2006
STATE OF TEXAS

Insurance Expense Exhibits

Countrywide Results of all Companies Writing Business in Texas

Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2006

TEXAS DEPARTMENT OF INSURANCE

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INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS DATA REPORT IS TO PROVIDE INFORMATION BY LINE OF BUSINESS ON A COUNTRY WIDE BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENTS, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION IS USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2006 ANNUAL STATEMENT.

*NOTE: THE FOLLOWING DATA EXCLUDE FARM MUTUALS, RISK RETENTION GROUPS, AND GOVERNMENT ORGANIZATIONS SUCH AS JOINT UNDERWRITING ASSOCIATIONS, TEXAS WINDSTORM ASSOCIATION, TEXAS MEDICAL LIABILITY INSURANCE UNDERWRITING ASSOCIATION, AND THE TEXAS FAIR PLAN ASSOCIATION.

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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, 2006

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 4-32) - Direct Business
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,879,017	102.01	54,804,353	100.30	15,476,557	101.00	278,255,461	102.55	353,415,388	102.12
2	Premiums Earned	4,782,680	100.00	54,640,911	100.00	15,322,950	100.00	271,326,425	100.00	346,072,966	100.00
3	Dividends to Policyholders	7,299	0.15	1,599,905	2.93	566,157	3.69	2,115,915	0.78	4,289,276	1.24
4	Incurred Losses	1,715,878	35.88	30,550,606	55.91	8,062,177	52.62	137,159,599	50.55	177,488,260	51.29
5	Defense and Cost Containment Expenses Incurred	94,269	1.97	1,913,530	3.50	476,475	3.11	14,877,166	5.48	17,361,440	5.02
6	Unallocated LAE* Incurred	254,576	5.32	4,903,157	8.97	1,241,926	8.11	16,384,877	6.04	22,784,536	6.58
7	Unpaid Losses	1,166,968	24.40	38,268,529	70.04	7,628,172	49.78	305,734,554	112.68	352,798,223	101.94
8	Defense and Cost Containment Expenses Unpaid	223,007	4.66	5,483,924	10.04	1,341,161	8.75	46,855,579	17.27	53,903,671	15.58
9	Unallocated LAE* Unpaid	160,594	3.36	3,533,854	6.47	784,407	5.12	14,875,513	5.48	19,354,368	5.59
10	Unearned Premium Reserves	2,490,339	52.07	18,195,283	33.30	6,330,668	41.31	124,874,416	46.02	151,890,706	43.89
11	Agents Balances	671,828	14.05	10,030,036	18.36	2,583,930	16.86	53,259,214	19.63	66,545,008	19.23
12	Commission & Brokerage Expenses Incurred	705,366	14.75	4,903,695	8.97	1,024,073	6.68	31,823,373	11.73	38,456,507	11.11
13	Taxes, Licenses and Fees Incurred	95,973	2.01	1,237,162	2.26	377,411	2.46	7,763,346	2.86	9,473,892	2.74
14	Other Acquisition Expenses Incurred	305,656	6.39	4,580,036	8.38	1,568,858	10.24	16,174,526	5.96	22,629,076	6.54
15	General Expenses Incurred	187,351	3.92	2,694,395	4.93	513,440	3.35	15,982,156	5.89	19,377,342	5.60
16	Other Income Less Other Expenses	15,480	0.32	254,368	0.47	(19,807)	(0.13)	(1,468,574)	(0.54)	(1,218,533)	(0.35)
17	Pretax Profit or Loss Excluding Investment Gain**	1,431,813	29.94	2,512,798	4.60	1,472,627	9.61	27,576,879	10.16	32,994,117	9.53

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For All Lines (Line 34)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,879,317	102.01	54,836,431	100.30	15,479,808	101.00	282,197,762	102.41	357,393,318	102.01
2	Premiums Earned	4,782,989	100.00	54,675,056	100.00	15,326,187	100.00	275,560,033	100.00	350,344,265	100.00
3	Dividends to Policyholders	7,299	0.15	1,599,904	2.93	566,157	3.69	2,124,399	0.77	4,297,759	1.23
4	Incurred Losses	1,715,879	35.87	30,563,721	55.90	8,062,983	52.61	139,890,162	50.77	180,232,745	51.44
5	Defense and Cost Containment Expenses Incurred	94,264	1.97	1,913,533	3.50	476,479	3.11	14,911,544	5.41	17,395,820	4.97
6	Unallocated LAE* Incurred	254,572	5.32	4,904,280	8.97	1,242,519	8.11	16,468,238	5.98	22,869,609	6.53
7	Unpaid Losses	1,166,984	24.40	38,329,334	70.10	7,635,619	49.82	310,330,011	112.62	357,461,948	102.03
8	Defense and Cost Containment Expenses Unpaid	223,013	4.66	5,483,916	10.03	1,341,160	8.75	47,010,308	17.06	54,058,397	15.43
9	Unallocated LAE* Unpaid	160,593	3.36	3,533,849	6.46	784,411	5.12	14,948,071	5.42	19,426,924	5.55
10	Unearned Premium Reserves	2,490,335	52.07	18,203,270	33.29	6,330,821	41.31	132,082,016	47.93	159,106,442	45.41
11	Agents Balances	671,825	14.05	10,030,900	18.35	2,583,934	16.86	53,623,876	19.46	66,910,535	19.10
12	Commission & Brokerage Expenses Incurred	705,362	14.75	4,909,638	8.98	1,024,073	6.68	32,272,668	11.71	38,911,741	11.11
13	Taxes, Licenses and Fees Incurred	95,977	2.01	1,237,750	2.26	377,534	2.46	7,841,923	2.85	9,553,184	2.73
14	Other Acquisition Expenses Incurred	305,655	6.39	4,580,109	8.38	1,568,857	10.24	16,161,394	5.86	22,616,015	6.46
15	General Expenses Incurred	187,346	3.92	2,696,921	4.93	513,680	3.35	15,990,158	5.80	19,388,105	5.53
16	Other Income Less Other Expenses	15,481	0.32	254,463	0.47	(19,804)	(0.13)	(1,660,974)	(0.60)	(1,410,834)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain**	1,432,113	29.94	2,523,667	4.62	1,474,099	9.62	28,238,626	10.25	33,668,505	9.61

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	133,332	100.87	815,005	102.89	270,024	106.95	5,198,918	105.34	6,417,279	104.99
2	Premiums Earned	132,183	100.00	792,088	100.00	252,479	100.00	4,935,498	100.00	6,112,248	100.00
3	Dividends to Policyholders	34	0.03	4,701	0.59	4,715	1.87	120	0.00	9,570	0.16
4	Incurred Losses	40,731	30.81	475,774	60.07	115,554	45.77	1,936,984	39.25	2,569,043	42.03
5	Defense and Cost Containment Expenses Incurred	1,612	1.22	6,455	0.81	2,998	1.19	60,515	1.23	71,580	1.17
6	Unallocated LAE* Incurred	2,800	2.12	34,339	4.34	9,684	3.84	280,889	5.69	327,712	5.36
7	Unpaid Losses	16,081	12.17	505,734	63.85	57,191	22.65	2,959,751	59.97	3,538,757	57.90
8	Defense and Cost Containment Expenses Unpaid	952	0.72	7,332	0.93	3,148	1.25	152,156	3.08	163,588	2.68
9	Unallocated LAE* Unpaid	726	0.55	19,498	2.46	5,276	2.09	86,828	1.76	112,328	1.84
10	Unearned Premium Reserves	63,218	47.83	390,906	49.35	151,637	60.06	2,704,916	54.81	3,310,677	54.16
11	Agents Balances	13,833	10.47	174,110	21.98	70,648	27.98	1,027,048	20.81	1,285,639	21.03
12	Commission & Brokerage Expenses Incurred	24,486	18.52	55,811	7.05	24,338	9.64	617,478	12.51	722,113	11.81
13	Taxes, Licenses and Fees Incurred	2,967	2.24	22,274	2.81	7,133	2.83	154,463	3.13	186,837	3.06
14	Other Acquisition Expenses Incurred	3,620	2.74	56,046	7.08	34,188	13.54	265,355	5.38	359,209	5.88
15	General Expenses Incurred	7,894	5.97	76,477	9.66	10,194	4.04	359,915	7.29	454,480	7.44
16	Other Income Less Other Expenses	1,684	1.27	2,788	0.35	495	0.20	(44,408)	(0.90)	(39,441)	(0.65)
17	Pretax Profit or Loss Excluding Investment Gain**	49,727	37.62	62,999	7.95	44,166	17.49	1,215,354	24.62	1,372,246	22.45

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	209,744	99.89	1,594,956	104.59	236,124	105.50	3,624,889	105.40	5,665,713	104.96
2	Premiums Earned	209,981	100.00	1,524,895	100.00	223,810	100.00	3,439,113	100.00	5,397,799	100.00
3	Dividends to Policyholders	134	0.06	4,263	0.28	5,862	2.62	201	0.01	10,460	0.19
4	Incurred Losses	134,955	64.27	573,826	37.63	96,534	43.13	789,921	22.97	1,595,236	29.55
5	Defense and Cost Containment Expenses Incurred	5,489	2.61	1,339	0.09	926	0.41	109,699	3.19	117,453	2.18
6	Unallocated LAE* Incurred	5,263	2.51	38,246	2.51	11,892	5.31	158,855	4.62	214,256	3.97
7	Unpaid Losses	57,863	27.56	694,686	45.56	47,273	21.12	4,474,264	130.10	5,274,086	97.71
8	Defense and Cost Containment Expenses Unpaid	3,907	1.86	8,907	0.58	6,392	2.86	191,275	5.56	210,481	3.90
9	Unallocated LAE* Unpaid	2,122	1.01	27,803	1.82	5,865	2.62	86,428	2.51	122,218	2.26
10	Unearned Premium Reserves	95,683	45.57	697,316	45.73	123,693	55.27	1,448,392	42.12	2,365,084	43.82
11	Agents Balances	17,681	8.42	265,535	17.41	46,805	20.91	573,904	16.69	903,925	16.75
12	Commission & Brokerage Expenses Incurred	35,931	17.11	63,487	4.16	19,741	8.82	429,876	12.50	549,035	10.17
13	Taxes, Licenses and Fees Incurred	4,386	2.09	41,698	2.73	5,690	2.54	117,871	3.43	169,645	3.14
14	Other Acquisition Expenses Incurred	10,442	4.97	90,252	5.92	25,834	11.54	189,016	5.50	315,544	5.85
15	General Expenses Incurred	7,175	3.42	162,704	10.67	7,170	3.20	290,270	8.44	467,319	8.66
16	Other Income Less Other Expenses	1,661	0.79	1,492	0.10	297	0.13	(16,805)	(0.49)	(13,355)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain**	7,873	3.75	550,575	36.11	50,463	22.55	1,336,600	38.86	1,945,511	36.04

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	19,360	100.00	432,369	99.81	0	0.00	4,450,967	102.34	4,902,696	102.10
2	Premiums Earned	19,360	100.00	433,191	100.00	0	0.00	4,349,126	100.00	4,801,677	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	22,167	114.50	208,328	48.09	0	0.00	2,843,935	65.39	3,074,430	64.03
5	Defense and Cost Containment Expenses Incurred	45	0.23	0	0.00	0	0.00	11,212	0.26	11,257	0.23
6	Unallocated LAE* Incurred	0	0.00	4,638	1.07	0	0.00	34,728	0.80	39,366	0.82
7	Unpaid Losses	9,795	50.59	36,464	8.42	0	0.00	841,316	19.34	887,575	18.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	13	0.00	0	0.00	9,398	0.22	9,411	0.20
9	Unallocated LAE* Unpaid	0	0.00	1,209	0.28	0	0.00	6,470	0.15	7,679	0.16
10	Unearned Premium Reserves	0	0.00	14,035	3.24	0	0.00	348,839	8.02	362,874	7.56
11	Agents Balances	0	0.00	11,197	2.58	0	0.00	904,544	20.80	915,741	19.07
12	Commission & Brokerage Expenses Incurred	3,940	20.35	43,079	9.94	0	0.00	374,105	8.60	421,124	8.77
13	Taxes, Licenses and Fees Incurred	0	0.00	589	0.14	0	0.00	9,539	0.22	10,128	0.21
14	Other Acquisition Expenses Incurred	4,376	22.60	760	0.18	0	0.00	(24,938)	(0.57)	(19,802)	(0.41)
15	General Expenses Incurred	11	0.06	5,730	1.32	0	0.00	150,945	3.47	156,686	3.26
16	Other Income Less Other Expenses	0	0.00	21	0.00	0	0.00	15,630	0.36	15,651	0.33
17	Pretax Profit or Loss Excluding Investment Gain**	(11,179)	(57.74)	170,087	39.26	0	0.00	965,228	22.19	1,124,136	23.41

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	16,187	109.17	148,710	108.35	29,857	111.40	1,852,067	109.04	2,046,821	109.02
2	Premiums Earned	14,827	100.00	137,249	100.00	26,801	100.00	1,698,543	100.00	1,877,420	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	6,568	44.30	7,164	5.22	15,113	56.39	1,798,449	105.88	1,827,294	97.33
5	Defense and Cost Containment Expenses Incurred	276	1.86	(11,367)	(8.28)	1,030	3.84	41,161	2.42	31,100	1.66
6	Unallocated LAE* Incurred	16	0.11	4,912	3.58	0	0.00	(12,992)	(0.76)	(8,064)	(0.43)
7	Unpaid Losses	1,360	9.17	9,870	7.19	179	0.67	742,358	43.71	753,767	40.15
8	Defense and Cost Containment Expenses Unpaid	73	0.49	527	0.38	0	0.00	1,192	0.07	1,792	0.10
9	Unallocated LAE* Unpaid	0	0.00	50	0.04	0	0.00	103,582	6.10	103,632	5.52
10	Unearned Premium Reserves	9,042	60.98	82,144	59.85	16,294	60.80	959,742	56.50	1,067,222	56.85
11	Agents Balances	0	0.00	21,843	15.91	5,780	21.57	121,110	7.13	148,733	7.92
12	Commission & Brokerage Expenses Incurred	4,469	30.14	29,962	21.83	5,003	18.67	311,190	18.32	350,624	18.68
13	Taxes, Licenses and Fees Incurred	233	1.57	3,174	2.31	728	2.72	36,672	2.16	40,807	2.17
14	Other Acquisition Expenses Incurred	0	0.00	82	0.06	2,570	9.59	18,929	1.11	21,581	1.15
15	General Expenses Incurred	0	0.00	(86)	(0.06)	1,341	5.00	(4,899)	(0.29)	(3,644)	(0.19)
16	Other Income Less Other Expenses	0	0.00	90	0.07	(10)	(0.04)	(181)	(0.01)	(101)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain**	3,266	22.03	103,496	75.41	1,005	3.75	(490,142)	(28.86)	(382,375)	(20.37)

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	64,707	102.78	310,781	99.34	33,648	106.80	658,535	103.80	1,067,671	102.49
2	Premiums Earned	62,955	100.00	312,845	100.00	31,507	100.00	634,418	100.00	1,041,725	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	32,922	52.29	207,093	66.20	23,079	73.25	301,100	47.46	564,194	54.16
5	Defense and Cost Containment Expenses Incurred	1,596	2.54	11,125	3.56	166	0.53	14,526	2.29	27,413	2.63
6	Unallocated LAE* Incurred	3,476	5.52	13,567	4.34	1,794	5.69	39,304	6.20	58,141	5.58
7	Unpaid Losses	18,190	28.89	113,497	36.28	9,225	29.28	233,380	36.79	374,292	35.93
8	Defense and Cost Containment Expenses Unpaid	1,317	2.09	19,465	6.22	1,347	4.28	27,161	4.28	49,290	4.73
9	Unallocated LAE* Unpaid	2,634	4.18	6,698	2.14	710	2.25	27,041	4.26	37,083	3.56
10	Unearned Premium Reserves	32,275	51.27	138,143	44.16	17,103	54.28	316,706	49.92	504,227	48.40
11	Agents Balances	8,582	13.63	86,313	27.59	3,061	9.72	123,168	19.41	221,124	21.23
12	Commission & Brokerage Expenses Incurred	10,771	17.11	57,086	18.25	4,403	13.97	116,850	18.42	189,110	18.15
13	Taxes, Licenses and Fees Incurred	1,171	1.86	5,874	1.88	645	2.05	15,791	2.49	23,481	2.25
14	Other Acquisition Expenses Incurred	3,500	5.56	14,323	4.58	1,291	4.10	186,009	29.32	205,123	19.69
15	General Expenses Incurred	3,195	5.08	10,503	3.36	504	1.60	296,342	46.71	310,544	29.81
16	Other Income Less Other Expenses	6	0.01	429	0.14	303	0.96	70,455	11.11	71,193	6.83
17	Pretax Profit or Loss Excluding Investment Gain**	6,333	10.06	(6,295)	(2.01)	(70)	(0.22)	(265,050)	(41.78)	(265,082)	(25.45)

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,474,444	101.41	2,959,130	99.51	4,225,130	102.66	31,750,046	103.79	42,408,750	103.17
2	Premiums Earned	3,426,171	100.00	2,973,684	100.00	4,115,763	100.00	30,589,935	100.00	41,105,553	100.00
3	Dividends to Policyholders	6,971	0.20	46,126	1.55	114,680	2.79	1,568	0.01	169,345	0.41
4	Incurred Losses	1,127,684	32.91	1,520,780	51.14	1,769,315	42.99	14,499,139	47.40	18,916,918	46.02
5	Defense and Cost Containment Expenses Incurred	36,693	1.07	34,490	1.16	48,272	1.17	380,590	1.24	500,045	1.22
6	Unallocated LAE* Incurred	201,486	5.88	209,206	7.04	305,144	7.41	2,414,305	7.89	3,130,141	7.61
7	Unpaid Losses	525,325	15.33	780,389	26.24	1,018,554	24.75	8,314,332	27.18	10,638,600	25.88
8	Defense and Cost Containment Expenses Unpaid	85,168	2.49	80,316	2.70	168,181	4.09	891,350	2.91	1,225,015	2.98
9	Unallocated LAE* Unpaid	112,471	3.28	86,659	2.91	158,935	3.86	1,260,085	4.12	1,618,150	3.94
10	Unearned Premium Reserves	1,821,326	53.16	1,520,118	51.12	2,193,879	53.30	16,937,165	55.37	22,472,488	54.67
11	Agents Balances	509,447	14.87	377,436	12.69	744,870	18.10	4,919,778	16.08	6,551,531	15.94
12	Commission & Brokerage Expenses Incurred	459,525	13.41	398,818	13.41	392,429	9.53	4,407,063	14.41	5,657,835	13.76
13	Taxes, Licenses and Fees Incurred	70,056	2.04	69,635	2.34	103,294	2.51	815,198	2.66	1,058,183	2.57
14	Other Acquisition Expenses Incurred	236,860	6.91	279,306	9.39	421,168	10.23	2,526,396	8.26	3,463,730	8.43
15	General Expenses Incurred	119,285	3.48	196,047	6.59	117,766	2.86	1,821,733	5.96	2,254,831	5.49
16	Other Income Less Other Expenses	10,160	0.30	26,482	0.89	(268)	(0.01)	232,378	0.76	268,752	0.65
17	Pretax Profit or Loss Excluding Investment Gain**	1,177,775	34.38	245,763	8.26	843,426	20.49	3,956,337	12.93	6,223,301	15.14

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	451,440	102.57	2,560,505	100.04	1,013,861	102.60	23,344,764	102.32	27,370,570	102.11
2	Premiums Earned	440,127	100.00	2,559,459	100.00	988,187	100.00	22,816,074	100.00	26,803,847	100.00
3	Dividends to Policyholders	23	0.01	11,794	0.46	246	0.02	11,368	0.05	23,431	0.09
4	Incurred Losses	181,048	41.14	1,117,064	43.64	389,989	39.47	9,917,620	43.47	11,605,721	43.30
5	Defense and Cost Containment Expenses Incurred	33,291	7.56	172,355	6.73	67,078	6.79	2,138,022	9.37	2,410,746	8.99
6	Unallocated LAE* Incurred	18,205	4.14	120,300	4.70	53,231	5.39	1,015,447	4.45	1,207,183	4.50
7	Unpaid Losses	276,736	62.88	2,036,250	79.56	555,511	56.22	22,125,553	96.97	24,994,050	93.25
8	Defense and Cost Containment Expenses Unpaid	90,699	20.61	650,630	25.42	282,569	28.59	6,431,003	28.19	7,454,901	27.81
9	Unallocated LAE* Unpaid	21,264	4.83	113,259	4.43	39,312	3.98	1,366,095	5.99	1,539,930	5.75
10	Unearned Premium Reserves	211,530	48.06	1,195,316	46.70	518,676	52.49	11,045,852	48.41	12,971,374	48.39
11	Agents Balances	47,334	10.75	753,287	29.43	183,377	18.56	5,021,242	22.01	6,005,240	22.40
12	Commission & Brokerage Expenses Incurred	76,128	17.30	368,647	14.40	144,305	14.60	3,872,939	16.97	4,462,019	16.65
13	Taxes, Licenses and Fees Incurred	7,483	1.70	51,525	2.01	24,123	2.44	610,577	2.68	693,708	2.59
14	Other Acquisition Expenses Incurred	25,389	5.77	231,607	9.05	106,960	10.82	1,414,099	6.20	1,778,055	6.63
15	General Expenses Incurred	25,020	5.68	182,996	7.15	55,643	5.63	1,326,887	5.82	1,590,546	5.93
16	Other Income Less Other Expenses	712	0.16	166	0.01	(7,954)	(0.80)	(54,434)	(0.24)	(61,510)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain**	74,245	16.87	303,341	11.85	138,655	14.03	2,454,670	10.76	2,970,911	11.08

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	5,369,585	100.74	5,369,585	100.74
2	Premiums Earned	0	0.00	0	0.00	0	0.00	5,330,371	100.00	5,330,371	100.00
3	Dividends to Policyholders	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	2,206,971	41.40	2,206,971	41.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	46,941	0.88	46,941	0.88
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	50,408	0.95	50,408	0.95
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	7,714,579	144.73	7,714,579	144.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	68,405	1.28	68,405	1.28
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	42,135	0.79	42,135	0.79
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	650,021	12.19	650,021	12.19
11	Agents Balances	0	0.00	0	0.00	0	0.00	268,007	5.03	268,007	5.03
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	10,282	0.19	10,282	0.19
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	137,390	2.58	137,390	2.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	258,690	4.85	258,690	4.85
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	663,294	12.44	663,294	12.44
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	14,374	0.27	14,374	0.27
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	1,970,769	36.97	1,970,769	36.97

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	8,091	100.01	13,700	95.24	3,393,275	103.48	3,415,066	103.43
2	Premiums Earned	0	0.00	8,090	100.00	14,385	100.00	3,279,242	100.00	3,301,717	100.00
3	Dividends to Policyholders	0	0.00	967	11.95	1,302	9.05	1,000	0.03	3,269	0.10
4	Incurred Losses	0	0.00	(31,076)	(384.13)	5,771	40.12	2,199,416	67.07	2,174,111	65.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	918	11.35	207	1.44	88,339	2.69	89,464	2.71
6	Unallocated LAE* Incurred	0	0.00	371	4.59	1,648	11.46	120,909	3.69	122,928	3.72
7	Unpaid Losses	0	0.00	109,686	1355.82	3,198	22.23	3,656,438	111.50	3,769,322	114.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,603	32.18	542	3.77	279,911	8.54	283,056	8.57
9	Unallocated LAE* Unpaid	0	0.00	475	5.87	432	3.00	88,697	2.70	89,604	2.71
10	Unearned Premium Reserves	0	0.00	3,857	47.68	6,510	45.26	1,130,259	34.47	1,140,626	34.55
11	Agents Balances	0	0.00	2,184	27.00	2,386	16.59	696,094	21.23	700,664	21.22
12	Commission & Brokerage Expenses Incurred	0	0.00	365	4.51	0	0.00	508,603	15.51	508,968	15.42
13	Taxes, Licenses and Fees Incurred	0	0.00	178	2.20	362	2.52	49,308	1.50	49,848	1.51
14	Other Acquisition Expenses Incurred	0	0.00	1,193	14.75	2,844	19.77	137,911	4.21	141,948	4.30
15	General Expenses Incurred	0	0.00	461	5.70	173	1.20	201,040	6.13	201,674	6.11
16	Other Income Less Other Expenses	0	0.00	32	0.40	32	0.22	(64,007)	(1.95)	(63,943)	(1.94)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	34,745	429.48	2,110	14.67	(91,301)	(2.78)	(54,446)	(1.65)

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	117,090	117.30	1,017,253	103.80	140,632	101.24	10,659,911	101.89	11,934,886	102.17
2	Premiums Earned	99,818	100.00	979,981	100.00	138,913	100.00	10,462,432	100.00	11,681,144	100.00
3	Dividends to Policyholders	137	0.14	2,556	0.26	6,120	4.41	3,971	0.04	12,784	0.11
4	Incurred Losses	26,873	26.92	199,047	20.31	46,044	33.15	4,949,704	47.31	5,221,668	44.70
5	Defense and Cost Containment Expenses Incurred	514	0.51	7,331	0.75	488	0.35	55,090	0.53	63,423	0.54
6	Unallocated LAE* Incurred	2,951	2.96	28,101	2.87	7,593	5.47	271,112	2.59	309,757	2.65
7	Unpaid Losses	13,702	13.73	331,074	33.78	14,474	10.42	3,843,567	36.74	4,202,817	35.98
8	Defense and Cost Containment Expenses Unpaid	863	0.86	5,767	0.59	1,087	0.78	212,324	2.03	220,041	1.88
9	Unallocated LAE* Unpaid	1,771	1.77	18,180	1.86	3,883	2.80	209,635	2.00	233,469	2.00
10	Unearned Premium Reserves	58,647	58.75	479,616	48.94	73,518	52.92	3,759,081	35.93	4,370,862	37.42
11	Agents Balances	11,134	11.15	204,982	20.92	22,336	16.08	1,939,055	18.53	2,177,507	18.64
12	Commission & Brokerage Expenses Incurred	21,016	21.05	62,519	6.38	6,332	4.56	1,636,289	15.64	1,726,156	14.78
13	Taxes, Licenses and Fees Incurred	2,113	2.12	25,838	2.64	3,670	2.64	273,936	2.62	305,557	2.62
14	Other Acquisition Expenses Incurred	4,312	4.32	77,273	7.89	31,460	22.65	424,525	4.06	537,570	4.60
15	General Expenses Incurred	4,185	4.19	92,932	9.48	4,048	2.91	438,744	4.19	539,909	4.62
16	Other Income Less Other Expenses	119	0.12	2,850	0.29	234	0.17	(117,077)	(1.12)	(113,874)	(0.97)
17	Pretax Profit or Loss Excluding Investment Gain**	37,839	37.91	487,233	49.72	33,390	24.04	2,291,991	21.91	2,850,453	24.40

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	3,362,132	125.21	3,362,132	125.21
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,685,185	100.00	2,685,185	100.00
3	Dividends to Policyholders	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	207,302	7.72	207,302	7.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	29,771	1.11	29,771	1.11
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	1,418	0.05	1,418	0.05
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	354,730	13.21	354,730	13.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	20,382	0.76	20,382	0.76
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	1,240	0.05	1,240	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	13,009,072	484.48	13,009,072	484.48
11	Agents Balances	0	0.00	0	0.00	0	0.00	69,256	2.58	69,256	2.58
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	110	0.00	110	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	79,005	2.94	79,005	2.94
14	Other Acquisition Expenses Incurred	6	0.00	0	0.00	0	0.00	388,246	14.46	388,252	14.46
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	403,506	15.03	403,506	15.03
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	24,100	0.90	24,100	0.90
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	1,599,929	59.58	1,599,929	59.58

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7	116.67	769,202	103.86	496,426	106.06	2,955,329	100.56	4,220,964	101.77
2	Premiums Earned	6	100.00	740,636	100.00	468,059	100.00	2,938,748	100.00	4,147,449	100.00
3	Dividends to Policyholders	0	0.00	2,499	0.34	0	0.00	8,597	0.29	11,096	0.27
4	Incurred Losses	(25)	(416.67)	674,107	91.02	168,038	35.90	942,723	32.08	1,784,843	43.03
5	Defense and Cost Containment Expenses Incurred	(21)	(350.00)	277,255	37.43	127,691	27.28	815,044	27.73	1,219,969	29.41
6	Unallocated LAE* Incurred	0	0.00	46,185	6.24	16,028	3.42	135,281	4.60	197,494	4.76
7	Unpaid Losses	0	0.00	3,634,598	490.74	782,449	167.17	7,316,983	248.98	11,734,030	282.92
8	Defense and Cost Containment Expenses Unpaid	1	16.67	846,569	114.30	294,379	62.89	2,382,743	81.08	3,523,692	84.96
9	Unallocated LAE* Unpaid	0	0.00	97,152	13.12	42,102	9.00	209,327	7.12	348,581	8.40
10	Unearned Premium Reserves	4	66.67	381,057	51.45	280,101	59.84	1,217,227	41.42	1,878,389	45.29
11	Agents Balances	1	16.67	443,427	59.87	132,753	28.36	571,261	19.44	1,147,442	27.67
12	Commission & Brokerage Expenses Incurred	29	483.33	2,413	0.33	27,065	5.78	259,932	8.84	289,439	6.98
13	Taxes, Licenses and Fees Incurred	0	0.00	27,068	3.65	14,391	3.07	76,014	2.59	117,473	2.83
14	Other Acquisition Expenses Incurred	163	2716.67	41,102	5.55	6,793	1.45	71,416	2.43	119,474	2.88
15	General Expenses Incurred	0	0.00	4,303	0.58	42,687	9.12	170,473	5.80	217,463	5.24
16	Other Income Less Other Expenses	0	0.00	61,047	8.24	(1,550)	(0.33)	8,351	0.28	67,848	1.64
17	Pretax Profit or Loss Excluding Investment Gain**	(140)	(2333.33)	(273,249)	(36.89)	63,816	13.63	467,619	15.91	258,046	6.22

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,186	106.23	46,318	101.55	33,432	106.96	1,078,485	103.82	1,163,421	103.83
2	Premiums Earned	4,882	100.00	45,610	100.00	31,257	100.00	1,038,756	100.00	1,120,505	100.00
3	Dividends to Policyholders	0	0.00	627	1.37	1,872	5.99	8	0.00	2,507	0.22
4	Incurred Losses	(1,905)	(39.02)	(2,459)	(5.39)	4,211	13.47	(22,749)	(2.19)	(22,902)	(2.04)
5	Defense and Cost Containment Expenses Incurred	23	0.47	(141)	(0.31)	55	0.18	(1,361)	(0.13)	(1,424)	(0.13)
6	Unallocated LAE* Incurred	50	1.02	100	0.22	254	0.81	7,826	0.75	8,230	0.73
7	Unpaid Losses	145	2.97	1,130	2.48	108,795	348.07	115,335	11.10	225,405	20.12
8	Defense and Cost Containment Expenses Unpaid	83	1.70	254	0.56	1,301	4.16	12,241	1.18	13,879	1.24
9	Unallocated LAE* Unpaid	5	0.10	53	0.12	198	0.63	14,365	1.38	14,621	1.30
10	Unearned Premium Reserves	2,335	47.83	23,412	51.33	18,037	57.71	530,174	51.04	573,958	51.22
11	Agents Balances	159	3.26	8,150	17.87	6,553	20.96	164,695	15.86	179,557	16.02
12	Commission & Brokerage Expenses Incurred	525	10.75	3,953	8.67	1,187	3.80	112,013	10.78	117,678	10.50
13	Taxes, Licenses and Fees Incurred	102	2.09	1,139	2.50	1,722	5.51	27,290	2.63	30,253	2.70
14	Other Acquisition Expenses Incurred	167	3.42	4,981	10.92	9,773	31.27	70,557	6.79	85,478	7.63
15	General Expenses Incurred	214	4.38	2,918	6.40	972	3.11	86,107	8.29	90,211	8.05
16	Other Income Less Other Expenses	0	0.00	525	1.15	49	0.16	9,234	0.89	9,808	0.88
17	Pretax Profit or Loss Excluding Investment Gain**	5,707	116.90	35,017	76.77	11,263	36.03	768,283	73.96	820,270	73.21

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	637,427	100.38	0	0.00	2,969,866	107.63	3,607,293	106.27
2	Premiums Earned	1	100.00	634,988	100.00	0	0.00	2,759,313	100.00	3,394,302	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	5	500.00	509,469	80.23	0	0.00	1,211,467	43.90	1,720,941	50.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,310	0.84	0	0.00	40,338	1.46	45,648	1.34
6	Unallocated LAE* Incurred	0	0.00	28,078	4.42	0	0.00	58,129	2.11	86,207	2.54
7	Unpaid Losses	0	0.00	102,377	16.12	0	0.00	2,084,278	75.54	2,186,655	64.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,833	0.29	0	0.00	42,780	1.55	44,613	1.31
9	Unallocated LAE* Unpaid	0	0.00	65,742	10.35	0	0.00	60,808	2.20	126,550	3.73
10	Unearned Premium Reserves	0	0.00	30,949	4.87	0	0.00	1,259,770	45.66	1,290,719	38.03
11	Agents Balances	0	0.00	1,829	0.29	0	0.00	853,366	30.93	855,195	25.20
12	Commission & Brokerage Expenses Incurred	0	0.00	738	0.12	0	0.00	634,909	23.01	635,647	18.73
13	Taxes, Licenses and Fees Incurred	0	0.00	8,511	1.34	0	0.00	69,687	2.53	78,198	2.30
14	Other Acquisition Expenses Incurred	0	0.00	17,811	2.80	0	0.00	77,908	2.82	95,719	2.82
15	General Expenses Incurred	0	0.00	1,940	0.31	0	0.00	12,882	0.47	14,822	0.44
16	Other Income Less Other Expenses	0	0.00	1,275	0.20	0	0.00	(123,523)	(4.48)	(122,248)	(3.60)
17	Pretax Profit or Loss Excluding Investment Gain**	(4)	(400.00)	64,407	10.14	0	0.00	530,462	19.22	594,865	17.53

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	8,173	152.97	0	0.00	470,843	99.94	479,016	100.53
2	Premiums Earned	0	0.00	5,343	100.00	0	0.00	471,145	100.00	476,488	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	3,000	56.15	0	0.00	37,079	7.87	40,079	8.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.06	0	0.00	226	0.05	229	0.05
6	Unallocated LAE* Incurred	0	0.00	517	9.68	0	0.00	2,027	0.43	2,544	0.53
7	Unpaid Losses	0	0.00	3,580	67.00	0	0.00	50,798	10.78	54,378	11.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	57	1.07	0	0.00	455	0.10	512	0.11
9	Unallocated LAE* Unpaid	0	0.00	569	10.65	0	0.00	3,369	0.72	3,938	0.83
10	Unearned Premium Reserves	0	0.00	15,983	299.14	0	0.00	48,050	10.20	64,033	13.44
11	Agents Balances	0	0.00	0	0.00	0	0.00	46,628	9.90	46,628	9.79
12	Commission & Brokerage Expenses Incurred	0	0.00	1,642	30.73	0	0.00	144,363	30.64	146,005	30.64
13	Taxes, Licenses and Fees Incurred	0	0.00	151	2.83	0	0.00	12,763	2.71	12,914	2.71
14	Other Acquisition Expenses Incurred	0	0.00	600	11.23	0	0.00	28,955	6.15	29,555	6.20
15	General Expenses Incurred	0	0.00	1,070	20.03	0	0.00	28,880	6.13	29,950	6.29
16	Other Income Less Other Expenses	0	0.00	34	0.64	0	0.00	2,487	0.53	2,521	0.53
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,605)	(30.04)	0	0.00	219,330	46.55	217,725	45.69

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	287	99.31	770,017	117.51	0	0.00	2,204,532	130.29	2,974,836	126.72
2	Premiums Earned	289	100.00	655,267	100.00	0	0.00	1,691,956	100.00	2,347,512	100.00
3	Dividends to Policyholders	0	0.00	323	0.05	0	0.00	898	0.05	1,221	0.05
4	Incurred Losses	0	0.00	458,402	69.96	0	0.00	937,554	55.41	1,395,956	59.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,475	0.23	0	0.00	27,094	1.60	28,569	1.22
6	Unallocated LAE* Incurred	0	0.00	47,340	7.22	0	0.00	53,876	3.18	101,216	4.31
7	Unpaid Losses	36	12.46	423,513	64.63	0	0.00	1,310,207	77.44	1,733,756	73.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,936	1.06	0	0.00	6,047	0.36	12,983	0.55
9	Unallocated LAE* Unpaid	0	0.00	74,376	11.35	0	0.00	49,143	2.90	123,519	5.26
10	Unearned Premium Reserves	47	16.26	716,650	109.37	0	0.00	4,463,902	263.83	5,180,599	220.68
11	Agents Balances	45	15.57	171,625	26.19	0	0.00	498,391	29.46	670,061	28.54
12	Commission & Brokerage Expenses Incurred	67	23.18	80,150	12.23	0	0.00	313,483	18.53	393,700	16.77
13	Taxes, Licenses and Fees Incurred	8	2.77	14,262	2.18	0	0.00	15,352	0.91	29,622	1.26
14	Other Acquisition Expenses Incurred	0	0.00	54,305	8.29	0	0.00	59,838	3.54	114,143	4.86
15	General Expenses Incurred	0	0.00	35,327	5.39	0	0.00	200,209	11.83	235,536	10.03
16	Other Income Less Other Expenses	0	0.00	4,205	0.64	0	0.00	(110,948)	(6.56)	(106,743)	(4.55)
17	Pretax Profit or Loss Excluding Investment Gain**	214	74.05	(32,117)	(4.90)	0	0.00	(27,300)	(1.61)	(59,203)	(2.52)

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	58,415	103.37	2,973,203	100.15	393,199	97.01	34,095,168	100.63	37,519,985	100.56
2	Premiums Earned	56,511	100.00	2,968,706	100.00	405,301	100.00	33,881,040	100.00	37,311,558	100.00
3	Dividends to Policyholders	0	0.00	172,517	5.81	5,270	1.30	396,150	1.17	573,937	1.54
4	Incurred Losses	15,354	27.17	1,721,599	57.99	219,172	54.08	19,660,121	58.03	21,616,246	57.93
5	Defense and Cost Containment Expenses Incurred	1,552	2.75	148,560	5.00	19,777	4.88	2,711,912	8.00	2,881,801	7.72
6	Unallocated LAE* Incurred	1,841	3.26	173,290	5.84	38,286	9.45	2,055,734	6.07	2,269,151	6.08
7	Unpaid Losses	74,072	131.08	6,209,181	209.15	814,268	200.90	79,904,313	235.84	87,001,834	233.18
8	Defense and Cost Containment Expenses Unpaid	1,491	2.64	507,138	17.08	61,179	15.09	7,386,951	21.80	7,956,759	21.33
9	Unallocated LAE* Unpaid	5,731	10.14	243,997	8.22	43,647	10.77	3,538,709	10.44	3,832,084	10.27
10	Unearned Premium Reserves	20,670	36.58	1,263,594	42.56	158,722	39.16	9,523,360	28.11	10,966,346	29.39
11	Agents Balances	17,330	30.67	878,169	29.58	70,149	17.31	9,090,799	26.83	10,056,447	26.95
12	Commission & Brokerage Expenses Incurred	5,779	10.23	250,177	8.43	31,903	7.87	2,429,620	7.17	2,717,479	7.28
13	Taxes, Licenses and Fees Incurred	1,376	2.43	82,936	2.79	16,168	3.99	1,705,147	5.03	1,805,627	4.84
14	Other Acquisition Expenses Incurred	3,379	5.98	181,217	6.10	37,345	9.21	1,459,655	4.31	1,681,596	4.51
15	General Expenses Incurred	6,206	10.98	186,848	6.29	19,981	4.93	1,311,645	3.87	1,524,680	4.09
16	Other Income Less Other Expenses	822	1.45	(866)	(0.03)	617	0.15	(714,098)	(2.11)	(713,525)	(1.91)
17	Pretax Profit or Loss Excluding Investment Gain**	21,850	38.67	50,695	1.71	18,014	4.44	1,436,963	4.24	1,527,522	4.09

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Other General Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	88,015	105.97	1,464,653	101.22	307,883	102.10	34,810,321	104.31	36,670,872	104.17
2	Premiums Earned	83,055	100.00	1,446,981	100.00	301,538	100.00	33,372,014	100.00	35,203,588	100.00
3	Dividends to Policyholders	0	0.00	17,547	1.21	8,643	2.87	7,184	0.02	33,374	0.09
4	Incurred Losses	19,049	22.94	636,037	43.96	170,629	56.59	18,360,053	55.02	19,185,768	54.50
5	Defense and Cost Containment Expenses Incurred	6,118	7.37	194,094	13.41	41,750	13.85	4,930,359	14.77	5,172,321	14.69
6	Unallocated LAE* Incurred	4,158	5.01	59,466	4.11	7,139	2.37	1,436,336	4.30	1,507,099	4.28
7	Unpaid Losses	84,572	101.83	2,436,871	168.41	472,279	156.62	84,613,045	253.54	87,606,767	248.86
8	Defense and Cost Containment Expenses Unpaid	19,065	22.95	663,749	45.87	94,726	31.41	16,560,631	49.62	17,338,171	49.25
9	Unallocated LAE* Unpaid	5,663	6.82	137,287	9.49	18,583	6.16	2,775,107	8.32	2,936,640	8.34
10	Unearned Premium Reserves	42,090	50.68	644,840	44.56	145,301	48.19	17,422,458	52.21	18,254,689	51.85
11	Agents Balances	11,682	14.07	429,164	29.66	46,974	15.58	7,601,626	22.78	8,089,446	22.98
12	Commission & Brokerage Expenses Incurred	14,325	17.25	194,359	13.43	14,044	4.66	4,124,047	12.36	4,346,775	12.35
13	Taxes, Licenses and Fees Incurred	1,496	1.80	35,292	2.44	7,294	2.42	870,485	2.61	914,567	2.60
14	Other Acquisition Expenses Incurred	3,225	3.88	134,000	9.26	31,048	10.30	1,674,015	5.02	1,842,288	5.23
15	General Expenses Incurred	3,262	3.93	101,850	7.04	12,966	4.30	1,496,066	4.48	1,614,144	4.59
16	Other Income Less Other Expenses	161	0.19	2,528	0.17	(615)	(0.20)	(687,017)	(2.06)	(684,943)	(1.95)
17	Pretax Profit or Loss Excluding Investment Gain**	31,582	38.03	76,869	5.31	7,413	2.46	(213,539)	(0.64)	(97,675)	(0.28)

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	8,696	99.20	223,045	102.83	455	103.64	2,083,126	100.31	2,315,322	100.55
2	Premiums Earned	8,766	100.00	216,899	100.00	439	100.00	2,076,589	100.00	2,302,693	100.00
3	Dividends to Policyholders	0	0.00	536	0.25	0	0.00	64	0.00	600	0.03
4	Incurred Losses	4,482	51.13	82,552	38.06	414	94.31	369,991	17.82	457,439	19.87
5	Defense and Cost Containment Expenses Incurred	2,676	30.53	32,454	14.96	(322)	(73.35)	590,314	28.43	625,122	27.15
6	Unallocated LAE* Incurred	751	8.57	12,731	5.87	(150)	(34.17)	221,073	10.65	234,405	10.18
7	Unpaid Losses	13,461	153.56	346,001	159.52	5,686	1295.22	11,379,986	548.01	11,745,134	510.06
8	Defense and Cost Containment Expenses Unpaid	9,130	104.15	144,730	66.73	2,326	529.84	4,284,003	206.30	4,440,189	192.83
9	Unallocated LAE* Unpaid	2,279	26.00	33,103	15.26	420	95.67	502,939	24.22	538,741	23.40
10	Unearned Premium Reserves	3,313	37.79	94,642	43.63	214	48.75	795,895	38.33	894,064	38.83
11	Agents Balances	1,043	11.90	75,230	34.68	76	17.31	436,999	21.04	513,348	22.29
12	Commission & Brokerage Expenses Incurred	1,578	18.00	28,719	13.24	53	12.07	211,131	10.17	241,481	10.49
13	Taxes, Licenses and Fees Incurred	145	1.65	5,507	2.54	10	2.28	55,829	2.69	61,491	2.67
14	Other Acquisition Expenses Incurred	357	4.07	21,978	10.13	47	10.71	137,516	6.62	159,898	6.94
15	General Expenses Incurred	343	3.91	13,423	6.19	25	5.69	165,046	7.95	178,837	7.77
16	Other Income Less Other Expenses	6	0.07	535	0.25	(5)	(1.14)	(18,558)	(0.89)	(18,022)	(0.78)
17	Pretax Profit or Loss Excluding Investment Gain**	(1,559)	(17.78)	19,537	9.01	359	81.78	307,052	14.79	325,389	14.13

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	76,470	99.23	20,357,325	99.42	4,378,303	99.27	43,512,953	100.43	68,325,051	100.05
2	Premiums Earned	77,060	100.00	20,476,389	100.00	4,410,607	100.00	43,325,235	100.00	68,289,291	100.00
3	Dividends to Policyholders	0	0.00	729,630	3.56	224,001	5.08	1,398,801	3.23	2,352,432	3.44
4	Incurred Losses	41,337	53.64	11,856,869	57.91	2,908,941	65.95	25,317,343	58.44	40,124,490	58.76
5	Defense and Cost Containment Expenses Incurred	2,182	2.83	897,689	4.38	130,623	2.96	1,341,037	3.10	2,371,531	3.47
6	Unallocated LAE* Incurred	5,489	7.12	2,284,897	11.16	378,453	8.58	4,113,445	9.49	6,782,284	9.93
7	Unpaid Losses	39,245	50.93	17,222,114	84.11	3,457,721	78.40	33,618,599	77.60	54,337,679	79.57
8	Defense and Cost Containment Expenses Unpaid	6,606	8.57	2,217,310	10.83	381,434	8.65	4,447,295	10.26	7,052,645	10.33
9	Unallocated LAE* Unpaid	2,344	3.04	1,803,953	8.81	345,128	7.82	2,746,664	6.34	4,898,089	7.17
10	Unearned Premium Reserves	22,126	28.71	5,291,756	25.84	1,363,586	30.92	13,501,330	31.16	20,178,798	29.55
11	Agents Balances	13,934	18.08	3,073,155	15.01	654,115	14.83	7,182,221	16.58	10,923,425	16.00
12	Commission & Brokerage Expenses Incurred	8,784	11.40	1,702,294	8.31	183,845	4.17	3,883,909	8.96	5,778,832	8.46
13	Taxes, Licenses and Fees Incurred	1,460	1.89	456,597	2.23	102,070	2.31	1,092,424	2.52	1,652,551	2.42
14	Other Acquisition Expenses Incurred	3,193	4.14	1,814,835	8.86	457,939	10.38	3,030,256	6.99	5,306,223	7.77
15	General Expenses Incurred	3,367	4.37	858,443	4.19	126,434	2.87	2,789,584	6.44	3,777,828	5.53
16	Other Income Less Other Expenses	(10)	(0.01)	83,764	0.41	(8,461)	(0.19)	230,903	0.53	306,196	0.45
17	Pretax Profit or Loss Excluding Investment Gain**	11,237	14.58	(41,109)	(0.20)	(110,161)	(2.50)	589,350	1.36	449,317	0.66

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	27,864	81.97	1,996,170	101.53	181,597	104.89	15,240,470	100.12	17,446,101	100.29
2	Premiums Earned	33,993	100.00	1,966,008	100.00	173,133	100.00	15,222,496	100.00	17,395,630	100.00
3	Dividends to Policyholders	0	0.00	31,331	1.59	0	0.00	3,367	0.02	34,698	0.20
4	Incurred Losses	13,962	41.07	1,048,974	53.36	96,445	55.71	8,001,651	52.56	9,161,032	52.66
5	Defense and Cost Containment Expenses Incurred	1,722	5.07	96,803	4.92	10,743	6.21	797,948	5.24	907,216	5.22
6	Unallocated LAE* Incurred	1,741	5.12	149,206	7.59	14,162	8.18	936,461	6.15	1,101,570	6.33
7	Unpaid Losses	26,584	78.20	2,036,221	103.57	172,161	99.44	18,922,334	124.31	21,157,300	121.62
8	Defense and Cost Containment Expenses Unpaid	3,218	9.47	267,631	13.61	31,625	18.27	2,173,877	14.28	2,476,351	14.24
9	Unallocated LAE* Unpaid	1,956	5.75	121,910	6.20	8,856	5.12	943,261	6.20	1,075,983	6.19
10	Unearned Premium Reserves	12,863	37.84	872,609	44.38	83,689	48.34	6,630,323	43.56	7,599,484	43.69
11	Agents Balances	3,725	10.96	569,862	28.99	28,793	16.63	3,638,338	23.90	4,240,718	24.38
12	Commission & Brokerage Expenses Incurred	4,754	13.99	247,118	12.57	21,836	12.61	2,064,342	13.56	2,338,050	13.44
13	Taxes, Licenses and Fees Incurred	490	1.44	47,070	2.39	4,581	2.65	415,551	2.73	467,692	2.69
14	Other Acquisition Expenses Incurred	1,271	3.74	184,547	9.39	16,984	9.81	716,741	4.71	919,543	5.29
15	General Expenses Incurred	1,110	3.27	114,428	5.82	9,928	5.73	876,753	5.76	1,002,219	5.76
16	Other Income Less Other Expenses	34	0.10	7,995	0.41	(672)	(0.39)	(92,111)	(0.61)	(84,754)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain**	8,980	26.42	54,535	2.77	(2,217)	(1.28)	1,317,569	8.66	1,378,867	7.93

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	60,381	102.82	14,101,512	99.49	3,643,519	99.42	29,468,235	101.11	47,273,647	100.49
2	Premiums Earned	58,726	100.00	14,173,351	100.00	3,664,774	100.00	29,145,042	100.00	47,041,893	100.00
3	Dividends to Policyholders	0	0.00	544,708	3.84	193,446	5.28	239,794	0.82	977,948	2.08
4	Incurred Losses	36,031	61.35	8,569,209	60.46	2,001,762	54.62	15,413,372	52.89	26,020,374	55.31
5	Defense and Cost Containment Expenses Incurred	169	0.29	21,787	0.15	23,923	0.65	125,300	0.43	171,179	0.36
6	Unallocated LAE* Incurred	4,593	7.82	1,539,523	10.86	391,683	10.69	2,443,373	8.38	4,379,172	9.31
7	Unpaid Losses	2,149	3.66	1,007,676	7.11	95,870	2.62	1,076,008	3.69	2,181,703	4.64
8	Defense and Cost Containment Expenses Unpaid	149	0.25	28,926	0.20	8,921	0.24	121,842	0.42	159,838	0.34
9	Unallocated LAE* Unpaid	504	0.86	636,959	4.49	110,706	3.02	413,678	1.42	1,161,847	2.47
10	Unearned Premium Reserves	18,815	32.04	3,629,820	25.61	1,146,383	31.28	9,194,512	31.55	13,989,530	29.74
11	Agents Balances	10,827	18.44	2,114,269	14.92	553,745	15.11	4,878,445	16.74	7,557,286	16.07
12	Commission & Brokerage Expenses Incurred	7,034	11.98	1,142,570	8.06	139,020	3.79	2,696,277	9.25	3,984,901	8.47
13	Taxes, Licenses and Fees Incurred	1,193	2.03	299,259	2.11	83,687	2.28	732,799	2.51	1,116,938	2.37
14	Other Acquisition Expenses Incurred	2,604	4.43	1,237,502	8.73	374,184	10.21	2,032,077	6.97	3,646,367	7.75
15	General Expenses Incurred	2,599	4.43	541,765	3.82	99,406	2.71	1,836,615	6.30	2,480,385	5.27
16	Other Income Less Other Expenses	40	0.07	68,036	0.48	(2,077)	(0.06)	128,883	0.44	194,882	0.41
17	Pretax Profit or Loss Excluding Investment Gain**	4,541	7.73	345,067	2.43	355,586	9.70	3,754,343	12.88	4,459,537	9.48

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,239	89.70	1,054,107	100.93	66,747	104.32	4,627,519	99.74	5,759,612	99.99
2	Premiums Earned	12,529	100.00	1,044,444	100.00	63,985	100.00	4,639,495	100.00	5,760,453	100.00
3	Dividends to Policyholders	0	0.00	28,719	2.75	0	0.00	554	0.01	29,273	0.51
4	Incurred Losses	4,930	39.35	536,817	51.40	29,949	46.81	2,375,212	51.20	2,946,908	51.16
5	Defense and Cost Containment Expenses Incurred	48	0.38	3,250	0.31	1,059	1.66	60,295	1.30	64,652	1.12
6	Unallocated LAE* Incurred	634	5.06	96,314	9.22	4,981	7.78	305,010	6.57	406,939	7.06
7	Unpaid Losses	668	5.33	65,548	6.28	12,313	19.24	637,554	13.74	716,083	12.43
8	Defense and Cost Containment Expenses Unpaid	63	0.50	3,696	0.35	1,881	2.94	93,386	2.01	99,026	1.72
9	Unallocated LAE* Unpaid	159	1.27	30,759	2.95	315	0.49	73,526	1.58	104,759	1.82
10	Unearned Premium Reserves	4,842	38.65	446,127	42.71	30,766	48.08	2,041,726	44.01	2,523,461	43.81
11	Agents Balances	1,304	10.41	266,308	25.50	11,222	17.54	981,144	21.15	1,259,978	21.87
12	Commission & Brokerage Expenses Incurred	2,070	16.52	111,507	10.68	8,135	12.71	662,459	14.28	784,171	13.61
13	Taxes, Licenses and Fees Incurred	284	2.27	22,812	2.18	1,526	2.38	117,728	2.54	142,350	2.47
14	Other Acquisition Expenses Incurred	319	2.55	94,072	9.01	6,703	10.48	269,134	5.80	370,228	6.43
15	General Expenses Incurred	417	3.33	47,795	4.58	3,740	5.85	339,352	7.31	391,304	6.79
16	Other Income Less Other Expenses	28	0.22	4,483	0.43	(310)	(0.48)	(27,728)	(0.60)	(23,527)	(0.41)
17	Pretax Profit or Loss Excluding Investment Gain**	3,856	30.78	107,638	10.31	7,584	11.85	482,017	10.39	601,095	10.43

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	2,954,208	98.72	2,954,208	98.72
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,992,416	100.00	2,992,416	100.00
3	Dividends to Policyholders	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	1,065,273	35.60	1,065,273	35.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	170,933	5.71	170,933	5.71
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	54,430	1.82	54,430	1.82
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	4,321,950	144.43	4,321,950	144.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	444,008	14.84	444,008	14.84
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	44,321	1.48	44,321	1.48
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	984,929	32.91	984,929	32.91
11	Agents Balances	0	0.00	0	0.00	0	0.00	491,253	16.42	491,253	16.42
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	362,459	12.11	362,459	12.11
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	55,000	1.84	55,000	1.84
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	110,561	3.69	110,561	3.69
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	75,973	2.54	75,973	2.54
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(106,022)	(3.54)	(106,022)	(3.54)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	991,765	33.14	991,765	33.14

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	44	97.78	15,239	99.95	1,895	99.37	1,221,510	99.85	1,238,688	99.85
2	Premiums Earned	45	100.00	15,246	100.00	1,907	100.00	1,223,339	100.00	1,240,537	100.00
3	Dividends to Policyholders	0	0.00	130	0.85	0	0.00	189	0.02	319	0.03
4	Incurred Losses	(23)	(51.11)	1,207	7.92	41	2.15	457,484	37.40	458,709	36.98
5	Defense and Cost Containment Expenses Incurred	(5)	(11.11)	365	2.39	13	0.68	28,782	2.35	29,155	2.35
6	Unallocated LAE* Incurred	3	6.67	501	3.29	95	4.98	48,916	4.00	49,515	3.99
7	Unpaid Losses	135	300.00	12,192	79.97	408	21.39	1,196,984	97.85	1,209,719	97.52
8	Defense and Cost Containment Expenses Unpaid	5	11.11	4,714	30.92	72	3.78	136,760	11.18	141,551	11.41
9	Unallocated LAE* Unpaid	8	17.78	1,187	7.79	28	1.47	44,620	3.65	45,843	3.70
10	Unearned Premium Reserves	21	46.67	8,607	56.45	275	14.42	692,699	56.62	701,602	56.56
11	Agents Balances	5	11.11	4,834	31.71	71	3.72	268,828	21.97	273,738	22.07
12	Commission & Brokerage Expenses Incurred	11	24.44	2,061	13.52	65	3.41	114,750	9.38	116,887	9.42
13	Taxes, Licenses and Fees Incurred	1	2.22	382	2.51	48	2.52	21,903	1.79	22,334	1.80
14	Other Acquisition Expenses Incurred	4	8.89	2,782	18.25	296	15.52	110,335	9.02	113,417	9.14
15	General Expenses Incurred	4	8.89	1,611	10.57	93	4.88	90,204	7.37	91,912	7.41
16	Other Income Less Other Expenses	0	0.00	(295)	(1.93)	9	0.47	(21,332)	(1.74)	(21,618)	(1.74)
17	Pretax Profit or Loss Excluding Investment Gain**	51	113.33	5,917	38.81	1,266	66.39	329,438	26.93	336,672	27.14

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	15	71.43	149,353	104.32	58	71.60	4,681,225	105.57	4,830,651	105.53
2	Premiums Earned	21	100.00	143,162	100.00	81	100.00	4,434,110	100.00	4,577,374	100.00
3	Dividends to Policyholders	0	0.00	825	0.58	0	0.00	42,070	0.95	42,895	0.94
4	Incurred Losses	(11)	(52.38)	17,409	12.16	100	123.46	693,638	15.64	711,136	15.54
5	Defense and Cost Containment Expenses Incurred	(2)	(9.52)	12,208	8.53	0	0.00	249,425	5.63	261,631	5.72
6	Unallocated LAE* Incurred	0	0.00	3,767	2.63	0	0.00	96,830	2.18	100,597	2.20
7	Unpaid Losses	0	0.00	10,787	7.53	8	9.88	3,185,436	71.84	3,196,231	69.83
8	Defense and Cost Containment Expenses Unpaid	1	4.76	12,970	9.06	1	1.23	436,579	9.85	449,551	9.82
9	Unallocated LAE* Unpaid	0	0.00	6,028	4.21	0	0.00	143,066	3.23	149,094	3.26
10	Unearned Premium Reserves	2	9.52	68,828	48.08	26	32.10	2,635,802	59.44	2,704,658	59.09
11	Agents Balances	8	38.10	28,424	19.85	30	37.04	593,587	13.39	622,049	13.59
12	Commission & Brokerage Expenses Incurred	4	19.05	48,483	33.87	0	0.00	1,091,011	24.60	1,139,498	24.89
13	Taxes, Licenses and Fees Incurred	1	4.76	3,617	2.53	1	1.23	137,684	3.11	141,303	3.09
14	Other Acquisition Expenses Incurred	0	0.00	16,918	11.82	14	17.28	412,055	9.29	428,987	9.37
15	General Expenses Incurred	0	0.00	12,268	8.57	3	3.70	384,947	8.68	397,218	8.68
16	Other Income Less Other Expenses	0	0.00	(13,330)	(9.31)	0	0.00	(14,982)	(0.34)	(28,312)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain**	29	138.10	14,334	10.01	(38)	(46.91)	1,311,477	29.58	1,325,802	28.96

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	165	100.00	6,076	104.11	215	101.90	187,815	107.63	194,271	107.51
2	Premiums Earned	165	100.00	5,836	100.00	211	100.00	174,493	100.00	180,705	100.00
3	Dividends to Policyholders	0	0.00	10	0.17	0	0.00	(1)	(0.00)	9	0.00
4	Incurred Losses	22	13.33	1,279	21.92	487	230.81	25,876	14.83	27,664	15.31
5	Defense and Cost Containment Expenses Incurred	4	2.42	(4)	(0.07)	4	1.90	(554)	(0.32)	(550)	(0.30)
6	Unallocated LAE* Incurred	13	7.88	178	3.05	32	15.17	1,212	0.69	1,435	0.79
7	Unpaid Losses	64	38.79	1,464	25.09	(37)	(17.54)	56,082	32.14	57,573	31.86
8	Defense and Cost Containment Expenses Unpaid	7	4.24	29	0.50	(1)	(0.47)	7,205	4.13	7,240	4.01
9	Unallocated LAE* Unpaid	16	9.70	77	1.32	0	0.00	1,796	1.03	1,889	1.05
10	Unearned Premium Reserves	76	46.06	2,956	50.65	73	34.60	72,966	41.82	76,071	42.10
11	Agents Balances	18	10.91	1,994	34.17	16	7.58	23,002	13.18	25,030	13.85
12	Commission & Brokerage Expenses Incurred	28	16.97	768	13.16	1	0.47	43,433	24.89	44,230	24.48
13	Taxes, Licenses and Fees Incurred	2	1.21	143	2.45	5	2.37	4,334	2.48	4,484	2.48
14	Other Acquisition Expenses Incurred	7	4.24	788	13.50	210	99.53	8,244	4.72	9,249	5.12
15	General Expenses Incurred	4	2.42	497	8.52	12	5.69	9,402	5.39	9,915	5.49
16	Other Income Less Other Expenses	0	0.00	20	0.34	0	0.00	(1,139)	(0.65)	(1,119)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain**	86	52.12	2,191	37.54	(541)	(256.40)	81,403	46.65	83,139	46.01

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,693	102.27	385,733	101.36	9,852	100.40	764,276	101.29	1,171,554	101.31
2	Premiums Earned	11,433	100.00	380,563	100.00	9,813	100.00	754,543	100.00	1,156,352	100.00
3	Dividends to Policyholders	0	0.00	96	0.03	0	0.00	6	0.00	102	0.01
4	Incurred Losses	3,070	26.85	159,756	41.98	589	6.00	240,585	31.88	404,000	34.94
5	Defense and Cost Containment Expenses Incurred	287	2.51	(278)	(0.07)	(6)	(0.06)	10,691	1.42	10,694	0.92
6	Unallocated LAE* Incurred	487	4.26	7,384	1.94	(23)	(0.23)	33,599	4.45	41,447	3.58
7	Unpaid Losses	4,509	39.44	136,816	35.95	646	6.58	309,911	41.07	451,882	39.08
8	Defense and Cost Containment Expenses Unpaid	209	1.83	1,799	0.47	51	0.52	27,991	3.71	30,050	2.60
9	Unallocated LAE* Unpaid	667	5.83	6,870	1.81	11	0.11	29,744	3.94	37,292	3.22
10	Unearned Premium Reserves	5,430	47.49	182,002	47.82	2,185	22.27	356,850	47.29	546,467	47.26
11	Agents Balances	820	7.17	66,709	17.53	170	1.73	149,144	19.77	216,843	18.75
12	Commission & Brokerage Expenses Incurred	1,781	15.58	6,969	1.83	368	3.75	87,355	11.58	96,473	8.34
13	Taxes, Licenses and Fees Incurred	191	1.67	11,628	3.06	263	2.68	21,888	2.90	33,970	2.94
14	Other Acquisition Expenses Incurred	1,238	10.83	21,756	5.72	1,207	12.30	85,737	11.36	109,938	9.51
15	General Expenses Incurred	1,733	15.16	42,145	11.07	354	3.61	69,946	9.27	114,178	9.87
16	Other Income Less Other Expenses	1	0.01	62	0.02	79	0.81	(10,029)	(1.33)	(9,887)	(0.86)
17	Pretax Profit or Loss Excluding Investment Gain**	2,647	23.15	131,163	34.47	7,138	72.74	194,699	25.80	335,647	29.03

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	DIRECT BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	44,236	148.56	0	0.00	0	0.00	1,264,491	130.93	1,308,727	131.46
2	Premiums Earned	29,776	100.00	0	0.00	0	0.00	965,758	100.00	995,534	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	6	0.00	6	0.00
4	Incurred Losses	6,642	22.31	0	0.00	0	0.00	422,385	43.74	429,027	43.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	3,517	0.36	3,517	0.35
6	Unallocated LAE* Incurred	628	2.11	0	0.00	0	0.00	6,936	0.72	7,564	0.76
7	Unpaid Losses	2,266	7.61	0	0.00	0	0.00	374,483	38.78	376,749	37.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	6,228	0.64	6,228	0.63
9	Unallocated LAE* Unpaid	274	0.92	0	0.00	0	0.00	2,834	0.29	3,108	0.31
10	Unearned Premium Reserves	65,984	221.60	0	0.00	0	0.00	1,192,398	123.47	1,258,382	126.40
11	Agents Balances	2,916	9.79	0	0.00	0	0.00	126,281	13.08	129,197	12.98
12	Commission & Brokerage Expenses Incurred	22,331	75.00	0	0.00	0	0.00	303,095	31.38	325,426	32.69
13	Taxes, Licenses and Fees Incurred	815	2.74	0	0.00	0	0.00	31,718	3.28	32,533	3.27
14	Other Acquisition Expenses Incurred	1,230	4.13	0	0.00	0	0.00	35,288	3.65	36,518	3.67
15	General Expenses Incurred	1,327	4.46	0	0.00	0	0.00	90,295	9.35	91,622	9.20
16	Other Income Less Other Expenses	56	0.19	0	0.00	0	0.00	19,030	1.97	19,086	1.92
17	Pretax Profit or Loss Excluding Investment Gain**	(3,142)	(10.55)	0	0.00	0	0.00	91,563	9.48	88,421	8.88

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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, 2006

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 36-64)
Source: NAIC 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,878,474	104.56	63,090,731	100.96	16,144,427	101.92	253,140,543	101.91	334,254,175	101.74
2	Premiums Earned	1,796,604	100.00	62,489,058	100.00	15,840,620	100.00	248,400,876	100.00	328,527,158	100.00
3	Dividends to Policyholders	2,912	0.16	1,606,591	2.57	560,933	3.54	447,079	0.18	2,617,515	0.80
4	Incurred Losses	644,844	35.89	35,286,322	56.47	8,831,302	55.75	128,625,418	51.78	173,387,886	52.78
5	Defense and Cost Containment Expenses Incurred	28,736	1.60	2,284,716	3.66	485,312	3.06	13,604,303	5.48	16,403,067	4.99
6	Unallocated LAE* Incurred	132,758	7.39	5,628,030	9.01	1,331,765	8.41	16,314,646	6.57	23,407,199	7.12
7	Unpaid Losses	299,463	16.67	37,477,381	59.97	7,421,777	46.85	255,575,549	102.89	300,774,170	91.55
8	Defense and Cost Containment Expenses Unpaid	67,800	3.77	6,186,168	9.90	1,282,258	8.09	39,844,853	16.04	47,381,079	14.42
9	Unallocated LAE* Unpaid	87,462	4.87	3,880,711	6.21	861,552	5.44	14,973,539	6.03	19,803,264	6.03
10	Unearned Premium Reserves	1,070,172	59.57	21,277,711	34.05	6,470,506	40.85	121,223,984	48.80	150,042,373	45.67
11	Agents Balances	315,904	17.58	11,612,766	18.58	3,689,849	23.29	54,429,241	21.91	70,047,760	21.32
12	Commission & Brokerage Expenses Incurred	206,787	11.51	6,251,672	10.00	961,820	6.07	26,249,679	10.57	33,669,958	10.25
13	Taxes, Licenses and Fees Incurred	51,385	2.86	1,446,842	2.32	410,028	2.59	8,100,979	3.26	10,009,234	3.05
14	Other Acquisition Expenses Incurred	166,989	9.29	5,252,118	8.40	1,745,317	11.02	17,496,549	7.04	24,660,973	7.51
15	General Expenses Incurred	66,987	3.73	3,356,318	5.37	604,041	3.81	16,784,748	6.76	20,812,094	6.33
16	Other Income Less Other Expenses	2,677	0.15	365,501	0.58	(18,556)	(0.12)	81,373	0.03	430,995	0.13
17	Pretax Profit or Loss Excluding Investment Gain**	497,886	27.71	1,741,949	2.79	891,535	5.63	20,858,790	8.40	23,990,160	7.30
18	Investment Gain Funds	28,970	1.61	2,228,238	3.57	424,700	2.68	18,592,462	7.48	21,274,370	6.48
19	Profit or Loss Excluding Investment Gain	526,855	29.33	3,970,168	6.35	1,316,237	8.31	39,451,323	15.88	45,264,583	13.78
20	Investment Gain From Capital & Surplus	58,359	3.25	3,722,708	5.96	825,306	5.21	16,291,991	6.56	20,898,364	6.36
21	Total Profit or Losses***	585,216	32.57	7,692,890	12.31	2,141,533	13.52	55,743,397	22.44	66,163,036	20.14

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

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

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

Total For All Lines (Line 34)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,859,832	104.60	64,160,237	100.95	16,152,223	101.92	268,092,076	101.92	350,264,368	101.75
2	Premiums Earned	1,778,007	100.00	63,557,848	100.00	15,848,417	100.00	263,046,886	100.00	344,231,158	100.00
3	Dividends to Policyholders	2,912	0.16	1,613,611	2.54	560,934	3.54	455,595	0.17	2,633,052	0.76
4	Incurred Losses	644,923	36.27	35,555,445	55.94	8,834,531	55.74	137,762,940	52.37	182,797,839	53.10
5	Defense and Cost Containment Expenses Incurred	28,740	1.62	2,307,391	3.63	485,741	3.06	14,352,265	5.46	17,174,137	4.99
6	Unallocated LAE* Incurred	132,761	7.47	5,693,707	8.96	1,332,358	8.41	16,555,450	6.29	23,714,276	6.89
7	Unpaid Losses	299,893	16.87	38,520,422	60.61	7,433,410	46.90	302,328,356	114.93	348,582,081	101.26
8	Defense and Cost Containment Expenses Unpaid	67,805	3.81	6,221,192	9.79	1,282,354	8.09	42,943,629	16.33	50,514,980	14.67
9	Unallocated LAE* Unpaid	87,462	4.92	3,964,280	6.24	861,553	5.44	15,756,896	5.99	20,670,191	6.00
10	Unearned Premium Reserves	1,070,219	60.19	21,418,008	33.70	6,470,555	40.83	129,535,928	49.24	158,494,710	46.04
11	Agents Balances	315,899	17.77	11,642,456	18.32	3,691,042	23.29	58,735,782	22.33	74,385,179	21.61
12	Commission & Brokerage Expenses Incurred	206,810	11.63	6,285,741	9.89	961,578	6.07	28,552,627	10.85	36,006,756	10.46
13	Taxes, Licenses and Fees Incurred	51,386	2.89	1,447,855	2.28	410,144	2.59	7,819,355	2.97	9,728,740	2.83
14	Other Acquisition Expenses Incurred	166,988	9.39	5,253,758	8.27	1,745,324	11.01	18,089,084	6.88	25,255,154	7.34
15	General Expenses Incurred	66,982	3.77	3,370,680	5.30	604,323	3.81	17,229,033	6.55	21,271,018	6.18
16	Other Income Less Other Expenses	2,682	0.15	365,858	0.58	(18,543)	(0.12)	286,794	0.11	636,791	0.18
17	Pretax Profit or Loss Excluding Investment Gain**	479,193	26.95	2,395,520	3.77	894,944	5.65	22,517,344	8.56	26,287,001	7.64
18	Investment Gain Funds	29,355	1.65	2,291,895	3.61	425,196	2.68	21,196,342	8.06	23,942,788	6.96
19	Profit or Loss Excluding Investment Gain	508,549	28.60	4,687,418	7.38	1,320,140	8.33	43,713,742	16.62	50,229,849	14.59
20	Investment Gain From Capital & Surplus	62,313	3.50	3,819,646	6.01	825,885	5.21	24,677,613	9.38	29,385,457	8.54
21	Total Profit or Losses***	570,857	32.11	8,507,063	13.38	2,146,023	13.54	68,391,347	26.00	79,615,290	23.13

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	51,953	109.86	836,263	103.07	206,787	107.76	5,268,977	105.02	6,363,980	104.89
2	Premiums Earned	47,289	100.00	811,355	100.00	191,899	100.00	5,016,925	100.00	6,067,468	100.00
3	Dividends to Policyholders	14	0.03	3,271	0.40	4,712	2.46	764	0.02	8,761	0.14
4	Incurred Losses	13,479	28.50	587,406	72.40	94,849	49.43	2,001,551	39.90	2,697,285	44.45
5	Defense and Cost Containment Expenses Incurred	1,085	2.29	8,906	1.10	2,695	1.40	77,974	1.55	90,660	1.49
6	Unallocated LAE* Incurred	1,016	2.15	33,746	4.16	7,530	3.92	70,621	1.41	112,913	1.86
7	Unpaid Losses	4,630	9.79	698,018	86.03	36,810	19.18	2,579,759	51.42	3,319,217	54.71
8	Defense and Cost Containment Expenses Unpaid	147	0.31	9,712	1.20	2,727	1.42	140,622	2.80	153,208	2.53
9	Unallocated LAE* Unpaid	188	0.40	19,403	2.39	4,480	2.33	95,754	1.91	119,825	1.97
10	Unearned Premium Reserves	25,080	53.04	425,833	52.48	131,062	68.30	2,441,475	48.66	3,023,450	49.83
11	Agents Balances	8,697	18.39	180,752	22.28	80,850	42.13	860,550	17.15	1,130,849	18.64
12	Commission & Brokerage Expenses Incurred	7,043	14.89	94,287	11.62	9,355	4.87	656,955	13.09	767,640	12.65
13	Taxes, Licenses and Fees Incurred	1,871	3.96	22,142	2.73	6,387	3.33	213,841	4.26	244,241	4.03
14	Other Acquisition Expenses Incurred	1,867	3.95	59,249	7.30	33,150	17.27	366,595	7.31	460,861	7.60
15	General Expenses Incurred	5,370	11.36	78,717	9.70	10,111	5.27	417,652	8.32	511,850	8.44
16	Other Income Less Other Expenses	1,230	2.60	3,151	0.39	78	0.04	(16,874)	(0.34)	(12,415)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain**	16,776	35.48	(73,227)	(9.03)	23,186	12.08	1,194,075	23.80	1,160,810	19.13
18	Investment Gain Funds	615	1.30	37,793	4.66	2,522	1.31	209,413	4.17	250,343	4.13
19	Profit or Loss Excluding Investment Gain	17,392	36.78	(35,435)	(4.37)	25,709	13.40	1,403,479	27.97	1,411,145	23.26
20	Investment Gain From Capital & Surplus	2,471	5.23	63,012	7.77	10,264	5.35	484,477	9.66	560,224	9.23
21	Total Profit or Losses***	19,863	42.00	27,579	3.40	35,971	18.74	1,887,965	37.63	1,971,378	32.49

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	29,910	111.80	1,607,510	104.57	163,131	104.87	3,407,676	109.18	5,208,227	107.59
2	Premiums Earned	26,753	100.00	1,537,244	100.00	155,549	100.00	3,121,104	100.00	4,840,650	100.00
3	Dividends to Policyholders	54	0.20	3,366	0.22	5,895	3.79	254	0.01	9,569	0.20
4	Incurred Losses	15,599	58.31	577,093	37.54	82,631	53.12	1,960,033	62.80	2,635,356	54.44
5	Defense and Cost Containment Expenses Incurred	432	1.61	4,055	0.26	1,460	0.94	125,131	4.01	131,078	2.71
6	Unallocated LAE* Incurred	1,914	7.15	51,453	3.35	10,000	6.43	195,587	6.27	258,954	5.35
7	Unpaid Losses	4,366	16.32	483,592	31.46	28,747	18.48	3,143,209	100.71	3,659,914	75.61
8	Defense and Cost Containment Expenses Unpaid	454	1.70	10,971	0.71	4,866	3.13	134,090	4.30	150,381	3.11
9	Unallocated LAE* Unpaid	297	1.11	23,959	1.56	4,798	3.08	89,967	2.88	119,021	2.46
10	Unearned Premium Reserves	16,290	60.89	756,954	49.24	93,378	60.03	1,718,023	55.05	2,584,645	53.39
11	Agents Balances	5,251	19.63	242,640	15.78	52,945	34.04	675,875	21.65	976,711	20.18
12	Commission & Brokerage Expenses Incurred	(1,119)	(4.18)	122,586	7.97	5,988	3.85	402,298	12.89	529,753	10.94
13	Taxes, Licenses and Fees Incurred	2,394	8.95	42,102	2.74	4,816	3.10	171,942	5.51	221,254	4.57
14	Other Acquisition Expenses Incurred	2,539	9.49	96,202	6.26	24,164	15.53	243,055	7.79	365,960	7.56
15	General Expenses Incurred	2,706	10.11	167,984	10.93	6,618	4.25	320,862	10.28	498,170	10.29
16	Other Income Less Other Expenses	528	1.97	2,747	0.18	(86)	(0.06)	(7,227)	(0.23)	(4,038)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain**	2,765	10.34	475,150	30.91	13,892	8.93	(305,298)	(9.78)	186,509	3.85
18	Investment Gain Funds	603	2.25	40,383	2.63	2,832	1.82	169,549	5.43	213,367	4.41
19	Profit or Loss Excluding Investment Gain	3,367	12.59	515,535	33.54	16,724	10.75	(135,747)	(4.35)	399,879	8.26
20	Investment Gain From Capital & Surplus	1,729	6.46	95,433	6.21	9,117	5.86	236,987	7.59	343,266	7.09
21	Total Profit or Losses***	5,096	19.05	610,965	39.74	25,840	16.61	101,245	3.24	743,146	15.35

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	99,350	101.15	0	0.00	2,642,706	101.94	2,742,056	101.91
2	Premiums Earned	0	0.00	98,221	100.00	0	0.00	2,592,353	100.00	2,690,574	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	40,472	41.21	0	0.00	1,691,788	65.26	1,732,260	64.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	147	0.15	0	0.00	50,745	1.96	50,892	1.89
6	Unallocated LAE* Incurred	0	0.00	5,273	5.37	0	0.00	63,728	2.46	69,001	2.56
7	Unpaid Losses	0	0.00	11,570	11.78	0	0.00	1,264,399	48.77	1,275,969	47.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	(10)	(0.01)	0	0.00	53,971	2.08	53,961	2.01
9	Unallocated LAE* Unpaid	0	0.00	1,087	1.11	0	0.00	18,654	0.72	19,741	0.73
10	Unearned Premium Reserves	0	0.00	3,588	3.65	0	0.00	150,442	5.80	154,030	5.72
11	Agents Balances	0	0.00	12,560	12.79	0	0.00	925,941	35.72	938,501	34.88
12	Commission & Brokerage Expenses Incurred	0	0.00	(9,397)	(9.57)	0	0.00	155,008	5.98	145,611	5.41
13	Taxes, Licenses and Fees Incurred	0	0.00	572	0.58	0	0.00	7,601	0.29	8,173	0.30
14	Other Acquisition Expenses Incurred	0	0.00	1,295	1.32	0	0.00	(35,687)	(1.38)	(34,392)	(1.28)
15	General Expenses Incurred	0	0.00	5,688	5.79	0	0.00	123,957	4.78	129,645	4.82
16	Other Income Less Other Expenses	0	0.00	96	0.10	0	0.00	17,469	0.67	17,565	0.65
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	54,267	55.25	0	0.00	552,682	21.32	606,949	22.56
18	Investment Gain Funds	0	0.00	46	0.05	0	0.00	36,665	1.41	36,711	1.36
19	Profit or Loss Excluding Investment Gain	0	0.00	54,314	55.30	0	0.00	589,349	22.73	643,663	23.92
20	Investment Gain From Capital & Surplus	0	0.00	3,648	3.71	0	0.00	94,301	3.64	97,949	3.64
21	Total Profit or Losses***	0	0.00	57,961	59.01	0	0.00	683,639	26.37	741,600	27.56

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	3,301	59.93	3,301	59.93
2	Premiums Earned	0	0.00	0	0.00	0	0.00	5,508	100.00	5,508	100.00
3	Dividends to Policyholders	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	343	6.23	343	6.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	(3,736)	(67.83)	(3,736)	(67.83)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	(66,529)	(1207.86)	(66,529)	(1207.86)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	617	11.20	617	11.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	122	2.21	122	2.21
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	61,399	1114.72	61,399	1114.72
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	646	11.73	646	11.73
11	Agents Balances	0	0.00	0	0.00	0	0.00	349	6.34	349	6.34
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	(96,257)	(1747.59)	(96,257)	(1747.59)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	31,993	580.85	31,993	580.85
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	9,876	179.30	9,876	179.30
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	(18,984)	(344.66)	(18,984)	(344.66)
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	2,864	52.00	2,864	52.00
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	151,676	2753.74	151,676	2753.74
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	4,516	81.99	4,516	81.99
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	156,188	2835.66	156,188	2835.66
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	1,904	34.57	1,904	34.57
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	158,093	2870.24	158,093	2870.24

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	21,940	103.83	366,381	102.30	0	0.00	689,023	99.77	1,077,344	100.69
2	Premiums Earned	21,130	100.00	358,151	100.00	0	0.00	690,632	100.00	1,069,913	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	32,161	152.21	238,688	66.64	0	0.00	362,019	52.42	632,868	59.15
5	Defense and Cost Containment Expenses Incurred	326	1.54	11,914	3.33	0	0.00	29,495	4.27	41,735	3.90
6	Unallocated LAE* Incurred	1,404	6.64	22,329	6.23	0	0.00	37,344	5.41	61,077	5.71
7	Unpaid Losses	4,547	21.52	122,569	34.22	0	0.00	242,474	35.11	369,590	34.54
8	Defense and Cost Containment Expenses Unpaid	141	0.67	21,006	5.87	0	0.00	28,538	4.13	49,685	4.64
9	Unallocated LAE* Unpaid	928	4.39	7,504	2.10	0	0.00	25,732	3.73	34,164	3.19
10	Unearned Premium Reserves	11,060	52.34	171,966	48.01	0	0.00	339,156	49.11	522,182	48.81
11	Agents Balances	3,279	15.52	75,704	21.14	0	0.00	(981,828)	(142.16)	(902,845)	(84.38)
12	Commission & Brokerage Expenses Incurred	1,791	8.48	63,578	17.75	0	0.00	(26,776)	(3.88)	38,593	3.61
13	Taxes, Licenses and Fees Incurred	588	2.78	7,222	2.02	0	0.00	303,036	43.88	310,846	29.05
14	Other Acquisition Expenses Incurred	1,937	9.17	24,285	6.78	0	0.00	175,599	25.43	201,821	18.86
15	General Expenses Incurred	627	2.97	18,293	5.11	0	0.00	296,518	42.93	315,438	29.48
16	Other Income Less Other Expenses	5	0.02	1,078	0.30	0	0.00	150,194	21.75	151,277	14.14
17	Pretax Profit or Loss Excluding Investment Gain**	(17,699)	(83.76)	(27,078)	(7.56)	0	0.00	(336,402)	(48.71)	(381,179)	(35.63)
18	Investment Gain Funds	192	0.91	9,928	2.77	0	0.00	30,024	4.35	40,144	3.75
19	Profit or Loss Excluding Investment Gain	(17,508)	(82.86)	(17,151)	(4.79)	0	0.00	(306,368)	(44.36)	(341,027)	(31.87)
20	Investment Gain From Capital & Surplus	467	2.21	17,830	4.98	0	0.00	36,116	5.23	54,413	5.09
21	Total Profit or Losses***	(17,041)	(80.65)	681	0.19	0	0.00	(270,255)	(39.13)	(286,615)	(26.79)

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,600,216	103.08	4,132,682	102.53	3,872,159	104.32	31,880,064	103.25	41,485,121	103.27
2	Premiums Earned	1,552,469	100.00	4,030,544	100.00	3,711,638	100.00	30,875,431	100.00	40,170,082	100.00
3	Dividends to Policyholders	2,788	0.18	50,308	1.25	115,000	3.10	1,878	0.01	169,974	0.42
4	Incurred Losses	545,233	35.12	2,025,604	50.26	1,783,165	48.04	14,888,406	48.22	19,242,408	47.90
5	Defense and Cost Containment Expenses Incurred	21,703	1.40	50,913	1.26	46,319	1.25	468,608	1.52	587,543	1.46
6	Unallocated LAE* Incurred	122,980	7.92	286,562	7.11	285,693	7.70	2,456,988	7.96	3,152,223	7.85
7	Unpaid Losses	211,311	13.61	949,824	23.57	909,707	24.51	8,024,690	25.99	10,095,532	25.13
8	Defense and Cost Containment Expenses Unpaid	56,850	3.66	108,374	2.69	157,814	4.25	912,864	2.96	1,235,902	3.08
9	Unallocated LAE* Unpaid	77,151	4.97	102,288	2.54	154,740	4.17	1,258,605	4.08	1,592,784	3.97
10	Unearned Premium Reserves	892,602	57.50	2,192,503	54.40	2,102,469	56.65	17,615,705	57.05	22,803,279	56.77
11	Agents Balances	266,351	17.16	914,001	22.68	1,084,676	29.22	4,093,154	13.26	6,358,182	15.83
12	Commission & Brokerage Expenses Incurred	172,339	11.10	592,694	14.71	247,438	6.67	4,211,895	13.64	5,224,366	13.01
13	Taxes, Licenses and Fees Incurred	40,953	2.64	96,408	2.39	105,753	2.85	1,283,153	4.16	1,526,267	3.80
14	Other Acquisition Expenses Incurred	148,230	9.55	372,520	9.24	433,020	11.67	2,653,779	8.60	3,607,549	8.98
15	General Expenses Incurred	44,291	2.85	271,724	6.74	124,489	3.35	1,891,997	6.13	2,332,501	5.81
16	Other Income Less Other Expenses	4,420	0.28	39,901	0.99	(10,949)	(0.29)	366,446	1.19	399,818	1.00
17	Pretax Profit or Loss Excluding Investment Gain**	458,371	29.53	323,720	8.03	559,810	15.08	3,385,173	10.96	4,727,074	11.77
18	Investment Gain Funds	19,273	1.24	104,138	2.58	76,702	2.07	1,103,427	3.57	1,303,540	3.25
19	Profit or Loss Excluding Investment Gain	477,646	30.77	427,852	10.62	636,511	17.15	4,488,602	14.54	6,030,611	15.01
20	Investment Gain From Capital & Surplus	42,870	2.76	185,196	4.59	192,731	5.19	1,613,961	5.23	2,034,758	5.07
21	Total Profit or Losses***	520,515	33.53	613,052	15.21	829,241	22.34	6,102,562	19.77	8,065,370	20.08

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	66,048	102.38	3,382,728	102.83	747,480	103.03	20,139,410	102.85	24,335,666	102.85
2	Premiums Earned	64,513	100.00	3,289,497	100.00	725,488	100.00	19,581,847	100.00	23,661,345	100.00
3	Dividends to Policyholders	0	0.00	11,853	0.36	246	0.03	14,175	0.07	26,274	0.11
4	Incurred Losses	21,021	32.58	1,549,548	47.11	298,459	41.14	8,791,620	44.90	10,660,648	45.06
5	Defense and Cost Containment Expenses Incurred	2,918	4.52	237,633	7.22	41,713	5.75	1,914,815	9.78	2,197,079	9.29
6	Unallocated LAE* Incurred	2,323	3.60	193,632	5.89	37,352	5.15	981,404	5.01	1,214,711	5.13
7	Unpaid Losses	18,784	29.12	2,280,375	69.32	381,120	52.53	17,972,189	91.78	20,652,468	87.28
8	Defense and Cost Containment Expenses Unpaid	7,622	11.81	739,031	22.47	195,396	26.93	5,639,856	28.80	6,581,905	27.82
9	Unallocated LAE* Unpaid	3,406	5.28	141,733	4.31	29,016	4.00	1,305,085	6.66	1,479,240	6.25
10	Unearned Premium Reserves	35,840	55.55	1,703,122	51.77	385,485	53.13	10,422,453	53.23	12,546,900	53.03
11	Agents Balances	10,325	16.00	1,029,942	31.31	252,356	34.78	4,852,316	24.78	6,144,939	25.97
12	Commission & Brokerage Expenses Incurred	3,650	5.66	565,141	17.18	84,961	11.71	3,292,218	16.81	3,945,970	16.68
13	Taxes, Licenses and Fees Incurred	2,048	3.17	71,134	2.16	19,659	2.71	570,886	2.92	663,727	2.81
14	Other Acquisition Expenses Incurred	6,290	9.75	342,958	10.43	94,872	13.08	1,363,289	6.96	1,807,409	7.64
15	General Expenses Incurred	4,340	6.73	260,055	7.91	50,536	6.97	1,266,454	6.47	1,581,385	6.68
16	Other Income Less Other Expenses	692	1.07	4,084	0.12	(7,357)	(1.01)	(65,305)	(0.33)	(67,886)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain**	22,610	35.05	61,630	1.87	90,331	12.45	1,321,691	6.75	1,496,262	6.32
18	Investment Gain Funds	1,298	2.01	147,882	4.50	19,323	2.66	1,447,964	7.39	1,616,467	6.83
19	Profit or Loss Excluding Investment Gain	23,908	37.06	209,508	6.37	109,655	15.11	2,769,643	14.14	3,112,714	13.16
20	Investment Gain From Capital & Surplus	2,580	4.00	167,082	5.08	14,469	1.99	1,252,409	6.40	1,436,540	6.07
21	Total Profit or Losses***	26,488	41.06	376,590	11.45	124,123	17.11	4,022,059	20.54	4,549,260	19.23

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	4,316,944	100.19	4,316,944	100.19
2	Premiums Earned	0	0.00	0	0.00	0	0.00	4,308,912	100.00	4,308,912	100.00
3	Dividends to Policyholders	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	1,971,936	45.76	1,971,936	45.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	41,793	0.97	41,793	0.97
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	50,847	1.18	50,847	1.18
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	7,516,358	174.44	7,516,358	174.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	62,381	1.45	62,381	1.45
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	42,918	1.00	42,918	1.00
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	590,798	13.71	590,798	13.71
11	Agents Balances	0	0.00	0	0.00	0	0.00	277,694	6.44	277,694	6.44
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	(84,634)	(1.96)	(84,634)	(1.96)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	139,889	3.25	139,889	3.25
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	263,778	6.12	263,778	6.12
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	704,730	16.36	704,730	16.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(15,631)	(0.36)	(15,631)	(0.36)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	1,204,941	27.96	1,204,941	27.96
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	687,026	15.94	687,026	15.94
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	1,891,966	43.91	1,891,966	43.91
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	521,526	12.10	521,526	12.10
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	2,413,492	56.01	2,413,492	56.01

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3	100.00	30,272	101.16	40,941	105.71	2,739,698	104.02	2,810,914	104.01
2	Premiums Earned	3	100.00	29,924	100.00	38,729	100.00	2,633,843	100.00	2,702,499	100.00
3	Dividends to Policyholders	0	0.00	968	3.23	1,301	3.36	4	0.00	2,273	0.08
4	Incurred Losses	0	0.00	22,971	76.76	17,421	44.98	1,592,318	60.46	1,632,710	60.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,807	12.72	1,316	3.40	98,549	3.74	103,672	3.84
6	Unallocated LAE* Incurred	0	0.00	1,402	4.69	1,253	3.24	111,913	4.25	114,568	4.24
7	Unpaid Losses	2	66.67	80,929	270.45	24,118	62.27	2,581,747	98.02	2,686,796	99.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,043	13.51	4,677	12.08	191,121	7.26	199,841	7.39
9	Unallocated LAE* Unpaid	0	0.00	1,316	4.40	814	2.10	82,361	3.13	84,491	3.13
10	Unearned Premium Reserves	1	33.33	13,827	46.21	46,616	120.36	1,046,369	39.73	1,106,813	40.96
11	Agents Balances	(36)	(1200.00)	6,593	22.03	24,664	63.68	667,054	25.33	698,275	25.84
12	Commission & Brokerage Expenses Incurred	(11)	(366.67)	6,292	21.03	3,254	8.40	459,997	17.46	469,532	17.37
13	Taxes, Licenses and Fees Incurred	3	100.00	507	1.69	1,102	2.85	58,596	2.22	60,208	2.23
14	Other Acquisition Expenses Incurred	0	0.00	2,411	8.06	3,203	8.27	150,014	5.70	155,628	5.76
15	General Expenses Incurred	0	0.00	1,342	4.48	362	0.93	186,259	7.07	187,963	6.96
16	Other Income Less Other Expenses	0	0.00	180	0.60	(259)	(0.67)	(14,013)	(0.53)	(14,092)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain**	12	400.00	(9,597)	(32.07)	9,261	23.91	(37,828)	(1.44)	(38,152)	(1.41)
18	Investment Gain Funds	0	0.00	3,840	12.83	1,585	4.09	159,323	6.05	164,748	6.10
19	Profit or Loss Excluding Investment Gain	12	400.00	(5,756)	(19.24)	10,846	28.00	121,504	4.61	126,606	4.68
20	Investment Gain From Capital & Surplus	4	133.33	3,542	11.84	2,119	5.47	147,801	5.61	153,466	5.68
21	Total Profit or Losses***	17	566.67	(2,214)	(7.40)	12,966	33.48	269,312	10.23	280,081	10.36

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,653	100.85	937,239	104.57	121,799	101.38	6,850,050	104.58	7,910,741	104.52
2	Premiums Earned	1,639	100.00	896,303	100.00	120,146	100.00	6,550,212	100.00	7,568,300	100.00
3	Dividends to Policyholders	55	3.36	2,405	0.27	6,054	5.04	4,110	0.06	12,624	0.17
4	Incurred Losses	527	32.15	161,887	18.06	36,292	30.21	3,067,149	46.83	3,265,855	43.15
5	Defense and Cost Containment Expenses Incurred	(1)	(0.06)	4,238	0.47	982	0.82	65,687	1.00	70,906	0.94
6	Unallocated LAE* Incurred	93	5.67	30,556	3.41	6,536	5.44	324,568	4.96	361,753	4.78
7	Unpaid Losses	527	32.15	196,628	21.94	27,370	22.78	2,192,001	33.46	2,416,526	31.93
8	Defense and Cost Containment Expenses Unpaid	50	3.05	7,866	0.88	2,972	2.47	118,344	1.81	129,232	1.71
9	Unallocated LAE* Unpaid	90	5.49	17,695	1.97	3,887	3.24	190,876	2.91	212,548	2.81
10	Unearned Premium Reserves	711	43.38	510,596	56.97	95,287	79.31	3,601,278	54.98	4,207,872	55.60
11	Agents Balances	1,485	90.60	191,939	21.41	46,177	38.43	2,176,327	33.23	2,415,928	31.92
12	Commission & Brokerage Expenses Incurred	(1,308)	(79.80)	87,876	9.80	3,384	2.82	854,135	13.04	944,087	12.47
13	Taxes, Licenses and Fees Incurred	465	28.37	28,124	3.14	3,691	3.07	186,644	2.85	218,924	2.89
14	Other Acquisition Expenses Incurred	378	23.06	81,871	9.13	31,237	26.00	391,137	5.97	504,623	6.67
15	General Expenses Incurred	549	33.50	99,222	11.07	4,206	3.50	385,281	5.88	489,258	6.46
16	Other Income Less Other Expenses	26	1.59	744	0.08	69	0.06	(57,610)	(0.88)	(56,771)	(0.75)
17	Pretax Profit or Loss Excluding Investment Gain**	905	55.22	400,868	44.72	27,832	23.17	1,213,888	18.53	1,643,493	21.72
18	Investment Gain Funds	65	3.97	25,189	2.81	2,299	1.91	205,393	3.14	232,946	3.08
19	Profit or Loss Excluding Investment Gain	970	59.18	426,056	47.53	30,132	25.08	1,419,291	21.67	1,876,449	24.79
20	Investment Gain From Capital & Surplus	298	18.18	56,248	6.28	8,347	6.95	324,167	4.95	389,060	5.14
21	Total Profit or Losses***	1,268	77.36	482,306	53.81	38,478	32.03	1,743,477	26.62	2,265,529	29.93

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	2,859,471	123.12	2,859,471	123.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,322,534	100.00	2,322,534	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(4)	0.00	196,817	8.47	196,813	8.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	32,909	1.42	32,909	1.42
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	3,467	0.15	3,467	0.15
7	Unpaid Losses	0	0.00	0	0.00	48	0.00	231,119	9.95	231,167	9.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	25,643	1.10	25,643	1.10
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	2,774	0.12	2,774	0.12
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	10,964,373	472.09	10,964,373	472.09
11	Agents Balances	0	0.00	0	0.00	0	0.00	50,506	2.17	50,506	2.17
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	(121,611)	(5.24)	(121,611)	(5.24)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	85,069	3.66	85,069	3.66
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	393,000	16.92	393,000	16.92
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	490,542	21.12	490,542	21.12
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	18,243	0.79	18,243	0.79
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	4	0.00	1,260,587	54.28	1,260,591	54.28
18	Investment Gain Funds	0	0.00	0	0.00	3	0.00	621,124	26.74	621,127	26.74
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	7	0.00	1,881,711	81.02	1,881,718	81.02
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	1	0.00	1,000,245	43.07	1,000,246	43.07
21	Total Profit or Losses***	0	0.00	0	0.00	8	0.00	2,881,957	124.09	2,881,965	124.09

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7	0.00	764,092	101.87	529,965	103.82	3,361,084	103.01	4,655,148	102.91
2	Premiums Earned	6	0.00	750,086	100.00	510,452	100.00	3,263,007	100.00	4,523,551	100.00
3	Dividends to Policyholders	0	0.00	2,499	0.33	21,000	4.11	8,597	0.26	32,096	0.71
4	Incurred Losses	0	0.00	705,161	94.01	145,180	28.44	1,147,060	35.15	1,997,401	44.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	285,477	38.06	128,075	25.09	782,343	23.98	1,195,895	26.44
6	Unallocated LAE* Incurred	0	0.00	45,321	6.04	21,559	4.22	138,991	4.26	205,871	4.55
7	Unpaid Losses	1	0.00	3,858,345	514.39	683,973	133.99	7,186,267	220.23	11,728,586	259.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	867,257	115.62	301,654	59.10	2,203,633	67.53	3,372,544	74.56
9	Unallocated LAE* Unpaid	0	0.00	100,561	13.41	39,098	7.66	232,199	7.12	371,858	8.22
10	Unearned Premium Reserves	4	0.00	390,888	52.11	223,253	43.74	1,580,488	48.44	2,194,633	48.52
11	Agents Balances	1	0.00	457,227	60.96	121,351	23.77	654,622	20.06	1,233,201	27.26
12	Commission & Brokerage Expenses Incurred	29	0.00	3,515	0.47	35,786	7.01	304,575	9.33	343,905	7.60
13	Taxes, Licenses and Fees Incurred	0	0.00	27,348	3.65	15,377	3.01	75,531	2.31	118,256	2.61
14	Other Acquisition Expenses Incurred	163	0.00	41,711	5.56	7,439	1.46	102,998	3.16	152,311	3.37
15	General Expenses Incurred	0	0.00	4,694	0.63	46,369	9.08	186,954	5.73	238,017	5.26
16	Other Income Less Other Expenses	0	0.00	61,112	8.15	(1,577)	(0.31)	7,735	0.24	67,270	1.49
17	Pretax Profit or Loss Excluding Investment Gain**	(186)	0.00	(304,529)	(40.60)	88,090	17.26	523,692	16.05	307,067	6.79
18	Investment Gain Funds	(2)	0.00	141,326	18.84	52,100	10.21	651,778	19.97	845,202	18.68
19	Profit or Loss Excluding Investment Gain	(188)	0.00	(163,202)	(21.76)	140,189	27.46	1,175,469	36.02	1,152,268	25.47
20	Investment Gain From Capital & Surplus	3	0.00	9,984	1.33	32,146	6.30	295,468	9.06	337,601	7.46
21	Total Profit or Losses***	(185)	0.00	(153,218)	(20.43)	172,333	33.76	1,470,937	45.08	1,489,867	32.94

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	109	141.56	62,637	104.87	23,697	165.59	945,126	111.14	1,031,569	111.58
2	Premiums Earned	77	100.00	59,727	100.00	14,311	100.00	850,371	100.00	924,486	100.00
3	Dividends to Policyholders	0	0.00	627	1.05	1,875	13.10	14	0.00	2,516	0.27
4	Incurred Losses	38	49.35	(2,504)	(4.19)	3,025	21.14	3,563	0.42	4,122	0.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	(85)	(0.14)	611	4.27	(4,795)	(0.56)	(4,269)	(0.46)
6	Unallocated LAE* Incurred	2	2.60	721	1.21	232	1.62	11,411	1.34	12,366	1.34
7	Unpaid Losses	2	2.60	2,092	3.50	399	2.79	193,554	22.76	196,047	21.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	317	0.53	35	0.24	9,156	1.08	9,508	1.03
9	Unallocated LAE* Unpaid	10	12.99	597	1.00	180	1.26	13,970	1.64	14,757	1.60
10	Unearned Premium Reserves	55	71.43	35,773	59.89	10,235	71.52	581,355	68.36	627,418	67.87
11	Agents Balances	18	23.38	14,842	24.85	9,362	65.42	58,769	6.91	82,991	8.98
12	Commission & Brokerage Expenses Incurred	(51)	(66.23)	5,805	9.72	(7,300)	(51.01)	141,714	16.66	140,168	15.16
13	Taxes, Licenses and Fees Incurred	3	3.90	1,889	3.16	1,854	12.96	64,146	7.54	67,892	7.34
14	Other Acquisition Expenses Incurred	19	24.68	6,804	11.39	10,194	71.23	85,678	10.08	102,695	11.11
15	General Expenses Incurred	2	2.60	4,394	7.36	1,201	8.39	97,509	11.47	103,106	11.15
16	Other Income Less Other Expenses	0	0.00	786	1.32	(73)	(0.51)	17,508	2.06	18,221	1.97
17	Pretax Profit or Loss Excluding Investment Gain**	66	85.71	42,858	71.76	2,547	17.80	468,610	55.11	514,081	55.61
18	Investment Gain Funds	0	0.00	1,033	1.73	79	0.55	25,867	3.04	26,979	2.92
19	Profit or Loss Excluding Investment Gain	67	87.01	43,889	73.48	2,627	18.36	494,484	58.15	541,067	58.53
20	Investment Gain From Capital & Surplus	6	7.79	3,075	5.15	223	1.56	53,468	6.29	56,772	6.14
21	Total Profit or Losses***	72	93.51	46,968	78.64	2,849	19.91	547,958	64.44	597,847	64.67

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,025,766	99.87	4	100.00	3,205,722	106.96	4,231,492	105.15
2	Premiums Earned	1	100.00	1,027,127	100.00	4	100.00	2,997,235	100.00	4,024,367	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	41	0.00	41	0.00
4	Incurred Losses	5	500.00	797,906	77.68	504	12600.00	1,915,311	63.90	2,713,726	67.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,678	0.46	0	0.00	139,442	4.65	144,120	3.58
6	Unallocated LAE* Incurred	0	0.00	27,454	2.67	0	0.00	70,098	2.34	97,552	2.42
7	Unpaid Losses	0	0.00	164,606	16.03	1,297	32425.00	1,999,222	66.70	2,165,125	53.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,930	0.19	0	0.00	134,289	4.48	136,219	3.38
9	Unallocated LAE* Unpaid	0	0.00	66,229	6.45	0	0.00	37,552	1.25	103,781	2.58
10	Unearned Premium Reserves	0	0.00	30,307	2.95	0	0.00	1,356,738	45.27	1,387,045	34.47
11	Agents Balances	0	0.00	96,497	9.39	0	0.00	1,447,205	48.28	1,543,702	38.36
12	Commission & Brokerage Expenses Incurred	0	0.00	50,425	4.91	11	275.00	592,474	19.77	642,910	15.98
13	Taxes, Licenses and Fees Incurred	0	0.00	14,328	1.39	0	0.00	88,148	2.94	102,476	2.55
14	Other Acquisition Expenses Incurred	0	0.00	15,992	1.56	0	0.00	213,499	7.12	229,491	5.70
15	General Expenses Incurred	0	0.00	89,356	8.70	0	0.00	130,469	4.35	219,825	5.46
16	Other Income Less Other Expenses	0	0.00	9,426	0.92	0	0.00	(121,304)	(4.05)	(111,878)	(2.78)
17	Pretax Profit or Loss Excluding Investment Gain**	(4)	(400.00)	36,414	3.55	(511)	(12775.00)	(273,548)	(9.13)	(237,649)	(5.91)
18	Investment Gain Funds	0	0.00	9,306	0.91	59	1475.00	124,390	4.15	133,755	3.32
19	Profit or Loss Excluding Investment Gain	(4)	(400.00)	45,719	4.45	(452)	(11300.00)	(149,157)	(4.98)	(103,894)	(2.58)
20	Investment Gain From Capital & Surplus	0	0.00	36,221	3.53	22	550.00	162,791	5.43	199,034	4.95
21	Total Profit or Losses***	(4)	(400.00)	81,942	7.98	(430)	(10750.00)	13,634	0.45	95,142	2.36

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	8,173	152.97	1,558	109.49	222,566	93.53	232,297	94.92
2	Premiums Earned	0	0.00	5,343	100.00	1,423	100.00	237,962	100.00	244,728	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	3,000	56.15	270	18.97	37,775	15.87	41,045	16.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.06	0	0.00	116	0.05	119	0.05
6	Unallocated LAE* Incurred	0	0.00	517	9.68	0	0.00	3,491	1.47	4,008	1.64
7	Unpaid Losses	0	0.00	3,580	67.00	330	23.19	79,369	33.35	83,279	34.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	57	1.07	0	0.00	210	0.09	267	0.11
9	Unallocated LAE* Unpaid	0	0.00	569	10.65	0	0.00	3,270	1.37	3,839	1.57
10	Unearned Premium Reserves	0	0.00	15,983	299.14	1,612	113.28	90,431	38.00	108,026	44.14
11	Agents Balances	0	0.00	0	0.00	0	0.00	27,846	11.70	27,846	11.38
12	Commission & Brokerage Expenses Incurred	0	0.00	1,642	30.73	106	7.45	79,477	33.40	81,225	33.19
13	Taxes, Licenses and Fees Incurred	0	0.00	151	2.83	0	0.00	7,000	2.94	7,151	2.92
14	Other Acquisition Expenses Incurred	0	0.00	600	11.23	1,046	73.51	12,816	5.39	14,462	5.91
15	General Expenses Incurred	0	0.00	1,070	20.03	0	0.00	22,683	9.53	23,753	9.71
16	Other Income Less Other Expenses	0	0.00	34	0.64	0	0.00	1,005	0.42	1,039	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,605)	(30.04)	1	0.07	75,610	31.77	74,006	30.24
18	Investment Gain Funds	0	0.00	522	9.77	(1)	(0.07)	68,682	28.86	69,203	28.28
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,082)	(20.25)	0	0.00	144,295	60.64	143,213	58.52
20	Investment Gain From Capital & Surplus	0	0.00	1,061	19.86	1	0.07	1,894	0.80	2,956	1.21
21	Total Profit or Losses***	0	0.00	(22)	(0.41)	1	0.07	146,187	61.43	146,166	59.73

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	286	98.96	751,806	113.76	128	100.00	1,075,596	110.34	1,827,816	111.72
2	Premiums Earned	289	100.00	660,866	100.00	128	100.00	974,812	100.00	1,636,095	100.00
3	Dividends to Policyholders	0	0.00	311	0.05	0	0.00	905	0.09	1,216	0.07
4	Incurred Losses	(1)	(0.35)	456,625	69.09	25	19.53	733,437	75.24	1,190,086	72.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,476	0.22	0	0.00	19,590	2.01	21,066	1.29
6	Unallocated LAE* Incurred	0	0.00	47,730	7.22	0	0.00	37,908	3.89	85,638	5.23
7	Unpaid Losses	36	12.46	394,054	59.63	24	18.75	1,173,613	120.39	1,567,727	95.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,927	1.05	0	0.00	15,082	1.55	22,009	1.35
9	Unallocated LAE* Unpaid	0	0.00	74,497	11.27	0	0.00	42,495	4.36	116,992	7.15
10	Unearned Premium Reserves	48	16.61	557,568	84.37	0	0.00	4,381,927	449.52	4,939,543	301.91
11	Agents Balances	45	15.57	97,191	14.71	0	0.00	448,359	45.99	545,595	33.35
12	Commission & Brokerage Expenses Incurred	67	23.18	80,876	12.24	0	0.00	88,717	9.10	169,660	10.37
13	Taxes, Licenses and Fees Incurred	8	2.77	14,031	2.12	0	0.00	47,136	4.84	61,175	3.74
14	Other Acquisition Expenses Incurred	0	0.00	54,365	8.23	2	1.56	100,291	10.29	154,658	9.45
15	General Expenses Incurred	0	0.00	35,451	5.36	11	8.59	251,772	25.83	287,234	17.56
16	Other Income Less Other Expenses	0	0.00	4,171	0.63	0	0.00	(89,203)	(9.15)	(85,032)	(5.20)
17	Pretax Profit or Loss Excluding Investment Gain**	215	74.39	(25,827)	(3.91)	90	70.31	(394,151)	(40.43)	(419,673)	(25.65)
18	Investment Gain Funds	2	0.69	31,946	4.83	1	0.78	159,481	16.36	191,430	11.70
19	Profit or Loss Excluding Investment Gain	217	75.09	6,118	0.93	91	71.09	(234,671)	(24.07)	(228,245)	(13.95)
20	Investment Gain From Capital & Surplus	9	3.11	60,059	9.09	3	2.34	119,678	12.28	179,749	10.99
21	Total Profit or Losses***	226	78.20	66,177	10.01	94	73.44	(115,000)	(11.80)	(48,503)	(2.96)

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	42,338	99.14	2,850,346	100.66	316,430	96.68	29,959,775	100.44	33,168,889	100.42
2	Premiums Earned	42,704	100.00	2,831,770	100.00	327,295	100.00	29,828,390	100.00	33,030,159	100.00
3	Dividends to Policyholders	1	0.00	181,189	6.40	4,365	1.33	253,456	0.85	439,011	1.33
4	Incurred Losses	4,166	9.76	1,571,396	55.49	187,404	57.26	17,587,440	58.96	19,350,406	58.58
5	Defense and Cost Containment Expenses Incurred	1,668	3.91	132,731	4.69	15,939	4.87	2,189,887	7.34	2,340,225	7.09
6	Unallocated LAE* Incurred	1,608	3.77	171,096	6.04	31,803	9.72	2,038,832	6.84	2,243,339	6.79
7	Unpaid Losses	43,073	100.86	5,362,082	189.35	717,399	219.19	63,914,331	214.27	70,036,885	212.04
8	Defense and Cost Containment Expenses Unpaid	931	2.18	451,895	15.96	55,697	17.02	6,130,561	20.55	6,639,084	20.10
9	Unallocated LAE* Unpaid	4,529	10.61	235,082	8.30	42,684	13.04	3,468,793	11.63	3,751,088	11.36
10	Unearned Premium Reserves	16,168	37.86	1,218,580	43.03	103,228	31.54	8,022,263	26.89	9,360,239	28.34
11	Agents Balances	13,786	32.28	877,577	30.99	88,573	27.06	10,198,248	34.19	11,178,184	33.84
12	Commission & Brokerage Expenses Incurred	4,976	11.65	257,697	9.10	29,487	9.01	2,050,365	6.87	2,342,525	7.09
13	Taxes, Licenses and Fees Incurred	1,365	3.20	82,615	2.92	10,646	3.25	1,039,687	3.49	1,134,313	3.43
14	Other Acquisition Expenses Incurred	3,020	7.07	171,591	6.06	37,157	11.35	1,595,542	5.35	1,807,310	5.47
15	General Expenses Incurred	5,445	12.75	190,437	6.73	20,058	6.13	1,325,250	4.44	1,541,190	4.67
16	Other Income Less Other Expenses	831	1.95	900	0.03	(2,487)	(0.76)	(413,288)	(1.39)	(414,044)	(1.25)
17	Pretax Profit or Loss Excluding Investment Gain**	21,287	49.85	73,918	2.61	(12,054)	(3.68)	1,334,631	4.47	1,417,782	4.29
18	Investment Gain Funds	3,183	7.45	292,993	10.35	26,135	7.99	3,575,980	11.99	3,898,291	11.80
19	Profit or Loss Excluding Investment Gain	24,469	57.30	366,911	12.96	14,081	4.30	4,910,623	16.46	5,316,084	16.09
20	Investment Gain From Capital & Surplus	3,591	8.41	221,082	7.81	11,641	3.56	2,285,147	7.66	2,521,461	7.63
21	Total Profit or Losses***	28,060	65.71	587,993	20.76	25,722	7.86	7,195,777	24.12	7,837,552	23.73

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

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

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

Total For Other General Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7,316	120.15	1,966,323	102.63	196,595	102.89	31,317,022	100.41	33,487,256	100.56
2	Premiums Earned	6,089	100.00	1,915,842	100.00	191,074	100.00	31,188,645	100.00	33,301,650	100.00
3	Dividends to Policyholders	0	0.00	15,156	0.79	8,660	4.53	11,000	0.04	34,816	0.10
4	Incurred Losses	1,860	30.55	725,992	37.89	110,227	57.69	17,305,018	55.48	18,143,097	54.48
5	Defense and Cost Containment Expenses Incurred	624	10.25	238,348	12.44	31,890	16.69	4,284,856	13.74	4,555,718	13.68
6	Unallocated LAE* Incurred	435	7.14	101,650	5.31	6,119	3.20	1,533,957	4.92	1,642,161	4.93
7	Unpaid Losses	5,396	88.62	2,788,738	145.56	316,116	165.44	71,979,769	230.79	75,090,019	225.48
8	Defense and Cost Containment Expenses Unpaid	969	15.91	853,176	44.53	51,410	26.91	13,742,795	44.06	14,648,350	43.99
9	Unallocated LAE* Unpaid	353	5.80	169,258	8.83	14,495	7.59	3,015,747	9.67	3,199,853	9.61
10	Unearned Premium Reserves	4,059	66.66	875,708	45.71	94,090	49.24	17,495,828	56.10	18,469,685	55.46
11	Agents Balances	1,730	28.41	579,740	30.26	47,537	24.88	7,643,840	24.51	8,272,847	24.84
12	Commission & Brokerage Expenses Incurred	155	2.55	327,066	17.07	517	0.27	2,942,701	9.44	3,270,439	9.82
13	Taxes, Licenses and Fees Incurred	386	6.34	39,063	2.04	6,235	3.26	981,700	3.15	1,027,384	3.09
14	Other Acquisition Expenses Incurred	639	10.49	163,051	8.51	27,616	14.45	2,072,963	6.65	2,264,269	6.80
15	General Expenses Incurred	698	11.46	141,752	7.40	11,597	6.07	1,843,601	5.91	1,997,648	6.00
16	Other Income Less Other Expenses	134	2.20	3,336	0.17	(151)	(0.08)	(112,005)	(0.36)	(108,686)	(0.33)
17	Pretax Profit or Loss Excluding Investment Gain**	1,429	23.47	167,100	8.72	(11,941)	(6.25)	100,850	0.32	257,438	0.77
18	Investment Gain Funds	404	6.63	171,577	8.96	15,833	8.29	4,313,586	13.83	4,501,400	13.52
19	Profit or Loss Excluding Investment Gain	1,830	30.05	338,676	17.68	3,890	2.04	4,414,468	14.15	4,758,864	14.29
20	Investment Gain From Capital & Surplus	767	12.60	139,528	7.28	18,854	9.87	2,672,659	8.57	2,831,808	8.50
21	Total Profit or Losses***	2,598	42.67	478,208	24.96	22,745	11.90	7,087,130	22.72	7,590,681	22.79

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	416	104.26	280,167	102.64	303	104.12	1,986,175	100.71	2,267,061	100.94
2	Premiums Earned	399	100.00	272,954	100.00	291	100.00	1,972,268	100.00	2,245,912	100.00
3	Dividends to Policyholders	0	0.00	516	0.19	0	0.00	116	0.01	632	0.03
4	Incurred Losses	104	26.07	84,215	30.85	(1,065)	(365.98)	271,939	13.79	355,193	15.82
5	Defense and Cost Containment Expenses Incurred	54	13.53	57,039	20.90	(138)	(47.42)	460,900	23.37	517,855	23.06
6	Unallocated LAE* Incurred	16	4.01	17,276	6.33	(99)	(34.02)	173,338	8.79	190,531	8.48
7	Unpaid Losses	445	111.53	355,473	130.23	3,658	1257.04	8,138,377	412.64	8,497,953	378.37
8	Defense and Cost Containment Expenses Unpaid	320	80.20	191,176	70.04	1,425	489.69	3,013,055	152.77	3,205,976	142.75
9	Unallocated LAE* Unpaid	63	15.79	56,918	20.85	464	159.45	577,887	29.30	635,332	28.29
10	Unearned Premium Reserves	192	48.12	117,591	43.08	140	48.11	924,895	46.89	1,042,818	46.43
11	Agents Balances	(66)	(16.54)	91,033	33.35	92	31.62	339,567	17.22	430,626	19.17
12	Commission & Brokerage Expenses Incurred	(118)	(29.57)	42,492	15.57	35	12.03	163,388	8.28	205,797	9.16
13	Taxes, Licenses and Fees Incurred	32	8.02	5,769	2.11	8	2.75	78,401	3.98	84,210	3.75
14	Other Acquisition Expenses Incurred	83	20.80	25,299	9.27	37	12.71	153,972	7.81	179,391	7.99
15	General Expenses Incurred	57	14.29	17,948	6.58	19	6.53	177,264	8.99	195,288	8.70
16	Other Income Less Other Expenses	9	2.26	446	0.16	(3)	(1.03)	(7,171)	(0.36)	(6,719)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	180	45.11	22,847	8.37	1,489	511.68	485,770	24.63	510,286	22.72
18	Investment Gain Funds	46	11.53	26,722	9.79	318	109.28	650,925	33.00	678,011	30.19
19	Profit or Loss Excluding Investment Gain	228	57.14	49,573	18.16	1,807	620.96	1,136,692	57.63	1,188,300	52.91
20	Investment Gain From Capital & Surplus	60	15.04	20,744	7.60	168	57.73	328,974	16.68	349,946	15.58
21	Total Profit or Losses***	289	72.43	70,320	25.76	1,975	678.69	1,465,674	74.31	1,538,258	68.49

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,132	110.51	23,665,797	99.90	5,809,779	100.85	43,934,227	100.15	73,414,935	100.12
2	Premiums Earned	4,644	100.00	23,690,660	100.00	5,760,811	100.00	43,867,812	100.00	73,323,927	100.00
3	Dividends to Policyholders	0	0.00	729,621	3.08	210,422	3.65	57,459	0.13	997,502	1.36
4	Incurred Losses	2,355	50.71	13,740,730	58.00	3,777,801	65.58	25,449,099	58.01	42,969,985	58.60
5	Defense and Cost Containment Expenses Incurred	39	0.84	1,076,830	4.55	178,180	3.09	1,455,834	3.32	2,710,883	3.70
6	Unallocated LAE* Incurred	149	3.21	2,601,520	10.98	476,625	8.27	4,198,486	9.57	7,276,780	9.92
7	Unpaid Losses	2,968	63.91	15,934,556	67.26	4,038,670	70.11	31,055,401	70.79	51,031,595	69.60
8	Defense and Cost Containment Expenses Unpaid	217	4.67	2,535,476	10.70	467,687	8.12	4,502,512	10.26	7,505,892	10.24
9	Unallocated LAE* Unpaid	57	1.23	1,990,819	8.40	438,405	7.61	2,762,515	6.30	5,191,796	7.08
10	Unearned Premium Reserves	1,891	40.72	6,200,087	26.17	1,712,361	29.72	14,048,900	32.03	21,963,239	29.95
11	Agents Balances	1,861	40.07	3,425,659	14.46	1,018,834	17.69	8,087,512	18.44	12,533,866	17.09
12	Commission & Brokerage Expenses Incurred	887	19.10	2,092,607	8.83	355,904	6.18	3,922,588	8.94	6,371,986	8.69
13	Taxes, Licenses and Fees Incurred	70	1.51	547,605	2.31	138,049	2.40	1,099,280	2.51	1,785,004	2.43
14	Other Acquisition Expenses Incurred	190	4.09	2,053,541	8.67	571,595	9.92	3,162,344	7.21	5,787,670	7.89
15	General Expenses Incurred	708	15.25	1,068,490	4.51	182,484	3.17	2,743,218	6.25	3,994,900	5.45
16	Other Income Less Other Expenses	18	0.39	140,742	0.59	(3,155)	(0.05)	265,211	0.60	402,816	0.55
17	Pretax Profit or Loss Excluding Investment Gain**	261	5.62	(79,545)	(0.34)	(133,404)	(2.32)	2,044,719	4.66	1,832,031	2.50
18	Investment Gain Funds	111	2.39	904,100	3.82	198,180	3.44	2,500,275	5.70	3,602,666	4.91
19	Profit or Loss Excluding Investment Gain	371	7.99	824,554	3.48	64,777	1.12	4,544,985	10.36	5,434,687	7.41
20	Investment Gain From Capital & Surplus	354	7.62	1,652,947	6.98	345,720	6.00	2,110,147	4.81	4,109,168	5.60
21	Total Profit or Losses***	725	15.61	2,477,501	10.46	410,497	7.13	6,655,136	15.17	9,543,859	13.02

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	767	103.09	2,511,818	102.69	136,387	103.38	12,960,090	101.24	15,609,062	101.48
2	Premiums Earned	744	100.00	2,446,043	100.00	131,923	100.00	12,801,959	100.00	15,380,669	100.00
3	Dividends to Policyholders	0	0.00	30,302	1.24	0	0.00	4,400	0.03	34,702	0.23
4	Incurred Losses	349	46.91	1,363,829	55.76	72,261	54.78	6,923,284	54.08	8,359,723	54.35
5	Defense and Cost Containment Expenses Incurred	27	3.63	120,109	4.91	7,978	6.05	717,962	5.61	846,076	5.50
6	Unallocated LAE* Incurred	52	6.99	183,282	7.49	10,534	7.98	849,342	6.63	1,043,210	6.78
7	Unpaid Losses	639	85.89	2,390,662	97.74	129,265	97.99	15,504,638	121.11	18,025,204	117.19
8	Defense and Cost Containment Expenses Unpaid	51	6.85	319,994	13.08	24,608	18.65	1,791,846	14.00	2,136,499	13.89
9	Unallocated LAE* Unpaid	87	11.69	135,070	5.52	7,452	5.65	888,126	6.94	1,030,735	6.70
10	Unearned Premium Reserves	349	46.91	1,091,397	44.62	63,330	48.01	6,612,107	51.65	7,767,183	50.50
11	Agents Balances	(402)	(54.03)	678,756	27.75	39,773	30.15	3,585,071	28.00	4,303,198	27.98
12	Commission & Brokerage Expenses Incurred	33	4.44	341,328	13.95	13,221	10.02	1,451,137	11.34	1,805,719	11.74
13	Taxes, Licenses and Fees Incurred	169	22.72	56,442	2.31	3,726	2.82	378,633	2.96	438,970	2.85
14	Other Acquisition Expenses Incurred	161	21.64	218,550	8.93	15,193	11.52	773,295	6.04	1,007,199	6.55
15	General Expenses Incurred	264	35.48	144,406	5.90	9,036	6.85	939,594	7.34	1,093,300	7.11
16	Other Income Less Other Expenses	41	5.51	11,717	0.48	(1,283)	(0.97)	(13,499)	(0.11)	(3,024)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain**	(271)	(36.42)	(490)	(0.02)	(1,306)	(0.99)	750,818	5.86	748,751	4.87
18	Investment Gain Funds	80	10.75	130,669	5.34	5,207	3.95	1,100,092	8.59	1,236,048	8.04
19	Profit or Loss Excluding Investment Gain	(190)	(25.54)	130,178	5.32	3,902	2.96	1,850,904	14.46	1,984,794	12.90
20	Investment Gain From Capital & Surplus	124	16.67	161,456	6.60	3,102	2.35	852,582	6.66	1,017,264	6.61
21	Total Profit or Losses***	(67)	(9.01)	291,634	11.92	7,003	5.31	2,703,488	21.12	3,002,058	19.52

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

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

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

Total For Private Passenger Automobile Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,746	97.00	16,080,902	99.98	3,935,883	100.42	29,630,866	101.02	49,651,397	100.64
2	Premiums Earned	3,862	100.00	16,084,074	100.00	3,919,419	100.00	29,330,743	100.00	49,338,098	100.00
3	Dividends to Policyholders	0	0.00	544,704	3.39	181,403	4.63	49,452	0.17	775,559	1.57
4	Incurred Losses	1,697	43.94	9,825,524	61.09	2,205,455	56.27	15,453,298	52.69	27,485,974	55.71
5	Defense and Cost Containment Expenses Incurred	5	0.13	30,958	0.19	27,662	0.71	188,847	0.64	247,472	0.50
6	Unallocated LAE* Incurred	102	2.64	1,683,524	10.47	433,863	11.07	2,506,667	8.55	4,624,156	9.37
7	Unpaid Losses	476	12.33	1,126,977	7.01	112,650	2.87	1,115,148	3.80	2,355,251	4.77
8	Defense and Cost Containment Expenses Unpaid	23	0.60	36,054	0.22	9,924	0.25	145,002	0.49	191,003	0.39
9	Unallocated LAE* Unpaid	15	0.39	688,121	4.28	120,485	3.07	393,202	1.34	1,201,823	2.44
10	Unearned Premium Reserves	2,066	53.50	4,201,836	26.12	1,382,539	35.27	9,815,052	33.46	15,401,493	31.22
11	Agents Balances	1,346	34.85	2,284,908	14.21	807,031	20.59	5,636,057	19.22	8,729,342	17.69
12	Commission & Brokerage Expenses Incurred	915	23.69	1,369,392	8.51	177,098	4.52	2,471,683	8.43	4,019,088	8.15
13	Taxes, Licenses and Fees Incurred	87	2.25	346,934	2.16	91,520	2.34	783,207	2.67	1,221,748	2.48
14	Other Acquisition Expenses Incurred	221	5.72	1,374,825	8.55	446,648	11.40	2,162,532	7.37	3,984,226	8.08
15	General Expenses Incurred	528	13.67	646,739	4.02	133,100	3.40	1,809,942	6.17	2,590,309	5.25
16	Other Income Less Other Expenses	47	1.22	88,407	0.55	9,006	0.23	178,535	0.61	275,995	0.56
17	Pretax Profit or Loss Excluding Investment Gain**	356	9.22	349,877	2.18	231,676	5.91	4,083,641	13.92	4,665,550	9.46
18	Investment Gain Funds	39	1.01	116,515	0.72	23,401	0.60	188,665	0.64	328,620	0.67
19	Profit or Loss Excluding Investment Gain	395	10.23	466,392	2.90	255,076	6.51	4,272,307	14.57	4,994,170	10.12
20	Investment Gain From Capital & Surplus	342	8.86	742,141	4.61	172,886	4.41	947,053	3.23	1,862,422	3.77
21	Total Profit or Losses***	737	19.08	1,208,536	7.51	427,962	10.92	5,219,367	17.79	6,856,602	13.90

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	277	98.23	1,212,526	102.01	38,627	103.72	4,184,605	98.75	5,436,035	99.50
2	Premiums Earned	282	100.00	1,188,616	100.00	37,241	100.00	4,237,392	100.00	5,463,531	100.00
3	Dividends to Policyholders	0	0.00	28,627	2.41	0	0.00	595	0.01	29,222	0.53
4	Incurred Losses	143	50.71	630,906	53.08	17,506	47.01	2,125,131	50.15	2,773,686	50.77
5	Defense and Cost Containment Expenses Incurred	4	1.42	5,909	0.50	618	1.66	56,546	1.33	63,077	1.15
6	Unallocated LAE* Incurred	26	9.22	109,025	9.17	2,745	7.37	297,322	7.02	409,118	7.49
7	Unpaid Losses	23	8.16	77,364	6.51	8,117	21.80	536,307	12.66	621,811	11.38
8	Defense and Cost Containment Expenses Unpaid	2	0.71	8,884	0.75	1,290	3.46	79,126	1.87	89,302	1.63
9	Unallocated LAE* Unpaid	3	1.06	36,142	3.04	269	0.72	66,689	1.57	103,103	1.89
10	Unearned Premium Reserves	126	44.68	513,265	43.18	24,022	64.50	1,924,124	45.41	2,461,537	45.05
11	Agents Balances	(63)	(22.34)	292,059	24.57	15,320	41.14	820,184	19.36	1,127,500	20.64
12	Commission & Brokerage Expenses Incurred	39	13.83	137,763	11.59	3,737	10.03	505,973	11.94	647,512	11.85
13	Taxes, Licenses and Fees Incurred	88	31.21	25,691	2.16	1,019	2.74	117,083	2.76	143,881	2.63
14	Other Acquisition Expenses Incurred	18	6.38	101,866	8.57	6,041	16.22	252,345	5.96	360,270	6.59
15	General Expenses Incurred	116	41.13	56,000	4.71	3,411	9.16	336,806	7.95	396,333	7.25
16	Other Income Less Other Expenses	24	8.51	5,724	0.48	(357)	(0.96)	(1,178)	(0.03)	4,213	0.08
17	Pretax Profit or Loss Excluding Investment Gain**	(126)	(44.68)	98,557	8.29	1,809	4.86	544,426	12.85	644,666	11.80
18	Investment Gain Funds	9	3.19	11,489	0.97	504	1.35	69,684	1.64	81,686	1.50
19	Profit or Loss Excluding Investment Gain	(118)	(41.84)	110,044	9.26	2,313	6.21	614,108	14.49	726,347	13.29
20	Investment Gain From Capital & Surplus	739	262.06	52,704	4.43	755	2.03	175,688	4.15	229,886	4.21
21	Total Profit or Losses***	622	220.57	162,750	13.69	3,068	8.24	789,788	18.64	956,228	17.50

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	(2)	100.00	75	100.00	(46)	100.00	1,893,130	99.47	1,893,157	99.47
2	Premiums Earned	(2)	100.00	75	100.00	(46)	100.00	1,903,301	100.00	1,903,328	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	13	0.00	13	0.00
4	Incurred Losses	(1)	50.00	215	286.67	(429)	932.61	836,190	43.93	835,975	43.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	458	610.67	0	0.00	85,997	4.52	86,455	4.54
6	Unallocated LAE* Incurred	0	0.00	1	1.33	(64)	139.13	47,930	2.52	47,867	2.51
7	Unpaid Losses	(1)	50.00	5,926	7901.33	1,713	(3723.91)	1,934,593	101.64	1,942,231	102.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	712	949.33	0	0.00	154,028	8.09	154,740	8.13
9	Unallocated LAE* Unpaid	0	0.00	348	464.00	257	(558.70)	51,586	2.71	52,191	2.74
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	732,568	38.49	732,568	38.49
11	Agents Balances	0	0.00	8	10.67	(8)	17.39	610,514	32.08	610,514	32.08
12	Commission & Brokerage Expenses Incurred	0	0.00	35	46.67	(12)	26.09	294,844	15.49	294,867	15.49
13	Taxes, Licenses and Fees Incurred	0	0.00	(3)	(4.00)	0	0.00	61,663	3.24	61,660	3.24
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	113,224	5.95	113,224	5.95
15	General Expenses Incurred	0	0.00	100	133.33	0	0.00	103,444	5.43	103,544	5.44
16	Other Income Less Other Expenses	0	0.00	11	14.67	0	0.00	(14,401)	(0.76)	(14,390)	(0.76)
17	Pretax Profit or Loss Excluding Investment Gain**	(1)	50.00	(720)	(960.00)	458	(995.65)	345,611	18.16	345,348	18.14
18	Investment Gain Funds	0	0.00	172	229.33	121	(263.04)	105,122	5.52	105,415	5.54
19	Profit or Loss Excluding Investment Gain	(1)	50.00	(547)	(729.33)	579	(1258.70)	450,726	23.68	450,757	23.68
20	Investment Gain From Capital & Surplus	(2)	100.00	98	130.67	138	(300.00)	78,299	4.11	78,533	4.13
21	Total Profit or Losses***	(2)	100.00	(451)	(601.33)	717	(1558.70)	529,032	27.80	529,296	27.81

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	7	100.00	14,375	122.47	1,369	99.27	1,189,753	101.94	1,205,504	102.14
2	Premiums Earned	7	100.00	11,738	100.00	1,379	100.00	1,167,082	100.00	1,180,206	100.00
3	Dividends to Policyholders	0	0.00	90	0.77	0	0.00	205	0.02	295	0.02
4	Incurred Losses	1	14.29	4,453	37.94	50	3.63	596,512	51.11	601,016	50.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	601	5.12	9	0.65	24,539	2.10	25,149	2.13
6	Unallocated LAE* Incurred	0	0.00	519	4.42	67	4.86	47,065	4.03	47,651	4.04
7	Unpaid Losses	3	42.86	12,558	106.99	151	10.95	1,179,879	101.10	1,192,591	101.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,412	12.03	40	2.90	116,923	10.02	118,375	10.03
9	Unallocated LAE* Unpaid	0	0.00	1,187	10.11	20	1.45	42,537	3.64	43,744	3.71
10	Unearned Premium Reserves	5	71.43	10,644	90.68	256	18.56	678,620	58.15	689,525	58.42
11	Agents Balances	0	0.00	5,159	43.95	86	6.24	264,046	22.62	269,291	22.82
12	Commission & Brokerage Expenses Incurred	1	14.29	1,545	13.16	88	6.38	129,750	11.12	131,384	11.13
13	Taxes, Licenses and Fees Incurred	0	0.00	704	6.00	37	2.68	25,770	2.21	26,511	2.25
14	Other Acquisition Expenses Incurred	1	14.29	2,609	22.23	274	19.87	113,290	9.71	116,174	9.84
15	General Expenses Incurred	0	0.00	1,571	13.38	81	5.87	92,877	7.96	94,529	8.01
16	Other Income Less Other Expenses	0	0.00	(242)	(2.06)	(9)	(0.65)	(4,124)	(0.35)	(4,375)	(0.37)
17	Pretax Profit or Loss Excluding Investment Gain**	4	57.14	(591)	(5.03)	762	55.26	132,939	11.39	133,114	11.28
18	Investment Gain Funds	0	0.00	2,163	18.43	12	0.87	75,455	6.47	77,630	6.58
19	Profit or Loss Excluding Investment Gain	4	57.14	1,569	13.37	774	56.13	208,406	17.86	210,753	17.86
20	Investment Gain From Capital & Surplus	10	142.86	(153)	(1.30)	21	1.52	67,827	5.81	67,705	5.74
21	Total Profit or Losses***	14	200.00	1,414	12.05	795	57.65	276,238	23.67	278,461	23.59

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	243	92.05	74,610	104.33	54	71.05	4,115,349	105.77	4,190,256	105.74
2	Premiums Earned	264	100.00	71,511	100.00	76	100.00	3,891,007	100.00	3,962,858	100.00
3	Dividends to Policyholders	0	0.00	674	0.94	0	0.00	39,627	1.02	40,301	1.02
4	Incurred Losses	115	43.56	2,127	2.97	61	80.26	864,534	22.22	866,837	21.87
5	Defense and Cost Containment Expenses Incurred	(12)	(4.55)	6,428	8.99	0	0.00	261,669	6.72	268,085	6.76
6	Unallocated LAE* Incurred	10	3.79	4,728	6.61	0	0.00	96,523	2.48	101,261	2.56
7	Unpaid Losses	80	30.30	11,041	15.44	7	9.21	2,744,340	70.53	2,755,468	69.53
8	Defense and Cost Containment Expenses Unpaid	23	8.71	8,182	11.44	1	1.32	425,335	10.93	433,541	10.94
9	Unallocated LAE* Unpaid	11	4.17	4,395	6.15	0	0.00	167,094	4.29	171,500	4.33
10	Unearned Premium Reserves	184	69.70	33,797	47.26	27	35.53	2,659,587	68.35	2,693,595	67.97
11	Agents Balances	8	3.03	16,797	23.49	32	42.11	674,655	17.34	691,492	17.45
12	Commission & Brokerage Expenses Incurred	100	37.88	20,532	28.71	0	0.00	1,017,410	26.15	1,038,042	26.19
13	Taxes, Licenses and Fees Incurred	0	0.00	2,269	3.17	1	1.32	142,128	3.65	144,398	3.64
14	Other Acquisition Expenses Incurred	2	0.76	16,358	22.87	16	21.05	428,684	11.02	445,060	11.23
15	General Expenses Incurred	1	0.38	6,943	9.71	5	6.58	401,452	10.32	408,401	10.31
16	Other Income Less Other Expenses	0	0.00	(13,343)	(18.66)	0	0.00	(10,640)	(0.27)	(23,983)	(0.61)
17	Pretax Profit or Loss Excluding Investment Gain**	48	18.18	(1,893)	(2.65)	(9)	(11.84)	628,342	16.15	626,488	15.81
18	Investment Gain Funds	9	3.41	1,125	1.57	(1)	(1.32)	220,510	5.67	221,643	5.59
19	Profit or Loss Excluding Investment Gain	57	21.59	(771)	(1.08)	(8)	(10.53)	848,874	21.82	848,152	21.40
20	Investment Gain From Capital & Surplus	43	16.29	3,677	5.14	3	3.95	292,236	7.51	295,959	7.47
21	Total Profit or Losses***	100	37.88	2,906	4.06	(8)	(10.53)	1,141,116	29.33	1,144,114	28.87

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	10	100.00	6,472	106.24	236	101.29	122,749	100.71	129,467	100.97
2	Premiums Earned	10	100.00	6,092	100.00	233	100.00	121,883	100.00	128,218	100.00
3	Dividends to Policyholders	0	0.00	10	0.16	0	0.00	0	0.00	10	0.01
4	Incurred Losses	1	10.00	794	13.03	369	158.37	33,659	27.62	34,823	27.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	(23)	(0.38)	6	2.58	3,888	3.19	3,871	3.02
6	Unallocated LAE* Incurred	0	0.00	114	1.87	33	14.16	729	0.60	876	0.68
7	Unpaid Losses	1	10.00	1,229	20.17	12	5.15	55,998	45.94	57,240	44.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	23	0.38	6	2.58	5,387	4.42	5,416	4.22
9	Unallocated LAE* Unpaid	0	0.00	106	1.74	0	0.00	2,055	1.69	2,161	1.69
10	Unearned Premium Reserves	5	50.00	3,179	52.18	125	53.65	61,189	50.20	64,498	50.30
11	Agents Balances	(3)	(30.00)	2,148	35.26	54	23.18	20,431	16.76	22,630	17.65
12	Commission & Brokerage Expenses Incurred	1	10.00	835	13.71	10	4.29	16,863	13.84	17,709	13.81
13	Taxes, Licenses and Fees Incurred	(186)	(1860.00)	102	1.67	7	3.00	4,893	4.01	4,816	3.76
14	Other Acquisition Expenses Incurred	0	0.00	779	12.79	208	89.27	9,468	7.77	10,455	8.15
15	General Expenses Incurred	(53)	(530.00)	639	10.49	12	5.15	9,395	7.71	9,993	7.79
16	Other Income Less Other Expenses	0	0.00	35	0.57	(1)	(0.43)	(203)	(0.17)	(169)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain**	246	2460.00	2,877	47.23	(414)	(177.68)	42,776	35.10	45,485	35.47
18	Investment Gain Funds	0	0.00	116	1.90	(1)	(0.43)	3,778	3.10	3,893	3.04
19	Profit or Loss Excluding Investment Gain	246	2460.00	2,993	49.13	(415)	(178.11)	46,556	38.20	49,380	38.51
20	Investment Gain From Capital & Surplus	2	20.00	307	5.04	8	3.43	5,500	4.51	5,817	4.54
21	Total Profit or Losses***	248	2480.00	3,297	54.12	(406)	(174.25)	52,063	42.72	55,202	43.05

* ***LAE - Loss Adjustment Expenses***
IEE Formulas Substituted for NAIC Figures
** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	422,422	101.72	0	0.00	1,241,710	103.27	1,664,132	102.87
2	Premiums Earned	0	0.00	415,296	100.00	0	0.00	1,202,362	100.00	1,617,658	100.00
3	Dividends to Policyholders	0	0.00	94	0.02	0	0.00	8	0.00	102	0.01
4	Incurred Losses	0	0.00	172,284	41.48	0	0.00	389,727	32.41	562,011	34.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,166	0.52	0	0.00	14,198	1.18	16,364	1.01
6	Unallocated LAE* Incurred	0	0.00	8,692	2.09	0	0.00	29,653	2.47	38,345	2.37
7	Unpaid Losses	0	0.00	164,599	39.63	0	0.00	558,278	46.43	722,877	44.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,703	0.41	0	0.00	39,910	3.32	41,613	2.57
9	Unallocated LAE* Unpaid	0	0.00	5,803	1.40	0	0.00	28,450	2.37	34,253	2.12
10	Unearned Premium Reserves	0	0.00	206,130	49.63	0	0.00	595,727	49.55	801,857	49.57
11	Agents Balances	(13)	0.00	37,766	9.09	0	0.00	172,059	14.31	209,812	12.97
12	Commission & Brokerage Expenses Incurred	(129)	0.00	187	0.05	0	0.00	242,383	20.16	242,441	14.99
13	Taxes, Licenses and Fees Incurred	0	0.00	11,909	2.87	0	0.00	20,910	1.74	32,819	2.03
14	Other Acquisition Expenses Incurred	1	0.00	23,195	5.59	0	0.00	115,028	9.57	138,224	8.54
15	General Expenses Incurred	0	0.00	43,344	10.44	0	0.00	130,971	10.89	174,315	10.78
16	Other Income Less Other Expenses	0	0.00	227	0.05	0	0.00	(232)	(0.02)	(5)	(0.00)
17	Pretax Profit or Loss Excluding Investment Gain**	128	0.00	153,652	37.00	0	0.00	259,254	21.56	413,034	25.53
18	Investment Gain Funds	1	0.00	13,521	3.26	0	0.00	40,643	3.38	54,165	3.35
19	Profit or Loss Excluding Investment Gain	129	0.00	167,170	40.25	0	0.00	299,898	24.94	467,197	28.88
20	Investment Gain From Capital & Surplus	0	0.00	28,977	6.98	0	0.00	75,256	6.26	104,233	6.44
21	Total Profit or Losses***	129	0.00	196,145	47.23	0	0.00	375,158	31.20	571,432	35.32

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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 2006 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	NET BASIS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	46,099	196.74	0	0.00	1,161	100.35	997,678	115.29	1,044,938	117.42
2	Premiums Earned	23,432	100.00	0	0.00	1,157	100.00	865,344	100.00	889,933	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	6	0.00	6	0.00
4	Incurred Losses	5,992	25.57	0	0.00	71	6.14	428,461	49.51	434,524	48.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	20,514	2.37	20,514	2.31
6	Unallocated LAE* Incurred	628	2.68	0	0.00	0	0.00	2,965	0.34	3,593	0.40
7	Unpaid Losses	2,154	9.19	0	0.00	10	0.86	477,903	55.23	480,067	53.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	28,451	3.29	28,451	3.20
9	Unallocated LAE* Unpaid	274	1.17	0	0.00	0	0.00	5,247	0.61	5,521	0.62
10	Unearned Premium Reserves	63,436	270.72	0	0.00	981	84.79	771,467	89.15	835,884	93.93
11	Agents Balances	2,677	11.42	0	0.00	0	0.00	142,318	16.45	144,995	16.29
12	Commission & Brokerage Expenses Incurred	17,924	76.49	0	0.00	43	3.72	130,409	15.07	148,376	16.67
13	Taxes, Licenses and Fees Incurred	795	3.39	0	0.00	0	0.00	33,013	3.82	33,808	3.80
14	Other Acquisition Expenses Incurred	1,230	5.25	0	0.00	1,042	90.06	54,145	6.26	56,417	6.34
15	General Expenses Incurred	1,327	5.66	0	0.00	0	0.00	116,279	13.44	117,606	13.22
16	Other Income Less Other Expenses	(5,328)	(22.74)	0	0.00	0	0.00	20,071	2.32	14,743	1.66
17	Pretax Profit or Loss Excluding Investment Gain**	(9,793)	(41.79)	0	0.00	1	0.09	99,615	11.51	89,823	10.09
18	Investment Gain Funds	3,035	12.95	0	0.00	(1)	(0.09)	43,125	4.98	46,159	5.19
19	Profit or Loss Excluding Investment Gain	(6,758)	(28.84)	0	0.00	0	0.00	142,738	16.49	135,980	15.28
20	Investment Gain From Capital & Surplus	1,892	8.07	0	0.00	1	0.09	53,430	6.17	55,323	6.22
21	Total Profit or Losses***	(4,866)	(20.77)	0	0.00	1	0.09	196,168	22.67	191,303	21.50

* ***LAE - Loss Adjustment Expenses***

IEE Formulas Substituted for NAIC Figures

** **(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, 2006

TEXAS INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS REPORT IS TO PRESENT TEXAS BUSINESS BY LINE ON A STATE LEVEL BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENT, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION MORE REASONABLY PRESENTS AGGREGATE COSTS IN TEXAS BY WEIGHTING EXPENSES/EXPENSE RATIOS IN PROPORTION TO THE COMPANIES' ACTUAL TEXAS WRITINGS AND CAN BE USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2012 ANNUAL STATEMENT.

THE EXPENSE AMOUNTS ON LINES 1-5, 7-8 AND 10-13 WERE TAKEN DIRECTLY FROM THE NAIC DATABASE. FOR EACH EXPENSE AMOUNT NOT INCLUDED ON THE NAIC DATABASE, DEPARTMENT STAFF MULTIPLIED EACH COMPANY'S TEXAS EARNED PREMIUM BY THE COUNTRYWIDE EXPENSE RATIO FOR THAT EXPENSE ITEM.

*NOTE: THE FOLLOWING DATA EXCLUDE FARM MUTUAL, RISK RETENTION GROUPS AND GOVERNMENT ORGANIZATIONS SUCH AS JOINT UNDERWRITING ASSOCIATIONS, TEXAS WINDSTORM ASSOCIATION AND THE TEXAS FAIR PLAN ASSOCIATION.

Total For All Lines (Line 34)
Results of Companies Writing in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Insurance Expense Exhibit, Part III - Direct Business

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,830,348,156	101.93	4,225,606,255	100.75	1,488,050,239	99.88	15,069,744,071	106.23	25,613,748,721	104.08
2	Premiums Earned	4,738,849,591	100.00	4,194,331,179	100.00	1,489,778,521	100.00	14,186,211,477	100.00	24,609,170,768	100.00
3	Dividends to Policyholders	7,299,491	0.15	121,882,340	2.91	44,420,926	2.98	46,802,706	0.33	220,405,463	0.90
4	Incurred Losses	1,680,917,542	35.47	2,496,272,988	59.52	680,935,390	45.71	7,247,820,837	51.09	12,105,946,757	49.19
5	Defense and Cost Containment Expenses Incurred	93,588,420	1.97	126,811,818	3.02	18,367,358	1.23	910,540,293	6.42	1,149,307,889	4.67
6	Adjusting and Other Expenses Incurred **	252,222,704	5.32	376,225,943	8.97	120,778,777	8.11	847,807,661	5.98	1,597,035,084	6.49
7	Unpaid Losses	1,153,585,673	24.34	2,927,949,701	69.81	487,084,217	32.70	17,218,961,671	121.38	21,787,581,262	88.53
8	Defense and Cost Containment Expenses Unpaid	223,323,497	4.71	343,250,609	8.18	95,566,734	6.41	2,653,957,293	18.71	3,316,098,133	13.48
9	Adjusting and Other Expenses Unpaid **	159,110,981	3.36	271,094,977	6.46	76,248,493	5.12	769,547,362	5.42	1,276,001,812	5.19
10	Unearned Premium Reserves	2,478,957,609	52.31	1,366,434,694	32.58	675,933,408	45.37	6,652,100,644	46.89	11,173,426,355	45.40
11	Agents Balances**	665,625,120	14.05	769,508,432	18.35	251,170,717	16.86	2,760,631,275	19.46	4,446,935,543	18.07
12	Commission & Brokerage Expenses Incurred	696,804,169	14.70	353,679,052	8.43	131,280,031	8.81	1,650,065,571	11.63	2,831,828,823	11.51
13	Taxes, Licenses and Fees Incurred	95,398,620	2.01	86,269,704	2.06	33,279,481	2.23	328,857,101	2.32	543,804,906	2.21
14	Other Acquisition Expenses Incurred **	302,834,289	6.39	351,357,555	8.38	152,500,388	10.24	832,010,907	5.86	1,638,703,138	6.66
15	General Expenses Incurred **	185,617,093	3.92	206,891,052	4.93	49,932,148	3.35	823,195,441	5.80	1,265,635,734	5.14
16	Other Income Less Other Expenses **	15,338,135	0.32	19,520,823	0.47	(1,925,043)	(0.13)	(85,509,238)	(0.60)	(52,575,323)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain*	1,439,505,398	30.38	94,461,550	2.25	256,358,980	17.21	1,413,601,722	9.96	3,203,927,650	13.02

*** (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 Property and Casualty Lines Combined (Summary of pages 68 - 96)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,830,348,158	101.93	4,225,606,256	100.75	1,488,050,239	100.98	14,890,517,952	99.31	25,434,522,605	104.01
2	Premiums Earned	4,738,849,597	100.00	4,194,331,179	100.00	1,489,778,523	100.00	14,030,382,272	100.00	24,453,341,571	100.00
3	Dividends to Policyholders	7,299,491	0.15	121,882,339	2.91	44,420,926	5.11	46,637,799	0.43	220,240,555	0.90
4	Incurred Losses	1,680,916,964	35.47	2,496,273,012	59.52	680,924,927	56.67	7,145,844,468	70.20	12,003,959,371	49.09
5	Defense and Cost Containment Expenses Incurred	93,588,422	1.97	126,811,817	3.02	18,367,355	4.41	907,399,371	6.89	1,146,166,965	4.69
6	Adjusting and Other Expenses Incurred **	252,242,963	5.32	376,374,843	8.97	120,746,637	8.11	847,267,596	6.04	1,596,632,039	6.53
7	Unpaid Losses	1,153,585,667	24.34	2,927,949,676	69.81	487,084,217	32.70	17,000,777,977	121.17	21,569,397,537	88.21
8	Defense and Cost Containment Expenses Unpaid	223,323,500	4.71	343,250,610	8.18	95,566,735	6.41	2,645,658,569	18.86	3,307,799,414	13.53
9	Adjusting and Other Expenses Unpaid **	159,122,252	3.36	271,264,767	6.47	76,264,212	5.12	769,217,867	5.48	1,275,869,098	5.22
10	Unearned Premium Reserves	2,478,957,607	52.31	1,366,434,697	32.58	675,933,407	45.37	6,454,920,010	46.01	10,976,245,721	44.89
11	Agents Balances**	665,671,098	14.05	769,922,974	18.36	251,223,388	16.86	2,754,052,179	19.63	4,440,869,640	18.16
12	Commission & Brokerage Expenses Incurred	696,804,169	14.70	353,648,471	8.43	131,280,031	8.81	1,630,415,272	11.62	2,812,147,943	11.50
13	Taxes, Licenses and Fees Incurred	95,398,617	2.01	86,262,520	2.06	33,279,478	2.23	324,648,982	2.31	539,589,597	2.21
14	Other Acquisition Expenses Incurred **	302,854,845	6.39	351,571,514	8.38	152,532,701	10.24	836,390,274	5.96	1,643,349,334	6.72
15	General Expenses Incurred **	185,634,040	3.92	206,826,437	4.93	49,919,362	3.35	826,442,755	5.89	1,268,822,594	5.19
16	Other Income Less Other Expenses **	15,338,135	0.32	19,525,729	0.47	(1,925,742)	(0.13)	(75,940,464)	(0.54)	(43,002,341)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	1,439,448,220	30.38	94,205,955	2.25	256,381,364	17.21	1,389,395,291	9.90	3,179,430,831	13.00

*** (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 Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	127,470,350	100.78	77,486,781	111.14	46,650,066	105.95	276,695,115	108.11	528,302,312	106.48
2	Premiums Earned	126,487,775	100.00	69,720,905	100.00	44,031,053	100.00	255,927,211	100.00	496,166,944	100.00
3	Dividends to Policyholders	34,111	0.03	46,086	0.07	453,130	1.03	17,319	0.01	550,646	0.11
4	Incurred Losses	38,135,418	30.15	13,129,902	18.83	19,643,436	44.61	86,939,231	33.97	157,847,987	31.81
5	Defense and Cost Containment Expenses Incurred	645,787	0.51	127,687	0.18	333,193	0.76	(393,126)	(0.15)	713,541	0.14
6	Adjusting and Other Expenses Incurred **	2,679,359	2.12	3,022,576	4.34	1,688,840	3.84	14,565,326	5.69	21,956,102	4.43
7	Unpaid Losses	15,432,469	12.20	14,932,011	21.42	9,875,737	22.43	130,645,287	51.05	170,885,504	34.44
8	Defense and Cost Containment Expenses Unpaid	943,710	0.75	147,995	0.21	560,496	1.27	4,944,159	1.93	6,596,360	1.33
9	Adjusting and Other Expenses Unpaid **	694,720	0.55	1,716,246	2.46	920,108	2.09	4,502,412	1.76	7,833,486	1.58
10	Unearned Premium Reserves	60,567,604	47.88	35,605,781	51.07	24,282,987	55.15	122,499,811	47.87	242,956,183	48.97
11	Agents Balances**	13,236,993	10.47	15,325,452	21.98	12,320,652	27.98	53,256,942	20.81	94,140,038	18.97
12	Commission & Brokerage Expenses Incurred	23,363,873	18.47	738,599	1.06	7,559,927	17.17	26,860,912	10.50	58,523,311	11.80
13	Taxes, Licenses and Fees Incurred	2,687,958	2.13	2,109,248	3.03	1,068,450	2.43	4,071,191	1.59	9,936,847	2.00
14	Other Acquisition Expenses Incurred **	3,464,029	2.74	4,933,262	7.08	5,962,213	13.54	13,759,820	5.38	28,119,325	5.67
15	General Expenses Incurred **	7,553,880	5.97	6,731,633	9.66	1,777,782	4.04	18,663,171	7.29	34,726,465	7.00
16	Other Income Less Other Expenses **	1,611,443	1.27	245,404	0.35	86,325	0.20	(2,302,750)	(0.90)	(359,576)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	49,534,803	39.16	39,127,316	56.12	5,630,407	12.79	89,140,617	34.83	183,433,144	36.97

*** (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 Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	206,097,059	99.80	59,018,015	110.28	89,200,666	105.99	243,068,425	106.98	597,384,165	104.55
2	Premiums Earned	206,509,895	100.00	53,516,576	100.00	84,157,350	100.00	227,208,838	100.00	571,392,659	100.00
3	Dividends to Policyholders	134,162	0.06	59,966	0.11	1,242,747	1.48	20,587	0.01	1,457,462	0.26
4	Incurred Losses	132,124,073	63.98	91,438,817	170.86	30,377,892	36.10	46,399,609	20.42	300,340,391	52.56
5	Defense and Cost Containment Expenses Incurred	5,002,387	2.42	(92,398)	(0.17)	1,493,914	1.78	7,923,653	3.49	14,327,556	2.51
6	Adjusting and Other Expenses Incurred **	5,176,000	2.51	1,342,253	2.51	4,471,647	5.31	10,494,933	4.62	21,484,832	3.76
7	Unpaid Losses	57,344,430	27.77	105,707,190	197.52	5,209,521	6.19	197,173,100	86.78	365,434,241	63.96
8	Defense and Cost Containment Expenses Unpaid	3,884,348	1.88	1,336,573	2.50	2,188,943	2.60	13,363,475	5.88	20,773,339	3.64
9	Adjusting and Other Expenses Unpaid **	2,086,922	1.01	975,753	1.82	2,205,366	2.62	5,709,962	2.51	10,978,003	1.92
10	Unearned Premium Reserves	94,377,163	45.70	27,221,872	50.87	45,980,017	54.64	103,890,647	45.72	271,469,699	47.51
11	Agents Balances**	17,388,723	8.42	9,319,018	17.41	17,599,682	20.91	37,915,608	16.69	82,223,031	14.39
12	Commission & Brokerage Expenses Incurred	35,257,473	17.07	1,275,941	2.38	13,304,720	15.81	31,077,919	13.68	80,916,053	14.16
13	Taxes, Licenses and Fees Incurred	4,305,592	2.08	1,609,358	3.01	1,963,433	2.33	5,042,400	2.22	12,920,783	2.26
14	Other Acquisition Expenses Incurred **	10,269,388	4.97	3,167,417	5.92	9,714,137	11.54	12,487,553	5.50	35,638,494	6.24
15	General Expenses Incurred **	7,056,393	3.42	5,710,138	10.67	2,696,073	3.20	19,177,011	8.44	34,639,616	6.06
16	Other Income Less Other Expenses **	1,633,543	0.79	52,362	0.10	111,678	0.13	(1,110,241)	(0.49)	687,342	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	8,817,970	4.27	(50,942,554)	(95.19)	19,004,465	22.58	93,474,932	41.14	70,354,813	12.31

**** LAE=LOSS ADJUSTMENT EXPENSES***

**** 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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	4,213,498	123.91	0	0.00	447,034,208	108.48	451,247,706	108.61
2	Premiums Earned	0	0.00	3,400,412	100.00	0	0.00	412,092,143	100.00	415,492,555	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	7,347,544	216.08	0	0.00	590,189,172	143.22	597,536,716	143.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	1,144,627	0.28	1,144,627	0.28
6	Adjusting and Other Expenses Incurred **	0	0.00	36,407	1.07	0	0.00	3,290,577	0.80	3,326,984	0.80
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	100,554,118	24.40	100,554,118	24.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	262,533	0.06	262,533	0.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	9,490	0.28	0	0.00	613,051	0.15	622,541	0.15
10	Unearned Premium Reserves	0	0.00	3,747,043	110.19	0	0.00	48,770,771	11.83	52,517,814	12.64
11	Agents Balances**	0	0.00	87,893	2.58	0	0.00	85,708,134	20.80	85,796,027	20.65
12	Commission & Brokerage Expenses Incurred	0	0.00	192,734	5.67	0	0.00	26,397,946	6.41	26,590,680	6.40
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	0	0.00	737,858	0.18	737,859	0.18
14	Other Acquisition Expenses Incurred **	0	0.00	5,966	0.18	0	0.00	(2,362,947)	(0.57)	(2,356,981)	(0.57)
15	General Expenses Incurred **	0	0.00	44,979	1.32	0	0.00	14,302,471	3.47	14,347,450	3.45
16	Other Income Less Other Expenses **	0	0.00	165	0.00	0	0.00	1,480,987	0.36	1,481,152	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,227,053)	(124.31)	0	0.00	(220,126,574)	(53.42)	(224,353,628)	(54.00)

*** (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 Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	15,576,995	109.10	8,900,541	118.88	0	0.00	208,777,011	110.18	233,254,547	110.42
2	Premiums Earned	14,277,678	100.00	7,487,002	100.00	0	0.00	189,486,510	100.00	211,251,190	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	6,422,701	44.98	3,307,605	44.18	0	0.00	74,802,897	39.48	84,533,203	40.02
5	Defense and Cost Containment Expenses Incurred	298,177	2.09	64,394	0.86	0	0.00	1,765,482	0.93	2,128,053	1.01
6	Adjusting and Other Expenses Incurred **	15,407	0.11	267,952	3.58	0	0.00	(1,449,365)	(0.76)	(1,166,006)	(0.55)
7	Unpaid Losses	1,310,486	9.18	1,114,051	14.88	0	0.00	13,144,387	6.94	15,568,924	7.37
8	Defense and Cost Containment Expenses Unpaid	69,201	0.48	60,461	0.81	0	0.00	36,784	0.02	166,446	0.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,728	0.04	0	0.00	11,555,428	6.10	11,558,156	5.47
10	Unearned Premium Reserves	8,708,449	60.99	5,263,781	70.31	0	0.00	114,318,873	60.33	128,291,103	60.73
11	Agents Balances**	0	0.00	1,191,547	15.91	0	0.00	13,510,821	7.13	14,702,368	6.96
12	Commission & Brokerage Expenses Incurred	4,024,701	28.19	1,047,258	13.99	0	0.00	33,612,691	17.74	38,684,650	18.31
13	Taxes, Licenses and Fees Incurred	320,090	2.24	148,748	1.99	0	0.00	3,591,932	1.90	4,060,770	1.92
14	Other Acquisition Expenses Incurred **	0	0.00	4,473	0.06	0	0.00	2,111,686	1.11	2,116,160	1.00
15	General Expenses Incurred **	0	0.00	(4,691)	(0.06)	0	0.00	(546,524)	(0.29)	(551,215)	(0.26)
16	Other Income Less Other Expenses **	0	0.00	4,910	0.07	0	0.00	(20,192)	(0.01)	(15,283)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	3,196,602	22.39	2,656,173	35.48	0	0.00	75,577,518	39.89	81,430,293	38.55

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	64,707,349	102.78	0	0.00	33,648,482	106.80	16,347,590	100.98	114,703,421	103.66
2	Premiums Earned	62,954,495	100.00	0	0.00	31,506,708	100.00	16,189,015	100.00	110,650,218	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	31,336	0.19	31,336	0.03
4	Incurred Losses	32,920,461	52.29	0	0.00	23,078,753	73.25	10,962,506	67.72	66,961,720	60.52
5	Defense and Cost Containment Expenses Incurred	1,595,842	2.53	0	0.00	165,148	0.52	679,666	4.20	2,440,656	2.21
6	Adjusting and Other Expenses Incurred **	3,475,972	5.52	0	0.00	1,793,983	5.69	1,002,956	6.20	6,272,911	5.67
7	Unpaid Losses	18,190,611	28.89	0	0.00	9,224,645	29.28	12,668,811	78.26	40,084,067	36.23
8	Defense and Cost Containment Expenses Unpaid	1,316,818	2.09	0	0.00	1,347,000	4.28	902,060	5.57	3,565,878	3.22
9	Adjusting and Other Expenses Unpaid **	2,633,979	4.18	0	0.00	709,993	2.25	690,030	4.26	4,034,002	3.65
10	Unearned Premium Reserves	32,274,357	51.27	0	0.00	17,102,573	54.28	7,941,444	49.05	57,318,374	51.80
11	Agents Balances**	8,581,931	13.63	0	0.00	3,060,972	9.72	3,142,989	19.41	14,785,891	13.36
12	Commission & Brokerage Expenses Incurred	10,770,156	17.11	0	0.00	4,402,968	13.97	3,618,922	22.35	18,792,046	16.98
13	Taxes, Licenses and Fees Incurred	1,169,921	1.86	0	0.00	644,660	2.05	477,544	2.95	2,292,125	2.07
14	Other Acquisition Expenses Incurred **	3,499,972	5.56	0	0.00	1,290,988	4.10	4,746,559	29.32	9,537,519	8.62
15	General Expenses Incurred **	3,194,974	5.08	0	0.00	503,995	1.60	7,562,025	46.71	11,260,995	10.18
16	Other Income Less Other Expenses **	6,000	0.01	0	0.00	302,997	0.96	1,797,864	11.11	2,106,861	1.90
17	Pretax Profit or Loss Excluding Investment Gain*	6,333,197	10.06	0	0.00	(70,791)	(0.22)	(11,094,635)	(68.53)	(4,832,229)	(4.37)

*** (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 Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,458,798,919	101.29	18,136,889	110.37	757,366,197	97.92	550,964,799	155.65	4,785,266,804	104.97
2	Premiums Earned	3,414,779,699	100.00	16,433,305	100.00	773,447,614	100.00	353,985,271	100.00	4,558,645,889	100.00
3	Dividends to Policyholders	6,971,102	0.20	0	0.00	16,505,901	2.13	0	0.00	23,477,003	0.51
4	Incurred Losses	1,121,877,961	32.85	7,393,650	44.99	299,846,415	38.77	122,475,393	34.60	1,551,593,419	34.04
5	Defense and Cost Containment Expenses Incurred	37,338,568	1.09	112,065	0.68	(6,312,610)	(0.82)	7,739,105	2.19	38,877,128	0.85
6	Adjusting and Other Expenses Incurred **	200,816,101	5.88	1,156,124	7.04	57,343,656	7.41	27,938,222	7.89	287,254,104	6.30
7	Unpaid Losses	523,829,919	15.34	1,474,417	8.97	140,873,194	18.21	60,810,182	17.18	726,987,712	15.95
8	Defense and Cost Containment Expenses Unpaid	85,538,315	2.50	165,943	1.01	31,991,435	4.14	5,810,294	1.64	123,505,987	2.71
9	Adjusting and Other Expenses Unpaid **	112,097,057	3.28	478,899	2.91	29,867,584	3.86	14,581,644	4.12	157,025,184	3.44
10	Unearned Premium Reserves	1,814,872,466	53.15	9,082,550	55.27	390,228,716	50.45	311,996,978	88.14	2,526,180,710	55.42
11	Agents Balances**	507,753,195	14.87	2,085,804	12.69	139,978,401	18.10	56,931,437	16.08	706,748,837	15.50
12	Commission & Brokerage Expenses Incurred	456,437,718	13.37	4,077,457	24.81	84,378,134	10.91	108,790,074	30.73	653,683,383	14.34
13	Taxes, Licenses and Fees Incurred	69,689,648	2.04	758,111	4.61	17,514,856	2.26	11,028,656	3.12	98,991,271	2.17
14	Other Acquisition Expenses Incurred **	236,072,490	6.91	1,543,513	9.39	79,147,265	10.23	29,235,334	8.26	345,998,603	7.59
15	General Expenses Incurred **	118,888,402	3.48	1,083,404	6.59	22,130,971	2.86	21,081,008	5.96	163,183,785	3.58
16	Other Income Less Other Expenses **	10,126,220	0.30	146,346	0.89	(50,363)	(0.01)	2,689,067	0.76	12,911,270	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	1,176,813,928	34.46	455,328	2.77	202,842,662	26.23	28,386,546	8.02	1,408,498,464	30.90

*** (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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	451,081,884	102.57	135,002,294	105.53	65,683,220	109.05	1,012,193,396	106.46	1,663,960,794	105.40
2	Premiums Earned	439,764,300	100.00	127,932,569	100.00	60,229,769	100.00	950,749,412	100.00	1,578,676,050	100.00
3	Dividends to Policyholders	23,054	0.01	202,385	0.16	0	0.00	1,038,122	0.11	1,263,561	0.08
4	Incurred Losses	180,966,944	41.15	48,761,996	38.12	22,372,422	37.15	463,977,769	48.80	716,079,131	45.36
5	Defense and Cost Containment Expenses Incurred	33,327,745	7.58	10,520,837	8.22	5,061,814	8.40	81,104,259	8.53	130,014,655	8.24
6	Adjusting and Other Expenses Incurred **	18,189,998	4.14	6,013,102	4.70	3,244,417	5.39	42,313,837	4.45	69,761,354	4.42
7	Unpaid Losses	276,699,278	62.92	66,041,146	51.62	35,123,974	58.32	887,957,035	93.40	1,265,821,433	80.18
8	Defense and Cost Containment Expenses Unpaid	90,708,656	20.63	27,820,248	21.75	19,765,511	32.82	236,260,133	24.85	374,554,548	23.73
9	Adjusting and Other Expenses Unpaid **	21,246,477	4.83	5,661,163	4.43	2,396,057	3.98	56,925,395	5.99	86,229,092	5.46
10	Unearned Premium Reserves	211,341,801	48.06	63,708,121	49.80	33,559,392	55.72	482,305,845	50.73	790,915,159	50.10
11	Agents Balances**	47,294,993	10.75	37,652,465	29.43	11,176,786	18.56	209,235,948	22.01	305,360,192	19.34
12	Commission & Brokerage Expenses Incurred	77,359,503	17.59	12,070,374	9.43	9,954,200	16.53	153,675,163	16.16	253,059,240	16.03
13	Taxes, Licenses and Fees Incurred	7,561,426	1.72	2,266,548	1.77	1,587,106	2.64	21,853,979	2.30	33,269,059	2.11
14	Other Acquisition Expenses Incurred **	25,368,077	5.77	11,576,696	9.05	6,519,187	10.82	58,925,729	6.20	102,389,690	6.49
15	General Expenses Incurred **	24,999,382	5.68	9,146,913	7.15	3,391,428	5.63	55,291,591	5.82	92,829,313	5.88
16	Other Income Less Other Expenses **	711,413	0.16	8,297	0.01	(484,794)	(0.80)	(2,268,273)	(0.24)	(2,033,357)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain*	72,679,585	16.53	27,382,016	21.40	7,614,400	12.64	70,300,689	7.39	177,976,690	11.27

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	362,972,377	100.03	362,972,377	100.03
2	Premiums Earned	0	0.00	0	0.00	0	0.00	362,867,202	100.00	362,867,202	100.00
3	Dividends to Policyholders	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	177,710,995	48.97	177,710,995	48.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	5,764,159	1.59	5,764,159	1.59
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	3,431,545	0.95	3,431,545	0.95
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	516,488,072	142.34	516,488,072	142.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	4,848,513	1.34	4,848,513	1.34
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	2,868,357	0.79	2,868,357	0.79
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	22,581,904	6.22	22,581,904	6.22
11	Agents Balances**	0	0.00	0	0.00	0	0.00	18,244,687	5.03	18,244,687	5.03
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	331,141	0.09	331,141	0.09
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	7,510,798	2.07	7,510,798	2.07
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	17,610,428	4.85	17,610,428	4.85
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	45,154,012	12.44	45,154,012	12.44
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	978,516	0.27	978,516	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	106,332,639	29.30	106,332,639	29.30

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	150	100.00	291,935	101.11	1,244,012	95.05	300,160,131	105.66	301,696,228	105.61
2	Premiums Earned	150	100.00	288,735	100.00	1,308,823	100.00	284,085,331	100.00	285,683,039	100.00
3	Dividends to Policyholders	0	0.00	57,969	20.08	118,393	9.05	0	0.00	176,362	0.06
4	Incurred Losses	9,141	6094.00	(175,699)	(60.85)	535,236	40.89	180,116,175	63.40	180,484,853	63.18
5	Defense and Cost Containment Expenses Incurred	(63)	(42.00)	19,028	6.59	(11,530)	(0.88)	7,651,998	2.69	7,659,433	2.68
6	Adjusting and Other Expenses Incurred **	0	0.00	13,241	4.59	149,944	11.46	10,474,516	3.69	10,637,701	3.72
7	Unpaid Losses	10,272	6848.00	208,004	72.04	253,897	19.40	435,257,912	153.21	435,730,085	152.52
8	Defense and Cost Containment Expenses Unpaid	26	17.33	12,976	4.49	34,646	2.65	29,537,171	10.40	29,584,819	10.36
9	Adjusting and Other Expenses Unpaid **	0	0.00	16,953	5.87	39,306	3.00	7,683,945	2.70	7,740,204	2.71
10	Unearned Premium Reserves	37	24.67	136,173	47.16	564,610	43.14	118,280,960	41.64	118,981,780	41.65
11	Agents Balances**	0	0.00	77,948	27.00	217,091	16.59	60,303,599	21.23	60,598,638	21.21
12	Commission & Brokerage Expenses Incurred	32	21.33	0	0.00	36	0.00	35,866,056	12.63	35,866,124	12.55
13	Taxes, Licenses and Fees Incurred	2,651	1767.33	2,866	0.99	29,474	2.25	5,256,985	1.85	5,291,976	1.85
14	Other Acquisition Expenses Incurred **	0	0.00	42,579	14.75	258,762	19.77	11,947,423	4.21	12,248,764	4.29
15	General Expenses Incurred **	0	0.00	16,453	5.70	15,740	1.20	17,416,377	6.13	17,448,571	6.11
16	Other Income Less Other Expenses **	0	0.00	1,142	0.40	2,912	0.22	(5,545,016)	(1.95)	(5,540,963)	(1.94)
17	Pretax Profit or Loss Excluding Investment Gain*	(11,611)	(7740.67)	313,440	108.56	215,679	16.48	9,810,784	3.45	10,328,293	3.62

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	116,868,450	117.35	38,085,147	103.16	35,201,812	101.55	761,092,231	102.96	951,247,640	106.95
2	Premiums Earned	99,593,742	100.00	36,919,676	100.00	34,665,930	100.00	718,224,288	100.00	889,403,636	100.00
3	Dividends to Policyholders	137,062	0.14	5,387	0.01	733,482	2.12	124,005	0.00	999,936	0.11
4	Incurred Losses	26,850,563	26.96	3,983,951	10.79	13,898,983	40.09	198,322,774	75.23	243,056,271	27.33
5	Defense and Cost Containment Expenses Incurred	532,110	0.53	92,584	0.25	38,412	0.11	(11,945,693)	2.01	(11,282,587)	(1.27)
6	Adjusting and Other Expenses Incurred **	2,944,370	2.96	1,058,673	2.87	1,894,844	5.47	18,611,277	2.59	24,509,164	2.76
7	Unpaid Losses	13,698,941	13.75	6,063,708	16.42	2,569,102	7.41	360,370,389	39.47	382,702,140	43.03
8	Defense and Cost Containment Expenses Unpaid	863,209	0.87	179,503	0.49	110,301	0.32	20,795,165	3.07	21,948,178	2.47
9	Adjusting and Other Expenses Unpaid **	1,767,021	1.77	684,911	1.86	969,008	2.80	14,391,009	2.00	17,811,949	2.00
10	Unearned Premium Reserves	58,648,162	58.89	18,421,927	49.90	21,156,864	61.03	234,848,490	48.37	333,075,443	37.45
11	Agents Balances**	11,108,986	11.15	7,722,465	20.92	5,573,979	16.08	133,112,110	18.53	157,517,540	17.71
12	Commission & Brokerage Expenses Incurred	20,994,784	21.08	1,609,607	4.36	2,752,352	7.94	100,424,536	15.47	125,781,279	14.14
13	Taxes, Licenses and Fees Incurred	2,132,910	2.14	893,629	2.42	759,722	2.19	18,019,307	2.65	21,805,568	2.45
14	Other Acquisition Expenses Incurred **	4,302,312	4.32	2,911,173	7.89	7,850,886	22.65	29,142,762	4.06	44,207,133	4.97
15	General Expenses Incurred **	4,175,598	4.19	3,501,108	9.48	1,010,184	2.91	30,118,867	4.19	38,805,757	4.36
16	Other Income Less Other Expenses **	118,733	0.12	107,371	0.29	58,395	0.17	(8,037,094)	(1.12)	(7,752,595)	(0.87)
17	Pretax Profit or Loss Excluding Investment Gain*	37,642,766	37.80	22,970,934	62.22	5,785,460	16.69	327,369,359	45.58	393,768,519	44.27

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	95,262,953	156.94	95,262,953	156.94
2	Premiums Earned	0	0.00	0	0.00	0	0.00	60,700,967	100.00	60,700,967	100.00
3	Dividends to Policyholders	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	(401,288)	(0.66)	(401,288)	(0.66)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	330,415	0.54	330,415	0.54
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	32,055	0.05	32,055	0.05
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	9,968,325	16.42	9,968,325	16.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	1,048,015	1.73	1,048,015	1.73
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	28,031	0.05	28,031	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	733,135,040	1207.78	733,135,040	1207.78
11	Agents Balances**	0	0.00	0	0.00	0	0.00	1,565,593	2.58	1,565,593	2.58
12	Commission & Brokerage Expenses Incurred	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	2,455,093	4.04	2,455,093	4.04
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	8,776,642	14.46	8,776,642	14.46
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	9,121,608	15.03	9,121,608	15.03
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	544,802	0.90	544,802	0.90
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	40,931,244	67.43	40,931,244	67.43

*** (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 Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,869	118.04	5,125,451	113.48	23,710,106	105.41	312,137,620	96.45	340,980,046	97.24
2	Premiums Earned	5,819	100.00	4,516,728	100.00	22,492,927	100.00	323,639,574	100.00	350,655,048	100.00
3	Dividends to Policyholders	0	0.00	120,827	2.68	0	0.00	385,516	0.12	506,343	0.14
4	Incurred Losses	(24,629)	(423.25)	682,369	15.11	(3,572,925)	(15.88)	80,052,988	24.74	77,137,803	22.00
5	Defense and Cost Containment Expenses Incurred	(20,313)	(349.08)	1,048,786	23.22	4,407,738	19.60	83,074,907	25.67	88,511,118	25.24
6	Adjusting and Other Expenses Incurred **	0	0.00	281,657	6.24	770,238	3.42	14,898,278	4.60	15,950,172	4.55
7	Unpaid Losses	389	6.68	3,324,390	73.60	22,280,064	99.05	658,280,389	203.40	683,885,232	195.03
8	Defense and Cost Containment Expenses Unpaid	567	9.74	1,746,862	38.68	7,200,512	32.01	258,079,550	79.74	267,027,491	76.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	592,476	13.12	2,023,243	9.00	23,052,845	7.12	25,668,564	7.32
10	Unearned Premium Reserves	3,717	63.88	2,496,456	55.27	11,997,436	53.34	114,049,858	35.24	128,547,467	36.66
11	Agents Balances**	0	0.00	2,704,215	59.87	6,379,545	28.36	62,912,052	19.44	71,995,812	20.53
12	Commission & Brokerage Expenses Incurred	28,747	494.02	49,464	1.10	1,028,780	4.57	18,126,738	5.60	19,233,729	5.49
13	Taxes, Licenses and Fees Incurred	114	1.96	105,866	2.34	667,356	2.97	6,508,979	2.01	7,282,315	2.08
14	Other Acquisition Expenses Incurred **	158,083	2716.67	250,658	5.55	326,443	1.45	7,864,929	2.43	8,600,113	2.45
15	General Expenses Incurred **	0	0.00	26,242	0.58	2,051,356	9.12	18,773,916	5.80	20,851,514	5.95
16	Other Income Less Other Expenses **	0	0.00	372,292	8.24	(74,486)	(0.33)	919,682	0.28	1,217,488	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	(136,183)	(2340.31)	2,323,151	51.43	16,739,455	74.42	94,873,005	29.31	113,799,429	32.45

*** (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 Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,185,650	106.21	42,261	115.15	259,344	114.92	9,921,922	105.41	15,409,177	105.85
2	Premiums Earned	4,882,311	100.00	36,701	100.00	225,674	100.00	9,412,663	100.00	14,557,349	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,619	5.15	0	0.00	11,619	0.08
4	Incurred Losses	(1,905,403)	(39.03)	(65)	(0.18)	842	0.37	(2,310,113)	(24.54)	(4,214,739)	(28.95)
5	Defense and Cost Containment Expenses Incurred	23,270	0.48	(1)	(0.00)	7,491	3.32	(63,211)	(0.67)	(32,451)	(0.22)
6	Adjusting and Other Expenses Incurred **	50,003	1.02	80	0.22	1,834	0.81	70,915	0.75	122,833	0.84
7	Unpaid Losses	145,696	2.98	673	1.83	1,385	0.61	491,861	5.23	639,615	4.39
8	Defense and Cost Containment Expenses Unpaid	82,614	1.69	38	0.10	0	0.00	145,253	1.54	227,905	1.57
9	Adjusting and Other Expenses Unpaid **	5,000	0.10	43	0.12	1,430	0.63	130,168	1.38	136,641	0.94
10	Unearned Premium Reserves	2,336,025	47.85	15,879	43.27	149,815	66.39	4,581,504	48.67	7,083,223	48.66
11	Agents Balances**	159,010	3.26	6,558	17.87	47,312	20.96	1,492,380	15.86	1,705,260	11.71
12	Commission & Brokerage Expenses Incurred	524,804	10.75	500	1.36	0	0.00	576,381	6.12	1,101,685	7.57
13	Taxes, Licenses and Fees Incurred	101,620	2.08	97	0.26	5,381	2.38	211,667	2.25	318,765	2.19
14	Other Acquisition Expenses Incurred **	167,011	3.42	4,008	10.92	70,561	31.27	639,351	6.79	880,930	6.05
15	General Expenses Incurred **	214,014	4.38	2,348	6.40	7,018	3.11	780,257	8.29	1,003,636	6.89
16	Other Income Less Other Expenses **	0	0.00	422	1.15	354	0.16	83,674	0.89	84,450	0.58
17	Pretax Profit or Loss Excluding Investment Gain*	5,706,993	116.89	30,156	82.17	121,283	53.74	9,591,090	101.90	15,449,521	106.13

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	46,938,965	100.07	0	0.00	204,976,957	113.37	251,915,922	110.63
2	Premiums Earned	463	100.00	46,904,652	100.00	0	0.00	180,806,377	100.00	227,711,492	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	4,529	978.19	36,291,292	77.37	0	0.00	112,948,376	62.47	149,244,197	65.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	344,919	0.74	0	0.00	7,208,508	3.99	7,553,427	3.32
6	Adjusting and Other Expenses Incurred **	0	0.00	2,074,037	4.42	0	0.00	3,808,953	2.11	5,882,990	2.58
7	Unpaid Losses	401	86.61	7,072,266	15.08	0	0.00	137,880,281	76.26	144,952,948	63.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	121,544	0.26	0	0.00	5,130,213	2.84	5,251,757	2.31
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,856,164	10.35	0	0.00	3,984,497	2.20	8,840,661	3.88
10	Unearned Premium Reserves	0	0.00	1,100,503	2.35	0	0.00	137,435,731	76.01	138,536,234	60.84
11	Agents Balances**	0	0.00	135,103	0.29	0	0.00	55,917,547	30.93	56,052,650	24.62
12	Commission & Brokerage Expenses Incurred	0	0.00	7,197	0.02	0	0.00	36,939,071	20.43	36,946,268	16.23
13	Taxes, Licenses and Fees Incurred	0	0.00	1,917,706	4.09	0	0.00	5,655,377	3.13	7,573,083	3.33
14	Other Acquisition Expenses Incurred **	0	0.00	1,315,645	2.80	0	0.00	5,104,989	2.82	6,420,634	2.82
15	General Expenses Incurred **	0	0.00	143,302	0.31	0	0.00	844,104	0.47	987,406	0.43
16	Other Income Less Other Expenses **	0	0.00	94,180	0.20	0	0.00	(8,093,952)	(4.48)	(7,999,771)	(3.51)
17	Pretax Profit or Loss Excluding Investment Gain*	(4,066)	(878.19)	4,904,734	10.46	0	0.00	203,047	0.11	5,103,715	2.24

*** (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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,580,226	142.66	0	0.00	12,044,792	89.06	13,625,018	93.12
2	Premiums Earned	0	0.00	1,107,713	100.00	0	0.00	13,523,744	100.00	14,631,457	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	704,114	63.56	0	0.00	426,618	3.15	1,130,732	7.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,271	0.11	0	0.00	1,760	0.01	3,031	0.02
6	Adjusting and Other Expenses Incurred **	0	0.00	107,185	9.68	0	0.00	58,183	0.43	165,368	1.13
7	Unpaid Losses	0	0.00	852,524	76.96	0	0.00	1,009,794	7.47	1,862,318	12.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	13,640	1.23	0	0.00	6,983	0.05	20,623	0.14
9	Adjusting and Other Expenses Unpaid **	0	0.00	117,965	10.65	0	0.00	96,704	0.72	214,669	1.47
10	Unearned Premium Reserves	0	0.00	3,253,858	293.75	0	0.00	4,306,950	31.85	7,560,808	51.68
11	Agents Balances**	0	0.00	0	0.00	0	0.00	1,338,410	9.90	1,338,410	9.15
12	Commission & Brokerage Expenses Incurred	0	0.00	323,218	29.18	0	0.00	3,168,495	23.43	3,491,713	23.86
13	Taxes, Licenses and Fees Incurred	0	0.00	35,299	3.19	0	0.00	180,266	1.33	215,565	1.47
14	Other Acquisition Expenses Incurred **	0	0.00	124,392	11.23	0	0.00	831,124	6.15	955,516	6.53
15	General Expenses Incurred **	0	0.00	221,833	20.03	0	0.00	828,971	6.13	1,050,804	7.18
16	Other Income Less Other Expenses **	0	0.00	7,049	0.64	0	0.00	71,387	0.53	78,436	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(402,550)	(36.34)	0	0.00	8,099,713	59.89	7,697,163	52.61

*** (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 Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,711	100.65	84,487,451	114.84	75	100.00	24,946,346	162.31	109,435,583	123.05
2	Premiums Earned	1,700	100.00	73,566,611	100.00	75	100.00	15,369,636	100.00	88,938,022	100.00
3	Dividends to Policyholders	0	0.00	926	0.00	0	0.00	0	0.00	926	0.00
4	Incurred Losses	413	24.29	55,770,164	75.81	0	0.00	10,807,071	70.31	66,577,648	74.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	88,491	0.12	0	0.00	93,349	0.61	181,840	0.20
6	Adjusting and Other Expenses Incurred **	0	0.00	5,314,846	7.22	0	0.00	489,407	3.18	5,804,253	6.53
7	Unpaid Losses	4,022	236.59	34,694,675	47.16	0	0.00	28,180,727	183.35	62,879,424	70.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	555,078	0.75	0	0.00	181,233	1.18	736,311	0.83
9	Adjusting and Other Expenses Unpaid **	0	0.00	8,350,169	11.35	0	0.00	446,412	2.90	8,796,581	9.89
10	Unearned Premium Reserves	302	17.76	69,045,840	93.85	40	53.33	75,477,404	491.08	144,523,586	162.50
11	Agents Balances**	265	15.57	19,268,282	26.19	0	0.00	4,527,357	29.46	23,795,904	26.76
12	Commission & Brokerage Expenses Incurred	406	23.88	8,370,056	11.38	0	0.00	4,249,983	27.65	12,620,445	14.19
13	Taxes, Licenses and Fees Incurred	41	2.41	1,592,354	2.16	1	1.33	1,059,603	6.89	2,651,999	2.98
14	Other Acquisition Expenses Incurred **	0	0.00	6,096,805	8.29	0	0.00	543,565	3.54	6,640,370	7.47
15	General Expenses Incurred **	0	0.00	3,966,151	5.39	0	0.00	1,818,688	11.83	5,784,838	6.50
16	Other Income Less Other Expenses **	0	0.00	472,094	0.64	0	0.00	(1,007,846)	(6.56)	(535,752)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain*	840	49.41	(7,161,088)	(9.73)	0	0.00	(4,699,875)	(30.58)	(11,860,122)	(13.34)

*** (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 Workers Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	58,414,661	103.37	831,179,113	100.22	17,938,502	95.39	1,893,117,015	102.94	2,800,649,291	102.07
2	Premiums Earned	56,511,860	100.00	829,360,043	100.00	18,806,094	100.00	1,839,098,174	100.00	2,743,776,171	100.00
3	Dividends to Policyholders	0	0.00	110,485,497	13.32	405,371	2.16	3,294,646	0.18	114,185,514	4.16
4	Incurred Losses	15,353,706	27.17	503,415,027	60.70	9,744,787	51.82	859,703,827	46.75	1,388,217,347	50.60
5	Defense and Cost Containment Expenses Incurred	1,551,128	2.74	47,091,076	5.68	660,196	3.51	141,813,899	7.71	191,116,299	6.97
6	Adjusting and Other Expenses Incurred **	1,841,028	3.26	48,411,598	5.84	1,776,482	9.45	111,587,385	6.07	163,616,493	5.96
7	Unpaid Losses	74,072,358	131.07	1,781,646,069	214.82	44,929,171	238.91	4,691,240,416	255.08	6,591,888,014	240.25
8	Defense and Cost Containment Expenses Unpaid	1,490,479	2.64	139,538,086	16.82	2,413,789	12.84	445,482,325	24.22	588,924,679	21.46
9	Adjusting and Other Expenses Unpaid **	5,731,087	10.14	68,164,838	8.22	2,025,235	10.77	192,084,814	10.44	268,005,973	9.77
10	Unearned Premium Reserves	20,670,186	36.58	356,216,643	42.95	8,364,236	44.48	514,442,843	27.97	899,693,908	32.79
11	Agents Balances**	17,330,264	30.67	245,331,899	29.58	3,254,936	17.31	493,458,047	26.83	759,375,145	27.68
12	Commission & Brokerage Expenses Incurred	5,778,971	10.23	93,354,564	11.26	1,546,655	8.22	111,520,793	6.06	212,200,983	7.73
13	Taxes, Licenses and Fees Incurred	1,362,935	2.41	20,607,062	2.48	529,464	2.82	62,283,145	3.39	84,782,606	3.09
14	Other Acquisition Expenses Incurred **	3,379,051	5.98	50,626,144	6.10	1,732,820	9.21	79,231,595	4.31	134,969,611	4.92
15	General Expenses Incurred **	6,206,094	10.98	52,199,263	6.29	927,125	4.93	71,197,458	3.87	130,529,940	4.76
16	Other Income Less Other Expenses **	822,013	1.45	(241,932)	(0.03)	28,629	0.15	(38,761,984)	(2.11)	(38,153,275)	(1.39)
17	Pretax Profit or Loss Excluding Investment Gain*	21,860,959	38.68	(97,072,121)	(11.70)	1,511,823	8.04	359,703,442	19.56	286,004,103	10.42

*** (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 Other General Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	87,461,050	106.01	66,469,239	104.99	51,286,723	99.46	2,166,240,106	103.99	2,371,457,118	103.99
2	Premiums Earned	82,500,740	100.00	63,312,686	100.00	51,564,249	100.00	2,083,153,857	100.00	2,280,531,532	100.00
3	Dividends to Policyholders	0	0.00	546,205	0.86	2,215,426	4.30	1,235,738	0.06	3,997,369	0.18
4	Incurred Losses	19,070,640	23.12	28,816,173	45.51	17,315,886	33.58	1,126,658,208	54.08	1,191,860,907	52.26
5	Defense and Cost Containment Expenses Incurred	6,182,059	7.49	9,261,165	14.63	5,249,411	10.18	388,960,951	18.67	409,653,586	17.96
6	Adjusting and Other Expenses Incurred **	4,130,252	5.01	2,601,936	4.11	1,220,799	2.37	89,659,224	4.30	97,612,211	4.28
7	Unpaid Losses	84,443,552	102.35	102,196,794	161.42	52,574,796	101.96	4,908,878,399	235.65	5,148,093,541	225.74
8	Defense and Cost Containment Expenses Unpaid	19,041,174	23.08	22,024,146	34.79	14,501,924	28.12	991,266,149	47.58	1,046,833,393	45.90
9	Adjusting and Other Expenses Unpaid **	5,625,208	6.82	6,006,996	9.49	3,177,770	6.16	173,228,228	8.32	188,038,202	8.25
10	Unearned Premium Reserves	41,868,624	50.75	29,286,288	46.26	25,846,430	50.12	1,064,515,685	51.10	1,161,517,027	50.93
11	Agents Balances**	11,604,041	14.07	18,778,080	29.66	8,032,749	15.58	474,510,065	22.78	512,924,935	22.49
12	Commission & Brokerage Expenses Incurred	14,300,087	17.33	7,296,985	11.53	1,509,053	2.93	238,527,061	11.45	261,633,186	11.47
13	Taxes, Licenses and Fees Incurred	1,487,946	1.80	1,422,524	2.25	994,311	1.93	50,260,153	2.41	54,164,934	2.38
14	Other Acquisition Expenses Incurred **	3,203,478	3.88	5,863,173	9.26	5,309,337	10.30	104,495,665	5.02	118,871,653	5.21
15	General Expenses Incurred **	3,240,231	3.93	4,456,449	7.04	2,217,240	4.30	93,387,701	4.48	103,301,621	4.53
16	Other Income Less Other Expenses **	159,926	0.19	110,613	0.17	(105,168)	(0.20)	(42,885,099)	(2.06)	(42,719,728)	(1.87)
17	Pretax Profit or Loss Excluding Investment Gain*	31,045,972	37.63	3,158,689	4.99	15,427,619	29.92	(52,915,943)	(2.54)	(3,283,663)	(0.14)

*** (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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	8,695,715	99.19	9,469,883	106.64	228,222	110.79	138,566,877	101.22	156,960,697	101.43
2	Premiums Earned	8,766,936	100.00	8,880,472	100.00	205,990	100.00	136,901,351	100.00	154,754,749	100.00
3	Dividends to Policyholders	0	0.00	40,669	0.46	0	0.00	788	0.00	41,457	0.03
4	Incurred Losses	4,480,643	51.11	999,688	11.26	(34,477)	(16.74)	35,235,860	25.74	40,681,714	26.29
5	Defense and Cost Containment Expenses Incurred	2,695,218	30.74	182,556	2.06	41,070	19.94	17,601,449	12.86	20,520,293	13.26
6	Adjusting and Other Expenses Incurred **	751,080	8.57	521,244	5.87	(70,384)	(34.17)	14,574,474	10.65	15,776,414	10.19
7	Unpaid Losses	13,460,861	153.54	16,854,579	189.79	1,075,113	521.92	664,136,112	485.12	695,526,665	449.44
8	Defense and Cost Containment Expenses Unpaid	9,125,626	104.09	7,836,340	88.24	708,238	343.82	271,288,546	198.16	288,958,750	186.72
9	Adjusting and Other Expenses Unpaid **	2,279,243	26.00	1,355,333	15.26	197,075	95.67	33,156,792	24.22	36,988,442	23.90
10	Unearned Premium Reserves	3,314,296	37.80	4,011,342	45.17	107,990	52.42	51,872,413	37.89	59,306,041	38.32
11	Agents Balances**	1,043,111	11.90	3,080,134	34.68	35,661	17.31	28,809,627	21.04	32,968,533	21.30
12	Commission & Brokerage Expenses Incurred	1,610,364	18.37	785,378	8.84	28,767	13.97	15,015,894	10.97	17,440,403	11.27
13	Taxes, Licenses and Fees Incurred	145,720	1.66	163,913	1.85	5,366	2.60	3,603,893	2.63	3,918,892	2.53
14	Other Acquisition Expenses Incurred **	357,038	4.07	899,843	10.13	22,054	10.71	9,065,889	6.62	10,344,824	6.68
15	General Expenses Incurred **	343,037	3.91	549,576	6.19	11,731	5.69	10,880,834	7.95	11,785,178	7.62
16	Other Income Less Other Expenses **	6,001	0.07	21,904	0.25	(2,346)	(1.14)	(1,223,456)	(0.89)	(1,197,897)	(0.77)
17	Pretax Profit or Loss Excluding Investment Gain*	(1,610,163)	(18.37)	4,759,509	53.60	199,517	96.86	29,698,814	21.69	33,047,677	21.35

*** (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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	74,706,316	99.01	1,447,446,301	98.60	187,268,843	98.80	2,086,016,179	100.36	3,795,437,639	99.58
2	Premiums Earned	75,451,236	100.00	1,467,946,785	100.00	189,539,627	100.00	2,078,435,641	100.00	3,811,373,289	100.00
3	Dividends to Policyholders	0	0.00	6,038,912	0.41	13,100,956	6.91	132,336	0.01	19,272,204	0.51
4	Incurred Losses	40,212,698	53.30	904,395,568	61.61	129,675,233	68.42	1,205,547,438	58.00	2,279,830,937	59.82
5	Defense and Cost Containment Expenses Incurred	2,188,687	2.90	48,056,848	3.27	4,911,611	2.59	59,281,411	2.85	114,438,557	3.00
6	Adjusting and Other Expenses Incurred **	5,374,407	7.12	163,803,647	11.16	16,263,485	8.58	197,333,741	9.49	382,775,281	10.04
7	Unpaid Losses	38,621,349	51.19	590,301,942	40.21	140,738,763	74.25	949,738,761	45.69	1,719,400,815	45.11
8	Defense and Cost Containment Expenses Unpaid	6,607,978	8.76	125,557,381	8.55	11,009,455	5.81	128,331,422	6.17	271,506,236	7.12
9	Adjusting and Other Expenses Unpaid **	2,295,065	3.04	129,324,902	8.81	14,831,390	7.82	131,765,341	6.34	278,216,698	7.30
10	Unearned Premium Reserves	21,973,489	29.12	364,076,572	24.80	45,060,976	23.77	548,357,380	26.38	979,468,417	25.70
11	Agents Balances**	13,643,103	18.08	220,313,650	15.01	28,109,671	14.83	344,551,717	16.58	606,618,142	15.92
12	Commission & Brokerage Expenses Incurred	8,335,332	11.05	114,593,387	7.81	213,367	0.11	171,890,714	8.27	295,032,800	7.74
13	Taxes, Licenses and Fees Incurred	1,457,331	1.93	27,235,659	1.86	3,778,529	1.99	40,055,988	1.93	72,527,507	1.90
14	Other Acquisition Expenses Incurred **	3,126,340	4.14	130,105,030	8.86	19,679,284	10.38	145,370,061	6.99	298,280,716	7.83
15	General Expenses Incurred **	3,296,708	4.37	61,541,546	4.19	5,433,323	2.87	133,824,336	6.44	204,095,913	5.35
16	Other Income Less Other Expenses **	(9,791)	(0.01)	6,005,018	0.41	(363,600)	(0.19)	11,077,078	0.53	16,708,706	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	11,449,941	15.18	18,181,206	1.24	(3,879,761)	(2.05)	136,076,694	6.55	161,828,080	4.25

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	27,864,411	81.97	100,933,470	103.09	24,408,405	110.89	962,932,555	107.68	1,116,138,841	106.49
2	Premiums Earned	33,993,303	100.00	97,912,116	100.00	22,011,036	100.00	894,243,742	100.00	1,048,160,197	100.00
3	Dividends to Policyholders	0	0.00	122,720	0.13	0	0.00	504,582	0.06	627,302	0.06
4	Incurred Losses	13,961,481	41.07	58,428,582	59.67	8,468,267	38.47	495,225,883	55.38	576,084,213	54.96
5	Defense and Cost Containment Expenses Incurred	1,721,934	5.07	6,073,336	6.20	1,194,447	5.43	53,958,042	6.03	62,947,759	6.01
6	Adjusting and Other Expenses Incurred **	1,741,016	5.12	7,430,832	7.59	1,800,467	8.18	55,012,292	6.15	65,984,606	6.30
7	Unpaid Losses	26,583,499	78.20	70,749,476	72.26	16,809,978	76.37	951,802,780	106.44	1,065,945,733	101.70
8	Defense and Cost Containment Expenses Unpaid	3,215,543	9.46	11,809,076	12.06	3,378,237	15.35	114,947,325	12.85	133,350,181	12.72
9	Adjusting and Other Expenses Unpaid **	1,956,017	5.75	6,071,423	6.20	1,125,896	5.12	55,411,757	6.20	64,565,093	6.16
10	Unearned Premium Reserves	12,863,219	37.84	39,716,790	40.56	12,224,666	55.54	415,060,814	46.41	479,865,489	45.78
11	Agents Balances**	3,725,033	10.96	28,380,553	28.99	3,660,560	16.63	213,733,739	23.90	249,499,885	23.80
12	Commission & Brokerage Expenses Incurred	4,826,165	14.20	8,836,034	9.02	3,218,281	14.62	121,193,631	13.55	138,074,111	13.17
13	Taxes, Licenses and Fees Incurred	488,476	1.44	1,860,455	1.90	575,989	2.62	19,678,710	2.20	22,603,630	2.16
14	Other Acquisition Expenses Incurred **	1,271,011	3.74	9,190,902	9.39	2,159,238	9.81	42,104,866	4.71	54,726,018	5.22
15	General Expenses Incurred **	1,110,010	3.27	5,698,801	5.82	1,262,183	5.73	51,504,752	5.76	59,575,746	5.68
16	Other Income Less Other Expenses **	34,000	0.10	398,171	0.41	(85,434)	(0.39)	(5,411,050)	(0.61)	(5,064,312)	(0.48)
17	Pretax Profit or Loss Excluding Investment Gain*	8,907,211	26.20	668,625	0.68	3,246,729	14.75	49,649,934	5.55	62,472,499	5.96

*** (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 Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	60,021,426	102.78	1,197,891,851	100.22	143,437,472	98.33	1,631,639,913	101.09	3,032,990,662	100.65
2	Premiums Earned	58,397,226	100.00	1,195,258,955	100.00	145,869,212	100.00	1,613,986,313	100.00	3,013,511,706	100.00
3	Dividends to Policyholders	0	0.00	3,283,682	0.27	9,633,901	6.60	120,666	0.01	13,038,249	0.43
4	Incurred Losses	35,825,407	61.35	699,914,711	58.56	104,835,259	71.87	915,011,993	56.69	1,755,587,370	58.26
5	Defense and Cost Containment Expenses Incurred	175,809	0.30	1,137,514	0.10	955,639	0.66	13,307,379	0.82	15,576,341	0.52
6	Adjusting and Other Expenses Incurred **	4,567,286	7.82	129,830,176	10.86	15,590,181	10.69	135,308,454	8.38	285,296,097	9.47
7	Unpaid Losses	2,095,296	3.59	81,144,418	6.79	3,812,045	2.61	84,252,690	5.22	171,304,449	5.68
8	Defense and Cost Containment Expenses Unpaid	149,735	0.26	1,521,821	0.13	82,913	0.06	8,429,715	0.52	10,184,184	0.34
9	Adjusting and Other Expenses Unpaid **	501,178	0.86	53,715,663	4.49	4,406,437	3.02	22,908,549	1.42	81,531,828	2.71
10	Unearned Premium Reserves	18,783,372	32.16	301,761,064	25.25	34,370,241	23.56	437,328,479	27.10	792,243,156	26.29
11	Agents Balances**	10,766,386	18.44	178,299,328	14.92	22,040,744	15.11	270,157,218	16.74	481,263,676	15.97
12	Commission & Brokerage Expenses Incurred	6,939,875	11.88	92,297,623	7.72	187,674	0.13	138,349,999	8.57	237,775,171	7.89
13	Taxes, Licenses and Fees Incurred	1,194,155	2.04	21,746,207	1.82	2,898,445	1.99	31,333,226	1.94	57,172,033	1.90
14	Other Acquisition Expenses Incurred **	2,589,422	4.43	104,360,313	8.73	14,893,667	10.21	112,531,815	6.97	234,375,217	7.78
15	General Expenses Incurred **	2,584,450	4.43	45,687,817	3.82	3,956,663	2.71	101,707,573	6.30	153,936,502	5.11
16	Other Income Less Other Expenses **	39,776	0.07	5,737,573	0.48	(82,671)	(0.06)	7,137,248	0.44	12,831,926	0.43
17	Pretax Profit or Loss Excluding Investment Gain*	4,560,598	7.81	102,738,485	8.60	(7,164,888)	(4.91)	173,452,457	10.75	273,586,652	9.08

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,237,953	89.70	61,354,787	101.73	9,714,414	108.86	253,926,583	100.54	336,233,737	100.57
2	Premiums Earned	12,528,382	100.00	60,310,297	100.00	8,923,575	100.00	252,567,502	100.00	334,329,756	100.00
3	Dividends to Policyholders	0	0.00	60,300	0.10	0	0.00	228,003	0.09	288,303	0.09
4	Incurred Losses	4,930,159	39.35	39,847,563	66.07	4,716,350	52.85	139,672,414	55.30	189,166,486	56.58
5	Defense and Cost Containment Expenses Incurred	45,072	0.36	184,634	0.31	171,557	1.92	3,549,243	1.41	3,950,506	1.18
6	Adjusting and Other Expenses Incurred **	633,969	5.06	5,561,548	9.22	694,668	7.78	16,604,310	6.57	23,494,495	7.03
7	Unpaid Losses	667,853	5.33	4,967,590	8.24	1,722,167	19.30	34,705,625	13.74	42,063,235	12.58
8	Defense and Cost Containment Expenses Unpaid	62,587	0.50	201,361	0.33	270,236	3.03	5,727,910	2.27	6,262,094	1.87
9	Adjusting and Other Expenses Unpaid **	158,992	1.27	1,776,145	2.95	43,931	0.49	4,002,651	1.58	5,981,719	1.79
10	Unearned Premium Reserves	4,840,004	38.63	20,718,802	34.35	4,866,938	54.54	103,252,400	40.88	133,678,144	39.98
11	Agents Balances**	1,303,936	10.41	15,377,669	25.50	1,565,060	17.54	53,412,082	21.15	71,658,747	21.43
12	Commission & Brokerage Expenses Incurred	2,094,630	16.72	4,133,901	6.85	1,182,589	13.25	29,950,185	11.86	37,361,305	11.17
13	Taxes, Licenses and Fees Incurred	283,701	2.26	985,231	1.63	238,523	2.67	5,154,638	2.04	6,662,093	1.99
14	Other Acquisition Expenses Incurred **	318,984	2.55	5,432,087	9.01	934,824	10.48	14,651,272	5.80	21,337,167	6.38
15	General Expenses Incurred **	416,979	3.33	2,759,871	4.58	521,594	5.85	18,473,840	7.31	22,172,284	6.63
16	Other Income Less Other Expenses **	27,999	0.22	258,866	0.43	(43,234)	(0.48)	(1,509,473)	(0.60)	(1,265,842)	(0.38)
17	Pretax Profit or Loss Excluding Investment Gain*	3,832,886	30.59	1,604,028	2.66	420,237	4.71	22,774,125	9.02	28,631,275	8.56

*** (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 Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of 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	203,207,082	106.31	203,207,082	106.31
2	Premiums Earned	0	0.00	0	0.00	0	0.00	191,140,172	100.00	191,140,172	100.00
3	Dividends to Policyholders	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	33,850,010	17.71	33,850,010	17.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	9,494,264	4.97	9,494,264	4.97
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	3,476,709	1.82	3,476,709	1.82
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	808,417,921	422.95	808,417,921	422.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	57,592,828	30.13	57,592,828	30.13
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	2,830,998	1.48	2,830,998	1.48
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	80,057,817	41.88	80,057,817	41.88
11	Agents Balances**	0	0.00	0	0.00	0	0.00	31,378,720	16.42	31,378,720	16.42
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	20,681,810	10.82	20,681,810	10.82
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	4,381,665	2.29	4,381,665	2.29
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	7,062,069	3.69	7,062,069	3.69
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	4,852,765	2.54	4,852,765	2.54
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	(6,772,141)	(3.54)	(6,772,141)	(3.54)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	100,568,739	52.62	100,568,739	52.62

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	43,794	95.23	350,011	102.27	4,544	94.43	57,999,433	95.62	58,397,782	95.65
2	Premiums Earned	45,988	100.00	342,234	100.00	4,812	100.00	60,659,129	100.00	61,052,163	100.00
3	Dividends to Policyholders	0	0.00	831	0.24	0	0.00	138	0.00	969	0.00
4	Incurred Losses	(23,581)	(51.28)	215,904	63.09	(476)	(9.89)	34,545,669	56.95	34,737,516	56.90
5	Defense and Cost Containment Expenses Incurred	(4,737)	(10.30)	(18,855)	(5.51)	51	1.06	3,609,488	5.95	3,585,947	5.87
6	Unallocated LAE* Incurred	3,066	6.67	11,246	3.29	240	4.98	2,425,494	4.00	2,440,046	4.00
7	Unpaid Losses	134,270	291.97	115,963	33.88	1,413	29.36	92,406,624	152.34	92,658,270	151.77
8	Defense and Cost Containment Expenses Unpaid	5,548	12.06	12,091	3.53	(166)	(3.45)	8,796,554	14.50	8,814,027	14.44
9	Unallocated LAE* Unpaid	8,176	17.78	26,645	7.79	71	1.47	2,212,478	3.65	2,247,369	3.68
10	Unearned Premium Reserves	21,337	46.40	171,168	50.01	1,613	33.52	37,027,534	61.04	37,221,652	60.97
11	Agents Balances	5,110	11.11	108,511	31.71	179	3.72	13,329,807	21.97	13,443,607	22.02
12	Commission & Brokerage Expenses Incurred	11,390	24.77	33,076	9.66	106	2.20	3,519,230	5.80	3,563,802	5.84
13	Taxes, Licenses and Fees Incurred	753	1.64	7,628	2.23	110	2.29	855,131	1.41	863,622	1.41
14	Other Acquisition Expenses Incurred	4,088	8.89	62,449	18.25	747	15.52	5,470,949	9.02	5,538,232	9.07
15	General Expenses Incurred	4,088	8.89	36,163	10.57	235	4.88	4,472,755	7.37	4,513,241	7.39
16	Other Income Less Other Expenses	0	0.00	(6,622)	(1.93)	23	0.47	(1,057,745)	(1.74)	(1,064,344)	(1.74)
17	Pretax Profit or Loss Excluding Investment Gain**	52,120	113.33	132,822	38.81	3,195	66.39	16,335,147	26.93	16,523,283	27.06

**** LAE=LOSS ADJUSTMENT EXPENSES***

**** 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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	14,200	68.27	6,425,893	96.43	182	13.01	389,468,557	109.29	395,908,832	109.05
2	Premiums Earned	20,800	100.00	6,663,833	100.00	1,399	100.00	356,365,932	100.00	363,051,964	100.00
3	Dividends to Policyholders	0	0.00	799,022	11.99	0	0.00	39,503,045	11.08	40,302,067	11.10
4	Incurred Losses	(11,223)	(53.96)	(8,530,336)	(128.01)	(157)	(11.22)	28,092,614	7.88	19,550,898	5.39
5	Defense and Cost Containment Expenses Incurred	(2,174)	(10.45)	1,850,458	27.77	(2)	(0.14)	19,841,095	5.57	21,689,377	5.97
6	Adjusting and Other Expenses Incurred **	0	0.00	175,344	2.63	0	0.00	7,782,151	2.18	7,957,495	2.19
7	Unpaid Losses	80	0.38	1,339,440	20.10	213	15.23	188,670,131	52.94	190,009,864	52.34
8	Defense and Cost Containment Expenses Unpaid	652	3.13	1,931,712	28.99	84	6.00	27,778,184	7.79	29,710,632	8.18
9	Adjusting and Other Expenses Unpaid **	0	0.00	280,588	4.21	0	0.00	11,498,102	3.23	11,778,690	3.24
10	Unearned Premium Reserves	2,789	13.41	3,177,591	47.68	589	42.10	198,147,182	55.60	201,328,151	55.45
11	Agents Balances**	7,924	38.10	1,323,066	19.85	518	37.04	47,706,120	13.39	49,037,628	13.51
12	Commission & Brokerage Expenses Incurred	4,387	21.09	2,329,090	34.95	11	0.79	92,035,962	25.83	94,369,450	25.99
13	Taxes, Licenses and Fees Incurred	1,547	7.44	124,859	1.87	3	0.21	8,064,776	2.26	8,191,185	2.26
14	Other Acquisition Expenses Incurred **	0	0.00	787,491	11.82	242	17.28	33,116,536	9.29	33,904,269	9.34
15	General Expenses Incurred **	0	0.00	571,045	8.57	52	3.70	30,937,888	8.68	31,508,984	8.68
16	Other Income Less Other Expenses **	0	0.00	(620,478)	(9.31)	0	0.00	(1,204,092)	(0.34)	(1,824,570)	(0.50)
17	Pretax Profit or Loss Excluding Investment Gain*	28,263	135.88	7,936,382	119.10	1,250	89.38	95,787,774	26.88	103,753,669	28.58

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	164,396	99.22	154,270	126.09	1,549	98.66	17,722,880	111.87	18,043,095	111.85
2	Premiums Earned	165,682	100.00	122,347	100.00	1,570	100.00	15,841,954	100.00	16,131,553	100.00
3	Dividends to Policyholders	0	0.00	1,104	0.90	0	0.00	24	0.00	1,128	0.01
4	Incurred Losses	22,430	13.54	49,966	40.84	16,351	1041.46	2,389,650	15.08	2,478,397	15.36
5	Defense and Cost Containment Expenses Incurred	4,628	2.79	(1,264)	(1.03)	0	0.00	529,324	3.34	532,688	3.30
6	Adjusting and Other Expenses Incurred **	13,054	7.88	3,732	3.05	238	15.17	110,036	0.69	127,059	0.79
7	Unpaid Losses	64,475	38.91	7,657	6.26	25,000	1592.36	3,664,614	23.13	3,761,746	23.32
8	Defense and Cost Containment Expenses Unpaid	7,673	4.63	441	0.36	0	0.00	779,635	4.92	787,749	4.88
9	Adjusting and Other Expenses Unpaid **	16,066	9.70	1,614	1.32	0	0.00	163,056	1.03	180,736	1.12
10	Unearned Premium Reserves	76,805	46.36	88,613	72.43	570	36.31	6,133,464	38.72	6,299,452	39.05
11	Agents Balances**	18,074	10.91	41,803	34.17	119	7.58	2,088,317	13.18	2,148,313	13.32
12	Commission & Brokerage Expenses Incurred	27,945	16.87	7,889	6.45	60	3.82	5,088,424	32.12	5,124,318	31.77
13	Taxes, Licenses and Fees Incurred	2,757	1.66	2,458	2.01	37	2.36	325,079	2.05	330,331	2.05
14	Other Acquisition Expenses Incurred **	7,029	4.24	16,520	13.50	1,563	99.53	748,460	4.72	773,571	4.80
15	General Expenses Incurred **	4,017	2.42	10,419	8.52	89	5.69	853,593	5.39	868,118	5.38
16	Other Income Less Other Expenses **	0	0.00	419	0.34	0	0.00	(103,408)	(0.65)	(102,989)	(0.64)
17	Pretax Profit or Loss Excluding Investment Gain*	83,823	50.59	31,943	26.11	(16,768)	(1068.02)	5,693,956	35.94	5,792,953	35.91

*** (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 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,262,394	95.79	24,621,984	109.97	797,403	101.58	43,425,344	104.18	80,107,125	104.56
2	Premiums Earned	11,757,235	100.00	22,389,826	100.00	785,036	100.00	41,683,881	100.00	76,615,978	100.00
3	Dividends to Policyholders	0	0.00	9,851	0.04	0	0.00	148	0.00	9,999	0.01
4	Incurred Losses	2,384,115	20.28	1,719,315	7.68	6,850	0.87	77,098,576	184.96	81,208,856	105.99
5	Defense and Cost Containment Expenses Incurred	(33,610)	(0.29)	(40,338)	(0.18)	(195)	(0.02)	3,007,867	7.22	2,933,724	3.83
6	Adjusting and Other Expenses Incurred **	500,811	4.26	434,426	1.94	(1,840)	(0.23)	1,856,139	4.45	2,789,536	3.64
7	Unpaid Losses	4,509,192	38.35	6,624,031	29.59	9,039	1.15	49,677,923	119.18	60,820,185	79.38
8	Defense and Cost Containment Expenses Unpaid	209,041	1.78	100,307	0.45	3,181	0.41	3,662,883	8.79	3,975,412	5.19
9	Adjusting and Other Expenses Unpaid **	685,916	5.83	404,186	1.81	880	0.11	1,643,174	3.94	2,734,155	3.57
10	Unearned Premium Reserves	5,428,656	46.17	11,857,083	52.96	66,708	8.50	20,055,761	48.11	37,408,208	48.83
11	Agents Balances**	843,255	7.17	3,924,719	17.53	13,600	1.73	8,239,293	19.77	13,020,867	16.99
12	Commission & Brokerage Expenses Incurred	1,780,910	15.15	218,139	0.97	12,351	1.57	3,870,562	9.29	5,881,962	7.68
13	Taxes, Licenses and Fees Incurred	191,550	1.63	668,929	2.99	18,262	2.33	1,016,646	2.44	1,895,387	2.47
14	Other Acquisition Expenses Incurred **	1,273,109	10.83	1,279,980	5.72	96,560	12.30	4,736,444	11.36	7,386,093	9.64
15	General Expenses Incurred **	1,782,147	15.16	2,479,535	11.07	28,320	3.61	3,864,088	9.27	8,154,090	10.64
16	Other Income Less Other Expenses **	1,028	0.01	3,648	0.02	6,320	0.81	(554,041)	(1.33)	(543,045)	(0.71)
17	Pretax Profit or Loss Excluding Investment Gain*	3,879,231	32.99	15,623,637	69.78	631,049	80.38	(54,320,630)	(130.32)	(34,186,714)	(44.62)

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

Total For Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2006 Annual Statement

	TEXAS DIRECT BUSINESS	Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	44,235,641	148.56	0	0.00	0	0.00	207,659,555	225.63	251,895,196	206.79
2	Premiums Earned	29,775,499	100.00	0	0.00	0	0.00	92,036,442	100.00	121,811,941	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	800	0.00	800	0.00
4	Incurred Losses	6,642,499	22.31	0	0.00	0	0.00	39,392,153	42.80	46,034,652	37.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	365,101	0.40	365,101	0.30
6	Adjusting and Other Expenses Incurred **	627,989	2.11	0	0.00	0	0.00	660,999	0.72	1,288,988	1.06
7	Unpaid Losses	2,266,369	7.61	0	0.00	0	0.00	22,305,311	24.24	24,571,680	20.17
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	223,559	0.24	223,559	0.18
9	Adjusting and Other Expenses Unpaid **	273,995	0.92	0	0.00	0	0.00	270,079	0.29	544,075	0.45
10	Unearned Premium Reserves	65,984,747	221.61	0	0.00	0	0.00	342,246,028	371.86	408,230,775	335.13
11	Agents Balances**	2,915,951	9.79	0	0.00	0	0.00	12,034,541	13.08	14,950,492	12.27
12	Commission & Brokerage Expenses Incurred	22,331,916	75.00	0	0.00	0	0.00	95,054,979	103.28	117,386,895	96.37
13	Taxes, Licenses and Fees Incurred	812,411	2.73	0	0.00	0	0.00	3,974,297	4.32	4,786,708	3.93
14	Other Acquisition Expenses Incurred **	1,229,979	4.13	0	0.00	0	0.00	3,362,936	3.65	4,592,915	3.77
15	General Expenses Incurred **	1,326,978	4.46	0	0.00	0	0.00	8,605,086	9.35	9,932,064	8.15
16	Other Income Less Other Expenses **	55,999	0.19	0	0.00	0	0.00	1,813,553	1.97	1,869,552	1.53
17	Pretax Profit or Loss Excluding Investment Gain*	(3,140,274)	(10.55)	0	0.00	0	0.00	(57,566,355)	(62.55)	(60,706,629)	(49.84)

*** (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17**
**** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion. (Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)**

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