

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

**2009**  
**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, 2009*

**TEXAS DEPARTMENT OF INSURANCE**

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# **INSURANCE EXPENSE EXHIBIT**

THE PURPOSE OF THIS DATA REPORT IS TO PROVIDE INFORMATION BY LINE OF BUSINESS ON A COUNTRY WIDE BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENTS, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION IS USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2009 ANNUAL STATEMENT.

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

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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, 2009*

Countrywide Totals for All Property and Casualty Lines Combined  
For All Companies Writing in Texas (Summary of pages 3-34) - Direct Business  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	6,374,127	100.35	4,726,331	100.17	50,621,930	99.94	14,964,945	100.68	276,389,011	99.14	353,076,344	99.35
2 Premiums Earned	6,352,175	100.00	4,718,115	100.00	50,650,257	100.00	14,864,098	100.00	278,786,048	100.00	355,370,693	100.00
3 Dividends to Policyholders	19,132	0.30	6,998	0.15	296,620	0.59	766,756	5.16	1,156,993	0.42	2,246,499	0.63
4 Incurred Losses	3,970,348	62.50	3,032,755	64.28	32,882,379	64.92	7,724,367	51.97	170,249,105	61.07	217,858,954	61.30
5 Defense and Cost Containment Expenses Incurred	110,335	1.74	101,188	2.14	1,605,869	3.17	491,876	3.31	13,761,436	4.94	16,070,704	4.52
6 Unallocated LAE* Incurred	471,650	7.43	418,841	8.88	4,433,847	8.75	1,248,617	8.40	18,642,813	6.69	25,215,768	7.10
7 Unpaid Losses	1,830,503	28.82	1,418,675	30.07	37,116,757	73.28	8,000,475	53.82	343,213,525	123.11	391,579,935	110.19
8 Defense and Cost Containment Expenses Unpaid	200,581	3.16	204,416	4.33	4,932,023	9.74	1,382,340	9.30	48,686,766	17.46	55,406,126	15.59
9 Unallocated LAE* Unpaid	203,204	3.20	230,481	4.89	3,962,685	7.82	721,699	4.86	17,092,933	6.13	22,211,002	6.25
10 Unearned Premium Reserves	1,941,546	30.57	2,466,661	52.28	17,307,640	34.17	6,368,357	42.84	132,882,401	47.66	160,966,605	45.30
11 Agents Balances	1,056,727	16.64	674,967	14.31	8,924,188	17.62	2,609,857	17.56	50,353,981	18.06	63,619,720	17.90
12 Commission & Brokerage Expenses Incurred	769,015	12.11	665,764	14.11	4,990,059	9.85	955,762	6.43	31,802,249	11.41	39,182,849	11.03
13 Taxes, Licenses and Fees Incurred	114,110	1.80	78,908	1.67	1,108,272	2.19	370,840	2.49	7,126,149	2.56	8,798,279	2.48
14 Other Acquisition Expenses Incurred	354,902	5.59	312,064	6.61	4,541,487	8.97	1,523,991	10.25	17,538,015	6.29	24,270,459	6.83
15 General Expenses Incurred	152,016	2.39	178,460	3.78	2,514,384	4.96	531,134	3.57	17,387,276	6.24	20,763,270	5.84
16 Other Income Less Other Expenses	7,991	0.13	12,843	0.27	196,535	0.39	(126,043)	(0.85)	(955,786)	(0.34)	(864,460)	(0.24)
17 Pretax Profit or Loss Excluding Investment Gain**	398,645	6.28	(64,007)	(1.36)	(1,526,134)	(3.01)	1,124,697	7.57	166,128	0.06	99,329	0.03

\* 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 35)  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	6,443,901	100.34	4,727,240	100.17	50,729,377	99.94	14,964,948	100.68	277,414,320	99.11	354,279,786	99.33
2 Premiums Earned	6,421,951	100.00	4,719,095	100.00	50,758,646	100.00	14,864,102	100.00	279,903,454	100.00	356,667,248	100.00
3 Dividends to Policyholders	19,131	0.30	6,998	0.15	296,618	0.58	766,757	5.16	1,156,991	0.41	2,246,495	0.63
4 Incurred Losses	3,970,343	61.82	3,032,743	64.27	32,981,393	64.98	7,724,368	51.97	170,864,849	61.04	218,573,696	61.28
5 Defense and Cost Containment Expenses Incurred	110,335	1.72	101,185	2.14	1,605,874	3.16	491,876	3.31	13,779,623	4.92	16,088,893	4.51
6 Unallocated LAE* Incurred	471,656	7.34	418,847	8.88	4,436,218	8.74	1,248,621	8.40	18,677,896	6.67	25,253,238	7.08
7 Unpaid Losses	1,830,504	28.50	1,418,673	30.06	37,164,308	73.22	8,000,478	53.82	344,315,540	123.01	392,729,503	110.11
8 Defense and Cost Containment Expenses Unpaid	200,575	3.12	204,418	4.33	4,932,030	9.72	1,382,346	9.30	48,727,241	17.41	55,446,610	15.55
9 Unallocated LAE* Unpaid	203,206	3.16	230,481	4.88	3,962,693	7.81	721,707	4.86	17,126,056	6.12	22,244,143	6.24
10 Unearned Premium Reserves	1,941,548	30.23	2,467,153	52.28	17,311,861	34.11	6,368,360	42.84	133,674,917	47.76	161,763,839	45.35
11 Agents Balances	1,056,729	16.45	675,103	14.31	8,926,158	17.59	2,609,866	17.56	50,409,666	18.01	63,677,522	17.85
12 Commission & Brokerage Expenses Incurred	769,015	11.97	665,863	14.11	4,990,908	9.83	955,762	6.43	31,933,272	11.41	39,314,820	11.02
13 Taxes, Licenses and Fees Incurred	114,115	1.78	78,922	1.67	1,108,661	2.18	370,840	2.49	7,156,558	2.56	8,829,096	2.48
14 Other Acquisition Expenses Incurred	354,906	5.53	312,121	6.61	4,542,649	8.95	1,523,996	10.25	17,563,053	6.27	24,296,725	6.81
15 General Expenses Incurred	152,020	2.37	178,484	3.78	2,516,375	4.96	531,135	3.57	17,502,896	6.25	20,880,910	5.85
16 Other Income Less Other Expenses	7,991	0.12	12,846	0.27	196,286	0.39	(126,045)	(0.85)	(931,467)	(0.33)	(840,389)	(0.24)
17 Pretax Profit or Loss Excluding Investment Gain**	468,424	7.29	(63,223)	(1.34)	(1,523,769)	(3.00)	1,124,700	7.57	336,851	0.12	342,983	0.10

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutuals		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	21,059	99.11	125,610	98.42	937,212	102.25	293,731	103.61	6,242,703	102.00	7,620,315	102.02
2	Premiums Earned	21,248	100.00	127,626	100.00	916,567	100.00	283,503	100.00	6,120,417	100.00	7,469,361	100.00
3	Dividends to Policyholders	0	0.00	43	0.03	4,901	0.53	9,244	3.26	1,133	0.02	15,321	0.21
4	Incurred Losses	8,678	40.84	32,201	25.23	325,547	35.52	121,496	42.86	2,076,320	33.92	2,564,242	34.33
5	Defense and Cost Containment Expenses Incurred	(4)	(0.02)	659	0.52	5,085	0.55	3,192	1.13	67,557	1.10	76,489	1.02
6	Unallocated LAE* Incurred	590	2.78	2,998	2.35	28,456	3.10	10,697	3.77	125,030	2.04	167,771	2.25
7	Unpaid Losses	998	4.70	19,996	15.67	267,384	29.17	52,005	18.34	2,028,663	33.15	2,369,046	31.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,221	0.96	7,612	0.83	2,994	1.06	105,140	1.72	116,967	1.57
9	Unallocated LAE* Unpaid	41	0.19	781	0.61	16,202	1.77	5,918	2.09	81,570	1.33	104,512	1.40
10	Unearned Premium Reserves	280	1.32	58,634	45.94	467,361	50.99	174,868	61.68	2,889,499	47.21	3,590,642	48.07
11	Agents Balances	237	1.12	13,429	10.52	225,788	24.63	81,019	28.58	1,088,022	17.78	1,408,495	18.86
12	Commission & Brokerage Expenses Incurred	3,254	15.31	22,058	17.28	51,536	5.62	27,101	9.56	710,762	11.61	814,711	10.91
13	Taxes, Licenses and Fees Incurred	163	0.77	3,060	2.40	26,356	2.88	7,733	2.73	174,973	2.86	212,285	2.84
14	Other Acquisition Expenses Incurred	2,865	13.48	4,193	3.29	73,981	8.07	35,477	12.51	296,284	4.84	412,800	5.53
15	General Expenses Incurred	777	3.66	8,632	6.76	100,095	10.92	11,418	4.03	500,938	8.18	621,860	8.33
16	Other Income Less Other Expenses	0	0.00	1,634	1.28	877	0.10	(1,711)	(0.60)	(9,768)	(0.16)	(8,968)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	4,924	23.17	55,420	43.42	301,481	32.89	55,431	19.55	2,157,656	35.25	2,574,912	34.47

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutuals		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	10,198	99.11	173,269	97.39	1,378,424	98.56	270,680	105.61	4,496,984	103.59	6,329,555	102.35
2	Premiums Earned	10,290	100.00	177,912	100.00	1,398,592	100.00	256,295	100.00	4,341,114	100.00	6,184,203	100.00
3	Dividends to Policyholders	0	0.00	184	0.10	2,299	0.16	11,601	4.53	1,126	0.03	15,210	0.25
4	Incurred Losses	26,327	255.85	130,340	73.26	426,696	30.51	181,627	70.87	1,704,976	39.28	2,469,966	39.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,062	2.28	3,240	0.23	5,435	2.12	83,173	1.92	95,910	1.55
6	Unallocated LAE* Incurred	4,348	42.25	11,260	6.33	38,295	2.74	13,744	5.36	199,267	4.59	266,914	4.32
7	Unpaid Losses	20,805	202.19	76,435	42.96	221,771	15.86	63,818	24.90	1,966,106	45.29	2,348,935	37.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,172	2.34	6,181	0.44	5,343	2.08	143,708	3.31	159,404	2.58
9	Unallocated LAE* Unpaid	1,347	13.09	6,347	3.57	13,310	0.95	7,179	2.80	85,699	1.97	113,882	1.84
10	Unearned Premium Reserves	135	1.31	78,731	44.25	601,662	43.02	148,787	58.05	1,753,694	40.40	2,583,009	41.77
11	Agents Balances	115	1.12	14,018	7.88	264,174	18.89	58,457	22.81	771,863	17.78	1,108,627	17.93
12	Commission & Brokerage Expenses Incurred	1,577	15.33	27,592	15.51	68,170	4.87	20,158	7.87	512,337	11.80	629,834	10.18
13	Taxes, Licenses and Fees Incurred	79	0.77	(5,717)	(3.21)	36,031	2.58	6,710	2.62	116,723	2.69	153,826	2.49
14	Other Acquisition Expenses Incurred	1,366	13.28	6,621	3.72	93,449	6.68	28,498	11.12	208,723	4.81	338,657	5.48
15	General Expenses Incurred	398	3.87	7,593	4.27	150,039	10.73	8,911	3.48	338,861	7.81	505,802	8.18
16	Other Income Less Other Expenses	0	0.00	977	0.55	(65)	(0.00)	(1,180)	(0.46)	(9,324)	(0.21)	(9,592)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain**	(23,804)	(231.33)	(3,049)	(1.71)	580,304	41.49	(21,571)	(8.42)	1,166,594	26.87	1,698,474	27.46

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	448,702	96.96	0	0.00	7,903,234	98.31	8,351,936	98.24
2 Premiums Earned	0	0.00	0	0.00	462,782	100.00	0	0.00	8,038,904	100.00	8,501,686	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	180,516	39.01	0	0.00	5,608,654	69.77	5,789,170	68.09
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21	0.00	0	0.00	10,338	0.13	10,359	0.12
6 Unallocated LAE* Incurred	0	0.00	0	0.00	12,748	2.75	0	0.00	60,177	0.75	72,925	0.86
7 Unpaid Losses	0	0.00	0	0.00	91,497	19.77	0	0.00	2,691,410	33.48	2,782,907	32.73
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	105	0.02	0	0.00	14,485	0.18	14,590	0.17
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	1,902	0.41	0	0.00	22,799	0.28	24,701	0.29
10 Unearned Premium Reserves	0	0.00	0	0.00	27,831	6.01	0	0.00	554,432	6.90	582,263	6.85
11 Agents Balances	0	0.00	0	0.00	18,744	4.05	0	0.00	1,942,227	24.16	1,960,971	23.07
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	85,298	18.43	0	0.00	602,721	7.50	688,019	8.09
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	(212)	(0.05)	0	0.00	14,341	0.18	14,129	0.17
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,168	0.47	0	0.00	(44,444)	(0.55)	(42,276)	(0.50)
15 General Expenses Incurred	0	0.00	0	0.00	9,280	2.01	0	0.00	146,414	1.82	155,694	1.83
16 Other Income Less Other Expenses	0	0.00	0	0.00	443	0.10	0	0.00	(40,554)	(0.50)	(40,111)	(0.47)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	173,405	37.47	0	0.00	1,600,151	19.91	1,773,556	20.86

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	15,922	95.00	175,028	100.46	38,029	104.68	2,318,625	98.63	2,547,604	98.81
2 Premiums Earned	0	0.00	16,760	100.00	174,219	100.00	36,330	100.00	2,350,905	100.00	2,578,214	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	9,520	56.80	68,299	39.20	12,468	34.32	899,443	38.26	989,730	38.39
5 Defense and Cost Containment Expenses Incurred	0	0.00	705	4.21	308	0.18	177	0.49	28,594	1.22	29,784	1.16
6 Unallocated LAE* Incurred	0	0.00	78	0.47	2,099	1.20	0	0.00	54,772	2.33	56,949	2.21
7 Unpaid Losses	0	0.00	193	1.15	24,403	14.01	9,756	26.85	295,414	12.57	329,766	12.79
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	470	0.27	0	0.00	4,926	0.21	5,396	0.21
9 Unallocated LAE* Unpaid	0	0.00	12	0.07	0	0.00	0	0.00	23,704	1.01	23,716	0.92
10 Unearned Premium Reserves	0	0.00	8,151	48.63	97,748	56.11	20,466	56.33	1,248,544	53.11	1,374,909	53.33
11 Agents Balances	0	0.00	0	0.00	31,313	17.97	7,508	20.67	28,307	1.20	67,128	2.60
12 Commission & Brokerage Expenses Incurred	0	0.00	4,076	24.32	36,251	20.81	6,483	17.84	352,703	15.00	399,513	15.50
13 Taxes, Licenses and Fees Incurred	0	0.00	580	3.46	3,536	2.03	934	2.57	45,403	1.93	50,453	1.96
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	2,470	6.80	25,868	1.10	28,338	1.10
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	1,092	3.01	33,860	1.44	34,952	1.36
16 Other Income Less Other Expenses	0	0.00	2,094	12.49	(11)	(0.01)	(361)	(0.99)	1,290	0.05	3,012	0.12
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3,896	23.25	63,714	36.57	12,348	33.99	911,549	38.77	991,507	38.46

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	54,985	86.95	376,333	101.89	35,735	106.89	750,477	102.91	1,217,530	101.86
2	Premiums Earned	0	0.00	63,236	100.00	369,367	100.00	33,432	100.00	729,278	100.00	1,195,313	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	41,160	65.09	227,270	61.53	27,163	81.25	428,592	58.77	724,185	60.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,465	2.32	5,437	1.47	524	1.57	13,856	1.90	21,282	1.78
6	Unallocated LAE* Incurred	0	0.00	(9,705)	(15.35)	20,958	5.67	2,301	6.88	(10,054)	(1.38)	3,500	0.29
7	Unpaid Losses	0	0.00	18,916	29.91	133,073	36.03	9,304	27.83	252,950	34.68	414,243	34.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,352	2.14	18,772	5.08	1,459	4.36	30,725	4.21	52,308	4.38
9	Unallocated LAE* Unpaid	0	0.00	1,428	2.26	6,562	1.78	358	1.07	20,066	2.75	28,414	2.38
10	Unearned Premium Reserves	0	0.00	26,112	41.29	169,113	45.78	18,798	56.23	359,754	49.33	573,777	48.00
11	Agents Balances	0	0.00	5,789	9.15	80,588	21.82	3,438	10.28	155,954	21.38	245,769	20.56
12	Commission & Brokerage Expenses Incurred	0	0.00	8,602	13.60	61,908	16.76	4,138	12.38	130,587	17.91	205,235	17.17
13	Taxes, Licenses and Fees Incurred	0	0.00	1,147	1.81	7,071	1.91	770	2.30	17,641	2.42	26,629	2.23
14	Other Acquisition Expenses Incurred	0	0.00	3,064	4.85	29,616	8.02	2,129	6.37	44,939	6.16	79,748	6.67
15	General Expenses Incurred	0	0.00	2,409	3.81	19,715	5.34	766	2.29	52,676	7.22	75,566	6.32
16	Other Income Less Other Expenses	0	0.00	(26)	(0.04)	(315)	(0.09)	408	1.22	4,591	0.63	4,658	0.39
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	15,067	23.83	(2,922)	(0.79)	(3,952)	(11.82)	55,634	7.63	63,827	5.34

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	123,584	97.54	3,405,360	101.21	2,966,035	101.46	4,485,239	103.18	37,245,754	103.42	48,225,972	103.10
2 Premiums Earned	126,705	100.00	3,364,721	100.00	2,923,235	100.00	4,347,157	100.00	36,015,488	100.00	46,777,306	100.00
3 Dividends to Policyholders	0	0.00	6,630	0.20	43,316	1.48	203,565	4.68	1,331	0.00	254,842	0.54
4 Incurred Losses	72,547	57.26	2,354,704	69.98	1,878,097	64.25	2,151,344	49.49	21,548,859	59.83	28,005,551	59.87
5 Defense and Cost Containment Expenses Incurred	562	0.44	50,277	1.49	30,365	1.04	41,108	0.95	604,200	1.68	726,512	1.55
6 Unallocated LAE* Incurred	3,578	2.82	373,393	11.10	206,611	7.07	334,315	7.69	2,941,252	8.17	3,859,149	8.25
7 Unpaid Losses	17,791	14.04	690,529	20.52	664,146	22.72	1,160,627	26.70	9,460,071	26.27	11,993,164	25.64
8 Defense and Cost Containment Expenses Unpaid	264	0.21	67,754	2.01	69,132	2.36	121,337	2.79	993,598	2.76	1,252,085	2.68
9 Unallocated LAE* Unpaid	1,436	1.13	175,978	5.23	71,215	2.44	136,238	3.13	1,564,236	4.34	1,949,103	4.17
10 Unearned Premium Reserves	65,336	51.57	1,781,396	52.94	1,532,264	52.42	2,330,614	53.61	20,236,894	56.19	25,946,504	55.47
11 Agents Balances	29,443	23.24	528,472	15.71	418,504	14.32	797,392	18.34	5,098,234	14.16	6,872,045	14.69
12 Commission & Brokerage Expenses Incurred	16,674	13.16	431,173	12.81	388,254	13.28	382,308	8.79	5,007,572	13.90	6,225,981	13.31
13 Taxes, Licenses and Fees Incurred	2,366	1.87	60,984	1.81	63,844	2.18	111,826	2.57	922,162	2.56	1,161,182	2.48
14 Other Acquisition Expenses Incurred	19,995	15.78	252,445	7.50	303,644	10.39	499,770	11.50	2,884,375	8.01	3,960,229	8.47
15 General Expenses Incurred	4,661	3.68	100,133	2.98	190,254	6.51	156,083	3.59	1,569,983	4.36	2,021,114	4.32
16 Other Income Less Other Expenses	2,691	2.12	8,223	0.24	(9,898)	(0.34)	(42,021)	(0.97)	94,860	0.26	53,855	0.12
17 Pretax Profit or Loss Excluding Investment Gain**	9,013	7.11	(256,788)	(7.63)	(191,051)	(6.54)	424,811	9.77	630,603	1.75	616,588	1.32

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	427,565	99.36	2,139,274	97.74	1,015,867	99.21	21,720,667	99.58	25,303,373	99.41
2	Premiums Earned	0	0.00	430,314	100.00	2,188,676	100.00	1,023,937	100.00	21,811,475	100.00	25,454,402	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,930	0.45	0	0.00	10,653	0.05	20,583	0.08
4	Incurred Losses	0	0.00	241,623	56.15	1,267,400	57.91	448,750	43.83	9,528,893	43.69	11,486,666	45.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	27,918	6.49	113,584	5.19	79,064	7.72	1,623,894	7.45	1,844,460	7.25
6	Unallocated LAE* Incurred	0	0.00	16,000	3.72	119,429	5.46	60,817	5.94	1,176,378	5.39	1,372,624	5.39
7	Unpaid Losses	0	0.00	278,996	64.84	1,795,808	82.05	619,895	60.54	19,823,163	90.88	22,517,862	88.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86,522	20.11	586,673	26.80	292,644	28.58	6,409,600	29.39	7,375,439	28.98
9	Unallocated LAE* Unpaid	0	0.00	22,352	5.19	113,112	5.17	67,400	6.58	1,590,216	7.29	1,793,080	7.04
10	Unearned Premium Reserves	0	0.00	203,911	47.39	1,032,798	47.19	521,292	50.91	10,483,816	48.07	12,241,817	48.09
11	Agents Balances	0	0.00	36,973	8.59	612,615	27.99	190,793	18.63	5,053,506	23.17	5,893,887	23.15
12	Commission & Brokerage Expenses Incurred	0	0.00	68,841	16.00	283,015	12.93	144,574	14.12	3,629,910	16.64	4,126,340	16.21
13	Taxes, Licenses and Fees Incurred	0	0.00	8,330	1.94	52,704	2.41	25,288	2.47	532,258	2.44	618,580	2.43
14	Other Acquisition Expenses Incurred	0	0.00	24,216	5.63	221,752	10.13	113,965	11.13	1,395,656	6.40	1,755,589	6.90
15	General Expenses Incurred	0	0.00	28,851	6.70	162,228	7.41	50,985	4.98	1,448,657	6.64	1,690,721	6.64
16	Other Income Less Other Expenses	0	0.00	679	0.16	(16,381)	(0.75)	(24,416)	(2.38)	(117,900)	(0.54)	(158,018)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	15,216	3.54	(57,752)	(2.64)	76,072	7.43	2,347,261	10.76	2,380,797	9.35

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	5,421,682	96.82	5,421,682	96.82
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,600,029	100.00	5,600,029	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	12,008,077	214.43	12,008,077	214.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	95,923	1.71	95,923	1.71
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	309,644	5.53	309,644	5.53
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	23,922,394	427.18	23,922,394	427.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	287,839	5.14	287,839	5.14
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	309,561	5.53	309,561	5.53
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	787,725	14.07	787,725	14.07
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	260,546	4.65	260,546	4.65
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,037	0.07	4,037	0.07
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	132,294	2.36	132,294	2.36
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	198,885	3.55	198,885	3.55
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	678,968	12.12	678,968	12.12
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(18,784)	(0.34)	(18,784)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(7,846,588)	(140.12)	(7,846,588)	(140.12)

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	6,200	90.91	10,112	95.60	3,520,806	97.82	3,537,118	97.80
2 Premiums Earned	0	0.00	0	0.00	6,820	100.00	10,577	100.00	3,599,384	100.00	3,616,781	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	914	13.40	1,586	14.99	0	0.00	2,500	0.07
4 Incurred Losses	0	0.00	41	0.00	5,466	80.15	2,717	25.69	1,615,864	44.89	1,624,088	44.90
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(35)	(0.51)	100	0.95	134,892	3.75	134,957	3.73
6 Unallocated LAE* Incurred	0	0.00	6	0.00	323	4.74	1,963	18.56	152,671	4.24	154,963	4.28
7 Unpaid Losses	0	0.00	3	0.00	36,972	542.11	2,257	21.34	3,527,922	98.01	3,567,154	98.63
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	472	6.92	107	1.01	279,398	7.76	279,977	7.74
9 Unallocated LAE* Unpaid	0	0.00	1	0.00	455	6.67	135	1.28	128,113	3.56	128,704	3.56
10 Unearned Premium Reserves	0	0.00	0	0.00	2,902	42.55	4,805	45.43	1,147,681	31.89	1,155,388	31.95
11 Agents Balances	0	0.00	0	0.00	1,526	22.38	1,764	16.68	1,587,622	44.11	1,590,912	43.99
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	187	2.74	44	0.42	502,022	13.95	502,253	13.89
13 Taxes, Licenses and Fees Incurred	0	0.00	2	0.00	140	2.05	245	2.32	47,507	1.32	47,894	1.32
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,001	14.68	800	7.56	188,236	5.23	190,037	5.25
15 General Expenses Incurred	0	0.00	0	0.00	410	6.01	182	1.72	235,946	6.56	236,538	6.54
16 Other Income Less Other Expenses	0	0.00	0	0.00	(6)	(0.09)	(11)	(0.10)	(81,238)	(2.26)	(81,255)	(2.25)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(49)	0.00	(1,590)	(23.31)	2,929	27.69	641,016	17.81	642,306	17.76

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	35,665	100.17	133,724	99.40	1,075,959	99.40	166,207	101.94	10,221,720	96.26	11,633,275	96.67
2	Premiums Earned	35,604	100.00	134,530	100.00	1,082,421	100.00	163,048	100.00	10,618,866	100.00	12,034,469	100.00
3	Dividends to Policyholders	0	0.00	141	0.10	2,215	0.20	11,104	6.81	63	0.00	13,523	0.11
4	Incurred Losses	18,019	50.61	41,808	31.08	427,961	39.54	67,296	41.27	5,015,553	47.23	5,570,637	46.29
5	Defense and Cost Containment Expenses Incurred	77	0.22	723	0.54	5,252	0.49	604	0.37	71,091	0.67	77,747	0.65
6	Unallocated LAE* Incurred	4,178	11.73	2,642	1.96	29,600	2.73	8,630	5.29	495,002	4.66	540,052	4.49
7	Unpaid Losses	3,622	10.17	24,231	18.01	376,992	34.83	15,641	9.59	2,473,545	23.29	2,894,031	24.05
8	Defense and Cost Containment Expenses Unpaid	47	0.13	1,148	0.85	7,892	0.73	569	0.35	161,227	1.52	170,883	1.42
9	Unallocated LAE* Unpaid	3,152	8.85	1,732	1.29	16,925	1.56	2,777	1.70	180,571	1.70	205,157	1.70
10	Unearned Premium Reserves	17,655	49.59	94,306	70.10	480,980	44.44	88,662	54.38	2,863,291	26.96	3,544,894	29.46
11	Agents Balances	2,281	6.41	11,413	8.48	232,258	21.46	27,419	16.82	1,875,742	17.66	2,149,113	17.86
12	Commission & Brokerage Expenses Incurred	4,561	12.81	34,940	25.97	59,803	5.52	7,510	4.61	1,477,741	13.92	1,584,555	13.17
13	Taxes, Licenses and Fees Incurred	1,122	3.15	2,581	1.92	29,223	2.70	4,343	2.66	277,594	2.61	314,863	2.62
14	Other Acquisition Expenses Incurred	4,377	12.29	5,118	3.80	91,492	8.45	27,404	16.81	440,062	4.14	568,453	4.72
15	General Expenses Incurred	1,409	3.96	6,196	4.61	110,393	10.20	5,490	3.37	710,342	6.69	833,830	6.93
16	Other Income Less Other Expenses	220	0.62	54	0.04	994	0.09	(485)	(0.30)	(70,756)	(0.67)	(69,973)	(0.58)
17	Pretax Profit or Loss Excluding Investment Gain**	2,084	5.85	40,433	30.06	327,481	30.25	30,187	18.51	2,060,659	19.41	2,460,844	20.45

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	1,878,934	71.12	1,878,934	71.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,642,009	100.00	2,642,009	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	6,526,461	247.03	6,526,461	247.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	440,607	16.68	440,607	16.68
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18,632	0.71	18,632	0.71
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,614,731	288.22	7,614,731	288.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(368,060)	(13.93)	(368,060)	(13.93)
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,513	0.17	4,513	0.17
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	12,120,694	458.77	12,120,694	458.77
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	101,502	3.84	101,502	3.84
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	473	0.02	473	0.02
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	49,100	1.86	49,100	1.86
14	Other Acquisition Expenses Incurred	6	0.00	6	0.00	0	0.00	0	0.00	(806)	(0.03)	(794)	(0.03)
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	606,332	22.95	606,332	22.95
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	491,038	18.59	491,038	18.59
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(4,507,748)	(170.62)	(4,507,748)	(170.62)

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	10	111.11	63,485	99.70	611,569	106.97	2,439,424	99.15	3,114,488	100.60
2	Premiums Earned	0	0.00	9	100.00	63,675	100.00	571,732	100.00	2,460,395	100.00	3,095,811	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,062	7.95	12,976	2.27	12,034	0.49	30,072	0.97
4	Incurred Losses	0	0.00	0	0.00	3,490	5.48	175,410	30.68	890,219	36.18	1,069,119	34.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	20,532	32.24	134,357	23.50	491,043	19.96	645,932	20.86
6	Unallocated LAE* Incurred	0	0.00	0	0.00	10,322	16.21	55,080	9.63	99,517	4.04	164,919	5.33
7	Unpaid Losses	0	0.00	0	0.00	77,867	122.29	766,682	134.10	6,118,566	248.68	6,963,115	224.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	78,463	123.22	280,473	49.06	2,355,592	95.74	2,714,528	87.68
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	39,622	62.23	56,248	9.84	208,846	8.49	304,716	9.84
10	Unearned Premium Reserves	0	0.00	5	55.56	29,149	45.78	361,333	63.20	1,152,703	46.85	1,543,190	49.85
11	Agents Balances	0	0.00	2	22.22	6,461	10.15	160,910	28.14	480,719	19.54	648,092	20.93
12	Commission & Brokerage Expenses Incurred	0	0.00	1	11.11	829	1.30	36,842	6.44	267,743	10.88	305,415	9.87
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,749	2.75	13,481	2.36	56,444	2.29	71,674	2.32
14	Other Acquisition Expenses Incurred	0	0.00	1	11.11	5,127	8.05	8,138	1.42	110,946	4.51	124,212	4.01
15	General Expenses Incurred	0	0.00	0	0.00	5,447	8.55	57,703	10.09	189,171	7.69	252,321	8.15
16	Other Income Less Other Expenses	0	0.00	0	0.00	902	1.42	757	0.13	(5,243)	(0.21)	(3,584)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	7	77.78	12,019	18.88	78,503	13.73	338,038	13.74	428,567	13.84

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	5,009	94.76	46,488	99.82	41,382	101.63	1,086,291	101.43	1,179,170	101.34
2	Premiums Earned	0	0.00	5,286	100.00	46,570	100.00	40,718	100.00	1,070,964	100.00	1,163,538	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	761	1.63	3,509	8.62	3	0.00	4,273	0.37
4	Incurred Losses	0	0.00	(6)	(0.11)	(78)	(0.17)	313	0.77	4,225	0.39	4,454	0.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	(31)	(0.59)	(19)	(0.04)	62	0.15	69	0.01	81	0.01
6	Unallocated LAE* Incurred	0	0.00	78	1.48	186	0.40	(315)	(0.77)	5,747	0.54	5,696	0.49
7	Unpaid Losses	0	0.00	37	0.70	598	1.28	1,410	3.46	93,141	8.70	95,186	8.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	13	0.25	212	0.46	25	0.06	5,916	0.55	6,166	0.53
9	Unallocated LAE* Unpaid	0	0.00	41	0.78	42	0.09	1,346	3.31	4,176	0.39	5,605	0.48
10	Unearned Premium Reserves	0	0.00	2,057	38.91	23,518	50.50	22,386	54.98	533,412	49.81	581,373	49.97
11	Agents Balances	0	0.00	204	3.86	8,852	19.01	8,846	21.73	218,539	20.41	236,441	20.32
12	Commission & Brokerage Expenses Incurred	0	0.00	530	10.03	3,941	8.46	1,923	4.72	116,372	10.87	122,766	10.55
13	Taxes, Licenses and Fees Incurred	0	0.00	105	1.99	1,113	2.39	2,271	5.58	26,730	2.50	30,219	2.60
14	Other Acquisition Expenses Incurred	0	0.00	156	2.95	5,953	12.78	9,279	22.79	66,488	6.21	81,876	7.04
15	General Expenses Incurred	0	0.00	328	6.21	3,269	7.02	1,757	4.32	64,720	6.04	70,074	6.02
16	Other Income Less Other Expenses	0	0.00	0	0.00	(6,576)	(14.12)	(311)	(0.76)	(6,220)	(0.58)	(13,107)	(1.13)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	4,124	78.02	24,870	53.40	21,609	53.07	780,397	72.87	831,000	71.42

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	602,814	100.29	0	0.00	3,284,948	100.26	3,887,762	100.26
2	Premiums Earned	0	0.00	0	0.00	601,078	100.00	0	0.00	3,276,481	100.00	3,877,559	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	543,221	90.37	0	0.00	1,711,968	52.25	2,255,189	58.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7,446	1.24	0	0.00	21,212	0.65	28,658	0.74
6	Unallocated LAE* Incurred	0	0.00	0	0.00	44,223	7.36	0	0.00	80,283	2.45	124,506	3.21
7	Unpaid Losses	0	0.00	0	0.00	103,783	17.27	0	0.00	1,764,758	53.86	1,868,541	48.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,283	0.21	0	0.00	30,353	0.93	31,636	0.82
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	79,093	13.16	0	0.00	50,980	1.56	130,073	3.35
10	Unearned Premium Reserves	0	0.00	0	0.00	35,906	5.97	0	0.00	1,606,409	49.03	1,642,315	42.35
11	Agents Balances	0	0.00	0	0.00	2,266	0.38	0	0.00	918,801	28.04	921,067	23.75
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,128	0.19	0	0.00	599,041	18.28	600,169	15.48
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	10,971	1.83	0	0.00	77,377	2.36	88,349	2.28
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	15,813	2.63	0	0.00	176,039	5.37	191,852	4.95
15	General Expenses Incurred	0	0.00	0	0.00	353	0.06	0	0.00	170,701	5.21	171,054	4.41
16	Other Income Less Other Expenses	0	0.00	0	0.00	252	0.04	0	0.00	(149,310)	(4.56)	(149,058)	(3.84)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1)	0.00	(21,825)	(3.63)	0	0.00	290,541	8.87	268,715	6.93

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	8,051	92.60	0	0.00	236,319	100.22	244,370	99.95
2	Premiums Earned	0	0.00	0	0.00	8,694	100.00	0	0.00	235,809	100.00	244,503	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,994	57.44	0	0.00	46,067	19.54	51,061	20.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	22	0.25	0	0.00	85	0.04	107	0.04
6	Unallocated LAE* Incurred	0	0.00	0	0.00	469	5.39	0	0.00	8,577	3.64	9,046	3.70
7	Unpaid Losses	0	0.00	0	0.00	5,674	65.26	0	0.00	48,815	20.70	54,489	22.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	91	1.05	0	0.00	345	0.15	436	0.18
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,012	11.64	0	0.00	2,758	1.17	3,770	1.54
10	Unearned Premium Reserves	0	0.00	0	0.00	25,476	293.03	0	0.00	118,917	50.43	144,393	59.06
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	12,853	5.45	12,853	5.26
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,594	18.33	0	0.00	53,872	22.85	55,466	22.69
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	179	2.06	0	0.00	6,669	2.83	6,848	2.80
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	485	5.58	0	0.00	12,266	5.20	12,751	5.22
15	General Expenses Incurred	0	0.00	0	0.00	1,816	20.89	0	0.00	17,601	7.46	19,417	7.94
16	Other Income Less Other Expenses	0	0.00	0	0.00	60	0.69	0	0.00	95	0.04	155	0.06
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(806)	(9.27)	0	0.00	90,772	38.49	89,966	36.80

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	267	100.75	732,226	123.70	0	0.00	2,265,335	116.02	2,997,828	117.80
2 Premiums Earned	0	0.00	265	100.00	591,940	100.00	0	0.00	1,952,619	100.00	2,544,824	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	30	0.01	0	0.00	0	0.00	30	0.00
4 Incurred Losses	0	0.00	98	36.98	424,936	71.79	0	0.00	1,208,362	61.88	1,633,396	64.19
5 Defense and Cost Containment Expenses Incurred	0	0.00	(2)	(0.75)	935	0.16	0	0.00	9,364	0.48	10,297	0.40
6 Unallocated LAE* Incurred	0	0.00	3	1.13	38,273	6.47	0	0.00	81,470	4.17	119,746	4.71
7 Unpaid Losses	0	0.00	100	37.74	412,510	69.69	0	0.00	1,595,375	81.70	2,007,985	78.90
8 Defense and Cost Containment Expenses Unpaid	0	0.00	12	4.53	6,631	1.12	0	0.00	9,565	0.49	16,208	0.64
9 Unallocated LAE* Unpaid	0	0.00	12	4.53	84,139	14.21	0	0.00	67,126	3.44	151,277	5.94
10 Unearned Premium Reserves	0	0.00	51	19.25	1,114,250	188.24	0	0.00	5,422,813	277.72	6,537,114	256.88
11 Agents Balances	0	0.00	46	17.36	211,476	35.73	0	0.00	244,298	12.51	455,820	17.91
12 Commission & Brokerage Expenses Incurred	0	0.00	53	20.00	74,971	12.67	0	0.00	342,879	17.56	417,903	16.42
13 Taxes, Licenses and Fees Incurred	0	0.00	6	2.26	16,773	2.83	0	0.00	12,406	0.64	29,185	1.15
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,727	7.39	0	0.00	266,569	13.65	310,296	12.19
15 General Expenses Incurred	0	0.00	23	8.68	32,827	5.55	0	0.00	230,045	11.78	262,895	10.33
16 Other Income Less Other Expenses	0	0.00	10	3.77	4,009	0.68	0	0.00	(15,656)	(0.80)	(11,637)	(0.46)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	94	35.47	(36,524)	(6.17)	0	0.00	(214,139)	(10.97)	(250,569)	(9.85)

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	55,998	101.09	1,917,382	96.91	322,140	98.73	27,735,957	98.37	30,031,477	98.28
2	Premiums Earned	0	0.00	55,395	100.00	1,978,475	100.00	326,282	100.00	28,196,686	100.00	30,556,838	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	148,701	7.52	2,010	0.62	922,668	3.27	1,073,379	3.51
4	Incurred Losses	0	0.00	21,131	38.15	1,153,668	58.31	198,524	60.84	18,683,021	66.26	20,056,344	65.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,353	2.44	132,103	6.68	15,819	4.85	2,225,261	7.89	2,374,536	7.77
6	Unallocated LAE* Incurred	0	0.00	2,384	4.30	120,937	6.11	36,691	11.25	2,026,584	7.19	2,186,596	7.16
7	Unpaid Losses	0	0.00	86,123	155.47	5,674,754	286.82	884,058	270.95	91,089,731	323.05	97,734,666	319.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,867	3.37	530,660	26.82	70,409	21.58	8,651,781	30.68	9,254,717	30.29
9	Unallocated LAE* Unpaid	0	0.00	5,713	10.31	195,274	9.87	52,731	16.16	3,836,757	13.61	4,090,475	13.39
10	Unearned Premium Reserves	0	0.00	21,773	39.30	905,678	45.78	152,594	46.77	9,638,327	34.18	10,718,372	35.08
11	Agents Balances	0	0.00	18,130	32.73	606,789	30.67	77,357	23.71	7,873,284	27.92	8,575,560	28.06
12	Commission & Brokerage Expenses Incurred	0	0.00	6,821	12.31	162,179	8.20	28,675	8.79	2,218,719	7.87	2,416,394	7.91
13	Taxes, Licenses and Fees Incurred	0	0.00	1,834	3.31	54,386	2.75	12,381	3.79	1,243,736	4.41	1,312,337	4.29
14	Other Acquisition Expenses Incurred	0	0.00	3,360	6.07	142,448	7.20	33,693	10.33	1,673,997	5.94	1,853,498	6.07
15	General Expenses Incurred	0	0.00	5,662	10.22	183,033	9.25	16,041	4.92	1,954,887	6.93	2,159,623	7.07
16	Other Income Less Other Expenses	0	0.00	(182)	(0.33)	(15,149)	(0.77)	(4,460)	(1.37)	(649,448)	(2.30)	(669,239)	(2.19)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	12,668	22.87	(134,131)	(6.78)	(22,015)	(6.75)	(3,401,628)	(12.06)	(3,545,106)	(11.60)

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

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

Total For Other Liability - By Occurrence  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1	9.09	87,740	100.04	986,370	96.99	326,485	102.06	17,746,321	94.61	19,146,917	94.88
2	Premiums Earned	11	100.00	87,702	100.00	1,017,030	100.00	319,908	100.00	18,756,542	100.00	20,181,193	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,934	0.98	13,336	4.17	2,341	0.01	25,611	0.13
4	Incurred Losses	(1)	(9.09)	24,114	27.50	652,303	64.14	210,254	65.72	11,287,692	60.18	12,174,362	60.33
5	Defense and Cost Containment Expenses Incurred	(53)	(481.82)	6,642	7.57	169,282	16.64	45,566	14.24	2,281,402	12.16	2,502,839	12.40
6	Unallocated LAE* Incurred	(1)	(9.09)	4,812	5.49	48,728	4.79	6,619	2.07	1,403,823	7.48	1,463,981	7.25
7	Unpaid Losses	1	9.09	120,901	137.85	2,489,802	244.81	683,463	213.64	56,928,861	303.51	60,223,028	298.41
8	Defense and Cost Containment Expenses Unpaid	1	9.09	21,972	25.05	661,288	65.02	238,586	74.58	11,338,071	60.45	12,259,918	60.75
9	Unallocated LAE* Unpaid	0	0.00	7,220	8.23	118,232	11.63	18,411	5.76	2,712,766	14.46	2,856,629	14.15
10	Unearned Premium Reserves	2	18.18	40,380	46.04	473,696	46.58	156,254	48.84	9,039,487	48.19	9,709,819	48.11
11	Agents Balances	0	0.00	10,348	11.80	315,078	30.98	51,805	16.19	4,022,250	21.44	4,399,481	21.80
12	Commission & Brokerage Expenses Incurred	0	0.00	13,501	15.39	128,826	12.67	18,783	5.87	2,166,261	11.55	2,327,371	11.53
13	Taxes, Licenses and Fees Incurred	0	0.00	1,667	1.90	20,636	2.03	8,484	2.65	431,510	2.30	462,297	2.29
14	Other Acquisition Expenses Incurred	1	9.09	4,796	5.47	111,775	10.99	40,065	12.52	1,134,178	6.05	1,290,815	6.40
15	General Expenses Incurred	0	0.00	5,957	6.79	80,771	7.94	14,844	4.64	1,185,667	6.32	1,287,239	6.38
16	Other Income Less Other Expenses	0	0.00	135	0.15	(2,201)	(0.22)	(4,218)	(1.32)	(37,120)	(0.20)	(43,404)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain**	64	581.82	26,351	30.05	(207,425)	(20.40)	(42,263)	(13.21)	(1,173,465)	(6.26)	(1,396,738)	(6.92)

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

Total For Other Liability - Claims Made  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,202	83.76	208,412	94.60	32,997	96.48	12,512,086	101.03	12,754,697	100.90
2	Premiums Earned	0	0.00	1,435	100.00	220,309	100.00	34,200	100.00	12,385,104	100.00	12,641,048	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,269	0.58	1,750	5.12	494	0.00	3,513	0.03
4	Incurred Losses	0	0.00	(1,612)	(112.33)	101,804	46.21	10,058	29.41	6,109,416	49.33	6,219,666	49.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	967	67.39	53,787	24.41	5,082	14.86	1,613,270	13.03	1,673,106	13.24
6	Unallocated LAE* Incurred	0	0.00	(72)	(5.02)	8,703	3.95	72	0.21	598,498	4.83	607,201	4.80
7	Unpaid Losses	0	0.00	8,837	615.82	264,675	120.14	21,863	63.93	25,926,614	209.34	26,221,989	207.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,980	137.98	99,415	45.13	14,238	41.63	5,679,034	45.85	5,794,667	45.84
9	Unallocated LAE* Unpaid	0	0.00	91	6.34	21,081	9.57	6	0.02	913,100	7.37	934,278	7.39
10	Unearned Premium Reserves	0	0.00	565	39.37	83,161	37.75	15,357	44.90	7,199,372	58.13	7,298,455	57.74
11	Agents Balances	0	0.00	0	0.00	37,818	17.17	4,255	12.44	2,153,136	17.38	2,195,209	17.37
12	Commission & Brokerage Expenses Incurred	0	0.00	177	12.33	18,457	8.38	0	0.00	1,696,869	13.70	1,715,503	13.57
13	Taxes, Licenses and Fees Incurred	0	0.00	20	1.39	4,942	2.24	595	1.74	288,467	2.33	294,024	2.33
14	Other Acquisition Expenses Incurred	0	0.00	18	1.25	17,915	8.13	444	1.30	714,013	5.77	732,390	5.79
15	General Expenses Incurred	0	0.00	25	1.74	24,542	11.14	1,862	5.44	593,086	4.79	619,515	4.90
16	Other Income Less Other Expenses	0	0.00	13	0.91	(705)	(0.32)	225	0.66	(193,580)	(1.56)	(194,047)	(1.54)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1,923	134.01	(11,814)	(5.36)	14,562	42.58	577,418	4.66	582,089	4.60

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

Total For Excess Workers' Compensation  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	2,245	97.78	2,398	100.38	901,276	99.21	905,919	99.21
2	Premiums Earned	0	0.00	0	0.00	2,296	100.00	2,389	100.00	908,465	100.00	913,150	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	921	40.11	1,072	44.87	467,314	51.44	469,307	51.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	362	15.77	0	0.00	26,824	2.95	27,186	2.98
6	Unallocated LAE* Incurred	0	0.00	0	0.00	172	7.49	620	25.95	(16,041)	(1.77)	(15,249)	(1.67)
7	Unpaid Losses	0	0.00	0	0.00	41,166	1792.94	7,567	316.74	7,919,304	871.72	7,968,037	872.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,439	236.89	0	0.00	299,854	33.01	305,293	33.43
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	291	12.67	0	0.00	124,337	13.69	124,628	13.65
10	Unearned Premium Reserves	0	0.00	0	0.00	1,270	55.31	189	7.91	327,164	36.01	328,623	35.99
11	Agents Balances	0	0.00	0	0.00	713	31.05	0	0.00	161,496	17.78	162,209	17.76
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	123	5.36	0	0.00	85,162	9.37	85,285	9.34
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	34	1.48	60	2.51	18,795	2.07	18,889	2.07
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	154	6.71	0	0.00	26,341	2.90	26,495	2.90
15	General Expenses Incurred	0	0.00	0	0.00	191	8.32	178	7.45	65,892	7.25	66,261	7.26
16	Other Income Less Other Expenses	0	0.00	0	0.00	(74)	(3.22)	0	0.00	(16,060)	(1.77)	(16,134)	(1.77)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	267	11.63	458	19.17	218,123	24.01	218,848	23.97

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	9,231	103.00	127,388	93.25	358	93.23	1,672,840	99.23	1,809,817	98.80
2 Premiums Earned	0	0.00	8,962	100.00	136,604	100.00	384	100.00	1,685,822	100.00	1,831,772	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	275	0.20	0	0.00	51	0.00	326	0.02
4 Incurred Losses	0	0.00	7,600	84.80	48,875	35.78	4,497	1171.09	529,503	31.41	590,475	32.24
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,695	18.91	51,722	37.86	551	143.49	750,019	44.49	803,987	43.89
6 Unallocated LAE* Incurred	0	0.00	1,639	18.29	12,710	9.30	(37)	(9.64)	352,918	20.93	367,230	20.05
7 Unpaid Losses	0	0.00	14,436	161.08	346,451	253.62	6,646	1730.73	10,447,298	619.72	10,814,831	590.40
8 Defense and Cost Containment Expenses Unpaid	0	0.00	5,046	56.30	152,578	111.69	2,386	621.35	4,000,943	237.33	4,160,953	227.15
9 Unallocated LAE* Unpaid	0	0.00	1,597	17.82	39,957	29.25	329	85.68	632,308	37.51	674,191	36.81
10 Unearned Premium Reserves	0	0.00	4,091	45.65	67,300	49.27	168	43.75	664,281	39.40	735,840	40.17
11 Agents Balances	0	0.00	510	5.69	49,322	36.11	62	16.15	319,452	18.95	369,346	20.16
12 Commission & Brokerage Expenses Incurred	0	0.00	1,476	16.47	15,125	11.07	45	11.72	187,435	11.12	204,081	11.14
13 Taxes, Licenses and Fees Incurred	0	0.00	151	1.68	2,955	2.16	8	2.08	41,041	2.43	44,155	2.41
14 Other Acquisition Expenses Incurred	0	0.00	276	3.08	16,340	11.96	44	11.46	110,070	6.53	126,730	6.92
15 General Expenses Incurred	0	0.00	504	5.62	12,386	9.07	20	5.21	111,801	6.63	124,711	6.81
16 Other Income Less Other Expenses	0	0.00	(4)	(0.04)	(683)	(0.50)	(10)	(2.60)	(20,428)	(1.21)	(21,125)	(1.15)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(4,382)	(48.90)	(24,467)	(17.91)	(4,754)	(1238.02)	(417,444)	(24.76)	(451,047)	(24.62)

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,251,356	101.23	80,691	99.72	20,274,718	100.67	3,940,052	98.91	45,682,304	100.33	73,229,121	100.39
2	Premiums Earned	3,211,735	100.00	80,917	100.00	20,140,613	100.00	3,983,339	100.00	45,530,527	100.00	72,947,131	100.00
3	Dividends to Policyholders	10,480	0.33	0	0.00	35,260	0.18	272,284	6.84	71,212	0.16	389,236	0.53
4	Incurred Losses	2,060,309	64.15	44,761	55.32	15,176,976	75.36	2,208,367	55.44	30,510,179	67.01	50,000,592	68.54
5	Defense and Cost Containment Expenses Incurred	82,978	2.58	3,023	3.74	896,623	4.45	134,496	3.38	1,732,842	3.81	2,849,962	3.91
6	Unallocated LAE* Incurred	246,350	7.67	6,905	8.53	2,207,358	10.96	354,799	8.91	4,424,328	9.72	7,239,740	9.92
7	Unpaid Losses	1,405,128	43.75	47,547	58.76	21,044,334	104.49	3,432,271	86.17	37,328,931	81.99	63,258,211	86.72
8	Defense and Cost Containment Expenses Unpaid	159,180	4.96	7,294	9.01	2,401,897	11.93	304,631	7.65	4,535,717	9.96	7,408,719	10.16
9	Unallocated LAE* Unpaid	134,384	4.18	3,925	4.85	2,223,111	11.04	251,829	6.32	2,868,076	6.30	5,481,325	7.51
10	Unearned Premium Reserves	925,276	28.81	25,978	32.10	5,411,990	26.87	1,237,470	31.07	14,058,000	30.88	21,658,714	29.69
11	Agents Balances	525,226	16.35	17,119	21.16	3,061,002	15.20	606,664	15.23	6,329,492	13.90	10,539,503	14.45
12	Commission & Brokerage Expenses Incurred	399,627	12.44	9,039	11.17	1,956,417	9.71	146,146	3.67	3,956,752	8.69	6,467,981	8.87
13	Taxes, Licenses and Fees Incurred	57,369	1.79	1,444	1.78	428,278	2.13	95,638	2.40	1,092,231	2.40	1,674,960	2.30
14	Other Acquisition Expenses Incurred	181,522	5.65	1,786	2.21	1,858,149	9.23	389,655	9.78	3,473,244	7.63	5,904,356	8.09
15	General Expenses Incurred	75,433	2.35	3,928	4.85	758,555	3.77	109,312	2.74	2,685,558	5.90	3,632,786	4.98
16	Other Income Less Other Expenses	1,843	0.06	(484)	(0.60)	160,889	0.80	(29,077)	(0.73)	293,881	0.65	427,052	0.59
17	Pretax Profit or Loss Excluding Investment Gain**	99,502	3.10	9,546	11.80	(3,016,114)	(14.98)	243,567	6.11	(2,121,953)	(4.66)	(4,785,452)	(6.56)

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	273,786	96.39	21,133	90.86	1,423,489	96.22	191,895	97.31	12,738,660	96.65	14,648,963	96.60
2 Premiums Earned	284,027	100.00	23,259	100.00	1,479,475	100.00	197,194	100.00	13,180,818	100.00	15,164,773	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	4,600	0.31	0	0.00	5,126	0.04	9,726	0.06
4 Incurred Losses	158,025	55.64	9,067	38.98	696,634	47.09	91,181	46.24	6,926,467	52.55	7,881,374	51.97
5 Defense and Cost Containment Expenses Incurred	15,953	5.62	1,586	6.82	76,154	5.15	12,847	6.51	795,377	6.03	901,917	5.95
6 Unallocated LAE* Incurred	13,041	4.59	938	4.03	121,473	8.21	16,391	8.31	819,139	6.21	970,982	6.40
7 Unpaid Losses	263,534	92.78	18,708	80.43	1,714,452	115.88	190,287	96.50	17,856,514	135.47	20,043,495	132.17
8 Defense and Cost Containment Expenses Unpaid	31,414	11.06	3,603	15.49	248,484	16.80	37,608	19.07	2,195,456	16.66	2,516,565	16.59
9 Unallocated LAE* Unpaid	25,782	9.08	1,591	6.84	102,494	6.93	21,334	10.82	888,649	6.74	1,039,850	6.86
10 Unearned Premium Reserves	130,230	45.85	9,748	41.91	638,010	43.12	85,608	43.41	5,763,593	43.73	6,627,189	43.70
11 Agents Balances	69,257	24.38	2,414	10.38	430,691	29.11	30,528	15.48	3,144,979	23.86	3,677,869	24.25
12 Commission & Brokerage Expenses Incurred	43,422	15.29	3,426	14.73	182,466	12.33	24,770	12.56	1,891,261	14.35	2,145,345	14.15
13 Taxes, Licenses and Fees Incurred	4,543	1.60	346	1.49	36,190	2.45	4,877	2.47	346,512	2.63	392,468	2.59
14 Other Acquisition Expenses Incurred	3,460	1.22	1,003	4.31	159,794	10.80	20,891	10.59	703,029	5.33	888,177	5.86
15 General Expenses Incurred	7,288	2.57	853	3.67	101,711	6.87	10,434	5.29	887,646	6.73	1,007,932	6.65
16 Other Income Less Other Expenses	1,459	0.51	36	0.15	170	0.01	(3,663)	(1.86)	(413,667)	(3.14)	(415,665)	(2.74)
17 Pretax Profit or Loss Excluding Investment Gain**	39,749	13.99	6,078	26.13	100,630	6.80	12,140	6.16	392,593	2.98	551,190	3.63

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	2,524,134	100.10	67,916	98.19	13,656,180	99.32	3,104,787	98.41	\$29,700,175	99.35	49,053,192	99.32
2	Premiums Earned	2,521,738	100.00	69,170	100.00	13,749,204	100.00	3,154,853	100.00	\$29,893,409	100.00	49,388,374	100.00
3	Dividends to Policyholders	8,652	0.34	0	0.00	25,085	0.18	223,791	7.09	\$60,445	0.20	317,973	0.64
4	Incurred Losses	1,562,917	61.98	37,490	54.20	8,780,484	63.86	1,776,411	56.31	\$16,382,019	54.80	28,539,321	57.79
5	Defense and Cost Containment Expenses Incurred	10,223	0.41	63	0.09	24,444	0.18	12,108	0.38	\$122,676	0.41	169,514	0.34
6	Unallocated LAE* Incurred	192,345	7.63	3,461	5.00	1,296,071	9.43	340,393	10.79	\$2,618,917	8.76	4,451,187	9.01
7	Unpaid Losses	111,820	4.43	2,844	4.11	1,014,987	7.38	59,951	1.90	\$1,136,865	3.80	2,326,467	4.71
8	Defense and Cost Containment Expenses Unpaid	9,046	0.36	180	0.26	26,785	0.19	7,239	0.23	\$104,580	0.35	147,830	0.30
9	Unallocated LAE* Unpaid	36,001	1.43	481	0.70	783,627	5.70	99,094	3.14	\$371,741	1.24	1,290,944	2.61
10	Unearned Premium Reserves	750,273	29.75	21,891	31.65	3,603,021	26.21	996,048	31.57	\$9,089,654	30.41	14,460,887	29.28
11	Agents Balances	405,277	16.07	12,809	18.52	2,047,753	14.89	489,995	15.53	\$3,843,639	12.86	6,799,473	13.77
12	Commission & Brokerage Expenses Incurred	272,006	10.79	7,644	11.05	1,286,669	9.36	97,378	3.09	\$2,629,102	8.79	4,292,799	8.69
13	Taxes, Licenses and Fees Incurred	46,032	1.83	1,246	1.80	283,095	2.06	73,335	2.32	\$713,741	2.39	1,117,449	2.26
14	Other Acquisition Expenses Incurred	139,093	5.52	1,234	1.78	1,240,736	9.02	301,971	9.57	\$2,266,682	7.58	3,949,716	8.00
15	General Expenses Incurred	59,180	2.35	2,716	3.93	469,114	3.41	80,030	2.54	\$1,674,366	5.60	2,285,406	4.63
16	Other Income Less Other Expenses	1,231	0.05	(366)	(0.53)	72,154	0.52	(14,214)	(0.45)	\$177,276	0.59	236,081	0.48
17	Pretax Profit or Loss Excluding Investment Gain**	232,520	9.22	14,952	21.62	415,662	3.02	235,221	7.46	\$3,602,712	12.05	4,501,067	9.11

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

Total For Commercial Automobile Physical Damage  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	107,047	94.42	8,663	92.57	510,861	95.91	63,103	95.11	3,704,100	94.30	4,393,774	94.50
2	Premiums Earned	113,376	100.00	9,358	100.00	532,640	100.00	66,344	100.00	3,927,877	100.00	4,649,595	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,157	0.22	0	0.00	1,557	0.04	2,714	0.06
4	Incurred Losses	55,231	48.71	3,512	37.53	263,264	49.43	33,399	50.34	2,161,830	55.04	2,517,236	54.14
5	Defense and Cost Containment Expenses Incurred	599	0.53	50	0.53	1,871	0.35	737	1.11	51,049	1.30	54,306	1.17
6	Unallocated LAE* Incurred	6,880	6.07	406	4.34	46,112	8.66	5,471	8.25	274,988	7.00	333,857	7.18
7	Unpaid Losses	5,967	5.26	515	5.50	37,886	7.11	11,547	17.40	536,306	13.65	592,221	12.74
8	Defense and Cost Containment Expenses Unpaid	629	0.55	27	0.29	2,404	0.45	2,218	3.34	94,991	2.42	100,269	2.16
9	Unallocated LAE* Unpaid	1,032	0.91	82	0.88	13,438	2.52	288	0.43	39,979	1.02	54,819	1.18
10	Unearned Premium Reserves	49,145	43.35	3,701	39.55	218,804	41.08	30,346	45.74	1,673,752	42.61	1,975,748	42.49
11	Agents Balances	24,260	21.40	789	8.43	144,972	27.22	11,283	17.01	852,446	21.70	1,033,750	22.23
12	Commission & Brokerage Expenses Incurred	15,951	14.07	1,516	16.20	64,884	12.18	8,256	12.44	547,457	13.94	638,064	13.72
13	Taxes, Licenses and Fees Incurred	1,892	1.67	137	1.46	11,897	2.23	1,544	2.33	99,416	2.53	114,886	2.47
14	Other Acquisition Expenses Incurred	1,624	1.43	311	3.32	55,204	10.36	7,663	11.55	203,065	5.17	267,867	5.76
15	General Expenses Incurred	3,137	2.77	291	3.11	34,524	6.48	3,591	5.41	345,557	8.80	387,100	8.33
16	Other Income Less Other Expenses	547	0.48	24	0.26	328	0.06	(1,252)	(1.89)	(6,660)	(0.17)	(7,013)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain**	28,610	25.23	3,161	33.78	54,056	10.15	4,432	6.68	236,301	6.02	326,560	7.02

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	1,886,414	101.06	1,886,414	101.06
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,866,672	100.00	1,866,672	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	423	0.00	0	0.00	986,932	52.87	987,355	52.89
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	90	0.00	0	0.00	150,243	8.05	150,333	8.05
6 Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,022	2.25	42,022	2.25
7 Unpaid Losses	0	0.00	0	0.00	809	0.00	0	0.00	3,930,183	210.54	3,930,992	210.59
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8	0.00	0	0.00	437,256	23.42	437,264	23.42
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	1	0.00	0	0.00	53,321	2.86	53,322	2.86
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	822,137	44.04	822,137	44.04
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	343,538	18.40	343,538	18.40
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	289,895	15.53	289,895	15.53
13 Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	0	0.00	0	0.00	46,366	2.48	46,367	2.48
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,863	3.80	70,863	3.80
15 General Expenses Incurred	0	0.00	0	0.00	93	0.00	0	0.00	70,808	3.79	70,901	3.80
16 Other Income Less Other Expenses	0	0.00	0	0.00	(51)	0.00	0	0.00	(48,031)	(2.57)	(48,082)	(2.58)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1)	0.00	(657)	0.00	0	0.00	161,506	8.65	160,848	8.62

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	35	92.11	12,935	95.11	1,735	100.00	1,068,390	98.22	1,083,095	98.19
2	Premiums Earned	0	0.00	38	100.00	13,600	100.00	1,735	100.00	1,087,727	100.00	1,103,100	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	98	0.72	0	0.00	334	0.03	432	0.04
4	Incurred Losses	0	0.00	27	71.05	3,141	23.10	1,152	66.40	538,655	49.52	542,975	49.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	2	5.26	248	1.82	33	1.90	19,125	1.76	19,408	1.76
6	Unallocated LAE* Incurred	0	0.00	(3)	(7.89)	490	3.60	87	5.01	52,963	4.87	53,537	4.85
7	Unpaid Losses	0	0.00	54	142.11	5,628	41.38	1,443	83.17	1,082,457	99.52	1,089,582	98.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	5.26	1,404	10.32	75	4.32	156,563	14.39	158,044	14.33
9	Unallocated LAE* Unpaid	0	0.00	2	5.26	987	7.26	63	3.63	42,149	3.87	43,201	3.92
10	Unearned Premium Reserves	0	0.00	17	44.74	7,273	53.48	277	15.97	609,501	56.03	617,068	55.94
11	Agents Balances	0	0.00	2	5.26	4,667	34.32	78	4.50	193,637	17.80	198,384	17.98
12	Commission & Brokerage Expenses Incurred	0	0.00	6	15.79	1,643	12.08	68	3.92	133,425	12.27	135,142	12.25
13	Taxes, Licenses and Fees Incurred	0	0.00	1	2.63	299	2.20	47	2.71	24,943	2.29	25,290	2.29
14	Other Acquisition Expenses Incurred	0	0.00	1	2.63	2,629	19.33	326	18.79	82,234	7.56	85,190	7.72
15	General Expenses Incurred	0	0.00	2	5.26	1,735	12.76	87	5.01	78,102	7.18	79,926	7.25
16	Other Income Less Other Expenses	0	0.00	0	0.00	4	0.03	(6)	(0.35)	(13,382)	(1.23)	(13,384)	(1.21)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	5.26	3,317	24.39	(72)	(4.15)	144,570	13.29	147,817	13.40

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3	300.00	145,801	96.99	92	(184.00)	4,878,891	97.70	5,024,787	97.69
2	Premiums Earned	0	0.00	1	100.00	150,322	100.00	(50)	100.00	4,993,558	100.00	5,143,831	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	732	0.49	0	0.00	66,408	1.33	67,140	1.31
4	Incurred Losses	0	0.00	0	0.00	12,289	8.18	341	(682.00)	974,150	19.51	986,780	19.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,048	3.36	18	(36.00)	250,808	5.02	255,874	4.97
6	Unallocated LAE* Incurred	0	0.00	0	0.00	6,137	4.08	(12)	24.00	159,539	3.19	165,664	3.22
7	Unpaid Losses	0	0.00	0	0.00	20,347	13.54	3	(6.00)	3,284,772	65.78	3,305,122	64.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	12,504	8.32	0	0.00	655,628	13.13	668,132	12.99
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	8,396	5.59	6	(12.00)	202,302	4.05	210,704	4.10
10	Unearned Premium Reserves	0	0.00	2	200.00	66,904	44.51	199	(398.00)	2,911,557	58.31	2,978,662	57.91
11	Agents Balances	0	0.00	0	0.00	31,836	21.18	124	(248.00)	651,039	13.04	682,999	13.28
12	Commission & Brokerage Expenses Incurred	0	0.00	1	100.00	47,050	31.30	0	0.00	1,126,930	22.57	1,173,981	22.82
13	Taxes, Licenses and Fees Incurred	0	0.00	1	100.00	4,647	3.09	4	(8.00)	145,828	2.92	150,480	2.93
14	Other Acquisition Expenses Incurred	0	0.00	(1)	(100.00)	23,131	15.39	4	(8.00)	492,359	9.86	515,493	10.02
15	General Expenses Incurred	0	0.00	0	0.00	13,972	9.29	(2)	4.00	370,653	7.42	384,623	7.48
16	Other Income Less Other Expenses	0	0.00	0	0.00	7,089	4.72	1	(2.00)	(6,183)	(0.12)	907	0.02
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	44,409	29.54	(403)	806.00	1,400,682	28.05	1,444,688	28.09

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,301	99.54	166	101.22	6,578	95.93	255	100.79	137,092	98.58	148,392	98.49
2	Premiums Earned	4,321	100.00	164	100.00	6,857	100.00	253	100.00	139,065	100.00	150,660	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6	0.09	0	0.00	7	0.01	13	0.01
4	Incurred Losses	1,168	27.03	65	39.63	1,255	18.30	(37)	(14.62)	16,191	11.64	18,642	12.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	(70)	(42.68)	36	0.53	0	0.00	3,476	2.50	3,442	2.28
6	Unallocated LAE* Incurred	300	6.94	38	23.17	248	3.62	40	15.81	3,849	2.77	4,475	2.97
7	Unpaid Losses	189	4.37	848	517.07	1,235	18.01	(106)	(41.90)	64,307	46.24	66,473	44.12
8	Defense and Cost Containment Expenses Unpaid	0	0.00	176	107.32	8	0.12	(4)	(1.58)	16,487	11.86	16,667	11.06
9	Unallocated LAE* Unpaid	27	0.62	31	18.90	76	1.11	(5)	(1.98)	2,883	2.07	3,012	2.00
10	Unearned Premium Reserves	58	1.34	78	47.56	3,141	45.81	96	37.94	75,222	54.09	78,595	52.17
11	Agents Balances	52	1.20	19	11.59	2,153	31.40	26	10.28	28,079	20.19	30,329	20.13
12	Commission & Brokerage Expenses Incurred	738	17.08	26	15.85	744	10.85	7	2.77	19,220	13.82	20,735	13.76
13	Taxes, Licenses and Fees Incurred	33	0.76	2	1.22	159	2.32	6	2.37	3,715	2.67	3,915	2.60
14	Other Acquisition Expenses Incurred	599	13.86	10	6.10	1,018	14.85	229	90.51	12,803	9.21	14,659	9.73
15	General Expenses Incurred	158	3.66	3	1.83	1,125	16.41	12	4.74	6,885	4.95	8,183	5.43
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.13)	0	0.00	(431)	(0.31)	(440)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain**	1,323	30.62	89	54.27	2,248	32.78	(5)	(1.98)	72,478	52.12	76,133	50.53

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS	Lloyds		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	9,312	97.45	393,194	101.33	10,097	95.82	766,866	99.57	1,179,469	100.10
2 Premiums Earned	0	0.00	9,556	100.00	388,049	100.00	10,538	100.00	770,190	100.00	1,178,333	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	75	0.02	0	0.00	7	0.00	82	0.01
4 Incurred Losses	0	0.00	20,708	216.70	206,468	53.21	564	5.35	159,087	20.66	386,827	32.83
5 Defense and Cost Containment Expenses Incurred	0	0.00	101	1.06	1,926	0.50	(4)	(0.04)	6,903	0.90	8,926	0.76
6 Unallocated LAE* Incurred	0	0.00	745	7.80	12,703	3.27	251	2.38	17,306	2.25	31,005	2.63
7 Unpaid Losses	0	0.00	5,457	57.11	247,752	63.85	87	0.83	267,426	34.72	520,722	44.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	75	0.78	5,160	1.33	3	0.03	23,121	3.00	28,359	2.41
9 Unallocated LAE* Unpaid	0	0.00	889	9.30	12,121	3.12	14	0.13	29,166	3.79	42,190	3.58
10 Unearned Premium Reserves	0	0.00	4,386	45.90	186,398	48.03	1,740	16.51	332,929	43.23	525,453	44.59
11 Agents Balances	0	0.00	269	2.81	76,811	19.79	134	1.27	222,502	28.89	299,716	25.44
12 Commission & Brokerage Expenses Incurred	0	0.00	1,315	13.76	8,579	2.21	553	5.25	80,780	10.49	91,227	7.74
13 Taxes, Licenses and Fees Incurred	0	0.00	163	1.71	11,273	2.91	260	2.47	16,595	2.15	28,291	2.40
14 Other Acquisition Expenses Incurred	0	0.00	1,014	10.61	23,974	6.18	1,076	10.21	101,412	13.17	127,476	10.82
15 General Expenses Incurred	0	0.00	2,349	24.58	46,502	11.98	338	3.21	83,782	10.88	132,971	11.28
16 Other Income Less Other Expenses	0	0.00	0	0.00	455	0.12	(38)	(0.36)	(10,077)	(1.31)	(9,660)	(0.82)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(16,839)	(176.21)	77,004	19.84	7,462	70.81	294,227	38.20	361,854	30.71

\* 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 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	22,996	99.48	42,520	82.56	146	99.32	0	0.00	1,601,604	86.94	1,667,266	86.98
2	Premiums Earned	23,116	100.00	51,499	100.00	147	100.00	0	0.00	1,842,089	100.00	1,916,851	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	7,127	30.83	14,403	27.97	59	40.14	0	0.00	1,884,619	102.31	1,906,208	99.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31,218	1.69	31,218	1.63
6	Unallocated LAE* Incurred	37	0.16	835	1.62	13	8.84	0	0.00	33,455	1.82	34,340	1.79
7	Unpaid Losses	648	2.80	2,969	5.77	1	0.68	0	0.00	1,443,230	78.35	1,446,848	75.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	27,821	1.51	27,821	1.45
9	Unallocated LAE* Unpaid	3	0.01	175	0.34	8	5.44	0	0.00	20,441	1.11	20,627	1.08
10	Unearned Premium Reserves	3,156	13.65	80,697	156.70	36	24.49	0	0.00	1,296,685	70.39	1,380,574	72.02
11	Agents Balances	579	2.50	2,212	4.30	18	12.24	0	0.00	161,387	8.76	164,196	8.57
12	Commission & Brokerage Expenses Incurred	11,205	48.47	22,950	44.56	12	8.16	0	0.00	331,272	17.98	365,439	19.06
13	Taxes, Licenses and Fees Incurred	511	2.21	816	1.58	3	2.04	0	0.00	41,524	2.25	42,854	2.24
14	Other Acquisition Expenses Incurred	0	0.00	2,442	4.74	12	8.16	0	0.00	56,074	3.04	58,528	3.05
15	General Expenses Incurred	(425)	(1.84)	2,005	3.89	4	2.72	0	0.00	136,495	7.41	138,079	7.20
16	Other Income Less Other Expenses	0	0.00	26	0.05	1	0.68	0	0.00	12,606	0.68	12,633	0.66
17	Pretax Profit or Loss Excluding Investment Gain**	4,661	20.16	8,075	15.68	45	30.61	0	0.00	(659,958)	(35.83)	(647,177)	(33.76)

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

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

Total For Warranty  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,622,132	95.10	2,622,132	95.10
2	Premiums Earned	4	0.00	0	0.00	0	0.00	0	0.00	2,757,360	100.00	2,757,364	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	1	0.00	0	0.00	0	0.00	0	0.00	1,809,497	65.62	1,809,498	65.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,045	0.18	5,045	0.18
6	Unallocated LAE* Incurred	3	0.00	0	0.00	0	0.00	0	0.00	32,160	1.17	32,163	1.17
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	293,702	10.65	293,702	10.65
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	5,106	0.19	5,106	0.19
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	10,024	0.36	10,024	0.36
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,100,462	221.24	6,100,462	221.24
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	214,890	7.79	214,890	7.79
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	130,937	4.75	130,937	4.75
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	62,107	2.25	62,107	2.25
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	147,565	5.35	147,565	5.35
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	140,876	5.11	140,876	5.11
16	Other Income Less Other Expenses	0	0.00	0	0.00	32	0.00	0	0.00	(91,603)	(3.32)	(91,571)	(3.32)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	32	0.00	0	0.00	337,570	12.24	337,602	12.24

\* 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, 2009*

Total For All Property and Casualty Lines Combined  
Countrywide Results of Companies Writing in Texas (Summary of pages 37-68)  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	30,586	101.99	2,001,156	104.50	60,688,099	100.05	15,142,540	98.76	240,881,245	98.66	318,743,626	98.96
2	Premiums Earned	29,990	100.00	1,915,057	100.00	60,660,289	100.00	15,332,684	100.00	244,145,697	100.00	322,083,717	100.00
3	Dividends to Policyholders	0	0.00	1,409	0.07	306,036	0.50	757,280	4.94	480,652	0.20	1,545,377	0.48
4	Incurred Losses	22,542	75.17	1,164,987	60.83	39,212,941	64.64	8,687,024	56.66	147,962,782	60.60	197,050,276	61.18
5	Defense and Cost Containment Expenses Incurred	622	2.07	37,493	1.96	1,956,795	3.23	538,788	3.51	12,868,013	5.27	15,401,711	4.78
6	Unallocated LAE* Incurred	2,323	7.75	187,155	9.77	5,381,313	8.87	1,339,810	8.74	17,980,786	7.36	24,891,387	7.73
7	Unpaid Losses	10,733	35.79	327,828	17.12	37,375,654	61.61	8,065,428	52.60	287,925,012	117.93	333,704,655	103.61
8	Defense and Cost Containment Expenses Unpaid	1,055	3.52	53,042	2.77	5,842,691	9.63	1,346,346	8.78	41,410,923	16.96	48,654,057	15.11
9	Unallocated LAE* Unpaid	1,446	4.82	113,081	5.90	4,413,826	7.28	890,650	5.81	17,454,509	7.15	22,873,512	7.10
10	Unearned Premium Reserves	8,346	27.83	1,124,438	58.72	21,057,183	34.71	6,206,463	40.48	123,200,390	50.46	151,596,820	47.07
11	Agents Balances	106,572	355.36	375,658	19.62	11,107,605	18.31	3,157,804	20.60	55,536,776	22.75	70,284,415	21.82
12	Commission & Brokerage Expenses Incurred	(172,480)	(575.13)	243,917	12.74	6,605,989	10.89	461,682	3.01	24,787,488	10.15	31,926,596	9.91
13	Taxes, Licenses and Fees Incurred	34,182	113.98	60,558	3.16	1,358,507	2.24	546,245	3.56	6,913,119	2.83	8,912,611	2.77
14	Other Acquisition Expenses Incurred	155,738	519.30	209,730	10.95	5,337,924	8.80	1,964,943	12.82	18,230,452	7.47	25,898,787	8.04
15	General Expenses Incurred	77,815	259.47	69,082	3.61	3,255,313	5.37	718,524	4.69	18,394,256	7.53	22,514,990	6.99
16	Other Income Less Other Expenses	23,993	80.00	9,447	0.49	337,156	0.56	(116,089)	(0.76)	1,101,887	0.45	1,356,394	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	(66,765)	(222.62)	(49,837)	(2.60)	(2,417,416)	(3.99)	202,315	1.32	(2,370,043)	(0.97)	(4,701,746)	(1.46)
18	Investment Gain Funds	49	0.16	28,309	1.48	1,426,482	2.35	297,594	1.94	12,831,170	5.26	14,583,604	4.53
19	Profit or Loss Excluding Investment Gain	(66,718)	(222.47)	(21,523)	(1.12)	(990,916)	(1.63)	499,899	3.26	10,235,034	4.19	9,655,776	3.00
20	Investment Gain From Capital & Surplus	2,042	6.81	51,022	2.66	2,607,470	4.30	565,612	3.69	13,662,996	5.60	16,889,142	5.24
21	Total Profit or Losses***	(64,676)	(215.66)	29,503	1.54	1,616,561	2.66	1,065,521	6.95	23,754,920	9.73	26,401,829	8.20

\* 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 35)  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	97,890	100.61	2,001,217	104.50	61,631,109	99.89	15,148,994	98.76	252,517,750	98.51	331,396,960	98.81
2	Premiums Earned	97,295	100.00	1,915,116	100.00	61,696,667	100.00	15,339,136	100.00	256,343,051	100.00	335,391,265	100.00
3	Dividends to Policyholders	0	0.00	1,409	0.07	311,931	0.51	757,280	4.94	480,652	0.19	1,551,272	0.46
4	Incurred Losses	22,542	23.17	1,165,040	60.83	39,678,689	64.31	8,684,365	56.62	152,788,964	59.60	202,339,600	60.33
5	Defense and Cost Containment Expenses Incurred	623	0.64	37,493	1.96	2,012,600	3.26	538,763	3.51	13,420,463	5.24	16,009,942	4.77
6	Unallocated LAE* Incurred	2,323	2.39	187,154	9.77	5,494,613	8.91	1,339,811	8.73	18,072,270	7.05	25,096,171	7.48
7	Unpaid Losses	10,733	11.03	328,147	17.13	38,191,670	61.90	8,066,500	52.59	326,298,492	127.29	372,895,542	111.18
8	Defense and Cost Containment Expenses Unpaid	1,056	1.09	53,042	2.77	5,891,007	9.55	1,346,353	8.78	44,453,854	17.34	51,745,312	15.43
9	Unallocated LAE* Unpaid	1,447	1.49	113,085	5.90	4,479,467	7.26	890,647	5.81	18,339,014	7.15	23,823,660	7.10
10	Unearned Premium Reserves	8,346	8.58	1,124,438	58.71	21,488,679	34.83	6,206,464	40.46	126,849,301	49.48	155,677,228	46.42
11	Agents Balances	106,572	109.53	375,657	19.62	11,581,530	18.77	3,158,882	20.59	57,920,125	22.59	73,142,766	21.81
12	Commission & Brokerage Expenses Incurred	(172,479)	(177.27)	243,930	12.74	6,640,467	10.76	461,724	3.01	27,110,567	10.58	34,284,209	10.22
13	Taxes, Licenses and Fees Incurred	34,182	35.13	60,558	3.16	1,358,965	2.20	546,245	3.56	6,970,827	2.72	8,970,777	2.67
14	Other Acquisition Expenses Incurred	155,741	160.07	209,730	10.95	5,340,040	8.66	1,964,942	12.81	18,608,773	7.26	26,279,226	7.84
15	General Expenses Incurred	77,818	79.98	69,084	3.61	3,273,491	5.31	718,568	4.68	18,934,545	7.39	23,073,506	6.88
16	Other Income Less Other Expenses	23,992	24.66	9,445	0.49	338,088	0.55	(116,095)	(0.76)	795,009	0.31	1,050,439	0.31
17	Pretax Profit or Loss Excluding Investment Gain**	538	0.55	(49,833)	(2.60)	(2,076,043)	(3.36)	211,348	1.38	750,984	0.29	(1,163,006)	(0.35)
18	Investment Gain Funds	46	0.05	29,776	1.55	1,451,185	2.35	297,745	1.94	15,014,305	5.86	16,793,057	5.01
19	Profit or Loss Excluding Investment Gain	585	0.60	(20,059)	(1.05)	(624,859)	(1.01)	509,094	3.32	15,524,290	6.06	15,389,051	4.59
20	Investment Gain From Capital & Surplus	3,536	3.63	54,043	2.82	2,664,152	4.32	565,850	3.69	16,648,563	6.49	19,936,144	5.94
21	Total Profit or Losses***	4,122	4.24	33,985	1.77	2,039,294	3.31	1,074,944	7.01	32,023,978	12.49	35,176,323	10.49

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

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

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

Total For Fire  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	54,471	104.02	974,753	101.24	192,095	100.72	6,036,247	102.98	7,257,566	102.69
2	Premiums Earned	0	0.00	52,365	100.00	962,860	100.00	190,715	100.00	5,861,405	100.00	7,067,345	100.00
3	Dividends to Policyholders	0	0.00	9	0.02	3,528	0.37	9,285	4.87	1,584	0.03	14,406	0.20
4	Incurred Losses	0	0.00	24,515	46.82	401,781	41.73	86,168	45.18	2,194,365	37.44	2,706,829	38.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,103	2.11	6,328	0.66	2,251	1.18	58,574	1.00	68,256	0.97
6	Unallocated LAE* Incurred	0	0.00	1,700	3.25	28,889	3.00	5,804	3.04	165,431	2.82	201,824	2.86
7	Unpaid Losses	0	0.00	4,830	9.22	386,994	40.19	33,699	17.67	2,604,382	44.43	3,029,905	42.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	373	0.71	9,930	1.03	2,727	1.43	110,029	1.88	123,059	1.74
9	Unallocated LAE* Unpaid	0	0.00	380	0.73	22,134	2.30	4,554	2.39	110,347	1.88	137,415	1.94
10	Unearned Premium Reserves	0	0.00	31,336	59.84	489,678	50.86	135,292	70.94	2,817,900	48.08	3,474,206	49.16
11	Agents Balances	(3,205)	0.00	11,508	21.98	235,738	24.48	72,828	38.19	1,107,147	18.89	1,424,016	20.15
12	Commission & Brokerage Expenses Incurred	0	0.00	7,907	15.10	95,886	9.96	3,543	1.86	1,001,344	17.08	1,108,680	15.69
13	Taxes, Licenses and Fees Incurred	0	0.00	1,662	3.17	27,572	2.86	7,479	3.92	179,231	3.06	215,944	3.06
14	Other Acquisition Expenses Incurred	0	0.00	3,984	7.61	77,298	8.03	34,876	18.29	365,163	6.23	481,321	6.81
15	General Expenses Incurred	14	0.00	4,944	9.44	105,522	10.96	11,618	6.09	578,048	9.86	700,146	9.91
16	Other Income Less Other Expenses	0	0.00	1,595	3.05	1,433	0.15	(1,613)	(0.85)	53,780	0.92	55,195	0.78
17	Pretax Profit or Loss Excluding Investment Gain**	(14)	0.00	8,136	15.54	217,485	22.59	28,077	14.72	1,371,427	23.40	1,625,111	22.99
18	Investment Gain Funds	18	0.00	907	1.73	17,416	1.81	1,020	0.53	152,659	2.60	172,020	2.43
19	Profit or Loss Excluding Investment Gain	3	0.00	9,044	17.27	234,904	24.40	29,098	15.26	1,522,993	25.98	1,796,042	25.41
20	Investment Gain From Capital & Surplus	0	0.00	986	1.88	42,578	4.42	6,901	3.62	270,776	4.62	321,241	4.55
21	Total Profit or Losses***	3	0.00	10,029	19.15	277,480	28.82	35,999	18.88	1,795,607	30.63	2,119,118	29.98

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	33,800	103.56	1,447,059	97.87	161,292	105.86	4,584,938	110.17	6,227,089	106.90
2	Premiums Earned	0	0.00	32,637	100.00	1,478,605	100.00	152,358	100.00	4,161,582	100.00	5,825,182	100.00
3	Dividends to Policyholders	0	0.00	37	0.11	2,258	0.15	11,630	7.63	1,102	0.03	15,027	0.26
4	Incurred Losses	0	0.00	27,646	84.71	464,107	31.39	127,905	83.95	1,850,644	44.47	2,470,302	42.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	996	3.05	6,629	0.45	4,058	2.66	125,734	3.02	137,417	2.36
6	Unallocated LAE* Incurred	0	0.00	3,074	9.42	45,120	3.05	10,035	6.59	239,211	5.75	297,440	5.11
7	Unpaid Losses	0	0.00	5,158	15.80	236,966	16.03	39,636	26.02	1,713,174	41.17	1,994,934	34.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	338	1.04	10,006	0.68	4,080	2.68	96,247	2.31	110,671	1.90
9	Unallocated LAE* Unpaid	0	0.00	727	2.23	17,222	1.16	5,672	3.72	100,656	2.42	124,277	2.13
10	Unearned Premium Reserves	0	0.00	19,752	60.52	644,920	43.62	96,502	63.34	2,340,353	56.24	3,101,527	53.24
11	Agents Balances	(1,552)	0.00	5,574	17.08	252,445	17.07	36,424	23.91	1,088,667	26.16	1,381,558	23.72
12	Commission & Brokerage Expenses Incurred	0	0.00	3,516	10.77	143,967	9.74	1,925	1.26	805,324	19.35	954,732	16.39
13	Taxes, Licenses and Fees Incurred	0	0.00	1,849	5.67	37,646	2.55	6,327	4.15	117,693	2.83	163,515	2.81
14	Other Acquisition Expenses Incurred	0	0.00	3,017	9.24	98,516	6.66	26,907	17.66	225,831	5.43	354,271	6.08
15	General Expenses Incurred	7	0.00	3,484	10.68	157,808	10.67	8,371	5.49	401,799	9.65	571,469	9.81
16	Other Income Less Other Expenses	0	0.00	794	2.43	(641)	(0.04)	(1,265)	(0.83)	25,681	0.62	24,569	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	(7)	0.00	(10,187)	(31.21)	521,907	35.30	(46,064)	(30.23)	419,916	10.09	885,565	15.20
18	Investment Gain Funds	9	0.00	605	1.85	14,121	0.96	1,889	1.24	92,333	2.22	108,957	1.87
19	Profit or Loss Excluding Investment Gain	2	0.00	(9,582)	(29.36)	536,031	36.25	(44,175)	(28.99)	513,042	12.33	995,318	17.09
20	Investment Gain From Capital & Surplus	0	0.00	1,130	3.46	51,034	3.45	5,391	3.54	183,674	4.41	241,229	4.14
21	Total Profit or Losses***	2	0.00	(8,451)	(25.89)	587,061	39.70	(38,784)	(25.46)	696,562	16.74	1,236,390	21.22

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	205,677	98.10	0	0.00	3,595,107	100.12	3,800,784	100.01
2	Premiums Earned	0	0.00	0	0.00	209,660	100.00	0	0.00	3,590,794	100.00	3,800,454	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	106,743	50.91	0	0.00	2,556,916	71.21	2,663,659	70.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(227)	(0.11)	0	0.00	3,451	0.10	3,224	0.08
6	Unallocated LAE* Incurred	0	0.00	0	0.00	12,318	5.88	0	0.00	101,996	2.84	114,314	3.01
7	Unpaid Losses	0	0.00	0	0.00	65,889	31.43	0	0.00	1,472,324	41.00	1,538,213	40.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	109	0.05	0	0.00	23,903	0.67	24,012	0.63
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,721	0.82	0	0.00	31,430	0.88	33,151	0.87
10	Unearned Premium Reserves	0	0.00	0	0.00	5,863	2.80	0	0.00	222,578	6.20	228,441	6.01
11	Agents Balances	0	0.00	0	0.00	137	0.07	0	0.00	1,439,075	40.08	1,439,212	37.87
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	18,542	8.84	0	0.00	86,594	2.41	105,136	2.77
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	(200)	(0.10)	0	0.00	20,026	0.56	19,826	0.52
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,764	1.32	0	0.00	(71,082)	(1.98)	(68,318)	(1.80)
15	General Expenses Incurred	0	0.00	0	0.00	9,244	4.41	0	0.00	168,455	4.69	177,699	4.68
16	Other Income Less Other Expenses	0	0.00	0	0.00	512	0.24	0	0.00	(15,648)	(0.44)	(15,136)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	60,988	29.09	0	0.00	708,793	19.74	769,781	20.25
18	Investment Gain Funds	0	0.00	0	0.00	1,267	0.60	0	0.00	40,341	1.12	41,608	1.09
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	62,255	29.69	0	0.00	746,989	20.80	809,244	21.29
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	3,377	1.61	0	0.00	164,761	4.59	168,138	4.42
21	Total Profit or Losses***	0	0.00	0	0.00	65,632	31.30	0	0.00	904,070	25.18	969,702	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 Federal Flood  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS	Lloyds		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	379	310.66	0	0.00	20,141	100.05	20,520	101.32
2 Premiums Earned	0	0.00	0	0.00	122	100.00	0	0.00	20,131	100.00	20,253	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	252	206.56	0	0.00	3,548	17.62	3,800	18.76
5 Defense and Cost Containment Expenses Incurred	0	0.00	(310)	0.00	(2)	(1.64)	0	0.00	3,956	19.65	3,644	17.99
6 Unallocated LAE* Incurred	0	0.00	0	0.00	(47)	(38.52)	0	0.00	13,859	68.84	13,812	68.20
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(24,983)	(124.10)	(24,983)	(123.35)
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,864	9.26	1,864	9.20
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,910	9.49	1,910	9.43
10 Unearned Premium Reserves	0	0.00	0	0.00	300	245.90	0	0.00	1,996	9.92	2,296	11.34
11 Agents Balances	0	0.00	(198)	0.00	7,941	6509.02	0	0.00	88,326	438.76	96,069	474.34
12 Commission & Brokerage Expenses Incurred	0	0.00	(700)	0.00	(8,177)	(6702.46)	0	0.00	(143,965)	(715.14)	(152,842)	(754.66)
13 Taxes, Licenses and Fees Incurred	0	0.00	302	0.00	2,238	1834.43	0	0.00	37,155	184.57	39,695	196.00
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	137	112.30	0	0.00	7,990	39.69	8,127	40.13
15 General Expenses Incurred	0	0.00	0	0.00	78	63.93	0	0.00	21,471	106.66	21,549	106.40
16 Other Income Less Other Expenses	0	0.00	2,094	0.00	10	8.20	2,151	0.00	4,329	21.50	8,584	42.38
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2,802	0.00	5,651	4631.97	2,151	0.00	80,445	399.61	91,049	449.56
18 Investment Gain Funds	0	0.00	2	0.00	409	335.25	0	0.00	2,840	14.11	3,251	16.05
19 Profit or Loss Excluding Investment Gain	0	0.00	2,804	0.00	6,060	4967.21	2,151	0.00	83,285	413.72	94,300	465.61
20 Investment Gain From Capital & Surplus	0	0.00	3	0.00	(109)	(89.34)	0	0.00	(221)	(1.10)	(327)	(1.61)
21 Total Profit or Losses***	0	0.00	2,807	0.00	5,951	4877.87	2,151	0.00	83,062	412.61	93,971	463.99

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	24,394	102.53	408,742	101.88	0	0.00	790,584	98.99	1,223,720	100.01
2	Premiums Earned	0	0.00	23,791	100.00	401,183	100.00	0	0.00	798,633	100.00	1,223,607	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	13,528	56.86	240,037	59.83	0	0.00	539,492	67.55	793,057	64.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	659	2.77	5,647	1.41	0	0.00	53,389	6.69	59,695	4.88
6	Unallocated LAE* Incurred	0	0.00	1,465	6.16	21,958	5.47	0	0.00	(19,038)	(2.38)	4,385	0.36
7	Unpaid Losses	0	0.00	4,638	19.49	134,311	33.48	0	0.00	258,829	32.41	397,778	32.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	396	1.66	20,017	4.99	0	0.00	35,116	4.40	55,529	4.54
9	Unallocated LAE* Unpaid	0	0.00	1,156	4.86	6,902	1.72	0	0.00	21,821	2.73	29,879	2.44
10	Unearned Premium Reserves	0	0.00	11,891	49.98	193,787	48.30	0	0.00	375,654	47.04	581,332	47.51
11	Agents Balances	0	0.00	3,927	16.51	83,645	20.85	(33)	0.00	160,925	20.15	248,464	20.31
12	Commission & Brokerage Expenses Incurred	0	0.00	2,592	10.89	62,121	15.48	0	0.00	154,812	19.38	219,525	17.94
13	Taxes, Licenses and Fees Incurred	0	0.00	671	2.82	8,888	2.22	1	0.00	20,625	2.58	30,185	2.47
14	Other Acquisition Expenses Incurred	0	0.00	2,322	9.76	33,068	8.24	0	0.00	46,631	5.84	82,021	6.70
15	General Expenses Incurred	0	0.00	717	3.01	23,914	5.96	3	0.00	58,688	7.35	83,322	6.81
16	Other Income Less Other Expenses	0	0.00	(28)	(0.12)	1,468	0.37	0	0.00	6,602	0.83	8,042	0.66
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1,808	7.60	7,020	1.75	(4)	0.00	(49,363)	(6.18)	(40,539)	(3.31)
18	Investment Gain Funds	0	0.00	305	1.28	4,404	1.10	0	0.00	20,824	2.61	25,533	2.09
19	Profit or Loss Excluding Investment Gain	0	0.00	2,114	8.89	11,423	2.85	(4)	0.00	(29,600)	(3.71)	(16,067)	(1.31)
20	Investment Gain From Capital & Surplus	0	0.00	556	2.34	9,158	2.28	4	0.00	32,070	4.02	41,788	3.42
21	Total Profit or Losses***	0	0.00	2,670	11.22	20,583	5.13	0	0.00	2,008	0.25	25,261	2.06

\* 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 Homeowners Multiple Peril  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,724,148	105.30	4,318,227	101.89	3,368,111	97.36	34,344,355	102.88	43,754,841	102.42
2	Premiums Earned	0	0.00	1,637,327	100.00	4,238,205	100.00	3,459,345	100.00	33,384,213	100.00	42,719,090	100.00
3	Dividends to Policyholders	0	0.00	1,326	0.08	48,620	1.15	204,044	5.90	1,051	0.00	255,041	0.60
4	Incurred Losses	0	0.00	1,031,977	63.03	2,975,914	70.22	2,079,800	60.12	21,132,003	63.30	27,219,694	63.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	26,599	1.62	56,331	1.33	51,583	1.49	597,471	1.79	731,984	1.71
6	Unallocated LAE* Incurred	0	0.00	174,085	10.63	334,628	7.90	268,163	7.75	2,987,316	8.95	3,764,192	8.81
7	Unpaid Losses	0	0.00	238,139	14.54	1,009,028	23.81	911,062	26.34	9,402,085	28.16	11,560,314	27.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	39,244	2.40	105,685	2.49	108,204	3.13	1,002,374	3.00	1,255,507	2.94
9	Unallocated LAE* Unpaid	0	0.00	99,798	6.10	97,570	2.30	149,251	4.31	1,606,627	4.81	1,953,246	4.57
10	Unearned Premium Reserves	0	0.00	919,311	56.15	2,387,105	56.32	1,792,571	51.82	19,063,192	57.10	24,162,179	56.56
11	Agents Balances	(2,260)	0.00	319,624	19.52	1,026,719	24.23	583,600	16.87	6,617,615	19.82	8,545,298	20.00
12	Commission & Brokerage Expenses Incurred	(23,997)	0.00	203,778	12.45	627,182	14.80	86,394	2.50	5,094,010	15.26	5,987,367	14.02
13	Taxes, Licenses and Fees Incurred	2,378	0.00	49,787	3.04	104,244	2.46	131,571	3.80	914,560	2.74	1,202,540	2.81
14	Other Acquisition Expenses Incurred	19,798	0.00	185,781	11.35	425,292	10.03	612,507	17.71	2,124,682	6.36	3,368,060	7.88
15	General Expenses Incurred	4,444	0.00	44,252	2.70	298,110	7.03	204,774	5.92	1,384,529	4.15	1,936,109	4.53
16	Other Income Less Other Expenses	2,670	0.00	4,096	0.25	1,773	0.04	(32,925)	(0.95)	133,702	0.40	109,316	0.26
17	Pretax Profit or Loss Excluding Investment Gain**	47	0.00	(76,159)	(4.65)	(630,353)	(14.87)	(212,412)	(6.14)	(717,716)	(2.15)	(1,636,593)	(3.83)
18	Investment Gain Funds	0	0.00	22,414	1.37	48,042	1.13	45,134	1.30	760,550	2.28	876,140	2.05
19	Profit or Loss Excluding Investment Gain	47	0.00	(53,745)	(3.28)	(582,310)	(13.74)	(167,279)	(4.84)	41,252	0.12	(762,035)	(1.78)
20	Investment Gain From Capital & Surplus	0	0.00	39,974	2.44	119,121	2.81	113,511	3.28	1,383,487	4.14	1,656,093	3.88
21	Total Profit or Losses***	47	0.00	(13,771)	(0.84)	(463,194)	(10.93)	(53,767)	(1.55)	1,422,360	4.26	891,675	2.09

\* 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 Commercial Multiple Peril  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	68,161	102.64	3,077,038	98.56	661,997	87.47	18,528,716	99.41	22,335,912	98.90
2	Premiums Earned	0	0.00	66,405	100.00	3,122,022	100.00	756,788	100.00	18,639,502	100.00	22,584,717	100.00
3	Dividends to Policyholders	0	0.00	2	0.00	10,742	0.34	0	0.00	8,725	0.05	19,469	0.09
4	Incurred Losses	0	0.00	31,569	47.54	1,873,499	60.01	346,618	45.80	8,515,959	45.69	10,767,645	47.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,314	8.00	186,768	5.98	49,612	6.56	1,435,794	7.70	1,677,488	7.43
6	Unallocated LAE* Incurred	0	0.00	1,992	3.00	186,420	5.97	16,422	2.17	1,166,439	6.26	1,371,273	6.07
7	Unpaid Losses	0	0.00	18,556	27.94	2,443,845	78.28	440,968	58.27	17,340,310	93.03	20,243,679	89.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,427	14.20	767,354	24.58	194,294	25.67	5,634,416	30.23	6,605,491	29.25
9	Unallocated LAE* Unpaid	0	0.00	4,277	6.44	147,190	4.71	50,316	6.65	1,568,696	8.42	1,770,479	7.84
10	Unearned Premium Reserves	0	0.00	35,077	52.82	1,591,974	50.99	426,328	56.33	9,466,029	50.78	11,519,408	51.01
11	Agents Balances	0	0.00	10,289	15.49	953,811	30.55	218,092	28.82	4,913,001	26.36	6,095,193	26.99
12	Commission & Brokerage Expenses Incurred	0	0.00	5,033	7.58	497,058	15.92	36,121	4.77	3,053,990	16.38	3,592,202	15.91
13	Taxes, Licenses and Fees Incurred	0	0.00	2,231	3.36	74,813	2.40	33,732	4.46	518,071	2.78	628,847	2.78
14	Other Acquisition Expenses Incurred	0	0.00	7,495	11.29	297,811	9.54	126,105	16.66	1,408,392	7.56	1,839,803	8.15
15	General Expenses Incurred	0	0.00	4,281	6.45	243,605	7.80	56,533	7.47	1,461,675	7.84	1,766,094	7.82
16	Other Income Less Other Expenses	0	0.00	678	1.02	(11,503)	(0.37)	(17,842)	(2.36)	(67,034)	(0.36)	(95,701)	(0.42)
17	Pretax Profit or Loss Excluding Investment Gain**	(1)	0.00	9,165	13.80	(260,201)	(8.33)	73,808	9.75	1,003,413	5.38	826,184	3.66
18	Investment Gain Funds	0	0.00	1,388	2.09	90,337	2.89	12,910	1.71	996,704	5.35	1,101,339	4.88
19	Profit or Loss Excluding Investment Gain	(1)	0.00	10,554	15.89	(169,859)	(5.44)	86,717	11.46	1,989,919	10.68	1,917,330	8.49
20	Investment Gain From Capital & Surplus	0	0.00	2,197	3.31	125,516	4.02	12,582	1.66	1,099,145	5.90	1,239,440	5.49
21	Total Profit or Losses***	(1)	0.00	12,751	19.20	(44,343)	(1.42)	99,298	13.12	3,079,098	16.52	3,146,803	13.93

\* 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 Mortgage Guaranty  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	4,401,113	95.87	4,401,113	95.87
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,590,786	100.00	4,590,786	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,500,344	163.38	7,500,344	163.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	73,478	1.60	73,478	1.60
6	Unallocated LAE* Incurred	0	0.00	0	0.00	3	0.00	0	0.00	312,498	6.81	312,501	6.81
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	16,404,510	357.34	16,404,510	357.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	249,580	5.44	249,580	5.44
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	309,648	6.74	309,648	6.74
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	712,365	15.52	712,365	15.52
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	270,714	5.90	270,714	5.90
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(85,834)	(1.87)	(85,834)	(1.87)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	144,212	3.14	144,212	3.14
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	179,720	3.91	179,720	3.91
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	639,369	13.93	639,369	13.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	106,221	2.31	106,221	2.31
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(4,066,783)	(88.59)	(4,066,783)	(88.59)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	0	0.00	929,055	20.24	929,055	20.24
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	(3,137,726)	(68.35)	(3,137,726)	(68.35)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	294,671	6.42	294,671	6.42
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	0	0.00	(2,843,055)	(61.93)	(2,843,055)	(61.93)

\* 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 Ocean Marine  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3	100.00	33,634	97.13	10,096	43.03	2,647,815	102.70	2,691,548	102.10
2	Premiums Earned	0	0.00	3	100.00	34,629	100.00	23,461	100.00	2,578,194	100.00	2,636,287	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	914	2.64	1,583	6.75	0	0.00	2,497	0.09
4	Incurred Losses	0	0.00	1	33.33	15,013	43.35	7,162	30.53	1,322,853	51.31	1,345,029	51.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,715)	(4.95)	227	0.97	82,887	3.21	81,399	3.09
6	Unallocated LAE* Incurred	0	0.00	0	0.00	2,967	8.57	874	3.73	124,661	4.84	128,502	4.87
7	Unpaid Losses	0	0.00	1	33.33	37,720	108.93	19,997	85.24	2,886,990	111.98	2,944,708	111.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,092	8.93	4,635	19.76	219,946	8.53	227,673	8.64
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,099	3.17	428	1.82	108,781	4.22	110,308	4.18
10	Unearned Premium Reserves	0	0.00	1	33.33	15,170	43.81	16,175	68.94	1,141,857	44.29	1,173,203	44.50
11	Agents Balances	0	0.00	(12)	(400.00)	9,249	26.71	10,642	45.36	1,242,531	48.19	1,262,410	47.89
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	6,843	19.76	142	0.61	467,109	18.12	474,094	17.98
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	877	2.53	421	1.79	49,761	1.93	51,059	1.94
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,644	7.64	1,212	5.17	142,851	5.54	146,707	5.56
15	General Expenses Incurred	0	0.00	0	0.00	1,847	5.33	364	1.55	217,531	8.44	219,742	8.34
16	Other Income Less Other Expenses	0	0.00	0	0.00	6	0.02	(394)	(1.68)	(698)	(0.03)	(1,086)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	66.67	5,250	15.16	11,081	47.23	169,835	6.59	186,168	7.06
18	Investment Gain Funds	0	0.00	0	0.00	1,196	3.45	527	2.25	125,460	4.87	127,183	4.82
19	Profit or Loss Excluding Investment Gain	0	0.00	2	66.67	6,444	18.61	11,608	49.48	285,907	11.09	303,961	11.53
20	Investment Gain From Capital & Surplus	0	0.00	4	133.33	1,419	4.10	685	2.92	141,563	5.49	143,671	5.45
21	Total Profit or Losses***	0	0.00	6	200.00	7,863	22.71	12,293	52.40	421,508	16.35	441,670	16.75

\* 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 Inland Marine  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	27	90.00	1,165	99.32	1,009,195	100.01	125,671	96.47	6,373,037	94.68	7,509,095	95.40
2	Premiums Earned	30	100.00	1,173	100.00	1,009,140	100.00	130,263	100.00	6,730,952	100.00	7,871,558	100.00
3	Dividends to Policyholders	0	0.00	28	2.39	2,045	0.20	11,165	8.57	119	0.00	13,357	0.17
4	Incurred Losses	21	70.00	197	16.79	498,040	49.35	49,739	38.18	3,233,569	48.04	3,781,566	48.04
5	Defense and Cost Containment Expenses Incurred	2	6.67	4	0.34	5,436	0.54	849	0.65	53,419	0.79	59,710	0.76
6	Unallocated LAE* Incurred	1	3.33	56	4.77	26,594	2.64	6,619	5.08	457,324	6.79	490,594	6.23
7	Unpaid Losses	6	20.00	211	17.99	459,697	45.55	26,079	20.02	1,966,660	29.22	2,452,653	31.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	10	0.85	10,709	1.06	2,444	1.88	114,738	1.70	127,901	1.62
9	Unallocated LAE* Unpaid	0	0.00	69	5.88	21,426	2.12	2,832	2.17	183,437	2.73	207,764	2.64
10	Unearned Premium Reserves	10	33.33	596	50.81	523,853	51.91	92,181	70.77	2,857,646	42.46	3,474,286	44.14
11	Agents Balances	(171)	(570.00)	(1,370)	(116.79)	212,751	21.08	42,477	32.61	1,827,723	27.15	2,081,410	26.44
12	Commission & Brokerage Expenses Incurred	(100)	(333.33)	(2,075)	(176.90)	92,519	9.17	825	0.63	686,606	10.20	777,775	9.88
13	Taxes, Licenses and Fees Incurred	52	173.33	789	67.26	30,509	3.02	4,121	3.16	268,022	3.98	303,493	3.86
14	Other Acquisition Expenses Incurred	1	3.33	487	41.52	93,732	9.29	27,026	20.75	365,206	5.43	486,452	6.18
15	General Expenses Incurred	50	166.67	419	35.72	117,445	11.64	5,694	4.37	697,145	10.36	820,753	10.43
16	Other Income Less Other Expenses	0	0.00	18	1.53	1,925	0.19	(544)	(0.42)	(4,571)	(0.07)	(3,172)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain**	3	10.00	1,285	109.55	144,740	14.34	23,679	18.18	964,982	14.34	1,134,689	14.42
18	Investment Gain Funds	0	0.00	81	6.91	16,798	1.66	994	0.76	119,392	1.77	137,265	1.74
19	Profit or Loss Excluding Investment Gain	3	10.00	1,365	116.37	161,540	16.01	24,673	18.94	1,080,142	16.05	1,267,723	16.11
20	Investment Gain From Capital & Surplus	0	0.00	301	25.66	42,562	4.22	4,915	3.77	301,196	4.47	348,974	4.43
21	Total Profit or Losses***	3	10.00	1,668	142.20	204,104	20.23	29,591	22.72	1,377,757	20.47	1,613,123	20.49

\* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

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

Total For Financial Guaranty  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	1,318,081	52.36	1,318,081	52.36
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,517,117	100.00	2,517,117	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,797,925	150.88	3,797,925	150.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	400,575	15.91	400,575	15.91
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	29,280	1.16	29,280	1.16
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	48	0.00	6,559,236	260.59	6,559,284	260.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(363,321)	(14.43)	(363,321)	(14.43)
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,811	0.31	7,811	0.31
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	10,261,647	407.67	10,261,647	407.67
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	157,837	6.27	157,837	6.27
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(157,711)	(6.27)	(157,711)	(6.27)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	49,682	1.97	49,682	1.97
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	36,952	1.47	36,952	1.47
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	699,404	27.79	699,404	27.79
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	479,864	19.06	479,864	19.06
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(1,859,128)	(73.86)	(1,859,128)	(73.86)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	3	0.00	(1,302,109)	(51.73)	(1,302,106)	(51.73)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	3	0.00	(3,161,237)	(125.59)	(3,161,234)	(125.59)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	2	0.00	(479,980)	(19.07)	(479,978)	(19.07)
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	4	0.00	(3,641,215)	(144.66)	(3,641,211)	(144.66)

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	10	111.11	59,098	96.88	596,417	101.31	2,938,271	100.93	3,593,796	100.93
2	Premiums Earned	0	0.00	9	100.00	61,003	100.00	588,676	100.00	2,911,087	100.00	3,560,775	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,062	8.30	12,976	2.20	9,970	0.34	28,008	0.79
4	Incurred Losses	0	0.00	0	0.00	3,961	6.49	165,339	28.09	1,159,198	39.82	1,328,498	37.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21,788	35.72	132,259	22.47	549,829	18.89	703,876	19.77
6	Unallocated LAE* Incurred	0	0.00	0	0.00	10,277	16.85	54,787	9.31	131,458	4.52	196,522	5.52
7	Unpaid Losses	0	0.00	1	11.11	70,815	116.08	714,506	121.38	6,753,192	231.98	7,538,514	211.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	79,820	130.85	301,978	51.30	2,269,495	77.96	2,651,293	74.46
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	39,599	64.91	54,728	9.30	259,075	8.90	353,402	9.92
10	Unearned Premium Reserves	0	0.00	5	55.56	27,338	44.81	230,682	39.19	1,635,859	56.19	1,893,884	53.19
11	Agents Balances	0	0.00	2	22.22	7,156	11.73	158,661	26.95	610,165	20.96	775,984	21.79
12	Commission & Brokerage Expenses Incurred	0	0.00	1	11.11	(21)	(0.03)	38,215	6.49	308,822	10.61	347,017	9.75
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,771	2.90	15,709	2.67	57,780	1.98	75,260	2.11
14	Other Acquisition Expenses Incurred	0	0.00	1	11.11	5,340	8.75	8,118	1.38	121,615	4.18	135,074	3.79
15	General Expenses Incurred	0	0.00	0	0.00	5,595	9.17	57,570	9.78	218,009	7.49	281,174	7.90
16	Other Income Less Other Expenses	0	0.00	0	0.00	910	1.49	724	0.12	16,556	0.57	18,190	0.51
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	7	77.78	8,141	13.35	104,426	17.74	370,944	12.74	483,518	13.58
18	Investment Gain Funds	0	0.00	0	0.00	8,535	13.99	63,914	10.86	400,527	13.76	472,976	13.28
19	Profit or Loss Excluding Investment Gain	0	0.00	7	77.78	16,675	27.33	168,340	28.60	764,637	26.27	949,659	26.67
20	Investment Gain From Capital & Surplus	0	0.00	1	11.11	5,620	9.21	56,858	9.66	232,118	7.97	294,597	8.27
21	Total Profit or Losses***	0	0.00	8	88.89	22,293	36.54	225,198	38.25	992,100	34.08	1,239,599	34.81

\* LAE - Loss Adjustment Expenses  
IEE Formulas Substituted for NAIC Figures  
\*\* (Line 2 - [3 thru 6] - [12 thru 15] +16) = 17  
\*\*\* (Line 19 + 20) = 21

Total For Earthquake  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	165	117.02	74,706	101.19	18,026	97.59	993,877	102.12	1,086,774	101.97
2	Premiums Earned	0	0.00	141	100.00	73,831	100.00	18,471	100.00	973,285	100.00	1,065,728	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	761	1.03	3,525	19.08	1	0.00	4,287	0.40
4	Incurred Losses	0	0.00	(6)	(4.26)	(146)	(0.20)	181	0.98	71,267	7.32	71,296	6.69
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	2.84	(5)	(0.01)	28	0.15	11,449	1.18	11,476	1.08
6	Unallocated LAE* Incurred	0	0.00	4	2.84	737	1.00	(388)	(2.10)	7,392	0.76	7,745	0.73
7	Unpaid Losses	0	0.00	4	2.84	1,356	1.84	316	1.71	75,412	7.75	77,088	7.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	298	0.40	2,470	13.37	4,884	0.50	7,652	0.72
9	Unallocated LAE* Unpaid	0	0.00	2	1.42	53	0.07	826	4.47	5,915	0.61	6,796	0.64
10	Unearned Premium Reserves	0	0.00	89	63.12	39,913	54.06	5,356	29.00	543,141	55.80	588,499	55.22
11	Agents Balances	0	0.00	31	21.99	19,086	25.85	(1,253)	(6.78)	236,492	24.30	254,356	23.87
12	Commission & Brokerage Expenses Incurred	0	0.00	(35)	(24.82)	6,934	9.39	(5,709)	(30.91)	166,794	17.14	167,984	15.76
13	Taxes, Licenses and Fees Incurred	0	0.00	3	2.13	1,952	2.64	2,525	13.67	23,944	2.46	28,424	2.67
14	Other Acquisition Expenses Incurred	0	0.00	17	12.06	8,345	11.30	10,005	54.17	(1,483)	(0.15)	16,884	1.58
15	General Expenses Incurred	0	0.00	4	2.84	5,368	7.27	2,079	11.26	34,432	3.54	41,883	3.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	(6,372)	(8.63)	(289)	(1.56)	(2,006)	(0.21)	(8,667)	(0.81)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	150	106.38	43,516	58.94	5,936	32.14	657,491	67.55	707,093	66.35
18	Investment Gain Funds	0	0.00	0	0.00	422	0.57	371	2.01	18,222	1.87	19,015	1.78
19	Profit or Loss Excluding Investment Gain	0	0.00	150	106.38	43,943	59.52	6,306	34.14	675,205	69.37	725,604	68.09
20	Investment Gain From Capital & Surplus	0	0.00	6	4.26	2,503	3.39	250	1.35	34,000	3.49	36,759	3.45
21	Total Profit or Losses***	0	0.00	156	110.64	46,445	62.91	6,556	35.49	708,931	72.84	762,088	71.51

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	738,899	100.03	(2)	100.00	3,174,341	100.49	3,913,238	100.40
2	Premiums Earned	0	0.00	0	0.00	738,643	100.00	(2)	100.00	3,158,907	100.00	3,897,548	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	645,658	87.41	15	(750.00)	1,698,869	53.78	2,344,542	60.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,712	0.91	0	0.00	35,087	1.11	41,799	1.07
6	Unallocated LAE* Incurred	0	0.00	0	0.00	43,544	5.90	0	0.00	100,600	3.18	144,144	3.70
7	Unpaid Losses	0	0.00	0	0.00	148,842	20.15	867	(43350.00)	1,908,331	60.41	2,058,040	52.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,385	0.19	0	0.00	52,038	1.65	53,423	1.37
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	79,398	10.75	0	0.00	70,546	2.23	149,944	3.85
10	Unearned Premium Reserves	0	0.00	0	0.00	28,060	3.80	0	0.00	1,672,328	52.94	1,700,388	43.63
11	Agents Balances	0	0.00	0	0.00	39,940	5.41	0	0.00	883,852	27.98	923,792	23.70
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	39,022	5.28	0	0.00	510,340	16.16	549,362	14.10
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	13,926	1.89	0	0.00	85,436	2.70	99,362	2.55
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,060	1.90	0	0.00	212,004	6.71	226,064	5.80
15	General Expenses Incurred	0	0.00	0	0.00	25,092	3.40	0	0.00	177,913	5.63	203,005	5.21
16	Other Income Less Other Expenses	0	0.00	0	0.00	3,611	0.49	0	0.00	(25,591)	(0.81)	(21,980)	(0.56)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(45,758)	(6.19)	(17)	850.00	313,071	9.91	267,296	6.86
18	Investment Gain Funds	0	0.00	0	0.00	7,360	1.00	50	(2500.00)	63,574	2.01	70,984	1.82
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(38,398)	(5.20)	33	(1650.00)	375,334	11.88	336,969	8.65
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	28,486	3.86	28	(1400.00)	146,431	4.64	174,945	4.49
21	Total Profit or Losses***	0	0.00	0	0.00	(9,911)	(1.34)	61	(3050.00)	518,913	16.43	509,063	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 Credit Accident and Health (Group and Individual)  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	8,051	92.60	1,335	93.42	179,315	88.96	188,701	89.14
2	Premiums Earned	0	0.00	0	0.00	8,694	100.00	1,429	100.00	201,568	100.00	211,691	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,994	57.44	301	21.06	56,175	27.87	61,470	29.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	22	0.25	0	0.00	(757)	(0.38)	(735)	(0.35)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	469	5.39	0	0.00	7,026	3.49	7,495	3.54
7	Unpaid Losses	0	0.00	0	0.00	5,674	65.26	310	21.69	55,194	27.38	61,178	28.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	91	1.05	0	0.00	(597)	(0.30)	(506)	(0.24)
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,012	11.64	0	0.00	1,795	0.89	2,807	1.33
10	Unearned Premium Reserves	0	0.00	0	0.00	25,476	293.03	1,473	103.08	122,517	60.78	149,466	70.61
11	Agents Balances	0	0.00	0	0.00	0	0.00	112	7.84	9,821	4.87	9,933	4.69
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,594	18.33	101	7.07	71,925	35.68	73,620	34.78
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	179	2.06	0	0.00	5,589	2.77	5,768	2.72
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	485	5.58	1,027	71.87	5,528	2.74	7,040	3.33
15	General Expenses Incurred	0	0.00	0	0.00	1,816	20.89	0	0.00	12,008	5.96	13,824	6.53
16	Other Income Less Other Expenses	0	0.00	0	0.00	61	0.70	0	0.00	76	0.04	137	0.06
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(806)	(9.27)	0	0.00	44,150	21.90	43,344	20.48
18	Investment Gain Funds	0	0.00	0	0.00	584	6.72	0	0.00	4,819	2.39	5,403	2.55
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(222)	(2.55)	0	0.00	48,970	24.29	48,748	23.03
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	1,244	14.31	2	0.14	7,120	3.53	8,366	3.95
21	Total Profit or Losses***	0	0.00	0	0.00	1,022	11.76	2	0.14	56,091	27.83	57,115	26.98

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	233	100.87	711,655	119.36	8	100.00	1,638,222	132.18	2,350,118	128.01
2	Premiums Earned	0	0.00	231	100.00	596,229	100.00	8	100.00	1,239,377	100.00	1,835,845	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28	0.00	0	0.00	1	0.00	29	0.00
4	Incurred Losses	0	0.00	98	42.42	416,134	69.79	143	1787.50	1,054,494	85.08	1,470,869	80.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	6	2.60	883	0.15	0	0.00	15,700	1.27	16,589	0.90
6	Unallocated LAE* Incurred	0	0.00	3	1.30	38,273	6.42	0	0.00	68,896	5.56	107,172	5.84
7	Unpaid Losses	0	0.00	100	43.29	381,492	63.98	144	1800.00	1,584,709	127.86	1,966,445	107.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,776	1.14	0	0.00	9,016	0.73	15,792	0.86
9	Unallocated LAE* Unpaid	0	0.00	12	5.19	84,138	14.11	0	0.00	60,016	4.84	144,166	7.85
10	Unearned Premium Reserves	0	0.00	51	22.08	881,273	147.81	0	0.00	5,763,922	465.07	6,645,246	361.97
11	Agents Balances	0	0.00	46	19.91	92,826	15.57	0	0.00	112,437	9.07	205,309	11.18
12	Commission & Brokerage Expenses Incurred	0	0.00	58	25.11	75,288	12.63	0	0.00	13,885	1.12	89,231	4.86
13	Taxes, Licenses and Fees Incurred	0	0.00	6	2.60	17,058	2.86	0	0.00	19,019	1.53	36,083	1.97
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,727	7.33	0	0.00	270,870	21.86	314,597	17.14
15	General Expenses Incurred	0	0.00	23	9.96	32,836	5.51	1	12.50	341,180	27.53	374,040	20.37
16	Other Income Less Other Expenses	0	0.00	10	4.33	3,966	0.67	0	0.00	(15,530)	(1.25)	(11,554)	(0.63)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	47	20.35	(24,035)	(4.03)	(136)	(1700.00)	(560,208)	(45.20)	(584,332)	(31.83)
18	Investment Gain Funds	0	0.00	5	2.16	31,116	5.22	5	62.50	125,972	10.16	157,098	8.56
19	Profit or Loss Excluding Investment Gain	0	0.00	52	22.51	7,081	1.19	(131)	(1637.50)	(434,713)	(35.08)	(427,711)	(23.30)
20	Investment Gain From Capital & Surplus	0	0.00	4	1.73	46,205	7.75	3	37.50	95,317	7.69	141,529	7.71
21	Total Profit or Losses***	0	0.00	56	24.24	53,287	8.94	(127)	(1587.50)	(339,557)	(27.40)	(286,341)	(15.60)

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	44,391	102.56	2,035,832	97.59	255,175	93.18	23,170,157	95.90	25,505,555	96.02
2	Premiums Earned	0	0.00	43,285	100.00	2,086,162	100.00	273,856	100.00	24,159,804	100.00	26,563,107	100.00
3	Dividends to Policyholders	0	0.00	3	0.01	156,031	7.48	1,633	0.60	258,980	1.07	416,647	1.57
4	Incurred Losses	0	0.00	14,889	34.40	1,220,044	58.48	164,450	60.05	16,573,331	68.60	17,972,714	67.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,365	3.15	138,425	6.64	11,007	4.02	1,735,924	7.19	1,886,721	7.10
6	Unallocated LAE* Incurred	0	0.00	2,776	6.41	135,072	6.47	17,570	6.42	1,983,080	8.21	2,138,498	8.05
7	Unpaid Losses	0	0.00	41,724	96.39	5,257,251	252.01	740,959	270.57	72,254,157	299.07	78,294,091	294.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,268	2.93	486,363	23.31	59,350	21.67	6,949,330	28.76	7,496,311	28.22
9	Unallocated LAE* Unpaid	0	0.00	5,484	12.67	201,891	9.68	47,773	17.44	3,798,494	15.72	4,053,642	15.26
10	Unearned Premium Reserves	0	0.00	18,904	43.67	977,618	46.86	111,064	40.56	7,206,452	29.83	8,314,038	31.30
11	Agents Balances	0	0.00	15,904	36.74	656,649	31.48	82,262	30.04	7,627,276	31.57	8,382,091	31.56
12	Commission & Brokerage Expenses Incurred	0	0.00	6,239	14.41	183,717	8.81	12,871	4.70	1,241,255	5.14	1,444,082	5.44
13	Taxes, Licenses and Fees Incurred	0	0.00	1,599	3.69	57,896	2.78	11,887	4.34	1,073,217	4.44	1,144,599	4.31
14	Other Acquisition Expenses Incurred	0	0.00	2,966	6.85	146,295	7.01	38,917	14.21	1,654,345	6.85	1,842,523	6.94
15	General Expenses Incurred	0	0.00	5,114	11.81	192,167	9.21	18,557	6.78	1,980,062	8.20	2,195,900	8.27
16	Other Income Less Other Expenses	0	0.00	(185)	(0.43)	(13,975)	(0.67)	(5,285)	(1.93)	(198,841)	(0.82)	(218,286)	(0.82)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	8,148	18.82	(157,469)	(7.55)	(8,321)	(3.04)	(2,539,236)	(10.51)	(2,696,878)	(10.15)
18	Investment Gain Funds	0	0.00	1,144	2.64	255,628	12.25	19,146	6.99	3,388,666	14.03	3,664,584	13.80
19	Profit or Loss Excluding Investment Gain	0	0.00	9,292	21.47	98,161	4.71	10,825	3.95	802,720	3.32	920,998	3.47
20	Investment Gain From Capital & Surplus	0	0.00	1,847	4.27	190,133	9.11	9,747	3.56	2,550,414	10.56	2,752,141	10.36
21	Total Profit or Losses***	0	0.00	11,139	25.73	288,293	13.82	20,571	7.51	3,326,827	13.77	3,646,830	13.73

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

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

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

Total For Other General Liability - By Occurrence  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	13,007	115.59	1,435,145	96.97	187,881	97.90	15,638,946	93.02	17,274,979	93.40
2	Premiums Earned	0	0.00	11,253	100.00	1,480,007	100.00	191,919	100.00	16,812,284	100.00	18,495,463	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	8,100	0.55	13,415	6.99	2,894	0.02	24,410	0.13
4	Incurred Losses	0	0.00	3,506	31.16	782,393	52.86	158,006	82.33	10,616,770	63.15	11,560,675	62.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,102	9.79	192,251	12.99	73,112	38.10	2,233,075	13.28	2,499,540	13.51
6	Unallocated LAE* Incurred	0	0.00	489	4.35	85,251	5.76	3,855	2.01	1,248,598	7.43	1,338,193	7.24
7	Unpaid Losses	0	0.00	5,313	47.21	2,936,896	198.44	506,396	263.86	49,307,207	293.28	52,755,812	285.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	916	8.14	837,992	56.62	188,528	98.23	9,463,779	56.29	10,491,215	56.72
9	Unallocated LAE* Unpaid	0	0.00	562	4.99	150,433	10.16	14,555	7.58	2,921,841	17.38	3,087,391	16.69
10	Unearned Premium Reserves	0	0.00	6,850	60.87	684,964	46.28	89,999	46.89	8,123,555	48.32	8,905,368	48.15
11	Agents Balances	0	0.00	3,448	30.64	454,444	30.71	30,575	15.93	4,280,868	25.46	4,769,335	25.79
12	Commission & Brokerage Expenses Incurred	0	0.00	1,334	11.85	232,483	15.71	1,305	0.68	1,696,478	10.09	1,931,600	10.44
13	Taxes, Licenses and Fees Incurred	0	0.00	471	4.19	27,382	1.85	7,656	3.99	442,765	2.63	478,274	2.59
14	Other Acquisition Expenses Incurred	0	0.00	1,483	13.18	133,902	9.05	37,052	19.31	1,192,447	7.09	1,364,884	7.38
15	General Expenses Incurred	0	0.00	951	8.45	115,085	7.78	14,009	7.30	1,369,020	8.14	1,499,065	8.11
16	Other Income Less Other Expenses	0	0.00	139	1.24	(3,387)	(0.23)	(1,756)	(0.91)	260,211	1.55	255,207	1.38
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2,052	18.24	(100,227)	(6.77)	(118,244)	(61.61)	(1,729,553)	(10.29)	(1,945,972)	(10.52)
18	Investment Gain Funds	0	0.00	263	2.34	74,784	5.05	14,154	7.37	1,917,275	11.40	2,006,476	10.85
19	Profit or Loss Excluding Investment Gain	0	0.00	2,313	20.55	(25,442)	(1.72)	(104,092)	(54.24)	114,855	0.68	(12,366)	(0.07)
20	Investment Gain From Capital & Surplus	0	0.00	541	4.81	76,810	5.19	12,204	6.36	2,026,195	12.05	2,115,750	11.44
21	Total Profit or Losses***	0	0.00	2,854	25.36	51,374	3.47	(91,886)	(47.88)	2,103,170	12.51	2,065,512	11.17

\* 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 Other General Liability - Claims Made  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	37	0.00	293,026	106.09	14,639	96.28	11,767,875	98.94	12,075,577	99.10
2	Premiums Earned	0	0.00	85	0.00	276,216	100.00	15,204	100.00	11,894,196	100.00	12,185,701	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,191	0.43	1,750	11.51	708	0.01	3,649	0.03
4	Incurred Losses	0	0.00	(125)	0.00	84,571	30.62	5,992	39.41	6,184,040	51.99	6,274,478	51.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	246	0.00	51,649	18.70	5,915	38.90	1,659,499	13.95	1,717,309	14.09
6	Unallocated LAE* Incurred	0	0.00	23	0.00	18,293	6.62	72	0.47	558,488	4.70	576,876	4.73
7	Unpaid Losses	0	0.00	1,657	0.00	254,713	92.22	20,217	132.97	25,273,013	212.48	25,549,600	209.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	337	0.00	107,988	39.10	9,436	62.06	5,068,704	42.61	5,186,465	42.56
9	Unallocated LAE* Unpaid	0	0.00	17	0.00	25,454	9.22	6	0.04	946,875	7.96	972,352	7.98
10	Unearned Premium Reserves	0	0.00	22	0.00	131,593	47.64	6,810	44.79	6,984,914	58.73	7,123,339	58.46
11	Agents Balances	0	0.00	0	0.00	70,575	25.55	3,675	24.17	2,499,814	21.02	2,574,064	21.12
12	Commission & Brokerage Expenses Incurred	0	0.00	4	0.00	43,420	15.72	(1,592)	(10.47)	1,276,886	10.74	1,318,718	10.82
13	Taxes, Licenses and Fees Incurred	0	0.00	2	0.00	6,970	2.52	595	3.91	331,696	2.79	339,263	2.78
14	Other Acquisition Expenses Incurred	0	0.00	9	0.00	31,209	11.30	445	2.93	858,942	7.22	890,605	7.31
15	General Expenses Incurred	0	0.00	25	0.00	27,510	9.96	1,868	12.29	743,779	6.25	773,182	6.34
16	Other Income Less Other Expenses	0	0.00	13	0.00	(3,374)	(1.22)	225	1.48	(28,870)	(0.24)	(32,006)	(0.26)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(87)	0.00	8,030	2.91	384	2.53	251,298	2.11	259,625	2.13
18	Investment Gain Funds	0	0.00	27	0.00	12,410	4.49	1,175	7.73	1,066,701	8.97	1,080,313	8.87
19	Profit or Loss Excluding Investment Gain	0	0.00	(60)	0.00	20,436	7.40	1,559	10.25	1,303,091	10.96	1,325,026	10.87
20	Investment Gain From Capital & Surplus	0	0.00	129	0.00	11,223	4.06	1,481	9.74	953,572	8.02	966,405	7.93
21	Total Profit or Losses***	0	0.00	69	0.00	31,658	11.46	3,040	19.99	2,243,751	18.86	2,278,518	18.70

\* 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 Excess Workers' Compensation  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	1,551	97.36	1,086	100.56	881,804	99.86	884,441	99.86
2	Premiums Earned	0	0.00	0	0.00	1,593	100.00	1,080	100.00	883,047	100.00	885,720	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1	0.00	20,149	1264.85	817	75.65	56,275	6.37	77,242	8.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(602)	(37.79)	0	0.00	10,873	1.23	10,271	1.16
6	Unallocated LAE* Incurred	0	0.00	0	0.00	92	5.78	620	57.41	(140)	(0.02)	572	0.06
7	Unpaid Losses	0	0.00	15	0.00	19,469	1222.16	3,997	370.09	5,285,653	598.57	5,309,134	599.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.00	3,158	198.24	0	0.00	185,853	21.05	189,012	21.34
9	Unallocated LAE* Unpaid	0	0.00	1	0.00	167	10.48	0	0.00	126,249	14.30	126,417	14.27
10	Unearned Premium Reserves	0	0.00	0	0.00	927	58.19	86	7.96	362,284	41.03	363,297	41.02
11	Agents Balances	0	0.00	0	0.00	461	28.94	0	0.00	156,036	17.67	156,497	17.67
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	82	5.15	(18)	(1.67)	48,253	5.46	48,317	5.46
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	21	1.32	60	5.56	30,234	3.42	30,315	3.42
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	105	6.59	0	0.00	41,684	4.72	41,789	4.72
15	General Expenses Incurred	0	0.00	0	0.00	133	8.35	178	16.48	72,801	8.24	73,112	8.25
16	Other Income Less Other Expenses	0	0.00	0	0.00	(41)	(2.57)	0	0.00	(3,772)	(0.43)	(3,813)	(0.43)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1)	0.00	(18,430)	(1156.94)	(577)	(53.43)	619,283	70.13	600,275	67.77
18	Investment Gain Funds	0	0.00	44	0.00	1,973	123.85	163	15.09	338,291	38.31	340,471	38.44
19	Profit or Loss Excluding Investment Gain	0	0.00	43	0.00	(16,457)	(1033.08)	(414)	(38.33)	929,560	105.27	912,732	103.05
20	Investment Gain From Capital & Surplus	0	0.00	30	0.00	1,860	116.76	68	6.30	238,975	27.06	240,933	27.20
21	Total Profit or Losses***	0	0.00	73	0.00	(14,597)	(916.32)	(346)	(32.04)	1,154,564	130.75	1,139,694	128.67

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

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

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

Total For Products Liability  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	353	93.63	170,699	94.11	170	84.16	1,619,435	97.18	1,790,657	96.88
2	Premiums Earned	0	0.00	377	100.00	181,387	100.00	202	100.00	1,666,432	100.00	1,848,398	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	265	0.15	0	0.00	48	0.00	313	0.02
4	Incurred Losses	0	0.00	308	81.70	70,355	38.79	2,693	1333.17	869,126	52.15	942,482	50.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	218	57.82	58,709	32.37	553	273.76	697,259	41.84	756,739	40.94
6	Unallocated LAE* Incurred	0	0.00	46	12.20	3,384	1.87	(1)	(0.50)	285,662	17.14	289,091	15.64
7	Unpaid Losses	0	0.00	760	201.59	373,368	205.84	4,686	2319.80	8,175,848	490.62	8,554,662	462.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	447	118.57	227,890	125.64	1,524	754.46	2,965,933	177.98	3,195,794	172.90
9	Unallocated LAE* Unpaid	0	0.00	96	25.46	42,799	23.60	274	135.64	683,288	41.00	726,457	39.30
10	Unearned Premium Reserves	0	0.00	167	44.30	88,315	48.69	64	31.68	722,652	43.37	811,198	43.89
11	Agents Balances	0	0.00	(148)	(39.26)	59,655	32.89	21	10.40	351,098	21.07	410,626	22.22
12	Commission & Brokerage Expenses Incurred	0	0.00	(173)	(45.89)	23,915	13.18	9	4.46	181,679	10.90	205,430	11.11
13	Taxes, Licenses and Fees Incurred	0	0.00	22	5.84	3,355	1.85	9	4.46	40,667	2.44	44,053	2.38
14	Other Acquisition Expenses Incurred	0	0.00	108	28.65	17,825	9.83	42	20.79	119,373	7.16	137,348	7.43
15	General Expenses Incurred	0	0.00	87	23.08	14,724	8.12	18	8.91	124,078	7.45	138,907	7.51
16	Other Income Less Other Expenses	0	0.00	(2)	(0.53)	(2,151)	(1.19)	(4)	(1.98)	(16,678)	(1.00)	(18,835)	(1.02)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(242)	(64.19)	(13,298)	(7.33)	(3,121)	(1545.05)	(668,149)	(40.09)	(684,810)	(37.05)
18	Investment Gain Funds	0	0.00	28	7.43	17,172	9.47	137	67.82	452,009	27.12	469,346	25.39
19	Profit or Loss Excluding Investment Gain	0	0.00	(213)	(56.50)	3,874	2.14	(2,984)	(1477.23)	(226,020)	(13.56)	(225,343)	(12.19)
20	Investment Gain From Capital & Surplus	0	0.00	61	16.18	15,748	8.68	59	29.21	277,373	16.64	293,241	15.86
21	Total Profit or Losses***	0	0.00	(150)	(39.79)	19,625	10.82	(2,926)	(1448.51)	47,690	2.86	64,239	3.48

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	17,470	103.28	5,720	102.99	24,432,210	100.69	5,640,964	100.71	43,195,831	100.64	73,292,195	100.66
2	Premiums Earned	16,915	100.00	5,554	100.00	24,265,965	100.00	5,601,191	100.00	42,922,877	100.00	72,812,502	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,265	0.15	267,114	4.77	81,161	0.19	383,540	0.53
4	Incurred Losses	12,702	75.09	1,724	31.04	17,273,992	71.19	3,268,458	58.35	28,170,666	65.63	48,727,542	66.92
5	Defense and Cost Containment Expenses Incurred	425	2.51	34	0.61	1,063,949	4.38	184,617	3.30	1,755,904	4.09	3,004,929	4.13
6	Unallocated LAE* Incurred	1,255	7.42	461	8.30	2,618,714	10.79	519,552	9.28	4,078,511	9.50	7,218,493	9.91
7	Unpaid Losses	7,805	46.14	2,621	47.19	19,395,024	79.93	4,358,425	77.81	32,058,575	74.69	55,822,450	76.67
8	Defense and Cost Containment Expenses Unpaid	893	5.28	161	2.90	2,779,373	11.45	426,032	7.61	4,345,798	10.12	7,552,257	10.37
9	Unallocated LAE* Unpaid	1,003	5.93	184	3.31	2,461,873	10.15	410,792	7.33	2,858,112	6.66	5,731,964	7.87
10	Unearned Premium Reserves	4,716	27.88	2,745	49.42	6,563,093	27.05	1,763,318	31.48	14,514,510	33.82	22,848,382	31.38
11	Agents Balances	33,413	197.53	5,039	90.73	3,699,496	15.25	1,076,692	19.22	8,310,385	19.36	13,125,025	18.03
12	Commission & Brokerage Expenses Incurred	(76,259)	(450.84)	1,892	34.07	2,501,843	10.31	183,430	3.27	3,056,359	7.12	5,667,265	7.78
13	Taxes, Licenses and Fees Incurred	16,771	99.15	98	1.76	527,832	2.18	198,611	3.55	1,055,592	2.46	1,798,904	2.47
14	Other Acquisition Expenses Incurred	76,871	454.45	57	1.03	2,185,770	9.01	584,073	10.43	4,122,809	9.61	6,969,580	9.57
15	General Expenses Incurred	39,500	233.52	1,328	23.91	1,020,345	4.20	191,073	3.41	2,798,203	6.52	4,050,449	5.56
16	Other Income Less Other Expenses	9,506	56.20	59	1.06	268,458	1.11	(41,917)	(0.75)	221,248	0.52	457,354	0.63
17	Pretax Profit or Loss Excluding Investment Gain**	(44,843)	(265.11)	19	0.34	(2,693,289)	(11.10)	162,347	2.90	(1,975,080)	(4.60)	(4,550,846)	(6.25)
18	Investment Gain Funds	(9)	(0.05)	322	5.80	648,113	2.67	118,027	2.11	1,638,040	3.82	2,404,493	3.30
19	Profit or Loss Excluding Investment Gain	(44,853)	(265.17)	342	6.16	(2,045,175)	(8.43)	280,374	5.01	(338,804)	(0.79)	(2,148,116)	(2.95)
20	Investment Gain From Capital & Surplus	1,405	8.31	491	8.84	1,182,607	4.87	223,829	4.00	1,495,992	3.49	2,904,324	3.99
21	Total Profit or Losses***	(43,448)	(256.86)	833	15.00	(862,569)	(3.55)	504,203	9.00	1,155,239	2.69	754,258	1.04

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	964	82.60	863	97.40	1,886,202	97.18	142,673	92.73	10,974,532	96.09	13,005,234	96.20
2	Premiums Earned	1,167	100.00	886	100.00	1,940,840	100.00	153,862	100.00	11,421,647	100.00	13,518,402	100.00
3	Dividends to Policyholders	0	0.00	2	0.23	4,206	0.22	0	0.00	4,854	0.04	9,062	0.07
4	Incurred Losses	529	45.33	556	62.75	1,103,860	56.88	78,242	50.85	6,279,487	54.98	7,462,674	55.20
5	Defense and Cost Containment Expenses Incurred	81	6.94	51	5.76	116,271	5.99	8,614	5.60	678,390	5.94	803,407	5.94
6	Unallocated LAE* Incurred	10	0.86	61	6.88	165,324	8.52	8,715	5.66	784,264	6.87	958,374	7.09
7	Unpaid Losses	1,910	163.67	956	107.90	2,262,985	116.60	144,223	93.74	14,956,633	130.95	17,366,707	128.47
8	Defense and Cost Containment Expenses Unpaid	140	12.00	85	9.59	326,273	16.81	27,876	18.12	1,798,060	15.74	2,152,434	15.92
9	Unallocated LAE* Unpaid	53	4.54	87	9.82	120,864	6.23	17,893	11.63	880,112	7.71	1,019,009	7.54
10	Unearned Premium Reserves	349	29.91	388	43.79	843,688	43.47	76,902	49.98	5,775,402	50.57	6,696,729	49.54
11	Agents Balances	36,110	3094.26	(695)	(78.44)	553,894	28.54	38,404	24.96	3,275,274	28.68	3,902,987	28.87
12	Commission & Brokerage Expenses Incurred	(6,616)	(566.92)	(101)	(11.40)	260,607	13.43	6,614	4.30	1,414,453	12.38	1,674,957	12.39
13	Taxes, Licenses and Fees Incurred	2,648	226.91	118	13.32	46,538	2.40	7,076	4.60	307,252	2.69	363,632	2.69
14	Other Acquisition Expenses Incurred	2,451	210.03	247	27.88	175,856	9.06	22,427	14.58	673,713	5.90	874,694	6.47
15	General Expenses Incurred	3,904	334.53	263	29.68	135,122	6.96	11,145	7.24	901,682	7.89	1,052,116	7.78
16	Other Income Less Other Expenses	2,460	210.80	33	3.72	4,088	0.21	(3,291)	(2.14)	(314,827)	(2.76)	(311,537)	(2.30)
17	Pretax Profit or Loss Excluding Investment Gain**	620	53.13	(277)	(31.26)	(62,865)	(3.24)	7,738	5.03	62,714	0.55	7,930	0.06
18	Investment Gain Funds	9	0.77	66	7.45	72,784	3.75	3,895	2.53	797,209	6.98	873,963	6.46
19	Profit or Loss Excluding Investment Gain	629	53.90	(210)	(23.70)	9,920	0.51	11,633	7.56	851,408	7.45	873,380	6.46
20	Investment Gain From Capital & Surplus	32	2.74	174	19.64	100,886	5.20	2,939	1.91	740,078	6.48	844,109	6.24
21	Total Profit or Losses***	661	56.64	(35)	(3.95)	110,805	5.71	14,574	9.47	1,585,489	13.88	1,711,494	12.66

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,912	102.45	4,692	98.08	16,111,666	99.40	3,729,010	99.86	27,686,620	98.53	47,543,900	98.92
2	Premiums Earned	11,627	100.00	4,784	100.00	16,209,245	100.00	3,734,126	100.00	28,101,062	100.00	48,060,844	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	25,084	0.15	219,160	5.87	68,709	0.24	312,953	0.65
4	Incurred Losses	9,172	78.89	2,308	48.24	10,419,819	64.28	2,121,984	56.83	15,267,146	54.33	27,820,429	57.89
5	Defense and Cost Containment Expenses Incurred	105	0.90	98	2.05	32,215	0.20	13,778	0.37	167,958	0.60	214,154	0.45
6	Unallocated LAE* Incurred	1,043	8.97	57	1.19	1,525,687	9.41	424,557	11.37	2,513,603	8.94	4,464,947	9.29
7	Unpaid Losses	983	8.45	435	9.09	1,153,927	7.12	89,297	2.39	1,054,022	3.75	2,298,664	4.78
8	Defense and Cost Containment Expenses Unpaid	21	0.18	16	0.33	35,636	0.22	10,858	0.29	110,964	0.39	157,495	0.33
9	Unallocated LAE* Unpaid	387	3.33	43	0.90	851,467	5.25	130,324	3.49	370,045	1.32	1,352,266	2.81
10	Unearned Premium Reserves	3,191	27.44	2,741	57.30	4,317,717	26.64	1,334,692	35.74	9,372,765	33.35	15,031,106	31.28
11	Agents Balances	40,380	347.30	1,109	23.18	2,407,061	14.85	787,984	21.10	5,088,725	18.11	8,325,259	17.32
12	Commission & Brokerage Expenses Incurred	(63,603)	(547.03)	1,570	32.82	1,583,543	9.77	96,803	2.59	1,654,371	5.89	3,272,684	6.81
13	Taxes, Licenses and Fees Incurred	11,168	96.05	94	1.96	336,170	2.07	116,728	3.13	692,482	2.46	1,156,642	2.41
14	Other Acquisition Expenses Incurred	55,736	479.37	180	3.76	1,436,842	8.86	423,593	11.34	2,773,284	9.87	4,689,635	9.76
15	General Expenses Incurred	29,135	250.58	1,087	22.72	617,945	3.81	130,440	3.49	1,772,157	6.31	2,550,764	5.31
16	Other Income Less Other Expenses	8,472	72.86	83	1.73	87,977	0.54	(11,281)	(0.30)	183,686	0.65	268,937	0.56
17	Pretax Profit or Loss Excluding Investment Gain**	(22,662)	(194.91)	(529)	(11.06)	319,918	1.97	175,800	4.71	3,375,045	12.01	3,847,572	8.01
18	Investment Gain Funds	(68)	(0.58)	21	0.44	85,544	0.53	13,811	0.37	83,529	0.30	182,837	0.38
19	Profit or Loss Excluding Investment Gain	(22,730)	(195.49)	(508)	(10.62)	405,465	2.50	189,610	5.08	3,458,481	12.31	4,030,318	8.39
20	Investment Gain From Capital & Surplus	582	5.01	339	7.09	500,072	3.09	113,438	3.04	631,621	2.25	1,246,052	2.59
21	Total Profit or Losses***	(22,148)	(190.49)	(168)	(3.51)	905,542	5.59	303,049	8.12	4,089,365	14.55	5,275,640	10.98

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	213	84.86	301	97.41	639,434	96.45	34,088	89.62	3,440,444	93.66	4,114,480	94.05
2	Premiums Earned	251	100.00	309	100.00	662,985	100.00	38,035	100.00	3,673,160	100.00	4,374,740	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,241	0.19	0	0.00	1,335	0.04	2,576	0.06
4	Incurred Losses	118	47.01	190	61.49	355,925	53.69	22,343	58.74	1,958,096	53.31	2,336,672	53.41
5	Defense and Cost Containment Expenses Incurred	9	3.59	4	1.29	4,618	0.70	270	0.71	40,662	1.11	45,563	1.04
6	Unallocated LAE* Incurred	14	5.58	25	8.09	58,098	8.76	2,338	6.15	269,586	7.34	330,061	7.54
7	Unpaid Losses	29	11.55	12	3.88	46,503	7.01	7,815	20.55	465,338	12.67	519,697	11.88
8	Defense and Cost Containment Expenses Unpaid	1	0.40	3	0.97	9,233	1.39	1,847	4.86	79,160	2.16	90,244	2.06
9	Unallocated LAE* Unpaid	3	1.20	3	0.97	17,668	2.66	233	0.61	41,985	1.14	59,892	1.37
10	Unearned Premium Reserves	80	31.87	21	6.80	274,212	41.36	25,447	66.90	1,530,392	41.66	1,830,152	41.83
11	Agents Balances	4,754	1894.02	(255)	(82.52)	177,618	26.79	16,540	43.49	1,056,831	28.77	1,255,488	28.70
12	Commission & Brokerage Expenses Incurred	(1,905)	(758.96)	(35)	(11.33)	86,150	12.99	1,619	4.26	378,387	10.30	464,216	10.61
13	Taxes, Licenses and Fees Incurred	655	260.96	56	18.12	14,833	2.24	1,615	4.25	102,760	2.80	119,919	2.74
14	Other Acquisition Expenses Incurred	881	351.00	26	8.41	60,622	9.14	8,162	21.46	312,415	8.51	382,106	8.73
15	General Expenses Incurred	1,183	471.31	95	30.74	44,142	6.66	3,823	10.05	450,108	12.25	499,351	11.41
16	Other Income Less Other Expenses	885	352.59	24	7.77	1,599	0.24	(785)	(2.06)	40,105	1.09	41,828	0.96
17	Pretax Profit or Loss Excluding Investment Gain**	180	71.71	(30)	(9.71)	38,961	5.88	(2,920)	(7.68)	199,902	5.44	236,093	5.40
18	Investment Gain Funds	87	34.66	8	2.59	2,806	0.42	208	0.55	28,554	0.78	31,663	0.72
19	Profit or Loss Excluding Investment Gain	267	106.37	(20)	(6.47)	41,767	6.30	(2,711)	(7.13)	227,850	6.20	267,153	6.11
20	Investment Gain From Capital & Surplus	(19)	(7.57)	31	10.03	19,813	2.99	659	1.73	125,398	3.41	145,882	3.33
21	Total Profit or Losses***	248	98.80	9	2.91	61,581	9.29	(2,051)	(5.39)	352,784	9.60	412,571	9.43

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	15	100.00	(6)	100.00	1,152,659	94.30	1,152,668	94.30
2	Premiums Earned	0	0.00	0	0.00	15	100.00	(6)	100.00	1,222,318	100.00	1,222,327	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	741	4940.00	(241)	4016.67	684,025	55.96	684,525	56.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3	20.00	0	0.00	71,089	5.82	71,092	5.82
6	Unallocated LAE* Incurred	0	0.00	(1)	0.00	(5)	(33.33)	(39)	650.00	36,074	2.95	36,029	2.95
7	Unpaid Losses	0	0.00	0	0.00	4,221	28140.00	945	(15750.00)	1,946,800	159.27	1,951,966	159.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	567	3780.00	0	0.00	192,831	15.78	193,398	15.82
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	342	2280.00	134	(2233.33)	53,684	4.39	54,160	4.43
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	497,664	40.71	497,664	40.71
11	Agents Balances	0	0.00	0	0.00	4	26.67	(1)	16.67	350,627	28.69	350,630	28.69
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	9	60.00	(2)	33.33	145,549	11.91	145,556	11.91
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	41,620	3.41	41,620	3.40
14	Other Acquisition Expenses Incurred	8	0.00	0	0.00	0	0.00	0	0.00	71,587	5.86	71,595	5.86
15	General Expenses Incurred	41	0.00	0	0.00	92	613.33	0	0.00	87,672	7.17	87,805	7.18
16	Other Income Less Other Expenses	0	0.00	0	0.00	(51)	(340.00)	0	0.00	(8,341)	(0.68)	(8,392)	(0.69)
17	Pretax Profit or Loss Excluding Investment Gain**	(49)	0.00	0	0.00	(876)	(5840.00)	275	(4583.33)	76,358	6.25	75,708	6.19
18	Investment Gain Funds	0	0.00	0	0.00	297	1980.00	19	(316.67)	105,680	8.65	105,996	8.67
19	Profit or Loss Excluding Investment Gain	(49)	0.00	(1)	0.00	(580)	(3866.67)	294	(4900.00)	179,301	14.67	178,965	14.64
20	Investment Gain From Capital & Surplus	49	0.00	(1)	0.00	19	126.67	25	(416.67)	106,243	8.69	106,335	8.70
21	Total Profit or Losses***	0	0.00	0	0.00	(561)	(3740.00)	319	(5316.67)	283,879	23.22	283,637	23.20

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	100.00	12,382	95.65	1,062	95.25	1,046,146	97.25	1,059,596	97.23
2	Premiums Earned	0	0.00	6	100.00	12,945	100.00	1,115	100.00	1,075,764	100.00	1,089,830	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	68	0.53	0	0.00	338	0.03	406	0.04
4	Incurred Losses	0	0.00	2	33.33	4,714	36.42	892	80.00	719,062	66.84	724,670	66.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	16.67	359	2.77	39	3.50	27,556	2.56	27,955	2.57
6	Unallocated LAE* Incurred	0	0.00	0	0.00	669	5.17	53	4.75	61,567	5.72	62,289	5.72
7	Unpaid Losses	0	0.00	3	50.00	5,794	44.76	869	77.94	1,136,704	105.66	1,143,370	104.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	16.67	1,214	9.38	63	5.65	122,070	11.35	123,348	11.32
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	916	7.08	46	4.13	51,271	4.77	52,233	4.79
10	Unearned Premium Reserves	0	0.00	4	66.67	7,095	54.81	157	14.08	583,484	54.24	590,740	54.20
11	Agents Balances	0	0.00	0	0.00	4,892	37.79	(61)	(5.47)	230,337	21.41	235,168	21.58
12	Commission & Brokerage Expenses Incurred	0	0.00	1	16.67	1,242	9.59	27	2.42	123,560	11.49	124,830	11.45
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	305	2.36	48	4.30	25,956	2.41	26,309	2.41
14	Other Acquisition Expenses Incurred	1	0.00	1	16.67	2,467	19.06	314	28.16	86,740	8.06	89,523	8.21
15	General Expenses Incurred	5	0.00	0	0.00	1,568	12.11	83	7.44	81,563	7.58	83,219	7.64
16	Other Income Less Other Expenses	0	0.00	0	0.00	(39)	(0.30)	(14)	(1.26)	2,869	0.27	2,816	0.26
17	Pretax Profit or Loss Excluding Investment Gain**	(6)	0.00	1	16.67	1,516	11.71	(353)	(31.66)	(47,695)	(4.43)	(46,537)	(4.27)
18	Investment Gain Funds	0	0.00	0	0.00	341	2.63	35	3.14	48,863	4.54	49,239	4.52
19	Profit or Loss Excluding Investment Gain	(6)	0.00	2	33.33	1,856	14.34	(319)	(28.61)	950	0.09	2,483	0.23
20	Investment Gain From Capital & Surplus	6	0.00	11	183.33	958	7.40	27	2.42	59,869	5.57	60,871	5.59
21	Total Profit or Losses***	0	0.00	13	216.67	2,817	21.76	(292)	(26.19)	60,661	5.64	63,199	5.80

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	212	91.77	74,893	98.43	104	(150.72)	4,518,074	100.56	4,593,283	100.53
2	Premiums Earned	0	0.00	231	100.00	76,088	100.00	(69)	100.00	4,492,938	100.00	4,569,188	100.00
3	Dividends to Policyholders	0	0.00	1	0.43	546	0.72	0	0.00	39,065	0.87	39,612	0.87
4	Incurred Losses	0	0.00	14	6.06	6,601	8.68	170	(246.38)	999,460	22.25	1,006,245	22.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.43)	2,224	2.92	16	(23.19)	256,527	5.71	258,766	5.66
6	Unallocated LAE* Incurred	0	0.00	3	1.30	4,007	5.27	(12)	17.39	167,874	3.74	171,872	3.76
7	Unpaid Losses	0	0.00	83	35.93	9,009	11.84	(16)	23.19	3,031,246	67.47	3,040,322	66.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	19	8.23	6,267	8.24	(1)	1.45	571,301	12.72	577,586	12.64
9	Unallocated LAE* Unpaid	0	0.00	8	3.46	6,303	8.28	6	(8.70)	208,421	4.64	214,738	4.70
10	Unearned Premium Reserves	0	0.00	159	68.83	33,857	44.50	283	(410.14)	2,935,215	65.33	2,969,514	64.99
11	Agents Balances	0	0.00	1	0.43	23,811	31.29	268	(388.41)	883,983	19.67	908,063	19.87
12	Commission & Brokerage Expenses Incurred	0	0.00	76	32.90	17,845	23.45	1	(1.45)	1,043,321	23.22	1,061,243	23.23
13	Taxes, Licenses and Fees Incurred	0	0.00	2	0.87	3,224	4.24	5	(7.25)	143,712	3.20	146,943	3.22
14	Other Acquisition Expenses Incurred	0	0.00	2	0.87	17,220	22.63	(13)	18.84	515,859	11.48	533,068	11.67
15	General Expenses Incurred	0	0.00	1	0.43	8,637	11.35	(10)	14.49	396,053	8.82	404,681	8.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	(45)	(0.06)	3	(4.35)	(24,645)	(0.55)	(24,687)	(0.54)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	133	57.58	15,740	20.69	(221)	320.29	906,427	20.17	922,079	20.18
18	Investment Gain Funds	0	0.00	5	2.16	307	0.40	3	(4.35)	181,777	4.05	182,092	3.99
19	Profit or Loss Excluding Investment Gain	0	0.00	138	59.74	16,047	21.09	(220)	318.84	1,087,073	24.20	1,103,038	24.14
20	Investment Gain From Capital & Surplus	0	0.00	43	18.61	4,496	5.91	(2)	2.90	294,999	6.57	299,536	6.56
21	Total Profit or Losses***	0	0.00	181	78.35	20,543	27.00	(220)	318.84	1,381,557	30.75	1,402,061	30.69

\* 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 Burglary and Theft  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9	90.00	7,552	95.93	208	101.96	131,276	97.73	139,045	97.63
2	Premiums Earned	0	0.00	10	100.00	7,872	100.00	204	100.00	134,331	100.00	142,417	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6	0.08	0	0.00	0	0.00	6	0.00
4	Incurred Losses	0	0.00	2	20.00	1,604	20.38	(23)	(11.27)	24,362	18.14	25,945	18.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	44	0.56	2	0.98	5,210	3.88	5,256	3.69
6	Unallocated LAE* Incurred	0	0.00	0	0.00	278	3.53	36	17.65	4,245	3.16	4,559	3.20
7	Unpaid Losses	0	0.00	2	20.00	1,167	14.82	(58)	(28.43)	52,885	39.37	53,996	37.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	12	0.15	1	0.49	12,103	9.01	12,116	8.51
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	95	1.21	(2)	(0.98)	2,598	1.93	2,691	1.89
10	Unearned Premium Reserves	0	0.00	3	30.00	3,644	46.29	80	39.22	68,231	50.79	71,958	50.53
11	Agents Balances	(653)	0.00	(2)	(20.00)	2,380	30.23	22	10.78	22,948	17.08	24,695	17.34
12	Commission & Brokerage Expenses Incurred	0	0.00	1	10.00	930	11.81	1	0.49	17,673	13.16	18,605	13.06
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	185	2.35	6	2.94	3,576	2.66	3,767	2.65
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,050	13.34	230	112.75	12,962	9.65	14,242	10.00
15	General Expenses Incurred	3	0.00	0	0.00	1,224	15.55	12	5.88	7,552	5.62	8,791	6.17
16	Other Income Less Other Expenses	0	0.00	0	0.00	35	0.44	(1)	(0.49)	296	0.22	330	0.23
17	Pretax Profit or Loss Excluding Investment Gain**	(3)	0.00	6	60.00	2,578	32.75	(61)	(29.90)	59,038	43.95	61,558	43.22
18	Investment Gain Funds	3	0.00	0	0.00	32	0.41	(1)	(0.49)	3,491	2.60	3,525	2.48
19	Profit or Loss Excluding Investment Gain	0	0.00	6	60.00	2,611	33.17	(63)	(30.88)	62,524	46.54	65,078	45.70
20	Investment Gain From Capital & Surplus	0	0.00	2	20.00	258	3.28	7	3.43	6,668	4.96	6,935	4.87
21	Total Profit or Losses***	0	0.00	8	80.00	2,868	36.43	(55)	(26.96)	69,193	51.51	72,014	50.57

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	495,442	102.55	(554)	100.18	1,298,492	102.50	1,793,380	102.52
2	Premiums Earned	0	0.00	0	0.00	483,114	100.00	(553)	100.00	1,266,781	100.00	1,749,342	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	75	0.02	0	0.00	7	0.00	82	0.00
4	Incurred Losses	0	0.00	(1)	0.00	187,592	38.83	(219)	39.60	399,120	31.51	586,492	33.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,064	0.43	(2)	0.36	8,133	0.64	10,195	0.58
6	Unallocated LAE* Incurred	0	0.00	0	0.00	14,171	2.93	178	(32.19)	30,258	2.39	44,607	2.55
7	Unpaid Losses	0	0.00	1	0.00	264,253	54.70	31	(5.61)	615,267	48.57	879,552	50.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,439	1.13	0	0.00	38,352	3.03	43,791	2.50
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	13,865	2.87	9	(1.63)	28,892	2.28	42,766	2.44
10	Unearned Premium Reserves	0	0.00	0	0.00	224,842	46.54	18	(3.25)	657,190	51.88	882,050	50.42
11	Agents Balances	0	0.00	(30)	0.00	48,466	10.03	(218)	39.42	247,116	19.51	295,334	16.88
12	Commission & Brokerage Expenses Incurred	0	0.00	(95)	0.00	12,092	2.50	(980)	177.22	248,939	19.65	259,956	14.86
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	11,688	2.42	63	(11.39)	15,647	1.24	27,399	1.57
14	Other Acquisition Expenses Incurred	0	0.00	5	0.00	24,860	5.15	1,038	(187.70)	142,822	11.27	168,725	9.65
15	General Expenses Incurred	0	0.00	2	0.00	47,639	9.86	321	(58.05)	150,379	11.87	198,341	11.34
16	Other Income Less Other Expenses	0	0.00	0	0.00	956	0.20	14	(2.53)	12,412	0.98	13,382	0.76
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	88	0.00	183,890	38.06	(936)	169.26	283,892	22.41	466,934	26.69
18	Investment Gain Funds	0	0.00	1	0.00	11,686	2.42	5	(0.90)	37,861	2.99	49,553	2.83
19	Profit or Loss Excluding Investment Gain	0	0.00	88	0.00	195,575	40.48	(933)	168.72	321,636	25.39	516,366	29.52
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	23,273	4.82	(2)	0.36	60,898	4.81	84,169	4.81
21	Total Profit or Losses***	0	0.00	88	0.00	218,850	45.30	(935)	169.08	382,491	30.19	600,494	34.33

\* 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 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	25,015	73.15	462	54.48	994	98.81	1,074,446	84.57	1,100,917	84.26
2	Premiums Earned	0	0.00	34,195	100.00	848	100.00	1,006	100.00	1,270,540	100.00	1,306,589	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	12,088	35.35	490	57.78	89	8.85	1,260,879	99.24	1,273,546	97.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	22	2.59	0	0.00	17,211	1.35	17,233	1.32
6	Unallocated LAE* Incurred	0	0.00	835	2.44	73	8.61	0	0.00	33,589	2.64	34,497	2.64
7	Unpaid Losses	0	0.00	2,609	7.63	1,839	216.86	10	0.99	1,113,158	87.61	1,117,616	85.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18	2.12	0	0.00	41,473	3.26	41,491	3.18
9	Unallocated LAE* Unpaid	0	0.00	175	0.51	10	1.18	0	0.00	24,870	1.96	25,055	1.92
10	Unearned Premium Reserves	0	0.00	74,325	217.36	1,234	145.52	983	97.71	813,856	64.06	890,398	68.15
11	Agents Balances	(244)	0.00	1,866	5.46	12	1.42	91	9.05	153,035	12.04	154,760	11.84
12	Commission & Brokerage Expenses Incurred	0	0.00	13,129	38.39	(21)	(2.48)	37	3.68	155,745	12.26	168,890	12.93
13	Taxes, Licenses and Fees Incurred	510	0.00	795	2.32	2	0.24	0	0.00	36,913	2.91	38,220	2.93
14	Other Acquisition Expenses Incurred	0	0.00	1,542	4.51	45	5.31	880	87.48	56,120	4.42	58,587	4.48
15	General Expenses Incurred	(425)	0.00	2,005	5.86	37	4.36	0	0.00	153,019	12.04	154,636	11.84
16	Other Income Less Other Expenses	0	0.00	26	0.08	(21)	(2.48)	0	0.00	224,881	17.70	224,886	17.21
17	Pretax Profit or Loss Excluding Investment Gain**	(85)	0.00	3,826	11.19	179	21.11	0	0.00	(218,049)	(17.16)	(214,129)	(16.39)
18	Investment Gain Funds	0	0.00	673	1.97	32	3.77	0	0.00	54,791	4.31	55,496	4.25
19	Profit or Loss Excluding Investment Gain	(85)	0.00	4,499	13.16	213	25.12	0	0.00	(163,750)	(12.89)	(159,123)	(12.18)
20	Investment Gain From Capital & Surplus	42	0.00	2,162	6.32	25	2.95	1	0.10	68,198	5.37	70,428	5.39
21	Total Profit or Losses***	(43)	0.00	6,661	19.48	237	27.95	1	0.10	(96,115)	(7.56)	(89,259)	(6.83)

\* 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 Warranty  
Countrywide Results of Companies Writing in Texas  
Source: NAIC 2009 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	24,475	60.91	0	0.00	1,720,348	96.06	1,744,823	95.28
2	Premiums Earned	0	0.00	0	0.00	40,181	100.00	0	0.00	1,790,983	100.00	1,831,164	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	34,104	84.88	0	0.00	1,213,316	67.75	1,247,420	68.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(0.00)	0	0.00	2,707	0.15	2,706	0.15
6	Unallocated LAE* Incurred	0	0.00	0	0.00	58	0.14	0	0.00	31,178	1.74	31,236	1.71
7	Unpaid Losses	0	0.00	0	0.00	6,606	16.44	0	0.00	238,151	13.30	244,757	13.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(4)	(0.01)	0	0.00	5,484	0.31	5,480	0.30
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	215	0.54	0	0.00	9,261	0.52	9,476	0.52
10	Unearned Premium Reserves	0	0.00	0	0.00	49,674	123.63	0	0.00	4,052,840	226.29	4,102,514	224.04
11	Agents Balances	0	0.00	0	0.00	6,743	16.78	0	0.00	236,095	13.18	242,838	13.26
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(626)	(1.56)	0	0.00	70,535	3.94	69,909	3.82
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	633	1.58	0	0.00	58,224	3.25	58,857	3.21
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	637	1.59	0	0.00	154,480	8.63	155,117	8.47
15	General Expenses Incurred	0	0.00	0	0.00	663	1.65	0	0.00	194,472	10.86	195,135	10.66
16	Other Income Less Other Expenses	0	0.00	0	0.00	(32)	(0.08)	0	0.00	56,420	3.15	56,388	3.08
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	4,681	11.65	0	0.00	122,493	6.84	127,174	6.94
18	Investment Gain Funds	0	0.00	0	0.00	566	1.41	0	0.00	137,270	7.66	137,836	7.53
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	5,246	13.06	0	0.00	259,760	14.50	265,006	14.47
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	575	1.43	0	0.00	120,375	6.72	120,950	6.61
21	Total Profit or Losses***	0	0.00	0	0.00	5,822	14.49	0	0.00	380,135	21.22	385,957	21.08

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

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

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

## **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, 2009*

# 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 2009 ANNUAL STATEMENT.

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

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

Total For All Property and Casualty Lines Combined (Summary of pages 71 - 102)  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	6,374,129,304	100.35	4,666,952,644	99.88	4,240,154,903	100.98	1,497,271,806	99.31	16,352,437,935	99.31	33,130,946,592	99.79
2	Premiums Earned	6,352,180,888	100.00	4,672,694,929	100.00	4,203,263,751	100.00	1,482,250,227	100.00	16,489,163,133	100.00	33,199,552,928	100.00
3	Dividends to Policyholders	19,131,410	0.30	8,856,680	0.19	101,154,796	5.11	70,455,581	0.43	47,562,774	0.43	247,161,241	0.74
4	Incurred Losses	3,970,346,312	62.50	3,015,222,094	64.53	2,615,504,925	56.67	878,770,973	70.20	9,838,677,472	70.20	20,318,521,776	61.20
5	Defense and Cost Containment Expenses Incurred	110,336,585	1.74	100,465,534	2.15	110,699,011	4.41	13,121,464	6.89	713,249,837	6.89	1,047,872,431	3.16
6	Adjusting and Other Expenses Incurred **	471,650,437	7.43	414,808,926	8.88	367,947,361	8.75	124,512,287	8.40	1,102,653,404	6.69	2,481,572,415	7.47
7	Unpaid Losses	1,830,500,436	28.82	1,413,512,898	30.25	3,331,667,841	79.26	652,458,983	44.02	19,266,468,057	116.84	26,494,608,215	79.80
8	Defense and Cost Containment Expenses Unpaid	200,578,965	3.16	204,086,960	4.37	384,762,403	9.15	92,219,361	6.22	2,809,169,244	17.04	3,690,816,933	11.12
9	Adjusting and Other Expenses Unpaid **	203,204,188	3.20	228,262,219	4.89	328,847,497	7.82	71,967,940	4.86	1,010,983,737	6.13	1,843,265,581	5.55
10	Unearned Premium Reserves	1,941,550,948	30.57	2,434,058,547	52.09	1,419,673,766	33.78	666,899,805	44.99	7,560,065,664	45.85	14,022,248,730	42.24
11	Agents Balances**	1,056,727,980	16.64	668,469,268	14.31	740,582,934	17.62	260,255,357	17.56	2,978,251,649	18.06	5,704,287,187	17.18
12	Commission & Brokerage Expenses Incurred	761,098,712	11.98	655,260,278	14.02	411,683,048	9.79	109,018,759	7.35	1,874,613,747	11.37	3,811,674,544	11.48
13	Taxes, Licenses and Fees Incurred	113,691,746	1.79	76,306,184	1.63	88,629,928	2.11	27,425,330	1.85	339,410,005	2.06	645,463,193	1.94
14	Other Acquisition Expenses Incurred **	354,902,329	5.59	309,059,841	6.61	376,879,977	8.97	151,972,626	10.25	1,037,308,690	6.29	2,230,123,463	6.72
15	General Expenses Incurred **	152,016,141	2.39	176,742,012	3.78	208,658,746	4.96	52,964,767	3.57	1,028,393,036	6.24	1,618,774,703	4.88
16	Other Income Less Other Expenses **	7,991,007	0.13	12,719,364	0.27	16,309,659	0.39	(12,569,028)	(0.85)	(56,531,205)	(0.34)	(32,080,203)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	406,998,223	6.41	(71,307,256)	(1.53)	(61,584,381)	(1.47)	41,439,412	2.80	450,762,962	2.73	766,308,960	2.31

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

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

Total For All Lines (Line 35)  
Results of Companies Writing in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Insurance Expense Exhibit, Part III - Direct Business

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	6,443,902,082	100.34	4,667,861,342	99.88	4,310,961,659	101.20	1,497,271,806	101.01	16,456,670,369	99.18	33,376,667,258	99.84
2	Premiums Earned	6,421,953,671	100.00	4,673,673,532	100.00	4,259,756,920	100.00	1,482,250,224	100.00	16,592,752,969	100.00	33,430,387,316	100.00
3	Dividends to Policyholders	19,131,410	0.30	8,856,680	0.19	101,154,796	2.37	70,455,581	4.75	47,562,774	0.29	247,161,241	0.74
4	Incurred Losses	3,970,342,763	61.82	3,015,222,920	64.52	2,657,737,789	62.39	878,770,970	59.29	9,900,352,560	59.67	20,422,427,002	61.09
5	Defense and Cost Containment Expenses Incurred	110,336,585	1.72	100,465,536	2.15	110,700,593	2.60	13,121,463	0.89	715,293,712	4.31	1,049,917,889	3.14
6	Adjusting and Other Expenses Incurred **	471,656,196	7.34	414,815,582	8.88	372,295,398	8.74	124,512,652	8.40	1,107,230,761	6.67	2,490,510,589	7.45
7	Unpaid Losses	1,830,500,440	28.50	1,413,517,587	30.24	3,356,900,894	78.80	652,458,982	44.02	19,412,892,244	117.00	26,666,270,147	79.77
8	Defense and Cost Containment Expenses Unpaid	200,578,963	3.12	204,086,955	4.37	385,166,121	9.04	92,219,361	6.22	2,814,994,138	16.97	3,697,045,538	11.06
9	Adjusting and Other Expenses Unpaid **	203,206,085	3.16	228,262,612	4.88	332,556,328	7.81	71,968,718	4.86	1,015,237,263	6.12	1,851,231,005	5.54
10	Unearned Premium Reserves	1,941,550,951	30.23	2,434,546,058	52.09	1,524,692,400	35.79	666,899,803	44.99	7,710,167,922	46.47	14,277,857,134	42.71
11	Agents Balances**	1,056,729,440	16.45	668,605,108	14.31	749,099,243	17.59	260,256,184	17.56	2,988,298,727	18.01	5,722,988,701	17.12
12	Commission & Brokerage Expenses Incurred	761,098,715	11.85	655,362,596	14.02	418,760,422	9.83	109,018,760	7.35	1,886,519,259	11.37	3,830,759,752	11.46
13	Taxes, Licenses and Fees Incurred	113,691,750	1.77	76,322,560	1.63	90,131,012	2.12	27,425,333	1.85	341,490,547	2.06	649,061,202	1.94
14	Other Acquisition Expenses Incurred **	354,906,148	5.53	309,116,824	6.61	381,227,279	8.95	151,973,083	10.25	1,041,142,564	6.27	2,238,365,898	6.70
15	General Expenses Incurred **	152,020,063	2.37	176,766,085	3.78	211,178,719	4.96	52,964,853	3.57	1,037,576,441	6.25	1,630,506,160	4.88
16	Other Income Less Other Expenses **	7,991,003	0.12	12,722,357	0.27	16,472,674	0.39	(12,569,224)	(0.85)	(55,217,617)	(0.33)	(30,600,807)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	476,761,044	7.42	(70,532,893)	(1.51)	(66,956,414)	(1.57)	41,438,305	2.80	460,366,734	2.77	841,076,776	2.52

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

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

Total For Fire  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
<b>TEXAS DIRECT BUSINESS</b>												
1 Premiums Written	21,059,648	99.11	121,009,620	98.16	83,663,805	101.96	44,615,378	99.77	353,195,258	98.52	623,543,709	99.01
2 Premiums Earned	21,248,667	100.00	123,281,512	100.00	82,059,508	100.00	44,716,381	100.00	358,497,094	100.00	629,803,162	100.00
3 Dividends to Policyholders	0	0.00	42,761	0.03	2,175	0.00	701,642	1.57	1,244	0.00	747,822	0.12
4 Incurred Losses	8,678,232	40.84	29,371,552	23.82	14,025,694	17.09	16,021,067	35.83	129,332,690	36.08	197,429,235	31.35
5 Defense and Cost Containment Expenses Incurred	(4,139)	(0.02)	631,526	0.51	(743,515)	(0.91)	283,400	0.63	6,974,441	1.95	7,141,713	1.13
6 Adjusting and Other Expenses Incurred **	590,019	2.78	2,895,946	2.35	2,547,643	3.10	1,687,217	3.77	7,323,503	2.04	15,044,327	2.39
7 Unpaid Losses	997,503	4.69	19,539,507	15.85	14,353,345	17.49	6,382,651	14.27	161,387,687	45.02	202,660,693	32.18
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,211,664	0.98	356,528	0.43	736,099	1.65	7,013,527	1.96	9,317,818	1.48
9 Adjusting and Other Expenses Unpaid **	41,001	0.19	237,883	0.19	1,450,552	1.77	933,435	2.09	4,777,878	1.33	7,440,750	1.18
10 Unearned Premium Reserves	\$279,605	1.32	56,369,571	45.72	\$37,668,023	45.90	23,314,926	52.14	118,083,784	32.94	235,715,909	37.43
11 Agents Balances**	237,007	1.12	1,375,081	1.12	20,214,618	24.63	12,778,970	28.58	63,729,763	17.78	98,335,440	15.61
12 Commission & Brokerage Expenses Incurred	3,254,027	15.31	21,149,982	17.16	1,706,450	2.08	6,420,918	14.36	24,889,864	6.94	57,421,241	9.12
13 Taxes, Licenses and Fees Incurred	162,888	0.77	2,926,751	2.37	2,252,442	2.74	997,544	2.23	6,881,155	1.92	13,220,780	2.10
14 Other Acquisition Expenses Incurred **	2,865,090	13.48	4,050,267	3.29	6,623,460	8.07	5,595,719	12.51	17,354,529	4.84	36,489,064	5.79
15 General Expenses Incurred **	777,024	3.66	8,338,160	6.76	8,961,425	10.92	1,800,939	4.03	29,341,925	8.18	49,219,474	7.82
16 Other Income Less Other Expenses **	0	0.00	1,578,377	1.28	78,517	0.10	(269,873)	(0.60)	(572,150)	(0.16)	814,871	0.13
17 Pretax Profit or Loss Excluding Investment Gain*	4,925,526	23.18	55,452,945	44.98	46,762,252	56.99	10,938,062	24.46	135,825,593	37.89	253,904,377	40.31

\* (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 Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, 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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	10,197,526	99.10	163,211,217	96.67	67,584,073	101.91	90,855,895	101.20	329,897,009	101.07	661,745,720	100.02
2	Premiums Earned	10,290,560	100.00	168,840,282	100.00	66,318,755	100.00	89,775,343	100.00	326,419,881	100.00	661,644,821	100.00
3	Dividends to Policyholders	0	0.00	184,697	0.11	1,304	0.00	2,286,970	2.55	803	0.00	2,473,774	0.37
4	Incurred Losses	26,326,782	255.83	124,608,424	73.80	34,487,987	52.00	65,644,138	73.12	159,831,970	48.97	410,899,301	62.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,623,855	2.15	344,327	0.52	1,172,588	1.31	13,102,988	4.01	18,243,758	2.76
6	Adjusting and Other Expenses Incurred **	4,348,237	42.25	10,685,854	6.33	1,815,881	2.74	4,814,266	5.36	14,983,414	4.59	36,647,652	5.54
7	Unpaid Losses	20,804,510	202.17	75,169,887	44.52	44,854,025	67.63	9,851,834	10.97	439,713,288	134.71	590,393,544	89.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,955,784	2.34	890,485	1.34	2,306,932	2.57	16,743,131	5.13	23,896,332	3.61
9	Adjusting and Other Expenses Unpaid **	1,347,073	13.09	6,023,367	3.57	631,137	0.95	2,514,669	2.80	6,443,935	1.97	16,960,182	2.56
10	Unearned Premium Reserves	135,403	1.32	71,728,504	42.48	30,712,827	46.31	46,345,818	51.62	112,645,623	34.51	261,568,175	39.53
11	Agents Balances**	115,006	1.12	13,303,223	7.88	12,526,663	18.89	20,476,393	22.81	58,038,427	17.78	104,459,713	15.79
12	Commission & Brokerage Expenses Incurred	1,576,775	15.32	25,672,812	15.21	2,802,283	4.23	11,614,567	12.94	41,598,598	12.74	83,265,035	12.58
13	Taxes, Licenses and Fees Incurred	78,872	0.77	(6,022,068)	(3.57)	1,759,250	2.65	1,858,709	2.07	6,335,243	1.94	4,010,006	0.61
14	Other Acquisition Expenses Incurred **	1,366,074	13.28	6,283,396	3.72	4,431,186	6.68	9,982,316	11.12	15,694,436	4.81	37,757,409	5.71
15	General Expenses Incurred **	398,022	3.87	7,205,834	4.27	7,114,584	10.73	3,121,357	3.48	25,479,858	7.81	43,319,653	6.55
16	Other Income Less Other Expenses **	0	0.00	927,183	0.55	(3,082)	(0.00)	(413,332)	(0.46)	(701,096)	(0.21)	(190,328)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	(23,804,202)	(231.32)	(2,475,338)	(1.47)	13,558,871	20.45	(11,132,900)	(12.40)	48,691,474	14.92	24,837,906	3.75

\* 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 Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, 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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	603,491,331	98.31	603,491,331	98.31
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	613,849,758	100.00	613,849,758	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	871,748,195	142.01	871,748,195	142.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,084,524	0.34	2,084,524	0.34
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,595,109	0.75	4,595,109	0.75
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	205,327,526	33.45	205,327,526	33.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	385,500	0.06	385,500	0.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	1,740,929	0.28	1,740,929	0.28
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	107,530,785	17.52	107,530,785	17.52
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	148,308,224	24.16	148,308,224	24.16
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,112,476	6.86	42,112,476	6.86
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,161,346	0.19	1,161,346	0.19
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(3,393,739)	(0.55)	(3,393,739)	(0.55)
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	11,180,156	1.82	11,180,156	1.82
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(3,096,699)	(0.50)	(3,096,699)	(0.50)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,755	0.00	0	0.00	(318,735,007)	(51.92)	(318,733,252)	(51.92)

\* (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 Federal Flood  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	18,908,693	93.54	14,793,956	108.32	0	0.00	267,834,098	99.77	301,536,747	99.74
2	Premiums Earned	0	0.00	20,215,275	100.00	13,657,561	100.00	0	0.00	268,443,745	100.00	302,316,581	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	13,075,876	64.68	28,568,113	209.17	0	0.00	459,989,774	171.35	501,633,763	165.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	858,873	4.25	(16,479)	(0.12)	0	0.00	10,245,219	3.82	11,087,613	3.67
6	Adjusting and Other Expenses Incurred **	0	0.00	94,081	0.47	0	0.00	0	0.00	6,254,273	2.33	6,348,353	2.10
7	Unpaid Losses	0	0.00	1,033,043	5.11	5,032,535	36.85	0	0.00	103,300,341	38.48	109,365,919	36.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	109,696	0.54	177,383	1.30	0	0.00	139,574	0.05	426,653	0.14
9	Adjusting and Other Expenses Unpaid **	0	0.00	14,474	0.07	0	0.00	0	0.00	2,706,698	1.01	2,721,172	0.90
10	Unearned Premium Reserves	0	0.00	11,368,657	56.24	9,029,622	66.11	0	0.00	152,000,123	56.62	172,398,402	57.03
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,232,303	1.20	3,232,303	1.07
12	Commission & Brokerage Expenses Incurred	0	0.00	4,595,339	22.73	3,081,794	22.56	0	0.00	40,400,828	15.05	48,077,961	15.90
13	Taxes, Licenses and Fees Incurred	0	0.00	592,932	2.93	254,399	1.86	0	0.00	5,035,400	1.88	5,882,731	1.95
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,953,800	1.10	2,953,800	0.98
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	3,866,386	1.44	3,866,386	1.28
16	Other Income Less Other Expenses **	0	0.00	2,525,703	12.49	(862)	(0.01)	0	0.00	147,302	0.05	2,672,143	0.88
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,523,878	17.43	(18,231,128)	(133.49)	0	0.00	(260,154,632)	(96.91)	(274,861,883)	(90.92)

\* (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 Farmowners Multiple Peril  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS	County Mutuals		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	54,984,638	86.95	12,048,602	119.46	35,735,073	106.89	38,317,246	131.29	141,085,559	103.79
2 Premiums Earned	0	0.00	63,234,081	100.00	10,085,497	100.00	33,432,253	100.00	29,185,477	100.00	135,937,308	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	41,149,958	65.08	6,560,165	65.05	27,163,088	81.25	12,302,756	42.15	87,175,967	64.13
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,465,415	2.32	132,879	1.32	524,888	1.57	226,409	0.78	2,349,591	1.73
6 Adjusting and Other Expenses Incurred **	0	0.00	(9,704,705)	(15.35)	572,254	5.67	2,301,017	6.88	(402,358)	(1.38)	(7,233,792)	(5.32)
7 Unpaid Losses	0	0.00	18,915,729	29.91	1,907,246	18.91	9,304,543	27.83	10,363,105	35.51	40,490,623	29.79
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,352,584	2.14	195,219	1.94	1,459,878	4.37	1,125,650	3.86	4,133,331	3.04
9 Adjusting and Other Expenses Unpaid **	0	0.00	1,427,957	2.26	179,174	1.78	358,003	1.07	803,035	2.75	2,768,169	2.04
10 Unearned Premium Reserves	0	0.00	26,112,709	41.30	6,011,253	59.60	18,798,662	56.23	17,877,861	61.26	68,800,485	50.61
11 Agents Balances**	0	0.00	5,788,824	9.15	2,200,440	21.82	3,438,026	10.28	6,241,230	21.38	17,668,521	13.00
12 Commission & Brokerage Expenses Incurred	0	0.00	8,601,175	13.60	2,639,955	26.18	4,138,239	12.38	8,128,295	27.85	23,507,664	17.29
13 Taxes, Licenses and Fees Incurred	0	0.00	1,147,247	1.81	259,476	2.57	770,028	2.30	652,019	2.23	2,828,770	2.08
14 Other Acquisition Expenses Incurred **	0	0.00	3,063,907	4.85	808,659	8.02	2,129,016	6.37	1,798,445	6.16	7,800,027	5.74
15 General Expenses Incurred **	0	0.00	2,408,927	3.81	538,314	5.34	766,006	2.29	2,108,077	7.22	5,821,324	4.28
16 Other Income Less Other Expenses **	0	0.00	(25,999)	(0.04)	(8,601)	(0.09)	408,003	1.22	183,730	0.63	557,133	0.41
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15,076,158	23.84	(1,434,807)	(14.23)	(3,952,026)	(11.82)	4,555,565	15.61	14,244,890	10.48

\* (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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	408,370	10.82	3,358,989,313	100.85	82,862,495	117.99	666,046,032	100.49	1,470,073,611	111.11	5,578,379,821	103.49
2	Premiums Earned	3,773,040	100.00	3,330,613,622	100.00	70,231,148	100.00	662,768,800	100.00	1,323,038,945	100.00	5,390,425,555	100.00
3	Dividends to Policyholders	0	0.00	6,629,852	0.20	0	0.00	28,529,896	4.30	0	0.00	35,159,748	0.65
4	Incurred Losses	1,422,456	37.70	2,342,783,494	70.34	58,455,073	83.23	324,032,179	48.89	901,551,559	68.14	3,628,244,761	67.31
5	Defense and Cost Containment Expenses Incurred	(10,934)	(0.29)	49,838,128	1.50	529,689	0.75	(20,104,111)	(3.03)	30,566,220	2.31	60,818,992	1.13
6	Adjusting and Other Expenses Incurred **	106,546	2.82	369,608,004	11.10	4,963,859	7.07	50,969,761	7.69	108,047,708	8.17	533,695,878	9.90
7	Unpaid Losses	792,601	21.01	686,509,459	20.61	9,884,663	14.07	204,071,324	30.79	310,090,987	23.44	1,211,349,034	22.47
8	Defense and Cost Containment Expenses Unpaid	18,903	0.50	67,574,546	2.03	632,461	0.90	16,031,927	2.42	22,109,754	1.67	106,367,591	1.97
9	Adjusting and Other Expenses Unpaid **	42,761	1.13	174,194,153	5.23	1,710,951	2.44	20,770,884	3.13	57,462,643	4.34	254,181,393	4.72
10	Unearned Premium Reserves	87,316	2.31	1,755,342,116	52.70	43,580,321	62.05	341,603,712	51.54	769,776,906	58.18	2,910,390,371	53.99
11	Agents Balances**	876,758	23.24	523,115,005	15.71	10,054,620	14.32	121,570,612	18.34	187,285,041	14.16	842,902,036	15.64
12	Commission & Brokerage Expenses Incurred	69,593	1.84	423,239,205	12.71	16,102,534	22.93	59,334,297	8.95	229,081,440	17.31	727,827,069	13.50
13	Taxes, Licenses and Fees Incurred	(12,387)	(0.33)	58,906,126	1.77	2,319,366	3.30	12,009,983	1.81	25,272,887	1.91	98,495,975	1.83
14	Other Acquisition Expenses Incurred **	595,414	15.78	249,886,025	7.50	7,295,091	10.39	76,195,077	11.50	105,958,316	8.01	439,929,924	8.16
15	General Expenses Incurred **	138,796	3.68	99,117,976	2.98	4,570,880	6.51	23,796,459	3.59	57,673,761	4.36	185,297,872	3.44
16	Other Income Less Other Expenses **	80,133	2.12	8,139,645	0.24	(237,801)	(0.34)	(6,406,534)	(0.97)	3,484,708	0.26	5,060,152	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	1,543,689	40.91	(261,255,542)	(7.84)	(24,243,146)	(34.52)	101,598,726	15.33	(131,628,238)	(9.95)	(313,984,511)	(5.82)

\* (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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	427,346,134	99.39	143,105,750	99.62	86,926,059	102.00	1,180,364,985	103.19	1,837,742,928	101.95
2	Premiums Earned	0	0.00	429,971,589	100.00	143,649,841	100.00	85,217,594	100.00	1,143,839,412	100.00	1,802,678,436	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	300,202	0.21	224	0.00	488,246	0.04	788,672	0.04
4	Incurred Losses	1	0.00	241,275,708	56.11	109,181,106	76.01	87,460,175	102.63	685,655,947	59.94	1,123,572,937	62.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	27,908,268	6.49	4,210,570	2.93	10,686,854	12.54	66,744,617	5.84	109,550,309	6.08
6	Adjusting and Other Expenses Incurred **	0	0.00	15,987,268	3.72	7,838,509	5.46	5,061,521	5.94	61,691,725	5.39	90,579,023	5.02
7	Unpaid Losses	1	0.00	278,940,430	64.87	90,726,901	63.16	68,234,819	80.07	1,074,419,291	93.93	1,512,321,442	83.89
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86,513,144	20.12	23,671,136	16.48	25,535,155	29.96	308,356,585	26.96	444,076,020	24.63
9	Adjusting and Other Expenses Unpaid **	0	0.00	22,334,214	5.19	7,423,904	5.17	5,609,394	6.58	83,394,256	7.29	118,761,768	6.59
10	Unearned Premium Reserves	0	0.00	203,816,851	47.40	68,220,511	47.49	43,561,985	51.12	566,613,447	49.54	882,212,794	48.94
11	Agents Balances**	0	0.00	36,943,580	8.59	40,207,892	27.99	15,878,829	18.63	265,016,434	23.17	358,046,735	19.86
12	Commission & Brokerage Expenses Incurred	0	0.00	68,793,144	16.00	13,353,556	9.30	12,815,504	15.04	182,283,955	15.94	277,246,159	15.38
13	Taxes, Licenses and Fees Incurred	0	0.00	8,294,316	1.93	2,967,682	2.07	2,177,283	2.55	23,310,453	2.04	36,749,734	2.04
14	Other Acquisition Expenses Incurred **	0	0.00	24,196,731	5.63	14,554,297	10.13	9,484,786	11.13	73,191,122	6.40	121,426,936	6.74
15	General Expenses Incurred **	0	0.00	28,828,043	6.70	10,647,545	7.41	4,243,248	4.98	75,970,606	6.64	119,689,442	6.64
16	Other Income Less Other Expenses **	0	0.00	678,460	0.16	(1,075,138)	(0.75)	(2,032,032)	(2.38)	(6,182,923)	(0.54)	(8,611,633)	(0.48)
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	15,366,571	3.57	(20,478,763)	(14.26)	(48,744,033)	(57.20)	(31,680,182)	(2.77)	(85,536,409)	(4.74)

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

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

Total For Mortgage Guaranty  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	426,172,660	98.58	426,172,660	98.58
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	432,324,124	100.00	432,324,124	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	490,727,331	113.51	490,727,331	113.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,747,355	1.10	4,747,355	1.10
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	23,904,621	5.53	23,904,621	5.53
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,131,120,275	261.64	1,131,120,275	261.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	9,450,396	2.19	9,450,396	2.19
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	23,898,213	5.53	23,898,213	5.53
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	39,002,590	9.02	39,002,590	9.02
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	20,114,239	4.65	20,114,239	4.65
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	133,725	0.03	133,725	0.03
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,759,627	2.26	9,759,627	2.26
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	15,353,989	3.55	15,353,989	3.55
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	52,416,558	12.12	52,416,558	12.12
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(1,450,131)	(0.34)	(1,450,131)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(166,169,213)	(38.44)	(166,169,213)	(38.44)

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

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

Total For Ocean Marine  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	250,183	94.36	832,957	94.15	351,043,797	99.61	352,126,937	99.59
2 Premiums Earned	0	0.00	0	0.00	265,126	100.00	884,756	100.00	352,426,085	100.00	353,575,967	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	55,985	21.12	140,002	15.82	0	0.00	195,987	0.06
4 Incurred Losses	0	0.00	40,952	0.00	(75,191)	(28.36)	112,803	12.75	195,251,692	55.40	195,330,256	55.24
5 Defense and Cost Containment Expenses Incurred	0	0.00	(288)	0.00	(1,736)	(0.65)	3,260	0.37	9,510,361	2.70	9,511,597	2.69
6 Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	12,557	4.74	164,203	18.56	14,948,459	4.24	15,125,218	4.28
7 Unpaid Losses	0	0.00	3,120	0.00	194,581	73.39	142,845	16.15	588,214,824	166.90	588,555,370	166.46
8 Defense and Cost Containment Expenses Unpaid	0	0.00	159	0.00	4,413	1.66	7,138	0.81	37,846,123	10.74	37,857,833	10.71
9 Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	17,688	6.67	11,293	1.28	12,543,914	3.56	12,572,895	3.56
10 Unearned Premium Reserves	0	0.00	0	0.00	116,514	43.95	380,170	42.97	132,841,543	37.69	133,338,227	37.71
11 Agents Balances**	0	0.00	0	0.00	59,323	22.38	147,557	16.68	155,448,656	44.11	155,655,536	44.02
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	43,926,958	12.46	43,926,958	12.42
13 Taxes, Licenses and Fees Incurred	0	0.00	1,572	0.00	3,092	1.17	11,614	1.31	4,879,302	1.38	4,895,580	1.38
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	38,914	14.68	66,919	7.56	18,430,731	5.23	18,536,563	5.24
15 General Expenses Incurred **	0	0.00	0	0.00	15,939	6.01	15,224	1.72	23,102,154	6.56	23,133,317	6.54
16 Other Income Less Other Expenses **	0	0.00	0	0.00	(233)	(0.09)	(920)	(0.10)	(7,954,247)	(2.26)	(7,955,401)	(2.25)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(42,236)	0.00	215,334	81.22	369,810	41.80	34,422,181	9.77	34,965,089	9.89

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

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

Total For Inland Marine  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	35,665,361	100.17	133,520,458	99.37	44,414,544	100.03	45,435,652	102.96	809,425,354	102.96	1,068,461,369	96.95
2	Premiums Earned	35,605,534	100.00	134,364,139	100.00	44,399,149	100.00	43,852,493	100.00	843,820,237	100.00	1,102,041,552	100.00
3	Dividends to Policyholders	0	0.00	141,027	0.10	3,759	0.01	1,350,938	0.00	64,484	0.00	1,560,208	0.14
4	Incurred Losses	18,019,303	50.61	41,785,183	31.10	4,791,588	10.79	23,622,442	75.23	443,139,188	75.23	531,357,704	48.22
5	Defense and Cost Containment Expenses Incurred	76,761	0.22	724,377	0.54	(777,339)	(1.75)	109,058	2.01	8,005,558	2.01	8,138,415	0.74
6	Adjusting and Other Expenses Incurred **	4,178,180	11.73	2,638,743	1.96	1,214,144	2.73	2,321,077	5.29	39,334,963	4.66	49,687,107	4.51
7	Unpaid Losses	3,622,230	10.17	24,225,829	18.03	22,942,476	51.67	3,545,495	39.47	357,939,647	39.47	412,275,677	37.41
8	Defense and Cost Containment Expenses Unpaid	46,625	0.13	1,149,517	0.86	702,235	1.58	73,217	3.07	16,880,775	3.07	18,852,369	1.71
9	Adjusting and Other Expenses Unpaid **	3,152,136	8.85	1,729,865	1.29	694,236	1.56	746,887	1.70	14,348,939	1.70	20,672,062	1.88
10	Unearned Premium Reserves	17,655,389	49.59	94,236,874	70.14	20,321,201	45.77	26,037,759	48.37	212,169,586	48.37	370,420,809	33.61
11	Agents Balances**	2,281,098	6.41	11,398,929	8.48	9,526,845	21.46	7,374,463	16.82	149,054,434	17.66	179,635,770	16.30
12	Commission & Brokerage Expenses Incurred	4,544,733	12.76	34,903,476	25.98	1,906,879	4.29	3,432,477	15.47	110,586,774	15.47	155,374,339	14.10
13	Taxes, Licenses and Fees Incurred	1,120,345	3.15	2,572,444	1.91	1,099,804	2.48	941,471	2.65	17,885,622	2.65	23,619,686	2.14
14	Other Acquisition Expenses Incurred **	4,377,189	12.29	5,111,690	3.80	3,752,853	8.45	7,370,429	16.81	34,969,197	4.14	55,581,358	5.04
15	General Expenses Incurred **	1,409,061	3.96	6,188,361	4.61	4,528,141	10.20	1,476,560	3.37	56,446,795	6.69	70,048,918	6.36
16	Other Income Less Other Expenses **	220,009	0.62	53,933	0.04	40,772	0.09	(130,443)	(0.30)	(5,622,573)	(0.67)	(5,438,300)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain*	2,099,972	5.90	40,352,772	30.03	27,920,092	62.88	3,097,597	7.06	127,765,082	15.14	201,235,516	18.26

\* (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 Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.

Total For Financial Guaranty  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	71,614,061	94.37	71,614,061	94.37
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	75,889,755	100.00	75,889,755	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	25,107,924	33.08	25,107,924	33.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	67,727,099	89.24	67,727,099	89.24
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	535,190	0.71	535,190	0.71
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	51,384,692	67.71	51,384,692	67.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(27,956,610)	(36.84)	(27,956,610)	(36.84)
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	129,633	0.17	129,633	0.17
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	751,152,845	989.79	751,152,845	989.79
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	2,915,570	3.84	2,915,570	3.84
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,239,164	1.63	1,239,164	1.63
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(23,152)	(0.03)	(23,152)	(0.03)
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	17,416,438	22.95	17,416,438	22.95
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	14,104,703	18.59	14,104,703	18.59
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(22,008,206)	(29.00)	(22,008,206)	(29.00)

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

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

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

Total For Medical Malpractice  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,638	106.04	108,131	111.89	16,886,708	96.13	205,720,656	98.58	222,725,133	98.40
2	Premiums Earned	0	0.00	9,089	100.00	96,643	100.00	17,566,179	100.00	208,678,903	100.00	226,350,814	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	94,028	0.54	541,454	0.26	635,482	0.28
4	Incurred Losses	0	0.00	(17)	(0.19)	5,652	5.85	18,698,787	106.45	25,239,449	12.09	43,943,871	19.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	(3)	(0.03)	4,416	4.57	6,617,432	37.67	30,169,222	14.46	36,791,067	16.25
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	15,666	16.21	1,692,305	9.63	8,440,555	4.04	10,148,526	4.48
7	Unpaid Losses	0	0.00	0	0.00	35,911	37.16	40,621,860	231.25	436,207,978	209.03	476,865,749	210.68
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	13,986	14.47	9,630,390	54.82	207,616,209	99.49	217,260,585	95.98
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	60,136	62.23	1,728,192	9.84	17,713,316	8.49	19,501,644	8.62
10	Unearned Premium Reserves	0	0.00	5,099	56.10	56,817	58.79	10,825,247	61.63	103,789,168	49.74	114,676,331	50.66
11	Agents Balances**	0	0.00	2,020	22.22	9,806	10.15	4,943,879	28.14	40,772,280	19.54	45,727,985	20.20
12	Commission & Brokerage Expenses Incurred	0	0.00	1,230	13.53	0	0.00	1,594,952	9.08	17,397,378	8.34	18,993,560	8.39
13	Taxes, Licenses and Fees Incurred	0	0.00	154	1.69	2,453	2.54	259,114	1.48	3,635,423	1.74	3,897,144	1.72
14	Other Acquisition Expenses Incurred **	0	0.00	1,010	11.11	7,782	8.05	250,036	1.42	9,409,908	4.51	9,668,735	4.27
15	General Expenses Incurred **	0	0.00	0	0.00	8,267	8.55	1,772,896	10.09	16,044,577	7.69	17,825,740	7.88
16	Other Income Less Other Expenses **	0	0.00	0	0.00	1,369	1.42	23,258	0.13	(444,686)	(0.21)	(420,059)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	6,715	73.88	53,776	55.64	(13,390,113)	(76.23)	97,356,252	46.65	84,026,630	37.12

\* (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)

**NOTE:** The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.

Total For Earthquake  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	5,010,054	94.77	51,404	115.50	364,898	118.50	8,691,657	107.93	14,118,013	103.11
2 Premiums Earned	0	0.00	5,286,493	100.00	44,507	100.00	307,935	100.00	8,053,239	100.00	13,692,174	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	22,794	7.40	0	0.00	22,794	0.17
4 Incurred Losses	0	0.00	(6,002)	(0.11)	(545)	(1.22)	(41)	(0.01)	139,003	1.73	132,415	0.97
5 Defense and Cost Containment Expenses Incurred	0	0.00	(31,211)	(0.59)	(36)	(0.08)	38	0.01	(419)	(0.01)	(31,628)	(0.23)
6 Adjusting and Other Expenses Incurred **	0	0.00	78,007	1.48	178	0.40	(2,382)	(0.77)	43,215	0.54	119,018	0.87
7 Unpaid Losses	0	0.00	37,483	0.71	294	0.66	1,020	0.33	357,092	4.43	395,889	2.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	12,654	0.24	20	0.04	0	0.00	70,763	0.88	83,437	0.61
9 Adjusting and Other Expenses Unpaid **	0	0.00	41,004	0.78	40	0.09	10,179	3.31	31,402	0.39	82,625	0.60
10 Unearned Premium Reserves	0	0.00	2,057,253	38.92	17,570	39.48	263,177	85.47	4,023,780	49.96	6,361,780	46.46
11 Agents Balances**	0	0.00	204,019	3.86	8,460	19.01	66,899	21.73	1,643,330	20.41	1,922,707	14.04
12 Commission & Brokerage Expenses Incurred	0	0.00	530,986	10.04	4,580	10.29	0	0.00	505,401	6.28	1,040,967	7.60
13 Taxes, Licenses and Fees Incurred	0	0.00	105,340	1.99	721	1.62	4,105	1.33	220,003	2.73	330,169	2.41
14 Other Acquisition Expenses Incurred **	0	0.00	156,015	2.95	5,689	12.78	70,174	22.79	499,964	6.21	731,842	5.34
15 General Expenses Incurred **	0	0.00	328,031	6.21	3,124	7.02	13,288	4.32	486,670	6.04	831,112	6.07
16 Other Income Less Other Expenses **	0	0.00	0	0.00	(6,285)	(14.12)	(2,352)	(0.76)	(46,772)	(0.58)	(55,409)	(0.40)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,125,328	78.04	24,511	55.07	197,608	64.17	6,112,630	75.90	10,460,077	76.39

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

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

Total For Group Accident and Health  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	45,835,137	100.08	0	0.00	286,405,373	103.41	332,240,510	102.93
2	Premiums Earned	0	0.00	0	0.00	45,796,617	100.00	0	0.00	276,974,230	100.00	322,770,847	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	39,766,484	86.83	0	0.00	205,721,941	74.27	245,488,425	76.06
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	424,637	0.93	0	0.00	4,567,139	1.65	4,991,776	1.55
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,369,386	7.36	0	0.00	6,786,648	2.45	10,156,034	3.15
7	Unpaid Losses	0	0.00	0	0.00	9,289,782	20.28	0	0.00	150,288,988	54.26	159,578,770	49.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	107,440	0.23	0	0.00	6,273,411	2.26	6,380,851	1.98
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,026,159	13.16	0	0.00	4,309,546	1.56	10,335,706	3.20
10	Unearned Premium Reserves	0	0.00	0	0.00	1,210,351	2.64	0	0.00	193,040,093	69.70	194,250,444	60.18
11	Agents Balances**	0	0.00	0	0.00	172,648	0.38	0	0.00	77,669,976	28.04	77,842,624	24.12
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	6,146	0.01	0	0.00	56,412,453	20.37	56,418,599	17.48
13	Taxes, Licenses and Fees Incurred	0	0.00	144	0.00	934,814	2.04	0	0.00	7,927,249	2.86	8,862,207	2.75
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,204,805	2.63	0	0.00	14,881,291	5.37	16,086,096	4.98
15	General Expenses Incurred **	0	0.00	0	0.00	26,895	0.06	0	0.00	14,430,048	5.21	14,456,943	4.48
16	Other Income Less Other Expenses **	0	0.00	0	0.00	19,200	0.04	0	0.00	(12,621,780)	(4.56)	(12,602,580)	(3.90)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(144)	0.00	(1,662,864)	(3.63)	0	0.00	(46,374,318)	(16.74)	(48,037,327)	(14.88)

\* (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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	1,621,067	90.41	0	0.00	4,729	100.00	1,625,796	90.44
2	Premiums Earned	0	0.00	0	0.00	1,792,927	100.00	0	0.00	4,729	100.00	1,797,656	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,088,338	60.70	0	0.00	10,637	224.93	1,098,975	61.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,153	0.45	0	0.00	0	0.00	8,153	0.45
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	96,720	5.39	0	0.00	172	3.64	96,892	5.39
7	Unpaid Losses	0	0.00	0	0.00	1,142,748	63.74	0	0.00	3,065	64.81	1,145,813	63.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,284	1.02	0	0.00	0	0.00	18,284	1.02
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	208,700	11.64	0	0.00	55	1.17	208,756	11.61
10	Unearned Premium Reserves	0	0.00	0	0.00	5,355,530	298.70	0	0.00	0	0.00	5,355,530	297.92
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	258	5.45	258	0.01
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	330,498	18.43	0	0.00	1,008	21.32	331,506	18.44
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	35,722	1.99	0	0.00	362	7.65	36,084	2.01
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	100,020	5.58	0	0.00	246	5.20	100,265	5.58
15	General Expenses Incurred **	0	0.00	0	0.00	374,506	20.89	0	0.00	353	7.46	374,859	20.85
16	Other Income Less Other Expenses **	0	0.00	0	0.00	12,374	0.69	0	0.00	2	0.04	12,375	0.69
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(166,218)	(9.27)	0	0.00	(8,047)	(170.16)	(174,265)	(9.69)

\* (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 Accident and Health  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	10,886,695	95.13	75	100.00	5,870,906	93.44	16,757,676	94.53
2 Premiums Earned	0	0.00	0	0.00	11,444,605	100.00	75	100.00	6,282,830	100.00	17,727,510	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	732	0.01	0	0.00	0	0.00	732	0.00
4 Incurred Losses	0	0.00	0	0.00	6,911,633	60.39	0	0.00	2,241,571	35.68	9,153,204	51.63
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	22,052	0.19	0	0.00	1,763	0.03	23,815	0.13
6 Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	739,973	6.47	0	0.00	262,141	4.17	1,002,114	5.65
7 Unpaid Losses	0	0.00	0	0.00	7,175,891	62.70	0	0.00	4,430,797	70.52	11,606,688	65.47
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	114,751	1.00	0	0.00	75,690	1.20	190,441	1.07
9 Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	1,626,749	14.21	0	0.00	215,987	3.44	1,842,736	10.39
10 Unearned Premium Reserves	0	0.00	0	0.00	3,452,495	30.17	40	53.33	1,224,850	19.50	4,677,385	26.38
11 Agents Balances**	0	0.00	0	0.00	4,088,690	35.73	0	0.00	786,064	12.51	4,874,754	27.50
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,028,473	8.99	0	0.00	1,698,903	27.04	2,727,376	15.38
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	253,491	2.21	1	1.33	132,003	2.10	385,495	2.17
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	845,421	7.39	0	0.00	857,724	13.65	1,703,144	9.61
15 General Expenses Incurred **	0	0.00	0	0.00	634,679	5.55	0	0.00	740,203	11.78	1,374,882	7.76
16 Other Income Less Other Expenses **	0	0.00	0	0.00	77,510	0.68	0	0.00	(50,375)	(0.80)	27,135	0.15
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(706,157)	(6.17)	74	98.67	298,147	4.75	(407,936)	(2.30)

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

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

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

Total For Workers Compensation  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	55,998,074	101.09	674,642,935	98.06	19,875,711	101.33	1,433,369,219	93.81	2,183,885,939	95.33
2	Premiums Earned	0	0.00	55,395,129	100.00	687,954,912	100.00	19,615,788	100.00	1,527,898,865	100.00	2,290,864,694	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	94,147,153	13.69	0	0.00	2,505,831	0.16	96,652,984	4.22
4	Incurred Losses	0	0.00	21,129,793	38.14	298,519,213	43.39	5,886,070	30.01	678,662,561	44.42	1,004,197,637	43.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,353,540	2.44	59,041,542	8.58	310,432	1.58	105,508,737	6.91	166,214,251	7.26
6	Adjusting and Other Expenses Incurred **	0	0.00	2,384,006	4.30	42,052,188	6.11	2,205,831	11.25	109,814,870	7.19	156,456,894	6.83
7	Unpaid Losses	0	0.00	86,122,622	155.47	2,118,417,520	307.93	51,503,417	262.56	5,181,124,116	339.10	7,437,167,675	324.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,867,492	3.37	192,030,828	27.91	3,095,281	15.78	497,819,978	32.58	694,813,579	30.33
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,713,013	10.31	67,900,634	9.87	3,170,142	16.16	207,903,037	13.61	284,686,827	12.43
10	Unearned Premium Reserves	0	0.00	21,773,414	39.31	345,980,828	50.29	8,818,162	44.95	471,755,947	30.88	848,328,351	37.03
11	Agents Balances**	0	0.00	18,130,042	32.73	210,992,544	30.67	4,650,635	23.71	426,631,048	27.92	660,404,269	28.83
12	Commission & Brokerage Expenses Incurred	0	0.00	6,821,663	12.31	81,571,943	11.86	1,631,953	8.32	100,541,459	6.58	190,567,018	8.32
13	Taxes, Licenses and Fees Incurred	0	0.00	1,816,992	3.28	18,230,922	2.65	617,119	3.15	47,510,346	3.11	68,175,379	2.98
14	Other Acquisition Expenses Incurred **	0	0.00	3,360,008	6.07	49,531,989	7.20	2,025,594	10.33	90,709,175	5.94	145,626,765	6.36
15	General Expenses Incurred **	0	0.00	5,662,013	10.22	63,644,196	9.25	964,371	4.92	105,929,811	6.93	176,200,392	7.69
16	Other Income Less Other Expenses **	0	0.00	(182,000)	(0.33)	(5,267,607)	(0.77)	(268,131)	(1.37)	(35,191,755)	(2.30)	(40,909,494)	(1.79)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	12,685,114	22.90	(24,051,841)	(3.50)	5,706,287	29.09	251,524,321	16.46	245,863,881	10.73

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

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

Total For Other General Liability - By Occurrence  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
<b>TEXAS DIRECT BUSINESS</b>												
1 Premiums Written	508	4.76	87,093,604	99.97	61,531,771	99.98	29,432,511	100.78	1,323,549,211	93.41	1,501,607,605	94.15
2 Premiums Earned	10,669	100.00	87,121,505	100.00	61,545,154	100.00	29,205,261	100.00	1,416,978,345	100.00	1,594,860,934	100.00
3 Dividends to Policyholders	0	0.00	1,858,343	2.13	448,847	0.73	1,117,505	3.83	225,182	0.02	3,649,877	0.23
4 Incurred Losses	(158)	(1.48)	23,990,859	27.54	25,171,041	40.90	11,180,888	38.28	705,333,346	49.78	765,675,976	48.01
5 Defense and Cost Containment Expenses Incurred	(52,356)	(490.73)	6,677,183	7.66	(1,073,637)	(1.74)	806,190	2.76	113,280,908	7.99	119,638,288	7.50
6 Adjusting and Other Expenses Incurred **	(970)	(9.09)	4,780,150	5.49	2,948,755	4.79	604,266	2.07	106,052,960	7.48	114,385,161	7.17
7 Unpaid Losses	979	9.18	120,819,967	138.68	101,618,246	165.11	41,171,660	140.97	3,475,029,665	245.24	3,738,640,517	234.42
8 Defense and Cost Containment Expenses Unpaid	944	8.85	21,964,000	25.21	19,322,366	31.40	5,475,771	18.75	731,905,027	51.65	778,668,108	48.82
9 Adjusting and Other Expenses Unpaid **	0	0.00	7,172,211	8.23	7,154,761	11.63	1,680,790	5.76	204,938,132	14.46	220,945,894	13.85
10 Unearned Premium Reserves	2,292	21.48	40,093,706	46.02	27,822,906	45.21	14,673,966	50.24	732,250,485	51.68	814,843,355	51.09
11 Agents Balances**	0	0.00	10,279,507	11.80	19,066,816	30.98	4,729,418	16.19	303,864,174	21.44	337,939,915	21.19
12 Commission & Brokerage Expenses Incurred	217	2.03	13,375,995	15.35	7,404,695	12.03	1,920,580	6.58	140,607,070	9.92	163,308,557	10.24
13 Taxes, Licenses and Fees Incurred	10	0.09	1,643,650	1.89	982,714	1.60	748,266	2.56	28,030,879	1.98	31,405,519	1.97
14 Other Acquisition Expenses Incurred **	970	9.09	4,764,256	5.47	6,764,018	10.99	3,657,642	12.52	85,682,407	6.05	100,869,292	6.32
15 General Expenses Incurred **	0	0.00	5,917,571	6.79	4,887,824	7.94	1,355,149	4.64	89,572,186	6.32	101,732,729	6.38
16 Other Income Less Other Expenses **	0	0.00	134,106	0.15	(133,193)	(0.22)	(385,073)	(1.32)	(2,804,261)	(0.20)	(3,188,420)	(0.20)
17 Pretax Profit or Loss Excluding Investment Gain*	62,956	590.08	24,247,605	27.83	13,877,704	22.55	7,429,703	25.44	145,389,147	10.26	191,007,115	11.98

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

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

**NOTE: The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.**

Total For Other General Liability - Claims Made  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,202,130	83.81	3,759,748	96.16	23,852,113	95.03	778,008,067	99.04	806,822,058	98.88
2	Premiums Earned	0	0.00	1,434,373	100.00	3,909,811	100.00	25,099,804	100.00	785,535,621	100.00	815,979,609	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	629	0.02	1,750,029	6.97	453,224	0.06	2,203,882	0.27
4	Incurred Losses	0	0.00	(1,611,984)	(112.38)	2,371,865	60.66	9,207,814	36.68	273,686,791	34.84	283,654,486	34.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	966,922	67.41	724,471	18.53	3,887,730	15.49	76,457,260	9.73	82,036,383	10.05
6	Adjusting and Other Expenses Incurred **	0	0.00	(71,969)	(5.02)	154,452	3.95	52,842	0.21	37,960,238	4.83	38,095,563	4.67
7	Unpaid Losses	0	0.00	8,811,679	614.32	4,283,877	109.57	19,143,153	76.27	1,443,690,770	183.78	1,475,929,479	180.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,967,932	137.20	1,805,530	46.18	10,092,239	40.21	316,131,052	40.24	329,996,753	40.44
9	Adjusting and Other Expenses Unpaid **	0	0.00	90,960	6.34	374,123	9.57	4,403	0.02	57,914,134	7.37	58,383,621	7.16
10	Unearned Premium Reserves	0	0.00	564,866	39.38	1,651,134	42.23	12,398,042	49.39	415,228,342	52.86	429,842,384	52.68
11	Agents Balances**	0	0.00	0	0.00	671,154	17.17	3,122,797	12.44	136,564,459	17.38	140,358,410	17.20
12	Commission & Brokerage Expenses Incurred	0	0.00	177,418	12.37	189,279	4.84	0	0.00	98,989,615	12.60	99,356,312	12.18
13	Taxes, Licenses and Fees Incurred	0	0.00	15,609	1.09	88,359	2.26	375,795	1.50	15,083,153	1.92	15,562,916	1.91
14	Other Acquisition Expenses Incurred **	0	0.00	17,992	1.25	317,936	8.13	325,857	1.30	45,286,874	5.77	45,948,660	5.63
15	General Expenses Incurred **	0	0.00	24,989	1.74	435,545	11.14	1,366,545	5.44	37,616,978	4.79	39,444,057	4.83
16	Other Income Less Other Expenses **	0	0.00	12,994	0.91	(12,512)	(0.32)	165,130	0.66	(12,277,974)	(1.56)	(12,112,361)	(1.48)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,928,390	134.44	(385,237)	(9.85)	8,298,323	33.06	187,723,514	23.90	197,564,989	24.21

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

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

**NOTE: The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.**

Total For Excess Workers' Compensation  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	22,540	34.65	0	0.00	21,551,368	107.11	21,573,908	106.88
2	Premiums Earned	0	0.00	0	0.00	65,057	100.00	0	0.00	20,120,810	100.00	20,185,867	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	33,543	51.56	0	0.00	(12,303,103)	(61.15)	(12,269,560)	(60.78)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,644	10.21	0	0.00	(2,241,140)	(11.14)	(2,234,496)	(11.07)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	4,874	7.49	0	0.00	(355,278)	(1.77)	(350,405)	(1.74)
7	Unpaid Losses	0	0.00	0	0.00	386,545	594.16	0	0.00	188,361,356	936.15	188,747,901	935.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	69,178	106.33	0	0.00	6,118,261	30.41	6,187,439	30.65
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,245	12.67	0	0.00	2,753,833	13.69	2,762,079	13.68
10	Unearned Premium Reserves	0	0.00	0	0.00	11,311	17.39	0	0.00	11,252,124	55.92	11,263,435	55.80
11	Agents Balances**	0	0.00	0	0.00	20,203	31.05	0	0.00	3,576,836	17.78	3,597,039	17.82
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	919	1.41	0	0.00	2,600,648	12.93	2,601,567	12.89
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	501	0.77	0	0.00	398,720	1.98	399,221	1.98
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,364	6.71	0	0.00	583,404	2.90	587,768	2.91
15	General Expenses Incurred **	0	0.00	0	0.00	5,412	8.32	0	0.00	1,459,385	7.25	1,464,797	7.26
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(2,097)	(3.22)	0	0.00	(355,699)	(1.77)	(357,796)	(1.77)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	6,704	10.30	0	0.00	29,622,475	147.22	29,629,179	146.78

\* (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)

**NOTE: The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.**

Total For Products Liability  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,230,239	102.98	9,934,090	102.24	170,525	92.73	104,156,884	98.60	123,491,738	99.19
2	Premiums Earned	0	0.00	8,962,886	100.00	9,716,068	100.00	183,885	100.00	105,636,656	100.00	124,499,495	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	782	0.01	0	0.00	1,144	0.00	1,926	0.00
4	Incurred Losses	0	0.00	7,598,420	84.78	5,948,240	61.22	1,149,102	624.90	(62,756,506)	(59.41)	(48,060,744)	(38.60)
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,694,727	18.91	5,777,774	59.47	202,630	110.19	(22,807,103)	(21.59)	(15,131,972)	(12.15)
6	Adjusting and Other Expenses Incurred **	0	0.00	1,639,162	18.29	904,009	9.30	(17,718)	(9.64)	22,114,480	20.93	24,639,933	19.79
7	Unpaid Losses	0	0.00	14,437,622	161.08	17,222,860	177.26	1,991,259	1082.88	539,070,210	510.31	572,721,951	460.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,048,273	56.32	10,979,502	113.00	679,733	369.65	208,244,444	197.13	224,951,952	180.69
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,597,158	17.82	2,841,973	29.25	157,547	85.68	39,621,563	37.51	44,218,242	35.52
10	Unearned Premium Reserves	0	0.00	4,091,703	45.65	4,938,897	50.83	71,966	39.14	46,996,465	44.49	56,099,031	45.06
11	Agents Balances**	0	0.00	510,050	5.69	3,508,066	36.11	29,690	16.15	20,017,440	18.95	24,065,247	19.33
12	Commission & Brokerage Expenses Incurred	0	0.00	1,476,070	16.47	1,199,563	12.35	19,964	10.86	13,856,155	13.12	16,551,752	13.29
13	Taxes, Licenses and Fees Incurred	0	0.00	149,958	1.67	172,450	1.77	4,037	2.20	2,020,292	1.91	2,346,737	1.88
14	Other Acquisition Expenses Incurred **	0	0.00	276,027	3.08	1,162,195	11.96	21,070	11.46	6,897,185	6.53	8,356,478	6.71
15	General Expenses Incurred **	0	0.00	504,050	5.62	880,964	9.07	9,577	5.21	7,005,653	6.63	8,400,244	6.75
16	Other Income Less Other Expenses **	0	0.00	(4,000)	(0.04)	(48,579)	(0.50)	(4,789)	(2.60)	(1,280,055)	(1.21)	(1,337,423)	(1.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,379,529)	(48.86)	(6,378,488)	(65.65)	(1,209,566)	(657.78)	138,025,300	130.66	126,057,717	101.25

\* (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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,251,355,133	101.23	80,689,735	99.72	1,595,190,329	101.63	208,374,484	102.48	2,238,512,974	100.32	7,374,122,655	101.06
2	Premiums Earned	3,211,733,561	100.00	80,916,807	100.00	1,569,637,973	100.00	203,335,054	100.00	2,231,274,902	100.00	7,296,898,297	100.00
3	Dividends to Policyholders	10,479,621	0.33	0	0.00	2,791,759	0.18	19,725,758	9.70	0	0.00	32,997,138	0.45
4	Incurred Losses	2,060,308,840	64.15	44,761,346	55.32	1,019,663,383	64.96	136,581,339	67.17	1,340,740,951	60.09	4,602,055,859	63.07
5	Defense and Cost Containment Expenses Incurred	82,979,271	2.58	3,022,637	3.74	34,593,681	2.20	5,037,280	2.48	64,833,821	2.91	190,466,690	2.61
6	Adjusting and Other Expenses Incurred **	246,349,890	7.67	6,904,984	8.53	172,028,177	10.96	18,111,206	8.91	216,819,191	9.72	660,213,447	9.05
7	Unpaid Losses	1,405,127,815	43.75	47,548,656	58.76	650,701,023	41.46	161,711,159	79.53	1,032,629,966	46.28	3,297,718,619	45.19
8	Defense and Cost Containment Expenses Unpaid	159,178,655	4.96	7,295,671	9.02	118,022,101	7.52	10,798,909	5.31	132,139,751	5.92	427,435,087	5.86
9	Adjusting and Other Expenses Unpaid **	134,383,940	4.18	3,924,991	4.85	173,255,871	11.04	12,854,960	6.32	140,553,304	6.30	464,973,065	6.37
10	Unearned Premium Reserves	925,274,581	28.81	25,977,493	32.10	426,104,874	27.15	52,666,492	25.90	566,436,868	25.39	1,996,460,308	27.36
11	Agents Balances**	525,225,765	16.35	17,118,959	21.16	238,556,045	15.20	30,968,004	15.23	310,183,905	13.90	1,122,052,677	15.38
12	Commission & Brokerage Expenses Incurred	398,987,497	12.42	9,037,937	11.17	150,400,574	9.58	92,438	0.05	185,166,982	8.30	743,685,428	10.19
13	Taxes, Licenses and Fees Incurred	57,346,299	1.79	1,443,169	1.78	30,665,435	1.95	3,063,114	1.51	48,386,505	2.17	140,904,522	1.93
14	Other Acquisition Expenses Incurred **	181,521,919	5.65	1,785,996	2.21	144,812,932	9.23	19,890,479	9.78	170,210,245	7.63	518,221,571	7.10
15	General Expenses Incurred **	75,432,966	2.35	3,927,991	4.85	59,117,204	3.77	5,579,982	2.74	131,608,803	5.90	275,666,947	3.78
16	Other Income Less Other Expenses **	1,842,999	0.06	(483,999)	(0.60)	12,538,719	0.80	(1,484,276)	(0.73)	14,401,970	0.65	26,815,414	0.37
17	Pretax Profit or Loss Excluding Investment Gain*	100,170,258	3.12	9,548,749	11.80	(31,896,454)	(2.03)	(6,230,818)	(3.06)	87,910,374	3.94	159,502,109	2.19

\* (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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	273,786,315	96.39	21,133,331	90.86	86,860,751	98.25	32,110,209	93.21	1,022,101,942	98.69	1,435,992,548	97.97
2	Premiums Earned	284,026,562	100.00	23,258,897	100.00	88,411,413	100.00	34,449,967	100.00	1,035,641,248	100.00	1,465,788,087	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	21,180	0.02	0	0.00	297,005	0.03	318,185	0.02
4	Incurred Losses	158,023,308	55.64	9,066,544	38.98	43,583,675	49.30	19,925,597	57.84	625,661,820	60.41	856,260,944	58.42
5	Defense and Cost Containment Expenses Incurred	15,954,664	5.62	1,586,003	6.82	4,272,944	4.83	2,407,117	6.99	70,001,903	6.76	94,222,631	6.43
6	Adjusting and Other Expenses Incurred **	13,040,980	4.59	937,996	4.03	7,259,061	8.21	2,863,522	8.31	64,361,266	6.21	88,462,825	6.04
7	Unpaid Losses	263,532,995	92.78	18,709,918	80.44	65,942,909	74.59	30,657,797	88.99	1,174,928,563	113.45	1,553,772,182	106.00
8	Defense and Cost Containment Expenses Unpaid	31,413,903	11.06	3,601,817	15.49	11,308,628	12.79	5,556,677	16.13	159,243,404	15.38	211,124,429	14.40
9	Adjusting and Other Expenses Unpaid **	25,781,960	9.08	1,590,993	6.84	6,124,902	6.93	3,727,069	10.82	69,822,795	6.74	107,047,719	7.30
10	Unearned Premium Reserves	130,230,512	45.85	9,748,317	41.91	36,120,728	40.86	14,948,052	43.39	454,355,043	43.87	645,402,652	44.03
11	Agents Balances**	69,256,893	24.38	2,413,989	10.38	25,737,508	29.11	5,333,269	15.48	247,106,817	23.86	349,848,476	23.87
12	Commission & Brokerage Expenses Incurred	41,645,340	14.66	3,425,384	14.73	8,569,036	9.69	4,432,241	12.87	140,538,504	13.57	198,610,505	13.55
13	Taxes, Licenses and Fees Incurred	4,432,830	1.56	345,037	1.48	1,686,570	1.91	782,416	2.27	19,526,003	1.89	26,772,856	1.83
14	Other Acquisition Expenses Incurred **	3,459,995	1.22	1,002,996	4.31	9,549,072	10.80	3,649,676	10.59	55,238,289	5.33	72,900,027	4.97
15	General Expenses Incurred **	7,287,989	2.57	852,996	3.67	6,078,111	6.87	1,822,829	5.29	69,743,988	6.73	85,785,913	5.85
16	Other Income Less Other Expenses **	1,458,998	0.51	36,000	0.15	10,159	0.01	(639,929)	(1.86)	(32,502,581)	(3.14)	(31,637,354)	(2.16)
17	Pretax Profit or Loss Excluding Investment Gain*	41,640,454	14.66	6,077,941	26.13	7,401,923	8.37	(2,073,361)	(6.02)	(42,230,111)	(4.08)	10,816,846	0.74

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

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

NOTE: The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.

Total For Private Passenger Automobile Physical Damage  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	2,647,312,450	100.10	67,916,270	98.19	1,229,356,406	100.73	182,899,683	102.86	1,689,234,643	99.80	5,816,719,452	100.21
2	Premiums Earned	2,644,672,889	100.00	69,170,380	100.00	1,220,479,868	100.00	177,819,640	100.00	1,692,662,544	100.00	5,804,805,321	100.00
3	Dividends to Policyholders	8,651,789	0.33	0	0.00	2,652,537	0.22	14,735,795	8.29	0	0.00	26,040,121	0.45
4	Incurred Losses	1,634,039,740	61.79	37,488,641	54.20	878,584,879	71.99	124,728,843	70.14	1,005,817,626	59.42	3,680,659,729	63.41
5	Defense and Cost Containment Expenses Incurred	10,796,874	0.41	64,468	0.09	1,934,773	0.16	1,026,577	0.58	15,768,519	0.93	29,591,211	0.51
6	Adjusting and Other Expenses Incurred **	201,721,831	7.63	3,461,019	5.00	115,048,738	9.43	19,185,858	10.79	148,291,642	8.76	487,709,088	8.40
7	Unpaid Losses	128,817,757	4.87	2,843,791	4.11	94,909,982	7.78	1,954,675	1.10	99,996,436	5.91	328,522,641	5.66
8	Defense and Cost Containment Expenses Unpaid	9,291,657	0.35	181,255	0.26	1,824,199	0.15	359,396	0.20	5,207,980	0.31	16,864,487	0.29
9	Adjusting and Other Expenses Unpaid **	37,756,051	1.43	481,003	0.70	69,560,462	5.70	5,585,319	3.14	21,049,191	1.24	134,432,025	2.32
10	Unearned Premium Reserves	815,524,713	30.84	21,889,972	31.65	320,258,921	26.24	46,616,520	26.22	454,630,863	26.86	1,658,920,989	28.58
11	Agents Balances**	425,034,280	16.07	12,809,070	18.52	181,773,527	14.89	27,618,001	15.53	217,639,406	12.86	864,874,285	14.90
12	Commission & Brokerage Expenses Incurred	284,526,749	10.76	7,644,554	11.05	113,142,535	9.27	79,605	0.04	148,047,181	8.75	553,440,624	9.53
13	Taxes, Licenses and Fees Incurred	48,240,337	1.82	1,245,005	1.80	23,043,587	1.89	2,472,128	1.39	37,877,548	2.24	112,878,605	1.94
14	Other Acquisition Expenses Incurred **	145,873,793	5.52	1,234,007	1.78	110,136,798	9.02	17,020,246	9.57	128,346,945	7.58	402,611,789	6.94
15	General Expenses Incurred **	62,065,029	2.35	2,716,015	3.93	41,641,988	3.41	4,510,798	2.54	94,808,077	5.60	205,741,907	3.54
16	Other Income Less Other Expenses **	1,291,011	0.05	(366,002)	(0.53)	6,404,917	0.52	(801,156)	(0.45)	10,037,947	0.59	16,566,717	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	250,047,759	9.45	14,950,669	21.61	(59,301,051)	(4.86)	(6,741,366)	(3.79)	123,742,953	7.31	322,698,964	5.56

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

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

Total For Commercial Automobile Physical Damage  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
<b>TEXAS DIRECT BUSINESS</b>												
1 Premiums Written	107,047,560	94.42	8,664,189	92.58	35,196,435	96.91	11,623,325	91.08	260,680,800	97.14	423,212,309	96.15
2 Premiums Earned	113,378,184	100.00	9,358,334	100.00	36,317,838	100.00	12,762,127	100.00	268,348,592	100.00	440,165,075	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	5,609	0.02	0	0.00	95,534	0.04	101,143	0.02
4 Incurred Losses	55,232,098	48.71	3,510,753	37.51	21,452,792	59.07	7,268,286	56.95	184,022,561	68.58	271,486,490	61.68
5 Defense and Cost Containment Expenses Incurred	596,359	0.53	48,528	0.52	55,154	0.15	149,389	1.17	4,481,549	1.67	5,330,979	1.21
6 Adjusting and Other Expenses Incurred **	6,880,133	6.07	406,014	4.34	3,144,128	8.66	1,052,418	8.25	18,786,903	7.00	30,269,595	6.88
7 Unpaid Losses	5,967,126	5.26	514,609	5.50	3,361,553	9.26	2,153,953	16.88	40,904,715	15.24	52,901,956	12.02
8 Defense and Cost Containment Expenses Unpaid	628,277	0.55	27,283	0.29	94,509	0.26	379,803	2.98	7,861,260	2.93	8,991,132	2.04
9 Adjusting and Other Expenses Unpaid **	1,032,020	0.91	82,003	0.88	916,264	2.52	55,401	0.43	2,731,325	1.02	4,817,013	1.09
10 Unearned Premium Reserves	49,146,760	43.35	3,700,135	39.54	13,787,748	37.96	5,496,443	43.07	112,239,369	41.83	184,370,455	41.89
11 Agents Balances**	24,260,467	21.40	789,028	8.43	9,884,856	27.22	2,170,431	17.01	58,238,250	21.70	95,343,033	21.66
12 Commission & Brokerage Expenses Incurred	14,550,041	12.83	1,515,771	16.20	3,145,381	8.66	1,464,841	11.48	36,060,888	13.44	56,736,922	12.89
13 Taxes, Licenses and Fees Incurred	1,778,632	1.57	137,491	1.47	651,423	1.79	305,031	2.39	5,606,055	2.09	8,478,632	1.93
14 Other Acquisition Expenses Incurred **	1,624,031	1.43	311,011	3.32	3,764,062	10.36	1,474,077	11.55	13,873,196	5.17	21,046,377	4.78
15 General Expenses Incurred **	3,137,060	2.77	291,010	3.11	2,354,005	6.48	690,775	5.41	23,608,105	8.80	30,080,956	6.83
16 Other Income Less Other Expenses **	547,011	0.48	24,001	0.26	22,365	0.06	(240,838)	(1.89)	(455,004)	(0.17)	(102,467)	(0.02)
17 Pretax Profit or Loss Excluding Investment Gain*	30,126,840	26.57	3,161,756	33.79	1,767,649	4.87	116,471	0.91	(18,641,203)	(6.95)	16,531,514	3.76

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

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

Total For Aircraft (All Perils)  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	179,851,091	98.17	179,851,091	98.17
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	183,195,276	100.00	183,195,276	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(1,281,763)	0.00	0	0.00	82,414,028	44.99	81,132,265	44.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,237,196	0.00	0	0.00	15,002,787	8.19	16,239,983	8.86
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,124,041	2.25	4,124,041	2.25
7	Unpaid Losses	0	0.00	0	0.00	25,634,566	0.00	0	0.00	722,060,614	394.15	747,695,180	408.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,214,320	0.00	0	0.00	74,818,001	40.84	76,032,321	41.50
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	5,232,925	2.86	5,232,925	2.86
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	81,869,687	44.69	81,869,687	44.69
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	33,714,835	18.40	33,714,835	18.40
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	27,011,346	14.74	27,011,346	14.74
13	Taxes, Licenses and Fees Incurred	0	0.00	564	0.00	1	0.00	0	0.00	2,856,533	1.56	2,857,098	1.56
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,954,498	3.80	6,954,498	3.80
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,949,100	3.79	6,949,100	3.79
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(4,713,765)	(2.57)	(4,713,765)	(2.57)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	33,169,178	18.11	33,169,178	18.11

\* (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 Fidelity  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	34,488	92.32	501,884	105.66	6,673	100.79	65,221,298	101.16	65,764,343	101.19
2	Premiums Earned	0	0.00	37,355	100.00	474,990	100.00	6,621	100.00	64,471,911	100.00	64,990,877	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	19	0.00	0	0.00	38	0.00	57	0.00
4	Incurred Losses	0	0.00	26,504	70.95	11,824	2.49	112	1.69	49,556,145	76.86	49,594,585	76.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,442	3.86	3,470	0.73	802	12.11	644,691	1.00	650,405	1.00
6	Adjusting and Other Expenses Incurred **	0	0.00	(2,949)	(7.89)	17,114	3.60	332	5.01	3,139,231	4.87	3,153,727	4.85
7	Unpaid Losses	0	0.00	54,516	145.94	103,037	21.69	1,475	22.28	57,894,095	89.80	58,053,123	89.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,748	7.36	5,648	1.19	(23)	(0.35)	8,198,567	12.72	8,206,940	12.63
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,966	5.26	34,472	7.26	240	3.63	2,498,262	3.87	2,534,940	3.90
10	Unearned Premium Reserves	0	0.00	16,937	45.34	235,296	49.54	2,860	43.20	40,138,644	62.26	40,393,737	62.15
11	Agents Balances**	0	0.00	1,966	5.26	162,998	34.32	298	4.50	11,477,280	17.80	11,642,542	17.91
12	Commission & Brokerage Expenses Incurred	0	0.00	6,140	16.44	37,875	7.97	491	7.42	8,700,811	13.50	8,745,317	13.46
13	Taxes, Licenses and Fees Incurred	0	0.00	624	1.67	9,824	2.07	147	2.22	1,187,518	1.84	1,198,113	1.84
14	Other Acquisition Expenses Incurred **	0	0.00	983	2.63	91,820	19.33	1,244	18.79	4,874,185	7.56	4,968,232	7.64
15	General Expenses Incurred **	0	0.00	1,966	5.26	60,596	12.76	332	5.01	4,629,273	7.18	4,692,167	7.22
16	Other Income Less Other Expenses **	0	0.00	0	0.00	140	0.03	(23)	(0.35)	(793,180)	(1.23)	(793,063)	(1.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,966	5.26	115,849	24.39	(275)	(4.15)	8,568,974	13.29	8,686,514	13.37

\* 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 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,648	203.85	7,021,003	99.31	203	42.38	439,328,316	95.39	446,352,170	95.45
2	Premiums Earned	0	0.00	1,299	100.00	7,069,932	100.00	479	100.00	460,546,068	100.00	467,617,778	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	721,701	10.21	0	0.00	42,888,554	9.31	43,610,255	9.33
4	Incurred Losses	0	0.00	8	0.62	(1,177,841)	(16.66)	1	0.21	58,897,803	12.79	57,719,971	12.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(240,425)	(3.40)	(1)	(0.21)	15,472,324	3.36	15,231,898	3.26
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	288,635	4.08	115	24.00	14,713,969	3.19	15,002,719	3.21
7	Unpaid Losses	0	0.00	77	5.93	(385,695)	(5.46)	61	12.73	180,045,566	39.09	179,660,009	38.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	(2)	(0.15)	191,270	2.71	18	3.76	49,784,146	10.81	49,975,432	10.69
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	394,880	5.59	(57)	(12.00)	18,657,917	4.05	19,052,739	4.07
10	Unearned Premium Reserves	0	0.00	1,965	151.27	3,416,957	48.33	494	103.13	240,246,034	52.17	243,665,450	52.11
11	Agents Balances**	0	0.00	0	0.00	1,497,308	21.18	(1,188)	(248.00)	60,044,051	13.04	61,540,171	13.16
12	Commission & Brokerage Expenses Incurred	0	0.00	1,122	86.37	2,607,913	36.89	0	0.00	102,126,041	22.17	104,735,076	22.40
13	Taxes, Licenses and Fees Incurred	0	0.00	1,474	113.47	150,241	2.13	2	0.42	8,677,734	1.88	8,829,451	1.89
14	Other Acquisition Expenses Incurred **	0	0.00	(1,299)	(100.00)	1,087,895	15.39	(38)	(8.00)	45,409,306	9.86	46,495,864	9.94
15	General Expenses Incurred **	0	0.00	0	0.00	657,130	9.29	19	4.00	34,184,600	7.42	34,841,749	7.45
16	Other Income Less Other Expenses **	0	0.00	0	0.00	333,409	4.72	(10)	(2.00)	(570,246)	(0.12)	(236,846)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6)	(0.46)	3,308,092	46.79	372	77.58	137,605,491	29.88	140,913,949	30.13

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

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

Total For Burglary and Theft  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
<b>TEXAS DIRECT BUSINESS</b>													
1	Premiums Written	4,300,992	99.53	165,486	100.43	144,929	90.80	5,309	99.92	4,158,598	89.97	8,775,314	94.63
2	Premiums Earned	4,321,317	100.00	164,783	100.00	159,611	100.00	5,313	100.00	4,622,300	100.00	9,273,324	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.01	0	0.00	13	0.00	36	0.00
4	Incurred Losses	1,168,112	27.03	65,338	39.65	15,093	9.46	34,649	652.16	5,856,793	126.71	7,139,985	76.99
5	Defense and Cost Containment Expenses Incurred	1	0.00	(69,853)	(42.39)	(152)	(0.10)	36	0.68	248,929	5.39	178,961	1.93
6	Adjusting and Other Expenses Incurred **	300,022	6.94	38,181	23.17	5,773	3.62	840	15.81	127,935	2.77	472,751	5.10
7	Unpaid Losses	189,374	4.38	848,295	514.80	9,955	6.24	5,414	101.90	3,841,593	83.11	4,894,631	52.78
8	Defense and Cost Containment Expenses Unpaid	1	0.00	175,319	106.39	245	0.15	53	1.00	1,280,887	27.71	1,456,505	15.71
9	Adjusting and Other Expenses Unpaid **	27,002	0.62	31,148	18.90	1,769	1.11	(105)	(1.98)	95,826	2.07	155,640	1.68
10	Unearned Premium Reserves	58,083	1.34	79,818	48.44	68,950	43.20	2,381	44.81	5,411,704	117.08	5,620,936	60.61
11	Agents Balances**	52,004	1.20	19,091	11.59	50,116	31.40	546	10.28	933,301	20.19	1,055,058	11.38
12	Commission & Brokerage Expenses Incurred	738,283	17.08	26,474	16.07	11,557	7.24	637	11.99	1,221,621	26.43	1,998,572	21.55
13	Taxes, Licenses and Fees Incurred	33,514	0.78	2,481	1.51	2,864	1.79	122	2.30	(42,815)	(0.93)	(3,834)	(0.04)
14	Other Acquisition Expenses Incurred **	599,044	13.86	10,048	6.10	23,696	14.85	4,809	90.51	425,551	9.21	1,063,148	11.46
15	General Expenses Incurred **	158,012	3.66	3,014	1.83	26,187	16.41	252	4.74	228,846	4.95	416,311	4.49
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(209)	(0.13)	0	0.00	(14,326)	(0.31)	(14,535)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain*	1,324,329	30.65	89,100	54.07	74,361	46.59	(36,032)	(678.19)	(3,458,899)	(74.83)	(2,007,141)	(21.64)

\* (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)

NOTE: The following data exclude Farm Mutuals, Risk Retention Groups, and government organizations such as Joint Underwriting Associations, Texas Windstorm Association and the Texas Fair Plan Association.

Total For Boiler and Machinery  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,311,999	97.43	28,766,240	103.93	1,222,333	98.22	69,862,636	101.54	109,163,208	101.75
2	Premiums Earned	0	0.00	9,557,788	100.00	27,679,240	100.00	1,244,479	100.00	68,801,071	100.00	107,282,578	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	400	0.00	0	0.00	18	0.00	418	0.00
4	Incurred Losses	0	0.00	20,707,913	216.66	18,842,885	68.08	53,634	4.31	29,689,959	43.15	69,294,391	64.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	100,997	1.06	228,129	0.82	(125)	(0.01)	1,221,896	1.78	1,550,897	1.45
6	Adjusting and Other Expenses Incurred **	0	0.00	745,139	7.80	906,095	3.27	29,642	2.38	1,545,945	2.25	3,226,821	3.01
7	Unpaid Losses	0	0.00	5,457,389	57.10	41,921,066	151.45	8,569	0.69	31,272,377	45.45	78,659,401	73.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	75,424	0.79	1,009,151	3.65	768	0.06	2,214,980	3.22	3,300,323	3.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	889,166	9.30	864,582	3.12	1,653	0.13	2,605,399	3.79	4,360,800	4.06
10	Unearned Premium Reserves	0	0.00	4,386,395	45.89	13,522,181	48.85	72,931	5.86	21,569,084	31.35	39,550,591	36.87
11	Agents Balances**	0	0.00	269,050	2.81	5,478,870	19.79	15,825	1.27	19,876,103	28.89	25,639,848	23.90
12	Commission & Brokerage Expenses Incurred	0	0.00	1,314,888	13.76	438,630	1.58	25,055	2.01	3,787,182	5.50	5,565,755	5.19
13	Taxes, Licenses and Fees Incurred	0	0.00	162,921	1.70	800,570	2.89	27,301	2.19	1,313,735	1.91	2,304,527	2.15
14	Other Acquisition Expenses Incurred **	0	0.00	1,014,190	10.61	1,710,047	6.18	127,070	10.21	9,059,134	13.17	11,910,440	11.10
15	General Expenses Incurred **	0	0.00	2,349,440	24.58	3,316,952	11.98	39,916	3.21	7,484,246	10.88	13,190,554	12.30
16	Other Income Less Other Expenses **	0	0.00	0	0.00	32,455	0.12	(4,488)	(0.36)	(900,178)	(1.31)	(872,211)	(0.81)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16,837,700)	(176.17)	1,467,986	5.30	937,499	75.33	13,798,778	20.06	(633,436)	(0.59)

\* (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 Credit  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	22,995,441	99.48	42,520,686	82.57	0	0.00	0	0.00	197,513,799	78.96	263,029,926	80.99
2	Premiums Earned	23,115,766	100.00	51,499,311	100.00	0	0.00	0	0.00	250,155,092	100.00	324,770,169	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	7,126,537	30.83	14,402,831	27.97	(1)	0.00	0	0.00	187,797,913	75.07	209,327,280	64.45
5	Defense and Cost Containment Expenses Incurred	84	0.00	0	0.00	(171)	0.00	0	0.00	506,445	0.20	506,358	0.16
6	Adjusting and Other Expenses Incurred **	37,000	0.16	835,005	1.62	0	0.00	0	0.00	4,543,178	1.82	5,415,183	1.67
7	Unpaid Losses	647,545	2.80	2,969,270	5.77	(1)	0.00	0	0.00	49,591,983	19.82	53,208,797	16.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	587	0.00	0	0.00	162,602	0.07	163,189	0.05
9	Adjusting and Other Expenses Unpaid **	3,000	0.01	175,001	0.34	0	0.00	0	0.00	2,775,881	1.11	2,953,882	0.91
10	Unearned Premium Reserves	3,156,021	13.65	80,696,192	156.69	0	0.00	0	0.00	378,779,973	151.42	462,632,186	142.45
11	Agents Balances**	578,994	2.50	2,212,013	4.30	0	0.00	0	0.00	21,916,303	8.76	24,707,310	7.61
12	Commission & Brokerage Expenses Incurred	11,205,457	48.48	22,949,513	44.56	0	0.00	0	0.00	61,017,305	24.39	95,172,275	29.30
13	Taxes, Licenses and Fees Incurred	510,406	2.21	816,333	1.59	0	0.00	0	0.00	4,392,961	1.76	5,719,700	1.76
14	Other Acquisition Expenses Incurred **	0	0.00	2,442,015	4.74	0	0.00	0	0.00	7,614,831	3.04	10,056,846	3.10
15	General Expenses Incurred **	(424,996)	(1.84)	2,005,012	3.89	0	0.00	0	0.00	18,535,977	7.41	20,115,993	6.19
16	Other Income Less Other Expenses **	0	0.00	26,000	0.05	0	0.00	0	0.00	1,711,891	0.68	1,737,891	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	4,661,278	20.16	8,074,602	15.68	172	0.00	0	0.00	(32,541,628)	(13.01)	(19,805,575)	(6.10)

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

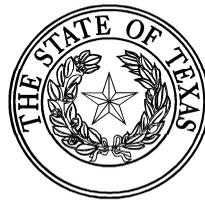
\*\* Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.  
(Texas Expense Portion = Texas Premiums Earned \* Countrywide Ratio)

Total For Warranty  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2009 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	117,214,358	111.06	117,214,358	111.05
2	Premiums Earned	4,139	0.00	0	0.00	0	0.00	0	0.00	105,545,388	100.00	105,549,527	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	1,062	0.00	0	0.00	0	0.00	0	0.00	77,607,157	73.53	77,608,219	73.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	195,815	0.19	195,815	0.19
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,231,011	1.17	1,231,011	1.17
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	21,476,449	20.35	21,476,449	20.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,908,426	1.81	1,908,426	1.81
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	383,696	0.36	383,696	0.36
10	Unearned Premium Reserves	273	0.00	0	0.00	0	0.00	0	0.00	245,132,048	232.25	245,132,321	232.24
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	8,225,494	7.79	8,225,494	7.79
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,182,883	4.91	5,182,883	4.91
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,257,580	2.14	2,257,580	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	5,648,448	5.35	5,648,448	5.35
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	5,392,409	5.11	5,392,409	5.11
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(3,506,352)	(3.32)	(3,506,352)	(3.32)
17	Pretax Profit or Loss Excluding Investment Gain*	3,077	0.00	0	0.00	0	0.00	0	0.00	4,523,734	4.29	4,526,811	4.29

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

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



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