
8 Defense and Cost Containment Expenses Unpaid	18,632,469	0.34	51,076	0.18	1,724,125	0.09	496,274	0.09	6,746,470	0.20	27,650,414	0.24
9 Adjusting and Other Expenses Unpaid**	63,844,960	1.15	308,998	1.06	144,285,716	7.54	14,444,219	2.66	54,310,995	1.58	277,194,888	2.42
10 Unearned Premium Reserves	1,966,865,809	35.58	12,259,263	42.11	597,294,016	31.23	162,821,114	30.01	1,060,930,177	30.81	3,800,170,379	33.17
11 Agents Balances**	1,716,315,591	31.05	7,541,947	25.91	405,918,233	21.22	108,085,048	19.92	674,228,308	19.58	2,912,089,128	25.42
12 Commission and Brokerage Expenses Incurred	417,701,087	7.56	3,858,355	13.25	195,398,921	10.22	17,218,695	3.17	303,286,638	8.81	937,463,696	8.18
13 Taxes, Licenses, and Fees Incurred	99,987,688	1.81	589,001	2.02	36,327,155	1.90	11,929,464	2.20	70,455,503	2.05	219,288,811	1.91
14 Other Acquisition Expenses Incurred**	323,505,031	5.85	2,333,984	8.02	161,955,488	8.47	67,518,343	12.44	215,057,452	6.24	770,370,298	6.72
15 General Expenses Incurred**	256,786,100	4.64	1,286,991	4.42	67,101,026	3.51	17,340,578	3.20	164,976,034	4.79	507,490,729	4.43
16 Other Income Less Other Expenses**	(17,348,295)	(0.31)	168,999	0.58	(1,147,975)	(0.06)	2,405,176	0.44	1,745,874	0.05	(14,176,220)	(0.12)
17 Pretax Profit or Loss Excluding Investment Gain*	(39,054,804)	(0.71)	2,598,730	8.93	(479,237,403)	(25.06)	(129,890,315)	(23.94)	90,989,032	2.64	(554,594,761)	(4.84)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	397,309,643	102.95	7,032,455	97.95	125,385,384	106.16	19,916,309	97.02	670,077,870	103.59	1,219,721,661	103.49
2 Premiums Earned	385,910,311	100.00	7,179,855	100.00	118,107,945	100.00	20,527,005	100.00	646,864,590	100.00	1,178,589,706	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	13,662	0.01	0	0.00	521,916	0.08	535,578	0.05
4 Incurred Losses	225,712,182	58.49	3,638,461	50.68	87,703,512	74.26	12,361,922	60.22	400,609,411	61.93	730,025,488	61.94
5 Defense and Cost Containment Expenses Incurred	1,872,001	0.49	12,332	0.17	1,031,045	0.87	170,171	0.83	6,960,008	1.08	10,045,557	0.85
6 Adjusting and Other Expenses Incurred**	21,026,962	5.45	500,089	6.97	9,488,051	8.03	1,018,617	4.96	36,665,180	5.67	68,698,901	5.83
7 Unpaid Losses	34,774,252	9.01	695,705	9.69	11,589,158	9.81	3,573,823	17.41	140,363,039	21.70	190,995,977	16.21
8 Defense and Cost Containment Expenses Unpaid	2,949,944	0.76	(6,840)	(0.10)	777,151	0.66	170,669	0.83	12,416,927	1.92	16,307,851	1.38
9 Adjusting and Other Expenses Unpaid**	3,678,993	0.95	109,982	1.53	3,120,388	2.64	520,902	2.54	12,136,811	1.88	19,567,076	1.66
10 Unearned Premium Reserves	191,020,337	49.50	2,758,031	38.41	54,310,182	45.98	8,711,253	42.44	257,555,717	39.82	514,355,520	43.64
11 Agents Balances**	218,429,610	56.60	273,545	3.81	33,667,472	28.51	4,983,104	24.28	179,648,869	27.77	437,002,600	37.08
12 Commission and Brokerage Expenses Incurred	46,334,614	12.01	1,215,588	16.93	14,602,942	12.36	2,667,977	13.00	87,791,190	13.57	152,612,311	12.95
13 Taxes, Licenses, and Fees Incurred	5,803,318	1.50	144,491	2.01	2,270,340	1.92	397,002	1.93	14,277,859	2.21	22,893,010	1.94
14 Other Acquisition Expenses Incurred**	37,534,933	9.73	148,523	2.07	10,151,885	8.60	1,209,813	5.89	25,842,837	4.00	74,887,990	6.35
15 General Expenses Incurred**	24,689,956	6.40	301,746	4.20	6,574,354	5.57	1,759,000	8.57	41,878,777	6.47	75,203,833	6.38
16 Other Income Less Other Expenses**	(3,044,995)	(0.79)	2,820	0.04	(383,589)	(0.32)	(71,501)	(0.35)	236,199	0.04	(3,261,067)	(0.28)
17 Pretax Profit or Loss Excluding Investment Gain*	19,891,350	5.15	1,221,445	17.01	(14,111,436)	(11.95)	871,002	4.24	32,553,611	5.03	40,425,972	3.43

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

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

**Total for Aircraft**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	287,278,793	103.27	287,278,793	103.27
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	278,178,899	100.00	278,178,899	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	(393,063)	0.00	0	0.00	124,580,739	44.78	124,187,676	44.64
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(5,238)	0.00	0	0.00	14,225,605	5.11	14,220,367	5.11
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,902,354	0.68	1,902,354	0.68
7 Unpaid Losses	0	0.00	0	0.00	48,438	0.00	0	0.00	270,136,843	97.11	270,185,281	97.13
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	653	0.00	0	0.00	32,721,191	11.76	32,721,844	11.76
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	10,567,165	3.80	10,567,165	3.80
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	103,129,042	37.07	103,129,042	37.07
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	55,953,816	20.11	55,953,816	20.11
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	37,593,104	13.51	37,593,104	13.51
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,431,875	1.95	5,431,875	1.95
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	10,862,598	3.90	10,862,598	3.90
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	9,773,193	3.51	9,773,193	3.51
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	670,936	0.24	670,936	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	398,301	0.00	0	0.00	74,480,366	26.77	74,878,667	26.92

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	652,957	97.90	36,939	104.34	92,700,050	102.30	93,389,946	102.27
2 Premiums Earned	0	0.00	0	0.00	666,950	100.00	35,401	100.00	90,611,479	100.00	91,313,830	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	(79,127)	0.00	139,412	20.90	47	0.13	43,950,673	48.50	44,011,005	48.20
5 Defense and Cost Containment Expenses Incurred	0	0.00	964	0.00	10,318	1.55	0	0.00	(423,332)	(0.47)	(412,050)	(0.45)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	15,295	2.29	786	2.22	2,296,277	2.53	2,312,358	2.53
7 Unpaid Losses	0	0.00	(70,821)	0.00	112,459	16.86	277	0.78	80,731,972	89.10	80,773,887	88.46
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6,058	0.00	2,626	0.39	0	0.00	11,587,081	12.79	11,595,765	12.70
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	6,118	0.92	1,710	4.83	4,899,766	5.41	4,907,594	5.37
10 Unearned Premium Reserves	0	0.00	0	0.00	340,493	51.05	13,048	36.86	55,407,828	61.15	55,761,369	61.07
11 Agents Balances**	0	0.00	0	0.00	202,831	30.41	971	2.74	16,679,900	18.41	16,883,702	18.49
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	56,546	8.48	0	0.00	14,989,547	16.54	15,046,093	16.48
13 Taxes, Licenses, and Fees Incurred	0	0.00	10	0.00	10,969	1.64	830	2.34	1,870,391	2.06	1,882,200	2.06
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	68,103	10.21	8,041	22.72	6,297,885	6.95	6,374,030	6.98
15 General Expenses Incurred**	0	0.00	0	0.00	32,169	4.82	2,033	5.74	8,176,658	9.02	8,210,860	8.99
16 Other Income Less Other Expenses**	0	0.00	0	0.00	1,983	0.30	69	0.20	(78,687)	(0.09)	(76,635)	(0.08)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	78,153	0.00	336,121	50.40	23,733	67.04	13,374,693	14.76	13,812,699	15.13

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	37,643,862	102.62	0	0.00	852,421,556	109.40	890,065,418	109.09
2 Premiums Earned	0	0.00	0	0.00	36,683,869	100.00	0	0.00	779,204,591	100.00	815,888,460	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,911,976	10.66	0	0.00	40,592,082	5.21	44,504,058	5.45
4 Incurred Losses	0	0.00	0	0.00	34,616,931	94.37	0	0.00	108,677,860	13.95	143,294,791	17.56
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,796,727	7.62	0	0.00	12,400,319	1.59	15,197,046	1.86
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,062,583	2.90	0	0.00	24,334,758	3.12	25,397,340	3.11
7 Unpaid Losses	0	0.00	0	0.00	22,312,595	60.82	0	0.00	452,188,153	58.03	474,500,748	58.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,446,375	9.39	0	0.00	59,968,500	7.70	63,414,875	7.77
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	892,234	2.43	0	0.00	27,467,193	3.53	28,359,427	3.48
10 Unearned Premium Reserves	0	0.00	0	0.00	15,943,389	43.46	0	0.00	495,967,023	63.65	511,910,412	62.74
11 Agents Balances**	0	0.00	0	0.00	8,080,747	22.03	0	0.00	111,426,022	14.30	119,506,769	14.65
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	12,382,779	33.76	0	0.00	230,444,605	29.57	242,827,384	29.76
13 Taxes, Licenses, and Fees Incurred	0	0.00	39	0.00	631,849	1.72	0	0.00	17,356,952	2.23	17,988,840	2.20
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	6,554,009	17.87	0	0.00	85,563,405	10.98	92,117,414	11.29
15 General Expenses Incurred**	0	0.00	0	0.00	2,219,607	6.05	0	0.00	72,005,366	9.24	74,224,973	9.10
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(252,654)	(0.69)	0	0.00	(3,041,394)	(0.39)	(3,294,048)	(0.40)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(39)	0.00	(27,745,246)	(75.63)	0	0.00	184,787,850	23.71	157,042,566	19.25

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	2,707,127	99.44	123,589	98.40	180,088	106.93	27,595	110.34	30,507,951	103.81	33,546,350	103.44
2 Premiums Earned	2,722,425	100.00	125,603	100.00	168,414	100.00	25,008	100.00	29,387,973	100.00	32,429,423	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	46	0.00	46	0.00
4 Incurred Losses	65,894	2.42	43,906	34.96	106,238	63.08	2,106,815	8424.56	8,703,839	29.62	11,026,692	34.00
5 Defense and Cost Containment Expenses Incurred	0	0.00	35	0.03	1,466	0.87	77,463	309.75	(270,798)	(0.92)	(191,834)	(0.59)
6 Adjusting and Other Expenses Incurred**	59,009	2.17	6,978	5.56	2,371	1.41	3,277	13.10	701,708	2.39	773,342	2.38
7 Unpaid Losses	13,027	0.48	32,712	26.04	13,664	8.11	2,106,828	8424.62	30,846,583	104.96	33,012,814	101.80
8 Defense and Cost Containment Expenses Unpaid	0	0.00	695	0.55	1,419	0.84	21,139	84.53	2,290,423	7.79	2,313,676	7.13
9 Adjusting and Other Expenses Unpaid**	4,001	0.15	3,987	3.17	535	0.32	575	2.30	2,134,397	7.26	2,143,494	6.61
10 Unearned Premium Reserves	56,928	2.09	59,250	47.17	83,206	49.41	7,606	30.41	17,133,964	58.30	17,340,954	53.47
11 Agents Balances**	46,007	1.69	20,934	16.67	57,516	34.15	1,437	5.75	6,077,266	20.68	6,203,161	19.13
12 Commission and Brokerage Expenses Incurred	485,316	17.83	20,795	16.56	20,561	12.21	15	0.06	6,802,612	23.15	7,329,299	22.60
13 Taxes, Licenses, and Fees Incurred	20,378	0.75	2,553	2.03	3,839	2.28	620	2.48	576,166	1.96	603,556	1.86
14 Other Acquisition Expenses Incurred**	30,005	1.10	1,994	1.59	10,837	6.43	19,489	77.93	1,492,567	5.08	1,554,891	4.79
15 General Expenses Incurred**	20,003	0.73	3,987	3.17	19,178	11.39	1,725	6.90	1,684,568	5.73	1,729,461	5.33
16 Other Income Less Other Expenses**	0	0.00	997	0.79	53	0.03	0	0.00	12,210	0.04	13,261	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	2,041,820	75.00	46,352	36.90	3,978	2.36	(2,184,396)	(8734.79)	9,709,475	33.04	9,617,230	29.66

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	4,230,388	103.06	52,584,907	94.64	22,001	63.61	118,819,019	109.80	175,656,315	104.61
2 Premiums Earned	0	0.00	4,104,773	100.00	55,565,348	100.00	34,588	100.00	108,215,516	100.00	167,920,225	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	658,807	16.05	41,968,695	75.53	(2,098)	(6.07)	142,938,546	132.09	185,563,950	110.51
5 Defense and Cost Containment Expenses Incurred	0	0.00	19,492	0.47	356,814	0.64	214	0.62	(227,377)	(0.21)	149,143	0.09
6 Adjusting and Other Expenses Incurred**	0	0.00	107,020	2.61	924,260	1.66	(1,022)	(2.96)	2,535,402	2.34	3,565,660	2.12
7 Unpaid Losses	0	0.00	1,292,174	31.48	58,764,193	105.76	5,981	17.29	81,723,092	75.52	141,785,440	84.44
8 Defense and Cost Containment Expenses Unpaid	0	0.00	78,440	1.91	911,074	1.64	931	2.69	2,286,471	2.11	3,276,916	1.95
9 Adjusting and Other Expenses Unpaid**	0	0.00	114,021	2.78	407,811	0.73	1,193	3.45	2,142,208	1.98	2,665,233	1.59
10 Unearned Premium Reserves	0	0.00	2,053,341	50.02	23,205,408	41.76	4,715	13.63	55,017,243	50.84	80,280,707	47.81
11 Agents Balances**	0	0.00	502,095	12.23	6,124,566	11.02	2,045	5.91	28,236,510	26.09	34,865,215	20.76
12 Commission and Brokerage Expenses Incurred	0	0.00	580,517	14.14	612,825	1.10	3,512	10.15	12,954,936	11.97	14,151,790	8.43
13 Taxes, Licenses, and Fees Incurred	0	0.00	72,661	1.77	1,311,195	2.36	524	1.51	2,268,074	2.10	3,652,454	2.18
14 Other Acquisition Expenses Incurred**	0	0.00	28,005	0.68	5,157,088	9.28	3,919	11.33	6,027,127	5.57	11,216,139	6.68
15 General Expenses Incurred**	0	0.00	842,159	20.52	6,797,846	12.23	1,704	4.93	10,659,455	9.85	18,301,164	10.90
16 Other Income Less Other Expenses**	0	0.00	1,000	0.02	414,278	0.75	0	0.00	(209,245)	(0.19)	206,034	0.12
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,797,112	43.78	(1,149,096)	(2.07)	27,836	80.48	(69,149,893)	(63.90)	(68,474,041)	(40.78)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	9,115,128	100.00	11,543,650	93.52	0	0.00	0	0.00	483,325,409	108.43	503,984,187	107.87
2 Premiums Earned	9,115,500	100.00	12,343,085	100.00	0	0.00	0	0.00	445,743,680	100.00	467,202,265	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	2,606,482	28.59	3,847,535	31.17	0	0.00	0	0.00	194,419,563	43.62	200,873,580	42.99
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,120,153	0.48	2,120,153	0.45
6 Adjusting and Other Expenses Incurred**	0	0.00	113,867	0.92	0	0.00	0	0.00	4,775,210	1.07	4,889,077	1.05
7 Unpaid Losses	345,924	3.79	405,750	3.29	0	0.00	0	0.00	107,594,067	24.14	108,345,741	23.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,575,741	0.58	2,575,741	0.55
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	6,495,915	1.46	6,495,915	1.39
10 Unearned Premium Reserves	382,192	4.19	4,478,774	36.29	0	0.00	0	0.00	200,949,541	45.08	205,810,507	44.05
11 Agents Balances**	16,999	0.19	42,810	0.35	0	0.00	0	0.00	76,761,135	17.22	76,820,945	16.44
12 Commission and Brokerage Expenses Incurred	1,219,320	13.38	3,509,950	28.44	0	0.00	0	0.00	62,599,150	14.04	67,328,420	14.41
13 Taxes, Licenses, and Fees Incurred	158,121	1.73	220,839	1.79	0	0.00	0	0.00	9,330,139	2.09	9,709,099	2.08
14 Other Acquisition Expenses Incurred**	0	0.00	15,006	0.12	0	0.00	0	0.00	24,948,102	5.60	24,963,107	5.34
15 General Expenses Incurred**	(61,997)	(0.68)	55,168	0.45	0	0.00	0	0.00	35,483,940	7.96	35,477,112	7.59
16 Other Income Less Other Expenses**	28,998	0.32	14,564	0.12	0	0.00	0	0.00	4,470,331	1.00	4,513,893	0.97
17 Pretax Profit or Loss Excluding Investment Gain*	5,222,572	57.29	4,595,285	37.23	0	0.00	0	0.00	116,537,754	26.14	126,355,611	27.05

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	31,069	159.60	31,069	159.60
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	19,467	100.00	19,467	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	103,390	531.10	103,390	531.10
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(3,690)	(18.96)	(3,690)	(18.96)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,303	22.10	4,303	22.10
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	473,584	2432.75	473,584	2432.75
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,142	57.24	11,142	57.24
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,007	25.72	5,007	25.72
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,603	59.60	11,603	59.60
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	21,777	111.87	21,777	111.87
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,936	56.18	10,936	56.18
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,499	7.70	1,499	7.70
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	5,619	28.86	5,619	28.86
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	9,591	49.27	9,591	49.27
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	50	0.26	50	0.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(112,131)	(576.01)	(112,131)	(576.01)

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

\*\* Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.  
(Texas 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 2022 Annual Statement**

	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
<b>Texas Direct Business</b>												
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	250,711,154	85.70	250,711,154	85.70
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	292,544,017	100.00	292,544,017	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	172,446,762	58.95	172,446,762	58.95
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	255,508	0.09	255,508	0.09
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,830,894	0.63	1,830,894	0.63
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	52,073,608	17.80	52,073,608	17.80
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	209,920	0.07	209,920	0.07
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	339,820	0.12	339,820	0.12
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	908,382,607	310.51	908,382,607	310.51
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	35,987,890	12.30	35,987,890	12.30
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	30,380,694	10.38	30,380,694	10.38
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,705,817	2.29	6,705,817	2.29
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,840,064	0.97	2,840,064	0.97
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	18,861,524	6.45	18,861,524	6.45
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	758,108	0.26	758,108	0.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	59,980,863	20.50	59,980,863	20.50

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

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



Insurance Expense Exhibits  
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