



State of Texas

Insurance Expense Exhibits

National Data for All Companies Selling Insurance in Texas

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

Calendar year 2021

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Insurance Expense Exhibit

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

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

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

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

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

Data source: The Insurance Expense Exhibits that are submitted with each company's 2021 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, 2021**

Total for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of Pages 3-37)
Source: NAIC 2021 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	13,903,766	103.20	4,311,690	104.22	76,408,050	102.00	25,397,197	102.96	463,640,983	103.54	583,661,686	103.30
2	Premiums Earned	13,472,010	100.00	4,137,164	100.00	74,913,251	100.00	24,668,064	100.00	447,800,113	100.00	564,990,602	100.00
3	Dividends to Policyholders	0	0.00	43	0.00	1,070,954	1.43	1,432,803	5.81	568,165	0.13	3,071,965	0.54
4	Incurred Losses	9,664,317	71.74	3,527,158	85.26	49,650,181	66.28	16,512,291	66.94	273,659,492	61.11	353,013,439	62.48
5	Defense and Cost Containment Expenses Incurred	265,602	1.97	72,152	1.74	2,494,214	3.33	761,475	3.09	18,508,070	4.13	22,101,513	3.91
6	Adjusting and Other Expenses Incurred	910,032	6.75	415,924	10.05	5,007,437	6.68	1,974,690	8.01	24,587,935	5.49	32,896,018	5.82
7	Unpaid Losses	5,951,907	44.18	1,332,615	32.21	57,551,187	76.82	14,504,841	58.80	461,831,680	103.13	541,172,230	95.78
8	Defense and Cost Containment Expenses Unpaid	570,485	4.23	119,278	2.88	7,514,310	10.03	1,883,209	7.63	64,070,145	14.31	74,157,427	13.13
9	Adjusting and Other Expenses Unpaid	403,766	3.00	222,710	5.38	5,879,834	7.85	1,116,564	4.53	24,504,039	5.47	32,126,913	5.69
10	Unearned Premium Reserves	4,714,361	34.99	2,237,831	54.09	26,783,143	35.75	10,811,610	43.83	210,871,944	47.09	255,418,889	45.21
11	Agents Balances	3,031,246	22.50	751,782	18.17	17,030,890	22.73	4,809,348	19.50	95,932,612	21.42	121,555,878	21.51
12	Commission and Brokerage Expenses Incurred	1,063,995	7.90	600,636	14.52	7,669,291	10.24	1,497,650	6.07	52,379,966	11.70	63,211,538	11.19
13	Taxes, Licenses, and Fees Incurred	236,087	1.75	82,713	2.00	1,612,332	2.15	586,486	2.38	10,767,771	2.40	13,285,389	2.35
14	Other Acquisition Expenses Incurred	691,493	5.13	240,621	5.82	6,815,248	9.10	2,955,422	11.98	25,059,335	5.60	35,762,119	6.33
15	General Expenses Incurred	386,088	2.87	137,684	3.33	4,390,100	5.86	1,210,570	4.91	27,339,166	6.11	33,463,608	5.92
16	Other Income Less Other Expenses	(25,326)	(0.19)	3,581	0.09	(42,118)	(0.06)	345,112	1.40	(342,713)	(0.08)	(61,464)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	229,060	1.70	(936,200)	(22.63)	(3,838,604)	(5.12)	(1,918,219)	(7.78)	14,587,459	3.26	8,123,496	1.44

* (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 2021 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	13,935,539	103.20	4,311,929	104.22	76,408,107	102.00	25,397,198	102.96	464,683,323	103.55	584,736,096	103.31
2	Premiums Earned	13,503,785	100.00	4,137,413	100.00	74,913,250	100.00	24,668,061	100.00	448,758,313	100.00	565,980,822	100.00
3	Dividends to Policyholders	0	0.00	44	0.00	1,070,954	1.43	1,432,803	5.81	568,166	0.13	3,071,967	0.54
4	Incurred Losses	9,664,316	71.57	3,527,173	85.25	49,650,171	66.28	16,512,291	66.94	274,392,193	61.14	353,746,144	62.50
5	Defense and Cost Containment Expenses Incurred	265,599	1.97	72,152	1.74	2,494,216	3.33	761,472	3.09	18,526,827	4.13	22,120,266	3.91
6	Adjusting and Other Expenses Incurred	910,035	6.74	415,927	10.05	5,007,434	6.68	1,974,692	8.01	24,616,747	5.49	32,924,835	5.82
7	Unpaid Losses	5,951,900	44.08	1,332,632	32.21	57,551,183	76.82	14,504,840	58.80	463,052,844	103.19	542,393,399	95.83
8	Defense and Cost Containment Expenses Unpaid	570,484	4.22	119,279	2.88	7,514,320	10.03	1,883,205	7.63	64,150,474	14.30	74,237,762	13.12
9	Adjusting and Other Expenses Unpaid	403,766	2.99	222,715	5.38	5,879,833	7.85	1,116,565	4.53	24,561,885	5.47	32,184,764	5.69
10	Unearned Premium Reserves	4,714,365	34.91	2,237,961	54.09	26,783,142	35.75	10,811,609	43.83	211,843,459	47.21	256,390,536	45.30
11	Agents Balances	3,031,243	22.45	751,835	18.17	17,030,904	22.73	4,809,345	19.50	96,008,234	21.39	121,631,561	21.49
12	Commission and Brokerage Expenses Incurred	1,094,546	8.11	600,657	14.52	7,669,285	10.24	1,497,650	6.07	52,510,236	11.70	63,372,374	11.20
13	Taxes, Licenses, and Fees Incurred	236,087	1.75	82,720	2.00	1,612,355	2.15	586,514	2.38	10,790,314	2.40	13,307,990	2.35
14	Other Acquisition Expenses Incurred	691,495	5.12	240,634	5.82	6,815,244	9.10	2,955,421	11.98	25,092,979	5.59	35,795,773	6.32
15	General Expenses Incurred	386,211	2.86	137,690	3.33	4,390,124	5.86	1,210,568	4.91	27,418,302	6.11	33,542,895	5.93
16	Other Income Less Other Expenses	(28,774)	(0.21)	3,582	0.09	(42,588)	(0.06)	345,111	1.40	(9,871)	(0.00)	267,460	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	226,717	1.68	(936,000)	(22.62)	(3,839,117)	(5.12)	(1,918,245)	(7.78)	14,832,694	3.31	8,366,049	1.48

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	9,156	100.00	84,163	107.15	1,554,203	107.54	285,109	107.14	8,133,360	104.40	10,065,991	104.97
2 Premiums Earned	9,156	100.00	78,544	100.00	1,445,175	100.00	266,100	100.00	7,790,559	100.00	9,589,534	100.00
3 Dividends to Policyholders	0	0.00	1	0.00	5,502	0.38	10,879	4.09	356	0.00	16,738	0.17
4 Incurred Losses	1,949	21.29	50,073	63.75	1,466,537	101.48	99,874	37.53	4,434,768	56.92	6,053,201	63.12
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,012	1.29	13,897	0.96	5,314	2.00	158,970	2.04	179,193	1.87
6 Adjusting and Other Expenses Incurred	281	3.07	2,860	3.64	45,630	3.16	3,290	1.24	235,440	3.02	287,501	3.00
7 Unpaid Losses	239	2.61	41,275	52.55	1,598,678	110.62	64,009	24.05	5,026,845	64.52	6,731,046	70.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,053	1.34	19,732	1.37	3,674	1.38	175,521	2.25	199,980	2.09
9 Adjusting and Other Expenses Unpaid	15	0.16	964	1.23	28,483	1.97	4,195	1.58	125,847	1.62	159,504	1.66
10 Unearned Premium Reserves	173	1.89	43,175	54.97	757,808	52.44	151,164	56.81	3,678,912	47.22	4,631,232	48.29
11 Agents Balances	157	1.71	13,560	17.26	469,331	32.48	53,640	20.16	2,375,598	30.49	2,912,286	30.37
12 Commission and Brokerage Expenses Incurred	1,589	17.35	12,917	16.45	92,262	6.38	16,167	6.08	969,881	12.45	1,092,816	11.40
13 Taxes, Licenses, and Fees Incurred	28	0.31	1,581	2.01	41,660	2.88	6,454	2.43	202,068	2.59	251,791	2.63
14 Other Acquisition Expenses Incurred	1,708	18.65	2,848	3.63	116,561	8.07	31,325	11.77	441,726	5.67	594,168	6.20
15 General Expenses Incurred	1,135	12.40	6,492	8.27	175,850	12.17	13,832	5.20	473,401	6.08	670,710	6.99
16 Other Income Less Other Expenses	8	0.09	291	0.37	1,969	0.14	4,002	1.50	(3,339)	(0.04)	2,931	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	2,474	27.02	1,046	1.33	(510,746)	(35.34)	82,967	31.18	870,616	11.18	446,357	4.65

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	4,404	100.00	256,229	107.45	2,502,919	105.11	428,882	97.73	7,274,227	104.92	10,466,661	104.71
2 Premiums Earned	4,404	100.00	238,459	100.00	2,381,186	100.00	438,850	100.00	6,933,243	100.00	9,996,142	100.00
3 Dividends to Policyholders	0	0.00	16	0.01	2,272	0.10	30,967	7.06	(103)	(0.00)	33,152	0.33
4 Incurred Losses	3,615	82.08	323,952	135.85	1,396,407	58.64	360,392	82.12	5,596,420	80.72	7,680,786	76.84
5 Defense and Cost Containment Expenses Incurred	0	0.00	7,175	3.01	13,121	0.55	3,577	0.82	191,858	2.77	215,731	2.16
6 Adjusting and Other Expenses Incurred	1,270	28.84	14,572	6.11	75,995	3.19	33,178	7.56	396,860	5.72	521,875	5.22
7 Unpaid Losses	313	7.11	120,076	50.35	1,137,581	47.77	101,180	23.06	5,501,148	79.34	6,860,298	68.63
8 Defense and Cost Containment Expenses Unpaid	0	0.00	5,199	2.18	22,563	0.95	2,835	0.65	220,569	3.18	251,166	2.51
9 Adjusting and Other Expenses Unpaid	217	4.93	6,490	2.72	31,454	1.32	7,867	1.79	186,820	2.69	232,848	2.33
10 Unearned Premium Reserves	83	1.88	135,198	56.70	1,236,507	51.93	215,622	49.13	3,482,010	50.22	5,069,420	50.71
11 Agents Balances	75	1.70	40,497	16.98	673,252	28.27	73,936	16.85	2,088,945	30.13	2,876,705	28.78
12 Commission and Brokerage Expenses Incurred	764	17.35	38,621	16.20	117,308	4.93	15,602	3.56	748,689	10.80	920,984	9.21
13 Taxes, Licenses, and Fees Incurred	14	0.32	4,616	1.94	67,165	2.82	10,055	2.29	170,175	2.45	252,025	2.52
14 Other Acquisition Expenses Incurred	611	13.87	12,779	5.36	184,164	7.73	57,586	13.12	511,686	7.38	766,826	7.67
15 General Expenses Incurred	408	9.26	18,399	7.72	307,732	12.92	26,419	6.02	438,256	6.32	791,214	7.92
16 Other Income Less Other Expenses	3	0.07	840	0.35	(585)	(0.02)	10,609	2.42	27,077	0.39	37,944	0.38
17 Pretax Profit or Loss Excluding Investment Gain*	(2,274)	(51.63)	(180,830)	(75.83)	216,435	9.09	(88,317)	(20.12)	(1,093,528)	(15.77)	(1,148,514)	(11.49)

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	908,614	101.75	0	0.00	13,907,970	104.03	14,816,584	103.89
2 Premiums Earned	0	0.00	0	0.00	892,984	100.00	0	0.00	13,368,811	100.00	14,261,795	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	353,987	39.64	0	0.00	10,417,819	77.93	10,771,806	75.53
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	65	0.01	0	0.00	7,365	0.06	7,430	0.05
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,062	2.36	0	0.00	140,488	1.05	161,550	1.13
7 Unpaid Losses	0	0.00	0	0.00	199,129	22.30	0	0.00	4,346,485	32.51	4,545,614	31.87
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	340	0.04	0	0.00	8,473	0.06	8,813	0.06
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,164	0.58	0	0.00	42,530	0.32	47,694	0.33
10 Unearned Premium Reserves	0	0.00	0	0.00	72,233	8.09	0	0.00	2,143,512	16.03	2,215,745	15.54
11 Agents Balances	0	0.00	0	0.00	(37,693)	(4.22)	0	0.00	372,912	2.79	335,219	2.35
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	105,430	11.81	0	0.00	1,113,931	8.33	1,219,361	8.55
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,177	0.24	0	0.00	14,440	0.11	16,617	0.12
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	19,666	2.20	0	0.00	(47,297)	(0.35)	(27,631)	(0.19)
15 General Expenses Incurred	0	0.00	0	0.00	31,927	3.58	0	0.00	248,894	1.86	280,821	1.97
16 Other Income Less Other Expenses	0	0.00	0	0.00	(621)	(0.07)	0	0.00	(10,116)	(0.08)	(10,737)	(0.08)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	358,047	40.10	0	0.00	1,463,057	10.94	1,821,104	12.77

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	42,357	103.25	11,213	97.14	48,081	101.40	2,561,419	100.38	2,663,070	100.42
2 Premiums Earned	0	0.00	41,022	100.00	11,543	100.00	47,417	100.00	2,551,847	100.00	2,651,829	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	31,655	77.17	512	4.44	10,078	21.25	1,152,578	45.17	1,194,823	45.06
5 Defense and Cost Containment Expenses Incurred	0	0.00	357	0.87	13	0.11	222	0.47	16,809	0.66	17,401	0.66
6 Adjusting and Other Expenses Incurred	0	0.00	2,023	4.93	12	0.10	1,123	2.37	76,574	3.00	79,732	3.01
7 Unpaid Losses	0	0.00	8,443	20.58	2,722	23.58	4,875	10.28	352,365	13.81	368,405	13.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	11	0.03	37	0.32	14	0.03	2,800	0.11	2,862	0.11
9 Adjusting and Other Expenses Unpaid	0	0.00	391	0.95	0	0.00	135	0.28	15,809	0.62	16,335	0.62
10 Unearned Premium Reserves	0	0.00	22,407	54.62	6,143	53.22	27,119	57.19	1,393,793	54.62	1,449,462	54.66
11 Agents Balances	0	0.00	0	0.00	4,278	37.06	8,734	18.42	60,498	2.37	73,510	2.77
12 Commission and Brokerage Expenses Incurred	0	0.00	8,155	19.88	(3)	(0.03)	7,847	16.55	452,703	17.74	468,702	17.67
13 Taxes, Licenses, and Fees Incurred	0	0.00	732	1.78	0	0.00	1,170	2.47	52,362	2.05	54,264	2.05
14 Other Acquisition Expenses Incurred	0	0.00	48	0.12	0	0.00	2,425	5.11	84,447	3.31	86,920	3.28
15 General Expenses Incurred	0	0.00	422	1.03	0	0.00	747	1.58	97,193	3.81	98,362	3.71
16 Other Income Less Other Expenses	0	0.00	253	0.62	57	0.49	(449)	(0.95)	5,783	0.23	5,644	0.21
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,116)	(5.16)	11,066	95.87	23,357	49.26	624,962	24.49	657,269	24.79

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	5,602	102.00	139,992	100.03	0	0.00	1,117,634	99.68	1,263,228	99.73
2 Premiums Earned	0	0.00	5,492	100.00	139,956	100.00	0	0.00	1,121,210	100.00	1,266,658	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	4,842	88.16	98,420	70.32	0	0.00	1,020,724	91.04	1,123,986	88.74
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,605	0.41	4,605	0.36
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8,538	6.10	0	0.00	17,945	1.60	26,483	2.09
7 Unpaid Losses	0	0.00	1,950	35.51	19,850	14.18	0	0.00	246,265	21.96	268,065	21.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,044	0.09	1,044	0.08
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	483	0.35	0	0.00	1,174	0.10	1,657	0.13
10 Unearned Premium Reserves	0	0.00	365	6.65	36	0.03	0	0.00	837	0.07	1,238	0.10
11 Agents Balances	0	0.00	0	0.00	(1,291)	(0.92)	0	0.00	65,478	5.84	64,187	5.07
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	27,379	19.56	0	0.00	223,059	19.89	250,438	19.77
13 Taxes, Licenses, and Fees Incurred	0	0.00	110	2.00	2,986	2.13	0	0.00	18,424	1.64	21,520	1.70
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,087	4.35	0	0.00	7,603	0.68	13,690	1.08
15 General Expenses Incurred	0	0.00	0	0.00	15,892	11.35	0	0.00	35,423	3.16	51,315	4.05
16 Other Income Less Other Expenses	0	0.00	0	0.00	(223)	(0.16)	0	0.00	(7,691)	(0.69)	(7,914)	(0.62)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	540	9.83	(19,569)	(13.98)	0	0.00	(214,262)	(19.11)	(233,291)	(18.42)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	827	111.76	920	127.42	0	0.00	562,522	113.45	564,269	113.46
2 Premiums Earned	0	0.00	740	100.00	722	100.00	0	0.00	495,850	100.00	497,312	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	130	17.57	84	11.63	0	0.00	249,013	50.22	249,227	50.11
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(26)	(3.60)	0	0.00	8,185	1.65	8,159	1.64
6 Adjusting and Other Expenses Incurred	0	0.00	4	0.54	8	1.11	0	0.00	5,014	1.01	5,026	1.01
7 Unpaid Losses	0	0.00	24	3.24	68	9.42	0	0.00	411,353	82.96	411,445	82.73
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4	0.55	0	0.00	8,223	1.66	8,227	1.65
9 Adjusting and Other Expenses Unpaid	0	0.00	2	0.27	1	0.14	0	0.00	3,860	0.78	3,863	0.78
10 Unearned Premium Reserves	0	0.00	334	45.14	496	68.70	0	0.00	271,408	54.74	272,238	54.74
11 Agents Balances	0	0.00	9	1.22	378	52.35	0	0.00	161,395	32.55	161,782	32.53
12 Commission and Brokerage Expenses Incurred	0	0.00	162	21.89	150	20.78	0	0.00	41,625	8.39	41,937	8.43
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	0.68	10	1.39	0	0.00	14,734	2.97	14,749	2.97
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	39	5.40	0	0.00	37,424	7.55	37,463	7.53
15 General Expenses Incurred	0	0.00	13	1.76	59	8.17	0	0.00	29,243	5.90	29,315	5.89
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	1,090	0.22	1,090	0.22
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	426	57.57	394	54.57	0	0.00	111,702	22.53	112,522	22.63

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

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	41,856	100.70	509,795	104.51	224,218	103.06	1,555,267	102.40	2,331,136	102.89
2 Premiums Earned	0	0.00	41,564	100.00	487,798	100.00	217,555	100.00	1,518,791	100.00	2,265,708	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	71	0.01	0	0.00	(269)	(0.02)	(198)	(0.01)
4 Incurred Losses	0	0.00	28,867	69.45	299,841	61.47	192,006	88.26	889,290	58.55	1,410,004	62.23
5 Defense and Cost Containment Expenses Incurred	0	0.00	116	0.28	4,274	0.88	1,049	0.48	30,432	2.00	35,871	1.58
6 Adjusting and Other Expenses Incurred	0	0.00	2,915	7.01	27,581	5.65	7,108	3.27	59,148	3.89	96,752	4.27
7 Unpaid Losses	0	0.00	9,509	22.88	174,365	35.75	53,092	24.40	605,569	39.87	842,535	37.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	989	2.38	9,751	2.00	2,475	1.14	67,541	4.45	80,756	3.56
9 Adjusting and Other Expenses Unpaid	0	0.00	1,689	4.06	15,732	3.23	847	0.39	33,140	2.18	51,408	2.27
10 Unearned Premium Reserves	0	0.00	20,646	49.67	235,468	48.27	113,876	52.34	754,038	49.65	1,124,028	49.61
11 Agents Balances	0	0.00	7,869	18.93	115,033	23.58	45,667	20.99	352,353	23.20	520,922	22.99
12 Commission and Brokerage Expenses Incurred	0	0.00	4,728	11.38	67,039	13.74	21,431	9.85	279,150	18.38	372,348	16.43
13 Taxes, Licenses, and Fees Incurred	0	0.00	823	1.98	12,218	2.50	4,408	2.03	36,505	2.40	53,954	2.38
14 Other Acquisition Expenses Incurred	0	0.00	3,097	7.45	45,292	9.28	10,154	4.67	82,338	5.42	140,881	6.22
15 General Expenses Incurred	0	0.00	992	2.39	36,035	7.39	4,582	2.11	111,536	7.34	153,145	6.76
16 Other Income Less Other Expenses	0	0.00	(48)	(0.12)	(446)	(0.09)	1,911	0.88	5,518	0.36	6,935	0.31
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(22)	(0.05)	(4,998)	(1.02)	(21,273)	(9.78)	36,179	2.38	9,886	0.44

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

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	128,771	100.82	3,277,430	104.65	6,195,586	101.85	8,484,147	105.08	69,236,542	104.90	87,322,476	104.68
2	Premiums Earned	127,719	100.00	3,131,766	100.00	6,083,248	100.00	8,073,669	100.00	66,003,711	100.00	83,420,113	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,026	1.20	352,709	4.37	561	0.00	426,296	0.51
4	Incurred Losses	71,084	55.66	2,723,606	86.97	4,221,091	69.39	5,765,039	71.41	46,029,644	69.74	58,810,464	70.50
5	Defense and Cost Containment Expenses Incurred	773	0.61	40,975	1.31	74,009	1.22	91,601	1.13	1,419,724	2.15	1,627,082	1.95
6	Adjusting and Other Expenses Incurred	5,009	3.92	365,702	11.68	371,262	6.10	596,045	7.38	4,880,530	7.39	6,218,548	7.45
7	Unpaid Losses	16,038	12.56	787,254	25.14	1,890,272	31.07	2,764,061	34.24	24,080,071	36.48	29,537,696	35.41
8	Defense and Cost Containment Expenses Unpaid	122	0.10	44,562	1.42	113,518	1.87	137,790	1.71	1,596,771	2.42	1,892,763	2.27
9	Adjusting and Other Expenses Unpaid	550	0.43	182,796	5.84	156,173	2.57	222,827	2.76	2,722,097	4.12	3,284,443	3.94
10	Unearned Premium Reserves	68,119	53.34	1,721,479	54.97	3,234,562	53.17	4,460,330	55.25	36,514,029	55.32	45,998,519	55.14
11	Agents Balances	29,140	22.82	595,806	19.02	1,832,672	30.13	1,705,209	21.12	11,310,735	17.14	15,473,562	18.55
12	Commission and Brokerage Expenses Incurred	18,813	14.73	400,501	12.79	686,656	11.29	614,525	7.61	8,492,341	12.87	10,212,836	12.24
13	Taxes, Licenses, and Fees Incurred	2,735	2.14	64,589	2.06	155,022	2.55	200,657	2.49	1,715,432	2.60	2,138,435	2.56
14	Other Acquisition Expenses Incurred	15,871	12.43	202,075	6.45	582,313	9.57	1,067,287	13.22	4,742,395	7.19	6,609,941	7.92
15	General Expenses Incurred	7,878	6.17	77,280	2.47	452,963	7.45	413,774	5.12	3,128,143	4.74	4,080,038	4.89
16	Other Income Less Other Expenses	1,371	1.07	2,190	0.07	30,402	0.50	105,170	1.30	212,518	0.32	351,651	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	6,928	5.42	(740,773)	(23.65)	(502,695)	(8.26)	(922,795)	(11.43)	(4,192,538)	(6.35)	(6,351,873)	(7.61)

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

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	237,969	106.29	3,671,708	101.94	1,208,440	103.05	30,976,526	102.66	36,094,643	102.63
2	Premiums Earned	0	0.00	223,891	100.00	3,601,886	100.00	1,172,662	100.00	30,172,494	100.00	35,170,933	100.00
3	Dividends to Policyholders	0	0.00	(4)	(0.00)	19,800	0.55	0	0.00	8,675	0.03	28,471	0.08
4	Incurred Losses	0	0.00	206,128	92.07	2,369,945	65.80	624,999	53.30	17,992,215	59.63	21,193,287	60.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	13,327	5.95	195,132	5.42	24,597	2.10	2,164,515	7.17	2,397,571	6.82
6	Adjusting and Other Expenses Incurred	0	0.00	18,585	8.30	185,602	5.15	67,632	5.77	1,606,569	5.32	1,878,388	5.34
7	Unpaid Losses	0	0.00	143,452	64.07	2,534,724	70.37	896,863	76.48	30,504,893	101.10	34,079,932	96.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	42,580	19.02	530,907	14.74	171,530	14.63	7,729,330	25.62	8,474,347	24.09
9	Adjusting and Other Expenses Unpaid	0	0.00	14,195	6.34	170,416	4.73	81,998	6.99	1,918,282	6.36	2,184,891	6.21
10	Unearned Premium Reserves	0	0.00	101,927	45.53	1,773,757	49.25	612,153	52.20	14,698,911	48.72	17,186,748	48.87
11	Agents Balances	0	0.00	35,970	16.07	1,155,147	32.07	304,200	25.94	8,236,581	27.30	9,731,898	27.67
12	Commission and Brokerage Expenses Incurred	0	0.00	45,321	20.24	498,335	13.84	169,609	14.46	5,173,743	17.15	5,887,008	16.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,566	1.59	79,177	2.20	29,995	2.56	766,870	2.54	879,608	2.50
14	Other Acquisition Expenses Incurred	0	0.00	12,977	5.80	280,364	7.78	142,502	12.15	1,589,234	5.27	2,025,077	5.76
15	General Expenses Incurred	0	0.00	9,881	4.41	285,233	7.92	63,163	5.39	2,218,325	7.35	2,576,602	7.33
16	Other Income Less Other Expenses	1	0.00	55	0.02	18,690	0.52	(16,351)	(1.39)	22,374	0.07	24,769	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	(85,831)	(38.34)	(293,009)	(8.13)	33,811	2.88	(1,325,278)	(4.39)	(1,670,306)	(4.75)

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	5,709,548	94.65	5,709,548	94.65
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	6,032,309	100.00	6,032,309	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	0	0.00	0	0.00	330,234	5.47	330,234	5.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(522)	(0.01)	(522)	(0.01)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	37,247	0.62	37,247	0.62
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,083,157	84.27	5,083,157	84.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	25,812	0.43	25,812	0.43
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	95,271	1.58	95,271	1.58
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,299,860	21.55	1,299,860	21.55
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	198,998	3.30	198,998	3.30
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26	0.00	26	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	139,360	2.31	139,360	2.31
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	192,296	3.19	192,296	3.19
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,061,491	17.60	1,061,491	17.60
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(945,688)	(15.68)	(945,688)	(15.68)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	3,326,494	55.14	3,326,494	55.14

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	8,745	102.50	35,352	111.99	4,260,948	103.60	4,305,045	103.66
2	Premiums Earned	0	0.00	0	0.00	8,532	100.00	31,568	100.00	4,113,009	100.00	4,153,109	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	499	5.85	349	1.11	2	0.00	850	0.02
4	Incurred Losses	0	0.00	0	0.00	4,976	58.32	7,517	23.81	2,162,568	52.58	2,175,061	52.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	422	4.95	235	0.74	116,492	2.83	117,149	2.82
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	580	6.80	1,637	5.19	153,068	3.72	155,285	3.74
7	Unpaid Losses	0	0.00	0	0.00	56,797	665.69	6,900	21.86	3,010,589	73.20	3,074,286	74.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	990	11.60	205	0.65	250,343	6.09	251,538	6.06
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,943	22.77	278	0.88	131,220	3.19	133,441	3.21
10	Unearned Premium Reserves	0	0.00	0	0.00	3,463	40.59	18,057	57.20	1,626,489	39.54	1,648,009	39.68
11	Agents Balances	0	0.00	0	0.00	1,400	16.41	8,632	27.34	1,006,765	24.48	1,016,797	24.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	185	2.17	5,382	17.05	649,407	15.79	654,974	15.77
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	174	2.04	948	3.00	74,923	1.82	76,045	1.83
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	975	11.43	5,988	18.97	233,793	5.68	240,756	5.80
15	General Expenses Incurred	0	0.00	0	0.00	485	5.68	1,377	4.36	303,852	7.39	305,714	7.36
16	Other Income Less Other Expenses	15	0.00	0	0.00	3	0.04	115	0.36	(21,886)	(0.53)	(21,753)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain*	15	0.00	0	0.00	240	2.81	8,248	26.13	397,010	9.65	405,513	9.76

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	37,782	97.60	150,059	98.39	1,398,122	99.96	332,684	104.32	24,387,784	105.25	26,306,431	104.89
2	Premiums Earned	38,712	100.00	152,513	100.00	1,398,654	100.00	318,916	100.00	23,170,548	100.00	25,079,343	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	2,478	0.18	13,909	4.36	631	0.00	17,019	0.07
4	Incurred Losses	13,976	36.10	52,263	34.27	1,187,344	84.89	121,797	38.19	10,993,606	47.45	12,368,986	49.32
5	Defense and Cost Containment Expenses Incurred	282	0.73	747	0.49	50,227	3.59	86	0.03	329,057	1.42	380,399	1.52
6	Adjusting and Other Expenses Incurred	2,988	7.72	2,871	1.88	31,069	2.22	14,580	4.57	678,718	2.93	730,226	2.91
7	Unpaid Losses	3,737	9.65	31,022	20.34	1,119,391	80.03	35,497	11.13	5,299,470	22.87	6,489,117	25.87
8	Defense and Cost Containment Expenses Unpaid	142	0.37	1,174	0.77	52,338	3.74	475	0.15	302,723	1.31	356,852	1.42
9	Adjusting and Other Expenses Unpaid	4,587	11.85	1,091	0.72	18,460	1.32	3,924	1.23	312,618	1.35	340,680	1.36
10	Unearned Premium Reserves	18,029	46.57	101,798	66.75	680,948	48.69	163,375	51.23	6,971,447	30.09	7,935,597	31.64
11	Agents Balances	9,624	24.86	27,492	18.03	215,916	15.44	65,067	20.40	4,569,147	19.72	4,887,246	19.49
12	Commission and Brokerage Expenses Incurred	4,217	10.89	45,372	29.75	89,680	6.41	29,007	9.10	4,294,930	18.54	4,463,206	17.80
13	Taxes, Licenses, and Fees Incurred	1,475	3.81	2,838	1.86	36,981	2.64	7,797	2.44	587,038	2.53	636,129	2.54
14	Other Acquisition Expenses Incurred	4,053	10.47	872	0.57	149,264	10.67	59,298	18.59	943,480	4.07	1,156,967	4.61
15	General Expenses Incurred	1,058	2.73	12,780	8.38	159,018	11.37	15,099	4.73	1,344,762	5.80	1,532,717	6.11
16	Other Income Less Other Expenses	31	0.08	0	0.00	7,403	0.53	5,062	1.59	16,878	0.07	29,374	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	10,694	27.62	34,762	22.79	(300,001)	(21.45)	62,403	19.57	4,015,191	17.33	3,823,049	15.24

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	51,230	274.47	0	0.00	369,279	72.94	420,509	80.10
2	Premiums Earned	0	0.00	0	0.00	18,665	100.00	0	0.00	506,303	100.00	524,968	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	(404,659)	(79.92)	(404,659)	(77.08)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	150,605	29.75	150,605	28.69
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	51	0.01	51	0.01
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	913,658	180.46	913,658	174.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	129,915	25.66	129,915	24.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6	0.00	6	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	278,072	1489.80	0	0.00	2,728,484	538.90	3,006,556	572.71
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	15,794	3.12	15,794	3.01
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3	0.00	3	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,414	7.58	0	0.00	10,304	2.04	11,718	2.23
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	36,134	193.59	0	0.00	20,819	4.11	56,953	10.85
15	General Expenses Incurred	0	0.00	0	0.00	21,487	115.12	0	0.00	339,857	67.13	361,344	68.83
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	14,048	2.77	14,048	2.68
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(40,369)	(216.28)	0	0.00	403,371	79.67	363,002	69.15

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

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	15	100.00	798,575	103.58	703,694	104.88	2,655,576	100.27	4,157,860	101.65
2	Premiums Earned	0	0.00	15	100.00	771,000	100.00	670,983	100.00	2,648,351	100.00	4,090,349	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	25,198	3.27	8,107	1.21	16,055	0.61	49,360	1.21
4	Incurred Losses	0	0.00	0	0.00	331,283	42.97	228,778	34.10	1,258,911	47.54	1,818,972	44.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	216,979	28.14	195,261	29.10	499,905	18.88	912,145	22.30
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	82,408	10.69	45,013	6.71	176,503	6.66	303,924	7.43
7	Unpaid Losses	0	0.00	0	0.00	1,567,620	203.32	1,138,062	169.61	5,843,061	220.63	8,548,743	209.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	735,813	95.44	556,762	82.98	1,904,952	71.93	3,197,527	78.17
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	155,404	20.16	89,221	13.30	272,991	10.31	517,616	12.65
10	Unearned Premium Reserves	0	0.00	8	53.33	428,901	55.63	500,548	74.60	1,299,553	49.07	2,229,010	54.49
11	Agents Balances	0	0.00	3	20.00	253,797	32.92	184,842	27.55	567,043	21.41	1,005,685	24.59
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	43,002	5.58	52,861	7.88	335,795	12.68	431,660	10.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	16,638	2.16	21,596	3.22	59,051	2.23	97,285	2.38
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	32,688	4.24	14,989	2.23	142,061	5.36	189,739	4.64
15	General Expenses Incurred	0	0.00	0	0.00	103,829	13.47	80,878	12.05	202,667	7.65	387,374	9.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,577	0.59	759	0.11	79,179	2.99	84,515	2.07
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	73.33	(76,444)	(9.91)	24,260	3.62	36,582	1.38	(15,591)	(0.38)

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	2,109	108.21	528,845	109.93	92,713	103.30	1,845,138	101.57	2,468,805	103.32
2	Premiums Earned	0	0.00	1,949	100.00	481,072	100.00	89,755	100.00	1,816,638	100.00	2,389,414	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,009	0.21	4,351	4.85	1	0.00	5,361	0.22
4	Incurred Losses	0	0.00	1	0.05	6,341	1.32	427	0.48	9,410	0.52	16,179	0.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.21	67	0.01	12	0.01	658	0.04	741	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	22	1.13	251	0.05	314	0.35	5,255	0.29	5,842	0.24
7	Unpaid Losses	0	0.00	10	0.51	6,562	1.36	1,348	1.50	62,875	3.46	70,795	2.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	127	0.03	214	0.24	4,239	0.23	4,580	0.19
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.05	5	0.00	119	0.13	2,478	0.14	2,603	0.11
10	Unearned Premium Reserves	0	0.00	1,024	52.54	251,570	52.29	48,625	54.18	899,364	49.51	1,200,583	50.25
11	Agents Balances	0	0.00	311	15.96	46,607	9.69	18,730	20.87	371,371	20.44	437,019	18.29
12	Commission and Brokerage Expenses Incurred	0	0.00	544	27.91	5,329	1.11	6,636	7.39	230,949	12.71	243,458	10.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	37	1.90	14,235	2.96	2,245	2.50	45,561	2.51	62,078	2.60
14	Other Acquisition Expenses Incurred	0	0.00	58	2.98	37,394	7.77	5,162	5.75	70,930	3.90	113,544	4.75
15	General Expenses Incurred	0	0.00	123	6.31	73,677	15.32	4,309	4.80	100,837	5.55	178,946	7.49
16	Other Income Less Other Expenses	0	0.00	(2)	(0.10)	1,269	0.26	1,256	1.40	3,551	0.20	6,074	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,157	59.36	344,038	71.51	67,556	75.27	1,356,584	74.68	1,769,335	74.05

* (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 2021 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	335,226	100.50	0	0.00	4,307,880	105.59	4,643,106	105.21
2	Premiums Earned	0	0.00	0	0.00	333,569	100.00	0	0.00	4,079,798	100.00	4,413,367	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	673	0.02	673	0.02
4	Incurred Losses	0	0.00	0	0.00	341,215	102.29	0	0.00	2,342,228	57.41	2,683,443	60.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	140	0.04	0	0.00	29,289	0.72	29,429	0.67
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,762	6.52	0	0.00	101,469	2.49	123,231	2.79
7	Unpaid Losses	0	0.00	0	0.00	73,870	22.15	0	0.00	2,080,183	50.99	2,154,053	48.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	289	0.09	0	0.00	38,123	0.93	38,412	0.87
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	87,025	26.09	0	0.00	66,699	1.63	153,724	3.48
10	Unearned Premium Reserves	0	0.00	0	0.00	2,963	0.89	0	0.00	3,893,059	95.42	3,896,022	88.28
11	Agents Balances	0	0.00	0	0.00	3,563	1.07	0	0.00	1,091,113	26.74	1,094,676	24.80
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	168	0.05	0	0.00	584,807	14.33	584,975	13.25
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.00	3,106	0.93	0	0.00	113,837	2.79	116,944	2.65
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	325	0.10	0	0.00	178,318	4.37	178,643	4.05
15	General Expenses Incurred	0	0.00	0	0.00	2,455	0.74	0	0.00	235,315	5.77	237,770	5.39
16	Other Income Less Other Expenses	0	0.00	0	0.00	263	0.08	0	0.00	37,297	0.91	37,560	0.85
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	(35,340)	(10.59)	0	0.00	531,173	13.02	495,832	11.23

* (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 2021 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	(24)	(10.39)	0	0.00	182,196	104.58	182,172	104.43
2	Premiums Earned	0	0.00	0	0.00	231	100.00	0	0.00	174,217	100.00	174,448	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	(177)	(76.62)	0	0.00	21,650	12.43	21,473	12.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(0.43)	0	0.00	(1)	(0.00)	(2)	(0.00)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(74)	(32.03)	0	0.00	(17,770)	(10.20)	(17,844)	(10.23)
7	Unpaid Losses	0	0.00	0	0.00	486	210.39	0	0.00	25,987	14.92	26,473	15.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1	0.43	0	0.00	325	0.19	326	0.19
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	43	18.61	0	0.00	1,087	0.62	1,130	0.65
10	Unearned Premium Reserves	0	0.00	0	0.00	185	80.09	0	0.00	75,978	43.61	76,163	43.66
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	20,669	11.86	20,669	11.85
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(4)	(1.73)	0	0.00	32,623	18.73	32,619	18.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.43)	0	0.00	6,066	3.48	6,065	3.48
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	18	7.79	0	0.00	5,219	3.00	5,237	3.00
15	General Expenses Incurred	0	0.00	0	0.00	(10)	(4.33)	0	0.00	4,667	2.68	4,657	2.67
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,061	2.33	4,061	2.33
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	480	207.79	0	0.00	125,823	72.22	126,303	72.40

* (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 2021 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	768,989	100.62	0	0.00	1,214,502	93.10	1,983,491	95.88
2	Premiums Earned	0	0.00	0	0.00	764,261	100.00	0	0.00	1,304,506	100.00	2,068,767	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9	0.00	0	0.00	48	0.00	57	0.00
4	Incurred Losses	0	0.00	0	0.00	521,733	68.27	0	0.00	1,234,512	94.63	1,756,245	84.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	571	0.07	0	0.00	564	0.04	1,135	0.05
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	34,450	4.51	0	0.00	34,686	2.66	69,136	3.34
7	Unpaid Losses	0	0.00	0	0.00	949,720	124.27	0	0.00	2,985,823	228.89	3,935,543	190.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,879	0.25	0	0.00	12,674	0.97	14,553	0.70
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	128,327	16.79	0	0.00	45,378	3.48	173,705	8.40
10	Unearned Premium Reserves	0	0.00	0	0.00	321,098	42.01	0	0.00	6,722,377	515.32	7,043,475	340.47
11	Agents Balances	0	0.00	0	0.00	142,690	18.67	0	0.00	309,502	23.73	452,192	21.86
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	72,467	9.48	0	0.00	177,586	13.61	250,053	12.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	15,376	2.01	0	0.00	23,113	1.77	38,489	1.86
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	57,401	7.51	0	0.00	54,713	4.19	112,114	5.42
15	General Expenses Incurred	0	0.00	0	0.00	27,275	3.57	0	0.00	93,885	7.20	121,160	5.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	(204,820)	(26.80)	0	0.00	841	0.06	(203,979)	(9.86)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(169,841)	(22.22)	0	0.00	(313,764)	(24.05)	(483,605)	(23.38)

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	12,250	100.53	3,116,431	98.60	214,047	102.60	37,355,133	100.83	40,697,861	100.66
2	Premiums Earned	0	0.00	12,186	100.00	3,160,532	100.00	208,620	100.00	37,047,685	100.00	40,429,023	100.00
3	Dividends to Policyholders	0	0.00	29	0.24	453,593	14.35	1,035	0.50	310,939	0.84	765,596	1.89
4	Incurred Losses	0	0.00	11,293	92.67	1,239,485	39.22	111,151	53.28	18,213,140	49.16	19,575,069	48.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	826	6.78	129,913	4.11	9,866	4.73	2,506,548	6.77	2,647,153	6.55
6	Adjusting and Other Expenses Incurred	0	0.00	1,446	11.87	197,324	6.24	11,680	5.60	1,915,942	5.17	2,126,392	5.26
7	Unpaid Losses	0	0.00	21,792	178.83	6,719,975	212.62	683,118	327.45	111,989,403	302.28	119,414,288	295.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,596	13.10	477,325	15.10	56,458	27.06	12,898,168	34.82	13,433,547	33.23
9	Adjusting and Other Expenses Unpaid	0	0.00	933	7.66	298,158	9.43	53,843	25.81	4,923,760	13.29	5,276,694	13.05
10	Unearned Premium Reserves	0	0.00	5,507	45.19	1,417,703	44.86	88,355	42.35	13,400,747	36.17	14,912,312	36.89
11	Agents Balances	0	0.00	5	0.04	1,089,450	34.47	43,030	20.63	9,851,198	26.59	10,983,683	27.17
12	Commission and Brokerage Expenses Incurred	0	0.00	1,402	11.51	293,628	9.29	18,204	8.73	3,572,939	9.64	3,886,173	9.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	399	3.27	71,146	2.25	6,143	2.94	1,110,364	3.00	1,188,052	2.94
14	Other Acquisition Expenses Incurred	0	0.00	766	6.29	209,567	6.63	18,808	9.02	1,606,993	4.34	1,836,134	4.54
15	General Expenses Incurred	0	0.00	953	7.82	289,677	9.17	15,599	7.48	3,124,804	8.43	3,431,033	8.49
16	Other Income Less Other Expenses	0	0.00	58	0.48	(491)	(0.02)	(969)	(0.46)	(107,736)	(0.29)	(109,138)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,869)	(39.96)	275,706	8.72	15,165	7.27	4,578,291	12.36	4,864,293	12.03

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

Total for Other Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	64	91.43	74,107	101.89	2,253,497	103.66	744,289	105.71	38,417,782	105.33	41,489,739	105.24
2	Premiums Earned	70	100.00	72,731	100.00	2,173,882	100.00	704,089	100.00	36,474,028	100.00	39,424,800	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,861	0.45	18,606	2.64	1,422	0.00	29,889	0.08
4	Incurred Losses	0	0.00	23,973	32.96	1,166,261	53.65	410,045	58.24	23,663,259	64.88	25,263,538	64.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,712	3.73	109,917	5.06	127,604	18.12	2,605,343	7.14	2,845,576	7.22
6	Adjusting and Other Expenses Incurred	1	1.43	(2,502)	(3.44)	80,213	3.69	22,742	3.23	1,580,932	4.33	1,681,386	4.26
7	Unpaid Losses	0	0.00	79,212	108.91	3,546,388	163.14	1,340,135	190.34	80,476,827	220.64	85,442,562	216.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,100	9.76	588,373	27.07	312,119	44.33	13,403,852	36.75	14,311,444	36.30
9	Adjusting and Other Expenses Unpaid	0	0.00	5,932	8.16	149,129	6.86	65,766	9.34	3,873,423	10.62	4,094,250	10.38
10	Unearned Premium Reserves	15	21.43	29,657	40.78	1,131,771	52.06	363,385	51.61	21,291,361	58.37	22,816,189	57.87
11	Agents Balances	17	24.29	8,209	11.29	726,760	33.43	137,670	19.55	7,821,474	21.44	8,694,130	22.05
12	Commission and Brokerage Expenses Incurred	8	11.43	21,506	29.57	308,762	14.20	63,638	9.04	4,230,925	11.60	4,624,839	11.73
13	Taxes, Licenses, and Fees Incurred	1	1.43	1,051	1.45	47,021	2.16	17,456	2.48	810,284	2.22	875,813	2.22
14	Other Acquisition Expenses Incurred	1	1.43	1,522	2.09	197,544	9.09	91,849	13.05	1,387,234	3.80	1,678,150	4.26
15	General Expenses Incurred	5	7.14	2,617	3.60	158,660	7.30	34,645	4.92	2,165,691	5.94	2,361,618	5.99
16	Other Income Less Other Expenses	39	55.71	132	0.18	891	0.04	4,188	0.59	49,764	0.14	55,014	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	94	134.29	21,983	30.23	96,542	4.44	(78,314)	(11.12)	78,697	0.22	119,002	0.30

* (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 2021 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	418	96.09	267,690	103.42	70,544	126.00	26,155,347	110.80	26,493,999	110.76
2	Premiums Earned	0	0.00	435	100.00	258,835	100.00	55,989	100.00	23,605,369	100.00	23,920,628	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,000	1.93	3,500	6.25	55	0.00	8,555	0.04
4	Incurred Losses	0	0.00	(20)	(4.60)	90,244	34.87	47,336	84.55	13,117,096	55.57	13,254,656	55.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	(9)	(2.07)	44,132	17.05	24,423	43.62	2,763,713	11.71	2,832,259	11.84
6	Adjusting and Other Expenses Incurred	0	0.00	21	4.83	15,752	6.09	3,505	6.26	997,744	4.23	1,017,022	4.25
7	Unpaid Losses	0	0.00	204	46.90	216,187	83.52	57,079	101.95	36,766,764	155.76	37,040,234	154.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	236	54.25	92,492	35.73	12,496	22.32	8,101,630	34.32	8,206,854	34.31
9	Adjusting and Other Expenses Unpaid	0	0.00	2	0.46	17,459	6.75	3,545	6.33	1,763,525	7.47	1,784,531	7.46
10	Unearned Premium Reserves	0	0.00	216	49.66	125,225	48.38	32,112	57.35	14,602,586	61.86	14,760,139	61.70
11	Agents Balances	0	0.00	10	2.30	73,654	28.46	6,134	10.96	5,789,305	24.53	5,869,103	24.54
12	Commission and Brokerage Expenses Incurred	0	0.00	75	17.24	26,192	10.12	4,065	7.26	3,897,857	16.51	3,928,189	16.42
13	Taxes, Licenses, and Fees Incurred	0	0.00	7	1.61	6,006	2.32	1,551	2.77	551,112	2.33	558,676	2.34
14	Other Acquisition Expenses Incurred	0	0.00	20	4.60	21,022	8.12	2,209	3.95	1,014,030	4.30	1,037,281	4.34
15	General Expenses Incurred	0	0.00	33	7.59	32,130	12.41	5,707	10.19	1,339,223	5.67	1,377,093	5.76
16	Other Income Less Other Expenses	15	0.00	2	0.46	861	0.33	(89)	(0.16)	(52,579)	(0.22)	(51,790)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	15	0.00	310	71.26	19,222	7.43	(36,395)	(65.00)	(128,070)	(0.54)	(144,918)	(0.61)

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	3,578	106.36	2,218	100.05	1,082,514	100.67	1,088,310	100.69
2	Premiums Earned	0	0.00	0	0.00	3,364	100.00	2,217	100.00	1,075,281	100.00	1,080,862	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,970	118.01	3,195	144.11	461,205	42.89	468,370	43.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9	0.27	0	0.00	39,107	3.64	39,116	3.62
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	17	0.51	759	34.24	28,605	2.66	29,381	2.72
7	Unpaid Losses	0	0.00	0	0.00	10,081	299.67	12,716	573.57	11,953,133	1111.63	11,975,930	1108.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	80	2.38	0	0.00	497,141	46.23	497,221	46.00
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	358	10.64	0	0.00	205,977	19.16	206,335	19.09
10	Unearned Premium Reserves	0	0.00	0	0.00	1,881	55.92	215	9.70	436,681	40.61	438,777	40.60
11	Agents Balances	0	0.00	0	0.00	1,459	43.37	0	0.00	297,134	27.63	298,593	27.63
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	445	13.23	0	0.00	83,163	7.73	83,608	7.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	48	1.43	57	2.57	23,309	2.17	23,414	2.17
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	259	7.70	0	0.00	17,023	1.58	17,282	1.60
15	General Expenses Incurred	0	0.00	0	0.00	180	5.35	200	9.02	110,585	10.28	110,965	10.27
16	Other Income Less Other Expenses	0	0.00	0	0.00	5	0.15	0	0.00	(1,132)	(0.11)	(1,127)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,559)	(46.34)	(1,994)	(89.94)	311,151	28.94	307,598	28.46

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

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	7,041	99.34	201,978	100.28	59	95.16	2,065,724	99.08	2,274,802	99.18
2	Premiums Earned	0	0.00	7,088	100.00	201,419	100.00	62	100.00	2,084,945	100.00	2,293,514	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	204	0.10	0	0.00	(10)	(0.00)	194	0.01
4	Incurred Losses	0	0.00	2,474	34.90	77,991	38.72	(27)	(43.55)	1,397,834	67.04	1,478,272	64.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,913	26.99	43,593	21.64	(15)	(24.19)	636,647	30.54	682,138	29.74
6	Adjusting and Other Expenses Incurred	0	0.00	141	1.99	11,156	5.54	(4)	(6.45)	169,456	8.13	180,749	7.88
7	Unpaid Losses	0	0.00	14,178	200.03	326,793	162.25	140	225.81	8,789,353	421.56	9,130,464	398.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,907	97.45	172,642	85.71	56	90.32	3,891,627	186.65	4,071,232	177.51
9	Adjusting and Other Expenses Unpaid	0	0.00	1,425	20.10	36,701	18.22	15	24.19	769,750	36.92	807,891	35.23
10	Unearned Premium Reserves	0	0.00	3,070	43.31	90,471	44.92	25	40.32	945,104	45.33	1,038,670	45.29
11	Agents Balances	0	0.00	327	4.61	67,607	33.57	10	16.13	485,674	23.29	553,618	24.14
12	Commission and Brokerage Expenses Incurred	0	0.00	1,088	15.35	29,236	14.52	7	11.29	252,752	12.12	283,083	12.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	107	1.51	4,173	2.07	2	3.23	43,781	2.10	48,063	2.10
14	Other Acquisition Expenses Incurred	0	0.00	184	2.60	17,025	8.45	8	12.90	78,080	3.74	95,297	4.16
15	General Expenses Incurred	0	0.00	213	3.01	14,074	6.99	3	4.84	140,969	6.76	155,259	6.77
16	Other Income Less Other Expenses	1	0.00	4	0.06	664	0.33	(1)	(1.61)	(3,489)	(0.17)	(2,821)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	971	13.70	4,633	2.30	87	140.32	(638,057)	(30.60)	(632,365)	(27.57)

* (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 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7,036,058	101.72	35,595	88.00	25,871,115	100.99	6,631,115	100.25	74,232,708	100.97	113,806,591	100.97
2	Premiums Earned	6,917,192	100.00	40,448	100.00	25,617,853	100.00	6,614,646	100.00	73,518,396	100.00	112,708,535	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	260,712	1.02	542,282	8.20	97,844	0.13	900,838	0.80
4	Incurred Losses	4,736,074	68.47	22,391	55.36	16,343,920	63.80	4,618,754	69.83	50,064,529	68.10	75,785,668	67.24
5	Defense and Cost Containment Expenses Incurred	192,155	2.78	1,756	4.34	1,342,200	5.24	236,640	3.58	2,392,665	3.25	4,165,416	3.70
6	Adjusting and Other Expenses Incurred	462,771	6.69	2,500	6.18	1,873,420	7.31	569,003	8.60	5,438,019	7.40	8,345,713	7.40
7	Unpaid Losses	4,406,832	63.71	30,500	75.41	29,292,877	114.35	6,503,248	98.32	65,289,952	88.81	105,523,409	93.63
8	Defense and Cost Containment Expenses Unpaid	452,004	6.53	3,650	9.02	4,145,801	16.18	560,430	8.47	7,328,690	9.97	12,490,575	11.08
9	Adjusting and Other Expenses Unpaid	293,069	4.24	2,523	6.24	2,852,487	11.13	385,157	5.82	4,025,061	5.47	7,558,297	6.71
10	Unearned Premium Reserves	2,187,450	31.62	16,070	39.73	6,836,812	26.69	2,107,150	31.86	23,336,975	31.74	34,484,457	30.60
11	Agents Balances	1,445,994	20.90	10,473	25.89	4,892,147	19.10	1,141,815	17.26	15,837,959	21.54	23,328,388	20.70
12	Commission and Brokerage Expenses Incurred	520,603	7.53	5,279	13.05	2,626,986	10.25	255,313	3.86	4,820,528	6.56	8,228,709	7.30
13	Taxes, Licenses, and Fees Incurred	117,111	1.69	745	1.84	518,916	2.03	144,829	2.19	1,709,496	2.33	2,491,097	2.21
14	Other Acquisition Expenses Incurred	368,295	5.32	1,267	3.13	2,441,993	9.53	789,368	11.93	5,422,447	7.38	9,023,370	8.01
15	General Expenses Incurred	203,290	2.94	3,052	7.55	1,046,231	4.08	284,054	4.29	4,061,212	5.52	5,597,839	4.97
16	Other Income Less Other Expenses	(16,563)	(0.24)	(131)	(0.32)	60,235	0.24	122,041	1.85	170,427	0.23	336,009	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	300,323	4.34	3,328	8.23	(776,288)	(3.03)	(703,556)	(10.64)	(317,932)	(0.43)	(1,494,125)	(1.33)

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

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,191,021	115.24	25,679	99.12	2,828,733	104.29	538,012	109.24	25,922,879	105.35	30,506,324	105.67
2	Premiums Earned	1,033,495	100.00	25,906	100.00	2,712,281	100.00	492,501	100.00	24,605,373	100.00	28,869,556	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,707	0.17	0	0.00	3,302	0.01	8,009	0.03
4	Incurred Losses	852,869	82.52	17,619	68.01	1,641,416	60.52	444,553	90.26	16,146,524	65.62	19,102,981	66.17
5	Defense and Cost Containment Expenses Incurred	57,172	5.53	1,027	3.96	179,346	6.61	25,204	5.12	1,852,742	7.53	2,115,491	7.33
6	Adjusting and Other Expenses Incurred	52,482	5.08	2,325	8.97	157,784	5.82	26,928	5.47	1,235,177	5.02	1,474,696	5.11
7	Unpaid Losses	1,164,919	112.72	41,192	159.01	3,148,180	116.07	724,740	147.16	36,618,812	148.82	41,697,843	144.44
8	Defense and Cost Containment Expenses Unpaid	98,477	9.53	4,066	15.70	476,162	17.56	54,553	11.08	4,141,711	16.83	4,774,969	16.54
9	Adjusting and Other Expenses Unpaid	42,023	4.07	3,659	14.12	181,679	6.70	51,585	10.47	1,454,246	5.91	1,733,192	6.00
10	Unearned Premium Reserves	599,500	58.01	10,422	40.23	1,282,434	47.28	147,779	30.01	11,676,649	47.46	13,716,784	47.51
11	Agents Balances	399,575	38.66	1,341	5.18	874,267	32.23	59,490	12.08	6,950,529	28.25	8,285,202	28.70
12	Commission and Brokerage Expenses Incurred	115,465	11.17	3,360	12.97	363,868	13.42	30,448	6.18	3,385,877	13.76	3,899,018	13.51
13	Taxes, Licenses, and Fees Incurred	19,368	1.87	385	1.49	64,424	2.38	17,220	3.50	649,245	2.64	750,642	2.60
14	Other Acquisition Expenses Incurred	15,809	1.53	799	3.08	238,879	8.81	27,804	5.65	1,012,392	4.11	1,295,683	4.49
15	General Expenses Incurred	23,999	2.32	825	3.18	161,249	5.95	16,563	3.36	1,541,669	6.27	1,744,305	6.04
16	Other Income Less Other Expenses	1,047	0.10	14	0.05	8,067	0.30	(8,686)	(1.76)	81,433	0.33	81,875	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	(102,625)	(9.93)	(419)	(1.62)	(91,325)	(3.37)	(104,906)	(21.30)	(1,140,108)	(4.63)	(1,439,383)	(4.99)

* (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 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)**

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,116,194	102.41	31,560	89.79	20,100,180	102.16	5,195,413	101.53	52,273,097	101.98	82,716,444	102.02
2	Premiums Earned	4,995,998	100.00	35,147	100.00	19,674,233	100.00	5,117,357	100.00	51,255,693	100.00	81,078,428	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	202,286	1.03	446,109	8.72	76,899	0.15	725,294	0.89
4	Incurred Losses	3,806,519	76.19	19,247	54.76	15,332,205	77.93	3,372,250	65.90	35,285,058	68.84	57,815,279	71.31
5	Defense and Cost Containment Expenses Incurred	12,895	0.26	159	0.45	56,803	0.29	14,644	0.29	143,408	0.28	227,909	0.28
6	Adjusting and Other Expenses Incurred	368,377	7.37	1,750	4.98	1,658,828	8.43	563,883	11.02	3,845,778	7.50	6,438,616	7.94
7	Unpaid Losses	330,823	6.62	(121)	(0.34)	2,306,040	11.72	92,433	1.81	3,340,473	6.52	6,069,648	7.49
8	Defense and Cost Containment Expenses Unpaid	17,165	0.34	68	0.19	48,682	0.25	9,776	0.19	130,542	0.25	206,233	0.25
9	Adjusting and Other Expenses Unpaid	60,753	1.22	401	1.14	1,500,250	7.63	140,919	2.75	806,619	1.57	2,508,942	3.09
10	Unearned Premium Reserves	1,660,916	33.24	14,219	40.46	5,492,053	27.91	1,695,843	33.14	16,767,938	32.71	25,630,969	31.61
11	Agents Balances	1,024,599	20.51	9,284	26.41	3,919,370	19.92	929,053	18.15	10,896,044	21.26	16,778,350	20.69
12	Commission and Brokerage Expenses Incurred	366,470	7.34	4,918	13.99	1,946,928	9.90	169,346	3.31	3,723,301	7.26	6,210,963	7.66
13	Taxes, Licenses, and Fees Incurred	89,084	1.78	660	1.88	390,618	1.99	110,775	2.16	1,191,195	2.32	1,782,332	2.20
14	Other Acquisition Expenses Incurred	278,315	5.57	1,124	3.20	1,918,190	9.75	618,571	12.09	3,838,378	7.49	6,654,578	8.21
15	General Expenses Incurred	138,128	2.76	2,617	7.45	784,787	3.99	217,558	4.25	2,665,249	5.20	3,808,339	4.70
16	Other Income Less Other Expenses	(11,483)	(0.23)	(80)	(0.23)	20,646	0.10	117,288	2.29	60,009	0.12	186,380	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	(75,278)	(1.51)	4,590	13.06	(2,595,769)	(13.19)	(278,492)	(5.44)	546,419	1.07	(2,398,530)	(2.96)

* (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 2021 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	362,035	110.73	8,501	93.13	1,164,700	102.75	156,096	109.11	7,328,542	103.77	9,019,874	103.97
2	Premiums Earned	326,966	100.00	9,128	100.00	1,133,482	100.00	143,062	100.00	7,062,503	100.00	8,675,141	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	900	0.08	0	0.00	849	0.01	1,749	0.02
4	Incurred Losses	174,526	53.38	4,072	44.61	668,424	58.97	92,537	64.68	3,855,348	54.59	4,794,907	55.27
5	Defense and Cost Containment Expenses Incurred	2,325	0.71	38	0.42	8,403	0.74	1,197	0.84	78,822	1.12	90,785	1.05
6	Adjusting and Other Expenses Incurred	16,780	5.13	419	4.59	92,058	8.12	6,152	4.30	348,858	4.94	464,267	5.35
7	Unpaid Losses	28,361	8.67	1,282	14.04	80,772	7.13	24,418	17.07	1,248,659	17.68	1,383,492	15.95
8	Defense and Cost Containment Expenses Unpaid	2,575	0.79	23	0.25	6,883	0.61	980	0.69	126,190	1.79	136,651	1.58
9	Adjusting and Other Expenses Unpaid	2,533	0.77	147	1.61	32,058	2.83	4,222	2.95	130,931	1.85	169,891	1.96
10	Unearned Premium Reserves	179,621	54.94	2,994	32.80	510,731	45.06	65,430	45.74	3,121,879	44.20	3,880,655	44.73
11	Agents Balances	122,005	37.31	155	1.70	348,232	30.72	23,381	16.34	1,948,374	27.59	2,442,147	28.15
12	Commission and Brokerage Expenses Incurred	33,761	10.33	1,628	17.84	153,366	13.53	17,469	12.21	1,029,174	14.57	1,235,398	14.24
13	Taxes, Licenses, and Fees Incurred	6,017	1.84	156	1.71	25,133	2.22	3,076	2.15	174,333	2.47	208,715	2.41
14	Other Acquisition Expenses Incurred	6,484	1.98	155	1.70	104,684	9.24	9,456	6.61	306,445	4.34	427,224	4.92
15	General Expenses Incurred	6,699	2.05	277	3.03	66,348	5.85	11,951	8.35	470,521	6.66	555,796	6.41
16	Other Income Less Other Expenses	139	0.04	5	0.05	4,297	0.38	(746)	(0.52)	8,365	0.12	12,060	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	80,515	24.62	2,387	26.15	18,464	1.63	479	0.33	806,511	11.42	908,356	10.47

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,460,786	105.42	2,460,786	105.42
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,334,216	100.00	2,334,216	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	7,214	0.00	0	0.00	1,249,749	53.54	1,256,963	53.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	106	0.00	0	0.00	161,033	6.90	161,139	6.90
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	0.00	0	0.00	93,735	4.02	93,734	4.02
7	Unpaid Losses	0	0.00	0	0.00	16,660	0.00	0	0.00	2,433,001	104.23	2,449,661	104.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	221	0.00	0	0.00	327,069	14.01	327,290	14.02
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	72	0.00	0	0.00	135,582	5.81	135,654	5.81
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,102,638	47.24	1,102,638	47.24
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	507,427	21.74	507,427	21.74
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	373,088	15.98	373,088	15.98
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	57,452	2.46	57,452	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	88,923	3.81	88,923	3.81
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	66,882	2.87	66,882	2.87
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(14,460)	(0.62)	(14,460)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(7,320)	0.00	0	0.00	228,894	9.81	221,574	9.49

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	19,586	98.61	1,527	100.13	1,335,136	103.49	1,356,249	103.41
2	Premiums Earned	0	0.00	0	0.00	19,863	100.00	1,525	100.00	1,290,147	100.00	1,311,535	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.07	0	0.00	538	0.04	551	0.04
4	Incurred Losses	0	0.00	(1)	0.00	3,238	16.30	1,520	99.67	375,879	29.13	380,636	29.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.00	8	0.04	(40)	(2.62)	11,296	0.88	11,265	0.86
6	Adjusting and Other Expenses Incurred	0	0.00	(2)	0.00	404	2.03	81	5.31	43,228	3.35	43,711	3.33
7	Unpaid Losses	0	0.00	8	0.00	4,251	21.40	864	56.66	1,151,946	89.29	1,157,069	88.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5	0.00	457	2.30	353	23.15	112,042	8.68	112,857	8.60
9	Adjusting and Other Expenses Unpaid	0	0.00	3	0.00	202	1.02	88	5.77	80,709	6.26	81,002	6.18
10	Unearned Premium Reserves	0	0.00	0	0.00	10,460	52.66	220	14.43	773,375	59.94	784,055	59.78
11	Agents Balances	0	0.00	0	0.00	6,155	30.99	43	2.82	246,436	19.10	252,634	19.26
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,342	11.79	57	3.74	219,680	17.03	222,079	16.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	424	2.13	38	2.49	31,895	2.47	32,357	2.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,288	11.52	303	19.87	82,852	6.42	85,443	6.51
15	General Expenses Incurred	0	0.00	0	0.00	946	4.76	79	5.18	110,911	8.60	111,936	8.53
16	Other Income Less Other Expenses	2	0.00	0	0.00	50	0.25	3	0.20	(3,284)	(0.25)	(3,229)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	2	0.00	2	0.00	10,245	51.58	(510)	(33.44)	410,589	31.82	420,328	32.05

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	291,769	105.69	5	100.00	6,985,628	104.22	7,277,402	104.28
2	Premiums Earned	0	0.00	0	0.00	276,068	100.00	5	100.00	6,702,772	100.00	6,978,845	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,802	1.38	0	0.00	49,687	0.74	53,489	0.77
4	Incurred Losses	0	0.00	0	0.00	28,337	10.26	(2)	(40.00)	1,193,007	17.80	1,221,342	17.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,638	3.13	0	0.00	158,987	2.37	167,625	2.40
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	5,548	2.01	0	0.00	173,253	2.58	178,801	2.56
7	Unpaid Losses	0	0.00	0	0.00	64,009	23.19	0	0.00	3,452,200	51.50	3,516,209	50.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	13,105	4.75	0	0.00	536,072	8.00	549,177	7.87
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,161	2.23	0	0.00	258,155	3.85	264,316	3.79
10	Unearned Premium Reserves	0	0.00	0	0.00	145,334	52.64	0	0.00	4,026,428	60.07	4,171,762	59.78
11	Agents Balances	0	0.00	0	0.00	57,734	20.91	0	0.00	952,554	14.21	1,010,288	14.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	93,337	33.81	0	0.00	1,846,412	27.55	1,939,749	27.79
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	10,431	3.78	0	0.00	190,071	2.84	200,502	2.87
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	52,730	19.10	0	0.00	661,664	9.87	714,394	10.24
15	General Expenses Incurred	0	0.00	0	0.00	19,796	7.17	0	0.00	619,212	9.24	639,008	9.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,598	1.67	0	0.00	(8,438)	(0.13)	(3,840)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	58,052	21.03	7	140.00	1,802,058	26.89	1,860,117	26.65

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,771	100.03	126	94.74	9,211	102.16	307	112.45	355,187	101.09	368,602	101.11
2	Premiums Earned	3,770	100.00	133	100.00	9,016	100.00	273	100.00	351,362	100.00	364,554	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	103	2.73	10	7.52	1,029	11.41	32	11.72	198,335	56.45	199,509	54.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	26	0.29	10	3.66	2,087	0.59	2,123	0.58
6	Adjusting and Other Expenses Incurred	73	1.94	0	0.00	109	1.21	44	16.12	14,581	4.15	14,807	4.06
7	Unpaid Losses	24	0.64	32	24.06	695	7.71	0	0.00	280,656	79.88	281,407	77.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	35	0.39	8	2.93	29,798	8.48	29,841	8.19
9	Adjusting and Other Expenses Unpaid	19	0.50	3	2.26	28	0.31	0	0.00	27,051	7.70	27,101	7.43
10	Unearned Premium Reserves	72	1.91	62	46.62	4,558	50.55	108	39.56	193,145	54.97	197,945	54.30
11	Agents Balances	65	1.72	19	14.29	3,302	36.62	16	5.86	73,261	20.85	76,663	21.03
12	Commission and Brokerage Expenses Incurred	654	17.35	19	14.29	1,335	14.81	0	0.00	104,531	29.75	106,539	29.22
13	Taxes, Licenses, and Fees Incurred	12	0.32	3	2.26	205	2.27	7	2.56	9,055	2.58	9,282	2.55
14	Other Acquisition Expenses Incurred	346	9.18	0	0.00	621	6.89	303	110.99	17,564	5.00	18,834	5.17
15	General Expenses Incurred	230	6.10	7	5.26	1,208	13.40	19	6.96	20,425	5.81	21,889	6.00
16	Other Income Less Other Expenses	0	0.00	0	0.00	26	0.29	0	0.00	94	0.03	120	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	2,352	62.39	93	69.92	4,509	50.01	(142)	(52.01)	(15,142)	(4.31)	(8,330)	(2.28)

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	3,911	108.91	894,752	105.05	245	100.82	1,209,962	102.89	2,108,870	103.81
2	Premiums Earned	0	0.00	3,591	100.00	851,771	100.00	243	100.00	1,175,960	100.00	2,031,565	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	12	0.00	0	0.00	0	0.00	12	0.00
4	Incurred Losses	0	0.00	376	10.47	446,911	52.47	40	16.46	321,821	27.37	769,148	37.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	16	0.45	2,230	0.26	(12)	(4.94)	(15,996)	(1.36)	(13,762)	(0.68)
6	Adjusting and Other Expenses Incurred	0	0.00	19	0.53	8,676	1.02	(3)	(1.23)	34,427	2.93	43,119	2.12
7	Unpaid Losses	0	0.00	731	20.36	486,440	57.11	63	25.93	471,838	40.12	959,072	47.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	59	1.64	3,763	0.44	6	2.47	20,115	1.71	23,943	1.18
9	Adjusting and Other Expenses Unpaid	0	0.00	63	1.75	5,966	0.70	13	5.35	24,116	2.05	30,158	1.48
10	Unearned Premium Reserves	0	0.00	1,927	53.66	449,457	52.77	119	48.97	556,769	47.35	1,008,272	49.63
11	Agents Balances	0	0.00	442	12.31	95,645	11.23	49	20.16	297,976	25.34	394,112	19.40
12	Commission and Brokerage Expenses Incurred	0	0.00	459	12.78	17,467	2.05	36	14.81	149,239	12.69	167,201	8.23
13	Taxes, Licenses, and Fees Incurred	0	0.00	63	1.75	25,445	2.99	7	2.88	29,578	2.52	55,093	2.71
14	Other Acquisition Expenses Incurred	0	0.00	13	0.36	61,743	7.25	27	11.11	69,574	5.92	131,357	6.47
15	General Expenses Incurred	0	0.00	779	21.69	120,901	14.19	12	4.94	121,318	10.32	243,010	11.96
16	Other Income Less Other Expenses	0	0.00	(2)	(0.06)	95	0.01	(1)	(0.41)	(3,062)	(0.26)	(2,970)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,863	51.88	168,481	19.78	135	55.56	462,946	39.37	633,425	31.18

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	14,510	99.88	13,886	96.32	172	101.18	0	0.00	2,194,137	102.06	2,222,705	102.01
2	Premiums Earned	14,528	100.00	14,416	100.00	170	100.00	0	0.00	2,149,876	100.00	2,178,990	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	9	0.00	9	0.00
4	Incurred Losses	3,602	24.79	4,207	29.18	(3)	(1.76)	0	0.00	595,027	27.68	602,833	27.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,167	1.96	42,167	1.94
6	Adjusting and Other Expenses Incurred	0	0.00	253	1.75	13	7.65	0	0.00	41,032	1.91	41,298	1.90
7	Unpaid Losses	621	4.27	590	4.09	4	2.35	0	0.00	905,648	42.13	906,863	41.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	43,409	2.02	43,409	1.99
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	13	7.65	0	0.00	37,193	1.73	37,206	1.71
10	Unearned Premium Reserves	383	2.64	5,326	36.95	43	25.29	0	0.00	1,151,700	53.57	1,157,452	53.12
11	Agents Balances	(5)	(0.03)	0	0.00	28	16.47	0	0.00	382,631	17.80	382,654	17.56
12	Commission and Brokerage Expenses Incurred	1,651	11.36	4,579	31.76	16	9.41	0	0.00	474,439	22.07	480,685	22.06
13	Taxes, Licenses, and Fees Incurred	242	1.67	239	1.66	4	2.35	0	0.00	55,532	2.58	56,017	2.57
14	Other Acquisition Expenses Incurred	0	0.00	16	0.11	18	10.59	0	0.00	126,785	5.90	126,819	5.82
15	General Expenses Incurred	3,258	22.43	(71)	(0.49)	6	3.53	0	0.00	165,124	7.68	168,317	7.72
16	Other Income Less Other Expenses	48	0.33	0	0.00	0	0.00	0	0.00	25,378	1.18	25,426	1.17
17	Pretax Profit or Loss Excluding Investment Gain*	5,823	40.08	5,192	36.02	115	67.65	0	0.00	675,152	31.40	686,282	31.50

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

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	52,520	101.73	52,520	101.73
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	51,629	100.00	51,629	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	870	1.69	870	1.69
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,731)	(3.35)	(1,731)	(3.35)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,515	12.62	6,515	12.62
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	35,670	69.09	35,670	69.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,589	3.08	1,589	3.08
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,924	17.28	8,924	17.28
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,883	15.27	7,883	15.27
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	17,695	34.27	17,695	34.27
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	27,300	52.88	27,300	52.88
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	132	0.26	132	0.26
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,826	30.65	15,826	30.65
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,032	38.80	20,032	38.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	359	0.70	359	0.70
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(16,955)	(32.84)	(16,955)	(32.84)

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2021 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	3,955,583	123.12	3,955,583	123.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,212,683	100.00	3,212,683	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	1,789,880	55.71	1,789,880	55.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,722	0.08	2,722	0.08
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	32,858	1.02	32,858	1.02
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	247,548	7.71	247,548	7.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,122	0.03	1,122	0.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,710	0.05	1,710	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,026,025	280.95	9,026,025	280.95
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	402,044	12.51	402,044	12.51
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	387,513	12.06	387,513	12.06
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	80,674	2.51	80,674	2.51
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	21,940	0.68	21,940	0.68
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	127,592	3.97	127,592	3.97
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	14,143	0.44	14,143	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	783,641	24.39	783,641	24.39

* (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, 2021**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of Pages 40-74)
Source: NAIC 2021 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	18,193	106.65	2,577,187	106.00	101,748,747	102.63	26,449,076	103.61	425,977,240	104.01	556,770,443	103.75
2	Premiums Earned	17,059	100.00	2,431,206	100.00	99,144,711	100.00	25,528,596	100.00	409,549,751	100.00	536,671,323	100.00
3	Dividends to Policyholders	0	0.00	14	0.00	1,092,452	1.10	1,407,838	5.51	573,361	0.14	3,073,665	0.57
4	Incurred Losses	11,153	65.38	1,308,644	53.83	64,403,854	64.96	16,768,298	65.68	250,034,648	61.05	332,526,597	61.96
5	Defense and Cost Containment Expenses Incurred	1,510	8.85	38,436	1.58	3,409,304	3.44	788,447	3.09	17,214,847	4.20	21,452,544	4.00
6	Adjusting and Other Expenses Incurred	6,808	39.91	205,050	8.43	6,673,680	6.73	2,106,226	8.25	23,783,921	5.81	32,775,685	6.11
7	Unpaid Losses	7,482	43.86	431,278	17.74	62,382,102	62.92	12,590,740	49.32	416,484,480	101.69	491,896,082	91.66
8	Defense and Cost Containment Expenses Unpaid	1,209	7.09	45,060	1.85	10,283,999	10.37	1,840,792	7.21	57,132,719	13.95	69,303,779	12.91
9	Adjusting and Other Expenses Unpaid	710	4.16	155,868	6.41	7,240,597	7.30	1,416,005	5.55	24,572,176	6.00	33,385,356	6.22
10	Unearned Premium Reserves	3,352	19.65	1,341,443	55.18	38,161,447	38.49	10,714,523	41.97	203,827,610	49.77	254,048,375	47.34
11	Agents Balances	1,120,581	6568.86	464,904	19.12	21,849,097	22.04	5,721,338	22.41	107,161,183	26.17	136,317,103	25.40
12	Commission and Brokerage Expenses Incurred	(358,388)	(2100.87)	303,212	12.47	12,989,748	13.10	574,585	2.25	47,548,482	11.61	61,057,639	11.38
13	Taxes, Licenses, and Fees Incurred	40,906	239.79	64,422	2.65	2,031,703	2.05	752,852	2.95	10,294,679	2.51	13,184,562	2.46
14	Other Acquisition Expenses Incurred	214,014	1254.55	227,137	9.34	7,706,990	7.77	3,794,896	14.87	24,136,273	5.89	36,079,310	6.72
15	General Expenses Incurred	155,333	910.56	85,758	3.53	5,740,360	5.79	1,552,879	6.08	28,250,931	6.90	35,785,261	6.67
16	Other Income Less Other Expenses	75,709	443.81	1,593	0.07	72,303	0.07	399,267	1.56	(112,706)	(0.03)	436,166	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	21,436	125.66	200,130	8.23	(4,831,075)	(4.87)	(1,818,151)	(7.12)	7,599,849	1.86	1,172,189	0.22
18	Investment Gain from Insurance Funds	1,485	8.71	34,977	1.44	2,825,485	2.85	414,385	1.62	21,164,883	5.17	24,441,215	4.55
19	Profit or Loss Excluding Investment Gain	22,923	134.37	235,113	9.67	(2,005,576)	(2.02)	(1,403,763)	(5.50)	28,764,820	7.02	25,613,517	4.77
20	Investment Gain from Capital and Surplus	1,181	6.92	84,480	3.47	6,471,454	6.53	1,791,031	7.02	20,493,172	5.00	28,841,318	5.37
21	Total Profit or Losses**	24,104	141.30	319,599	13.15	4,465,875	4.50	387,259	1.52	49,258,052	12.03	54,454,889	10.15

* (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 2021 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	49,971	102.32	2,577,765	106.01	102,846,985	102.67	26,460,858	103.60	444,478,073	103.98	576,413,652	103.73
2	Premiums Earned	48,837	100.00	2,431,660	100.00	100,170,882	100.00	25,540,377	100.00	427,482,075	100.00	555,673,831	100.00
3	Dividends to Policyholders	0	0.00	14	0.00	1,092,447	1.09	1,407,837	5.51	573,351	0.13	3,073,649	0.55
4	Incurred Losses	11,153	22.84	1,308,916	53.83	65,953,695	65.84	16,772,827	65.67	263,744,418	61.70	347,791,009	62.59
5	Defense and Cost Containment Expenses Incurred	1,510	3.09	38,431	1.58	3,418,634	3.41	789,378	3.09	17,765,436	4.16	22,013,389	3.96
6	Adjusting and Other Expenses Incurred	6,807	13.94	205,050	8.43	6,796,974	6.79	2,106,290	8.25	23,957,191	5.60	33,072,312	5.95
7	Unpaid Losses	7,482	15.32	431,806	17.76	63,966,653	63.86	12,607,663	49.36	461,868,476	108.04	538,882,080	96.98
8	Defense and Cost Containment Expenses Unpaid	1,209	2.48	45,064	1.85	10,300,566	10.28	1,842,051	7.21	59,483,825	13.91	71,672,715	12.90
9	Adjusting and Other Expenses Unpaid	711	1.46	155,872	6.41	7,307,326	7.29	1,416,073	5.54	25,381,527	5.94	34,261,509	6.17
10	Unearned Premium Reserves	3,352	6.86	1,341,604	55.17	38,626,469	38.56	10,714,521	41.95	211,093,965	49.38	261,779,911	47.11
11	Agents Balances	1,120,580	2294.53	464,899	19.12	22,334,494	22.30	5,721,885	22.40	111,838,230	26.16	141,480,088	25.46
12	Commission and Brokerage Expenses Incurred	(358,510)	(734.10)	303,345	12.47	13,052,204	13.03	575,539	2.25	51,253,161	11.99	64,825,739	11.67
13	Taxes, Licenses, and Fees Incurred	40,905	83.76	64,421	2.65	2,031,782	2.03	752,885	2.95	10,353,321	2.42	13,243,314	2.38
14	Other Acquisition Expenses Incurred	214,013	438.22	227,136	9.34	7,707,542	7.69	3,795,066	14.86	24,409,439	5.71	36,353,196	6.54
15	General Expenses Incurred	155,458	318.32	85,761	3.53	5,741,788	5.73	1,553,891	6.08	28,713,299	6.72	36,250,197	6.52
16	Other Income Less Other Expenses	72,122	147.68	1,594	0.07	71,775	0.07	399,406	1.56	1,305,233	0.31	1,850,130	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	49,621	101.61	200,181	8.23	(5,552,412)	(5.54)	(1,813,928)	(7.10)	8,017,707	1.88	901,169	0.16
18	Investment Gain from Insurance Funds	1,395	2.86	35,411	1.46	2,875,160	2.87	415,262	1.63	22,625,562	5.29	25,952,790	4.67
19	Profit or Loss Excluding Investment Gain	51,016	104.46	235,593	9.69	(2,677,253)	(2.67)	(1,398,666)	(5.48)	30,643,269	7.17	26,853,959	4.83
20	Investment Gain from Capital and Surplus	9,336	19.12	85,594	3.52	6,588,400	6.58	1,791,990	7.02	33,424,524	7.82	41,899,844	7.54
21	Total Profit or Losses**	60,351	123.58	321,186	13.21	3,911,149	3.90	393,323	1.54	64,067,780	14.99	68,753,789	12.37

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	13,890	100.85	1,680,131	112.47	413,859	100.53	10,035,824	107.12	12,143,704	107.58
2	Premiums Earned	0	0.00	13,773	100.00	1,493,896	100.00	411,662	100.00	9,369,122	100.00	11,288,453	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,339	0.36	10,768	2.62	(907)	(0.01)	15,200	0.13
4	Incurred Losses	0	0.00	4,693	34.07	1,171,120	78.39	176,586	42.90	6,705,681	71.57	8,058,080	71.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	105	0.76	24,648	1.65	6,120	1.49	273,644	2.92	304,517	2.70
6	Adjusting and Other Expenses Incurred	0	0.00	659	4.78	59,796	4.00	9,171	2.23	322,197	3.44	391,823	3.47
7	Unpaid Losses	0	0.00	1,833	13.31	1,096,461	73.40	70,179	17.05	7,390,379	78.88	8,558,852	75.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	152	1.10	35,332	2.37	2,693	0.65	281,616	3.01	319,793	2.83
9	Adjusting and Other Expenses Unpaid	0	0.00	170	1.23	35,317	2.36	9,197	2.23	240,015	2.56	284,699	2.52
10	Unearned Premium Reserves	0	0.00	7,266	52.76	906,949	60.71	271,018	65.84	5,148,113	54.95	6,333,346	56.10
11	Agents Balances	(1,018)	0.00	(3,488)	(25.32)	524,029	35.08	182,135	44.24	2,593,581	27.68	3,295,239	29.19
12	Commission and Brokerage Expenses Incurred	0	0.00	(11,431)	(83.00)	168,818	11.30	7,007	1.70	1,702,257	18.17	1,866,651	16.54
13	Taxes, Licenses, and Fees Incurred	0	0.00	784	5.69	44,556	2.98	12,811	3.11	227,802	2.43	285,953	2.53
14	Other Acquisition Expenses Incurred	0	0.00	9,491	68.91	130,112	8.71	31,652	7.69	556,762	5.94	728,017	6.45
15	General Expenses Incurred	42	0.00	4,366	31.70	187,410	12.55	14,159	3.44	592,168	6.32	798,145	7.07
16	Other Income Less Other Expenses	8	0.00	217	1.58	(295)	(0.02)	1,830	0.44	16,064	0.17	17,824	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	(34)	0.00	5,327	38.68	(298,187)	(19.96)	145,218	35.28	(994,399)	(10.61)	(1,142,075)	(10.12)
18	Investment Gain from Insurance Funds	16	0.00	208	1.51	70,828	4.74	2,848	0.69	286,179	3.05	360,079	3.19
19	Profit or Loss Excluding Investment Gain	(18)	0.00	5,533	40.17	(227,361)	(15.22)	148,067	35.97	(708,210)	(7.56)	(781,989)	(6.93)
20	Investment Gain from Capital and Surplus	0	0.00	278	2.02	231,082	15.47	16,253	3.95	(22,098,565)	(235.87)	(21,850,952)	(193.57)
21	Total Profit or Losses**	(18)	0.00	5,812	42.20	3,722	0.25	164,321	39.92	(22,806,769)	(243.42)	(22,632,932)	(200.50)

* (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 2021 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	35,986	102.83	2,639,393	105.92	488,073	97.78	8,698,326	105.42	11,861,778	105.19
2	Premiums Earned	0	0.00	34,994	100.00	2,491,823	100.00	499,150	100.00	8,251,041	100.00	11,277,008	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,230	0.09	30,780	6.17	(80)	(0.00)	32,930	0.29
4	Incurred Losses	0	0.00	29,147	83.29	1,368,727	54.93	383,029	76.74	5,947,323	72.08	7,728,226	68.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	482	1.38	25,458	1.02	3,534	0.71	241,408	2.93	270,882	2.40
6	Adjusting and Other Expenses Incurred	0	0.00	3,446	9.85	100,166	4.02	33,047	6.62	428,574	5.19	565,233	5.01
7	Unpaid Losses	0	0.00	10,589	30.26	999,957	40.13	80,299	16.09	6,128,646	74.28	7,219,491	64.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	685	1.96	37,468	1.50	2,134	0.43	267,981	3.25	308,268	2.73
9	Adjusting and Other Expenses Unpaid	0	0.00	1,199	3.43	39,074	1.57	11,053	2.21	247,878	3.00	299,204	2.65
10	Unearned Premium Reserves	0	0.00	17,942	51.27	1,395,157	55.99	286,909	57.48	4,438,979	53.80	6,138,987	54.44
11	Agents Balances	(490)	0.00	1,330	3.80	884,936	35.51	151,025	30.26	2,429,787	29.45	3,466,588	30.74
12	Commission and Brokerage Expenses Incurred	0	0.00	(14,005)	(40.02)	230,674	9.26	5,189	1.04	1,279,691	15.51	1,501,549	13.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,567	7.34	75,327	3.02	14,541	2.91	183,035	2.22	275,470	2.44
14	Other Acquisition Expenses Incurred	0	0.00	12,506	35.74	210,523	8.45	56,413	11.30	600,460	7.28	879,902	7.80
15	General Expenses Incurred	20	0.00	9,252	26.44	333,026	13.36	25,822	5.17	546,481	6.62	914,601	8.11
16	Other Income Less Other Expenses	3	0.00	510	1.46	735	0.03	8,947	1.79	(94)	(0.00)	10,101	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	(17)	0.00	(7,889)	(22.54)	146,428	5.88	(44,259)	(8.87)	(975,933)	(11.83)	(881,670)	(7.82)
18	Investment Gain from Insurance Funds	8	0.00	365	1.04	73,200	2.94	4,161	0.83	299,964	3.64	377,698	3.35
19	Profit or Loss Excluding Investment Gain	(9)	0.00	(7,524)	(21.50)	219,628	8.81	(40,099)	(8.03)	(675,982)	(8.19)	(503,986)	(4.47)
20	Investment Gain from Capital and Surplus	0	0.00	521	1.49	321,040	12.88	36,894	7.39	22,915,108	277.72	23,273,563	206.38
21	Total Profit or Losses**	(9)	0.00	(7,004)	(20.01)	540,669	21.70	(3,206)	(0.64)	22,239,130	269.53	22,769,580	201.91

* (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 2021 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	413,195	101.28	0	0.00	6,404,106	103.45	6,817,301	103.32
2	Premiums Earned	0	0.00	0	0.00	407,986	100.00	0	0.00	6,190,493	100.00	6,598,479	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	250,833	61.48	0	0.00	5,004,588	80.84	5,255,421	79.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	192	0.05	0	0.00	460	0.01	652	0.01
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,062	5.16	0	0.00	226,079	3.65	247,141	3.75
7	Unpaid Losses	0	0.00	0	0.00	140,810	34.51	0	0.00	2,221,848	35.89	2,362,658	35.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	800	0.20	0	0.00	19,923	0.32	20,723	0.31
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,164	1.27	0	0.00	37,860	0.61	43,024	0.65
10	Unearned Premium Reserves	0	0.00	0	0.00	18,354	4.50	0	0.00	1,032,727	16.68	1,051,081	15.93
11	Agents Balances	0	0.00	0	0.00	(32,032)	(7.85)	0	0.00	133,120	2.15	101,088	1.53
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(18,738)	(4.59)	0	0.00	335,602	5.42	316,864	4.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,249	0.55	0	0.00	61,088	0.99	63,337	0.96
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	19,666	4.82	0	0.00	(71,289)	(1.15)	(51,623)	(0.78)
15	General Expenses Incurred	0	0.00	0	0.00	31,927	7.83	0	0.00	362,235	5.85	394,162	5.97
16	Other Income Less Other Expenses	0	0.00	0	0.00	(662)	(0.16)	0	0.00	7,795	0.13	7,133	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	100,134	24.54	0	0.00	279,526	4.52	379,660	5.75
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	4,621	1.13	0	0.00	75,000	1.21	79,621	1.21
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	104,755	25.68	0	0.00	354,526	5.73	459,281	6.96
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	10,517	2.58	0	0.00	123,494	1.99	134,011	2.03
21	Total Profit or Losses**	0	0.00	0	0.00	115,270	28.25	0	0.00	478,020	7.72	593,290	8.99

* (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 2021 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	17,143	113.70	0	0.00	(422)	252.69	16,721	112.14
2	Premiums Earned	0	0.00	0	0.00	15,078	100.00	0	0.00	(167)	100.00	14,911	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	1,495	9.92	0	0.00	(1,601)	958.68	(106)	(0.71)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	59	0.39	0	0.00	202	(120.96)	261	1.75
6	Adjusting and Other Expenses Incurred	0	0.00	198	0.00	(211)	(1.40)	0	0.00	17,819	(10670.06)	17,806	119.42
7	Unpaid Losses	0	0.00	0	0.00	7,374	48.91	0	0.00	(21,601)	12934.73	(14,227)	(95.41)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	103	0.68	0	0.00	(830)	497.01	(727)	(4.88)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(98)	(0.65)	0	0.00	5,268	(3154.49)	5,170	34.67
10	Unearned Premium Reserves	0	0.00	0	0.00	8,785	58.26	0	0.00	20,129	(12053.29)	28,914	193.91
11	Agents Balances	0	0.00	28	0.00	2,911	19.31	0	0.00	(389,225)	233068.86	(386,286)	(2590.61)
12	Commission and Brokerage Expenses Incurred	0	0.00	(2,537)	0.00	(695)	(4.61)	(7,745)	0.00	(233,003)	139522.75	(243,980)	(1636.24)
13	Taxes, Licenses, and Fees Incurred	0	0.00	460	0.00	0	0.00	0	0.00	35,564	(21295.81)	36,024	241.59
14	Other Acquisition Expenses Incurred	0	0.00	273	0.00	0	0.00	0	0.00	57,327	(34327.54)	57,600	386.29
15	General Expenses Incurred	0	0.00	2,203	0.00	149	0.99	0	0.00	64,786	(38794.01)	67,138	450.26
16	Other Income Less Other Expenses	0	0.00	253	0.00	57	0.38	0	0.00	980	(586.83)	1,290	8.65
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(344)	0.00	14,338	95.09	7,745	0.00	59,725	(35763.47)	81,464	546.33
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	736	4.88	0	0.00	35,992	(21552.10)	36,728	246.31
19	Profit or Loss Excluding Investment Gain	0	0.00	(344)	0.00	15,074	99.97	7,745	0.00	95,715	(57314.37)	118,190	792.64
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	474	3.14	0	0.00	405	(242.51)	879	5.89
21	Total Profit or Losses**	0	0.00	(344)	0.00	15,548	103.12	7,745	0.00	96,122	(57558.08)	119,071	798.54

* (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 2021 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	125,457	100.03	0	0.00	542,197	108.67	667,654	106.94
2	Premiums Earned	0	0.00	0	0.00	125,420	100.00	0	0.00	498,924	100.00	624,344	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	90,595	72.23	0	0.00	411,828	82.54	502,423	80.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	14	0.01	0	0.00	(131)	(0.03)	(117)	(0.02)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8,538	6.81	0	0.00	37,425	7.50	45,963	7.36
7	Unpaid Losses	0	0.00	0	0.00	18,961	15.12	0	0.00	184,336	36.95	203,297	32.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,184	0.64	3,184	0.51
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	483	0.39	0	0.00	1,518	0.30	2,001	0.32
10	Unearned Premium Reserves	0	0.00	0	0.00	36	0.03	0	0.00	64,619	12.95	64,655	10.36
11	Agents Balances	0	0.00	0	0.00	(1,291)	(1.03)	0	0.00	1,539	0.31	248	0.04
12	Commission and Brokerage Expenses Incurred	0	0.00	(84)	0.00	28,640	22.84	0	0.00	117,034	23.46	145,590	23.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	110	0.00	3,459	2.76	0	0.00	9,851	1.97	13,420	2.15
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,087	4.85	0	0.00	4,893	0.98	10,980	1.76
15	General Expenses Incurred	0	0.00	37	0.00	15,892	12.67	0	0.00	31,288	6.27	47,217	7.56
16	Other Income Less Other Expenses	0	0.00	1	0.00	(230)	(0.18)	0	0.00	1,554	0.31	1,325	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(62)	0.00	(28,035)	(22.35)	0	0.00	(111,710)	(22.39)	(139,807)	(22.39)
18	Investment Gain from Insurance Funds	0	0.00	(1)	0.00	561	0.45	0	0.00	7,562	1.52	8,122	1.30
19	Profit or Loss Excluding Investment Gain	0	0.00	(63)	0.00	(27,474)	(21.91)	0	0.00	(104,147)	(20.87)	(131,684)	(21.09)
20	Investment Gain from Capital and Surplus	0	0.00	62	0.00	2,825	2.25	0	0.00	10,205	2.05	13,092	2.10
21	Total Profit or Losses**	0	0.00	(1)	0.00	(24,650)	(19.65)	0	0.00	(93,947)	(18.83)	(118,598)	(19.00)

* (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 2021 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	28	100.00	6,072	119.48	0	0.00	420,803	129.84	426,903	129.67
2	Premiums Earned	0	0.00	28	100.00	5,082	100.00	0	0.00	324,101	100.00	329,211	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,941	57.87	0	0.00	122,046	37.66	124,987	37.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(82)	(1.61)	0	0.00	4,136	1.28	4,054	1.23
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	166	3.27	0	0.00	5,957	1.84	6,123	1.86
7	Unpaid Losses	0	0.00	0	0.00	2,695	53.03	0	0.00	126,926	39.16	129,621	39.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	35	0.69	0	0.00	8,287	2.56	8,322	2.53
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	16	0.31	0	0.00	3,945	1.22	3,961	1.20
10	Unearned Premium Reserves	0	0.00	0	0.00	3,132	61.63	0	0.00	265,656	81.97	268,788	81.65
11	Agents Balances	0	0.00	(51)	(182.14)	1,898	37.35	0	0.00	148,634	45.86	150,481	45.71
12	Commission and Brokerage Expenses Incurred	0	0.00	(237)	(846.43)	1,201	23.63	0	0.00	35,631	10.99	36,595	11.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	151	2.97	0	0.00	12,731	3.93	12,882	3.91
14	Other Acquisition Expenses Incurred	0	0.00	5	17.86	215	4.23	0	0.00	38,921	12.01	39,141	11.89
15	General Expenses Incurred	0	0.00	28	100.00	574	11.29	0	0.00	25,746	7.94	26,348	8.00
16	Other Income Less Other Expenses	0	0.00	2	7.14	(3)	(0.06)	0	0.00	402	0.12	401	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	234	835.71	(87)	(1.71)	0	0.00	79,344	24.48	79,491	24.15
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	69	1.36	0	0.00	1,392	0.43	1,461	0.44
19	Profit or Loss Excluding Investment Gain	0	0.00	234	835.71	(18)	(0.35)	0	0.00	80,732	24.91	80,948	24.59
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	115	2.26	0	0.00	20,577	6.35	20,692	6.29
21	Total Profit or Losses**	0	0.00	234	835.71	98	1.93	0	0.00	101,316	31.26	101,648	30.88

* (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 2021 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	40,129	101.32	1,165,756	103.12	0	0.00	1,854,211	102.59	3,060,096	102.77
2	Premiums Earned	0	0.00	39,608	100.00	1,130,453	100.00	0	0.00	1,807,476	100.00	2,977,537	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(236)	(0.02)	0	0.00	38	0.00	(198)	(0.01)
4	Incurred Losses	0	0.00	20,325	51.32	699,487	61.88	0	0.00	1,204,298	66.63	1,924,110	64.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	(100)	(0.25)	13,676	1.21	1	0.00	41,292	2.28	54,869	1.84
6	Adjusting and Other Expenses Incurred	0	0.00	1,832	4.63	53,554	4.74	0	0.00	44,932	2.49	100,318	3.37
7	Unpaid Losses	0	0.00	5,862	14.80	327,096	28.93	0	0.00	666,453	36.87	999,411	33.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	755	1.91	40,012	3.54	0	0.00	70,165	3.88	110,932	3.73
9	Adjusting and Other Expenses Unpaid	0	0.00	1,417	3.58	20,462	1.81	0	0.00	49,577	2.74	71,456	2.40
10	Unearned Premium Reserves	0	0.00	20,029	50.57	588,421	52.05	0	0.00	588,859	32.58	1,197,309	40.21
11	Agents Balances	0	0.00	8,403	21.22	326,404	28.87	0	0.00	267,295	14.79	602,102	20.22
12	Commission and Brokerage Expenses Incurred	0	0.00	5,366	13.55	189,608	16.77	0	0.00	203,006	11.23	397,980	13.37
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,040	2.63	27,069	2.39	0	0.00	25,620	1.42	53,729	1.80
14	Other Acquisition Expenses Incurred	0	0.00	3,084	7.79	78,222	6.92	14	0.00	60,620	3.35	141,940	4.77
15	General Expenses Incurred	0	0.00	959	2.42	76,501	6.77	13	0.00	83,923	4.64	161,396	5.42
16	Other Income Less Other Expenses	0	0.00	(51)	(0.13)	3,494	0.31	0	0.00	4,636	0.26	8,079	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,052	17.80	(3,935)	(0.35)	(28)	0.00	148,392	8.21	151,481	5.09
18	Investment Gain from Insurance Funds	0	0.00	465	1.17	16,046	1.42	0	0.00	32,158	1.78	48,669	1.63
19	Profit or Loss Excluding Investment Gain	0	0.00	7,518	18.98	12,112	1.07	(27)	0.00	180,542	9.99	200,145	6.72
20	Investment Gain from Capital and Surplus	0	0.00	1,437	3.63	41,311	3.65	49	0.00	51,081	2.83	93,878	3.15
21	Total Profit or Losses**	0	0.00	8,955	22.61	53,423	4.73	22	0.00	231,639	12.82	294,039	9.88

* (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 2021 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	2,272,826	106.23	11,559,832	104.35	7,733,448	105.35	60,078,202	104.36	81,644,308	104.50
2	Premiums Earned	0	0.00	2,139,498	100.00	11,077,591	100.00	7,340,848	100.00	57,567,471	100.00	78,125,408	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	76,886	0.69	350,756	4.78	565	0.00	428,207	0.55
4	Incurred Losses	0	0.00	1,157,876	54.12	7,395,904	66.76	5,380,156	73.29	38,079,340	66.15	52,013,276	66.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	30,320	1.42	139,262	1.26	72,370	0.99	1,186,879	2.06	1,428,831	1.83
6	Adjusting and Other Expenses Incurred	0	0.00	191,556	8.95	547,290	4.94	543,037	7.40	4,085,636	7.10	5,367,519	6.87
7	Unpaid Losses	0	0.00	351,722	16.44	3,117,585	28.14	1,962,119	26.73	19,378,740	33.66	24,810,166	31.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	27,571	1.29	184,299	1.66	99,950	1.36	1,450,565	2.52	1,762,385	2.26
9	Adjusting and Other Expenses Unpaid	0	0.00	144,185	6.74	250,020	2.26	232,877	3.17	2,354,144	4.09	2,981,226	3.82
10	Unearned Premium Reserves	0	0.00	1,213,556	56.72	6,317,615	57.03	3,997,655	54.46	32,298,872	56.11	43,827,698	56.10
11	Agents Balances	(10,040)	0.00	426,869	19.95	2,865,253	25.87	1,584,926	21.59	13,293,239	23.09	18,160,247	23.24
12	Commission and Brokerage Expenses Incurred	(26,802)	0.00	284,217	13.28	1,938,918	17.50	142,921	1.95	6,934,969	12.05	9,274,223	11.87
13	Taxes, Licenses, and Fees Incurred	2,735	0.00	54,840	2.56	208,033	1.88	235,054	3.20	1,636,816	2.84	2,137,478	2.74
14	Other Acquisition Expenses Incurred	15,871	0.00	186,452	8.71	669,362	6.04	1,278,366	17.41	4,623,645	8.03	6,773,696	8.67
15	General Expenses Incurred	7,878	0.00	58,456	2.73	653,215	5.90	492,579	6.71	2,971,618	5.16	4,183,746	5.36
16	Other Income Less Other Expenses	12	0.00	48	0.00	46,535	0.42	123,479	1.68	181,365	0.32	351,439	0.45
17	Pretax Profit or Loss Excluding Investment Gain*	331	0.00	175,830	8.22	(504,745)	(4.56)	(1,030,912)	(14.04)	(1,770,616)	(3.08)	(3,130,112)	(4.01)
18	Investment Gain from Insurance Funds	0	0.00	30,991	1.45	234,370	2.12	79,306	1.08	1,574,628	2.74	1,919,295	2.46
19	Profit or Loss Excluding Investment Gain	331	0.00	206,822	9.67	(270,375)	(2.44)	(951,606)	(12.96)	(196,003)	(0.34)	(1,210,831)	(1.55)
20	Investment Gain from Capital and Surplus	0	0.00	72,962	3.41	482,718	4.36	495,468	6.75	2,434,458	4.23	3,485,606	4.46
21	Total Profit or Losses**	331	0.00	279,787	13.08	212,341	1.92	(456,141)	(6.21)	2,238,462	3.89	2,274,780	2.91

* (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 2021 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	158,966	107.07	6,037,424	102.84	692,273	98.97	27,656,810	103.14	34,545,473	103.02
2	Premiums Earned	0	0.00	148,465	100.00	5,870,659	100.00	699,506	100.00	26,813,658	100.00	33,532,288	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	9,751	0.17	0	0.00	6,760	0.03	16,512	0.05
4	Incurred Losses	0	0.00	73,177	49.29	3,708,787	63.17	442,834	63.31	15,846,953	59.10	20,071,751	59.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,481	3.69	402,156	6.85	9,095	1.30	1,893,194	7.06	2,309,926	6.89
6	Adjusting and Other Expenses Incurred	0	0.00	4,598	3.10	429,838	7.32	35,279	5.04	1,491,729	5.56	1,961,444	5.85
7	Unpaid Losses	0	0.00	38,993	26.26	4,823,500	82.16	554,410	79.26	27,445,900	102.36	32,862,803	98.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,997	8.08	1,186,893	20.22	116,550	16.66	6,907,071	25.76	8,222,511	24.52
9	Adjusting and Other Expenses Unpaid	0	0.00	6,753	4.55	357,383	6.09	76,360	10.92	1,848,497	6.89	2,288,993	6.83
10	Unearned Premium Reserves	0	0.00	63,288	42.63	3,104,004	52.87	381,233	54.50	13,604,164	50.74	17,152,689	51.15
11	Agents Balances	0	0.00	28,965	19.51	1,760,988	30.00	181,238	25.91	11,865,685	44.25	13,836,876	41.26
12	Commission and Brokerage Expenses Incurred	0	0.00	25,688	17.30	1,121,108	19.10	20,529	2.93	4,555,654	16.99	5,722,979	17.07
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,819	1.90	129,683	2.21	24,531	3.51	711,850	2.65	868,883	2.59
14	Other Acquisition Expenses Incurred	0	0.00	11,065	7.45	370,716	6.31	193,755	27.70	1,624,385	6.06	2,199,921	6.56
15	General Expenses Incurred	0	0.00	6,351	4.28	535,826	9.13	85,868	12.28	2,230,540	8.32	2,858,585	8.52
16	Other Income Less Other Expenses	1	0.00	52	0.04	25,528	0.43	(8,336)	(1.19)	(7,338)	(0.03)	9,907	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	19,339	13.03	(811,677)	(13.83)	(120,716)	(17.26)	(1,554,764)	(5.80)	(2,467,817)	(7.36)
18	Investment Gain from Insurance Funds	0	0.00	2,212	1.49	241,958	4.12	4,128	0.59	1,448,731	5.40	1,697,029	5.06
19	Profit or Loss Excluding Investment Gain	1	0.00	21,552	14.52	(569,720)	(9.70)	(116,587)	(16.67)	(106,036)	(0.40)	(770,790)	(2.30)
20	Investment Gain from Capital and Surplus	0	0.00	6,004	4.04	279,639	4.76	3,587	0.51	1,320,224	4.92	1,609,454	4.80
21	Total Profit or Losses**	1	0.00	27,557	18.56	(290,078)	(4.94)	(113,000)	(16.15)	1,214,220	4.53	838,700	2.50

* (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 2021 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	5,342	100.00	0	0.00	4,615,487	96.18	4,620,829	96.18
2 Premiums Earned	0	0.00	0	0.00	5,342	100.00	0	0.00	4,798,931	100.00	4,804,273	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	154	2.88	0	0.00	281,401	5.86	281,555	5.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(3,593)	(0.07)	(3,593)	(0.07)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,231	0.88	42,231	0.88
7 Unpaid Losses	0	0.00	0	0.00	457	8.55	0	0.00	4,772,479	99.45	4,772,936	99.35
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	30,617	0.64	30,617	0.64
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	99,511	2.07	99,511	2.07
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,074,502	22.39	1,074,502	22.37
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	119,323	2.49	119,323	2.48
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,664	31.15	0	0.00	(315,567)	(6.58)	(313,903)	(6.53)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	155,987	3.25	155,987	3.25
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	194,116	4.04	194,116	4.04
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,102,499	22.97	1,102,499	22.95
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(947,279)	(19.74)	(947,279)	(19.72)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	3,524	65.97	0	0.00	2,394,581	49.90	2,398,105	49.92
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	18	0.34	0	0.00	355,161	7.40	355,179	7.39
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3,542	66.30	0	0.00	2,749,745	57.30	2,753,287	57.31
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	87	1.63	0	0.00	315,556	6.58	315,643	6.57
21 Total Profit or Losses**	0	0.00	0	0.00	3,629	67.93	0	0.00	3,065,302	63.87	3,068,931	63.88

* (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 2021 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	69,378	120.69	36,107	95.07	3,415,370	104.27	3,520,855	104.45
2	Premiums Earned	0	0.00	0	0.00	57,484	100.00	37,981	100.00	3,275,485	100.00	3,370,950	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	499	0.87	343	0.90	(1,258)	(0.04)	(416)	(0.01)
4	Incurred Losses	0	0.00	0	0.00	39,156	68.12	14,807	38.99	2,029,152	61.95	2,083,115	61.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,518	4.38	93	0.24	132,450	4.04	135,061	4.01
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	5,456	9.49	2,497	6.57	110,965	3.39	118,918	3.53
7	Unpaid Losses	0	0.00	1	0.00	70,127	121.99	13,184	34.71	3,047,424	93.04	3,130,736	92.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,255	5.66	114	0.30	214,510	6.55	217,879	6.46
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,454	7.75	1,095	2.88	124,369	3.80	129,918	3.85
10	Unearned Premium Reserves	0	0.00	0	0.00	37,058	64.47	15,651	41.21	1,492,300	45.56	1,545,009	45.83
11	Agents Balances	0	0.00	0	0.00	16,064	27.95	12,049	31.72	737,207	22.51	765,320	22.70
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	15,778	27.45	(2,127)	(5.60)	564,978	17.25	578,629	17.17
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,290	2.24	1,905	5.02	65,867	2.01	69,062	2.05
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,250	3.91	5,988	15.77	180,006	5.50	188,244	5.58
15	General Expenses Incurred	0	0.00	0	0.00	2,484	4.32	981	2.58	273,828	8.36	277,293	8.23
16	Other Income Less Other Expenses	15	0.00	0	0.00	11	0.02	(265)	(0.70)	(5,979)	(0.18)	(6,218)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	15	0.00	0	0.00	(11,938)	(20.77)	13,227	34.83	(86,481)	(2.64)	(85,177)	(2.53)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3,760	6.54	136	0.36	116,694	3.56	120,590	3.58
19	Profit or Loss Excluding Investment Gain	15	0.00	0	0.00	(8,177)	(14.22)	13,364	35.19	30,216	0.92	35,418	1.05
20	Investment Gain from Capital and Surplus	0	0.00	1	0.00	6,662	11.59	380	1.00	117,513	3.59	124,556	3.69
21	Total Profit or Losses**	15	0.00	0	0.00	(1,515)	(2.64)	13,743	36.18	147,734	4.51	159,977	4.75

* (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 2021 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	4,760	104.52	2,399,044	104.72	231,667	107.10	13,051,682	107.73	15,687,154	107.25
2	Premiums Earned	1	100.00	4,554	100.00	2,290,903	100.00	216,307	100.00	12,114,748	100.00	14,626,513	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,433	0.11	13,758	6.36	640	0.01	16,831	0.12
4	Incurred Losses	0	0.00	2,454	53.89	1,548,388	67.59	69,376	32.07	5,472,043	45.17	7,092,261	48.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	(2)	(0.04)	49,835	2.18	227	0.10	200,911	1.66	250,971	1.72
6	Adjusting and Other Expenses Incurred	0	0.00	312	6.85	49,976	2.18	12,553	5.80	635,290	5.24	698,131	4.77
7	Unpaid Losses	0	0.00	638	14.01	869,683	37.96	30,677	14.18	3,424,318	28.27	4,325,316	29.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	17	0.37	52,504	2.29	333	0.15	230,711	1.90	283,565	1.94
9	Adjusting and Other Expenses Unpaid	0	0.00	111	2.44	20,143	0.88	3,992	1.85	274,804	2.27	299,050	2.04
10	Unearned Premium Reserves	0	0.00	2,303	50.57	1,191,782	52.02	101,866	47.09	6,127,639	50.58	7,423,590	50.75
11	Agents Balances	9,365	936500.00	(2,190)	(48.09)	483,688	21.11	35,092	16.22	3,935,810	32.49	4,461,765	30.50
12	Commission and Brokerage Expenses Incurred	(15)	(1500.00)	(1,417)	(31.12)	311,898	13.61	2,029	0.94	1,643,850	13.57	1,956,345	13.38
13	Taxes, Licenses, and Fees Incurred	0	0.00	567	12.45	58,702	2.56	7,604	3.52	544,144	4.49	611,017	4.18
14	Other Acquisition Expenses Incurred	0	0.00	751	16.49	166,050	7.25	58,736	27.15	830,807	6.86	1,056,344	7.22
15	General Expenses Incurred	0	0.00	168	3.69	149,917	6.54	13,464	6.22	1,380,256	11.39	1,543,805	10.55
16	Other Income Less Other Expenses	27	2700.00	(1)	(0.02)	22,020	0.96	5,325	2.46	(3,282)	(0.03)	24,089	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	43	4300.00	1,722	37.81	(24,272)	(1.06)	43,883	20.29	1,403,537	11.59	1,424,913	9.74
18	Investment Gain from Insurance Funds	(268)	(26800.00)	84	1.84	65,191	2.85	1,907	0.88	209,559	1.73	276,473	1.89
19	Profit or Loss Excluding Investment Gain	(225)	(22500.00)	1,806	39.66	40,920	1.79	45,791	21.17	1,613,115	13.32	1,701,407	11.63
20	Investment Gain from Capital and Surplus	0	0.00	238	5.23	211,681	9.24	16,500	7.63	540,873	4.46	769,292	5.26
21	Total Profit or Losses**	(225)	(22500.00)	2,046	44.93	252,602	11.03	62,291	28.80	2,153,981	17.78	2,470,695	16.89

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	8,126	213.28	0	0.00	364,415	83.38	372,541	84.50
2	Premiums Earned	0	0.00	0	0.00	3,810	100.00	0	0.00	437,042	100.00	440,852	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	(536)	(14.07)	0	0.00	(417,887)	(95.62)	(418,423)	(94.91)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(16)	(0.42)	0	0.00	140,198	32.08	140,182	31.80
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,700	1.08	4,700	1.07
7	Unpaid Losses	0	0.00	0	0.00	(536)	(14.07)	0	0.00	895,575	204.92	895,039	203.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(16)	(0.42)	0	0.00	114,881	26.29	114,865	26.06
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	10,110	2.31	10,110	2.29
10	Unearned Premium Reserves	0	0.00	0	0.00	49,485	1298.82	0	0.00	2,683,346	613.98	2,732,831	619.90
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	41,414	9.48	41,414	9.39
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(13,857)	(363.70)	0	0.00	(10,767)	(2.46)	(24,624)	(5.59)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	738	19.37	0	0.00	10,324	2.36	11,062	2.51
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	36,134	948.40	0	0.00	19,862	4.54	55,996	12.70
15	General Expenses Incurred	0	0.00	0	0.00	21,487	563.96	0	0.00	338,551	77.46	360,038	81.67
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	13,892	3.18	13,892	3.15
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(40,140)	(1053.54)	0	0.00	365,947	83.73	325,807	73.90
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3,594	94.33	0	0.00	(721,348)	(165.05)	(717,754)	(162.81)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(36,546)	(959.21)	0	0.00	(355,400)	(81.32)	(391,946)	(88.91)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	(12,252)	(321.57)	0	0.00	1,393,194	318.78	1,380,942	313.24
21	Total Profit or Losses**	0	0.00	0	0.00	(48,799)	(1280.81)	0	0.00	1,037,798	237.46	988,999	224.34

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	15	100.00	801,391	102.98	703,744	104.87	4,517,336	101.58	6,022,486	102.14
2	Premiums Earned	0	0.00	15	100.00	778,188	100.00	671,076	100.00	4,446,880	100.00	5,896,159	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	31,549	4.05	8,107	1.21	19,735	0.44	59,391	1.01
4	Incurred Losses	0	0.00	0	0.00	381,193	48.98	198,580	29.59	2,522,687	56.73	3,102,460	52.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	188,598	24.24	204,956	30.54	835,718	18.79	1,229,272	20.85
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	80,988	10.41	47,902	7.14	244,090	5.49	372,980	6.33
7	Unpaid Losses	0	0.00	0	0.00	1,456,417	187.15	1,050,899	156.60	12,107,648	272.27	14,614,964	247.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	671,908	86.34	501,033	74.66	3,072,359	69.09	4,245,300	72.00
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	156,442	20.10	85,600	12.76	564,301	12.69	806,343	13.68
10	Unearned Premium Reserves	0	0.00	8	53.33	415,461	53.39	291,692	43.47	2,458,028	55.28	3,165,189	53.68
11	Agents Balances	0	0.00	3	20.00	219,426	28.20	204,560	30.48	1,002,614	22.55	1,426,603	24.20
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	51,726	6.65	75,464	11.25	684,232	15.39	811,424	13.76
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	17,171	2.21	22,016	3.28	59,364	1.33	98,551	1.67
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	32,686	4.20	15,100	2.25	161,887	3.64	209,674	3.56
15	General Expenses Incurred	0	0.00	0	0.00	103,821	13.34	81,001	12.07	261,287	5.88	446,109	7.57
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,577	0.59	2,177	0.32	88,118	1.98	94,872	1.61
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	73.33	(104,966)	(13.49)	20,127	3.00	(253,997)	(5.71)	(338,825)	(5.75)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	67,945	8.73	61,732	9.20	534,587	12.02	664,264	11.27
19	Profit or Loss Excluding Investment Gain	0	0.00	11	73.33	(37,021)	(4.76)	81,859	12.20	280,588	6.31	325,437	5.52
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	82,517	10.60	79,444	11.84	1,883,721	42.36	2,045,682	34.70
21	Total Profit or Losses**	0	0.00	12	80.00	45,495	5.85	161,303	24.04	2,164,302	48.67	2,371,112	40.21

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	877	107.21	511,137	109.38	69,745	105.58	1,981,463	112.60	2,563,222	111.74
2	Premiums Earned	0	0.00	818	100.00	467,310	100.00	66,060	100.00	1,759,778	100.00	2,293,966	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,007	0.22	4,320	6.54	1	0.00	5,328	0.23
4	Incurred Losses	0	0.00	0	0.00	2,136	0.46	48,033	72.71	91,439	5.20	141,608	6.17
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.49	122	0.03	2,076	3.14	20,216	1.15	22,418	0.98
6	Adjusting and Other Expenses Incurred	0	0.00	5	0.61	565	0.12	9,742	14.75	(6,351)	(0.36)	3,961	0.17
7	Unpaid Losses	0	0.00	0	0.00	3,936	0.84	1,138	1.72	191,849	10.90	196,923	8.58
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	321	0.07	689	1.04	11,573	0.66	12,583	0.55
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(51)	(0.01)	110	0.17	7,447	0.42	7,506	0.33
10	Unearned Premium Reserves	0	0.00	455	55.62	254,542	54.47	32,646	49.42	1,198,440	68.10	1,486,083	64.78
11	Agents Balances	0	0.00	142	17.36	63,154	13.51	7,903	11.96	443,034	25.18	514,233	22.42
12	Commission and Brokerage Expenses Incurred	0	0.00	139	16.99	16,644	3.56	2,535	3.84	353,722	20.10	373,040	16.26
13	Taxes, Licenses, and Fees Incurred	0	0.00	11	1.34	14,900	3.19	2,254	3.41	43,960	2.50	61,125	2.66
14	Other Acquisition Expenses Incurred	0	0.00	57	6.97	38,546	8.25	3,077	4.66	84,746	4.82	126,426	5.51
15	General Expenses Incurred	0	0.00	15	1.83	76,038	16.27	3,100	4.69	116,448	6.62	195,601	8.53
16	Other Income Less Other Expenses	0	0.00	(2)	(0.24)	1,213	0.26	1,480	2.24	(558)	(0.03)	2,133	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	585	71.52	318,564	68.17	(7,597)	(11.50)	1,055,045	59.95	1,366,597	59.57
18	Investment Gain from Insurance Funds	0	0.00	5	0.61	8,690	1.86	621	0.94	28,572	1.62	37,888	1.65
19	Profit or Loss Excluding Investment Gain	0	0.00	590	72.13	327,256	70.03	(6,975)	(10.56)	1,083,618	61.58	1,404,489	61.23
20	Investment Gain from Capital and Surplus	0	0.00	26	3.18	62,994	13.48	4,522	6.85	68,569	3.90	136,111	5.93
21	Total Profit or Losses**	0	0.00	615	75.18	390,248	83.51	(2,453)	(3.71)	1,152,187	65.47	1,540,597	67.16

* (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 2021 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	578,288	100.20	0	0.00	4,917,632	104.56	5,495,920	104.08
2	Premiums Earned	0	0.00	0	0.00	577,106	100.00	0	0.00	4,703,198	100.00	5,280,304	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	494,665	85.71	0	0.00	2,845,510	60.50	3,340,175	63.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	134	0.02	0	0.00	34,473	0.73	34,607	0.66
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,840	3.78	0	0.00	92,704	1.97	114,544	2.17
7	Unpaid Losses	0	0.00	0	0.00	71,813	12.44	0	0.00	2,369,538	50.38	2,441,351	46.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	286	0.05	0	0.00	51,247	1.09	51,533	0.98
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	87,028	15.08	0	0.00	73,775	1.57	160,803	3.05
10	Unearned Premium Reserves	0	0.00	0	0.00	2,564	0.44	0	0.00	4,171,808	88.70	4,174,372	79.06
11	Agents Balances	0	0.00	0	0.00	72,637	12.59	0	0.00	1,168,753	24.85	1,241,390	23.51
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	13,819	2.39	0	0.00	878,506	18.68	892,325	16.90
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	11,265	1.95	0	0.00	137,849	2.93	149,114	2.82
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	375	0.06	0	0.00	204,839	4.36	205,214	3.89
15	General Expenses Incurred	0	0.00	0	0.00	62,823	10.89	0	0.00	305,806	6.50	368,629	6.98
16	Other Income Less Other Expenses	0	0.00	0	0.00	14,885	2.58	0	0.00	15,075	0.32	29,960	0.57
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(12,930)	(2.24)	0	0.00	218,593	4.65	205,663	3.89
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	2,054	0.36	0	0.00	308,922	6.57	310,976	5.89
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(10,878)	(1.88)	0	0.00	527,516	11.22	516,638	9.78
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	17,838	3.09	0	0.00	273,696	5.82	291,534	5.52
21	Total Profit or Losses**	0	0.00	0	0.00	6,961	1.21	0	0.00	801,203	17.04	808,164	15.31

* (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 2021 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	(24)	(10.39)	0	0.00	56,219	114.68	56,195	114.10
2	Premiums Earned	0	0.00	0	0.00	231	100.00	0	0.00	49,021	100.00	49,252	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	(177)	(76.62)	0	0.00	11,928	24.33	11,751	23.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(0.43)	0	0.00	(47)	(0.10)	(48)	(0.10)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(74)	(32.03)	0	0.00	(313)	(0.64)	(387)	(0.79)
7	Unpaid Losses	0	0.00	0	0.00	486	210.39	0	0.00	14,877	30.35	15,363	31.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1	0.43	0	0.00	334	0.68	335	0.68
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	43	18.61	0	0.00	393	0.80	436	0.89
10	Unearned Premium Reserves	0	0.00	0	0.00	185	80.09	0	0.00	76,065	155.17	76,250	154.82
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	7,462	15.22	7,462	15.15
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(4)	(1.73)	0	0.00	24,571	50.12	24,567	49.88
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.43)	0	0.00	6,207	12.66	6,206	12.60
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	18	7.79	0	0.00	5,215	10.64	5,233	10.62
15	General Expenses Incurred	0	0.00	0	0.00	(10)	(4.33)	0	0.00	4,784	9.76	4,774	9.69
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,080	8.32	4,080	8.28
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	480	207.79	0	0.00	756	1.54	1,236	2.51
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	26	11.26	0	0.00	1,115	2.27	1,141	2.32
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	507	219.48	0	0.00	1,872	3.82	2,379	4.83
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	45	19.48	0	0.00	4,205	8.58	4,250	8.63
21	Total Profit or Losses**	0	0.00	0	0.00	551	238.53	0	0.00	6,078	12.40	6,629	13.46

* (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 2021 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	731,625	100.15	0	0.00	1,776,990	95.38	2,508,615	96.73
2	Premiums Earned	0	0.00	0	0.00	730,517	100.00	0	0.00	1,863,016	100.00	2,593,533	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9	0.00	0	0.00	2,247	0.12	2,256	0.09
4	Incurred Losses	0	0.00	0	0.00	459,145	62.85	0	0.00	1,605,223	86.16	2,064,368	79.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	545	0.07	0	0.00	5,974	0.32	6,519	0.25
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	33,916	4.64	0	0.00	71,685	3.85	105,601	4.07
7	Unpaid Losses	0	0.00	0	0.00	719,803	98.53	0	0.00	3,776,155	202.69	4,495,958	173.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,913	0.26	0	0.00	22,593	1.21	24,506	0.94
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	127,713	17.48	0	0.00	65,525	3.52	193,238	7.45
10	Unearned Premium Reserves	0	0.00	0	0.00	195,805	26.80	0	0.00	10,014,778	537.56	10,210,583	393.69
11	Agents Balances	0	0.00	0	0.00	133,133	18.22	0	0.00	238,295	12.79	371,428	14.32
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	72,995	9.99	0	0.00	344,288	18.48	417,283	16.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	15,512	2.12	0	0.00	32,736	1.76	48,248	1.86
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	57,401	7.86	0	0.00	84,860	4.55	142,261	5.49
15	General Expenses Incurred	0	0.00	0	0.00	27,328	3.74	0	0.00	139,423	7.48	166,751	6.43
16	Other Income Less Other Expenses	0	0.00	0	0.00	(192,216)	(26.31)	0	0.00	69,851	3.75	(122,365)	(4.72)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(128,551)	(17.60)	0	0.00	(353,571)	(18.98)	(482,122)	(18.59)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	35,907	4.92	0	0.00	583,476	31.32	619,383	23.88
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(92,643)	(12.68)	0	0.00	229,907	12.34	137,264	5.29
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	101,940	13.95	0	0.00	413,716	22.21	515,656	19.88
21	Total Profit or Losses**	0	0.00	0	0.00	9,297	1.27	0	0.00	643,623	34.55	652,920	25.17

* (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 2021 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	1,088	96.20	3,743,600	99.20	209,806	99.06	28,906,095	100.51	32,860,589	100.35
2	Premiums Earned	0	0.00	1,131	100.00	3,773,885	100.00	211,800	100.00	28,758,460	100.00	32,745,276	100.00
3	Dividends to Policyholders	0	0.00	11	0.97	468,594	12.42	3,214	1.52	306,773	1.07	778,592	2.38
4	Incurred Losses	0	0.00	624	55.17	1,549,448	41.06	95,994	45.32	13,459,615	46.80	15,105,681	46.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	44	3.89	169,602	4.49	8,679	4.10	1,864,138	6.48	2,042,463	6.24
6	Adjusting and Other Expenses Incurred	0	0.00	71	6.28	234,929	6.23	12,155	5.74	1,740,882	6.05	1,988,037	6.07
7	Unpaid Losses	0	0.00	2,451	216.71	7,316,247	193.87	657,304	310.34	82,791,034	287.88	90,767,036	277.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	199	17.60	600,862	15.92	64,800	30.59	9,774,339	33.99	10,440,200	31.88
9	Adjusting and Other Expenses Unpaid	0	0.00	135	11.94	361,337	9.57	69,144	32.65	4,419,580	15.37	4,850,196	14.81
10	Unearned Premium Reserves	0	0.00	400	35.37	1,744,354	46.22	90,895	42.92	10,768,175	37.44	12,603,824	38.49
11	Agents Balances	0	0.00	(19)	(1.68)	1,228,629	32.56	42,742	20.18	11,053,315	38.44	12,324,667	37.64
12	Commission and Brokerage Expenses Incurred	0	0.00	313	27.67	383,697	10.17	9,175	4.33	2,484,011	8.64	2,877,196	8.79
13	Taxes, Licenses, and Fees Incurred	0	0.00	34	3.01	94,478	2.50	6,438	3.04	1,083,707	3.77	1,184,657	3.62
14	Other Acquisition Expenses Incurred	0	0.00	25	2.21	239,700	6.35	36,732	17.34	1,652,264	5.75	1,928,721	5.89
15	General Expenses Incurred	0	0.00	491	43.41	333,686	8.84	23,441	11.07	2,665,102	9.27	3,022,720	9.23
16	Other Income Less Other Expenses	0	0.00	58	5.13	(1,202)	(0.03)	(1,360)	(0.64)	(216,010)	(0.75)	(218,514)	(0.67)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(425)	(37.58)	298,550	7.91	14,611	6.90	3,285,950	11.43	3,598,686	10.99
18	Investment Gain from Insurance Funds	0	0.00	72	6.37	377,858	10.01	8,451	3.99	3,856,525	13.41	4,242,906	12.96
19	Profit or Loss Excluding Investment Gain	0	0.00	(353)	(31.21)	676,411	17.92	23,062	10.89	7,142,489	24.84	7,841,609	23.95
20	Investment Gain from Capital and Surplus	0	0.00	1,204	106.45	450,449	11.94	6,933	3.27	2,434,808	8.47	2,893,394	8.84
21	Total Profit or Losses**	0	0.00	852	75.33	1,126,859	29.86	29,995	14.16	9,577,299	33.30	10,735,005	32.78

* (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 2021 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	27,032	102.77	3,500,219	106.67	491,746	107.63	38,656,084	107.93	42,675,081	107.82
2	Premiums Earned	0	0.00	26,303	100.00	3,281,201	100.00	456,883	100.00	35,814,857	100.00	39,579,244	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,745	0.30	18,499	4.05	9,087	0.03	37,331	0.09
4	Incurred Losses	0	0.00	7,411	28.18	1,673,657	51.01	150,917	33.03	22,302,441	62.27	24,134,426	60.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	564	2.14	190,192	5.80	117,787	25.78	2,678,902	7.48	2,987,445	7.55
6	Adjusting and Other Expenses Incurred	0	0.00	1,028	3.91	178,328	5.43	16,404	3.59	1,470,218	4.11	1,665,978	4.21
7	Unpaid Losses	0	0.00	10,072	38.29	5,953,972	181.46	705,120	154.33	76,002,488	212.21	82,671,652	208.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,391	5.29	973,152	29.66	284,167	62.20	11,767,782	32.86	13,026,492	32.91
9	Adjusting and Other Expenses Unpaid	0	0.00	1,026	3.90	296,449	9.03	67,342	14.74	4,081,058	11.39	4,445,875	11.23
10	Unearned Premium Reserves	0	0.00	6,131	23.31	1,753,036	53.43	233,453	51.10	21,757,988	60.75	23,750,608	60.01
11	Agents Balances	(5)	0.00	1,472	5.60	1,231,006	37.52	126,163	27.61	9,595,386	26.79	10,954,022	27.68
12	Commission and Brokerage Expenses Incurred	(1)	0.00	10,057	38.24	610,827	18.62	(7,458)	(1.63)	4,999,365	13.96	5,612,790	14.18
13	Taxes, Licenses, and Fees Incurred	0	0.00	441	1.68	64,152	1.96	16,450	3.60	837,499	2.34	918,542	2.32
14	Other Acquisition Expenses Incurred	0	0.00	1,462	5.56	247,179	7.53	91,983	20.13	1,680,278	4.69	2,020,902	5.11
15	General Expenses Incurred	0	0.00	1,407	5.35	239,526	7.30	33,827	7.40	2,715,398	7.58	2,990,158	7.55
16	Other Income Less Other Expenses	39	0.00	86	0.33	14,499	0.44	6,180	1.35	226,365	0.63	247,169	0.62
17	Pretax Profit or Loss Excluding Investment Gain*	40	0.00	4,014	15.26	82,090	2.50	24,657	5.40	(651,973)	(1.82)	(541,172)	(1.37)
18	Investment Gain from Insurance Funds	0	0.00	313	1.19	244,539	7.45	18,973	4.15	3,521,903	9.83	3,785,728	9.56
19	Profit or Loss Excluding Investment Gain	40	0.00	4,327	16.45	326,632	9.95	43,630	9.55	2,869,948	8.01	3,244,577	8.20
20	Investment Gain from Capital and Surplus	0	0.00	738	2.81	248,854	7.58	43,278	9.47	2,157,665	6.02	2,450,535	6.19
21	Total Profit or Losses**	40	0.00	5,065	19.26	575,486	17.54	86,907	19.02	5,027,589	14.04	5,695,087	14.39

* (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 2021 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	53	115.22	1,302,325	108.90	101,005	105.49	28,004,910	113.42	29,408,293	113.18
2	Premiums Earned	0	0.00	46	100.00	1,195,910	100.00	95,746	100.00	24,690,913	100.00	25,982,615	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,000	0.42	3,500	3.66	21	0.00	8,521	0.03
4	Incurred Losses	0	0.00	10	21.74	493,457	41.26	48,037	50.17	13,168,728	53.33	13,710,232	52.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	8	17.39	199,871	16.71	33,334	34.82	2,567,550	10.40	2,800,763	10.78
6	Adjusting and Other Expenses Incurred	0	0.00	1	2.17	36,702	3.07	9,026	9.43	1,022,763	4.14	1,068,492	4.11
7	Unpaid Losses	0	0.00	54	117.39	1,172,953	98.08	82,055	85.70	37,917,461	153.57	39,172,523	150.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	27	58.70	412,181	34.47	35,906	37.50	7,382,659	29.90	7,830,773	30.14
9	Adjusting and Other Expenses Unpaid	0	0.00	2	4.35	55,705	4.66	12,817	13.39	2,033,690	8.24	2,102,214	8.09
10	Unearned Premium Reserves	0	0.00	30	65.22	619,037	51.76	16,602	17.34	16,837,188	68.19	17,472,857	67.25
11	Agents Balances	0	0.00	2	4.35	402,428	33.65	516	0.54	6,116,815	24.77	6,519,761	25.09
12	Commission and Brokerage Expenses Incurred	0	0.00	7	15.22	267,361	22.36	13,556	14.16	3,640,825	14.75	3,921,749	15.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	2.17	19,370	1.62	1,527	1.59	568,355	2.30	589,253	2.27
14	Other Acquisition Expenses Incurred	0	0.00	4	8.70	71,600	5.99	3,933	4.11	1,216,848	4.93	1,292,385	4.97
15	General Expenses Incurred	0	0.00	7	15.22	68,174	5.70	12,332	12.88	1,774,578	7.19	1,855,091	7.14
16	Other Income Less Other Expenses	15	0.00	2	4.35	4,508	0.38	(142)	(0.15)	(24,627)	(0.10)	(20,244)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	15	0.00	9	19.57	38,884	3.25	(29,640)	(30.96)	706,617	2.86	715,885	2.76
18	Investment Gain from Insurance Funds	0	0.00	3	6.52	41,071	3.43	3,235	3.38	1,844,075	7.47	1,888,384	7.27
19	Profit or Loss Excluding Investment Gain	15	0.00	12	26.09	79,956	6.69	(26,406)	(27.58)	2,550,699	10.33	2,604,276	10.02
20	Investment Gain from Capital and Surplus	0	0.00	107	232.61	43,795	3.66	8,511	8.89	(388,375)	(1.57)	(335,962)	(1.29)
21	Total Profit or Losses**	15	0.00	120	260.87	123,750	10.35	(17,895)	(18.69)	2,162,324	8.76	2,268,314	8.73

* (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 2021 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	3,518	106.54	1,161	99.23	912,628	102.59	917,308	102.60
2	Premiums Earned	0	0.00	1	100.00	3,302	100.00	1,170	100.00	889,549	100.00	894,022	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	0	0.00	1	100.00	3,992	120.90	1,346	115.04	621,297	69.84	626,636	70.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	14	0.42	0	0.00	40,860	4.59	40,874	4.57
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(50)	(1.51)	759	64.87	47,712	5.36	48,421	5.42
7	Unpaid Losses	0	0.00	10	1000.00	6,857	207.66	7,462	637.78	8,628,215	969.95	8,642,544	966.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	87	2.63	0	0.00	402,089	45.20	402,177	44.99
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	204	6.18	0	0.00	190,291	21.39	190,495	21.31
10	Unearned Premium Reserves	0	0.00	0	0.00	1,898	57.48	113	9.66	439,589	49.42	441,600	49.39
11	Agents Balances	0	0.00	0	0.00	1,201	36.37	0	0.00	112,816	12.68	114,017	12.75
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	485	14.69	(70)	(5.98)	25,085	2.82	25,500	2.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	73	2.21	57	4.87	34,410	3.87	34,540	3.86
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	265	8.03	0	0.00	16,970	1.91	17,235	1.93
15	General Expenses Incurred	0	0.00	0	0.00	183	5.54	200	17.09	111,067	12.49	111,450	12.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	5	0.15	0	0.00	9,482	1.07	9,487	1.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,655)	(50.12)	(1,122)	(95.90)	1,615	0.18	(1,162)	(0.13)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	203	6.15	279	23.85	403,379	45.35	403,861	45.17
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,452)	(43.97)	(843)	(72.05)	404,999	45.53	402,704	45.04
20	Investment Gain from Capital and Surplus	0	0.00	10	1000.00	149	4.51	159	13.59	181,992	20.46	182,310	20.39
21	Total Profit or Losses**	0	0.00	10	1000.00	(1,302)	(39.43)	(684)	(58.46)	586,986	65.99	585,010	65.44

* (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 2021 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	721	94.50	289,380	103.13	1,404	99.86	2,487,225	102.48	2,778,730	102.55
2	Premiums Earned	0	0.00	763	100.00	280,601	100.00	1,406	100.00	2,426,975	100.00	2,709,745	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	167	0.06	0	0.00	11	0.00	178	0.01
4	Incurred Losses	0	0.00	441	57.80	125,364	44.68	570	40.54	1,157,365	47.69	1,283,740	47.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	80	10.48	90,819	32.37	378	26.88	495,421	20.41	586,698	21.65
6	Adjusting and Other Expenses Incurred	0	0.00	33	4.33	10,610	3.78	104	7.40	177,601	7.32	188,348	6.95
7	Unpaid Losses	0	0.00	1,916	251.11	1,001,594	356.95	1,625	115.58	7,107,126	292.84	8,112,261	299.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	990	129.75	645,889	230.18	1,025	72.90	3,090,752	127.35	3,738,656	137.97
9	Adjusting and Other Expenses Unpaid	0	0.00	163	21.36	139,964	49.88	231	16.43	750,109	30.91	890,467	32.86
10	Unearned Premium Reserves	0	0.00	296	38.79	137,906	49.15	15	1.07	1,277,643	52.64	1,415,860	52.25
11	Agents Balances	0	0.00	(396)	(51.90)	96,517	34.40	9	0.64	717,743	29.57	813,873	30.04
12	Commission and Brokerage Expenses Incurred	0	0.00	(65)	(8.52)	45,399	16.18	388	27.60	326,225	13.44	371,947	13.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	26	3.41	5,949	2.12	0	0.00	50,631	2.09	56,606	2.09
14	Other Acquisition Expenses Incurred	0	0.00	175	22.94	25,839	9.21	34	2.42	124,551	5.13	150,599	5.56
15	General Expenses Incurred	0	0.00	123	16.12	26,763	9.54	161	11.45	205,055	8.45	232,102	8.57
16	Other Income Less Other Expenses	1	0.00	5	0.66	749	0.27	0	0.00	25,295	1.04	26,050	0.96
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	(46)	(6.03)	(49,560)	(17.66)	(230)	(16.36)	(84,606)	(3.49)	(134,441)	(4.96)
18	Investment Gain from Insurance Funds	0	0.00	56	7.34	37,974	13.53	75	5.33	509,829	21.01	547,934	20.22
19	Profit or Loss Excluding Investment Gain	1	0.00	12	1.57	(11,588)	(4.13)	(154)	(10.95)	425,233	17.52	413,504	15.26
20	Investment Gain from Capital and Surplus	0	0.00	75	9.83	28,466	10.14	109	7.75	285,408	11.76	314,058	11.59
21	Total Profit or Losses**	1	0.00	88	11.53	16,879	6.02	(45)	(3.20)	710,641	29.28	727,564	26.85

* (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 2021 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	14,161	105.56	8,743	98.89	32,251,920	100.94	8,436,260	102.27	74,547,958	100.52	115,259,042	100.76
2	Premiums Earned	13,415	100.00	8,841	100.00	31,952,470	100.00	8,249,196	100.00	74,164,504	100.00	114,388,426	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	263,333	0.82	529,567	6.42	97,846	0.13	890,746	0.78
4	Incurred Losses	8,485	63.25	4,647	52.56	20,403,842	63.86	5,501,372	66.69	49,634,456	66.92	75,552,802	66.05
5	Defense and Cost Containment Expenses Incurred	1,303	9.71	1,080	12.22	1,568,540	4.91	290,505	3.52	2,399,161	3.23	4,260,589	3.72
6	Adjusting and Other Expenses Incurred	3,931	29.30	524	5.93	2,496,215	7.81	688,845	8.35	5,626,185	7.59	8,815,700	7.71
7	Unpaid Losses	7,127	53.13	4,842	54.77	24,667,090	77.20	6,850,556	83.05	59,474,472	80.19	91,004,087	79.56
8	Defense and Cost Containment Expenses Unpaid	1,122	8.36	791	8.95	4,660,926	14.59	679,034	8.23	7,293,614	9.83	12,635,487	11.05
9	Adjusting and Other Expenses Unpaid	623	4.64	304	3.44	3,349,532	10.48	614,767	7.45	4,066,477	5.48	8,031,703	7.02
10	Unearned Premium Reserves	2,409	17.96	4,089	46.25	8,968,077	28.07	2,718,817	32.96	23,585,078	31.80	35,278,470	30.84
11	Agents Balances	398,197	2968.30	2,812	31.81	5,420,372	16.96	1,795,968	21.77	16,543,869	22.31	24,161,218	21.12
12	Commission and Brokerage Expenses Incurred	(187,076)	(1394.53)	2,963	33.51	3,812,811	11.93	173,044	2.10	5,983,367	8.07	9,785,109	8.55
13	Taxes, Licenses, and Fees Incurred	23,761	177.12	120	1.36	610,476	1.91	225,305	2.73	1,531,505	2.07	2,391,167	2.09
14	Other Acquisition Expenses Incurred	112,427	838.07	556	6.29	2,667,572	8.35	1,130,941	13.71	4,464,072	6.02	8,375,568	7.32
15	General Expenses Incurred	81,777	609.59	331	3.74	1,294,416	4.05	425,614	5.16	3,852,701	5.19	5,654,839	4.94
16	Other Income Less Other Expenses	35,474	264.44	193	2.18	81,120	0.25	139,501	1.69	258,313	0.35	514,601	0.45
17	Pretax Profit or Loss Excluding Investment Gain*	4,283	31.93	(1,186)	(13.41)	(1,083,615)	(3.39)	(576,495)	(6.99)	833,525	1.12	(823,488)	(0.72)
18	Investment Gain from Insurance Funds	5,228	38.97	73	0.83	896,307	2.81	208,575	2.53	3,461,942	4.67	4,572,125	4.00
19	Profit or Loss Excluding Investment Gain	9,512	70.91	(1,112)	(12.58)	(187,308)	(0.59)	(367,921)	(4.46)	4,295,482	5.79	3,748,653	3.28
20	Investment Gain from Capital and Surplus	(4,478)	(33.38)	330	3.73	2,218,102	6.94	725,140	8.79	2,727,410	3.68	5,666,504	4.95
21	Total Profit or Losses**	5,034	37.53	(782)	(8.85)	2,030,796	6.36	357,216	4.33	7,022,877	9.47	9,415,141	8.23

* (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 2021 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	1,778	92.08	4,342,365	103.82	307,801	108.02	24,149,619	107.24	28,801,563	106.72
2 Premiums Earned	0	0.00	1,931	100.00	4,182,618	100.00	284,953	100.00	22,518,576	100.00	26,988,078	100.00
3 Dividends to Policyholders	0	0.00	1	0.05	5,561	0.13	0	0.00	4,281	0.02	9,843	0.04
4 Incurred Losses	73	0.00	1,176	60.90	2,618,445	62.60	228,940	80.34	14,435,035	64.10	17,283,669	64.04
5 Defense and Cost Containment Expenses Incurred	0	0.00	64	3.31	251,782	6.02	11,628	4.08	1,470,956	6.53	1,734,430	6.43
6 Adjusting and Other Expenses Incurred	837	0.00	221	11.44	265,984	6.36	17,313	6.08	1,225,611	5.44	1,509,966	5.59
7 Unpaid Losses	13	0.00	3,633	188.14	5,254,461	125.63	394,326	138.38	31,699,599	140.77	37,352,032	138.40
8 Defense and Cost Containment Expenses Unpaid	6	0.00	439	22.73	682,547	16.32	28,996	10.18	3,414,954	15.17	4,126,942	15.29
9 Adjusting and Other Expenses Unpaid	0	0.00	361	18.69	245,030	5.86	44,751	15.70	1,495,783	6.64	1,785,925	6.62
10 Unearned Premium Reserves	0	0.00	794	41.12	2,026,962	48.46	108,383	38.04	11,439,583	50.80	13,575,722	50.30
11 Agents Balances	339,906	0.00	(1,246)	(64.53)	1,272,789	30.43	13,346	4.68	8,134,714	36.12	9,759,509	36.16
12 Commission and Brokerage Expenses Incurred	(6,997)	0.00	390	20.20	633,466	15.15	8,923	3.13	2,811,104	12.48	3,446,886	12.77
13 Taxes, Licenses, and Fees Incurred	2,213	0.00	177	9.17	99,409	2.38	10,528	3.69	613,308	2.72	725,635	2.69
14 Other Acquisition Expenses Incurred	5,927	0.00	557	28.85	309,266	7.39	41,738	14.65	1,032,164	4.58	1,389,652	5.15
15 General Expenses Incurred	8,761	0.00	1,057	54.74	275,770	6.59	22,744	7.98	1,657,876	7.36	1,966,208	7.29
16 Other Income Less Other Expenses	13,495	0.00	15	0.78	8,480	0.20	(2,928)	(1.03)	47,373	0.21	66,435	0.25
17 Pretax Profit or Loss Excluding Investment Gain*	2,678	0.00	(1,697)	(87.88)	(268,586)	(6.42)	(59,786)	(20.98)	(684,402)	(3.04)	(1,011,793)	(3.75)
18 Investment Gain from Insurance Funds	3,107	0.00	99	5.13	222,449	5.32	4,516	1.58	1,435,516	6.37	1,665,687	6.17
19 Profit or Loss Excluding Investment Gain	5,785	0.00	(1,598)	(82.76)	(46,132)	(1.10)	(55,271)	(19.40)	751,118	3.34	653,902	2.42
20 Investment Gain from Capital and Surplus	(2,270)	0.00	245	12.69	291,882	6.98	2,823	0.99	1,091,566	4.85	1,384,246	5.13
21 Total Profit or Losses**	3,515	0.00	(1,353)	(70.07)	245,748	5.88	(52,447)	(18.41)	1,842,696	8.18	2,038,159	7.55

* (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 2021 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	4,031	110.65	9,100	98.55	24,402,930	102.11	6,458,180	103.95	50,798,590	101.19	81,672,831	101.67
2	Premiums Earned	3,643	100.00	9,234	100.00	23,898,411	100.00	6,212,989	100.00	50,203,486	100.00	80,327,763	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	205,701	0.86	434,226	6.99	76,923	0.15	716,850	0.89
4	Incurred Losses	2,595	71.23	6,133	66.42	18,442,392	77.17	3,978,100	64.03	34,979,928	69.68	57,409,148	71.47
5	Defense and Cost Containment Expenses Incurred	207	5.68	304	3.29	69,155	0.29	26,442	0.43	181,720	0.36	277,828	0.35
6	Adjusting and Other Expenses Incurred	2,040	56.00	502	5.44	1,893,577	7.92	663,532	10.68	3,811,224	7.59	6,370,875	7.93
7	Unpaid Losses	342	9.39	(1,551)	(16.80)	2,587,515	10.83	110,582	1.78	3,594,517	7.16	6,291,405	7.83
8	Defense and Cost Containment Expenses Unpaid	81	2.22	30	0.32	59,973	0.25	21,787	0.35	174,322	0.35	256,193	0.32
9	Adjusting and Other Expenses Unpaid	87	2.39	25	0.27	1,628,755	6.82	183,260	2.95	748,892	1.49	2,561,019	3.19
10	Unearned Premium Reserves	943	25.89	4,203	45.52	6,926,673	28.98	2,141,307	34.47	16,769,828	33.40	25,842,954	32.17
11	Agents Balances	295,862	8121.38	2,753	29.81	4,175,340	17.47	1,369,278	22.04	10,982,672	21.88	16,825,905	20.95
12	Commission and Brokerage Expenses Incurred	(135,103)	(3708.56)	3,078	33.33	2,757,137	11.54	129,218	2.08	3,826,532	7.62	6,580,862	8.19
13	Taxes, Licenses, and Fees Incurred	11,742	322.32	122	1.32	452,022	1.89	169,342	2.73	1,047,808	2.09	1,681,036	2.09
14	Other Acquisition Expenses Incurred	78,154	2145.32	568	6.15	2,073,887	8.68	832,291	13.40	3,244,686	6.46	6,229,586	7.76
15	General Expenses Incurred	51,186	1405.05	338	3.66	973,699	4.07	311,202	5.01	2,498,164	4.98	3,834,589	4.77
16	Other Income Less Other Expenses	24,215	664.70	202	2.19	29,334	0.12	124,137	2.00	106,904	0.21	284,792	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	17,041	467.77	(1,610)	(17.44)	(2,939,821)	(12.30)	(207,227)	(3.34)	643,409	1.28	(2,488,208)	(3.10)
18	Investment Gain from Insurance Funds	(6,970)	(191.33)	9	0.10	116,577	0.49	15,188	0.24	366,857	0.73	491,661	0.61
19	Profit or Loss Excluding Investment Gain	10,071	276.45	(1,600)	(17.33)	(2,823,248)	(11.81)	(192,039)	(3.09)	1,010,260	2.01	(1,996,556)	(2.49)
20	Investment Gain from Capital and Surplus	6,994	191.98	124	1.34	1,060,293	4.44	350,513	5.64	1,171,752	2.33	2,589,676	3.22
21	Total Profit or Losses**	17,065	468.43	(1,477)	(16.00)	(1,762,955)	(7.38)	158,473	2.55	2,182,020	4.35	593,126	0.74

* (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 2021 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	783	91.90	1,598,569	101.60	62,253	101.53	6,789,541	105.78	8,451,146	104.93
2	Premiums Earned	0	0.00	852	100.00	1,573,404	100.00	61,317	100.00	6,418,334	100.00	8,053,907	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,070	0.07	0	0.00	719	0.01	1,789	0.02
4	Incurred Losses	0	0.00	497	58.33	934,962	59.42	40,363	65.83	3,383,249	52.71	4,359,071	54.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.12	10,820	0.69	383	0.62	75,812	1.18	87,016	1.08
6	Adjusting and Other Expenses Incurred	0	0.00	57	6.69	125,070	7.95	4,425	7.22	351,432	5.48	480,984	5.97
7	Unpaid Losses	0	0.00	129	15.14	119,998	7.63	10,534	17.18	1,002,092	15.61	1,132,753	14.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8	0.94	15,319	0.97	524	0.85	109,603	1.71	125,454	1.56
9	Adjusting and Other Expenses Unpaid	0	0.00	13	1.53	42,715	2.71	3,337	5.44	125,870	1.96	171,935	2.13
10	Unearned Premium Reserves	0	0.00	326	38.26	713,799	45.37	25,904	42.25	2,976,072	46.37	3,716,101	46.14
11	Agents Balances	91,144	0.00	(434)	(50.94)	465,576	29.59	16,374	26.70	2,549,107	39.72	3,121,767	38.76
12	Commission and Brokerage Expenses Incurred	(2,394)	0.00	341	40.02	221,914	14.10	1,733	2.83	841,017	13.10	1,062,611	13.19
13	Taxes, Licenses, and Fees Incurred	212	0.00	62	7.28	35,717	2.27	2,130	3.47	170,483	2.66	208,604	2.59
14	Other Acquisition Expenses Incurred	1,635	0.00	76	8.92	127,808	8.12	13,502	22.02	294,984	4.60	438,005	5.44
15	General Expenses Incurred	2,394	0.00	229	26.88	95,858	6.09	6,257	10.20	478,671	7.46	583,409	7.24
16	Other Income Less Other Expenses	2,354	0.00	5	0.59	4,578	0.29	(643)	(1.05)	6,177	0.10	12,471	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	507	0.00	(406)	(47.65)	24,758	1.57	(8,118)	(13.24)	828,113	12.90	844,854	10.49
18	Investment Gain from Insurance Funds	(838)	0.00	18	2.11	8,170	0.52	217	0.35	71,757	1.12	79,324	0.98
19	Profit or Loss Excluding Investment Gain	(330)	0.00	(388)	(45.54)	32,927	2.09	(7,902)	(12.89)	899,884	14.02	924,191	11.48
20	Investment Gain from Capital and Surplus	935	0.00	44	5.16	66,462	4.22	460	0.75	182,519	2.84	250,420	3.11
21	Total Profit or Losses**	605	0.00	(343)	(40.26)	99,390	6.32	(7,443)	(12.14)	1,082,398	16.86	1,174,607	14.58

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	(1)	100.00	0	0.00	1,531,303	106.82	1,531,302	106.82
2 Premiums Earned	0	0.00	0	0.00	(1)	100.00	0	0.00	1,433,584	100.00	1,433,583	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	1,899	(189900.00)	1	0.00	762,313	53.18	764,213	53.31
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	115	(11500.00)	0	0.00	88,382	6.17	88,497	6.17
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3	(300.00)	0	0.00	40,176	2.80	40,179	2.80
7 Unpaid Losses	0	0.00	0	0.00	6,513	(651300.00)	0	0.00	1,688,543	117.78	1,695,056	118.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	281	(28100.00)	0	0.00	193,066	13.47	193,347	13.49
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	76	(7600.00)	0	0.00	92,301	6.44	92,377	6.44
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	710,632	49.57	710,632	49.57
11 Agents Balances	0	0.00	0	0.00	(19)	1900.00	0	0.00	289,605	20.20	289,586	20.20
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	19	(1900.00)	0	0.00	221,954	15.48	221,973	15.48
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	9	(900.00)	0	0.00	44,360	3.09	44,369	3.09
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,570	4.92	70,570	4.92
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	82,608	5.76	82,608	5.76
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,806	0.34	4,806	0.34
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,045)	204500.00	(1)	0.00	128,032	8.93	125,986	8.79
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	290	(29000.00)	0	0.00	66,727	4.65	67,017	4.67
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,755)	175500.00	(1)	0.00	194,763	13.59	193,007	13.46
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	488	(48800.00)	0	0.00	44,978	3.14	45,466	3.17
21 Total Profit or Losses**	0	0.00	0	0.00	(1,268)	126800.00	(1)	0.00	239,751	16.72	238,482	16.64

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7	116.67	26,142	102.95	1,068	100.19	1,254,981	104.05	1,282,198	104.02
2	Premiums Earned	0	0.00	6	100.00	25,394	100.00	1,066	100.00	1,206,186	100.00	1,232,652	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.05	0	0.00	560	0.05	573	0.05
4	Incurred Losses	0	0.00	1	16.67	5,399	21.26	976	91.56	353,056	29.27	359,432	29.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	219	0.86	(18)	(1.69)	17,568	1.46	17,769	1.44
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	855	3.37	55	5.16	32,962	2.73	33,872	2.75
7	Unpaid Losses	0	0.00	6	100.00	6,225	24.51	349	32.74	1,101,885	91.35	1,108,465	89.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	33.33	570	2.24	170	15.95	101,546	8.42	102,288	8.30
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	457	1.80	61	5.72	68,813	5.71	69,331	5.62
10	Unearned Premium Reserves	0	0.00	3	50.00	14,726	57.99	220	20.64	688,562	57.09	703,511	57.07
11	Agents Balances	0	0.00	0	0.00	8,320	32.76	(18)	(1.69)	269,960	22.38	278,262	22.57
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	2,654	10.45	10	0.94	198,560	16.46	201,225	16.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	604	2.38	29	2.72	29,224	2.42	29,857	2.42
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	3,001	11.82	302	28.33	81,589	6.76	84,892	6.89
15	General Expenses Incurred	0	0.00	0	0.00	1,217	4.79	78	7.32	113,414	9.40	114,709	9.31
16	Other Income Less Other Expenses	2	0.00	0	0.00	64	0.25	(4)	(0.38)	(3,363)	(0.28)	(3,301)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain*	2	0.00	4	66.67	11,494	45.26	(370)	(34.71)	375,877	31.16	387,007	31.40
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	419	1.65	7	0.66	60,695	5.03	61,121	4.96
19	Profit or Loss Excluding Investment Gain	2	0.00	4	66.67	11,913	46.91	(364)	(34.15)	436,570	36.19	448,125	36.35
20	Investment Gain from Capital and Surplus	0	0.00	13	216.67	1,322	5.21	(24)	(2.25)	58,648	4.86	59,959	4.86
21	Total Profit or Losses**	2	0.00	17	283.33	13,235	52.12	(387)	(36.30)	495,212	41.06	508,079	41.22

* (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 2021 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	389	117.88	349,308	105.33	9,391	100.00	6,482,404	104.62	6,841,492	104.65
2	Premiums Earned	0	0.00	330	100.00	331,646	100.00	9,391	100.00	6,195,972	100.00	6,537,339	100.00
3	Dividends to Policyholders	0	0.00	1	0.30	3,801	1.15	0	0.00	49,410	0.80	53,212	0.81
4	Incurred Losses	0	0.00	29	8.79	31,474	9.49	8,266	88.02	936,283	15.11	976,052	14.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.30	6,941	2.09	857	9.13	112,349	1.81	120,148	1.84
6	Adjusting and Other Expenses Incurred	0	0.00	4	1.21	8,067	2.43	338	3.60	164,896	2.66	173,305	2.65
7	Unpaid Losses	0	0.00	71	21.52	74,119	22.35	7,912	84.25	3,527,871	56.94	3,609,973	55.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5	1.52	13,303	4.01	878	9.35	419,546	6.77	433,732	6.63
9	Adjusting and Other Expenses Unpaid	0	0.00	4	1.21	9,946	3.00	0	0.00	255,235	4.12	265,185	4.06
10	Unearned Premium Reserves	0	0.00	318	96.36	168,717	50.87	0	0.00	4,219,143	68.09	4,388,178	67.12
11	Agents Balances	0	0.00	1	0.30	65,805	19.84	(2,056)	(21.89)	1,198,546	19.34	1,262,296	19.31
12	Commission and Brokerage Expenses Incurred	0	0.00	148	44.85	118,511	35.73	279	2.97	1,679,908	27.11	1,798,846	27.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	11,207	3.38	330	3.51	179,179	2.89	190,716	2.92
14	Other Acquisition Expenses Incurred	0	0.00	2	0.61	57,279	17.27	0	0.00	676,846	10.92	734,127	11.23
15	General Expenses Incurred	0	0.00	4	1.21	24,382	7.35	1	0.01	609,425	9.84	633,812	9.70
16	Other Income Less Other Expenses	0	0.00	0	0.00	2,368	0.71	(113)	(1.20)	(22,590)	(0.36)	(20,335)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	141	42.73	72,350	21.82	(794)	(8.45)	1,765,072	28.49	1,836,769	28.10
18	Investment Gain from Insurance Funds	0	0.00	4	1.21	3,608	1.09	31	0.33	191,797	3.10	195,440	2.99
19	Profit or Loss Excluding Investment Gain	0	0.00	146	44.24	75,959	22.90	(761)	(8.10)	1,956,876	31.58	2,032,220	31.09
20	Investment Gain from Capital and Surplus	0	0.00	55	16.67	16,698	5.03	23	0.24	347,969	5.62	364,745	5.58
21	Total Profit or Losses**	0	0.00	200	60.61	92,657	27.94	(739)	(7.87)	2,304,848	37.20	2,396,966	36.67

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	13	92.86	10,869	100.80	218	100.46	392,079	110.97	403,179	110.67
2	Premiums Earned	0	0.00	14	100.00	10,783	100.00	217	100.00	353,308	100.00	364,322	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	0	0.00	2	14.29	1,498	13.89	34	15.67	165,110	46.73	166,644	45.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	66	0.61	10	4.61	4,058	1.15	4,134	1.13
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	41	0.38	44	20.28	23,560	6.67	23,645	6.49
7	Unpaid Losses	0	0.00	3	21.43	910	8.44	1	0.46	275,092	77.86	276,006	75.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	120	1.11	8	3.69	28,653	8.11	28,781	7.90
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	25	0.23	0	0.00	31,671	8.96	31,696	8.70
10	Unearned Premium Reserves	0	0.00	5	35.71	5,065	46.97	74	34.10	203,493	57.60	208,637	57.27
11	Agents Balances	(419)	0.00	(2)	(14.29)	3,845	35.66	18	8.29	106,272	30.08	109,714	30.11
12	Commission and Brokerage Expenses Incurred	0	0.00	2	14.29	1,678	15.56	(11)	(5.07)	89,211	25.25	90,880	24.94
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	248	2.30	6	2.76	7,692	2.18	7,946	2.18
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	706	6.55	303	139.63	19,965	5.65	20,974	5.76
15	General Expenses Incurred	17	0.00	1	7.14	1,251	11.60	19	8.76	24,503	6.94	25,791	7.08
16	Other Income Less Other Expenses	0	0.00	0	0.00	35	0.32	0	0.00	17	0.00	52	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	(17)	0.00	8	57.14	5,329	49.42	(188)	(86.64)	19,217	5.44	24,349	6.68
18	Investment Gain from Insurance Funds	6	0.00	0	0.00	43	0.40	(1)	(0.46)	13,425	3.80	13,473	3.70
19	Profit or Loss Excluding Investment Gain	(11)	0.00	8	57.14	5,375	49.85	(189)	(87.10)	32,639	9.24	37,822	10.38
20	Investment Gain from Capital and Surplus	0	0.00	1	7.14	497	4.61	9	4.15	14,033	3.97	14,540	3.99
21	Total Profit or Losses**	(11)	0.00	9	64.29	5,873	54.47	(180)	(82.95)	46,699	13.22	52,390	14.38

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1	100.00	1,158,289	105.36	(133)	103.91	2,143,613	106.45	3,301,770	106.07
2	Premiums Earned	0	0.00	1	100.00	1,099,317	100.00	(128)	100.00	2,013,679	100.00	3,112,869	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	(21)	(0.00)	(21)	(0.00)
4	Incurred Losses	0	0.00	0	0.00	499,703	45.46	(19)	14.84	700,248	34.77	1,199,932	38.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,205	0.29	(10)	7.81	5,063	0.25	8,258	0.27
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	10,084	0.92	(2)	1.56	61,297	3.04	71,379	2.29
7	Unpaid Losses	0	0.00	0	0.00	485,732	44.18	9	(7.03)	1,006,864	50.00	1,492,605	47.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,493	0.32	1	(0.78)	31,316	1.56	34,810	1.12
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,745	0.61	11	(8.59)	42,255	2.10	49,011	1.57
10	Unearned Premium Reserves	0	0.00	0	0.00	564,296	51.33	70	(54.69)	1,006,084	49.96	1,570,450	50.45
11	Agents Balances	0	0.00	(50)	(5000.00)	150,523	13.69	70	(54.69)	425,019	21.11	575,562	18.49
12	Commission and Brokerage Expenses Incurred	0	0.00	(38)	(3800.00)	(1,407)	(0.13)	(4)	3.13	447,740	22.23	446,291	14.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	200.00	27,004	2.46	(6)	4.69	25,843	1.28	52,843	1.70
14	Other Acquisition Expenses Incurred	0	0.00	11	1100.00	64,073	5.83	36	(28.13)	101,474	5.04	165,594	5.32
15	General Expenses Incurred	0	0.00	6	600.00	126,393	11.50	16	(12.50)	238,332	11.84	364,747	11.72
16	Other Income Less Other Expenses	0	0.00	(2)	(200.00)	(186)	(0.02)	2	(1.56)	(2,366)	(0.12)	(2,552)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	20	2000.00	370,073	33.66	(136)	106.25	431,333	21.42	801,290	25.74
18	Investment Gain from Insurance Funds	0	0.00	1	100.00	45,969	4.18	0	0.00	45,550	2.26	91,520	2.94
19	Profit or Loss Excluding Investment Gain	0	0.00	21	2100.00	416,045	37.85	(136)	106.25	476,882	23.68	892,812	28.68
20	Investment Gain from Capital and Surplus	0	0.00	1	100.00	202,358	18.41	0	0.00	76,276	3.79	278,635	8.95
21	Total Profit or Losses**	0	0.00	21	2100.00	618,401	56.25	(136)	106.25	553,153	27.47	1,171,439	37.63

* (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 2021 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	1,227	(126.23)	0	0.00	1,765,800	98.51	1,767,028	98.63
2	Premiums Earned	0	0.00	0	0.00	(972)	100.00	0	0.00	1,792,588	100.00	1,791,616	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	8	0.00	8	0.00
4	Incurred Losses	0	0.00	0	0.00	(3,674)	377.98	0	0.00	553,226	30.86	549,552	30.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	461	(47.43)	0	0.00	40,069	2.24	40,530	2.26
6	Adjusting and Other Expenses Incurred	0	0.00	3	0.00	156	(16.05)	0	0.00	31,530	1.76	31,689	1.77
7	Unpaid Losses	0	0.00	1	0.00	(3,985)	409.98	0	0.00	1,120,120	62.49	1,116,136	62.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	178	(18.31)	0	0.00	35,950	2.01	36,128	2.02
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	64	(6.58)	0	0.00	41,867	2.34	41,931	2.34
10	Unearned Premium Reserves	0	0.00	1	0.00	2,854	(293.62)	0	0.00	1,196,460	66.74	1,199,315	66.94
11	Agents Balances	(1,921)	0.00	0	0.00	322	(33.13)	0	0.00	439,776	24.53	438,177	24.46
12	Commission and Brokerage Expenses Incurred	0	0.00	314	0.00	1,332	(137.04)	0	0.00	374,585	20.90	376,231	21.00
13	Taxes, Licenses, and Fees Incurred	243	0.00	239	0.00	8	(0.82)	0	0.00	58,424	3.26	58,914	3.29
14	Other Acquisition Expenses Incurred	0	0.00	16	0.00	(202)	20.78	0	0.00	135,780	7.57	135,594	7.57
15	General Expenses Incurred	3,258	0.00	(71)	0.00	(306)	31.48	0	0.00	204,836	11.43	207,717	11.59
16	Other Income Less Other Expenses	48	0.00	0	0.00	1,200	(123.46)	0	0.00	19,121	1.07	20,369	1.14
17	Pretax Profit or Loss Excluding Investment Gain*	(3,453)	0.00	(501)	0.00	2,453	(252.37)	0	0.00	413,244	23.05	411,743	22.98
18	Investment Gain from Insurance Funds	1,196	0.00	0	0.00	(38)	3.91	0	0.00	18,208	1.02	19,366	1.08
19	Profit or Loss Excluding Investment Gain	(2,257)	0.00	(501)	0.00	2,415	(248.46)	0	0.00	431,449	24.07	431,106	24.06
20	Investment Gain from Capital and Surplus	0	0.00	2	0.00	29	(2.98)	0	0.00	77,498	4.32	77,529	4.33
21	Total Profit or Losses**	(2,257)	0.00	(499)	0.00	2,444	(251.44)	0	0.00	508,949	28.39	508,637	28.39

* (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 2021 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	1	100.00	0	0.00	5,387,143	102.81	5,387,144	102.81
2 Premiums Earned	0	0.00	0	0.00	1	100.00	0	0.00	5,240,101	100.00	5,240,102	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	1,153	115300.00	0	0.00	4,983,494	95.10	4,984,647	95.12
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	30	3000.00	0	0.00	153,830	2.94	153,860	2.94
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	19	1900.00	0	0.00	83,502	1.59	83,521	1.59
7 Unpaid Losses	0	0.00	3	0.00	3,188	318800.00	0	0.00	5,283,624	100.83	5,286,815	100.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	154,647	2.95	154,647	2.95
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	115,622	2.21	115,622	2.21
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	307,758	5.87	307,758	5.87
11 Agents Balances	0	0.00	0	0.00	1	100.00	0	0.00	268,510	5.12	268,511	5.12
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	383,937	7.33	383,937	7.33
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,509	0.09	4,509	0.09
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,594	0.45	23,594	0.45
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,944	0.46	23,944	0.46
16 Other Income Less Other Expenses	0	0.00	0	0.00	(7)	(700.00)	0	0.00	43	0.00	36	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,208)	(120800.00)	0	0.00	(416,666)	(7.95)	(417,874)	(7.97)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	34	3400.00	0	0.00	36,260	0.69	36,294	0.69
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,174)	(117400.00)	0	0.00	(380,398)	(7.26)	(381,572)	(7.28)
20 Investment Gain from Capital and Surplus	0	0.00	2	0.00	14	1400.00	0	0.00	117,967	2.25	117,983	2.25
21 Total Profit or Losses**	0	0.00	2	0.00	(1,160)	(116000.00)	0	0.00	(262,431)	(5.01)	(263,589)	(5.03)

* (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 2021 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	19,376	246.45	0	0.00	1,380,616	119.18	1,399,992	120.03
2	Premiums Earned	0	0.00	0	0.00	7,862	100.00	0	0.00	1,158,461	100.00	1,166,323	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	6,830	86.87	0	0.00	676,852	58.43	683,682	58.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	354	4.50	0	0.00	11,624	1.00	11,978	1.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	224	2.85	0	0.00	17,021	1.47	17,245	1.48
7	Unpaid Losses	0	0.00	0	0.00	2,088	26.56	0	0.00	141,987	12.26	144,075	12.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4	0.05	0	0.00	1,094	0.09	1,098	0.09
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,725	0.32	3,725	0.32
10	Unearned Premium Reserves	0	0.00	0	0.00	24,712	314.32	0	0.00	2,885,310	249.06	2,910,022	249.50
11	Agents Balances	0	0.00	0	0.00	5,244	66.70	0	0.00	319,491	27.58	324,735	27.84
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3,667	46.64	0	0.00	116,402	10.05	120,069	10.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	873	11.10	0	0.00	46,947	4.05	47,820	4.10
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	654	8.32	0	0.00	37,576	3.24	38,230	3.28
15	General Expenses Incurred	0	0.00	0	0.00	940	11.96	0	0.00	163,590	14.12	164,530	14.11
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,109	14.11	0	0.00	13,072	1.13	14,181	1.22
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(4,571)	(58.14)	0	0.00	101,517	8.76	96,946	8.31
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	438	5.57	0	0.00	82,094	7.09	82,532	7.08
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(4,133)	(52.57)	0	0.00	183,613	15.85	179,480	15.39
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	363	4.62	0	0.00	123,028	10.62	123,391	10.58
21	Total Profit or Losses**	0	0.00	0	0.00	(3,770)	(47.95)	0	0.00	306,640	26.47	302,870	25.97

* (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, 2021**

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 2021 Annual Statement.

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

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

Total for All Property and Casualty Lines Combined
Results of Companies Writing Direct Business in Texas (Summary of Pages 77 - 111)
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	13,903,761,656	103.20	4,200,099,033	104.21	6,648,344,475	102.62	2,366,742,734	104.58	35,001,797,728	104.35	62,120,745,626	103.91
2	Premiums Earned	13,472,009,794	100.00	4,030,343,410	100.00	6,478,300,332	100.00	2,263,117,013	100.00	33,542,045,341	100.00	59,785,815,890	100.00
3	Dividends to Policyholders	0	0.00	43,262	0.00	370,587,707	5.72	132,387,356	5.85	70,642,428	0.21	573,660,753	0.96
4	Incurred Losses	9,663,925,063	71.73	3,456,109,865	85.75	5,342,439,398	82.47	2,115,988,057	93.50	26,684,928,903	79.56	47,263,391,286	79.05
5	Defense and Cost Containment Expenses Incurred	265,600,980	1.97	69,746,619	1.73	239,729,706	3.70	49,155,500	2.17	1,586,484,015	4.73	2,210,716,820	3.70
6	Adjusting and Other Expenses Incurred**	910,031,986	6.75	405,184,941	10.05	433,029,943	6.68	181,163,570	8.01	1,841,736,093	5.49	3,771,146,533	6.31
7	Unpaid Losses	5,951,539,572	44.18	1,302,964,523	32.33	5,720,020,882	88.30	879,943,818	38.88	30,858,492,050	92.00	44,712,960,845	74.79
8	Defense and Cost Containment Expenses Unpaid	570,485,163	4.23	117,560,881	2.92	561,938,466	8.67	119,226,591	5.27	4,212,546,387	12.56	5,581,757,488	9.34
9	Adjusting and Other Expenses Unpaid**	403,765,994	3.00	216,959,681	5.38	508,472,534	7.85	102,436,696	4.53	1,835,451,942	5.47	3,067,086,847	5.13
10	Unearned Premium Reserves	4,714,364,746	34.99	2,212,927,864	54.91	2,428,492,619	37.49	985,770,561	43.56	16,601,798,251	49.50	26,943,354,041	45.07
11	Agents Balances**	3,031,245,954	22.50	732,371,168	18.17	1,472,786,441	22.73	441,223,003	19.50	7,185,741,870	21.42	12,863,368,436	21.52
12	Commission and Brokerage Expenses Incurred	1,063,973,628	7.90	557,146,672	13.82	647,120,388	9.99	132,170,954	5.84	4,296,075,786	12.81	6,696,487,428	11.20
13	Taxes, Licenses, and Fees Incurred	236,089,226	1.75	82,080,358	2.04	129,216,460	1.99	43,540,428	1.92	667,851,474	1.99	1,158,777,946	1.94
14	Other Acquisition Expenses Incurred**	691,492,989	5.13	234,408,223	5.82	589,364,669	9.10	271,138,660	11.98	1,877,045,866	5.60	3,663,450,407	6.13
15	General Expenses Incurred**	386,087,994	2.87	134,129,032	3.33	379,644,267	5.86	111,061,069	4.91	2,047,814,458	6.11	3,058,736,820	5.12
16	Other Income Less Other Expenses**	(25,326,000)	(0.19)	3,488,539	0.09	(3,642,254)	(0.06)	31,661,538	1.40	(25,670,594)	(0.08)	(19,488,770)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	229,481,928	1.70	(905,017,023)	(22.46)	(1,656,474,459)	(25.57)	(741,827,043)	(32.78)	(5,556,204,276)	(16.56)	(8,630,040,873)	(14.43)

* (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 All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	13,935,540,040	103.20	4,200,336,359	104.21	6,648,344,478	102.62	2,366,742,735	104.58	35,079,145,499	104.39	62,230,109,111	103.92
2	Premiums Earned	13,503,788,177	100.00	4,030,596,488	100.00	6,478,300,337	100.00	2,263,117,017	100.00	33,605,360,792	100.00	59,881,162,811	100.00
3	Dividends to Policyholders	0	0.00	43,261	0.00	370,587,706	5.72	132,387,357	5.85	70,642,431	0.21	573,660,755	0.96
4	Incurred Losses	9,663,925,065	71.56	3,456,116,939	85.75	5,342,439,393	82.47	2,115,988,052	93.50	26,712,649,366	79.49	47,291,118,815	78.97
5	Defense and Cost Containment Expenses Incurred	265,600,977	1.97	69,747,313	1.73	239,729,697	3.70	49,155,501	2.17	1,586,869,014	4.72	2,211,102,502	3.69
6	Adjusting and Other Expenses Incurred**	910,035,214	6.74	405,188,920	10.05	433,029,689	6.68	181,163,776	8.01	1,843,430,284	5.49	3,772,847,883	6.30
7	Unpaid Losses	5,951,539,572	44.07	1,302,979,395	32.33	5,720,020,885	88.30	879,943,820	38.88	30,959,721,600	92.13	44,814,205,272	74.84
8	Defense and Cost Containment Expenses Unpaid	570,485,167	4.22	117,562,248	2.92	561,938,465	8.67	119,226,590	5.27	4,213,307,511	12.54	5,582,519,981	9.32
9	Adjusting and Other Expenses Unpaid**	403,766,095	2.99	216,965,117	5.38	508,472,455	7.85	102,436,801	4.53	1,839,321,932	5.47	3,070,962,399	5.13
10	Unearned Premium Reserves	4,714,364,743	34.91	2,213,055,269	54.91	2,428,492,624	37.49	985,770,558	43.56	16,669,098,202	49.60	27,010,781,396	45.11
11	Agents Balances**	3,031,243,713	22.45	732,424,709	18.17	1,472,787,673	22.73	441,222,782	19.50	7,189,596,826	21.39	12,867,275,702	21.49
12	Commission and Brokerage Expenses Incurred	1,094,521,241	8.11	557,174,417	13.82	647,120,388	9.99	132,170,954	5.84	4,300,399,214	12.80	6,731,386,214	11.24
13	Taxes, Licenses, and Fees Incurred	236,089,225	1.75	82,084,481	2.04	129,216,457	1.99	43,540,428	1.92	669,194,300	1.99	1,160,124,891	1.94
14	Other Acquisition Expenses Incurred**	691,495,163	5.12	234,421,498	5.82	589,364,331	9.10	271,138,601	11.98	1,879,093,018	5.59	3,665,512,612	6.12
15	General Expenses Incurred**	386,211,091	2.86	134,135,227	3.33	379,646,348	5.86	111,060,899	4.91	2,053,225,320	6.11	3,064,278,885	5.12
16	Other Income Less Other Expenses**	(28,774,007)	(0.21)	3,489,523	0.09	(3,682,898)	(0.06)	31,661,450	1.40	(739,192)	(0.00)	1,954,876	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	227,136,195	1.68	(904,826,046)	(22.45)	(1,656,516,571)	(25.57)	(741,827,102)	(32.78)	(5,510,881,347)	(16.40)	(8,586,914,871)	(14.34)

* (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 Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,155,914	100.00	83,952,983	107.18	126,968,891	105.04	34,843,867	104.18	610,527,777	104.60	865,449,432	104.84
2	Premiums Earned	9,156,093	100.00	78,331,859	100.00	120,872,396	100.00	33,446,834	100.00	583,653,573	100.00	825,460,755	100.00
3	Dividends to Policyholders	0	0.00	830	0.00	70,721	0.06	1,245,984	3.73	5	0.00	1,317,540	0.16
4	Incurred Losses	1,949,274	21.29	49,940,804	63.76	69,720,272	57.68	7,778,493	23.26	708,777,692	121.44	838,166,535	101.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	998,057	1.27	403,239	0.33	13,213	0.04	19,229,514	3.29	20,644,023	2.50
6	Adjusting and Other Expenses Incurred**	281,003	3.07	2,852,275	3.64	3,816,429	3.16	413,529	1.24	17,638,708	3.02	25,001,944	3.03
7	Unpaid Losses	239,227	2.61	41,263,365	52.68	74,073,586	61.28	2,159,400	6.46	596,139,115	102.14	713,874,693	86.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,052,399	1.34	762,697	0.63	57,279	0.17	12,775,662	2.19	14,648,037	1.77
9	Adjusting and Other Expenses Unpaid**	15,000	0.16	961,396	1.23	2,382,278	1.97	527,281	1.58	9,428,213	1.62	13,314,169	1.61
10	Unearned Premium Reserves	173,384	1.89	43,110,663	55.04	59,725,455	49.41	18,607,367	55.63	263,314,553	45.11	384,931,422	46.63
11	Agents Balances**	157,002	1.71	13,523,376	17.26	39,254,182	32.48	6,742,158	20.16	177,975,195	30.49	237,651,912	28.79
12	Commission and Brokerage Expenses Incurred	1,589,119	17.36	12,885,661	16.45	2,096,866	1.73	3,344,133	10.00	61,671,862	10.57	81,587,641	9.88
13	Taxes, Licenses, and Fees Incurred	27,598	0.30	1,577,831	2.01	3,688,699	3.05	719,536	2.15	11,780,740	2.02	17,794,404	2.16
14	Other Acquisition Expenses Incurred**	1,708,017	18.65	2,840,308	3.63	9,748,997	8.07	3,937,325	11.77	33,093,255	5.67	51,327,902	6.22
15	General Expenses Incurred**	1,135,012	12.40	6,474,466	8.27	14,707,846	12.17	1,738,582	5.20	35,466,285	6.08	59,522,189	7.21
16	Other Income Less Other Expenses**	8,000	0.09	290,214	0.37	164,684	0.14	503,022	1.50	(250,151)	(0.04)	715,769	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	2,474,070	27.02	1,051,841	1.34	16,784,012	13.89	14,759,062	44.13	(304,254,640)	(52.13)	(269,185,655)	(32.61)

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

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

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	4,404,364	100.00	250,050,748	107.66	145,606,959	106.09	99,418,721	100.36	877,699,023	103.62	1,377,179,815	104.33
2	Premiums Earned	4,404,422	100.00	232,259,105	100.00	137,247,847	100.00	99,060,504	100.00	847,073,261	100.00	1,320,045,139	100.00
3	Dividends to Policyholders	0	0.00	9,869	0.00	840,121	0.61	4,003,142	4.04	4,948	0.00	4,858,080	0.37
4	Incurred Losses	3,614,805	82.07	321,111,300	138.26	220,513,703	160.67	92,037,335	92.91	1,273,252,816	150.31	1,910,529,959	144.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	7,157,142	3.08	2,981,263	2.17	786,296	0.79	33,782,955	3.99	44,707,656	3.39
6	Adjusting and Other Expenses Incurred**	1,270,122	28.84	14,193,130	6.11	4,380,233	3.19	7,489,186	7.56	48,486,616	5.72	75,819,288	5.74
7	Unpaid Losses	312,868	7.10	118,972,677	51.22	174,809,694	127.37	18,273,065	18.45	944,144,124	111.46	1,256,512,428	95.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,155,439	2.22	2,869,695	2.09	389,908	0.39	26,870,073	3.17	35,285,115	2.67
9	Adjusting and Other Expenses Unpaid**	217,021	4.93	6,321,261	2.72	1,812,959	1.32	1,775,798	1.79	22,824,849	2.69	32,951,889	2.50
10	Unearned Premium Reserves	83,381	1.89	134,881,230	58.07	69,614,137	50.72	50,154,481	50.63	406,401,536	47.98	661,134,765	50.08
11	Agents Balances**	75,007	1.70	39,444,085	16.98	38,805,195	28.27	16,689,387	16.85	255,218,150	30.13	350,231,824	26.53
12	Commission and Brokerage Expenses Incurred	764,454	17.36	36,068,990	15.53	3,715,791	2.71	7,478,099	7.55	103,654,946	12.24	151,682,280	11.49
13	Taxes, Licenses, and Fees Incurred	13,671	0.31	4,604,355	1.98	3,878,549	2.83	2,046,164	2.07	17,032,972	2.01	27,575,711	2.09
14	Other Acquisition Expenses Incurred**	611,059	13.87	12,446,748	5.36	10,614,926	7.73	12,998,743	13.12	62,515,554	7.38	99,187,029	7.51
15	General Expenses Incurred**	408,039	9.26	17,920,629	7.72	17,737,192	12.92	5,963,494	6.02	53,544,198	6.32	95,573,553	7.24
16	Other Income Less Other Expenses**	3,000	0.07	818,160	0.35	(33,718)	(0.02)	2,394,743	2.42	3,308,149	0.39	6,490,334	0.49
17	Pretax Profit or Loss Excluding Investment Gain*	(2,274,727)	(51.65)	(180,434,898)	(77.69)	(127,447,650)	(92.86)	(31,347,212)	(31.64)	(741,893,596)	(87.58)	(1,083,398,084)	(82.07)

* (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 2021 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	37,046,819	103.66	0	0.00	1,313,219,118	105.67	1,350,265,937	105.61
2	Premiums Earned	0	0.00	0	0.00	35,739,512	100.00	0	0.00	1,242,780,223	100.00	1,278,519,735	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	25,049,129	70.09	0	0.00	1,174,400,073	94.50	1,199,449,202	93.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	44,687	0.00	44,687	0.00
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	842,955	2.36	0	0.00	13,059,928	1.05	13,902,883	1.09
7	Unpaid Losses	0	0.00	0	0.00	7,295,113	20.41	0	0.00	387,918,570	31.21	395,213,683	30.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	309,796	0.02	309,796	0.02
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	206,677	0.58	0	0.00	3,953,638	0.32	4,160,315	0.33
10	Unearned Premium Reserves	0	0.00	0	0.00	23,512,191	65.79	0	0.00	303,208,106	24.40	326,720,297	25.55
11	Agents Balances**	0	0.00	0	0.00	(1,508,571)	(4.22)	0	0.00	34,666,333	2.79	33,157,763	2.59
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	7,551,332	21.13	0	0.00	92,163,779	7.42	99,715,111	7.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,400	0.00	0	0.00	459,756	0.04	461,156	0.04
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	787,084	2.20	0	0.00	(4,396,784)	(0.35)	(3,609,700)	(0.28)
15	General Expenses Incurred**	0	0.00	0	0.00	1,277,800	3.58	0	0.00	23,137,476	1.86	24,415,276	1.91
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(24,854)	(0.07)	0	0.00	(940,395)	(0.08)	(965,249)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	204,957	0.57	0	0.00	(57,029,087)	(4.59)	(56,824,129)	(4.44)

* (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 2021 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	31,844,855	103.43	(315)	100.00	1,355,159	106.16	384,769,521	101.99	417,969,220	102.11
2	Premiums Earned	0	0.00	30,789,486	100.00	(315)	100.00	1,276,534	100.00	377,262,843	100.00	409,328,548	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	3,453,204	11.22	24,822	(7880.00)	41,086	3.22	18,075,776	4.79	21,594,888	5.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	50,040	0.16	(207)	65.71	2,126	0.17	1,106,217	0.29	1,158,176	0.28
6	Adjusting and Other Expenses Incurred**	0	0.00	1,518,384	4.93	(0)	0.10	30,233	2.37	11,320,634	3.00	12,869,250	3.14
7	Unpaid Losses	0	0.00	561,703	1.82	92,400	(29333.33)	65,936	5.17	28,980,616	7.68	29,700,655	7.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	96	(30.48)	2,039	0.16	214,304	0.06	216,439	0.05
9	Adjusting and Other Expenses Unpaid**	0	0.00	293,469	0.95	0	0.00	3,634	0.28	2,337,189	0.62	2,634,292	0.64
10	Unearned Premium Reserves	0	0.00	16,976,130	55.14	0	0.00	800,897	62.74	211,981,726	56.19	229,758,753	56.13
11	Agents Balances**	0	0.00	0	0.00	(117)	37.06	235,132	18.42	8,943,972	2.37	9,178,987	2.24
12	Commission and Brokerage Expenses Incurred	0	0.00	6,118,328	19.87	0	0.00	224,059	17.55	65,442,466	17.35	71,784,853	17.54
13	Taxes, Licenses, and Fees Incurred	0	0.00	563,380	1.83	(5)	1.59	32,553	2.55	6,598,822	1.75	7,194,750	1.76
14	Other Acquisition Expenses Incurred**	0	0.00	36,027	0.12	0	0.00	65,284	5.11	12,484,571	3.31	12,585,882	3.07
15	General Expenses Incurred**	0	0.00	316,736	1.03	0	0.00	20,110	1.58	14,368,929	3.81	14,705,775	3.59
16	Other Income Less Other Expenses**	0	0.00	189,892	0.62	(2)	0.49	(12,088)	(0.95)	854,954	0.23	1,032,756	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	18,923,279	61.46	(24,926)	7913.09	848,995	66.51	248,720,382	65.93	268,467,730	65.59

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

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

Total for Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	5,602,028	102.01	1,419,167	100.00	0	0.00	59,024,236	99.43	66,045,431	99.66
2	Premiums Earned	0	0.00	5,491,718	100.00	1,419,167	100.00	0	0.00	59,362,828	100.00	66,273,713	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	4,841,832	88.17	406,245	28.63	0	0.00	67,554,316	113.80	72,802,393	109.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	403,580	0.68	403,580	0.61
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	86,576	6.10	0	0.00	950,104	1.60	1,036,680	1.56
7	Unpaid Losses	0	0.00	1,950,340	35.51	113,336	7.99	0	0.00	10,644,280	17.93	12,707,956	19.17
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	59,277	0.10	59,277	0.09
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	4,898	0.35	0	0.00	62,158	0.10	67,055	0.10
10	Unearned Premium Reserves	0	0.00	364,542	6.64	0	0.00	0	0.00	3,108	0.01	367,650	0.55
11	Agents Balances**	0	0.00	0	0.00	(13,091)	(0.92)	0	0.00	3,466,754	5.84	3,453,663	5.21
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	210,111	14.81	0	0.00	11,324,529	19.08	11,534,640	17.40
13	Taxes, Licenses, and Fees Incurred	0	0.00	110,043	2.00	19,867	1.40	0	0.00	932,607	1.57	1,062,517	1.60
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	61,723	4.35	0	0.00	402,543	0.68	464,266	0.70
15	General Expenses Incurred**	0	0.00	0	0.00	161,146	11.35	0	0.00	1,875,482	3.16	2,036,629	3.07
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(2,261)	(0.16)	0	0.00	(407,202)	(0.69)	(409,464)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	539,843	9.83	471,238	33.21	0	0.00	(24,487,536)	(41.25)	(23,476,455)	(35.42)

* (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 Private Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	235,604	93.51	1,323	113.46	0	0.00	52,019,141	123.40	52,256,068	123.22
2	Premiums Earned	0	0.00	251,947	100.00	1,166	100.00	0	0.00	42,156,167	100.00	42,409,280	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	(4,407)	(1.75)	30	2.57	0	0.00	3,977,808	9.44	3,973,431	9.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	30	0.01	8	0.69	0	0.00	217,413	0.52	217,451	0.51
6	Adjusting and Other Expenses Incurred**	0	0.00	1,362	0.54	13	1.11	0	0.00	426,280	1.01	427,655	1.01
7	Unpaid Losses	0	0.00	5,215	2.07	30	2.57	0	0.00	8,871,641	21.04	8,876,886	20.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	181	0.07	9	0.77	0	0.00	387,176	0.92	387,366	0.91
9	Adjusting and Other Expenses Unpaid**	0	0.00	681	0.27	2	0.14	0	0.00	328,169	0.78	328,852	0.78
10	Unearned Premium Reserves	0	0.00	114,885	45.60	288	24.70	0	0.00	25,752,269	61.09	25,867,442	60.99
11	Agents Balances**	0	0.00	3,064	1.22	610	52.35	0	0.00	13,721,477	32.55	13,725,152	32.36
12	Commission and Brokerage Expenses Incurred	0	0.00	28,691	11.39	243	20.84	0	0.00	4,643,188	11.01	4,672,122	11.02
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,240	1.68	0	0.00	0	0.00	989,351	2.35	993,591	2.34
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	63	5.40	0	0.00	3,181,713	7.55	3,181,776	7.50
15	General Expenses Incurred**	0	0.00	4,426	1.76	95	8.17	0	0.00	2,486,181	5.90	2,490,702	5.87
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	92,670	0.22	92,670	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	217,605	86.37	714	61.22	0	0.00	26,326,903	62.45	26,545,221	62.59

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

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

**Total for Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	41,856,641	100.71	16,503,172	119.42	224,218,441	103.06	110,723,238	101.97	393,301,492	103.09
2	Premiums Earned	0	0.00	41,563,094	100.00	13,819,122	100.00	217,554,658	100.00	108,589,318	100.00	381,526,192	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	28,866,021	69.45	12,832,932	92.86	192,006,408	88.26	78,626,255	72.41	312,331,616	81.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	115,461	0.28	258,455	1.87	1,048,344	0.48	2,475,903	2.28	3,898,163	1.02
6	Adjusting and Other Expenses Incurred**	0	0.00	2,914,936	7.01	781,359	5.65	7,107,989	3.27	4,228,917	3.89	15,033,201	3.94
7	Unpaid Losses	0	0.00	9,508,710	22.88	3,858,216	27.92	53,091,946	24.40	32,945,503	30.34	99,404,375	26.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	988,888	2.38	156,554	1.13	2,475,000	1.14	3,614,937	3.33	7,235,379	1.90
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,688,963	4.06	445,681	3.23	846,999	0.39	2,369,418	2.18	5,351,061	1.40
10	Unearned Premium Reserves	0	0.00	20,645,740	49.67	8,720,398	63.10	113,876,478	52.34	53,888,771	49.63	197,131,387	51.67
11	Agents Balances**	0	0.00	7,868,828	18.93	3,258,839	23.58	45,666,928	20.99	25,192,256	23.20	81,986,852	21.49
12	Commission and Brokerage Expenses Incurred	0	0.00	4,726,994	11.37	2,423,221	17.54	21,430,895	9.85	23,009,941	21.19	51,591,051	13.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	823,439	1.98	336,137	2.43	4,408,135	2.03	2,266,064	2.09	7,833,775	2.05
14	Other Acquisition Expenses Incurred**	0	0.00	3,096,932	7.45	1,283,104	9.28	10,153,984	4.67	5,886,937	5.42	20,420,958	5.35
15	General Expenses Incurred**	0	0.00	991,978	2.39	1,020,857	7.39	4,581,993	2.11	7,974,513	7.34	14,569,341	3.82
16	Other Income Less Other Expenses**	0	0.00	(47,999)	(0.12)	(12,635)	(0.09)	1,910,997	0.88	394,522	0.36	2,244,885	0.59
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(20,667)	(0.05)	(5,129,578)	(37.12)	(21,272,093)	(9.78)	(15,484,690)	(14.26)	(41,907,028)	(10.98)

* (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 2021 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	3,265,814,211	104.68	564,656,619	106.81	693,782,667	109.55	7,167,853,304	105.67	11,692,106,801	105.67
2	Premiums Earned	0	0.00	3,119,942,482	100.00	528,663,560	100.00	633,279,599	100.00	6,783,325,192	100.00	11,065,210,833	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,860,012	1.30	46,765,361	7.38	0	0.00	53,625,373	0.48
4	Incurred Losses	(72)	0.00	2,714,219,911	87.00	601,253,678	113.73	831,248,305	131.26	7,398,492,220	109.07	11,545,214,042	104.34
5	Defense and Cost Containment Expenses Incurred	(7)	0.00	40,536,636	1.30	8,974,329	1.70	4,719,613	0.75	179,663,983	2.65	233,894,554	2.11
6	Adjusting and Other Expenses Incurred**	0	0.00	364,321,346	11.68	32,264,457	6.10	46,752,367	7.38	501,581,223	7.39	944,919,393	8.54
7	Unpaid Losses	4	0.00	783,554,556	25.11	114,605,612	21.68	154,543,024	24.40	1,938,365,615	28.58	2,991,068,811	27.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	43,874,273	1.41	6,265,469	1.19	7,007,444	1.11	119,006,256	1.75	176,153,442	1.59
9	Adjusting and Other Expenses Unpaid**	0	0.00	182,105,881	5.84	13,572,186	2.57	17,478,026	2.76	279,755,015	4.12	492,911,107	4.45
10	Unearned Premium Reserves	0	0.00	1,716,195,649	55.01	299,231,461	56.60	373,692,759	59.01	3,747,193,906	55.24	6,136,313,775	55.46
11	Agents Balances**	0	0.00	593,556,623	19.02	159,268,027	30.13	133,752,582	21.12	1,162,425,453	17.14	2,049,002,684	18.52
12	Commission and Brokerage Expenses Incurred	0	0.00	398,897,606	12.79	50,893,796	9.63	38,931,235	6.15	939,498,500	13.85	1,428,221,137	12.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	64,415,548	2.06	11,515,353	2.18	12,598,966	1.99	141,334,605	2.08	229,864,472	2.08
14	Other Acquisition Expenses Incurred**	0	0.00	201,312,096	6.45	50,605,805	9.57	83,715,481	13.22	487,384,830	7.19	823,018,212	7.44
15	General Expenses Incurred**	0	0.00	76,988,241	2.47	39,364,667	7.45	32,455,459	5.12	321,485,124	4.74	470,293,491	4.25
16	Other Income Less Other Expenses**	0	0.00	2,181,732	0.07	2,642,080	0.50	8,249,287	1.30	21,840,874	0.32	34,913,973	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	79	0.00	(738,567,170)	(23.67)	(270,426,457)	(51.15)	(455,657,901)	(71.95)	(3,164,274,420)	(46.65)	(4,628,925,868)	(41.83)

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

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

**Total for Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	186,452,333	105.48	257,690,767	106.06	79,804,060	103.93	2,465,592,939	106.04	2,989,540,099	105.95
2	Premiums Earned	0	0.00	176,773,660	100.00	242,973,944	100.00	76,785,997	100.00	2,325,247,472	100.00	2,821,781,073	100.00
3	Dividends to Policyholders	0	0.00	1,610	0.00	743,824	0.31	0	0.00	454,403	0.02	1,199,837	0.04
4	Incurred Losses	0	0.00	189,730,413	107.33	299,617,417	123.31	80,830,698	105.27	2,626,630,656	112.96	3,196,809,184	113.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	12,942,228	7.32	13,920,003	5.73	836,506	1.09	195,534,615	8.41	223,233,352	7.91
6	Adjusting and Other Expenses Incurred**	0	0.00	14,673,830	8.30	12,520,232	5.15	4,428,549	5.77	123,810,465	5.32	155,433,076	5.51
7	Unpaid Losses	0	0.00	133,564,824	75.56	142,147,054	58.50	74,293,643	96.75	2,284,495,588	98.25	2,634,501,109	93.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	42,452,863	24.02	21,880,032	9.01	15,683,028	20.42	534,270,524	22.98	614,286,447	21.77
9	Adjusting and Other Expenses Unpaid**	0	0.00	11,207,695	6.34	11,495,824	4.73	5,369,235	6.99	147,832,671	6.36	175,905,425	6.23
10	Unearned Premium Reserves	0	0.00	93,945,609	53.14	126,254,495	51.96	40,162,843	52.30	1,187,353,558	51.06	1,447,716,505	51.31
11	Agents Balances**	0	0.00	28,400,197	16.07	77,923,239	32.07	19,919,039	25.94	634,753,267	27.30	760,995,742	26.97
12	Commission and Brokerage Expenses Incurred	0	0.00	24,284,815	13.74	28,960,875	11.92	11,735,889	15.28	400,487,318	17.22	465,468,897	16.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,550,388	2.01	5,040,089	2.07	1,909,682	2.49	50,567,080	2.17	61,067,239	2.16
14	Other Acquisition Expenses Incurred**	0	0.00	10,246,021	5.80	18,912,633	7.78	9,331,042	12.15	122,474,541	5.27	160,964,236	5.70
15	General Expenses Incurred**	0	0.00	7,801,567	4.41	19,241,083	7.92	4,135,918	5.39	170,955,527	7.35	202,134,094	7.16
16	Other Income Less Other Expenses**	0	0.00	43,425	0.02	1,260,779	0.52	(1,070,665)	(1.39)	1,724,255	0.07	1,957,795	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(86,413,786)	(48.88)	(154,721,433)	(63.68)	(37,492,951)	(48.83)	(1,363,942,876)	(58.66)	(1,642,571,046)	(58.21)

* (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 Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	514,001,272	97.10	514,001,272	97.10
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	529,337,705	100.00	529,337,705	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	27,892,694	5.27	27,892,694	5.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	231,278	0.04	231,278	0.04
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,268,440	0.62	3,268,440	0.62
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	323,148,075	61.05	323,148,075	61.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,333,475	0.25	1,333,475	0.25
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	8,360,071	1.58	8,360,071	1.58
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	80,841,598	15.27	80,841,598	15.27
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	17,462,160	3.30	17,462,160	3.30
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	10,323,349	1.95	10,323,349	1.95
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	16,874,057	3.19	16,874,057	3.19
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	93,146,291	17.60	93,146,291	17.60
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(82,984,528)	(15.68)	(82,984,528)	(15.68)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	294,617,068	55.66	294,617,068	55.66

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

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

Total for Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	465,894	103.94	1,203,130	113.38	331,717,925	104.15	333,386,949	104.18
2	Premiums Earned	0	0.00	0	0.00	448,235	100.00	1,061,143	100.00	318,510,929	100.00	320,020,307	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	82,136	18.32	27,733	2.61	0	0.00	109,869	0.03
4	Incurred Losses	0	0.00	0	0.00	1,164,325	259.76	207,926	19.59	148,773,845	46.71	150,146,096	46.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	57,895	12.92	(686)	(0.06)	12,935,069	4.06	12,992,278	4.06
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	30,471	6.80	55,027	5.19	11,853,568	3.72	11,939,065	3.73
7	Unpaid Losses	0	0.00	0	0.00	2,065,951	460.91	98,044	9.24	238,445,927	74.86	240,609,922	75.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	179,096	39.96	2,870	0.27	19,767,868	6.21	19,949,834	6.23
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	102,077	22.77	9,345	0.88	10,161,661	3.19	10,273,083	3.21
10	Unearned Premium Reserves	0	0.00	0	0.00	229,120	51.12	572,430	53.94	121,010,088	37.99	121,811,638	38.06
11	Agents Balances**	0	0.00	0	0.00	73,550	16.41	290,160	27.34	77,963,762	24.48	78,327,473	24.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	167,814	15.81	47,095,465	14.79	47,263,279	14.77
13	Taxes, Licenses, and Fees Incurred	0	0.00	10	0.00	10,110	2.26	24,801	2.34	6,111,263	1.92	6,146,184	1.92
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	51,222	11.43	201,284	18.97	18,104,902	5.68	18,357,408	5.74
15	General Expenses Incurred**	0	0.00	0	0.00	25,480	5.68	46,287	4.36	23,530,263	7.39	23,602,030	7.38
16	Other Income Less Other Expenses**	0	0.00	0	0.00	158	0.04	3,866	0.36	(1,694,849)	(0.53)	(1,690,826)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(10)	0.00	(973,246)	(217.13)	334,823	31.55	48,411,705	15.20	47,773,271	14.93

* (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 Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	37,782,299	97.60	148,797,289	98.33	92,124,740	103.86	72,678,434	109.11	2,409,746,227	109.41	2,761,128,989	108.37
2	Premiums Earned	38,712,731	100.00	151,317,621	100.00	88,701,737	100.00	66,608,788	100.00	2,202,527,707	100.00	2,547,868,584	100.00
3	Dividends to Policyholders	0	0.00	561	0.00	190,234	0.21	1,799,508	2.70	296	0.00	1,990,599	0.08
4	Incurred Losses	13,976,182	36.10	51,761,591	34.21	328,417,354	370.25	35,321,087	53.03	1,092,537,254	49.60	1,522,013,468	59.74
5	Defense and Cost Containment Expenses Incurred	282,080	0.73	748,807	0.49	3,001,614	3.38	15,487	0.02	31,208,151	1.42	35,256,139	1.38
6	Adjusting and Other Expenses Incurred**	2,988,056	7.72	2,848,497	1.88	1,970,376	2.22	3,045,178	4.57	64,517,041	2.93	75,369,150	2.96
7	Unpaid Losses	3,736,996	9.65	30,944,593	20.45	249,692,803	281.50	9,454,705	14.19	424,170,099	19.26	717,999,196	28.18
8	Defense and Cost Containment Expenses Unpaid	142,006	0.37	1,175,194	0.78	1,592,089	1.79	37,848	0.06	30,083,719	1.37	33,030,856	1.30
9	Adjusting and Other Expenses Unpaid**	4,587,087	11.85	1,082,449	0.72	1,170,721	1.32	819,567	1.23	29,716,596	1.35	37,376,419	1.47
10	Unearned Premium Reserves	18,029,415	46.57	101,528,271	67.10	42,730,897	48.17	35,184,337	52.82	1,021,488,780	46.38	1,218,961,700	47.84
11	Agents Balances**	9,624,182	24.86	27,276,521	18.03	13,693,254	15.44	13,589,892	20.40	434,330,378	19.72	498,514,226	19.57
12	Commission and Brokerage Expenses Incurred	4,217,852	10.90	43,743,664	28.91	3,985,351	4.49	6,678,512	10.03	391,633,121	17.78	450,258,500	17.67
13	Taxes, Licenses, and Fees Incurred	1,474,990	3.81	2,838,719	1.88	2,226,785	2.51	1,411,486	2.12	50,173,883	2.28	58,125,863	2.28
14	Other Acquisition Expenses Incurred**	4,053,077	10.47	865,165	0.57	9,466,227	10.67	12,384,979	18.59	89,684,579	4.07	116,454,027	4.57
15	General Expenses Incurred**	1,058,020	2.73	12,679,832	8.38	10,084,819	11.37	3,153,577	4.73	127,829,327	5.80	154,805,575	6.08
16	Other Income Less Other Expenses**	31,001	0.08	0	0.00	469,493	0.53	1,057,249	1.59	1,604,376	0.07	3,162,119	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	10,693,475	27.62	35,830,784	23.68	(270,171,530)	(304.58)	3,856,223	5.79	356,548,430	16.19	136,757,383	5.37

* (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 2021 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	12,210,270	512.53	0	0.00	32,110,740	156.57	44,321,010	193.62
2	Premiums Earned	0	0.00	0	0.00	2,382,341	100.00	0	0.00	20,508,426	100.00	22,890,767	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	18,611	0.09	18,611	0.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(9,021)	(0.04)	(9,021)	(0.04)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,066	0.01	2,066	0.01
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	6,679,971	32.57	6,679,971	29.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	290,273	1.42	290,273	1.27
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	243	0.00	243	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	37,988,167	1594.57	0	0.00	173,876,750	847.83	211,864,917	925.55
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	639,755	3.12	639,755	2.79
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	247,139	10.37	0	0.00	739,394	3.61	986,533	4.31
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	4,612,028	193.59	0	0.00	843,299	4.11	5,455,328	23.83
15	General Expenses Incurred**	0	0.00	0	0.00	2,742,532	115.12	0	0.00	13,766,326	67.13	16,508,858	72.12
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	569,032	2.77	569,032	2.49
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,219,358)	(219.09)	0	0.00	5,716,783	27.88	497,424	2.17

* (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 2021 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	14,913	100.92	6,878,831	95.75	44,127,092	105.29	160,482,209	102.16	211,503,045	102.57
2	Premiums Earned	0	0.00	14,777	100.00	7,184,234	100.00	41,911,987	100.00	157,091,984	100.00	206,202,982	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	33,129	0.46	(45,770)	(0.11)	296,867	0.19	284,226	0.14
4	Incurred Losses	0	0.00	0	0.00	4,381,063	60.98	1,094,058	2.61	47,530,555	30.26	53,005,676	25.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	189,849	2.64	17,734,222	42.31	29,388,877	18.71	47,312,948	22.94
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	767,884	10.69	2,811,672	6.71	10,469,612	6.66	14,049,168	6.81
7	Unpaid Losses	0	0.00	0	0.00	8,649,899	120.40	42,634,819	101.72	236,014,139	150.24	287,298,857	139.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,005,447	27.91	42,971,967	102.53	102,064,934	64.97	147,042,348	71.31
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	1,448,066	20.16	5,573,061	13.30	16,192,981	10.31	23,214,108	11.26
10	Unearned Premium Reserves	0	0.00	7,573	51.25	3,245,102	45.17	25,985,616	62.00	85,008,095	54.11	114,246,386	55.40
11	Agents Balances**	0	0.00	2,955	20.00	2,364,899	32.92	11,545,889	27.55	33,635,236	21.41	47,548,979	23.06
12	Commission and Brokerage Expenses Incurred	0	0.00	1,701	11.51	259,386	3.61	3,776,337	9.01	18,386,440	11.70	22,423,864	10.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	233	1.58	147,845	2.06	1,380,671	3.29	3,129,820	1.99	4,658,569	2.26
14	Other Acquisition Expenses Incurred**	0	0.00	985	6.67	304,589	4.24	936,266	2.23	8,426,619	5.36	9,668,459	4.69
15	General Expenses Incurred**	0	0.00	0	0.00	967,486	13.47	5,051,928	12.05	12,021,579	7.65	18,040,993	8.75
16	Other Income Less Other Expenses**	0	0.00	0	0.00	42,649	0.59	47,410	0.11	4,696,653	2.99	4,786,712	2.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,858	80.25	175,652	2.44	9,220,012	22.00	32,138,269	20.46	41,545,791	20.15

* (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 2021 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	2,109,789	108.27	2,956,125	138.83	780,760	103.11	14,706,889	106.22	20,553,563	110.02
2	Premiums Earned	0	0.00	1,948,684	100.00	2,129,367	100.00	757,222	100.00	13,846,231	100.00	18,681,504	100.00
3	Dividends to Policyholders	0	0.00	211	0.01	2,382	0.11	77,321	10.21	0	0.00	79,914	0.43
4	Incurred Losses	0	0.00	742	0.04	2,407	0.11	8,729	1.15	1,285,613	9.28	1,297,491	6.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,373	0.22	447	0.02	776	0.10	85,893	0.62	91,489	0.49
6	Adjusting and Other Expenses Incurred**	0	0.00	21,996	1.13	1,111	0.05	2,649	0.35	40,053	0.29	65,810	0.35
7	Unpaid Losses	0	0.00	10,577	0.54	2,541	0.12	21,584	2.85	1,748,122	12.63	1,782,824	9.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	290	0.01	568	0.03	767	0.10	102,889	0.74	104,514	0.56
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,000	0.05	22	0.00	1,004	0.13	18,887	0.14	20,913	0.11
10	Unearned Premium Reserves	0	0.00	1,024,434	52.57	1,484,600	69.72	397,009	52.43	6,544,837	47.27	9,450,880	50.59
11	Agents Balances**	0	0.00	310,950	15.96	206,296	9.69	158,016	20.87	2,830,552	20.44	3,505,815	18.77
12	Commission and Brokerage Expenses Incurred	0	0.00	544,235	27.93	27,048	1.27	0	0.00	929,423	6.71	1,500,706	8.03
13	Taxes, Licenses, and Fees Incurred	0	0.00	37,219	1.91	72,654	3.41	14,892	1.97	285,610	2.06	410,375	2.20
14	Other Acquisition Expenses Incurred**	0	0.00	57,991	2.98	165,517	7.77	43,549	5.75	540,621	3.90	807,678	4.32
15	General Expenses Incurred**	0	0.00	122,980	6.31	326,116	15.32	36,353	4.80	768,569	5.55	1,254,019	6.71
16	Other Income Less Other Expenses**	0	0.00	(2,000)	(0.10)	5,617	0.26	10,596	1.40	27,065	0.20	41,279	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,156,937	59.37	1,537,302	72.20	583,549	77.06	9,937,514	71.77	13,215,301	70.74

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

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

**Total for Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	31,070,626	100.16	0	0.00	370,382,862	106.00	401,453,488	105.52
2	Premiums Earned	0	0.00	0	0.00	31,020,574	100.00	0	0.00	349,415,321	100.00	380,435,895	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	36,724,346	118.39	0	0.00	197,375,465	56.49	234,099,811	61.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,945	0.02	0	0.00	8,105,401	2.32	8,112,346	2.13
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,023,778	6.52	0	0.00	8,690,338	2.49	10,714,116	2.82
7	Unpaid Losses	0	0.00	0	0.00	6,801,166	21.92	0	0.00	173,747,510	49.73	180,548,676	47.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,270	0.06	0	0.00	8,050,401	2.30	8,068,671	2.12
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	8,092,975	26.09	0	0.00	5,712,453	1.63	13,805,427	3.63
10	Unearned Premium Reserves	0	0.00	0	0.00	480,192	1.55	0	0.00	403,770,052	115.56	404,250,244	106.26
11	Agents Balances**	0	0.00	0	0.00	331,345	1.07	0	0.00	93,448,646	26.74	93,779,991	24.65
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,929	0.01	0	0.00	57,132,503	16.35	57,134,432	15.02
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,003	0.00	604,291	1.95	0	0.00	8,933,992	2.56	9,539,286	2.51
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	30,224	0.10	0	0.00	15,272,090	4.37	15,302,313	4.02
15	General Expenses Incurred**	0	0.00	0	0.00	228,305	0.74	0	0.00	20,153,612	5.77	20,381,917	5.36
16	Other Income Less Other Expenses**	0	0.00	0	0.00	24,458	0.08	0	0.00	3,194,311	0.91	3,218,769	0.85
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,003)	0.00	(8,574,786)	(27.64)	0	0.00	36,946,231	10.57	28,370,442	7.46

* (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 2021 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	(5,157)	(15.54)	0	0.00	717,080	100.00	711,923	94.89
2	Premiums Earned	0	0.00	0	0.00	33,187	100.00	0	0.00	717,080	100.00	750,267	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	(41,351)	(124.60)	0	0.00	27,865	3.89	(13,486)	(1.80)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(168)	(0.51)	0	0.00	0	0.00	(168)	(0.02)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	(10,631)	(32.03)	0	0.00	(73,142)	(10.20)	(83,773)	(11.17)
7	Unpaid Losses	0	0.00	0	0.00	67,952	204.75	0	0.00	33,452	4.67	101,404	13.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	135	0.41	0	0.00	0	0.00	135	0.02
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	6,178	18.61	0	0.00	4,474	0.62	10,652	1.42
10	Unearned Premium Reserves	0	0.00	0	0.00	25,244	76.07	0	0.00	0	0.00	25,244	3.36
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	85,074	11.86	85,074	11.34
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1,033)	(3.11)	0	0.00	430,247	60.00	429,214	57.21
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(121)	(0.36)	0	0.00	(23,616)	(3.29)	(23,737)	(3.16)
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	2,586	7.79	0	0.00	21,481	3.00	24,067	3.21
15	General Expenses Incurred**	0	0.00	0	0.00	(1,437)	(4.33)	0	0.00	19,209	2.68	17,773	2.37
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	16,715	2.33	16,715	2.23
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	85,342	257.15	0	0.00	331,750	46.26	417,092	55.59

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

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

Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	66,001,296	100.36	0	0.00	54,942,814	98.17	120,944,110	99.35
2	Premiums Earned	0	0.00	0	0.00	65,765,596	100.00	0	0.00	55,964,677	100.00	121,730,273	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	217	0.00	0	0.00	0	0.00	217	0.00
4	Incurred Losses	0	0.00	0	0.00	46,175,206	70.21	0	0.00	50,199,012	89.70	96,374,218	79.17
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	51,746	0.08	0	0.00	(48,985)	(0.09)	2,761	0.00
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,964,465	4.51	0	0.00	1,488,066	2.66	4,452,531	3.66
7	Unpaid Losses	0	0.00	0	0.00	89,097,218	135.48	0	0.00	101,686,196	181.70	190,783,414	156.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	178,192	0.27	0	0.00	373,258	0.67	551,450	0.45
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	11,042,696	16.79	0	0.00	1,946,764	3.48	12,989,460	10.67
10	Unearned Premium Reserves	0	0.00	0	0.00	17,595,432	26.75	0	0.00	124,038,442	221.64	141,633,874	116.35
11	Agents Balances**	0	0.00	0	0.00	12,278,649	18.67	0	0.00	13,277,961	23.73	25,556,610	20.99
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5,993,027	9.11	0	0.00	10,842,020	19.37	16,835,047	13.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,459,752	2.22	0	0.00	1,110,515	1.98	2,570,267	2.11
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	4,939,426	7.51	0	0.00	2,347,245	4.19	7,286,672	5.99
15	General Expenses Incurred**	0	0.00	0	0.00	2,347,047	3.57	0	0.00	4,027,765	7.20	6,374,812	5.24
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(17,625,012)	(26.80)	0	0.00	36,080	0.06	(17,588,932)	(14.45)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(15,790,302)	(24.01)	0	0.00	(13,964,881)	(24.95)	(29,755,184)	(24.44)

* (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 2021 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	12,250,536	100.52	955,119,773	97.54	14,509,319	104.10	1,245,292,647	99.20	2,227,172,275	98.52
2	Premiums Earned	0	0.00	12,186,734	100.00	979,243,863	100.00	13,938,279	100.00	1,255,300,207	100.00	2,260,669,083	100.00
3	Dividends to Policyholders	0	0.00	30,181	0.25	351,025,037	35.85	0	0.00	6,027,698	0.48	357,082,916	15.80
4	Incurred Losses	0	0.00	11,292,954	92.67	297,360,103	30.37	4,402,580	31.59	513,913,977	40.94	826,969,614	36.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	466,051	3.82	32,478,366	3.32	1,373,880	9.86	63,982,959	5.10	98,301,256	4.35
6	Adjusting and Other Expenses Incurred**	0	0.00	1,446,087	11.87	61,137,908	6.24	780,362	5.60	64,918,561	5.17	128,282,918	5.67
7	Unpaid Losses	0	0.00	21,793,234	178.83	2,617,624,402	267.31	29,659,364	212.79	5,595,429,920	445.74	8,264,506,920	365.58
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,235,913	10.14	137,693,512	14.06	2,085,636	14.96	600,236,859	47.82	741,251,920	32.79
9	Adjusting and Other Expenses Unpaid**	0	0.00	933,056	7.66	92,379,825	9.43	3,597,348	25.81	166,833,554	13.29	263,743,783	11.67
10	Unearned Premium Reserves	0	0.00	5,507,413	45.19	478,717,316	48.89	6,609,189	47.42	427,153,580	34.03	917,987,498	40.61
11	Agents Balances**	0	0.00	5,000	0.04	337,549,889	34.47	2,874,912	20.63	333,791,731	26.59	674,221,532	29.82
12	Commission and Brokerage Expenses Incurred	0	0.00	1,401,817	11.50	117,376,365	11.99	1,710,203	12.27	108,588,907	8.65	229,077,292	10.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	403,337	3.31	22,327,411	2.28	354,967	2.55	49,003,821	3.90	72,089,536	3.19
14	Other Acquisition Expenses Incurred**	0	0.00	766,046	6.29	64,931,220	6.63	1,256,596	9.02	54,450,329	4.34	121,404,192	5.37
15	General Expenses Incurred**	0	0.00	953,057	7.82	89,752,113	9.17	1,042,197	7.48	105,878,872	8.43	197,626,240	8.74
16	Other Income Less Other Expenses**	0	0.00	58,003	0.48	(152,129)	(0.02)	(64,741)	(0.46)	(3,650,458)	(0.29)	(3,809,324)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,514,793)	(37.05)	(57,296,789)	(5.85)	2,952,753	21.18	284,884,625	22.69	226,025,795	10.00

* (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 Other General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	63,988	90.82	59,472,963	102.36	139,320,811	103.61	62,877,102	103.71	2,946,014,366	106.76	3,207,749,230	106.48
2	Premiums Earned	70,456	100.00	58,099,440	100.00	134,470,894	100.00	60,628,822	100.00	2,759,367,758	100.00	3,012,637,370	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,429,296	1.06	1,677,072	2.77	23,082	0.00	3,129,450	0.10
4	Incurred Losses	14	0.02	20,764,797	35.74	104,423,736	77.66	18,995,383	31.33	1,868,458,023	67.71	2,012,641,953	66.81
5	Defense and Cost Containment Expenses Incurred	1	0.00	2,712,532	4.67	11,088,922	8.25	241,035	0.40	215,438,460	7.81	229,480,950	7.62
6	Adjusting and Other Expenses Incurred**	1,007	1.43	(1,998,664)	(3.44)	4,961,775	3.69	1,958,305	3.23	119,602,167	4.33	124,524,590	4.13
7	Unpaid Losses	14	0.02	78,051,645	134.34	200,537,891	149.13	63,628,652	104.95	6,191,115,665	224.37	6,533,333,867	216.86
8	Defense and Cost Containment Expenses Unpaid	1	0.00	7,078,858	12.18	28,834,277	21.44	5,175,269	8.54	961,921,063	34.86	1,003,009,468	33.29
9	Adjusting and Other Expenses Unpaid**	0	0.00	4,738,638	8.16	9,224,746	6.86	5,663,084	9.34	293,035,870	10.62	312,662,339	10.38
10	Unearned Premium Reserves	15,065	21.38	29,657,461	51.05	71,502,547	53.17	31,363,704	51.73	1,808,116,578	65.53	1,940,655,355	64.42
11	Agents Balances**	17,111	24.29	6,557,566	11.29	44,955,553	33.43	11,854,709	19.55	591,717,569	21.44	655,102,507	21.75
12	Commission and Brokerage Expenses Incurred	7,556	10.72	12,210,393	21.02	16,365,528	12.17	5,866,037	9.68	304,511,686	11.04	338,961,200	11.25
13	Taxes, Licenses, and Fees Incurred	1,293	1.84	1,019,472	1.75	2,527,149	1.88	1,323,687	2.18	56,262,447	2.04	61,134,048	2.03
14	Other Acquisition Expenses Incurred**	1,007	1.43	1,215,814	2.09	12,219,577	9.09	7,909,081	13.05	104,948,342	3.80	126,293,820	4.19
15	General Expenses Incurred**	5,033	7.14	2,090,529	3.60	9,814,310	7.30	2,983,267	4.92	163,840,909	5.94	178,734,048	5.93
16	Other Income Less Other Expenses**	39,254	55.71	105,445	0.18	55,115	0.04	360,627	0.59	3,764,793	0.14	4,325,234	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	93,800	133.13	20,190,012	34.75	(28,304,284)	(21.05)	20,035,583	33.05	(69,952,565)	(2.54)	(57,937,454)	(1.92)

* (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 2021 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	417,531	95.79	6,839,943	97.21	25,543,605	108.35	1,832,231,951	108.96	1,865,033,030	108.90
2	Premiums Earned	0	0.00	435,884	100.00	7,035,910	100.00	23,575,396	100.00	1,681,618,029	100.00	1,712,665,219	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	3,499,999	14.85	0	0.00	3,499,999	0.20
4	Incurred Losses	0	0.00	(19,616)	(4.50)	1,278,378	18.17	10,383,559	44.04	951,943,326	56.61	963,585,647	56.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	(8,854)	(2.03)	563,304	8.01	3,466,591	14.70	225,229,944	13.39	229,250,985	13.39
6	Adjusting and Other Expenses Incurred**	0	0.00	21,043	4.83	428,187	6.09	1,475,857	6.26	71,078,080	4.23	73,003,166	4.26
7	Unpaid Losses	0	0.00	204,093	46.82	2,907,984	41.33	12,115,284	51.39	2,614,201,296	155.46	2,629,428,657	153.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	235,605	54.05	1,002,117	14.24	6,282,953	26.65	598,516,848	35.59	606,037,523	35.39
9	Adjusting and Other Expenses Unpaid**	0	0.00	2,004	0.46	474,588	6.75	1,492,700	6.33	125,631,395	7.47	127,600,687	7.45
10	Unearned Premium Reserves	0	0.00	216,167	49.59	3,030,039	43.07	13,035,008	55.29	1,047,943,679	62.32	1,064,224,893	62.14
11	Agents Balances**	0	0.00	10,020	2.30	2,002,136	28.46	2,582,855	10.96	412,423,109	24.53	417,018,120	24.35
12	Commission and Brokerage Expenses Incurred	0	0.00	75,423	17.30	705,286	10.02	420,542	1.78	272,592,692	16.21	273,793,943	15.99
13	Taxes, Licenses, and Fees Incurred	0	0.00	7,046	1.62	181,400	2.58	442,599	1.88	33,079,346	1.97	33,710,391	1.97
14	Other Acquisition Expenses Incurred**	0	0.00	20,041	4.60	571,441	8.12	930,148	3.95	72,238,275	4.30	73,759,904	4.31
15	General Expenses Incurred**	0	0.00	33,067	7.59	873,390	12.41	2,403,057	10.19	95,404,632	5.67	98,714,146	5.76
16	Other Income Less Other Expenses**	0	0.00	2,004	0.46	23,405	0.33	(37,475)	(0.16)	(3,745,665)	(0.22)	(3,757,731)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	309,739	71.06	2,457,930	34.93	515,568	2.19	(43,693,930)	(2.60)	(40,410,693)	(2.36)

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

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

Total for Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	16,583,389	79.32	16,583,389	79.32
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	20,906,298	100.00	20,906,298	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	29,031,143	138.86	29,031,143	138.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,602,644	7.67	1,602,644	7.67
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	556,157	2.66	556,157	2.66
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	298,459,566	1427.61	298,459,566	1427.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	12,565,141	60.10	12,565,141	60.10
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,004,736	19.16	4,004,736	19.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,353,193	54.31	11,353,193	54.31
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	5,777,068	27.63	5,777,068	27.63
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,187,786	10.46	2,187,786	10.46
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	0.00	0	0.00	0	0.00	384,639	1.84	384,643	1.84
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	330,972	1.58	330,972	1.58
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,150,064	10.28	2,150,064	10.28
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(22,009)	(0.11)	(22,009)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4)	0.00	0	0.00	0	0.00	(15,359,116)	(73.47)	(15,359,120)	(73.47)

* (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 2021 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	7,040,803	99.35	11,595,049	89.44	29,442	94.07	162,479,895	96.86	181,145,189	96.45
2	Premiums Earned	0	0.00	7,087,142	100.00	12,964,774	100.00	31,299	100.00	167,738,731	100.00	187,821,946	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	622	0.00	0	0.00	0	0.00	622	0.00
4	Incurred Losses	0	0.00	2,474,151	34.91	1,673,979	12.91	(9,762)	(31.19)	76,027,835	45.33	80,166,203	42.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,912,951	26.99	1,571,106	12.12	(4,856)	(15.51)	21,230,826	12.66	24,710,027	13.16
6	Adjusting and Other Expenses Incurred**	0	0.00	140,983	1.99	718,080	5.54	(2,019)	(6.45)	13,633,134	8.13	14,490,178	7.71
7	Unpaid Losses	0	0.00	14,177,291	200.04	18,419,768	142.08	63,222	201.99	521,038,285	310.62	553,698,566	294.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,906,799	97.46	9,241,013	71.28	23,126	73.89	218,058,649	130.00	234,229,587	124.71
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,424,828	20.10	2,362,340	18.22	7,572	24.19	61,928,199	36.92	65,722,939	34.99
10	Unearned Premium Reserves	0	0.00	3,069,816	43.32	5,295,558	40.85	11,059	35.33	76,516,842	45.62	84,893,275	45.20
11	Agents Balances**	0	0.00	326,960	4.61	4,351,672	33.57	5,048	16.13	39,073,616	23.29	43,757,297	23.30
12	Commission and Brokerage Expenses Incurred	0	0.00	1,088,144	15.35	1,415,749	10.92	3,855	12.32	19,879,197	11.85	22,386,945	11.92
13	Taxes, Licenses, and Fees Incurred	0	0.00	106,870	1.51	212,683	1.64	710	2.27	3,001,775	1.79	3,322,038	1.77
14	Other Acquisition Expenses Incurred**	0	0.00	183,978	2.60	1,095,851	8.45	4,039	12.90	6,281,720	3.74	7,565,587	4.03
15	General Expenses Incurred**	0	0.00	212,974	3.01	905,904	6.99	1,514	4.84	11,341,288	6.76	12,461,680	6.63
16	Other Income Less Other Expenses**	0	0.00	4,000	0.06	42,740	0.33	(505)	(1.61)	(280,698)	(0.17)	(234,464)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	971,091	13.70	5,413,539	41.76	37,313	119.22	16,062,258	9.58	22,484,202	11.97

* (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 2021 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7,036,057,182	101.72	30,039,182	85.83	1,973,486,952	101.48	469,197,031	100.83	3,392,856,336	99.31	12,901,636,683	100.96
2	Premiums Earned	6,917,191,202	100.00	34,999,343	100.00	1,944,705,680	100.00	465,333,564	100.00	3,416,456,253	100.00	12,778,686,042	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,589,143	0.13	36,946,208	7.94	10,505,443	0.31	50,040,794	0.39
4	Incurred Losses	4,735,696,635	68.46	19,771,058	56.49	1,322,683,309	68.01	417,702,962	89.76	2,816,802,559	82.45	9,312,656,523	72.88
5	Defense and Cost Containment Expenses Incurred	192,155,744	2.78	1,205,044	3.44	129,918,143	6.68	16,119,298	3.46	135,312,069	3.96	474,710,298	3.71
6	Adjusting and Other Expenses Incurred**	462,770,947	6.69	2,163,231	6.18	142,215,295	7.31	40,028,778	8.60	252,708,914	7.40	899,887,164	7.04
7	Unpaid Losses	4,406,470,059	63.70	27,540,135	78.69	1,267,860,293	65.20	352,358,605	75.72	2,477,838,132	72.53	8,532,067,224	66.77
8	Defense and Cost Containment Expenses Unpaid	452,004,881	6.53	3,247,381	9.28	294,580,220	15.15	34,080,219	7.32	292,448,232	8.56	1,076,360,933	8.42
9	Adjusting and Other Expenses Unpaid**	293,068,966	4.24	2,183,132	6.24	216,538,352	11.13	27,095,400	5.82	187,047,672	5.47	725,933,523	5.68
10	Unearned Premium Reserves	2,187,451,107	31.62	13,508,422	38.60	502,838,553	25.86	122,927,346	26.42	873,336,521	25.56	3,700,061,949	28.95
11	Agents Balances**	1,445,993,833	20.90	9,062,206	25.89	371,373,279	19.10	80,325,515	17.26	736,002,103	21.54	2,642,756,935	20.68
12	Commission and Brokerage Expenses Incurred	520,586,195	7.53	3,174,166	9.07	188,527,029	9.69	11,306,273	2.43	289,047,234	8.46	1,012,640,897	7.92
13	Taxes, Licenses, and Fees Incurred	117,110,909	1.69	631,328	1.80	34,864,647	1.79	7,633,819	1.64	57,636,607	1.69	217,877,310	1.71
14	Other Acquisition Expenses Incurred**	368,294,958	5.32	1,096,325	3.13	185,376,880	9.53	55,531,229	11.93	251,985,271	7.38	862,284,663	6.75
15	General Expenses Incurred**	203,289,977	2.94	2,640,872	7.55	79,421,619	4.08	19,982,908	4.29	188,727,637	5.52	494,063,012	3.87
16	Other Income Less Other Expenses**	(16,562,998)	(0.24)	(113,353)	(0.32)	4,572,567	0.24	8,585,459	1.85	7,919,873	0.23	4,401,548	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	300,722,840	4.35	4,203,966	12.01	(136,317,818)	(7.01)	(131,332,452)	(28.22)	(578,349,608)	(16.93)	(541,073,071)	(4.23)

* (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 2021 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,191,019,409	115.24	23,018,286	99.01	308,602,683	111.13	30,561,827	111.10	2,621,578,898	105.03	4,174,781,103	108.21
2	Premiums Earned	1,033,494,516	100.00	23,248,292	100.00	277,686,735	100.00	27,508,601	100.00	2,495,999,766	100.00	3,857,937,910	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,476	0.00	0	0.00	62,347	0.00	72,823	0.00
4	Incurred Losses	852,868,506	82.52	13,870,940	59.66	223,716,045	80.56	38,569,782	140.21	2,242,796,090	89.86	3,371,821,363	87.40
5	Defense and Cost Containment Expenses Incurred	57,170,654	5.53	866,555	3.73	30,172,060	10.87	1,347,932	4.90	351,496,222	14.08	441,053,423	11.43
6	Adjusting and Other Expenses Incurred**	52,481,975	5.08	2,086,477	8.97	16,154,124	5.82	1,504,061	5.47	125,297,897	5.02	197,524,535	5.12
7	Unpaid Losses	1,164,917,068	112.72	37,260,678	160.27	301,230,850	108.48	46,294,718	168.29	4,143,771,451	166.02	5,693,474,765	147.58
8	Defense and Cost Containment Expenses Unpaid	98,477,184	9.53	4,020,063	17.29	50,479,613	18.18	2,280,674	8.29	544,950,857	21.83	700,208,391	18.15
9	Adjusting and Other Expenses Unpaid**	42,022,980	4.07	3,283,622	14.12	18,600,524	6.70	2,881,276	10.47	147,520,530	5.91	214,308,932	5.56
10	Unearned Premium Reserves	599,499,975	58.01	10,416,659	44.81	141,262,805	50.87	13,613,548	49.49	1,207,217,423	48.37	1,972,010,410	51.12
11	Agents Balances**	399,574,813	38.66	1,203,426	5.18	89,508,553	32.23	3,322,809	12.08	705,070,342	28.25	1,198,679,943	31.07
12	Commission and Brokerage Expenses Incurred	115,465,655	11.17	3,118,071	13.41	37,702,139	13.58	4,090,622	14.87	334,155,298	13.39	494,531,785	12.82
13	Taxes, Licenses, and Fees Incurred	19,369,082	1.87	382,930	1.65	6,056,984	2.18	747,256	2.72	51,054,571	2.05	77,610,823	2.01
14	Other Acquisition Expenses Incurred**	15,808,993	1.53	717,030	3.08	24,456,732	8.81	1,552,990	5.65	102,698,309	4.11	145,234,054	3.76
15	General Expenses Incurred**	23,998,989	2.32	740,363	3.18	16,508,875	5.95	925,125	3.36	156,388,829	6.27	198,562,180	5.15
16	Other Income Less Other Expenses**	1,047,000	0.10	12,564	0.05	825,910	0.30	(485,156)	(1.76)	8,260,665	0.33	9,660,982	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	(102,622,338)	(9.93)	1,478,489	6.36	(76,264,791)	(27.46)	(21,714,323)	(78.94)	(859,689,132)	(34.44)	(1,058,812,094)	(27.45)

* (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 Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,244,962,192	102.37	25,796,620	87.58	1,692,699,215	102.44	491,823,059	101.92	3,267,615,769	100.83	10,722,896,855	101.84
2	Premiums Earned	5,123,714,483	100.00	29,453,950	100.00	1,652,390,832	100.00	482,558,662	100.00	3,240,637,566	100.00	10,528,755,493	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,390,109	0.21	36,390,798	7.54	9,977,543	0.31	49,758,450	0.47
4	Incurred Losses	3,877,591,106	75.68	15,218,778	51.67	1,486,043,021	89.93	375,250,254	77.76	2,063,405,925	63.67	7,817,509,084	74.25
5	Defense and Cost Containment Expenses Incurred	13,668,072	0.27	(16,664)	(0.06)	2,077,506	0.13	1,326,541	0.27	10,154,368	0.31	27,209,823	0.26
6	Adjusting and Other Expenses Incurred**	377,794,100	7.37	1,466,538	4.98	139,320,917	8.43	53,173,274	11.02	243,149,042	7.50	814,903,871	7.74
7	Unpaid Losses	346,858,663	6.77	1,034,850	3.51	214,023,194	12.95	18,343,081	3.80	160,626,306	4.96	740,886,094	7.04
8	Defense and Cost Containment Expenses Unpaid	17,286,913	0.34	49,274	0.17	1,631,537	0.10	557,806	0.12	5,932,689	0.18	25,458,219	0.24
9	Adjusting and Other Expenses Unpaid**	62,306,075	1.22	336,047	1.14	126,002,337	7.63	13,288,439	2.75	50,998,429	1.57	252,931,327	2.40
10	Unearned Premium Reserves	1,729,036,627	33.75	11,584,572	39.33	446,253,575	27.01	129,420,709	26.82	914,420,192	28.22	3,230,715,675	30.68
11	Agents Balances**	1,050,791,601	20.51	7,780,194	26.41	329,178,325	19.92	87,608,227	18.15	688,901,612	21.26	2,164,259,957	20.56
12	Commission and Brokerage Expenses Incurred	385,276,113	7.52	2,734,810	9.29	155,725,280	9.42	12,468,626	2.58	290,137,304	8.95	846,342,133	8.04
13	Taxes, Licenses, and Fees Incurred	91,821,213	1.79	542,895	1.84	29,413,780	1.78	8,013,652	1.66	57,293,401	1.77	187,084,941	1.78
14	Other Acquisition Expenses Incurred**	285,429,777	5.57	941,936	3.20	161,104,098	9.75	58,330,266	12.09	242,681,178	7.49	748,487,256	7.11
15	General Expenses Incurred**	141,659,071	2.76	2,193,103	7.45	65,912,346	3.99	20,515,375	4.25	168,510,180	5.20	398,790,074	3.79
16	Other Income Less Other Expenses**	(11,776,549)	(0.23)	(67,042)	(0.23)	1,734,007	0.10	11,060,073	2.29	3,794,065	0.12	4,744,554	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	(61,301,518)	(1.20)	6,305,512	21.41	(388,862,218)	(23.53)	(71,850,051)	(14.89)	159,122,690	4.91	(356,585,584)	(3.39)

* (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 2021 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	362,035,174	110.73	7,870,168	92.24	109,440,652	106.96	19,901,984	112.35	592,805,051	101.29	1,092,053,029	104.93
2	Premiums Earned	326,967,481	100.00	8,532,120	100.00	102,318,491	100.00	17,714,202	100.00	585,247,939	100.00	1,040,780,233	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,333	0.00	0	0.00	44,231	0.01	48,564	0.00
4	Incurred Losses	174,523,980	53.38	4,218,013	49.44	64,522,131	63.06	10,108,299	57.06	323,232,565	55.23	576,604,988	55.40
5	Defense and Cost Containment Expenses Incurred	2,324,436	0.71	38,485	0.45	807,452	0.79	131,029	0.74	9,250,899	1.58	12,552,301	1.21
6	Adjusting and Other Expenses Incurred**	16,780,076	5.13	391,647	4.59	8,310,000	8.12	761,752	4.30	28,908,791	4.94	55,152,267	5.30
7	Unpaid Losses	28,360,282	8.67	1,206,895	14.15	7,990,652	7.81	2,836,404	16.01	118,971,362	20.33	159,365,595	15.31
8	Defense and Cost Containment Expenses Unpaid	2,574,178	0.79	22,759	0.27	585,615	0.57	112,040	0.63	12,786,279	2.18	16,080,871	1.55
9	Adjusting and Other Expenses Unpaid**	2,533,011	0.77	137,404	1.61	2,893,849	2.83	522,776	2.95	10,849,850	1.85	16,936,890	1.63
10	Unearned Premium Reserves	179,621,002	54.94	2,905,430	34.05	47,094,770	46.03	9,321,949	52.62	233,303,144	39.86	472,246,295	45.37
11	Agents Balances**	122,005,553	37.31	144,882	1.70	31,434,617	30.72	2,895,079	16.34	161,455,771	27.59	317,935,901	30.55
12	Commission and Brokerage Expenses Incurred	33,761,073	10.33	1,319,643	15.47	12,840,372	12.55	2,531,913	14.29	77,694,923	13.28	128,147,924	12.31
13	Taxes, Licenses, and Fees Incurred	6,016,768	1.84	155,470	1.82	2,082,300	2.04	474,896	2.68	12,393,078	2.12	21,122,512	2.03
14	Other Acquisition Expenses Incurred**	6,484,029	1.98	144,882	1.70	9,449,739	9.24	1,170,859	6.61	25,394,156	4.34	42,643,665	4.10
15	General Expenses Incurred**	6,699,030	2.05	258,917	3.03	5,989,180	5.85	1,479,795	8.35	38,990,631	6.66	53,417,553	5.13
16	Other Income Less Other Expenses**	139,001	0.04	4,674	0.05	387,887	0.38	(92,371)	(0.52)	693,182	0.12	1,132,372	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	80,517,089	24.63	2,009,736	23.55	(1,299,129)	(1.27)	963,287	5.44	70,031,847	11.97	152,222,830	14.63

* (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 Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	253,315,993	100.38	253,315,993	100.38
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	252,347,777	100.00	252,347,777	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	121,740	0.00	0	0.00	190,624,023	75.54	190,745,763	75.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,699	0.00	0	0.00	20,081,723	7.96	20,083,422	7.96
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	10,133,518	4.02	10,133,518	4.02
7	Unpaid Losses	0	0.00	0	0.00	444,050	0.00	0	0.00	229,958,467	91.13	230,402,517	91.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,891	0.00	0	0.00	33,218,601	13.16	33,224,492	13.17
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	14,657,519	5.81	14,657,519	5.81
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	94,024,003	37.26	94,024,003	37.26
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	54,856,995	21.74	54,856,995	21.74
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,118,046	13.52	34,118,046	13.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,358,356	1.73	4,358,356	1.73
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	9,613,301	3.81	9,613,301	3.81
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	7,230,489	2.87	7,230,489	2.87
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(1,563,244)	(0.62)	(1,563,244)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(123,439)	0.00	0	0.00	(25,374,923)	(10.06)	(25,498,362)	(10.10)

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

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

Total for Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	676,395	91.48	33,113	104.02	87,842,727	103.35	88,552,235	103.25
2	Premiums Earned	0	0.00	0	0.00	739,430	100.00	31,834	100.00	84,995,567	100.00	85,766,831	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18	0.00	0	0.00	0	0.00	18	0.00
4	Incurred Losses	0	0.00	(1,894)	0.00	(2,707)	(0.37)	(62)	(0.19)	28,510,783	33.54	28,506,120	33.24
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,052	0.00	13,525	1.83	(44)	(0.14)	1,713,199	2.02	1,727,732	2.01
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	15,040	2.03	1,691	5.31	2,847,884	3.35	2,864,614	3.34
7	Unpaid Losses	0	0.00	8,306	0.00	102,571	13.87	230	0.72	66,271,998	77.97	66,383,105	77.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,094	0.00	17,201	2.33	0	0.00	8,828,538	10.39	8,850,833	10.32
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,520	1.02	1,837	5.77	5,317,152	6.26	5,326,508	6.21
10	Unearned Premium Reserves	0	0.00	0	0.00	354,486	47.94	11,510	36.16	53,325,960	62.74	53,691,956	62.60
11	Agents Balances**	0	0.00	0	0.00	229,129	30.99	898	2.82	16,235,334	19.10	16,465,361	19.20
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	74,891	10.13	0	0.00	13,718,040	16.14	13,792,931	16.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	23	0.00	12,416	1.68	699	2.20	1,590,050	1.87	1,603,188	1.87
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	85,174	11.52	6,325	19.87	5,458,334	6.42	5,549,833	6.47
15	General Expenses Incurred**	0	0.00	0	0.00	35,216	4.76	1,649	5.18	7,306,875	8.60	7,343,741	8.56
16	Other Income Less Other Expenses**	0	0.00	0	0.00	1,861	0.25	63	0.20	(216,352)	(0.25)	(214,428)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	819	0.00	507,718	68.66	21,639	67.97	23,634,051	27.81	24,164,227	28.17

* (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 2021 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	30,035,949	103.42	0	0.00	757,180,466	104.33	787,216,415	104.30
2	Premiums Earned	0	0.00	0	0.00	29,041,720	100.00	0	0.00	725,753,964	100.00	754,795,684	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,315,594	11.42	0	0.00	43,245,565	5.96	46,561,159	6.17
4	Incurred Losses	0	0.00	0	0.00	6,225,456	21.44	0	0.00	213,704,154	29.45	219,929,610	29.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	901,255	3.10	0	0.00	11,352,346	1.56	12,253,601	1.62
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	583,637	2.01	0	0.00	18,759,261	2.58	19,342,898	2.56
7	Unpaid Losses	0	0.00	0	0.00	5,317,366	18.31	0	0.00	451,077,656	62.15	456,395,022	60.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,372,895	4.73	0	0.00	55,826,521	7.69	57,199,416	7.58
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	648,123	2.23	0	0.00	27,952,169	3.85	28,600,292	3.79
10	Unearned Premium Reserves	0	0.00	0	0.00	14,983,397	51.59	0	0.00	427,756,126	58.94	442,739,523	58.66
11	Agents Balances**	0	0.00	0	0.00	6,073,484	20.91	0	0.00	103,139,394	14.21	109,212,878	14.47
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,685,819	33.35	0	0.00	189,740,392	26.14	199,426,211	26.42
13	Taxes, Licenses, and Fees Incurred	0	0.00	88	0.00	545,065	1.88	0	0.00	14,103,039	1.94	14,648,192	1.94
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	5,547,075	19.10	0	0.00	71,642,788	9.87	77,189,863	10.23
15	General Expenses Incurred**	0	0.00	0	0.00	2,082,494	7.17	0	0.00	67,046,226	9.24	69,128,719	9.16
16	Other Income Less Other Expenses**	0	0.00	0	0.00	483,699	1.67	0	0.00	(913,639)	(0.13)	(429,940)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(88)	0.00	639,024	2.20	0	0.00	95,246,555	13.12	95,885,491	12.70

* (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 Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,771,489	100.04	126,008	94.88	154,913	100.44	15,441	111.20	27,718,762	101.45	31,786,613	101.25
2	Premiums Earned	3,769,970	100.00	132,810	100.00	154,227	100.00	13,886	100.00	27,322,675	100.00	31,393,568	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00	1	0.00
4	Incurred Losses	102,701	2.72	10,686	8.05	60,431	39.18	3	0.02	16,489,754	60.35	16,663,575	53.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	(41)	(0.03)	1,475	0.96	(7)	(0.05)	710,394	2.60	711,821	2.27
6	Adjusting and Other Expenses Incurred**	72,999	1.94	0	0.00	1,865	1.21	2,238	16.12	1,133,850	4.15	1,210,952	3.86
7	Unpaid Losses	23,705	0.63	32,061	24.14	5,959	3.86	13	0.09	28,607,965	104.70	28,669,703	91.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	660	0.50	205	0.13	1	0.01	2,830,933	10.36	2,831,799	9.02
9	Adjusting and Other Expenses Unpaid**	19,000	0.50	2,996	2.26	479	0.31	0	0.00	2,103,545	7.70	2,126,019	6.77
10	Unearned Premium Reserves	72,226	1.92	61,264	46.13	71,533	46.38	5,019	36.14	16,020,192	58.63	16,230,234	51.70
11	Agents Balances**	64,999	1.72	18,973	14.29	56,484	36.62	814	5.86	5,696,935	20.85	5,838,205	18.60
12	Commission and Brokerage Expenses Incurred	654,446	17.36	19,374	14.59	19,150	12.42	16	0.12	7,105,274	26.01	7,798,260	24.84
13	Taxes, Licenses, and Fees Incurred	11,700	0.31	2,245	1.69	4,492	2.91	326	2.35	483,520	1.77	502,283	1.60
14	Other Acquisition Expenses Incurred**	345,997	9.18	0	0.00	10,623	6.89	15,412	110.99	1,365,815	5.00	1,737,847	5.54
15	General Expenses Incurred**	229,998	6.10	6,990	5.26	20,664	13.40	966	6.96	1,588,293	5.81	1,846,911	5.88
16	Other Income Less Other Expenses**	0	0.00	0	0.00	445	0.29	0	0.00	7,310	0.03	7,754	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	2,352,128	62.39	93,556	70.44	35,971	23.32	(5,068)	(36.50)	(1,546,915)	(5.66)	929,672	2.96

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

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

Total for Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	3,912,193	108.93	58,776,113	99.37	38,480	98.16	97,565,171	106.71	160,291,957	103.95
2	Premiums Earned	0	0.00	3,591,346	100.00	59,146,106	100.00	39,202	100.00	91,428,875	100.00	154,205,529	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	302	0.00	0	0.00	0	0.00	302	0.00
4	Incurred Losses	0	0.00	376,423	10.48	188,092,198	318.01	10,934	27.89	55,945,440	61.19	244,424,995	158.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	16,734	0.47	289,475	0.49	(1,796)	(4.58)	1,824,703	2.00	2,129,116	1.38
6	Adjusting and Other Expenses Incurred**	0	0.00	19,002	0.53	602,453	1.02	(484)	(1.23)	2,676,640	2.93	3,297,611	2.14
7	Unpaid Losses	0	0.00	731,335	20.36	210,183,331	355.36	8,079	20.61	79,088,020	86.50	290,010,765	188.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	58,948	1.64	586,021	0.99	717	1.83	2,868,077	3.14	3,513,763	2.28
9	Adjusting and Other Expenses Unpaid**	0	0.00	63,006	1.75	414,273	0.70	2,097	5.35	1,874,978	2.05	2,354,354	1.53
10	Unearned Premium Reserves	0	0.00	1,927,724	53.68	26,250,861	44.38	17,303	44.14	44,407,949	48.57	72,603,837	47.08
11	Agents Balances**	0	0.00	442,043	12.31	6,641,491	11.23	7,905	20.16	23,167,123	25.34	30,258,562	19.62
12	Commission and Brokerage Expenses Incurred	0	0.00	458,648	12.77	564,837	0.95	5,894	15.03	10,831,348	11.85	11,860,727	7.69
13	Taxes, Licenses, and Fees Incurred	0	0.00	63,343	1.76	1,739,589	2.94	931	2.37	1,780,365	1.95	3,584,228	2.32
14	Other Acquisition Expenses Incurred**	0	0.00	13,001	0.36	4,287,371	7.25	4,356	11.11	5,409,259	5.92	9,713,987	6.30
15	General Expenses Incurred**	0	0.00	779,075	21.69	8,395,242	14.19	1,936	4.94	9,432,267	10.32	18,608,519	12.07
16	Other Income Less Other Expenses**	0	0.00	(2,000)	(0.06)	6,597	0.01	(161)	(0.41)	(238,065)	(0.26)	(233,630)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,863,120	51.88	(144,818,763)	(244.85)	17,270	44.05	3,290,788	3.60	(139,647,586)	(90.56)

* (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 2021 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	14,509,645	99.87	13,423,349	96.63	0	0.00	0	0.00	274,065,711	102.82	301,998,705	102.38
2	Premiums Earned	14,528,440	100.00	13,891,916	100.00	0	0.00	0	0.00	266,555,597	100.00	294,975,953	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	3,601,932	24.79	4,212,164	30.32	0	0.00	0	0.00	112,007,926	42.02	119,822,022	40.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,436,180	0.91	2,436,180	0.83
6	Adjusting and Other Expenses Incurred**	0	0.00	243,802	1.75	0	0.00	0	0.00	5,087,414	1.91	5,331,216	1.81
7	Unpaid Losses	620,686	4.27	587,440	4.23	0	0.00	0	0.00	91,384,674	34.28	92,592,800	31.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,803,446	0.68	1,803,446	0.61
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,611,430	1.73	4,611,430	1.56
10	Unearned Premium Reserves	382,564	2.63	5,278,210	37.99	0	0.00	0	0.00	167,207,297	62.73	172,868,071	58.60
11	Agents Balances**	(5,000)	(0.03)	0	0.00	0	0.00	0	0.00	47,441,078	17.80	47,436,078	16.08
12	Commission and Brokerage Expenses Incurred	1,651,165	11.37	4,245,498	30.56	0	0.00	0	0.00	44,485,240	16.69	50,381,903	17.08
13	Taxes, Licenses, and Fees Incurred	242,002	1.67	238,899	1.72	0	0.00	0	0.00	5,462,925	2.05	5,943,826	2.02
14	Other Acquisition Expenses Incurred**	0	0.00	15,418	0.11	0	0.00	0	0.00	15,719,628	5.90	15,735,047	5.33
15	General Expenses Incurred**	3,258,099	22.43	(68,419)	(0.49)	0	0.00	0	0.00	20,473,147	7.68	23,662,826	8.02
16	Other Income Less Other Expenses**	48,001	0.33	0	0.00	0	0.00	0	0.00	3,146,529	1.18	3,194,531	1.08
17	Pretax Profit or Loss Excluding Investment Gain*	5,823,244	40.08	5,004,553	36.02	0	0.00	0	0.00	64,029,667	24.02	74,857,464	25.38

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

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

Total for International
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2021 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	(773,243)	0.00	(773,243)	0.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	115,249	0.00	115,249	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	145,699	0.00	145,699	0.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,909	0.00	11,909	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	11,053	0.00	11,053	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	462	0.00	462	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	646,479	0.00	646,479	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 2021 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	496,414,281	109.58	496,414,281	109.58
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	452,997,402	100.00	452,997,402	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	267,380,097	59.02	267,380,097	59.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	196,300	0.04	196,300	0.04
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,633,071	1.02	4,633,071	1.02
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	52,327,045	11.55	52,327,045	11.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	166,923	0.04	166,923	0.04
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	241,115	0.05	241,115	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	984,019,397	217.22	984,019,397	217.22
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	56,689,343	12.51	56,689,343	12.51
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	68,925,618	15.22	68,925,618	15.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,216,865	1.59	7,216,865	1.59
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,093,602	0.68	3,093,602	0.68
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	17,990,833	3.97	17,990,833	3.97
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	1,994,203	0.44	1,994,203	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	85,555,218	18.89	85,555,218	18.89

* (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)



Insurance Expense Exhibits
Texas Department of Insurance
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