

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

2010
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, 2010*

TEXAS DEPARTMENT OF INSURANCE

*Published May 9, 2011
Property & Casualty Program
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INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS DATA REPORT IS TO PROVIDE INFORMATION BY LINE OF BUSINESS ON A COUNTRY WIDE BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENTS, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION IS USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2010 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, 2010*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-34) - Direct Business
Source: NAIC 2010 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	6,007,856	99.07	4,742,837	100.28	50,737,205	100.19	14,855,647	99.92	278,799,583	100.33	355,143,128	100.27
2 Premiums Earned	6,063,953	100.00	4,729,645	100.00	50,642,475	100.00	14,867,390	100.00	277,888,437	100.00	354,191,900	100.00
3 Dividends to Policyholders	24,101	0.40	8,059	0.17	324,590	0.64	862,744	5.80	443,211	0.16	1,662,705	0.47
4 Incurred Losses	3,505,960	57.82	2,199,903	46.51	33,952,736	67.04	7,930,145	53.34	166,517,059	59.92	214,105,803	60.45
5 Defense and Cost Containment Expenses Incurred	119,026	1.96	107,865	2.28	1,439,272	2.84	463,754	3.12	15,284,399	5.50	17,414,316	4.92
6 Unallocated LAE* Incurred	455,628	7.51	282,267	5.97	4,315,793	8.52	1,275,415	8.58	18,303,966	6.59	24,633,069	6.95
7 Unpaid Losses	1,801,463	29.71	1,371,314	28.99	40,076,334	79.14	7,877,141	52.98	339,713,446	122.25	390,839,698	110.35
8 Defense and Cost Containment Expenses Unpaid	213,822	3.53	203,846	4.31	5,028,182	9.93	1,388,200	9.34	50,037,314	18.01	56,871,364	16.06
9 Unallocated LAE* Unpaid	218,060	3.60	196,003	4.14	4,170,542	8.24	756,004	5.08	17,795,413	6.40	23,136,022	6.53
10 Unearned Premium Reserves	1,885,458	31.09	2,479,633	52.43	17,449,370	34.46	6,358,816	42.77	134,311,282	48.33	162,484,559	45.87
11 Agents Balances	1,074,270	17.72	688,348	14.55	8,543,508	16.87	2,569,486	17.28	68,246,847	24.56	81,122,459	22.90
12 Commission & Brokerage Expenses Incurred	792,863	13.08	666,873	14.10	4,938,565	9.75	869,635	5.85	32,020,843	11.52	39,288,779	11.09
13 Taxes, Licenses and Fees Incurred	107,825	1.78	103,223	2.18	1,120,698	2.21	355,209	2.39	7,166,672	2.58	8,853,627	2.50
14 Other Acquisition Expenses Incurred	341,357	5.63	324,147	6.85	4,587,952	9.06	1,600,952	10.77	18,329,406	6.60	25,183,814	7.11
15 General Expenses Incurred	151,161	2.49	194,165	4.11	2,613,290	5.16	534,420	3.59	17,821,188	6.41	21,314,224	6.02
16 Other Income Less Other Expenses	25,144	0.41	25,008	0.53	217,835	0.43	(179,951)	(1.21)	(1,010,090)	(0.36)	(922,054)	(0.26)
17 Pretax Profit or Loss Excluding Investment Gain**	591,178	9.75	868,147	18.36	(2,432,597)	(4.80)	795,124	5.35	991,623	0.36	813,475	0.23

* 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 2010 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	6,084,800	99.09	4,743,641	100.28	50,748,874	100.19	14,855,653	99.92	279,721,435	100.30	356,154,403	100.25
2 Premiums Earned	6,140,896	100.00	4,730,506	100.00	50,654,344	100.00	14,867,393	100.00	278,883,295	100.00	355,276,434	100.00
3 Dividends to Policyholders	24,101	0.39	8,059	0.17	324,587	0.64	862,743	5.80	443,213	0.16	1,662,703	0.47
4 Incurred Losses	3,505,959	57.09	2,199,907	46.50	33,955,308	67.03	7,930,152	53.34	167,047,638	59.90	214,638,964	60.41
5 Defense and Cost Containment Expenses Incurred	119,025	1.94	107,867	2.28	1,439,276	2.84	463,760	3.12	15,292,998	5.48	17,422,926	4.90
6 Unallocated LAE* Incurred	455,627	7.42	282,268	5.97	4,318,054	8.52	1,275,416	8.58	18,319,728	6.57	24,651,093	6.94
7 Unpaid Losses	1,801,461	29.34	1,371,318	28.99	40,113,651	79.19	7,877,144	52.98	341,319,969	122.39	392,483,543	110.47
8 Defense and Cost Containment Expenses Unpaid	213,820	3.48	203,853	4.31	5,028,184	9.93	1,388,202	9.34	50,073,665	17.96	56,907,724	16.02
9 Unallocated LAE* Unpaid	218,058	3.55	196,009	4.14	4,170,542	8.23	756,012	5.09	17,814,508	6.39	23,155,129	6.52
10 Unearned Premium Reserves	1,885,459	30.70	2,480,069	52.43	17,453,391	34.46	6,358,823	42.77	135,040,567	48.42	163,218,309	45.94
11 Agents Balances	1,074,269	17.49	688,476	14.55	8,543,722	16.87	2,569,490	17.28	68,290,327	24.49	81,166,284	22.85
12 Commission & Brokerage Expenses Incurred	792,862	12.91	666,967	14.10	4,940,172	9.75	869,641	5.85	32,137,000	11.52	39,406,642	11.09
13 Taxes, Licenses and Fees Incurred	107,827	1.76	103,233	2.18	1,121,035	2.21	355,216	2.39	7,195,593	2.58	8,882,904	2.50
14 Other Acquisition Expenses Incurred	341,355	5.56	324,204	6.85	4,587,958	9.06	1,600,955	10.77	18,353,348	6.58	25,207,820	7.10
15 General Expenses Incurred	151,160	2.46	194,185	4.10	2,614,216	5.16	534,427	3.59	17,923,979	6.43	21,417,967	6.03
16 Other Income Less Other Expenses	25,146	0.41	25,015	0.53	217,908	0.43	(179,950)	(1.21)	(994,852)	(0.36)	(906,733)	(0.26)
17 Pretax Profit or Loss Excluding Investment Gain**	668,125	10.88	868,833	18.37	(2,428,351)	(4.79)	795,129	5.35	1,174,935	0.42	1,078,671	0.30

* 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 2010 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	17,429	99.93	116,174	96.74	854,822	96.62	310,042	101.54	6,465,425	101.70	7,763,892	101.03
2	Premiums Earned	17,442	100.00	120,086	100.00	884,740	100.00	305,340	100.00	6,357,169	100.00	7,684,777	100.00
3	Dividends to Policyholders	0	0.00	49	0.04	4,548	0.51	11,092	3.63	678	0.01	16,367	0.21
4	Incurred Losses	6,849	39.27	35,210	29.32	437,637	49.47	99,709	32.66	1,809,633	28.47	2,389,038	31.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,124	0.94	(327)	(0.04)	4,517	1.48	58,835	0.93	64,149	0.83
6	Unallocated LAE* Incurred	511	2.93	2,798	2.33	30,495	3.45	9,231	3.02	160,443	2.52	203,478	2.65
7	Unpaid Losses	1,386	7.95	15,663	13.04	324,308	36.66	51,617	16.90	1,799,388	28.30	2,192,362	28.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,053	0.88	6,698	0.76	4,394	1.44	101,303	1.59	113,448	1.48
9	Unallocated LAE* Unpaid	88	0.50	1,023	0.85	18,389	2.08	3,703	1.21	84,964	1.34	108,167	1.41
10	Unearned Premium Reserves	266	1.53	54,687	45.54	438,542	49.57	180,824	59.22	3,000,462	47.20	3,674,781	47.82
11	Agents Balances	215	1.23	14,193	11.82	173,095	19.56	80,899	26.49	1,057,992	16.64	1,326,394	17.26
12	Commission & Brokerage Expenses Incurred	2,759	15.82	20,482	17.06	47,393	5.36	27,994	9.17	698,473	10.99	797,101	10.37
13	Taxes, Licenses and Fees Incurred	(225)	(1.29)	2,541	2.12	20,990	2.37	7,817	2.56	174,446	2.74	205,569	2.68
14	Other Acquisition Expenses Incurred	2,398	13.75	2,878	2.40	71,595	8.09	38,439	12.59	333,392	5.24	448,702	5.84
15	General Expenses Incurred	751	4.31	10,011	8.34	130,024	14.70	12,021	3.94	577,285	9.08	730,092	9.50
16	Other Income Less Other Expenses	0	0.00	1,572	1.31	(3,805)	(0.43)	(4,966)	(1.63)	(2,370)	(0.04)	(9,569)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	4,398	25.21	46,565	38.78	138,584	15.66	89,544	29.33	2,541,630	39.98	2,820,721	36.71

* 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 2010 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	8,444	99.93	176,764	102.29	1,285,143	97.44	285,572	102.37	4,571,860	100.63	6,327,783	100.08
2	Premiums Earned	8,450	100.00	172,811	100.00	1,318,963	100.00	278,970	100.00	4,543,357	100.00	6,322,551	100.00
3	Dividends to Policyholders	0	0.00	231	0.13	3,888	0.29	14,343	5.14	732	0.02	19,194	0.30
4	Incurred Losses	25,301	299.42	79,195	45.83	383,288	29.06	172,771	61.93	2,082,836	45.84	2,743,391	43.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,736	3.32	3,234	0.25	7,555	2.71	43,429	0.96	59,954	0.95
6	Unallocated LAE* Incurred	6,773	80.15	8,833	5.11	38,288	2.90	14,912	5.35	192,300	4.23	261,106	4.13
7	Unpaid Losses	24,849	294.07	58,161	33.66	184,794	14.01	57,384	20.57	1,797,478	39.56	2,122,666	33.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,521	3.19	4,936	0.37	5,497	1.97	105,403	2.32	121,357	1.92
9	Unallocated LAE* Unpaid	3,996	47.29	4,262	2.47	13,236	1.00	6,711	2.41	92,226	2.03	120,431	1.90
10	Unearned Premium Reserves	129	1.53	78,046	45.16	568,910	43.13	155,943	55.90	1,783,190	39.25	2,586,218	40.90
11	Agents Balances	104	1.23	15,117	8.75	188,010	14.25	58,169	20.85	734,548	16.17	995,948	15.75
12	Commission & Brokerage Expenses Incurred	1,338	15.83	23,091	13.36	66,906	5.07	20,153	7.22	494,195	10.88	605,683	9.58
13	Taxes, Licenses and Fees Incurred	(109)	(1.29)	3,462	2.00	28,935	2.19	6,612	2.37	109,139	2.40	148,039	2.34
14	Other Acquisition Expenses Incurred	1,145	13.55	6,328	3.66	88,426	6.70	31,634	11.34	196,499	4.32	324,032	5.13
15	General Expenses Incurred	381	4.51	8,733	5.05	202,650	15.36	9,212	3.30	328,959	7.24	549,935	8.70
16	Other Income Less Other Expenses	0	0.00	1,135	0.66	(8,456)	(0.64)	(3,334)	(1.20)	(302)	(0.01)	(10,957)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain**	(26,379)	(312.18)	38,336	22.18	494,890	37.52	(1,562)	(0.56)	1,094,967	24.10	1,600,252	25.31

* 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 2010 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	5,734	0.00	568,916	99.00	0	0.00	7,103,853	104.09	7,678,503	103.78
2 Premiums Earned	0	0.00	0	0.00	574,652	100.00	0	0.00	6,824,509	100.00	7,399,161	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	240,636	41.88	0	0.00	2,595,199	38.03	2,835,835	38.33
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	32	0.01	0	0.00	16,969	0.25	17,001	0.23
6 Unallocated LAE* Incurred	0	0.00	0	0.00	14,003	2.44	0	0.00	54,419	0.80	68,422	0.92
7 Unpaid Losses	0	0.00	0	0.00	65,165	11.34	0	0.00	1,589,086	23.28	1,654,251	22.36
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	136	0.02	0	0.00	13,878	0.20	14,014	0.19
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	1,870	0.33	0	0.00	29,149	0.43	31,019	0.42
10 Unearned Premium Reserves	0	0.00	0	0.00	22,248	3.87	0	0.00	833,639	12.22	855,887	11.57
11 Agents Balances	0	0.00	0	0.00	19,035	3.31	0	0.00	1,642,685	24.07	1,661,720	22.46
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	75,269	13.10	0	0.00	559,949	8.20	635,218	8.59
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	308	0.05	0	0.00	15,283	0.22	15,591	0.21
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	9,021	1.57	0	0.00	(124,219)	(1.82)	(115,198)	(1.56)
15 General Expenses Incurred	0	0.00	17	0.00	14,341	2.50	0	0.00	142,478	2.09	156,836	2.12
16 Other Income Less Other Expenses	0	0.00	0	0.00	457	0.08	0	0.00	67,253	0.99	67,710	0.92
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(17)	0.00	221,500	38.55	0	0.00	3,631,681	53.22	3,853,164	52.08

* 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 2010 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	6,158	37.69	192,732	105.33	41,501	104.54	2,391,831	98.59	2,632,222	98.77
2 Premiums Earned	0	0.00	16,340	100.00	182,977	100.00	39,698	100.00	2,426,008	100.00	2,665,023	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	7,693	47.08	44,306	24.21	6,505	16.39	520,063	21.44	578,567	21.71
5 Defense and Cost Containment Expenses Incurred	0	0.00	289	1.77	635	0.35	586	1.48	15,599	0.64	17,109	0.64
6 Unallocated LAE* Incurred	0	0.00	98	0.60	2,252	1.23	275	0.69	42,147	1.74	44,772	1.68
7 Unpaid Losses	0	0.00	1,455	8.90	12,726	6.95	5,419	13.65	157,003	6.47	176,603	6.63
8 Defense and Cost Containment Expenses Unpaid	0	0.00	113	0.69	359	0.20	0	0.00	1,419	0.06	1,891	0.07
9 Unallocated LAE* Unpaid	0	0.00	69	0.42	0	0.00	0	0.00	16,575	0.68	16,644	0.62
10 Unearned Premium Reserves	0	0.00	8,332	50.99	107,204	58.59	22,268	56.09	1,217,603	50.19	1,355,407	50.86
11 Agents Balances	0	0.00	0	0.00	0	0.00	7,834	19.73	(29,348)	(1.21)	(21,514)	(0.81)
12 Commission & Brokerage Expenses Incurred	0	0.00	2,162	13.23	41,528	22.70	7,376	18.58	372,080	15.34	423,146	15.88
13 Taxes, Licenses and Fees Incurred	0	0.00	403	2.47	3,862	2.11	1,030	2.59	42,727	1.76	48,022	1.80
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	2,694	6.79	7,760	0.32	10,454	0.39
15 General Expenses Incurred	0	0.00	0	0.00	5	0.00	1,197	3.02	28,417	1.17	29,619	1.11
16 Other Income Less Other Expenses	0	0.00	910	5.57	391	0.21	(1,551)	(3.91)	5,210	0.21	4,960	0.19
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	6,604	40.42	90,779	49.61	18,481	46.55	1,402,425	57.81	1,518,289	56.97

* 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 2010 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	53,628	100.76	383,273	100.78	79,674	137.16	834,087	105.51	1,350,662	105.34
2	Premiums Earned	0	0.00	53,225	100.00	380,312	100.00	58,090	100.00	790,521	100.00	1,282,148	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	22,829	42.89	220,701	58.03	35,762	61.56	535,016	67.68	814,308	63.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,494	2.81	8,184	2.15	931	1.60	20,164	2.55	30,773	2.40
6	Unallocated LAE* Incurred	0	0.00	2,305	4.33	16,919	4.45	3,298	5.68	47,959	6.07	70,481	5.50
7	Unpaid Losses	0	0.00	12,413	23.32	123,341	32.43	12,068	20.77	297,219	37.60	445,041	34.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,492	2.80	18,447	4.85	1,869	3.22	34,334	4.34	56,142	4.38
9	Unallocated LAE* Unpaid	0	0.00	1,357	2.55	5,228	1.37	434	0.75	19,486	2.46	26,505	2.07
10	Unearned Premium Reserves	0	0.00	26,515	49.82	172,075	45.25	40,382	69.52	404,132	51.12	643,104	50.16
11	Agents Balances	0	0.00	5,346	10.04	77,565	20.40	9,824	16.91	195,029	24.67	287,764	22.44
12	Commission & Brokerage Expenses Incurred	0	0.00	8,341	15.67	62,584	16.46	10,714	18.44	139,418	17.64	221,057	17.24
13	Taxes, Licenses and Fees Incurred	0	0.00	1,155	2.17	8,121	2.14	1,676	2.89	18,499	2.34	29,451	2.30
14	Other Acquisition Expenses Incurred	0	0.00	2,690	5.05	30,670	8.06	4,501	7.75	52,077	6.59	89,938	7.01
15	General Expenses Incurred	0	0.00	2,901	5.45	21,415	5.63	1,329	2.29	52,022	6.58	77,667	6.06
16	Other Income Less Other Expenses	0	0.00	298	0.56	(412)	(0.11)	620	1.07	2,241	0.28	2,747	0.21
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	11,811	22.19	11,304	2.97	497	0.86	(72,396)	(9.16)	(48,784)	(3.80)

* 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 2010 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	118,660	98.10	3,464,141	100.59	3,018,206	100.12	4,522,262	100.44	39,892,705	102.93	51,015,974	102.36
2 Premiums Earned	120,956	100.00	3,443,834	100.00	3,014,657	100.00	4,502,377	100.00	38,755,823	100.00	49,837,647	100.00
3 Dividends to Policyholders	0	0.00	7,628	0.22	43,310	1.44	233,413	5.18	453	0.00	284,804	0.57
4 Incurred Losses	45,246	37.41	1,671,152	48.53	1,938,291	64.30	2,445,199	54.31	24,438,224	63.06	30,538,112	61.28
5 Defense and Cost Containment Expenses Incurred	540	0.45	66,521	1.93	31,802	1.05	71,518	1.59	647,528	1.67	817,909	1.64
6 Unallocated LAE* Incurred	2,843	2.35	231,197	6.71	184,530	6.12	362,945	8.06	3,087,483	7.97	3,868,998	7.76
7 Unpaid Losses	15,134	12.51	708,194	20.56	676,267	22.43	1,159,062	25.74	10,431,989	26.92	12,990,646	26.07
8 Defense and Cost Containment Expenses Unpaid	276	0.23	74,250	2.16	64,825	2.15	128,204	2.85	1,056,178	2.73	1,323,733	2.66
9 Unallocated LAE* Unpaid	1,261	1.04	148,142	4.30	61,259	2.03	137,207	3.05	1,604,523	4.14	1,952,392	3.92
10 Unearned Premium Reserves	63,040	52.12	1,801,701	52.32	1,553,943	51.55	2,350,500	52.21	21,755,639	56.14	27,524,823	55.23
11 Agents Balances	28,599	23.64	540,296	15.69	445,686	14.78	791,776	17.59	4,888,030	12.61	6,694,387	13.43
12 Commission & Brokerage Expenses Incurred	18,537	15.33	438,029	12.72	366,154	12.15	375,906	8.35	5,323,928	13.74	6,522,554	13.09
13 Taxes, Licenses and Fees Incurred	2,251	1.86	76,079	2.21	68,082	2.26	109,376	2.43	989,899	2.55	1,245,687	2.50
14 Other Acquisition Expenses Incurred	20,168	16.67	266,533	7.74	326,071	10.82	514,681	11.43	3,181,009	8.21	4,308,462	8.64
15 General Expenses Incurred	3,814	3.15	98,108	2.85	195,357	6.48	156,140	3.47	1,665,956	4.30	2,119,375	4.25
16 Other Income Less Other Expenses	2,466	2.04	19,988	0.58	14,957	0.50	(83,963)	(1.86)	118,938	0.31	72,386	0.15
17 Pretax Profit or Loss Excluding Investment Gain**	30,024	24.82	608,571	17.67	(123,987)	(4.11)	149,232	3.31	(459,704)	(1.19)	204,136	0.41

* 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 2010 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	413,183	99.42	2,056,282	99.19	970,449	97.92	21,305,416	98.82	24,745,330	98.83
2	Premiums Earned	0	0.00	415,602	100.00	2,073,154	100.00	991,069	100.00	21,559,523	100.00	25,039,348	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,354	0.50	8	0.00	3,364	0.02	13,726	0.05
4	Incurred Losses	1	0.00	175,056	42.12	1,237,601	59.70	402,145	40.58	10,804,820	50.12	12,619,623	50.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	19,903	4.79	98,781	4.76	47,756	4.82	1,832,322	8.50	1,998,762	7.98
6	Unallocated LAE* Incurred	(2)	0.00	18,028	4.34	133,330	6.43	71,773	7.24	942,671	4.37	1,165,800	4.66
7	Unpaid Losses	1	0.00	244,756	58.89	1,746,381	84.24	614,720	62.03	19,879,824	92.21	22,485,682	89.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	79,032	19.02	530,226	25.58	282,652	28.52	6,437,868	29.86	7,329,778	29.27
9	Unallocated LAE* Unpaid	(2)	0.00	21,859	5.26	116,225	5.61	69,429	7.01	1,487,247	6.90	1,694,758	6.77
10	Unearned Premium Reserves	0	0.00	201,341	48.45	1,000,825	48.28	500,670	50.52	10,314,897	47.84	12,017,733	48.00
11	Agents Balances	0	0.00	37,515	9.03	605,423	29.20	175,744	17.73	5,204,760	24.14	6,023,442	24.06
12	Commission & Brokerage Expenses Incurred	0	0.00	66,413	15.98	269,825	13.02	136,513	13.77	3,574,677	16.58	4,047,428	16.16
13	Taxes, Licenses and Fees Incurred	66	0.00	8,754	2.11	51,310	2.47	23,883	2.41	541,752	2.51	625,765	2.50
14	Other Acquisition Expenses Incurred	0	0.00	18,029	4.34	197,393	9.52	117,767	11.88	1,400,773	6.50	1,733,962	6.92
15	General Expenses Incurred	0	0.00	37,363	8.99	165,438	7.98	52,819	5.33	1,504,625	6.98	1,760,245	7.03
16	Other Income Less Other Expenses	0	0.00	1,468	0.35	668	0.03	(33,876)	(3.42)	(114,082)	(0.53)	(145,822)	(0.58)
17	Pretax Profit or Loss Excluding Investment Gain**	(65)	0.00	73,519	17.69	(90,218)	(4.35)	104,522	10.55	840,429	3.90	928,187	3.71

* 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 2010 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	4,875,377	97.89	4,875,377	97.89
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,980,566	100.00	4,980,566	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	7,917,524	158.97	7,917,524	158.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	36,058	0.72	36,058	0.72
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	305,001	6.12	305,001	6.12
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	19,747,712	396.50	19,747,712	396.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	220,096	4.42	220,096	4.42
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	334,006	6.71	334,006	6.71
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	682,559	13.70	682,559	13.70
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	247,468	4.97	247,468	4.97
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,850	0.04	1,850	0.04
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	109,489	2.20	109,489	2.20
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	180,630	3.63	180,630	3.63
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	684,682	13.75	684,682	13.75
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	469,459	9.43	469,459	9.43
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(3,785,202)	(76.00)	(3,785,202)	(76.00)

* 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 2010 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	5,620	96.78	8,894	94.06	3,459,808	100.83	3,474,322	100.81
2 Premiums Earned	0	0.00	0	0.00	5,807	100.00	9,456	100.00	3,431,165	100.00	3,446,428	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	723	12.45	1,612	17.05	0	0.00	2,335	0.07
4 Incurred Losses	0	0.00	114	0.00	2,060	35.47	2,017	21.33	1,925,333	56.11	1,929,524	55.99
5 Defense and Cost Containment Expenses Incurred	0	0.00	7	0.00	327	5.63	151	1.60	139,795	4.07	140,280	4.07
6 Unallocated LAE* Incurred	0	0.00	14	0.00	2,419	41.66	1,021	10.80	149,378	4.35	152,832	4.43
7 Unpaid Losses	0	0.00	46	0.00	33,711	580.52	2,039	21.56	3,418,918	99.64	3,454,714	100.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.00	390	6.72	173	1.83	277,407	8.08	277,977	8.07
9 Unallocated LAE* Unpaid	0	0.00	5	0.00	2,423	41.73	76	0.80	125,819	3.67	128,323	3.72
10 Unearned Premium Reserves	0	0.00	0	0.00	2,717	46.79	4,244	44.88	1,167,338	34.02	1,174,299	34.07
11 Agents Balances	0	0.00	0	0.00	1,495	25.74	1,553	16.42	730,553	21.29	733,601	21.29
12 Commission & Brokerage Expenses Incurred	0	0.00	2	0.00	137	2.36	21	0.22	504,149	14.69	504,309	14.63
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	123	2.12	192	2.03	56,019	1.63	56,334	1.63
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	893	15.38	765	8.09	178,481	5.20	180,139	5.23
15 General Expenses Incurred	0	0.00	0	0.00	276	4.75	85	0.90	262,459	7.65	262,820	7.63
16 Other Income Less Other Expenses	0	0.00	0	0.00	14	0.24	6	0.06	(68,711)	(2.00)	(68,691)	(1.99)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(137)	0.00	(1,137)	(19.58)	3,598	38.05	146,834	4.28	149,158	4.33

* 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 2010 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	35,470	99.83	127,205	98.19	1,008,685	99.55	171,223	100.22	10,317,036	99.79	11,659,619	99.76
2	Premiums Earned	35,531	100.00	129,545	100.00	1,013,211	100.00	170,850	100.00	10,338,239	100.00	11,687,376	100.00
3	Dividends to Policyholders	0	0.00	151	0.12	2,440	0.24	13,118	7.68	251	0.00	15,960	0.14
4	Incurred Losses	17,110	48.16	44,294	34.19	583,047	57.54	68,956	40.36	4,456,477	43.11	5,169,884	44.23
5	Defense and Cost Containment Expenses Incurred	238	0.67	765	0.59	7,517	0.74	601	0.35	68,789	0.67	77,910	0.67
6	Unallocated LAE* Incurred	4,137	11.64	1,766	1.36	47,296	4.67	8,502	4.98	533,113	5.16	594,814	5.09
7	Unpaid Losses	3,285	9.25	26,020	20.09	481,281	47.50	15,960	9.34	1,994,561	19.29	2,521,107	21.57
8	Defense and Cost Containment Expenses Unpaid	51	0.14	1,184	0.91	7,770	0.77	592	0.35	128,936	1.25	138,533	1.19
9	Unallocated LAE* Unpaid	3,367	9.48	833	0.64	26,296	2.60	3,027	1.77	174,526	1.69	208,049	1.78
10	Unearned Premium Reserves	17,596	49.52	91,956	70.98	476,188	47.00	89,225	52.22	2,827,774	27.35	3,502,739	29.97
11	Agents Balances	7,143	20.10	11,561	8.92	179,806	17.75	29,019	16.99	1,934,973	18.72	2,162,502	18.50
12	Commission & Brokerage Expenses Incurred	4,539	12.77	37,449	28.91	58,348	5.76	6,984	4.09	1,514,965	14.65	1,622,285	13.88
13	Taxes, Licenses and Fees Incurred	1,334	3.75	2,431	1.88	23,749	2.34	4,055	2.37	262,208	2.54	293,777	2.51
14	Other Acquisition Expenses Incurred	4,628	13.03	3,392	2.62	86,085	8.50	29,040	17.00	442,879	4.28	566,024	4.84
15	General Expenses Incurred	1,431	4.03	8,963	6.92	147,869	14.59	5,345	3.13	603,448	5.84	767,056	6.56
16	Other Income Less Other Expenses	216	0.61	42	0.03	(4,552)	(0.45)	(772)	(0.45)	(64,511)	(0.62)	(69,577)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain**	2,331	6.56	30,380	23.45	52,308	5.16	33,471	19.59	2,391,578	23.13	2,510,068	21.48

* 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 2010 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	1,409,579	61.43	1,409,579	61.43
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,294,727	100.00	2,294,727	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	3,925,984	171.09	3,925,984	171.09
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	718,945	31.33	718,945	31.33
6 Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,763	0.77	17,763	0.77
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,371,345	321.23	7,371,345	321.23
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	296,689	12.93	296,689	12.93
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	12,981	0.57	12,981	0.57
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,274,664	491.33	11,274,664	491.33
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	66,682	2.91	66,682	2.91
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	282	0.01	282	0.01
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	37,261	1.62	37,261	1.62
14 Other Acquisition Expenses Incurred	6	0.00	6	0.00	0	0.00	0	0.00	810	0.04	822	0.04
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	404,747	17.64	404,747	17.64
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	243,679	10.62	243,679	10.62
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(2,567,389)	(111.88)	(2,567,389)	(111.88)

* 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 2010 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	90.00	231,739	99.74	609,691	100.84	2,376,173	100.78	3,217,612	100.72
2	Premiums Earned	0	0.00	10	100.00	232,334	100.00	604,631	100.00	2,357,722	100.00	3,194,697	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18,071	7.78	13,839	2.29	11,238	0.48	43,148	1.35
4	Incurred Losses	0	0.00	0	0.00	67,586	29.09	173,820	28.75	611,451	25.93	852,857	26.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	58,635	25.24	123,549	20.43	488,712	20.73	670,896	21.00
6	Unallocated LAE* Incurred	0	0.00	0	0.00	32,417	13.95	54,535	9.02	89,341	3.79	176,293	5.52
7	Unpaid Losses	0	0.00	0	0.00	297,750	128.16	786,572	130.09	5,801,505	246.06	6,885,827	215.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	221,124	95.18	302,434	50.02	2,346,676	99.53	2,870,234	89.84
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	83,712	36.03	72,219	11.94	378,209	16.04	534,140	16.72
10	Unearned Premium Reserves	0	0.00	5	50.00	88,891	38.26	366,393	60.60	1,185,956	50.30	1,641,245	51.37
11	Agents Balances	0	0.00	2	20.00	21,220	9.13	156,560	25.89	456,092	19.34	633,874	19.84
12	Commission & Brokerage Expenses Incurred	0	0.00	1	10.00	9,558	4.11	6,531	1.08	257,748	10.93	273,838	8.57
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	5,468	2.35	18,981	3.14	51,883	2.20	76,332	2.39
14	Other Acquisition Expenses Incurred	0	0.00	1	10.00	13,639	5.87	8,943	1.48	99,743	4.23	122,326	3.83
15	General Expenses Incurred	0	0.00	0	0.00	30,323	13.05	62,430	10.33	197,836	8.39	290,589	9.10
16	Other Income Less Other Expenses	0	0.00	0	0.00	382	0.16	206	0.03	2,870	0.12	3,458	0.11
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	7	70.00	(2,979)	(1.28)	142,211	23.52	552,632	23.44	691,871	21.66

* 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 2010 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	7,019	112.39	48,645	99.29	42,414	100.83	1,170,211	102.55	1,268,289	102.41
2 Premiums Earned	0	0.00	6,245	100.00	48,991	100.00	42,063	100.00	1,141,095	100.00	1,238,394	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	781	1.59	4,023	9.56	3	0.00	4,807	0.39
4 Incurred Losses	0	0.00	113	1.81	(39)	(0.08)	(495)	(1.18)	(28,717)	(2.52)	(29,138)	(2.35)
5 Defense and Cost Containment Expenses Incurred	0	0.00	4	0.06	(2)	(0.00)	308	0.73	(2,215)	(0.19)	(1,905)	(0.15)
6 Unallocated LAE* Incurred	0	0.00	48	0.77	217	0.44	(1,115)	(2.65)	3,471	0.30	2,621	0.21
7 Unpaid Losses	0	0.00	150	2.40	528	1.08	531	1.26	54,494	4.78	55,703	4.50
8 Defense and Cost Containment Expenses Unpaid	0	0.00	17	0.27	184	0.38	15	0.04	2,824	0.25	3,040	0.25
9 Unallocated LAE* Unpaid	0	0.00	21	0.34	50	0.10	29	0.07	6,905	0.61	7,005	0.57
10 Unearned Premium Reserves	0	0.00	2,830	45.32	24,518	50.05	22,737	54.05	561,811	49.23	611,896	49.41
11 Agents Balances	0	0.00	264	4.23	8,907	18.18	8,866	21.08	224,411	19.67	242,448	19.58
12 Commission & Brokerage Expenses Incurred	0	0.00	791	12.67	3,910	7.98	2,006	4.77	130,113	11.40	136,820	11.05
13 Taxes, Licenses and Fees Incurred	0	0.00	138	2.21	1,191	2.43	2,479	5.89	31,643	2.77	35,451	2.86
14 Other Acquisition Expenses Incurred	0	0.00	23	0.37	5,865	11.97	10,258	24.39	68,189	5.98	84,335	6.81
15 General Expenses Incurred	0	0.00	506	8.10	3,154	6.44	1,563	3.72	68,755	6.03	73,978	5.97
16 Other Income Less Other Expenses	0	0.00	1	0.02	(6,190)	(12.63)	(518)	(1.23)	(1,940)	(0.17)	(8,647)	(0.70)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	4,623	74.03	27,724	56.59	22,519	53.54	867,919	76.06	922,785	74.51

* 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 2010 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	623,743	100.25	0	0.00	3,552,395	105.98	4,176,138	105.08
2	Premiums Earned	0	0.00	0	0.00	622,167	100.00	0	0.00	3,351,948	100.00	3,974,115	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	578,368	92.96	0	0.00	1,975,782	58.94	2,554,150	64.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7,335	1.18	0	0.00	54,507	1.63	61,842	1.56
6	Unallocated LAE* Incurred	0	0.00	0	0.00	45,502	7.31	0	0.00	67,816	2.02	113,318	2.85
7	Unpaid Losses	0	0.00	0	0.00	109,255	17.56	0	0.00	1,844,020	55.01	1,953,275	49.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,427	0.23	0	0.00	29,445	0.88	30,872	0.78
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	83,166	13.37	0	0.00	53,898	1.61	137,064	3.45
10	Unearned Premium Reserves	0	0.00	0	0.00	37,483	6.02	0	0.00	1,806,858	53.90	1,844,341	46.41
11	Agents Balances	0	0.00	0	0.00	3,009	0.48	0	0.00	875,420	26.12	878,429	22.10
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,577	0.25	0	0.00	651,352	19.43	652,929	16.43
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	9,162	1.47	0	0.00	89,095	2.66	98,258	2.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	16,893	2.72	0	0.00	189,024	5.64	205,917	5.18
15	General Expenses Incurred	0	0.00	0	0.00	2,036	0.33	0	0.00	188,902	5.64	190,938	4.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,405	0.23	0	0.00	(133,239)	(3.97)	(131,834)	(3.32)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1)	0.00	(37,301)	(6.00)	0	0.00	2,222	0.07	(35,080)	(0.88)

* 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 2010 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	8,666	98.63	0	0.00	228,099	91.92	236,765	92.15
2	Premiums Earned	0	0.00	0	0.00	8,786	100.00	0	0.00	248,155	100.00	256,941	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	4,376	49.81	0	0.00	33,761	13.60	38,137	14.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	14	0.16	0	0.00	62	0.02	76	0.03
6	Unallocated LAE* Incurred	0	0.00	0	0.00	972	11.06	0	0.00	331	0.13	1,303	0.51
7	Unpaid Losses	0	0.00	0	0.00	5,914	67.31	0	0.00	45,163	18.20	51,077	19.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	95	1.08	0	0.00	419	0.17	514	0.20
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,148	13.07	0	0.00	2,796	1.13	3,944	1.53
10	Unearned Premium Reserves	0	0.00	0	0.00	25,356	288.60	0	0.00	98,861	39.84	124,217	48.34
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	16,565	6.68	16,565	6.45
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,739	19.79	0	0.00	45,749	18.44	47,488	18.48
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	156	1.78	0	0.00	6,492	2.62	6,648	2.59
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	523	5.95	0	0.00	12,200	4.92	12,723	4.95
15	General Expenses Incurred	0	0.00	0	0.00	1,551	17.65	0	0.00	18,122	7.30	19,673	7.66
16	Other Income Less Other Expenses	0	0.00	0	0.00	52	0.59	0	0.00	141	0.06	193	0.08
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(493)	(5.61)	0	0.00	131,575	53.02	131,082	51.02

* 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 2010 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	257	101.98	726,497	126.40	0	0.00	2,501,167	127.86	3,227,921	127.52
2	Premiums Earned	0	0.00	252	100.00	574,759	100.00	0	0.00	1,956,234	100.00	2,531,245	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.00	0	0.00	0	0.00	23	0.00
4	Incurred Losses	0	0.00	120	47.62	443,726	77.20	0	0.00	1,493,630	76.35	1,937,476	76.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,498	0.26	0	0.00	55,328	2.83	56,826	2.24
6	Unallocated LAE* Incurred	0	0.00	0	0.00	37,612	6.54	0	0.00	71,066	3.63	108,678	4.29
7	Unpaid Losses	0	0.00	197	78.17	417,059	72.56	0	0.00	1,906,725	97.47	2,323,981	91.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,702	1.17	0	0.00	27,217	1.39	33,919	1.34
9	Unallocated LAE* Unpaid	0	0.00	3	1.19	86,427	15.04	0	0.00	63,542	3.25	149,972	5.92
10	Unearned Premium Reserves	0	0.00	56	22.22	1,266,080	220.28	0	0.00	5,966,666	305.01	7,232,802	285.74
11	Agents Balances	0	0.00	44	17.46	209,773	36.50	0	0.00	1,482,054	75.76	1,691,871	66.84
12	Commission & Brokerage Expenses Incurred	0	0.00	56	22.22	74,384	12.94	0	0.00	375,562	19.20	450,002	17.78
13	Taxes, Licenses and Fees Incurred	0	0.00	4	1.59	13,460	2.34	0	0.00	11,202	0.57	24,666	0.97
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,493	7.57	0	0.00	480,877	24.58	524,370	20.72
15	General Expenses Incurred	0	0.00	21	8.33	28,826	5.02	0	0.00	471,730	24.11	500,577	19.78
16	Other Income Less Other Expenses	0	0.00	9	3.57	3,371	0.59	0	0.00	(65,467)	(3.35)	(62,087)	(2.45)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	60	23.81	(64,892)	(11.29)	0	0.00	(1,068,626)	(54.63)	(1,133,458)	(44.78)

* 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 2010 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	48,653	98.33	1,812,921	98.19	307,964	98.17	27,606,009	100.29	29,775,547	100.13
2	Premiums Earned	0	0.00	49,479	100.00	1,846,302	100.00	313,719	100.00	27,527,329	100.00	29,736,829	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	165,370	8.96	1,336	0.43	229,321	0.83	396,027	1.33
4	Incurred Losses	0	0.00	27,139	54.85	1,115,336	60.41	223,246	71.16	20,542,356	74.63	21,908,077	73.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,714	3.46	70,988	3.84	19,956	6.36	2,562,637	9.31	2,655,295	8.93
6	Unallocated LAE* Incurred	0	0.00	2,484	5.02	126,814	6.87	34,146	10.88	1,962,649	7.13	2,126,093	7.15
7	Unpaid Losses	0	0.00	89,357	180.60	5,598,722	303.24	941,742	300.19	94,376,686	342.85	101,006,507	339.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,970	3.98	484,335	26.23	76,219	24.30	9,287,810	33.74	9,850,334	33.13
9	Unallocated LAE* Unpaid	0	0.00	4,211	8.51	195,911	10.61	62,648	19.97	4,107,983	14.92	4,370,753	14.70
10	Unearned Premium Reserves	0	0.00	20,948	42.34	863,579	46.77	146,838	46.81	9,693,923	35.22	10,725,288	36.07
11	Agents Balances	0	0.00	16,933	34.22	585,155	31.69	74,922	23.88	6,205,681	22.54	6,882,691	23.15
12	Commission & Brokerage Expenses Incurred	0	0.00	6,226	12.58	149,938	8.12	26,828	8.55	2,300,441	8.36	2,483,433	8.35
13	Taxes, Licenses and Fees Incurred	3	0.00	1,928	3.90	51,399	2.78	10,174	3.24	1,199,335	4.36	1,262,839	4.25
14	Other Acquisition Expenses Incurred	0	0.00	3,522	7.12	130,650	7.08	35,083	11.18	1,694,734	6.16	1,863,989	6.27
15	General Expenses Incurred	0	0.00	4,815	9.73	163,458	8.85	16,649	5.31	1,914,122	6.95	2,099,044	7.06
16	Other Income Less Other Expenses	0	0.00	(314)	(0.63)	(2,470)	(0.13)	(5,551)	(1.77)	(583,825)	(2.12)	(592,160)	(1.99)
17	Pretax Profit or Loss Excluding Investment Gain**	(3)	0.00	1,336	2.70	(130,124)	(7.05)	(59,249)	(18.89)	(5,462,086)	(19.84)	(5,650,126)	(19.00)

* 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 2010 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	50.00	81,897	98.95	949,722	98.81	337,322	101.94	18,020,682	99.01	19,389,624	99.05
2	Premiums Earned	2	100.00	82,762	100.00	961,195	100.00	330,913	100.00	18,200,160	100.00	19,575,032	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	8,953	0.93	16,199	4.90	1,011	0.01	26,163	0.13
4	Incurred Losses	(1)	(50.00)	41,996	50.74	337,068	35.07	96,122	29.05	10,790,419	59.29	11,265,604	57.55
5	Defense and Cost Containment Expenses Incurred	(1)	(50.00)	6,224	7.52	78,197	8.14	22,205	6.71	2,350,449	12.91	2,457,074	12.55
6	Unallocated LAE* Incurred	0	0.00	5,467	6.61	63,347	6.59	8,132	2.46	1,165,251	6.40	1,242,197	6.35
7	Unpaid Losses	0	0.00	122,928	148.53	2,346,486	244.12	618,717	186.97	56,118,682	308.34	59,206,813	302.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	21,739	26.27	635,540	66.12	223,318	67.49	11,079,079	60.87	11,959,676	61.10
9	Unallocated LAE* Unpaid	0	0.00	7,770	9.39	134,810	14.03	18,085	5.47	2,661,175	14.62	2,821,840	14.42
10	Unearned Premium Reserves	1	50.00	39,501	47.73	460,253	47.88	162,664	49.16	8,854,851	48.65	9,517,270	48.62
11	Agents Balances	0	0.00	9,409	11.37	311,766	32.44	52,501	15.87	4,044,629	22.22	4,418,305	22.57
12	Commission & Brokerage Expenses Incurred	0	0.00	13,432	16.23	126,853	13.20	20,383	6.16	2,110,693	11.60	2,271,361	11.60
13	Taxes, Licenses and Fees Incurred	0	0.00	1,606	1.94	20,564	2.14	8,390	2.54	439,580	2.42	470,140	2.40
14	Other Acquisition Expenses Incurred	0	0.00	3,229	3.90	114,530	11.92	51,658	15.61	1,170,610	6.43	1,340,027	6.85
15	General Expenses Incurred	0	0.00	7,042	8.51	78,786	8.20	17,849	5.39	1,225,069	6.73	1,328,746	6.79
16	Other Income Less Other Expenses	0	0.00	132	0.16	515	0.05	(5,040)	(1.52)	(973,223)	(5.35)	(977,616)	(4.99)
17	Pretax Profit or Loss Excluding Investment Gain**	4	200.00	3,897	4.71	133,410	13.88	84,929	25.67	(2,026,143)	(11.13)	(1,803,903)	(9.22)

* 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 2010 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	1,841	115.50	181,529	98.87	32,579	99.32	12,206,721	98.69	12,422,670	98.70
2	Premiums Earned	0	0.00	1,594	100.00	183,605	100.00	32,803	100.00	12,368,416	100.00	12,586,418	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,200	0.65	1,750	5.33	453	0.00	3,403	0.03
4	Incurred Losses	0	0.00	(3,525)	(221.14)	83,627	45.55	4,766	14.53	6,272,350	50.71	6,357,218	50.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	59	3.70	43,216	23.54	6,531	19.91	1,798,411	14.54	1,848,217	14.68
6	Unallocated LAE* Incurred	0	0.00	87	5.46	5,432	2.96	75	0.23	613,918	4.96	619,512	4.92
7	Unpaid Losses	0	0.00	4,128	258.97	258,612	140.85	22,533	68.69	25,828,295	208.82	26,113,568	207.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,381	86.64	87,916	47.88	14,078	42.92	5,852,554	47.32	5,955,929	47.32
9	Unallocated LAE* Unpaid	0	0.00	43	2.70	18,492	10.07	7	0.02	1,035,043	8.37	1,053,585	8.37
10	Unearned Premium Reserves	0	0.00	812	50.94	81,025	44.13	14,998	45.72	7,001,028	56.60	7,097,863	56.39
11	Agents Balances	0	0.00	58	3.64	37,716	20.54	4,166	12.70	2,013,376	16.28	2,055,316	16.33
12	Commission & Brokerage Expenses Incurred	0	0.00	220	13.80	16,284	8.87	0	0.00	1,657,693	13.40	1,674,197	13.30
13	Taxes, Licenses and Fees Incurred	0	0.00	34	2.13	4,461	2.43	587	1.79	301,957	2.44	307,039	2.44
14	Other Acquisition Expenses Incurred	0	0.00	11	0.69	16,197	8.82	419	1.28	737,144	5.96	753,771	5.99
15	General Expenses Incurred	0	0.00	24	1.51	21,212	11.55	1,137	3.47	684,679	5.54	707,052	5.62
16	Other Income Less Other Expenses	0	0.00	12	0.75	45	0.02	194	0.59	(171,311)	(1.39)	(171,060)	(1.36)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	4,694	294.48	(7,982)	(4.35)	17,732	54.06	130,492	1.06	144,936	1.15

* 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 2010 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	2,758	101.62	2,210	99.82	916,706	105.79	921,674	105.76
2	Premiums Earned	0	0.00	0	0.00	2,714	100.00	2,214	100.00	866,563	100.00	871,491	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(3,009)	(110.87)	1,197	54.07	963,421	111.18	961,609	110.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	457	16.84	0	0.00	75,539	8.72	75,996	8.72
6	Unallocated LAE* Incurred	0	0.00	0	0.00	205	7.55	648	29.27	4,490	0.52	5,343	0.61
7	Unpaid Losses	0	0.00	0	0.00	36,016	1327.04	8,352	377.24	7,992,211	922.29	8,036,579	922.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,778	212.90	0	0.00	332,665	38.39	338,443	38.83
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	341	12.56	0	0.00	107,010	12.35	107,351	12.32
10	Unearned Premium Reserves	0	0.00	0	0.00	1,313	48.38	185	8.36	378,810	43.71	380,308	43.64
11	Agents Balances	0	0.00	0	0.00	800	29.48	0	0.00	170,032	19.62	170,832	19.60
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	86	3.17	0	0.00	75,109	8.67	75,195	8.63
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	42	1.55	62	2.80	23,507	2.71	23,611	2.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	180	6.63	0	0.00	29,304	3.38	29,484	3.38
15	General Expenses Incurred	0	0.00	0	0.00	310	11.42	167	7.54	74,326	8.58	74,803	8.58
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3)	(0.11)	0	0.00	(13,916)	(1.61)	(13,919)	(1.60)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	4,439	163.56	140	6.32	(393,046)	(45.36)	(388,467)	(44.57)

* 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 2010 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	8,742	97.51	114,320	95.57	291	88.72	1,510,829	100.11	1,634,182	99.76
2 Premiums Earned	0	0.00	8,965	100.00	119,621	100.00	328	100.00	1,509,159	100.00	1,638,073	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	263	0.22	0	0.00	33	0.00	296	0.02
4 Incurred Losses	0	0.00	5,866	65.43	92,653	77.46	3,108	947.56	1,235,308	81.85	1,336,935	81.62
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,645	18.35	30,220	25.26	660	201.22	1,002,075	66.40	1,034,600	63.16
6 Unallocated LAE* Incurred	0	0.00	889	9.92	9,102	7.61	10	3.05	197,468	13.08	207,469	12.67
7 Unpaid Losses	0	0.00	15,031	167.66	383,999	321.01	5,072	1546.34	10,210,968	676.60	10,615,070	648.02
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6,265	69.88	141,864	118.59	2,190	667.68	4,016,595	266.15	4,166,914	254.38
9 Unallocated LAE* Unpaid	0	0.00	1,405	15.67	34,317	28.69	310	94.51	617,294	40.90	653,326	39.88
10 Unearned Premium Reserves	0	0.00	3,871	43.18	61,656	51.54	131	39.94	659,233	43.68	724,891	44.25
11 Agents Balances	0	0.00	404	4.51	45,405	37.96	47	14.33	347,641	23.04	393,497	24.02
12 Commission & Brokerage Expenses Incurred	0	0.00	1,438	16.04	13,626	11.39	33	10.06	177,980	11.79	193,077	11.79
13 Taxes, Licenses and Fees Incurred	0	0.00	172	1.92	2,496	2.09	7	2.13	36,945	2.45	39,620	2.42
14 Other Acquisition Expenses Incurred	0	0.00	129	1.44	15,689	13.12	40	12.20	99,007	6.56	114,865	7.01
15 General Expenses Incurred	0	0.00	1,099	12.26	10,748	8.99	18	5.49	110,917	7.35	122,782	7.50
16 Other Income Less Other Expenses	0	0.00	(5)	(0.06)	3,586	3.00	(10)	(3.05)	18,563	1.23	22,134	1.35
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(2,274)	(25.37)	(51,587)	(43.13)	(3,557)	(1084.45)	(1,332,001)	(88.26)	(1,389,419)	(84.82)

* 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 2010 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	3,132,832	99.75	79,764	103.03	20,855,125	100.69	3,836,992	99.18	47,447,911	101.21	75,352,624	100.90
2	Premiums Earned	3,140,595	100.00	77,417	100.00	20,711,573	100.00	3,868,805	100.00	46,880,668	100.00	74,679,058	100.00
3	Dividends to Policyholders	12,753	0.41	0	0.00	34,581	0.17	305,404	7.89	84,078	0.18	436,816	0.58
4	Incurred Losses	1,976,146	62.92	42,828	55.32	16,349,604	78.94	2,333,382	60.31	31,461,719	67.11	52,163,679	69.85
5	Defense and Cost Containment Expenses Incurred	87,132	2.77	1,064	1.37	905,089	4.37	138,378	3.58	1,876,419	4.00	3,008,082	4.03
6	Unallocated LAE* Incurred	241,689	7.70	3,398	4.39	2,095,111	10.12	346,686	8.96	4,503,590	9.61	7,190,474	9.63
7	Unpaid Losses	1,417,430	45.13	46,377	59.91	24,090,674	116.32	3,300,770	85.32	39,711,723	84.71	68,566,974	91.82
8	Defense and Cost Containment Expenses Unpaid	171,102	5.45	6,088	7.86	2,534,177	12.24	304,390	7.87	4,752,709	10.14	7,768,466	10.40
9	Unallocated LAE* Unpaid	150,992	4.81	2,897	3.74	2,352,264	11.36	252,091	6.52	3,081,870	6.57	5,840,114	7.82
10	Unearned Premium Reserves	917,516	29.21	28,326	36.59	5,553,286	26.81	1,205,656	31.16	14,746,743	31.46	22,451,527	30.06
11	Agents Balances	545,342	17.36	16,804	21.71	3,018,806	14.58	596,848	15.43	20,290,406	43.28	24,468,206	32.76
12	Commission & Brokerage Expenses Incurred	420,621	13.39	8,908	11.51	2,001,054	9.66	117,714	3.04	3,975,549	8.48	6,523,846	8.74
13	Taxes, Licenses and Fees Incurred	56,157	1.79	1,510	1.95	465,151	2.25	86,891	2.25	1,121,225	2.39	1,730,934	2.32
14	Other Acquisition Expenses Incurred	178,921	5.70	8,317	10.74	1,930,490	9.32	404,817	10.46	3,718,382	7.93	6,240,927	8.36
15	General Expenses Incurred	78,371	2.50	4,606	5.95	742,771	3.59	103,331	2.67	2,763,407	5.89	3,692,486	4.94
16	Other Income Less Other Expenses	12,483	0.40	(112)	(0.14)	143,721	0.69	(25,381)	(0.66)	327,306	0.70	458,017	0.61
17	Pretax Profit or Loss Excluding Investment Gain**	101,290	3.23	6,674	8.62	(3,668,558)	(17.71)	6,825	0.18	(2,296,374)	(4.90)	(5,850,143)	(7.83)

* 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 2010 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	271,175	100.03	20,363	97.66	1,347,177	97.50	176,479	96.89	12,316,572	98.38	14,131,766	98.31
2 Premiums Earned	271,085	100.00	20,851	100.00	1,381,782	100.00	182,143	100.00	12,519,127	100.00	14,374,988	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,266	0.24	0	0.00	3,322	0.03	6,588	0.05
4 Incurred Losses	151,924	56.04	10,898	52.27	670,997	48.56	84,370	46.32	6,406,840	51.18	7,325,029	50.96
5 Defense and Cost Containment Expenses Incurred	19,239	7.10	920	4.41	59,270	4.29	8,947	4.91	830,845	6.64	919,221	6.39
6 Unallocated LAE* Incurred	12,188	4.50	988	4.74	109,140	7.90	10,832	5.95	730,450	5.83	863,598	6.01
7 Unpaid Losses	247,898	91.45	18,821	90.26	1,595,604	115.47	197,787	108.59	16,933,314	135.26	18,993,424	132.13
8 Defense and Cost Containment Expenses Unpaid	34,025	12.55	3,142	15.07	232,704	16.84	35,138	19.29	2,122,135	16.95	2,427,144	16.88
9 Unallocated LAE* Unpaid	24,719	9.12	1,192	5.72	98,042	7.10	22,794	12.51	821,172	6.56	967,919	6.73
10 Unearned Premium Reserves	130,322	48.07	9,260	44.41	601,791	43.55	79,944	43.89	5,561,149	44.42	6,382,466	44.40
11 Agents Balances	70,326	25.94	2,481	11.90	414,329	29.99	27,315	15.00	3,179,497	25.40	3,693,948	25.70
12 Commission & Brokerage Expenses Incurred	43,914	16.20	3,321	15.93	170,852	12.36	22,259	12.22	1,816,238	14.51	2,056,584	14.31
13 Taxes, Licenses and Fees Incurred	3,827	1.41	387	1.86	33,025	2.39	4,441	2.44	330,561	2.64	372,241	2.59
14 Other Acquisition Expenses Incurred	4,599	1.70	1,175	5.64	148,382	10.74	20,099	11.03	705,100	5.63	879,355	6.12
15 General Expenses Incurred	6,575	2.43	849	4.07	100,544	7.28	11,001	6.04	909,886	7.27	1,028,855	7.16
16 Other Income Less Other Expenses	1,121	0.41	32	0.15	659	0.05	(3,827)	(2.10)	(26,683)	(0.21)	(28,698)	(0.20)
17 Pretax Profit or Loss Excluding Investment Gain**	29,941	11.04	2,341	11.23	86,965	6.29	16,366	8.99	759,213	6.06	894,826	6.22

* 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 2010 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	2,302,836	98.10	67,283	102.87	13,481,949	99.92	3,046,713	99.61	29,953,729	100.29	48,852,510	100.05
2	Premiums Earned	2,347,490	100.00	65,403	100.00	13,492,071	100.00	3,058,610	100.00	29,866,906	100.00	48,830,480	100.00
3	Dividends to Policyholders	11,348	0.48	0	0.00	25,496	0.19	246,607	8.06	68,122	0.23	351,573	0.72
4	Incurred Losses	1,225,197	52.19	29,214	44.67	8,666,526	64.23	1,746,403	57.10	16,490,360	55.21	28,157,700	57.66
5	Defense and Cost Containment Expenses Incurred	11,519	0.49	117	0.18	25,964	0.19	10,400	0.34	121,003	0.41	169,003	0.35
6	Unallocated LAE* Incurred	180,521	7.69	2,824	4.32	1,262,407	9.36	345,688	11.30	2,698,563	9.04	4,490,003	9.20
7	Unpaid Losses	85,226	3.63	1,724	2.64	1,009,330	7.48	67,662	2.21	1,003,490	3.36	2,167,432	4.44
8	Defense and Cost Containment Expenses Unpaid	7,934	0.34	188	0.29	25,218	0.19	6,040	0.20	101,870	0.34	141,250	0.29
9	Unallocated LAE* Unpaid	32,761	1.40	407	0.62	806,215	5.98	106,862	3.49	437,541	1.46	1,383,786	2.83
10	Unearned Premium Reserves	705,622	30.06	23,768	36.34	3,590,102	26.61	984,477	32.19	9,241,449	30.94	14,545,418	29.79
11	Agents Balances	395,938	16.87	14,060	21.50	1,968,204	14.59	483,086	15.79	9,342,825	31.28	12,204,113	24.99
12	Commission & Brokerage Expenses Incurred	276,817	11.79	7,624	11.66	1,263,957	9.37	80,000	2.62	2,558,003	8.56	4,186,401	8.57
13	Taxes, Licenses and Fees Incurred	42,666	1.82	1,330	2.03	285,515	2.12	66,720	2.18	706,250	2.36	1,102,481	2.26
14	Other Acquisition Expenses Incurred	126,850	5.40	6,642	10.16	1,244,361	9.22	320,910	10.49	2,373,291	7.95	4,072,054	8.34
15	General Expenses Incurred	56,826	2.42	3,730	5.70	441,535	3.27	77,475	2.53	1,688,603	5.65	2,268,169	4.64
16	Other Income Less Other Expenses	8,386	0.36	(89)	(0.14)	71,040	0.53	(10,820)	(0.35)	118,664	0.40	187,181	0.38
17	Pretax Profit or Loss Excluding Investment Gain**	424,130	18.07	13,837	21.16	347,351	2.57	153,586	5.02	3,281,372	10.99	4,220,276	8.64

* 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 2010 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	97,384	99.53	8,105	96.59	473,109	96.89	59,411	96.67	3,454,361	96.90	4,092,370	96.96
2	Premiums Earned	97,847	100.00	8,391	100.00	488,301	100.00	61,455	100.00	3,564,735	100.00	4,220,729	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	182	0.04	0	0.00	882	0.02	1,064	0.03
4	Incurred Losses	51,304	52.43	3,561	42.44	268,542	55.00	30,665	49.90	2,090,828	58.65	2,444,900	57.93
5	Defense and Cost Containment Expenses Incurred	359	0.37	45	0.54	2,222	0.46	(802)	(1.31)	51,614	1.45	53,438	1.27
6	Unallocated LAE* Incurred	6,654	6.80	275	3.28	43,322	8.87	3,371	5.49	282,472	7.92	336,094	7.96
7	Unpaid Losses	5,515	5.64	498	5.93	29,987	6.14	7,553	12.29	495,776	13.91	539,329	12.78
8	Defense and Cost Containment Expenses Unpaid	434	0.44	26	0.31	2,325	0.48	921	1.50	92,107	2.58	95,813	2.27
9	Unallocated LAE* Unpaid	824	0.84	42	0.50	12,223	2.50	279	0.45	58,604	1.64	71,972	1.71
10	Unearned Premium Reserves	48,684	49.76	3,414	40.69	202,247	41.42	28,301	46.05	1,568,878	44.01	1,851,524	43.87
11	Agents Balances	24,605	25.15	835	9.95	136,080	27.87	10,171	16.55	878,776	24.65	1,050,467	24.89
12	Commission & Brokerage Expenses Incurred	14,272	14.59	1,417	16.89	59,545	12.19	7,425	12.08	537,281	15.07	619,940	14.69
13	Taxes, Licenses and Fees Incurred	1,582	1.62	155	1.85	10,971	2.25	1,488	2.42	96,033	2.69	110,229	2.61
14	Other Acquisition Expenses Incurred	2,045	2.09	312	3.72	50,039	10.25	7,443	12.11	202,366	5.68	262,205	6.21
15	General Expenses Incurred	2,981	3.05	278	3.31	33,023	6.76	4,143	6.74	303,180	8.50	343,605	8.14
16	Other Income Less Other Expenses	420	0.43	20	0.24	309	0.06	(1,290)	(2.10)	(10,574)	(0.30)	(11,115)	(0.26)
17	Pretax Profit or Loss Excluding Investment Gain**	19,069	19.49	2,369	28.23	20,769	4.25	6,432	10.47	(10,481)	(0.29)	38,158	0.90

* 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 2010 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	1,738,494	98.10	1,738,494	98.10
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,772,100	100.00	1,772,100	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	7	0.00	0	0.00	909,798	51.34	909,805	51.34
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	70	0.00	0	0.00	113,654	6.41	113,724	6.42
6 Unallocated LAE* Incurred	0	0.00	0	0.00	64	0.00	0	0.00	68,617	3.87	68,681	3.88
7 Unpaid Losses	0	0.00	0	0.00	769	0.00	0	0.00	3,413,683	192.63	3,414,452	192.68
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9	0.00	0	0.00	399,119	22.52	399,128	22.52
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	65	0.00	0	0.00	74,272	4.19	74,337	4.19
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	785,035	44.30	785,035	44.30
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	407,005	22.97	407,005	22.97
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	251,764	14.21	251,764	14.21
13 Taxes, Licenses and Fees Incurred	0	0.00	3	0.00	0	0.00	0	0.00	45,278	2.56	45,281	2.56
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,900	4.00	70,900	4.00
15 General Expenses Incurred	0	0.00	0	0.00	12	0.00	0	0.00	65,377	3.69	65,389	3.69
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(35,146)	(1.98)	(35,146)	(1.98)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(3)	0.00	(154)	0.00	0	0.00	211,570	11.94	211,413	11.93

* 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 2010 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	106.06	12,614	97.02	1,640	98.20	1,059,500	99.81	1,073,789	99.77
2	Premiums Earned	0	0.00	33	100.00	13,001	100.00	1,670	100.00	1,061,526	100.00	1,076,230	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	90	0.69	0	0.00	347	0.03	437	0.04
4	Incurred Losses	0	0.00	117	354.55	5,455	41.96	(12)	(0.72)	580,565	54.69	586,125	54.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	85	257.58	(101)	(0.78)	(10)	(0.60)	34,217	3.22	34,191	3.18
6	Unallocated LAE* Incurred	0	0.00	28	84.85	619	4.76	108	6.47	62,213	5.86	62,968	5.85
7	Unpaid Losses	0	0.00	(2)	(6.06)	6,468	49.75	1,435	85.93	1,067,963	100.61	1,075,864	99.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	72	218.18	1,173	9.02	66	3.95	166,995	15.73	168,306	15.64
9	Unallocated LAE* Unpaid	0	0.00	2	6.06	1,093	8.41	66	3.95	51,848	4.88	53,009	4.93
10	Unearned Premium Reserves	0	0.00	18	54.55	6,892	53.01	247	14.79	599,487	56.47	606,644	56.37
11	Agents Balances	0	0.00	2	6.06	4,451	34.24	64	3.83	241,823	22.78	246,340	22.89
12	Commission & Brokerage Expenses Incurred	0	0.00	5	15.15	1,596	12.28	56	3.35	139,544	13.15	141,201	13.12
13	Taxes, Licenses and Fees Incurred	0	0.00	1	3.03	228	1.75	38	2.28	26,236	2.47	26,503	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,679	20.61	304	18.20	87,001	8.20	89,984	8.36
15	General Expenses Incurred	0	0.00	5	15.15	1,605	12.35	86	5.15	99,354	9.36	101,050	9.39
16	Other Income Less Other Expenses	0	0.00	0	0.00	7	0.05	(8)	(0.48)	(8,352)	(0.79)	(8,353)	(0.78)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(208)	(630.30)	834	6.41	1,089	65.21	23,696	2.23	25,411	2.36

* 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 2010 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2	100.00	147,617	99.15	50	23.04	4,767,786	98.14	4,915,455	98.16
2	Premiums Earned	0	0.00	2	100.00	148,878	100.00	217	100.00	4,858,256	100.00	5,007,353	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	980	0.66	0	0.00	38,918	0.80	39,898	0.80
4	Incurred Losses	0	0.00	0	0.00	23,311	15.66	176	81.11	619,823	12.76	643,310	12.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(50.00)	7,179	4.82	7	3.23	234,820	4.83	242,005	4.83
6	Unallocated LAE* Incurred	0	0.00	0	0.00	3,788	2.54	39	17.97	150,528	3.10	154,355	3.08
7	Unpaid Losses	0	0.00	0	0.00	30,495	20.48	13	5.99	2,945,682	60.63	2,976,190	59.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	11,166	7.50	1	0.46	690,445	14.21	701,612	14.01
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	7,175	4.82	11	5.07	203,148	4.18	210,334	4.20
10	Unearned Premium Reserves	0	0.00	2	100.00	65,636	44.09	32	14.75	2,750,582	56.62	2,816,252	56.24
11	Agents Balances	0	0.00	0	0.00	34,171	22.95	55	25.35	816,007	16.80	850,233	16.98
12	Commission & Brokerage Expenses Incurred	0	0.00	1	50.00	46,895	31.50	0	0.00	1,119,624	23.05	1,166,520	23.30
13	Taxes, Licenses and Fees Incurred	0	0.00	1	50.00	3,764	2.53	0	0.00	150,143	3.09	153,908	3.07
14	Other Acquisition Expenses Incurred	0	0.00	(1)	(50.00)	24,038	16.15	31	14.29	472,296	9.72	496,364	9.91
15	General Expenses Incurred	0	0.00	0	0.00	13,990	9.40	11	5.07	417,387	8.59	431,388	8.62
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,786	3.21	(1)	(0.46)	(10,040)	(0.21)	(5,255)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	100.00	29,720	19.96	(48)	(22.12)	1,644,662	33.85	1,674,336	33.44

* 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 2010 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	4,204	100.31	168	101.82	6,852	102.76	279	92.08	150,438	102.39	161,941	102.33
2	Premiums Earned	4,191	100.00	165	100.00	6,668	100.00	303	100.00	146,927	100.00	158,254	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7	0.10	0	0.00	1	0.00	8	0.01
4	Incurred Losses	1,132	27.01	31	18.79	2,724	40.85	43	14.19	31,450	21.41	35,380	22.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	10	6.06	41	0.61	0	0.00	2,815	1.92	2,866	1.81
6	Unallocated LAE* Incurred	306	7.30	73	44.24	286	4.29	32	10.56	7,260	4.94	7,957	5.03
7	Unpaid Losses	208	4.96	869	526.67	926	13.89	(95)	(31.35)	63,257	43.05	65,165	41.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	182	110.30	27	0.40	(4)	(1.32)	16,868	11.48	17,073	10.79
9	Unallocated LAE* Unpaid	54	1.29	68	41.21	71	1.06	(15)	(4.95)	5,068	3.45	5,246	3.31
10	Unearned Premium Reserves	70	1.67	83	50.30	3,327	49.90	72	23.76	77,514	52.76	81,066	51.23
11	Agents Balances	55	1.31	18	10.91	2,271	34.06	16	5.28	42,412	28.87	44,772	28.29
12	Commission & Brokerage Expenses Incurred	868	20.71	27	16.36	852	12.78	10	3.30	21,124	14.38	22,881	14.46
13	Taxes, Licenses and Fees Incurred	(54)	(1.29)	3	1.82	175	2.62	6	1.98	3,669	2.50	3,799	2.40
14	Other Acquisition Expenses Incurred	603	14.39	14	8.48	1,092	16.38	224	73.93	13,537	9.21	15,470	9.78
15	General Expenses Incurred	181	4.32	8	4.85	1,116	16.74	16	5.28	7,747	5.27	9,068	5.73
16	Other Income Less Other Expenses	0	0.00	0	0.00	(32)	(0.48)	(2)	(0.66)	(1,534)	(1.04)	(1,568)	(0.99)
17	Pretax Profit or Loss Excluding Investment Gain**	1,156	27.58	(1)	(0.61)	344	5.16	(29)	(9.57)	57,782	39.33	59,252	37.44

* 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 2010 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	9,144	99.55	338,404	96.38	11,995	102.82	769,175	100.45	1,128,718	99.21
2 Premiums Earned	0	0.00	9,185	100.00	351,113	100.00	11,666	100.00	765,728	100.00	1,137,692	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	64	0.02	0	0.00	4	0.00	68	0.01
4 Incurred Losses	0	0.00	526	5.73	158,300	45.09	290	2.49	197,328	25.77	356,444	31.33
5 Defense and Cost Containment Expenses Incurred	0	0.00	140	1.52	(1,205)	(0.34)	10	0.09	14,685	1.92	13,630	1.20
6 Unallocated LAE* Incurred	0	0.00	(277)	(3.02)	9,891	2.82	271	2.32	12,698	1.66	22,583	1.98
7 Unpaid Losses	0	0.00	2,992	32.57	209,766	59.74	228	1.95	255,357	33.35	468,343	41.17
8 Defense and Cost Containment Expenses Unpaid	0	0.00	124	1.35	2,631	0.75	13	0.11	24,579	3.21	27,347	2.40
9 Unallocated LAE* Unpaid	0	0.00	221	2.41	10,085	2.87	31	0.27	19,250	2.51	29,587	2.60
10 Unearned Premium Reserves	0	0.00	4,345	47.31	173,249	49.34	2,085	17.87	336,899	44.00	516,578	45.41
11 Agents Balances	0	0.00	379	4.13	51,314	14.61	51	0.44	171,183	22.36	222,927	19.59
12 Commission & Brokerage Expenses Incurred	0	0.00	1,373	14.95	7,703	2.19	729	6.25	82,883	10.82	92,688	8.15
13 Taxes, Licenses and Fees Incurred	0	0.00	163	1.77	7,987	2.27	304	2.61	18,611	2.43	27,065	2.38
14 Other Acquisition Expenses Incurred	0	0.00	14	0.15	19,045	5.42	1,202	10.30	97,355	12.71	117,616	10.34
15 General Expenses Incurred	0	0.00	3,255	35.44	60,911	17.35	396	3.39	80,960	10.57	145,522	12.79
16 Other Income Less Other Expenses	0	0.00	0	0.00	(2,616)	(0.75)	(67)	(0.57)	(10,012)	(1.31)	(12,695)	(1.12)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3,991	43.45	85,803	24.44	8,395	71.96	251,194	32.80	349,383	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 2010 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	19,421	95.37	46,568	98.15	139	98.58	0	0.00	1,676,313	92.90	1,742,441	93.06
2	Premiums Earned	20,364	100.00	47,448	100.00	141	100.00	0	0.00	1,804,508	100.00	1,872,461	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	5,751	28.24	5,476	11.54	11	7.80	0	0.00	926,471	51.34	937,709	50.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,483	0.86	15,483	0.83
6	Unallocated LAE* Incurred	5	0.02	944	1.99	13	9.22	0	0.00	44,553	2.47	45,515	2.43
7	Unpaid Losses	531	2.61	1,536	3.24	0	0.00	0	0.00	841,062	46.61	843,129	45.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	17,834	0.99	17,834	0.95
9	Unallocated LAE* Unpaid	0	0.00	171	0.36	9	6.38	0	0.00	20,247	1.12	20,427	1.09
10	Unearned Premium Reserves	2,212	10.86	79,816	168.22	34	24.11	0	0.00	1,187,670	65.82	1,269,732	67.81
11	Agents Balances	1,943	9.54	2,627	5.54	16	11.35	0	0.00	170,465	9.45	175,051	9.35
12	Commission & Brokerage Expenses Incurred	9,198	45.17	26,064	54.93	12	8.51	0	0.00	436,720	24.20	471,994	25.21
13	Taxes, Licenses and Fees Incurred	327	1.61	962	2.03	3	2.13	0	0.00	43,871	2.43	45,163	2.41
14	Other Acquisition Expenses Incurred	0	0.00	909	1.92	13	9.22	0	0.00	54,951	3.05	55,873	2.98
15	General Expenses Incurred	(150)	(0.74)	1,831	3.86	4	2.84	0	0.00	137,508	7.62	139,193	7.43
16	Other Income Less Other Expenses	52	0.26	(91)	(0.19)	1	0.71	0	0.00	7,737	0.43	7,699	0.41
17	Pretax Profit or Loss Excluding Investment Gain**	5,285	25.95	11,171	23.54	86	60.99	0	0.00	152,684	8.46	169,226	9.04

* 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 2010 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	2,749,335	97.51	2,749,335	97.51
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,819,568	100.00	2,819,568	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,901,007	67.42	1,901,007	67.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,906	0.17	4,906	0.17
6	Unallocated LAE* Incurred	3	0.00	0	0.00	0	0.00	0	0.00	34,544	1.23	34,547	1.23
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	318,867	11.31	318,867	11.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,858	0.14	3,858	0.14
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,036	0.25	7,036	0.25
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	5,985,982	212.30	5,985,982	212.30
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	197,175	6.99	197,175	6.99
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	115,707	4.10	115,707	4.10
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	76,434	2.71	76,434	2.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	103,304	3.66	103,304	3.66
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	138,243	4.90	138,243	4.90
16	Other Income Less Other Expenses	0	0.00	0	0.00	5	0.00	0	0.00	(96,913)	(3.44)	(96,908)	(3.44)
17	Pretax Profit or Loss Excluding Investment Gain**	(3)	0.00	0	0.00	5	0.00	0	0.00	348,514	12.36	348,516	12.36

* 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, 2010*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 37-68)
Source: NAIC 2010 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	29,866	98.72	2,061,589	101.54	60,889,255	100.29	17,461,364	109.27	239,653,147	99.42	320,095,221	100.09
2	Premiums Earned	30,253	100.00	2,030,293	100.00	60,715,343	100.00	15,980,257	100.00	241,061,960	100.00	319,818,106	100.00
3	Dividends to Policyholders	0	0.00	1,627	0.08	334,509	0.55	865,262	5.41	464,357	0.19	1,665,755	0.52
4	Incurred Losses	20,496	67.75	985,870	48.56	39,485,897	65.03	9,123,918	57.09	149,157,337	61.88	198,773,518	62.15
5	Defense and Cost Containment Expenses Incurred	953	3.15	41,479	2.04	1,872,381	3.08	513,704	3.21	13,437,912	5.57	15,866,429	4.96
6	Unallocated LAE* Incurred	2,873	9.50	159,150	7.84	5,392,867	8.88	1,468,796	9.19	17,259,476	7.16	24,283,162	7.59
7	Unpaid Losses	10,484	34.65	348,403	17.16	39,169,378	64.51	8,135,488	50.91	289,631,541	120.15	337,295,294	105.46
8	Defense and Cost Containment Expenses Unpaid	1,380	4.56	53,191	2.62	6,028,342	9.93	1,362,665	8.53	42,652,817	17.69	50,098,395	15.66
9	Unallocated LAE* Unpaid	1,739	5.75	112,554	5.54	4,663,883	7.68	962,765	6.02	17,487,098	7.25	23,228,039	7.26
10	Unearned Premium Reserves	7,956	26.30	1,155,740	56.92	21,287,615	35.06	7,689,787	48.12	122,049,966	50.63	152,191,064	47.59
11	Agents Balances	233,029	770.27	365,065	17.98	11,372,283	18.73	3,497,943	21.89	55,079,898	22.85	70,548,218	22.06
12	Commission & Brokerage Expenses Incurred	(172,611)	(570.56)	261,902	12.90	6,428,968	10.59	949,468	5.94	25,130,996	10.43	32,598,723	10.19
13	Taxes, Licenses and Fees Incurred	34,864	115.24	68,608	3.38	1,376,178	2.27	558,297	3.49	6,904,727	2.86	8,942,674	2.80
14	Other Acquisition Expenses Incurred	158,447	523.74	225,541	11.11	5,388,108	8.87	2,210,708	13.83	18,583,633	7.71	26,566,437	8.31
15	General Expenses Incurred	79,511	262.82	79,684	3.92	3,395,897	5.59	795,033	4.98	18,492,136	7.67	22,842,261	7.14
16	Other Income Less Other Expenses	23,650	78.17	22,053	1.09	360,095	0.59	(101,682)	(0.64)	(1,847,701)	(0.77)	(1,543,585)	(0.48)
17	Pretax Profit or Loss Excluding Investment Gain**	(70,632)	(233.47)	228,481	11.25	(2,599,390)	(4.28)	(606,627)	(3.80)	(10,216,391)	(4.24)	(13,264,559)	(4.15)
18	Investment Gain Funds	846	2.80	31,736	1.56	1,930,381	3.18	390,133	2.44	20,149,660	8.36	22,502,756	7.04
19	Profit or Loss Excluding Investment Gain	(69,787)	(230.68)	260,223	12.82	(669,003)	(1.10)	(216,493)	(1.35)	9,933,280	4.12	9,238,220	2.89
20	Investment Gain From Capital & Surplus	3,096	10.23	48,797	2.40	3,647,503	6.01	811,501	5.08	17,254,288	7.16	21,765,185	6.81
21	Total Profit or Losses***	(66,691)	(220.44)	309,012	15.22	2,978,493	4.91	595,003	3.72	27,187,574	11.28	31,003,391	9.69

* 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 All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	104,074	99.63	2,061,694	101.54	61,789,679	100.18	17,468,387	109.26	250,960,129	99.41	332,383,963	100.04
2	Premiums Earned	104,461	100.00	2,030,395	100.00	61,681,501	100.00	15,987,277	100.00	252,444,366	100.00	332,248,000	100.00
3	Dividends to Policyholders	0	0.00	1,626	0.08	337,492	0.55	865,260	5.41	464,369	0.18	1,668,747	0.50
4	Incurred Losses	20,496	19.62	985,799	48.55	39,734,956	64.42	9,128,940	57.10	154,510,899	61.21	204,381,090	61.51
5	Defense and Cost Containment Expenses Incurred	954	0.91	41,478	2.04	1,895,475	3.07	514,259	3.22	14,351,399	5.68	16,803,565	5.06
6	Unallocated LAE* Incurred	2,872	2.75	159,150	7.84	5,372,229	8.71	1,468,800	9.19	17,474,093	6.92	24,477,144	7.37
7	Unpaid Losses	10,483	10.04	348,588	17.17	39,895,666	64.68	8,135,750	50.89	326,943,953	129.51	375,334,440	112.97
8	Defense and Cost Containment Expenses Unpaid	1,380	1.32	53,190	2.62	6,084,821	9.86	1,362,702	8.52	45,823,024	18.15	53,325,117	16.05
9	Unallocated LAE* Unpaid	1,739	1.66	112,558	5.54	4,709,820	7.64	962,769	6.02	18,306,985	7.25	24,093,871	7.25
10	Unearned Premium Reserves	7,957	7.62	1,155,740	56.92	21,653,367	35.11	7,689,784	48.10	125,637,538	49.77	156,144,386	47.00
11	Agents Balances	233,025	223.07	365,065	17.98	11,807,979	19.14	3,499,108	21.89	58,089,161	23.01	73,994,338	22.27
12	Commission & Brokerage Expenses Incurred	(172,610)	(165.24)	261,916	12.90	6,468,445	10.49	949,503	5.94	27,152,309	10.76	34,659,563	10.43
13	Taxes, Licenses and Fees Incurred	34,862	33.37	68,608	3.38	1,376,483	2.23	558,298	3.49	6,957,659	2.76	8,995,910	2.71
14	Other Acquisition Expenses Incurred	158,447	151.68	225,537	11.11	5,390,174	8.74	2,210,707	13.83	18,988,513	7.52	26,973,378	8.12
15	General Expenses Incurred	79,511	76.12	79,689	3.92	3,398,896	5.51	795,079	4.97	19,065,555	7.55	23,418,730	7.05
16	Other Income Less Other Expenses	23,651	22.64	22,055	1.09	359,488	0.58	(101,677)	(0.64)	917,344	0.36	1,220,861	0.37
17	Pretax Profit or Loss Excluding Investment Gain**	3,580	3.43	228,648	11.26	(1,933,164)	(3.13)	(605,248)	(3.79)	(5,603,088)	(2.22)	(7,909,272)	(2.38)
18	Investment Gain Funds	846	0.81	33,208	1.64	1,966,073	3.19	390,175	2.44	22,319,616	8.84	24,709,918	7.44
19	Profit or Loss Excluding Investment Gain	4,426	4.24	261,855	12.90	32,907	0.05	(215,073)	(1.35)	16,716,539	6.62	16,800,654	5.06
20	Investment Gain From Capital & Surplus	4,085	3.91	51,177	2.52	3,726,215	6.04	811,807	5.08	25,239,568	10.00	29,832,852	8.98
21	Total Profit or Losses***	8,511	8.15	313,030	15.42	3,759,129	6.09	596,736	3.73	41,956,105	16.62	46,633,511	14.04

* 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 Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	34,912	85.76	923,715	100.04	306,191	143.47	5,969,158	100.24	7,233,976	101.43
2	Premiums Earned	0	0.00	40,707	100.00	923,378	100.00	213,420	100.00	5,954,774	100.00	7,132,279	100.00
3	Dividends to Policyholders	0	0.00	10	0.02	3,291	0.36	11,133	5.22	1,165	0.02	15,599	0.22
4	Incurred Losses	0	0.00	16,574	40.72	451,579	48.91	77,322	36.23	2,422,610	40.68	2,968,085	41.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	602	1.48	1,634	0.18	2,714	1.27	61,604	1.03	66,554	0.93
6	Unallocated LAE* Incurred	0	0.00	483	1.19	34,614	3.75	5,902	2.77	200,530	3.37	241,529	3.39
7	Unpaid Losses	0	0.00	5,311	13.05	385,145	41.71	34,169	16.01	2,648,410	44.48	3,073,035	43.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	302	0.74	9,659	1.05	3,347	1.57	132,426	2.22	145,734	2.04
9	Unallocated LAE* Unpaid	0	0.00	(147)	(0.36)	23,811	2.58	3,052	1.43	123,485	2.07	150,201	2.11
10	Unearned Premium Reserves	0	0.00	25,543	62.75	490,734	53.15	229,280	107.43	2,818,211	47.33	3,563,768	49.97
11	Agents Balances	(2,970)	0.00	8,376	20.58	237,292	25.70	121,506	56.93	942,083	15.82	1,306,287	18.32
12	Commission & Brokerage Expenses Incurred	0	0.00	2,347	5.77	77,898	8.44	16,140	7.56	828,667	13.92	925,052	12.97
13	Taxes, Licenses and Fees Incurred	0	0.00	1,771	4.35	22,083	2.39	10,756	5.04	177,939	2.99	212,549	2.98
14	Other Acquisition Expenses Incurred	0	0.00	4,756	11.68	75,290	8.15	37,097	17.38	405,742	6.81	522,885	7.33
15	General Expenses Incurred	14	0.00	4,786	11.76	136,213	14.75	11,786	5.52	656,299	11.02	809,098	11.34
16	Other Income Less Other Expenses	0	0.00	1,772	4.35	(2,491)	(0.27)	(1,348)	(0.63)	35,310	0.59	33,243	0.47
17	Pretax Profit or Loss Excluding Investment Gain**	(14)	0.00	11,148	27.39	118,286	12.81	39,221	18.38	1,235,527	20.75	1,404,168	19.69
18	Investment Gain Funds	11	0.00	922	2.26	21,326	2.31	1,785	0.84	226,702	3.81	250,746	3.52
19	Profit or Loss Excluding Investment Gain	(3)	0.00	12,070	29.65	139,615	15.12	41,007	19.21	1,462,215	24.56	1,654,904	23.20
20	Investment Gain From Capital & Surplus	0	0.00	1,229	3.02	66,881	7.24	10,169	4.76	438,720	7.37	516,999	7.25
21	Total Profit or Losses***	(3)	0.00	13,300	32.67	206,493	22.36	51,176	23.98	1,900,939	31.92	2,171,905	30.45

* 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 2010 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	37,846	107.80	1,426,170	99.95	201,130	121.56	4,331,231	96.31	5,996,377	97.91
2	Premiums Earned	0	0.00	35,107	100.00	1,426,835	100.00	165,451	100.00	4,497,203	100.00	6,124,596	100.00
3	Dividends to Policyholders	0	0.00	46	0.13	3,683	0.26	14,398	8.70	715	0.02	18,842	0.31
4	Incurred Losses	0	0.00	23,886	68.04	435,610	30.53	138,100	83.47	2,547,033	56.64	3,144,629	51.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,037	5.80	7,334	0.51	4,384	2.65	67,756	1.51	81,511	1.33
6	Unallocated LAE* Incurred	0	0.00	2,324	6.62	56,832	3.98	10,864	6.57	203,159	4.52	273,179	4.46
7	Unpaid Losses	0	0.00	6,432	18.32	175,725	12.32	42,302	25.57	1,945,660	43.26	2,170,119	35.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	786	2.24	8,806	0.62	3,795	2.29	81,303	1.81	94,690	1.55
9	Unallocated LAE* Unpaid	0	0.00	676	1.93	18,409	1.29	5,583	3.37	101,456	2.26	126,124	2.06
10	Unearned Premium Reserves	0	0.00	22,494	64.07	645,300	45.23	132,664	80.18	2,129,397	47.35	2,929,855	47.84
11	Agents Balances	(1,439)	0.00	7,255	20.67	271,030	19.00	47,510	28.72	792,185	17.62	1,116,541	18.23
12	Commission & Brokerage Expenses Incurred	0	0.00	4,535	12.92	121,632	8.52	6,887	4.16	644,222	14.32	777,276	12.69
13	Taxes, Licenses and Fees Incurred	0	0.00	2,242	6.39	30,244	2.12	6,898	4.17	113,886	2.53	153,270	2.50
14	Other Acquisition Expenses Incurred	0	0.00	3,643	10.38	94,607	6.63	29,486	17.82	251,643	5.60	379,379	6.19
15	General Expenses Incurred	7	0.00	3,531	10.06	211,769	14.84	8,468	5.12	384,192	8.54	607,967	9.93
16	Other Income Less Other Expenses	0	0.00	1,019	2.90	(9,475)	(0.66)	(876)	(0.53)	23,653	0.53	14,321	0.23
17	Pretax Profit or Loss Excluding Investment Gain**	(7)	0.00	(6,119)	(17.43)	455,646	31.93	(54,911)	(33.19)	308,259	6.85	702,868	11.48
18	Investment Gain Funds	5	0.00	489	1.39	16,666	1.17	2,492	1.51	125,422	2.79	145,074	2.37
19	Profit or Loss Excluding Investment Gain	(2)	0.00	(5,628)	(16.03)	472,313	33.10	(52,419)	(31.68)	433,686	9.64	847,950	13.84
20	Investment Gain From Capital & Surplus	0	0.00	1,113	3.17	80,899	5.67	8,682	5.25	391,831	8.71	482,525	7.88
21	Total Profit or Losses***	(2)	0.00	(4,518)	(12.87)	553,211	38.77	(43,736)	(26.43)	825,520	18.36	1,330,475	21.72

* 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 2010 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	228,685	100.07	0	0.00	3,039,264	100.33	3,267,949	100.31
2	Premiums Earned	0	0.00	0	0.00	228,535	100.00	0	0.00	3,029,410	100.00	3,257,945	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	113,093	49.49	0	0.00	1,773,144	58.53	1,886,237	57.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	29	0.01	0	0.00	3,707	0.12	3,736	0.11
6	Unallocated LAE* Incurred	0	0.00	0	0.00	13,396	5.86	0	0.00	98,841	3.26	112,237	3.45
7	Unpaid Losses	0	0.00	0	0.00	44,210	19.34	0	0.00	1,028,192	33.94	1,072,402	32.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	137	0.06	0	0.00	18,724	0.62	18,861	0.58
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,684	0.74	0	0.00	34,495	1.14	36,179	1.11
10	Unearned Premium Reserves	0	0.00	0	0.00	6,012	2.63	0	0.00	244,234	8.06	250,246	7.68
11	Agents Balances	0	0.00	0	0.00	17,323	7.58	0	0.00	974,409	32.16	991,732	30.44
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	13,789	6.03	0	0.00	298,105	9.84	311,894	9.57
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	141	0.06	0	0.00	16,269	0.54	16,411	0.50
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	9,180	4.02	0	0.00	(116,367)	(3.84)	(107,187)	(3.29)
15	General Expenses Incurred	0	0.00	17	0.00	14,289	6.25	0	0.00	160,227	5.29	174,533	5.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	409	0.18	0	0.00	151,707	5.01	152,116	4.67
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(18)	0.00	65,028	28.45	0	0.00	947,189	31.27	1,012,199	31.07
18	Investment Gain Funds	0	0.00	0	0.00	1,794	0.79	0	0.00	(58,714)	(1.94)	(56,920)	(1.75)
19	Profit or Loss Excluding Investment Gain	0	0.00	(18)	0.00	66,822	29.24	0	0.00	888,476	29.33	955,280	29.32
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	5,583	2.44	0	0.00	98,088	3.24	103,671	3.18
21	Total Profit or Losses***	0	0.00	(18)	0.00	72,405	31.68	0	0.00	986,565	32.57	1,058,952	32.50

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

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

*** (Line 19 + 20) = 21

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	0	0.00	0	0.00	6,079	106.76	6,079	106.76
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,694	100.00	5,694	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	2,200	38.64	2,200	38.64
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(15)	0.00	0	0.00	(3,295)	(57.87)	(3,310)	(58.13)
6 Unallocated LAE* Incurred	0	0.00	0	0.00	(48)	0.00	0	0.00	46,025	808.31	45,977	807.46
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(26,333)	(462.47)	(26,333)	(462.47)
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(723)	(12.70)	(723)	(12.70)
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,719	135.56	7,719	135.56
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	3,080	54.09	3,080	54.09
11 Agents Balances	0	0.00	(88)	0.00	6,477	0.00	0	0.00	(55,908)	(981.88)	(49,519)	(869.67)
12 Commission & Brokerage Expenses Incurred	0	0.00	(501)	0.00	(7,056)	0.00	0	0.00	(127,965)	(2247.37)	(135,522)	(2380.08)
13 Taxes, Licenses and Fees Incurred	0	0.00	135	0.00	2,208	0.00	0	0.00	34,093	598.75	36,436	639.90
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	229	0.00	0	0.00	(1,607)	(28.22)	(1,378)	(24.20)
15 General Expenses Incurred	0	0.00	0	0.00	109	0.00	0	0.00	24,233	425.59	24,342	427.50
16 Other Income Less Other Expenses	0	0.00	910	0.00	378	0.00	1,647	0.00	5,505	96.68	8,440	148.23
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1,276	0.00	4,951	0.00	1,647	0.00	37,515	658.85	45,389	797.14
18 Investment Gain Funds	0	0.00	1	0.00	(4)	0.00	0	0.00	3,853	67.67	3,850	67.62
19 Profit or Loss Excluding Investment Gain	0	0.00	1,277	0.00	4,947	0.00	1,647	0.00	41,368	726.52	49,239	864.75
20 Investment Gain From Capital & Surplus	0	0.00	0	0.00	(146)	0.00	0	0.00	(344)	(6.04)	(490)	(8.61)
21 Total Profit or Losses***	0	0.00	1,277	0.00	4,801	0.00	1,647	0.00	41,025	720.50	48,750	856.16

* 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 2010 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	24,427	100.17	453,493	105.17	0	0.00	815,186	103.73	1,293,106	104.16
2	Premiums Earned	0	0.00	24,385	100.00	431,214	100.00	0	0.00	785,850	100.00	1,241,449	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	14,948	61.30	253,223	58.72	0	0.00	542,084	68.98	810,255	65.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	879	3.60	10,323	2.39	0	0.00	24,109	3.07	35,311	2.84
6	Unallocated LAE* Incurred	0	0.00	1,602	6.57	26,062	6.04	0	0.00	40,497	5.15	68,161	5.49
7	Unpaid Losses	0	0.00	4,832	19.82	129,944	30.13	0	0.00	300,808	38.28	435,584	35.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	521	2.14	20,762	4.81	0	0.00	35,264	4.49	56,547	4.55
9	Unallocated LAE* Unpaid	0	0.00	1,153	4.73	10,376	2.41	0	0.00	18,013	2.29	29,542	2.38
10	Unearned Premium Reserves	0	0.00	11,933	48.94	216,067	50.11	0	0.00	407,743	51.89	635,743	51.21
11	Agents Balances	0	0.00	4,260	17.47	84,594	19.62	(65)	0.00	188,661	24.01	277,450	22.35
12	Commission & Brokerage Expenses Incurred	0	0.00	2,722	11.16	65,808	15.26	0	0.00	149,920	19.08	218,450	17.60
13	Taxes, Licenses and Fees Incurred	0	0.00	776	3.18	11,155	2.59	17	0.00	20,736	2.64	32,684	2.63
14	Other Acquisition Expenses Incurred	0	0.00	2,375	9.74	36,611	8.49	0	0.00	51,617	6.57	90,603	7.30
15	General Expenses Incurred	0	0.00	698	2.86	27,502	6.38	25	0.00	52,547	6.69	80,772	6.51
16	Other Income Less Other Expenses	0	0.00	208	0.85	2,838	0.66	0	0.00	3,839	0.49	6,885	0.55
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	593	2.43	3,366	0.78	(43)	0.00	(91,826)	(11.68)	(87,910)	(7.08)
18	Investment Gain Funds	0	0.00	276	1.13	7,836	1.82	8	0.00	21,779	2.77	29,899	2.41
19	Profit or Loss Excluding Investment Gain	0	0.00	869	3.56	11,205	2.60	(34)	0.00	(70,045)	(8.91)	(58,005)	(4.67)
20	Investment Gain From Capital & Surplus	0	0.00	470	1.93	17,271	4.01	34	0.00	35,039	4.46	52,814	4.25
21	Total Profit or Losses***	0	0.00	1,339	5.49	28,475	6.60	0	0.00	(35,000)	(4.45)	(5,186)	(0.42)

* 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 2010 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	1,805,952	102.08	4,444,199	100.40	4,247,417	117.39	36,098,771	101.01	46,596,339	102.29
2	Premiums Earned	0	0.00	1,769,238	100.00	4,426,327	100.00	3,618,279	100.00	35,738,125	100.00	45,551,969	100.00
3	Dividends to Policyholders	0	0.00	1,526	0.09	49,412	1.12	233,563	6.46	452	0.00	284,953	0.63
4	Incurred Losses	0	0.00	874,916	49.45	2,990,653	67.57	2,309,177	63.82	23,443,924	65.60	29,618,670	65.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	31,070	1.76	59,789	1.35	63,255	1.75	637,986	1.79	792,100	1.74
6	Unallocated LAE* Incurred	0	0.00	148,895	8.42	338,482	7.65	308,186	8.52	2,978,732	8.33	3,774,295	8.29
7	Unpaid Losses	0	0.00	259,169	14.65	1,066,388	24.09	1,013,316	28.01	10,166,509	28.45	12,505,382	27.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	39,124	2.21	101,456	2.29	110,844	3.06	1,027,729	2.88	1,279,153	2.81
9	Unallocated LAE* Unpaid	0	0.00	101,691	5.75	99,271	2.24	151,755	4.19	1,591,066	4.45	1,943,783	4.27
10	Unearned Premium Reserves	0	0.00	956,026	54.04	2,423,938	54.76	2,421,709	66.93	19,553,972	54.71	25,355,645	55.66
11	Agents Balances	1,234	0.00	328,404	18.56	1,055,889	23.85	799,805	22.10	7,045,539	19.71	9,230,871	20.26
12	Commission & Brokerage Expenses Incurred	(23,777)	0.00	224,020	12.66	605,540	13.68	233,613	6.46	4,614,474	12.91	5,653,870	12.41
13	Taxes, Licenses and Fees Incurred	2,252	0.00	57,218	3.23	108,004	2.44	145,026	4.01	987,295	2.76	1,299,795	2.85
14	Other Acquisition Expenses Incurred	20,157	0.00	199,980	11.30	458,031	10.35	633,880	17.52	3,190,695	8.93	4,502,743	9.88
15	General Expenses Incurred	3,807	0.00	55,214	3.12	328,530	7.42	207,532	5.74	1,607,814	4.50	2,202,897	4.84
16	Other Income Less Other Expenses	2,476	0.00	16,634	0.94	22,230	0.50	(27,421)	(0.76)	188,870	0.53	202,789	0.45
17	Pretax Profit or Loss Excluding Investment Gain**	37	0.00	193,032	10.91	(489,892)	(11.07)	(543,377)	(15.02)	(1,534,365)	(4.29)	(2,374,565)	(5.21)
18	Investment Gain Funds	0	0.00	20,836	1.18	67,312	1.52	54,873	1.52	990,647	2.77	1,133,668	2.49
19	Profit or Loss Excluding Investment Gain	37	0.00	213,870	12.09	(422,580)	(9.55)	(488,503)	(13.50)	(543,722)	(1.52)	(1,240,898)	(2.72)
20	Investment Gain From Capital & Surplus	0	0.00	37,261	2.11	180,864	4.09	158,238	4.37	1,615,367	4.52	1,991,730	4.37
21	Total Profit or Losses***	37	0.00	251,130	14.19	(241,715)	(5.46)	(330,265)	(9.13)	1,071,643	3.00	750,830	1.65

* 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 2010 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	64,301	98.19	2,948,794	98.88	888,615	115.45	18,534,662	99.80	22,436,372	100.21
2	Premiums Earned	0	0.00	65,483	100.00	2,982,232	100.00	769,684	100.00	18,571,354	100.00	22,388,753	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	11,280	0.38	8	0.00	1,648	0.01	12,939	0.06
4	Incurred Losses	0	0.00	18,140	27.70	1,705,240	57.18	365,100	47.44	9,664,644	52.04	11,753,124	52.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,300	5.04	175,224	5.88	45,281	5.88	1,567,253	8.44	1,791,058	8.00
6	Unallocated LAE* Incurred	0	0.00	3,065	4.68	193,509	6.49	35,846	4.66	880,644	4.74	1,113,064	4.97
7	Unpaid Losses	0	0.00	15,262	23.31	2,336,921	78.36	483,247	62.79	17,550,553	94.50	20,385,983	91.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8,961	13.68	723,806	24.27	198,123	25.74	5,638,192	30.36	6,569,082	29.34
9	Unallocated LAE* Unpaid	0	0.00	4,180	6.38	149,409	5.01	54,076	7.03	1,484,854	8.00	1,692,519	7.56
10	Unearned Premium Reserves	0	0.00	33,897	51.76	1,543,562	51.76	545,259	70.84	9,486,114	51.08	11,608,832	51.85
11	Agents Balances	0	0.00	(10,396)	(15.88)	914,763	30.67	196,798	25.57	4,896,215	26.36	5,997,380	26.79
12	Commission & Brokerage Expenses Incurred	0	0.00	5,003	7.64	478,098	16.03	87,697	11.39	3,111,000	16.75	3,681,798	16.44
13	Taxes, Licenses and Fees Incurred	0	0.00	2,447	3.74	74,239	2.49	35,446	4.61	524,359	2.82	636,491	2.84
14	Other Acquisition Expenses Incurred	0	0.00	7,515	11.48	271,141	9.09	131,579	17.10	1,415,988	7.62	1,826,223	8.16
15	General Expenses Incurred	0	0.00	4,639	7.08	253,507	8.50	59,091	7.68	1,482,389	7.98	1,799,626	8.04
16	Other Income Less Other Expenses	0	0.00	1,309	2.00	5,537	0.19	(16,627)	(2.16)	(31,635)	(0.17)	(41,416)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	22,678	34.63	(174,475)	(5.85)	(6,992)	(0.91)	(108,194)	(0.58)	(266,983)	(1.19)
18	Investment Gain Funds	0	0.00	1,253	1.91	107,989	3.62	12,970	1.69	1,435,442	7.73	1,557,654	6.96
19	Profit or Loss Excluding Investment Gain	0	0.00	23,930	36.54	(66,490)	(2.23)	5,978	0.78	1,327,248	7.15	1,290,666	5.76
20	Investment Gain From Capital & Surplus	0	0.00	1,798	2.75	159,355	5.34	12,578	1.63	1,412,418	7.61	1,586,149	7.08
21	Total Profit or Losses***	0	0.00	25,725	39.29	92,866	3.11	18,556	2.41	2,739,678	14.75	2,876,825	12.85

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

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

*** (Line 19 + 20) = 21

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	4,003,212	98.02	4,003,212	98.02
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,084,233	100.00	4,084,233	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	6,917,717	169.38	6,917,717	169.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	41,093	1.01	41,093	1.01
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	290,419	7.11	290,419	7.11
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	15,149,763	370.93	15,149,763	370.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	186,470	4.57	186,470	4.57
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	334,195	8.18	334,195	8.18
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	627,862	15.37	627,862	15.37
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	122,579	3.00	122,579	3.00
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(70,486)	(1.73)	(70,486)	(1.73)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	62,868	1.54	62,868	1.54
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	173,586	4.25	173,586	4.25
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	647,482	15.85	647,482	15.85
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	462,664	11.33	462,664	11.33
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(3,515,787)	(86.08)	(3,515,787)	(86.08)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	0	0.00	853,545	20.90	853,545	20.90
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	(2,662,241)	(65.18)	(2,662,241)	(65.18)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	274,468	6.72	274,468	6.72
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	0	0.00	(2,387,773)	(58.46)	(2,387,773)	(58.46)

* 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 2010 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	35,654	104.95	20,522	225.69	2,425,019	98.49	2,481,198	99.04
2	Premiums Earned	0	0.00	3	100.00	33,973	100.00	9,093	100.00	2,462,295	100.00	2,505,364	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	724	2.13	1,605	17.65	0	0.00	2,329	0.09
4	Incurred Losses	0	0.00	1	33.33	33,127	97.51	1,245	13.69	1,238,480	50.30	1,272,853	50.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,229	9.50	(833)	(9.16)	133,506	5.42	135,902	5.42
6	Unallocated LAE* Incurred	0	0.00	0	0.00	5,419	15.95	515	5.66	111,953	4.55	117,887	4.71
7	Unpaid Losses	0	0.00	1	33.33	51,286	150.96	15,491	170.36	2,639,248	107.19	2,706,026	108.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,436	13.06	3,296	36.25	199,093	8.09	206,825	8.26
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	3,499	10.30	245	2.69	106,561	4.33	110,305	4.40
10	Unearned Premium Reserves	0	0.00	1	33.33	16,852	49.60	27,605	303.59	1,105,197	44.88	1,149,655	45.89
11	Agents Balances	0	0.00	0	0.00	9,590	28.23	15,601	171.57	524,987	21.32	550,178	21.96
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	7,393	21.76	1,385	15.23	415,832	16.89	424,610	16.95
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	914	2.69	752	8.27	51,539	2.09	53,205	2.12
14	Other Acquisition Expenses Incurred	0	0.00	2	66.67	2,546	7.49	851	9.36	159,880	6.49	163,279	6.52
15	General Expenses Incurred	0	0.00	42	1400.00	1,762	5.19	122	1.34	244,899	9.95	246,825	9.85
16	Other Income Less Other Expenses	0	0.00	0	0.00	(42)	(0.12)	(56)	(0.62)	(2,169)	(0.09)	(2,267)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(42)	(1400.00)	(21,184)	(62.36)	3,396	37.35	104,031	4.22	86,201	3.44
18	Investment Gain Funds	0	0.00	0	0.00	1,482	4.36	515	5.66	176,805	7.18	178,802	7.14
19	Profit or Loss Excluding Investment Gain	0	0.00	(42)	(1400.00)	(19,702)	(57.99)	3,910	43.00	280,833	11.41	264,999	10.58
20	Investment Gain From Capital & Surplus	0	0.00	(40)	(1333.33)	2,190	6.45	658	7.24	240,351	9.76	243,159	9.71
21	Total Profit or Losses***	0	0.00	(82)	(2733.33)	(17,513)	(51.55)	4,569	50.25	521,191	21.17	508,165	20.28

* 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 2010 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	12	75.00	1,189	97.94	914,737	99.27	146,962	112.18	6,353,513	99.53	7,416,413	99.72
2	Premiums Earned	16	100.00	1,214	100.00	921,495	100.00	131,009	100.00	6,383,643	100.00	7,437,377	100.00
3	Dividends to Policyholders	0	0.00	30	2.47	2,207	0.24	13,140	10.03	477	0.01	15,854	0.21
4	Incurred Losses	7	43.75	416	34.27	734,778	79.74	50,170	38.30	2,696,974	42.25	3,482,345	46.82
5	Defense and Cost Containment Expenses Incurred	1	6.25	16	1.32	2,870	0.31	502	0.38	57,694	0.90	61,083	0.82
6	Unallocated LAE* Incurred	1	6.25	67	5.52	59,119	6.42	6,200	4.73	499,018	7.82	564,405	7.59
7	Unpaid Losses	1	6.25	347	28.58	632,957	68.69	26,268	20.05	1,741,988	27.29	2,401,561	32.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	16	1.32	10,104	1.10	2,306	1.76	96,720	1.52	109,146	1.47
9	Unallocated LAE* Unpaid	0	0.00	75	6.18	35,061	3.80	2,990	2.28	172,592	2.70	210,718	2.83
10	Unearned Premium Reserves	5	31.25	572	47.12	516,925	56.10	108,322	82.68	2,816,295	44.12	3,442,119	46.28
11	Agents Balances	6,601	41256.25	32	2.64	230,182	24.98	47,430	36.20	1,592,273	24.94	1,876,518	25.23
12	Commission & Brokerage Expenses Incurred	(64)	(400.00)	(2,467)	(203.21)	72,361	7.85	3,363	2.57	629,065	9.85	702,258	9.44
13	Taxes, Licenses and Fees Incurred	34	212.50	759	62.52	25,333	2.75	4,355	3.32	254,587	3.99	285,068	3.83
14	Other Acquisition Expenses Incurred	1	6.25	408	33.61	89,178	9.68	28,784	21.97	445,600	6.98	563,971	7.58
15	General Expenses Incurred	23	143.75	563	46.38	155,639	16.89	5,389	4.11	606,298	9.50	767,912	10.33
16	Other Income Less Other Expenses	0	0.00	24	1.98	(2,122)	(0.23)	(259)	(0.20)	(533)	(0.01)	(2,890)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain**	13	81.25	1,446	119.11	(222,109)	(24.10)	18,849	14.39	1,193,380	18.69	991,579	13.33
18	Investment Gain Funds	(1,319)	(8243.75)	63	5.19	27,522	2.99	1,438	1.10	190,433	2.98	218,137	2.93
19	Profit or Loss Excluding Investment Gain	(1,306)	(8162.50)	1,510	124.38	(194,587)	(21.12)	20,289	15.49	1,383,817	21.68	1,209,723	16.27
20	Investment Gain From Capital & Surplus	0	0.00	129	10.63	76,128	8.26	7,241	5.53	424,794	6.65	508,292	6.83
21	Total Profit or Losses***	(1,306)	(8162.50)	1,637	134.84	(118,460)	(12.86)	27,529	21.01	1,808,621	28.33	1,718,021	23.10

* 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 2010 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	1,222,953	55.86	1,222,953	55.86
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,189,211	100.00	2,189,211	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	(11)	0.00	3,498,607	159.81	3,498,596	159.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	550,744	25.16	550,744	25.16
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,898	1.18	25,898	1.18
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	37	0.00	7,065,086	322.72	7,065,123	322.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	281,451	12.86	281,451	12.86
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,131	0.60	13,131	0.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,345,239	426.88	9,345,239	426.88
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	127,955	5.84	127,955	5.84
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(25,315)	(1.16)	(25,315)	(1.16)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	41,047	1.87	41,047	1.87
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	800	0.04	800	0.04
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	631,977	28.87	631,977	28.87
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	492,691	22.51	492,691	22.51
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	11	0.00	(2,041,858)	(93.27)	(2,041,847)	(93.27)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	5	0.00	62,878	2.87	62,883	2.87
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	16	0.00	(1,978,981)	(90.40)	(1,978,965)	(90.40)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	3	0.00	233,281	10.66	233,284	10.66
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	19	0.00	(1,745,698)	(79.74)	(1,745,679)	(79.74)

* 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 2010 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	232,833	100.64	574,118	100.94	2,877,139	99.54	3,684,099	99.82
2	Premiums Earned	0	0.00	10	100.00	231,344	100.00	568,764	100.00	2,890,549	100.00	3,690,667	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18,071	7.81	13,839	2.43	11,247	0.39	43,157	1.17
4	Incurred Losses	0	0.00	0	0.00	46,308	20.02	162,144	28.51	870,481	30.11	1,078,933	29.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	60,900	26.32	118,394	20.82	494,275	17.10	673,569	18.25
6	Unallocated LAE* Incurred	0	0.00	0	0.00	33,997	14.70	54,462	9.58	99,216	3.43	187,675	5.09
7	Unpaid Losses	0	0.00	1	10.00	326,099	140.96	720,823	126.73	6,620,899	229.05	7,667,822	207.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	218,446	94.42	300,021	52.75	2,240,531	77.51	2,758,998	74.76
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	89,308	38.60	71,465	12.56	241,885	8.37	402,658	10.91
10	Unearned Premium Reserves	0	0.00	5	50.00	88,710	38.35	236,037	41.50	1,621,610	56.10	1,946,362	52.74
11	Agents Balances	0	0.00	2	20.00	24,736	10.69	150,878	26.53	596,776	20.65	772,392	20.93
12	Commission & Brokerage Expenses Incurred	0	0.00	1	10.00	8,544	3.69	38,187	6.71	316,442	10.95	363,174	9.84
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	5,492	2.37	20,496	3.60	53,359	1.85	79,347	2.15
14	Other Acquisition Expenses Incurred	0	0.00	1	10.00	5,498	2.38	8,585	1.51	116,312	4.02	130,396	3.53
15	General Expenses Incurred	0	0.00	0	0.00	30,459	13.17	60,061	10.56	223,695	7.74	314,215	8.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,266	0.55	201	0.04	13,925	0.48	15,392	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	7	70.00	23,339	10.09	92,795	16.32	719,456	24.89	835,597	22.64
18	Investment Gain Funds	0	0.00	0	0.00	36,925	15.96	125,079	21.99	444,209	15.37	606,213	16.43
19	Profit or Loss Excluding Investment Gain	0	0.00	7	70.00	60,265	26.05	217,875	38.31	1,163,663	40.26	1,441,810	39.07
20	Investment Gain From Capital & Surplus	0	0.00	1	10.00	37,876	16.37	127,566	22.43	235,539	8.15	400,982	10.86
21	Total Profit or Losses***	0	0.00	8	80.00	98,140	42.42	345,441	60.74	1,399,198	48.41	1,842,787	49.93

* 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 Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	35	159.09	82,327	102.05	15,762	93.47	1,098,747	104.45	1,196,871	104.12
2	Premiums Earned	0	0.00	22	100.00	80,676	100.00	16,864	100.00	1,051,948	100.00	1,149,510	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	781	0.97	4,026	23.87	1	0.00	4,808	0.42
4	Incurred Losses	0	0.00	(4)	(18.18)	648	0.80	167	0.99	165,866	15.77	166,677	14.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(11)	(0.01)	176	1.04	7,308	0.69	7,473	0.65
6	Unallocated LAE* Incurred	0	0.00	(2)	(9.09)	820	1.02	(1,135)	(6.73)	6,119	0.58	5,802	0.50
7	Unpaid Losses	0	0.00	1	4.55	1,931	2.39	196	1.16	129,196	12.28	131,324	11.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	249	0.31	2,464	14.61	6,334	0.60	9,047	0.79
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	72	0.09	45	0.27	5,068	0.48	5,185	0.45
10	Unearned Premium Reserves	0	0.00	101	459.09	42,750	52.99	4,256	25.24	577,289	54.88	624,396	54.32
11	Agents Balances	0	0.00	(9)	(40.91)	19,328	23.96	(3,056)	(18.12)	258,116	24.54	274,379	23.87
12	Commission & Brokerage Expenses Incurred	0	0.00	(54)	(245.45)	7,076	8.77	(5,316)	(31.52)	121,803	11.58	123,509	10.74
13	Taxes, Licenses and Fees Incurred	0	0.00	4	18.18	2,056	2.55	2,639	15.65	31,149	2.96	35,848	3.12
14	Other Acquisition Expenses Incurred	0	0.00	22	100.00	7,617	9.44	10,867	64.44	87,589	8.33	106,095	9.23
15	General Expenses Incurred	0	0.00	4	18.18	4,694	5.82	1,834	10.88	64,822	6.16	71,354	6.21
16	Other Income Less Other Expenses	0	0.00	1	4.55	(6,117)	(7.58)	(216)	(1.28)	4,870	0.46	(1,462)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	54	245.45	50,879	63.07	3,388	20.09	572,122	54.39	626,443	54.50
18	Investment Gain Funds	0	0.00	3	13.64	588	0.73	663	3.93	19,105	1.82	20,359	1.77
19	Profit or Loss Excluding Investment Gain	0	0.00	56	254.55	51,468	63.80	4,050	24.02	591,233	56.20	646,807	56.27
20	Investment Gain From Capital & Surplus	0	0.00	2	9.09	3,390	4.20	35	0.21	53,552	5.09	56,979	4.96
21	Total Profit or Losses***	0	0.00	59	268.18	54,857	68.00	4,085	24.22	644,780	61.29	703,781	61.22

* 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 Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	790,700	100.19	0	0.00	3,423,204	106.04	4,213,904	104.89
2	Premiums Earned	0	0.00	0	0.00	789,231	100.00	0	0.00	3,228,300	100.00	4,017,531	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	715,133	90.61	(23)	0.00	1,837,707	56.92	2,552,817	63.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,608	0.84	0	0.00	73,428	2.27	80,036	1.99
6	Unallocated LAE* Incurred	0	0.00	0	0.00	44,927	5.69	0	0.00	60,225	1.87	105,152	2.62
7	Unpaid Losses	0	0.00	0	0.00	149,715	18.97	800	0.00	1,827,909	56.62	1,978,424	49.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,504	0.19	0	0.00	44,832	1.39	46,336	1.15
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	83,424	10.57	0	0.00	60,328	1.87	143,752	3.58
10	Unearned Premium Reserves	0	0.00	0	0.00	29,528	3.74	0	0.00	1,867,243	57.84	1,896,771	47.21
11	Agents Balances	0	0.00	0	0.00	47,630	6.03	0	0.00	820,763	25.42	868,393	21.62
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	44,512	5.64	0	0.00	527,682	16.35	572,194	14.24
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	12,234	1.55	0	0.00	106,091	3.29	118,325	2.95
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	15,069	1.91	0	0.00	243,557	7.54	258,626	6.44
15	General Expenses Incurred	0	0.00	0	0.00	27,652	3.50	0	0.00	200,864	6.22	228,516	5.69
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,234	0.54	0	0.00	(307)	(0.01)	3,927	0.10
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(72,672)	(9.21)	23	0.00	178,435	5.53	105,786	2.63
18	Investment Gain Funds	0	0.00	0	0.00	10,839	1.37	89	0.00	140,596	4.36	151,524	3.77
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(61,831)	(7.83)	112	0.00	319,026	9.88	257,307	6.40
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	39,165	4.96	61	0.00	169,597	5.25	208,823	5.20
21	Total Profit or Losses***	0	0.00	0	0.00	(22,664)	(2.87)	173	0.00	488,625	15.14	466,134	11.60

* 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 Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	8,666	98.63	1,264	89.84	127,938	85.15	137,868	85.93
2	Premiums Earned	0	0.00	0	0.00	8,786	100.00	1,407	100.00	150,244	100.00	160,437	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	4,376	49.81	468	33.26	19,635	13.07	24,479	15.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	14	0.16	0	0.00	1,464	0.97	1,478	0.92
6	Unallocated LAE* Incurred	0	0.00	0	0.00	972	11.06	0	0.00	1,148	0.76	2,120	1.32
7	Unpaid Losses	0	0.00	0	0.00	5,914	67.31	400	28.43	35,085	23.35	41,399	25.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	95	1.08	0	0.00	185	0.12	280	0.17
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,148	13.07	0	0.00	2,525	1.68	3,673	2.29
10	Unearned Premium Reserves	0	0.00	0	0.00	25,356	288.60	1,329	94.46	100,209	66.70	126,894	79.09
11	Agents Balances	0	0.00	0	0.00	0	0.00	29	2.06	9,271	6.17	9,300	5.80
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,739	19.79	98	6.97	69,313	46.13	71,150	44.35
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	156	1.78	0	0.00	3,369	2.24	3,525	2.20
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	523	5.95	841	59.77	5,682	3.78	7,046	4.39
15	General Expenses Incurred	0	0.00	0	0.00	1,551	17.65	0	0.00	12,299	8.19	13,850	8.63
16	Other Income Less Other Expenses	0	0.00	0	0.00	53	0.60	0	0.00	(30)	(0.02)	23	0.01
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(492)	(5.60)	0	0.00	37,300	24.83	36,808	22.94
18	Investment Gain Funds	0	0.00	0	0.00	716	8.15	0	0.00	9,524	6.34	10,240	6.38
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	224	2.55	0	0.00	46,825	31.17	47,049	29.33
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	1,468	16.71	1	0.07	12,857	8.56	14,326	8.93
21	Total Profit or Losses***	0	0.00	0	0.00	1,692	19.26	1	0.07	59,681	39.72	61,374	38.25

* 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 2010 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	228	102.24	705,881	121.82	0	0.00	2,019,952	138.56	2,726,061	133.79
2	Premiums Earned	0	0.00	223	100.00	579,432	100.00	0	0.00	1,457,845	100.00	2,037,500	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.00	0	0.00	0	0.00	23	0.00
4	Incurred Losses	0	0.00	131	58.74	431,112	74.40	77	0.00	1,242,740	85.25	1,674,060	82.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	(9)	(4.04)	1,477	0.25	0	0.00	12,848	0.88	14,316	0.70
6	Unallocated LAE* Incurred	0	0.00	0	0.00	37,612	6.49	0	0.00	63,620	4.36	101,232	4.97
7	Unpaid Losses	0	0.00	190	85.20	382,518	66.02	136	0.00	1,752,602	120.22	2,135,446	104.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,825	1.18	0	0.00	21,498	1.47	28,323	1.39
9	Unallocated LAE* Unpaid	0	0.00	3	1.35	86,427	14.92	0	0.00	63,739	4.37	150,169	7.37
10	Unearned Premium Reserves	0	0.00	56	25.11	1,007,717	173.91	0	0.00	6,326,025	433.93	7,333,798	359.94
11	Agents Balances	0	0.00	44	19.73	86,785	14.98	0	0.00	1,330,991	91.30	1,417,820	69.59
12	Commission & Brokerage Expenses Incurred	0	0.00	54	24.22	74,653	12.88	0	0.00	133,144	9.13	207,851	10.20
13	Taxes, Licenses and Fees Incurred	0	0.00	6	2.69	13,252	2.29	0	0.00	48,347	3.32	61,605	3.02
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,493	7.51	0	0.00	492,819	33.80	536,312	26.32
15	General Expenses Incurred	0	0.00	22	9.87	28,841	4.98	0	0.00	473,788	32.50	502,651	24.67
16	Other Income Less Other Expenses	0	0.00	9	4.04	3,473	0.60	0	0.00	2,730	0.19	6,212	0.30
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	28	12.56	(47,557)	(8.21)	(77)	0.00	(1,006,728)	(69.06)	(1,054,334)	(51.75)
18	Investment Gain Funds	0	0.00	7	3.14	40,093	6.92	15	0.00	242,829	16.66	282,944	13.89
19	Profit or Loss Excluding Investment Gain	0	0.00	35	15.70	(7,466)	(1.29)	(62)	0.00	(763,896)	(52.40)	(771,389)	(37.86)
20	Investment Gain From Capital & Surplus	0	0.00	3	1.35	58,176	10.04	10	0.00	193,566	13.28	251,755	12.36
21	Total Profit or Losses***	0	0.00	38	17.04	50,712	8.75	(52)	0.00	(570,330)	(39.12)	(519,632)	(25.50)

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

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

*** (Line 19 + 20) = 21

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	39,824	100.20	1,928,791	98.71	326,917	113.12	22,981,278	99.64	25,276,810	99.73
2	Premiums Earned	0	0.00	39,743	100.00	1,953,911	100.00	289,011	100.00	23,063,304	100.00	25,345,969	100.00
3	Dividends to Policyholders	0	0.00	8	0.02	172,624	8.83	1,052	0.36	228,463	0.99	402,147	1.59
4	Incurred Losses	0	0.00	24,154	60.78	1,235,278	63.22	192,040	66.45	16,734,420	72.56	18,185,892	71.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,452	3.65	80,692	4.13	16,012	5.54	1,970,236	8.54	2,068,392	8.16
6	Unallocated LAE* Incurred	0	0.00	659	1.66	139,721	7.15	20,906	7.23	1,843,235	7.99	2,004,521	7.91
7	Unpaid Losses	0	0.00	45,289	113.95	5,217,708	267.04	771,061	266.79	74,774,108	324.21	80,808,166	318.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,234	3.10	450,205	23.04	60,415	20.90	7,251,401	31.44	7,763,255	30.63
9	Unallocated LAE* Unpaid	0	0.00	3,972	9.99	198,068	10.14	53,943	18.66	3,920,992	17.00	4,176,975	16.48
10	Unearned Premium Reserves	0	0.00	18,984	47.77	950,413	48.64	148,969	51.54	7,221,801	31.31	8,340,167	32.91
11	Agents Balances	0	0.00	15,847	39.87	634,521	32.47	80,286	27.78	7,194,752	31.20	7,925,406	31.27
12	Commission & Brokerage Expenses Incurred	0	0.00	5,884	14.81	164,763	8.43	28,561	9.88	1,321,975	5.73	1,521,183	6.00
13	Taxes, Licenses and Fees Incurred	0	0.00	1,489	3.75	56,857	2.91	12,074	4.18	1,097,319	4.76	1,167,739	4.61
14	Other Acquisition Expenses Incurred	0	0.00	3,169	7.97	136,650	6.99	38,816	13.43	1,762,948	7.64	1,941,583	7.66
15	General Expenses Incurred	0	0.00	4,323	10.88	179,871	9.21	18,617	6.44	1,958,588	8.49	2,161,399	8.53
16	Other Income Less Other Expenses	0	0.00	(317)	(0.80)	(754)	(0.04)	(5,699)	(1.97)	(264,530)	(1.15)	(271,300)	(1.07)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,712)	(4.31)	(213,302)	(10.92)	(44,766)	(15.49)	(4,118,441)	(17.86)	(4,378,221)	(17.27)
18	Investment Gain Funds	0	0.00	3,031	7.63	320,964	16.43	19,162	6.63	5,021,386	21.77	5,364,543	21.17
19	Profit or Loss Excluding Investment Gain	0	0.00	1,320	3.32	107,662	5.51	(25,604)	(8.86)	902,951	3.92	986,329	3.89
20	Investment Gain From Capital & Surplus	0	0.00	2,937	7.39	296,847	15.19	10,009	3.46	2,984,245	12.94	3,294,038	13.00
21	Total Profit or Losses***	0	0.00	4,256	10.71	404,505	20.70	(15,598)	(5.40)	3,887,194	16.85	4,280,357	16.89

* 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 2010 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	12,499	102.37	1,363,537	98.59	222,711	120.96	15,337,693	97.30	16,936,440	97.66
2	Premiums Earned	0	0.00	12,210	100.00	1,382,988	100.00	184,123	100.00	15,763,330	100.00	17,342,651	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	7,604	0.55	16,243	8.82	1,364	0.01	25,212	0.15
4	Incurred Losses	0	0.00	4,198	34.38	582,726	42.14	60,010	32.59	10,900,132	69.15	11,547,066	66.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,865	15.27	127,865	9.25	32,757	17.79	2,487,935	15.78	2,650,422	15.28
6	Unallocated LAE* Incurred	0	0.00	643	5.27	88,075	6.37	4,726	2.57	1,271,327	8.07	1,364,771	7.87
7	Unpaid Losses	0	0.00	4,828	39.54	2,867,624	207.35	447,754	243.18	51,538,672	326.95	54,858,878	316.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,225	10.03	807,078	58.36	190,980	103.72	9,948,490	63.11	10,947,773	63.13
9	Unallocated LAE* Unpaid	0	0.00	457	3.74	156,507	11.32	15,179	8.24	2,888,126	18.32	3,060,269	17.65
10	Unearned Premium Reserves	0	0.00	7,139	58.47	665,482	48.12	128,587	69.84	7,717,986	48.96	8,519,194	49.12
11	Agents Balances	0	0.00	3,199	26.20	440,636	31.86	42,518	23.09	4,329,800	27.47	4,816,153	27.77
12	Commission & Brokerage Expenses Incurred	0	0.00	1,585	12.98	199,601	14.43	6,059	3.29	1,541,353	9.78	1,748,598	10.08
13	Taxes, Licenses and Fees Incurred	0	0.00	476	3.90	27,772	2.01	7,873	4.28	438,012	2.78	474,133	2.73
14	Other Acquisition Expenses Incurred	0	0.00	1,441	11.80	140,671	10.17	48,334	26.25	1,315,251	8.34	1,505,697	8.68
15	General Expenses Incurred	0	0.00	1,148	9.40	113,761	8.23	16,751	9.10	1,375,083	8.72	1,506,743	8.69
16	Other Income Less Other Expenses	0	0.00	135	1.11	(2,278)	(0.16)	(1,144)	(0.62)	(674,002)	(4.28)	(677,289)	(3.91)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	991	8.12	92,636	6.70	(9,775)	(5.31)	(4,241,132)	(26.91)	(4,157,280)	(23.97)
18	Investment Gain Funds	0	0.00	378	3.10	145,628	10.53	15,991	8.68	3,514,827	22.30	3,676,824	21.20
19	Profit or Loss Excluding Investment Gain	0	0.00	1,369	11.21	238,263	17.23	6,216	3.38	(726,298)	(4.61)	(480,450)	(2.77)
20	Investment Gain From Capital & Surplus	0	0.00	522	4.28	149,254	10.79	16,622	9.03	2,217,761	14.07	2,384,159	13.75
21	Total Profit or Losses***	0	0.00	1,890	15.48	387,517	28.02	22,837	12.40	1,491,458	9.46	1,903,702	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 Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	32	96.97	310,140	103.13	14,609	100.02	10,597,675	93.22	10,922,456	93.49
2	Premiums Earned	0	0.00	33	100.00	300,739	100.00	14,606	100.00	11,367,864	100.00	11,683,242	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,142	0.38	1,750	11.98	703	0.01	3,595	0.03
4	Incurred Losses	0	0.00	(712)	(2157.58)	101,027	33.59	4,162	28.50	5,625,577	49.49	5,730,054	49.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	(26)	(78.79)	54,734	18.20	5,225	35.77	1,602,517	14.10	1,662,450	14.23
6	Unallocated LAE* Incurred	0	0.00	19	57.58	19,617	6.52	75	0.51	518,613	4.56	538,324	4.61
7	Unpaid Losses	0	0.00	701	2124.24	264,017	87.79	19,579	134.05	23,841,794	209.73	24,126,091	206.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	194	587.88	106,395	35.38	9,680	66.27	4,946,459	43.51	5,062,728	43.33
9	Unallocated LAE* Unpaid	0	0.00	8	24.24	24,697	8.21	7	0.05	996,721	8.77	1,021,433	8.74
10	Unearned Premium Reserves	0	0.00	21	63.64	140,993	46.88	6,813	46.65	6,159,334	54.18	6,307,161	53.98
11	Agents Balances	0	0.00	0	0.00	73,592	24.47	3,615	24.75	2,520,316	22.17	2,597,523	22.23
12	Commission & Brokerage Expenses Incurred	0	0.00	(3)	(9.09)	49,283	16.39	(1,596)	(10.93)	1,158,496	10.19	1,206,180	10.32
13	Taxes, Licenses and Fees Incurred	0	0.00	1	3.03	7,094	2.36	587	4.02	290,418	2.55	298,100	2.55
14	Other Acquisition Expenses Incurred	0	0.00	12	36.36	33,337	11.09	419	2.87	759,302	6.68	793,070	6.79
15	General Expenses Incurred	0	0.00	25	75.76	25,645	8.53	1,135	7.77	817,183	7.19	843,988	7.22
16	Other Income Less Other Expenses	0	0.00	12	36.36	(2,669)	(0.89)	194	1.33	(4,240)	(0.04)	(6,703)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	727	2203.03	6,190	2.06	3,043	20.83	590,807	5.20	600,767	5.14
18	Investment Gain Funds	0	0.00	74	224.24	17,139	5.70	1,299	8.89	1,750,208	15.40	1,768,720	15.14
19	Profit or Loss Excluding Investment Gain	0	0.00	801	2427.27	23,329	7.76	4,342	29.73	2,341,025	20.59	2,369,497	20.28
20	Investment Gain From Capital & Surplus	0	0.00	134	406.06	16,697	5.55	1,489	10.19	1,305,648	11.49	1,323,968	11.33
21	Total Profit or Losses***	0	0.00	935	2833.33	40,029	13.31	5,830	39.92	3,646,669	32.08	3,693,463	31.61

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

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

*** (Line 19 + 20) = 21

Total For Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	1,832	99.95	934	99.26	762,253	100.27	765,019	100.27
2	Premiums Earned	0	0.00	0	0.00	1,833	100.00	941	100.00	760,190	100.00	762,964	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	(3)	0.00	(1,298)	(70.81)	481	51.12	159,963	21.04	159,143	20.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	479	26.13	0	0.00	46,010	6.05	46,489	6.09
6	Unallocated LAE* Incurred	0	0.00	0	0.00	121	6.60	648	68.86	(6,933)	(0.91)	(6,164)	(0.81)
7	Unpaid Losses	0	0.00	11	0.00	17,159	936.12	4,314	458.45	5,127,279	674.47	5,148,763	674.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.00	3,582	195.42	0	0.00	192,556	25.33	196,139	25.71
9	Unallocated LAE* Unpaid	0	0.00	1	0.00	202	11.02	0	0.00	108,242	14.24	108,445	14.21
10	Unearned Premium Reserves	0	0.00	0	0.00	927	50.57	79	8.40	365,094	48.03	366,100	47.98
11	Agents Balances	0	0.00	0	0.00	550	30.01	0	0.00	155,151	20.41	155,701	20.41
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	60	3.27	(36)	(3.83)	43,795	5.76	43,819	5.74
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	29	1.58	62	6.59	27,581	3.63	27,672	3.63
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	123	6.71	0	0.00	32,814	4.32	32,937	4.32
15	General Expenses Incurred	0	0.00	0	0.00	215	11.73	167	17.75	76,400	10.05	76,782	10.06
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2)	(0.11)	0	0.00	676	0.09	674	0.09
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3	0.00	2,102	114.68	(381)	(40.49)	381,238	50.15	382,962	50.19
18	Investment Gain Funds	0	0.00	1	0.00	1,623	88.54	179	19.02	306,836	40.36	308,639	40.45
19	Profit or Loss Excluding Investment Gain	0	0.00	4	0.00	3,725	203.22	(202)	(21.47)	688,075	90.51	691,602	90.65
20	Investment Gain From Capital & Surplus	0	0.00	11	0.00	2,013	109.82	73	7.76	185,329	24.38	187,426	24.57
21	Total Profit or Losses***	0	0.00	15	0.00	5,738	313.04	(129)	(13.71)	873,402	114.89	879,026	115.21

* 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 2010 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	303	95.28	156,599	98.12	158	108.22	1,459,454	97.80	1,616,514	97.83
2	Premiums Earned	0	0.00	318	100.00	159,607	100.00	146	100.00	1,492,217	100.00	1,652,288	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	254	0.16	0	0.00	(7)	(0.00)	247	0.01
4	Incurred Losses	0	0.00	268	84.28	86,010	53.89	1,664	1139.73	1,096,274	73.47	1,184,216	71.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	173	54.40	38,729	24.27	430	294.52	696,715	46.69	736,047	44.55
6	Unallocated LAE* Incurred	0	0.00	23	7.23	14,357	9.00	28	19.18	195,056	13.07	209,464	12.68
7	Unpaid Losses	0	0.00	871	273.90	386,001	241.84	3,800	2602.74	8,087,884	542.00	8,478,556	513.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	537	168.87	216,642	135.73	1,375	941.78	3,034,121	203.33	3,252,675	196.86
9	Unallocated LAE* Unpaid	0	0.00	95	29.87	39,605	24.81	278	190.41	689,761	46.22	729,739	44.17
10	Unearned Premium Reserves	0	0.00	152	47.80	85,309	53.45	75	51.37	682,113	45.71	767,649	46.46
11	Agents Balances	0	0.00	(131)	(41.19)	55,013	34.47	20	13.70	340,685	22.83	395,587	23.94
12	Commission & Brokerage Expenses Incurred	0	0.00	(192)	(60.38)	21,005	13.16	16	10.96	162,604	10.90	183,433	11.10
13	Taxes, Licenses and Fees Incurred	0	0.00	25	7.86	3,002	1.88	7	4.79	34,328	2.30	37,362	2.26
14	Other Acquisition Expenses Incurred	0	0.00	111	34.91	17,529	10.98	35	23.97	107,277	7.19	124,952	7.56
15	General Expenses Incurred	0	0.00	123	38.68	13,319	8.34	16	10.96	122,008	8.18	135,466	8.20
16	Other Income Less Other Expenses	0	0.00	(4)	(1.26)	407	0.26	(3)	(2.05)	21,382	1.43	21,782	1.32
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(218)	(68.55)	(34,190)	(21.42)	(2,051)	(1404.79)	(900,662)	(60.36)	(937,121)	(56.72)
18	Investment Gain Funds	0	0.00	36	11.32	25,913	16.24	131	89.73	649,073	43.50	675,153	40.86
19	Profit or Loss Excluding Investment Gain	0	0.00	(182)	(57.23)	(8,281)	(5.19)	(1,920)	(1315.07)	(251,588)	(16.86)	(261,971)	(15.86)
20	Investment Gain From Capital & Surplus	0	0.00	67	21.07	24,593	15.41	59	40.41	374,470	25.09	399,189	24.16
21	Total Profit or Losses***	0	0.00	(114)	(35.85)	16,311	10.22	(1,861)	(1274.66)	122,883	8.23	137,219	8.30

* 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 2010 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	17,480	99.77	5,125	98.65	25,012,398	100.56	6,195,913	104.38	44,119,337	101.32	75,350,253	101.31
2	Premiums Earned	17,520	100.00	5,195	100.00	24,873,737	100.00	5,935,805	100.00	43,543,345	100.00	74,375,602	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	34,581	0.14	306,937	5.17	96,831	0.22	438,349	0.59
4	Incurred Losses	12,216	69.73	2,343	45.10	17,763,332	71.41	3,540,741	59.65	28,656,952	65.81	49,975,584	67.19
5	Defense and Cost Containment Expenses Incurred	653	3.73	38	0.73	1,096,428	4.41	204,458	3.44	1,779,052	4.09	3,080,629	4.14
6	Unallocated LAE* Incurred	1,706	9.74	161	3.10	2,551,184	10.26	561,764	9.46	4,026,566	9.25	7,141,381	9.60
7	Unpaid Losses	8,180	46.69	2,672	51.43	21,164,076	85.09	4,299,998	72.44	32,831,357	75.40	58,306,283	78.39
8	Defense and Cost Containment Expenses Unpaid	1,078	6.15	171	3.29	2,963,033	11.91	439,660	7.41	4,446,616	10.21	7,850,558	10.56
9	Unallocated LAE* Unpaid	1,180	6.74	118	2.27	2,616,943	10.52	446,032	7.51	2,876,542	6.61	5,940,815	7.99
10	Unearned Premium Reserves	4,676	26.69	2,675	51.49	6,699,583	26.93	2,023,427	34.09	15,139,538	34.77	23,869,899	32.09
11	Agents Balances	98,706	563.39	3,587	69.05	3,878,520	15.59	1,106,814	18.65	8,923,159	20.49	14,010,786	18.84
12	Commission & Brokerage Expenses Incurred	(77,506)	(442.39)	1,486	28.60	2,525,194	10.15	343,163	5.78	3,610,721	8.29	6,403,058	8.61
13	Taxes, Licenses and Fees Incurred	18,968	108.26	84	1.62	565,229	2.27	189,062	3.19	1,060,097	2.43	1,833,440	2.47
14	Other Acquisition Expenses Incurred	78,960	450.68	62	1.19	2,251,954	9.05	693,563	11.68	3,517,364	8.08	6,541,903	8.80
15	General Expenses Incurred	42,137	240.51	1,290	24.83	996,494	4.01	227,133	3.83	2,668,344	6.13	3,935,398	5.29
16	Other Income Less Other Expenses	10,268	58.61	111	2.14	256,118	1.03	(38,983)	(0.66)	245,127	0.56	472,641	0.64
17	Pretax Profit or Loss Excluding Investment Gain**	(49,346)	(281.66)	(159)	(3.06)	(2,654,540)	(10.67)	(169,997)	(2.86)	(1,627,452)	(3.74)	(4,501,494)	(6.05)
18	Investment Gain Funds	1,517	8.66	315	6.06	858,217	3.45	134,674	2.27	1,919,859	4.41	2,914,582	3.92
19	Profit or Loss Excluding Investment Gain	(47,829)	(273.00)	156	3.00	(1,796,322)	(7.22)	(35,324)	(0.60)	292,409	0.67	(1,586,910)	(2.13)
20	Investment Gain From Capital & Surplus	1,636	9.34	344	6.62	1,581,780	6.36	301,464	5.08	1,628,336	3.74	3,513,560	4.72
21	Total Profit or Losses***	(46,193)	(263.66)	500	9.62	(214,545)	(0.86)	266,138	4.48	1,920,742	4.41	1,926,642	2.59

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

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

*** (Line 19 + 20) = 21

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	643	87.01	817	98.43	1,834,326	99.00	168,671	117.38	10,720,534	99.06	12,724,991	99.26
2	Premiums Earned	739	100.00	830	100.00	1,852,861	100.00	143,697	100.00	10,821,852	100.00	12,819,979	100.00
3	Dividends to Policyholders	0	0.00	2	0.24	3,184	0.17	0	0.00	2,648	0.02	5,834	0.05
4	Incurred Losses	544	73.61	467	56.27	1,001,856	54.07	71,430	49.71	5,908,646	54.60	6,982,943	54.47
5	Defense and Cost Containment Expenses Incurred	208	28.15	62	7.47	99,234	5.36	8,470	5.89	617,211	5.70	725,185	5.66
6	Unallocated LAE* Incurred	98	13.26	59	7.11	148,816	8.03	8,705	6.06	696,263	6.43	853,941	6.66
7	Unpaid Losses	1,427	193.10	920	110.84	2,134,493	115.20	148,658	103.45	14,168,561	130.93	16,454,059	128.35
8	Defense and Cost Containment Expenses Unpaid	257	34.78	101	12.17	320,826	17.32	26,485	18.43	1,640,233	15.16	1,987,902	15.51
9	Unallocated LAE* Unpaid	117	15.83	73	8.80	117,582	6.35	22,111	15.39	818,391	7.56	958,274	7.47
10	Unearned Premium Reserves	252	34.10	375	45.18	823,527	44.45	101,877	70.90	5,703,052	52.70	6,629,083	51.71
11	Agents Balances	41,571	5625.30	(637)	(76.75)	556,737	30.05	37,942	26.40	3,222,847	29.78	3,858,460	30.10
12	Commission & Brokerage Expenses Incurred	(5,142)	(695.81)	(108)	(13.01)	248,150	13.39	14,546	10.12	1,282,667	11.85	1,540,113	12.01
13	Taxes, Licenses and Fees Incurred	1,435	194.18	144	17.35	44,483	2.40	6,601	4.59	316,005	2.92	368,668	2.88
14	Other Acquisition Expenses Incurred	2,481	335.72	272	32.77	168,591	9.10	24,237	16.87	717,604	6.63	913,185	7.12
15	General Expenses Incurred	2,995	405.28	237	28.55	136,678	7.38	12,859	8.95	936,899	8.66	1,089,668	8.50
16	Other Income Less Other Expenses	1,877	253.99	28	3.37	5,257	0.28	(2,764)	(1.92)	67,617	0.62	72,015	0.56
17	Pretax Profit or Loss Excluding Investment Gain**	(4)	(0.54)	(277)	(33.37)	7,124	0.38	(5,918)	(4.12)	411,536	3.80	412,461	3.22
18	Investment Gain Funds	(151)	(20.43)	61	7.35	103,477	5.58	4,319	3.01	972,892	8.99	1,080,598	8.43
19	Profit or Loss Excluding Investment Gain	(155)	(20.97)	(216)	(26.02)	110,602	5.97	(1,598)	(1.11)	1,384,422	12.79	1,493,055	11.65
20	Investment Gain From Capital & Surplus	(1)	(0.14)	183	22.05	153,167	8.27	3,795	2.64	832,223	7.69	989,367	7.72
21	Total Profit or Losses***	(155)	(20.97)	(33)	(3.98)	263,769	14.24	2,197	1.53	2,216,639	20.48	2,482,417	19.36

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

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

*** (Line 19 + 20) = 21

Total For Private Passenger Automobile Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	11,576	98.09	4,500	97.85	15,880,301	99.84	4,079,769	105.25	27,607,605	99.91	47,583,751	100.32
2	Premiums Earned	11,801	100.00	4,599	100.00	15,905,364	100.00	3,876,443	100.00	27,631,609	100.00	47,429,816	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	24,690	0.16	247,568	6.39	79,469	0.29	351,727	0.74
4	Incurred Losses	7,632	64.67	1,999	43.47	10,226,103	64.29	2,129,451	54.93	15,113,829	54.70	27,479,014	57.94
5	Defense and Cost Containment Expenses Incurred	85	0.72	29	0.63	35,016	0.22	13,437	0.35	127,372	0.46	175,939	0.37
6	Unallocated LAE* Incurred	1,057	8.96	178	3.87	1,515,240	9.53	450,146	11.61	2,451,855	8.87	4,418,476	9.32
7	Unpaid Losses	857	7.26	325	7.07	1,132,789	7.12	95,944	2.48	938,650	3.40	2,168,565	4.57
8	Defense and Cost Containment Expenses Unpaid	43	0.36	11	0.24	34,923	0.22	9,198	0.24	97,896	0.35	142,071	0.30
9	Unallocated LAE* Unpaid	438	3.71	18	0.39	873,193	5.49	135,523	3.50	383,922	1.39	1,393,094	2.94
10	Unearned Premium Reserves	2,965	25.12	2,541	55.25	4,291,045	26.98	1,537,925	39.67	9,355,183	33.86	15,189,659	32.03
11	Agents Balances	75,233	637.51	2,911	63.30	2,462,955	15.49	833,802	21.51	5,286,901	19.13	8,661,802	18.26
12	Commission & Brokerage Expenses Incurred	(64,400)	(545.72)	1,370	29.79	1,552,295	9.76	172,552	4.45	2,026,557	7.33	3,688,374	7.78
13	Taxes, Licenses and Fees Incurred	11,495	97.41	93	2.02	337,918	2.12	113,759	2.93	665,672	2.41	1,128,937	2.38
14	Other Acquisition Expenses Incurred	55,860	473.35	167	3.63	1,431,354	9.00	511,709	13.20	2,247,385	8.13	4,246,475	8.95
15	General Expenses Incurred	29,635	251.12	1,083	23.55	588,485	3.70	158,707	4.09	1,628,672	5.89	2,406,582	5.07
16	Other Income Less Other Expenses	8,297	70.31	91	1.98	85,312	0.54	(7,650)	(0.20)	116,856	0.42	202,906	0.43
17	Pretax Profit or Loss Excluding Investment Gain**	(21,268)	(180.22)	(227)	(4.94)	279,578	1.76	71,463	1.84	3,407,660	12.33	3,737,206	7.88
18	Investment Gain Funds	715	6.06	11	0.24	96,283	0.61	14,171	0.37	361,162	1.31	472,342	1.00
19	Profit or Loss Excluding Investment Gain	(20,553)	(174.16)	(215)	(4.67)	375,862	2.36	85,632	2.21	3,768,824	13.64	4,209,550	8.88
20	Investment Gain From Capital & Surplus	1,327	11.24	265	5.76	618,566	3.89	151,866	3.92	572,055	2.07	1,344,079	2.83
21	Total Profit or Losses***	(19,227)	(162.93)	50	1.09	994,429	6.25	237,497	6.13	4,340,877	15.71	5,553,626	11.71

* 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 2010 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	155	87.57	258	99.61	604,505	97.72	45,669	122.10	3,071,673	96.46	3,722,260	96.91
2	Premiums Earned	177	100.00	259	100.00	618,595	100.00	37,403	100.00	3,184,516	100.00	3,840,950	100.00
3	Dividends to Policyholders	0	0.00	1	0.39	291	0.05	0	0.00	607	0.02	899	0.02
4	Incurred Losses	97	54.80	149	57.53	358,675	57.98	19,650	52.54	1,855,677	58.27	2,234,248	58.17
5	Defense and Cost Containment Expenses Incurred	6	3.39	2	0.77	5,200	0.84	(962)	(2.57)	37,657	1.18	41,903	1.09
6	Unallocated LAE* Incurred	11	6.21	28	10.81	53,665	8.68	645	1.72	307,765	9.66	362,114	9.43
7	Unpaid Losses	19	10.73	17	6.56	38,471	6.22	5,194	13.89	417,907	13.12	461,608	12.02
8	Defense and Cost Containment Expenses Unpaid	2	1.13	1	0.39	8,789	1.42	613	1.64	74,376	2.34	83,781	2.18
9	Unallocated LAE* Unpaid	4	2.26	1	0.39	16,566	2.68	254	0.68	58,396	1.83	75,221	1.96
10	Unearned Premium Reserves	58	32.77	119	45.95	257,825	41.68	34,133	91.26	1,475,560	46.34	1,767,695	46.02
11	Agents Balances	15,283	8634.46	(136)	(52.51)	172,044	27.81	16,531	44.20	884,952	27.79	1,088,674	28.34
12	Commission & Brokerage Expenses Incurred	(1,722)	(972.88)	(62)	(23.94)	79,355	12.83	3,830	10.24	406,235	12.76	487,636	12.70
13	Taxes, Licenses and Fees Incurred	353	199.44	71	27.41	13,981	2.26	1,733	4.63	92,761	2.91	108,899	2.84
14	Other Acquisition Expenses Incurred	988	558.19	26	10.04	56,365	9.11	9,031	24.15	214,811	6.75	281,221	7.32
15	General Expenses Incurred	1,040	587.57	87	33.59	43,248	6.99	4,855	12.98	324,042	10.18	373,272	9.72
16	Other Income Less Other Expenses	680	384.18	20	7.72	1,757	0.28	(659)	(1.76)	2,309	0.07	4,107	0.11
17	Pretax Profit or Loss Excluding Investment Gain**	85	48.02	(22)	(8.49)	9,571	1.55	(2,039)	(5.45)	(52,732)	(1.66)	(45,137)	(1.18)
18	Investment Gain Funds	66	37.29	6	2.32	3,503	0.57	227	0.61	34,860	1.09	38,662	1.01
19	Profit or Loss Excluding Investment Gain	150	84.75	(15)	(5.79)	13,075	2.11	(1,813)	(4.85)	(17,872)	(0.56)	(6,475)	(0.17)
20	Investment Gain From Capital & Surplus	3	1.69	108	41.70	28,372	4.59	688	1.84	155,208	4.87	184,379	4.80
21	Total Profit or Losses***	153	86.44	93	35.91	41,447	6.70	(1,126)	(3.01)	137,342	4.31	177,909	4.63

* 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	27	100.00	1,618	100.00	1,033,195	101.06	1,034,840	101.06
2	Premiums Earned	0	0.00	0	0.00	27	100.00	1,618	100.00	1,022,326	100.00	1,023,971	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	100	370.37	163	10.07	528,145	51.66	528,408	51.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	77	285.19	0	0.00	76,873	7.52	76,950	7.51
6	Unallocated LAE* Incurred	0	0.00	0	0.00	64	237.04	25	1.55	42,061	4.11	42,150	4.12
7	Unpaid Losses	0	0.00	0	0.00	2,139	7922.22	1,130	69.84	1,759,119	172.07	1,762,388	172.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	145	537.04	0	0.00	199,299	19.49	199,444	19.48
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	68	251.85	161	9.95	59,639	5.83	59,868	5.85
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	506,425	49.54	506,425	49.46
11	Agents Balances	0	0.00	0	0.00	11	40.74	280	17.31	445,317	43.56	445,608	43.52
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	405	25.03	128,502	12.57	128,907	12.59
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,932	4.20	42,932	4.19
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	67,288	6.58	67,288	6.57
15	General Expenses Incurred	0	0.00	0	0.00	11	40.74	0	0.00	86,891	8.50	86,902	8.49
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	1	0.06	1,431	0.14	1,432	0.14
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(224)	(829.63)	1,027	63.47	51,057	4.99	51,860	5.06
18	Investment Gain Funds	0	0.00	0	0.00	72	266.67	25	1.55	138,559	13.55	138,656	13.54
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(152)	(562.96)	1,052	65.02	189,614	18.55	190,514	18.61
20	Investment Gain From Capital & Surplus	0	0.00	(1)	0.00	82	303.70	103	6.37	219,149	21.44	219,333	21.42
21	Total Profit or Losses***	0	0.00	(1)	0.00	(70)	(259.26)	1,155	71.38	408,759	39.98	409,843	40.02

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	12,538	98.20	1,074	104.88	1,003,311	100.21	1,016,929	100.19
2	Premiums Earned	0	0.00	6	100.00	12,768	100.00	1,024	100.00	1,001,189	100.00	1,014,987	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	64	0.50	0	0.00	349	0.03	413	0.04
4	Incurred Losses	0	0.00	2	33.33	5,431	42.54	(20)	(1.95)	543,297	54.27	548,710	54.06
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	113	0.89	(7)	(0.68)	27,864	2.78	27,970	2.76
6	Unallocated LAE* Incurred	0	0.00	0	0.00	657	5.15	61	5.96	53,838	5.38	54,556	5.38
7	Unpaid Losses	0	0.00	3	50.00	6,140	48.09	853	83.30	1,071,859	107.06	1,078,855	106.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	16.67	1,125	8.81	56	5.47	127,322	12.72	128,504	12.66
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,006	7.88	47	4.59	54,477	5.44	55,530	5.47
10	Unearned Premium Reserves	0	0.00	4	66.67	6,866	53.78	207	20.21	578,174	57.75	585,251	57.66
11	Agents Balances	0	0.00	0	0.00	4,811	37.68	(23)	(2.25)	203,042	20.28	207,830	20.48
12	Commission & Brokerage Expenses Incurred	0	0.00	1	16.67	1,218	9.54	46	4.49	126,275	12.61	127,540	12.57
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	311	2.44	35	3.42	26,104	2.61	26,450	2.61
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,544	19.92	291	28.42	87,220	8.71	90,055	8.87
15	General Expenses Incurred	0	0.00	0	0.00	1,445	11.32	79	7.71	94,721	9.46	96,245	9.48
16	Other Income Less Other Expenses	0	0.00	0	0.00	15	0.12	(9)	(0.88)	2,945	0.29	2,951	0.29
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3	50.00	1,002	7.85	528	51.56	44,472	4.44	46,005	4.53
18	Investment Gain Funds	0	0.00	0	0.00	408	3.20	40	3.91	79,172	7.91	79,620	7.84
19	Profit or Loss Excluding Investment Gain	0	0.00	3	50.00	1,411	11.05	569	55.57	123,642	12.35	125,625	12.38
20	Investment Gain From Capital & Surplus	0	0.00	9	150.00	1,350	10.57	28	2.73	85,940	8.58	87,327	8.60
21	Total Profit or Losses***	0	0.00	12	200.00	2,762	21.63	598	58.40	209,586	20.93	212,958	20.98

* 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 Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	194	92.82	75,785	99.31	75	30.86	4,340,531	97.18	4,416,585	97.21
2	Premiums Earned	0	0.00	209	100.00	76,310	100.00	243	100.00	4,466,404	100.00	4,543,166	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	534	0.70	0	0.00	38,222	0.86	38,756	0.85
4	Incurred Losses	0	0.00	12	5.74	7,682	10.07	79	32.51	620,381	13.89	628,154	13.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	(11)	(5.26)	3,603	4.72	7	2.88	197,184	4.41	200,783	4.42
6	Unallocated LAE* Incurred	0	0.00	4	1.91	2,674	3.50	28	11.52	142,751	3.20	145,457	3.20
7	Unpaid Losses	0	0.00	70	33.49	12,242	16.04	3	1.23	2,801,049	62.71	2,813,364	61.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5	2.39	6,039	7.91	1	0.41	598,979	13.41	605,024	13.32
9	Unallocated LAE* Unpaid	0	0.00	7	3.35	5,239	6.87	9	3.70	209,059	4.68	214,314	4.72
10	Unearned Premium Reserves	0	0.00	143	68.42	33,328	43.67	115	47.33	2,753,968	61.66	2,787,554	61.36
11	Agents Balances	0	0.00	1	0.48	20,339	26.65	109	44.86	817,164	18.30	837,613	18.44
12	Commission & Brokerage Expenses Incurred	0	0.00	69	33.01	18,123	23.75	1	0.41	1,000,674	22.40	1,018,867	22.43
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.48	2,617	3.43	1	0.41	141,132	3.16	143,751	3.16
14	Other Acquisition Expenses Incurred	0	0.00	2	0.96	17,974	23.55	48	19.75	480,262	10.75	498,286	10.97
15	General Expenses Incurred	0	0.00	3	1.44	9,060	11.87	19	7.82	456,165	10.21	465,247	10.24
16	Other Income Less Other Expenses	0	0.00	0	0.00	434	0.57	(3)	(1.23)	(2,726,195)	(61.04)	(2,725,764)	(60.00)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	129	61.72	14,474	18.97	57	23.46	(1,336,565)	(29.92)	(1,321,905)	(29.10)
18	Investment Gain Funds	0	0.00	5	2.39	889	1.16	(14)	(5.76)	229,785	5.14	230,665	5.08
19	Profit or Loss Excluding Investment Gain	0	0.00	134	64.11	15,363	20.13	43	17.70	(1,106,784)	(24.78)	(1,091,244)	(24.02)
20	Investment Gain From Capital & Surplus	0	0.00	41	19.62	6,437	8.44	17	7.00	340,437	7.62	346,932	7.64
21	Total Profit or Losses***	0	0.00	175	83.73	21,799	28.57	60	24.69	(766,358)	(17.16)	(744,324)	(16.38)

* 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 2010 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	100.00	7,478	99.73	234	99.15	139,568	102.69	147,289	102.53
2	Premiums Earned	0	0.00	9	100.00	7,498	100.00	236	100.00	135,910	100.00	143,653	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	1	11.11	3,449	46.00	27	11.44	39,816	29.30	43,293	30.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	136	1.81	1	0.42	3,535	2.60	3,672	2.56
6	Unallocated LAE* Incurred	0	0.00	0	0.00	546	7.28	32	13.56	4,727	3.48	5,305	3.69
7	Unpaid Losses	0	0.00	2	22.22	1,383	18.44	(57)	(24.15)	61,108	44.96	62,436	43.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	131	1.75	1	0.42	14,154	10.41	14,286	9.94
9	Unallocated LAE* Unpaid	0	0.00	2	22.22	253	3.37	(9)	(3.81)	2,857	2.10	3,103	2.16
10	Unearned Premium Reserves	0	0.00	4	44.44	3,618	48.25	78	33.05	70,759	52.06	74,459	51.83
11	Agents Balances	(714)	0.00	(2)	(22.22)	2,446	32.62	15	6.36	38,065	28.01	39,810	27.71
12	Commission & Brokerage Expenses Incurred	0	0.00	1	11.11	937	12.50	6	2.54	17,399	12.80	18,343	12.77
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	192	2.56	7	2.97	3,740	2.75	3,939	2.74
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,082	14.43	223	94.49	14,263	10.49	15,568	10.84
15	General Expenses Incurred	3	0.00	0	0.00	1,091	14.55	16	6.78	8,522	6.27	9,632	6.71
16	Other Income Less Other Expenses	0	0.00	0	0.00	105	1.40	(1)	(0.42)	38	0.03	142	0.10
17	Pretax Profit or Loss Excluding Investment Gain**	(3)	0.00	6	66.67	162	2.16	(80)	(33.90)	43,936	32.33	44,021	30.64
18	Investment Gain Funds	2	0.00	0	0.00	72	0.96	(2)	(0.85)	4,871	3.58	4,943	3.44
19	Profit or Loss Excluding Investment Gain	(1)	0.00	6	66.67	236	3.15	(81)	(34.32)	48,804	35.91	48,964	34.08
20	Investment Gain From Capital & Surplus	0	0.00	2	22.22	417	5.56	7	2.97	8,865	6.52	9,291	6.47
21	Total Profit or Losses***	(1)	0.00	8	88.89	652	8.70	(73)	(30.93)	57,676	42.44	58,262	40.56

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

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

*** (Line 19 + 20) = 21

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	473,224	101.17	128	752.94	1,226,293	96.00	1,699,645	97.40
2	Premiums Earned	0	0.00	0	0.00	467,732	100.00	17	100.00	1,277,341	100.00	1,745,090	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	63	0.01	0	0.00	3	0.00	66	0.00
4	Incurred Losses	0	0.00	8	0.00	168,049	35.93	56	329.41	393,461	30.80	561,574	32.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	631	0.13	3	17.65	16,550	1.30	17,184	0.98
6	Unallocated LAE* Incurred	0	0.00	1	0.00	12,592	2.69	167	982.35	40,744	3.19	53,504	3.07
7	Unpaid Losses	0	0.00	9	0.00	232,586	49.73	62	364.71	621,976	48.69	854,633	48.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,126	0.67	5	29.41	35,852	2.81	38,983	2.23
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	12,045	2.58	19	111.76	30,068	2.35	42,132	2.41
10	Unearned Premium Reserves	0	0.00	0	0.00	230,335	49.25	128	752.94	606,135	47.45	836,598	47.94
11	Agents Balances	0	0.00	(20)	0.00	56,060	11.99	(439)	(2582.35)	171,498	13.43	227,099	13.01
12	Commission & Brokerage Expenses Incurred	0	0.00	(92)	0.00	(2,435)	(0.52)	(174)	(1023.53)	239,450	18.75	236,749	13.57
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	8,408	1.80	111	652.94	15,482	1.21	24,002	1.38
14	Other Acquisition Expenses Incurred	0	0.00	4	0.00	20,271	4.33	1,142	6717.65	140,636	11.01	162,053	9.29
15	General Expenses Incurred	0	0.00	2	0.00	62,816	13.43	371	2182.35	144,967	11.35	208,156	11.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3,768)	(0.81)	(7)	(41.18)	414	0.03	(3,361)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	76	0.00	193,567	41.38	(1,668)	(9811.76)	286,463	22.43	478,438	27.42
18	Investment Gain Funds	0	0.00	1	0.00	14,036	3.00	(1)	(5.88)	40,104	3.14	54,140	3.10
19	Profit or Loss Excluding Investment Gain	0	0.00	77	0.00	207,602	44.38	(1,671)	(9829.41)	326,573	25.57	532,581	30.52
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	37,748	8.07	4	23.53	118,901	9.31	156,653	8.98
21	Total Profit or Losses***	0	0.00	77	0.00	245,352	52.46	(1,666)	(9800.00)	445,474	34.88	689,237	39.50

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

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

*** (Line 19 + 20) = 21

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	29,120	95.51	305	47.51	903	92.81	1,092,290	91.34	1,122,618	91.42
2	Premiums Earned	0	0.00	30,490	100.00	642	100.00	973	100.00	1,195,848	100.00	1,227,953	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	3,976	13.04	860	133.96	48	4.93	807,510	67.53	812,394	66.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	39	6.07	0	0.00	22,024	1.84	22,063	1.80
6	Unallocated LAE* Incurred	0	0.00	941	3.09	30	4.67	0	0.00	37,722	3.15	38,693	3.15
7	Unpaid Losses	0	0.00	1,139	3.74	1,815	282.71	10	1.03	769,138	64.32	772,102	62.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	19	2.96	0	0.00	30,947	2.59	30,966	2.52
9	Unallocated LAE* Unpaid	0	0.00	171	0.56	9	1.40	0	0.00	20,307	1.70	20,487	1.67
10	Unearned Premium Reserves	0	0.00	72,955	239.28	896	139.56	913	93.83	706,624	59.09	781,388	63.63
11	Agents Balances	(476)	0.00	2,566	8.42	54	8.41	37	3.80	149,730	12.52	151,911	12.37
12	Commission & Brokerage Expenses Incurred	0	0.00	16,303	53.47	(30)	(4.67)	35	3.60	196,236	16.41	212,544	17.31
13	Taxes, Licenses and Fees Incurred	327	0.00	864	2.83	4	0.62	0	0.00	39,777	3.33	40,972	3.34
14	Other Acquisition Expenses Incurred	0	0.00	1,572	5.16	22	3.43	890	91.47	51,596	4.31	54,080	4.40
15	General Expenses Incurred	(150)	0.00	1,831	6.01	13	2.02	0	0.00	147,742	12.35	149,436	12.17
16	Other Income Less Other Expenses	52	0.00	91	0.30	(2)	(0.31)	0	0.00	3,777	0.32	3,918	0.32
17	Pretax Profit or Loss Excluding Investment Gain**	(125)	0.00	5,095	16.71	(298)	(46.42)	0	0.00	(102,983)	(8.61)	(98,311)	(8.01)
18	Investment Gain Funds	0	0.00	3,967	13.01	65	10.12	0	0.00	52,551	4.39	56,583	4.61
19	Profit or Loss Excluding Investment Gain	(125)	0.00	9,062	29.72	(233)	(36.29)	0	0.00	(50,435)	(4.22)	(41,731)	(3.40)
20	Investment Gain From Capital & Surplus	131	0.00	2,225	7.30	34	5.30	1	0.10	81,554	6.82	83,945	6.84
21	Total Profit or Losses***	6	0.00	11,287	37.02	(199)	(31.00)	1	0.10	31,112	2.60	42,207	3.44

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

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

*** (Line 19 + 20) = 21

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 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	31,615	84.82	0	0.00	1,814,429	97.86	1,846,044	97.61
2	Premiums Earned	0	0.00	0	0.00	37,273	100.00	0	0.00	1,854,037	100.00	1,891,310	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	31,737	85.15	0	0.00	1,289,411	69.55	1,321,148	69.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(2,303)	(0.12)	(2,303)	(0.12)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(205)	(0.55)	0	0.00	27,842	1.50	27,637	1.46
7	Unpaid Losses	0	0.00	0	0.00	1,982	5.32	0	0.00	245,505	13.24	247,487	13.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.00)	0	0.00	4,087	0.22	4,086	0.22
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1	0.00	0	0.00	8,486	0.46	8,487	0.45
10	Unearned Premium Reserves	0	0.00	0	0.00	44,017	118.09	0	0.00	3,978,500	214.59	4,022,517	212.68
11	Agents Balances	0	0.00	0	0.00	8,375	22.47	0	0.00	229,624	12.39	237,999	12.58
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(538)	(1.44)	0	0.00	232,154	12.52	231,616	12.25
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	770	2.07	0	0.00	86,434	4.66	87,204	4.61
14	Other Acquisition Expenses Incurred	0	0.00	1	0.00	628	1.68	0	0.00	144,076	7.77	144,705	7.65
15	General Expenses Incurred	0	0.00	16	0.00	1,228	3.29	0	0.00	172,084	9.28	173,328	9.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	(8)	(0.02)	0	0.00	7,604	0.41	7,596	0.40
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(17)	0.00	3,644	9.78	0	0.00	(88,049)	(4.75)	(84,422)	(4.46)
18	Investment Gain Funds	0	0.00	0	0.00	1,008	2.70	0	0.00	188,460	10.16	189,468	10.02
19	Profit or Loss Excluding Investment Gain	0	0.00	(17)	0.00	4,652	12.48	0	0.00	100,413	5.42	105,048	5.55
20	Investment Gain From Capital & Surplus	0	0.00	(16)	0.00	1,046	2.81	0	0.00	315,043	16.99	316,073	16.71
21	Total Profit or Losses***	0	0.00	(33)	0.00	5,697	15.28	0	0.00	415,454	22.41	421,118	22.27

* 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, 2010*

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 2010 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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	6,007,855,626	99.07	4,658,507,818	100.10	4,263,267,101	99.84	1,520,965,193	100.11	16,760,692,568	100.81	33,211,288,306	100.24
2	Premiums Earned	6,063,948,065	100.00	4,654,071,244	100.00	4,270,197,046	100.00	1,519,271,637	100.00	16,625,526,927	100.00	33,133,014,919	100.00
3	Dividends to Policyholders	24,100,931	0.40	8,059,271	0.17	124,268,367	2.91	83,198,698	5.48	47,847,626	0.29	287,474,893	0.87
4	Incurred Losses	3,505,961,165	57.82	2,171,511,576	46.66	2,568,651,615	60.15	744,502,953	49.00	8,288,246,465	49.85	17,278,873,774	52.15
5	Defense and Cost Containment Expenses Incurred	119,024,737	1.96	106,470,078	2.29	61,877,411	1.45	34,619,700	2.28	853,582,953	5.13	1,175,574,879	3.55
6	Adjusting and Other Expenses Incurred **	455,627,629	7.51	277,756,730	5.97	363,909,673	8.52	130,332,347	8.58	1,095,090,832	6.59	2,322,717,211	7.01
7	Unpaid Losses	1,801,459,607	29.71	1,364,695,825	29.32	3,358,561,825	78.65	613,784,959	40.40	18,247,635,084	109.76	25,386,137,300	76.62
8	Defense and Cost Containment Expenses Unpaid	213,821,915	3.53	204,343,262	4.39	359,776,070	8.43	90,116,011	5.93	2,855,796,636	17.18	3,723,853,894	11.24
9	Adjusting and Other Expenses Unpaid **	218,059,823	3.60	192,871,120	4.14	351,662,041	8.24	77,254,679	5.08	1,064,665,091	6.40	1,904,512,753	5.75
10	Unearned Premium Reserves	1,885,458,517	31.09	2,435,319,688	52.33	1,412,586,939	33.08	668,440,183	44.00	7,662,065,227	46.09	14,063,870,554	42.45
11	Agents Balances**	1,074,269,126	17.72	677,349,068	14.55	720,392,568	16.87	262,571,117	17.28	4,083,076,665	24.56	6,817,658,544	20.58
12	Commission & Brokerage Expenses Incurred	792,862,344	13.08	649,245,524	13.95	401,128,213	9.39	124,877,133	8.22	1,924,463,576	11.58	3,892,576,790	11.75
13	Taxes, Licenses and Fees Incurred	107,826,026	1.78	98,043,244	2.11	89,601,651	2.10	28,950,607	1.91	351,362,117	2.11	675,783,645	2.04
14	Other Acquisition Expenses Incurred **	341,356,722	5.63	318,967,540	6.85	386,858,247	9.06	163,598,383	10.77	1,096,612,858	6.60	2,307,393,750	6.96
15	General Expenses Incurred **	151,160,877	2.49	191,062,488	4.11	220,353,828	5.16	54,611,411	3.59	1,066,207,159	6.41	1,683,395,764	5.08
16	Other Income Less Other Expenses **	25,143,980	0.41	24,608,404	0.53	18,367,949	0.43	(18,388,867)	(1.21)	(60,431,728)	(0.36)	(10,700,263)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	591,171,613	9.75	857,563,196	18.43	71,915,990	1.68	136,191,538	8.96	1,841,681,613	11.08	3,498,523,951	10.56

* (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 All Lines (Line 35)
Results of Companies Writing in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,084,801,868	99.09	4,659,317,525	100.09	4,333,393,611	100.19	1,520,965,192	100.11	16,856,521,794	100.84	33,454,999,990	100.30
2	Premiums Earned	6,140,894,303	100.00	4,654,932,802	100.00	4,325,089,079	100.00	1,519,271,640	100.00	16,715,476,790	100.00	33,355,664,614	100.00
3	Dividends to Policyholders	24,100,931	0.39	8,059,271	0.17	124,268,367	2.87	83,198,700	5.48	47,847,627	0.29	287,474,896	0.86
4	Incurred Losses	3,505,961,167	57.09	2,171,513,611	46.65	2,612,217,636	60.40	744,502,954	49.00	8,346,766,336	49.93	17,380,961,704	52.11
5	Defense and Cost Containment Expenses Incurred	119,024,733	1.94	106,470,083	2.29	61,914,766	1.43	34,619,701	2.28	856,094,829	5.12	1,178,124,112	3.53
6	Adjusting and Other Expenses Incurred **	455,626,874	7.42	277,758,568	5.97	368,694,306	8.52	130,332,423	8.58	1,098,032,739	6.57	2,330,444,910	6.99
7	Unpaid Losses	1,801,459,608	29.34	1,364,701,103	29.32	3,385,889,943	78.28	613,784,959	40.40	18,404,946,652	110.11	25,570,782,265	76.66
8	Defense and Cost Containment Expenses Unpaid	213,821,915	3.48	204,343,255	4.39	360,213,319	8.33	90,116,011	5.93	2,862,471,326	17.12	3,730,965,826	11.19
9	Adjusting and Other Expenses Unpaid **	218,057,940	3.55	192,877,617	4.14	356,099,087	8.23	77,255,481	5.09	1,067,751,279	6.39	1,912,041,404	5.73
10	Unearned Premium Reserves	1,885,458,519	30.70	2,435,755,354	52.33	1,532,840,059	35.44	668,440,186	44.00	7,818,784,110	46.78	14,341,278,228	43.00
11	Agents Balances**	1,074,268,703	17.49	677,477,106	14.55	729,500,292	16.87	262,571,473	17.28	4,093,129,264	24.49	6,836,946,838	20.50
12	Commission & Brokerage Expenses Incurred	792,862,343	12.91	649,334,597	13.95	408,122,075	9.44	124,877,134	8.22	1,934,952,442	11.58	3,910,148,591	11.72
13	Taxes, Licenses and Fees Incurred	107,826,023	1.76	98,056,237	2.11	90,902,315	2.10	28,950,611	1.91	353,086,469	2.11	678,821,655	2.04
14	Other Acquisition Expenses Incurred **	341,354,906	5.56	319,024,611	6.85	391,739,888	9.06	163,598,657	10.77	1,100,047,827	6.58	2,315,765,888	6.94
15	General Expenses Incurred **	151,159,958	2.46	191,082,757	4.10	223,213,177	5.16	54,612,116	3.59	1,074,312,662	6.43	1,694,380,669	5.08
16	Other Income Less Other Expenses **	25,145,993	0.41	24,615,368	0.53	18,605,937	0.43	(18,388,761)	(1.21)	(59,628,618)	(0.36)	(9,650,082)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	668,123,361	10.88	858,248,436	18.44	62,622,485	1.45	136,190,583	8.96	1,844,707,242	11.04	3,569,892,107	10.70

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

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

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

Total For Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	17,429,079	99.92	110,882,380	96.32	77,400,569	96.60	43,360,827	98.04	369,652,630	103.03	618,725,485	100.49
2	Premiums Earned	17,442,417	100.00	115,113,369	100.00	80,126,277	100.00	44,228,912	100.00	358,795,554	100.00	615,706,529	100.00
3	Dividends to Policyholders	0	0.00	49,565	0.04	21,711	0.03	860,237	1.94	1,485	0.00	932,998	0.15
4	Incurred Losses	6,848,978	39.27	32,401,038	28.15	70,657,627	88.18	13,049,403	29.50	132,852,692	37.03	255,809,738	41.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,067,714	0.93	495,293	0.62	280,991	0.64	3,991,147	1.11	5,835,145	0.95
6	Adjusting and Other Expenses Incurred **	511,012	2.93	2,682,138	2.33	2,761,773	3.45	1,337,123	3.02	9,055,326	2.52	16,347,371	2.66
7	Unpaid Losses	1,385,528	7.94	15,316,688	13.31	41,383,503	51.65	4,276,833	9.67	139,619,132	38.91	201,981,684	32.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,086,270	0.94	546,235	0.68	864,069	1.95	5,080,464	1.42	7,577,038	1.23
9	Adjusting and Other Expenses Unpaid **	88,002	0.50	580,781	0.50	1,665,396	2.08	536,385	1.21	4,795,327	1.34	7,665,890	1.25
10	Unearned Premium Reserves	266,269	1.53	52,103,014	45.26	34,942,316	43.61	22,438,001	50.73	127,762,903	35.61	237,512,503	38.58
11	Agents Balances**	215,005	1.23	1,418,953	1.23	15,676,309	19.56	11,718,330	26.49	59,712,558	16.64	88,741,155	14.41
12	Commission & Brokerage Expenses Incurred	2,759,408	15.82	19,171,782	16.65	1,436,820	1.79	5,923,552	13.39	26,818,169	7.47	56,109,731	9.11
13	Taxes, Licenses and Fees Incurred	(225,212)	(1.29)	2,309,066	2.01	1,693,297	2.11	958,482	2.17	9,503,561	2.65	14,239,194	2.31
14	Other Acquisition Expenses Incurred **	2,398,057	13.75	15,826,273	13.75	6,483,985	8.09	5,567,941	12.59	18,816,484	5.24	49,092,740	7.97
15	General Expenses Incurred **	751,018	4.31	4,956,435	4.31	11,775,594	14.70	1,741,258	3.94	32,581,687	9.08	51,805,992	8.41
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(344,599)	(0.43)	(719,332)	(1.63)	(133,762)	(0.04)	(1,197,692)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain*	4,399,155	25.22	36,649,358	31.84	(15,544,422)	(19.40)	13,790,593	31.18	125,041,242	34.85	164,335,927	26.69

* (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)

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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	8,443,620	99.92	170,402,740	103.56	64,126,034	97.52	90,610,729	99.66	347,850,347	100.06	681,433,470	100.61
2	Premiums Earned	8,450,065	100.00	164,546,011	100.00	65,756,060	100.00	90,918,788	100.00	347,642,110	100.00	677,313,034	100.00
3	Dividends to Policyholders	0	0.00	231,219	0.14	11,817	0.02	2,770,415	3.05	1,607	0.00	3,015,058	0.45
4	Incurred Losses	25,301,348	299.42	76,441,601	46.46	(2,421,027)	(3.68)	43,607,804	47.96	33,127,515	9.53	176,057,241	25.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,533,494	3.36	(154,371)	(0.23)	1,004,714	1.11	13,926,232	4.01	20,310,069	3.00
6	Adjusting and Other Expenses Incurred **	6,773,052	80.15	8,410,546	5.11	1,908,824	2.90	4,859,953	5.35	14,714,137	4.23	36,666,512	5.41
7	Unpaid Losses	24,849,341	294.07	57,981,800	35.24	10,908,510	16.59	7,471,007	8.22	227,981,904	65.58	329,192,562	48.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,711,813	3.47	330,371	0.50	1,835,204	2.02	14,804,408	4.26	22,681,796	3.35
9	Adjusting and Other Expenses Unpaid **	3,996,031	47.29	4,058,162	2.47	659,872	1.00	2,187,174	2.41	7,056,818	2.03	17,958,057	2.65
10	Unearned Premium Reserves	128,957	1.53	74,701,149	45.40	29,082,792	44.23	46,031,984	50.63	112,419,279	32.34	262,364,161	38.74
11	Agents Balances**	104,001	1.23	14,394,003	8.75	9,373,119	14.25	18,957,791	20.85	56,205,096	16.17	99,034,010	14.62
12	Commission & Brokerage Expenses Incurred	1,337,759	15.83	21,299,064	12.94	2,588,808	3.94	10,493,964	11.54	41,000,534	11.79	76,720,129	11.33
13	Taxes, Licenses and Fees Incurred	(109,115)	(1.29)	3,089,774	1.88	1,442,900	2.19	1,810,900	1.99	7,618,975	2.19	13,853,434	2.05
14	Other Acquisition Expenses Incurred **	1,145,009	13.55	6,025,352	3.66	4,408,422	6.70	10,309,800	11.34	15,035,430	4.32	36,924,013	5.45
15	General Expenses Incurred **	381,003	4.51	8,315,329	5.05	10,102,987	15.36	3,002,272	3.30	25,170,816	7.24	46,972,406	6.94
16	Other Income Less Other Expenses **	0	0.00	1,080,717	0.66	(421,568)	(0.64)	(1,086,580)	(1.20)	(23,108)	(0.01)	(450,540)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	(26,378,991)	(312.18)	36,280,348	22.05	47,446,132	72.15	11,972,386	13.17	197,023,756	56.67	266,343,632	39.32

* 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 2010 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
TEXAS DIRECT BUSINESS												
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	592,552,335	101.40	592,552,335	101.40
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	584,383,889	100.00	584,383,889	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	130,213,037	22.28	130,213,037	22.28
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,493,672	0.43	2,493,672	0.43
6 Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,659,908	0.80	4,659,908	0.80
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	107,772,831	18.44	107,772,831	18.44
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	958,127	0.16	958,127	0.16
9 Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	2,496,034	0.43	2,496,034	0.43
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	115,699,226	19.80	115,699,226	19.80
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	140,663,401	24.07	140,663,401	24.07
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	47,212,707	8.08	47,212,707	8.08
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,657,393	0.28	1,657,393	0.28
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(10,636,895)	(1.82)	(10,636,895)	(1.82)
15 General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	12,200,416	2.09	12,200,416	2.09
16 Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	5,758,886	0.99	5,758,886	0.99
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,755	0.00	0	0.00	402,342,536	68.85	402,344,291	68.85

* (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 2010 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	8,476,232	63.10	27,347,118	132.74	0	0.00	273,322,519	98.97	309,145,869	99.66
2 Premiums Earned	0	0.00	13,434,040	100.00	20,601,255	100.00	0	0.00	276,170,937	100.00	310,206,232	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	3,831,518	28.52	5,831,100	28.30	0	0.00	14,718,874	5.33	24,381,492	7.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	145,368	1.08	146,286	0.71	0	0.00	2,953,104	1.07	3,244,758	1.05
6 Adjusting and Other Expenses Incurred **	0	0.00	80,571	0.60	0	0.00	0	0.00	4,797,913	1.74	4,878,485	1.57
7 Unpaid Losses	0	0.00	1,199,754	8.93	3,477,840	16.88	0	0.00	39,996,269	14.48	44,673,863	14.40
8 Defense and Cost Containment Expenses Unpaid	0	0.00	108,984	0.81	124,321	0.60	0	0.00	105,942	0.04	339,247	0.11
9 Adjusting and Other Expenses Unpaid **	0	0.00	56,729	0.42	0	0.00	0	0.00	1,886,858	0.68	1,943,587	0.63
10 Unearned Premium Reserves	0	0.00	6,410,849	47.72	15,775,486	76.58	0	0.00	149,137,011	54.00	171,323,346	55.23
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	(3,340,906)	(1.21)	(3,340,906)	(1.08)
12 Commission & Brokerage Expenses Incurred	0	0.00	1,459,317	10.86	6,608,886	32.08	0	0.00	42,660,879	15.45	50,729,082	16.35
13 Taxes, Licenses and Fees Incurred	0	0.00	190,121	1.42	483,221	2.35	0	0.00	4,249,017	1.54	4,922,359	1.59
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	883,380	0.32	883,380	0.28
15 General Expenses Incurred **	0	0.00	0	0.00	563	0.00	0	0.00	3,234,923	1.17	3,235,486	1.04
16 Other Income Less Other Expenses **	0	0.00	748,163	5.57	44,022	0.21	0	0.00	593,094	0.21	1,385,279	0.45
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,475,307	63.09	7,575,221	36.77	0	0.00	203,265,940	73.60	219,316,469	70.70

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

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

Total For Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	53,629,000	100.76	3,154,580	40.81	79,674,069	137.16	37,924,683	100.92	174,382,332	111.34
2	Premiums Earned	0	0.00	53,226,780	100.00	7,729,775	100.00	58,090,228	100.00	37,580,350	100.00	156,627,133	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	22,829,001	42.89	4,264,088	55.16	35,762,321	61.56	15,070,896	40.10	77,926,306	49.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,494,338	2.81	109,124	1.41	931,361	1.60	1,460,758	3.89	3,995,581	2.55
6	Adjusting and Other Expenses Incurred **	0	0.00	2,305,077	4.33	343,876	4.45	3,298,013	5.68	2,279,909	6.07	8,226,875	5.25
7	Unpaid Losses	0	0.00	12,413,561	23.32	1,770,052	22.90	12,068,330	20.78	11,659,825	31.03	37,911,768	24.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,493,003	2.80	243,067	3.14	1,869,728	3.22	1,668,956	4.44	5,274,754	3.37
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,357,045	2.55	106,258	1.37	434,002	0.75	926,339	2.46	2,823,645	1.80
10	Unearned Premium Reserves	0	0.00	26,514,930	49.82	1,436,057	18.58	40,382,503	69.52	18,222,192	48.49	86,555,682	55.26
11	Agents Balances**	0	0.00	5,346,179	10.04	1,576,495	20.40	9,824,039	16.91	9,271,427	24.67	26,018,140	16.61
12	Commission & Brokerage Expenses Incurred	0	0.00	8,339,837	15.67	524,898	6.79	10,714,371	18.44	8,281,043	22.04	27,860,149	17.79
13	Taxes, Licenses and Fees Incurred	0	0.00	1,154,432	2.17	64,526	0.83	1,676,716	2.89	750,428	2.00	3,646,102	2.33
14	Other Acquisition Expenses Incurred **	0	0.00	2,690,090	5.05	623,362	8.06	4,501,018	7.75	2,475,673	6.59	10,290,144	6.57
15	General Expenses Incurred **	0	0.00	2,901,097	5.45	435,256	5.63	1,329,005	2.29	2,473,059	6.58	7,138,417	4.56
16	Other Income Less Other Expenses **	0	0.00	298,010	0.56	(8,374)	(0.11)	620,002	1.07	106,534	0.28	1,016,173	0.65
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,810,918	22.19	1,356,271	17.55	497,426	0.86	4,895,118	13.03	18,559,732	11.85

* (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 2010 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	(8,865)	(11.30)	3,396,708,097	100.31	98,323,969	109.58	648,862,676	98.65	1,612,607,973	103.64	5,756,493,850	101.18
2	Premiums Earned	78,451	100.00	3,386,048,352	100.00	89,728,100	100.00	657,714,065	100.00	1,555,900,592	100.00	5,689,469,560	100.00
3	Dividends to Policyholders	0	0.00	7,627,743	0.23	0	0.00	32,824,558	4.99	0	0.00	40,452,301	0.71
4	Incurred Losses	(231,064)	(294.53)	1,652,726,969	48.81	58,485,361	65.18	292,911,690	44.53	749,442,953	48.17	2,753,335,909	48.39
5	Defense and Cost Containment Expenses Incurred	10,297	13.13	65,642,034	1.94	866,836	0.97	8,739,356	1.33	41,723,817	2.68	116,982,340	2.06
6	Adjusting and Other Expenses Incurred **	1,844	2.35	227,317,641	6.71	5,492,342	6.12	53,019,556	8.06	123,950,835	7.97	409,782,218	7.20
7	Unpaid Losses	270,772	345.15	702,889,761	20.76	11,800,978	13.15	179,082,099	27.23	343,506,898	22.08	1,237,550,508	21.75
8	Defense and Cost Containment Expenses Unpaid	6,198	7.90	74,513,347	2.20	1,225,680	1.37	18,198,610	2.77	38,707,773	2.49	132,651,608	2.33
9	Adjusting and Other Expenses Unpaid **	818	1.04	145,656,258	4.30	1,823,310	2.03	20,043,407	3.05	64,415,566	4.14	231,939,359	4.08
10	Unearned Premium Reserves	0	0.00	1,766,001,861	52.16	52,221,323	58.20	332,752,323	50.59	826,612,701	53.13	2,977,588,208	52.34
11	Agents Balances**	18,549	23.64	531,230,129	15.69	13,265,376	14.78	115,663,840	17.59	196,236,028	12.61	856,413,922	15.05
12	Commission & Brokerage Expenses Incurred	(106)	(0.14)	424,621,511	12.54	14,088,111	15.70	71,497,186	10.87	248,685,428	15.98	758,892,130	13.34
13	Taxes, Licenses and Fees Incurred	(1,324)	(1.69)	71,813,581	2.12	2,742,881	3.06	13,738,836	2.09	35,794,887	2.30	124,088,861	2.18
14	Other Acquisition Expenses Incurred **	13,081	16.67	262,060,722	7.74	9,705,161	10.82	75,185,382	11.43	127,705,552	8.21	474,669,898	8.34
15	General Expenses Incurred **	2,474	3.15	96,461,802	2.85	5,814,596	6.48	22,809,168	3.47	66,881,870	4.30	191,969,910	3.37
16	Other Income Less Other Expenses **	1,599	2.04	19,652,612	0.58	445,179	0.50	(12,265,442)	(1.86)	4,774,914	0.31	12,608,862	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	284,849	363.09	597,428,962	17.64	(7,022,008)	(7.83)	74,722,890	11.36	166,490,163	10.70	831,904,855	14.62

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

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

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 2010 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	412,599,668	99.37	142,979,125	99.94	80,717,940	97.17	1,186,360,626	99.94	1,822,657,359	99.68
2	Premiums Earned	0	0.00	415,232,257	100.00	143,069,042	100.00	83,070,788	100.00	1,187,075,037	100.00	1,828,447,124	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	477,357	0.33	1,408	0.00	1,008,142	0.08	1,486,907	0.08
4	Incurred Losses	500	0.00	174,885,842	42.12	90,830,427	63.49	38,379,243	46.20	572,281,247	48.21	876,377,259	47.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	19,872,972	4.79	4,290,489	3.00	(779,047)	(0.94)	85,227,132	7.18	108,611,546	5.94
6	Adjusting and Other Expenses Incurred **	0	0.00	18,011,961	4.34	9,201,147	6.43	6,015,968	7.24	51,903,802	4.37	85,132,879	4.66
7	Unpaid Losses	501	0.00	244,700,660	58.93	79,193,216	55.35	68,665,564	82.66	974,421,965	82.09	1,366,981,906	74.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	79,054,515	19.04	21,555,629	15.07	23,168,926	27.89	305,054,552	25.70	428,833,622	23.45
9	Adjusting and Other Expenses Unpaid **	0	0.00	21,839,553	5.26	8,020,726	5.61	5,819,496	7.01	81,888,351	6.90	117,568,125	6.43
10	Unearned Premium Reserves	0	0.00	201,030,328	48.41	68,130,601	47.62	41,206,745	49.60	566,836,633	47.75	877,204,307	47.98
11	Agents Balances**	0	0.00	37,481,625	9.03	41,780,441	29.20	14,730,753	17.73	286,575,945	24.14	380,568,763	20.81
12	Commission & Brokerage Expenses Incurred	169	0.00	66,283,844	15.96	12,654,683	8.85	12,650,297	15.23	185,673,380	15.64	277,262,373	15.16
13	Taxes, Licenses and Fees Incurred	66,298	0.00	8,727,126	2.10	2,730,826	1.91	2,056,094	2.48	25,725,409	2.17	39,305,753	2.15
14	Other Acquisition Expenses Incurred **	0	0.00	18,012,960	4.34	13,622,156	9.52	9,871,157	11.88	77,127,062	6.50	118,633,335	6.49
15	General Expenses Incurred **	0	0.00	37,329,760	8.99	11,416,931	7.98	4,427,256	5.33	82,845,190	6.98	136,019,136	7.44
16	Other Income Less Other Expenses **	0	0.00	1,466,694	0.35	46,099	0.03	(2,839,465)	(3.42)	(6,281,396)	(0.53)	(7,608,068)	(0.42)
17	Pretax Profit or Loss Excluding Investment Gain*	(66,967)	0.00	73,574,486	17.72	(2,108,876)	(1.47)	7,608,947	9.16	99,002,278	8.34	178,009,868	9.74

* (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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	401,752,764	99.02	401,752,764	99.02
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	405,725,987	100.00	405,725,987	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	273,369,791	67.38	273,369,791	67.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,010,375	0.74	3,010,375	0.74
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	24,845,938	6.12	24,845,938	6.12
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	731,946,016	180.40	731,946,016	180.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,833,913	1.93	7,833,913	1.93
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	27,208,738	6.71	27,208,738	6.71
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	35,049,254	8.64	35,049,254	8.64
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	20,159,194	4.97	20,159,194	4.97
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	8,218,170	2.03	8,218,170	2.03
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	14,714,449	3.63	14,714,449	3.63
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	55,775,444	13.75	55,775,444	13.75
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	38,242,986	9.43	38,242,986	9.43
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	64,034,806	15.78	64,034,806	15.78

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

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

Total For Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	264,986	103.83	753,859	94.85	341,486,484	100.15	342,505,329	100.14
2	Premiums Earned	0	0.00	0	0.00	255,207	100.00	794,805	100.00	340,982,278	100.00	342,032,290	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	49,993	19.59	137,987	17.36	0	0.00	187,980	0.05
4	Incurred Losses	0	0.00	114,319	0.00	(65,193)	(25.55)	189,152	23.80	272,138,493	79.81	272,376,771	79.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	7,196	0.00	2,850	1.12	15,664	1.97	15,948,053	4.68	15,973,763	4.67
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	106,311	41.66	85,818	10.80	14,844,885	4.35	15,037,014	4.40
7	Unpaid Losses	0	0.00	46,182	0.00	85,977	33.69	170,107	21.40	582,356,038	170.79	582,658,304	170.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,355	0.00	1,184	0.46	19,952	2.51	41,258,577	12.10	41,287,068	12.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	106,486	41.73	6,388	0.80	12,503,639	3.67	12,616,514	3.69
10	Unearned Premium Reserves	0	0.00	0	0.00	126,293	49.49	339,224	42.68	132,518,604	38.86	132,984,121	38.88
11	Agents Balances**	0	0.00	0	0.00	65,703	25.74	130,534	16.42	72,600,888	21.29	72,797,125	21.28
12	Commission & Brokerage Expenses Incurred	0	0.00	2,367	0.00	0	0.00	0	0.00	42,080,693	12.34	42,083,060	12.30
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	3,024	1.18	11,335	1.43	6,162,275	1.81	6,176,634	1.81
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	39,246	15.38	64,301	8.09	17,737,083	5.20	17,840,629	5.22
15	General Expenses Incurred **	0	0.00	0	0.00	12,130	4.75	7,145	0.90	26,082,648	7.65	26,101,922	7.63
16	Other Income Less Other Expenses **	0	0.00	0	0.00	615	0.24	504	0.06	(6,828,361)	(2.00)	(6,827,241)	(2.00)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(123,882)	0.00	107,462	42.11	283,908	35.72	(60,840,213)	(17.84)	(60,572,724)	(17.71)

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

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

Total For Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	35,471,071	99.83	126,942,639	98.18	42,724,442	99.55	44,812,532	102.96	803,830,990	102.96	1,053,781,674	100.22
2	Premiums Earned	35,530,162	100.00	129,293,028	100.00	42,915,548	100.00	45,838,588	100.00	797,912,279	100.00	1,051,489,605	100.00
3	Dividends to Policyholders	0	0.00	150,744	0.12	5,052	0.01	1,609,233	0.00	274,037	0.00	2,039,066	0.19
4	Incurred Losses	17,109,932	48.16	44,209,627	34.19	5,594,442	13.04	22,872,949	75.23	292,897,402	75.23	382,684,352	36.39
5	Defense and Cost Containment Expenses Incurred	237,644	0.67	762,366	0.59	59,480	0.14	124,194	2.01	4,066,952	2.01	5,250,636	0.50
6	Adjusting and Other Expenses Incurred **	4,136,902	11.64	1,762,565	1.36	2,003,269	4.67	2,281,063	4.98	41,146,022	5.16	51,329,821	4.88
7	Unpaid Losses	3,284,628	9.24	25,999,282	20.11	11,818,993	27.54	3,351,453	39.47	198,704,756	39.47	243,159,112	23.13
8	Defense and Cost Containment Expenses Unpaid	51,594	0.15	1,183,850	0.92	372,987	0.87	82,506	3.07	10,861,053	3.07	12,551,990	1.19
9	Adjusting and Other Expenses Unpaid **	3,366,921	9.48	831,380	0.64	1,113,793	2.60	812,136	1.77	13,470,035	1.69	19,594,264	1.86
10	Unearned Premium Reserves	17,596,299	49.52	91,885,825	71.07	20,130,093	46.91	25,011,699	48.37	220,798,694	48.37	375,422,610	35.70
11	Agents Balances**	7,142,832	20.10	11,538,513	8.92	7,615,860	17.75	7,785,718	16.99	149,342,525	18.72	183,425,448	17.44
12	Commission & Brokerage Expenses Incurred	4,539,206	12.78	37,398,663	28.93	1,835,067	4.28	2,786,675	15.47	114,506,426	15.47	161,066,037	15.32
13	Taxes, Licenses and Fees Incurred	1,333,849	3.75	2,417,496	1.87	894,826	2.09	878,823	2.65	16,943,406	2.65	22,468,400	2.14
14	Other Acquisition Expenses Incurred **	4,627,891	13.03	3,385,402	2.62	3,646,215	8.50	7,791,353	17.00	34,181,701	4.28	53,632,561	5.10
15	General Expenses Incurred **	1,430,966	4.03	8,945,566	6.92	6,263,137	14.59	1,434,049	3.13	46,574,525	5.84	64,648,243	6.15
16	Other Income Less Other Expenses **	215,995	0.61	41,918	0.03	(192,804)	(0.45)	(207,125)	(0.45)	(4,979,003)	(0.62)	(5,121,019)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain*	2,329,766	6.56	30,302,516	23.44	22,421,256	52.25	5,853,124	12.77	242,342,806	30.37	303,249,469	28.84

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

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

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 2010 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	40,612,190	64.57	40,612,190	64.57
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	62,901,111	100.00	62,901,111	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	(4,370,225)	(6.95)	(4,370,225)	(6.95)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,418,447	56.31	35,418,447	56.31
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	486,904	0.77	486,904	0.77
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	38,891,347	61.83	38,891,347	61.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	471,029	0.75	471,029	0.75
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	355,824	0.57	355,824	0.57
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	664,572,227	1056.53	664,572,227	1056.53
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,827,830	2.91	1,827,830	2.91
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(7)	(0.00)	(7)	(0.00)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,005,479	1.60	1,005,479	1.60
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	22,203	0.04	22,203	0.04
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	11,094,582	17.64	11,094,582	17.64
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	6,679,522	10.62	6,679,522	10.62
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	25,923,250	41.21	25,923,250	41.21

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

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

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

Total For Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	9,395	98.66	134,923	111.06	15,302,709	95.55	199,448,852	99.77	214,895,879	99.46
2	Premiums Earned	0	0.00	9,523	100.00	121,485	100.00	16,014,581	100.00	199,910,241	100.00	216,055,830	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,200	0.99	46,393	0.29	763,228	0.38	810,821	0.38
4	Incurred Losses	0	0.00	0	0.00	10,470	8.62	(2,493,911)	(15.57)	13,558,768	6.78	11,075,327	5.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,246	3.50	3,161,494	19.74	35,860,219	17.94	39,025,959	18.06
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	16,951	13.95	1,444,443	9.02	7,575,185	3.79	9,036,579	4.18
7	Unpaid Losses	0	0.00	0	0.00	46,381	38.18	35,183,898	219.70	391,417,795	195.80	426,648,074	197.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,232	15.01	8,714,228	54.41	203,604,844	101.85	212,337,304	98.28
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	43,772	36.03	1,912,831	11.94	32,068,180	16.04	34,024,783	15.75
10	Unearned Premium Reserves	0	0.00	4,972	52.21	70,255	57.83	10,113,376	63.15	104,797,281	52.42	114,985,884	53.22
11	Agents Balances**	0	0.00	1,905	20.00	11,096	9.13	4,146,732	25.89	38,671,846	19.34	42,831,578	19.82
12	Commission & Brokerage Expenses Incurred	0	0.00	1,187	12.46	999	0.82	1,467,750	9.17	16,967,472	8.49	18,437,408	8.53
13	Taxes, Licenses and Fees Incurred	0	0.00	168	1.76	6,268	5.16	412,900	2.58	3,333,035	1.67	3,752,371	1.74
14	Other Acquisition Expenses Incurred **	0	0.00	952	10.00	7,132	5.87	236,869	1.48	8,457,166	4.23	8,702,119	4.03
15	General Expenses Incurred **	0	0.00	0	0.00	15,856	13.05	1,653,554	10.33	16,774,430	8.39	18,443,840	8.54
16	Other Income Less Other Expenses **	0	0.00	0	0.00	200	0.16	5,456	0.03	243,346	0.12	249,002	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,216	75.77	58,564	48.21	10,090,544	63.01	96,864,084	48.45	107,020,408	49.53

* (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 2010 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,018,146	112.38	44,654	89.25	273,582	81.61	10,048,616	103.73	17,384,998	106.54
2	Premiums Earned	0	0.00	6,245,192	100.00	50,031	100.00	335,251	100.00	9,686,835	100.00	16,317,309	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	39	0.08	26,330	7.85	0	0.00	26,369	0.16
4	Incurred Losses	0	0.00	112,688	1.80	(220)	(0.44)	2,563	0.76	113,771	1.17	228,802	1.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,039	0.06	(6)	(0.01)	70	0.02	20,656	0.21	24,759	0.15
6	Adjusting and Other Expenses Incurred **	0	0.00	48,001	0.77	222	0.44	(8,887)	(2.65)	29,466	0.30	68,802	0.42
7	Unpaid Losses	0	0.00	150,171	2.40	74	0.15	1,546	0.46	361,622	3.73	513,413	3.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	16,678	0.27	13	0.03	0	0.00	75,854	0.78	92,545	0.57
9	Adjusting and Other Expenses Unpaid **	0	0.00	21,001	0.34	51	0.10	231	0.07	58,617	0.61	79,900	0.49
10	Unearned Premium Reserves	0	0.00	2,830,207	45.32	12,192	24.37	201,509	60.11	4,263,190	44.01	7,307,098	44.78
11	Agents Balances**	0	0.00	264,008	4.23	9,096	18.18	70,664	21.08	1,905,041	19.67	2,248,809	13.78
12	Commission & Brokerage Expenses Incurred	0	0.00	791,541	12.67	7,173	14.34	4,056	1.21	607,915	6.28	1,410,685	8.65
13	Taxes, Licenses and Fees Incurred	0	0.00	138,406	2.22	693	1.39	3,476	1.04	220,898	2.28	363,473	2.23
14	Other Acquisition Expenses Incurred **	0	0.00	23,001	0.37	5,990	11.97	81,758	24.39	578,861	5.98	689,610	4.23
15	General Expenses Incurred **	0	0.00	506,016	8.10	3,221	6.44	12,457	3.72	583,666	6.03	1,105,360	6.77
16	Other Income Less Other Expenses **	0	0.00	1,000	0.02	(6,321)	(12.63)	(4,129)	(1.23)	(16,469)	(0.17)	(25,919)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,622,500	74.02	26,599	53.16	209,298	62.43	7,515,133	77.58	12,373,531	75.83

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

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

Total For Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	47,135,405	100.07	0	0.00	292,377,562	103.10	339,512,967	102.67
2	Premiums Earned	0	0.00	0	0.00	47,102,836	100.00	0	0.00	283,582,882	100.00	330,685,718	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	48,039,770	101.99	0	0.00	172,616,341	60.87	220,656,111	66.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	430,893	0.91	0	0.00	2,784,775	0.98	3,215,668	0.97
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,444,852	7.31	0	0.00	5,737,397	2.02	9,182,249	2.78
7	Unpaid Losses	0	0.00	0	0.00	9,479,024	20.12	0	0.00	157,167,946	55.42	166,646,970	50.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	121,400	0.26	0	0.00	3,456,017	1.22	3,577,417	1.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,296,307	13.37	0	0.00	4,559,901	1.61	10,856,208	3.28
10	Unearned Premium Reserves	0	0.00	0	0.00	1,242,920	2.64	0	0.00	201,834,773	71.17	203,077,693	61.41
11	Agents Balances**	0	0.00	0	0.00	227,804	0.48	0	0.00	74,062,643	26.12	74,290,447	22.47
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	5,604	0.01	0	0.00	57,711,846	20.35	57,717,450	17.45
13	Taxes, Licenses and Fees Incurred	0	0.00	144	0.00	872,097	1.85	0	0.00	7,040,258	2.48	7,912,499	2.39
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,278,930	2.72	0	0.00	15,991,886	5.64	17,270,816	5.22
15	General Expenses Incurred **	0	0.00	0	0.00	154,141	0.33	0	0.00	15,981,565	5.64	16,135,706	4.88
16	Other Income Less Other Expenses **	0	0.00	0	0.00	106,369	0.23	0	0.00	(11,272,341)	(3.97)	(11,165,971)	(3.38)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(144)	0.00	(2,823,973)	(6.00)	0	0.00	(5,553,526)	(1.96)	(8,377,644)	(2.53)

* (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 2010 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	1,647,670	92.52	0	0.00	174,411	100.00	1,822,081	93.18
2	Premiums Earned	0	0.00	0	0.00	1,780,951	100.00	0	0.00	174,411	100.00	1,955,362	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	748,559	42.03	0	0.00	21,019	12.05	769,578	39.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,829	0.10	0	0.00	0	0.00	1,829	0.09
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	197,028	11.06	0	0.00	233	0.13	197,260	10.09
7	Unpaid Losses	0	0.00	0	0.00	1,127,083	63.29	0	0.00	11,650	6.68	1,138,733	58.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,034	1.01	0	0.00	0	0.00	18,034	0.92
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	232,703	13.07	0	0.00	1,965	1.13	234,668	12.00
10	Unearned Premium Reserves	0	0.00	0	0.00	5,222,249	293.23	0	0.00	0	0.00	5,222,249	267.07
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	11,642	6.68	11,642	0.60
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	337,288	18.94	0	0.00	426	0.24	337,714	17.27
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	29,565	1.66	0	0.00	2,720	1.56	32,285	1.65
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	106,014	5.95	0	0.00	8,575	4.92	114,588	5.86
15	General Expenses Incurred **	0	0.00	0	0.00	314,393	17.65	0	0.00	12,737	7.30	327,129	16.73
16	Other Income Less Other Expenses **	0	0.00	0	0.00	10,541	0.59	0	0.00	99	0.06	10,640	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(99,933)	(5.61)	0	0.00	128,801	73.85	28,869	1.48

* (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 Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	11,072	154.25	9,552,349	96.41	70	100.00	5,651,765	96.04	15,215,256	96.30
2 Premiums Earned	0	0.00	7,178	100.00	9,908,467	100.00	70	100.00	5,884,751	100.00	15,800,466	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	686	0.01	0	0.00	0	0.00	686	0.00
4 Incurred Losses	0	0.00	21,483	299.29	8,311,300	83.88	0	0.00	8,193,442	139.23	16,526,225	104.59
5 Defense and Cost Containment Expenses Incurred	0	0.00	(156)	(2.17)	138,267	1.40	0	0.00	146,588	2.49	284,699	1.80
6 Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	648,406	6.54	0	0.00	213,781	3.63	862,187	5.46
7 Unpaid Losses	0	0.00	26,372	367.40	6,517,381	65.78	0	0.00	9,418,705	160.05	15,962,458	101.03
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,644	22.90	104,229	1.05	0	0.00	171,791	2.92	277,664	1.76
9 Adjusting and Other Expenses Unpaid **	0	0.00	85	1.19	1,489,945	15.04	0	0.00	191,147	3.25	1,681,177	10.64
10 Unearned Premium Reserves	0	0.00	3,894	54.25	3,096,377	31.25	40	57.14	991,920	16.86	4,092,231	25.90
11 Agents Balances**	0	0.00	1,253	17.46	3,616,349	36.50	0	0.00	4,458,321	75.76	8,075,923	51.11
12 Commission & Brokerage Expenses Incurred	0	0.00	2,581	35.96	959,676	9.69	0	0.00	1,635,059	27.78	2,597,316	16.44
13 Taxes, Licenses and Fees Incurred	0	0.00	250	3.48	193,018	1.95	2	2.86	140,416	2.39	333,686	2.11
14 Other Acquisition Expenses Incurred **	0	0.00	0	0.00	749,791	7.57	0	0.00	1,446,576	24.58	2,196,367	13.90
15 General Expenses Incurred **	0	0.00	598	8.33	496,941	5.02	0	0.00	1,419,060	24.11	1,916,600	12.13
16 Other Income Less Other Expenses **	0	0.00	256	3.57	58,114	0.59	0	0.00	(196,938)	(3.35)	(138,568)	(0.88)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(17,322)	(241.32)	(1,118,695)	(11.29)	68	97.14	(7,507,109)	(127.57)	(8,643,059)	(54.70)

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

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

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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	0	0.00	48,653,284	98.33	629,161,711	96.30	17,657,446	95.44	1,227,298,421	98.13	1,922,770,862	97.50
2	Premiums Earned	0	0.00	49,478,467	100.00	653,333,535	100.00	18,501,267	100.00	1,250,672,965	100.00	1,971,986,234	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	117,042,465	17.91	0	0.00	2,921,107	0.23	119,963,572	6.08
4	Incurred Losses	0	0.00	27,138,332	54.85	341,370,568	52.25	7,573,630	40.94	639,149,701	51.10	1,015,232,231	51.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,713,571	3.46	11,448,745	1.75	943,284	5.10	104,578,437	8.36	118,684,037	6.02
6	Adjusting and Other Expenses Incurred **	0	0.00	2,483,973	5.02	44,874,478	6.87	2,013,726	10.88	89,170,731	7.13	138,542,909	7.03
7	Unpaid Losses	0	0.00	89,357,384	180.60	2,176,661,562	333.16	53,959,501	291.65	5,239,260,174	418.92	7,559,238,621	383.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,970,222	3.98	174,274,993	26.67	3,529,667	19.08	512,300,344	40.96	692,075,226	35.10
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,210,955	8.51	69,325,184	10.61	3,694,604	19.97	186,641,547	14.92	263,872,290	13.38
10	Unearned Premium Reserves	0	0.00	20,948,231	42.34	321,676,780	49.24	7,974,342	43.10	448,508,301	35.86	799,107,654	40.52
11	Agents Balances**	0	0.00	16,932,818	34.22	207,063,300	31.69	4,418,451	23.88	281,948,076	22.54	510,362,644	25.88
12	Commission & Brokerage Expenses Incurred	0	0.00	6,226,262	12.58	73,282,038	11.22	1,674,644	9.05	95,018,182	7.60	176,201,126	8.94
13	Taxes, Licenses and Fees Incurred	0	0.00	1,910,571	3.86	16,897,809	2.59	563,580	3.05	48,224,662	3.86	67,596,622	3.43
14	Other Acquisition Expenses Incurred **	0	0.00	3,521,962	7.12	46,231,887	7.08	2,068,985	11.18	76,998,317	6.16	128,821,151	6.53
15	General Expenses Incurred **	0	0.00	4,814,948	9.73	57,841,346	8.85	981,858	5.31	86,965,962	6.95	150,604,114	7.64
16	Other Income Less Other Expenses **	0	0.00	(313,997)	(0.63)	(874,036)	(0.13)	(327,365)	(1.77)	(26,525,427)	(2.12)	(28,040,824)	(1.42)
17	Pretax Profit or Loss Excluding Investment Gain*	2,767	0.00	1,354,851	2.74	(56,529,837)	(8.65)	2,354,194	12.72	81,120,440	6.49	28,302,415	1.44

* (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 Other General Liability - By Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	766	33.26	81,160,011	98.89	57,752,083	98.62	29,054,828	99.98	1,401,171,325	98.22	1,569,139,013	98.30
2	Premiums Earned	2,303	100.00	82,070,680	100.00	58,562,412	100.00	29,060,667	100.00	1,426,605,936	100.00	1,596,301,998	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	500,022	0.85	1,378,718	4.74	338,997	0.02	2,217,737	0.14
4	Incurred Losses	(639)	(27.75)	41,804,394	50.94	12,815,822	21.88	4,072,300	14.01	1,085,958,048	76.12	1,144,649,925	71.71
5	Defense and Cost Containment Expenses Incurred	(910)	(39.51)	6,177,317	7.53	3,086,498	5.27	137,373	0.47	197,763,991	13.86	207,164,269	12.98
6	Adjusting and Other Expenses Incurred **	0	0.00	5,421,334	6.61	3,859,522	6.59	714,149	2.46	91,337,329	6.40	101,332,333	6.35
7	Unpaid Losses	340	14.76	122,640,810	149.43	82,989,720	141.71	35,567,165	122.39	3,749,897,019	262.85	3,991,095,054	250.02
8	Defense and Cost Containment Expenses Unpaid	34	1.48	21,722,510	26.47	19,083,392	32.59	4,819,478	16.58	740,919,779	51.94	786,545,193	49.27
9	Adjusting and Other Expenses Unpaid **	0	0.00	7,705,096	9.39	8,213,525	14.03	1,588,219	5.47	208,594,213	14.62	226,101,052	14.16
10	Unearned Premium Reserves	755	32.78	39,169,971	47.73	26,974,798	46.06	14,668,125	50.47	698,161,367	48.94	778,975,016	48.80
11	Agents Balances**	0	0.00	9,330,406	11.37	18,994,865	32.44	4,610,620	15.87	317,035,221	22.22	349,971,111	21.92
12	Commission & Brokerage Expenses Incurred	214	9.29	13,277,951	16.18	6,225,327	10.63	2,050,672	7.06	142,558,516	9.99	164,112,680	10.28
13	Taxes, Licenses and Fees Incurred	15	0.65	1,576,050	1.92	966,774	1.65	634,757	2.18	31,375,299	2.20	34,552,895	2.16
14	Other Acquisition Expenses Incurred **	0	0.00	3,202,028	3.90	6,977,932	11.92	4,536,588	15.61	91,757,390	6.43	106,473,937	6.67
15	General Expenses Incurred **	0	0.00	6,983,177	8.51	4,800,169	8.20	1,567,493	5.39	96,026,118	6.73	109,376,957	6.85
16	Other Income Less Other Expenses **	0	0.00	130,897	0.16	31,377	0.05	(442,611)	(1.52)	(76,285,357)	(5.35)	(76,565,694)	(4.80)
17	Pretax Profit or Loss Excluding Investment Gain*	3,623	157.32	3,759,327	4.58	19,361,724	33.06	13,526,005	46.54	(386,795,108)	(27.11)	(350,144,429)	(21.93)

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

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

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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	0	0.00	1,841,668	115.54	3,765,490	101.26	23,500,687	99.59	807,274,201	101.67	836,382,046	101.63
2	Premiums Earned	0	0.00	1,593,933	100.00	3,718,485	100.00	23,597,939	100.00	794,039,908	100.00	822,950,265	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	259	0.01	1,750,118	7.42	436,672	0.05	2,187,049	0.27
4	Incurred Losses	0	0.00	(3,524,441)	(221.12)	1,065,736	28.66	3,915,576	16.59	384,369,283	48.41	385,826,154	46.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	59,603	3.74	752,123	20.23	3,883,847	16.46	89,437,455	11.26	94,133,028	11.44
6	Adjusting and Other Expenses Incurred **	0	0.00	86,996	5.46	110,012	2.96	53,954	0.23	39,412,920	4.96	39,663,883	4.82
7	Unpaid Losses	0	0.00	4,128,247	259.00	4,275,197	114.97	19,493,331	82.61	1,442,873,972	181.71	1,470,770,747	178.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,380,295	86.60	1,682,217	45.24	9,763,708	41.38	327,127,578	41.20	339,953,798	41.31
9	Adjusting and Other Expenses Unpaid **	0	0.00	42,998	2.70	374,512	10.07	5,036	0.02	66,448,723	8.37	66,871,269	8.13
10	Unearned Premium Reserves	0	0.00	812,601	50.98	1,694,515	45.57	12,164,624	51.55	424,750,808	53.49	439,422,548	53.40
11	Agents Balances**	0	0.00	57,998	3.64	763,848	20.54	2,996,952	12.70	129,256,721	16.28	133,075,519	16.17
12	Commission & Brokerage Expenses Incurred	0	0.00	220,323	13.82	218,354	5.87	0	0.00	103,654,872	13.05	104,093,549	12.65
13	Taxes, Licenses and Fees Incurred	0	0.00	32,155	2.02	103,227	2.78	373,479	1.58	16,855,080	2.12	17,363,941	2.11
14	Other Acquisition Expenses Incurred **	0	0.00	11,000	0.69	328,032	8.82	301,422	1.28	47,323,906	5.96	47,964,359	5.83
15	General Expenses Incurred **	0	0.00	23,999	1.51	429,599	11.55	817,939	3.47	43,955,705	5.54	45,227,242	5.50
16	Other Income Less Other Expenses **	0	0.00	11,999	0.75	911	0.02	139,560	0.59	(10,997,994)	(1.39)	(10,845,523)	(1.32)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,696,298	294.64	712,054	19.15	12,641,165	53.57	57,596,020	7.25	75,645,537	9.19

* (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)

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 2010 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
TEXAS DIRECT BUSINESS													
1	Premiums Written	0	0.00	0	0.00	15,733	98.39	0	0.00	22,545,957	106.43	22,561,690	106.43
2	Premiums Earned	0	0.00	0	0.00	15,991	100.00	0	0.00	21,183,011	100.00	21,199,002	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	(132,559)	(828.96)	0	0.00	24,624,268	116.25	24,491,709	115.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(14,592)	(91.25)	0	0.00	1,411,432	6.66	1,396,840	6.59
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	1,208	7.55	0	0.00	109,757	0.52	110,965	0.52
7	Unpaid Losses	0	0.00	0	0.00	253,986	1588.31	0	0.00	208,045,960	982.14	208,299,946	982.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	54,586	341.35	0	0.00	7,132,555	33.67	7,187,141	33.90
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	2,009	12.56	0	0.00	2,615,844	12.35	2,617,854	12.35
10	Unearned Premium Reserves	0	0.00	0	0.00	11,053	69.12	0	0.00	11,877,830	56.07	11,888,883	56.08
11	Agents Balances**	0	0.00	0	0.00	4,714	29.48	0	0.00	4,156,408	19.62	4,161,122	19.63
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	627	3.92	0	0.00	2,546,645	12.02	2,547,272	12.02
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	297	1.86	0	0.00	425,100	2.01	425,397	2.01
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,061	6.63	0	0.00	716,332	3.38	717,393	3.38
15	General Expenses Incurred **	0	0.00	0	0.00	1,827	11.42	0	0.00	1,816,889	8.58	1,818,715	8.58
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(18)	(0.11)	0	0.00	(340,175)	(1.61)	(340,192)	(1.60)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	158,105	988.71	0	0.00	(10,807,587)	(51.02)	(10,649,482)	(50.24)

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

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

NOTE: The following data exclude Farm 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 2010 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	8,742,428	97.51	8,105,121	93.83	145,945	91.58	107,085,349	103.42	124,078,843	102.28
2	Premiums Earned	0	0.00	8,965,486	100.00	8,638,210	100.00	159,362	100.00	103,547,977	100.00	121,311,035	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,741	0.07	0	0.00	2,302	0.00	8,043	0.01
4	Incurred Losses	0	0.00	5,866,243	65.43	3,610,409	41.80	240,039	150.62	21,586,217	20.85	31,302,908	25.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,641,110	18.30	971,590	11.25	148,865	93.41	18,853,110	18.21	21,614,675	17.82
6	Adjusting and Other Expenses Incurred **	0	0.00	889,048	9.92	657,284	7.61	4,859	3.05	13,548,878	13.08	15,100,069	12.45
7	Unpaid Losses	0	0.00	15,029,895	167.64	19,326,208	223.73	1,008,220	632.66	516,706,549	499.00	552,070,872	455.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,266,064	69.89	9,151,567	105.94	718,345	450.76	204,637,989	197.63	220,773,965	181.99
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,405,076	15.67	2,478,139	28.69	150,617	94.51	42,354,414	40.90	46,388,245	38.24
10	Unearned Premium Reserves	0	0.00	3,869,915	43.16	4,378,099	50.68	58,550	36.74	49,697,674	47.99	58,004,238	47.81
11	Agents Balances**	0	0.00	404,022	4.51	3,278,838	37.96	22,835	14.33	23,852,704	23.04	27,558,399	22.72
12	Commission & Brokerage Expenses Incurred	0	0.00	1,437,780	16.04	834,720	9.66	17,405	10.92	14,345,340	13.85	16,635,245	13.71
13	Taxes, Licenses and Fees Incurred	0	0.00	169,893	1.89	151,197	1.75	3,482	2.18	2,102,596	2.03	2,427,168	2.00
14	Other Acquisition Expenses Incurred **	0	0.00	129,007	1.44	1,132,952	13.12	19,434	12.20	6,793,171	6.56	8,074,564	6.66
15	General Expenses Incurred **	0	0.00	1,099,060	12.26	776,147	8.99	8,745	5.49	7,610,352	7.35	9,494,304	7.83
16	Other Income Less Other Expenses **	0	0.00	(5,000)	(0.06)	258,956	3.00	(4,859)	(3.05)	1,273,664	1.23	1,522,761	1.26
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,271,655)	(25.34)	757,126	8.76	(288,326)	(180.93)	19,979,675	19.30	18,176,820	14.98

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

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

Total For Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2010 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

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	3,132,834,000	99.75	79,765,110	103.15	1,657,293,927	100.93	216,304,368	99.78	2,476,302,401	102.57	7,562,499,806	100.96
2	Premiums Earned	3,140,592,884	100.00	77,327,243	100.00	1,642,035,114	100.00	216,785,978	100.00	2,414,171,110	100.00	7,490,912,329	100.00
3	Dividends to Policyholders	12,753,016	0.41	0	0.00	2,541,857	0.15	22,808,005	10.52	1,510,557	0.06	39,613,435	0.53
4	Incurred Losses	1,976,146,155	62.92	42,828,938	55.39	1,073,719,855	65.39	145,700,966	67.21	1,428,031,376	59.15	4,666,427,290	62.29
5	Defense and Cost Containment Expenses Incurred	87,130,614	2.77	1,057,295	1.37	34,397,506	2.09	14,423,477	6.65	84,749,733	3.51	221,758,625	2.96
6	Adjusting and Other Expenses Incurred **	241,688,837	7.70	3,394,060	4.39	166,102,586	10.12	19,426,325	8.96	231,917,277	9.61	662,529,085	8.84
7	Unpaid Losses	1,417,429,231	45.13	46,376,343	59.97	708,625,322	43.16	162,031,171	74.74	1,080,270,521	44.75	3,414,732,588	45.59
8	Defense and Cost Containment Expenses Unpaid	171,102,689	5.45	6,090,224	7.88	117,049,445	7.13	11,045,714	5.10	135,388,626	5.61	440,676,698	5.88
9	Adjusting and Other Expenses Unpaid **	150,991,898	4.81	2,893,641	3.74	186,489,944	11.36	14,125,756	6.52	158,704,256	6.57	513,205,495	6.85
10	Unearned Premium Reserves	917,515,701	29.21	28,325,972	36.63	441,363,875	26.88	52,184,883	24.07	629,028,541	26.06	2,068,418,972	27.61
11	Agents Balances**	545,341,633	17.36	16,784,518	21.71	239,334,089	14.58	33,443,990	15.43	1,044,876,578	43.28	1,879,780,808	25.09
12	Commission & Brokerage Expenses Incurred	420,621,614	13.39	8,890,252	11.50	153,618,847	9.36	157,643	0.07	178,322,349	7.39	761,610,705	10.17
13	Taxes, Licenses and Fees Incurred	56,156,135	1.79	1,508,193	1.95	33,161,766	2.02	2,601,424	1.20	42,085,515	1.74	135,513,033	1.81
14	Other Acquisition Expenses Incurred **	178,920,879	5.70	8,307,357	10.74	153,051,261	9.32	22,683,658	10.46	191,482,135	7.93	554,445,291	7.40
15	General Expenses Incurred **	78,370,947	2.50	4,600,660	5.95	58,887,660	3.59	5,790,086	2.67	142,304,656	5.89	289,954,009	3.87
16	Other Income Less Other Expenses **	12,482,992	0.40	(111,870)	(0.14)	11,394,351	0.69	(1,422,208)	(0.66)	16,854,979	0.70	39,198,244	0.52
17	Pretax Profit or Loss Excluding Investment Gain*	101,287,678	3.23	6,628,617	8.57	(22,051,873)	(1.34)	(18,227,813)	(8.41)	130,622,491	5.41	198,259,100	2.65

* (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 2010 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
TEXAS DIRECT BUSINESS												
1 Premiums Written	271,175,162	100.03	20,363,230	97.66	83,372,401	98.12	24,944,886	87.18	927,562,683	96.99	1,327,418,362	97.47
2 Premiums Earned	271,085,042	100.00	20,850,466	100.00	84,974,163	100.00	28,611,510	100.00	956,323,757	100.00	1,361,844,938	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	13,591	0.02	0	0.00	738,411	0.08	752,002	0.06
4 Incurred Losses	151,924,916	56.04	10,900,251	52.28	38,476,172	45.28	16,026,192	56.01	528,473,895	55.26	745,801,426	54.76
5 Defense and Cost Containment Expenses Incurred	19,239,618	7.10	899,448	4.31	3,850,258	4.53	844,795	2.95	71,535,585	7.48	96,369,704	7.08
6 Adjusting and Other Expenses Incurred **	12,188,002	4.50	987,975	4.74	6,711,681	7.90	1,701,520	5.95	55,798,355	5.83	77,387,532	5.68
7 Unpaid Losses	247,896,840	91.45	18,821,040	90.27	59,586,377	70.12	27,312,227	95.46	1,150,349,985	120.29	1,503,966,469	110.44
8 Defense and Cost Containment Expenses Unpaid	34,023,376	12.55	3,141,263	15.07	11,080,468	13.04	4,954,629	17.32	161,423,020	16.88	214,622,756	15.76
9 Adjusting and Other Expenses Unpaid **	24,719,004	9.12	1,191,969	5.72	6,029,198	7.10	3,580,543	12.51	62,728,519	6.56	98,249,232	7.21
10 Unearned Premium Reserves	130,320,635	48.07	9,261,080	44.42	34,518,969	40.62	11,281,428	39.43	423,447,872	44.28	608,829,984	44.71
11 Agents Balances**	70,326,011	25.94	2,480,936	11.90	25,479,605	29.99	4,290,713	15.00	242,878,638	25.40	345,455,904	25.37
12 Commission & Brokerage Expenses Incurred	43,913,659	16.20	3,321,688	15.93	7,795,737	9.17	3,859,998	13.49	131,482,396	13.75	190,373,478	13.98
13 Taxes, Licenses and Fees Incurred	3,828,359	1.41	387,801	1.86	1,620,418	1.91	604,198	2.11	18,217,047	1.90	24,657,823	1.81
14 Other Acquisition Expenses Incurred **	4,599,001	1.70	1,174,970	5.64	9,124,910	10.74	3,157,205	11.03	53,861,893	5.63	71,917,978	5.28
15 General Expenses Incurred **	6,575,001	2.43	848,978	4.07	6,183,061	7.28	1,728,067	6.04	69,505,294	7.27	84,840,400	6.23
16 Other Income Less Other Expenses **	1,121,000	0.41	31,999	0.15	40,526	0.05	(601,155)	(2.10)	(2,038,288)	(0.21)	(1,445,918)	(0.11)
17 Pretax Profit or Loss Excluding Investment Gain*	29,937,487	11.04	2,361,354	11.33	11,238,861	13.23	88,381	0.31	24,672,594	2.58	68,298,676	5.02

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

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

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 2010 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	2,421,504,039	98.10	67,281,446	102.87	1,242,870,323	100.12	193,694,963	100.22	1,890,225,423	103.04	5,815,576,194	100.22
2	Premiums Earned	2,468,364,921	100.00	65,404,006	100.00	1,241,332,760	100.00	193,279,033	100.00	1,834,454,662	100.00	5,802,835,382	100.00
3	Dividends to Policyholders	11,347,915	0.46	0	0.00	2,620,893	0.21	18,985,296	9.82	1,342,113	0.07	34,296,217	0.59
4	Incurred Losses	1,270,674,558	51.48	29,212,807	44.67	749,298,617	60.36	118,089,044	61.10	935,208,004	50.98	3,102,483,030	53.46
5	Defense and Cost Containment Expenses Incurred	12,048,235	0.49	114,792	0.18	1,696,981	0.14	864,047	0.45	14,083,978	0.77	28,808,033	0.50
6	Adjusting and Other Expenses Incurred **	189,816,231	7.69	2,824,043	4.32	116,147,266	9.36	21,844,643	11.30	165,748,386	9.04	496,380,570	8.55
7	Unpaid Losses	100,088,739	4.05	1,724,018	2.64	95,493,165	7.69	2,881,191	1.49	78,545,499	4.28	278,732,612	4.80
8	Defense and Cost Containment Expenses Unpaid	8,204,626	0.33	188,066	0.29	1,621,661	0.13	341,382	0.18	3,874,602	0.21	14,230,337	0.25
9	Adjusting and Other Expenses Unpaid **	34,447,901	1.40	407,006	0.62	74,175,498	5.98	6,752,801	3.49	26,874,197	1.46	142,657,404	2.46
10	Unearned Premium Reserves	768,663,830	31.14	23,767,408	36.34	321,796,770	25.92	47,032,449	24.33	510,407,842	27.82	1,671,668,299	28.81
11	Agents Balances**	416,325,296	16.87	14,060,216	21.50	181,083,846	14.59	30,527,068	15.79	573,845,476	31.28	1,215,841,902	20.95
12	Commission & Brokerage Expenses Incurred	295,354,334	11.97	7,613,796	11.64	112,467,715	9.06	172,276	0.09	146,338,291	7.98	561,946,412	9.68
13	Taxes, Licenses and Fees Incurred	44,917,786	1.82	1,329,770	2.03	24,245,372	1.95	2,330,160	1.21	32,973,977	1.80	105,797,065	1.82
14	Other Acquisition Expenses Incurred **	133,381,650	5.40	6,642,102	10.16	114,486,951	9.22	20,278,877	10.49	145,769,861	7.95	420,559,441	7.25
15	General Expenses Incurred **	59,752,035	2.42	3,730,057	5.70	40,623,256	3.27	4,895,784	2.53	103,715,653	5.65	212,716,785	3.67
16	Other Income Less Other Expenses **	8,817,805	0.36	(89,001)	(0.14)	6,536,008	0.53	(683,735)	(0.35)	7,288,459	0.40	21,869,535	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	459,889,981	18.63	13,847,637	21.17	86,281,716	6.95	5,135,172	2.66	296,562,858	16.17	861,717,364	14.85

* (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 2010 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	97,382,639	99.53	8,104,715	96.59	32,396,400	95.78	9,851,082	90.87	259,366,609	100.63
2	Premiums Earned	97,845,944	100.00	8,390,954	100.00	33,825,405	100.00	10,840,463	100.00	257,753,486	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,503	0.01	0	0.00	197,293	0.08
4	Incurred Losses	51,303,727	52.43	3,559,951	42.43	19,077,792	56.40	4,532,049	41.81	153,486,248	59.55
5	Defense and Cost Containment Expenses Incurred	359,237	0.37	44,340	0.53	23,088	0.07	(106,125)	(0.98)	4,690,348	1.82
6	Adjusting and Other Expenses Incurred **	6,653,928	6.80	274,998	3.28	3,000,985	8.87	594,633	5.49	20,424,560	7.92
7	Unpaid Losses	5,514,477	5.64	498,636	5.94	2,988,471	8.83	1,247,967	11.51	36,474,064	14.15
8	Defense and Cost Containment Expenses Unpaid	433,395	0.44	27,319	0.33	48,267	0.14	187,780	1.73	8,006,615	3.11
9	Adjusting and Other Expenses Unpaid **	823,991	0.84	42,000	0.50	846,707	2.50	49,215	0.45	4,237,450	1.64
10	Unearned Premium Reserves	48,683,454	49.76	3,413,896	40.69	12,358,742	36.54	4,507,061	41.58	111,878,797	43.41
11	Agents Balances**	24,604,734	25.15	834,995	9.95	9,426,483	27.87	1,794,131	16.55	63,541,211	24.65
12	Commission & Brokerage Expenses Incurred	14,269,110	14.58	1,416,644	16.88	2,668,048	7.89	1,304,320	12.03	35,413,798	13.74
13	Taxes, Licenses and Fees Incurred	1,583,054	1.62	155,230	1.85	609,828	1.80	259,216	2.39	6,173,973	2.40
14	Other Acquisition Expenses Incurred **	2,044,978	2.09	311,998	3.72	3,466,283	10.25	1,312,921	12.11	14,632,376	5.68
15	General Expenses Incurred **	2,980,968	3.05	277,998	3.31	2,287,557	6.76	730,812	6.74	21,921,883	8.50
16	Other Income Less Other Expenses **	419,995	0.43	20,000	0.24	21,405	0.06	(227,552)	(2.10)	(764,569)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	19,070,938	19.49	2,369,794	28.24	2,710,726	8.01	1,985,085	18.31	48,439	0.02

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

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

Total For Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	184,521,564	101.26	184,521,564	101.26
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	182,229,522	100.00	182,229,522	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	(202,218)	0.00	0	0.00	79,218,398	43.47	79,016,180	43.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(419,188)	0.00	0	0.00	(745,463)	(0.41)	(1,164,651)	(0.64)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,056,060	3.87	7,056,060	3.87
7	Unpaid Losses	0	0.00	0	0.00	15,227,091	0.00	0	0.00	485,899,141	266.64	501,126,232	275.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	647,343	0.00	0	0.00	53,014,390	29.09	53,661,733	29.45
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	7,637,577	4.19	7,637,577	4.19
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	83,807,322	45.99	83,807,322	45.99
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	41,853,353	22.97	41,853,353	22.97
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,669,808	14.09	25,669,808	14.09
13	Taxes, Licenses and Fees Incurred	0	0.00	2,696	0.00	0	0.00	0	0.00	3,631,210	1.99	3,633,906	1.99
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,290,826	4.00	7,290,826	4.00
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,722,882	3.69	6,722,882	3.69
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(3,614,152)	(1.98)	(3,614,152)	(1.98)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,696)	0.00	621,406	0.00	0	0.00	49,771,649	27.31	50,390,359	27.65

* (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 2010 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	35,386	104.62	521,594	102.09	8,008	88.54	61,144,823	98.15
2	Premiums Earned	0	0.00	33,824	100.00	510,902	100.00	9,045	100.00	62,294,906	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	259	0.05	0	0.00	0	0.00
4	Incurred Losses	0	0.00	117,292	346.77	269,530	52.76	522	5.77	39,913,978	64.07
5	Defense and Cost Containment Expenses Incurred	0	0.00	85,037	251.41	4,449	0.87	18	0.20	2,992,462	4.80
6	Adjusting and Other Expenses Incurred **	0	0.00	28,699	84.85	24,325	4.76	585	6.47	3,650,926	5.86
7	Unpaid Losses	0	0.00	(2,059)	(6.09)	174,817	34.22	1,997	22.08	54,821,244	88.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	72,906	215.55	9,770	1.91	(5)	(0.06)	9,094,536	14.60
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,050	6.06	42,952	8.41	357	3.95	3,042,663	4.88
10	Unearned Premium Reserves	0	0.00	18,498	54.69	245,988	48.15	1,822	20.14	38,139,792	61.22
11	Agents Balances**	0	0.00	2,050	6.06	174,912	34.24	347	3.83	14,191,213	22.78
12	Commission & Brokerage Expenses Incurred	0	0.00	5,300	15.67	34,327	6.72	726	8.03	8,410,408	13.50
13	Taxes, Licenses and Fees Incurred	0	0.00	634	1.87	11,095	2.17	162	1.79	1,133,596	1.82
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	105,277	20.61	1,647	18.20	5,105,592	8.20
15	General Expenses Incurred **	0	0.00	5,125	15.15	63,072	12.35	466	5.15	5,830,520	9.36
16	Other Income Less Other Expenses **	0	0.00	0	0.00	275	0.05	(43)	(0.48)	(490,131)	(0.79)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(208,263)	(615.73)	(1,157)	(0.23)	4,876	53.91	(5,232,707)	(8.40)

* 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 2010 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	2,100	91.66	7,277,125	98.14	986	175.13	424,669,620	96.52	431,949,831	96.55
2	Premiums Earned	0	0.00	2,291	100.00	7,415,247	100.00	563	100.00	439,979,549	100.00	447,397,650	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	969,546	13.08	0	0.00	38,311,656	8.71	39,281,202	8.78
4	Incurred Losses	0	0.00	(77)	(3.36)	35,902	0.48	32	5.68	31,132,847	7.08	31,168,704	6.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	(658)	(28.72)	208,175	2.81	(7)	(1.24)	13,969,571	3.18	14,177,081	3.17
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	188,671	2.54	101	17.97	13,632,308	3.10	13,821,080	3.09
7	Unpaid Losses	0	0.00	0	0.00	805,997	10.87	93	16.52	153,741,496	34.94	154,547,586	34.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	170,176	2.29	11	1.95	54,143,288	12.31	54,313,475	12.14
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	357,369	4.82	29	5.07	18,397,747	4.18	18,755,145	4.19
10	Unearned Premium Reserves	0	0.00	1,774	77.43	3,277,689	44.20	916	162.70	223,010,519	50.69	226,290,898	50.58
11	Agents Balances**	0	0.00	0	0.00	1,701,973	22.95	143	25.35	73,900,262	16.80	75,602,378	16.90
12	Commission & Brokerage Expenses Incurred	0	0.00	1,595	69.62	2,659,105	35.86	0	0.00	98,655,855	22.42	101,316,555	22.65
13	Taxes, Licenses and Fees Incurred	0	0.00	1,358	59.28	118,402	1.60	10	1.78	9,095,171	2.07	9,214,941	2.06
14	Other Acquisition Expenses Incurred **	0	0.00	(1,146)	(50.00)	1,197,274	16.15	80	14.29	42,772,670	9.72	43,968,879	9.83
15	General Expenses Incurred **	0	0.00	0	0.00	696,807	9.40	29	5.07	37,799,932	8.59	38,496,768	8.60
16	Other Income Less Other Expenses **	0	0.00	0	0.00	238,379	3.21	(3)	(0.46)	(909,255)	(0.21)	(670,879)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,219	53.19	1,579,744	21.30	315	56.00	153,700,284	34.93	155,281,562	34.71

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

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

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,203,549	0.00	168,514	101.51	160,192	105.96	9,106	84.14	10,643,048	105.80	15,184,409	104.15
2	Premiums Earned	4,191,457	0.00	166,013	100.00	151,175	100.00	10,822	100.00	10,059,205	100.00	14,578,672	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	99	0.07	0	0.00	18	0.00	117	0.00
4	Incurred Losses	1,131,858	0.00	31,234	18.81	71,729	47.45	25,670	237.20	2,953,392	29.36	4,213,883	28.90
5	Defense and Cost Containment Expenses Incurred	2	0.00	9,325	5.62	89	0.06	51	0.47	29,266	0.29	38,733	0.27
6	Adjusting and Other Expenses Incurred **	306,033	0.00	73,448	44.24	6,484	4.29	1,143	10.56	497,048	4.94	884,157	6.06
7	Unpaid Losses	207,758	0.00	869,520	523.77	8,778	5.81	1,081	9.99	4,893,459	48.65	5,980,596	41.02
8	Defense and Cost Containment Expenses Unpaid	3	0.00	182,663	110.03	333	0.22	104	0.96	1,259,753	12.52	1,442,856	9.90
9	Adjusting and Other Expenses Unpaid **	54,006	0.00	68,417	41.21	1,610	1.06	(536)	(4.95)	346,975	3.45	470,473	3.23
10	Unearned Premium Reserves	70,175	0.00	82,318	49.59	77,966	51.57	665	6.14	5,864,729	58.30	6,095,853	41.81
11	Agents Balances**	55,006	0.00	18,111	10.91	51,487	34.06	571	5.28	2,903,694	28.87	3,028,869	20.78
12	Commission & Brokerage Expenses Incurred	868,526	0.00	28,081	16.91	12,687	8.39	1,383	12.78	1,578,926	15.70	2,489,603	17.08
13	Taxes, Licenses and Fees Incurred	(53,594)	0.00	2,908	1.75	3,165	2.09	208	1.92	46,301	0.46	(1,012)	(0.01)
14	Other Acquisition Expenses Incurred **	603,066	0.00	14,086	8.48	24,758	16.38	8,000	73.93	926,797	9.21	1,576,706	10.82
15	General Expenses Incurred **	181,020	0.00	8,049	4.85	25,302	16.74	571	5.28	530,390	5.27	745,332	5.11
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(725)	(0.48)	(71)	(0.66)	(105,024)	(1.04)	(105,821)	(0.73)
17	Pretax Profit or Loss Excluding Investment Gain*	1,154,546	0.00	(1,118)	(0.67)	6,137	4.06	(26,276)	(242.80)	3,392,043	33.72	4,525,332	31.04

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

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

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 2010 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	9,142,454	99.55	25,739,177	96.99	1,423,895	101.06	69,579,136	98.72	105,884,662	98.39
2	Premiums Earned	0	0.00	9,183,738	100.00	26,538,613	100.00	1,408,912	100.00	70,483,284	100.00	107,614,547	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,277	0.01	0	0.00	1	0.00	3,278	0.00
4	Incurred Losses	0	0.00	526,831	5.74	38,887,555	146.53	45,719	3.24	7,733,549	10.97	47,193,654	43.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	139,533	1.52	(518,940)	(1.96)	1,278	0.09	(1,077,276)	(1.53)	(1,455,405)	(1.35)
6	Adjusting and Other Expenses Incurred **	0	0.00	140,608	1.53	(94,500)	(0.36)	1,175	0.08	1,345,659	1.91	1,392,942	1.29
7	Unpaid Losses	0	0.00	2,991,986	32.58	14,536,122	54.77	10,178	0.72	14,589,412	20.70	32,127,698	29.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	124,271	1.35	240,470	0.91	1,975	0.14	944,390	1.34	1,311,106	1.22
9	Adjusting and Other Expenses Unpaid **	0	0.00	124,539	1.36	206,331	0.78	1,527	0.11	2,252,295	3.20	2,584,691	2.40
10	Unearned Premium Reserves	0	0.00	4,345,112	47.31	12,722,741	47.94	87,914	6.24	20,664,947	29.32	37,820,714	35.14
11	Agents Balances**	0	0.00	4,363,883	47.52	13,586,684	51.20	244,901	17.38	30,871,710	43.80	49,067,177	45.60
12	Commission & Brokerage Expenses Incurred	0	0.00	1,371,631	14.94	262,668	0.99	100,215	7.11	4,384,503	6.22	6,119,017	5.69
13	Taxes, Licenses and Fees Incurred	0	0.00	163,779	1.78	554,894	2.09	32,367	2.30	1,996,130	2.83	2,747,170	2.55
14	Other Acquisition Expenses Incurred **	0	0.00	163,708	1.78	626,363	2.36	35,707	2.53	1,705,417	2.42	2,531,197	2.35
15	General Expenses Incurred **	0	0.00	14,061	0.15	1,493,564	5.63	141,185	10.02	8,921,117	12.66	10,569,926	9.82
16	Other Income Less Other Expenses **	0	0.00	3,269,146	35.60	4,776,815	18.00	46,513	3.30	7,418,763	10.53	15,511,237	14.41
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,932,732	108.16	(9,899,453)	(37.30)	1,097,780	77.92	52,892,947	75.04	54,024,005	50.20

* (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 2010 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	19,420,566	0.00	46,568,103	98.14	0	0.00	0	0.00	258,107,770	114.45	324,096,439	110.49
2	Premiums Earned	20,364,146	0.00	47,448,413	100.00	0	0.00	0	0.00	225,511,666	100.00	293,324,225	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	5,750,873	0.00	5,475,735	11.54	1	0.00	0	0.00	160,791,054	71.30	172,017,663	58.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(587)	0.00	0	0.00	1,196,298	0.53	1,195,711	0.41
6	Adjusting and Other Expenses Incurred **	5,000	0.00	944,008	1.99	0	0.00	0	0.00	5,567,845	2.47	6,516,853	2.22
7	Unpaid Losses	531,452	0.00	1,535,774	3.24	0	0.00	0	0.00	56,311,477	24.97	58,378,703	19.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	453,881	0.20	453,881	0.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	171,001	0.36	0	0.00	0	0.00	2,530,293	1.12	2,701,295	0.92
10	Unearned Premium Reserves	2,212,442	0.00	79,815,883	168.22	0	0.00	0	0.00	413,367,339	183.30	495,395,664	168.89
11	Agents Balances**	1,943,014	0.00	2,627,023	5.54	0	0.00	0	0.00	21,303,228	9.45	25,873,265	8.82
12	Commission & Brokerage Expenses Incurred	9,198,451	0.00	26,062,527	54.93	0	0.00	0	0.00	96,264,130	42.69	131,525,108	44.84
13	Taxes, Licenses and Fees Incurred	327,008	0.00	961,786	2.03	0	0.00	0	0.00	5,408,981	2.40	6,697,775	2.28
14	Other Acquisition Expenses Incurred **	0	0.00	909,008	1.92	0	0.00	0	0.00	6,867,297	3.05	7,776,304	2.65
15	General Expenses Incurred **	(150,001)	0.00	1,831,016	3.86	0	0.00	0	0.00	17,184,550	7.62	18,865,565	6.43
16	Other Income Less Other Expenses **	52,000	0.00	(91,001)	(0.19)	0	0.00	0	0.00	966,903	0.43	927,902	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	5,284,815	0.00	11,173,332	23.55	586	0.00	0	0.00	(66,801,586)	(29.62)	(50,342,853)	(17.16)

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

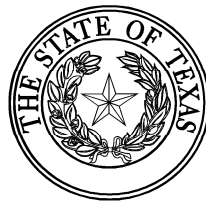
** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2010 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	117,539,491	96.42	117,539,491	96.42
2	Premiums Earned	273	100.00	0	0.00	0	0.00	0	0.00	121,906,739	100.00	121,907,012	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	23	8.42	0	0.00	0	0.00	0	0.00	89,370,191	73.31	89,370,214	73.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,082,099	0.89	1,082,099	0.89
6	Adjusting and Other Expenses Incurred **	20	7.42	0	0.00	0	0.00	0	0.00	8,008,003	6.57	8,008,023	6.57
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	19,720,413	16.18	19,720,413	16.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,961,990	1.61	1,961,990	1.61
9	Adjusting and Other Expenses Unpaid **	10	3.55	0	0.00	0	0.00	0	0.00	7,787,159	6.39	7,787,169	6.39
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	287,935,659	236.19	287,935,659	236.19
11	Agents Balances**	48	17.49	0	0.00	0	0.00	0	0.00	29,851,379	24.49	29,851,427	24.49
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,977,587	4.90	5,977,587	4.90
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,251,152	2.67	3,251,152	2.67
14	Other Acquisition Expenses Incurred **	15	5.56	0	0.00	0	0.00	0	0.00	8,022,699	6.58	8,022,714	6.58
15	General Expenses Incurred **	7	2.46	0	0.00	0	0.00	0	0.00	7,835,012	6.43	7,835,018	6.43
16	Other Income Less Other Expenses **	1	0.41	0	0.00	0	0.00	0	0.00	(434,874)	(0.36)	(434,873)	(0.36)
17	Pretax Profit or Loss Excluding Investment Gain*	209	76.54	0	0.00	0	0.00	0	0.00	(2,074,878)	(1.70)	(2,074,669)	(1.70)

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

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



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