

2019

State of Texas

Insurance Expense Exhibits

**National Data for All Companies
Selling Insurance in Texas**

TDI | Texas Department
of Insurance

Regulatory Policy Division

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements
Calendar Year Ending December 31, 2019**

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2019

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 2019 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, 2019**

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-37) - Direct Business
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,632,136	101.93	4,076,984	98.50	74,348,239	101.05	23,107,589	102.85	416,104,232	102.22	530,269,180	102.04
2	Premiums Earned	12,393,413	100.00	4,139,220	100.00	73,575,173	100.00	22,466,571	100.00	407,072,980	100.00	519,647,357	100.00
3	Dividends to Policyholders	0	0.00	15	0.00	677,256	0.92	1,683,232	7.49	611,976	0.15	2,972,479	0.57
4	Incurred Losses	7,924,725	63.94	2,390,373	57.75	43,829,350	59.57	13,721,940	61.08	242,296,179	59.52	310,162,567	59.69
5	Defense and Cost Containment Expenses Incurred	259,387	2.09	65,268	1.58	2,571,148	3.49	660,317	2.94	17,276,915	4.24	20,833,035	4.01
6	Adjusting and Other Expenses Incurred	801,805	6.47	255,732	6.18	5,208,432	7.08	1,844,668	8.21	25,342,235	6.23	33,452,872	6.44
7	Unpaid Losses	4,571,694	36.89	1,024,044	24.74	55,057,457	74.83	12,481,852	55.56	406,018,621	99.74	479,153,668	92.21
8	Defense and Cost Containment Expenses Unpaid	483,800	3.90	118,486	2.86	7,251,312	9.86	1,632,929	7.27	58,693,249	14.42	68,179,776	13.12
9	Adjusting and Other Expenses Unpaid	335,458	2.71	213,397	5.16	5,896,077	8.01	1,053,403	4.69	23,292,108	5.72	30,790,443	5.93
10	Unearned Premium Reserves	4,205,569	33.93	2,109,504	50.96	28,253,766	38.40	9,810,317	43.67	186,078,631	45.71	230,457,787	44.35
11	Agents Balances	2,775,427	22.39	702,330	16.97	16,659,871	22.64	4,242,807	18.88	121,845,983	29.93	146,226,418	28.14
12	Commission and Brokerage Expenses Incurred	1,017,415	8.21	570,468	13.78	7,364,440	10.01	1,297,761	5.78	46,667,746	11.46	56,917,830	10.95
13	Taxes, Licenses, and Fees Incurred	219,499	1.77	89,084	2.15	1,589,895	2.16	508,209	2.26	10,008,605	2.46	12,415,292	2.39
14	Other Acquisition Expenses Incurred	717,387	5.79	238,403	5.76	6,869,197	9.34	2,590,373	11.53	23,780,911	5.84	34,196,271	6.58
15	General Expenses Incurred	418,849	3.38	163,516	3.95	4,248,800	5.77	877,037	3.90	25,534,647	6.27	31,242,849	6.01
16	Other Income Less Other Expenses	28,051	0.23	10,376	0.25	107,969	0.15	165,279	0.74	874,398	0.21	1,186,073	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	1,062,388	8.57	376,726	9.10	1,324,609	1.80	(551,700)	(2.46)	16,428,141	4.04	18,640,164	3.59

* (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 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,664,416	101.92	4,077,295	98.50	74,351,150	101.05	23,107,589	102.85	417,148,241	102.22	531,348,691	102.05
2	Premiums Earned	12,425,692	100.00	4,139,555	100.00	73,578,039	100.00	22,466,569	100.00	408,069,855	100.00	520,679,710	100.00
3	Dividends to Policyholders	0	0.00	16	0.00	677,252	0.92	1,683,232	7.49	611,974	0.15	2,972,474	0.57
4	Incurred Losses	7,924,727	63.78	2,390,317	57.74	43,830,443	59.57	13,721,942	61.08	243,027,194	59.56	310,894,623	59.71
5	Defense and Cost Containment Expenses Incurred	259,388	2.09	65,265	1.58	2,571,137	3.49	660,320	2.94	17,319,955	4.24	20,876,065	4.01
6	Adjusting and Other Expenses Incurred	801,805	6.45	255,727	6.18	5,208,420	7.08	1,844,666	8.21	25,365,589	6.22	33,476,207	6.43
7	Unpaid Losses	4,571,700	36.79	1,024,056	24.74	55,058,108	74.83	12,481,852	55.56	406,651,157	99.65	479,786,873	92.15
8	Defense and Cost Containment Expenses Unpaid	483,800	3.89	118,490	2.86	7,251,305	9.86	1,632,925	7.27	58,772,669	14.40	68,259,189	13.11
9	Adjusting and Other Expenses Unpaid	335,459	2.70	213,394	5.15	5,896,078	8.01	1,053,401	4.69	23,343,820	5.72	30,842,152	5.92
10	Unearned Premium Reserves	4,205,569	33.85	2,109,655	50.96	28,253,772	38.40	9,810,315	43.67	186,885,365	45.80	231,264,676	44.42
11	Agents Balances	2,775,427	22.34	702,388	16.97	16,660,001	22.64	4,242,808	18.88	121,925,112	29.88	146,305,736	28.10
12	Commission and Brokerage Expenses Incurred	1,017,417	8.19	570,527	13.78	7,365,311	10.01	1,297,759	5.78	46,758,762	11.46	57,009,776	10.95
13	Taxes, Licenses, and Fees Incurred	219,501	1.77	89,087	2.15	1,590,211	2.16	508,212	2.26	10,034,162	2.46	12,441,173	2.39
14	Other Acquisition Expenses Incurred	717,386	5.77	238,420	5.76	6,869,216	9.34	2,590,371	11.53	23,822,076	5.84	34,237,469	6.58
15	General Expenses Incurred	418,850	3.37	163,524	3.95	4,248,816	5.77	877,036	3.90	25,625,187	6.28	31,333,413	6.02
16	Other Income Less Other Expenses	27,943	0.22	10,380	0.25	107,963	0.15	165,279	0.74	1,092,358	0.27	1,403,923	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	1,094,562	8.81	377,044	9.11	1,325,199	1.80	(551,694)	(2.46)	16,597,329	4.07	18,842,440	3.62

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	10,263	100.02	117,824	100.05	1,138,225	106.26	241,020	103.55	6,774,102	102.86	8,281,434	103.29
2	Premiums Earned	10,261	100.00	117,767	100.00	1,071,154	100.00	232,746	100.00	6,585,806	100.00	8,017,734	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	6,685	0.62	16,616	7.14	(87)	(0.00)	23,215	0.29
4	Incurred Losses	2,459	23.96	76,908	65.31	893,404	83.41	130,867	56.23	3,498,852	53.13	4,602,490	57.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,610	1.37	5,322	0.50	3,212	1.38	108,410	1.65	118,554	1.48
6	Adjusting and Other Expenses Incurred	155	1.51	5,200	4.42	43,924	4.10	6,627	2.85	226,376	3.44	282,282	3.52
7	Unpaid Losses	412	4.02	42,101	35.75	896,908	83.73	30,306	13.02	3,416,082	51.87	4,385,809	54.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	882	0.75	11,178	1.04	1,945	0.84	111,703	1.70	125,708	1.57
9	Adjusting and Other Expenses Unpaid	14	0.14	1,513	1.28	27,336	2.55	1,612	0.69	110,296	1.67	140,771	1.76
10	Unearned Premium Reserves	180	1.75	54,242	46.06	563,450	52.60	123,930	53.25	3,005,711	45.64	3,747,513	46.74
11	Agents Balances	193	1.88	19,117	16.23	305,216	28.49	42,813	18.39	3,693,005	56.08	4,060,344	50.64
12	Commission and Brokerage Expenses Incurred	1,739	16.95	19,979	16.96	76,065	7.10	12,586	5.41	811,306	12.32	921,675	11.50
13	Taxes, Licenses, and Fees Incurred	88	0.86	2,591	2.20	29,139	2.72	5,288	2.27	171,927	2.61	209,033	2.61
14	Other Acquisition Expenses Incurred	1,373	13.38	3,979	3.38	74,783	6.98	26,260	11.28	408,562	6.20	514,957	6.42
15	General Expenses Incurred	950	9.26	12,865	10.92	150,091	14.01	8,997	3.87	483,809	7.35	656,712	8.19
16	Other Income Less Other Expenses	(4)	(0.04)	1,143	0.97	175	0.02	1,187	0.51	39,378	0.60	41,879	0.52
17	Pretax Profit or Loss Excluding Investment Gain*	3,492	34.03	(4,225)	(3.59)	(208,077)	(19.43)	23,481	10.09	916,050	13.91	730,721	9.11

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,931	100.02	210,269	103.37	2,025,852	107.95	443,681	102.07	5,594,276	104.79	8,279,009	105.35
2	Premiums Earned	4,930	100.00	203,413	100.00	1,876,710	100.00	434,672	100.00	5,338,589	100.00	7,858,314	100.00
3	Dividends to Policyholders	0	0.00	10	0.00	2,746	0.15	42,072	9.68	(17)	(0.00)	44,811	0.57
4	Incurred Losses	3,857	78.24	162,584	79.93	708,774	37.77	263,298	60.57	3,405,456	63.79	4,543,969	57.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,084	1.52	(2,277)	(0.12)	1,794	0.41	111,921	2.10	114,522	1.46
6	Adjusting and Other Expenses Incurred	717	14.54	12,403	6.10	44,186	2.35	25,800	5.94	357,784	6.70	440,890	5.61
7	Unpaid Losses	294	5.96	47,895	23.55	756,790	40.33	71,883	16.54	4,266,672	79.92	5,143,534	65.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,041	1.49	11,635	0.62	2,100	0.48	138,179	2.59	154,955	1.97
9	Adjusting and Other Expenses Unpaid	39	0.79	4,501	2.21	25,990	1.38	6,427	1.48	139,309	2.61	176,266	2.24
10	Unearned Premium Reserves	86	1.74	114,480	56.28	997,547	53.15	225,815	51.95	2,663,979	49.90	4,001,907	50.93
11	Agents Balances	93	1.89	30,365	14.93	505,338	26.93	71,788	16.52	1,432,414	26.83	2,039,998	25.96
12	Commission and Brokerage Expenses Incurred	836	16.96	32,217	15.84	97,393	5.19	18,646	4.29	626,579	11.74	775,671	9.87
13	Taxes, Licenses, and Fees Incurred	42	0.85	4,688	2.30	50,136	2.67	9,345	2.15	165,611	3.10	229,822	2.92
14	Other Acquisition Expenses Incurred	660	13.39	11,533	5.67	115,463	6.15	49,736	11.44	409,559	7.67	586,951	7.47
15	General Expenses Incurred	456	9.25	17,406	8.56	295,571	15.75	16,031	3.69	431,871	8.09	761,335	9.69
16	Other Income Less Other Expenses	0	0.00	1,436	0.71	(4,831)	(0.26)	866	0.20	66,130	1.24	63,601	0.81
17	Pretax Profit or Loss Excluding Investment Gain*	(1,638)	(33.23)	(39,078)	(19.21)	559,890	29.83	8,818	2.03	(104,040)	(1.95)	423,952	5.39

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	598,498	99.30	0	0.00	9,649,119	100.33	10,247,617	100.27
2	Premiums Earned	0	0.00	0	0.00	602,747	100.00	0	0.00	9,617,467	100.00	10,220,214	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	619,993	102.86	0	0.00	9,089,087	94.51	9,709,080	95.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	242	0.04	0	0.00	8,305	0.09	8,547	0.08
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	19,889	3.30	0	0.00	228,334	2.37	248,223	2.43
7	Unpaid Losses	0	0.00	0	0.00	170,779	28.33	0	0.00	3,255,316	33.85	3,426,095	33.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	300	0.05	0	0.00	7,364	0.08	7,664	0.07
9	Adjusting and Other Expenses Unpaid	0	0.00	54	0.00	4,248	0.70	0	0.00	42,179	0.44	46,481	0.45
10	Unearned Premium Reserves	0	0.00	0	0.00	23,980	3.98	0	0.00	1,271,963	13.23	1,295,943	12.68
11	Agents Balances	0	0.00	0	0.00	5,889	0.98	0	0.00	268,300	2.79	274,189	2.68
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	78,827	13.08	0	0.00	843,009	8.77	921,836	9.02
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	680	0.11	0	0.00	(5,720)	(0.06)	(5,040)	(0.05)
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	16,125	2.68	0	0.00	(36,149)	(0.38)	(20,024)	(0.20)
15	General Expenses Incurred	0	0.00	0	0.00	29,820	4.95	0	0.00	280,925	2.92	310,745	3.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	(404)	(0.07)	0	0.00	2,420	0.03	2,016	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(163,232)	(27.08)	0	0.00	(787,900)	(8.19)	(951,132)	(9.31)

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	35,552	105.72	12,018	99.10	46,444	101.18	2,482,598	101.74	2,576,612	101.77
2	Premiums Earned	0	0.00	33,627	100.00	12,127	100.00	45,903	100.00	2,440,241	100.00	2,531,898	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	35,328	105.06	9,583	79.02	(7,645)	(16.65)	1,102,668	45.19	1,139,934	45.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,522	4.53	616	5.08	45	0.10	16,905	0.69	19,088	0.75
6	Adjusting and Other Expenses Incurred	0	0.00	1,433	4.26	(45)	(0.37)	973	2.12	72,673	2.98	75,034	2.96
7	Unpaid Losses	0	0.00	7,755	23.06	4,048	33.38	15,455	33.67	282,622	11.58	309,880	12.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	430	1.28	128	1.06	0	0.00	1,844	0.08	2,402	0.09
9	Adjusting and Other Expenses Unpaid	0	0.00	348	1.03	0	0.00	0	0.00	13,735	0.56	14,083	0.56
10	Unearned Premium Reserves	0	0.00	19,222	57.16	6,678	55.07	26,107	56.87	1,359,002	55.69	1,411,009	55.73
11	Agents Balances	0	0.00	0	0.00	1,325	10.93	9,272	20.20	54,201	2.22	64,798	2.56
12	Commission and Brokerage Expenses Incurred	0	0.00	7,151	21.27	(5)	(0.04)	7,707	16.79	433,768	17.78	448,621	17.72
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,162	3.46	3	0.02	1,113	2.42	51,327	2.10	53,605	2.12
14	Other Acquisition Expenses Incurred	0	0.00	229	0.68	0	0.00	2,407	5.24	83,758	3.43	86,394	3.41
15	General Expenses Incurred	0	0.00	1,932	5.75	25	0.21	675	1.47	95,650	3.92	98,282	3.88
16	Other Income Less Other Expenses	0	0.00	35	0.10	23,117	190.62	255	0.56	7,054	0.29	30,461	1.20
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(15,094)	(44.89)	25,067	206.70	40,883	89.06	590,542	24.20	641,398	25.33

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,113	107.75	147,554	99.97	0	0.00	949,365	100.04	1,100,032	100.05
2	Premiums Earned	0	0.00	2,889	100.00	147,596	100.00	0	0.00	948,951	100.00	1,099,436	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	846	0.57	0	0.00	9	0.00	855	0.08
4	Incurred Losses	0	0.00	3,433	118.83	133,402	90.38	0	0.00	953,824	100.51	1,090,659	99.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	8	0.28	1	0.00	0	0.00	1,582	0.17	1,591	0.14
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8,571	5.81	0	0.00	33,213	3.50	41,784	3.80
7	Unpaid Losses	0	0.00	(1)	(0.03)	41,107	27.85	0	0.00	127,123	13.40	168,229	15.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	390	0.04	390	0.04
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	570	0.39	0	0.00	1,633	0.17	2,203	0.20
10	Unearned Premium Reserves	0	0.00	223	7.72	29	0.02	0	0.00	4,849	0.51	5,101	0.46
11	Agents Balances	0	0.00	0	0.00	18,340	12.43	0	0.00	54,136	5.70	72,476	6.59
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	22,662	15.35	0	0.00	176,279	18.58	198,941	18.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	63	2.18	2,405	1.63	0	0.00	16,066	1.69	18,534	1.69
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5,474	3.71	0	0.00	11,258	1.19	16,732	1.52
15	General Expenses Incurred	0	0.00	39	1.35	15,585	10.56	0	0.00	34,472	3.63	50,096	4.56
16	Other Income Less Other Expenses	0	0.00	0	0.00	(63)	(0.04)	0	0.00	1,059	0.11	996	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(655)	(22.67)	(41,413)	(28.06)	0	0.00	(276,688)	(29.16)	(318,756)	(28.99)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	486	110.71	455	141.30	0	0.00	388,153	108.37	389,094	108.40
2	Premiums Earned	0	0.00	439	100.00	322	100.00	0	0.00	358,171	100.00	358,932	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	0.23	323	100.31	0	0.00	91,262	25.48	91,586	25.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	31	9.63	0	0.00	4,631	1.29	4,662	1.30
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.23)	3	0.93	0	0.00	1,871	0.52	1,873	0.52
7	Unpaid Losses	0	0.00	15	3.42	123	38.20	0	0.00	127,840	35.69	127,978	35.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	31	9.63	0	0.00	3,746	1.05	3,777	1.05
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.23	1	0.31	0	0.00	2,054	0.57	2,056	0.57
10	Unearned Premium Reserves	0	0.00	233	53.08	277	86.02	0	0.00	179,624	50.15	180,134	50.19
11	Agents Balances	0	0.00	8	1.82	212	65.84	0	0.00	76,512	21.36	76,732	21.38
12	Commission and Brokerage Expenses Incurred	0	0.00	68	15.49	49	15.22	0	0.00	24,861	6.94	24,978	6.96
13	Taxes, Licenses, and Fees Incurred	0	0.00	16	3.64	12	3.73	0	0.00	10,233	2.86	10,261	2.86
14	Other Acquisition Expenses Incurred	0	0.00	11	2.51	25	7.76	0	0.00	30,610	8.55	30,646	8.54
15	General Expenses Incurred	0	0.00	24	5.47	38	11.80	0	0.00	31,507	8.80	31,569	8.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2)	(0.62)	0	0.00	4,885	1.36	4,883	1.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	320	72.89	(159)	(49.38)	0	0.00	168,078	46.93	168,239	46.87

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

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	44,019	99.08	423,962	101.70	211,906	102.42	1,476,352	100.64	2,156,239	100.98
2	Premiums Earned	0	0.00	44,429	100.00	416,875	100.00	206,894	100.00	1,467,036	100.00	2,135,234	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3	0.00	0	0.00	861	0.06	864	0.04
4	Incurred Losses	0	0.00	13,768	30.99	230,830	55.37	138,834	67.10	863,891	58.89	1,247,323	58.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	94	0.21	2,683	0.64	1,074	0.52	38,948	2.65	42,799	2.00
6	Adjusting and Other Expenses Incurred	0	0.00	1,631	3.67	20,849	5.00	7,073	3.42	80,045	5.46	109,598	5.13
7	Unpaid Losses	0	0.00	7,658	17.24	110,008	26.39	45,167	21.83	450,292	30.69	613,125	28.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,310	2.95	10,500	2.52	2,475	1.20	65,572	4.47	79,857	3.74
9	Adjusting and Other Expenses Unpaid	0	0.00	1,676	3.77	9,563	2.29	1,175	0.57	31,241	2.13	43,655	2.04
10	Unearned Premium Reserves	0	0.00	21,657	48.75	193,403	46.39	106,743	51.59	697,898	47.57	1,019,701	47.76
11	Agents Balances	0	0.00	7,386	16.62	100,278	24.05	42,686	20.63	344,697	23.50	495,047	23.18
12	Commission and Brokerage Expenses Incurred	0	0.00	5,139	11.57	59,884	14.36	20,812	10.06	250,120	17.05	335,955	15.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	933	2.10	7,645	1.83	4,195	2.03	35,841	2.44	48,614	2.28
14	Other Acquisition Expenses Incurred	0	0.00	3,033	6.83	41,723	10.01	9,309	4.50	88,319	6.02	142,384	6.67
15	General Expenses Incurred	0	0.00	940	2.12	28,377	6.81	4,635	2.24	106,893	7.29	140,845	6.60
16	Other Income Less Other Expenses	0	0.00	38	0.09	2,926	0.70	2,096	1.01	4,617	0.31	9,677	0.45
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	18,931	42.61	27,811	6.67	23,057	11.14	6,732	0.46	76,531	3.58

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

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	125,852	99.62	3,076,904	98.02	5,839,771	102.84	7,346,875	103.63	60,166,096	102.57	76,555,498	102.49
2	Premiums Earned	126,332	100.00	3,139,204	100.00	5,678,646	100.00	7,089,681	100.00	58,660,015	100.00	74,693,878	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,255	1.29	466,194	6.58	1,688	0.00	541,137	0.72
4	Incurred Losses	45,115	35.71	1,791,259	57.06	3,447,207	60.70	3,781,460	53.34	33,783,715	57.59	42,848,756	57.37
5	Defense and Cost Containment Expenses Incurred	472	0.37	36,726	1.17	54,579	0.96	83,238	1.17	998,777	1.70	1,173,792	1.57
6	Adjusting and Other Expenses Incurred	5,608	4.44	216,754	6.90	403,058	7.10	499,908	7.05	4,095,049	6.98	5,220,377	6.99
7	Unpaid Losses	12,986	10.28	593,386	18.90	1,224,531	21.56	1,848,574	26.07	16,923,525	28.85	20,603,002	27.58
8	Defense and Cost Containment Expenses Unpaid	127	0.10	54,901	1.75	96,685	1.70	108,184	1.53	1,476,857	2.52	1,736,754	2.33
9	Adjusting and Other Expenses Unpaid	573	0.45	173,529	5.53	128,400	2.26	172,607	2.43	2,480,822	4.23	2,955,931	3.96
10	Unearned Premium Reserves	66,235	52.43	1,581,992	50.39	3,049,458	53.70	3,833,124	54.07	31,372,210	53.48	39,903,019	53.42
11	Agents Balances	29,878	23.65	549,730	17.51	1,628,715	28.68	1,450,538	20.46	10,108,025	17.23	13,766,886	18.43
12	Commission and Brokerage Expenses Incurred	18,381	14.55	389,097	12.39	643,905	11.34	514,993	7.26	7,515,531	12.81	9,081,907	12.16
13	Taxes, Licenses, and Fees Incurred	2,452	1.94	68,465	2.18	93,479	1.65	167,022	2.36	1,530,101	2.61	1,861,519	2.49
14	Other Acquisition Expenses Incurred	16,356	12.95	195,092	6.21	547,304	9.64	935,361	13.19	4,322,036	7.37	6,016,149	8.05
15	General Expenses Incurred	8,072	6.39	97,677	3.11	375,432	6.61	284,649	4.01	2,710,576	4.62	3,476,406	4.65
16	Other Income Less Other Expenses	1,453	1.15	7,566	0.24	39,924	0.70	38,352	0.54	209,230	0.36	296,525	0.40
17	Pretax Profit or Loss Excluding Investment Gain*	31,328	24.80	351,696	11.20	80,341	1.41	395,203	5.57	3,911,774	6.67	4,770,342	6.39

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

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	196,855	100.95	3,508,973	102.57	1,111,997	101.76	28,363,880	102.06	33,181,705	102.09
2	Premiums Earned	0	0.00	195,005	100.00	3,420,940	100.00	1,092,780	100.00	27,792,632	100.00	32,501,357	100.00
3	Dividends to Policyholders	0	0.00	(7)	(0.00)	7,414	0.22	101	0.01	8,392	0.03	15,900	0.05
4	Incurred Losses	0	0.00	108,404	55.59	2,041,967	59.69	499,149	45.68	15,454,533	55.61	18,104,053	55.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	8,967	4.60	135,883	3.97	51,518	4.71	2,293,515	8.25	2,489,883	7.66
6	Adjusting and Other Expenses Incurred	0	0.00	7,667	3.93	198,564	5.80	76,809	7.03	1,520,146	5.47	1,803,186	5.55
7	Unpaid Losses	0	0.00	135,970	69.73	2,240,037	65.48	831,441	76.08	25,308,279	91.06	28,515,727	87.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	32,168	16.50	493,636	14.43	190,737	17.45	7,126,418	25.64	7,842,959	24.13
9	Adjusting and Other Expenses Unpaid	0	0.00	12,725	6.53	175,323	5.12	81,725	7.48	1,708,954	6.15	1,978,727	6.09
10	Unearned Premium Reserves	0	0.00	90,120	46.21	1,712,694	50.07	564,429	51.65	13,311,356	47.90	15,678,599	48.24
11	Agents Balances	0	0.00	29,016	14.88	1,103,183	32.25	239,815	21.95	14,414,343	51.86	15,786,357	48.57
12	Commission and Brokerage Expenses Incurred	0	0.00	29,666	15.21	492,472	14.40	154,164	14.11	4,791,101	17.24	5,467,403	16.82
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,657	1.88	81,473	2.38	27,763	2.54	706,630	2.54	819,523	2.52
14	Other Acquisition Expenses Incurred	0	0.00	13,896	7.13	313,312	9.16	134,446	12.30	1,512,226	5.44	1,973,880	6.07
15	General Expenses Incurred	0	0.00	10,572	5.42	271,780	7.94	59,855	5.48	2,166,801	7.80	2,509,008	7.72
16	Other Income Less Other Expenses	0	0.00	345	0.18	31,940	0.93	9,174	0.84	33,313	0.12	74,772	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	12,525	6.42	(89,991)	(2.63)	98,146	8.98	(627,398)	(2.26)	(606,718)	(1.87)

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	5,552,890	94.19	5,552,890	94.19
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,895,471	100.00	5,895,471	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	392,807	6.66	392,807	6.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,379	0.18	10,379	0.18
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	46,813	0.79	46,813	0.79
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,263,171	55.35	3,263,171	55.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	16,123	0.27	16,123	0.27
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	53,604	0.91	53,604	0.91
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,156,839	36.58	2,156,839	36.58
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	159,799	2.71	159,799	2.71
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	100	0.00	100	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	132,282	2.24	132,282	2.24
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	234,730	3.98	234,730	3.98
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	963,309	16.34	963,309	16.34
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(352,499)	(5.98)	(352,499)	(5.98)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	3,762,550	63.82	3,762,550	63.82

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	6,695	99.70	22,372	117.65	3,658,015	104.59	3,687,082	104.65
2	Premiums Earned	0	0.00	0	0.00	6,715	100.00	19,016	100.00	3,497,554	100.00	3,523,285	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	516	7.68	666	3.50	0	0.00	1,182	0.03
4	Incurred Losses	0	0.00	(26)	0.00	1,776	26.45	8,653	45.50	2,083,886	59.58	2,094,289	59.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	(7)	0.00	614	9.14	113	0.59	126,026	3.60	126,746	3.60
6	Adjusting and Other Expenses Incurred	0	0.00	(6)	0.00	368	5.48	1,127	5.93	125,910	3.60	127,399	3.62
7	Unpaid Losses	0	0.00	0	0.00	56,703	844.42	3,852	20.26	2,479,097	70.88	2,539,652	72.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	943	14.04	161	0.85	224,883	6.43	225,987	6.41
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	1,915	28.52	253	1.33	111,594	3.19	113,763	3.23
10	Unearned Premium Reserves	0	0.00	0	0.00	3,043	45.32	11,280	59.32	1,364,803	39.02	1,379,126	39.14
11	Agents Balances	0	0.00	0	0.00	1,473	21.94	5,344	28.10	851,618	24.35	858,435	24.36
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	151	2.25	3,049	16.03	536,499	15.34	539,699	15.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	133	1.98	615	3.23	69,701	1.99	70,449	2.00
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	943	14.04	3,853	20.26	207,928	5.94	212,724	6.04
15	General Expenses Incurred	0	0.00	0	0.00	419	6.24	554	2.91	256,582	7.34	257,555	7.31
16	Other Income Less Other Expenses	0	0.00	0	0.00	(14)	(0.21)	1	0.01	(10,080)	(0.29)	(10,093)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	39	0.00	1,780	26.51	386	2.03	80,939	2.31	83,144	2.36

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	36,877	97.10	160,467	97.51	1,686,124	103.54	295,285	102.47	21,609,175	102.72	23,787,928	102.73
2	Premiums Earned	37,978	100.00	164,560	100.00	1,628,466	100.00	288,176	100.00	21,037,224	100.00	23,156,404	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,945	0.18	21,099	7.32	411	0.00	24,455	0.11
4	Incurred Losses	15,150	39.89	57,974	35.23	648,636	39.83	102,175	35.46	10,620,693	50.49	11,444,628	49.42
5	Defense and Cost Containment Expenses Incurred	68	0.18	810	0.49	7,748	0.48	493	0.17	175,768	0.84	184,887	0.80
6	Adjusting and Other Expenses Incurred	3,339	8.79	2,290	1.39	36,953	2.27	12,901	4.48	607,910	2.89	663,393	2.86
7	Unpaid Losses	2,986	7.86	23,912	14.53	468,243	28.75	28,714	9.96	3,641,424	17.31	4,165,279	17.99
8	Defense and Cost Containment Expenses Unpaid	42	0.11	1,027	0.62	6,167	0.38	426	0.15	173,644	0.83	181,306	0.78
9	Adjusting and Other Expenses Unpaid	4,700	12.38	914	0.56	19,318	1.19	3,958	1.37	274,075	1.30	302,965	1.31
10	Unearned Premium Reserves	18,243	48.04	120,445	73.19	784,746	48.19	144,222	50.05	5,285,185	25.12	6,352,841	27.43
11	Agents Balances	9,069	23.88	26,597	16.16	373,208	22.92	52,880	18.35	3,611,828	17.17	4,073,582	17.59
12	Commission and Brokerage Expenses Incurred	4,416	11.63	52,555	31.94	80,081	4.92	23,759	8.24	3,772,205	17.93	3,933,016	16.98
13	Taxes, Licenses, and Fees Incurred	738	1.94	3,122	1.90	43,154	2.65	6,735	2.34	527,594	2.51	581,343	2.51
14	Other Acquisition Expenses Incurred	4,097	10.79	694	0.42	142,753	8.77	56,941	19.76	704,379	3.35	908,864	3.92
15	General Expenses Incurred	1,338	3.52	12,133	7.37	222,469	13.66	8,754	3.04	1,199,876	5.70	1,444,570	6.24
16	Other Income Less Other Expenses	0	0.00	(65)	(0.04)	3,598	0.22	505	0.18	62,491	0.30	66,529	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	8,830	23.25	34,920	21.22	447,323	27.47	55,821	19.37	3,490,876	16.59	4,037,770	17.44

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	27,863	326.80	0	0.00	341,904	58.61	369,767	62.47
2	Premiums Earned	0	0.00	0	0.00	8,526	100.00	0	0.00	583,363	100.00	591,889	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	352,252	60.38	352,252	59.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	128,597	22.04	128,597	21.73
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(43)	(0.01)	(43)	(0.01)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,231,256	211.06	1,231,256	208.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	53,451	9.16	53,451	9.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,902	0.67	3,902	0.66
10	Unearned Premium Reserves	0	0.00	0	0.00	197,477	2316.17	0	0.00	2,912,307	499.23	3,109,784	525.40
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	17,360	2.98	17,360	2.93
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(5)	(0.00)	(5)	(0.00)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	334	3.92	0	0.00	10,089	1.73	10,423	1.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	28,223	331.02	0	0.00	15,498	2.66	43,721	7.39
15	General Expenses Incurred	0	0.00	0	0.00	24,259	284.53	0	0.00	373,694	64.06	397,953	67.23
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(28,381)	(4.87)	(28,381)	(4.79)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(44,290)	(519.47)	0	0.00	(325,101)	(55.73)	(369,391)	(62.41)

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

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14	93.33	1,009,308	102.26	631,266	103.05	2,322,890	101.13	3,963,478	101.72
2	Premiums Earned	0	0.00	15	100.00	987,014	100.00	612,568	100.00	2,296,924	100.00	3,896,521	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	47,239	4.79	8,854	1.45	22,077	0.96	78,170	2.01
4	Incurred Losses	0	0.00	0	0.00	701,850	71.11	227,671	37.17	954,061	41.54	1,883,582	48.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	259,877	26.33	180,268	29.43	534,579	23.27	974,724	25.02
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	71,818	7.28	70,547	11.52	155,491	6.77	297,856	7.64
7	Unpaid Losses	0	0.00	0	0.00	1,813,850	183.77	1,116,500	182.27	4,995,562	217.49	7,925,912	203.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	772,602	78.28	467,510	76.32	1,747,733	76.09	2,987,845	76.68
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	166,538	16.87	92,441	15.09	234,303	10.20	493,282	12.66
10	Unearned Premium Reserves	0	0.00	7	46.67	539,294	54.64	464,283	75.79	1,189,203	51.77	2,192,787	56.28
11	Agents Balances	0	0.00	3	20.00	284,984	28.87	169,776	27.72	469,243	20.43	924,006	23.71
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	65,605	6.65	45,933	7.50	298,203	12.98	409,743	10.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	21,434	2.17	15,127	2.47	53,270	2.32	89,831	2.31
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	53,694	5.44	18,326	2.99	124,329	5.41	196,350	5.04
15	General Expenses Incurred	0	0.00	0	0.00	117,908	11.95	84,234	13.75	200,468	8.73	402,610	10.33
16	Other Income Less Other Expenses	0	0.00	0	0.00	(12,029)	(1.22)	632	0.10	69,112	3.01	57,715	1.48
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	73.33	(364,438)	(36.92)	(37,761)	(6.16)	23,567	1.03	(378,621)	(9.72)

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	1,547	100.78	59,655	90.85	80,606	103.19	1,611,746	104.29	1,753,554	103.72
2	Premiums Earned	0	0.00	1,535	100.00	65,663	100.00	78,112	100.00	1,545,406	100.00	1,690,716	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,004	1.53	6,264	8.02	5	0.00	7,273	0.43
4	Incurred Losses	0	0.00	(51)	(3.32)	11	0.02	(4,942)	(6.33)	(16,575)	(1.07)	(21,557)	(1.28)
5	Defense and Cost Containment Expenses Incurred	0	0.00	12	0.78	15	0.02	7	0.01	1,385	0.09	1,419	0.08
6	Adjusting and Other Expenses Incurred	0	0.00	5	0.33	126	0.19	(3,368)	(4.31)	4,129	0.27	892	0.05
7	Unpaid Losses	0	0.00	4	0.26	253	0.39	9,840	12.60	24,747	1.60	34,844	2.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	96	0.15	60	0.08	1,436	0.09	1,592	0.09
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	12	0.02	114	0.15	3,250	0.21	3,376	0.20
10	Unearned Premium Reserves	0	0.00	738	48.08	30,401	46.30	42,397	54.28	790,608	51.16	864,144	51.11
11	Agents Balances	0	0.00	229	14.92	18,650	28.40	15,833	20.27	398,174	25.77	432,886	25.60
12	Commission and Brokerage Expenses Incurred	0	0.00	193	12.57	5,302	8.07	3,161	4.05	198,638	12.85	207,294	12.26
13	Taxes, Licenses, and Fees Incurred	0	0.00	27	1.76	996	1.52	1,384	1.77	41,450	2.68	43,857	2.59
14	Other Acquisition Expenses Incurred	0	0.00	52	3.39	5,356	8.16	2,257	2.89	68,479	4.43	76,144	4.50
15	General Expenses Incurred	0	0.00	94	6.12	3,992	6.08	1,748	2.24	102,922	6.66	108,756	6.43
16	Other Income Less Other Expenses	0	0.00	1	0.07	579	0.88	192	0.25	(5,563)	(0.36)	(4,791)	(0.28)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,204	78.44	49,441	75.30	71,789	91.91	1,139,412	73.73	1,261,846	74.63

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

Total for Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	310,475	99.56	0	0.00	4,533,837	104.58	4,844,312	104.24
2	Premiums Earned	0	0.00	0	0.00	311,861	100.00	0	0.00	4,335,221	100.00	4,647,082	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	291,853	93.58	0	0.00	2,713,791	62.60	3,005,644	64.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(7)	(0.00)	0	0.00	50,784	1.17	50,777	1.09
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	16,946	5.43	0	0.00	105,418	2.43	122,364	2.63
7	Unpaid Losses	0	0.00	0	0.00	73,304	23.51	0	0.00	1,928,502	44.48	2,001,806	43.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	352	0.11	0	0.00	53,947	1.24	54,299	1.17
9	Adjusting and Other Expenses Unpaid	0	0.00	116	0.00	89,362	28.65	0	0.00	61,665	1.42	151,143	3.25
10	Unearned Premium Reserves	0	0.00	0	0.00	43,020	13.79	0	0.00	3,732,242	86.09	3,775,262	81.24
11	Agents Balances	0	0.00	0	0.00	6,217	1.99	0	0.00	1,072,806	24.75	1,079,023	23.22
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	181	0.06	0	0.00	668,453	15.42	668,634	14.39
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,428	1.10	0	0.00	105,228	2.43	108,656	2.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	126	0.04	0	0.00	157,661	3.64	157,787	3.40
15	General Expenses Incurred	0	0.00	0	0.00	(37)	(0.01)	0	0.00	283,130	6.53	283,093	6.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3,280)	(1.05)	0	0.00	9,434	0.22	6,154	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(3,909)	(1.25)	0	0.00	260,187	6.00	256,278	5.51

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

Total for Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	(83)	(4.13)	0	0.00	190,929	107.73	190,846	106.47
2	Premiums Earned	0	0.00	0	0.00	2,011	100.00	0	0.00	177,236	100.00	179,247	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	511	25.41	0	0.00	24,813	14.00	25,324	14.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.15)	0	0.00	48	0.03	45	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(198)	(9.85)	0	0.00	37	0.02	(161)	(0.09)
7	Unpaid Losses	0	0.00	0	0.00	1,982	98.56	0	0.00	26,679	15.05	28,661	15.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6	0.30	0	0.00	319	0.18	325	0.18
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	308	15.32	0	0.00	1,150	0.65	1,458	0.81
10	Unearned Premium Reserves	0	0.00	0	0.00	1,289	64.10	0	0.00	72,145	40.71	73,434	40.97
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	22,440	12.66	22,440	12.52
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(14)	(0.70)	0	0.00	29,109	16.42	29,095	16.23
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.05)	0	0.00	6,317	3.56	6,316	3.52
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(6)	(0.30)	0	0.00	4,597	2.59	4,591	2.56
15	General Expenses Incurred	0	0.00	0	0.00	49	2.44	0	0.00	4,379	2.47	4,428	2.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	11	0.55	0	0.00	3,200	1.81	3,211	1.79
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,684	83.74	0	0.00	111,135	62.70	112,819	62.94

* (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 2019 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	10.00	761,758	124.58	0	0.00	1,361,884	99.12	2,123,643	106.96
2	Premiums Earned	0	0.00	10	100.00	611,448	100.00	0	0.00	1,374,043	100.00	1,985,501	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11	0.00	0	0.00	0	0.00	11	0.00
4	Incurred Losses	0	0.00	(5)	(50.00)	511,184	83.60	0	0.00	1,443,261	105.04	1,954,440	98.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	588	0.10	0	0.00	10,476	0.76	11,064	0.56
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	36,787	6.02	0	0.00	61,374	4.47	98,161	4.94
7	Unpaid Losses	0	0.00	5	50.00	865,257	141.51	0	0.00	2,900,801	211.11	3,766,063	189.68
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,564	0.42	0	0.00	13,163	0.96	15,727	0.79
9	Adjusting and Other Expenses Unpaid	0	0.00	1	10.00	132,840	21.73	0	0.00	50,179	3.65	183,020	9.22
10	Unearned Premium Reserves	0	0.00	0	0.00	2,889,915	472.63	0	0.00	6,881,073	500.79	9,770,988	492.12
11	Agents Balances	0	0.00	0	0.00	393,291	64.32	0	0.00	309,533	22.53	702,824	35.40
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	72,297	11.82	0	0.00	219,642	15.99	291,939	14.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,716	2.41	0	0.00	28,295	2.06	43,011	2.17
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	53,984	8.83	0	0.00	64,091	4.66	118,075	5.95
15	General Expenses Incurred	0	0.00	0	0.00	26,385	4.32	0	0.00	125,032	9.10	151,417	7.63
16	Other Income Less Other Expenses	0	0.00	0	0.00	(340,983)	(55.77)	0	0.00	6,272	0.46	(334,711)	(16.86)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	150.00	(445,489)	(72.86)	0	0.00	(571,853)	(41.62)	(1,017,327)	(51.24)

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	6,245	179.25	3,301,781	100.02	212,952	98.25	39,981,898	99.60	43,502,876	99.63
2	Premiums Earned	0	0.00	3,484	100.00	3,300,988	100.00	216,749	100.00	40,143,293	100.00	43,664,514	100.00
3	Dividends to Policyholders	0	0.00	11	0.32	440,680	13.35	1,359	0.63	349,945	0.87	791,995	1.81
4	Incurred Losses	0	0.00	5,692	163.38	1,262,554	38.25	82,001	37.83	18,348,687	45.71	19,698,934	45.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	159	4.56	114,236	3.46	8,097	3.74	2,082,795	5.19	2,205,287	5.05
6	Adjusting and Other Expenses Incurred	0	0.00	231	6.63	180,803	5.48	12,106	5.59	3,032,438	7.55	3,225,578	7.39
7	Unpaid Losses	0	0.00	10,693	306.92	7,455,951	225.87	722,106	333.15	111,489,163	277.73	119,677,913	274.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	504	14.47	567,950	17.21	67,025	30.92	12,744,208	31.75	13,379,687	30.64
9	Adjusting and Other Expenses Unpaid	0	0.00	225	6.46	316,828	9.60	57,803	26.67	5,173,329	12.89	5,548,185	12.71
10	Unearned Premium Reserves	0	0.00	3,321	95.32	1,442,068	43.69	92,402	42.63	13,209,076	32.90	14,746,867	33.77
11	Agents Balances	0	0.00	3	0.09	1,228,072	37.20	42,737	19.72	26,478,365	65.96	27,749,177	63.55
12	Commission and Brokerage Expenses Incurred	0	0.00	732	21.01	302,816	9.17	18,633	8.60	3,634,118	9.05	3,956,299	9.06
13	Taxes, Licenses, and Fees Incurred	1	0.00	194	5.57	82,012	2.48	6,573	3.03	1,156,341	2.88	1,245,121	2.85
14	Other Acquisition Expenses Incurred	0	0.00	426	12.23	214,100	6.49	20,323	9.38	1,898,416	4.73	2,133,265	4.89
15	General Expenses Incurred	0	0.00	412	11.83	301,989	9.15	15,470	7.14	2,810,922	7.00	3,128,793	7.17
16	Other Income Less Other Expenses	0	0.00	34	0.98	(3,620)	(0.11)	988	0.46	(25,037)	(0.06)	(27,635)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	(4,340)	(124.57)	398,180	12.06	53,175	24.53	6,804,591	16.95	7,251,605	16.61

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

Total for Other Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37	105.71	59,028	101.06	1,984,424	103.66	619,955	104.52	32,139,364	105.00	34,802,808	104.91
2	Premiums Earned	35	100.00	58,409	100.00	1,914,449	100.00	593,132	100.00	30,608,552	100.00	33,174,577	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,932	0.62	25,458	4.29	712	0.00	38,102	0.11
4	Incurred Losses	0	0.00	24,064	41.20	935,154	48.85	419,865	70.79	22,689,685	74.13	24,068,768	72.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,397	4.10	114,174	5.96	41,075	6.93	2,492,177	8.14	2,649,823	7.99
6	Adjusting and Other Expenses Incurred	0	0.00	2,328	3.99	54,412	2.84	20,083	3.39	1,761,721	5.76	1,838,544	5.54
7	Unpaid Losses	0	0.00	67,188	115.03	3,062,897	159.99	1,118,939	188.65	67,092,008	219.19	71,341,032	215.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,203	12.33	602,917	31.49	229,726	38.73	11,559,067	37.76	12,398,913	37.37
9	Adjusting and Other Expenses Unpaid	0	0.00	5,627	9.63	146,119	7.63	61,603	10.39	3,508,191	11.46	3,721,540	11.22
10	Unearned Premium Reserves	19	54.29	28,000	47.94	1,006,792	52.59	302,408	50.98	17,939,411	58.61	19,276,630	58.11
11	Agents Balances	9	25.71	6,335	10.85	670,888	35.04	112,696	19.00	9,852,938	32.19	10,642,866	32.08
12	Commission and Brokerage Expenses Incurred	309	882.86	10,002	17.12	273,129	14.27	51,073	8.61	3,525,190	11.52	3,859,703	11.63
13	Taxes, Licenses, and Fees Incurred	2	5.71	1,092	1.87	41,460	2.17	14,258	2.40	728,939	2.38	785,751	2.37
14	Other Acquisition Expenses Incurred	1	2.86	1,693	2.90	176,623	9.23	74,959	12.64	1,276,088	4.17	1,529,364	4.61
15	General Expenses Incurred	3	8.57	3,338	5.71	134,360	7.02	25,904	4.37	1,921,180	6.28	2,084,785	6.28
16	Other Income Less Other Expenses	0	0.00	171	0.29	8,682	0.45	2,946	0.50	39,405	0.13	51,204	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(280)	(800.00)	13,662	23.39	181,885	9.50	(76,597)	(12.91)	(3,747,731)	(12.24)	(3,629,061)	(10.94)

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

Total for Other Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	470	93.25	233,581	102.03	41,918	100.62	17,307,637	107.76	17,583,606	107.66
2	Premiums Earned	0	0.00	504	100.00	228,936	100.00	41,659	100.00	16,061,102	100.00	16,332,201	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,999	1.75	4,500	10.80	0	0.00	8,499	0.05
4	Incurred Losses	0	0.00	(54)	(10.71)	82,815	36.17	16,299	39.12	7,911,912	49.26	8,010,972	49.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	(35)	(6.94)	32,636	14.26	14,306	34.34	2,164,303	13.48	2,211,210	13.54
6	Adjusting and Other Expenses Incurred	0	0.00	(36)	(7.14)	14,467	6.32	146	0.35	575,738	3.58	590,315	3.61
7	Unpaid Losses	0	0.00	261	51.79	205,364	89.70	35,003	84.02	27,937,960	173.95	28,178,588	172.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	296	58.73	78,258	34.18	13,220	31.73	6,608,919	41.15	6,700,693	41.03
9	Adjusting and Other Expenses Unpaid	0	0.00	4	0.79	16,329	7.13	94	0.23	1,306,637	8.14	1,323,064	8.10
10	Unearned Premium Reserves	0	0.00	258	51.19	111,138	48.55	18,164	43.60	9,674,431	60.24	9,803,991	60.03
11	Agents Balances	0	0.00	11	2.18	80,584	35.20	846	2.03	3,703,129	23.06	3,784,570	23.17
12	Commission and Brokerage Expenses Incurred	0	0.00	78	15.48	20,866	9.11	398	0.96	2,652,433	16.51	2,673,775	16.37
13	Taxes, Licenses, and Fees Incurred	0	0.00	8	1.59	5,464	2.39	797	1.91	419,188	2.61	425,457	2.61
14	Other Acquisition Expenses Incurred	0	0.00	29	5.75	23,527	10.28	776	1.86	862,262	5.37	886,594	5.43
15	General Expenses Incurred	1	0.00	35	6.94	30,474	13.31	4,471	10.73	1,148,143	7.15	1,183,124	7.24
16	Other Income Less Other Expenses	0	0.00	3	0.60	(2,118)	(0.93)	15	0.04	5,168	0.03	3,068	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	482	95.63	12,575	5.49	(17)	(0.04)	332,258	2.07	345,297	2.11

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	5,786	105.26	2,335	100.30	1,091,270	100.12	1,099,391	100.15
2	Premiums Earned	0	0.00	0	0.00	5,497	100.00	2,328	100.00	1,089,923	100.00	1,097,748	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	6,200	112.79	(2,154)	(92.53)	726,078	66.62	730,124	66.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	368	6.69	0	0.00	6,532	0.60	6,900	0.63
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	349	6.35	735	31.57	40,127	3.68	41,211	3.75
7	Unpaid Losses	0	0.00	0	0.00	42,618	775.30	12,284	527.66	11,696,995	1073.19	11,751,897	1070.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,105	74.68	0	0.00	455,198	41.76	459,303	41.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	820	14.92	0	0.00	244,707	22.45	245,527	22.37
10	Unearned Premium Reserves	0	0.00	0	0.00	2,857	51.97	199	8.55	415,475	38.12	418,531	38.13
11	Agents Balances	0	0.00	0	0.00	3,043	55.36	0	0.00	244,600	22.44	247,643	22.56
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	605	11.01	0	0.00	85,319	7.83	85,924	7.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	77	1.40	58	2.49	26,876	2.47	27,011	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,008	254.83	0	0.00	16,868	1.55	30,876	2.81
15	General Expenses Incurred	0	0.00	0	0.00	9,771	177.75	209	8.98	112,290	10.30	122,270	11.14
16	Other Income Less Other Expenses	0	0.00	0	0.00	4	0.07	0	0.00	(432)	(0.04)	(428)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(25,878)	(470.77)	3,481	149.53	75,398	6.92	53,001	4.83

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

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,368	101.64	211,802	99.08	82	100.00	2,140,846	103.01	2,360,098	102.64
2	Premiums Earned	0	0.00	7,249	100.00	213,776	100.00	82	100.00	2,078,362	100.00	2,299,469	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	472	0.22	0	0.00	3	0.00	475	0.02
4	Incurred Losses	0	0.00	7,433	102.54	80,244	37.54	(18)	(21.95)	1,186,837	57.10	1,274,496	55.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,453	47.63	56,532	26.44	(10)	(12.20)	607,718	29.24	667,693	29.04
6	Adjusting and Other Expenses Incurred	0	0.00	510	7.04	24,902	11.65	(4)	(4.88)	220,049	10.59	245,457	10.67
7	Unpaid Losses	0	0.00	15,002	206.95	504,099	235.81	289	352.44	8,202,157	394.65	8,721,547	379.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,762	107.08	217,544	101.76	107	130.49	3,884,015	186.88	4,109,428	178.71
9	Adjusting and Other Expenses Unpaid	0	0.00	1,536	21.19	43,589	20.39	34	41.46	667,886	32.14	713,045	31.01
10	Unearned Premium Reserves	0	0.00	3,135	43.25	98,250	45.96	33	40.24	920,600	44.29	1,022,018	44.45
11	Agents Balances	0	0.00	287	3.96	81,980	38.35	15	18.29	953,065	45.86	1,035,347	45.03
12	Commission and Brokerage Expenses Incurred	0	0.00	1,154	15.92	28,431	13.30	9	10.98	277,705	13.36	307,299	13.36
13	Taxes, Licenses, and Fees Incurred	0	0.00	138	1.90	5,239	2.45	2	2.44	50,503	2.43	55,882	2.43
14	Other Acquisition Expenses Incurred	0	0.00	178	2.46	22,736	10.64	11	13.41	92,929	4.47	115,854	5.04
15	General Expenses Incurred	0	0.00	242	3.34	17,192	8.04	5	6.10	188,235	9.06	205,674	8.94
16	Other Income Less Other Expenses	0	0.00	9	0.12	463	0.22	1	1.22	(513)	(0.02)	(40)	(0.00)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(5,850)	(80.70)	(21,514)	(10.06)	88	107.32	(546,129)	(26.28)	(573,405)	(24.94)

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

Total for Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	6,559,298	101.76	55,840	89.75	27,224,820	99.21	6,386,864	101.54	72,627,518	100.75	112,854,340	100.47
2	Premiums Earned	6,445,579	100.00	62,214	100.00	27,442,057	100.00	6,289,782	100.00	72,083,571	100.00	112,323,203	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	37,925	0.14	614,097	9.76	106,373	0.15	758,395	0.68
4	Incurred Losses	4,152,847	64.43	37,438	60.18	15,745,205	57.38	4,627,275	73.57	49,909,735	69.24	74,472,500	66.30
5	Defense and Cost Containment Expenses Incurred	201,095	3.12	2,725	4.38	1,579,728	5.76	242,334	3.85	3,155,633	4.38	5,181,515	4.61
6	Adjusting and Other Expenses Incurred	451,047	7.00	1,248	2.01	2,143,858	7.81	603,056	9.59	6,184,848	8.58	9,384,057	8.35
7	Unpaid Losses	3,599,097	55.84	38,508	61.90	30,373,919	110.68	6,092,732	96.87	65,477,018	90.83	105,581,274	94.00
8	Defense and Cost Containment Expenses Unpaid	393,431	6.10	4,663	7.50	3,938,316	14.35	496,269	7.89	7,634,764	10.59	12,467,443	11.10
9	Adjusting and Other Expenses Unpaid	253,726	3.94	4,948	7.95	3,033,488	11.05	412,581	6.56	4,372,906	6.07	8,077,649	7.19
10	Unearned Premium Reserves	2,061,427	31.98	25,646	41.22	7,206,113	26.26	2,054,966	32.67	22,716,586	31.51	34,064,738	30.33
11	Agents Balances	1,419,513	22.02	16,581	26.65	4,916,080	17.91	1,067,695	16.98	15,225,927	21.12	22,645,796	20.16
12	Commission and Brokerage Expenses Incurred	515,366	8.00	5,943	9.55	2,672,568	9.74	229,542	3.65	4,814,358	6.68	8,237,777	7.33
13	Taxes, Licenses, and Fees Incurred	112,604	1.75	1,082	1.74	599,611	2.19	134,316	2.14	1,693,300	2.35	2,540,913	2.26
14	Other Acquisition Expenses Incurred	383,320	5.95	3,601	5.79	2,561,587	9.33	696,010	11.07	5,347,882	7.42	8,992,400	8.01
15	General Expenses Incurred	179,432	2.78	2,333	3.75	1,010,505	3.68	197,387	3.14	3,652,829	5.07	5,042,486	4.49
16	Other Income Less Other Expenses	13,616	0.21	(188)	(0.30)	193,466	0.70	59,711	0.95	303,740	0.42	570,345	0.51
17	Pretax Profit or Loss Excluding Investment Gain*	463,484	7.19	7,658	12.31	1,284,524	4.68	(994,526)	(15.81)	(2,477,629)	(3.44)	(1,716,489)	(1.53)

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

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	833,393	107.50	24,110	104.66	2,463,286	106.28	404,557	121.66	21,995,472	104.45	25,720,818	104.96
2	Premiums Earned	775,277	100.00	23,036	100.00	2,317,839	100.00	332,534	100.00	21,057,494	100.00	24,506,180	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,272	0.23	0	0.00	3,109	0.01	8,381	0.03
4	Incurred Losses	572,590	73.86	28,670	124.46	1,610,128	69.47	293,573	88.28	15,876,137	75.39	18,381,098	75.01
5	Defense and Cost Containment Expenses Incurred	49,477	6.38	3,199	13.89	160,369	6.92	17,886	5.38	1,661,352	7.89	1,892,283	7.72
6	Adjusting and Other Expenses Incurred	27,085	3.49	2,471	10.73	162,075	6.99	28,035	8.43	1,245,399	5.91	1,465,065	5.98
7	Unpaid Losses	717,792	92.59	31,611	137.22	2,677,589	115.52	446,197	134.18	29,525,615	140.21	33,398,804	136.29
8	Defense and Cost Containment Expenses Unpaid	78,140	10.08	4,340	18.84	386,341	16.67	36,695	11.03	3,393,489	16.12	3,899,005	15.91
9	Adjusting and Other Expenses Unpaid	26,876	3.47	2,758	11.97	167,147	7.21	31,451	9.46	1,286,395	6.11	1,514,627	6.18
10	Unearned Premium Reserves	400,956	51.72	10,489	45.53	1,140,617	49.21	161,240	48.49	9,660,990	45.88	11,374,292	46.41
11	Agents Balances	220,405	28.43	1,117	4.85	829,204	35.77	64,792	19.48	11,294,432	53.64	12,409,950	50.64
12	Commission and Brokerage Expenses Incurred	92,267	11.90	3,544	15.38	316,506	13.66	26,298	7.91	2,936,659	13.95	3,375,274	13.77
13	Taxes, Licenses, and Fees Incurred	14,485	1.87	391	1.70	53,396	2.30	11,126	3.35	566,223	2.69	645,621	2.63
14	Other Acquisition Expenses Incurred	23,509	3.03	674	2.93	231,057	9.97	22,701	6.83	1,029,221	4.89	1,307,162	5.33
15	General Expenses Incurred	20,059	2.59	657	2.85	148,459	6.41	13,590	4.09	1,661,588	7.89	1,844,353	7.53
16	Other Income Less Other Expenses	5,795	0.75	22	0.10	16,232	0.70	2,964	0.89	257,603	1.22	282,616	1.15
17	Pretax Profit or Loss Excluding Investment Gain*	(18,405)	(2.37)	(16,549)	(71.84)	(353,191)	(15.24)	(77,709)	(23.37)	(3,664,597)	(17.40)	(4,130,451)	(16.85)

* (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 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,756,698	101.13	50,231	91.50	19,296,041	99.80	4,836,776	102.08	48,764,780	101.28	77,704,526	100.94
2	Premiums Earned	4,703,372	100.00	54,896	100.00	19,334,319	100.00	4,738,362	100.00	48,150,579	100.00	76,981,528	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	29,944	0.15	475,952	10.04	78,502	0.16	584,398	0.76
4	Incurred Losses	2,996,418	63.71	29,761	54.21	12,964,837	67.06	3,099,677	65.42	29,108,335	60.45	48,199,028	62.61
5	Defense and Cost Containment Expenses Incurred	7,524	0.16	179	0.33	35,689	0.18	11,497	0.24	135,008	0.28	189,897	0.25
6	Adjusting and Other Expenses Incurred	301,900	6.42	885	1.61	1,635,397	8.46	478,463	10.10	3,584,756	7.44	6,001,401	7.80
7	Unpaid Losses	220,073	4.68	(162)	(0.30)	1,549,146	8.01	37,600	0.79	2,149,139	4.46	3,955,796	5.14
8	Defense and Cost Containment Expenses Unpaid	10,678	0.23	185	0.34	29,819	0.15	9,641	0.20	112,159	0.23	162,482	0.21
9	Adjusting and Other Expenses Unpaid	47,474	1.01	2,672	4.87	1,347,045	6.97	128,048	2.70	761,594	1.58	2,286,833	2.97
10	Unearned Premium Reserves	1,524,780	32.42	23,078	42.04	5,242,359	27.11	1,577,820	33.30	15,544,780	32.28	23,912,817	31.06
11	Agents Balances	1,024,909	21.79	15,011	27.34	3,551,498	18.37	835,058	17.62	9,914,552	20.59	15,341,028	19.93
12	Commission and Brokerage Expenses Incurred	347,883	7.40	5,529	10.07	1,821,546	9.42	154,372	3.26	3,468,527	7.20	5,797,857	7.53
13	Taxes, Licenses, and Fees Incurred	83,734	1.78	977	1.78	403,971	2.09	98,260	2.07	1,120,317	2.33	1,707,259	2.22
14	Other Acquisition Expenses Incurred	282,384	6.00	3,107	5.66	1,941,578	10.04	526,866	11.12	3,508,942	7.29	6,262,877	8.14
15	General Expenses Incurred	202,223	4.30	2,086	3.80	759,540	3.93	142,417	3.01	2,377,510	4.94	3,483,776	4.53
16	Other Income Less Other Expenses	5,193	0.11	(185)	(0.34)	147,992	0.77	43,602	0.92	118,174	0.25	314,776	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	486,498	10.34	12,186	22.20	(110,190)	(0.57)	(205,537)	(4.34)	4,886,845	10.15	5,069,802	6.59

* (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 2019 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	277,865	106.00	10,387	104.34	1,043,225	106.12	168,486	113.06	6,676,863	103.14	8,176,826	103.80
2	Premiums Earned	262,148	100.00	9,955	100.00	983,032	100.00	149,029	100.00	6,473,470	100.00	7,877,634	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	637	0.06	0	0.00	976	0.02	1,613	0.02
4	Incurred Losses	128,402	48.98	4,835	48.57	593,546	60.38	45,412	30.47	3,753,491	57.98	4,525,686	57.45
5	Defense and Cost Containment Expenses Incurred	751	0.29	356	3.58	6,258	0.64	3,414	2.29	74,804	1.16	85,583	1.09
6	Adjusting and Other Expenses Incurred	11,935	4.55	650	6.53	84,050	8.55	3,549	2.38	402,726	6.22	502,910	6.38
7	Unpaid Losses	14,317	5.46	1,363	13.69	60,375	6.14	13,789	9.25	1,016,076	15.70	1,105,920	14.04
8	Defense and Cost Containment Expenses Unpaid	1,382	0.53	(273)	(2.74)	5,372	0.55	6,180	4.15	131,199	2.03	143,860	1.83
9	Adjusting and Other Expenses Unpaid	2,047	0.78	164	1.65	28,391	2.89	1,337	0.90	149,288	2.31	181,227	2.30
10	Unearned Premium Reserves	132,986	50.73	4,054	40.72	466,085	47.41	60,299	40.46	2,719,682	42.01	3,383,106	42.95
11	Agents Balances	71,280	27.19	247	2.48	334,435	34.02	18,095	12.14	4,182,671	64.61	4,606,728	58.48
12	Commission and Brokerage Expenses Incurred	33,285	12.70	1,920	19.29	134,412	13.67	12,502	8.39	907,263	14.02	1,089,382	13.83
13	Taxes, Licenses, and Fees Incurred	4,946	1.89	165	1.66	21,912	2.23	4,180	2.80	162,393	2.51	193,596	2.46
14	Other Acquisition Expenses Incurred	5,130	1.96	163	1.64	100,284	10.20	9,116	6.12	310,605	4.80	425,298	5.40
15	General Expenses Incurred	5,977	2.28	228	2.29	59,676	6.07	7,321	4.91	489,450	7.56	562,652	7.14
16	Other Income Less Other Expenses	1,998	0.76	10	0.10	7,963	0.81	1,777	1.19	19,522	0.30	31,270	0.40
17	Pretax Profit or Loss Excluding Investment Gain*	73,721	28.12	1,648	16.55	(9,779)	(0.99)	65,310	43.82	391,281	6.04	522,181	6.63

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	1,830,243	106.07	1,830,243	106.07
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,725,501	100.00	1,725,501	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	207	0.00	0	0.00	1,234,591	71.55	1,234,798	71.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8	0.00	0	0.00	117,958	6.84	117,966	6.84
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	61,836	3.58	61,837	3.58
7	Unpaid Losses	0	0.00	0	0.00	7,312	0.00	0	0.00	1,929,189	111.80	1,936,501	112.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	92	0.00	0	0.00	284,238	16.47	284,330	16.48
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	75	0.00	0	0.00	108,829	6.31	108,904	6.31
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	863,939	50.07	863,939	50.07
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	341,932	19.82	341,932	19.82
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	311,956	18.08	311,956	18.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	49,947	2.89	49,947	2.89
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	4,837	0.00	0	0.00	78,489	4.55	83,326	4.83
15	General Expenses Incurred	0	0.00	0	0.00	4,123	0.00	0	0.00	79,574	4.61	83,697	4.85
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(4,552)	(0.26)	(4,552)	(0.26)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(9,176)	0.00	0	0.00	(213,409)	(12.37)	(222,585)	(12.90)

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	22,262	99.91	1,558	100.39	1,213,235	101.87	1,237,055	101.83
2	Premiums Earned	0	0.00	0	0.00	22,282	100.00	1,552	100.00	1,190,988	100.00	1,214,822	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	30	0.13	0	0.00	492	0.04	522	0.04
4	Incurred Losses	0	0.00	14	0.00	3,671	16.48	546	35.18	400,794	33.65	405,025	33.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.00	203	0.91	13	0.84	18,189	1.53	18,406	1.52
6	Adjusting and Other Expenses Incurred	0	0.00	14	0.00	388	1.74	11	0.71	57,169	4.80	57,582	4.74
7	Unpaid Losses	0	0.00	17	0.00	4,692	21.06	1,017	65.53	1,017,172	85.41	1,022,898	84.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8	0.00	389	1.75	450	28.99	160,983	13.52	161,830	13.32
9	Adjusting and Other Expenses Unpaid	0	0.00	17	0.00	217	0.97	125	8.05	92,088	7.73	92,447	7.61
10	Unearned Premium Reserves	0	0.00	0	0.00	11,767	52.81	216	13.92	720,724	60.51	732,707	60.31
11	Agents Balances	0	0.00	0	0.00	8,692	39.01	44	2.84	242,341	20.35	251,077	20.67
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,360	10.59	62	3.99	189,060	15.87	191,482	15.76
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	488	2.19	37	2.38	29,392	2.47	29,917	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	96,596	433.52	354	22.81	84,344	7.08	181,294	14.92
15	General Expenses Incurred	0	0.00	0	0.00	62,634	281.10	87	5.61	105,647	8.87	168,368	13.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	47	0.21	9	0.58	(1,245)	(0.10)	(1,189)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(29)	0.00	(144,041)	(646.45)	451	29.06	304,662	25.58	161,043	13.26

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	247,812	105.36	7	100.00	6,593,980	104.46	6,841,799	104.50
2	Premiums Earned	0	0.00	0	0.00	235,208	100.00	7	100.00	6,312,201	100.00	6,547,416	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,610	1.53	0	0.00	38,524	0.61	42,134	0.64
4	Incurred Losses	0	0.00	0	0.00	25,465	10.83	0	0.00	1,230,489	19.49	1,255,954	19.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,806	2.47	0	0.00	115,201	1.83	121,007	1.85
6	Adjusting and Other Expenses Incurred	0	0.00	(12)	0.00	5,386	2.29	35	500.00	165,687	2.62	171,096	2.61
7	Unpaid Losses	0	0.00	0	0.00	40,701	17.30	1	14.29	2,513,143	39.81	2,553,845	39.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	11,795	5.01	1	14.29	454,812	7.21	466,608	7.13
9	Adjusting and Other Expenses Unpaid	0	0.00	(12)	0.00	6,720	2.86	(1)	(14.29)	229,125	3.63	235,832	3.60
10	Unearned Premium Reserves	0	0.00	0	0.00	117,572	49.99	0	0.00	3,785,788	59.98	3,903,360	59.62
11	Agents Balances	0	0.00	0	0.00	52,020	22.12	0	0.00	940,964	14.91	992,984	15.17
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	79,903	33.97	0	0.00	1,727,356	27.37	1,807,259	27.60
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	6,874	2.92	0	0.00	187,065	2.96	193,939	2.96
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	52,566	22.35	0	0.00	622,750	9.87	675,316	10.31
15	General Expenses Incurred	0	0.00	0	0.00	23,108	9.82	0	0.00	639,040	10.12	662,148	10.11
16	Other Income Less Other Expenses	0	0.00	0	0.00	148	0.06	0	0.00	(8,289)	(0.13)	(8,141)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	12	0.00	32,638	13.88	(27)	(385.71)	1,577,802	25.00	1,610,425	24.60

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,166	100.07	135	98.54	8,992	102.97	236	101.29	364,079	110.87	377,608	110.52
2	Premiums Earned	4,163	100.00	137	100.00	8,733	100.00	233	100.00	328,389	100.00	341,655	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2	0.02	0	0.00	0	0.00	2	0.00
4	Incurred Losses	195	4.68	(1)	(0.73)	1,059	12.13	(204)	(87.55)	174,222	53.05	175,271	51.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	41	0.47	(65)	(27.90)	3,298	1.00	3,274	0.96
6	Adjusting and Other Expenses Incurred	19	0.46	1	0.73	210	2.40	43	18.45	12,273	3.74	12,546	3.67
7	Unpaid Losses	39	0.94	18	13.14	480	5.50	0	0.00	189,587	57.73	190,124	55.65
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	1.46	23	0.26	3	1.29	26,156	7.96	26,184	7.66
9	Adjusting and Other Expenses Unpaid	9	0.22	6	4.38	37	0.42	0	0.00	20,765	6.32	20,817	6.09
10	Unearned Premium Reserves	73	1.75	68	49.64	4,484	51.35	72	30.90	205,013	62.43	209,710	61.38
11	Agents Balances	78	1.87	19	13.87	2,348	26.89	13	5.58	98,994	30.15	101,452	29.69
12	Commission and Brokerage Expenses Incurred	706	16.96	24	17.52	1,383	15.84	0	0.00	79,651	24.26	81,764	23.93
13	Taxes, Licenses, and Fees Incurred	25	0.60	3	2.19	225	2.58	5	2.15	8,763	2.67	9,021	2.64
14	Other Acquisition Expenses Incurred	557	13.38	0	0.00	745	8.53	292	125.32	15,703	4.78	17,297	5.06
15	General Expenses Incurred	386	9.27	7	5.11	1,497	17.14	14	6.01	18,346	5.59	20,250	5.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	11	0.13	0	0.00	246	0.07	257	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	2,274	54.62	104	75.91	3,581	41.01	145	62.23	16,376	4.99	22,480	6.58

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	2,691	108.25	747,117	103.91	411	71.60	978,868	102.75	1,729,087	103.24
2	Premiums Earned	0	0.00	2,486	100.00	719,029	100.00	574	100.00	952,704	100.00	1,674,793	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	89	0.01	0	0.00	1	0.00	90	0.01
4	Incurred Losses	0	0.00	76	3.06	276,905	38.51	148	25.78	315,137	33.08	592,266	35.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	8	0.32	(812)	(0.11)	8	1.39	6,936	0.73	6,140	0.37
6	Adjusting and Other Expenses Incurred	0	0.00	52	2.09	304	0.04	13	2.26	25,003	2.62	25,372	1.51
7	Unpaid Losses	0	0.00	366	14.72	348,383	48.45	163	28.40	328,879	34.52	677,791	40.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	37	1.49	1,568	0.22	14	2.44	13,213	1.39	14,832	0.89
9	Adjusting and Other Expenses Unpaid	0	0.00	72	2.90	7,532	1.05	16	2.79	18,007	1.89	25,627	1.53
10	Unearned Premium Reserves	0	0.00	1,396	56.15	366,911	51.03	168	29.27	448,383	47.06	816,858	48.77
11	Agents Balances	0	0.00	268	10.78	154,676	21.51	71	12.37	226,691	23.79	381,706	22.79
12	Commission and Brokerage Expenses Incurred	0	0.00	354	14.24	15,041	2.09	62	10.80	126,555	13.28	142,012	8.48
13	Taxes, Licenses, and Fees Incurred	0	0.00	46	1.85	19,996	2.78	10	1.74	25,334	2.66	45,386	2.71
14	Other Acquisition Expenses Incurred	0	0.00	12	0.48	29,649	4.12	69	12.02	67,249	7.06	96,979	5.79
15	General Expenses Incurred	0	0.00	664	26.71	123,303	17.15	30	5.23	126,514	13.28	250,511	14.96
16	Other Income Less Other Expenses	0	0.00	1	0.04	(1,966)	(0.27)	6	1.05	3,887	0.41	1,928	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,274	51.25	252,587	35.13	240	41.81	263,859	27.70	517,960	30.93

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	22,756	97.51	13,428	96.21	207	100.00	0	0.00	1,935,796	103.52	1,972,187	103.39
2	Premiums Earned	23,338	100.00	13,957	100.00	207	100.00	0	0.00	1,870,052	100.00	1,907,554	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	7,692	32.96	2,868	20.55	56	27.05	0	0.00	818,827	43.79	829,443	43.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,150	0.76	14,150	0.74
6	Adjusting and Other Expenses Incurred	0	0.00	14	0.10	18	8.70	0	0.00	34,876	1.86	34,908	1.83
7	Unpaid Losses	3,698	15.85	479	3.43	8	3.86	0	0.00	671,732	35.92	675,917	35.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,148	0.76	14,148	0.74
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.01	16	7.73	0	0.00	21,392	1.14	21,409	1.12
10	Unearned Premium Reserves	584	2.50	6,700	48.00	52	25.12	0	0.00	954,467	51.04	961,803	50.42
11	Agents Balances	0	0.00	0	0.00	32	15.46	0	0.00	292,221	15.63	292,253	15.32
12	Commission and Brokerage Expenses Incurred	2,227	9.54	5,121	36.69	19	9.18	0	0.00	374,562	20.03	381,929	20.02
13	Taxes, Licenses, and Fees Incurred	382	1.64	264	1.89	4	1.93	0	0.00	50,987	2.73	51,637	2.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	22	10.63	0	0.00	106,351	5.69	106,373	5.58
15	General Expenses Incurred	(48)	(0.21)	(168)	(1.20)	6	2.90	0	0.00	137,265	7.34	137,055	7.18
16	Other Income Less Other Expenses	0	0.00	0	0.00	1	0.48	0	0.00	26,093	1.40	26,094	1.37
17	Pretax Profit or Loss Excluding Investment Gain*	13,086	56.07	5,859	41.98	82	39.61	0	0.00	359,119	19.20	378,146	19.82

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

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	77,165	93.26	77,165	93.26
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	82,739	100.00	82,739	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	11,087	13.40	11,087	13.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(2,823)	(3.41)	(2,823)	(3.41)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	13	0.00	0	0.00	4,567	5.52	4,580	5.54
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(44,684)	(54.01)	(44,684)	(54.01)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(1,107)	(1.34)	(1,107)	(1.34)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,339	4.04	3,339	4.04
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	18,527	22.39	18,527	22.39
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	21,510	26.00	21,510	26.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24,931	30.13	24,931	30.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,503)	(1.82)	(1,503)	(1.82)
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,210	3.88	3,210	3.88
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	45,265	54.71	45,265	54.71
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	276	0.33	276	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(13)	0.00	0	0.00	(1,721)	(2.08)	(1,734)	(2.10)

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	3,358,007	115.29	3,358,007	115.29
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,912,710	100.00	2,912,710	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	1,787,858	61.38	1,787,858	61.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,648	0.09	2,648	0.09
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	210,492	7.23	210,492	7.23
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	178,482	6.13	178,482	6.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,016	0.03	1,016	0.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,685	0.13	3,685	0.13
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	8,029,762	275.68	8,029,762	275.68
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	473,217	16.25	473,217	16.25
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	336,705	11.56	336,705	11.56
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	78,298	2.69	78,298	2.69
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	47,731	1.64	47,731	1.64
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	168,953	5.80	168,953	5.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	18,280	0.63	18,280	0.63
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	298,304	10.24	298,304	10.24

* (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, 2019**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 40-74)
Source: NAIC 2019 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	6,161	105.59	2,281,161	104.18	97,304,476	101.83	23,859,758	102.48	374,887,161	102.08	498,338,717	102.06
2	Premiums Earned	5,835	100.00	2,189,672	100.00	95,556,391	100.00	23,282,275	100.00	367,247,091	100.00	488,281,264	100.00
3	Dividends to Policyholders	0	0.00	24	0.00	695,148	0.73	1,676,371	7.20	634,523	0.17	3,006,066	0.62
4	Incurred Losses	4,593	78.71	1,200,785	54.84	59,454,401	62.22	14,600,658	62.71	218,546,010	59.51	293,806,447	60.17
5	Defense and Cost Containment Expenses Incurred	483	8.28	30,135	1.38	3,634,510	3.80	681,935	2.93	17,241,106	4.69	21,588,169	4.42
6	Adjusting and Other Expenses Incurred	166	2.84	169,793	7.75	6,923,167	7.25	1,985,488	8.53	23,158,600	6.31	32,237,214	6.60
7	Unpaid Losses	3,805	65.21	364,718	16.66	57,826,272	60.52	11,358,089	48.78	348,441,592	94.88	417,994,476	85.61
8	Defense and Cost Containment Expenses Unpaid	663	11.36	48,012	2.19	9,576,964	10.02	1,603,312	6.89	51,050,468	13.90	62,279,419	12.75
9	Adjusting and Other Expenses Unpaid	273	4.68	156,015	7.13	6,815,040	7.13	1,302,467	5.59	22,830,071	6.22	31,103,866	6.37
10	Unearned Premium Reserves	1,441	24.70	1,153,534	52.68	37,433,018	39.17	9,624,495	41.34	177,924,163	48.45	226,136,651	46.31
11	Agents Balances	708,669	12145.14	412,053	18.82	21,867,680	22.88	5,586,090	23.99	91,396,659	24.89	119,971,151	24.57
12	Commission and Brokerage Expenses Incurred	(387,233)	(6636.38)	237,111	10.83	11,838,117	12.39	641,156	2.75	41,780,914	11.38	54,110,065	11.08
13	Taxes, Licenses, and Fees Incurred	43,533	746.07	62,537	2.86	1,959,519	2.05	647,210	2.78	9,390,486	2.56	12,103,285	2.48
14	Other Acquisition Expenses Incurred	261,972	4489.67	208,225	9.51	7,890,611	8.26	3,268,555	14.04	22,648,591	6.17	34,277,954	7.02
15	General Expenses Incurred	176,674	3027.83	109,595	5.01	5,455,009	5.71	1,150,062	4.94	26,349,717	7.17	33,241,057	6.81
16	Other Income Less Other Expenses	63,391	1086.39	7,837	0.36	197,059	0.21	137,762	0.59	(169,930)	(0.05)	236,119	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	(30,958)	(530.56)	179,293	8.19	(2,097,026)	(2.19)	(1,231,396)	(5.29)	7,327,121	2.00	4,147,034	0.85
18	Investment Gain from Insurance Funds	165	2.83	37,530	1.71	2,593,445	2.71	423,898	1.82	21,079,808	5.74	24,134,846	4.94
19	Profit or Loss Excluding Investment Gain	(30,796)	(527.78)	216,826	9.90	496,426	0.52	(807,507)	(3.47)	28,406,964	7.74	28,281,913	5.79
20	Investment Gain from Capital and Surplus	3,392	58.13	86,066	3.93	5,554,190	5.81	1,426,307	6.13	15,968,940	4.35	23,038,895	4.72
21	Total Profit or Losses**	(27,403)	(469.63)	302,887	13.83	6,050,626	6.33	618,797	2.66	44,375,894	12.08	51,320,801	10.51

* (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 2019 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	38,439	100.86	2,281,405	104.18	98,127,881	101.80	23,877,082	102.48	388,305,960	102.00	512,630,767	101.99
2	Premiums Earned	38,113	100.00	2,189,890	100.00	96,390,842	100.00	23,299,232	100.00	380,698,021	100.00	502,616,098	100.00
3	Dividends to Policyholders	0	0.00	23	0.00	695,148	0.72	1,676,374	7.19	634,527	0.17	3,006,072	0.60
4	Incurred Losses	4,594	12.05	1,200,881	54.84	59,712,194	61.95	14,605,789	62.69	228,152,308	59.93	303,675,766	60.42
5	Defense and Cost Containment Expenses Incurred	483	1.27	30,134	1.38	3,642,819	3.78	681,936	2.93	17,810,836	4.68	22,166,208	4.41
6	Adjusting and Other Expenses Incurred	165	0.43	169,791	7.75	6,934,780	7.19	1,985,489	8.52	23,383,799	6.14	32,474,024	6.46
7	Unpaid Losses	3,805	9.98	365,012	16.67	58,802,873	61.00	11,365,922	48.78	385,214,958	101.19	455,752,570	90.68
8	Defense and Cost Containment Expenses Unpaid	663	1.74	48,019	2.19	9,600,156	9.96	1,603,311	6.88	53,262,598	13.99	64,514,747	12.84
9	Adjusting and Other Expenses Unpaid	273	0.72	156,019	7.12	6,861,497	7.12	1,302,463	5.59	23,557,187	6.19	31,877,439	6.34
10	Unearned Premium Reserves	1,441	3.78	1,153,561	52.68	37,705,171	39.12	9,625,050	41.31	183,465,633	48.19	231,950,856	46.15
11	Agents Balances	708,670	1859.39	412,055	18.82	22,190,148	23.02	5,587,791	23.98	95,515,233	25.09	124,413,897	24.75
12	Commission and Brokerage Expenses Incurred	(387,340)	(1016.29)	237,152	10.83	11,917,289	12.36	641,476	2.75	44,511,936	11.69	56,920,513	11.32
13	Taxes, Licenses, and Fees Incurred	43,533	114.22	62,541	2.86	1,959,738	2.03	647,207	2.78	9,445,992	2.48	12,159,011	2.42
14	Other Acquisition Expenses Incurred	261,971	687.35	208,231	9.51	7,891,156	8.19	3,268,745	14.03	22,937,840	6.03	34,567,943	6.88
15	General Expenses Incurred	176,676	463.56	109,597	5.00	5,459,260	5.66	1,151,019	4.94	26,837,821	7.05	33,734,373	6.71
16	Other Income Less Other Expenses	63,284	166.04	7,838	0.36	196,395	0.20	137,768	0.59	(764,940)	(0.20)	(359,655)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	1,317	3.46	179,376	8.19	(1,625,144)	(1.69)	(1,221,031)	(5.24)	6,218,029	1.63	3,552,547	0.71
18	Investment Gain from Insurance Funds	118	0.31	37,541	1.71	2,645,427	2.74	424,068	1.82	22,820,317	5.99	25,927,471	5.16
19	Profit or Loss Excluding Investment Gain	1,436	3.77	216,917	9.91	1,020,284	1.06	(796,963)	(3.42)	29,038,343	7.63	29,480,017	5.87
20	Investment Gain from Capital and Surplus	5,667	14.87	88,176	4.03	5,660,284	5.87	1,427,366	6.13	29,331,889	7.70	36,513,382	7.26
21	Total Profit or Losses**	7,102	18.63	305,095	13.93	6,680,570	6.93	630,403	2.71	58,370,257	15.33	65,993,427	13.13

* (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 2019 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	43,143	103.64	1,132,162	104.60	407,650	105.40	7,348,694	100.96	8,931,649	101.61
2	Premiums Earned	0	0.00	41,629	100.00	1,082,420	100.00	386,777	100.00	7,278,909	100.00	8,789,735	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,543	0.42	16,642	4.30	(175)	(0.00)	21,010	0.24
4	Incurred Losses	75	0.00	9,293	22.32	979,224	90.47	211,893	54.78	4,140,835	56.89	5,341,320	60.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	59	0.14	9,420	0.87	5,705	1.48	128,143	1.76	143,327	1.63
6	Adjusting and Other Expenses Incurred	0	0.00	2,761	6.63	56,720	5.24	17,543	4.54	248,166	3.41	325,190	3.70
7	Unpaid Losses	0	0.00	3,205	7.70	1,159,713	107.14	46,223	11.95	4,645,656	63.82	5,854,797	66.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	139	0.33	21,055	1.95	1,758	0.45	166,438	2.29	189,390	2.15
9	Adjusting and Other Expenses Unpaid	0	0.00	214	0.51	40,330	3.73	6,280	1.62	160,131	2.20	206,955	2.35
10	Unearned Premium Reserves	0	0.00	21,222	50.98	598,827	55.32	253,928	65.65	3,928,643	53.97	4,802,620	54.64
11	Agents Balances	(511)	0.00	10,800	25.94	375,383	34.68	194,938	50.40	2,287,205	31.42	2,867,815	32.63
12	Commission and Brokerage Expenses Incurred	0	0.00	(13,156)	(31.60)	100,433	9.28	15,553	4.02	1,138,253	15.64	1,241,083	14.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,285	5.49	31,167	2.88	12,157	3.14	190,151	2.61	235,760	2.68
14	Other Acquisition Expenses Incurred	0	0.00	12,222	29.36	85,096	7.86	26,385	6.82	496,898	6.83	620,601	7.06
15	General Expenses Incurred	267	0.00	13,619	32.72	159,138	14.70	9,160	2.37	591,232	8.12	773,416	8.80
16	Other Income Less Other Expenses	(4)	0.00	969	2.33	(2,497)	(0.23)	1,313	0.34	(11,971)	(0.16)	(12,190)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	(346)	0.00	15,512	37.26	(345,820)	(31.95)	73,056	18.89	333,427	4.58	75,829	0.86
18	Investment Gain from Insurance Funds	43	0.00	118	0.28	80,379	7.43	2,146	0.55	275,185	3.78	357,871	4.07
19	Profit or Loss Excluding Investment Gain	(303)	0.00	15,630	37.55	(265,440)	(24.52)	75,201	19.44	608,621	8.36	433,709	4.93
20	Investment Gain from Capital and Surplus	0	0.00	1,129	2.71	190,813	17.63	14,164	3.66	327,820	4.50	533,926	6.07
21	Total Profit or Losses**	(303)	0.00	16,759	40.26	(74,624)	(6.89)	89,364	23.10	936,439	12.87	967,635	11.01

* (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 2019 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	41,429	110.08	2,056,048	106.55	491,706	106.00	6,303,423	105.75	8,892,606	105.97
2	Premiums Earned	0	0.00	37,634	100.00	1,929,582	100.00	463,859	100.00	5,960,512	100.00	8,391,587	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,518	0.13	42,144	9.09	34	0.00	44,696	0.53
4	Incurred Losses	945	0.00	31,896	84.75	920,910	47.73	206,557	44.53	4,243,629	71.20	5,403,937	64.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	523	1.39	5,535	0.29	2,854	0.62	116,021	1.95	124,933	1.49
6	Adjusting and Other Expenses Incurred	109	0.00	3,565	9.47	57,315	2.97	15,203	3.28	401,930	6.74	478,122	5.70
7	Unpaid Losses	0	0.00	5,546	14.74	847,653	43.93	58,252	12.56	4,576,617	76.78	5,488,068	65.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	853	2.27	23,641	1.23	1,893	0.41	169,033	2.84	195,420	2.33
9	Adjusting and Other Expenses Unpaid	0	0.00	979	2.60	36,029	1.87	7,005	1.51	191,007	3.20	235,020	2.80
10	Unearned Premium Reserves	0	0.00	21,836	58.02	1,068,187	55.36	282,064	60.81	3,386,955	56.82	4,759,042	56.71
11	Agents Balances	(246)	0.00	1,908	5.07	633,860	32.85	162,151	34.96	1,836,081	30.80	2,633,754	31.39
12	Commission and Brokerage Expenses Incurred	0	0.00	(9,072)	(24.11)	183,499	9.51	11,911	2.57	839,511	14.08	1,025,849	12.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,269	6.03	55,070	2.85	13,459	2.90	151,056	2.53	221,854	2.64
14	Other Acquisition Expenses Incurred	0	0.00	9,385	24.94	138,138	7.16	48,319	10.42	524,736	8.80	720,578	8.59
15	General Expenses Incurred	128	0.00	9,114	24.22	317,413	16.45	15,162	3.27	526,376	8.83	868,193	10.35
16	Other Income Less Other Expenses	0	0.00	1,126	2.99	(2,589)	(0.13)	702	0.15	53,901	0.90	53,140	0.63
17	Pretax Profit or Loss Excluding Investment Gain*	(1,183)	0.00	(8,918)	(23.70)	246,596	12.78	108,952	23.49	(788,879)	(13.24)	(443,432)	(5.28)
18	Investment Gain from Insurance Funds	21	0.00	525	1.40	84,809	4.40	4,186	0.90	287,791	4.83	377,332	4.50
19	Profit or Loss Excluding Investment Gain	(1,162)	0.00	(8,393)	(22.30)	331,407	17.18	113,137	24.39	(501,087)	(8.41)	(66,098)	(0.79)
20	Investment Gain from Capital and Surplus	0	0.00	1,017	2.70	271,064	14.05	35,133	7.57	310,178	5.20	617,392	7.36
21	Total Profit or Losses**	(1,162)	0.00	(7,379)	(19.61)	602,472	31.22	148,270	31.96	(190,902)	(3.20)	551,299	6.57

* (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 2019 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	458,981	99.90	0	0.00	5,265,503	99.92	5,724,484	99.92
2	Premiums Earned	0	0.00	0	0.00	459,460	100.00	0	0.00	5,269,652	100.00	5,729,112	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	(39)	(0.00)	(39)	(0.00)
4	Incurred Losses	0	0.00	0	0.00	408,140	88.83	0	0.00	4,877,670	92.56	5,285,810	92.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	282	0.06	0	0.00	10,808	0.21	11,090	0.19
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	19,889	4.33	0	0.00	169,859	3.22	189,748	3.31
7	Unpaid Losses	0	0.00	0	0.00	83,723	18.22	0	0.00	2,126,639	40.36	2,210,362	38.58
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	475	0.10	0	0.00	56,128	1.07	56,603	0.99
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,248	0.92	0	0.00	44,986	0.85	49,234	0.86
10	Unearned Premium Reserves	0	0.00	0	0.00	10,176	2.21	0	0.00	588,217	11.16	598,393	10.44
11	Agents Balances	0	0.00	0	0.00	6,090	1.33	0	0.00	124,393	2.36	130,483	2.28
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(8,351)	(1.82)	0	0.00	382,504	7.26	374,153	6.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	758	0.16	0	0.00	51,236	0.97	51,994	0.91
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	16,125	3.51	0	0.00	(86,458)	(1.64)	(70,333)	(1.23)
15	General Expenses Incurred	0	0.00	0	0.00	29,820	6.49	0	0.00	322,893	6.13	352,713	6.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	(339)	(0.07)	0	0.00	(2,297)	(0.04)	(2,636)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(7,543)	(1.64)	0	0.00	(461,118)	(8.75)	(468,661)	(8.18)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,514	0.33	0	0.00	64,073	1.22	65,587	1.14
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(6,027)	(1.31)	0	0.00	(397,043)	(7.53)	(403,070)	(7.04)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	5,120	1.11	0	0.00	113,054	2.15	118,174	2.06
21	Total Profit or Losses**	0	0.00	0	0.00	(908)	(0.20)	0	0.00	(283,992)	(5.39)	(284,900)	(4.97)

* (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 2019 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	12,828	158.14	0	0.00	910	87.33	13,738	150.08
2	Premiums Earned	0	0.00	0	0.00	8,112	100.00	0	0.00	1,042	100.00	9,154	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	10,774	132.82	0	0.00	(2,398)	(230.13)	8,376	91.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	834	10.28	0	0.00	946	90.79	1,780	19.45
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	51	0.63	0	0.00	19,562	1877.35	19,613	214.26
7	Unpaid Losses	0	0.00	0	0.00	5,139	63.35	0	0.00	(18,615)	(1786.47)	(13,476)	(147.21)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	137	1.69	0	0.00	(686)	(65.83)	(549)	(6.00)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	117	1.44	0	0.00	4,535	435.22	4,652	50.82
10	Unearned Premium Reserves	0	0.00	0	0.00	6,976	86.00	0	0.00	22,807	2188.77	29,783	325.36
11	Agents Balances	0	0.00	(30)	0.00	621	7.66	0	0.00	(181,929)	(17459.60)	(181,338)	(1980.97)
12	Commission and Brokerage Expenses Incurred	0	0.00	(2,645)	0.00	(486)	(5.99)	(6,489)	0.00	(244,394)	(23454.32)	(254,014)	(2774.90)
13	Taxes, Licenses, and Fees Incurred	0	0.00	748	0.00	4	0.05	0	0.00	36,616	3514.01	37,368	408.21
14	Other Acquisition Expenses Incurred	0	0.00	56	0.00	0	0.00	0	0.00	61,989	5949.04	62,045	677.79
15	General Expenses Incurred	0	0.00	802	0.00	372	4.59	0	0.00	77,787	7465.16	78,961	862.58
16	Other Income Less Other Expenses	0	0.00	35	0.00	23,117	284.97	0	0.00	10,783	1034.84	33,935	370.71
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,073	0.00	19,680	242.60	6,489	0.00	61,718	5923.03	88,960	971.82
18	Investment Gain from Insurance Funds	0	0.00	21	0.00	592	7.30	0	0.00	13,771	1321.59	14,384	157.13
19	Profit or Loss Excluding Investment Gain	0	0.00	1,094	0.00	20,272	249.90	6,489	0.00	75,488	7244.53	103,343	1128.94
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	425	5.24	0	0.00	1,884	180.81	2,309	25.22
21	Total Profit or Losses**	0	0.00	1,094	0.00	20,697	255.14	6,489	0.00	77,370	7425.14	105,650	1154.14

* (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 2019 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	148,952	99.91	0	0.00	472,023	100.59	620,975	100.42
2	Premiums Earned	0	0.00	0	0.00	149,093	100.00	0	0.00	469,266	100.00	618,359	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	846	0.57	0	0.00	9	0.00	855	0.14
4	Incurred Losses	0	0.00	0	0.00	122,658	82.27	0	0.00	375,898	80.10	498,556	80.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	19	0.01	0	0.00	(1,149)	(0.24)	(1,130)	(0.18)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8,571	5.75	0	0.00	14,854	3.17	23,425	3.79
7	Unpaid Losses	0	0.00	0	0.00	47,114	31.60	0	0.00	156,994	33.46	204,108	33.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,248	1.76	8,248	1.33
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	570	0.38	0	0.00	1,288	0.27	1,858	0.30
10	Unearned Premium Reserves	0	0.00	0	0.00	39	0.03	0	0.00	5,115	1.09	5,154	0.83
11	Agents Balances	0	0.00	0	0.00	18,340	12.30	0	0.00	(3,193)	(0.68)	15,147	2.45
12	Commission and Brokerage Expenses Incurred	0	0.00	(10)	0.00	24,177	16.22	0	0.00	95,645	20.38	119,812	19.38
13	Taxes, Licenses, and Fees Incurred	0	0.00	63	0.00	2,897	1.94	0	0.00	11,559	2.46	14,519	2.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5,474	3.67	0	0.00	7,634	1.63	13,108	2.12
15	General Expenses Incurred	0	0.00	39	0.00	15,585	10.45	0	0.00	27,195	5.80	42,819	6.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	(50)	(0.03)	0	0.00	380	0.08	330	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(93)	0.00	(31,183)	(20.92)	0	0.00	(61,999)	(13.21)	(93,275)	(15.08)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	349	0.23	0	0.00	2,954	0.63	3,303	0.53
19	Profit or Loss Excluding Investment Gain	0	0.00	(93)	0.00	(30,835)	(20.68)	0	0.00	(59,045)	(12.58)	(89,973)	(14.55)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	1,409	0.95	0	0.00	8,501	1.81	9,910	1.60
21	Total Profit or Losses**	0	0.00	(93)	0.00	(29,426)	(19.74)	0	0.00	(50,543)	(10.77)	(80,062)	(12.95)

* (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 2019 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	3,284	108.10	0	0.00	238,748	112.47	242,032	112.41
2	Premiums Earned	0	0.00	0	0.00	3,038	100.00	0	0.00	212,271	100.00	215,309	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	584	19.22	0	0.00	55,195	26.00	55,779	25.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	54	1.78	0	0.00	3,870	1.82	3,924	1.82
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	39	1.28	0	0.00	2,339	1.10	2,378	1.10
7	Unpaid Losses	0	0.00	0	0.00	193	6.35	0	0.00	80,252	37.81	80,445	37.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	44	1.45	0	0.00	3,721	1.75	3,765	1.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	9	0.30	0	0.00	2,259	1.06	2,268	1.05
10	Unearned Premium Reserves	0	0.00	0	0.00	1,920	63.20	0	0.00	161,631	76.14	163,551	75.96
11	Agents Balances	0	0.00	(13)	0.00	1,047	34.46	0	0.00	63,853	30.08	64,887	30.14
12	Commission and Brokerage Expenses Incurred	0	0.00	(180)	0.00	657	21.63	0	0.00	(3,004)	(1.42)	(2,527)	(1.17)
13	Taxes, Licenses, and Fees Incurred	0	0.00	17	0.00	79	2.60	0	0.00	9,438	4.45	9,534	4.43
14	Other Acquisition Expenses Incurred	0	0.00	22	0.00	127	4.18	0	0.00	32,602	15.36	32,751	15.21
15	General Expenses Incurred	0	0.00	56	0.00	326	10.73	0	0.00	37,069	17.46	37,451	17.39
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	8,347	3.93	8,347	3.88
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	84	0.00	1,175	38.68	0	0.00	83,110	39.15	84,369	39.19
18	Investment Gain from Insurance Funds	0	0.00	1	0.00	(1,102)	(36.27)	0	0.00	7,928	3.73	6,827	3.17
19	Profit or Loss Excluding Investment Gain	0	0.00	85	0.00	73	2.40	0	0.00	91,039	42.89	91,197	42.36
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	1,157	38.08	0	0.00	7,921	3.73	9,078	4.22
21	Total Profit or Losses**	0	0.00	85	0.00	1,229	40.45	0	0.00	98,953	46.62	100,267	46.57

* (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 2019 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	37,869	99.91	1,097,200	101.95	0	0.00	1,114,274	103.30	2,249,343	102.58
2	Premiums Earned	0	0.00	37,904	100.00	1,076,211	100.00	0	0.00	1,078,631	100.00	2,192,746	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	821	0.08	0	0.00	50	0.00	871	0.04
4	Incurred Losses	0	0.00	13,306	35.10	662,795	61.59	0	0.00	725,234	67.24	1,401,335	63.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	(50)	(0.13)	14,997	1.39	0	0.00	28,881	2.68	43,828	2.00
6	Adjusting and Other Expenses Incurred	0	0.00	1,640	4.33	55,837	5.19	0	0.00	64,507	5.98	121,984	5.56
7	Unpaid Losses	0	0.00	6,257	16.51	260,181	24.18	0	0.00	369,540	34.26	635,978	29.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,122	2.96	37,233	3.46	0	0.00	40,345	3.74	78,700	3.59
9	Adjusting and Other Expenses Unpaid	0	0.00	1,507	3.98	15,249	1.42	0	0.00	27,569	2.56	44,325	2.02
10	Unearned Premium Reserves	0	0.00	18,961	50.02	544,300	50.58	0	0.00	508,904	47.18	1,072,165	48.90
11	Agents Balances	0	0.00	7,998	21.10	290,459	26.99	0	0.00	229,844	21.31	528,301	24.09
12	Commission and Brokerage Expenses Incurred	0	0.00	5,039	13.29	207,803	19.31	0	0.00	187,973	17.43	400,815	18.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	912	2.41	23,122	2.15	0	0.00	25,009	2.32	49,043	2.24
14	Other Acquisition Expenses Incurred	0	0.00	2,980	7.86	81,942	7.61	57	0.00	62,006	5.75	146,985	6.70
15	General Expenses Incurred	0	0.00	858	2.26	60,990	5.67	56	0.00	80,178	7.43	142,082	6.48
16	Other Income Less Other Expenses	0	0.00	40	0.11	7,325	0.68	0	0.00	925	0.09	8,290	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,261	34.99	(24,768)	(2.30)	(113)	0.00	(94,279)	(8.74)	(105,899)	(4.83)
18	Investment Gain from Insurance Funds	0	0.00	702	1.85	12,298	1.14	0	0.00	907,718	84.15	920,718	41.99
19	Profit or Loss Excluding Investment Gain	0	0.00	13,963	36.84	(12,470)	(1.16)	(113)	0.00	813,438	75.41	814,818	37.16
20	Investment Gain from Capital and Surplus	0	0.00	1,629	4.30	31,236	2.90	158	0.00	(846,426)	(78.47)	(813,403)	(37.10)
21	Total Profit or Losses**	0	0.00	15,592	41.14	18,765	1.74	44	0.00	(32,997)	(3.06)	1,404	0.06

* (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 2019 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	2,005,556	104.18	10,136,759	103.94	6,620,703	104.24	53,633,916	102.56	72,396,934	102.95
2	Premiums Earned	0	0.00	1,925,174	100.00	9,752,458	100.00	6,351,550	100.00	52,296,171	100.00	70,325,353	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,255	0.75	467,492	7.36	1,498	0.00	542,245	0.77
4	Incurred Losses	0	0.00	1,064,738	55.31	6,238,814	63.97	3,766,038	59.29	31,199,386	59.66	42,268,976	60.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	22,095	1.15	105,751	1.08	92,598	1.46	987,583	1.89	1,208,027	1.72
6	Adjusting and Other Expenses Incurred	0	0.00	153,771	7.99	713,264	7.31	424,838	6.69	3,755,897	7.18	5,047,770	7.18
7	Unpaid Losses	0	0.00	293,866	15.26	2,290,536	23.49	1,340,982	21.11	13,955,896	26.69	17,881,280	25.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	30,528	1.59	167,337	1.72	93,498	1.47	1,346,177	2.57	1,637,540	2.33
9	Adjusting and Other Expenses Unpaid	0	0.00	144,521	7.51	204,383	2.10	180,544	2.84	2,232,268	4.27	2,761,716	3.93
10	Unearned Premium Reserves	0	0.00	1,024,716	53.23	5,447,141	55.85	3,490,014	54.95	28,381,994	54.27	38,343,865	54.52
11	Agents Balances	(8,575)	0.00	364,297	18.92	2,313,605	23.72	1,668,862	26.27	11,431,064	21.86	15,769,253	22.42
12	Commission and Brokerage Expenses Incurred	(27,195)	0.00	243,597	12.65	1,660,253	17.02	126,481	1.99	6,234,934	11.92	8,238,070	11.71
13	Taxes, Licenses, and Fees Incurred	2,452	0.00	51,548	2.68	143,848	1.47	196,017	3.09	1,500,918	2.87	1,894,783	2.69
14	Other Acquisition Expenses Incurred	16,356	0.00	168,715	8.76	680,734	6.98	1,130,486	17.80	4,289,134	8.20	6,285,425	8.94
15	General Expenses Incurred	8,072	0.00	73,561	3.82	571,979	5.86	363,151	5.72	2,778,108	5.31	3,794,871	5.40
16	Other Income Less Other Expenses	0	0.00	4,900	0.25	57,318	0.59	28,329	0.45	201,414	0.39	291,961	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	316	0.00	152,046	7.90	(378,122)	(3.88)	(187,223)	(2.95)	1,750,117	3.35	1,337,134	1.90
18	Investment Gain from Insurance Funds	0	0.00	32,270	1.68	200,327	2.05	68,903	1.08	1,183,220	2.26	1,484,720	2.11
19	Profit or Loss Excluding Investment Gain	316	0.00	184,316	9.57	(177,791)	(1.82)	(118,319)	(1.86)	2,933,346	5.61	2,821,868	4.01
20	Investment Gain from Capital and Surplus	0	0.00	72,822	3.78	381,624	3.91	362,649	5.71	2,083,775	3.98	2,900,870	4.12
21	Total Profit or Losses**	316	0.00	257,138	13.36	203,831	2.09	244,328	3.85	5,017,114	9.59	5,722,727	8.14

* (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 2019 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	112,184	102.25	5,664,098	105.01	717,736	102.66	24,573,871	101.56	31,067,889	102.20
2	Premiums Earned	0	0.00	109,713	100.00	5,394,097	100.00	699,161	100.00	24,197,422	100.00	30,400,393	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	13,381	0.25	68	0.01	8,540	0.04	21,990	0.07
4	Incurred Losses	0	0.00	64,289	58.60	3,280,952	60.82	397,304	56.83	13,516,013	55.86	17,258,558	56.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,258	4.79	387,605	7.19	26,136	3.74	2,073,744	8.57	2,492,743	8.20
6	Adjusting and Other Expenses Incurred	0	0.00	6,098	5.56	360,973	6.69	47,635	6.81	1,246,820	5.15	1,661,526	5.47
7	Unpaid Losses	0	0.00	36,769	33.51	4,407,460	81.71	532,075	76.10	22,400,166	92.57	27,376,470	90.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,562	10.54	1,206,096	22.36	137,080	19.61	6,262,834	25.88	7,617,572	25.06
9	Adjusting and Other Expenses Unpaid	0	0.00	6,987	6.37	269,753	5.00	79,048	11.31	1,638,663	6.77	1,994,451	6.56
10	Unearned Premium Reserves	0	0.00	48,473	44.18	2,808,185	52.06	382,632	54.73	12,133,136	50.14	15,372,426	50.57
11	Agents Balances	0	0.00	24,453	22.29	1,614,847	29.94	220,471	31.53	6,854,450	28.33	8,714,221	28.66
12	Commission and Brokerage Expenses Incurred	0	0.00	7,853	7.16	919,463	17.05	42,389	6.06	4,093,036	16.92	5,062,741	16.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,714	2.47	119,333	2.21	24,619	3.52	661,453	2.73	808,119	2.66
14	Other Acquisition Expenses Incurred	0	0.00	11,022	10.05	403,732	7.48	177,055	25.32	1,524,039	6.30	2,115,848	6.96
15	General Expenses Incurred	0	0.00	7,194	6.56	471,037	8.73	79,003	11.30	2,148,549	8.88	2,705,783	8.90
16	Other Income Less Other Expenses	0	0.00	334	0.30	36,231	0.67	2,105	0.30	36,215	0.15	74,885	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,615	5.12	(526,154)	(9.75)	(92,944)	(13.29)	(1,038,540)	(4.29)	(1,652,023)	(5.43)
18	Investment Gain from Insurance Funds	0	0.00	2,636	2.40	184,018	3.41	9,660	1.38	1,362,783	5.63	1,559,097	5.13
19	Profit or Loss Excluding Investment Gain	0	0.00	8,252	7.52	(342,136)	(6.34)	(83,285)	(11.91)	324,252	1.34	(92,917)	(0.31)
20	Investment Gain from Capital and Surplus	0	0.00	5,892	5.37	202,095	3.75	9,240	1.32	1,211,968	5.01	1,429,195	4.70
21	Total Profit or Losses**	0	0.00	14,142	12.89	(140,041)	(2.60)	(74,046)	(10.59)	1,536,233	6.35	1,336,288	4.40

* (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 2019 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	6,289	100.00	0	0.00	4,675,454	95.03	4,681,743	95.03
2	Premiums Earned	0	0.00	0	0.00	6,289	100.00	0	0.00	4,920,077	100.00	4,926,366	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	157	2.50	0	0.00	364,387	7.41	364,544	7.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,632	0.22	10,632	0.22
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	47,369	0.96	47,369	0.96
7	Unpaid Losses	0	0.00	0	0.00	257	4.09	0	0.00	3,211,155	65.27	3,211,412	65.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	19,153	0.39	19,153	0.39
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	58,818	1.20	58,818	1.19
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,646,908	33.47	1,646,908	33.43
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	385,849	7.84	385,849	7.83
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(236,985)	(4.82)	(236,985)	(4.81)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	133,069	2.70	133,069	2.70
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	242,862	4.94	242,862	4.93
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	991,593	20.15	991,593	20.13
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(897,345)	(18.24)	(897,345)	(18.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	6,132	97.50	0	0.00	2,469,807	50.20	2,475,939	50.26
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	8	0.13	0	0.00	383,346	7.79	383,354	7.78
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	6,140	97.63	0	0.00	2,853,156	57.99	2,859,296	58.04
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	139	2.21	0	0.00	532,731	10.83	532,870	10.82
21	Total Profit or Losses**	0	0.00	0	0.00	6,279	99.84	0	0.00	3,385,883	68.82	3,392,162	68.86

* (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 2019 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	3	100.00	22,157	91.27	32,990	103.38	2,817,564	105.26	2,872,714	105.11
2	Premiums Earned	0	0.00	3	100.00	24,276	100.00	31,911	100.00	2,676,845	100.00	2,733,035	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	516	2.13	663	2.08	0	0.00	1,179	0.04
4	Incurred Losses	0	0.00	1	33.33	8,595	35.41	21,156	66.30	1,736,429	64.87	1,766,181	64.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,136	4.68	351	1.10	106,055	3.96	107,542	3.93
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1,016	4.19	2,442	7.65	101,724	3.80	105,182	3.85
7	Unpaid Losses	0	0.00	1	33.33	49,440	203.66	14,727	46.15	2,327,871	86.96	2,392,039	87.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,840	7.58	178	0.56	179,981	6.72	181,999	6.66
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,529	10.42	1,173	3.68	103,552	3.87	107,254	3.92
10	Unearned Premium Reserves	0	0.00	1	33.33	9,782	40.29	16,473	51.62	1,275,392	47.65	1,301,648	47.63
11	Agents Balances	0	0.00	0	0.00	4,300	17.71	14,696	46.05	742,765	27.75	761,761	27.87
12	Commission and Brokerage Expenses Incurred	0	0.00	1	33.33	2,662	10.97	(1,661)	(5.21)	433,348	16.19	434,350	15.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	384	1.58	1,573	4.93	65,511	2.45	67,468	2.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,149	4.73	3,769	11.81	198,709	7.42	203,627	7.45
15	General Expenses Incurred	0	0.00	0	0.00	742	3.06	388	1.22	263,539	9.85	264,669	9.68
16	Other Income Less Other Expenses	0	0.00	0	0.00	(68)	(0.28)	83	0.26	(19,738)	(0.74)	(19,723)	(0.72)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	33.33	8,009	32.99	3,310	10.37	(248,216)	(9.27)	(236,896)	(8.67)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3,143	12.95	233	0.73	108,153	4.04	111,529	4.08
19	Profit or Loss Excluding Investment Gain	0	0.00	1	33.33	11,152	45.94	3,543	11.10	(140,057)	(5.23)	(125,361)	(4.59)
20	Investment Gain from Capital and Surplus	0	0.00	231	7700.00	5,440	22.41	613	1.92	99,415	3.71	105,699	3.87
21	Total Profit or Losses**	0	0.00	232	7733.33	16,592	68.35	4,156	13.02	(40,643)	(1.52)	(19,663)	(0.72)

* (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 2019 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	4,969	113.09	2,246,090	106.11	181,899	101.48	11,421,707	104.17	13,854,666	104.45
2	Premiums Earned	1	100.00	4,394	100.00	2,116,709	100.00	179,249	100.00	10,964,335	100.00	13,264,688	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,572	0.12	21,136	11.79	638	0.01	24,346	0.18
4	Incurred Losses	0	0.00	2,515	57.24	1,026,404	48.49	54,676	30.50	5,217,493	47.59	6,301,088	47.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	11	0.25	9,094	0.43	388	0.22	120,730	1.10	130,223	0.98
6	Adjusting and Other Expenses Incurred	0	0.00	114	2.59	59,149	2.79	8,291	4.63	539,779	4.92	607,333	4.58
7	Unpaid Losses	0	0.00	1,189	27.06	479,675	22.66	25,474	14.21	2,459,233	22.43	2,965,571	22.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	14	0.32	8,535	0.40	361	0.20	130,961	1.19	139,871	1.05
9	Adjusting and Other Expenses Unpaid	0	0.00	99	2.25	25,979	1.23	3,697	2.06	224,228	2.05	254,003	1.91
10	Unearned Premium Reserves	0	0.00	2,298	52.30	1,174,109	55.47	87,476	48.80	4,852,891	44.26	6,116,774	46.11
11	Agents Balances	9,069	906900.00	(3,696)	(84.11)	628,979	29.71	31,055	17.33	3,136,857	28.61	3,802,264	28.66
12	Commission and Brokerage Expenses Incurred	(1)	(100.00)	(1,827)	(41.58)	250,799	11.85	(6,903)	(3.85)	1,520,304	13.87	1,762,372	13.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	826	18.80	56,844	2.69	6,359	3.55	492,965	4.50	556,994	4.20
14	Other Acquisition Expenses Incurred	0	0.00	437	9.95	154,712	7.31	56,305	31.41	683,129	6.23	894,583	6.74
15	General Expenses Incurred	0	0.00	376	8.56	228,568	10.80	7,765	4.33	1,215,666	11.09	1,452,375	10.95
16	Other Income Less Other Expenses	0	0.00	(68)	(1.55)	16,520	0.78	327	0.18	411	0.00	17,190	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	2	200.00	1,872	42.60	345,088	16.30	31,560	17.61	1,174,039	10.71	1,552,561	11.70
18	Investment Gain from Insurance Funds	(628)	(62800.00)	246	5.60	44,974	2.12	1,576	0.88	148,627	1.36	194,795	1.47
19	Profit or Loss Excluding Investment Gain	(626)	(62600.00)	2,120	48.25	390,061	18.43	33,135	18.49	1,322,680	12.06	1,747,370	13.17
20	Investment Gain from Capital and Surplus	565	56500.00	204	4.64	193,574	9.15	14,184	7.91	442,591	4.04	651,118	4.91
21	Total Profit or Losses**	(61)	(6100.00)	2,323	52.87	583,635	27.57	47,317	26.40	1,765,263	16.10	2,398,477	18.08

* (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 2019 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	5,055	255.95	0	0.00	386,105	72.67	391,160	73.35
2	Premiums Earned	0	0.00	0	0.00	1,975	100.00	0	0.00	531,280	100.00	533,255	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	272,032	51.20	272,032	51.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	107,761	20.28	107,761	20.21
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,010	1.51	8,010	1.50
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,211,180	227.97	1,211,180	227.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	33,032	6.22	33,032	6.19
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	10,332	1.94	10,332	1.94
10	Unearned Premium Reserves	0	0.00	0	0.00	39,314	1990.58	0	0.00	2,686,821	505.73	2,726,135	511.23
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	31,272	5.89	31,272	5.86
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(9,995)	(506.08)	0	0.00	(16,769)	(3.16)	(26,764)	(5.02)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	595	30.13	0	0.00	10,042	1.89	10,637	1.99
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	28,223	1429.01	0	0.00	15,543	2.93	43,766	8.21
15	General Expenses Incurred	0	0.00	0	0.00	24,259	1228.30	0	0.00	374,615	70.51	398,874	74.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(28,315)	(5.33)	(28,315)	(5.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(41,107)	(2081.37)	0	0.00	(268,271)	(50.50)	(309,378)	(58.02)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(1,206)	(61.06)	0	0.00	30,092	5.66	28,886	5.42
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(42,313)	(2142.43)	0	0.00	(238,178)	(44.83)	(280,491)	(52.60)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	3,984	201.72	0	0.00	819,978	154.34	823,962	154.52
21	Total Profit or Losses**	0	0.00	0	0.00	(38,329)	(1940.71)	0	0.00	581,801	109.51	543,472	101.92

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

** (Line 19 + 20) = 21

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	93.33	1,037,203	102.79	593,395	100.24	3,745,529	101.26	5,376,141	101.44
2	Premiums Earned	0	0.00	15	100.00	1,009,050	100.00	591,966	100.00	3,698,796	100.00	5,299,827	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	52,216	5.17	8,854	1.50	22,602	0.61	83,672	1.58
4	Incurred Losses	0	0.00	0	0.00	671,043	66.50	225,946	38.17	1,934,750	52.31	2,831,739	53.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	279,953	27.74	169,954	28.71	672,555	18.18	1,122,462	21.18
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	71,694	7.11	72,705	12.28	272,682	7.37	417,081	7.87
7	Unpaid Losses	0	0.00	0	0.00	1,715,631	170.02	1,050,892	177.53	10,004,215	270.47	12,770,738	240.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	753,541	74.68	409,234	69.13	2,591,291	70.06	3,754,066	70.83
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	166,447	16.50	90,389	15.27	518,015	14.00	774,851	14.62
10	Unearned Premium Reserves	0	0.00	7	46.67	539,577	53.47	255,943	43.24	2,158,718	58.36	2,954,245	55.74
11	Agents Balances	0	0.00	3	20.00	288,548	28.60	179,785	30.37	742,121	20.06	1,210,457	22.84
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	81,343	8.06	54,142	9.15	527,462	14.26	662,949	12.51
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	21,772	2.16	15,048	2.54	52,439	1.42	89,259	1.68
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	53,696	5.32	17,305	2.92	149,194	4.03	220,196	4.15
15	General Expenses Incurred	0	0.00	0	0.00	117,892	11.68	79,296	13.40	249,058	6.73	446,246	8.42
16	Other Income Less Other Expenses	0	0.00	0	0.00	(12,029)	(1.19)	631	0.11	69,154	1.87	57,756	1.09
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	73.33	(352,590)	(34.94)	(50,653)	(8.56)	(112,801)	(3.05)	(516,033)	(9.74)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	92,295	9.15	71,059	12.00	572,046	15.47	735,400	13.88
19	Profit or Loss Excluding Investment Gain	0	0.00	11	73.33	(260,295)	(25.80)	20,404	3.45	459,251	12.42	219,371	4.14
20	Investment Gain from Capital and Surplus	0	0.00	1	6.67	78,761	7.81	85,387	14.42	272,899	7.38	437,048	8.25
21	Total Profit or Losses**	0	0.00	12	80.00	(181,532)	(17.99)	105,792	17.87	732,152	19.79	656,424	12.39

* (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 2019 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	700	100.57	90,693	95.92	55,185	103.74	1,487,287	107.24	1,633,865	106.42
2	Premiums Earned	0	0.00	696	100.00	94,546	100.00	53,198	100.00	1,386,879	100.00	1,535,319	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	998	1.06	6,279	11.80	5	0.00	7,282	0.47
4	Incurred Losses	0	0.00	(5)	(0.72)	(344)	(0.36)	(4,807)	(9.04)	(12,642)	(0.91)	(17,798)	(1.16)
5	Defense and Cost Containment Expenses Incurred	0	0.00	13	1.87	44	0.05	2,395	4.50	2,360	0.17	4,812	0.31
6	Adjusting and Other Expenses Incurred	0	0.00	(10)	(1.44)	445	0.47	(3,888)	(7.31)	2,884	0.21	(569)	(0.04)
7	Unpaid Losses	0	0.00	0	0.00	1,694	1.79	10,144	19.07	100,874	7.27	112,712	7.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	191	0.20	613	1.15	3,938	0.28	4,742	0.31
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	19	0.02	111	0.21	6,221	0.45	6,351	0.41
10	Unearned Premium Reserves	0	0.00	367	52.73	50,400	53.31	27,675	52.02	877,475	63.27	955,917	62.26
11	Agents Balances	0	0.00	117	16.81	30,349	32.10	14,558	27.37	393,361	28.36	438,385	28.55
12	Commission and Brokerage Expenses Incurred	0	0.00	87	12.50	12,726	13.46	(582)	(1.09)	231,796	16.71	244,027	15.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	10	1.44	1,577	1.67	1,367	2.57	37,496	2.70	40,450	2.63
14	Other Acquisition Expenses Incurred	0	0.00	50	7.18	7,904	8.36	3,041	5.72	79,011	5.70	90,006	5.86
15	General Expenses Incurred	0	0.00	13	1.87	6,945	7.35	1,969	3.70	113,286	8.17	122,213	7.96
16	Other Income Less Other Expenses	0	0.00	1	0.14	601	0.64	62	0.12	(16,044)	(1.16)	(15,380)	(1.00)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	539	77.44	64,855	68.60	47,485	89.26	916,625	66.09	1,029,504	67.05
18	Investment Gain from Insurance Funds	0	0.00	5	0.72	461	0.49	1,134	2.13	70,990	5.12	72,590	4.73
19	Profit or Loss Excluding Investment Gain	0	0.00	545	78.30	65,319	69.09	48,618	91.39	987,618	71.21	1,102,100	71.78
20	Investment Gain from Capital and Surplus	0	0.00	28	4.02	3,369	3.56	4,624	8.69	4,221	0.30	12,242	0.80
21	Total Profit or Losses**	0	0.00	572	82.18	68,690	72.65	53,241	100.08	991,836	71.52	1,114,339	72.58

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

** (Line 19 + 20) = 21

Total for Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	549,565	99.84	0	0.00	4,981,590	104.31	5,531,155	103.85
2	Premiums Earned	0	0.00	0	0.00	550,439	100.00	0	0.00	4,775,827	100.00	5,326,266	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
4	Incurred Losses	0	0.00	0	0.00	465,222	84.52	0	0.00	2,984,364	62.49	3,449,586	64.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(12)	(0.00)	0	0.00	60,259	1.26	60,247	1.13
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	17,132	3.11	0	0.00	104,408	2.19	121,540	2.28
7	Unpaid Losses	0	0.00	0	0.00	97,721	17.75	0	0.00	2,024,941	42.40	2,122,662	39.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	406	0.07	0	0.00	58,003	1.21	58,409	1.10
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	89,586	16.28	0	0.00	75,339	1.58	164,925	3.10
10	Unearned Premium Reserves	0	0.00	0	0.00	29,887	5.43	0	0.00	3,967,768	83.08	3,997,655	75.06
11	Agents Balances	0	0.00	0	0.00	74,370	13.51	0	0.00	1,045,168	21.88	1,119,538	21.02
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	14,612	2.65	0	0.00	917,962	19.22	932,574	17.51
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	9,830	1.79	0	0.00	125,967	2.64	135,797	2.55
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	126	0.02	0	0.00	189,803	3.97	189,929	3.57
15	General Expenses Incurred	0	0.00	0	0.00	45,034	8.18	0	0.00	349,139	7.31	394,173	7.40
16	Other Income Less Other Expenses	0	0.00	0	0.00	(635)	(0.12)	0	0.00	(157,535)	(3.30)	(158,170)	(2.97)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,137)	(0.39)	0	0.00	(113,625)	(2.38)	(115,762)	(2.17)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	6,389	1.16	0	0.00	250,332	5.24	256,721	4.82
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	4,251	0.77	0	0.00	136,710	2.86	140,961	2.65
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	18,504	3.36	0	0.00	229,657	4.81	248,161	4.66
21	Total Profit or Losses**	0	0.00	0	0.00	22,754	4.13	0	0.00	366,361	7.67	389,115	7.31

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

** (Line 19 + 20) = 21

Total for Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	(83)	(4.13)	0	0.00	67,405	136.61	67,322	131.10
2	Premiums Earned	0	0.00	0	0.00	2,011	100.00	0	0.00	49,340	100.00	51,351	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	229	0.46	229	0.45
4	Incurred Losses	0	0.00	0	0.00	511	25.41	0	0.00	15,374	31.16	15,885	30.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.15)	0	0.00	381	0.77	378	0.74
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(198)	(9.85)	0	0.00	(355)	(0.72)	(553)	(1.08)
7	Unpaid Losses	0	0.00	0	0.00	1,982	98.56	0	0.00	20,802	42.16	22,784	44.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6	0.30	0	0.00	478	0.97	484	0.94
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	308	15.32	0	0.00	400	0.81	708	1.38
10	Unearned Premium Reserves	0	0.00	0	0.00	1,289	64.10	0	0.00	76,516	155.08	77,805	151.52
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	8,165	16.55	8,165	15.90
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(14)	(0.70)	0	0.00	21,496	43.57	21,482	41.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.05)	0	0.00	6,211	12.59	6,210	12.09
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(6)	(0.30)	0	0.00	4,753	9.63	4,747	9.24
15	General Expenses Incurred	0	0.00	0	0.00	49	2.44	0	0.00	4,452	9.02	4,501	8.77
16	Other Income Less Other Expenses	0	0.00	0	0.00	11	0.55	0	0.00	(26,376)	(53.46)	(26,365)	(51.34)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,684	83.74	0	0.00	(29,579)	(59.95)	(27,895)	(54.32)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	122	6.07	0	0.00	1,452	2.94	1,574	3.07
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	1,806	89.81	0	0.00	(28,127)	(57.01)	(26,321)	(51.26)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	210	10.44	0	0.00	4,844	9.82	5,054	9.84
21	Total Profit or Losses**	0	0.00	0	0.00	2,017	100.30	0	0.00	(23,283)	(47.19)	(21,266)	(41.41)

* (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 2019 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	722,604	122.91	0	0.00	2,163,256	115.03	2,885,860	116.91
2	Premiums Earned	0	0.00	10	100.00	587,910	100.00	0	0.00	1,880,585	100.00	2,468,505	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11	0.00	0	0.00	219	0.01	230	0.01
4	Incurred Losses	0	0.00	(5)	(50.00)	450,100	76.56	0	0.00	1,954,435	103.93	2,404,530	97.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	723	0.12	0	0.00	21,035	1.12	21,758	0.88
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	36,761	6.25	0	0.00	59,814	3.18	96,575	3.91
7	Unpaid Losses	0	0.00	5	50.00	652,110	110.92	0	0.00	3,695,475	196.51	4,347,590	176.12
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,601	0.44	0	0.00	22,183	1.18	24,784	1.00
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	132,273	22.50	0	0.00	76,337	4.06	208,610	8.45
10	Unearned Premium Reserves	0	0.00	0	0.00	2,340,769	398.15	0	0.00	10,057,685	534.82	12,398,454	502.27
11	Agents Balances	0	0.00	0	0.00	123,625	21.03	0	0.00	368,153	19.58	491,778	19.92
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	71,737	12.20	0	0.00	357,956	19.03	429,693	17.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,735	2.51	0	0.00	38,021	2.02	52,756	2.14
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	53,984	9.18	0	0.00	96,213	5.12	150,197	6.08
15	General Expenses Incurred	0	0.00	0	0.00	26,395	4.49	0	0.00	161,526	8.59	187,921	7.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	(341,202)	(58.04)	0	0.00	46,469	2.47	(294,733)	(11.94)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	150.00	(407,739)	(69.35)	0	0.00	(762,164)	(40.53)	(1,169,888)	(47.39)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	65,070	11.07	0	0.00	600,858	31.95	665,928	26.98
19	Profit or Loss Excluding Investment Gain	0	0.00	15	150.00	(342,669)	(58.29)	0	0.00	(161,308)	(8.58)	(503,962)	(20.42)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	106,092	18.05	0	0.00	428,754	22.80	534,846	21.67
21	Total Profit or Losses**	0	0.00	15	150.00	(236,577)	(40.24)	0	0.00	267,447	14.22	30,885	1.25

* (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 2019 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	1,392	96.60	3,997,986	101.31	219,212	98.73	32,406,333	99.55	36,624,923	99.74
2	Premiums Earned	0	0.00	1,441	100.00	3,946,141	100.00	222,034	100.00	32,551,818	100.00	36,721,434	100.00
3	Dividends to Policyholders	0	0.00	20	1.39	452,459	11.47	2,476	1.12	351,230	1.08	806,185	2.20
4	Incurred Losses	0	0.00	542	37.61	1,614,838	40.92	96,950	43.66	14,361,692	44.12	16,074,022	43.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	37	2.57	159,562	4.04	11,507	5.18	2,047,406	6.29	2,218,512	6.04
6	Adjusting and Other Expenses Incurred	0	0.00	40	2.78	238,661	6.05	14,621	6.59	2,453,110	7.54	2,706,432	7.37
7	Unpaid Losses	0	0.00	2,787	193.41	7,936,618	201.12	720,952	324.70	81,820,271	251.35	90,480,628	246.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	210	14.57	693,765	17.58	76,619	34.51	9,696,736	29.79	10,467,330	28.50
9	Adjusting and Other Expenses Unpaid	0	0.00	146	10.13	376,282	9.54	70,470	31.74	4,651,134	14.29	5,098,032	13.88
10	Unearned Premium Reserves	0	0.00	519	36.02	1,791,653	45.40	100,193	45.13	10,600,422	32.56	12,492,787	34.02
11	Agents Balances	0	0.00	(5)	(0.35)	1,394,711	35.34	52,673	23.72	10,498,401	32.25	11,945,780	32.53
12	Commission and Brokerage Expenses Incurred	0	0.00	364	25.26	419,853	10.64	11,138	5.02	2,692,627	8.27	3,123,982	8.51
13	Taxes, Licenses, and Fees Incurred	0	0.00	29	2.01	92,336	2.34	7,526	3.39	1,100,296	3.38	1,200,187	3.27
14	Other Acquisition Expenses Incurred	0	0.00	27	1.87	239,379	6.07	41,524	18.70	1,904,243	5.85	2,185,173	5.95
15	General Expenses Incurred	0	0.00	476	33.03	339,334	8.60	24,815	11.18	2,746,204	8.44	3,110,829	8.47
16	Other Income Less Other Expenses	0	0.00	34	2.36	(8,475)	(0.21)	201	0.09	196	0.00	(8,044)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(58)	(4.02)	381,248	9.66	11,678	5.26	4,895,201	15.04	5,288,069	14.40
18	Investment Gain from Insurance Funds	0	0.00	112	7.77	333,379	8.45	14,931	6.72	3,867,968	11.88	4,216,390	11.48
19	Profit or Loss Excluding Investment Gain	0	0.00	54	3.75	714,625	18.11	26,608	11.98	8,763,171	26.92	9,504,458	25.88
20	Investment Gain from Capital and Surplus	0	0.00	1,280	88.83	404,017	10.24	8,525	3.84	2,293,459	7.05	2,707,281	7.37
21	Total Profit or Losses**	0	0.00	1,334	92.57	1,118,645	28.35	35,134	15.82	11,056,622	33.97	12,211,735	33.26

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

** (Line 19 + 20) = 21

Total for Other General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	12,512	109.97	2,956,099	104.90	313,843	103.45	28,984,220	104.34	32,266,674	104.38
2	Premiums Earned	0	0.00	11,378	100.00	2,817,890	100.00	303,364	100.00	27,779,492	100.00	30,912,124	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	10,412	0.37	25,533	8.42	16,527	0.06	52,473	0.17
4	Incurred Losses	0	0.00	3,244	28.51	1,716,571	60.92	208,946	68.88	18,850,353	67.86	20,779,114	67.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	594	5.22	235,652	8.36	42,830	14.12	2,975,215	10.71	3,254,291	10.53
6	Adjusting and Other Expenses Incurred	0	0.00	402	3.53	116,452	4.13	18,324	6.04	1,421,010	5.12	1,556,188	5.03
7	Unpaid Losses	0	0.00	6,284	55.23	4,951,831	175.73	702,885	231.70	59,002,811	212.40	64,663,811	209.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,297	11.40	841,126	29.85	197,882	65.23	9,937,467	35.77	10,977,772	35.51
9	Adjusting and Other Expenses Unpaid	0	0.00	766	6.73	214,332	7.61	61,808	20.37	3,579,054	12.88	3,855,960	12.47
10	Unearned Premium Reserves	0	0.00	4,743	41.69	1,439,033	51.07	155,418	51.23	17,382,807	62.57	18,982,001	61.41
11	Agents Balances	(3)	0.00	(182)	(1.60)	988,433	35.08	46,145	15.21	6,839,319	24.62	7,873,712	25.47
12	Commission and Brokerage Expenses Incurred	(1)	0.00	1,312	11.53	493,009	17.50	(16,271)	(5.36)	3,959,091	14.25	4,437,140	14.35
13	Taxes, Licenses, and Fees Incurred	0	0.00	424	3.73	54,856	1.95	10,479	3.45	703,093	2.53	768,852	2.49
14	Other Acquisition Expenses Incurred	0	0.00	1,469	12.91	217,986	7.74	73,727	24.30	1,500,684	5.40	1,793,866	5.80
15	General Expenses Incurred	0	0.00	1,766	15.52	193,588	6.87	25,065	8.26	2,409,212	8.67	2,629,631	8.51
16	Other Income Less Other Expenses	0	0.00	117	1.03	6,681	0.24	708	0.23	137,583	0.50	145,089	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	2,279	20.03	(213,950)	(7.59)	(84,560)	(27.87)	(3,918,140)	(14.10)	(4,214,370)	(13.63)
18	Investment Gain from Insurance Funds	0	0.00	277	2.43	180,696	6.41	20,674	6.81	3,207,317	11.55	3,408,964	11.03
19	Profit or Loss Excluding Investment Gain	1	0.00	2,554	22.45	(33,250)	(1.18)	(63,889)	(21.06)	(710,832)	(2.56)	(805,416)	(2.61)
20	Investment Gain from Capital and Surplus	0	0.00	612	5.38	183,702	6.52	32,651	10.76	1,967,578	7.08	2,184,543	7.07
21	Total Profit or Losses**	1	0.00	3,168	27.84	150,449	5.34	(31,238)	(10.30)	1,256,754	4.52	1,379,134	4.46

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

** (Line 19 + 20) = 21

Total for Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	39	108.33	844,655	108.15	44,416	105.26	18,232,055	104.15	19,121,165	104.32
2	Premiums Earned	0	0.00	36	100.00	780,971	100.00	42,195	100.00	17,505,350	100.00	18,328,552	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,999	0.51	4,500	10.66	301	0.00	8,800	0.05
4	Incurred Losses	0	0.00	11	30.56	296,247	37.93	14,129	33.49	8,850,696	50.56	9,161,083	49.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	7	19.44	184,381	23.61	18,802	44.56	2,207,330	12.61	2,410,520	13.15
6	Adjusting and Other Expenses Incurred	0	0.00	2	5.56	23,895	3.06	1,689	4.00	742,465	4.24	768,051	4.19
7	Unpaid Losses	0	0.00	47	130.56	699,090	89.52	34,908	82.73	29,132,121	166.42	29,866,166	162.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	24	66.67	376,511	48.21	15,589	36.95	5,801,603	33.14	6,193,727	33.79
9	Adjusting and Other Expenses Unpaid	0	0.00	2	5.56	42,231	5.41	2,442	5.79	1,551,470	8.86	1,596,145	8.71
10	Unearned Premium Reserves	0	0.00	21	58.33	416,726	53.36	11,639	27.58	11,043,972	63.09	11,472,358	62.59
11	Agents Balances	0	0.00	0	0.00	256,567	32.85	288	0.68	3,883,144	22.18	4,139,999	22.59
12	Commission and Brokerage Expenses Incurred	0	0.00	7	19.44	152,616	19.54	3,516	8.33	2,539,184	14.51	2,695,323	14.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	2.78	13,835	1.77	673	1.59	396,769	2.27	411,278	2.24
14	Other Acquisition Expenses Incurred	0	0.00	6	16.67	61,331	7.85	1,260	2.99	949,424	5.42	1,012,021	5.52
15	General Expenses Incurred	0	0.00	7	19.44	51,111	6.54	6,804	16.13	1,452,393	8.30	1,510,315	8.24
16	Other Income Less Other Expenses	0	0.00	3	8.33	(1,503)	(0.19)	15	0.04	(17,973)	(0.10)	(19,458)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(7,948)	(1.02)	(9,164)	(21.72)	348,788	1.99	331,676	1.81
18	Investment Gain from Insurance Funds	0	0.00	3	8.33	25,038	3.21	1,542	3.65	1,687,175	9.64	1,713,758	9.35
19	Profit or Loss Excluding Investment Gain	0	0.00	3	8.33	17,091	2.19	(7,622)	(18.06)	2,035,971	11.63	2,045,443	11.16
20	Investment Gain from Capital and Surplus	0	0.00	96	266.67	25,747	3.30	3,137	7.43	1,009,442	5.77	1,038,422	5.67
21	Total Profit or Losses**	0	0.00	99	275.00	42,839	5.49	(4,484)	(10.63)	3,045,410	17.40	3,083,864	16.83

* (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 2019 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	3,949	104.33	1,337	100.38	909,898	97.07	915,185	97.10
2	Premiums Earned	0	0.00	1	100.00	3,785	100.00	1,332	100.00	937,401	100.00	942,519	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	3	0.00	3	0.00
4	Incurred Losses	0	0.00	0	0.00	992	26.21	(474)	(35.59)	784,927	83.73	785,445	83.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	43	1.14	0	0.00	18,470	1.97	18,513	1.96
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	107	2.83	735	55.18	38,208	4.08	39,050	4.14
7	Unpaid Losses	0	0.00	9	900.00	20,751	548.24	6,292	472.37	8,431,862	899.49	8,458,914	897.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	2,692	71.12	0	0.00	326,264	34.81	328,957	34.90
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	418	11.04	0	0.00	184,175	19.65	184,593	19.59
10	Unearned Premium Reserves	0	0.00	0	0.00	2,083	55.03	113	8.48	411,334	43.88	413,530	43.87
11	Agents Balances	0	0.00	0	0.00	1,612	42.59	0	0.00	190,951	20.37	192,563	20.43
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	284	7.50	(67)	(5.03)	36,430	3.89	36,647	3.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	83	2.19	58	4.35	26,362	2.81	26,503	2.81
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	13,932	368.08	0	0.00	19,240	2.05	33,172	3.52
15	General Expenses Incurred	0	0.00	0	0.00	9,720	256.80	209	15.69	117,260	12.51	127,189	13.49
16	Other Income Less Other Expenses	0	0.00	0	0.00	3	0.08	0	0.00	3,957	0.42	3,960	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(21,374)	(564.70)	871	65.39	(99,548)	(10.62)	(120,051)	(12.74)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,104	29.17	222	16.67	431,874	46.07	433,200	45.96
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(20,270)	(535.54)	1,093	82.06	332,322	35.45	313,145	33.22
20	Investment Gain from Capital and Surplus	0	0.00	10	1000.00	1,777	46.95	122	9.16	202,014	21.55	203,923	21.64
21	Total Profit or Losses**	0	0.00	10	1000.00	(18,494)	(488.61)	1,215	91.22	534,334	57.00	517,065	54.86

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

** (Line 19 + 20) = 21

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	939	97.00	264,608	101.59	679	100.30	2,080,996	103.43	2,347,222	103.21
2	Premiums Earned	0	0.00	968	100.00	260,478	100.00	677	100.00	2,012,064	100.00	2,274,187	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	284	0.11	0	0.00	220	0.01	504	0.02
4	Incurred Losses	0	0.00	453	46.80	127,452	48.93	276	40.77	950,414	47.24	1,078,595	47.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	220	22.73	53,832	20.67	185	27.33	342,415	17.02	396,652	17.44
6	Adjusting and Other Expenses Incurred	0	0.00	44	4.55	14,402	5.53	37	5.47	194,655	9.67	209,138	9.20
7	Unpaid Losses	0	0.00	1,742	179.96	521,349	200.15	780	115.21	6,862,052	341.05	7,385,923	324.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,081	111.67	257,532	98.87	437	64.55	2,959,279	147.08	3,218,329	141.52
9	Adjusting and Other Expenses Unpaid	0	0.00	177	18.29	51,677	19.84	95	14.03	747,696	37.16	799,645	35.16
10	Unearned Premium Reserves	0	0.00	382	39.46	129,421	49.69	20	2.95	1,151,218	57.22	1,281,041	56.33
11	Agents Balances	0	0.00	(483)	(49.90)	92,667	35.58	11	1.62	667,489	33.17	759,684	33.40
12	Commission and Brokerage Expenses Incurred	0	0.00	(25)	(2.58)	39,911	15.32	180	26.59	279,108	13.87	319,174	14.03
13	Taxes, Licenses, and Fees Incurred	0	0.00	32	3.31	6,211	2.38	1	0.15	54,031	2.69	60,275	2.65
14	Other Acquisition Expenses Incurred	0	0.00	173	17.87	26,159	10.04	28	4.14	122,940	6.11	149,300	6.56
15	General Expenses Incurred	0	0.00	133	13.74	24,362	9.35	91	13.44	235,469	11.70	260,055	11.44
16	Other Income Less Other Expenses	0	0.00	9	0.93	559	0.21	0	0.00	32,632	1.62	33,200	1.46
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(53)	(5.48)	(31,573)	(12.12)	(122)	(18.02)	(134,562)	(6.69)	(166,310)	(7.31)
18	Investment Gain from Insurance Funds	0	0.00	91	9.40	25,017	9.60	36	5.32	470,722	23.39	495,866	21.80
19	Profit or Loss Excluding Investment Gain	0	0.00	37	3.82	(6,556)	(2.52)	(85)	(12.56)	336,159	16.71	329,555	14.49
20	Investment Gain from Capital and Surplus	0	0.00	95	9.81	28,347	10.88	52	7.68	226,775	11.27	255,269	11.22
21	Total Profit or Losses**	0	0.00	133	13.74	21,792	8.37	(34)	(5.02)	562,931	27.98	584,822	25.72

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

** (Line 19 + 20) = 21

Total for Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	4,806	106.54	8,117	109.10	33,677,712	99.43	8,052,336	101.21	73,452,579	100.84	115,195,550	100.45
2	Premiums Earned	4,511	100.00	7,440	100.00	33,869,602	100.00	7,955,787	100.00	72,838,182	100.00	114,675,522	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	37,925	0.11	608,224	7.65	106,030	0.15	752,179	0.66
4	Incurred Losses	2,813	62.36	3,157	42.43	20,976,282	61.93	5,572,019	70.04	49,657,566	68.18	76,211,837	66.46
5	Defense and Cost Containment Expenses Incurred	409	9.07	875	11.76	1,855,877	5.48	281,210	3.53	3,242,874	4.45	5,381,245	4.69
6	Adjusting and Other Expenses Incurred	9	0.20	490	6.59	2,704,248	7.98	793,735	9.98	5,951,970	8.17	9,450,452	8.24
7	Unpaid Losses	3,505	77.70	3,684	49.52	24,864,464	73.41	6,435,568	80.89	54,934,507	75.42	86,241,728	75.21
8	Defense and Cost Containment Expenses Unpaid	626	13.88	606	8.15	4,491,852	13.26	627,603	7.89	7,538,596	10.35	12,659,283	11.04
9	Adjusting and Other Expenses Unpaid	248	5.50	246	3.31	3,415,324	10.08	617,232	7.76	4,198,541	5.76	8,231,591	7.18
10	Unearned Premium Reserves	1,064	23.59	4,032	54.19	9,238,836	27.28	2,551,687	32.07	23,231,064	31.89	35,026,683	30.54
11	Agents Balances	280,758	6223.85	4,430	59.54	6,223,709	18.38	1,710,863	21.50	17,881,742	24.55	26,101,502	22.76
12	Commission and Brokerage Expenses Incurred	(197,051)	(4368.23)	2,399	32.24	3,819,845	11.28	246,694	3.10	5,824,787	8.00	9,696,674	8.46
13	Taxes, Licenses, and Fees Incurred	25,278	560.36	104	1.40	694,691	2.05	205,554	2.58	1,468,913	2.02	2,394,540	2.09
14	Other Acquisition Expenses Incurred	132,560	2938.59	530	7.12	2,866,001	8.46	955,256	12.01	4,385,273	6.02	8,339,620	7.27
15	General Expenses Incurred	93,561	2074.06	337	4.53	1,270,977	3.75	302,806	3.81	3,406,652	4.68	5,074,333	4.42
16	Other Income Less Other Expenses	30,352	672.84	150	2.02	228,590	0.67	58,057	0.73	188,716	0.26	505,865	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	(22,717)	(503.59)	(299)	(4.02)	(127,654)	(0.38)	(951,653)	(11.96)	(1,017,146)	(1.40)	(2,119,469)	(1.85)
18	Investment Gain from Insurance Funds	(346)	(7.67)	249	3.35	954,113	2.82	203,977	2.56	2,917,144	4.00	4,075,137	3.55
19	Profit or Loss Excluding Investment Gain	(23,063)	(511.26)	(49)	(0.66)	826,456	2.44	(747,675)	(9.40)	1,900,000	2.61	1,955,669	1.71
20	Investment Gain from Capital and Surplus	3,501	77.61	451	6.06	2,062,344	6.09	586,791	7.38	1,929,180	2.65	4,582,267	4.00
21	Total Profit or Losses**	(19,562)	(433.65)	402	5.40	2,888,803	8.53	(160,885)	(2.02)	3,829,180	5.26	6,537,938	5.70

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

** (Line 19 + 20) = 21

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2019 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	2,440	100.99	4,029,676	109.14	243,199	114.89	19,124,924	103.95	23,400,239	104.92
2	Premiums Earned	0	0.00	2,416	100.00	3,692,103	100.00	211,680	100.00	18,397,431	100.00	22,303,630	100.00
3	Dividends to Policyholders	0	0.00	1	0.04	4,329	0.12	0	0.00	3,992	0.02	8,322	0.04
4	Incurred Losses	86	0.00	2,381	98.55	2,749,797	74.48	164,257	77.60	13,521,480	73.50	16,438,001	73.70
5	Defense and Cost Containment Expenses Incurred	14	0.00	172	7.12	255,290	6.91	11,223	5.30	1,410,315	7.67	1,677,014	7.52
6	Adjusting and Other Expenses Incurred	(7)	0.00	274	11.34	241,659	6.55	18,969	8.96	1,083,306	5.89	1,344,201	6.03
7	Unpaid Losses	180	0.00	3,761	155.67	4,587,378	124.25	286,853	135.51	24,268,443	131.91	29,146,615	130.68
8	Defense and Cost Containment Expenses Unpaid	18	0.00	514	21.27	609,686	16.51	26,188	12.37	2,715,792	14.76	3,352,198	15.03
9	Adjusting and Other Expenses Unpaid	4	0.00	322	13.33	215,805	5.85	30,090	14.21	1,189,350	6.46	1,435,571	6.44
10	Unearned Premium Reserves	0	0.00	1,083	44.83	1,901,636	51.51	100,691	47.57	9,030,252	49.08	11,033,662	49.47
11	Agents Balances	174,207	0.00	(1,418)	(58.69)	1,284,301	34.79	36,958	17.46	5,763,187	31.33	7,257,235	32.54
12	Commission and Brokerage Expenses Incurred	(26,748)	0.00	564	23.34	581,424	15.75	12,235	5.78	2,300,084	12.50	2,867,559	12.86
13	Taxes, Licenses, and Fees Incurred	2,052	0.00	133	5.50	88,192	2.39	7,672	3.62	531,261	2.89	629,310	2.82
14	Other Acquisition Expenses Incurred	20,794	0.00	470	19.45	293,299	7.94	31,721	14.99	912,176	4.96	1,258,460	5.64
15	General Expenses Incurred	13,732	0.00	819	33.90	241,673	6.55	17,631	8.33	1,478,522	8.04	1,752,377	7.86
16	Other Income Less Other Expenses	8,707	0.00	21	0.87	21,326	0.58	1,095	0.52	74,586	0.41	105,735	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	(1,214)	0.00	(2,375)	(98.30)	(742,229)	(20.10)	(50,932)	(24.06)	(2,769,132)	(15.05)	(3,565,882)	(15.99)
18	Investment Gain from Insurance Funds	1,059	0.00	151	6.25	159,190	4.31	7,728	3.65	1,166,639	6.34	1,334,767	5.98
19	Profit or Loss Excluding Investment Gain	(156)	0.00	(2,224)	(92.05)	(583,041)	(15.79)	(43,204)	(20.41)	(1,602,489)	(8.71)	(2,231,114)	(10.00)
20	Investment Gain from Capital and Surplus	(834)	0.00	247	10.22	227,333	6.16	4,462	2.11	815,436	4.43	1,046,644	4.69
21	Total Profit or Losses**	(989)	0.00	(1,976)	(81.79)	(355,711)	(9.63)	(38,741)	(18.30)	(787,047)	(4.28)	(1,184,464)	(5.31)

* (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 2019 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	1,354	102.34	8,576	113.32	23,388,921	100.20	5,812,220	101.62	49,464,628	101.16	78,675,699	100.91
2	Premiums Earned	1,323	100.00	7,568	100.00	23,342,114	100.00	5,719,480	100.00	48,896,555	100.00	77,967,040	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	29,944	0.13	472,360	8.26	79,594	0.16	581,898	0.75
4	Incurred Losses	674	50.94	4,375	57.81	15,548,895	66.61	3,636,423	63.58	29,781,226	60.91	48,971,593	62.81
5	Defense and Cost Containment Expenses Incurred	60	4.54	317	4.19	52,624	0.23	15,094	0.26	162,327	0.33	230,422	0.30
6	Adjusting and Other Expenses Incurred	55	4.16	514	6.79	1,987,744	8.52	550,043	9.62	3,471,794	7.10	6,010,150	7.71
7	Unpaid Losses	120	9.07	(615)	(8.13)	1,702,002	7.29	81,359	1.42	2,333,914	4.77	4,116,780	5.28
8	Defense and Cost Containment Expenses Unpaid	19	1.44	48	0.63	41,124	0.18	12,060	0.21	158,161	0.32	211,412	0.27
9	Adjusting and Other Expenses Unpaid	21	1.59	33	0.44	1,454,103	6.23	150,876	2.64	711,303	1.45	2,316,336	2.97
10	Unearned Premium Reserves	377	28.50	4,205	55.56	6,565,104	28.13	1,881,115	32.89	15,839,465	32.39	24,290,266	31.15
11	Agents Balances	199,899	15109.52	4,595	60.72	4,502,348	19.29	1,231,090	21.52	11,863,246	24.26	17,801,178	22.83
12	Commission and Brokerage Expenses Incurred	(131,451)	(9935.83)	2,497	32.99	2,512,761	10.76	144,971	2.53	4,065,955	8.32	6,594,733	8.46
13	Taxes, Licenses, and Fees Incurred	12,341	932.80	107	1.41	464,741	1.99	142,271	2.49	981,839	2.01	1,601,299	2.05
14	Other Acquisition Expenses Incurred	88,167	6664.17	540	7.14	2,152,204	9.22	689,469	12.05	2,921,481	5.97	5,851,861	7.51
15	General Expenses Incurred	57,256	4327.74	346	4.57	942,042	4.04	211,005	3.69	2,266,583	4.64	3,477,232	4.46
16	Other Income Less Other Expenses	21,070	1592.59	155	2.05	162,289	0.70	43,949	0.77	91,801	0.19	319,264	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	(4,708)	(355.86)	(975)	(12.88)	(186,554)	(0.80)	(98,209)	(1.72)	5,257,578	10.75	4,967,132	6.37
18	Investment Gain from Insurance Funds	(519)	(39.23)	92	1.22	97,674	0.42	15,629	0.27	505,157	1.03	618,033	0.79
19	Profit or Loss Excluding Investment Gain	(5,229)	(395.24)	(882)	(11.65)	(88,881)	(0.38)	(82,579)	(1.44)	5,762,722	11.79	5,585,151	7.16
20	Investment Gain from Capital and Surplus	484	36.58	203	2.68	902,267	3.87	269,875	4.72	580,788	1.19	1,753,617	2.25
21	Total Profit or Losses**	(4,745)	(358.65)	(680)	(8.99)	813,390	3.48	187,297	3.27	6,343,521	12.97	7,338,783	9.41

* (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 2019 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	972	101.99	1,476,557	105.32	69,967	104.96	6,040,204	104.47	7,587,700	104.64
2	Premiums Earned	0	0.00	953	100.00	1,401,916	100.00	66,660	100.00	5,781,899	100.00	7,251,428	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	570	0.04	0	0.00	1,231	0.02	1,801	0.02
4	Incurred Losses	0	0.00	581	60.97	848,711	60.54	29,019	43.53	3,307,665	57.21	4,185,976	57.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.42	14,357	1.02	761	1.14	93,378	1.62	108,500	1.50
6	Adjusting and Other Expenses Incurred	0	0.00	78	8.18	125,069	8.92	2,470	3.71	370,890	6.41	498,507	6.87
7	Unpaid Losses	0	0.00	116	12.17	89,323	6.37	9,131	13.70	923,282	15.97	1,021,852	14.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.73	20,359	1.45	2,080	3.12	109,073	1.89	131,519	1.81
9	Adjusting and Other Expenses Unpaid	0	0.00	12	1.26	38,651	2.76	1,106	1.66	143,204	2.48	182,973	2.52
10	Unearned Premium Reserves	0	0.00	421	44.18	670,286	47.81	27,005	40.51	2,524,670	43.67	3,222,382	44.44
11	Agents Balances	57,414	0.00	(663)	(69.57)	475,780	33.94	21,498	32.25	1,652,962	28.59	2,206,991	30.44
12	Commission and Brokerage Expenses Incurred	(4,786)	0.00	226	23.71	202,306	14.43	3,896	5.84	745,005	12.89	946,647	13.05
13	Taxes, Licenses, and Fees Incurred	1,028	0.00	49	5.14	31,528	2.25	2,343	3.51	162,765	2.82	197,713	2.73
14	Other Acquisition Expenses Incurred	4,095	0.00	106	11.12	120,545	8.60	12,102	18.15	301,319	5.21	438,167	6.04
15	General Expenses Incurred	3,598	0.00	236	24.76	84,169	6.00	5,541	8.31	521,164	9.01	614,708	8.48
16	Other Income Less Other Expenses	3,266	0.00	10	1.05	8,668	0.62	185	0.28	15,371	0.27	27,500	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	(667)	0.00	(317)	(33.26)	(16,676)	(1.19)	10,713	16.07	293,857	5.08	286,910	3.96
18	Investment Gain from Insurance Funds	323	0.00	24	2.52	4,641	0.33	226	0.34	61,829	1.07	67,043	0.92
19	Profit or Loss Excluding Investment Gain	(344)	0.00	(293)	(30.75)	(12,035)	(0.86)	10,938	16.41	355,688	6.15	353,954	4.88
20	Investment Gain from Capital and Surplus	(324)	0.00	46	4.83	51,324	3.66	650	0.98	151,383	2.62	203,079	2.80
21	Total Profit or Losses**	(668)	0.00	(247)	(25.92)	39,288	2.80	11,587	17.38	507,071	8.77	557,031	7.68

* (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 2019 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	1,073,338	102.23	1,073,338	102.23
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,049,898	100.00	1,049,898	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	(75)	0.00	0	0.00	983,626	93.69	983,551	93.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8	0.00	0	0.00	80,139	7.63	80,147	7.63
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	24,198	2.30	24,199	2.30
7	Unpaid Losses	0	0.00	0	0.00	3,856	0.00	36	0.00	1,443,512	137.49	1,447,404	137.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	75	0.00	0	0.00	154,947	14.76	155,022	14.77
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	75	0.00	0	0.00	80,523	7.67	80,598	7.68
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	496,772	47.32	496,772	47.32
11	Agents Balances	0	0.00	0	0.00	7	0.00	0	0.00	256,858	24.47	256,865	24.47
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	160,280	15.27	160,280	15.27
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	30,251	2.88	30,251	2.88
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	4,837	0.00	0	0.00	55,387	5.28	60,224	5.74
15	General Expenses Incurred	0	0.00	0	0.00	4,123	0.00	0	0.00	68,694	6.54	72,817	6.94
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(11,953)	(1.14)	(11,953)	(1.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(8,894)	0.00	0	0.00	(364,630)	(34.73)	(373,524)	(35.58)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	238	0.00	0	0.00	67,087	6.39	67,325	6.41
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(8,655)	0.00	0	0.00	(297,542)	(28.34)	(306,197)	(29.16)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	363	0.00	0	0.00	49,541	4.72	49,904	4.75
21	Total Profit or Losses**	0	0.00	0	0.00	(8,292)	0.00	1	0.00	(248,004)	(23.62)	(256,295)	(24.41)

* (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 2019 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	100.00	28,680	111.15	1,080	100.65	1,150,113	102.20	1,179,879	102.39
2	Premiums Earned	0	0.00	6	100.00	25,804	100.00	1,073	100.00	1,125,409	100.00	1,152,292	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	19	0.07	0	0.00	588	0.05	607	0.05
4	Incurred Losses	0	0.00	1	16.67	4,542	17.60	531	49.49	407,380	36.20	412,454	35.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(355)	(1.38)	(3)	(0.28)	23,153	2.06	22,795	1.98
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	631	2.45	22	2.05	50,462	4.48	51,115	4.44
7	Unpaid Losses	0	0.00	5	83.33	5,706	22.11	452	42.12	965,746	85.81	971,909	84.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	33.33	817	3.17	225	20.97	135,330	12.02	136,374	11.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	451	1.75	86	8.01	80,260	7.13	80,797	7.01
10	Unearned Premium Reserves	0	0.00	4	66.67	15,780	61.15	217	20.22	641,973	57.04	657,974	57.10
11	Agents Balances	0	0.00	0	0.00	9,837	38.12	(34)	(3.17)	248,515	22.08	258,318	22.42
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	3,103	12.03	24	2.24	181,358	16.11	184,486	16.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	579	2.24	29	2.70	27,133	2.41	27,741	2.41
14	Other Acquisition Expenses Incurred	0	0.00	1	16.67	96,885	375.47	350	32.62	82,131	7.30	179,367	15.57
15	General Expenses Incurred	0	0.00	0	0.00	62,700	242.99	86	8.01	109,051	9.69	171,837	14.91
16	Other Income Less Other Expenses	0	0.00	0	0.00	49	0.19	0	0.00	(4,446)	(0.40)	(4,397)	(0.38)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2	33.33	(142,250)	(551.27)	36	3.36	239,697	21.30	97,485	8.46
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(2,476)	(9.60)	14	1.30	58,498	5.20	56,036	4.86
19	Profit or Loss Excluding Investment Gain	0	0.00	2	33.33	(144,726)	(560.87)	50	4.66	298,189	26.50	153,515	13.32
20	Investment Gain from Capital and Surplus	0	0.00	13	216.67	4,359	16.89	(6,099)	(568.41)	56,661	5.03	54,934	4.77
21	Total Profit or Losses**	0	0.00	15	250.00	(140,367)	(543.97)	(6,049)	(563.75)	354,855	31.53	208,454	18.09

* (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 2019 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	282	102.55	305,577	111.68	7	100.00	6,004,130	104.29	6,309,996	104.63
2	Premiums Earned	0	0.00	275	100.00	273,630	100.00	7	100.00	5,756,892	100.00	6,030,804	100.00
3	Dividends to Policyholders	0	0.00	1	0.36	3,513	1.28	0	0.00	38,275	0.66	41,789	0.69
4	Incurred Losses	0	0.00	11	4.00	33,492	12.24	(12)	(171.43)	983,426	17.08	1,016,917	16.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,465	2.00	0	0.00	111,090	1.93	116,555	1.93
6	Adjusting and Other Expenses Incurred	0	0.00	(3)	(1.09)	7,387	2.70	24	342.86	148,299	2.58	155,707	2.58
7	Unpaid Losses	0	0.00	55	20.00	52,162	19.06	2	28.57	2,573,348	44.70	2,625,567	43.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.45	13,276	4.85	1	14.29	369,037	6.41	382,318	6.34
9	Adjusting and Other Expenses Unpaid	0	0.00	4	1.45	7,206	2.63	0	0.00	215,333	3.74	222,543	3.69
10	Unearned Premium Reserves	0	0.00	235	85.45	133,181	48.67	0	0.00	3,919,730	68.09	4,053,146	67.21
11	Agents Balances	0	0.00	1	0.36	53,248	19.46	0	0.00	1,078,000	18.73	1,131,249	18.76
12	Commission and Brokerage Expenses Incurred	0	0.00	106	38.55	96,586	35.30	0	0.00	1,513,000	26.28	1,609,692	26.69
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	7,645	2.79	0	0.00	175,710	3.05	183,355	3.04
14	Other Acquisition Expenses Incurred	0	0.00	2	0.73	54,298	19.84	0	0.00	622,161	10.81	676,461	11.22
15	General Expenses Incurred	0	0.00	4	1.45	25,490	9.32	0	0.00	604,283	10.50	629,777	10.44
16	Other Income Less Other Expenses	0	0.00	0	0.00	(22)	(0.01)	0	0.00	3,736	0.06	3,714	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	154	56.00	39,726	14.52	(3)	(42.86)	1,564,406	27.17	1,604,283	26.60
18	Investment Gain from Insurance Funds	0	0.00	5	1.82	2,329	0.85	0	0.00	192,900	3.35	195,234	3.24
19	Profit or Loss Excluding Investment Gain	0	0.00	159	57.82	42,054	15.37	(3)	(42.86)	1,757,292	30.53	1,799,502	29.84
20	Investment Gain from Capital and Surplus	0	0.00	53	19.27	11,951	4.37	0	0.00	357,701	6.21	369,705	6.13
21	Total Profit or Losses**	0	0.00	212	77.09	54,007	19.74	(3)	(42.86)	2,114,995	36.74	2,169,211	35.97

* (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 2019 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	94.44	9,572	101.19	213	101.43	301,701	111.57	311,503	111.21
2	Premiums Earned	0	0.00	18	100.00	9,459	100.00	210	100.00	270,414	100.00	280,101	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.01	0	0.00	1,064	0.39	1,065	0.38
4	Incurred Losses	0	0.00	2	11.11	1,251	13.23	(204)	(97.14)	102,357	37.85	103,406	36.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,354	14.31	(64)	(30.48)	2,552	0.94	3,842	1.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	212	2.24	43	20.48	12,552	4.64	12,807	4.57
7	Unpaid Losses	0	0.00	3	16.67	1,069	11.30	1	0.48	122,728	45.39	123,801	44.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,975	31.45	3	1.43	19,726	7.29	22,704	8.11
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	38	0.40	0	0.00	19,635	7.26	19,673	7.02
10	Unearned Premium Reserves	0	0.00	7	38.89	4,597	48.60	73	34.76	161,704	59.80	166,381	59.40
11	Agents Balances	(207)	0.00	(3)	(16.67)	3,590	37.95	15	7.14	71,247	26.35	74,642	26.65
12	Commission and Brokerage Expenses Incurred	0	0.00	3	16.67	1,492	15.77	0	0.00	55,527	20.53	57,022	20.36
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	232	2.45	5	2.38	7,628	2.82	7,865	2.81
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	745	7.88	292	139.05	15,421	5.70	16,458	5.88
15	General Expenses Incurred	108	0.00	2	11.11	1,383	14.62	14	6.67	19,528	7.22	21,035	7.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	13	0.14	0	0.00	(241)	(0.09)	(228)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	(108)	0.00	10	55.56	2,800	29.60	123	58.57	53,547	19.80	56,372	20.13
18	Investment Gain from Insurance Funds	17	0.00	0	0.00	147	1.55	0	0.00	8,207	3.03	8,371	2.99
19	Profit or Loss Excluding Investment Gain	(91)	0.00	10	55.56	2,949	31.18	123	58.57	61,759	22.84	64,750	23.12
20	Investment Gain from Capital and Surplus	0	0.00	2	11.11	621	6.57	8	3.81	5,650	2.09	6,281	2.24
21	Total Profit or Losses**	(91)	0.00	12	66.67	3,571	37.75	131	62.38	67,407	24.93	71,030	25.36

* (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 2019 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	926,190	105.22	(15)	(14.29)	1,580,824	99.23	2,506,999	101.36
2	Premiums Earned	0	0.00	0	0.00	880,227	100.00	105	100.00	1,593,140	100.00	2,473,472	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.00	0	0.00	1	0.00	17	0.00
4	Incurred Losses	0	0.00	(1)	0.00	284,818	32.36	35	33.33	579,491	36.37	864,343	34.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	955	0.11	9	8.57	9,463	0.59	10,427	0.42
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3,965	0.45	7	6.67	53,882	3.38	57,854	2.34
7	Unpaid Losses	0	0.00	(1)	0.00	289,652	32.91	101	96.19	739,584	46.42	1,029,336	41.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,004	0.23	10	9.52	22,153	1.39	24,167	0.98
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	10,601	1.20	15	14.29	36,806	2.31	47,422	1.92
10	Unearned Premium Reserves	0	0.00	0	0.00	441,431	50.15	119	113.33	789,354	49.55	1,230,904	49.76
11	Agents Balances	0	0.00	(52)	0.00	175,136	19.90	67	63.81	320,387	20.11	495,538	20.03
12	Commission and Brokerage Expenses Incurred	0	0.00	(30)	0.00	7,735	0.88	(1)	(0.95)	329,813	20.70	337,517	13.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	0.00	20,800	2.36	0	0.00	20,250	1.27	41,052	1.66
14	Other Acquisition Expenses Incurred	0	0.00	11	0.00	31,006	3.52	104	99.05	100,201	6.29	131,322	5.31
15	General Expenses Incurred	0	0.00	5	0.00	126,559	14.38	45	42.86	253,203	15.89	379,812	15.36
16	Other Income Less Other Expenses	0	0.00	1	0.00	(2,818)	(0.32)	0	0.00	830	0.05	(1,987)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	14	0.00	401,554	45.62	(93)	(88.57)	247,662	15.55	649,137	26.24
18	Investment Gain from Insurance Funds	0	0.00	2	0.00	37,661	4.28	22	20.95	42,979	2.70	80,664	3.26
19	Profit or Loss Excluding Investment Gain	0	0.00	16	0.00	439,215	49.90	(72)	(68.57)	290,641	18.24	729,800	29.51
20	Investment Gain from Capital and Surplus	0	0.00	1	0.00	154,824	17.59	(19)	(18.10)	73,673	4.62	228,479	9.24
21	Total Profit or Losses**	0	0.00	16	0.00	594,039	67.49	(89)	(84.76)	364,314	22.87	958,280	38.74

* (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 2019 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	0.00	750	154.32	0	0.00	1,771,693	108.52	1,772,444	108.54
2	Premiums Earned	0	0.00	0	0.00	486	100.00	0	0.00	1,632,537	100.00	1,633,023	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	234	0.01	234	0.01
4	Incurred Losses	0	0.00	0	0.00	287	59.05	0	0.00	738,820	45.26	739,107	45.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12	2.47	0	0.00	9,144	0.56	9,156	0.56
6	Adjusting and Other Expenses Incurred	0	0.00	13	0.00	49	10.08	0	0.00	35,147	2.15	35,209	2.16
7	Unpaid Losses	0	0.00	0	0.00	145	29.84	0	0.00	814,362	49.88	814,507	49.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	12	2.47	0	0.00	20,104	1.23	20,116	1.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	17	3.50	0	0.00	25,576	1.57	25,593	1.57
10	Unearned Premium Reserves	0	0.00	1	0.00	759	156.17	0	0.00	1,144,461	70.10	1,145,221	70.13
11	Agents Balances	(3,136)	0.00	(4)	0.00	185	38.07	0	0.00	297,236	18.21	294,281	18.02
12	Commission and Brokerage Expenses Incurred	0	0.00	(2)	0.00	(4,616)	(949.79)	0	0.00	343,386	21.03	338,768	20.74
13	Taxes, Licenses, and Fees Incurred	382	0.00	264	0.00	38	7.82	0	0.00	50,269	3.08	50,953	3.12
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	473	97.33	0	0.00	109,598	6.71	110,071	6.74
15	General Expenses Incurred	(48)	0.00	(168)	0.00	550	113.17	0	0.00	161,103	9.87	161,437	9.89
16	Other Income Less Other Expenses	0	0.00	0	0.00	(23)	(4.73)	0	0.00	26,357	1.61	26,334	1.61
17	Pretax Profit or Loss Excluding Investment Gain*	(334)	0.00	(107)	0.00	3,671	755.35	0	0.00	211,188	12.94	214,418	13.13
18	Investment Gain from Insurance Funds	195	0.00	0	0.00	78	16.05	0	0.00	45,185	2.77	45,458	2.78
19	Profit or Loss Excluding Investment Gain	(139)	0.00	(107)	0.00	3,748	771.19	0	0.00	256,372	15.70	259,874	15.91
20	Investment Gain from Capital and Surplus	0	0.00	1	0.00	(53)	(10.91)	0	0.00	57,621	3.53	57,569	3.53
21	Total Profit or Losses**	(139)	0.00	(106)	0.00	3,695	760.29	0	0.00	313,998	19.23	317,448	19.44

* (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 2019 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	477,681	117.87	477,681	117.87
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	405,248	100.00	405,248	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	(60)	0.00	0	0.00	416,003	102.65	415,943	102.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	20	0.00	0	0.00	29,527	7.29	29,547	7.29
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2	0.00	0	0.00	22,958	5.67	22,960	5.67
7	Unpaid Losses	0	0.00	3	0.00	156	0.00	0	0.00	628,643	155.13	628,802	155.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	19	0.00	0	0.00	(6,181)	(1.53)	(6,162)	(1.52)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	36,389	8.98	36,389	8.98
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	203,858	50.30	203,858	50.30
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	98,869	24.40	98,869	24.40
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	108,454	26.76	108,454	26.76
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,513	0.62	2,513	0.62
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	24	0.00	0	0.00	30,232	7.46	30,256	7.47
15	General Expenses Incurred	0	0.00	0	0.00	20	0.00	0	0.00	36,641	9.04	36,661	9.05
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	102	0.03	102	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6)	0.00	0	0.00	(240,996)	(59.47)	(241,002)	(59.47)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	9	0.00	0	0.00	9,719	2.40	9,728	2.40
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3	0.00	0	0.00	(231,278)	(57.07)	(231,275)	(57.07)
20	Investment Gain from Capital and Surplus	0	0.00	3	0.00	13	0.00	0	0.00	33,840	8.35	33,856	8.35
21	Total Profit or Losses**	0	0.00	3	0.00	16	0.00	0	0.00	(197,436)	(48.72)	(197,417)	(48.72)

* (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 2019 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	3,659	89.05	0	0.00	1,134,585	106.48	1,138,244	106.41
2	Premiums Earned	0	0.00	0	0.00	4,109	100.00	0	0.00	1,065,521	100.00	1,069,630	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1,621	0.15	1,621	0.15
4	Incurred Losses	0	0.00	0	0.00	3,822	93.02	0	0.00	670,804	62.96	674,626	63.07
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.02	0	0.00	25,693	2.41	25,694	2.40
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	25	0.61	0	0.00	23,445	2.20	23,470	2.19
7	Unpaid Losses	0	0.00	0	0.00	498	12.12	0	0.00	95,515	8.96	96,013	8.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1	0.02	0	0.00	1,123	0.11	1,124	0.11
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,674	0.34	3,674	0.34
10	Unearned Premium Reserves	0	0.00	0	0.00	11,614	282.65	0	0.00	2,633,531	247.16	2,645,145	247.30
11	Agents Balances	0	0.00	0	0.00	1,126	27.40	0	0.00	289,627	27.18	290,753	27.18
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	490	11.93	0	0.00	165,797	15.56	166,287	15.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,738	42.30	0	0.00	52,246	4.90	53,984	5.05
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	351	8.54	0	0.00	44,883	4.21	45,234	4.23
15	General Expenses Incurred	0	0.00	0	0.00	664	16.16	0	0.00	151,494	14.22	152,158	14.23
16	Other Income Less Other Expenses	0	0.00	0	0.00	8	0.19	0	0.00	20,438	1.92	20,446	1.91
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,973)	(72.35)	0	0.00	(50,021)	(4.69)	(52,994)	(4.95)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	167	4.06	0	0.00	68,089	6.39	68,256	6.38
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(2,806)	(68.29)	0	0.00	18,065	1.70	15,259	1.43
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	238	5.79	0	0.00	104,433	9.80	104,671	9.79
21	Total Profit or Losses**	0	0.00	0	0.00	(2,568)	(62.50)	0	0.00	122,497	11.50	119,929	11.21

* (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, 2019**

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 2019 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 (Summary of pages 77 - 111)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,632,135,886	101.93	4,007,204,739	99.40	6,442,276,123	100.79	2,113,950,838	102.32	30,947,019,937	103.73	56,142,587,523	102.60
2	Premiums Earned	12,393,416,320	100.00	4,031,381,266	100.00	6,391,709,206	100.00	2,065,997,600	100.00	29,834,995,891	100.00	54,717,500,283	100.00
3	Dividends to Policyholders	0	0.00	24,660	0.00	368,761,866	5.77	185,817,635	8.99	65,347,233	0.22	619,951,394	1.13
4	Incurred Losses	7,924,278,913	63.94	2,346,629,037	58.21	3,960,116,833	61.96	1,441,665,916	69.78	20,429,071,799	68.47	36,101,762,498	65.98
5	Defense and Cost Containment Expenses Incurred	259,378,975	2.09	63,582,276	1.58	223,750,101	3.50	39,919,089	1.93	1,200,197,560	4.02	1,786,828,001	3.27
6	Adjusting and Other Expenses Incurred **	801,805,215	6.47	249,069,437	6.18	452,473,048	7.08	169,633,348	8.21	1,857,370,826	6.23	3,530,351,873	6.45
7	Unpaid Losses	4,571,677,806	36.89	1,006,667,559	24.97	5,137,959,554	80.38	752,974,477	36.45	25,069,175,607	84.03	36,538,455,003	66.78
8	Defense and Cost Containment Expenses Unpaid	483,799,051	3.90	117,125,004	2.91	509,523,019	7.97	102,184,010	4.95	3,506,072,282	11.75	4,718,703,366	8.62
9	Adjusting and Other Expenses Unpaid **	335,458,090	2.71	207,837,387	5.16	512,210,955	8.01	96,869,614	4.69	1,707,113,910	5.72	2,859,489,956	5.23
10	Unearned Premium Reserves	4,205,568,509	33.93	2,089,708,903	51.84	2,493,520,606	39.01	858,109,018	41.53	14,266,302,119	47.82	23,913,209,155	43.70
11	Agents Balances**	2,775,427,743	22.39	684,032,258	16.97	1,447,295,963	22.64	390,163,193	18.88	8,930,276,832	29.93	14,227,195,990	26.00
12	Commission and Brokerage Expenses Incurred	1,017,415,878	8.21	554,219,991	13.75	611,736,745	9.57	105,958,474	5.13	3,757,737,457	12.60	6,047,068,545	11.05
13	Taxes, Licenses, and Fees Incurred	219,500,265	1.77	86,195,972	2.14	127,552,205	2.00	33,095,271	1.60	629,717,026	2.11	1,096,060,739	2.00
14	Other Acquisition Expenses Incurred **	717,387,192	5.79	232,191,908	5.76	596,748,984	9.34	238,207,442	11.53	1,742,939,023	5.84	3,527,474,548	6.45
15	General Expenses Incurred **	418,849,112	3.38	159,255,932	3.95	369,106,765	5.77	80,651,219	3.90	1,871,472,993	6.27	2,899,336,021	5.30
16	Other Income Less Other Expenses **	28,051,008	0.23	10,105,675	0.25	9,379,610	0.15	15,198,849	0.74	64,085,955	0.21	126,821,097	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	1,062,851,777	8.58	350,317,729	8.69	(309,157,730)	(4.84)	(213,751,945)	(10.35)	(1,654,772,071)	(5.55)	(764,512,240)	(1.40)

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

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

Total for All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,664,414,209	101.92	4,007,509,049	99.40	6,442,276,125	100.79	2,113,950,835	102.32	31,019,868,842	103.73	56,248,019,060	102.60
2	Premiums Earned	12,425,694,646	100.00	4,031,708,246	100.00	6,391,709,201	100.00	2,065,997,600	100.00	29,904,875,265	100.00	54,819,984,958	100.00
3	Dividends to Policyholders	0	0.00	24,659	0.00	368,761,865	5.77	185,817,636	8.99	65,347,229	0.22	619,951,389	1.13
4	Incurred Losses	7,924,278,914	63.77	2,346,570,087	58.20	3,960,116,835	61.96	1,441,665,910	69.78	20,473,423,292	68.46	36,146,055,038	65.94
5	Defense and Cost Containment Expenses Incurred	259,378,975	2.09	63,576,412	1.58	223,750,108	3.50	39,919,088	1.93	1,200,939,112	4.02	1,787,563,695	3.26
6	Adjusting and Other Expenses Incurred **	801,805,171	6.45	249,064,611	6.18	452,454,380	7.08	169,633,179	8.21	1,858,884,614	6.22	3,531,841,956	6.44
7	Unpaid Losses	4,571,677,807	36.79	1,006,675,602	24.97	5,137,959,560	80.38	752,974,475	36.45	25,164,283,276	84.15	36,633,570,720	66.83
8	Defense and Cost Containment Expenses Unpaid	483,799,051	3.89	117,125,008	2.91	509,523,020	7.97	102,184,010	4.95	3,506,840,363	11.73	4,719,471,452	8.61
9	Adjusting and Other Expenses Unpaid **	335,459,071	2.70	207,834,501	5.15	512,191,090	8.01	96,869,439	4.69	1,710,721,870	5.72	2,863,075,972	5.22
10	Unearned Premium Reserves	4,205,568,506	33.85	2,089,867,847	51.84	2,493,520,610	39.01	858,109,018	41.53	14,313,405,073	47.86	23,960,471,054	43.71
11	Agents Balances**	2,775,427,591	22.34	684,088,867	16.97	1,447,250,880	22.64	390,163,320	18.88	8,935,125,252	29.88	14,232,055,910	25.96
12	Commission and Brokerage Expenses Incurred	1,017,415,877	8.19	554,279,353	13.75	611,736,745	9.57	105,958,473	5.13	3,759,213,702	12.57	6,048,604,150	11.03
13	Taxes, Licenses, and Fees Incurred	219,500,267	1.77	86,201,707	2.14	127,553,205	2.00	33,095,264	1.60	630,705,990	2.11	1,097,056,433	2.00
14	Other Acquisition Expenses Incurred **	717,386,153	5.77	232,208,506	5.76	596,727,389	9.34	238,207,279	11.53	1,745,770,246	5.84	3,530,299,573	6.44
15	General Expenses Incurred **	418,850,089	3.37	159,263,752	3.95	369,093,777	5.77	80,651,134	3.90	1,877,908,920	6.28	2,905,767,672	5.30
16	Other Income Less Other Expenses **	27,943,006	0.22	10,109,573	0.25	9,378,724	0.15	15,198,850	0.74	80,052,053	0.27	142,682,206	0.26
17	Pretax Profit or Loss Excluding Investment Gain*	1,095,022,206	8.81	350,628,733	8.70	(309,106,380)	(4.84)	(213,751,513)	(10.35)	(1,627,265,788)	(5.44)	(704,472,742)	(1.29)

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

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

Total for Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	10,263,319	100.02	113,560,015	100.89	96,344,669	110.66	35,947,839	97.46	479,780,140	101.09	735,895,982	102.01
2	Premiums Earned	10,260,982	100.00	112,555,758	100.00	87,064,066	100.00	36,884,889	100.00	474,629,059	100.00	721,394,754	100.00
3	Dividends to Policyholders	0	0.00	843	0.00	107,111	0.12	1,880,878	5.10	(1,875)	(0.00)	1,986,957	0.28
4	Incurred Losses	2,459,468	23.97	75,649,582	67.21	85,925,268	98.69	11,761,136	31.89	359,216,106	75.68	535,011,560	74.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,602,208	1.42	2,024,114	2.32	55,039	0.15	6,498,436	1.37	10,179,797	1.41
6	Adjusting and Other Expenses Incurred **	155,000	1.51	4,969,898	4.42	3,570,170	4.10	1,050,227	2.85	16,314,575	3.44	26,059,870	3.61
7	Unpaid Losses	412,089	4.02	41,655,484	37.01	76,418,972	87.77	2,980,788	8.08	306,253,883	64.52	427,721,216	59.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	875,578	0.78	1,467,474	1.69	66,917	0.18	7,637,412	1.61	10,047,381	1.39
9	Adjusting and Other Expenses Unpaid **	14,000	0.14	1,446,049	1.28	2,221,887	2.55	255,465	0.69	7,948,866	1.67	11,886,267	1.65
10	Unearned Premium Reserves	179,795	1.75	52,214,392	46.39	44,695,112	51.34	18,275,544	49.55	211,440,120	44.55	326,804,963	45.30
11	Agents Balances**	193,000	1.88	18,271,064	16.23	24,808,147	28.49	6,784,876	18.39	266,149,274	56.08	316,206,361	43.83
12	Commission and Brokerage Expenses Incurred	1,739,494	16.95	19,307,563	17.15	2,154,758	2.47	3,143,296	8.52	53,126,050	11.19	79,471,161	11.02
13	Taxes, Licenses, and Fees Incurred	88,314	0.86	2,444,083	2.17	2,459,703	2.83	709,387	1.92	10,539,054	2.22	16,240,541	2.25
14	Other Acquisition Expenses Incurred **	1,372,998	13.38	3,802,927	3.38	6,078,409	6.98	4,161,606	11.28	29,444,444	6.20	44,860,384	6.22
15	General Expenses Incurred **	949,998	9.26	12,295,718	10.92	12,199,490	14.01	1,425,818	3.87	34,867,382	7.35	61,738,406	8.56
16	Other Income Less Other Expenses **	(4,000)	(0.04)	1,092,422	0.97	14,224	0.02	188,112	0.51	2,837,913	0.60	4,128,671	0.57
17	Pretax Profit or Loss Excluding Investment Gain*	3,491,710	34.03	(6,424,642)	(5.71)	(27,440,733)	(31.52)	12,885,614	34.93	(32,537,200)	(6.86)	(50,025,251)	(6.93)

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

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

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,931,091	100.02	206,955,606	104.73	125,669,449	103.10	102,480,738	99.95	648,372,136	104.96	1,088,409,020	104.19
2	Premiums Earned	4,929,990	100.00	197,602,060	100.00	121,896,657	100.00	102,530,323	100.00	617,705,541	100.00	1,044,664,571	100.00
3	Dividends to Policyholders	0	0.00	9,142	0.00	993,269	0.81	6,012,244	5.86	4,838	0.00	7,019,493	0.67
4	Incurred Losses	3,856,909	78.23	160,551,093	81.25	138,793,014	113.86	64,499,484	62.91	668,463,191	108.22	1,036,163,691	99.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,086,621	1.56	636,292	0.52	469,462	0.46	15,935,752	2.58	20,128,127	1.93
6	Adjusting and Other Expenses Incurred **	716,999	14.54	12,048,681	6.10	2,869,983	2.35	6,085,698	5.94	41,397,673	6.70	63,119,033	6.04
7	Unpaid Losses	294,013	5.96	47,369,801	23.97	184,036,666	150.98	17,530,667	17.10	729,927,601	118.17	979,158,748	93.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,979,083	1.51	1,321,601	1.08	177,720	0.17	17,445,554	2.82	21,923,958	2.10
9	Adjusting and Other Expenses Unpaid **	39,000	0.79	4,372,419	2.21	1,688,111	1.38	1,515,999	1.48	16,118,855	2.61	23,734,384	2.27
10	Unearned Premium Reserves	86,422	1.75	113,161,469	57.27	60,163,983	49.36	51,864,198	50.58	304,172,751	49.24	529,448,823	50.68
11	Agents Balances**	93,000	1.89	29,497,557	14.93	32,822,872	26.93	16,933,336	16.52	165,738,562	26.83	245,085,327	23.46
12	Commission and Brokerage Expenses Incurred	835,785	16.95	31,695,064	16.04	4,242,522	3.48	8,207,277	8.00	82,028,180	13.28	127,008,828	12.16
13	Taxes, Licenses, and Fees Incurred	42,317	0.86	4,560,411	2.31	2,995,892	2.46	1,891,914	1.85	14,150,427	2.29	23,640,961	2.26
14	Other Acquisition Expenses Incurred **	659,999	13.39	11,203,534	5.67	7,499,589	6.15	11,731,715	11.44	47,388,339	7.67	78,483,176	7.51
15	General Expenses Incurred **	455,999	9.25	16,908,759	8.56	19,198,020	15.75	3,781,388	3.69	49,969,966	8.09	90,314,133	8.65
16	Other Income Less Other Expenses **	0	0.00	1,394,977	0.71	(313,785)	(0.26)	204,272	0.20	7,651,622	1.24	8,937,087	0.86
17	Pretax Profit or Loss Excluding Investment Gain*	(1,638,017)	(33.23)	(41,066,268)	(20.78)	(55,645,709)	(45.65)	55,413	0.05	(293,981,202)	(47.59)	(392,275,783)	(37.55)

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

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

Total for Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	11,010,069	105.58	0	0.00	917,664,492	98.21	928,674,561	98.29
2	Premiums Earned	0	0.00	0	0.00	10,428,106	100.00	0	0.00	934,418,333	100.00	944,846,439	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	8,341,133	79.99	0	0.00	1,067,755,341	114.27	1,076,096,474	113.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	222,746	0.02	222,746	0.02
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	344,099	3.30	0	0.00	22,184,581	2.37	22,528,680	2.38
7	Unpaid Losses	0	0.00	0	0.00	3,215,505	30.83	0	0.00	313,284,280	33.53	316,499,785	33.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	350,351	0.04	350,351	0.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	73,495	0.70	0	0.00	4,098,047	0.44	4,171,541	0.44
10	Unearned Premium Reserves	0	0.00	0	0.00	1,007,213	9.66	0	0.00	170,104,861	18.20	171,112,074	18.11
11	Agents Balances**	0	0.00	0	0.00	101,885	0.98	0	0.00	26,067,616	2.79	26,169,502	2.77
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,645,138	15.78	0	0.00	73,534,340	7.87	75,179,478	7.96
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	934	0.01	0	0.00	1,969,114	0.21	1,970,048	0.21
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	278,978	2.68	0	0.00	(3,512,181)	(0.38)	(3,233,203)	(0.34)
15	General Expenses Incurred **	0	0.00	0	0.00	515,915	4.95	0	0.00	27,294,242	2.92	27,810,157	2.94
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(6,990)	(0.07)	0	0.00	235,123	0.03	228,134	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(705,080)	(6.76)	0	0.00	(254,794,726)	(27.27)	(255,499,806)	(27.04)

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

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

**Total for Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	26,540,843	106.44	0	0.00	1,187,878	105.69	343,109,156	103.71	370,837,877	103.91
2	Premiums Earned	0	0.00	24,935,319	100.00	0	0.00	1,123,905	100.00	330,826,364	100.00	356,885,588	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	32,537,390	130.49	(358,275)	0.00	147,395	13.11	684,248,553	206.83	716,575,063	200.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	728,444	2.92	(13,916)	0.00	6,285	0.56	4,896,785	1.48	5,617,598	1.57
6	Adjusting and Other Expenses Incurred **	0	0.00	1,062,608	4.26	0	0.00	23,823	2.12	9,852,365	2.98	10,938,796	3.07
7	Unpaid Losses	0	0.00	6,325,881	25.37	115,395	0.00	57,420	5.11	144,226,372	43.60	150,725,068	42.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	215,373	0.86	1,019	0.00	0	0.00	402,940	0.12	619,332	0.17
9	Adjusting and Other Expenses Unpaid **	0	0.00	258,051	1.03	0	0.00	0	0.00	1,862,070	0.56	2,120,122	0.59
10	Unearned Premium Reserves	0	0.00	14,355,060	57.57	0	0.00	691,703	61.54	193,778,570	58.57	208,825,333	58.51
11	Agents Balances**	0	0.00	0	0.00	0	0.00	227,019	20.20	7,348,094	2.22	7,575,113	2.12
12	Commission and Brokerage Expenses Incurred	0	0.00	5,318,567	21.33	(632)	0.00	180,966	16.10	59,064,454	17.85	64,563,355	18.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	740,613	2.97	3	0.00	26,606	2.37	5,973,905	1.81	6,741,127	1.89
14	Other Acquisition Expenses Incurred **	0	0.00	169,810	0.68	0	0.00	58,934	5.24	11,355,171	3.43	11,583,915	3.25
15	General Expenses Incurred **	0	0.00	1,432,630	5.75	0	0.00	16,527	1.47	12,967,384	3.92	14,416,540	4.04
16	Other Income Less Other Expenses **	0	0.00	25,953	0.10	0	0.00	6,244	0.56	956,319	0.29	988,516	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(17,028,789)	(68.29)	372,820	0.00	669,612	59.58	(456,575,934)	(138.01)	(472,562,290)	(132.41)

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

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

**Total for Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,112,798	107.73	1,848,275	100.00	0	0.00	59,483,116	100.25	64,444,189	100.58
2	Premiums Earned	0	0.00	2,889,470	100.00	1,848,275	100.00	0	0.00	59,336,589	100.00	64,074,334	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	9,193	0.02	9,193	0.01
4	Incurred Losses	0	0.00	3,432,985	118.81	2,135,933	115.56	0	0.00	69,193,695	116.61	74,762,613	116.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	8,224	0.28	0	0.00	0	0.00	357,504	0.60	365,728	0.57
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	107,331	5.81	0	0.00	2,076,763	3.50	2,184,093	3.41
7	Unpaid Losses	0	0.00	(515)	(0.02)	26,584	1.44	0	0.00	1,652,799	2.79	1,678,868	2.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	47,551	0.08	47,551	0.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	7,138	0.39	0	0.00	102,109	0.17	109,247	0.17
10	Unearned Premium Reserves	0	0.00	223,328	7.73	0	0.00	0	0.00	648,804	1.09	872,132	1.36
11	Agents Balances**	0	0.00	0	0.00	229,663	12.43	0	0.00	3,385,049	5.70	3,614,712	5.64
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	219,789	11.89	0	0.00	10,652,976	17.95	10,872,765	16.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	63,467	2.20	44,649	2.42	0	0.00	557,894	0.94	666,010	1.04
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	68,548	3.71	0	0.00	703,947	1.19	772,495	1.21
15	General Expenses Incurred **	0	0.00	39,006	1.35	195,164	10.56	0	0.00	2,155,486	3.63	2,389,656	3.73
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(789)	(0.04)	0	0.00	66,218	0.11	65,429	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(654,212)	(22.64)	(923,927)	(49.99)	0	0.00	(26,304,651)	(44.33)	(27,882,791)	(43.52)

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

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

Total for Private Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	283,128	99.34	0	0.00	0	0.00	28,131,359	113.20	28,414,487	113.04
2	Premiums Earned	0	0.00	285,018	100.00	0	0.00	0	0.00	24,851,783	100.00	25,136,801	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	(2,131)	(0.75)	0	0.00	0	0.00	18,203,263	73.25	18,201,132	72.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	(158)	(0.06)	0	0.00	0	0.00	1,434,197	5.77	1,434,039	5.70
6	Adjusting and Other Expenses Incurred **	0	0.00	(649)	(0.23)	0	0.00	0	0.00	129,820	0.52	129,171	0.51
7	Unpaid Losses	0	0.00	11,739	4.12	0	0.00	0	0.00	34,368,212	138.29	34,379,951	136.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86	0.03	0	0.00	0	0.00	911,171	3.67	911,257	3.63
9	Adjusting and Other Expenses Unpaid **	0	0.00	649	0.23	0	0.00	0	0.00	142,517	0.57	143,167	0.57
10	Unearned Premium Reserves	0	0.00	141,174	49.53	0	0.00	0	0.00	13,118,985	52.79	13,260,159	52.75
11	Agents Balances**	0	0.00	5,194	1.82	0	0.00	0	0.00	5,308,804	21.36	5,313,998	21.14
12	Commission and Brokerage Expenses Incurred	0	0.00	34,331	12.05	0	0.00	0	0.00	1,463,393	5.89	1,497,724	5.96
13	Taxes, Licenses, and Fees Incurred	0	0.00	10,803	3.79	0	0.00	0	0.00	656,273	2.64	667,076	2.65
14	Other Acquisition Expenses Incurred **	0	0.00	7,142	2.51	0	0.00	0	0.00	2,123,882	8.55	2,131,024	8.48
15	General Expenses Incurred **	0	0.00	15,582	5.47	0	0.00	0	0.00	2,186,121	8.80	2,201,703	8.76
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	338,947	1.36	338,947	1.35
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	220,099	77.22	0	0.00	0	0.00	(1,006,219)	(4.05)	(786,120)	(3.13)

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

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

**Total for Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	44,022,567	99.08	9,901,620	106.26	211,906,289	102.42	99,880,360	101.14	365,710,836	101.76
2	Premiums Earned	0	0.00	44,432,204	100.00	9,318,646	100.00	206,894,157	100.00	98,751,272	100.00	359,396,279	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	13,767,916	30.99	3,617,101	38.82	138,833,997	67.10	50,124,856	50.76	206,343,870	57.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	113,985	0.26	288,869	3.10	1,074,244	0.52	3,381,442	3.42	4,858,540	1.35
6	Adjusting and Other Expenses Incurred **	0	0.00	1,631,118	3.67	466,050	5.00	7,073,005	3.42	5,388,106	5.46	14,558,279	4.05
7	Unpaid Losses	0	0.00	7,657,897	17.24	2,216,372	23.78	45,167,222	21.83	21,991,591	22.27	77,033,082	21.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,339,992	3.02	111,818	1.20	2,475,000	1.20	4,310,850	4.37	8,237,660	2.29
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,676,121	3.77	213,767	2.29	1,175,001	0.57	2,102,940	2.13	5,167,829	1.44
10	Unearned Premium Reserves	0	0.00	21,656,196	48.74	4,960,102	53.23	106,743,113	51.59	48,087,232	48.70	181,446,643	50.49
11	Agents Balances**	0	0.00	7,386,533	16.62	2,241,572	24.05	42,686,032	20.63	23,202,748	23.50	75,516,885	21.01
12	Commission and Brokerage Expenses Incurred	0	0.00	5,140,039	11.57	1,768,602	18.98	20,811,744	10.06	20,781,172	21.04	48,501,557	13.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	930,734	2.09	197,334	2.12	4,195,058	2.03	2,205,424	2.23	7,528,550	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	3,033,219	6.83	932,658	10.01	9,309,007	4.50	5,945,058	6.02	19,219,942	5.35
15	General Expenses Incurred **	0	0.00	940,068	2.12	634,327	6.81	4,635,004	2.24	7,195,338	7.29	13,404,737	3.73
16	Other Income Less Other Expenses **	0	0.00	38,003	0.09	65,407	0.70	2,096,002	1.01	310,786	0.31	2,510,197	0.70
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	18,913,129	42.57	1,479,111	15.87	23,058,100	11.14	4,040,663	4.09	47,491,002	13.21

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

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

**Total for Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,047,608,327	99.13	457,035,581	105.18	583,519,939	102.87	5,908,326,547	106.16	9,996,490,394	103.68
2	Premiums Earned	0	0.00	3,074,356,166	100.00	434,525,000	100.00	567,226,135	100.00	5,565,588,382	100.00	9,641,695,683	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	8,621,442	1.98	61,880,996	10.91	0	0.00	70,502,438	0.73
4	Incurred Losses	(697)	0.00	1,765,902,341	57.44	263,809,786	60.71	458,893,671	80.90	3,955,220,555	71.07	6,443,825,656	66.83
5	Defense and Cost Containment Expenses Incurred	(101)	0.00	36,001,001	1.17	3,338,083	0.77	3,567,923	0.63	113,550,524	2.04	156,457,430	1.62
6	Adjusting and Other Expenses Incurred **	0	0.00	212,276,423	6.90	30,841,644	7.10	39,996,282	7.05	388,533,094	6.98	671,647,443	6.97
7	Unpaid Losses	68	0.00	584,763,820	19.02	60,328,539	13.88	140,993,523	24.86	1,313,872,341	23.61	2,099,958,291	21.78
8	Defense and Cost Containment Expenses Unpaid	7	0.00	53,903,524	1.75	4,456,317	1.03	4,893,958	0.86	87,472,516	1.57	150,726,322	1.56
9	Adjusting and Other Expenses Unpaid **	0	0.00	169,944,340	5.53	9,825,055	2.26	13,809,818	2.43	235,377,269	4.23	428,956,481	4.45
10	Unearned Premium Reserves	0	0.00	1,572,972,443	51.16	242,925,268	55.91	300,735,086	53.02	3,070,608,768	55.17	5,187,241,565	53.80
11	Agents Balances**	0	0.00	538,374,000	17.51	124,627,840	28.68	116,053,609	20.46	959,036,688	17.23	1,738,092,137	18.03
12	Commission and Brokerage Expenses Incurred	(4)	0.00	384,402,254	12.50	38,856,659	8.94	23,808,397	4.20	811,890,192	14.59	1,258,957,498	13.06
13	Taxes, Licenses, and Fees Incurred	0	0.00	66,331,005	2.16	8,132,048	1.87	8,878,325	1.57	123,094,045	2.21	206,435,423	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	191,061,904	6.21	41,879,221	9.64	74,835,695	13.19	410,069,335	7.37	717,846,155	7.45
15	General Expenses Incurred **	0	0.00	95,659,246	3.11	28,727,727	6.61	22,773,994	4.01	257,176,039	4.62	404,337,005	4.19
16	Other Income Less Other Expenses **	0	0.00	7,409,706	0.24	3,054,949	0.70	3,068,439	0.54	19,851,479	0.36	33,384,574	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	802	0.00	330,131,698	10.74	13,373,340	3.08	(124,340,709)	(21.92)	(474,093,923)	(8.52)	(254,928,792)	(2.64)

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

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

**Total for Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	179,544,201	100.45	231,198,996	102.08	75,840,022	98.77	2,064,741,762	104.27	2,551,324,981	103.62
2	Premiums Earned	0	0.00	178,737,836	100.00	226,498,778	100.00	76,788,322	100.00	1,980,163,216	100.00	2,462,188,152	100.00
3	Dividends to Policyholders	0	0.00	3,782	0.00	269,800	0.12	0	0.00	762,973	0.04	1,036,555	0.04
4	Incurred Losses	5	0.00	99,012,971	55.40	200,593,531	88.56	35,844,313	46.68	1,502,256,624	75.87	1,837,707,444	74.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	9,133,643	5.11	7,907,057	3.49	3,544,040	4.62	161,165,699	8.14	181,750,439	7.38
6	Adjusting and Other Expenses Incurred **	0	0.00	7,027,425	3.93	13,146,826	5.80	5,397,275	7.03	108,307,022	5.47	133,878,548	5.44
7	Unpaid Losses	5	0.00	131,794,461	73.74	175,318,651	77.40	57,199,757	74.49	1,810,071,426	91.41	2,174,384,300	88.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	31,981,817	17.89	23,405,244	10.33	15,215,249	19.81	468,913,017	23.68	539,515,327	21.91
9	Adjusting and Other Expenses Unpaid **	0	0.00	11,663,490	6.53	11,608,051	5.12	5,742,716	7.48	121,759,172	6.15	150,773,429	6.12
10	Unearned Premium Reserves	0	0.00	88,443,935	49.48	112,648,910	49.73	40,886,190	53.25	978,623,390	49.42	1,220,602,425	49.57
11	Agents Balances**	0	0.00	26,595,508	14.88	73,041,211	32.25	16,851,508	21.95	1,026,989,880	51.86	1,143,478,107	46.44
12	Commission and Brokerage Expenses Incurred	0	0.00	24,276,758	13.58	27,072,265	11.95	11,166,027	14.54	339,861,088	17.16	402,376,138	16.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,641,872	2.04	4,828,180	2.13	1,843,815	2.40	43,692,376	2.21	54,006,243	2.19
14	Other Acquisition Expenses Incurred **	0	0.00	12,736,807	7.13	20,744,236	9.16	9,447,357	12.30	107,742,739	5.44	150,671,138	6.12
15	General Expenses Incurred **	0	0.00	9,690,092	5.42	17,994,422	7.94	4,205,938	5.48	154,379,752	7.80	186,270,204	7.57
16	Other Income Less Other Expenses **	0	0.00	316,220	0.18	2,114,732	0.93	644,646	0.84	2,373,477	0.12	5,449,075	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	(5)	0.00	13,530,707	7.57	(63,942,807)	(28.23)	5,984,203	7.79	(435,631,580)	(22.00)	(480,059,482)	(19.50)

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

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

Total for Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	477,713,091	98.85	477,713,091	98.85
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	483,283,782	100.00	483,283,782	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	16,988,295	3.52	16,988,295	3.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	742,802	0.15	742,802	0.15
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	3,837,516	0.79	3,837,516	0.79
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	124,237,702	25.71	124,237,702	25.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	561,383	0.12	561,383	0.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,394,211	0.91	4,394,211	0.91
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	107,679,566	22.28	107,679,566	22.28
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	13,099,592	2.71	13,099,592	2.71
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	9,805,997	2.03	9,805,997	2.03
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	19,242,093	3.98	19,242,093	3.98
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	78,967,671	16.34	78,967,671	16.34
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(28,896,258)	(5.98)	(28,896,258)	(5.98)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	324,803,150	67.21	324,803,150	67.21

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

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

Total for Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	413,531	97.77	815,496	105.37	258,200,009	101.48	259,429,036	101.49
2	Premiums Earned	0	0.00	0	0.00	422,973	100.00	773,909	100.00	254,425,103	100.00	255,621,985	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	87,735	20.74	55,626	7.19	0	0.00	143,361	0.06
4	Incurred Losses	0	0.00	(26,023)	0.00	146,399	34.61	161,393	20.85	142,857,398	56.15	143,139,167	56.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	(6,877)	0.00	19,669	4.65	680	0.09	6,546,129	2.57	6,559,601	2.57
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	23,180	5.48	45,866	5.93	9,159,162	3.60	9,228,209	3.61
7	Unpaid Losses	0	0.00	54	0.00	413,150	97.68	82,484	10.66	186,823,632	73.43	187,319,320	73.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8	0.00	24,069	5.69	5,621	0.73	13,992,608	5.50	14,022,306	5.49
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	120,624	28.52	10,297	1.33	8,117,763	3.19	8,248,684	3.23
10	Unearned Premium Reserves	0	0.00	0	0.00	194,087	45.89	353,805	45.72	98,190,029	38.59	98,737,921	38.63
11	Agents Balances**	0	0.00	0	0.00	92,783	21.94	217,489	28.10	61,949,865	24.35	62,260,137	24.36
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	89,259	11.53	35,482,562	13.95	35,571,821	13.92
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	0.00	8,297	1.96	17,873	2.31	5,151,120	2.02	5,177,292	2.03
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	59,399	14.04	156,809	20.26	15,125,457	5.94	15,341,664	6.00
15	General Expenses Incurred **	0	0.00	0	0.00	26,393	6.24	22,547	2.91	18,664,730	7.34	18,713,669	7.32
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(882)	(0.21)	41	0.01	(733,257)	(0.29)	(734,098)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	32,898	0.00	51,020	12.06	223,897	28.93	20,705,288	8.14	21,013,103	8.22

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

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

Total for Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	36,876,841	97.10	159,125,404	97.59	89,098,787	102.39	62,886,208	102.96	2,035,432,770	102.96	2,383,420,010	104.76
2	Premiums Earned	37,978,541	100.00	163,056,452	100.00	87,021,497	100.00	62,280,863	100.00	1,924,860,195	100.00	2,275,197,548	100.00
3	Dividends to Policyholders	0	0.00	41	0.00	246,551	0.28	2,638,845	0.00	80,898	0.00	2,966,335	0.13
4	Incurred Losses	15,149,763	39.89	57,688,364	35.38	62,298,412	71.59	32,615,328	75.23	1,210,840,260	75.23	1,378,592,127	60.59
5	Defense and Cost Containment Expenses Incurred	68,106	0.18	819,150	0.50	2,296,374	2.64	62,788	2.01	19,790,464	2.01	23,036,882	1.01
6	Adjusting and Other Expenses Incurred **	3,339,048	8.79	2,269,077	1.39	1,974,684	2.27	2,788,176	4.48	55,622,441	2.89	65,993,426	2.90
7	Unpaid Losses	2,986,332	7.86	23,735,472	14.56	27,295,943	31.37	9,991,910	39.47	394,112,730	39.47	458,122,387	20.14
8	Defense and Cost Containment Expenses Unpaid	42,065	0.11	1,042,220	0.64	315,476	0.36	43,260	3.07	18,059,624	3.07	19,502,645	0.86
9	Adjusting and Other Expenses Unpaid **	4,700,067	12.38	905,649	0.56	1,032,310	1.19	855,407	1.37	25,077,266	1.30	32,570,698	1.43
10	Unearned Premium Reserves	18,243,479	48.04	120,222,169	73.73	38,176,050	43.87	28,094,693	48.37	681,832,079	48.37	886,568,470	38.97
11	Agents Balances**	9,069,129	23.88	26,353,989	16.16	19,943,382	22.92	11,428,474	18.35	330,474,399	17.17	397,269,373	17.46
12	Commission and Brokerage Expenses Incurred	4,417,116	11.63	51,738,568	31.73	2,769,366	3.18	5,793,123	15.47	309,174,111	15.47	373,892,284	16.43
13	Taxes, Licenses, and Fees Incurred	738,676	1.94	3,109,307	1.91	2,053,580	2.36	1,130,582	2.65	42,325,757	2.65	49,357,902	2.17
14	Other Acquisition Expenses Incurred **	4,097,058	10.79	687,659	0.42	7,628,394	8.77	12,306,141	19.76	64,449,145	3.35	89,168,398	3.92
15	General Expenses Incurred **	1,338,019	3.52	12,022,143	7.37	11,888,234	13.66	1,891,923	3.04	109,786,042	5.70	136,926,361	6.02
16	Other Income Less Other Expenses **	0	0.00	(64,406)	(0.04)	192,269	0.22	109,141	0.18	5,717,790	0.30	5,954,794	0.26
17	Pretax Profit or Loss Excluding Investment Gain*	8,830,755	23.25	34,657,737	21.26	(3,941,829)	(4.53)	3,163,098	5.08	118,508,867	6.16	161,218,628	7.09

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

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

Total for Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	5,080,158	549.72	0	0.00	11,513,351	26.70	16,593,509	37.68
2	Premiums Earned	0	0.00	0	0.00	924,133	100.00	0	0.00	43,113,907	100.00	44,038,040	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	1,082,806	2.51	1,082,806	2.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	657,747	1.53	657,747	1.49
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(3,178)	(0.01)	(3,178)	(0.01)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,579,827	17.58	7,579,827	17.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	100,975	0.23	100,975	0.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	288,380	0.67	288,380	0.65
10	Unearned Premium Reserves	0	0.00	0	0.00	21,422,087	2318.07	0	0.00	157,534,565	365.39	178,956,652	406.37
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,283,005	2.98	1,283,005	2.91
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	251	0.00	251	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	15,008	1.62	0	0.00	265,541	0.62	280,549	0.64
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	3,059,091	331.02	0	0.00	1,145,392	2.66	4,204,483	9.55
15	General Expenses Incurred **	0	0.00	0	0.00	2,629,433	284.53	0	0.00	27,618,153	64.06	30,247,585	68.69
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(2,097,520)	(4.87)	(2,097,520)	(4.76)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	10,249,675	23.77	10,249,675	23.27

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

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

Total for Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14,191	97.43	22,494,368	118.12	37,980,239	102.27	130,790,349	98.87	191,279,147	101.48
2	Premiums Earned	0	0.00	14,566	100.00	19,043,953	100.00	37,138,476	100.00	132,283,473	100.00	188,480,468	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,169	0.03	27,478	0.07	388,616	0.29	421,263	0.22
4	Incurred Losses	0	0.00	0	0.00	20,053,706	105.30	6,308,770	16.99	43,464,249	32.86	69,826,725	37.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9,840,720	51.67	8,142,521	21.92	29,761,288	22.50	47,744,529	25.33
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	1,385,693	7.28	4,277,089	11.52	8,954,972	6.77	14,617,754	7.76
7	Unpaid Losses	0	0.00	0	0.00	27,629,799	145.08	57,024,193	153.54	208,888,801	157.91	293,542,793	155.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	11,556,981	60.69	33,699,856	90.74	85,093,491	64.33	130,350,328	69.16
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	3,213,269	16.87	5,604,468	15.09	13,493,879	10.20	22,311,617	11.84
10	Unearned Premium Reserves	0	0.00	7,311	50.19	12,500,502	65.64	22,325,983	60.12	69,286,129	52.38	104,119,925	55.24
11	Agents Balances**	0	0.00	2,913	20.00	5,498,627	28.87	10,293,097	27.72	27,024,444	20.43	42,819,081	22.72
12	Commission and Brokerage Expenses Incurred	0	0.00	1,595	10.95	2,280,878	11.98	3,139,090	8.45	15,388,533	11.63	20,810,096	11.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	233	1.60	513,194	2.69	875,381	2.36	2,194,039	1.66	3,582,847	1.90
14	Other Acquisition Expenses Incurred **	0	0.00	971	6.67	1,036,000	5.44	1,111,060	2.99	7,160,303	5.41	9,308,333	4.94
15	General Expenses Incurred **	0	0.00	0	0.00	2,274,977	11.95	5,106,898	13.75	11,545,268	8.73	18,927,143	10.04
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(232,094)	(1.22)	38,317	0.10	3,980,269	3.01	3,786,492	2.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,767	80.78	(18,578,478)	(97.56)	8,188,505	22.05	17,406,474	13.16	7,028,269	3.73

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

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

Total for Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,545,991	100.81	173,135	105.88	579,722	120.63	13,165,686	108.76	15,464,534	108.27
2	Premiums Earned	0	0.00	1,533,555	100.00	163,518	100.00	480,580	100.00	12,105,039	100.00	14,282,692	100.00
3	Dividends to Policyholders	0	0.00	228	0.01	3,073	1.88	76,226	15.86	0	0.00	79,527	0.56
4	Incurred Losses	0	0.00	(52,005)	(3.39)	(1,148)	(0.70)	(12,027)	(2.50)	(218,174)	(1.80)	(283,354)	(1.98)
5	Defense and Cost Containment Expenses Incurred	0	0.00	12,219	0.80	(920)	(0.56)	(94)	(0.02)	(99,778)	(0.82)	(88,573)	(0.62)
6	Adjusting and Other Expenses Incurred **	0	0.00	4,995	0.33	314	0.19	(20,721)	(4.31)	32,342	0.27	16,930	0.12
7	Unpaid Losses	0	0.00	3,978	0.26	3,930	2.40	17,095	3.56	346,259	2.86	371,262	2.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	541	0.04	641	0.39	21	0.00	30,019	0.25	31,222	0.22
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	30	0.02	701	0.15	25,457	0.21	26,188	0.18
10	Unearned Premium Reserves	0	0.00	737,993	48.12	81,692	49.96	317,963	66.16	5,597,271	46.24	6,734,919	47.15
11	Agents Balances**	0	0.00	228,784	14.92	46,443	28.40	97,412	20.27	3,118,864	25.77	3,491,504	24.45
12	Commission and Brokerage Expenses Incurred	0	0.00	193,477	12.62	12,091	7.39	109	0.02	1,484,829	12.27	1,690,506	11.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	27,669	1.80	2,962	1.81	6,836	1.42	300,230	2.48	337,697	2.36
14	Other Acquisition Expenses Incurred **	0	0.00	51,951	3.39	13,338	8.16	13,886	2.89	536,390	4.43	615,565	4.31
15	General Expenses Incurred **	0	0.00	93,912	6.12	9,941	6.08	10,754	2.24	806,180	6.66	920,787	6.45
16	Other Income Less Other Expenses **	0	0.00	999	0.07	1,442	0.88	1,181	0.25	(43,575)	(0.36)	(39,952)	(0.28)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,202,108	78.39	125,309	76.63	406,792	84.65	9,219,445	76.16	10,953,655	76.69

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

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

**Total for Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	28,095,248	99.64	0	0.00	424,450,772	103.14	452,546,020	102.92
2	Premiums Earned	0	0.00	0	0.00	28,196,754	100.00	0	0.00	411,511,972	100.00	439,708,726	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	25,146,873	89.18	0	0.00	254,079,223	61.74	279,226,096	63.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,986)	(0.01)	0	0.00	6,698,415	1.63	6,696,429	1.52
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	1,532,164	5.43	0	0.00	10,006,588	2.43	11,538,752	2.62
7	Unpaid Losses	0	0.00	0	0.00	6,134,444	21.76	0	0.00	167,604,233	40.73	173,738,677	39.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	20,594	0.07	0	0.00	5,394,001	1.31	5,414,595	1.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,079,620	28.65	0	0.00	5,853,424	1.42	13,933,044	3.17
10	Unearned Premium Reserves	0	0.00	0	0.00	2,848,759	10.10	0	0.00	380,401,820	92.44	383,250,579	87.16
11	Agents Balances**	0	0.00	0	0.00	562,107	1.99	0	0.00	101,833,912	24.75	102,396,019	23.29
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,968	0.04	0	0.00	58,853,217	14.30	58,863,185	13.39
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	523,861	1.86	0	0.00	9,635,821	2.34	10,159,682	2.31
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	11,392	0.04	0	0.00	14,965,647	3.64	14,977,040	3.41
15	General Expenses Incurred **	0	0.00	0	0.00	(3,345)	(0.01)	0	0.00	26,875,535	6.53	26,872,190	6.11
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(296,560)	(1.05)	0	0.00	895,503	0.22	598,944	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	681,268	2.42	0	0.00	31,293,029	7.60	31,974,296	7.27

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

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

Total for Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	(37,641)	(11.95)	0	0.00	432,100	100.00	394,459	52.79
2	Premiums Earned	0	0.00	0	0.00	315,067	100.00	0	0.00	432,100	100.00	747,167	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	116,239	36.89	0	0.00	10,096	2.34	126,335	16.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(397)	(0.13)	0	0.00	0	0.00	(397)	(0.05)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(31,021)	(9.85)	0	0.00	90	0.02	(30,931)	(4.14)
7	Unpaid Losses	0	0.00	0	0.00	317,779	100.86	0	0.00	27,474	6.36	345,253	46.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	952	0.30	0	0.00	0	0.00	952	0.13
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	48,255	15.32	0	0.00	2,804	0.65	51,059	6.83
10	Unearned Premium Reserves	0	0.00	0	0.00	197,103	62.56	0	0.00	0	0.00	197,103	26.38
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	54,709	12.66	54,709	7.32
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(6,992)	(2.22)	0	0.00	259,230	59.99	252,238	33.76
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(670)	(0.21)	0	0.00	17,129	3.96	16,459	2.20
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	(940)	(0.30)	0	0.00	11,207	2.59	10,267	1.37
15	General Expenses Incurred **	0	0.00	0	0.00	7,677	2.44	0	0.00	10,676	2.47	18,353	2.46
16	Other Income Less Other Expenses **	0	0.00	0	0.00	1,723	0.55	0	0.00	7,802	1.81	9,525	1.27
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	232,895	73.92	0	0.00	131,473	30.43	364,367	48.77

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

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

**Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	870	125.00	66,310,276	108.41	0	0.00	70,037,280	98.97	136,348,426	103.35
2	Premiums Earned	0	0.00	696	100.00	61,164,366	100.00	0	0.00	70,769,063	100.00	131,934,125	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	266	0.00	0	0.00	0	0.00	266	0.00
4	Incurred Losses	0	0.00	1,690	242.82	48,250,624	78.89	0	0.00	64,928,921	91.75	113,181,235	85.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	244	35.06	80,639	0.13	0	0.00	658,161	0.93	739,044	0.56
6	Adjusting and Other Expenses Incurred **	0	0.00	35	5.05	4,051,351	6.62	0	0.00	2,581,302	3.65	6,632,688	5.03
7	Unpaid Losses	0	0.00	5,177	743.82	87,754,588	143.47	0	0.00	100,624,112	142.19	188,383,877	142.79
8	Defense and Cost Containment Expenses Unpaid	0	0.00	244	35.06	263,248	0.43	0	0.00	801,810	1.13	1,065,302	0.81
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	13,162,783	21.52	0	0.00	3,184,102	4.50	16,346,885	12.39
10	Unearned Premium Reserves	0	0.00	154	22.13	258,898,959	423.28	0	0.00	129,579,963	183.10	388,479,076	294.45
11	Agents Balances**	0	0.00	91	13.13	38,150,748	62.37	0	0.00	13,757,811	19.44	51,908,650	39.34
12	Commission and Brokerage Expenses Incurred	0	0.00	6	0.86	6,135,228	10.03	0	0.00	11,600,696	16.39	17,735,930	13.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	16	2.30	1,312,566	2.15	0	0.00	2,014,126	2.85	3,326,708	2.52
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	5,555,721	9.08	0	0.00	3,093,627	4.37	8,649,348	6.56
15	General Expenses Incurred **	0	0.00	112	16.16	2,502,753	4.09	0	0.00	7,673,277	10.84	10,176,142	7.71
16	Other Income Less Other Expenses **	0	0.00	21	3.03	(24,538,378)	(40.12)	0	0.00	994,880	1.41	(23,543,477)	(17.84)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,387)	(199.22)	(31,263,160)	(51.11)	0	0.00	(20,786,167)	(29.37)	(52,050,714)	(39.45)

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

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

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

Total for Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	6,245,797	179.28	1,105,154,696	101.75	12,801,798	99.57	1,399,761,494	100.86	2,523,963,785	101.35
2	Premiums Earned	0	0.00	3,483,885	100.00	1,086,164,976	100.00	12,857,534	100.00	1,387,760,643	100.00	2,490,267,038	100.00
3	Dividends to Policyholders	0	0.00	10,624	0.30	347,820,727	32.02	0	0.00	4,907,942	0.35	352,739,293	14.16
4	Incurred Losses	0	0.00	5,692,994	163.41	360,377,503	33.18	3,061,875	23.81	552,031,456	39.78	921,163,828	36.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	174,539	5.01	18,571,089	1.71	625,809	4.87	49,486,169	3.57	68,857,606	2.77
6	Adjusting and Other Expenses Incurred **	0	0.00	230,992	6.63	59,491,851	5.48	718,127	5.59	104,831,911	7.55	165,272,881	6.64
7	Unpaid Losses	0	0.00	10,691,605	306.89	2,810,294,938	258.74	29,689,627	230.91	5,464,569,458	393.77	8,315,245,628	333.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	518,365	14.88	169,175,471	15.58	2,182,729	16.98	592,952,437	42.73	764,829,002	30.71
9	Adjusting and Other Expenses Unpaid **	0	0.00	224,993	6.46	104,249,842	9.60	3,428,870	26.67	178,842,886	12.89	286,746,590	11.51
10	Unearned Premium Reserves	0	0.00	3,320,851	95.32	520,843,963	47.95	6,019,568	46.82	447,657,910	32.26	977,842,292	39.27
11	Agents Balances**	0	0.00	3,000	0.09	404,087,744	37.20	2,535,156	19.72	915,361,698	65.96	1,321,987,597	53.09
12	Commission and Brokerage Expenses Incurred	0	0.00	732,130	21.01	140,441,872	12.93	1,647,757	12.82	123,764,567	8.92	266,586,326	10.71
13	Taxes, Licenses, and Fees Incurred	919	0.00	194,969	5.60	27,877,506	2.57	303,620	2.36	58,000,906	4.18	86,377,920	3.47
14	Other Acquisition Expenses Incurred **	0	0.00	425,986	12.23	70,447,975	6.49	1,205,559	9.38	65,628,572	4.73	137,708,092	5.53
15	General Expenses Incurred **	0	0.00	411,986	11.83	99,367,182	9.15	917,679	7.14	97,174,064	7.00	197,870,911	7.95
16	Other Income Less Other Expenses **	0	0.00	33,999	0.98	(1,191,133)	(0.11)	58,608	0.46	(865,533)	(0.06)	(1,964,060)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	(919)	0.00	(4,356,337)	(125.04)	(39,421,863)	(3.63)	4,435,716	34.50	331,069,522	23.86	291,726,120	11.71

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

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

Total for Other General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,114	105.26	55,963,910	101.76	113,852,744	106.80	55,872,411	103.31	2,371,080,761	106.88	2,596,806,940	106.68
2	Premiums Earned	35,259	100.00	54,998,680	100.00	106,606,305	100.00	54,081,990	100.00	2,218,397,885	100.00	2,434,120,119	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,581,394	1.48	2,307,775	4.27	143,144	0.01	4,032,313	0.17
4	Incurred Losses	0	0.00	23,580,662	42.87	66,207,123	62.10	27,692,157	51.20	1,572,878,247	70.90	1,690,358,189	69.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,375,360	4.32	4,779,518	4.48	738,247	1.37	160,669,412	7.24	168,562,537	6.92
6	Adjusting and Other Expenses Incurred **	0	0.00	2,192,075	3.99	3,029,938	2.84	1,831,175	3.39	127,683,209	5.76	134,736,398	5.54
7	Unpaid Losses	0	0.00	66,614,736	121.12	141,357,853	132.60	50,495,010	93.37	4,914,270,542	221.52	5,172,738,141	212.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,170,789	13.04	21,251,783	19.93	4,341,328	8.03	794,315,884	35.81	827,079,784	33.98
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,298,457	9.63	8,136,653	7.63	5,616,984	10.39	254,261,080	11.46	273,313,174	11.23
10	Unearned Premium Reserves	18,791	53.29	27,682,161	50.33	57,535,739	53.97	27,897,711	51.58	1,520,303,959	68.53	1,633,438,361	67.11
11	Agents Balances**	9,067	25.71	5,965,119	10.85	37,358,473	35.04	10,275,662	19.00	714,105,549	32.19	767,713,869	31.54
12	Commission and Brokerage Expenses Incurred	309,014	876.41	8,160,510	14.84	12,336,732	11.57	5,053,383	9.34	254,071,170	11.45	279,930,809	11.50
13	Taxes, Licenses, and Fees Incurred	1,161	3.29	1,071,620	1.95	2,084,242	1.96	1,096,777	2.03	47,063,075	2.12	51,316,875	2.11
14	Other Acquisition Expenses Incurred **	1,007	2.86	1,594,151	2.90	9,835,271	9.23	6,834,789	12.64	92,486,274	4.17	110,751,492	4.55
15	General Expenses Incurred **	3,022	8.57	3,143,105	5.71	7,481,852	7.02	2,361,936	4.37	139,240,224	6.28	152,230,139	6.25
16	Other Income Less Other Expenses **	0	0.00	161,016	0.29	483,458	0.45	268,617	0.50	2,855,933	0.13	3,769,024	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(278,946)	(791.13)	13,042,213	23.71	(246,307)	(0.23)	6,434,368	11.90	(172,980,937)	(7.80)	(154,029,609)	(6.33)

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

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

Total for Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	469,929	93.08	5,990,147	104.81	22,372,472	98.89	1,207,858,172	109.08	1,236,690,720	108.85
2	Premiums Earned	0	0.00	504,859	100.00	5,715,152	100.00	22,624,002	100.00	1,107,341,448	100.00	1,136,185,461	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	4,500,001	19.89	0	0.00	4,500,001	0.40
4	Incurred Losses	0	0.00	(52,716)	(10.44)	1,815,386	31.76	2,240,433	9.90	566,048,267	51.12	570,051,370	50.17
5	Defense and Cost Containment Expenses Incurred	0	0.00	(35,157)	(6.96)	483,634	8.46	6,903,700	30.51	133,583,127	12.06	140,935,304	12.40
6	Adjusting and Other Expenses Incurred **	0	0.00	(36,061)	(7.14)	361,154	6.32	79,289	0.35	39,694,571	3.58	40,098,952	3.53
7	Unpaid Losses	0	0.00	256,060	50.72	2,389,285	41.81	13,504,035	59.69	1,892,307,572	170.89	1,908,456,952	167.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	295,185	58.47	949,710	16.62	8,835,179	39.05	421,480,970	38.06	431,561,044	37.98
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,007	0.79	407,637	7.13	51,049	0.23	90,086,801	8.14	90,549,494	7.97
10	Unearned Premium Reserves	0	0.00	256,885	50.88	2,968,343	51.94	11,651,661	51.50	682,921,501	61.67	697,798,390	61.42
11	Agents Balances**	0	0.00	11,019	2.18	2,011,697	35.20	459,442	2.03	255,314,251	23.06	257,796,409	22.69
12	Commission and Brokerage Expenses Incurred	0	0.00	78,895	15.63	522,479	9.14	55,049	0.24	180,465,920	16.30	181,122,343	15.94
13	Taxes, Licenses, and Fees Incurred	0	0.00	7,608	1.51	131,338	2.30	360,003	1.59	24,597,418	2.22	25,096,367	2.21
14	Other Acquisition Expenses Incurred **	0	0.00	29,049	5.75	587,327	10.28	421,427	1.86	59,449,124	5.37	60,486,928	5.32
15	General Expenses Incurred **	0	0.00	35,060	6.94	760,752	13.31	2,428,093	10.73	79,159,346	7.15	82,383,251	7.25
16	Other Income Less Other Expenses **	0	0.00	3,005	0.60	(52,874)	(0.93)	8,146	0.04	356,311	0.03	314,588	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	481,186	95.31	1,000,208	17.50	5,644,153	24.95	24,699,985	2.23	31,825,533	2.80

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

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

**Total for Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	23,976,655	109.55	23,976,655	109.55
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	21,886,859	100.00	21,886,859	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	(1,106)	0.00	0	0.00	(20,165,138)	(92.13)	(20,166,244)	(92.14)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(62)	0.00	0	0.00	(360,356)	(1.65)	(360,418)	(1.65)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	805,795	3.68	805,795	3.68
7	Unpaid Losses	0	0.00	0	0.00	31,228	0.00	0	0.00	249,574,629	1140.29	249,605,857	1140.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,657	0.00	0	0.00	9,648,278	44.08	9,652,935	44.10
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,913,987	22.45	4,913,987	22.45
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,004,563	50.28	11,004,563	50.28
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,911,838	22.44	4,911,838	22.44
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,995,764	9.12	1,995,764	9.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	962,653	4.40	962,653	4.40
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	338,728	1.55	338,728	1.55
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,254,907	10.30	2,254,907	10.30
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(8,675)	(0.04)	(8,675)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,168	0.00	0	0.00	36,045,831	164.69	36,046,999	164.70

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

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

Total for Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,368,596	101.64	14,176,729	100.48	39,422	99.46	197,110,041	101.43	218,694,788	101.38
2	Premiums Earned	0	0.00	7,249,582	100.00	14,108,730	100.00	39,637	100.00	194,326,582	100.00	215,724,531	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,258	0.02	0	0.00	0	0.00	3,258	0.00
4	Incurred Losses	0	0.00	7,438,796	102.61	2,095,326	14.85	964	2.43	118,920,782	61.20	128,455,868	59.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,453,924	47.64	10,907,233	77.31	(2,000)	(5.05)	31,899,961	16.42	46,259,118	21.44
6	Adjusting and Other Expenses Incurred **	0	0.00	510,041	7.04	1,643,475	11.65	(1,934)	(4.88)	20,574,553	10.59	22,726,136	10.53
7	Unpaid Losses	0	0.00	15,007,164	207.01	41,813,953	296.37	145,338	366.67	496,139,810	255.31	553,106,265	256.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,762,004	107.07	20,860,003	147.85	46,671	117.75	199,667,561	102.75	228,336,239	105.85
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,536,123	21.19	2,876,775	20.39	16,435	41.46	62,447,256	32.14	66,876,589	31.00
10	Unearned Premium Reserves	0	0.00	3,134,919	43.24	7,011,489	49.70	16,034	40.45	78,983,479	40.64	89,145,921	41.32
11	Agents Balances**	0	0.00	287,023	3.96	5,410,494	38.35	7,251	18.29	89,111,456	45.86	94,816,223	43.95
12	Commission and Brokerage Expenses Incurred	0	0.00	1,152,901	15.90	1,505,162	10.67	5,314	13.41	22,526,669	11.59	25,190,046	11.68
13	Taxes, Licenses, and Fees Incurred	0	0.00	137,078	1.89	254,227	1.80	936	2.36	3,817,528	1.96	4,209,769	1.95
14	Other Acquisition Expenses Incurred **	0	0.00	178,014	2.46	1,500,524	10.64	5,317	13.41	8,688,850	4.47	10,372,705	4.81
15	General Expenses Incurred **	0	0.00	242,019	3.34	1,134,633	8.04	2,417	6.10	17,599,948	9.06	18,979,018	8.80
16	Other Income Less Other Expenses **	0	0.00	9,001	0.12	30,557	0.22	483	1.22	(47,965)	(0.02)	(7,924)	(0.00)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(5,854,191)	(80.75)	(4,904,552)	(34.76)	29,106	73.43	(29,749,675)	(15.31)	(40,479,312)	(18.76)

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

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

Total for Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,559,296,854	101.76	55,840,431	89.75	2,078,999,171	97.91	449,335,868	101.99	3,809,829,746	100.57	12,953,302,070	100.73
2	Premiums Earned	6,445,579,946	100.00	62,215,194	100.00	2,123,481,004	100.00	440,556,467	100.00	3,788,099,090	100.00	12,859,931,701	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,633,727	0.12	56,193,019	12.76	12,058,466	0.32	70,885,212	0.55
4	Incurred Losses	4,152,604,995	64.43	37,438,646	60.18	1,292,047,927	60.85	345,345,181	78.39	2,632,429,931	69.49	8,459,866,680	65.78
5	Defense and Cost Containment Expenses Incurred	201,087,107	3.12	2,726,592	4.38	140,094,445	6.60	12,823,921	2.91	176,464,917	4.66	533,196,982	4.15
6	Adjusting and Other Expenses Incurred **	451,047,066	7.00	1,248,024	2.01	165,892,875	7.81	42,239,973	9.59	325,022,980	8.58	985,450,919	7.66
7	Unpaid Losses	3,599,075,708	55.84	38,508,182	61.90	1,139,214,491	53.65	299,389,427	67.96	2,276,016,828	60.08	7,352,204,636	57.17
8	Defense and Cost Containment Expenses Unpaid	393,430,746	6.10	4,663,205	7.50	219,271,084	10.33	27,621,144	6.27	294,718,114	7.78	939,704,293	7.31
9	Adjusting and Other Expenses Unpaid **	253,726,037	3.94	4,948,095	7.95	234,732,919	11.05	28,898,494	6.56	229,802,728	6.07	752,108,273	5.85
10	Unearned Premium Reserves	2,061,427,431	31.98	25,646,216	41.22	520,274,386	24.50	116,764,589	26.50	1,056,149,247	27.88	3,780,261,869	29.40
11	Agents Balances**	1,419,513,208	22.02	16,581,318	26.65	380,408,892	17.91	74,784,776	16.98	800,145,157	21.12	2,691,433,351	20.93
12	Commission and Brokerage Expenses Incurred	515,366,014	8.00	5,940,506	9.55	190,270,538	8.96	9,466,270	2.15	303,508,217	8.01	1,024,551,545	7.97
13	Taxes, Licenses, and Fees Incurred	112,604,658	1.75	1,081,894	1.74	38,181,826	1.80	5,660,229	1.28	68,806,204	1.82	226,334,811	1.76
14	Other Acquisition Expenses Incurred **	383,320,056	5.95	3,601,069	5.79	198,216,968	9.33	48,750,769	11.07	281,039,170	7.42	914,928,032	7.11
15	General Expenses Incurred **	179,432,026	2.78	2,333,045	3.75	78,193,416	3.68	13,825,617	3.14	191,961,608	5.07	465,745,712	3.62
16	Other Income Less Other Expenses **	13,616,002	0.21	(188,004)	(0.30)	14,970,502	0.70	4,182,350	0.95	15,961,990	0.42	48,542,840	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	463,734,025	7.19	7,657,415	12.31	32,919,784	1.55	(89,566,162)	(20.33)	(187,230,413)	(4.94)	227,514,648	1.77

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

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

Total for Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	833,393,211	107.50	23,148,793	104.85	200,094,098	110.19	19,840,245	114.63	2,268,122,751	104.51	3,344,599,098	105.62
2	Premiums Earned	775,276,355	100.00	22,078,625	100.00	181,590,915	100.00	17,307,357	100.00	2,170,313,891	100.00	3,166,567,143	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	131,502	0.07	0	0.00	430,773	0.02	562,275	0.02
4	Incurred Losses	572,592,947	73.86	27,492,411	124.52	149,124,538	82.12	13,243,869	76.52	1,913,636,972	88.17	2,676,090,737	84.51
5	Defense and Cost Containment Expenses Incurred	49,475,526	6.38	2,825,902	12.80	20,350,851	11.21	1,001,548	5.79	226,426,765	10.43	300,080,592	9.48
6	Adjusting and Other Expenses Incurred **	27,084,977	3.49	2,368,305	10.73	12,697,753	6.99	1,459,134	8.43	128,358,424	5.91	171,968,595	5.43
7	Unpaid Losses	717,793,963	92.59	30,631,742	138.74	186,266,484	102.57	16,117,273	93.12	3,008,678,490	138.63	3,959,487,952	125.04
8	Defense and Cost Containment Expenses Unpaid	78,139,915	10.08	4,399,323	19.93	31,805,194	17.51	2,049,550	11.84	383,210,441	17.66	499,604,423	15.78
9	Adjusting and Other Expenses Unpaid **	26,875,978	3.47	2,643,378	11.97	13,095,119	7.21	1,636,926	9.46	132,583,722	6.11	176,835,123	5.58
10	Unearned Premium Reserves	400,955,659	51.72	10,482,448	47.48	91,447,937	50.36	7,231,421	41.78	1,006,155,502	46.36	1,516,272,967	47.88
11	Agents Balances**	220,404,817	28.43	1,070,578	4.85	64,963,922	35.77	3,372,221	19.48	1,164,073,116	53.64	1,453,884,654	45.91
12	Commission and Brokerage Expenses Incurred	92,268,214	11.90	3,443,652	15.60	22,828,912	12.57	2,771,982	16.02	299,276,781	13.79	420,589,541	13.28
13	Taxes, Licenses, and Fees Incurred	14,484,636	1.87	390,836	1.77	3,726,288	2.05	450,067	2.60	43,391,080	2.00	62,442,907	1.97
14	Other Acquisition Expenses Incurred **	23,508,980	3.03	645,989	2.93	18,102,143	9.97	1,181,516	6.83	106,077,800	4.89	149,516,428	4.72
15	General Expenses Incurred **	20,058,983	2.59	629,695	2.85	11,631,009	6.41	707,317	4.09	171,253,404	7.89	204,280,408	6.45
16	Other Income Less Other Expenses **	5,794,995	0.75	21,086	0.10	1,271,695	0.70	154,267	0.89	26,550,138	1.22	33,792,180	1.07
17	Pretax Profit or Loss Excluding Investment Gain*	(18,402,914)	(2.37)	(15,697,079)	(71.10)	(55,730,386)	(30.69)	(3,353,810)	(19.38)	(691,987,970)	(31.88)	(785,172,159)	(24.80)

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

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

**Total for Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,882,549,765	101.09	50,230,223	91.50	1,618,880,472	99.04	424,397,521	102.77	3,312,610,565	101.05	10,288,668,546	100.77
2	Premiums Earned	4,829,705,673	100.00	54,896,149	100.00	1,634,520,751	100.00	412,973,369	100.00	3,278,136,332	100.00	10,210,232,274	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,381,363	0.21	50,244,547	12.17	10,591,732	0.32	64,217,642	0.63
4	Incurred Losses	3,041,327,072	62.97	29,757,057	54.21	1,181,523,405	72.29	292,912,503	70.93	1,851,841,671	56.49	6,397,361,708	62.66
5	Defense and Cost Containment Expenses Incurred	7,997,837	0.17	179,616	0.33	1,965,961	0.12	825,709	0.20	11,292,212	0.34	22,261,335	0.22
6	Adjusting and Other Expenses Incurred **	310,009,105	6.42	885,002	1.61	138,256,244	8.46	41,700,587	10.10	244,053,532	7.44	734,904,471	7.20
7	Unpaid Losses	233,060,163	4.83	(162,532)	(0.30)	132,671,409	8.12	10,644,203	2.58	122,402,384	3.73	498,615,627	4.88
8	Defense and Cost Containment Expenses Unpaid	10,804,546	0.22	185,003	0.34	1,563,951	0.10	397,625	0.10	5,778,720	0.18	18,729,845	0.18
9	Adjusting and Other Expenses Unpaid **	48,749,163	1.01	2,672,007	4.87	113,879,005	6.97	11,160,062	2.70	51,850,030	1.58	228,310,267	2.24
10	Unearned Premium Reserves	1,591,014,083	32.94	23,077,289	42.04	420,915,355	25.75	112,125,541	27.15	955,746,278	29.16	3,102,878,546	30.39
11	Agents Balances**	1,052,438,296	21.79	15,011,041	27.34	300,243,168	18.37	72,779,732	17.62	674,991,948	20.59	2,115,464,184	20.72
12	Commission and Brokerage Expenses Incurred	366,262,877	7.58	5,528,360	10.07	139,866,803	8.56	8,295,146	2.01	289,553,359	8.83	809,506,545	7.93
13	Taxes, Licenses, and Fees Incurred	86,187,014	1.78	976,675	1.78	28,821,805	1.76	5,375,115	1.30	57,841,945	1.76	179,202,554	1.76
14	Other Acquisition Expenses Incurred **	289,968,900	6.00	3,107,008	5.66	164,140,745	10.04	45,919,165	11.12	238,892,044	7.29	742,027,864	7.27
15	General Expenses Incurred **	207,654,757	4.30	2,086,006	3.80	64,211,410	3.93	12,412,397	3.01	161,863,098	4.94	448,227,668	4.39
16	Other Income Less Other Expenses **	5,332,485	0.11	(185,001)	(0.34)	12,511,224	0.77	3,800,145	0.92	8,045,396	0.25	29,504,250	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	525,630,596	10.88	12,191,424	22.21	(75,135,762)	(4.60)	(40,911,654)	(9.91)	420,252,134	12.82	842,026,738	8.25

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

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

**Total for Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	277,866,196	106.00	9,456,396	104.42	81,167,435	109.18	16,056,518	120.43	626,014,011	103.50	1,010,560,556	104.86
2	Premiums Earned	262,148,642	100.00	9,055,976	100.00	74,344,200	100.00	13,332,507	100.00	604,858,901	100.00	963,740,226	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,528	0.01	0	0.00	181,267	0.03	186,795	0.02
4	Incurred Losses	128,401,286	48.98	3,873,529	42.77	45,311,960	60.95	8,099,268	60.75	386,489,249	63.90	572,175,292	59.37
5	Defense and Cost Containment Expenses Incurred	750,501	0.29	372,969	4.12	341,001	0.46	77,660	0.58	9,781,879	1.62	11,324,010	1.18
6	Adjusting and Other Expenses Incurred **	11,935,029	4.55	591,299	6.53	6,356,487	8.55	317,502	2.38	37,629,340	6.22	56,829,658	5.90
7	Unpaid Losses	14,318,572	5.46	923,846	10.20	5,439,384	7.32	1,931,681	14.49	110,010,109	18.19	132,623,592	13.76
8	Defense and Cost Containment Expenses Unpaid	1,381,772	0.53	(250,406)	(2.77)	311,309	0.42	130,262	0.98	12,692,176	2.10	14,265,113	1.48
9	Adjusting and Other Expenses Unpaid **	2,047,005	0.78	149,189	1.65	2,147,139	2.89	119,611	0.90	13,948,960	2.31	18,411,905	1.91
10	Unearned Premium Reserves	132,986,238	50.73	3,859,882	42.62	34,992,122	47.07	6,078,241	45.59	243,415,854	40.24	421,332,337	43.72
11	Agents Balances**	71,280,175	27.19	224,694	2.48	25,292,465	34.02	1,618,824	12.14	390,814,476	64.61	489,230,633	50.76
12	Commission and Brokerage Expenses Incurred	33,284,268	12.70	1,589,423	17.55	8,507,252	11.44	2,314,606	17.36	81,527,895	13.48	127,223,444	13.20
13	Taxes, Licenses, and Fees Incurred	4,945,764	1.89	164,606	1.82	1,494,347	2.01	270,765	2.03	12,790,364	2.11	19,665,846	2.04
14	Other Acquisition Expenses Incurred **	5,130,013	1.96	148,280	1.64	7,584,223	10.20	815,540	6.12	29,021,869	4.80	42,699,924	4.43
15	General Expenses Incurred **	5,977,015	2.28	207,410	2.29	4,513,143	6.07	654,955	4.91	45,732,534	7.56	57,085,057	5.92
16	Other Income Less Other Expenses **	1,998,005	0.76	9,097	0.10	602,221	0.81	158,975	1.19	1,824,069	0.30	4,592,367	0.48
17	Pretax Profit or Loss Excluding Investment Gain*	73,722,771	28.12	2,117,557	23.38	832,480	1.12	941,185	7.06	3,528,572	0.58	81,142,566	8.42

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

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

Total for Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	207,476,574	109.75	207,476,574	109.75
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	189,048,013	100.00	189,048,013	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	(324,258)	0.00	0	0.00	113,960,536	60.28	113,636,278	60.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,808)	0.00	0	0.00	12,762,453	6.75	12,760,645	6.75
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,774,828	3.58	6,774,828	3.58
7	Unpaid Losses	0	0.00	0	0.00	205,138	0.00	0	0.00	207,007,122	109.50	207,212,260	109.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,600	0.00	0	0.00	27,574,646	14.59	27,577,246	14.59
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	11,923,439	6.31	11,923,439	6.31
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	90,710,773	47.98	90,710,773	47.98
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	37,462,491	19.82	37,462,491	19.82
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	32,725,428	17.31	32,725,428	17.31
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,516,957	2.39	4,516,957	2.39
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,599,351	4.55	8,599,351	4.55
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,718,225	4.61	8,718,225	4.61
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(498,723)	(0.26)	(498,723)	(0.26)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	326,066	0.00	0	0.00	491,511	0.26	817,577	0.43

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

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

Total for Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	973,679	102.60	22,973	101.71	80,111,520	101.79	81,108,172	101.80
2	Premiums Earned	0	0.00	0	0.00	949,014	100.00	22,587	100.00	78,701,792	100.00	79,673,393	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	87	0.01	0	0.00	0	0.00	87	0.00
4	Incurred Losses	0	0.00	13,043	0.00	52,280	5.51	23	0.10	22,775,227	28.94	22,840,573	28.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	949	0.00	6,289	0.66	(2)	(0.01)	1,262,963	1.60	1,270,199	1.59
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	16,525	1.74	160	0.71	3,777,790	4.80	3,794,476	4.76
7	Unpaid Losses	0	0.00	17,887	0.00	218,938	23.07	267	1.18	52,125,033	66.23	52,362,125	65.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,370	0.00	31,475	3.32	59	0.26	10,206,995	12.97	10,242,899	12.86
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	9,242	0.97	1,819	8.05	6,085,276	7.73	6,096,337	7.65
10	Unearned Premium Reserves	0	0.00	0	0.00	494,195	52.07	8,580	37.99	49,910,719	63.42	50,413,494	63.28
11	Agents Balances**	0	0.00	0	0.00	370,201	39.01	640	2.84	16,014,159	20.35	16,385,001	20.57
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	86,476	9.11	0	0.00	12,490,225	15.87	12,576,701	15.79
13	Taxes, Licenses, and Fees Incurred	0	0.00	3	0.00	17,104	1.80	428	1.89	1,514,669	1.92	1,532,204	1.92
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,114,126	433.52	5,152	22.81	5,573,544	7.08	9,692,822	12.17
15	General Expenses Incurred **	0	0.00	0	0.00	2,667,648	281.10	1,266	5.61	6,981,270	8.87	9,650,184	12.11
16	Other Income Less Other Expenses **	0	0.00	0	0.00	2,002	0.21	131	0.58	(82,271)	(0.10)	(80,138)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(13,995)	0.00	(6,009,520)	(633.24)	15,691	69.47	24,243,833	30.80	18,236,009	22.89

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

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

Total for Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	22,918,236	108.70	0	0.00	699,889,060	110.33	722,807,296	110.28
2	Premiums Earned	0	0.00	0	0.00	21,083,009	100.00	0	0.00	634,343,993	100.00	655,427,002	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,867,241	13.60	0	0.00	34,724,883	5.47	37,592,124	5.74
4	Incurred Losses	0	0.00	0	0.00	490,135	2.32	0	0.00	132,867,192	20.95	133,357,327	20.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	238,018	1.13	0	0.00	12,029,849	1.90	12,267,867	1.87
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	482,777	2.29	0	0.00	16,650,698	2.62	17,133,475	2.61
7	Unpaid Losses	0	0.00	0	0.00	2,114,557	10.03	0	0.00	247,638,809	39.04	249,753,366	38.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,197,154	5.68	0	0.00	38,581,771	6.08	39,778,925	6.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	602,351	2.86	0	0.00	23,025,893	3.63	23,628,245	3.61
10	Unearned Premium Reserves	0	0.00	0	0.00	12,826,484	60.84	0	0.00	384,965,685	60.69	397,792,169	60.69
11	Agents Balances**	0	0.00	0	0.00	4,662,844	22.12	0	0.00	94,562,081	14.91	99,224,924	15.14
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	7,726,375	36.65	0	0.00	169,783,457	26.77	177,509,832	27.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	36	0.00	372,098	1.76	0	0.00	14,163,222	2.23	14,535,356	2.22
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,711,785	22.35	0	0.00	62,583,197	9.87	67,294,982	10.27
15	General Expenses Incurred **	0	0.00	0	0.00	2,071,299	9.82	0	0.00	64,220,259	10.12	66,291,559	10.11
16	Other Income Less Other Expenses **	0	0.00	0	0.00	13,266	0.06	0	0.00	(833,002)	(0.13)	(819,736)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(36)	0.00	2,136,547	10.13	0	0.00	126,488,233	19.94	128,624,744	19.62

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

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

Total for Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,165,852	100.07	134,926	97.93	168,801	105.59	7,785	101.68	25,909,629	109.49	30,386,993	108.01
2	Premiums Earned	4,162,752	100.00	137,771	100.00	159,865	100.00	7,656	100.00	23,664,566	100.00	28,132,610	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2	0.00	0	0.00	0	0.00	2	0.00
4	Incurred Losses	195,481	4.70	(1,109)	(0.80)	896	0.56	(2)	(0.03)	17,672,594	74.68	17,867,860	63.51
5	Defense and Cost Containment Expenses Incurred	(1)	(0.00)	365	0.26	107	0.07	2	0.03	379,261	1.60	379,734	1.35
6	Adjusting and Other Expenses Incurred **	18,999	0.46	1,006	0.73	3,844	2.40	1,413	18.45	884,424	3.74	909,686	3.23
7	Unpaid Losses	38,682	0.93	17,941	13.02	4,365	2.73	9	0.12	18,311,617	77.38	18,372,614	65.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,147	1.56	296	0.19	2	0.03	2,018,078	8.53	2,020,523	7.18
9	Adjusting and Other Expenses Unpaid **	8,999	0.22	6,034	4.38	677	0.42	0	0.00	1,496,380	6.32	1,512,090	5.37
10	Unearned Premium Reserves	72,827	1.75	68,724	49.88	78,033	48.81	2,916	38.09	16,239,418	68.62	16,461,918	58.52
11	Agents Balances**	77,995	1.87	19,107	13.87	42,982	26.89	427	5.58	7,133,765	30.15	7,274,277	25.86
12	Commission and Brokerage Expenses Incurred	706,083	16.96	23,407	16.99	16,822	10.52	16	0.21	5,553,301	23.47	6,299,629	22.39
13	Taxes, Licenses, and Fees Incurred	25,193	0.61	2,399	1.74	3,364	2.10	146	1.91	510,857	2.16	541,959	1.93
14	Other Acquisition Expenses Incurred **	556,967	13.38	0	0.00	13,638	8.53	9,595	125.32	1,131,599	4.78	1,711,798	6.08
15	General Expenses Incurred **	385,977	9.27	7,039	5.11	27,404	17.14	460	6.01	1,322,061	5.59	1,742,941	6.20
16	Other Income Less Other Expenses **	0	0.00	0	0.00	201	0.13	0	0.00	17,727	0.07	17,929	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	2,274,053	54.63	104,664	75.97	93,989	58.79	(3,974)	(51.90)	(3,771,803)	(15.94)	(1,303,070)	(4.63)

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

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

Total for Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	2,686,735	108.64	55,263,394	102.05	59,455	81.52	73,779,948	104.95	131,789,532	103.77
2	Premiums Earned	0	0.00	2,473,011	100.00	54,153,496	100.00	72,935	100.00	70,298,339	100.00	126,997,781	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,621	0.00	0	0.00	0	0.00	2,621	0.00
4	Incurred Losses	0	0.00	76,041	3.07	2,527,122	4.67	16,185	22.19	25,991,366	36.97	28,610,714	22.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	8,513	0.34	(400,773)	(0.74)	1,607	2.20	538,713	0.77	148,060	0.12
6	Adjusting and Other Expenses Incurred **	0	0.00	51,728	2.09	22,896	0.04	1,652	2.26	1,844,927	2.62	1,921,203	1.51
7	Unpaid Losses	0	0.00	365,744	14.79	24,711,214	45.63	12,548	17.20	28,419,482	40.43	53,508,988	42.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	36,553	1.48	152,898	0.28	1,859	2.55	861,191	1.23	1,052,501	0.83
9	Adjusting and Other Expenses Unpaid **	0	0.00	71,624	2.90	567,271	1.05	2,033	2.79	1,328,705	1.89	1,969,632	1.55
10	Unearned Premium Reserves	0	0.00	1,394,259	56.38	23,412,733	43.23	24,478	33.56	34,860,435	49.59	59,691,905	47.00
11	Agents Balances**	0	0.00	266,600	10.78	11,649,386	21.51	9,022	12.37	16,727,127	23.79	28,652,134	22.56
12	Commission and Brokerage Expenses Incurred	0	0.00	353,183	14.28	467,682	0.86	9,663	13.25	9,766,830	13.89	10,597,358	8.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	45,621	1.84	1,500,519	2.77	1,408	1.93	1,492,636	2.12	3,040,184	2.39
14	Other Acquisition Expenses Incurred **	0	0.00	11,937	0.48	2,233,007	4.12	8,767	12.02	4,962,184	7.06	7,215,897	5.68
15	General Expenses Incurred **	0	0.00	660,531	26.71	9,286,536	17.15	3,812	5.23	9,335,244	13.28	19,286,122	15.19
16	Other Income Less Other Expenses **	0	0.00	995	0.04	(148,069)	(0.27)	762	1.05	286,815	0.41	140,503	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,266,451	51.21	38,365,817	70.85	30,603	41.96	16,653,254	23.69	56,316,126	44.34

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

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

Total for Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	22,755,643	97.50	13,345,062	96.09	0	0.00	0	0.00	226,872,689	96.93	262,973,394	96.94
2	Premiums Earned	23,338,180	100.00	13,888,434	100.00	0	0.00	0	0.00	234,054,494	100.00	271,281,108	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1,064,383	0.45	1,064,383	0.39
4	Incurred Losses	7,691,684	32.96	2,855,510	20.56	0	0.00	0	0.00	131,804,263	56.31	142,351,457	52.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,787,247	0.76	1,787,247	0.66
6	Adjusting and Other Expenses Incurred **	0	0.00	13,931	0.10	0	0.00	0	0.00	4,365,058	1.86	4,378,989	1.61
7	Unpaid Losses	3,698,211	15.85	471,935	3.40	0	0.00	0	0.00	66,904,255	28.58	71,074,401	26.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	638,838	0.27	638,838	0.24
9	Adjusting and Other Expenses Unpaid **	0	0.00	995	0.01	0	0.00	0	0.00	2,677,409	1.14	2,678,404	0.99
10	Unearned Premium Reserves	583,784	2.50	6,649,645	47.88	0	0.00	0	0.00	163,104,423	69.69	170,337,852	62.79
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	36,574,191	15.63	36,574,191	13.48
12	Commission and Brokerage Expenses Incurred	2,227,017	9.54	5,108,802	36.78	0	0.00	0	0.00	34,492,246	14.74	41,828,065	15.42
13	Taxes, Licenses, and Fees Incurred	381,613	1.64	262,412	1.89	0	0.00	0	0.00	4,891,134	2.09	5,535,159	2.04
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	13,310,822	5.69	13,310,822	4.91
15	General Expenses Incurred **	(48,000)	(0.21)	(167,175)	(1.20)	0	0.00	0	0.00	17,179,998	7.34	16,964,823	6.25
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	3,265,783	1.40	3,265,783	1.20
17	Pretax Profit or Loss Excluding Investment Gain*	13,085,866	56.07	5,814,953	41.87	0	0.00	0	0.00	28,425,126	12.14	47,325,946	17.45

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

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

Total for International
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	85,302	0.00	85,302	0.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(91,488)	0.00	(91,488)	0.00
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,714,945	0.00	1,714,945	0.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,889	0.00	11,889	0.00
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,581	0.00	9,581	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	199	0.00	199	0.00
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(3,594)	0.00	(3,594)	0.00

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

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

Total for Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2019 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	445,391,845	107.40	445,391,845	107.40
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	414,707,890	100.00	414,707,890	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	301,088,624	72.60	301,088,624	72.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	86,163	0.02	86,163	0.02
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	29,969,579	7.23	29,969,579	7.23
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	47,191,247	11.38	47,191,247	11.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	189,020	0.05	189,020	0.05
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	524,666	0.13	524,666	0.13
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	903,487,470	217.86	903,487,470	217.86
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	67,376,026	16.25	67,376,026	16.25
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	51,580,773	12.44	51,580,773	12.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,807,907	2.61	10,807,907	2.61
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,795,878	1.64	6,795,878	1.64
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	24,055,310	5.80	24,055,310	5.80
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	2,602,683	0.63	2,602,683	0.63
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(7,073,662)	(1.71)	(7,073,662)	(1.71)

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

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



Insurance Expense Exhibits
Texas Department of Insurance
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