

The seal of the State of Texas is centered in the background. It features a five-pointed star in the center, surrounded by a wreath of olive and live oak branches. The words "THE STATE OF TEXAS" are inscribed around the perimeter of the seal.

2007
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, 2007*

TEXAS DEPARTMENT OF INSURANCE

Published July 15, 2008
Property & Casualty Program
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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 2007 ANNUAL STATEMENT.

* NOTE: The following data exclude Farm Mutual companies.

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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, 2007*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 4-32) - Direct Business
Source: NAIC 2007 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	4,846,201	99.91	52,152,302	99.51	15,151,593	99.63	285,603,941	101.40	357,754,037	101.03
2	Premiums Earned	4,850,452	100.00	52,408,235	100.00	15,207,370	100.00	281,646,948	100.00	354,113,005	100.00
3	Dividends to Policyholders	7,123	0.15	394,869	0.75	612,167	4.03	424,991	0.15	1,439,150	0.41
4	Incurred Losses	1,761,062	36.31	30,389,157	57.99	8,922,407	58.67	150,671,999	53.50	191,744,625	54.15
5	Defense and Cost Containment Expenses Incurred	82,810	1.71	1,603,172	3.06	445,874	2.93	14,292,250	5.07	16,424,106	4.64
6	Unallocated LAE* Incurred	299,532	6.18	4,775,402	9.11	1,294,912	8.52	16,012,325	5.69	22,382,171	6.32
7	Unpaid Losses	1,085,934	22.39	34,560,456	65.94	8,176,511	53.77	316,293,462	112.30	360,116,363	101.70
8	Defense and Cost Containment Expenses Unpaid	210,945	4.35	4,789,876	9.14	1,328,105	8.73	48,128,912	17.09	54,457,838	15.38
9	Unallocated LAE* Unpaid	164,279	3.39	3,633,694	6.93	820,914	5.40	15,665,129	5.56	20,284,016	5.73
10	Unearned Premium Reserves	2,476,282	51.05	17,541,875	33.47	6,290,523	41.36	129,014,129	45.81	155,322,809	43.86
11	Agents Balances	659,850	13.60	9,353,324	17.85	2,596,210	17.07	53,178,668	18.88	65,788,052	18.58
12	Commission & Brokerage Expenses Incurred	694,903	14.33	4,879,685	9.31	969,720	6.38	32,880,987	11.67	39,425,295	11.13
13	Taxes, Licenses and Fees Incurred	99,039	2.04	1,173,388	2.24	377,818	2.48	7,805,728	2.77	9,455,973	2.67
14	Other Acquisition Expenses Incurred	303,624	6.26	4,496,615	8.58	1,625,311	10.69	17,052,358	6.05	23,477,908	6.63
15	General Expenses Incurred	193,632	3.99	2,709,794	5.17	491,057	3.23	16,383,279	5.82	19,777,762	5.59
16	Other Income Less Other Expenses	20,376	0.42	256,106	0.49	106,299	0.70	(1,437,390)	(0.51)	(1,054,609)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	1,429,099	29.46	2,242,276	4.28	574,417	3.78	24,685,742	8.76	28,931,534	8.17

* 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 2007 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	4,847,391	99.93	52,237,900	99.51	15,154,493	99.63	289,480,246	101.31	361,720,030	100.96
2	Premiums Earned	4,851,010	100.00	52,495,787	100.00	15,210,257	100.00	285,731,486	100.00	358,288,540	100.00
3	Dividends to Policyholders	7,123	0.15	394,867	0.75	612,167	4.02	423,774	0.15	1,437,931	0.40
4	Incurred Losses	1,761,068	36.30	30,449,569	58.00	8,923,012	58.66	153,088,766	53.58	194,222,415	54.21
5	Defense and Cost Containment Expenses Incurred	82,808	1.71	1,603,173	3.05	445,875	2.93	14,342,051	5.02	16,473,907	4.60
6	Unallocated LAE* Incurred	299,527	6.17	4,776,614	9.10	1,295,503	8.52	16,114,325	5.64	22,485,969	6.28
7	Unpaid Losses	1,085,940	22.39	34,618,185	65.94	8,183,851	53.80	321,130,263	112.39	365,018,239	101.88
8	Defense and Cost Containment Expenses Unpaid	210,952	4.35	4,789,871	9.12	1,328,105	8.73	48,308,626	16.91	54,637,554	15.25
9	Unallocated LAE* Unpaid	164,277	3.39	3,633,695	6.92	820,913	5.40	15,754,863	5.51	20,373,748	5.69
10	Unearned Premium Reserves	2,476,927	51.06	17,547,900	33.43	6,290,696	41.36	135,994,683	47.60	162,310,206	45.30
11	Agents Balances	660,018	13.61	9,354,437	17.82	2,596,211	17.07	53,529,739	18.73	66,140,405	18.46
12	Commission & Brokerage Expenses Incurred	694,908	14.33	4,883,271	9.30	969,720	6.38	33,295,598	11.65	39,843,497	11.12
13	Taxes, Licenses and Fees Incurred	99,039	2.04	1,174,070	2.24	377,903	2.48	7,900,844	2.77	9,551,856	2.67
14	Other Acquisition Expenses Incurred	303,631	6.26	4,497,577	8.57	1,625,311	10.69	17,187,327	6.02	23,613,846	6.59
15	General Expenses Incurred	193,717	3.99	2,711,886	5.17	491,253	3.23	16,655,494	5.83	20,052,350	5.60
16	Other Income Less Other Expenses	20,369	0.42	256,557	0.49	106,303	0.70	(1,494,017)	(0.52)	(1,110,788)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain**	1,429,548	29.47	2,261,320	4.31	575,813	3.79	25,229,303	8.83	29,495,984	8.23

* 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 2007 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	130,716	99.64	906,838	108.28	270,135	99.20	5,377,969	100.04	6,685,658	101.04
2	Premiums Earned	131,188	100.00	837,520	100.00	272,318	100.00	5,375,632	100.00	6,616,658	100.00
3	Dividends to Policyholders	35	0.03	4,890	0.58	5,538	2.03	958	0.02	11,421	0.17
4	Incurred Losses	33,366	25.43	291,290	34.78	135,490	49.75	1,702,875	31.68	2,163,021	32.69
5	Defense and Cost Containment Expenses Incurred	2,046	1.56	17,174	2.05	2,382	0.87	81,067	1.51	102,669	1.55
6	Unallocated LAE* Incurred	2,935	2.24	39,587	4.73	9,518	3.50	139,747	2.60	191,787	2.90
7	Unpaid Losses	12,804	9.76	370,976	44.29	43,787	16.08	2,506,244	46.62	2,933,811	44.34
8	Defense and Cost Containment Expenses Unpaid	953	0.73	8,291	0.99	2,660	0.98	153,610	2.86	165,514	2.50
9	Unallocated LAE* Unpaid	723	0.55	25,025	2.99	4,452	1.63	90,847	1.69	121,047	1.83
10	Unearned Premium Reserves	61,464	46.85	460,598	55.00	153,288	56.29	2,684,190	49.93	3,359,540	50.77
11	Agents Balances	13,015	9.92	200,392	23.93	71,331	26.19	905,748	16.85	1,190,486	17.99
12	Commission & Brokerage Expenses Incurred	23,563	17.96	56,985	6.80	24,772	9.10	735,849	13.69	841,169	12.71
13	Taxes, Licenses and Fees Incurred	2,597	1.98	24,907	2.97	7,030	2.58	149,471	2.78	184,005	2.78
14	Other Acquisition Expenses Incurred	3,830	2.92	67,754	8.09	34,815	12.78	263,575	4.90	369,974	5.59
15	General Expenses Incurred	7,889	6.01	97,506	11.64	9,842	3.61	409,807	7.62	525,044	7.94
16	Other Income Less Other Expenses	1,154	0.88	(2,471)	(0.30)	(2,240)	(0.82)	(42,319)	(0.79)	(45,876)	(0.69)
17	Pretax Profit or Loss Excluding Investment Gain**	56,083	42.75	234,971	28.06	40,694	14.94	1,849,954	34.41	2,181,702	32.97

* 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 2007 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	189,349	94.88	1,356,526	96.64	243,797	100.93	3,913,029	101.14	5,702,701	99.81
2	Premiums Earned	199,570	100.00	1,403,637	100.00	241,561	100.00	3,868,891	100.00	5,713,659	100.00
3	Dividends to Policyholders	142	0.07	7,255	0.52	7,312	3.03	1,211	0.03	15,920	0.28
4	Incurred Losses	55,106	27.61	134,521	9.58	129,020	53.41	1,771,344	45.78	2,089,991	36.58
5	Defense and Cost Containment Expenses Incurred	2,242	1.12	12,118	0.86	2,045	0.85	131,822	3.41	148,227	2.59
6	Unallocated LAE* Incurred	8,600	4.31	25,178	1.79	14,932	6.18	131,415	3.40	180,125	3.15
7	Unpaid Losses	49,615	24.86	292,579	20.84	61,052	25.27	2,601,242	67.23	3,004,488	52.58
8	Defense and Cost Containment Expenses Unpaid	2,810	1.41	15,445	1.10	5,562	2.30	160,617	4.15	184,434	3.23
9	Unallocated LAE* Unpaid	2,468	1.24	12,250	0.87	7,475	3.09	77,571	2.00	99,764	1.75
10	Unearned Premium Reserves	82,803	41.49	650,206	46.32	127,435	52.75	1,506,827	38.95	2,367,271	41.43
11	Agents Balances	15,203	7.62	251,938	17.95	50,012	20.70	574,225	14.84	891,378	15.60
12	Commission & Brokerage Expenses Incurred	30,238	15.15	61,302	4.37	19,526	8.08	495,392	12.80	606,458	10.61
13	Taxes, Licenses and Fees Incurred	3,362	1.68	34,516	2.46	6,144	2.54	83,235	2.15	127,257	2.23
14	Other Acquisition Expenses Incurred	7,394	3.70	89,289	6.36	27,988	11.59	195,750	5.06	320,421	5.61
15	General Expenses Incurred	7,436	3.73	153,728	10.95	7,298	3.02	220,194	5.69	388,656	6.80
16	Other Income Less Other Expenses	835	0.42	(6,937)	(0.49)	(989)	(0.41)	(8,869)	(0.23)	(15,960)	(0.28)
17	Pretax Profit or Loss Excluding Investment Gain**	85,873	43.03	878,794	62.61	26,308	10.89	829,689	21.45	1,820,664	31.87

* 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 2007 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	403,764	103.23	0	0.00	6,190,914	101.90	6,594,678	101.98
2	Premiums Earned	0	0.00	391,115	100.00	0	0.00	6,075,682	100.00	6,466,797	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	11	0.00	114,550	29.29	0	0.00	3,607,670	59.38	3,722,231	57.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	(18)	(0.00)	0	0.00	12,721	0.21	12,703	0.20
6	Unallocated LAE* Incurred	0	0.00	6,143	1.57	0	0.00	41,876	0.69	48,019	0.74
7	Unpaid Losses	0	0.00	36,122	9.24	0	0.00	1,792,656	29.51	1,828,778	28.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	61	0.02	0	0.00	15,710	0.26	15,771	0.24
9	Unallocated LAE* Unpaid	0	0.00	1,210	0.31	0	0.00	12,637	0.21	13,847	0.21
10	Unearned Premium Reserves	0	0.00	26,684	6.82	0	0.00	452,099	7.44	478,783	7.40
11	Agents Balances	0	0.00	16,411	4.20	0	0.00	1,166,688	19.20	1,183,099	18.29
12	Commission & Brokerage Expenses Incurred	0	0.00	72,812	18.62	0	0.00	380,733	6.27	453,545	7.01
13	Taxes, Licenses and Fees Incurred	0	0.00	697	0.18	0	0.00	7,306	0.12	8,003	0.12
14	Other Acquisition Expenses Incurred	0	0.00	(763)	(0.20)	0	0.00	(53,331)	(0.88)	(54,094)	(0.84)
15	General Expenses Incurred	0	0.00	6,829	1.75	0	0.00	147,724	2.43	154,553	2.39
16	Other Income Less Other Expenses	0	0.00	392	0.10	0	0.00	(162,813)	(2.68)	(162,421)	(2.51)
17	Pretax Profit or Loss Excluding Investment Gain**	(11)	0.00	191,256	48.90	0	0.00	1,768,171	29.10	1,959,416	30.30

* 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 2007 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	18,198	106.89	162,159	104.20	31,590	103.20	2,041,528	105.57	2,253,475	105.45
2	Premiums Earned	17,025	100.00	155,617	100.00	30,611	100.00	1,933,784	100.00	2,137,037	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	11,471	67.38	21,371	13.73	1,517	4.96	180,797	9.35	215,156	10.07
5	Defense and Cost Containment Expenses Incurred	228	1.34	108	0.07	97	0.32	21,845	1.13	22,278	1.04
6	Unallocated LAE* Incurred	26	0.15	919	0.59	0	0.00	15,465	0.80	16,410	0.77
7	Unpaid Losses	386	2.27	3,078	1.98	8	0.03	342,635	17.72	346,107	16.20
8	Defense and Cost Containment Expenses Unpaid	2	0.01	156	0.10	0	0.00	2,763	0.14	2,921	0.14
9	Unallocated LAE* Unpaid	0	0.00	25	0.02	0	0.00	85,345	4.41	85,370	3.99
10	Unearned Premium Reserves	10,216	60.01	88,684	56.99	17,273	56.43	1,063,143	54.98	1,179,316	55.18
11	Agents Balances	0	0.00	24,157	15.52	6,481	21.17	102,254	5.29	132,892	6.22
12	Commission & Brokerage Expenses Incurred	4,843	28.45	30,827	19.81	5,388	17.60	317,749	16.43	358,807	16.79
13	Taxes, Licenses and Fees Incurred	331	1.94	3,530	2.27	771	2.52	41,109	2.13	45,741	2.14
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,138	6.98	44,945	2.32	47,083	2.20
15	General Expenses Incurred	0	0.00	0	0.00	930	3.04	(34,804)	(1.80)	(33,874)	(1.59)
16	Other Income Less Other Expenses	0	0.00	(56)	(0.04)	109	0.36	7,226	0.37	7,279	0.34
17	Pretax Profit or Loss Excluding Investment Gain**	127	0.75	98,806	63.49	19,879	64.94	1,353,900	70.01	1,472,712	68.91

* 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 2007 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	69,431	102.65	341,812	101.49	35,025	100.55	678,430	101.84	1,124,698	101.74
2	Premiums Earned	67,641	100.00	336,791	100.00	34,834	100.00	666,200	100.00	1,105,466	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	29,777	44.02	226,548	67.27	17,915	51.43	323,218	48.52	597,458	54.05
5	Defense and Cost Containment Expenses Incurred	1,376	2.03	9,798	2.91	1,004	2.88	22,770	3.42	34,948	3.16
6	Unallocated LAE* Incurred	2,057	3.04	10,858	3.22	1,751	5.03	34,694	5.21	49,360	4.47
7	Unpaid Losses	19,244	28.45	125,603	37.29	7,674	22.03	226,093	33.94	378,614	34.25
8	Defense and Cost Containment Expenses Unpaid	1,415	2.09	20,635	6.13	1,540	4.42	28,032	4.21	51,622	4.67
9	Unallocated LAE* Unpaid	2,221	3.28	4,404	1.31	580	1.67	27,594	4.14	34,799	3.15
10	Unearned Premium Reserves	34,063	50.36	152,714	45.34	17,293	49.64	327,020	49.09	531,090	48.04
11	Agents Balances	10,278	15.19	88,624	26.31	3,041	8.73	123,763	18.58	225,706	20.42
12	Commission & Brokerage Expenses Incurred	11,978	17.71	59,316	17.61	4,150	11.91	118,358	17.77	193,802	17.53
13	Taxes, Licenses and Fees Incurred	1,356	2.00	6,628	1.97	705	2.02	16,920	2.54	25,609	2.32
14	Other Acquisition Expenses Incurred	2,612	3.86	27,922	8.29	1,831	5.26	44,472	6.68	76,837	6.95
15	General Expenses Incurred	1,938	2.87	12,613	3.75	653	1.87	46,296	6.95	61,500	5.56
16	Other Income Less Other Expenses	148	0.22	(58)	(0.02)	442	1.27	(326)	(0.05)	206	0.02
17	Pretax Profit or Loss Excluding Investment Gain**	16,697	24.68	(16,950)	(5.03)	7,269	20.87	59,135	8.88	66,151	5.98

* 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 2007 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	3,431,956	98.85	2,922,546	99.30	4,210,715	99.65	33,643,655	102.87	44,208,872	101.99
2	Premiums Earned	3,471,774	100.00	2,943,013	100.00	4,225,449	100.00	32,704,590	100.00	43,344,826	100.00
3	Dividends to Policyholders	6,809	0.20	45,887	1.56	136,541	3.23	1,676	0.01	190,913	0.44
4	Incurred Losses	1,229,455	35.41	1,474,999	50.12	2,483,443	58.77	17,152,289	52.45	22,340,186	51.54
5	Defense and Cost Containment Expenses Incurred	37,937	1.09	34,759	1.18	27,043	0.64	536,892	1.64	636,631	1.47
6	Unallocated LAE* Incurred	242,653	6.99	170,947	5.81	340,225	8.05	2,437,297	7.45	3,191,122	7.36
7	Unpaid Losses	448,453	12.92	719,607	24.45	1,217,990	28.83	8,556,489	26.16	10,942,539	25.25
8	Defense and Cost Containment Expenses Unpaid	71,527	2.06	80,248	2.73	125,891	2.98	927,829	2.84	1,205,495	2.78
9	Unallocated LAE* Unpaid	115,690	3.33	74,360	2.53	177,277	4.20	1,343,313	4.11	1,710,640	3.95
10	Unearned Premium Reserves	1,777,259	51.19	1,499,807	50.96	2,179,143	51.57	17,899,818	54.73	23,356,027	53.88
11	Agents Balances	504,589	14.53	399,377	13.57	758,977	17.96	4,683,065	14.32	6,346,008	14.64
12	Commission & Brokerage Expenses Incurred	441,984	12.73	389,772	13.24	357,641	8.46	4,649,204	14.22	5,838,601	13.47
13	Taxes, Licenses and Fees Incurred	72,478	2.09	68,356	2.32	105,627	2.50	875,313	2.68	1,121,774	2.59
14	Other Acquisition Expenses Incurred	244,205	7.03	284,146	9.65	468,591	11.09	2,545,214	7.78	3,542,156	8.17
15	General Expenses Incurred	118,108	3.40	202,092	6.87	122,471	2.90	1,359,658	4.16	1,802,329	4.16
16	Other Income Less Other Expenses	17,129	0.49	6,699	0.23	22,517	0.53	120,384	0.37	166,729	0.38
17	Pretax Profit or Loss Excluding Investment Gain**	1,095,280	31.55	278,756	9.47	206,386	4.88	3,267,441	9.99	4,847,863	11.18

* 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 2007 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	440,694	98.94	2,454,908	98.63	1,066,760	101.90	23,022,967	99.03	26,985,329	99.11
2	Premiums Earned	445,410	100.00	2,488,942	100.00	1,046,884	100.00	23,247,327	100.00	27,228,563	100.00
3	Dividends to Policyholders	5	0.00	11,186	0.45	151	0.01	9,482	0.04	20,824	0.08
4	Incurred Losses	178,248	40.02	1,144,822	46.00	447,803	42.77	9,335,962	40.16	11,106,835	40.79
5	Defense and Cost Containment Expenses Incurred	22,560	5.06	193,557	7.78	59,098	5.65	2,138,491	9.20	2,413,706	8.86
6	Unallocated LAE* Incurred	19,170	4.30	122,872	4.94	73,598	7.03	962,182	4.14	1,177,822	4.33
7	Unpaid Losses	265,287	59.56	1,979,488	79.53	592,555	56.60	21,196,303	91.18	24,033,633	88.27
8	Defense and Cost Containment Expenses Unpaid	90,192	20.25	684,045	27.48	288,158	27.53	6,812,041	29.30	7,874,436	28.92
9	Unallocated LAE* Unpaid	21,470	4.82	119,143	4.79	56,650	5.41	1,331,818	5.73	1,529,081	5.62
10	Unearned Premium Reserves	206,542	46.37	1,152,064	46.29	538,552	51.44	10,888,503	46.84	12,785,661	46.96
11	Agents Balances	40,308	9.05	714,558	28.71	201,347	19.23	4,598,297	19.78	5,554,510	20.40
12	Commission & Brokerage Expenses Incurred	75,782	17.01	370,968	14.90	151,988	14.52	3,847,329	16.55	4,446,067	16.33
13	Taxes, Licenses and Fees Incurred	8,180	1.84	61,274	2.46	25,944	2.48	591,378	2.54	686,776	2.52
14	Other Acquisition Expenses Incurred	25,618	5.75	228,854	9.19	119,205	11.39	1,409,215	6.06	1,782,892	6.55
15	General Expenses Incurred	31,021	6.96	183,286	7.36	52,642	5.03	1,472,925	6.34	1,739,874	6.39
16	Other Income Less Other Expenses	944	0.21	2,312	0.09	8,498	0.81	(40,062)	(0.17)	(28,308)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain**	85,777	19.26	174,437	7.01	124,952	11.94	3,440,299	14.80	3,825,465	14.05

* 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 2007 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	6,123,510	104.66	6,123,510	104.66
2	Premiums Earned	0	0.00	0	0.00	0	0.00	5,850,748	100.00	5,850,748	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	5,452,518	93.19	5,452,518	93.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	143,488	2.45	143,488	2.45
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	108,643	1.86	108,643	1.86
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	10,602,081	181.21	10,602,081	181.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	159,281	2.72	159,281	2.72
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	88,829	1.52	88,829	1.52
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	902,351	15.42	902,351	15.42
11	Agents Balances	0	0.00	0	0.00	0	0.00	308,610	5.27	308,610	5.27
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	9,997	0.17	9,997	0.17
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	137,088	2.34	137,088	2.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	212,993	3.64	212,993	3.64
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	638,776	10.92	638,776	10.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(142,926)	(2.44)	(142,926)	(2.44)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	(995,680)	(17.02)	(995,680)	(17.02)

* 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 2007 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	8,309	100.70	12,038	93.79	3,612,394	102.39	3,632,741	102.35
2	Premiums Earned	0	0.00	8,251	100.00	12,835	100.00	3,528,196	100.00	3,549,282	100.00
3	Dividends to Policyholders	0	0.00	969	11.74	1,393	10.85	0	0.00	2,362	0.07
4	Incurred Losses	3	0.00	(40,315)	(488.61)	3,308	25.77	1,671,870	47.39	1,634,866	46.06
5	Defense and Cost Containment Expenses Incurred	9	0.00	(910)	(11.03)	37	0.29	140,429	3.98	139,565	3.93
6	Unallocated LAE* Incurred	0	0.00	388	4.70	535	4.17	125,794	3.57	126,717	3.57
7	Unpaid Losses	0	0.00	30,539	370.12	2,918	22.73	3,344,155	94.78	3,377,612	95.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	907	10.99	502	3.91	284,389	8.06	285,798	8.05
9	Unallocated LAE* Unpaid	0	0.00	404	4.90	323	2.52	107,197	3.04	107,924	3.04
10	Unearned Premium Reserves	0	0.00	3,913	47.42	5,712	44.50	1,227,518	34.79	1,237,143	34.86
11	Agents Balances	0	0.00	2,243	27.18	2,058	16.03	715,973	20.29	720,274	20.29
12	Commission & Brokerage Expenses Incurred	0	0.00	276	3.35	1	0.01	550,613	15.61	550,890	15.52
13	Taxes, Licenses and Fees Incurred	3	0.00	163	1.98	300	2.34	54,461	1.54	54,927	1.55
14	Other Acquisition Expenses Incurred	0	0.00	1,174	14.23	1,153	8.98	137,417	3.89	139,744	3.94
15	General Expenses Incurred	0	0.00	509	6.17	74	0.58	213,153	6.04	213,736	6.02
16	Other Income Less Other Expenses	0	0.00	(345)	(4.18)	27	0.21	(57,314)	(1.62)	(57,632)	(1.62)
17	Pretax Profit or Loss Excluding Investment Gain**	(15)	0.00	45,655	553.33	6,062	47.23	577,144	16.36	628,846	17.72

* 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 2007 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	145,798	120.01	1,041,399	103.66	151,432	103.69	11,765,799	100.65	13,104,428	101.10
2	Premiums Earned	121,489	100.00	1,004,672	100.00	146,036	100.00	11,689,290	100.00	12,961,487	100.00
3	Dividends to Policyholders	132	0.11	2,611	0.26	6,786	4.65	19,722	0.17	29,251	0.23
4	Incurred Losses	38,037	31.31	351,566	34.99	56,918	38.98	4,351,488	37.23	4,798,009	37.02
5	Defense and Cost Containment Expenses Incurred	359	0.30	21,610	2.15	184	0.13	85,645	0.73	107,798	0.83
6	Unallocated LAE* Incurred	2,953	2.43	27,590	2.75	8,025	5.50	376,309	3.22	414,877	3.20
7	Unpaid Losses	17,504	14.41	284,617	28.33	13,551	9.28	2,963,268	25.35	3,278,940	25.30
8	Defense and Cost Containment Expenses Unpaid	911	0.75	19,250	1.92	770	0.53	179,515	1.54	200,446	1.55
9	Unallocated LAE* Unpaid	1,835	1.51	17,245	1.72	3,864	2.65	197,633	1.69	220,577	1.70
10	Unearned Premium Reserves	82,934	68.26	516,345	51.39	79,359	54.34	3,833,473	32.79	4,512,111	34.81
11	Agents Balances	11,432	9.41	221,201	22.02	24,704	16.92	2,331,293	19.94	2,588,630	19.97
12	Commission & Brokerage Expenses Incurred	30,186	24.85	64,230	6.39	6,569	4.50	1,670,466	14.29	1,771,451	13.67
13	Taxes, Licenses and Fees Incurred	2,437	2.01	27,384	2.73	4,081	2.79	313,057	2.68	346,959	2.68
14	Other Acquisition Expenses Incurred	4,520	3.72	90,535	9.01	33,112	22.67	463,760	3.97	591,927	4.57
15	General Expenses Incurred	5,133	4.23	108,928	10.84	4,273	2.93	651,816	5.58	770,150	5.94
16	Other Income Less Other Expenses	111	0.09	677	0.07	117	0.08	(94,946)	(0.81)	(94,041)	(0.73)
17	Pretax Profit or Loss Excluding Investment Gain**	37,841	31.15	310,902	30.95	26,203	17.94	3,662,106	31.33	4,037,052	31.15

* 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 2007 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	3,494,948	118.19	3,494,948	118.19
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,957,029	100.00	2,957,029	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	3,730,025	126.14	3,730,025	126.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	2,338	0.08	2,338	0.08
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	3,481	0.12	3,481	0.12
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	3,967,743	134.18	3,967,743	134.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	8,630	0.29	8,630	0.29
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	1,394	0.05	1,394	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	13,610,356	460.27	13,610,356	460.27
11	Agents Balances	0	0.00	0	0.00	0	0.00	73,958	2.50	73,958	2.50
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	460	0.02	460	0.02
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	87,833	2.97	87,833	2.97
14	Other Acquisition Expenses Incurred	6	0.00	0	0.00	0	0.00	351,019	11.87	351,025	11.87
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	412,744	13.96	412,744	13.96
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(38,800)	(1.31)	(38,800)	(1.31)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	(1,669,669)	(56.46)	(1,669,669)	(56.46)

* 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 2007 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	114.29	111,573	103.47	521,177	108.02	2,494,660	97.55	3,127,418	99.36
2	Premiums Earned	7	100.00	107,829	100.00	482,493	100.00	2,557,220	100.00	3,147,549	100.00
3	Dividends to Policyholders	0	0.00	5,150	4.78	23,129	4.79	12,282	0.48	40,561	1.29
4	Incurred Losses	0	0.00	48,189	44.69	184,702	38.28	802,185	31.37	1,035,076	32.89
5	Defense and Cost Containment Expenses Incurred	(1)	(14.29)	34,255	31.77	65,908	13.66	604,185	23.63	704,347	22.38
6	Unallocated LAE* Incurred	0	0.00	6,522	6.05	14,027	2.91	105,341	4.12	125,890	4.00
7	Unpaid Losses	0	0.00	132,207	122.61	749,386	155.32	6,813,085	266.43	7,694,678	244.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	48,816	45.27	261,615	54.22	2,382,631	93.17	2,693,062	85.56
9	Unallocated LAE* Unpaid	0	0.00	6,440	5.97	30,602	6.34	211,359	8.27	248,401	7.89
10	Unearned Premium Reserves	4	57.14	59,138	54.84	318,977	66.11	1,160,666	45.39	1,538,785	48.89
11	Agents Balances	1	14.29	26,535	24.61	145,372	30.13	484,348	18.94	656,256	20.85
12	Commission & Brokerage Expenses Incurred	82	1171.43	1,758	1.63	32,091	6.65	267,674	10.47	301,605	9.58
13	Taxes, Licenses and Fees Incurred	0	0.00	2,554	2.37	14,003	2.90	64,881	2.54	81,438	2.59
14	Other Acquisition Expenses Incurred	175	2500.00	12,749	11.82	6,234	1.29	71,483	2.80	90,641	2.88
15	General Expenses Incurred	0	0.00	2,926	2.71	44,635	9.25	176,000	6.88	223,561	7.10
16	Other Income Less Other Expenses	0	0.00	(592)	(0.55)	(211)	(0.04)	13,958	0.55	13,155	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	(248)	(3542.86)	(6,868)	(6.37)	97,554	20.22	467,144	18.27	557,582	17.71

* 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 2007 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	5,693	110.29	48,169	102.04	36,447	103.45	1,052,897	98.81	1,143,206	99.14
2	Premiums Earned	5,162	100.00	47,207	100.00	35,230	100.00	1,065,536	100.00	1,153,135	100.00
3	Dividends to Policyholders	0	0.00	691	1.46	2,200	6.24	10	0.00	2,901	0.25
4	Incurred Losses	62	1.20	(629)	(1.33)	(56,712)	(160.98)	5,073	0.48	(52,206)	(4.53)
5	Defense and Cost Containment Expenses Incurred	(45)	(0.87)	(16)	(0.03)	1,349	3.83	(2,495)	(0.23)	(1,207)	(0.10)
6	Unallocated LAE* Incurred	120	2.32	160	0.34	2,356	6.69	5,429	0.51	8,065	0.70
7	Unpaid Losses	206	3.99	489	1.04	1,495	4.24	117,359	11.01	119,549	10.37
8	Defense and Cost Containment Expenses Unpaid	37	0.72	232	0.49	80	0.23	6,569	0.62	6,918	0.60
9	Unallocated LAE* Unpaid	21	0.41	41	0.09	2,389	6.78	13,538	1.27	15,989	1.39
10	Unearned Premium Reserves	2,867	55.54	24,369	51.62	19,256	54.66	509,212	47.79	555,704	48.19
11	Agents Balances	171	3.31	8,864	18.78	7,319	20.77	154,558	14.51	170,912	14.82
12	Commission & Brokerage Expenses Incurred	582	11.27	4,229	8.96	1,445	4.10	113,621	10.66	119,877	10.40
13	Taxes, Licenses and Fees Incurred	111	2.15	1,170	2.48	1,875	5.32	26,415	2.48	29,571	2.56
14	Other Acquisition Expenses Incurred	163	3.16	5,429	11.50	9,591	27.22	53,575	5.03	68,758	5.96
15	General Expenses Incurred	255	4.94	3,111	6.59	1,030	2.92	46,382	4.35	50,778	4.40
16	Other Income Less Other Expenses	0	0.00	(6,302)	(13.35)	24	0.07	(406)	(0.04)	(6,684)	(0.58)
17	Pretax Profit or Loss Excluding Investment Gain**	3,916	75.86	26,759	56.68	72,116	204.70	817,114	76.69	919,905	79.77

* 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 2007 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	603,268	100.27	0	0.00	3,316,629	107.04	3,919,897	105.94
2	Premiums Earned	0	0.00	601,670	100.00	0	0.00	3,098,580	100.00	3,700,250	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	532,044	88.43	0	0.00	1,457,044	47.02	1,989,088	53.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	7,635	1.27	0	0.00	21,299	0.69	28,934	0.78
6	Unallocated LAE* Incurred	0	0.00	43,234	7.19	0	0.00	43,751	1.41	86,985	2.35
7	Unpaid Losses	0	0.00	106,910	17.77	0	0.00	1,954,076	63.06	2,060,986	55.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,250	0.37	0	0.00	43,251	1.40	45,501	1.23
9	Unallocated LAE* Unpaid	0	0.00	70,778	11.76	0	0.00	42,004	1.36	112,782	3.05
10	Unearned Premium Reserves	0	0.00	32,547	5.41	0	0.00	1,476,545	47.65	1,509,092	40.78
11	Agents Balances	0	0.00	2,069	0.34	0	0.00	1,000,741	32.30	1,002,810	27.10
12	Commission & Brokerage Expenses Incurred	0	0.00	696	0.12	0	0.00	658,024	21.24	658,720	17.80
13	Taxes, Licenses and Fees Incurred	0	0.00	8,941	1.49	0	0.00	79,157	2.55	88,098	2.38
14	Other Acquisition Expenses Incurred	0	0.00	17,366	2.89	0	0.00	179,577	5.80	196,943	5.32
15	General Expenses Incurred	0	0.00	2,565	0.43	0	0.00	161,404	5.21	163,969	4.43
16	Other Income Less Other Expenses	0	0.00	2,046	0.34	0	0.00	(84,755)	(2.74)	(82,709)	(2.24)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(8,763)	(1.46)	0	0.00	413,566	13.35	404,803	10.94

* 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 2007 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	9,411	152.21	0	0.00	501,961	101.16	511,372	101.78
2	Premiums Earned	0	0.00	6,183	100.00	0	0.00	496,225	100.00	502,408	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	2,930	47.39	0	0.00	44,436	8.95	47,366	9.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	7	0.11	0	0.00	474	0.10	481	0.10
6	Unallocated LAE* Incurred	0	0.00	559	9.04	0	0.00	1,218	0.25	1,777	0.35
7	Unpaid Losses	0	0.00	3,639	58.85	0	0.00	47,736	9.62	51,375	10.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	58	0.94	0	0.00	907	0.18	965	0.19
9	Unallocated LAE* Unpaid	0	0.00	692	11.19	0	0.00	2,911	0.59	3,603	0.72
10	Unearned Premium Reserves	0	0.00	19,211	310.71	0	0.00	53,183	10.72	72,394	14.41
11	Agents Balances	0	0.00	0	0.00	0	0.00	48,849	9.84	48,849	9.72
12	Commission & Brokerage Expenses Incurred	0	0.00	1,926	31.15	0	0.00	129,522	26.10	131,448	26.16
13	Taxes, Licenses and Fees Incurred	0	0.00	169	2.73	0	0.00	13,689	2.76	13,858	2.76
14	Other Acquisition Expenses Incurred	0	0.00	737	11.92	0	0.00	29,200	5.88	29,937	5.96
15	General Expenses Incurred	0	0.00	1,589	25.70	0	0.00	29,857	6.02	31,446	6.26
16	Other Income Less Other Expenses	0	0.00	44	0.71	0	0.00	(1,646)	(0.33)	(1,602)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,690)	(27.33)	0	0.00	246,179	49.61	244,489	48.66

* 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 2007 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	277	100.36	766,950	119.65	0	0.00	1,728,656	99.75	2,495,883	105.12
2	Premiums Earned	276	100.00	640,993	100.00	0	0.00	1,732,977	100.00	2,374,246	100.00
3	Dividends to Policyholders	0	0.00	32	0.00	0	0.00	1,302	0.08	1,334	0.06
4	Incurred Losses	(32)	(11.59)	451,913	70.50	0	0.00	1,003,840	57.93	1,455,721	61.31
5	Defense and Cost Containment Expenses Incurred	(4)	(1.45)	1,138	0.18	0	0.00	23,915	1.38	25,049	1.06
6	Unallocated LAE* Incurred	(2)	(0.72)	45,413	7.08	0	0.00	60,802	3.51	106,213	4.47
7	Unpaid Losses	4	1.45	431,956	67.39	0	0.00	1,402,605	80.94	1,834,565	77.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,930	1.08	0	0.00	6,485	0.37	13,415	0.57
9	Unallocated LAE* Unpaid	0	0.00	81,381	12.70	0	0.00	51,683	2.98	133,064	5.60
10	Unearned Premium Reserves	48	17.39	842,609	131.45	0	0.00	4,459,554	257.33	5,302,211	223.32
11	Agents Balances	45	16.30	184,295	28.75	0	0.00	320,725	18.51	505,065	21.27
12	Commission & Brokerage Expenses Incurred	54	19.57	79,847	12.46	0	0.00	373,239	21.54	453,140	19.09
13	Taxes, Licenses and Fees Incurred	6	2.17	14,468	2.26	0	0.00	15,783	0.91	30,257	1.27
14	Other Acquisition Expenses Incurred	0	0.00	57,843	9.02	0	0.00	71,125	4.10	128,968	5.43
15	General Expenses Incurred	25	9.06	33,573	5.24	0	0.00	156,079	9.01	189,677	7.99
16	Other Income Less Other Expenses	7	2.54	4,512	0.70	0	0.00	(77,751)	(4.49)	(73,232)	(3.08)
17	Pretax Profit or Loss Excluding Investment Gain**	236	85.51	(38,719)	(6.04)	0	0.00	(50,862)	(2.93)	(89,345)	(3.76)

* 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 2007 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	56,491	99.52	2,738,371	99.71	379,602	98.43	33,780,162	101.95	36,954,626	101.74
2	Premiums Earned	56,763	100.00	2,746,280	100.00	385,647	100.00	33,133,869	100.00	36,322,559	100.00
3	Dividends to Policyholders	0	0.00	201,599	7.34	2,944	0.76	228,509	0.69	433,052	1.19
4	Incurred Losses	24,387	42.96	1,652,716	60.18	184,331	47.80	19,567,922	59.06	21,429,356	59.00
5	Defense and Cost Containment Expenses Incurred	2,170	3.82	134,265	4.89	17,114	4.44	1,969,550	5.94	2,123,099	5.85
6	Unallocated LAE* Incurred	3,091	5.45	154,854	5.64	33,070	8.58	1,234,824	3.73	1,425,839	3.93
7	Unpaid Losses	80,084	141.08	6,190,851	225.43	843,548	218.74	85,220,696	257.20	92,335,179	254.21
8	Defense and Cost Containment Expenses Unpaid	1,928	3.40	507,702	18.49	65,994	17.11	7,648,893	23.08	8,224,517	22.64
9	Unallocated LAE* Unpaid	5,521	9.73	227,663	8.29	49,793	12.91	3,472,023	10.48	3,755,000	10.34
10	Unearned Premium Reserves	20,399	35.94	1,193,383	43.45	162,096	42.03	10,087,123	30.44	11,463,001	31.56
11	Agents Balances	16,605	29.25	815,205	29.68	84,115	21.81	9,354,476	28.23	10,270,401	28.28
12	Commission & Brokerage Expenses Incurred	6,172	10.87	234,682	8.55	31,538	8.18	2,415,204	7.29	2,687,596	7.40
13	Taxes, Licenses and Fees Incurred	1,591	2.80	70,696	2.57	14,228	3.69	1,612,914	4.87	1,699,429	4.68
14	Other Acquisition Expenses Incurred	3,569	6.29	181,367	6.60	39,010	10.12	1,697,315	5.12	1,921,261	5.29
15	General Expenses Incurred	6,409	11.29	179,982	6.55	18,371	4.76	1,993,017	6.02	2,197,779	6.05
16	Other Income Less Other Expenses	(301)	(0.53)	(1,703)	(0.06)	3,159	0.82	(583,396)	(1.76)	(582,241)	(1.60)
17	Pretax Profit or Loss Excluding Investment Gain**	9,073	15.98	(65,587)	(2.39)	48,199	12.50	1,831,212	5.53	1,822,897	5.02

* 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 2007 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	94,917	102.36	1,457,075	100.41	325,120	102.77	34,780,384	101.89	36,657,496	101.84
2	Premiums Earned	92,730	100.00	1,451,139	100.00	316,362	100.00	34,134,476	100.00	35,994,707	100.00
3	Dividends to Policyholders	0	0.00	15,789	1.09	9,807	3.10	6,180	0.02	31,776	0.09
4	Incurred Losses	38,514	41.53	574,377	39.58	365,898	115.66	18,180,514	53.26	19,159,303	53.23
5	Defense and Cost Containment Expenses Incurred	10,517	11.34	182,408	12.57	153,277	48.45	4,369,253	12.80	4,715,455	13.10
6	Unallocated LAE* Incurred	4,169	4.50	61,119	4.21	6,922	2.19	1,937,505	5.68	2,009,715	5.58
7	Unpaid Losses	110,559	119.23	2,438,247	168.02	698,670	220.85	86,596,986	253.69	89,844,462	249.60
8	Defense and Cost Containment Expenses Unpaid	24,803	26.75	682,383	47.02	197,650	62.48	17,117,331	50.15	18,022,167	50.07
9	Unallocated LAE* Unpaid	7,375	7.95	141,011	9.72	19,064	6.03	3,453,717	10.12	3,621,167	10.06
10	Unearned Premium Reserves	43,334	46.73	644,901	44.44	154,206	48.74	18,148,317	53.17	18,990,758	52.76
11	Agents Balances	12,786	13.79	416,250	28.68	50,258	15.89	7,989,203	23.41	8,468,497	23.53
12	Commission & Brokerage Expenses Incurred	15,268	16.47	199,150	13.72	15,322	4.84	4,204,578	12.32	4,434,318	12.32
13	Taxes, Licenses and Fees Incurred	1,693	1.83	33,883	2.33	7,829	2.47	869,503	2.55	912,908	2.54
14	Other Acquisition Expenses Incurred	3,877	4.18	143,714	9.90	34,736	10.98	1,774,484	5.20	1,956,811	5.44
15	General Expenses Incurred	5,061	5.46	92,582	6.38	12,160	3.84	1,707,789	5.00	1,817,592	5.05
16	Other Income Less Other Expenses	113	0.12	2,491	0.17	2,049	0.65	(560,970)	(1.64)	(556,317)	(1.55)
17	Pretax Profit or Loss Excluding Investment Gain**	13,744	14.82	150,617	10.38	(287,538)	(90.89)	523,717	1.53	400,540	1.11

* 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 2007 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	6,010	88.32	207,940	98.22	472	100.85	1,984,343	95.92	2,198,765	96.11
2	Premiums Earned	6,805	100.00	211,716	100.00	468	100.00	2,068,705	100.00	2,287,694	100.00
3	Dividends to Policyholders	0	0.00	563	0.27	0	0.00	89	0.00	652	0.03
4	Incurred Losses	(1,461)	(21.47)	60,397	28.53	(566)	(120.94)	696,001	33.64	754,371	32.98
5	Defense and Cost Containment Expenses Incurred	(387)	(5.69)	30,806	14.55	1,780	380.34	943,919	45.63	976,118	42.67
6	Unallocated LAE* Incurred	110	1.62	16,683	7.88	(4)	(0.85)	310,574	15.01	327,363	14.31
7	Unpaid Losses	8,426	123.82	348,644	164.68	4,468	954.70	10,702,127	517.33	11,063,665	483.62
8	Defense and Cost Containment Expenses Unpaid	6,586	96.78	139,108	65.71	3,080	658.12	4,182,076	202.16	4,330,850	189.31
9	Unallocated LAE* Unpaid	1,099	16.15	35,389	16.72	381	81.41	628,313	30.37	665,182	29.08
10	Unearned Premium Reserves	2,344	34.45	90,921	42.94	219	46.79	717,358	34.68	810,842	35.44
11	Agents Balances	407	5.98	72,322	34.16	82	17.52	402,811	19.47	475,622	20.79
12	Commission & Brokerage Expenses Incurred	1,066	15.66	28,246	13.34	55	11.75	211,622	10.23	240,989	10.53
13	Taxes, Licenses and Fees Incurred	109	1.60	5,177	2.45	11	2.35	48,517	2.35	53,814	2.35
14	Other Acquisition Expenses Incurred	237	3.48	23,476	11.09	53	11.32	129,138	6.24	152,904	6.68
15	General Expenses Incurred	278	4.09	14,255	6.73	23	4.91	126,652	6.12	141,208	6.17
16	Other Income Less Other Expenses	(1)	(0.01)	80	0.04	4	0.85	(12,479)	(0.60)	(12,396)	(0.54)
17	Pretax Profit or Loss Excluding Investment Gain**	6,849	100.65	32,189	15.20	(881)	(188.25)	(410,284)	(19.83)	(372,127)	(16.27)

* 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 2007 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	82,256	103.55	19,812,262	98.78	4,222,227	99.00	44,417,724	100.29	68,534,469	99.77
2	Premiums Earned	79,437	100.00	20,056,562	100.00	4,264,714	100.00	44,288,373	100.00	68,689,086	100.00
3	Dividends to Policyholders	0	0.00	57,569	0.29	223,665	5.24	50,914	0.11	332,148	0.48
4	Incurred Losses	57,044	71.81	13,179,568	65.71	2,809,366	65.87	27,962,996	63.14	44,008,974	64.07
5	Defense and Cost Containment Expenses Incurred	2,490	3.13	811,002	4.04	90,522	2.12	1,388,512	3.14	2,292,526	3.34
6	Unallocated LAE* Incurred	5,863	7.38	2,253,494	11.24	372,013	8.72	3,954,154	8.93	6,585,524	9.59
7	Unpaid Losses	45,508	57.29	17,913,232	89.31	3,646,085	85.49	34,466,607	77.82	56,071,432	81.63
8	Defense and Cost Containment Expenses Unpaid	6,738	8.48	2,266,929	11.30	329,953	7.74	4,356,071	9.84	6,959,691	10.13
9	Unallocated LAE* Unpaid	2,354	2.96	1,918,540	9.57	339,484	7.96	2,695,045	6.09	4,955,423	7.21
10	Unearned Premium Reserves	24,791	31.21	5,144,289	25.65	1,321,118	30.98	13,667,228	30.86	20,157,426	29.35
11	Agents Balances	14,635	18.42	3,000,651	14.96	632,698	14.84	6,786,040	15.32	10,434,024	15.19
12	Commission & Brokerage Expenses Incurred	9,126	11.49	1,701,997	8.49	168,377	3.95	3,958,801	8.94	5,838,301	8.50
13	Taxes, Licenses and Fees Incurred	1,504	1.89	449,260	2.24	101,962	2.39	1,115,514	2.52	1,668,240	2.43
14	Other Acquisition Expenses Incurred	1,688	2.12	1,749,844	8.72	453,054	10.62	3,406,366	7.69	5,610,952	8.17
15	General Expenses Incurred	2,749	3.46	831,055	4.14	114,920	2.69	2,683,344	6.06	3,632,068	5.29
16	Other Income Less Other Expenses	54	0.07	177,496	0.88	38,654	0.91	301,607	0.68	517,811	0.75
17	Pretax Profit or Loss Excluding Investment Gain**	(973)	(1.22)	(799,736)	(3.99)	(30,509)	(0.72)	69,393	0.16	(761,825)	(1.11)

* 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 2007 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	27,425	100.26	1,715,948	99.26	194,643	103.48	14,950,435	99.15	16,888,451	99.21
2	Premiums Earned	27,355	100.00	1,728,762	100.00	188,096	100.00	15,078,893	100.00	17,023,106	100.00
3	Dividends to Policyholders	0	0.00	4,950	0.29	0	0.00	3,520	0.02	8,470	0.05
4	Incurred Losses	11,070	40.47	898,122	51.95	96,682	51.40	8,206,170	54.42	9,212,044	54.11
5	Defense and Cost Containment Expenses Incurred	974	3.56	74,160	4.29	9,162	4.87	1,039,638	6.89	1,123,934	6.60
6	Unallocated LAE* Incurred	1,755	6.42	148,787	8.61	15,591	8.29	802,699	5.32	968,832	5.69
7	Unpaid Losses	17,966	65.68	1,833,907	106.08	188,744	100.34	18,965,520	125.78	21,006,137	123.40
8	Defense and Cost Containment Expenses Unpaid	2,653	9.70	253,020	14.64	34,016	18.08	2,308,379	15.31	2,598,068	15.26
9	Unallocated LAE* Unpaid	1,728	6.32	101,795	5.89	9,696	5.15	919,458	6.10	1,032,677	6.07
10	Unearned Premium Reserves	12,920	47.23	759,896	43.96	90,236	47.97	6,518,899	43.23	7,381,951	43.36
11	Agents Balances	3,105	11.35	517,298	29.92	32,850	17.46	3,599,451	23.87	4,152,704	24.39
12	Commission & Brokerage Expenses Incurred	4,651	17.00	228,767	13.23	24,178	12.85	2,125,159	14.09	2,382,755	14.00
13	Taxes, Licenses and Fees Incurred	488	1.78	40,674	2.35	4,830	2.57	413,407	2.74	459,399	2.70
14	Other Acquisition Expenses Incurred	1,122	4.10	185,672	10.74	19,842	10.55	714,076	4.74	920,712	5.41
15	General Expenses Incurred	1,161	4.24	117,923	6.82	9,655	5.13	900,809	5.97	1,029,548	6.05
16	Other Income Less Other Expenses	45	0.16	4,605	0.27	1,642	0.87	(43,149)	(0.29)	(36,857)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain**	6,179	22.59	34,309	1.98	9,800	5.21	830,277	5.51	880,565	5.17

* 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 2007 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	70,539	104.73	13,921,822	98.88	3,367,137	97.80	30,254,686	100.84	47,614,184	100.04
2	Premiums Earned	67,354	100.00	14,079,596	100.00	3,443,017	100.00	30,003,650	100.00	47,593,617	100.00
3	Dividends to Policyholders	0	0.00	33,783	0.24	192,701	5.60	44,862	0.15	271,346	0.57
4	Incurred Losses	39,551	58.72	8,692,123	61.74	2,025,890	58.84	16,626,802	55.42	27,384,366	57.54
5	Defense and Cost Containment Expenses Incurred	243	0.36	26,401	0.19	14,333	0.42	108,822	0.36	149,799	0.31
6	Unallocated LAE* Incurred	4,441	6.59	1,563,187	11.10	396,554	11.52	2,659,025	8.86	4,623,207	9.71
7	Unpaid Losses	3,319	4.93	1,028,360	7.30	89,107	2.59	1,100,923	3.67	2,221,709	4.67
8	Defense and Cost Containment Expenses Unpaid	174	0.26	29,404	0.21	8,524	0.25	110,676	0.37	148,778	0.31
9	Unallocated LAE* Unpaid	503	0.75	759,525	5.39	118,538	3.44	463,650	1.55	1,342,216	2.82
10	Unearned Premium Reserves	21,971	32.62	3,647,357	25.91	1,070,517	31.09	9,403,093	31.34	14,142,938	29.72
11	Agents Balances	12,548	18.63	2,110,246	14.99	512,789	14.89	4,506,573	15.02	7,142,156	15.01
12	Commission & Brokerage Expenses Incurred	8,353	12.40	1,151,608	8.18	117,518	3.41	2,744,600	9.15	4,022,079	8.45
13	Taxes, Licenses and Fees Incurred	1,321	1.96	290,117	2.06	80,531	2.34	762,653	2.54	1,134,622	2.38
14	Other Acquisition Expenses Incurred	1,594	2.37	1,215,988	8.64	364,409	10.58	2,293,376	7.64	3,875,367	8.14
15	General Expenses Incurred	2,517	3.74	561,507	3.99	88,064	2.56	1,823,271	6.08	2,475,359	5.20
16	Other Income Less Other Expenses	65	0.10	82,778	0.59	32,052	0.93	148,260	0.49	263,155	0.55
17	Pretax Profit or Loss Excluding Investment Gain**	9,394	13.95	627,656	4.46	195,071	5.67	3,088,508	10.29	3,920,629	8.24

* 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 2007 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	10,991	99.90	609,953	98.26	70,634	103.61	4,767,007	101.13	5,458,585	100.83
2	Premiums Earned	11,002	100.00	620,741	100.00	68,173	100.00	4,713,738	100.00	5,413,654	100.00
3	Dividends to Policyholders	0	0.00	809	0.13	0	0.00	1,190	0.03	1,999	0.04
4	Incurred Losses	4,742	43.10	309,937	49.93	36,542	53.60	2,414,110	51.21	2,765,331	51.08
5	Defense and Cost Containment Expenses Incurred	52	0.47	2,807	0.45	540	0.79	52,424	1.11	55,823	1.03
6	Unallocated LAE* Incurred	576	5.24	54,636	8.80	5,504	8.07	289,366	6.14	350,082	6.47
7	Unpaid Losses	849	7.72	45,736	7.37	14,499	21.27	579,125	12.29	640,209	11.83
8	Defense and Cost Containment Expenses Unpaid	33	0.30	2,932	0.47	2,020	2.96	94,180	2.00	99,165	1.83
9	Unallocated LAE* Unpaid	218	1.98	14,109	2.27	273	0.40	69,672	1.48	84,272	1.56
10	Unearned Premium Reserves	4,824	43.85	258,922	41.71	33,225	48.74	2,108,760	44.74	2,405,731	44.44
11	Agents Balances	1,118	10.16	175,611	28.29	12,670	18.59	1,012,473	21.48	1,201,872	22.20
12	Commission & Brokerage Expenses Incurred	1,995	18.13	79,494	12.81	8,658	12.70	699,571	14.84	789,718	14.59
13	Taxes, Licenses and Fees Incurred	194	1.76	13,924	2.24	1,640	2.41	125,536	2.66	141,294	2.61
14	Other Acquisition Expenses Incurred	317	2.88	65,629	10.57	7,653	11.23	216,954	4.60	290,553	5.37
15	General Expenses Incurred	344	3.13	40,140	6.47	3,552	5.21	340,726	7.23	384,762	7.11
16	Other Income Less Other Expenses	25	0.23	1,195	0.19	600	0.88	11,324	0.24	13,144	0.24
17	Pretax Profit or Loss Excluding Investment Gain**	2,807	25.51	54,560	8.79	4,685	6.87	585,218	12.42	647,270	11.96

* 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 2007 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	2,892,590	99.44	2,892,590	99.44
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,908,808	100.00	2,908,808	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	76	0.00	0	0.00	1,541,809	53.00	1,541,885	53.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	26	0.00	0	0.00	144,542	4.97	144,568	4.97
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	51,794	1.78	51,794	1.78
7	Unpaid Losses	0	0.00	819	0.00	0	0.00	4,696,313	161.45	4,697,132	161.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3	0.00	0	0.00	460,203	15.82	460,206	15.82
9	Unallocated LAE* Unpaid	0	0.00	1	0.00	0	0.00	50,885	1.75	50,886	1.75
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	968,476	33.29	968,476	33.29
11	Agents Balances	0	0.00	0	0.00	0	0.00	460,291	15.82	460,291	15.82
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	453,328	15.58	453,328	15.58
13	Taxes, Licenses and Fees Incurred	1	0.00	3	0.00	0	0.00	58,992	2.03	58,996	2.03
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	118,647	4.08	118,647	4.08
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	114,400	3.93	114,400	3.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(91,526)	(3.15)	(91,526)	(3.15)
17	Pretax Profit or Loss Excluding Investment Gain**	(1)	0.00	(105)	0.00	0	0.00	333,772	11.47	333,666	11.47

* 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 2007 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	34	100.00	15,173	100.11	1,803	99.83	1,263,386	100.16	1,280,396	100.16
2	Premiums Earned	34	100.00	15,157	100.00	1,806	100.00	1,261,310	100.00	1,278,307	100.00
3	Dividends to Policyholders	0	0.00	126	0.83	0	0.00	444	0.04	570	0.04
4	Incurred Losses	7	20.59	2,549	16.82	(33)	(1.83)	423,846	33.60	426,369	33.35
5	Defense and Cost Containment Expenses Incurred	2	5.88	424	2.80	(14)	(0.78)	38,124	3.02	38,536	3.01
6	Unallocated LAE* Incurred	18	52.94	482	3.18	119	6.59	44,939	3.56	45,558	3.56
7	Unpaid Losses	146	429.41	11,843	78.14	407	22.54	1,178,658	93.45	1,191,054	93.17
8	Defense and Cost Containment Expenses Unpaid	7	20.59	1,613	10.64	53	2.93	143,788	11.40	145,461	11.38
9	Unallocated LAE* Unpaid	16	47.06	1,153	7.61	58	3.21	44,857	3.56	46,084	3.61
10	Unearned Premium Reserves	20	58.82	8,620	56.87	271	15.01	695,938	55.18	704,849	55.14
11	Agents Balances	2	5.88	4,952	32.67	72	3.99	266,608	21.14	271,634	21.25
12	Commission & Brokerage Expenses Incurred	7	20.59	1,990	13.13	73	4.04	147,810	11.72	149,880	11.72
13	Taxes, Licenses and Fees Incurred	0	0.00	345	2.28	50	2.77	29,920	2.37	30,315	2.37
14	Other Acquisition Expenses Incurred	5	14.71	3,006	19.83	309	17.11	110,704	8.78	114,024	8.92
15	General Expenses Incurred	6	17.65	1,703	11.24	76	4.21	100,404	7.96	102,189	7.99
16	Other Income Less Other Expenses	0	0.00	(201)	(1.33)	12	0.66	(16,691)	(1.32)	(16,880)	(1.32)
17	Pretax Profit or Loss Excluding Investment Gain**	(11)	(32.35)	4,328	28.55	1,238	68.55	348,438	27.63	353,993	27.69

* 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 2007 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	80.00	152,915	101.56	96	124.68	5,069,883	104.89	5,222,898	104.79
2	Premiums Earned	5	100.00	150,566	100.00	77	100.00	4,833,430	100.00	4,984,078	100.00
3	Dividends to Policyholders	0	0.00	892	0.59	0	0.00	41,619	0.86	42,511	0.85
4	Incurred Losses	0	0.00	29,680	19.71	414	537.66	889,227	18.40	919,321	18.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	7,023	4.66	0	0.00	246,581	5.10	253,604	5.09
6	Unallocated LAE* Incurred	0	0.00	6,684	4.44	2	2.60	102,111	2.11	108,797	2.18
7	Unpaid Losses	0	0.00	14,093	9.36	17	22.08	3,027,882	62.64	3,041,992	61.03
8	Defense and Cost Containment Expenses Unpaid	20	400.00	15,988	10.62	1	1.30	480,839	9.95	496,848	9.97
9	Unallocated LAE* Unpaid	0	0.00	7,658	5.09	2	2.60	146,958	3.04	154,618	3.10
10	Unearned Premium Reserves	1	20.00	71,175	47.27	45	58.44	2,869,801	59.37	2,941,022	59.01
11	Agents Balances	0	0.00	30,470	20.24	59	76.62	882,219	18.25	912,748	18.31
12	Commission & Brokerage Expenses Incurred	2	40.00	49,639	32.97	0	0.00	1,167,725	24.16	1,217,366	24.43
13	Taxes, Licenses and Fees Incurred	2	40.00	3,972	2.64	1	1.30	148,136	3.06	152,111	3.05
14	Other Acquisition Expenses Incurred	0	0.00	19,840	13.18	23	29.87	447,442	9.26	467,305	9.38
15	General Expenses Incurred	0	0.00	13,950	9.27	6	7.79	319,400	6.61	333,356	6.69
16	Other Income Less Other Expenses	0	0.00	(10,399)	(6.91)	(5)	(6.49)	12,092	0.25	1,688	0.03
17	Pretax Profit or Loss Excluding Investment Gain**	1	20.00	8,485	5.64	(374)	(485.71)	1,483,279	30.69	1,491,391	29.92

* 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 2007 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	176	102.33	6,598	106.42	243	105.19	131,109	98.88	138,126	99.23
2	Premiums Earned	172	100.00	6,200	100.00	231	100.00	132,590	100.00	139,193	100.00
3	Dividends to Policyholders	0	0.00	10	0.16	0	0.00	2	0.00	12	0.01
4	Incurred Losses	221	128.49	1,291	20.82	(6)	(2.60)	19,980	15.07	21,486	15.44
5	Defense and Cost Containment Expenses Incurred	11	6.40	(1)	(0.02)	23	9.96	2,488	1.88	2,521	1.81
6	Unallocated LAE* Incurred	40	23.26	169	2.73	24	10.39	2,585	1.95	2,818	2.02
7	Unpaid Losses	280	162.79	1,568	25.29	(60)	(25.97)	58,243	43.93	60,031	43.13
8	Defense and Cost Containment Expenses Unpaid	16	9.30	18	0.29	(5)	(2.16)	9,058	6.83	9,087	6.53
9	Unallocated LAE* Unpaid	30	17.44	80	1.29	(11)	(4.76)	2,124	1.60	2,223	1.60
10	Unearned Premium Reserves	83	48.26	3,352	54.06	85	36.80	71,427	53.87	74,947	53.84
11	Agents Balances	19	11.05	2,208	35.61	21	9.09	22,434	16.92	24,682	17.73
12	Commission & Brokerage Expenses Incurred	30	17.44	804	12.97	6	2.60	18,317	13.81	19,157	13.76
13	Taxes, Licenses and Fees Incurred	3	1.74	154	2.48	6	2.60	3,413	2.57	3,576	2.57
14	Other Acquisition Expenses Incurred	7	4.07	1,012	16.32	234	101.30	6,493	4.90	7,746	5.56
15	General Expenses Incurred	3	1.74	646	10.42	12	5.19	4,670	3.52	5,331	3.83
16	Other Income Less Other Expenses	0	0.00	(5)	(0.08)	0	0.00	(281)	(0.21)	(286)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain**	(145)	(84.30)	2,108	34.00	(65)	(28.14)	74,345	56.07	76,243	54.78

* 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 2007 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	10,290	95.59	376,613	102.32	10,500	99.73	737,918	98.69	1,135,321	99.85
2	Premiums Earned	10,765	100.00	368,076	100.00	10,528	100.00	747,687	100.00	1,137,056	100.00
3	Dividends to Policyholders	0	0.00	108	0.03	0	0.00	10	0.00	118	0.01
4	Incurred Losses	2,740	25.45	234,522	63.72	485	4.61	124,370	16.63	362,117	31.85
5	Defense and Cost Containment Expenses Incurred	31	0.29	2,636	0.72	(10)	(0.09)	14,471	1.94	17,128	1.51
6	Unallocated LAE* Incurred	365	3.39	14,937	4.06	150	1.42	16,185	2.16	31,637	2.78
7	Unpaid Losses	3,071	28.53	215,346	58.51	610	5.79	276,378	36.96	495,405	43.57
8	Defense and Cost Containment Expenses Unpaid	140	1.30	3,452	0.94	41	0.39	32,973	4.41	36,606	3.22
9	Unallocated LAE* Unpaid	799	7.42	13,372	3.63	24	0.23	29,076	3.89	43,271	3.81
10	Unearned Premium Reserves	4,951	45.99	190,170	51.67	2,217	21.06	347,290	46.45	544,628	47.90
11	Agents Balances	446	4.14	67,447	18.32	(46)	(0.44)	146,479	19.59	214,326	18.85
12	Commission & Brokerage Expenses Incurred	1,857	17.25	8,364	2.27	424	4.03	86,677	11.59	97,322	8.56
13	Taxes, Licenses and Fees Incurred	165	1.53	10,426	2.83	250	2.37	22,400	3.00	33,241	2.92
14	Other Acquisition Expenses Incurred	1,032	9.59	24,032	6.53	1,330	12.63	71,752	9.60	98,146	8.63
15	General Expenses Incurred	1,815	16.86	46,796	12.71	370	3.51	61,711	8.25	110,692	9.73
16	Other Income Less Other Expenses	0	0.00	(152)	(0.04)	(162)	(1.54)	(6,939)	(0.93)	(7,253)	(0.64)
17	Pretax Profit or Loss Excluding Investment Gain**	2,759	25.63	26,106	7.09	7,368	69.98	343,179	45.90	379,412	33.37

* 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 2007 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	54,948	142.77	0	0.00	0	0.00	1,614,368	108.09	1,669,316	108.96
2	Premiums Earned	38,488	100.00	0	0.00	0	0.00	1,493,512	100.00	1,532,000	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	1,009	0.07	1,009	0.07
4	Incurred Losses	8,743	22.72	0	0.00	0	0.00	1,425,618	95.45	1,434,361	93.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	9,040	0.61	9,040	0.59
6	Unallocated LAE* Incurred	592	1.54	0	0.00	0	0.00	13,120	0.88	13,712	0.90
7	Unpaid Losses	2,223	5.78	0	0.00	0	0.00	990,234	66.30	992,457	64.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	12,185	0.82	12,185	0.80
9	Unallocated LAE* Unpaid	208	0.54	0	0.00	0	0.00	3,678	0.25	3,886	0.25
10	Unearned Premium Reserves	82,444	214.21	0	0.00	0	0.00	1,355,961	90.79	1,438,405	93.89
11	Agents Balances	3,137	8.15	0	0.00	0	0.00	156,515	10.48	159,652	10.42
12	Commission & Brokerage Expenses Incurred	27,084	70.37	0	0.00	0	0.00	329,365	22.05	356,449	23.27
13	Taxes, Licenses and Fees Incurred	1,107	2.88	0	0.00	0	0.00	37,727	2.53	38,834	2.53
14	Other Acquisition Expenses Incurred	1,659	4.31	0	0.00	0	0.00	45,622	3.05	47,281	3.09
15	General Expenses Incurred	1,484	3.86	0	0.00	0	0.00	99,075	6.63	100,559	6.56
16	Other Income Less Other Expenses	48	0.12	0	0.00	0	0.00	16,123	1.08	16,171	1.06
17	Pretax Profit or Loss Excluding Investment Gain**	(2,133)	(5.54)	0	0.00	0	0.00	(450,943)	(30.19)	(453,076)	(29.57)

* 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, 2007*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 36-64)
Source: NAIC 2007 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	1,822,646	98.70	61,598,451	100.15	16,772,317	100.99	255,233,941	100.92	335,427,355	100.77
2	Premiums Earned	1,846,699	100.00	61,505,122	100.00	16,607,948	100.00	252,909,977	100.00	332,869,746	100.00
3	Dividends to Policyholders	1,349	0.07	407,672	0.66	603,452	3.63	506,696	0.20	1,519,169	0.46
4	Incurred Losses	788,476	42.70	36,523,955	59.38	10,139,846	61.05	139,759,700	55.26	187,211,977	56.24
5	Defense and Cost Containment Expenses Incurred	29,143	1.58	1,952,344	3.17	474,789	2.86	13,186,328	5.21	15,642,604	4.70
6	Unallocated LAE* Incurred	154,136	8.35	5,655,580	9.20	1,460,867	8.80	17,111,572	6.77	24,382,155	7.32
7	Unpaid Losses	286,877	15.53	34,655,619	56.35	8,222,595	49.51	270,970,218	107.14	314,135,309	94.37
8	Defense and Cost Containment Expenses Unpaid	57,515	3.11	5,567,861	9.05	1,298,913	7.82	40,918,793	16.18	47,843,082	14.37
9	Unallocated LAE* Unpaid	95,906	5.19	4,028,651	6.55	918,236	5.53	16,045,619	6.34	21,088,412	6.34
10	Unearned Premium Reserves	1,046,178	56.65	20,966,558	34.09	6,649,518	40.04	124,066,638	49.06	152,728,892	45.88
11	Agents Balances	320,281	17.34	11,252,629	18.30	3,879,377	23.36	55,984,298	22.14	71,436,585	21.46
12	Commission & Brokerage Expenses Incurred	236,256	12.79	6,335,351	10.30	1,077,903	6.49	26,909,390	10.64	34,558,900	10.38
13	Taxes, Licenses and Fees Incurred	59,068	3.20	1,404,034	2.28	436,328	2.63	7,703,355	3.05	9,602,785	2.88
14	Other Acquisition Expenses Incurred	177,514	9.61	5,186,372	8.43	1,950,884	11.75	18,298,416	7.24	25,613,186	7.69
15	General Expenses Incurred	84,714	4.59	3,387,202	5.51	636,497	3.83	17,097,379	6.76	21,205,792	6.37
16	Other Income Less Other Expenses	15,824	0.86	418,546	0.68	70,901	0.43	(146,121)	(0.06)	359,150	0.11
17	Pretax Profit or Loss Excluding Investment Gain**	331,862	17.97	1,071,158	1.74	(101,722)	(0.61)	12,190,974	4.82	13,492,272	4.05
18	Investment Gain Funds	33,832	1.83	2,637,570	4.29	579,106	3.49	20,935,826	8.28	24,186,334	7.27
19	Profit or Loss Excluding Investment Gain	365,693	19.80	3,708,732	6.03	477,393	2.87	33,108,936	13.09	37,660,754	11.31
20	Investment Gain From Capital & Surplus	71,632	3.88	4,398,964	7.15	990,256	5.96	19,628,289	7.76	25,089,141	7.54
21	Total Profit or Losses***	437,324	23.68	8,107,695	13.18	1,467,652	8.84	52,722,412	20.85	62,735,083	18.85

* 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 2007 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	1,822,782	98.69	63,377,374	100.87	16,779,046	100.99	268,629,504	100.63	350,608,706	100.68
2	Premiums Earned	1,846,895	100.00	62,828,113	100.00	16,614,647	100.00	266,940,790	100.00	348,230,445	100.00
3	Dividends to Policyholders	1,349	0.07	414,333	0.66	603,452	3.63	507,096	0.19	1,526,230	0.44
4	Incurred Losses	788,521	42.69	36,893,754	58.72	10,138,484	61.02	147,526,862	55.27	195,347,621	56.10
5	Defense and Cost Containment Expenses Incurred	29,143	1.58	2,011,589	3.20	475,944	2.86	13,575,584	5.09	16,092,260	4.62
6	Unallocated LAE* Incurred	154,142	8.35	5,670,852	9.03	1,461,461	8.80	17,374,827	6.51	24,661,282	7.08
7	Unpaid Losses	287,265	15.55	35,509,052	56.52	8,230,445	49.54	315,355,850	118.14	359,382,612	103.20
8	Defense and Cost Containment Expenses Unpaid	57,517	3.11	5,619,155	8.94	1,299,008	7.82	44,309,533	16.60	51,285,213	14.73
9	Unallocated LAE* Unpaid	95,912	5.19	4,094,794	6.52	918,236	5.53	16,891,793	6.33	22,000,735	6.32
10	Unearned Premium Reserves	1,046,177	56.65	21,562,790	34.32	6,649,595	40.02	131,712,868	49.34	160,971,430	46.23
11	Agents Balances	320,275	17.34	11,775,345	18.74	3,880,290	23.35	58,365,232	21.86	74,341,142	21.35
12	Commission & Brokerage Expenses Incurred	236,271	12.79	6,365,854	10.13	1,077,880	6.49	28,903,610	10.83	36,583,615	10.51
13	Taxes, Licenses and Fees Incurred	59,066	3.20	1,405,754	2.24	436,416	2.63	7,852,376	2.94	9,753,612	2.80
14	Other Acquisition Expenses Incurred	177,513	9.61	5,188,333	8.26	1,950,883	11.74	19,129,714	7.17	26,446,443	7.59
15	General Expenses Incurred	84,818	4.59	3,391,614	5.40	636,733	3.83	17,896,308	6.70	22,009,473	6.32
16	Other Income Less Other Expenses	15,820	0.86	426,582	0.68	70,913	0.43	(2,580,972)	(0.97)	(2,067,657)	(0.59)
17	Pretax Profit or Loss Excluding Investment Gain**	331,895	17.97	1,912,611	3.04	(95,694)	(0.58)	11,593,425	4.34	13,742,237	3.95
18	Investment Gain Funds	33,971	1.84	2,705,966	4.31	579,959	3.49	23,785,588	8.91	27,105,484	7.78
19	Profit or Loss Excluding Investment Gain	365,864	19.81	4,618,576	7.35	484,270	2.91	35,358,530	13.25	40,827,240	11.72
20	Investment Gain From Capital & Surplus	75,060	4.06	4,512,502	7.18	990,651	5.96	31,428,401	11.77	37,006,614	10.63
21	Total Profit or Losses***	440,926	23.87	9,131,082	14.53	1,474,920	8.88	66,771,305	25.01	77,818,233	22.35

* 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 Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	51,159	106.11	934,495	108.08	207,473	99.02	5,582,670	101.76	6,775,797	102.53
2	Premiums Earned	48,212	100.00	864,661	100.00	209,532	100.00	5,486,225	100.00	6,608,630	100.00
3	Dividends to Policyholders	7	0.01	3,592	0.42	5,597	2.67	2,708	0.05	11,904	0.18
4	Incurred Losses	15,900	32.98	542,840	62.78	109,554	52.29	2,590,025	47.21	3,258,319	49.30
5	Defense and Cost Containment Expenses Incurred	1,510	3.13	17,227	1.99	2,426	1.16	333,413	6.08	354,576	5.37
6	Unallocated LAE* Incurred	1,489	3.09	56,975	6.59	7,656	3.65	197,018	3.59	263,138	3.98
7	Unpaid Losses	2,903	6.02	600,140	69.41	35,324	16.86	2,766,715	50.43	3,405,082	51.52
8	Defense and Cost Containment Expenses Unpaid	274	0.57	9,500	1.10	2,765	1.32	143,776	2.62	156,315	2.37
9	Unallocated LAE* Unpaid	399	0.83	32,431	3.75	3,806	1.82	107,441	1.96	144,077	2.18
10	Unearned Premium Reserves	28,027	58.13	495,826	57.34	132,798	63.38	2,546,169	46.41	3,202,820	48.46
11	Agents Balances	9,809	20.35	203,647	23.55	82,270	39.26	946,090	17.24	1,241,816	18.79
12	Commission & Brokerage Expenses Incurred	8,901	18.46	95,205	11.01	9,976	4.76	811,586	14.79	925,668	14.01
13	Taxes, Licenses and Fees Incurred	1,658	3.44	25,592	2.96	6,283	3.00	168,545	3.07	202,078	3.06
14	Other Acquisition Expenses Incurred	2,458	5.10	71,202	8.23	34,264	16.35	339,689	6.19	447,613	6.77
15	General Expenses Incurred	5,104	10.59	100,044	11.57	10,099	4.82	487,057	8.88	602,304	9.11
16	Other Income Less Other Expenses	1,018	2.11	(2,169)	(0.25)	(2,594)	(1.24)	(11,296)	(0.21)	(15,041)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain**	12,200	25.30	(50,182)	(5.80)	21,081	10.06	544,885	9.93	527,984	7.99
18	Investment Gain Funds	816	1.69	55,670	6.44	3,168	1.51	239,862	4.37	299,516	4.53
19	Profit or Loss Excluding Investment Gain	13,015	27.00	5,484	0.63	24,250	11.57	784,371	14.30	827,120	12.52
20	Investment Gain From Capital & Surplus	1,619	3.36	101,996	11.80	13,509	6.45	742,763	13.54	859,887	13.01
21	Total Profit or Losses***	14,635	30.36	107,485	12.43	37,760	18.02	1,526,459	27.82	1,686,339	25.52

* 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 Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	32,541	103.48	1,448,040	95.55	143,512	93.06	3,989,105	103.97	5,613,198	101.36
2	Premiums Earned	31,448	100.00	1,515,453	100.00	154,221	100.00	3,836,769	100.00	5,537,891	100.00
3	Dividends to Policyholders	27	0.09	6,966	0.46	7,403	4.80	2,102	0.05	16,498	0.30
4	Incurred Losses	13,137	41.77	276,454	18.24	93,342	60.52	1,051,875	27.42	1,434,808	25.91
5	Defense and Cost Containment Expenses Incurred	1,317	4.19	15,237	1.01	1,873	1.21	(773,657)	(20.16)	(755,230)	(13.64)
6	Unallocated LAE* Incurred	1,668	5.30	39,385	2.60	12,175	7.89	109,051	2.84	162,279	2.93
7	Unpaid Losses	4,455	14.17	279,971	18.47	32,818	21.28	2,098,858	54.70	2,416,102	43.63
8	Defense and Cost Containment Expenses Unpaid	846	2.69	19,146	1.26	4,582	2.97	97,440	2.54	122,014	2.20
9	Unallocated LAE* Unpaid	320	1.02	12,360	0.82	6,070	3.94	93,316	2.43	112,066	2.02
10	Unearned Premium Reserves	17,384	55.28	689,628	45.51	83,978	54.45	1,897,090	49.44	2,688,080	48.54
11	Agents Balances	4,571	14.54	239,323	15.79	42,896	27.81	1,010,535	26.34	1,297,325	23.43
12	Commission & Brokerage Expenses Incurred	2,775	8.82	124,117	8.19	6,019	3.90	485,473	12.65	618,384	11.17
13	Taxes, Licenses and Fees Incurred	1,792	5.70	35,889	2.37	5,215	3.38	99,817	2.60	142,713	2.58
14	Other Acquisition Expenses Incurred	2,949	9.38	95,926	6.33	26,552	17.22	220,542	5.75	345,969	6.25
15	General Expenses Incurred	3,535	11.24	160,946	10.62	6,929	4.49	346,145	9.02	517,555	9.35
16	Other Income Less Other Expenses	431	1.37	(6,578)	(0.43)	(1,288)	(0.84)	961	0.03	(6,474)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	4,675	14.87	753,956	49.75	(6,576)	(4.26)	2,296,389	59.85	3,048,444	55.05
18	Investment Gain Funds	837	2.66	38,332	2.53	3,350	2.17	181,550	4.73	224,069	4.05
19	Profit or Loss Excluding Investment Gain	5,510	17.52	792,288	52.28	(3,227)	(2.09)	2,477,809	64.58	3,272,380	59.09
20	Investment Gain From Capital & Surplus	1,612	5.13	121,219	8.00	10,720	6.95	384,195	10.01	517,746	9.35
21	Total Profit or Losses***	7,124	22.65	913,509	60.28	7,492	4.86	2,861,741	74.59	3,789,866	68.44

* 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 2007 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	152,563	102.58	0	0.00	3,349,308	101.77	3,501,871	101.80
2	Premiums Earned	0	0.00	148,730	100.00	0	0.00	3,291,100	100.00	3,439,830	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	56,160	37.76	0	0.00	2,175,637	66.11	2,231,797	64.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	524	0.35	0	0.00	(43,497)	(1.32)	(42,973)	(1.25)
6	Unallocated LAE* Incurred	0	0.00	6,418	4.32	0	0.00	74,478	2.26	80,896	2.35
7	Unpaid Losses	0	0.00	19,038	12.80	0	0.00	1,580,164	48.01	1,599,202	46.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	328	0.22	0	0.00	17,023	0.52	17,351	0.50
9	Unallocated LAE* Unpaid	0	0.00	1,099	0.74	0	0.00	22,713	0.69	23,812	0.69
10	Unearned Premium Reserves	0	0.00	7,432	5.00	0	0.00	208,144	6.32	215,576	6.27
11	Agents Balances	0	0.00	14,389	9.67	0	0.00	1,557,118	47.31	1,571,507	45.69
12	Commission & Brokerage Expenses Incurred	0	0.00	12,784	8.60	0	0.00	187,383	5.69	200,167	5.82
13	Taxes, Licenses and Fees Incurred	0	0.00	744	0.50	0	0.00	7,476	0.23	8,220	0.24
14	Other Acquisition Expenses Incurred	0	0.00	39	0.03	0	0.00	(72,195)	(2.19)	(72,156)	(2.10)
15	General Expenses Incurred	0	0.00	6,795	4.57	0	0.00	162,773	4.95	169,568	4.93
16	Other Income Less Other Expenses	0	0.00	(308)	(0.21)	0	0.00	(263,784)	(8.02)	(264,092)	(7.68)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	64,958	43.68	0	0.00	535,261	16.26	600,219	17.45
18	Investment Gain Funds	0	0.00	(280)	(0.19)	0	0.00	23,236	0.71	22,956	0.67
19	Profit or Loss Excluding Investment Gain	0	0.00	64,678	43.49	0	0.00	558,499	16.97	623,177	18.12
20	Investment Gain From Capital & Surplus	0	0.00	6,176	4.15	0	0.00	113,197	3.44	119,373	3.47
21	Total Profit or Losses***	0	0.00	70,853	47.64	0	0.00	671,696	20.41	742,549	21.59

* 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 Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	(2,309)	(38.34)	(2,309)	(88.47)
2	Premiums Earned	0	0.00	(3,412)	0.00	0	0.00	6,022	100.00	2,610	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	6	0.00	0	0.00	9,472	157.29	9,478	363.14
5	Defense and Cost Containment Expenses Incurred	(225)	0.00	0	0.00	0	0.00	250	4.15	25	0.96
6	Unallocated LAE* Incurred	0	0.00	(114)	0.00	0	0.00	35,118	583.16	35,004	1341.15
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	7,016	116.51	7,016	268.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	275	4.57	275	10.54
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	66,984	1112.32	66,984	2566.44
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	1,336	22.19	1,336	51.19
11	Agents Balances	(317)	0.00	(2,142)	0.00	0	0.00	(3,967)	(65.88)	(6,426)	(246.21)
12	Commission & Brokerage Expenses Incurred	(182)	0.00	(4,179)	0.00	0	0.00	(113,196)	(1879.71)	(117,557)	(4504.10)
13	Taxes, Licenses and Fees Incurred	225	0.00	2,086	0.00	0	0.00	33,697	559.56	36,008	1379.62
14	Other Acquisition Expenses Incurred	0	0.00	116	0.00	0	0.00	9,485	157.51	9,601	367.85
15	General Expenses Incurred	0	0.00	34	0.00	0	0.00	(22,037)	(365.94)	(22,003)	(843.03)
16	Other Income Less Other Expenses	0	0.00	(10)	0.00	0	0.00	1,610	26.74	1,600	61.30
17	Pretax Profit or Loss Excluding Investment Gain**	182	0.00	(1,371)	0.00	0	0.00	54,846	910.76	53,657	2055.82
18	Investment Gain Funds	13	0.00	(48)	0.00	0	0.00	2,618	43.47	2,583	98.97
19	Profit or Loss Excluding Investment Gain	195	0.00	(1,419)	0.00	0	0.00	57,496	954.77	56,272	2156.02
20	Investment Gain From Capital & Surplus	(12)	0.00	5,618	0.00	0	0.00	1,740	28.89	7,346	281.46
21	Total Profit or Losses***	183	0.00	4,199	0.00	0	0.00	59,238	983.69	63,620	2437.55

* 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 2007 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	22,091	99.66	381,340	102.00	0	0.00	731,908	101.65	1,135,339	101.73
2	Premiums Earned	22,166	100.00	373,860	100.00	0	0.00	720,036	100.00	1,116,062	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
4	Incurred Losses	11,082	50.00	247,038	66.08	0	0.00	383,048	53.20	641,168	57.45
5	Defense and Cost Containment Expenses Incurred	488	2.20	11,001	2.94	0	0.00	23,550	3.27	35,039	3.14
6	Unallocated LAE* Incurred	1,709	7.71	16,044	4.29	0	0.00	32,156	4.47	49,909	4.47
7	Unpaid Losses	4,725	21.32	129,108	34.53	0	0.00	245,344	34.07	379,177	33.97
8	Defense and Cost Containment Expenses Unpaid	141	0.64	21,951	5.87	0	0.00	30,020	4.17	52,112	4.67
9	Unallocated LAE* Unpaid	1,044	4.71	7,104	1.90	0	0.00	25,704	3.57	33,852	3.03
10	Unearned Premium Reserves	10,984	49.55	179,406	47.99	0	0.00	351,514	48.82	541,904	48.56
11	Agents Balances	3,534	15.94	83,757	22.40	(22)	0.00	156,878	21.79	244,147	21.88
12	Commission & Brokerage Expenses Incurred	1,870	8.44	60,032	16.06	0	0.00	134,728	18.71	196,630	17.62
13	Taxes, Licenses and Fees Incurred	649	2.93	8,423	2.25	2	0.00	16,315	2.27	25,389	2.27
14	Other Acquisition Expenses Incurred	1,869	8.43	23,594	6.31	0	0.00	40,398	5.61	65,861	5.90
15	General Expenses Incurred	636	2.87	14,902	3.99	4	0.00	47,471	6.59	63,013	5.65
16	Other Income Less Other Expenses	153	0.69	445	0.12	0	0.00	1,015	0.14	1,613	0.14
17	Pretax Profit or Loss Excluding Investment Gain**	4,017	18.12	(6,727)	(1.80)	(5)	0.00	43,382	6.02	40,667	3.64
18	Investment Gain Funds	316	1.43	16,586	4.44	1	0.00	37,693	5.23	54,596	4.89
19	Profit or Loss Excluding Investment Gain	4,331	19.54	9,859	2.64	(5)	0.00	80,265	11.15	94,450	8.46
20	Investment Gain From Capital & Surplus	647	2.92	36,444	9.75	5	0.00	37,799	5.25	74,895	6.71
21	Total Profit or Losses***	4,979	22.46	46,304	12.39	0	0.00	117,165	16.27	168,448	15.09

* 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 Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	1,534,182	97.22	4,279,911	101.67	3,866,758	99.16	32,559,065	101.17	42,239,916	100.89
2	Premiums Earned	1,577,992	100.00	4,209,780	100.00	3,899,394	100.00	32,181,076	100.00	41,868,242	100.00
3	Dividends to Policyholders	1,285	0.08	51,410	1.22	137,993	3.54	2,508	0.01	193,196	0.46
4	Incurred Losses	690,301	43.75	2,219,811	52.73	2,347,818	60.21	17,549,739	54.53	22,807,669	54.47
5	Defense and Cost Containment Expenses Incurred	20,791	1.32	58,892	1.40	23,006	0.59	535,974	1.67	638,663	1.53
6	Unallocated LAE* Incurred	141,678	8.98	268,103	6.37	334,707	8.58	2,485,392	7.72	3,229,880	7.71
7	Unpaid Losses	198,513	12.58	962,434	22.86	991,676	25.43	8,663,924	26.92	10,816,547	25.83
8	Defense and Cost Containment Expenses Unpaid	45,863	2.91	112,874	2.68	117,957	3.03	932,408	2.90	1,209,102	2.89
9	Unallocated LAE* Unpaid	84,737	5.37	91,679	2.18	184,286	4.73	1,360,042	4.23	1,720,744	4.11
10	Unearned Premium Reserves	848,569	53.78	2,263,235	53.76	2,073,879	53.18	18,024,736	56.01	23,210,419	55.44
11	Agents Balances	272,209	17.25	968,751	23.01	1,043,499	26.76	5,968,459	18.55	8,252,918	19.71
12	Commission & Brokerage Expenses Incurred	188,765	11.96	607,047	14.42	256,274	6.57	4,628,509	14.38	5,680,595	13.57
13	Taxes, Licenses and Fees Incurred	48,394	3.07	101,033	2.40	107,788	2.76	854,275	2.65	1,111,490	2.65
14	Other Acquisition Expenses Incurred	157,131	9.96	393,421	9.35	532,446	13.65	2,666,729	8.29	3,749,727	8.96
15	General Expenses Incurred	56,647	3.59	288,117	6.84	151,739	3.89	1,425,916	4.43	1,922,419	4.59
16	Other Income Less Other Expenses	11,996	0.76	17,591	0.42	13,684	0.35	141,870	0.44	185,141	0.44
17	Pretax Profit or Loss Excluding Investment Gain**	284,995	18.06	239,545	5.69	21,307	0.55	2,173,913	6.76	2,719,760	6.50
18	Investment Gain Funds	25,282	1.60	138,477	3.29	94,047	2.41	1,226,124	3.81	1,483,930	3.54
19	Profit or Loss Excluding Investment Gain	310,280	19.66	378,023	8.98	115,354	2.96	3,398,758	10.56	4,202,415	10.04
20	Investment Gain From Capital & Surplus	56,282	3.57	144,769	3.44	238,213	6.11	2,041,174	6.34	2,480,438	5.92
21	Total Profit or Losses***	366,559	23.23	522,789	12.42	353,567	9.07	5,437,508	16.90	6,680,423	15.96

* 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 Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	63,974	96.82	3,385,282	100.50	794,674	103.15	19,691,054	98.06	23,934,984	98.56
2	Premiums Earned	66,073	100.00	3,368,379	100.00	770,415	100.00	20,080,378	100.00	24,285,245	100.00
3	Dividends to Policyholders	0	0.00	11,865	0.35	151	0.02	7,108	0.04	19,124	0.08
4	Incurred Losses	21,582	32.66	1,621,207	48.13	333,435	43.28	8,295,363	41.31	10,271,587	42.30
5	Defense and Cost Containment Expenses Incurred	2,456	3.72	266,829	7.92	37,596	4.88	1,794,312	8.94	2,101,193	8.65
6	Unallocated LAE* Incurred	3,448	5.22	197,791	5.87	53,832	6.99	930,551	4.63	1,185,622	4.88
7	Unpaid Losses	14,824	22.44	2,336,231	69.36	405,534	52.64	17,911,541	89.20	20,668,130	85.11
8	Defense and Cost Containment Expenses Unpaid	7,297	11.04	803,808	23.86	196,370	25.49	5,957,376	29.67	6,964,851	28.68
9	Unallocated LAE* Unpaid	3,276	4.96	144,119	4.28	42,458	5.51	1,286,537	6.41	1,476,390	6.08
10	Unearned Premium Reserves	33,737	51.06	1,710,844	50.79	412,532	53.55	10,092,101	50.26	12,249,214	50.44
11	Agents Balances	9,694	14.67	1,024,141	30.40	287,797	37.36	4,527,007	22.54	5,848,639	24.08
12	Commission & Brokerage Expenses Incurred	4,025	6.09	586,161	17.40	89,582	11.63	3,205,283	15.96	3,885,051	16.00
13	Taxes, Licenses and Fees Incurred	2,336	3.54	82,510	2.45	20,694	2.69	571,029	2.84	676,569	2.79
14	Other Acquisition Expenses Incurred	6,456	9.77	353,952	10.51	117,982	15.31	1,435,057	7.15	1,913,447	7.88
15	General Expenses Incurred	4,838	7.32	270,734	8.04	53,025	6.88	1,438,774	7.17	1,767,371	7.28
16	Other Income Less Other Expenses	943	1.43	2,554	0.08	1,097	0.14	(9,095)	(0.05)	(4,501)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain**	21,880	33.11	(20,117)	(0.60)	65,214	8.46	2,393,797	11.92	2,460,774	10.13
18	Investment Gain Funds	1,801	2.73	203,535	6.04	28,783	3.74	1,482,663	7.38	1,716,782	7.07
19	Profit or Loss Excluding Investment Gain	23,681	35.84	183,418	5.45	93,998	12.20	3,873,834	19.29	4,174,931	17.19
20	Investment Gain From Capital & Surplus	2,891	4.38	134,568	4.00	23,526	3.05	1,551,475	7.73	1,712,460	7.05
21	Total Profit or Losses***	26,571	40.21	317,981	9.44	117,525	15.25	5,423,655	27.01	5,885,732	24.24

* 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 Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	4,939,792	104.67	4,939,792	104.67
2	Premiums Earned	0	0.00	0	0.00	0	0.00	4,719,376	100.00	4,719,376	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	4,899,220	103.81	4,899,220	103.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	126,752	2.69	126,752	2.69
6	Unallocated LAE* Incurred	0	0.00	3	0.00	0	0.00	110,143	2.33	110,146	2.33
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	10,054,571	213.05	10,054,571	213.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	145,214	3.08	145,214	3.08
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	87,708	1.86	87,708	1.86
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	798,387	16.92	798,387	16.92
11	Agents Balances	0	0.00	0	0.00	0	0.00	382,896	8.11	382,896	8.11
12	Commission & Brokerage Expenses Incurred	0	0.00	1,471	0.00	0	0.00	(90,982)	(1.93)	(89,511)	(1.90)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	141,023	2.99	141,023	2.99
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	243,507	5.16	243,507	5.16
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	654,950	13.88	654,950	13.88
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(174,497)	(3.70)	(174,497)	(3.70)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,474)	0.00	0	0.00	(1,539,732)	(32.63)	(1,541,206)	(32.66)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	1,011,131	21.43	1,011,131	21.43
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,474)	0.00	0	0.00	(528,600)	(11.20)	(530,074)	(11.23)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	364,155	7.72	364,155	7.72
21	Total Profit or Losses***	0	0.00	(1,474)	0.00	0	0.00	(164,442)	(3.48)	(165,916)	(3.52)

* 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 Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	30,698	99.35	39,640	99.20	2,873,729	101.93	2,944,070	101.86
2	Premiums Earned	3	100.00	30,900	100.00	39,958	100.00	2,819,313	100.00	2,890,174	100.00
3	Dividends to Policyholders	0	0.00	969	3.14	1,401	3.51	21	0.00	2,391	0.08
4	Incurred Losses	1	33.33	26,718	86.47	20,080	50.25	1,652,640	58.62	1,699,439	58.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,213	10.40	1,727	4.32	605,464	21.48	610,404	21.12
6	Unallocated LAE* Incurred	0	0.00	964	3.12	1,218	3.05	163,889	5.81	166,071	5.75
7	Unpaid Losses	2	66.67	83,654	270.72	24,758	61.96	2,680,032	95.06	2,788,446	96.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,435	17.59	5,279	13.21	197,429	7.00	208,143	7.20
9	Unallocated LAE* Unpaid	0	0.00	906	2.93	683	1.71	95,361	3.38	96,950	3.35
10	Unearned Premium Reserves	1	33.33	13,632	44.12	39,458	98.75	1,099,302	38.99	1,152,393	39.87
11	Agents Balances	(32)	(1066.67)	5,948	19.25	25,814	64.60	810,889	28.76	842,619	29.15
12	Commission & Brokerage Expenses Incurred	1	33.33	6,825	22.09	3,581	8.96	448,256	15.90	458,663	15.87
13	Taxes, Licenses and Fees Incurred	0	0.00	676	2.19	1,115	2.79	61,263	2.17	63,054	2.18
14	Other Acquisition Expenses Incurred	0	0.00	2,087	6.75	1,568	3.92	159,210	5.65	162,865	5.64
15	General Expenses Incurred	0	0.00	874	2.83	259	0.65	225,604	8.00	226,737	7.85
16	Other Income Less Other Expenses	0	0.00	(115)	(0.37)	64	0.16	(22,758)	(0.81)	(22,809)	(0.79)
17	Pretax Profit or Loss Excluding Investment Gain**	1	33.33	(11,546)	(37.37)	9,074	22.71	(519,790)	(18.44)	(522,261)	(18.07)
18	Investment Gain Funds	0	0.00	5,972	19.33	2,069	5.18	261,623	9.28	269,664	9.33
19	Profit or Loss Excluding Investment Gain	1	33.33	(5,572)	(18.03)	11,142	27.88	(258,296)	(9.16)	(252,725)	(8.74)
20	Investment Gain From Capital & Surplus	4	133.33	2,323	7.52	2,358	5.90	94,795	3.36	99,480	3.44
21	Total Profit or Losses***	6	200.00	(3,250)	(10.52)	13,502	33.79	(163,713)	(5.81)	(153,455)	(5.31)

* 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 2007 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	1,267	91.68	967,201	104.22	127,320	103.00	7,427,123	99.85	8,522,911	100.37
2	Premiums Earned	1,382	100.00	928,045	100.00	123,610	100.00	7,438,287	100.00	8,491,324	100.00
3	Dividends to Policyholders	25	1.81	2,521	0.27	6,841	5.53	8,603	0.12	17,990	0.21
4	Incurred Losses	211	15.27	508,661	54.81	40,822	33.02	3,098,517	41.66	3,648,211	42.96
5	Defense and Cost Containment Expenses Incurred	(21)	(1.52)	18,222	1.96	389	0.31	88,810	1.19	107,400	1.26
6	Unallocated LAE* Incurred	43	3.11	34,234	3.69	6,717	5.43	382,507	5.14	423,501	4.99
7	Unpaid Losses	326	23.59	370,370	39.91	24,893	20.14	2,047,622	27.53	2,443,211	28.77
8	Defense and Cost Containment Expenses Unpaid	29	2.10	21,381	2.30	2,721	2.20	128,575	1.73	152,706	1.80
9	Unallocated LAE* Unpaid	71	5.14	19,444	2.10	3,966	3.21	189,236	2.54	212,717	2.51
10	Unearned Premium Reserves	597	43.20	549,822	59.25	99,427	80.44	3,597,611	48.37	4,247,457	50.02
11	Agents Balances	7	0.51	198,585	21.40	49,098	39.72	2,203,692	29.63	2,451,382	28.87
12	Commission & Brokerage Expenses Incurred	(2,194)	(158.76)	90,660	9.77	3,606	2.92	892,575	12.00	984,647	11.60
13	Taxes, Licenses and Fees Incurred	771	55.79	28,698	3.09	3,849	3.11	282,028	3.79	315,346	3.71
14	Other Acquisition Expenses Incurred	447	32.34	91,987	9.91	33,053	26.74	460,157	6.19	585,644	6.90
15	General Expenses Incurred	619	44.79	113,596	12.24	4,440	3.59	636,984	8.56	755,639	8.90
16	Other Income Less Other Expenses	19	1.37	671	0.07	13	0.01	(11,554)	(0.16)	(10,851)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain**	1,499	108.47	40,139	4.33	23,905	19.34	1,576,562	21.20	1,642,105	19.34
18	Investment Gain Funds	193	13.97	35,092	3.78	2,649	2.14	195,459	2.63	233,393	2.75
19	Profit or Loss Excluding Investment Gain	1,692	122.43	75,231	8.11	26,556	21.48	1,771,489	23.82	1,874,968	22.08
20	Investment Gain From Capital & Surplus	359	25.98	91,589	9.87	10,196	8.25	414,674	5.57	516,818	6.09
21	Total Profit or Losses***	2,051	148.41	166,821	17.98	36,751	29.73	2,186,101	29.39	2,391,724	28.17

* 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 2007 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	2,797,477	109.74	2,797,477	109.74
2	Premiums Earned	0	0.00	0	0.00	0	0.00	2,549,290	100.00	2,549,290	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	3,196,140	125.37	3,196,140	125.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	12,507	0.49	12,507	0.49
6	Unallocated LAE* Incurred	0	0.00	(1)	0.00	0	0.00	(1,237)	(0.05)	(1,238)	(0.05)
7	Unpaid Losses	0	0.00	0	0.00	48	0.00	3,353,359	131.54	3,353,407	131.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	29,175	1.14	29,175	1.14
9	Unallocated LAE* Unpaid	0	0.00	4	0.00	0	0.00	(333)	(0.01)	(329)	(0.01)
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	11,219,504	440.10	11,219,504	440.10
11	Agents Balances	0	0.00	0	0.00	0	0.00	106,942	4.19	106,942	4.19
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	(178,821)	(7.01)	(178,821)	(7.01)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	89,002	3.49	89,002	3.49
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	368,338	14.45	368,338	14.45
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	537,731	21.09	537,731	21.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(46,610)	(1.83)	(46,610)	(1.83)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	0.00	0	0.00	(1,520,979)	(59.66)	(1,520,978)	(59.66)
18	Investment Gain Funds	0	0.00	0	0.00	4	0.00	355,099	13.93	355,103	13.93
19	Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	4	0.00	(1,165,882)	(45.73)	(1,165,877)	(45.73)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	485,505	19.04	485,505	19.04
21	Total Profit or Losses***	0	0.00	1	0.00	4	0.00	(680,380)	(26.69)	(680,375)	(26.69)

* 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 2007 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	8	0.00	126,197	102.14	551,044	99.40	2,936,989	98.60	3,614,238	98.85
2	Premiums Earned	7	0.00	123,550	100.00	554,350	100.00	2,978,543	100.00	3,656,450	100.00
3	Dividends to Policyholders	0	0.00	5,150	4.17	23,129	4.17	12,282	0.41	40,561	1.11
4	Incurred Losses	0	0.00	43,129	34.91	195,429	35.25	742,101	24.91	980,659	26.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	34,453	27.89	77,079	13.90	599,528	20.13	711,060	19.45
6	Unallocated LAE* Incurred	0	0.00	6,437	5.21	13,673	2.47	118,508	3.98	138,618	3.79
7	Unpaid Losses	1	0.00	150,746	122.01	684,922	123.55	6,761,684	227.01	7,597,353	207.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	43,633	35.32	280,462	50.59	2,224,054	74.67	2,548,149	69.69
9	Unallocated LAE* Unpaid	0	0.00	6,767	5.48	28,920	5.22	243,908	8.19	279,595	7.65
10	Unearned Premium Reserves	4	0.00	64,363	52.09	219,947	39.68	1,543,708	51.83	1,828,022	49.99
11	Agents Balances	1	0.00	29,057	23.52	143,539	25.89	584,667	19.63	757,264	20.71
12	Commission & Brokerage Expenses Incurred	82	0.00	2,941	2.38	42,931	7.74	315,810	10.60	361,764	9.89
13	Taxes, Licenses and Fees Incurred	0	0.00	2,669	2.16	15,293	2.76	60,955	2.05	78,917	2.16
14	Other Acquisition Expenses Incurred	175	0.00	13,349	10.80	6,714	1.21	96,166	3.23	116,404	3.18
15	General Expenses Incurred	0	0.00	3,193	2.58	48,091	8.68	193,979	6.51	245,263	6.71
16	Other Income Less Other Expenses	0	0.00	(514)	(0.42)	(305)	(0.06)	10,583	0.36	9,764	0.27
17	Pretax Profit or Loss Excluding Investment Gain**	(249)	0.00	11,714	9.48	131,709	23.76	849,792	28.53	992,966	27.16
18	Investment Gain Funds	(4)	0.00	16,305	13.20	96,768	17.46	508,793	17.08	621,862	17.01
19	Profit or Loss Excluding Investment Gain	(253)	0.00	28,020	22.68	228,478	41.22	1,358,587	45.61	1,614,832	44.16
20	Investment Gain From Capital & Surplus	5	0.00	2,680	2.17	4,799	0.87	238,942	8.02	246,426	6.74
21	Total Profit or Losses***	(248)	0.00	30,700	24.85	233,277	42.08	1,597,530	53.63	1,861,259	50.90

* 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 Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	107	103.88	68,333	104.30	6,061	43.84	926,773	98.92	1,001,274	98.52
2	Premiums Earned	103	100.00	65,515	100.00	13,825	100.00	936,921	100.00	1,016,364	100.00
3	Dividends to Policyholders	0	0.00	692	1.06	2,223	16.08	32	0.00	2,947	0.29
4	Incurred Losses	(1)	(0.97)	(910)	(1.39)	662	4.79	(53,727)	(5.73)	(53,976)	(5.31)
5	Defense and Cost Containment Expenses Incurred	0	0.00	21	0.03	946	6.84	(18,856)	(2.01)	(17,889)	(1.76)
6	Unallocated LAE* Incurred	(1)	(0.97)	584	0.89	1,444	10.44	6,352	0.68	8,379	0.82
7	Unpaid Losses	0	0.00	1,122	1.71	343	2.48	70,959	7.57	72,424	7.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	300	0.46	79	0.57	4,428	0.47	4,807	0.47
9	Unallocated LAE* Unpaid	0	0.00	561	0.86	1,480	10.71	13,470	1.44	15,511	1.53
10	Unearned Premium Reserves	62	60.19	38,608	58.93	2,472	17.88	562,108	60.00	603,250	59.35
11	Agents Balances	18	17.48	16,669	25.44	(2,442)	(17.66)	223,960	23.90	238,205	23.44
12	Commission & Brokerage Expenses Incurred	(46)	(44.66)	6,619	10.10	(4,150)	(30.02)	131,816	14.07	134,239	13.21
13	Taxes, Licenses and Fees Incurred	3	2.91	1,813	2.77	2,005	14.50	24,611	2.63	28,432	2.80
14	Other Acquisition Expenses Incurred	21	20.39	7,664	11.70	10,203	73.80	70,926	7.57	88,814	8.74
15	General Expenses Incurred	3	2.91	4,983	7.61	1,331	9.63	54,486	5.82	60,803	5.98
16	Other Income Less Other Expenses	0	0.00	(6,155)	(9.39)	(68)	(0.49)	(4,735)	(0.51)	(10,958)	(1.08)
17	Pretax Profit or Loss Excluding Investment Gain**	125	121.36	37,893	57.84	(909)	(6.58)	716,528	76.48	753,637	74.15
18	Investment Gain Funds	1	0.97	3,251	4.96	567	4.10	24,650	2.63	28,469	2.80
19	Profit or Loss Excluding Investment Gain	127	123.30	41,143	62.80	(342)	(2.47)	741,189	79.11	782,117	76.95
20	Investment Gain From Capital & Surplus	7	6.80	271	0.41	312	2.26	53,657	5.73	54,247	5.34
21	Total Profit or Losses***	134	130.10	41,414	63.21	(28)	(0.20)	794,840	84.84	836,360	82.29

* 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 2007 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	884,542	100.48	67	100.00	3,452,081	107.17	4,336,690	105.73
2	Premiums Earned	0	0.00	880,357	100.00	67	100.00	3,221,137	100.00	4,101,561	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	763,163	86.69	(403)	(601.49)	2,091,084	64.92	2,853,844	69.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	6,904	0.78	0	0.00	(5,985)	(0.19)	919	0.02
6	Unallocated LAE* Incurred	0	0.00	45,674	5.19	0	0.00	84,999	2.64	130,673	3.19
7	Unpaid Losses	0	0.00	162,487	18.46	963	1437.31	2,084,686	64.72	2,248,136	54.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,317	0.26	0	0.00	81,680	2.54	83,997	2.05
9	Unallocated LAE* Unpaid	0	0.00	71,179	8.09	0	0.00	53,037	1.65	124,216	3.03
10	Unearned Premium Reserves	0	0.00	34,491	3.92	0	0.00	1,587,567	49.29	1,622,058	39.55
11	Agents Balances	0	0.00	79,229	9.00	0	0.00	1,007,127	31.27	1,086,356	26.49
12	Commission & Brokerage Expenses Incurred	0	0.00	41,794	4.75	0	0.00	623,843	19.37	665,637	16.23
13	Taxes, Licenses and Fees Incurred	0	0.00	13,902	1.58	0	0.00	102,500	3.18	116,402	2.84
14	Other Acquisition Expenses Incurred	0	0.00	15,416	1.75	1	1.49	240,782	7.48	256,199	6.25
15	General Expenses Incurred	0	0.00	60,918	6.92	5	7.46	148,695	4.62	209,618	5.11
16	Other Income Less Other Expenses	0	0.00	10,799	1.23	0	0.00	(82,628)	(2.57)	(71,829)	(1.75)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(56,617)	(6.43)	464	692.54	(147,409)	(4.58)	(203,562)	(4.96)
18	Investment Gain Funds	0	0.00	8,882	1.01	114	170.15	124,210	3.86	133,206	3.25
19	Profit or Loss Excluding Investment Gain	0	0.00	(47,734)	(5.42)	578	862.69	(23,221)	(0.72)	(70,377)	(1.72)
20	Investment Gain From Capital & Surplus	0	0.00	35,749	4.06	0	0.00	204,237	6.34	239,986	5.85
21	Total Profit or Losses***	0	0.00	(11,984)	(1.36)	578	862.69	181,015	5.62	169,609	4.14

* 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 Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	9,411	152.21	1,527	99.93	286,012	96.66	296,950	97.81
2	Premiums Earned	0	0.00	6,183	100.00	1,528	100.00	295,897	100.00	303,608	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	2,930	47.39	301	19.70	45,436	15.36	48,667	16.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	7	0.11	0	0.00	1,009	0.34	1,016	0.33
6	Unallocated LAE* Incurred	0	0.00	558	9.02	0	0.00	1,583	0.53	2,141	0.71
7	Unpaid Losses	0	0.00	3,639	58.85	328	21.47	78,060	26.38	82,027	27.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	58	0.94	0	0.00	509	0.17	567	0.19
9	Unallocated LAE* Unpaid	0	0.00	692	11.19	0	0.00	2,704	0.91	3,396	1.12
10	Unearned Premium Reserves	0	0.00	19,211	310.71	1,611	105.43	75,726	25.59	96,548	31.80
11	Agents Balances	0	0.00	0	0.00	0	0.00	24,193	8.18	24,193	7.97
12	Commission & Brokerage Expenses Incurred	0	0.00	1,926	31.15	111	7.26	114,957	38.85	116,994	38.53
13	Taxes, Licenses and Fees Incurred	0	0.00	169	2.73	0	0.00	11,438	3.87	11,607	3.82
14	Other Acquisition Expenses Incurred	0	0.00	737	11.92	1,116	73.04	13,493	4.56	15,346	5.05
15	General Expenses Incurred	0	0.00	1,589	25.70	0	0.00	29,038	9.81	30,627	10.09
16	Other Income Less Other Expenses	0	0.00	45	0.73	0	0.00	(1,028)	(0.35)	(983)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,688)	(27.30)	0	0.00	77,916	26.33	76,228	25.11
18	Investment Gain Funds	0	0.00	654	10.58	0	0.00	8,678	2.93	9,332	3.07
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,034)	(16.72)	0	0.00	86,526	29.24	85,492	28.16
20	Investment Gain From Capital & Surplus	0	0.00	1,552	25.10	2	0.13	58,850	19.89	60,404	19.90
21	Total Profit or Losses***	0	0.00	517	8.36	2	0.13	145,376	49.13	145,895	48.05

* 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 Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	247	100.41	746,765	115.78	(1)	100.00	1,393,099	131.11	2,140,110	125.31
2	Premiums Earned	246	100.00	644,991	100.00	(1)	100.00	1,062,575	100.00	1,707,811	100.00
3	Dividends to Policyholders	0	0.00	30	0.00	0	0.00	1,302	0.12	1,332	0.08
4	Incurred Losses	(32)	(13.01)	443,255	68.72	16	(1600.00)	892,006	83.95	1,335,245	78.18
5	Defense and Cost Containment Expenses Incurred	(4)	(1.63)	1,501	0.23	0	0.00	21,620	2.03	23,117	1.35
6	Unallocated LAE* Incurred	(2)	(0.81)	45,319	7.03	0	0.00	42,435	3.99	87,752	5.14
7	Unpaid Losses	4	1.63	403,612	62.58	28	(2800.00)	1,317,900	124.03	1,721,544	100.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,283	1.13	0	0.00	16,361	1.54	23,644	1.38
9	Unallocated LAE* Unpaid	0	0.00	81,381	12.62	0	0.00	45,212	4.25	126,593	7.41
10	Unearned Premium Reserves	49	19.92	659,343	102.23	0	0.00	4,712,756	443.52	5,372,148	314.56
11	Agents Balances	45	18.29	93,077	14.43	0	0.00	309,585	29.14	402,707	23.58
12	Commission & Brokerage Expenses Incurred	64	26.02	80,322	12.45	0	0.00	89,707	8.44	170,093	9.96
13	Taxes, Licenses and Fees Incurred	6	2.44	14,250	2.21	0	0.00	39,382	3.71	53,638	3.14
14	Other Acquisition Expenses Incurred	0	0.00	58,009	8.99	0	0.00	141,338	13.30	199,347	11.67
15	General Expenses Incurred	25	10.16	33,765	5.23	0	0.00	176,417	16.60	210,207	12.31
16	Other Income Less Other Expenses	7	2.85	4,039	0.63	0	0.00	(10,470)	(0.99)	(6,424)	(0.38)
17	Pretax Profit or Loss Excluding Investment Gain**	196	79.67	(27,423)	(4.25)	(17)	1700.00	(352,109)	(33.14)	(379,353)	(22.21)
18	Investment Gain Funds	4	1.63	41,554	6.44	2	(200.00)	192,461	18.11	234,021	13.70
19	Profit or Loss Excluding Investment Gain	200	81.30	14,130	2.19	(15)	1500.00	(159,648)	(15.02)	(145,333)	(8.51)
20	Investment Gain From Capital & Surplus	6	2.44	79,371	12.31	0	0.00	150,220	14.14	229,597	13.44
21	Total Profit or Losses***	206	83.74	93,501	14.50	(15)	1500.00	(9,419)	(0.89)	84,273	4.93

* 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 Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2007 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	44,502	101.11	2,711,957	101.04	312,924	99.30	28,944,547	102.22	32,013,930	102.09
2	Premiums Earned	44,013	100.00	2,683,920	100.00	315,143	100.00	28,315,855	100.00	31,358,931	100.00
3	Dividends to Policyholders	5	0.01	214,864	8.01	2,501	0.79	307,951	1.09	525,321	1.68
4	Incurred Losses	17,602	39.99	1,577,567	58.78	141,236	44.82	17,297,499	61.09	19,033,904	60.70
5	Defense and Cost Containment Expenses Incurred	1,789	4.06	124,110	4.62	11,698	3.71	2,347,006	8.29	2,484,603	7.92
6	Unallocated LAE* Incurred	2,612	5.93	159,063	5.93	26,085	8.28	2,000,830	7.07	2,188,590	6.98
7	Unpaid Losses	46,540	105.74	5,488,193	204.48	714,586	226.75	68,688,778	242.58	74,938,097	238.97
8	Defense and Cost Containment Expenses Unpaid	1,165	2.65	449,426	16.75	56,450	17.91	6,565,778	23.19	7,072,819	22.55
9	Unallocated LAE* Unpaid	5,075	11.53	220,232	8.21	47,945	15.21	3,468,027	12.25	3,741,279	11.93
10	Unearned Premium Reserves	16,656	37.84	1,188,630	44.29	110,118	34.94	8,744,910	30.88	10,060,314	32.08
11	Agents Balances	12,860	29.22	866,131	32.27	103,954	32.99	8,534,271	30.14	9,517,216	30.35
12	Commission & Brokerage Expenses Incurred	5,396	12.26	247,837	9.23	29,178	9.26	1,837,560	6.49	2,119,971	6.76
13	Taxes, Licenses and Fees Incurred	1,265	2.87	68,763	2.56	9,541	3.03	1,456,635	5.14	1,536,204	4.90
14	Other Acquisition Expenses Incurred	2,953	6.71	170,314	6.35	41,525	13.18	1,788,804	6.32	2,003,596	6.39
15	General Expenses Incurred	5,841	13.27	184,475	6.87	19,813	6.29	1,969,334	6.95	2,179,463	6.95
16	Other Income Less Other Expenses	(299)	(0.68)	(248)	(0.01)	550	0.17	(166,285)	(0.59)	(166,282)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain**	6,252	14.20	(63,314)	(2.36)	34,114	10.82	(856,070)	(3.02)	(879,018)	(2.80)
18	Investment Gain Funds	2,376	5.40	334,159	12.45	36,468	11.57	3,939,308	13.91	4,312,311	13.75
19	Profit or Loss Excluding Investment Gain	8,628	19.60	270,846	10.09	70,581	22.40	3,076,341	10.86	3,426,396	10.93
20	Investment Gain From Capital & Surplus	2,737	6.22	261,615	9.75	16,755	5.32	2,824,209	9.97	3,105,316	9.90
21	Total Profit or Losses***	11,366	25.82	532,462	19.84	87,337	27.71	5,896,627	20.82	6,527,792	20.82

* 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 2007 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	10,363	108.04	1,979,222	99.99	210,363	103.37	30,875,310	99.88	33,075,258	99.91
2	Premiums Earned	9,592	100.00	1,979,487	100.00	203,503	100.00	30,911,029	100.00	33,103,611	100.00
3	Dividends to Policyholders	0	0.00	11,650	0.59	9,887	4.86	11,138	0.04	32,675	0.10
4	Incurred Losses	3,513	36.62	701,795	35.45	271,294	133.31	17,312,046	56.01	18,288,648	55.25
5	Defense and Cost Containment Expenses Incurred	884	9.22	237,263	11.99	131,805	64.77	3,959,210	12.81	4,329,162	13.08
6	Unallocated LAE* Incurred	496	5.17	120,366	6.08	5,847	2.87	2,042,492	6.61	2,169,201	6.55
7	Unpaid Losses	7,211	75.18	2,888,121	145.90	491,108	241.33	76,582,692	247.75	79,969,132	241.57
8	Defense and Cost Containment Expenses Unpaid	1,332	13.89	892,117	45.07	138,815	68.21	14,128,236	45.71	15,160,500	45.80
9	Unallocated LAE* Unpaid	508	5.30	176,911	8.94	15,374	7.55	3,770,314	12.20	3,963,107	11.97
10	Unearned Premium Reserves	4,828	50.33	871,510	44.03	100,950	49.61	17,609,414	56.97	18,586,702	56.15
11	Agents Balances	2,173	22.65	570,513	28.82	49,849	24.50	7,134,515	23.08	7,757,050	23.43
12	Commission & Brokerage Expenses Incurred	776	8.09	318,740	16.10	2,902	1.43	2,858,317	9.25	3,180,735	9.61
13	Taxes, Licenses and Fees Incurred	405	4.22	39,025	1.97	6,444	3.17	991,088	3.21	1,036,962	3.13
14	Other Acquisition Expenses Incurred	791	8.25	178,967	9.04	31,857	15.65	2,129,559	6.89	2,341,174	7.07
15	General Expenses Incurred	763	7.95	137,646	6.95	11,372	5.59	1,989,363	6.44	2,139,144	6.46
16	Other Income Less Other Expenses	113	1.18	2,783	0.14	709	0.35	(64,882)	(0.21)	(61,277)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain**	2,077	21.65	236,815	11.96	(267,195)	(131.30)	(447,087)	(1.45)	(475,390)	(1.44)
18	Investment Gain Funds	570	5.94	234,119	11.83	24,259	11.92	5,569,259	18.02	5,828,207	17.61
19	Profit or Loss Excluding Investment Gain	2,648	27.61	470,928	23.79	(242,934)	(119.38)	5,119,793	16.56	5,350,435	16.16
20	Investment Gain From Capital & Surplus	804	8.38	42,200	2.13	24,508	12.04	3,813,605	12.34	3,881,117	11.72
21	Total Profit or Losses***	3,451	35.98	513,132	25.92	(218,426)	(107.33)	8,931,958	28.90	9,230,115	27.88

* 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 2007 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	449	102.05	261,738	98.26	310	101.31	1,906,612	93.57	2,169,109	94.11
2	Premiums Earned	440	100.00	266,377	100.00	306	100.00	2,037,720	100.00	2,304,843	100.00
3	Dividends to Policyholders	0	0.00	569	0.21	0	0.00	158	0.01	727	0.03
4	Incurred Losses	98	22.27	93,147	34.97	462	150.98	702,604	34.48	796,311	34.55
5	Defense and Cost Containment Expenses Incurred	40	9.09	52,153	19.58	1,087	355.23	657,807	32.28	711,087	30.85
6	Unallocated LAE* Incurred	16	3.64	20,655	7.75	(52)	(16.99)	313,825	15.40	334,444	14.51
7	Unpaid Losses	409	92.95	385,181	144.60	3,435	1122.55	7,923,395	388.84	8,312,420	360.65
8	Defense and Cost Containment Expenses Unpaid	238	54.09	202,338	75.96	1,794	586.27	2,944,666	144.51	3,149,036	136.63
9	Unallocated LAE* Unpaid	52	11.82	59,307	22.26	361	117.97	672,342	32.99	732,062	31.76
10	Unearned Premium Reserves	203	46.14	113,004	42.42	144	47.06	811,772	39.84	925,123	40.14
11	Agents Balances	(157)	(35.68)	87,914	33.00	101	33.01	398,805	19.57	486,663	21.11
12	Commission & Brokerage Expenses Incurred	(136)	(30.91)	40,950	15.37	35	11.44	183,274	8.99	224,123	9.72
13	Taxes, Licenses and Fees Incurred	30	6.82	5,331	2.00	8	2.61	51,618	2.53	56,987	2.47
14	Other Acquisition Expenses Incurred	103	23.41	27,094	10.17	46	15.03	144,242	7.08	171,485	7.44
15	General Expenses Incurred	86	19.55	19,497	7.32	20	6.54	147,063	7.22	166,666	7.23
16	Other Income Less Other Expenses	2	0.45	238	0.09	0	0.00	(8,283)	(0.41)	(8,043)	(0.35)
17	Pretax Profit or Loss Excluding Investment Gain**	201	45.68	7,221	2.71	(1,302)	(425.49)	(171,156)	(8.40)	(165,036)	(7.16)
18	Investment Gain Funds	60	13.64	36,712	13.78	278	90.85	755,352	37.07	792,402	34.38
19	Profit or Loss Excluding Investment Gain	262	59.55	43,934	16.49	(1,025)	(334.97)	583,901	28.65	627,072	27.21
20	Investment Gain From Capital & Surplus	69	15.68	7,138	2.68	158	51.63	392,432	19.26	399,797	17.35
21	Total Profit or Losses***	332	75.45	51,073	19.17	(866)	(283.01)	976,124	47.90	1,026,663	44.54

* 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 2007 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	7,584	107.93	23,502,918	99.45	6,336,175	102.13	43,859,715	99.97	73,706,392	99.99
2	Premiums Earned	7,027	100.00	23,633,353	100.00	6,204,184	100.00	43,872,800	100.00	73,717,364	100.00
3	Dividends to Policyholders	0	0.00	57,463	0.24	218,947	3.53	59,281	0.14	335,691	0.46
4	Incurred Losses	5,031	71.60	15,330,661	64.87	4,094,461	66.00	27,138,957	61.86	46,569,110	63.17
5	Defense and Cost Containment Expenses Incurred	65	0.93	943,395	3.99	159,267	2.57	1,571,338	3.58	2,674,065	3.63
6	Unallocated LAE* Incurred	140	1.99	2,646,553	11.20	504,783	8.14	4,043,814	9.22	7,195,290	9.76
7	Unpaid Losses	3,684	52.43	16,649,305	70.45	4,534,859	73.09	31,330,880	71.41	52,518,728	71.24
8	Defense and Cost Containment Expenses Unpaid	227	3.23	2,598,599	11.00	452,799	7.30	4,418,283	10.07	7,469,908	10.13
9	Unallocated LAE* Unpaid	105	1.49	2,127,486	9.00	433,489	6.99	2,763,172	6.30	5,324,252	7.22
10	Unearned Premium Reserves	2,523	35.90	6,173,109	26.12	1,844,354	29.73	14,080,305	32.09	22,100,291	29.98
11	Agents Balances	1,967	27.99	3,485,165	14.75	1,130,551	18.22	8,124,078	18.52	12,741,761	17.28
12	Commission & Brokerage Expenses Incurred	1,003	14.27	2,190,715	9.27	423,494	6.83	3,882,558	8.85	6,497,770	8.81
13	Taxes, Licenses and Fees Incurred	69	0.98	549,599	2.33	155,751	2.51	1,057,776	2.41	1,763,195	2.39
14	Other Acquisition Expenses Incurred	92	1.31	2,022,033	8.56	622,486	10.03	3,444,785	7.85	6,089,396	8.26
15	General Expenses Incurred	2,960	42.12	1,054,441	4.46	186,534	3.01	2,574,992	5.87	3,818,927	5.18
16	Other Income Less Other Expenses	865	12.31	286,508	1.21	32,463	0.52	317,933	0.72	637,769	0.87
17	Pretax Profit or Loss Excluding Investment Gain**	(1,469)	(20.91)	(874,996)	(3.70)	(129,075)	(2.08)	417,252	0.95	(588,288)	(0.80)
18	Investment Gain Funds	78	1.11	1,110,681	4.70	249,402	4.02	2,739,045	6.24	4,099,206	5.56
19	Profit or Loss Excluding Investment Gain	(1,392)	(19.81)	235,689	1.00	120,329	1.94	3,155,726	7.19	3,510,352	4.76
20	Investment Gain From Capital & Surplus	485	6.90	2,125,320	8.99	428,171	6.90	2,598,733	5.92	5,152,709	6.99
21	Total Profit or Losses***	(906)	(12.89)	2,361,005	9.99	548,499	8.84	5,754,170	13.12	8,662,768	11.75

* 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 2007 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	792	100.76	2,241,275	100.23	143,852	102.99	12,842,483	99.51	15,228,402	99.64
2	Premiums Earned	786	100.00	2,236,120	100.00	139,675	100.00	12,906,286	100.00	15,282,867	100.00
3	Dividends to Policyholders	0	0.00	4,395	0.20	0	0.00	4,732	0.04	9,127	0.06
4	Incurred Losses	403	51.27	1,264,348	56.54	73,570	52.67	6,780,306	52.53	8,118,627	53.12
5	Defense and Cost Containment Expenses Incurred	34	4.33	112,621	5.04	8,372	5.99	813,796	6.31	934,823	6.12
6	Unallocated LAE* Incurred	63	8.02	164,041	7.34	11,313	8.10	804,924	6.24	980,341	6.41
7	Unpaid Losses	690	87.79	2,270,397	101.53	140,204	100.38	15,610,435	120.95	18,021,726	117.92
8	Defense and Cost Containment Expenses Unpaid	56	7.12	316,989	14.18	27,012	19.34	1,868,204	14.48	2,212,261	14.48
9	Unallocated LAE* Unpaid	86	10.94	115,445	5.16	8,008	5.73	891,295	6.91	1,014,834	6.64
10	Unearned Premium Reserves	355	45.17	989,057	44.23	67,512	48.34	6,596,709	51.11	7,653,633	50.08
11	Agents Balances	(542)	(68.96)	626,402	28.01	45,279	32.42	3,404,709	26.38	4,075,848	26.67
12	Commission & Brokerage Expenses Incurred	94	11.96	315,602	14.11	13,997	10.02	1,666,432	12.91	1,996,125	13.06
13	Taxes, Licenses and Fees Incurred	198	25.19	50,816	2.27	3,862	2.76	400,733	3.10	455,609	2.98
14	Other Acquisition Expenses Incurred	180	22.90	177,095	7.92	19,229	13.77	830,759	6.44	1,027,263	6.72
15	General Expenses Incurred	285	36.26	133,837	5.99	9,531	6.82	950,890	7.37	1,094,543	7.16
16	Other Income Less Other Expenses	41	5.22	9,570	0.43	195	0.14	15,797	0.12	25,603	0.17
17	Pretax Profit or Loss Excluding Investment Gain**	(429)	(54.58)	22,932	1.03	(6)	(0.00)	669,534	5.19	692,031	4.53
18	Investment Gain Funds	138	17.56	169,838	7.60	7,721	5.53	1,125,733	8.72	1,303,430	8.53
19	Profit or Loss Excluding Investment Gain	(290)	(36.90)	192,771	8.62	7,715	5.52	1,794,357	13.90	1,994,553	13.05
20	Investment Gain From Capital & Surplus	186	23.66	153,279	6.85	4,919	3.52	1,036,710	8.03	1,195,094	7.82
21	Total Profit or Losses***	(106)	(13.49)	346,052	15.48	12,634	9.05	2,829,937	21.93	3,188,517	20.86

* 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 2007 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	5,527	104.92	16,195,054	99.67	3,988,604	101.29	29,348,241	100.60	49,537,426	100.35
2	Premiums Earned	5,268	100.00	16,248,610	100.00	3,937,683	100.00	29,174,484	100.00	49,366,045	100.00
3	Dividends to Policyholders	0	0.00	33,783	0.21	187,379	4.76	50,605	0.17	271,767	0.55
4	Incurred Losses	1,661	31.53	10,159,444	62.53	2,395,885	60.85	16,061,574	55.05	28,618,564	57.97
5	Defense and Cost Containment Expenses Incurred	23	0.44	35,384	0.22	17,179	0.44	170,407	0.58	222,993	0.45
6	Unallocated LAE* Incurred	154	2.92	1,742,237	10.72	478,231	12.14	2,633,057	9.03	4,853,679	9.83
7	Unpaid Losses	418	7.93	1,168,099	7.19	125,158	3.18	1,090,046	3.74	2,383,721	4.83
8	Defense and Cost Containment Expenses Unpaid	19	0.36	38,160	0.23	10,204	0.26	130,118	0.45	178,501	0.36
9	Unallocated LAE* Unpaid	15	0.28	821,749	5.06	140,884	3.58	418,949	1.44	1,381,597	2.80
10	Unearned Premium Reserves	2,537	48.16	4,323,556	26.61	1,435,469	36.45	9,934,948	34.05	15,696,510	31.80
11	Agents Balances	1,703	32.33	2,392,929	14.73	859,757	21.83	5,611,852	19.24	8,866,241	17.96
12	Commission & Brokerage Expenses Incurred	1,050	19.93	1,379,493	8.49	197,875	5.03	2,402,297	8.23	3,980,715	8.06
13	Taxes, Licenses and Fees Incurred	94	1.78	341,586	2.10	97,294	2.47	742,615	2.55	1,181,589	2.39
14	Other Acquisition Expenses Incurred	204	3.87	1,376,161	8.47	461,607	11.72	2,359,194	8.09	4,197,166	8.50
15	General Expenses Incurred	1,785	33.88	692,766	4.26	129,384	3.29	1,754,868	6.02	2,578,803	5.22
16	Other Income Less Other Expenses	463	8.79	95,753	0.59	26,556	0.67	208,645	0.72	331,417	0.67
17	Pretax Profit or Loss Excluding Investment Gain**	759	14.41	583,510	3.59	(597)	(0.02)	3,208,510	11.00	3,792,182	7.68
18	Investment Gain Funds	(15)	(0.28)	151,958	0.94	29,444	0.75	229,101	0.79	410,488	0.83
19	Profit or Loss Excluding Investment Gain	744	14.12	735,470	4.53	28,850	0.73	3,436,766	11.78	4,201,830	8.51
20	Investment Gain From Capital & Surplus	449	8.52	939,044	5.78	209,920	5.33	1,099,245	3.77	2,248,658	4.56
21	Total Profit or Losses***	1,192	22.63	1,674,514	10.31	238,767	6.06	4,534,529	15.54	6,449,002	13.06

* 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 2007 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	272	100.00	758,682	97.58	39,231	103.70	4,433,114	101.55	5,231,299	100.97
2	Premiums Earned	272	100.00	777,511	100.00	37,831	100.00	4,365,254	100.00	5,180,868	100.00
3	Dividends to Policyholders	0	0.00	909	0.12	0	0.00	1,290	0.03	2,199	0.04
4	Incurred Losses	143	52.57	404,144	51.98	21,637	57.19	2,348,937	53.81	2,774,861	53.56
5	Defense and Cost Containment Expenses Incurred	4	1.47	5,270	0.68	320	0.85	51,733	1.19	57,327	1.11
6	Unallocated LAE* Incurred	27	9.93	61,936	7.97	3,057	8.08	288,520	6.61	353,540	6.82
7	Unpaid Losses	20	7.35	55,774	7.17	9,788	25.87	592,711	13.58	658,293	12.71
8	Defense and Cost Containment Expenses Unpaid	2	0.74	8,252	1.06	1,558	4.12	84,239	1.93	94,051	1.82
9	Unallocated LAE* Unpaid	3	1.10	18,847	2.42	226	0.60	65,202	1.49	84,278	1.63
10	Unearned Premium Reserves	125	45.96	318,017	40.90	23,415	61.89	2,048,837	46.94	2,390,394	46.14
11	Agents Balances	(99)	(36.40)	195,611	25.16	17,266	45.64	854,810	19.58	1,067,588	20.61
12	Commission & Brokerage Expenses Incurred	28	10.29	103,684	13.34	3,767	9.96	559,406	12.81	666,885	12.87
13	Taxes, Licenses and Fees Incurred	85	31.25	16,824	2.16	1,032	2.73	125,363	2.87	143,304	2.77
14	Other Acquisition Expenses Incurred	22	8.09	60,869	7.83	7,406	19.58	263,515	6.04	331,812	6.40
15	General Expenses Incurred	101	37.13	45,034	5.79	3,499	9.25	349,957	8.02	398,591	7.69
16	Other Income Less Other Expenses	24	8.82	5,138	0.66	56	0.15	19,135	0.44	24,353	0.47
17	Pretax Profit or Loss Excluding Investment Gain**	(114)	(41.91)	83,977	10.80	(2,830)	(7.48)	395,673	9.06	476,706	9.20
18	Investment Gain Funds	30	11.03	11,604	1.49	686	1.81	74,042	1.70	86,362	1.67
19	Profit or Loss Excluding Investment Gain	(85)	(31.25)	95,581	12.29	(2,143)	(5.66)	469,716	10.76	563,069	10.87
20	Investment Gain From Capital & Surplus	(9)	(3.31)	43,157	5.55	1,189	3.14	201,435	4.61	245,772	4.74
21	Total Profit or Losses***	(94)	(34.56)	138,736	17.84	(953)	(2.52)	671,002	15.37	808,691	15.61

* 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 2007 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	7	100.00	(33)	100.00	1,659,784	101.12	1,659,758	101.12
2	Premiums Earned	0	0.00	7	100.00	(33)	100.00	1,641,372	100.00	1,641,346	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	38	0.00	38	0.00
4	Incurred Losses	0	0.00	1,166	16657.14	(188)	569.70	711,382	43.34	712,360	43.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	253	3614.29	0	0.00	89,521	5.45	89,774	5.47
6	Unallocated LAE* Incurred	0	0.00	1	14.29	(28)	84.85	36,961	2.25	36,934	2.25
7	Unpaid Losses	(1)	0.00	6,423	91757.14	1,521	(4609.09)	1,965,722	119.76	1,973,665	120.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	704	10057.14	0	0.00	171,598	10.45	172,302	10.50
9	Unallocated LAE* Unpaid	0	0.00	348	4971.43	228	(690.91)	53,256	3.24	53,832	3.28
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	750,986	45.75	750,986	45.75
11	Agents Balances	0	0.00	12	171.43	(6)	18.18	419,422	25.55	419,428	25.55
12	Commission & Brokerage Expenses Incurred	0	0.00	1	14.29	(8)	24.24	202,448	12.33	202,441	12.33
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	63,830	3.89	63,830	3.89
14	Other Acquisition Expenses Incurred	0	0.00	(9)	(128.57)	0	0.00	107,022	6.52	107,013	6.52
15	General Expenses Incurred	0	0.00	(10)	(142.86)	0	0.00	107,216	6.53	107,206	6.53
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	(25,789)	(1.57)	(25,789)	(1.57)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,395)	(19928.57)	191	(578.79)	297,166	18.10	295,962	18.03
18	Investment Gain Funds	0	0.00	662	9457.14	86	(260.61)	119,504	7.28	120,252	7.33
19	Profit or Loss Excluding Investment Gain	0	0.00	(730)	(10428.57)	277	(839.39)	416,668	25.39	416,215	25.36
20	Investment Gain From Capital & Surplus	(1)	0.00	289	4128.57	110	(333.33)	117,647	7.17	118,045	7.19
21	Total Profit or Losses***	(2)	0.00	(440)	(6285.71)	386	(1169.70)	534,325	32.55	534,269	32.55

* 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 2007 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	14,818	86.29	1,308	99.85	1,200,487	100.73	1,216,620	100.53
2	Premiums Earned	7	100.00	17,173	100.00	1,310	100.00	1,191,758	100.00	1,210,248	100.00
3	Dividends to Policyholders	0	0.00	94	0.55	0	0.00	1,412	0.12	1,506	0.12
4	Incurred Losses	2	28.57	3,710	21.60	41	3.13	455,743	38.24	459,496	37.97
5	Defense and Cost Containment Expenses Incurred	1	14.29	589	3.43	(2)	(0.15)	20,751	1.74	21,339	1.76
6	Unallocated LAE* Incurred	0	0.00	461	2.68	85	6.49	36,825	3.09	37,371	3.09
7	Unpaid Losses	4	57.14	11,968	69.69	218	16.64	1,116,322	93.67	1,128,512	93.25
8	Defense and Cost Containment Expenses Unpaid	1	14.29	1,422	8.28	33	2.52	113,534	9.53	114,990	9.50
9	Unallocated LAE* Unpaid	0	0.00	1,098	6.39	40	3.05	38,140	3.20	39,278	3.25
10	Unearned Premium Reserves	4	57.14	8,295	48.30	254	19.39	683,269	57.33	691,822	57.16
11	Agents Balances	0	0.00	4,955	28.85	88	6.72	275,488	23.12	280,531	23.18
12	Commission & Brokerage Expenses Incurred	1	14.29	1,623	9.45	83	6.34	141,317	11.86	143,024	11.82
13	Taxes, Licenses and Fees Incurred	0	0.00	274	1.60	36	2.75	32,893	2.76	33,203	2.74
14	Other Acquisition Expenses Incurred	0	0.00	2,787	16.23	297	22.67	114,148	9.58	117,232	9.69
15	General Expenses Incurred	0	0.00	1,774	10.33	71	5.42	116,686	9.79	118,531	9.79
16	Other Income Less Other Expenses	0	0.00	35	0.20	1	0.08	41	0.00	77	0.01
17	Pretax Profit or Loss Excluding Investment Gain**	3	42.86	5,894	34.32	700	53.44	272,014	22.82	278,611	23.02
18	Investment Gain Funds	0	0.00	889	5.18	16	1.22	87,806	7.37	88,711	7.33
19	Profit or Loss Excluding Investment Gain	3	42.86	6,780	39.48	716	54.66	359,826	30.19	367,325	30.35
20	Investment Gain From Capital & Surplus	11	157.14	1,585	9.23	29	2.21	93,165	7.82	94,790	7.83
21	Total Profit or Losses***	14	200.00	8,363	48.70	745	56.87	452,996	38.01	462,118	38.18

* 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 2007 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	246	101.65	77,562	102.49	128	150.59	4,498,961	105.85	4,576,897	105.80
2	Premiums Earned	242	100.00	75,681	100.00	85	100.00	4,250,170	100.00	4,326,178	100.00
3	Dividends to Policyholders	0	0.00	633	0.84	0	0.00	32,401	0.76	33,034	0.76
4	Incurred Losses	32	13.22	6,253	8.26	260	305.88	697,080	16.40	703,625	16.26
5	Defense and Cost Containment Expenses Incurred	(9)	(3.72)	4,817	6.36	0	0.00	172,784	4.07	177,592	4.11
6	Unallocated LAE* Incurred	3	1.24	5,191	6.86	0	0.00	91,230	2.15	96,424	2.23
7	Unpaid Losses	73	30.17	7,716	10.20	11	12.94	2,655,708	62.48	2,663,508	61.57
8	Defense and Cost Containment Expenses Unpaid	25	10.33	8,719	11.52	1	1.18	402,842	9.48	411,587	9.51
9	Unallocated LAE* Unpaid	7	2.89	5,906	7.80	2	2.35	168,820	3.97	174,735	4.04
10	Unearned Premium Reserves	186	76.86	35,685	47.15	69	81.18	2,921,040	68.73	2,956,980	68.35
11	Agents Balances	0	0.00	23,609	31.20	77	90.59	1,012,371	23.82	1,036,057	23.95
12	Commission & Brokerage Expenses Incurred	98	40.50	18,976	25.07	3	3.53	1,092,210	25.70	1,111,287	25.69
13	Taxes, Licenses and Fees Incurred	1	0.41	2,497	3.30	2	2.35	147,578	3.47	150,078	3.47
14	Other Acquisition Expenses Incurred	2	0.83	16,902	22.33	(23)	(27.06)	487,555	11.47	504,436	11.66
15	General Expenses Incurred	1	0.41	8,304	10.97	(14)	(16.47)	344,154	8.10	352,445	8.15
16	Other Income Less Other Expenses	0	0.00	(1,490)	(1.97)	(5)	(5.88)	19,107	0.45	17,612	0.41
17	Pretax Profit or Loss Excluding Investment Gain**	114	47.11	10,615	14.03	(147)	(172.94)	1,204,277	28.33	1,214,859	28.08
18	Investment Gain Funds	9	3.72	680	0.90	0	0.00	247,046	5.81	247,735	5.73
19	Profit or Loss Excluding Investment Gain	123	50.83	11,295	14.92	(146)	(171.76)	1,451,273	34.15	1,462,545	33.81
20	Investment Gain From Capital & Surplus	47	19.42	5,325	7.04	2	2.35	310,990	7.32	316,364	7.31
21	Total Profit or Losses***	169	69.83	16,621	21.96	(144)	(169.41)	1,762,234	41.46	1,778,880	41.12

* 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 2007 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	9	90.00	7,580	109.41	244	102.09	138,877	101.53	146,710	101.91
2	Premiums Earned	10	100.00	6,928	100.00	239	100.00	136,784	100.00	143,961	100.00
3	Dividends to Policyholders	0	0.00	10	0.14	0	0.00	1	0.00	11	0.01
4	Incurred Losses	3	30.00	1,561	22.53	107	44.77	20,989	15.34	22,660	15.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	25	0.36	27	11.30	4,541	3.32	4,593	3.19
6	Unallocated LAE* Incurred	1	10.00	223	3.22	28	11.72	2,794	2.04	3,046	2.12
7	Unpaid Losses	1	10.00	1,469	21.20	29	12.13	53,905	39.41	55,404	38.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	24	0.35	7	2.93	7,801	5.70	7,832	5.44
9	Unallocated LAE* Unpaid	0	0.00	114	1.65	(7)	(2.93)	2,204	1.61	2,311	1.61
10	Unearned Premium Reserves	5	50.00	3,830	55.28	128	53.56	63,372	46.33	67,335	46.77
11	Agents Balances	(2)	(20.00)	2,388	34.47	59	24.69	23,097	16.89	25,542	17.74
12	Commission & Brokerage Expenses Incurred	2	20.00	926	13.37	10	4.18	25,068	18.33	26,006	18.06
13	Taxes, Licenses and Fees Incurred	0	0.00	181	2.61	7	2.93	4,158	3.04	4,346	3.02
14	Other Acquisition Expenses Incurred	0	0.00	961	13.87	234	97.91	10,469	7.65	11,664	8.10
15	General Expenses Incurred	0	0.00	807	11.65	11	4.60	6,862	5.02	7,680	5.33
16	Other Income Less Other Expenses	0	0.00	8	0.12	0	0.00	487	0.36	495	0.34
17	Pretax Profit or Loss Excluding Investment Gain**	4	40.00	2,239	32.32	(186)	(77.82)	62,376	45.60	64,433	44.76
18	Investment Gain Funds	0	0.00	144	2.08	(1)	(0.42)	5,218	3.81	5,361	3.72
19	Profit or Loss Excluding Investment Gain	4	40.00	2,385	34.43	(187)	(78.24)	67,606	49.43	69,808	48.49
20	Investment Gain From Capital & Surplus	2	20.00	481	6.94	11	4.60	8,917	6.52	9,411	6.54
21	Total Profit or Losses***	6	60.00	2,864	41.34	(175)	(73.22)	76,521	55.94	79,216	55.03

* 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 2007 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	432,860	102.34	1	(16.67)	1,297,074	101.54	1,729,935	101.74
2	Premiums Earned	0	0.00	422,963	100.00	(6)	100.00	1,277,443	100.00	1,700,400	100.00
3	Dividends to Policyholders	0	0.00	107	0.03	0	0.00	12	0.00	119	0.01
4	Incurred Losses	1	0.00	229,697	54.31	(31)	516.67	361,594	28.31	591,261	34.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,433	0.58	(6)	100.00	26,827	2.10	29,254	1.72
6	Unallocated LAE* Incurred	0	0.00	16,479	3.90	96	(1600.00)	28,685	2.25	45,260	2.66
7	Unpaid Losses	0	0.00	220,421	52.11	33	(550.00)	590,003	46.19	810,457	47.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,097	0.73	25	(416.67)	55,279	4.33	58,401	3.43
9	Unallocated LAE* Unpaid	0	0.00	11,482	2.71	17	(283.33)	31,670	2.48	43,169	2.54
10	Unearned Premium Reserves	0	0.00	216,024	51.07	17	(283.33)	621,556	48.66	837,597	49.26
11	Agents Balances	(20)	0.00	42,569	10.06	(47)	783.33	190,088	14.88	232,590	13.68
12	Commission & Brokerage Expenses Incurred	(105)	0.00	3,079	0.73	(1,405)	23416.67	252,091	19.73	253,660	14.92
13	Taxes, Licenses and Fees Incurred	0	0.00	10,684	2.53	107	(1783.33)	21,824	1.71	32,615	1.92
14	Other Acquisition Expenses Incurred	2	0.00	25,699	6.08	1,290	(21500.00)	119,446	9.35	146,437	8.61
15	General Expenses Incurred	1	0.00	48,141	11.38	354	(5900.00)	117,913	9.23	166,409	9.79
16	Other Income Less Other Expenses	0	0.00	(44)	(0.01)	(227)	3783.33	3,299	0.26	3,028	0.18
17	Pretax Profit or Loss Excluding Investment Gain**	101	0.00	86,599	20.47	(636)	10600.00	352,350	27.58	438,414	25.78
18	Investment Gain Funds	1	0.00	22,142	5.23	(775)	12916.67	53,344	4.18	74,712	4.39
19	Profit or Loss Excluding Investment Gain	101	0.00	108,741	25.71	(1,411)	23516.67	405,692	31.76	513,123	30.18
20	Investment Gain From Capital & Surplus	0	0.00	55,206	13.05	843	(14050.00)	93,952	7.35	150,001	8.82
21	Total Profit or Losses***	101	0.00	163,947	38.76	(568)	9466.67	499,653	39.11	663,133	39.00

* 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 2007 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	47,316	150.64	0	0.00	1,135	100.53	1,294,860	107.36	1,343,311	108.45
2	Premiums Earned	31,410	100.00	0	0.00	1,129	100.00	1,206,077	100.00	1,238,616	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	1,009	0.08	1,009	0.08
4	Incurred Losses	7,806	24.85	0	0.00	56	4.96	1,252,413	103.84	1,260,275	101.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	(587)	(0.05)	(587)	(0.05)
6	Unallocated LAE* Incurred	592	1.88	0	0.00	0	0.00	14,672	1.22	15,264	1.23
7	Unpaid Losses	2,075	6.61	0	0.00	10	0.89	1,047,186	86.83	1,049,271	84.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	22,472	1.86	22,472	1.81
9	Unallocated LAE* Unpaid	208	0.66	0	0.00	0	0.00	9,188	0.76	9,396	0.76
10	Unearned Premium Reserves	79,342	252.60	0	0.00	986	87.33	881,761	73.11	962,089	77.67
11	Agents Balances	2,859	9.10	0	0.00	0	0.00	184,721	15.32	187,580	15.14
12	Commission & Brokerage Expenses Incurred	23,988	76.37	0	0.00	42	3.72	119,485	9.91	143,515	11.59
13	Taxes, Licenses and Fees Incurred	1,087	3.46	0	0.00	0	0.00	43,888	3.64	44,975	3.63
14	Other Acquisition Expenses Incurred	1,659	5.28	0	0.00	1,031	91.32	65,296	5.41	67,986	5.49
15	General Expenses Incurred	1,484	4.72	0	0.00	0	0.00	124,098	10.29	125,582	10.14
16	Other Income Less Other Expenses	48	0.15	0	0.00	0	0.00	17,090	1.42	17,138	1.38
17	Pretax Profit or Loss Excluding Investment Gain**	(5,158)	(16.42)	0	0.00	0	0.00	(397,117)	(32.93)	(402,275)	(32.48)
18	Investment Gain Funds	1,326	4.22	0	0.00	0	0.00	115,218	9.55	116,544	9.41
19	Profit or Loss Excluding Investment Gain	(3,832)	(12.20)	0	0.00	0	0.00	(281,905)	(23.37)	(285,737)	(23.07)
20	Investment Gain From Capital & Surplus	3,432	10.93	0	0.00	1	0.09	99,871	8.28	103,304	8.34
21	Total Profit or Losses***	(399)	(1.27)	0	0.00	1	0.09	(182,034)	(15.09)	(182,432)	(14.73)

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

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

*** (Line 19 + 20) = 21

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, 2007*

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 2007 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.

THIS REPORT EXCLUDES FARM MUTUALS.

Total For All Lines (Line 34)
Results of Companies Writing in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	4,827,998,888	99.95	4,306,797,918	101.81	1,463,824,178	99.24	16,213,962,404	104.32	26,812,583,388	102.82
2	Premiums Earned	4,830,430,997	100.00	4,230,253,846	100.00	1,475,092,061	100.00	15,542,330,992	100.00	26,078,107,896	100.00
3	Dividends to Policyholders	7,122,892	0.15	243,829,427	5.76	50,096,045	3.40	43,657,185	0.28	344,705,549	1.32
4	Incurred Losses	1,752,521,748	36.28	2,560,019,453	60.52	726,658,465	49.26	8,835,149,875	56.85	13,874,349,541	53.20
5	Defense and Cost Containment Expenses Incurred	82,250,746	1.70	117,583,939	2.78	18,630,695	1.26	808,147,979	5.20	1,026,613,359	3.94
6	Adjusting and Other Expenses Incurred **	298,256,344	6.17	384,912,598	9.10	125,637,995	8.52	876,536,837	5.64	1,685,343,773	6.46
7	Unpaid Losses	1,083,729,168	22.44	3,216,921,205	76.05	503,296,374	34.12	17,456,249,504	112.31	22,260,196,251	85.36
8	Defense and Cost Containment Expenses Unpaid	210,498,895	4.36	364,497,215	8.62	86,400,330	5.86	2,749,850,223	17.69	3,411,246,663	13.08
9	Adjusting and Other Expenses Unpaid **	163,580,102	3.39	292,813,064	6.92	79,612,215	5.40	856,983,943	5.51	1,392,989,324	5.34
10	Unearned Premium Reserves	2,467,759,553	51.09	1,482,345,960	35.04	664,584,124	45.05	7,309,076,011	47.03	11,923,765,648	45.72
11	Agents Balances**	657,218,065	13.61	753,806,074	17.82	251,780,771	17.07	2,911,743,935	18.73	4,574,548,845	17.54
12	Commission & Brokerage Expenses Incurred	690,956,747	14.30	376,739,542	8.91	121,926,121	8.27	1,837,731,584	11.82	3,027,353,994	11.61
13	Taxes, Licenses and Fees Incurred	98,577,513	2.04	84,309,687	1.99	31,794,067	2.16	374,198,892	2.41	588,880,159	2.26
14	Other Acquisition Expenses Incurred **	302,342,934	6.26	362,427,034	8.57	157,622,804	10.69	934,902,656	6.02	1,757,295,427	6.74
15	General Expenses Incurred **	192,895,212	3.99	218,531,178	5.17	47,641,759	3.23	905,973,662	5.83	1,365,041,811	5.23
16	Other Income Less Other Expenses **	20,282,590	0.42	20,674,064	0.49	10,309,274	0.70	(81,266,881)	(0.52)	(30,000,953)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	1,425,789,452	29.52	(97,424,949)	(2.30)	205,393,385	13.92	844,765,442	5.44	2,378,523,330	9.12

* (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 2007 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	4,826,805,264	99.94	4,306,797,919	101.81	1,463,824,181	100.98	16,032,555,161	99.31	26,629,982,525	102.75
2	Premiums Earned	4,829,875,589	100.00	4,230,253,854	100.00	1,475,092,058	100.00	15,381,089,310	100.00	25,916,310,811	100.00
3	Dividends to Policyholders	7,122,892	0.15	243,829,428	5.76	50,096,044	5.11	43,292,766	0.43	344,341,130	1.33
4	Incurred Losses	1,752,520,953	36.29	2,560,019,484	60.52	726,654,020	56.67	7,241,961,261	70.20	12,281,155,718	47.39
5	Defense and Cost Containment Expenses Incurred	82,250,748	1.70	117,583,943	2.78	18,630,696	4.41	805,176,981	6.89	1,023,642,368	3.95
6	Adjusting and Other Expenses Incurred **	298,261,336	6.18	385,457,795	9.11	125,604,520	8.52	874,452,937	5.69	1,683,776,588	6.50
7	Unpaid Losses	1,083,728,409	22.44	3,216,921,211	76.05	503,296,374	34.12	17,223,849,170	111.98	22,027,795,164	85.00
8	Defense and Cost Containment Expenses Unpaid	210,498,896	4.36	364,497,215	8.62	86,400,330	5.86	2,740,991,964	17.82	3,402,388,405	13.13
9	Adjusting and Other Expenses Unpaid **	163,582,102	3.39	293,302,151	6.93	79,627,425	5.40	855,492,133	5.56	1,392,003,811	5.37
10	Unearned Premium Reserves	2,467,121,333	51.08	1,482,345,963	35.04	664,584,123	45.05	7,089,935,812	46.10	11,703,987,231	45.16
11	Agents Balances**	657,050,808	13.60	754,975,528	17.85	251,828,472	17.07	2,904,153,046	18.88	4,568,007,854	17.63
12	Commission & Brokerage Expenses Incurred	690,946,572	14.31	376,739,539	8.91	121,926,121	8.27	1,826,098,564	11.87	3,015,710,796	11.64
13	Taxes, Licenses and Fees Incurred	98,575,063	2.04	84,307,966	1.99	31,794,066	2.16	370,764,700	2.41	585,441,795	2.26
14	Other Acquisition Expenses Incurred **	302,335,977	6.26	362,954,847	8.58	157,652,727	10.69	931,250,430	6.05	1,754,193,981	6.77
15	General Expenses Incurred **	192,810,581	3.99	218,727,391	5.17	47,631,792	3.23	894,711,195	5.82	1,353,880,959	5.22
16	Other Income Less Other Expenses **	20,289,562	0.42	20,672,198	0.49	10,310,843	0.70	(78,497,651)	(0.51)	(27,225,049)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	1,425,341,028	29.51	(98,694,342)	(2.33)	205,412,916	13.93	2,314,882,825	15.05	3,846,942,426	14.84

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	126,641,599	100.18	78,799,073	105.85	46,084,086	98.93	298,094,178	99.71	549,618,936	100.59
2	Premiums Earned	126,408,396	100.00	74,440,672	100.00	46,584,696	100.00	298,958,512	100.00	546,392,276	100.00
3	Dividends to Policyholders	34,935	0.03	68,828	0.09	469,009	1.01	4,285	0.00	577,057	0.11
4	Incurred Losses	30,352,368	24.01	5,235,942	7.03	13,024,297	27.96	105,737,190	35.37	154,349,797	28.25
5	Defense and Cost Containment Expenses Incurred	1,094,737	0.87	116,956	0.16	416,034	0.89	6,267,493	2.10	7,895,220	1.44
6	Adjusting and Other Expenses Incurred **	2,828,068	2.24	3,518,582	4.73	1,628,218	3.50	7,771,841	2.60	15,746,709	2.88
7	Unpaid Losses	12,229,740	9.67	7,228,479	9.71	6,461,904	13.87	114,574,160	38.32	140,494,283	25.71
8	Defense and Cost Containment Expenses Unpaid	870,306	0.69	146,713	0.20	734,288	1.58	5,588,367	1.87	7,339,674	1.34
9	Adjusting and Other Expenses Unpaid **	696,659	0.55	2,224,279	2.99	761,591	1.63	5,052,333	1.69	8,734,862	1.60
10	Unearned Premium Reserves	59,516,544	47.08	39,964,181	53.69	23,637,490	50.74	121,027,449	40.48	244,145,664	44.68
11	Agents Balances**	12,540,821	9.92	17,811,294	23.93	12,202,399	26.19	50,371,951	16.85	92,926,466	17.01
12	Commission & Brokerage Expenses Incurred	22,718,026	17.97	1,296,276	1.74	7,214,205	15.49	35,755,940	11.96	66,984,447	12.26
13	Taxes, Licenses and Fees Incurred	2,502,811	1.98	2,031,941	2.73	1,039,270	2.23	7,200,051	2.41	12,774,073	2.34
14	Other Acquisition Expenses Incurred **	3,690,461	2.92	6,022,129	8.09	5,955,707	12.78	14,658,368	4.90	30,326,664	5.55
15	General Expenses Incurred **	7,601,578	6.01	8,666,554	11.64	1,683,644	3.61	22,790,863	7.62	40,742,639	7.46
16	Other Income Less Other Expenses **	1,111,956	0.88	(219,628)	(0.30)	(383,191)	(0.82)	(2,353,514)	(0.79)	(1,844,377)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain*	56,697,368	44.85	47,263,836	63.49	14,771,121	31.71	96,418,968	32.25	215,151,293	39.38

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.

(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

NOTE: The following data exclude Farm Mutual companies and government organizations such as the Texas Windstorm Association and the Texas Fair Plan Association.

Total For Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	187,395,448	95.01	61,486,552	106.30	90,207,619	99.80	282,017,807	101.19	621,107,426	99.51
2	Premiums Earned	197,228,494	100.00	57,842,879	100.00	90,391,893	100.00	278,704,045	100.00	624,167,311	100.00
3	Dividends to Policyholders	142,304	0.07	91,211	0.16	1,473,697	1.63	8,542	0.00	1,715,754	0.27
4	Incurred Losses	54,591,939	27.68	(17,897,418)	(30.94)	30,648,754	33.91	76,186,017	27.34	143,529,292	23.00
5	Defense and Cost Containment Expenses Incurred	2,821,980	1.43	(876,183)	(1.51)	645,119	0.71	5,086,229	1.82	7,677,145	1.23
6	Adjusting and Other Expenses Incurred **	8,499,098	4.31	1,037,567	1.79	5,587,540	6.18	9,466,768	3.40	24,590,973	3.94
7	Unpaid Losses	49,157,247	24.92	29,901,115	51.69	6,857,493	7.59	123,193,186	44.20	209,109,041	33.50
8	Defense and Cost Containment Expenses Unpaid	2,682,079	1.36	298,867	0.52	2,348,152	2.60	5,866,894	2.11	11,195,992	1.79
9	Adjusting and Other Expenses Unpaid **	2,439,044	1.24	504,814	0.87	2,797,138	3.09	5,587,997	2.00	11,328,992	1.82
10	Unearned Premium Reserves	81,881,659	41.52	30,865,547	53.36	45,707,962	50.57	107,253,133	38.48	265,708,301	42.57
11	Agents Balances**	15,024,627	7.62	10,382,185	17.95	18,714,442	20.70	41,365,557	14.84	85,486,811	13.70
12	Commission & Brokerage Expenses Incurred	29,834,981	15.13	2,059,269	3.56	12,746,978	14.10	43,668,633	15.67	88,309,861	14.15
13	Taxes, Licenses and Fees Incurred	3,320,790	1.68	1,469,038	2.54	1,962,642	2.17	5,973,456	2.14	12,725,926	2.04
14	Other Acquisition Expenses Incurred **	7,307,248	3.70	3,679,536	6.36	10,473,083	11.59	14,101,280	5.06	35,561,147	5.70
15	General Expenses Incurred **	7,348,755	3.73	6,335,021	10.95	2,730,905	3.02	15,862,158	5.69	32,276,838	5.17
16	Other Income Less Other Expenses **	825,203	0.42	(285,869)	(0.49)	(370,083)	(0.41)	(638,898)	(0.23)	(469,646)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	84,186,602	42.68	61,658,969	106.60	23,753,093	26.28	107,712,065	38.65	277,310,728	44.43

* 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)

NOTE: The following data exclude Farm Mutual companies and government organizations such as the Texas Windstorm Association and the Texas Fair Plan Association.

Total For Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	258,996	100.00	0	0.00	459,477,347	101.61	459,736,343	101.60
2	Premiums Earned	0	0.00	258,996	100.00	0	0.00	452,217,400	100.00	452,476,396	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	10,818	0.00	273,792	105.71	0	0.00	264,263,391	58.44	264,548,001	58.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	1,308,102	0.29	1,308,102	0.29
6	Adjusting and Other Expenses Incurred **	0	0.00	4,068	1.57	0	0.00	3,116,861	0.69	3,120,929	0.69
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	149,496,855	33.06	149,496,855	33.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	500,097	0.11	500,097	0.11
9	Adjusting and Other Expenses Unpaid **	0	0.00	801	0.31	0	0.00	940,581	0.21	941,382	0.21
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	56,446,079	12.48	56,446,079	12.47
11	Agents Balances**	0	0.00	10,867	4.20	0	0.00	86,837,431	19.20	86,848,298	19.19
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	24,043,178	5.32	24,043,178	5.31
13	Taxes, Licenses and Fees Incurred	0	0.00	1,754	0.68	0	0.00	430,694	0.10	432,448	0.10
14	Other Acquisition Expenses Incurred **	0	0.00	(505)	(0.20)	0	0.00	(3,969,465)	(0.88)	(3,969,970)	(0.88)
15	General Expenses Incurred **	0	0.00	4,522	1.75	0	0.00	10,995,204	2.43	10,999,726	2.43
16	Other Income Less Other Expenses **	0	0.00	260	0.10	0	0.00	(12,118,289)	(2.68)	(12,118,030)	(2.68)
17	Pretax Profit or Loss Excluding Investment Gain*	(10,818)	0.00	(24,375)	(9.41)	0	0.00	139,911,146	30.94	139,875,952	30.91

* (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 Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	17,544,504	107.05	11,173,852	113.08	0	0.00	233,681,927	106.95	262,400,283	107.20
2	Premiums Earned	16,389,502	100.00	9,881,616	100.00	0	0.00	218,495,054	100.00	244,766,172	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	11,345,842	69.23	2,769,112	28.02	0	0.00	64,534,900	29.54	78,649,854	32.13
5	Defense and Cost Containment Expenses Incurred	419,880	2.56	(2,420)	(0.02)	0	0.00	1,579,950	0.72	1,997,410	0.82
6	Adjusting and Other Expenses Incurred **	25,029	0.15	58,356	0.59	0	0.00	1,747,365	0.80	1,830,750	0.75
7	Unpaid Losses	340,730	2.08	130,879	1.32	0	0.00	5,894,034	2.70	6,365,643	2.60
8	Defense and Cost Containment Expenses Unpaid	14,316	0.09	6,642	0.07	0	0.00	100,440	0.05	121,398	0.05
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,587	0.02	0	0.00	9,642,990	4.41	9,644,578	3.94
10	Unearned Premium Reserves	9,863,451	60.18	6,556,018	66.35	0	0.00	129,505,741	59.27	145,925,210	59.62
11	Agents Balances**	0	0.00	1,533,960	15.52	0	0.00	11,553,510	5.29	13,087,470	5.35
12	Commission & Brokerage Expenses Incurred	4,696,864	28.66	1,879,625	19.02	0	0.00	36,166,799	16.55	42,743,288	17.46
13	Taxes, Licenses and Fees Incurred	316,007	1.93	187,293	1.90	0	0.00	4,000,262	1.83	4,503,562	1.84
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	5,078,261	2.32	5,078,261	2.07
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	(3,932,446)	(1.80)	(3,932,446)	(1.61)
16	Other Income Less Other Expenses **	0	0.00	(3,556)	(0.04)	0	0.00	816,454	0.37	812,898	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	(414,120)	(2.53)	4,986,094	50.46	0	0.00	110,136,417	50.41	114,708,391	46.86

* (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 2007 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	69,429,741	102.64	1,691,896	393.79	35,024,612	100.55	16,418,159	100.63	122,564,408	102.80
2	Premiums Earned	67,641,230	100.00	429,639	100.00	34,834,248	100.00	16,315,388	100.00	119,220,505	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	29,776,281	44.02	97,034	22.59	17,915,036	51.43	1,627,276	9.97	49,415,627	41.45
5	Defense and Cost Containment Expenses Incurred	1,376,137	2.03	9,100	2.12	1,003,742	2.88	1,559,922	9.56	3,948,901	3.31
6	Adjusting and Other Expenses Incurred **	2,057,007	3.04	13,851	3.22	1,751,012	5.03	849,664	5.21	4,671,535	3.92
7	Unpaid Losses	19,243,772	28.45	62,340	14.51	7,674,160	22.03	6,665,843	40.86	33,646,115	28.22
8	Defense and Cost Containment Expenses Unpaid	1,415,394	2.09	9,100	2.12	1,539,950	4.42	660,794	4.05	3,625,238	3.04
9	Adjusting and Other Expenses Unpaid **	2,221,008	3.28	5,618	1.31	580,004	1.67	675,783	4.14	3,482,413	2.92
10	Unearned Premium Reserves	34,062,870	50.36	1,262,257	293.79	17,292,936	49.64	8,044,219	49.30	60,662,282	50.88
11	Agents Balances**	10,278,035	15.19	113,056	26.31	3,041,022	8.73	3,030,984	18.58	16,463,097	13.81
12	Commission & Brokerage Expenses Incurred	11,977,271	17.71	472,592	110.00	4,149,937	11.91	3,706,611	22.72	20,306,411	17.03
13	Taxes, Licenses and Fees Incurred	1,354,936	2.00	34,157	7.95	704,983	2.02	490,680	3.01	2,584,756	2.17
14	Other Acquisition Expenses Incurred **	2,612,009	3.86	35,620	8.29	1,831,013	5.26	1,089,129	6.68	5,567,771	4.67
15	General Expenses Incurred **	1,938,007	2.87	16,090	3.75	653,005	1.87	1,133,799	6.95	3,740,901	3.14
16	Other Income Less Other Expenses **	148,001	0.22	(74)	(0.02)	442,003	1.27	(7,984)	(0.05)	581,946	0.49
17	Pretax Profit or Loss Excluding Investment Gain*	16,697,583	24.69	(248,879)	(57.93)	7,267,523	20.86	5,850,323	35.86	29,566,549	24.80

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	3,420,713,155	98.85	31,073,021	142.23	702,310,737	95.85	896,853,710	122.64	5,050,950,623	102.12
2	Premiums Earned	3,460,374,932	100.00	21,847,564	100.00	732,681,125	100.00	731,285,957	100.00	4,946,189,578	100.00
3	Dividends to Policyholders	6,809,172	0.20	0	0.00	18,722,506	2.56	0	0.00	25,531,678	0.52
4	Incurred Losses	1,224,939,240	35.40	15,948,118	73.00	289,582,987	39.52	274,986,624	37.60	1,805,456,969	36.50
5	Defense and Cost Containment Expenses Incurred	37,457,096	1.08	355,278	1.63	(4,623,553)	(0.63)	10,975,257	1.50	44,164,078	0.89
6	Adjusting and Other Expenses Incurred **	241,856,284	6.99	1,269,031	5.81	58,994,070	8.05	54,498,805	7.45	356,618,191	7.21
7	Unpaid Losses	447,407,324	12.93	8,718,999	39.91	119,180,977	16.27	103,863,896	14.20	679,171,196	13.73
8	Defense and Cost Containment Expenses Unpaid	71,511,462	2.07	199,288	0.91	19,038,120	2.60	8,679,947	1.19	99,428,817	2.01
9	Adjusting and Other Expenses Unpaid **	115,310,149	3.33	552,014	2.53	30,739,340	4.20	30,036,944	4.11	176,638,446	3.57
10	Unearned Premium Reserves	1,771,815,414	51.20	18,308,005	83.80	359,858,328	49.12	477,108,661	65.24	2,627,090,408	53.11
11	Agents Balances**	502,932,255	14.53	2,964,790	13.57	131,604,505	17.96	104,714,955	14.32	742,216,504	15.01
12	Commission & Brokerage Expenses Incurred	439,657,288	12.71	7,166,336	32.80	70,055,774	9.56	162,487,351	22.22	679,366,749	13.74
13	Taxes, Licenses and Fees Incurred	72,206,248	2.09	1,076,230	4.93	15,787,513	2.15	18,252,430	2.50	107,322,421	2.17
14	Other Acquisition Expenses Incurred **	243,403,188	7.03	2,109,368	9.65	81,252,378	11.09	56,911,866	7.78	383,676,801	7.76
15	General Expenses Incurred **	117,720,209	3.40	1,500,237	6.87	21,236,131	2.90	30,402,424	4.16	170,859,002	3.45
16	Other Income Less Other Expenses **	17,072,759	0.49	49,730	0.23	3,904,385	0.53	2,691,828	0.37	23,718,703	0.48
17	Pretax Profit or Loss Excluding Investment Gain*	1,093,398,966	31.60	(7,527,304)	(34.45)	185,577,703	25.33	125,463,028	17.16	1,396,912,392	28.24

* (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)

NOTE: The following data exclude Farm Mutual companies and government organizations such as the Texas Windstorm Association and the Texas Fair Plan Association.

Total For Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	440,193,565	98.92	160,278,042	107.51	81,307,153	109.31	1,046,742,676	101.53	1,728,521,436	101.71
2	Premiums Earned	444,989,112	100.00	149,085,616	100.00	74,379,046	100.00	1,030,985,191	100.00	1,699,438,965	100.00
3	Dividends to Policyholders	5,061	0.00	325,882	0.22	41,962	0.06	576,890	0.06	949,795	0.06
4	Incurred Losses	178,035,049	40.01	68,408,461	45.89	34,929,730	46.96	337,957,052	32.78	619,330,292	36.44
5	Defense and Cost Containment Expenses Incurred	22,549,046	5.07	11,888,129	7.97	3,705,237	4.98	108,721,566	10.55	146,863,978	8.64
6	Adjusting and Other Expenses Incurred **	19,151,885	4.30	7,359,934	4.94	5,228,993	7.03	42,671,374	4.14	74,412,186	4.38
7	Unpaid Losses	265,275,853	59.61	77,227,646	51.80	41,606,955	55.94	785,447,063	76.18	1,169,557,517	68.82
8	Defense and Cost Containment Expenses Unpaid	90,111,880	20.25	33,243,555	22.30	20,144,200	27.08	276,444,088	26.81	419,943,723	24.71
9	Adjusting and Other Expenses Unpaid **	21,449,712	4.82	7,136,569	4.79	4,024,871	5.41	59,064,194	5.73	91,675,347	5.39
10	Unearned Premium Reserves	206,276,627	46.36	74,993,557	50.30	40,490,482	54.44	496,270,955	48.14	818,031,621	48.14
11	Agents Balances**	40,269,911	9.05	42,801,447	28.71	14,305,308	19.23	203,927,794	19.78	301,304,460	17.73
12	Commission & Brokerage Expenses Incurred	75,629,652	17.00	17,283,496	11.59	12,895,293	17.34	162,838,757	15.79	268,647,198	15.81
13	Taxes, Licenses and Fees Incurred	8,158,279	1.83	3,051,877	2.05	1,974,662	2.65	21,661,706	2.10	34,846,524	2.05
14	Other Acquisition Expenses Incurred **	25,593,792	5.75	13,708,170	9.19	8,469,280	11.39	62,496,639	6.06	110,267,881	6.49
15	General Expenses Incurred **	30,991,687	6.96	10,978,683	7.36	3,740,110	5.03	65,322,085	6.34	111,032,565	6.53
16	Other Income Less Other Expenses **	943,108	0.21	138,487	0.09	603,766	0.81	(1,776,692)	(0.17)	(91,330)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	85,817,768	19.29	16,219,471	10.88	3,997,544	5.37	226,962,431	22.01	332,997,215	19.59

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	442,500,639	102.16	442,500,639	102.16
2	Premiums Earned	0	0.00	0	0.00	0	0.00	433,146,800	100.00	433,146,800	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	318,263,114	73.48	318,263,114	73.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	8,933,528	2.06	8,933,528	2.06
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	4,096,162	0.95	4,096,162	0.95
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	668,468,013	154.33	668,468,013	154.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	6,658,586	1.54	6,658,586	1.54
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	3,423,897	0.79	3,423,897	0.79
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	31,403,894	7.25	31,403,894	7.25
11	Agents Balances**	0	0.00	0	0.00	0	0.00	21,778,292	5.03	21,778,292	5.03
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	358,581	0.08	358,581	0.08
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	8,555,621	1.98	8,555,621	1.98
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	21,021,191	4.85	21,021,191	4.85
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	53,899,377	12.44	53,899,377	12.44
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	1,168,034	0.27	1,168,034	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	19,187,260	4.43	19,187,260	4.43

* (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 Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	290,067	99.80	1,100,165	94.45	369,644,649	104.35	371,034,881	104.31
2	Premiums Earned	37	100.00	290,661	100.00	1,164,791	100.00	354,241,878	100.00	355,697,367	100.00
3	Dividends to Policyholders	0	0.00	58,390	20.09	126,389	10.85	0	0.00	184,779	0.05
4	Incurred Losses	2,659	7186.49	1,069,031	367.79	298,487	25.63	217,156,833	61.30	218,527,010	61.44
5	Defense and Cost Containment Expenses Incurred	9,233	24954.05	19,297	6.64	13,841	1.19	15,231,975	4.30	15,274,346	4.29
6	Adjusting and Other Expenses Incurred **	0	0.00	13,668	4.70	48,552	4.17	12,630,110	3.57	12,692,330	3.57
7	Unpaid Losses	35	94.59	928,165	319.33	267,332	22.95	489,770,484	138.26	490,966,016	138.03
8	Defense and Cost Containment Expenses Unpaid	10	27.03	29,531	10.16	45,843	3.94	35,630,107	10.06	35,705,491	10.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	14,232	4.90	29,313	2.52	10,762,913	3.04	10,806,457	3.04
10	Unearned Premium Reserves	0	0.00	135,579	46.65	499,983	42.92	134,458,354	37.96	135,093,916	37.98
11	Agents Balances**	0	0.00	79,015	27.18	186,766	16.03	71,885,921	20.29	72,151,702	20.28
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	364	0.03	44,617,486	12.60	44,617,850	12.54
13	Taxes, Licenses and Fees Incurred	2,670	7216.22	3,473	1.19	21,621	1.86	6,468,248	1.83	6,496,012	1.83
14	Other Acquisition Expenses Incurred **	0	0.00	41,357	14.23	104,636	8.98	13,797,095	3.89	13,943,088	3.92
15	General Expenses Incurred **	0	0.00	17,931	6.17	6,716	0.58	21,401,226	6.04	21,425,872	6.02
16	Other Income Less Other Expenses **	0	0.00	(12,153)	(4.18)	2,450	0.21	(5,754,504)	(1.62)	(5,764,207)	(1.62)
17	Pretax Profit or Loss Excluding Investment Gain*	(14,525)	(39256.76)	(944,639)	(325.00)	546,636	46.93	17,184,401	4.85	16,771,872	4.72

* (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 2007 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	145,553,471	120.05	43,237,782	108.52	38,239,622	103.76	958,334,267	102.96	1,185,365,142	105.63
2	Premiums Earned	121,248,629	100.00	39,843,871	100.00	36,854,765	100.00	924,290,453	100.00	1,122,237,718	100.00
3	Dividends to Policyholders	131,420	0.11	34,724	0.09	806,907	2.19	142,121	0.00	1,115,172	0.10
4	Incurred Losses	37,801,044	31.18	25,973,009	65.19	21,153,032	57.40	291,250,915	75.23	376,178,000	33.52
5	Defense and Cost Containment Expenses Incurred	392,200	0.32	507,527	1.27	53,905	0.15	(446,521)	2.01	507,111	0.05
6	Adjusting and Other Expenses Incurred **	2,947,157	2.43	1,094,180	2.75	2,025,251	5.50	29,755,342	3.22	35,821,930	3.19
7	Unpaid Losses	17,506,071	14.44	19,974,300	50.13	2,754,642	7.47	247,131,857	39.47	287,366,870	25.61
8	Defense and Cost Containment Expenses Unpaid	919,963	0.76	539,484	1.35	81,711	0.22	13,853,266	3.07	15,394,424	1.37
9	Adjusting and Other Expenses Unpaid **	1,831,369	1.51	683,912	1.72	975,149	2.65	15,627,151	1.69	19,117,581	1.70
10	Unearned Premium Reserves	82,930,531	68.40	21,815,839	54.75	22,541,720	61.16	270,763,097	48.37	398,051,187	35.47
11	Agents Balances**	11,409,381	9.41	8,772,519	22.02	6,234,491	16.92	184,338,986	19.94	210,755,377	18.78
12	Commission & Brokerage Expenses Incurred	30,166,714	24.88	2,440,552	6.13	2,883,605	7.82	114,308,204	15.47	149,799,075	13.35
13	Taxes, Licenses and Fees Incurred	2,432,556	2.01	978,157	2.45	829,708	2.25	21,042,756	2.65	25,283,177	2.25
14	Other Acquisition Expenses Incurred **	4,511,057	3.72	3,590,490	9.01	8,356,398	22.67	36,670,229	3.97	53,128,174	4.73
15	General Expenses Incurred **	5,122,844	4.23	4,319,930	10.84	1,078,367	2.93	51,540,111	5.58	62,061,253	5.53
16	Other Income Less Other Expenses **	110,780	0.09	26,849	0.07	29,527	0.08	(7,507,529)	(0.81)	(7,340,373)	(0.65)
17	Pretax Profit or Loss Excluding Investment Gain*	37,854,417	31.22	932,150	2.34	(302,881)	(0.82)	372,519,768	40.30	411,003,454	36.62

* (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 Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	103,319,561	142.18	103,319,561	142.18
2	Premiums Earned	0	0.00	0	0.00	0	0.00	72,669,843	100.00	72,669,843	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	(8,991,119)	(12.37)	(8,991,119)	(12.37)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	174,062	0.24	174,062	0.24
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	85,547	0.12	85,547	0.12
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	1,907,700	2.63	1,907,700	2.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	(535,127)	(0.74)	(535,127)	(0.74)
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	34,258	0.05	34,258	0.05
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	768,523,586	1057.56	768,523,586	1057.56
11	Agents Balances**	0	0.00	0	0.00	0	0.00	1,817,539	2.50	1,817,539	2.50
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	2,145,228	2.95	2,145,228	2.95
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	8,626,393	11.87	8,626,393	11.87
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	10,143,303	13.96	10,143,303	13.96
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	(953,521)	(1.31)	(953,521)	(1.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	59,532,908	81.92	59,532,908	81.92

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	7,761	107.84	21,500,704	89.37	21,661,505	99.93	223,779,767	95.58	266,949,737	95.39
2	Premiums Earned	7,197	100.00	24,056,912	100.00	21,676,776	100.00	234,117,334	100.00	279,858,219	100.00
3	Dividends to Policyholders	0	0.00	169,535	0.70	303,334	1.40	386,012	0.16	858,881	0.31
4	Incurred Losses	(390)	(5.42)	10,924,920	45.41	4,525,764	20.88	(54,776,868)	(23.40)	(39,326,574)	(14.05)
5	Defense and Cost Containment Expenses Incurred	(531)	(7.38)	12,742,750	52.97	3,799,015	17.53	20,987,126	8.96	37,528,360	13.41
6	Adjusting and Other Expenses Incurred **	0	0.00	1,455,074	6.05	630,186	2.91	9,644,127	4.12	11,729,387	4.19
7	Unpaid Losses	(1)	(0.01)	50,492,653	209.89	23,485,788	108.35	534,930,913	228.49	608,909,353	217.58
8	Defense and Cost Containment Expenses Unpaid	36	0.50	9,511,874	39.54	8,016,936	36.98	224,888,436	96.06	242,417,282	86.62
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,436,780	5.97	1,374,844	6.34	19,350,234	8.27	22,161,858	7.92
10	Unearned Premium Reserves	4,281	59.48	13,226,039	54.98	11,982,164	55.28	105,746,775	45.17	130,959,259	46.79
11	Agents Balances**	0	0.00	5,920,023	24.61	6,531,071	30.13	44,342,787	18.94	56,793,882	20.29
12	Commission & Brokerage Expenses Incurred	81,685	1134.99	490,965	2.04	1,863,661	8.60	17,989,320	7.68	20,425,631	7.30
13	Taxes, Licenses and Fees Incurred	143	1.99	387,310	1.61	631,724	2.91	4,331,221	1.85	5,350,398	1.91
14	Other Acquisition Expenses Incurred **	179,925	2500.00	2,844,333	11.82	280,073	1.29	6,544,376	2.80	9,848,706	3.52
15	General Expenses Incurred **	0	0.00	652,798	2.71	2,005,299	9.25	16,113,064	6.88	18,771,162	6.71
16	Other Income Less Other Expenses **	0	0.00	(132,077)	(0.55)	(9,480)	(0.04)	1,277,876	0.55	1,136,320	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	(253,635)	(3524.18)	(5,742,849)	(23.87)	7,628,241	35.19	214,176,831	91.48	215,808,588	77.11

* (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 2007 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	5,692,709	110.29	21,803	75.20	244,530	96.73	11,350,536	97.41	17,309,578	101.25
2	Premiums Earned	5,161,576	100.00	28,993	100.00	252,808	100.00	11,652,069	100.00	17,095,446	100.00
3	Dividends to Policyholders	0	0.00	2	0.01	14,110	5.58	0	0.00	14,112	0.08
4	Incurred Losses	61,291	1.19	420	1.45	1,547	0.61	429,241	3.68	492,499	2.88
5	Defense and Cost Containment Expenses Incurred	(45,105)	(0.87)	20	0.07	38	0.02	(18,705)	(0.16)	(63,752)	(0.37)
6	Adjusting and Other Expenses Incurred **	119,990	2.32	98	0.34	16,906	6.69	59,368	0.51	196,363	1.15
7	Unpaid Losses	206,405	4.00	1,092	3.77	750	0.30	609,820	5.23	818,067	4.79
8	Defense and Cost Containment Expenses Unpaid	37,509	0.73	58	0.20	0	0.00	72,998	0.63	110,565	0.65
9	Adjusting and Other Expenses Unpaid **	20,998	0.41	25	0.09	17,143	6.78	148,044	1.27	186,210	1.09
10	Unearned Premium Reserves	2,867,157	55.55	8,688	29.97	141,536	55.99	4,279,950	36.73	7,297,331	42.69
11	Agents Balances**	170,986	3.31	5,444	18.78	52,521	20.77	1,690,155	14.51	1,919,105	11.23
12	Commission & Brokerage Expenses Incurred	581,886	11.27	767	2.65	6	0.00	506,719	4.35	1,089,378	6.37
13	Taxes, Licenses and Fees Incurred	110,606	2.14	144	0.50	3,436	1.36	259,474	2.23	373,660	2.19
14	Other Acquisition Expenses Incurred **	162,987	3.16	3,334	11.50	68,824	27.22	585,864	5.03	821,010	4.80
15	General Expenses Incurred **	254,979	4.94	1,911	6.59	7,391	2.92	507,206	4.35	771,487	4.51
16	Other Income Less Other Expenses **	0	0.00	(3,870)	(13.35)	172	0.07	(4,440)	(0.04)	(8,138)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	3,914,942	75.85	18,426	63.55	140,721	55.66	9,318,462	79.97	13,392,551	78.34

* (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 Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	43,415,013	100.07	0	0.00	276,510,615	104.97	319,925,628	104.28
2	Premiums Earned	0	0.00	43,383,882	100.00	0	0.00	263,412,198	100.00	306,796,080	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	41,557,864	95.79	0	0.00	144,678,257	54.92	186,236,121	60.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	541,202	1.25	0	0.00	5,314,411	2.02	5,855,613	1.91
6	Adjusting and Other Expenses Incurred **	0	0.00	3,117,421	7.19	0	0.00	3,719,300	1.41	6,836,721	2.23
7	Unpaid Losses	0	0.00	9,792,300	22.57	0	0.00	153,693,512	58.35	163,485,812	53.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	134,618	0.31	0	0.00	6,867,069	2.61	7,001,687	2.28
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,103,503	11.76	0	0.00	3,570,786	1.36	8,674,289	2.83
10	Unearned Premium Reserves	0	0.00	1,131,634	2.61	0	0.00	149,296,183	56.68	150,427,817	49.03
11	Agents Balances**	0	0.00	149,187	0.34	0	0.00	85,073,610	32.30	85,222,797	27.78
12	Commission & Brokerage Expenses Incurred	0	0.00	5,452	0.01	0	0.00	57,359,499	21.78	57,364,951	18.70
13	Taxes, Licenses and Fees Incurred	0	0.00	474,638	1.09	0	0.00	7,333,759	2.78	7,808,397	2.55
14	Other Acquisition Expenses Incurred **	0	0.00	1,252,189	2.89	0	0.00	15,265,952	5.80	16,518,140	5.38
15	General Expenses Incurred **	0	0.00	184,951	0.43	0	0.00	13,721,054	5.21	13,906,005	4.53
16	Other Income Less Other Expenses **	0	0.00	147,528	0.34	0	0.00	(7,205,075)	(2.74)	(7,057,546)	(2.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(3,602,307)	(8.30)	0	0.00	8,814,892	3.35	5,212,586	1.70

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	1,977,092	154.39	0	0.00	12,540,791	95.38	14,517,883	100.62
2	Premiums Earned	0	0.00	1,280,547	100.00	0	0.00	13,148,035	100.00	14,428,582	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	546,354	42.67	0	0.00	1,461,346	11.11	2,007,700	13.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,938	0.15	0	0.00	3,065	0.02	5,003	0.03
6	Adjusting and Other Expenses Incurred **	0	0.00	115,773	9.04	0	0.00	32,272	0.25	148,045	1.03
7	Unpaid Losses	0	0.00	741,402	57.90	0	0.00	1,021,599	7.77	1,763,001	12.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,864	0.93	0	0.00	9,738	0.07	21,602	0.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	143,319	11.19	0	0.00	77,130	0.59	220,449	1.53
10	Unearned Premium Reserves	0	0.00	3,950,402	308.49	0	0.00	3,826,621	29.10	7,777,023	53.90
11	Agents Balances**	0	0.00	0	0.00	0	0.00	1,294,309	9.84	1,294,309	8.97
12	Commission & Brokerage Expenses Incurred	0	0.00	410,564	32.06	0	0.00	2,426,438	18.45	2,837,002	19.66
13	Taxes, Licenses and Fees Incurred	0	0.00	42,019	3.28	0	0.00	186,486	1.42	228,505	1.58
14	Other Acquisition Expenses Incurred **	0	0.00	152,638	11.92	0	0.00	773,687	5.88	926,325	6.42
15	General Expenses Incurred **	0	0.00	329,094	25.70	0	0.00	791,095	6.02	1,120,189	7.76
16	Other Income Less Other Expenses **	0	0.00	9,113	0.71	0	0.00	(43,613)	(0.33)	(34,500)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(308,721)	(24.11)	0	0.00	7,430,034	56.51	7,121,313	49.36

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	1,353	83.42	85,080,109	117.64	75	100.00	31,823,743	143.73	116,905,280	123.75
2	Premiums Earned	1,622	100.00	72,322,777	100.00	75	100.00	22,142,076	100.00	94,466,550	100.00
3	Dividends to Policyholders	0	0.00	821	0.00	0	0.00	0	0.00	821	0.00
4	Incurred Losses	379	23.37	59,399,272	82.13	0	0.00	14,428,385	65.16	73,828,036	78.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	141,984	0.20	0	0.00	(48,897)	(0.22)	93,087	0.10
6	Adjusting and Other Expenses Incurred **	(12)	(0.72)	5,123,916	7.08	0	0.00	776,861	3.51	5,900,765	6.25
7	Unpaid Losses	4,401	271.33	35,425,132	48.98	0	0.00	30,745,702	138.86	66,175,235	70.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	566,766	0.78	0	0.00	125,044	0.56	691,810	0.73
9	Adjusting and Other Expenses Unpaid **	0	0.00	9,182,159	12.70	0	0.00	660,349	2.98	9,842,508	10.42
10	Unearned Premium Reserves	33	2.03	81,803,172	113.11	40	53.33	85,159,073	384.60	166,962,318	176.74
11	Agents Balances**	264	16.30	20,793,872	28.75	0	0.00	4,097,872	18.51	24,892,008	26.35
12	Commission & Brokerage Expenses Incurred	317	19.54	8,522,161	11.78	0	0.00	5,900,963	26.65	14,423,441	15.27
13	Taxes, Licenses and Fees Incurred	30	1.85	1,604,043	2.22	1	1.33	1,395,732	6.30	2,999,806	3.18
14	Other Acquisition Expenses Incurred **	0	0.00	6,526,384	9.02	0	0.00	908,757	4.10	7,435,141	7.87
15	General Expenses Incurred **	147	9.06	3,788,017	5.24	0	0.00	1,994,206	9.01	5,782,370	6.12
16	Other Income Less Other Expenses **	41	2.54	509,086	0.70	0	0.00	(993,417)	(4.49)	(484,290)	(0.51)
17	Pretax Profit or Loss Excluding Investment Gain*	802	49.44	(12,274,735)	(16.97)	0	0.00	(4,207,348)	(19.00)	(16,481,282)	(17.45)

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Workers Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	56,491,272	99.52	839,356,824	102.31	19,154,918	99.26	1,816,822,862	102.88	2,731,825,876	102.61
2	Premiums Earned	56,762,154	100.00	820,393,970	100.00	19,298,533	100.00	1,765,921,698	100.00	2,662,376,355	100.00
3	Dividends to Policyholders	0	0.00	138,390,117	16.87	0	0.00	1,306,765	0.07	139,696,882	5.25
4	Incurred Losses	24,386,945	42.96	530,782,396	64.70	5,989,318	31.04	821,628,099	46.53	1,382,786,758	51.94
5	Defense and Cost Containment Expenses Incurred	2,169,947	3.82	30,306,738	3.69	599,805	3.11	88,408,872	5.01	121,485,362	4.56
6	Adjusting and Other Expenses Incurred **	3,090,954	5.45	46,259,408	5.64	1,654,888	8.58	65,811,889	3.73	116,817,139	4.39
7	Unpaid Losses	80,084,306	141.09	2,030,230,790	247.47	46,052,408	238.63	4,964,266,138	281.11	7,120,633,642	267.45
8	Defense and Cost Containment Expenses Unpaid	1,928,331	3.40	142,034,103	17.31	2,615,934	13.56	450,458,344	25.51	597,036,712	22.42
9	Adjusting and Other Expenses Unpaid **	5,520,918	9.73	68,009,581	8.29	2,491,739	12.91	185,046,930	10.48	261,069,169	9.81
10	Unearned Premium Reserves	20,399,183	35.94	375,340,289	45.75	8,220,620	42.60	565,236,847	32.01	969,196,939	36.40
11	Agents Balances**	16,604,753	29.25	243,525,520	29.68	4,209,280	21.81	498,561,521	28.23	762,901,074	28.65
12	Commission & Brokerage Expenses Incurred	6,172,563	10.87	95,466,442	11.64	1,508,227	7.82	116,698,381	6.61	219,845,613	8.26
13	Taxes, Licenses and Fees Incurred	1,591,273	2.80	18,866,931	2.30	625,095	3.24	80,184,386	4.54	101,267,685	3.80
14	Other Acquisition Expenses Incurred **	3,568,947	6.29	54,179,615	6.60	1,952,137	10.12	90,461,074	5.12	150,161,773	5.64
15	General Expenses Incurred **	6,408,904	11.29	53,765,875	6.55	919,321	4.76	106,220,978	6.02	167,315,078	6.28
16	Other Income Less Other Expenses **	(300,996)	(0.53)	(508,736)	(0.06)	158,083	0.82	(31,093,008)	(1.76)	(31,744,657)	(1.19)
17	Pretax Profit or Loss Excluding Investment Gain*	9,071,625	15.98	(148,132,288)	(18.06)	6,207,825	32.17	364,108,246	20.62	231,255,408	8.69

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Other General Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	94,471,492	102.41	73,494,443	103.63	54,427,670	103.22	2,410,832,614	106.86	2,633,226,219	106.52
2	Premiums Earned	92,245,726	100.00	70,918,500	100.00	52,729,061	100.00	2,256,077,533	100.00	2,471,970,820	100.00
3	Dividends to Policyholders	0	0.00	696,162	0.98	2,320,302	4.40	6,460,851	0.29	9,477,315	0.38
4	Incurred Losses	38,512,542	41.75	45,247,747	63.80	24,250,338	45.99	1,024,000,436	45.39	1,132,011,063	45.79
5	Defense and Cost Containment Expenses Incurred	10,691,668	11.59	10,529,033	14.85	5,108,010	9.69	287,536,852	12.74	313,865,563	12.70
6	Adjusting and Other Expenses Incurred **	4,147,228	4.50	2,986,942	4.21	1,153,712	2.19	128,057,085	5.68	136,344,967	5.52
7	Unpaid Losses	110,485,423	119.77	119,793,794	168.92	63,914,702	121.21	4,913,167,938	217.77	5,207,361,857	210.66
8	Defense and Cost Containment Expenses Unpaid	24,653,964	26.73	26,979,962	38.04	15,468,017	29.33	1,057,166,876	46.86	1,124,268,819	45.48
9	Adjusting and Other Expenses Unpaid **	7,336,485	7.95	6,891,337	9.72	3,177,458	6.03	228,269,311	10.12	245,674,591	9.94
10	Unearned Premium Reserves	43,150,691	46.78	31,932,625	45.03	27,693,317	52.52	1,221,413,667	54.14	1,324,190,300	53.57
11	Agents Balances**	12,719,226	13.79	20,342,521	28.68	8,376,661	15.89	528,036,856	23.41	569,475,264	23.04
12	Commission & Brokerage Expenses Incurred	15,165,448	16.44	8,334,380	11.75	1,824,387	3.46	253,351,798	11.23	278,676,013	11.27
13	Taxes, Licenses and Fees Incurred	1,679,422	1.82	1,116,329	1.57	1,058,774	2.01	54,576,113	2.42	58,430,638	2.36
14	Other Acquisition Expenses Incurred **	3,856,753	4.18	7,023,436	9.90	5,789,560	10.98	117,282,406	5.20	133,952,154	5.42
15	General Expenses Incurred **	5,034,569	5.46	4,524,568	6.38	2,026,746	3.84	112,874,280	5.00	124,460,163	5.03
16	Other Income Less Other Expenses **	112,410	0.12	121,737	0.17	341,513	0.65	(37,076,644)	(1.64)	(36,500,983)	(1.48)
17	Pretax Profit or Loss Excluding Investment Gain*	13,270,506	14.39	(9,418,359)	(13.28)	9,538,746	18.09	234,861,068	10.41	248,251,961	10.04

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	6,008,232	88.27	11,829,235	109.36	228,547	98.89	124,397,401	97.54	142,463,415	97.99
2	Premiums Earned	6,806,625	100.00	10,817,045	100.00	231,107	100.00	127,536,073	100.00	145,390,850	100.00
3	Dividends to Policyholders	0	0.00	75,659	0.70	0	0.00	8,501	0.01	84,160	0.06
4	Incurred Losses	(1,418,083)	(20.83)	294,619	2.72	(39,936)	(17.28)	97,890,329	76.76	96,726,929	66.53
5	Defense and Cost Containment Expenses Incurred	(493,426)	(7.25)	2,701,479	24.97	152,914	66.17	49,298,127	38.65	51,659,094	35.53
6	Adjusting and Other Expenses Incurred **	110,026	1.62	852,372	7.88	(1,975)	(0.85)	19,146,949	15.01	20,107,371	13.83
7	Unpaid Losses	8,425,789	123.79	13,628,643	125.99	963,283	416.81	702,350,317	550.71	725,368,032	498.91
8	Defense and Cost Containment Expenses Unpaid	6,585,966	96.76	7,681,245	71.01	829,485	358.92	267,821,411	210.00	282,918,107	194.59
9	Adjusting and Other Expenses Unpaid **	1,099,262	16.15	1,808,103	16.72	188,145	81.41	38,735,621	30.37	41,831,131	28.77
10	Unearned Premium Reserves	2,344,328	34.44	5,028,583	46.49	105,431	45.62	48,082,093	37.70	55,560,435	38.21
11	Agents Balances**	407,097	5.98	3,695,093	34.16	40,493	17.52	24,833,378	19.47	28,976,061	19.93
12	Commission & Brokerage Expenses Incurred	1,065,408	15.65	1,377,710	12.74	25,686	11.11	15,325,087	12.02	17,793,891	12.24
13	Taxes, Licenses and Fees Incurred	108,522	1.59	180,214	1.67	5,393	2.33	2,589,446	2.03	2,883,575	1.98
14	Other Acquisition Expenses Incurred **	237,057	3.48	1,199,441	11.09	26,172	11.32	7,961,383	6.24	9,424,054	6.48
15	General Expenses Incurred **	278,066	4.09	728,320	6.73	11,358	4.91	7,808,121	6.12	8,825,865	6.07
16	Other Income Less Other Expenses **	(1,000)	(0.01)	4,087	0.04	1,975	0.85	(769,333)	(0.60)	(764,270)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain*	6,918,055	101.64	3,411,318	31.54	53,470	23.14	(73,261,203)	(57.44)	(62,878,360)	(43.25)

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	82,256,020	103.55	1,435,103,595	100.47	183,782,545	100.92	2,101,153,385	100.15	3,802,295,545	100.38
2	Premiums Earned	79,437,610	100.00	1,428,431,925	100.00	182,113,676	100.00	2,097,902,045	100.00	3,787,885,256	100.00
3	Dividends to Policyholders	0	0.00	55,955,465	3.92	14,804,964	8.13	0	0.00	70,760,429	1.87
4	Incurred Losses	57,043,892	71.81	927,363,672	64.92	143,616,882	78.86	1,356,184,149	64.64	2,484,208,595	65.58
5	Defense and Cost Containment Expenses Incurred	2,491,213	3.14	38,514,556	2.70	5,136,066	2.82	71,314,934	3.40	117,456,769	3.10
6	Adjusting and Other Expenses Incurred **	5,863,045	7.38	160,494,245	11.24	15,885,861	8.72	187,304,866	8.93	369,548,017	9.76
7	Unpaid Losses	45,508,460	57.29	594,028,957	41.59	155,075,839	85.15	1,009,163,243	48.10	1,803,776,499	47.62
8	Defense and Cost Containment Expenses Unpaid	6,739,816	8.48	125,579,974	8.79	11,127,252	6.11	128,772,278	6.14	272,219,320	7.19
9	Adjusting and Other Expenses Unpaid **	2,354,018	2.96	136,638,761	9.57	14,496,794	7.96	127,661,958	6.09	281,151,531	7.42
10	Unearned Premium Reserves	24,791,899	31.21	373,629,809	26.16	46,729,849	25.66	539,008,486	25.69	984,160,043	25.98
11	Agents Balances**	14,635,112	18.42	213,706,900	14.96	27,017,746	14.84	321,448,864	15.32	576,808,622	15.23
12	Commission & Brokerage Expenses Incurred	9,126,173	11.49	115,096,740	8.06	371,567	0.20	170,327,152	8.12	294,921,632	7.79
13	Taxes, Licenses and Fees Incurred	1,504,088	1.89	26,728,118	1.87	3,384,927	1.86	41,978,893	2.00	73,596,026	1.94
14	Other Acquisition Expenses Incurred **	1,688,013	2.12	124,624,202	8.72	19,346,509	10.62	161,356,621	7.69	307,015,345	8.11
15	General Expenses Incurred **	2,749,021	3.46	59,187,885	4.14	4,907,364	2.69	127,107,692	6.06	193,951,962	5.12
16	Other Income Less Other Expenses **	54,000	0.07	12,641,297	0.88	1,650,620	0.91	14,286,864	0.68	28,632,781	0.76
17	Pretax Profit or Loss Excluding Investment Gain*	(973,835)	(1.23)	(66,891,661)	(4.68)	(23,689,845)	(13.01)	(3,385,398)	(0.16)	(94,940,738)	(2.51)

* (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 2007 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	27,424,685	100.26	97,395,269	103.63	33,401,622	114.34	1,044,993,429	103.48	1,203,215,005	103.69
2	Premiums Earned	27,354,414	100.00	93,985,291	100.00	29,213,177	100.00	1,009,806,263	100.00	1,160,359,145	100.00
3	Dividends to Policyholders	0	0.00	1,702,123	1.81	0	0.00	402,627	0.04	2,104,750	0.18
4	Incurred Losses	11,068,884	40.46	55,171,092	58.70	16,833,999	57.62	567,547,854	56.20	650,621,829	56.07
5	Defense and Cost Containment Expenses Incurred	974,518	3.56	5,378,618	5.72	1,450,536	4.97	77,464,362	7.67	85,268,034	7.35
6	Adjusting and Other Expenses Incurred **	1,754,962	6.42	8,088,904	8.61	2,421,437	8.29	53,755,304	5.32	66,020,607	5.69
7	Unpaid Losses	17,965,697	65.68	74,942,411	79.74	23,052,450	78.91	1,024,057,016	101.41	1,140,017,574	98.25
8	Defense and Cost Containment Expenses Unpaid	2,654,618	9.70	12,222,523	13.00	4,040,511	13.83	137,357,892	13.60	156,275,544	13.47
9	Adjusting and Other Expenses Unpaid **	1,727,963	6.32	5,534,153	5.89	1,505,885	5.15	61,574,444	6.10	70,342,444	6.06
10	Unearned Premium Reserves	12,920,482	47.23	40,305,743	42.89	16,413,112	56.18	450,155,568	44.58	519,794,905	44.80
11	Agents Balances**	3,104,933	11.35	28,123,248	29.92	5,101,931	17.46	241,048,740	23.87	277,378,853	23.90
12	Commission & Brokerage Expenses Incurred	4,715,996	17.24	9,298,644	9.89	4,488,745	15.37	134,705,644	13.34	153,209,029	13.20
13	Taxes, Licenses and Fees Incurred	486,878	1.78	1,716,000	1.83	790,516	2.71	22,444,188	2.22	25,437,582	2.19
14	Other Acquisition Expenses Incurred **	1,121,976	4.10	10,094,181	10.74	3,081,660	10.55	47,820,382	4.74	62,118,198	5.35
15	General Expenses Incurred **	1,160,975	4.24	6,410,962	6.82	1,499,517	5.13	60,325,554	5.97	69,397,008	5.98
16	Other Income Less Other Expenses **	44,999	0.16	250,354	0.27	255,019	0.87	(2,889,611)	(0.29)	(2,339,239)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	6,115,224	22.36	(3,624,879)	(3.86)	(1,098,214)	(3.76)	42,450,738	4.20	43,842,868	3.78

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	70,539,285	104.73	1,157,489,596	98.93	142,237,959	101.59	1,597,476,601	100.76	2,967,743,441	100.16
2	Premiums Earned	67,352,172	100.00	1,170,033,771	100.00	140,013,705	100.00	1,585,464,203	100.00	2,962,863,851	100.00
3	Dividends to Policyholders	0	0.00	44,492,665	3.80	11,012,864	7.87	0	0.00	55,505,529	1.87
4	Incurred Losses	39,553,721	58.73	741,688,310	63.39	117,540,495	83.95	988,403,383	62.34	1,887,185,909	63.69
5	Defense and Cost Containment Expenses Incurred	245,380	0.36	1,409,402	0.12	1,093,025	0.78	12,357,073	0.78	15,104,880	0.51
6	Adjusting and Other Expenses Incurred **	4,440,879	6.59	129,902,987	11.10	16,126,262	11.52	140,509,203	8.86	290,979,332	9.82
7	Unpaid Losses	3,318,810	4.93	87,137,655	7.45	3,786,235	2.70	84,601,358	5.34	178,844,058	6.04
8	Defense and Cost Containment Expenses Unpaid	175,766	0.26	1,524,082	0.13	65,098	0.05	7,414,296	0.47	9,179,242	0.31
9	Adjusting and Other Expenses Unpaid **	502,986	0.75	63,117,571	5.39	4,820,465	3.44	24,500,368	1.55	92,941,391	3.14
10	Unearned Premium Reserves	21,970,483	32.62	295,506,808	25.26	36,594,495	26.14	437,507,513	27.59	791,579,299	26.72
11	Agents Balances**	12,547,659	18.63	175,364,342	14.99	20,853,074	14.89	238,138,032	15.02	446,903,107	15.08
12	Commission & Brokerage Expenses Incurred	8,352,196	12.40	90,636,447	7.75	244,505	0.17	135,659,609	8.56	234,892,757	7.93
13	Taxes, Licenses and Fees Incurred	1,319,797	1.96	21,190,732	1.81	2,625,913	1.88	31,670,468	2.00	56,806,910	1.92
14	Other Acquisition Expenses Incurred **	1,593,957	2.37	101,050,273	8.64	14,819,054	10.58	121,187,441	7.64	238,650,725	8.05
15	General Expenses Incurred **	2,516,932	3.74	46,662,003	3.99	3,581,210	2.56	96,345,975	6.08	149,106,119	5.03
16	Other Income Less Other Expenses **	64,998	0.10	6,878,966	0.59	1,303,426	0.93	7,834,411	0.49	16,081,801	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	9,394,308	13.95	(120,083)	(0.01)	(25,726,197)	(18.37)	67,165,463	4.24	50,713,491	1.71

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	10,988,675	99.88	40,222,236	102.96	13,393,216	114.82	278,048,726	102.83	342,652,853	103.17
2	Premiums Earned	11,001,441	100.00	39,065,813	100.00	11,664,683	100.00	270,393,549	100.00	332,125,486	100.00
3	Dividends to Policyholders	0	0.00	883,540	2.26	0	0.00	117,739	0.04	1,001,279	0.30
4	Incurred Losses	4,744,203	43.12	21,593,506	55.27	6,377,957	54.68	166,933,105	61.74	199,648,771	60.11
5	Defense and Cost Containment Expenses Incurred	52,405	0.48	200,364	0.51	77,980	0.67	3,347,534	1.24	3,678,283	1.11
6	Adjusting and Other Expenses Incurred **	575,971	5.24	3,438,471	8.80	941,757	8.07	16,598,865	6.14	21,555,063	6.49
7	Unpaid Losses	847,804	7.71	3,395,245	8.69	2,154,455	18.47	35,363,158	13.08	41,760,662	12.57
8	Defense and Cost Containment Expenses Unpaid	34,295	0.31	206,911	0.53	302,752	2.60	6,547,146	2.42	7,091,104	2.14
9	Adjusting and Other Expenses Unpaid **	217,989	1.98	887,938	2.27	46,711	0.40	3,996,586	1.48	5,149,224	1.55
10	Unearned Premium Reserves	4,824,148	43.85	15,889,650	40.67	6,595,471	56.54	112,100,264	41.46	139,409,533	41.97
11	Agents Balances**	1,117,943	10.16	11,051,931	28.29	2,167,890	18.59	58,078,359	21.48	72,416,122	21.80
12	Commission & Brokerage Expenses Incurred	2,022,878	18.39	3,133,312	8.02	1,631,271	13.98	34,918,336	12.91	41,705,797	12.56
13	Taxes, Licenses and Fees Incurred	203,243	1.85	664,719	1.70	326,641	2.80	6,288,059	2.33	7,482,662	2.25
14	Other Acquisition Expenses Incurred **	316,984	2.88	4,130,306	10.57	1,309,460	11.23	12,445,105	4.60	18,201,854	5.48
15	General Expenses Incurred **	343,983	3.13	2,526,177	6.47	607,762	5.21	19,545,022	7.23	23,022,943	6.93
16	Other Income Less Other Expenses **	24,999	0.23	75,206	0.19	102,662	0.88	649,577	0.24	852,445	0.26
17	Pretax Profit or Loss Excluding Investment Gain*	2,766,774	25.15	2,570,624	6.58	494,517	4.24	10,849,362	4.01	16,681,277	5.02

* (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 Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	208,686,090	104.88	208,686,090	104.88
2	Premiums Earned	0	0.00	0	0.00	0	0.00	198,982,290	100.00	198,982,290	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	256,629	0.00	0	0.00	30,245,479	15.20	30,502,108	15.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	902,436	0.00	0	0.00	8,535,752	4.29	9,438,188	4.74
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	3,543,063	1.78	3,543,063	1.78
7	Unpaid Losses	0	0.00	30,773,290	0.00	0	0.00	750,316,153	377.08	781,089,443	392.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,459,266	0.00	0	0.00	54,502,623	27.39	55,961,889	28.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	3,480,881	1.75	3,480,881	1.75
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	89,784,199	45.12	89,784,199	45.12
11	Agents Balances**	0	0.00	0	0.00	0	0.00	31,487,041	15.82	31,487,041	15.82
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	28,599,339	14.37	28,599,339	14.37
13	Taxes, Licenses and Fees Incurred	563	0.00	24	0.00	0	0.00	4,324,250	2.17	4,324,837	2.17
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	8,116,263	4.08	8,116,263	4.08
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	7,825,740	3.93	7,825,740	3.93
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	(6,261,002)	(3.15)	(6,261,002)	(3.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	101,531,402	51.03	101,531,402	51.03

* (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 2007 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	34,172	98.87	384,734	102.91	4,992	108.43	68,992,628	103.27	69,416,526	103.27
2	Premiums Earned	34,562	100.00	373,862	100.00	4,604	100.00	66,805,458	100.00	67,218,486	100.00
3	Dividends to Policyholders	0	0.00	2,013	0.54	0	0.00	505	0.00	2,518	0.00
4	Incurred Losses	7,282	21.07	157,849	42.22	(129)	(2.80)	35,400,648	52.99	35,565,650	52.91
5	Defense and Cost Containment Expenses Incurred	1,734	5.02	5,416	1.45	(461)	(10.01)	5,446,787	8.15	5,453,476	8.11
6	Adjusting and Other Expenses Incurred **	18,298	52.94	11,889	3.18	303	6.59	2,380,200	3.56	2,410,690	3.59
7	Unpaid Losses	146,433	423.68	106,895	28.59	1,285	27.91	89,794,727	134.41	90,049,340	133.97
8	Defense and Cost Containment Expenses Unpaid	7,282	21.07	7,639	2.04	(627)	(13.62)	9,858,265	14.76	9,872,559	14.69
9	Adjusting and Other Expenses Unpaid **	16,264	47.06	28,440	7.61	148	3.21	2,375,857	3.56	2,420,709	3.60
10	Unearned Premium Reserves	20,664	59.79	182,040	48.69	2,001	43.46	39,176,473	58.64	39,381,178	58.59
11	Agents Balances**	2,033	5.88	122,146	32.67	184	3.99	14,120,929	21.14	14,245,292	21.19
12	Commission & Brokerage Expenses Incurred	6,851	19.82	31,358	8.39	217	4.71	7,881,607	11.80	7,920,033	11.78
13	Taxes, Licenses and Fees Incurred	552	1.60	5,269	1.41	108	2.35	1,458,773	2.18	1,464,702	2.18
14	Other Acquisition Expenses Incurred **	5,083	14.71	74,146	19.83	788	17.11	5,863,453	8.78	5,943,469	8.84
15	General Expenses Incurred **	6,099	17.65	42,006	11.24	194	4.21	5,317,912	7.96	5,366,211	7.98
16	Other Income Less Other Expenses **	0	0.00	(4,958)	(1.33)	31	0.66	(884,041)	(1.32)	(888,968)	(1.32)
17	Pretax Profit or Loss Excluding Investment Gain*	(11,182)	(32.35)	106,754	28.55	3,156	68.55	18,455,067	27.63	18,553,795	27.60

* 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 2007 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	4,073	83.94	7,008,551	105.08	182	100.00	420,733,910	103.83	427,746,716	103.85
2	Premiums Earned	4,852	100.00	6,669,996	100.00	182	100.00	405,203,445	100.00	411,878,475	100.00
3	Dividends to Policyholders	0	0.00	865,778	12.98	0	0.00	33,856,343	8.36	34,722,121	8.43
4	Incurred Losses	0	0.00	(1,482,236)	(22.22)	(14)	(7.69)	23,514,445	5.80	22,032,195	5.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	(883,454)	(13.25)	31	17.03	16,948,412	4.18	16,064,989	3.90
6	Adjusting and Other Expenses Incurred **	0	0.00	296,098	4.44	5	2.60	8,560,324	2.11	8,856,427	2.15
7	Unpaid Losses	80	1.65	961,849	14.42	199	109.34	173,283,981	42.76	174,246,109	42.31
8	Defense and Cost Containment Expenses Unpaid	652	13.44	713,228	10.69	115	63.19	32,687,698	8.07	33,401,693	8.11
9	Adjusting and Other Expenses Unpaid **	0	0.00	339,245	5.09	5	2.60	12,320,006	3.04	12,659,256	3.07
10	Unearned Premium Reserves	2,009	41.41	3,516,145	52.72	589	323.63	212,658,579	52.48	216,177,322	52.49
11	Agents Balances**	0	0.00	1,349,805	20.24	139	76.62	73,959,523	18.25	75,309,468	18.28
12	Commission & Brokerage Expenses Incurred	2,425	49.98	2,484,020	37.24	0	0.00	97,949,380	24.17	100,435,825	24.38
13	Taxes, Licenses and Fees Incurred	1,627	33.53	93,968	1.41	0	0.00	8,866,806	2.19	8,962,401	2.18
14	Other Acquisition Expenses Incurred **	0	0.00	878,902	13.18	54	29.87	37,510,637	9.26	38,389,593	9.32
15	General Expenses Incurred **	0	0.00	617,978	9.27	14	7.79	26,776,426	6.61	27,394,418	6.65
16	Other Income Less Other Expenses **	0	0.00	(460,670)	(6.91)	(12)	(6.49)	1,013,715	0.25	553,033	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	800	16.49	3,338,272	50.05	80	43.91	152,234,386	37.57	155,573,539	37.77

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

** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	177,096	103.47	170,467	100.21	2,713	127.49	9,211,709	96.10	9,561,985	96.30
2	Premiums Earned	171,149	100.00	170,114	100.00	2,128	100.00	9,585,820	100.00	9,929,211	100.00
3	Dividends to Policyholders	0	0.00	1,654	0.97	0	0.00	72	0.00	1,726	0.02
4	Incurred Losses	221,035	129.15	31,580	18.56	5,446	255.92	3,208,544	33.47	3,466,605	34.91
5	Defense and Cost Containment Expenses Incurred	11,227	6.56	154	0.09	0	0.00	85,483	0.89	96,864	0.98
6	Adjusting and Other Expenses Incurred **	39,802	23.26	4,637	2.73	221	10.39	186,887	1.95	231,547	2.33
7	Unpaid Losses	280,495	163.89	9,794	5.76	0	0.00	3,960,223	41.31	4,250,512	42.81
8	Defense and Cost Containment Expenses Unpaid	15,980	9.34	595	0.35	0	0.00	849,099	8.86	865,674	8.72
9	Adjusting and Other Expenses Unpaid **	29,852	17.44	2,195	1.29	(101)	(4.76)	153,558	1.60	185,503	1.87
10	Unearned Premium Reserves	82,703	48.32	88,964	52.30	1,155	54.28	5,745,303	59.94	5,918,125	59.60
11	Agents Balances**	18,906	11.05	60,583	35.61	193	9.09	1,621,904	16.92	1,701,586	17.14
12	Commission & Brokerage Expenses Incurred	29,906	17.47	11,201	6.58	234	11.00	1,013,416	10.57	1,054,757	10.62
13	Taxes, Licenses and Fees Incurred	3,216	1.88	2,474	1.45	60	2.82	203,738	2.13	209,488	2.11
14	Other Acquisition Expenses Incurred **	6,965	4.07	27,767	16.32	2,156	101.30	469,422	4.90	506,310	5.10
15	General Expenses Incurred **	2,985	1.74	17,725	10.42	111	5.19	337,626	3.52	358,446	3.61
16	Other Income Less Other Expenses **	0	0.00	(137)	(0.08)	0	0.00	(20,315)	(0.21)	(20,453)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain*	(143,988)	(84.13)	72,785	42.79	(6,099)	(286.62)	4,060,317	42.36	3,983,015	40.11

* (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 2007 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	10,288,841	95.57	31,001,413	117.41	1,009,713	100.87	44,140,770	99.81	86,440,737	104.91
2	Premiums Earned	10,765,544	100.00	26,403,865	100.00	1,000,979	100.00	44,223,575	100.00	82,393,963	100.00
3	Dividends to Policyholders	0	0.00	14,859	0.06	0	0.00	643	0.00	15,502	0.02
4	Incurred Losses	2,741,124	25.46	4,606,337	17.45	30	0.00	4,458,819	10.08	11,806,310	14.33
5	Defense and Cost Containment Expenses Incurred	31,409	0.29	36,063	0.14	(588)	(0.06)	(1,469,977)	(3.32)	(1,403,093)	(1.70)
6	Adjusting and Other Expenses Incurred **	365,018	3.39	1,071,503	4.06	14,262	1.42	957,297	2.16	2,408,080	2.92
7	Unpaid Losses	3,071,170	28.53	6,820,766	25.83	5,517	0.55	26,277,038	59.42	36,174,491	43.90
8	Defense and Cost Containment Expenses Unpaid	139,923	1.30	124,550	0.47	2,593	0.26	1,945,335	4.40	2,212,401	2.69
9	Adjusting and Other Expenses Unpaid **	799,040	7.42	959,238	3.63	2,282	0.23	1,719,763	3.89	3,480,324	4.22
10	Unearned Premium Reserves	4,951,927	46.00	16,454,633	62.32	75,442	7.54	19,974,446	45.17	41,456,448	50.31
11	Agents Balances**	446,023	4.14	4,838,298	18.32	(4,374)	(0.44)	8,663,819	19.59	13,943,767	16.92
12	Commission & Brokerage Expenses Incurred	1,858,116	17.26	485,993	1.84	21,459	2.14	3,755,903	8.49	6,121,471	7.43
13	Taxes, Licenses and Fees Incurred	164,114	1.52	829,143	3.14	21,079	2.11	990,880	2.24	2,005,216	2.43
14	Other Acquisition Expenses Incurred **	1,032,052	9.59	1,723,931	6.53	126,453	12.63	4,243,928	9.60	7,126,365	8.65
15	General Expenses Incurred **	1,815,092	16.86	3,356,903	12.71	35,179	3.51	3,650,031	8.25	8,857,204	10.75
16	Other Income Less Other Expenses **	0	0.00	(10,904)	(0.04)	(15,403)	(1.54)	(410,422)	(0.93)	(436,729)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain*	2,758,619	25.62	14,268,230	54.04	767,702	76.70	27,225,628	61.56	45,020,179	54.64

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

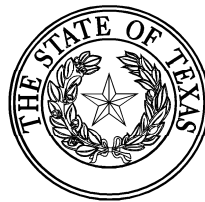
** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2007 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	54,948,115	142.76	0	0.00	0	0.00	243,974,664	130.19	298,922,779	132.33
2	Premiums Earned	38,488,613	100.00	0	0.00	0	0.00	187,405,125	100.00	225,893,738	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	20,870	0.01	20,870	0.01
4	Incurred Losses	8,742,888	22.72	0	0.00	0	0.00	73,353,417	39.14	82,096,305	36.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,193	0.00	0	0.00	274,207	0.15	275,400	0.12
6	Adjusting and Other Expenses Incurred **	592,009	1.54	0	0.00	0	0.00	1,646,291	0.88	2,238,300	0.99
7	Unpaid Losses	2,222,445	5.77	0	0.00	0	0.00	29,833,243	15.92	32,055,688	14.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	199,957	0.11	199,957	0.09
9	Adjusting and Other Expenses Unpaid **	208,003	0.54	0	0.00	0	0.00	461,514	0.25	669,517	0.30
10	Unearned Premium Reserves	82,444,249	214.20	0	0.00	0	0.00	399,978,604	213.43	482,422,853	213.56
11	Agents Balances**	3,137,050	8.15	0	0.00	0	0.00	19,639,422	10.48	22,776,472	10.08
12	Commission & Brokerage Expenses Incurred	27,083,928	70.37	0	0.00	0	0.00	113,778,433	60.71	140,862,361	62.36
13	Taxes, Licenses and Fees Incurred	1,106,692	2.88	0	0.00	0	0.00	5,460,896	2.91	6,567,588	2.91
14	Other Acquisition Expenses Incurred **	1,659,026	4.31	0	0.00	0	0.00	5,724,625	3.05	7,383,652	3.27
15	General Expenses Incurred **	1,484,024	3.86	0	0.00	0	0.00	12,431,881	6.63	13,915,904	6.16
16	Other Income Less Other Expenses **	48,001	0.12	0	0.00	0	0.00	2,023,106	1.08	2,071,107	0.92
17	Pretax Profit or Loss Excluding Investment Gain*	(2,131,954)	(5.54)	(1,193)	0.00	0	0.00	(23,262,389)	(12.41)	(25,395,536)	(11.24)

* (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)



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