

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.

2012
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, 2012*

TEXAS DEPARTMENT OF INSURANCE

*Published June 24, 2013
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 2012 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, 2012*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-34) - Direct Business
Source: NAIC 2012 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	6,523,050	102.29	4,955,025	102.29	52,590,321	101.47	15,374,221	101.76	305,304,767	101.62	384,747,384	101.63
2	Premiums Earned	6,376,714	100.00	4,844,205	100.00	51,829,196	100.00	15,108,065	100.00	300,425,188	100.00	378,583,368	100.00
3	Dividends to Policyholders	0	0.00	10,776	0.22	190,448	0.37	898,412	5.95	628,362	0.21	1,727,998	0.46
4	Incurred Losses	4,118,274	64.58	2,526,131	52.15	34,137,978	65.87	9,001,675	59.58	193,767,956	64.50	243,552,014	64.33
5	Defense and Cost Containment Expenses Incurred	126,952	1.99	124,195	2.56	1,599,517	3.09	569,101	3.77	14,973,726	4.98	17,393,491	4.59
6	Unallocated LAE* Incurred	431,704	6.77	342,285	7.07	5,186,216	10.01	1,266,606	8.38	18,792,184	6.26	26,018,995	6.87
7	Unpaid Losses	1,889,893	29.64	1,295,377	26.74	42,711,676	82.41	7,988,292	52.87	350,031,024	116.51	403,916,262	106.69
8	Defense and Cost Containment Expenses Unpaid	219,234	3.44	207,310	4.28	4,777,473	9.22	1,408,711	9.32	50,833,670	16.92	57,446,398	15.17
9	Unallocated LAE* Unpaid	199,728	3.13	190,676	3.94	4,717,875	9.10	747,775	4.95	18,044,488	6.01	23,900,542	6.31
10	Unearned Premium Reserves	2,128,710	33.38	2,608,273	53.84	18,430,693	35.56	6,662,910	44.10	141,062,475	46.95	170,893,061	45.14
11	Agents Balances	1,291,020	20.25	778,676	16.07	8,705,025	16.80	2,755,701	18.24	62,437,972	20.78	75,968,394	20.07
12	Commission & Brokerage Expenses Incurred	802,823	12.59	692,626	14.30	4,992,380	9.63	893,709	5.92	34,377,520	11.44	41,759,058	11.03
13	Taxes, Licenses and Fees Incurred	122,123	1.92	109,100	2.25	1,151,992	2.22	350,288	2.32	7,915,274	2.63	9,648,777	2.55
14	Other Acquisition Expenses Incurred	383,318	6.01	332,500	6.86	5,020,869	9.69	1,466,069	9.70	19,709,136	6.56	26,911,892	7.11
15	General Expenses Incurred	191,872	3.01	204,348	4.22	2,733,747	5.27	485,043	3.21	19,704,628	6.56	23,319,638	6.16
16	Other Income Less Other Expenses	37,446	0.59	18,479	0.38	(591,536)	(1.14)	158,074	1.05	2,551,184	0.85	2,173,647	0.57
17	Pretax Profit or Loss Excluding Investment Gain**	237,101	3.72	520,719	10.75	(3,775,537)	(7.28)	335,199	2.22	(6,892,380)	(2.29)	(9,574,898)	(2.53)

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

Total For All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	6,595,151	102.27	4,956,761	102.31	52,600,487	101.47	15,374,225	101.76	306,217,489	101.63	385,744,113	101.63
2	Premiums Earned	6,448,815	100.00	4,845,047	100.00	51,840,141	100.00	15,108,069	100.00	301,303,703	100.00	379,545,775	100.00
3	Dividends to Policyholders	0	0.00	10,776	0.22	190,451	0.37	898,410	5.95	628,364	0.21	1,728,001	0.46
4	Incurred Losses	4,118,273	63.86	2,526,231	52.14	34,139,552	65.86	9,001,682	59.58	194,098,890	64.42	243,884,628	64.26
5	Defense and Cost Containment Expenses Incurred	126,945	1.97	124,199	2.56	1,599,527	3.09	569,106	3.77	14,994,180	4.98	17,413,957	4.59
6	Unallocated LAE* Incurred	431,704	6.69	342,309	7.07	5,187,837	10.01	1,266,609	8.38	18,816,651	6.25	26,045,110	6.86
7	Unpaid Losses	1,889,889	29.31	1,295,479	26.74	42,736,019	82.44	7,988,297	52.87	351,674,271	116.72	405,583,955	106.86
8	Defense and Cost Containment Expenses Unpaid	219,232	3.40	207,312	4.28	4,777,478	9.22	1,408,712	9.32	50,866,934	16.88	57,479,668	15.14
9	Unallocated LAE* Unpaid	199,729	3.10	190,698	3.94	4,717,879	9.10	747,780	4.95	18,081,860	6.00	23,937,946	6.31
10	Unearned Premium Reserves	2,128,711	33.01	2,609,570	53.86	18,433,847	35.56	6,662,913	44.10	141,690,398	47.03	171,525,439	45.19
11	Agents Balances	1,291,019	20.02	778,782	16.07	8,705,253	16.79	2,755,701	18.24	62,492,651	20.74	76,023,406	20.03
12	Commission & Brokerage Expenses Incurred	802,819	12.45	692,835	14.30	4,994,140	9.63	893,712	5.92	34,490,076	11.45	41,873,582	11.03
13	Taxes, Licenses and Fees Incurred	122,123	1.89	109,139	2.25	1,152,295	2.22	350,292	2.32	7,947,983	2.64	9,681,832	2.55
14	Other Acquisition Expenses Incurred	383,318	5.94	332,541	6.86	5,020,883	9.69	1,466,081	9.70	19,739,177	6.55	26,942,000	7.10
15	General Expenses Incurred	191,872	2.98	204,375	4.22	2,734,339	5.27	485,045	3.21	19,813,276	6.58	23,428,907	6.17
16	Other Income Less Other Expenses	37,444	0.58	18,486	0.38	(591,459)	(1.14)	158,071	1.05	2,645,281	0.88	2,267,823	0.60
17	Pretax Profit or Loss Excluding Investment Gain**	309,205	4.79	521,132	10.76	(3,770,339)	(7.27)	335,199	2.22	(6,579,637)	(2.18)	(9,184,440)	(2.42)

* 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 2012 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutuels		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	14,007	99.74	127,224	101.69	905,631	97.05	328,920	99.55	6,460,263	98.75	7,836,045	98.63
2	Premiums Earned	14,043	100.00	125,104	100.00	933,147	100.00	330,417	100.00	6,542,367	100.00	7,945,078	100.00
3	Dividends to Policyholders	0	0.00	74	0.06	2,126	0.23	13,546	4.10	73	0.00	15,819	0.20
4	Incurred Losses	4,413	31.42	49,266	39.38	564,717	60.52	165,028	49.95	2,180,026	33.32	2,963,450	37.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,176	0.94	4,635	0.50	2,022	0.61	91,654	1.40	99,487	1.25
6	Unallocated LAE* Incurred	172	1.22	1,820	1.45	25,985	2.78	10,427	3.16	125,466	1.92	163,870	2.06
7	Unpaid Losses	774	5.51	25,131	20.09	402,784	43.16	53,179	16.09	2,253,613	34.45	2,735,481	34.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	907	0.72	8,840	0.95	2,605	0.79	116,025	1.77	128,377	1.62
9	Unallocated LAE* Unpaid	44	0.31	972	0.78	17,772	1.90	3,590	1.09	86,463	1.32	108,841	1.37
10	Unearned Premium Reserves	198	1.41	61,061	48.81	445,772	47.77	175,331	53.06	3,004,629	45.93	3,686,991	46.41
11	Agents Balances	262	1.87	15,390	12.30	199,823	21.41	66,884	20.24	1,101,706	16.84	1,384,065	17.42
12	Commission & Brokerage Expenses Incurred	2,745	19.55	21,586	17.25	53,141	5.69	30,190	9.14	697,677	10.66	805,339	10.14
13	Taxes, Licenses and Fees Incurred	81	0.58	2,901	2.32	25,877	2.77	8,108	2.45	176,500	2.70	213,467	2.69
14	Other Acquisition Expenses Incurred	2,013	14.33	3,049	2.44	69,299	7.43	37,804	11.44	315,200	4.82	427,365	5.38
15	General Expenses Incurred	822	5.85	10,016	8.01	118,947	12.75	12,232	3.70	568,563	8.69	710,580	8.94
16	Other Income Less Other Expenses	0	0.00	1,522	1.22	778	0.08	4,369	1.32	7,411	0.11	14,080	0.18
17	Pretax Profit or Loss Excluding Investment Gain**	3,798	27.05	36,737	29.37	69,190	7.41	55,425	16.77	2,394,628	36.60	2,559,778	32.22

* 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 2012 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	6,780	99.75	179,328	101.23	1,557,382	103.68	322,694	102.64	4,917,534	101.18	6,983,718	101.80
2	Premiums Earned	6,797	100.00	177,148	100.00	1,502,137	100.00	314,399	100.00	4,859,957	100.00	6,860,438	100.00
3	Dividends to Policyholders	0	0.00	402	0.23	2,375	0.16	18,236	5.80	222	0.00	21,235	0.31
4	Incurred Losses	5,893	86.70	138,206	78.02	498,788	33.21	255,058	81.13	4,246,565	87.38	5,144,510	74.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,047	1.16	12,514	0.83	5,846	1.86	122,751	2.53	143,158	2.09
6	Unallocated LAE* Incurred	1,505	22.14	13,061	7.37	46,300	3.08	23,652	7.52	270,559	5.57	355,077	5.18
7	Unpaid Losses	1,016	14.95	62,039	35.02	208,379	13.87	72,083	22.93	3,157,820	64.98	3,501,337	51.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,009	1.70	3,673	0.24	4,910	1.56	148,359	3.05	159,951	2.33
9	Unallocated LAE* Unpaid	122	1.79	2,566	1.45	7,434	0.49	5,892	1.87	106,454	2.19	122,468	1.79
10	Unearned Premium Reserves	96	1.41	84,752	47.84	667,525	44.44	167,872	53.39	1,864,754	38.37	2,784,999	40.60
11	Agents Balances	127	1.87	19,965	11.27	232,311	15.47	56,724	18.04	813,282	16.73	1,122,409	16.36
12	Commission & Brokerage Expenses Incurred	1,329	19.55	23,902	13.49	78,704	5.24	21,349	6.79	531,332	10.93	656,616	9.57
13	Taxes, Licenses and Fees Incurred	39	0.57	3,684	2.08	41,714	2.78	7,515	2.39	117,928	2.43	170,880	2.49
14	Other Acquisition Expenses Incurred	974	14.33	8,350	4.71	93,955	6.25	35,406	11.26	236,216	4.86	374,901	5.46
15	General Expenses Incurred	398	5.86	9,885	5.58	215,445	14.34	10,203	3.25	327,869	6.75	563,800	8.22
16	Other Income Less Other Expenses	0	0.00	1,118	0.63	(3,323)	(0.22)	2,627	0.84	(8,563)	(0.18)	(8,141)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	(3,342)	(49.17)	(21,270)	(12.01)	509,013	33.89	(60,244)	(19.16)	(1,002,041)	(20.62)	(577,884)	(8.42)

* 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 2012 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	641,022	104.90	0	0.00	10,661,244	102.82	11,302,266	102.93
2	Premiums Earned	0	0.00	0	0.00	611,092	100.00	0	0.00	10,369,226	100.00	10,980,318	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,656,284	271.04	0	0.00	13,569,304	130.86	15,225,588	138.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	20	0.00	0	0.00	(279)	(0.00)	(259)	(0.00)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	18,615	3.05	0	0.00	135,914	1.31	154,529	1.41
7	Unpaid Losses	0	0.00	0	0.00	911,299	149.13	0	0.00	5,192,539	50.08	6,103,838	55.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	142	0.02	0	0.00	10,867	0.10	11,009	0.10
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,859	0.47	0	0.00	35,715	0.34	38,574	0.35
10	Unearned Premium Reserves	0	0.00	0	0.00	70,773	11.58	0	0.00	1,237,473	11.93	1,308,246	11.91
11	Agents Balances	0	0.00	0	0.00	38,609	6.32	0	0.00	2,088,893	20.15	2,127,502	19.38
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	50,347	8.24	0	0.00	557,420	5.38	607,767	5.54
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	146	0.02	0	0.00	8,616	0.08	8,762	0.08
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,442	2.36	0	0.00	(25,808)	(0.25)	(11,366)	(0.10)
15	General Expenses Incurred	0	0.00	0	0.00	15,252	2.50	0	0.00	71,667	0.69	86,919	0.79
16	Other Income Less Other Expenses	0	0.00	0	0.00	326	0.05	0	0.00	(22,892)	(0.22)	(22,566)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(1,143,688)	(187.15)	0	0.00	(3,970,502)	(38.29)	(5,114,190)	(46.58)

* 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 2012 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	16,650	97.07	196,483	99.93	41,938	101.19	2,174,507	101.54	2,429,578	101.37
2	Premiums Earned	0	0.00	17,152	100.00	196,623	100.00	41,445	100.00	2,141,516	100.00	2,396,736	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	12,740	74.28	123,789	62.96	1,302	3.14	4,568,248	213.32	4,706,079	196.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	(4)	(0.02)	971	0.49	112	0.27	59,471	2.78	60,550	2.53
6	Unallocated LAE* Incurred	0	0.00	437	2.55	2,489	1.27	231	0.56	117,936	5.51	121,093	5.05
7	Unpaid Losses	0	0.00	2,062	12.02	97,566	49.62	1,622	3.91	3,287,802	153.53	3,389,052	141.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	37	0.22	738	0.38	0	0.00	36,141	1.69	36,916	1.54
9	Unallocated LAE* Unpaid	0	0.00	68	0.40	0	0.00	0	0.00	82,839	3.87	82,907	3.46
10	Unearned Premium Reserves	0	0.00	9,052	52.78	109,861	55.87	22,947	55.37	1,156,457	54.00	1,298,317	54.17
11	Agents Balances	0	0.00	901	5.25	23,939	12.18	9,387	22.65	105,967	4.95	140,194	5.85
12	Commission & Brokerage Expenses Incurred	0	0.00	3,871	22.57	42,948	21.84	7,155	17.26	341,532	15.95	395,506	16.50
13	Taxes, Licenses and Fees Incurred	0	0.00	536	3.13	3,563	1.81	324	0.78	47,316	2.21	51,739	2.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	0.00	1,324	3.19	36,726	1.71	38,052	1.59
15	General Expenses Incurred	0	0.00	519	3.03	2	0.00	593	1.43	71,764	3.35	72,878	3.04
16	Other Income Less Other Expenses	0	0.00	181	1.06	(65)	(0.03)	1,334	3.22	3,629	0.17	5,079	0.21
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(764)	(4.45)	22,792	11.59	31,737	76.58	(3,097,860)	(144.66)	(3,044,095)	(127.01)

* 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 2012 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	56,812	101.79	396,824	102.84	109,455	107.78	879,901	100.11	1,442,992	101.47
2	Premiums Earned	0	0.00	55,813	100.00	385,881	100.00	101,558	100.00	878,894	100.00	1,422,146	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	22,910	41.05	229,305	59.42	67,038	66.01	463,006	52.68	782,259	55.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	739	1.32	9,663	2.50	1,383	1.36	18,044	2.05	29,829	2.10
6	Unallocated LAE* Incurred	0	0.00	3,166	5.67	19,683	5.10	4,316	4.25	48,734	5.54	75,899	5.34
7	Unpaid Losses	0	0.00	12,172	21.81	111,050	28.78	23,663	23.30	243,335	27.69	390,220	27.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,234	2.21	19,499	5.05	2,883	2.84	30,539	3.47	54,155	3.81
9	Unallocated LAE* Unpaid	0	0.00	1,856	3.33	4,599	1.19	859	0.85	19,377	2.20	26,691	1.88
10	Unearned Premium Reserves	0	0.00	28,113	50.37	178,308	46.21	54,945	54.10	427,661	48.66	689,027	48.45
11	Agents Balances	0	0.00	6,559	11.75	41,898	10.86	12,957	12.76	222,452	25.31	283,866	19.96
12	Commission & Brokerage Expenses Incurred	0	0.00	8,739	15.66	64,169	16.63	13,588	13.38	150,916	17.17	237,412	16.69
13	Taxes, Licenses and Fees Incurred	0	0.00	1,195	2.14	7,898	2.05	2,300	2.26	21,043	2.39	32,436	2.28
14	Other Acquisition Expenses Incurred	0	0.00	2,857	5.12	33,343	8.64	6,411	6.31	57,778	6.57	100,389	7.06
15	General Expenses Incurred	0	0.00	3,842	6.88	19,038	4.93	3,512	3.46	57,737	6.57	84,129	5.92
16	Other Income Less Other Expenses	0	0.00	155	0.28	(622)	(0.16)	874	0.86	2,313	0.26	2,720	0.19
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	12,518	22.43	2,161	0.56	3,880	3.82	63,943	7.28	82,502	5.80

* 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 2012 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	124,850	101.78	3,597,308	102.36	3,224,635	101.34	4,676,117	102.19	44,057,973	103.34	55,680,883	103.06
2	Premiums Earned	122,661	100.00	3,514,314	100.00	3,182,034	100.00	4,576,103	100.00	42,632,970	100.00	54,028,082	100.00
3	Dividends to Policyholders	0	0.00	9,885	0.28	47,287	1.49	245,412	5.36	861	0.00	303,445	0.56
4	Incurred Losses	39,056	31.84	1,803,889	51.33	1,977,868	62.16	2,797,564	61.13	25,752,586	60.41	32,370,963	59.92
5	Defense and Cost Containment Expenses Incurred	518	0.42	59,540	1.69	37,567	1.18	51,475	1.12	620,653	1.46	769,753	1.42
6	Unallocated LAE* Incurred	4,103	3.34	284,004	8.08	215,047	6.76	372,820	8.15	3,530,243	8.28	4,406,217	8.16
7	Unpaid Losses	8,803	7.18	627,265	17.85	663,170	20.84	1,184,195	25.88	11,309,526	26.53	13,792,959	25.53
8	Defense and Cost Containment Expenses Unpaid	183	0.15	66,338	1.89	69,634	2.19	114,017	2.49	1,066,831	2.50	1,317,003	2.44
9	Unallocated LAE* Unpaid	822	0.67	143,484	4.08	61,965	1.95	126,504	2.76	1,812,973	4.25	2,145,748	3.97
10	Unearned Premium Reserves	66,292	54.04	1,880,636	53.51	1,655,815	52.04	2,482,121	54.24	24,268,612	56.92	30,353,476	56.18
11	Agents Balances	29,768	24.27	595,113	16.93	627,830	19.73	875,016	19.12	7,246,572	17.00	9,374,299	17.35
12	Commission & Brokerage Expenses Incurred	19,438	15.85	440,822	12.54	362,127	11.38	364,058	7.96	5,804,292	13.61	6,990,737	12.94
13	Taxes, Licenses and Fees Incurred	2,383	1.94	80,108	2.28	65,104	2.05	109,134	2.38	1,115,619	2.62	1,372,348	2.54
14	Other Acquisition Expenses Incurred	14,256	11.62	270,746	7.70	328,357	10.32	500,472	10.94	3,530,864	8.28	4,644,695	8.60
15	General Expenses Incurred	7,361	6.00	103,340	2.94	209,689	6.59	163,705	3.58	1,885,119	4.42	2,369,214	4.39
16	Other Income Less Other Expenses	1,983	1.62	14,451	0.41	3,945	0.12	62,948	1.38	73,800	0.17	157,127	0.29
17	Pretax Profit or Loss Excluding Investment Gain**	37,529	30.60	476,428	13.56	(57,066)	(1.79)	34,405	0.75	466,526	1.09	957,822	1.77

* 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 2012 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	432,527	99.88	2,193,066	104.42	981,240	101.48	22,995,208	101.52	26,602,041	101.73
2	Premiums Earned	0	0.00	433,056	100.00	2,100,313	100.00	966,897	100.00	22,650,333	100.00	26,150,599	100.00
3	Dividends to Policyholders	0	0.00	258	0.06	8,834	0.42	0	0.00	4,449	0.02	13,541	0.05
4	Incurred Losses	47	0.00	269,714	62.28	1,104,261	52.58	500,636	51.78	12,771,600	56.39	14,646,258	56.01
5	Defense and Cost Containment Expenses Incurred	4	0.00	38,794	8.96	104,158	4.96	26,699	2.76	1,807,894	7.98	1,977,549	7.56
6	Unallocated LAE* Incurred	5	0.00	18,256	4.22	110,293	5.25	88,799	9.18	1,104,084	4.87	1,321,437	5.05
7	Unpaid Losses	0	0.00	252,415	58.29	1,535,742	73.12	625,231	64.66	21,308,422	94.08	23,721,810	90.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86,623	20.00	473,474	22.54	262,844	27.18	6,295,355	27.79	7,118,296	27.22
9	Unallocated LAE* Unpaid	1	0.00	21,127	4.88	104,958	5.00	80,645	8.34	1,476,862	6.52	1,683,593	6.44
10	Unearned Premium Reserves	0	0.00	200,977	46.41	1,075,253	51.19	505,590	52.29	10,837,315	47.85	12,619,135	48.26
11	Agents Balances	0	0.00	47,575	10.99	613,118	29.19	206,911	21.40	5,380,436	23.75	6,248,040	23.89
12	Commission & Brokerage Expenses Incurred	0	0.00	70,375	16.25	286,509	13.64	134,169	13.88	3,864,113	17.06	4,355,166	16.65
13	Taxes, Licenses and Fees Incurred	0	0.00	8,995	2.08	55,182	2.63	23,307	2.41	600,883	2.65	688,367	2.63
14	Other Acquisition Expenses Incurred	0	0.00	17,910	4.14	207,594	9.88	89,707	9.28	1,492,836	6.59	1,808,047	6.91
15	General Expenses Incurred	0	0.00	40,412	9.33	193,871	9.23	40,871	4.23	1,637,275	7.23	1,912,429	7.31
16	Other Income Less Other Expenses	0	0.00	879	0.20	(6,748)	(0.32)	12,645	1.31	(54,675)	(0.24)	(47,899)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain**	(56)	0.00	(30,779)	(7.11)	22,866	1.09	75,349	7.79	(687,479)	(3.04)	(620,099)	(2.37)

* 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 2012 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	4,303,977	107.03	4,303,977	107.03
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,021,303	100.00	4,021,303	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	6,103,830	151.79	6,103,830	151.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	85,559	2.13	85,559	2.13
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	115,172	2.86	115,172	2.86
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	15,059,490	374.49	15,059,490	374.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	77,146	1.92	77,146	1.92
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	238,381	5.93	238,381	5.93
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,029,667	25.61	1,029,667	25.61
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	222,329	5.53	222,329	5.53
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,175	0.03	1,175	0.03
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	97,043	2.41	97,043	2.41
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	234,991	5.84	234,991	5.84
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	555,967	13.83	555,967	13.83
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	571,232	14.21	571,232	14.21
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(2,601,202)	(64.69)	(2,601,202)	(64.69)

* 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 2012 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	6,090	98.23	7,505	97.38	3,787,776	99.35	3,801,371	99.34
2	Premiums Earned	0	0.00	0	0.00	6,200	100.00	7,707	100.00	3,812,565	100.00	3,826,472	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	680	10.97	1,257	16.31	0	0.00	1,937	0.05
4	Incurred Losses	0	0.00	103	0.00	2,553	41.18	3,370	43.73	2,415,476	63.36	2,421,502	63.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	20	0.00	418	6.74	55	0.71	110,552	2.90	111,045	2.90
6	Unallocated LAE* Incurred	0	0.00	7	0.00	982	15.84	250	3.24	139,440	3.66	140,679	3.68
7	Unpaid Losses	0	0.00	120	0.00	36,090	582.10	2,445	31.72	3,902,545	102.36	3,941,200	103.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	31	0.00	481	7.76	161	2.09	260,957	6.84	261,630	6.84
9	Unallocated LAE* Unpaid	0	0.00	8	0.00	2,751	44.37	79	1.03	142,241	3.73	145,079	3.79
10	Unearned Premium Reserves	0	0.00	0	0.00	2,903	46.82	3,586	46.53	1,150,898	30.19	1,157,387	30.25
11	Agents Balances	0	0.00	0	0.00	1,604	25.87	1,237	16.05	940,745	24.67	943,586	24.66
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	212	3.42	62	0.80	484,512	12.71	484,786	12.67
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	118	1.90	142	1.84	53,170	1.39	53,430	1.40
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,271	20.50	338	4.39	199,329	5.23	200,938	5.25
15	General Expenses Incurred	0	0.00	0	0.00	332	5.35	102	1.32	293,786	7.71	294,220	7.69
16	Other Income Less Other Expenses	0	0.00	0	0.00	17	0.27	5	0.06	(119,511)	(3.13)	(119,489)	(3.12)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(130)	0.00	(349)	(5.63)	2,136	27.72	(3,209)	(0.08)	(1,552)	(0.04)

* 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 2012 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,069	101.57	142,386	105.59	1,209,239	103.81	175,792	101.12	12,515,178	103.15	14,079,664	103.20
2	Premiums Earned	36,495	100.00	134,847	100.00	1,164,881	100.00	173,851	100.00	12,132,737	100.00	13,642,811	100.00
3	Dividends to Policyholders	0	0.00	157	0.12	2,014	0.17	13,388	7.70	177	0.00	15,736	0.12
4	Incurred Losses	16,685	45.72	34,712	25.74	850,716	73.03	77,399	44.52	6,980,187	57.53	7,959,699	58.34
5	Defense and Cost Containment Expenses Incurred	144	0.39	488	0.36	12,720	1.09	440	0.25	106,838	0.88	120,630	0.88
6	Unallocated LAE* Incurred	4,566	12.51	2,392	1.77	39,916	3.43	7,180	4.13	488,115	4.02	542,169	3.97
7	Unpaid Losses	3,802	10.42	15,533	11.52	709,275	60.89	19,784	11.38	3,348,522	27.60	4,096,916	30.03
8	Defense and Cost Containment Expenses Unpaid	53	0.15	739	0.55	10,113	0.87	497	0.29	149,846	1.24	161,248	1.18
9	Unallocated LAE* Unpaid	3,974	10.89	835	0.62	19,804	1.70	2,827	1.63	189,395	1.56	216,835	1.59
10	Unearned Premium Reserves	18,399	50.42	101,218	75.06	543,574	46.66	87,678	50.43	3,389,301	27.94	4,140,170	30.35
11	Agents Balances	8,164	22.37	11,262	8.35	186,247	15.99	27,716	15.94	2,574,207	21.22	2,807,596	20.58
12	Commission & Brokerage Expenses Incurred	4,619	12.66	46,062	34.16	55,524	4.77	8,502	4.89	1,848,799	15.24	1,963,506	14.39
13	Taxes, Licenses and Fees Incurred	1,362	3.73	2,835	2.10	34,557	2.97	3,876	2.23	323,664	2.67	366,294	2.68
14	Other Acquisition Expenses Incurred	4,415	12.10	3,475	2.58	96,226	8.26	25,791	14.84	448,044	3.69	577,951	4.24
15	General Expenses Incurred	1,273	3.49	8,748	6.49	164,439	14.12	5,789	3.33	847,731	6.99	1,027,980	7.53
16	Other Income Less Other Expenses	221	0.61	82	0.06	(1,275)	(0.11)	693	0.40	(42,015)	(0.35)	(42,294)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain**	3,653	10.01	36,059	26.74	(92,511)	(7.94)	32,173	18.51	1,047,217	8.63	1,026,591	7.52

* 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 2012 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	742,927	38.11	742,927	38.11
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,949,501	100.00	1,949,501	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	1,548,594	79.44	1,548,594	79.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	266,166	13.65	266,166	13.65
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,963	0.51	9,963	0.51
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	817,921	41.96	817,921	41.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	265,050	13.60	265,050	13.60
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	9,090	0.47	9,090	0.47
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	8,138,885	417.49	8,138,885	417.49
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	65,994	3.39	65,994	3.39
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	140	0.01	140	0.01
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,682	0.91	17,682	0.91
14	Other Acquisition Expenses Incurred	6	0.00	6	0.00	0	0.00	0	0.00	7,246	0.37	7,258	0.37
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	505,023	25.91	505,023	25.91
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	716,661	36.76	716,661	36.76
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	311,350	15.97	311,350	15.97

* 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 2012 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	22	137.50	11,729	103.36	635,154	104.55	2,425,808	97.67	3,072,713	99.04
2 Premiums Earned	0	0.00	16	100.00	11,348	100.00	607,492	100.00	2,483,628	100.00	3,102,484	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	5	0.04	19,411	3.20	28,962	1.17	48,378	1.56
4 Incurred Losses	0	0.00	0	0.00	7,545	66.49	209,812	34.54	750,011	30.20	967,368	31.18
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	793	6.99	177,057	29.15	373,738	15.05	551,588	17.78
6 Unallocated LAE* Incurred	0	0.00	0	0.00	(139)	(1.22)	27,898	4.59	136,218	5.48	163,977	5.29
7 Unpaid Losses	0	0.00	0	0.00	12,762	112.46	754,093	124.13	5,713,757	230.06	6,480,612	208.88
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,636	23.23	306,262	50.41	2,280,781	91.83	2,589,679	83.47
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	650	5.73	70,969	11.68	289,056	11.64	360,675	11.63
10 Unearned Premium Reserves	0	0.00	11	68.75	5,770	50.85	404,588	66.60	1,268,726	51.08	1,679,095	54.12
11 Agents Balances	0	0.00	4	25.00	3,025	26.66	174,746	28.77	440,475	17.74	618,250	19.93
12 Commission & Brokerage Expenses Incurred	0	0.00	3	18.75	319	2.81	37,978	6.25	266,946	10.75	305,246	9.84
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	259	2.28	15,549	2.56	51,976	2.09	67,784	2.18
14 Other Acquisition Expenses Incurred	0	0.00	2	12.50	1,605	14.14	10,414	1.71	101,220	4.08	113,241	3.65
15 General Expenses Incurred	0	0.00	0	0.00	966	8.51	53,990	8.89	214,210	8.62	269,166	8.68
16 Other Income Less Other Expenses	0	0.00	0	0.00	4	0.04	1,286	0.21	34,978	1.41	36,268	1.17
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	11	68.75	(1)	(0.01)	56,670	9.33	595,327	23.97	652,007	21.02

* 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 2012 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	7,260	100.71	50,770	101.21	48,784	102.84	1,275,283	101.32	1,382,097	101.36
2	Premiums Earned	0	0.00	7,209	100.00	50,165	100.00	47,435	100.00	1,258,728	100.00	1,363,537	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	730	1.46	4,199	8.85	0	0.00	4,929	0.36
4	Incurred Losses	0	0.00	1,246	17.28	24	0.05	2,288	4.82	23,140	1.84	26,698	1.96
5	Defense and Cost Containment Expenses Incurred	0	0.00	33	0.46	(3)	(0.01)	417	0.88	897	0.07	1,344	0.10
6	Unallocated LAE* Incurred	0	0.00	86	1.19	171	0.34	368	0.78	331	0.03	956	0.07
7	Unpaid Losses	0	0.00	2,879	39.94	512	1.02	748	1.58	81,802	6.50	85,941	6.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86	1.19	155	0.31	12	0.03	4,930	0.39	5,183	0.38
9	Unallocated LAE* Unpaid	0	0.00	18	0.25	51	0.10	27	0.06	3,554	0.28	3,650	0.27
10	Unearned Premium Reserves	0	0.00	2,769	38.41	25,664	51.16	26,061	54.94	613,932	48.77	668,426	49.02
11	Agents Balances	0	0.00	268	3.72	10,666	21.26	9,536	20.10	240,150	19.08	260,620	19.11
12	Commission & Brokerage Expenses Incurred	0	0.00	848	11.76	3,798	7.57	2,478	5.22	135,165	10.74	142,289	10.44
13	Taxes, Licenses and Fees Incurred	0	0.00	144	2.00	1,130	2.25	2,076	4.38	31,476	2.50	34,826	2.55
14	Other Acquisition Expenses Incurred	0	0.00	43	0.60	3,290	6.56	11,458	24.16	79,433	6.31	94,224	6.91
15	General Expenses Incurred	0	0.00	674	9.35	3,469	6.92	1,958	4.13	63,504	5.05	69,605	5.10
16	Other Income Less Other Expenses	0	0.00	1	0.01	(22,992)	(45.83)	359	0.76	(8,093)	(0.64)	(30,725)	(2.25)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	4,135	57.36	14,560	29.02	22,552	47.54	916,697	72.83	957,944	70.25

* 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 2012 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	686,365	100.17	0	0.00	3,859,364	105.23	4,545,729	104.43
2	Premiums Earned	0	0.00	0	0.00	685,180	100.00	0	0.00	3,667,671	100.00	4,352,851	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	9	0.00	9	0.00
4	Incurred Losses	0	0.00	0	0.00	607,986	88.73	0	0.00	2,070,025	56.44	2,678,011	61.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,004	1.17	0	0.00	56,615	1.54	64,619	1.48
6	Unallocated LAE* Incurred	0	0.00	0	0.00	50,604	7.39	0	0.00	56,229	1.53	106,833	2.45
7	Unpaid Losses	0	0.00	0	0.00	121,493	17.73	0	0.00	1,830,899	49.92	1,952,392	44.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,578	0.23	0	0.00	31,237	0.85	32,815	0.75
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	89,843	13.11	0	0.00	46,890	1.28	136,733	3.14
10	Unearned Premium Reserves	0	0.00	0	0.00	40,878	5.97	0	0.00	2,158,266	58.85	2,199,144	50.52
11	Agents Balances	0	0.00	0	0.00	1,398	0.20	0	0.00	899,710	24.53	901,108	20.70
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	862	0.13	0	0.00	659,286	17.98	660,148	15.17
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	8,092	1.18	0	0.00	91,672	2.50	99,764	2.29
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,234	2.08	0	0.00	211,018	5.75	225,252	5.17
15	General Expenses Incurred	0	0.00	0	0.00	8,592	1.25	0	0.00	191,708	5.23	200,300	4.60
16	Other Income Less Other Expenses	0	0.00	0	0.00	3,440	0.50	0	0.00	(160,856)	(4.39)	(157,416)	(3.62)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(9,755)	(1.42)	0	0.00	170,254	4.64	160,499	3.69

* 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 2012 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	11,759	127.51	0	0.00	206,139	90.70	217,898	92.14
2	Premiums Earned	0	0.00	0	0.00	9,222	100.00	0	0.00	227,267	100.00	236,489	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	4,449	48.24	0	0.00	23,526	10.35	27,975	11.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8	0.09	0	0.00	(374)	(0.16)	(366)	(0.15)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,252	13.58	0	0.00	100	0.04	1,352	0.57
7	Unpaid Losses	0	0.00	0	0.00	6,279	68.09	0	0.00	31,642	13.92	37,921	16.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	100	1.08	0	0.00	0	0.00	100	0.04
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,385	15.02	0	0.00	1,829	0.80	3,214	1.36
10	Unearned Premium Reserves	0	0.00	0	0.00	28,737	311.61	0	0.00	57,273	25.20	86,010	36.37
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	26,013	11.45	26,013	11.00
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	2,390	25.92	0	0.00	18,729	8.24	21,119	8.93
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	169	1.83	0	0.00	6,134	2.70	6,303	2.67
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	739	8.01	0	0.00	10,485	4.61	11,224	4.75
15	General Expenses Incurred	0	0.00	0	0.00	3,565	38.66	0	0.00	12,728	5.60	16,293	6.89
16	Other Income Less Other Expenses	0	0.00	0	0.00	76	0.82	0	0.00	(437)	(0.19)	(361)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(3,273)	(35.49)	0	0.00	155,502	68.42	152,229	64.37

* 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 2012 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	231	97.88	702,342	136.27	0	0.00	2,596,658	108.91	3,299,231	113.77
2	Premiums Earned	0	0.00	236	100.00	515,389	100.00	0	0.00	2,384,194	100.00	2,899,819	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	20	0.00	0	0.00	0	0.00	20	0.00
4	Incurred Losses	0	0.00	86	36.44	458,786	89.02	0	0.00	1,652,128	69.30	2,111,000	72.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.42)	1,424	0.28	0	0.00	75,954	3.19	77,377	2.67
6	Unallocated LAE* Incurred	0	0.00	5	2.12	39,451	7.65	0	0.00	33,476	1.40	72,932	2.52
7	Unpaid Losses	0	0.00	63	26.69	487,205	94.53	0	0.00	2,346,147	98.40	2,833,415	97.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,819	1.52	0	0.00	21,160	0.89	28,979	1.00
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	95,798	18.59	0	0.00	57,389	2.41	153,187	5.28
10	Unearned Premium Reserves	0	0.00	40	16.95	1,612,747	312.92	0	0.00	6,635,254	278.30	8,248,041	284.43
11	Agents Balances	0	0.00	35	14.83	246,791	47.88	0	0.00	1,949,041	81.75	2,195,867	75.72
12	Commission & Brokerage Expenses Incurred	0	0.00	46	19.49	72,530	14.07	0	0.00	467,662	19.62	540,238	18.63
13	Taxes, Licenses and Fees Incurred	0	0.00	6	2.54	8,236	1.60	0	0.00	16,713	0.70	24,955	0.86
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,676	8.47	0	0.00	408,266	17.12	451,942	15.59
15	General Expenses Incurred	0	0.00	20	8.47	22,180	4.30	0	0.00	381,896	16.02	404,096	13.94
16	Other Income Less Other Expenses	0	0.00	7	2.97	(827,013)	(160.46)	0	0.00	(122,299)	(5.13)	(949,305)	(32.74)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	81	34.32	(957,930)	(185.87)	0	0.00	(774,201)	(32.47)	(1,732,050)	(59.73)

* 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 2012 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	64,655	108.59	1,420,476	103.69	375,103	97.47	34,085,001	102.87	35,945,235	102.85
2	Premiums Earned	0	0.00	59,540	100.00	1,369,977	100.00	384,839	100.00	33,134,962	100.00	34,949,318	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	50,483	3.68	860	0.22	414,951	1.25	466,294	1.33
4	Incurred Losses	0	0.00	46,672	78.39	846,689	61.80	170,478	44.30	22,023,459	66.47	23,087,298	66.06
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,161	5.31	65,587	4.79	11,975	3.11	2,658,875	8.02	2,739,598	7.84
6	Unallocated LAE* Incurred	0	0.00	4,019	6.75	102,282	7.47	23,865	6.20	1,721,133	5.19	1,851,299	5.30
7	Unpaid Losses	0	0.00	110,691	185.91	3,734,749	272.61	972,928	252.81	100,923,992	304.58	105,742,360	302.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,970	8.35	340,611	24.86	78,255	20.33	9,850,819	29.73	10,274,655	29.40
9	Unallocated LAE* Unpaid	0	0.00	5,295	8.89	181,868	13.28	67,847	17.63	4,092,023	12.35	4,347,033	12.44
10	Unearned Premium Reserves	0	0.00	26,810	45.03	618,777	45.17	138,500	35.99	11,517,978	34.76	12,302,065	35.20
11	Agents Balances	0	0.00	22,537	37.85	471,007	34.38	82,339	21.40	8,289,393	25.02	8,865,276	25.37
12	Commission & Brokerage Expenses Incurred	0	0.00	7,995	13.43	97,329	7.10	27,236	7.08	2,883,411	8.70	3,015,971	8.63
13	Taxes, Licenses and Fees Incurred	0	0.00	2,242	3.77	38,230	2.79	12,971	3.37	1,546,360	4.67	1,599,803	4.58
14	Other Acquisition Expenses Incurred	0	0.00	3,648	6.13	123,552	9.02	26,283	6.83	1,652,371	4.99	1,805,854	5.17
15	General Expenses Incurred	0	0.00	6,366	10.69	104,542	7.63	15,322	3.98	2,228,164	6.72	2,354,394	6.74
16	Other Income Less Other Expenses	0	0.00	(233)	(0.39)	(539)	(0.04)	(2,983)	(0.78)	(379,618)	(1.15)	(383,373)	(1.10)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(14,797)	(24.85)	(59,260)	(4.33)	92,862	24.13	(2,373,375)	(7.16)	(2,354,570)	(6.74)

* 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 2012 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	82,878	101.41	1,040,611	102.78	354,390	100.41	20,323,447	103.56	21,801,326	103.46
2	Premiums Earned	1	100.00	81,723	100.00	1,012,468	100.00	352,953	100.00	19,625,121	100.00	21,072,266	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	8,760	0.87	16,787	4.76	474	0.00	26,021	0.12
4	Incurred Losses	9	900.00	33,823	41.39	464,678	45.90	154,923	43.89	10,194,134	51.94	10,847,567	51.48
5	Defense and Cost Containment Expenses Incurred	2	200.00	8,369	10.24	72,698	7.18	132,109	37.43	2,308,316	11.76	2,521,494	11.97
6	Unallocated LAE* Incurred	2	200.00	5,379	6.58	46,973	4.64	56,548	16.02	1,187,039	6.05	1,295,941	6.15
7	Unpaid Losses	28	2800.00	97,161	118.89	2,274,018	224.60	603,591	171.01	55,053,334	280.52	58,028,132	275.38
8	Defense and Cost Containment Expenses Unpaid	2	200.00	22,504	27.54	570,155	56.31	288,658	81.78	11,134,688	56.74	12,016,007	57.02
9	Unallocated LAE* Unpaid	2	200.00	8,033	9.83	130,082	12.85	65,525	18.56	2,536,181	12.92	2,739,823	13.00
10	Unearned Premium Reserves	0	0.00	38,920	47.62	490,633	48.46	171,328	48.54	10,738,234	54.72	11,439,115	54.29
11	Agents Balances	0	0.00	12,579	15.39	336,949	33.28	58,446	16.56	4,643,383	23.66	5,051,357	23.97
12	Commission & Brokerage Expenses Incurred	0	0.00	13,622	16.67	144,028	14.23	21,067	5.97	2,317,048	11.81	2,495,765	11.84
13	Taxes, Licenses and Fees Incurred	0	0.00	1,635	2.00	21,866	2.16	8,070	2.29	453,684	2.31	485,255	2.30
14	Other Acquisition Expenses Incurred	0	0.00	3,163	3.87	111,371	11.00	36,986	10.48	1,118,202	5.70	1,269,722	6.03
15	General Expenses Incurred	0	0.00	6,275	7.68	76,921	7.60	15,799	4.48	1,534,360	7.82	1,633,355	7.75
16	Other Income Less Other Expenses	0	0.00	175	0.21	(28,677)	(2.83)	1,647	0.47	(223,317)	(1.14)	(250,172)	(1.19)
17	Pretax Profit or Loss Excluding Investment Gain**	(13)	(1300.00)	9,636	11.79	36,494	3.60	(87,695)	(24.85)	288,548	1.47	246,970	1.17

* 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 2012 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	1,094	88.08	134,979	101.15	31,304	99.91	12,688,022	100.66	12,855,399	100.66
2	Premiums Earned	0	0.00	1,242	100.00	133,450	100.00	31,331	100.00	12,605,157	100.00	12,771,180	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,747	2.06	2,250	7.18	4,288	0.03	9,285	0.07
4	Incurred Losses	0	0.00	1,280	103.06	66,435	49.78	6,213	19.83	5,864,647	46.53	5,938,575	46.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	674	54.27	24,095	18.06	9,501	30.32	1,721,583	13.66	1,755,853	13.75
6	Unallocated LAE* Incurred	0	0.00	(8)	(0.64)	7,106	5.32	74	0.24	514,400	4.08	521,572	4.08
7	Unpaid Losses	0	0.00	3,792	305.31	154,341	115.65	25,750	82.19	25,909,657	205.55	26,093,540	204.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,750	221.42	55,916	41.90	14,756	47.10	5,753,589	45.64	5,827,011	45.63
9	Unallocated LAE* Unpaid	0	0.00	90	7.25	12,826	9.61	8	0.03	1,095,984	8.69	1,108,908	8.68
10	Unearned Premium Reserves	0	0.00	587	47.26	66,048	49.49	14,054	44.86	6,827,513	54.16	6,908,202	54.09
11	Agents Balances	0	0.00	5	0.40	59,246	44.40	3,567	11.38	2,239,686	17.77	2,302,504	18.03
12	Commission & Brokerage Expenses Incurred	0	0.00	151	12.16	13,995	10.49	0	0.00	1,799,709	14.28	1,813,855	14.20
13	Taxes, Licenses and Fees Incurred	0	0.00	22	1.77	2,771	2.08	569	1.82	307,904	2.44	311,266	2.44
14	Other Acquisition Expenses Incurred	0	0.00	5	0.40	11,709	8.77	526	1.68	701,450	5.56	713,690	5.59
15	General Expenses Incurred	0	0.00	438	35.27	13,647	10.23	1,750	5.59	751,029	5.96	766,864	6.00
16	Other Income Less Other Expenses	0	0.00	10	0.81	(310)	(0.23)	156	0.50	(197,310)	(1.57)	(197,454)	(1.55)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,310)	(105.48)	(9,365)	(7.02)	10,604	33.85	742,828	5.89	742,757	5.82

* 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 2012 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	4,994	101.79	2,423	100.29	973,282	102.47	980,699	102.46
2	Premiums Earned	0	0.00	0	0.00	4,906	100.00	2,416	100.00	949,804	100.00	957,126	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,632	53.65	5,574	230.71	1,091,308	114.90	1,099,514	114.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,268	25.85	0	0.00	54,960	5.79	56,228	5.87
6	Unallocated LAE* Incurred	0	0.00	0	0.00	401	8.17	659	27.28	39,555	4.16	40,615	4.24
7	Unpaid Losses	0	0.00	0	0.00	37,028	754.75	12,966	536.67	9,153,616	963.74	9,203,610	961.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,583	154.57	0	0.00	395,017	41.59	402,600	42.06
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	569	11.60	0	0.00	135,517	14.27	136,086	14.22
10	Unearned Premium Reserves	0	0.00	0	0.00	2,522	51.41	186	7.70	412,645	43.45	415,353	43.40
11	Agents Balances	0	0.00	0	0.00	1,217	24.81	0	0.00	184,542	19.43	185,759	19.41
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	413	8.42	0	0.00	82,032	8.64	82,445	8.61
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	80	1.63	67	2.77	23,330	2.46	23,477	2.45
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	326	6.64	0	0.00	20,563	2.16	20,889	2.18
15	General Expenses Incurred	0	0.00	0	0.00	287	5.85	201	8.32	105,963	11.16	106,451	11.12
16	Other Income Less Other Expenses	0	0.00	0	0.00	(4)	(0.08)	0	0.00	(7,617)	(0.80)	(7,621)	(0.80)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(506)	(10.31)	(4,085)	(169.08)	(475,523)	(50.07)	(480,114)	(50.16)

* 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 2012 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	9,525	104.29	149,245	103.94	261	99.62	1,831,204	103.40	1,990,235	103.45
2	Premiums Earned	0	0.00	9,133	100.00	143,581	100.00	262	100.00	1,770,953	100.00	1,923,929	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	90	0.06	0	0.00	(9)	(0.00)	81	0.00
4	Incurred Losses	0	0.00	5,085	55.68	47,250	32.91	1,676	639.69	938,851	53.01	992,862	51.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,289	57.91	37,363	26.02	313	119.47	902,287	50.95	945,252	49.13
6	Unallocated LAE* Incurred	0	0.00	1,710	18.72	8,597	5.99	441	168.32	129,596	7.32	140,344	7.29
7	Unpaid Losses	0	0.00	16,854	184.54	346,992	241.67	2,585	986.64	10,093,967	569.97	10,460,398	543.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,513	104.16	132,875	92.54	1,163	443.89	4,112,646	232.23	4,256,197	221.22
9	Unallocated LAE* Unpaid	0	0.00	1,937	21.21	34,892	24.30	240	91.60	593,253	33.50	630,322	32.76
10	Unearned Premium Reserves	0	0.00	4,367	47.82	69,364	48.31	114	43.51	777,387	43.90	851,232	44.24
11	Agents Balances	0	0.00	836	9.15	57,007	39.70	47	17.94	474,850	26.81	532,740	27.69
12	Commission & Brokerage Expenses Incurred	0	0.00	1,680	18.39	19,721	13.74	28	10.69	208,250	11.76	229,679	11.94
13	Taxes, Licenses and Fees Incurred	0	0.00	170	1.86	3,812	2.65	7	2.67	43,515	2.46	47,504	2.47
14	Other Acquisition Expenses Incurred	0	0.00	120	1.31	16,647	11.59	18	6.87	111,245	6.28	128,030	6.65
15	General Expenses Incurred	0	0.00	907	9.93	10,668	7.43	11	4.20	133,346	7.53	144,932	7.53
16	Other Income Less Other Expenses	0	0.00	(6)	(0.07)	668	0.47	1	0.38	(14,473)	(0.82)	(13,810)	(0.72)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(5,838)	(63.92)	97	0.07	(2,230)	(851.15)	(710,588)	(40.12)	(718,559)	(37.35)

* 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 2012 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	3,366,044	101.77	83,121	106.89	21,688,879	100.42	3,872,299	101.63	50,728,153	101.28	79,738,496	101.09
2	Premiums Earned	3,307,578	100.00	77,765	100.00	21,598,559	100.00	3,810,143	100.00	50,087,810	100.00	78,881,855	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,550	0.16	308,228	8.09	61,756	0.12	405,534	0.51
4	Incurred Losses	2,145,297	64.86	45,546	58.57	13,808,430	63.93	2,638,577	69.25	33,541,142	66.96	52,178,992	66.15
5	Defense and Cost Containment Expenses Incurred	95,678	2.89	2,775	3.57	1,095,425	5.07	126,067	3.31	2,035,434	4.06	3,355,379	4.25
6	Unallocated LAE* Incurred	235,810	7.13	2,955	3.80	2,708,475	12.54	340,268	8.93	4,577,698	9.14	7,865,206	9.97
7	Unpaid Losses	1,479,910	44.74	45,209	58.14	27,811,752	128.77	3,417,078	89.68	42,428,819	84.71	75,182,768	95.31
8	Defense and Cost Containment Expenses Unpaid	173,792	5.25	5,294	6.81	2,771,866	12.83	286,911	7.53	5,135,236	10.25	8,373,099	10.61
9	Unallocated LAE* Unpaid	145,613	4.40	2,390	3.07	2,891,472	13.39	217,561	5.71	3,180,515	6.35	6,437,551	8.16
10	Unearned Premium Reserves	1,027,702	31.07	35,109	45.15	5,766,479	26.70	1,256,515	32.98	16,001,859	31.95	24,087,664	30.54
11	Agents Balances	664,894	20.10	21,414	27.54	3,006,527	13.92	619,029	16.25	9,716,367	19.40	14,028,231	17.78
12	Commission & Brokerage Expenses Incurred	418,380	12.65	8,788	11.30	2,039,389	9.44	120,333	3.16	4,012,191	8.01	6,599,081	8.37
13	Taxes, Licenses and Fees Incurred	62,500	1.89	1,655	2.13	475,368	2.20	84,072	2.21	1,210,371	2.42	1,833,966	2.32
14	Other Acquisition Expenses Incurred	203,565	6.15	9,239	11.88	2,201,842	10.19	360,511	9.46	4,296,394	8.58	7,071,551	8.96
15	General Expenses Incurred	97,817	2.96	3,801	4.89	844,266	3.91	81,475	2.14	3,060,871	6.11	4,088,230	5.18
16	Other Income Less Other Expenses	19,472	0.59	24	0.03	184,184	0.85	40,244	1.06	648,213	1.29	892,137	1.13
17	Pretax Profit or Loss Excluding Investment Gain**	68,006	2.06	3,030	3.90	(1,426,006)	(6.60)	(209,143)	(5.49)	(2,059,838)	(4.11)	(3,623,951)	(4.59)

* 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 2012 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	359,757	106.22	19,656	99.69	1,362,210	101.47	165,335	99.25	12,939,778	101.26	14,846,736	101.37
2	Premiums Earned	338,690	100.00	19,717	100.00	1,342,528	100.00	166,578	100.00	12,779,055	100.00	14,646,568	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,088	0.23	0	0.00	2,203	0.02	5,291	0.04
4	Incurred Losses	222,355	65.65	9,027	45.78	688,066	51.25	79,419	47.68	8,174,827	63.97	9,173,694	62.63
5	Defense and Cost Containment Expenses Incurred	17,349	5.12	829	4.20	62,446	4.65	9,089	5.46	936,649	7.33	1,026,362	7.01
6	Unallocated LAE* Incurred	11,676	3.45	492	2.50	115,157	8.58	12,518	7.51	753,444	5.90	893,287	6.10
7	Unpaid Losses	285,349	84.25	16,621	84.30	1,500,872	111.79	177,620	106.63	16,970,067	132.80	18,950,529	129.39
8	Defense and Cost Containment Expenses Unpaid	36,534	10.79	2,928	14.85	217,981	16.24	37,011	22.22	2,051,731	16.06	2,346,185	16.02
9	Unallocated LAE* Unpaid	20,067	5.92	1,090	5.53	105,132	7.83	14,619	8.78	807,961	6.32	948,869	6.48
10	Unearned Premium Reserves	168,717	49.81	8,932	45.30	610,460	45.47	75,457	45.30	5,889,166	46.08	6,752,732	46.10
11	Agents Balances	91,111	26.90	2,626	13.32	398,906	29.71	29,490	17.70	3,531,145	27.63	4,053,278	27.67
12	Commission & Brokerage Expenses Incurred	53,476	15.79	3,381	17.15	179,372	13.36	19,633	11.79	1,937,601	15.16	2,193,463	14.98
13	Taxes, Licenses and Fees Incurred	6,352	1.88	364	1.85	33,626	2.50	4,048	2.43	352,078	2.76	396,468	2.71
14	Other Acquisition Expenses Incurred	6,603	1.95	1,222	6.20	154,235	11.49	13,412	8.05	715,049	5.60	890,521	6.08
15	General Expenses Incurred	8,621	2.55	949	4.81	101,710	7.58	8,134	4.88	982,254	7.69	1,101,668	7.52
16	Other Income Less Other Expenses	2,190	0.65	24	0.12	(1,451)	(0.11)	43	0.03	(66,164)	(0.52)	(65,358)	(0.45)
17	Pretax Profit or Loss Excluding Investment Gain**	14,446	4.27	3,481	17.65	3,378	0.25	20,370	12.23	(1,141,204)	(8.93)	(1,099,529)	(7.51)

* 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 2012 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	2,462,532	102.47	69,994	107.61	13,467,577	100.66	3,171,855	101.69	31,386,881	101.54	50,558,839	101.36
2	Premiums Earned	2,403,250	100.00	65,047	100.00	13,378,717	100.00	3,119,019	100.00	30,912,198	100.00	49,878,231	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	25,270	0.19	254,838	8.17	48,796	0.16	328,904	0.66
4	Incurred Losses	1,603,178	66.71	41,935	64.47	9,143,888	68.35	1,830,762	58.70	19,656,122	63.59	32,275,885	64.71
5	Defense and Cost Containment Expenses Incurred	12,399	0.52	159	0.24	24,329	0.18	13,582	0.44	136,091	0.44	186,560	0.37
6	Unallocated LAE* Incurred	165,282	6.88	3,003	4.62	1,530,321	11.44	290,389	9.31	2,884,729	9.33	4,873,724	9.77
7	Unpaid Losses	102,167	4.25	2,037	3.13	866,811	6.48	30,453	0.98	1,129,309	3.65	2,130,777	4.27
8	Defense and Cost Containment Expenses Unpaid	7,614	0.32	86	0.13	23,835	0.18	5,806	0.19	102,146	0.33	139,487	0.28
9	Unallocated LAE* Unpaid	27,958	1.16	307	0.47	904,079	6.76	89,832	2.88	522,868	1.69	1,545,044	3.10
10	Unearned Premium Reserves	785,729	32.69	29,685	45.64	3,625,552	27.10	1,046,249	33.54	9,906,460	32.05	15,393,675	30.86
11	Agents Balances	463,071	19.27	17,889	27.50	1,903,650	14.23	508,738	16.31	5,953,958	19.26	8,847,306	17.74
12	Commission & Brokerage Expenses Incurred	275,523	11.46	7,600	11.68	1,244,237	9.30	77,156	2.47	2,552,625	8.26	4,157,141	8.33
13	Taxes, Licenses and Fees Incurred	46,665	1.94	1,404	2.16	286,720	2.14	66,380	2.13	751,881	2.43	1,153,050	2.31
14	Other Acquisition Expenses Incurred	148,027	6.16	7,589	11.67	1,390,599	10.39	302,759	9.71	2,646,668	8.56	4,495,642	9.01
15	General Expenses Incurred	71,816	2.99	3,197	4.91	471,566	3.52	65,812	2.11	1,900,349	6.15	2,512,740	5.04
16	Other Income Less Other Expenses	12,794	0.53	14	0.02	108,077	0.81	32,001	1.03	242,133	0.78	395,019	0.79
17	Pretax Profit or Loss Excluding Investment Gain**	93,156	3.88	172	0.26	(630,137)	(4.71)	249,341	7.99	577,055	1.87	289,587	0.58

* 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 2012 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	125,290	104.15	7,600	99.07	478,651	101.73	58,842	100.85	3,759,066	101.42	4,429,449	101.52
2	Premiums Earned	120,293	100.00	7,671	100.00	470,499	100.00	58,346	100.00	3,706,281	100.00	4,363,090	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	301	0.06	0	0.00	671	0.02	972	0.02
4	Incurred Losses	73,604	61.19	4,059	52.91	283,719	60.30	32,192	55.17	2,555,817	68.96	2,949,391	67.60
5	Defense and Cost Containment Expenses Incurred	858	0.71	50	0.65	2,076	0.44	365	0.63	55,545	1.50	58,894	1.35
6	Unallocated LAE* Incurred	8,537	7.10	532	6.94	54,191	11.52	5,622	9.64	313,065	8.45	381,947	8.75
7	Unpaid Losses	7,028	5.84	346	4.51	24,661	5.24	6,681	11.45	590,287	15.93	629,003	14.42
8	Defense and Cost Containment Expenses Unpaid	1,056	0.88	95	1.24	2,030	0.43	1,334	2.29	99,210	2.68	103,725	2.38
9	Unallocated LAE* Unpaid	1,095	0.91	51	0.66	15,701	3.34	701	1.20	59,649	1.61	77,197	1.77
10	Unearned Premium Reserves	59,151	49.17	3,187	41.55	209,272	44.48	27,436	47.02	1,629,611	43.97	1,928,657	44.20
11	Agents Balances	31,707	26.36	867	11.30	135,844	28.87	11,182	19.16	971,660	26.22	1,151,260	26.39
12	Commission & Brokerage Expenses Incurred	17,286	14.37	1,443	18.81	63,894	13.58	6,988	11.98	567,632	15.32	657,243	15.06
13	Taxes, Licenses and Fees Incurred	2,306	1.92	146	1.90	11,325	2.41	1,376	2.36	100,722	2.72	115,875	2.66
14	Other Acquisition Expenses Incurred	2,874	2.39	285	3.72	55,715	11.84	5,032	8.62	203,128	5.48	267,034	6.12
15	General Expenses Incurred	3,798	3.16	246	3.21	35,067	7.45	3,164	5.42	322,357	8.70	364,632	8.36
16	Other Income Less Other Expenses	786	0.65	14	0.18	407	0.09	(1)	(0.00)	749,029	20.21	750,235	17.20
17	Pretax Profit or Loss Excluding Investment Gain**	11,819	9.83	923	12.03	(35,386)	(7.52)	3,607	6.18	336,358	9.08	317,321	7.27

* 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 2012 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	1,773,680	97.64	1,773,680	97.64
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,816,474	100.00	1,816,474	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	(11)	0.00	0	0.00	701,484	38.62	701,473	38.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	34	0.00	0	0.00	142,731	7.86	142,765	7.86
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(11)	0.00	0	0.00	46,897	2.58	46,886	2.58
7	Unpaid Losses	0	0.00	0	0.00	951	0.00	0	0.00	3,106,934	171.04	3,107,885	171.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	22	0.00	0	0.00	423,228	23.30	423,250	23.30
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	162	0.00	0	0.00	83,766	4.61	83,928	4.62
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	800,785	44.08	800,785	44.08
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	429,276	23.63	429,276	23.63
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	254,953	14.04	254,953	14.04
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	41,225	2.27	41,225	2.27
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	59,966	3.30	59,966	3.30
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	73,753	4.06	73,753	4.06
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(44,141)	(2.43)	(44,141)	(2.43)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(13)	0.00	0	0.00	451,330	24.85	451,317	24.85

* 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 2012 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	97.22	14,483	106.66	1,692	100.18	1,106,592	100.62	1,122,802	100.69
2	Premiums Earned	0	0.00	36	100.00	13,579	100.00	1,689	100.00	1,099,806	100.00	1,115,110	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	32	0.24	0	0.00	1,245	0.11	1,277	0.11
4	Incurred Losses	0	0.00	2	5.56	2,968	21.86	603	35.70	618,266	56.22	621,839	55.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(156)	(1.15)	538	31.85	39,986	3.64	40,368	3.62
6	Unallocated LAE* Incurred	0	0.00	30	83.33	(261)	(1.92)	6	0.36	64,186	5.84	63,961	5.74
7	Unpaid Losses	0	0.00	26	72.22	3,747	27.59	1,118	66.19	1,138,694	103.54	1,143,585	102.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	2.78	838	6.17	595	35.23	180,818	16.44	182,252	16.34
9	Unallocated LAE* Unpaid	0	0.00	26	72.22	777	5.72	33	1.95	62,506	5.68	63,342	5.68
10	Unearned Premium Reserves	0	0.00	15	41.67	7,862	57.90	249	14.74	632,625	57.52	640,751	57.46
11	Agents Balances	0	0.00	2	5.56	5,792	42.65	62	3.67	252,004	22.91	257,860	23.12
12	Commission & Brokerage Expenses Incurred	0	0.00	5	13.89	1,611	11.86	66	3.91	151,630	13.79	153,312	13.75
13	Taxes, Licenses and Fees Incurred	0	0.00	1	2.78	338	2.49	41	2.43	27,453	2.50	27,833	2.50
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,560	18.85	329	19.48	89,252	8.12	92,141	8.26
15	General Expenses Incurred	0	0.00	6	16.67	1,420	10.46	78	4.62	103,955	9.45	105,459	9.46
16	Other Income Less Other Expenses	0	0.00	0	0.00	28	0.21	(13)	(0.77)	(14,522)	(1.32)	(14,507)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(8)	(22.22)	5,094	37.51	14	0.83	(10,691)	(0.97)	(5,591)	(0.50)

* 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 2012 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	79,348	95.99	46	88.46	4,697,354	98.21	4,776,748	98.17
2	Premiums Earned	0	0.00	1	100.00	82,664	100.00	52	100.00	4,782,944	100.00	4,865,661	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5	0.01	0	0.00	59,234	1.24	59,239	1.22
4	Incurred Losses	0	0.00	0	0.00	51,628	62.46	345	663.46	991,035	20.72	1,043,008	21.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,745	6.95	33	63.46	166,874	3.49	172,652	3.55
6	Unallocated LAE* Incurred	0	0.00	0	0.00	6,684	8.09	92	176.92	144,288	3.02	151,064	3.10
7	Unpaid Losses	0	0.00	0	0.00	20,769	25.12	21	40.38	2,432,985	50.87	2,453,775	50.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8,979	10.86	16	30.77	739,350	15.46	748,345	15.38
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,919	3.53	2	3.85	208,456	4.36	211,377	4.34
10	Unearned Premium Reserves	0	0.00	1	100.00	37,994	45.96	23	44.23	2,678,679	56.00	2,716,697	55.83
11	Agents Balances	0	0.00	0	0.00	29,078	35.18	25	48.08	798,882	16.70	827,985	17.02
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	22,952	27.77	0	0.00	1,143,554	23.91	1,166,506	23.97
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	2,645	3.20	6	11.54	145,457	3.04	148,108	3.04
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	13,557	16.40	8	15.38	504,941	10.56	518,506	10.66
15	General Expenses Incurred	0	0.00	0	0.00	8,632	10.44	3	5.77	456,663	9.55	465,298	9.56
16	Other Income Less Other Expenses	0	0.00	0	0.00	964	1.17	(1)	(1.92)	20,078	0.42	21,041	0.43
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	100.00	(28,222)	(34.14)	(436)	(838.46)	1,190,978	24.90	1,162,321	23.89

* 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 2012 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	4,046	99.93	151	96.79	7,546	103.98	219	100.92	193,170	104.04	205,132	103.94
2	Premiums Earned	4,049	100.00	156	100.00	7,257	100.00	217	100.00	185,672	100.00	197,351	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	15	0.21	0	0.00	1	0.00	16	0.01
4	Incurred Losses	861	21.26	(641)	(410.90)	1,702	23.45	(47)	(21.66)	41,137	22.16	43,012	21.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	(161)	(103.21)	43	0.59	14	6.45	4,489	2.42	4,385	2.22
6	Unallocated LAE* Incurred	46	1.14	206	132.05	194	2.67	46	21.20	4,252	2.29	4,744	2.40
7	Unpaid Losses	142	3.51	66	42.31	1,158	15.96	292	134.56	92,715	49.93	94,373	47.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	12	7.69	29	0.40	5	2.30	20,496	11.04	20,542	10.41
9	Unallocated LAE* Unpaid	30	0.74	147	94.23	68	0.94	(25)	(11.52)	4,839	2.61	5,059	2.56
10	Unearned Premium Reserves	64	1.58	74	47.44	3,637	50.12	74	34.10	105,881	57.03	109,730	55.60
11	Agents Balances	79	1.95	19	12.18	2,091	28.81	15	6.91	46,631	25.11	48,835	24.75
12	Commission & Brokerage Expenses Incurred	1,077	26.60	26	16.67	1,094	15.08	0	0.00	32,950	17.75	35,147	17.81
13	Taxes, Licenses and Fees Incurred	24	0.59	3	1.92	175	2.41	5	2.30	5,260	2.83	5,467	2.77
14	Other Acquisition Expenses Incurred	591	14.60	11	7.05	1,319	18.18	265	122.12	14,754	7.95	16,940	8.58
15	General Expenses Incurred	236	5.83	5	3.21	2,503	34.49	11	5.07	12,935	6.97	15,690	7.95
16	Other Income Less Other Expenses	0	0.00	0	0.00	(27)	(0.37)	0	0.00	(3,759)	(2.02)	(3,786)	(1.92)
17	Pretax Profit or Loss Excluding Investment Gain**	1,215	30.01	706	452.56	181	2.49	(78)	(35.94)	66,128	35.62	68,152	34.53

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	10,189	107.22	397,001	101.73	12,853	99.51	877,148	101.91	1,297,191	101.87
2 Premiums Earned	0	0.00	9,503	100.00	390,239	100.00	12,916	100.00	860,671	100.00	1,273,329	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	36	0.01	0	0.00	(1)	(0.00)	35	0.00
4 Incurred Losses	0	0.00	3,468	36.49	251,447	64.43	1,465	11.34	286,244	33.26	542,624	42.61
5 Defense and Cost Containment Expenses Incurred	0	0.00	218	2.29	3,118	0.80	9	0.07	8,232	0.96	11,577	0.91
6 Unallocated LAE* Incurred	0	0.00	397	4.18	4,354	1.12	137	1.06	23,251	2.70	28,139	2.21
7 Unpaid Losses	0	0.00	2,181	22.95	263,991	67.65	166	1.29	250,111	29.06	516,449	40.56
8 Defense and Cost Containment Expenses Unpaid	0	0.00	153	1.61	3,165	0.81	10	0.08	22,553	2.62	25,881	2.03
9 Unallocated LAE* Unpaid	0	0.00	302	3.18	6,324	1.62	40	0.31	18,500	2.15	25,166	1.98
10 Unearned Premium Reserves	0	0.00	5,104	53.71	185,978	47.66	2,006	15.53	373,674	43.42	566,762	44.51
11 Agents Balances	0	0.00	432	4.55	55,303	14.17	1,647	12.75	204,279	23.73	261,661	20.55
12 Commission & Brokerage Expenses Incurred	0	0.00	1,570	16.52	8,456	2.17	1,673	12.95	91,769	10.66	103,468	8.13
13 Taxes, Licenses and Fees Incurred	0	0.00	184	1.94	12,021	3.08	345	2.67	21,744	2.53	34,294	2.69
14 Other Acquisition Expenses Incurred	0	0.00	21	0.22	19,277	4.94	815	6.31	100,603	11.69	120,716	9.48
15 General Expenses Incurred	0	0.00	3,905	41.09	61,054	15.65	328	2.54	93,821	10.90	159,108	12.50
16 Other Income Less Other Expenses	0	0.00	0	0.00	(658)	(0.17)	(160)	(1.24)	(19,453)	(2.26)	(20,271)	(1.59)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(259)	(2.73)	29,818	7.64	7,985	61.82	215,550	25.04	253,094	19.88

* 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 2012 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	22,675	99.20	46,379	97.08	128	100.79	0	0.00	1,901,271	101.04	1,970,453	100.92
2 Premiums Earned	22,857	100.00	47,776	100.00	127	100.00	0	0.00	1,881,667	100.00	1,952,427	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	6,876	30.08	3,003	6.29	27	21.26	0	0.00	532,923	28.32	542,829	27.80
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4	3.15	0	0.00	1,621	0.09	1,625	0.08
6 Unallocated LAE* Incurred	0	0.00	336	0.70	15	11.81	0	0.00	48,859	2.60	49,210	2.52
7 Unpaid Losses	874	3.82	714	1.49	0	0.00	0	0.00	677,343	36.00	678,931	34.77
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	1.57	0	0.00	9,804	0.52	9,806	0.50
9 Unallocated LAE* Unpaid	0	0.00	74	0.15	9	7.09	0	0.00	29,807	1.58	29,890	1.53
10 Unearned Premium Reserves	2,362	10.33	86,853	181.79	32	25.20	0	0.00	1,193,581	63.43	1,282,828	65.70
11 Agents Balances	1,837	8.04	2,398	5.02	16	12.60	0	0.00	190,441	10.12	194,692	9.97
12 Commission & Brokerage Expenses Incurred	8,950	39.16	30,111	63.03	11	8.66	0	0.00	392,824	20.88	431,896	22.12
13 Taxes, Licenses and Fees Incurred	411	1.80	870	1.82	3	2.36	0	0.00	51,438	2.73	52,722	2.70
14 Other Acquisition Expenses Incurred	0	0.00	765	1.60	14	11.02	0	0.00	80,730	4.29	81,509	4.17
15 General Expenses Incurred	(270)	(1.18)	797	1.67	3	2.36	0	0.00	142,024	7.55	142,554	7.30
16 Other Income Less Other Expenses	0	0.00	61	0.13	1	0.79	0	0.00	19,844	1.05	19,906	1.02
17 Pretax Profit or Loss Excluding Investment Gain**	6,890	30.14	11,956	25.03	51	40.16	0	0.00	651,089	34.60	669,986	34.32

* 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 2012 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	2,180,978	98.52	2,180,978	98.52
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,213,756	100.00	2,213,756	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	1,438,308	64.97	1,438,308	64.97
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,920	0.18	3,920	0.18
6 Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	27,812	1.26	27,812	1.26
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	193,412	8.74	193,412	8.74
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,115	0.32	7,115	0.32
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,155	0.64	14,155	0.64
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	4,337,294	195.92	4,337,294	195.92
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	193,503	8.74	193,503	8.74
12 Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	119,645	5.40	119,645	5.40
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	55,417	2.50	55,417	2.50
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	49,976	2.26	49,976	2.26
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	116,237	5.25	116,237	5.25
16 Other Income Less Other Expenses	0	0.00	0	0.00	2	0.00	0	0.00	971,578	43.89	971,580	43.89
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	2	0.00	0	0.00	1,374,025	62.07	1,374,027	62.07

* 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, 2012*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 37-68)
Source: NAIC 2012 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	28,981	102.67	2,071,637	100.17	63,992,736	101.54	18,711,588	101.28	260,167,098	101.80	344,972,040	101.71
2	Premiums Earned	28,228	100.00	2,068,086	100.00	63,021,789	100.00	18,474,744	100.00	255,574,861	100.00	339,167,708	100.00
3	Dividends to Policyholders	0	0.00	2,110	0.10	207,871	0.33	893,490	4.84	590,500	0.23	1,693,971	0.50
4	Incurred Losses	22,167	78.53	1,043,328	50.45	39,157,155	62.13	11,738,650	63.54	161,502,220	63.19	213,463,520	62.94
5	Defense and Cost Containment Expenses Incurred	646	2.29	46,908	2.27	2,084,841	3.31	676,866	3.66	13,408,632	5.25	16,217,893	4.78
6	Unallocated LAE* Incurred	3,583	12.69	212,738	10.29	6,286,039	9.97	1,592,064	8.62	17,940,047	7.02	26,034,471	7.68
7	Unpaid Losses	9,162	32.46	369,169	17.85	37,586,432	59.64	9,080,947	49.15	294,851,326	115.37	341,897,036	100.80
8	Defense and Cost Containment Expenses Unpaid	1,427	5.06	58,968	2.85	5,861,406	9.30	1,508,345	8.16	43,513,682	17.03	50,943,828	15.02
9	Unallocated LAE* Unpaid	2,155	7.63	131,589	6.36	5,216,325	8.28	983,797	5.33	18,176,567	7.11	24,510,433	7.23
10	Unearned Premium Reserves	8,048	28.51	1,158,467	56.02	22,714,075	36.04	7,729,881	41.84	128,917,702	50.44	160,528,173	47.33
11	Agents Balances	243,596	862.96	394,131	19.06	12,233,064	19.41	4,458,714	24.13	61,816,898	24.19	79,146,403	23.34
12	Commission & Brokerage Expenses Incurred	(232,915)	(825.12)	256,510	12.40	6,708,413	10.64	833,193	4.51	25,665,547	10.04	33,230,748	9.80
13	Taxes, Licenses and Fees Incurred	36,675	129.92	73,968	3.58	1,434,083	2.28	520,303	2.82	7,674,226	3.00	9,739,255	2.87
14	Other Acquisition Expenses Incurred	190,371	674.40	241,000	11.65	6,026,672	9.56	2,467,423	13.36	20,037,298	7.84	28,962,764	8.54
15	General Expenses Incurred	106,454	377.12	89,679	4.34	3,672,086	5.83	924,127	5.00	20,198,097	7.90	24,990,443	7.37
16	Other Income Less Other Expenses	25,264	89.50	13,769	0.67	(456,891)	(0.72)	118,135	0.64	1,712,257	0.67	1,412,534	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	(73,491)	(260.35)	115,602	5.59	(3,012,289)	(4.78)	(1,053,229)	(5.70)	(9,729,496)	(3.81)	(13,752,903)	(4.05)
18	Investment Gain Funds	(181)	(0.64)	30,614	1.48	1,876,871	2.98	377,185	2.04	(56,955,332)	(22.29)	(54,670,843)	(16.12)
19	Profit or Loss Excluding Investment Gain	(73,672)	(260.99)	146,219	7.07	(1,135,408)	(1.80)	(676,043)	(3.66)	(66,684,786)	(26.09)	(68,423,690)	(20.17)
20	Investment Gain From Capital & Surplus	2,330	8.25	58,077	2.81	3,660,164	5.81	1,091,779	5.91	93,007,666	36.39	97,820,016	28.84
21	Total Profit or Losses***	(71,342)	(252.73)	204,296	9.88	2,524,772	4.01	415,743	2.25	26,322,869	10.30	29,396,338	8.67

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

Total For All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	101,083	100.75	2,071,784	100.17	65,219,779	101.68	18,719,708	101.28	274,609,709	101.95	360,722,063	101.86
2	Premiums Earned	100,329	100.00	2,068,232	100.00	64,140,162	100.00	18,482,855	100.00	269,358,955	100.00	354,150,533	100.00
3	Dividends to Policyholders	0	0.00	2,109	0.10	207,870	0.32	893,490	4.83	590,516	0.22	1,693,985	0.48
4	Incurred Losses	22,167	22.09	1,043,402	50.45	39,751,700	61.98	11,738,813	63.51	168,093,733	62.41	220,649,815	62.30
5	Defense and Cost Containment Expenses Incurred	646	0.64	46,913	2.27	2,102,020	3.28	676,859	3.66	14,196,497	5.27	17,022,935	4.81
6	Unallocated LAE* Incurred	3,583	3.57	212,739	10.29	6,299,435	9.82	1,592,059	8.61	18,110,804	6.72	26,218,620	7.40
7	Unpaid Losses	9,162	9.13	369,547	17.87	38,667,761	60.29	9,081,331	49.13	334,544,387	124.20	382,672,188	108.05
8	Defense and Cost Containment Expenses Unpaid	1,427	1.42	58,969	2.85	5,909,767	9.21	1,508,351	8.16	46,600,706	17.30	54,079,220	15.27
9	Unallocated LAE* Unpaid	2,155	2.15	131,590	6.36	5,257,038	8.20	983,798	5.32	18,967,639	7.04	25,342,220	7.16
10	Unearned Premium Reserves	8,049	8.02	1,158,466	56.01	23,215,134	36.19	7,729,881	41.82	133,473,514	49.55	165,585,044	46.76
11	Agents Balances	243,597	242.80	394,132	19.06	12,819,535	19.99	4,459,963	24.13	65,456,776	24.30	83,374,003	23.54
12	Commission & Brokerage Expenses Incurred	(232,914)	(232.15)	256,503	12.40	6,741,346	10.51	833,240	4.51	28,672,004	10.64	36,270,179	10.24
13	Taxes, Licenses and Fees Incurred	36,676	36.56	73,989	3.58	1,434,434	2.24	520,302	2.82	7,739,414	2.87	9,804,815	2.77
14	Other Acquisition Expenses Incurred	190,370	189.75	241,002	11.65	6,028,826	9.40	2,467,427	13.35	20,536,249	7.62	29,463,874	8.32
15	General Expenses Incurred	106,454	106.10	89,689	4.34	3,674,862	5.73	924,178	5.00	20,702,228	7.69	25,497,411	7.20
16	Other Income Less Other Expenses	25,265	25.18	13,772	0.67	(460,806)	(0.72)	118,144	0.64	1,476,847	0.55	1,173,222	0.33
17	Pretax Profit or Loss Excluding Investment Gain**	(1,387)	(1.38)	115,656	5.59	(2,561,138)	(3.99)	(1,045,370)	(5.66)	(7,805,636)	(2.90)	(11,297,875)	(3.19)
18	Investment Gain Funds	(320)	(0.32)	30,709	1.48	1,921,190	3.00	377,151	2.04	(55,049,046)	(20.44)	(52,720,316)	(14.89)
19	Profit or Loss Excluding Investment Gain	(1,708)	(1.70)	146,365	7.08	(639,950)	(1.00)	(668,216)	(3.62)	(62,854,669)	(23.33)	(64,018,178)	(18.08)
20	Investment Gain From Capital & Surplus	4,567	4.55	59,655	2.88	3,747,047	5.84	1,092,296	5.91	100,803,493	37.42	105,707,058	29.85
21	Total Profit or Losses***	2,859	2.85	206,021	9.96	3,107,097	4.84	424,078	2.29	37,948,828	14.09	41,688,883	11.77

* 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 2012 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	47,640	101.08	1,017,915	99.33	385,494	103.44	5,812,955	103.55	7,264,004	102.91
2	Premiums Earned	0	0.00	47,131	100.00	1,024,781	100.00	372,677	100.00	5,613,851	100.00	7,058,440	100.00
3	Dividends to Policyholders	0	0.00	15	0.03	1,933	0.19	13,658	3.66	(273)	(0.00)	15,333	0.22
4	Incurred Losses	7	0.00	13,067	27.72	610,210	59.55	157,217	42.19	3,160,229	56.29	3,940,730	55.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	199	0.42	7,625	0.74	1,928	0.52	107,389	1.91	117,141	1.66
6	Unallocated LAE* Incurred	8	0.00	712	1.51	29,758	2.90	13,738	3.69	175,796	3.13	220,012	3.12
7	Unpaid Losses	0	0.00	3,377	7.17	518,001	50.55	38,154	10.24	3,662,167	65.23	4,221,699	59.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	145	0.31	14,072	1.37	2,373	0.64	136,236	2.43	152,826	2.17
9	Unallocated LAE* Unpaid	0	0.00	114	0.24	25,663	2.50	4,738	1.27	139,225	2.48	169,740	2.40
10	Unearned Premium Reserves	0	0.00	25,527	54.16	514,011	50.16	245,626	65.91	2,633,034	46.90	3,418,198	48.43
11	Agents Balances	(623)	0.00	13,992	29.69	263,303	25.69	156,375	41.96	971,961	17.31	1,405,008	19.91
12	Commission & Brokerage Expenses Incurred	0	0.00	6,411	13.60	85,047	8.30	20,473	5.49	714,441	12.73	826,372	11.71
13	Taxes, Licenses and Fees Incurred	0	0.00	2,010	4.26	27,705	2.70	11,908	3.20	172,043	3.06	213,666	3.03
14	Other Acquisition Expenses Incurred	0	0.00	5,730	12.16	78,507	7.66	42,066	11.29	393,784	7.01	520,087	7.37
15	General Expenses Incurred	14	0.00	5,732	12.16	128,411	12.53	14,367	3.86	647,578	11.54	796,102	11.28
16	Other Income Less Other Expenses	0	0.00	1,773	3.76	926	0.09	1,586	0.43	45,674	0.81	49,959	0.71
17	Pretax Profit or Loss Excluding Investment Gain**	(29)	0.00	15,024	31.88	56,503	5.51	98,911	26.54	288,525	5.14	458,934	6.50
18	Investment Gain Funds	2	0.00	283	0.60	26,529	2.59	1,438	0.39	192,034	3.42	220,286	3.12
19	Profit or Loss Excluding Investment Gain	(27)	0.00	15,308	32.48	83,036	8.10	100,348	26.93	480,563	8.56	679,228	9.62
20	Investment Gain From Capital & Surplus	0	0.00	1,390	2.95	78,723	7.68	17,667	4.74	254,680	4.54	352,460	4.99
21	Total Profit or Losses***	(27)	0.00	16,698	35.43	161,758	15.78	118,016	31.67	735,247	13.10	1,031,692	14.62

* 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 2012 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	38,639	100.98	1,729,099	104.13	250,345	105.06	4,223,223	103.52	6,241,306	103.73
2	Premiums Earned	0	0.00	38,263	100.00	1,660,542	100.00	238,277	100.00	4,079,777	100.00	6,016,859	100.00
3	Dividends to Policyholders	0	0.00	76	0.20	2,628	0.16	18,411	7.73	278	0.01	21,393	0.36
4	Incurred Losses	2,240	0.00	37,432	97.83	668,345	40.25	193,223	81.09	4,102,727	100.56	5,003,967	83.17
5	Defense and Cost Containment Expenses Incurred	0	0.00	763	1.99	17,640	1.06	4,012	1.68	112,754	2.76	135,169	2.25
6	Unallocated LAE* Incurred	314	0.00	5,170	13.51	61,376	3.70	17,258	7.24	273,870	6.71	357,988	5.95
7	Unpaid Losses	0	0.00	6,708	17.53	268,456	16.17	50,708	21.28	3,526,396	86.44	3,852,268	64.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,091	2.85	7,326	0.44	3,380	1.42	166,476	4.08	178,273	2.96
9	Unallocated LAE* Unpaid	0	0.00	702	1.83	13,420	0.81	5,288	2.22	117,743	2.89	137,153	2.28
10	Unearned Premium Reserves	0	0.00	22,573	58.99	755,707	45.51	142,363	59.75	2,297,891	56.32	3,218,534	53.49
11	Agents Balances	(301)	0.00	6,559	17.14	344,964	20.77	56,153	23.57	927,968	22.75	1,335,343	22.19
12	Commission & Brokerage Expenses Incurred	0	0.00	1,032	2.70	144,027	8.67	9,697	4.07	717,394	17.58	872,150	14.50
13	Taxes, Licenses and Fees Incurred	0	0.00	2,422	6.33	43,886	2.64	8,024	3.37	115,995	2.84	170,327	2.83
14	Other Acquisition Expenses Incurred	0	0.00	5,626	14.70	105,288	6.34	36,827	15.46	307,194	7.53	454,935	7.56
15	General Expenses Incurred	7	0.00	4,814	12.58	229,741	13.84	10,760	4.52	389,554	9.55	634,876	10.55
16	Other Income Less Other Expenses	0	0.00	964	2.52	(2,548)	(0.15)	548	0.23	17,771	0.44	16,735	0.28
17	Pretax Profit or Loss Excluding Investment Gain**	(2,561)	0.00	(18,108)	(47.33)	385,056	23.19	(59,389)	(24.92)	(1,922,209)	(47.12)	(1,617,211)	(26.88)
18	Investment Gain Funds	1	0.00	540	1.41	25,217	1.52	4,329	1.82	214,236	5.25	244,323	4.06
19	Profit or Loss Excluding Investment Gain	(2,560)	0.00	(17,568)	(45.91)	410,275	24.71	(55,061)	(23.11)	(1,707,975)	(41.86)	(1,372,889)	(22.82)
20	Investment Gain From Capital & Surplus	0	0.00	1,316	3.44	103,633	6.24	16,449	6.90	294,426	7.22	415,824	6.91
21	Total Profit or Losses***	(2,560)	0.00	(16,255)	(42.48)	513,904	30.95	(38,610)	(16.20)	(1,413,547)	(34.65)	(957,068)	(15.91)

* 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 2012 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	347,197	100.46	0	0.00	4,509,690	100.50	4,856,887	100.49
2	Premiums Earned	0	0.00	0	0.00	345,601	100.00	0	0.00	4,487,469	100.00	4,833,070	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	375,927	108.77	0	0.00	4,395,426	97.95	4,771,353	98.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(272)	(0.08)	0	0.00	20,579	0.46	20,307	0.42
6	Unallocated LAE* Incurred	0	0.00	0	0.00	21,434	6.20	0	0.00	149,145	3.32	170,579	3.53
7	Unpaid Losses	0	0.00	0	0.00	149,369	43.22	0	0.00	2,053,112	45.75	2,202,481	45.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	122	0.04	0	0.00	29,971	0.67	30,093	0.62
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,784	0.81	0	0.00	42,985	0.96	45,769	0.95
10	Unearned Premium Reserves	0	0.00	0	0.00	12,791	3.70	0	0.00	320,074	7.13	332,865	6.89
11	Agents Balances	0	0.00	0	0.00	11,634	3.37	0	0.00	1,157,597	25.80	1,169,231	24.19
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(27,199)	(7.87)	0	0.00	(25,023)	(0.56)	(52,222)	(1.08)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	135	0.04	0	0.00	16,538	0.37	16,673	0.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,268	4.13	0	0.00	(27,975)	(0.62)	(13,707)	(0.28)
15	General Expenses Incurred	0	0.00	0	0.00	15,237	4.41	0	0.00	91,520	2.04	106,757	2.21
16	Other Income Less Other Expenses	0	0.00	0	0.00	326	0.09	0	0.00	(12,563)	(0.28)	(12,237)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(53,602)	(15.51)	0	0.00	(145,307)	(3.24)	(198,909)	(4.12)
18	Investment Gain Funds	0	0.00	0	0.00	2,205	0.64	0	0.00	58,037	1.29	60,242	1.25
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(51,396)	(14.87)	0	0.00	(87,270)	(1.94)	(138,666)	(2.87)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	4,511	1.31	0	0.00	92,475	2.06	96,986	2.01
21	Total Profit or Losses***	0	0.00	0	0.00	(46,886)	(13.57)	0	0.00	5,208	0.12	(41,678)	(0.86)

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

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	425	(7.45)	425	(7.45)
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	(5,706)	100.00	(5,706)	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	2,080	(36.45)	2,080	(36.45)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(29)	0.00	0	0.00	(2,233)	39.13	(2,262)	39.64
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(247)	0.00	0	0.00	31,624	(554.22)	31,377	(549.89)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(27,534)	482.54	(27,534)	482.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(637)	11.16	(637)	11.16
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	35,314	(618.89)	35,314	(618.89)
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,313	(128.16)	7,313	(128.16)
11	Agents Balances	0	0.00	(15)	0.00	(88,833)	0.00	0	0.00	(43,011)	753.79	(131,859)	2310.88
12	Commission & Brokerage Expenses Incurred	0	0.00	(997)	0.00	(9,089)	0.00	(4,217)	0.00	(173,457)	3039.91	(187,760)	3290.57
13	Taxes, Licenses and Fees Incurred	0	0.00	385	0.00	1,910	0.00	0	0.00	23,534	(412.44)	25,829	(452.66)
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	131	0.00	0	0.00	4,402	(77.15)	4,533	(79.44)
15	General Expenses Incurred	0	0.00	0	0.00	143	0.00	0	0.00	34,482	(604.31)	34,625	(606.82)
16	Other Income Less Other Expenses	0	0.00	0	0.00	(63)	0.00	0	0.00	4,653	(81.55)	4,590	(80.44)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	612	0.00	7,118	0.00	4,217	0.00	78,513	(1375.97)	90,460	(1585.35)
18	Investment Gain Funds	0	0.00	23	0.00	1,078	0.00	0	0.00	3,550	(62.22)	4,651	(81.51)
19	Profit or Loss Excluding Investment Gain	0	0.00	635	0.00	8,196	0.00	4,217	0.00	82,062	(1438.17)	95,110	(1666.84)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	1,924	0.00	0	0.00	(2,125)	37.24	(201)	3.52
21	Total Profit or Losses***	0	0.00	635	0.00	10,120	0.00	4,217	0.00	79,938	(1400.95)	94,910	(1663.34)

* 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 2012 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	27,180	101.21	581,847	109.33	0	0.00	937,590	97.51	1,546,617	101.71
2	Premiums Earned	0	0.00	26,856	100.00	532,182	100.00	0	0.00	961,540	100.00	1,520,578	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	12,414	46.22	346,222	65.06	0	0.00	467,633	48.63	826,269	54.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	503	1.87	12,238	2.30	0	0.00	23,702	2.47	36,443	2.40
6	Unallocated LAE* Incurred	0	0.00	1,783	6.64	30,659	5.76	0	0.00	45,393	4.72	77,835	5.12
7	Unpaid Losses	0	0.00	6,560	24.43	141,354	26.56	0	0.00	234,181	24.35	382,095	25.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	554	2.06	23,990	4.51	0	0.00	29,408	3.06	53,952	3.55
9	Unallocated LAE* Unpaid	0	0.00	1,467	5.46	5,692	1.07	0	0.00	19,342	2.01	26,501	1.74
10	Unearned Premium Reserves	0	0.00	13,365	49.77	278,636	52.36	0	0.00	407,242	42.35	699,243	45.99
11	Agents Balances	0	0.00	5,098	18.98	123,994	23.30	(28)	0.00	191,523	19.92	320,587	21.08
12	Commission & Brokerage Expenses Incurred	0	0.00	3,390	12.62	92,539	17.39	0	0.00	172,742	17.97	268,671	17.67
13	Taxes, Licenses and Fees Incurred	0	0.00	775	2.89	12,623	2.37	0	0.00	35,537	3.70	48,935	3.22
14	Other Acquisition Expenses Incurred	0	0.00	2,600	9.68	50,351	9.46	30	0.00	69,947	7.27	122,928	8.08
15	General Expenses Incurred	0	0.00	747	2.78	32,946	6.19	35	0.00	66,787	6.95	100,515	6.61
16	Other Income Less Other Expenses	0	0.00	163	0.61	2,663	0.50	0	0.00	(2,690)	(0.28)	136	0.01
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	4,807	17.90	(42,733)	(8.03)	(65)	0.00	77,115	8.02	39,124	2.57
18	Investment Gain Funds	0	0.00	354	1.32	9,590	1.80	0	0.00	28,798	2.99	38,742	2.55
19	Profit or Loss Excluding Investment Gain	0	0.00	5,161	19.22	(33,144)	(6.23)	(65)	0.00	105,907	11.01	77,859	5.12
20	Investment Gain From Capital & Surplus	0	0.00	570	2.12	20,615	3.87	65	0.00	133,015	13.83	154,265	10.15
21	Total Profit or Losses***	0	0.00	5,731	21.34	(12,528)	(2.35)	0	0.00	238,919	24.85	232,122	15.27

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

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	1,776,040	99.65	4,755,236	102.86	4,652,206	103.07	39,357,328	103.16	50,540,810	103.00
2	Premiums Earned	0	0.00	1,782,357	100.00	4,622,931	100.00	4,513,453	100.00	38,151,031	100.00	49,069,772	100.00
3	Dividends to Policyholders	0	0.00	1,977	0.11	55,195	1.19	246,875	5.47	861	0.00	304,908	0.62
4	Incurred Losses	0	0.00	907,972	50.94	3,018,013	65.28	3,085,440	68.36	23,939,897	62.75	30,951,322	63.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	31,215	1.75	65,022	1.41	53,200	1.18	613,160	1.61	762,597	1.55
6	Unallocated LAE* Incurred	0	0.00	194,963	10.94	352,350	7.62	377,315	8.36	3,366,485	8.82	4,291,113	8.74
7	Unpaid Losses	0	0.00	269,608	15.13	996,778	21.56	1,183,782	26.23	10,954,760	28.71	13,404,928	27.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	37,864	2.12	104,991	2.27	107,317	2.38	1,037,069	2.72	1,287,241	2.62
9	Unallocated LAE* Unpaid	0	0.00	117,997	6.62	84,463	1.83	149,959	3.32	1,774,771	4.65	2,127,190	4.34
10	Unearned Premium Reserves	0	0.00	939,761	52.73	2,567,751	55.54	2,578,689	57.13	21,302,113	55.84	27,388,314	55.82
11	Agents Balances	(3,642)	0.00	326,602	18.32	1,042,316	22.55	1,223,474	27.11	7,823,738	20.51	10,412,488	21.22
12	Commission & Brokerage Expenses Incurred	(24,246)	0.00	211,131	11.85	618,232	13.37	197,082	4.37	4,918,939	12.89	5,921,138	12.07
13	Taxes, Licenses and Fees Incurred	2,383	0.00	61,070	3.43	105,642	2.29	142,324	3.15	1,120,970	2.94	1,432,389	2.92
14	Other Acquisition Expenses Incurred	14,256	0.00	212,389	11.92	482,498	10.44	789,227	17.49	3,497,517	9.17	4,995,887	10.18
15	General Expenses Incurred	7,361	0.00	62,483	3.51	356,880	7.72	289,899	6.42	1,829,228	4.79	2,545,851	5.19
16	Other Income Less Other Expenses	0	0.00	10,075	0.57	13,366	0.29	27,983	0.62	98,517	0.26	149,941	0.31
17	Pretax Profit or Loss Excluding Investment Gain**	246	0.00	109,230	6.13	(417,542)	(9.03)	(639,926)	(14.18)	(1,037,503)	(2.72)	(1,985,495)	(4.05)
18	Investment Gain Funds	0	0.00	22,695	1.27	82,988	1.80	76,882	1.70	968,193	2.54	1,150,758	2.35
19	Profit or Loss Excluding Investment Gain	246	0.00	131,924	7.40	(334,554)	(7.24)	(563,044)	(12.47)	(69,309)	(0.18)	(834,737)	(1.70)
20	Investment Gain From Capital & Surplus	0	0.00	40,700	2.28	230,222	4.98	258,170	5.72	1,580,959	4.14	2,110,051	4.30
21	Total Profit or Losses***	246	0.00	172,625	9.69	(104,329)	(2.26)	(304,873)	(6.75)	1,511,647	3.96	1,275,316	2.60

* 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 Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	68,215	101.28	3,241,641	102.68	908,111	100.58	20,189,757	102.11	24,407,724	102.12
2	Premiums Earned	0	0.00	67,351	100.00	3,157,107	100.00	902,841	100.00	19,772,609	100.00	23,899,908	100.00
3	Dividends to Policyholders	0	0.00	2	0.00	8,012	0.25	0	0.00	3,782	0.02	11,796	0.05
4	Incurred Losses	0	0.00	29,515	43.82	1,826,391	57.85	549,542	60.87	11,153,191	56.41	13,558,639	56.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	8,675	12.88	204,263	6.47	26,923	2.98	1,704,154	8.62	1,944,015	8.13
6	Unallocated LAE* Incurred	0	0.00	4,759	7.07	177,870	5.63	56,742	6.28	1,075,327	5.44	1,314,698	5.50
7	Unpaid Losses	0	0.00	18,275	27.13	2,130,279	67.48	571,513	63.30	18,786,009	95.01	21,506,076	89.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	12,953	19.23	694,160	21.99	209,976	23.26	5,561,401	28.13	6,478,490	27.11
9	Unallocated LAE* Unpaid	0	0.00	4,970	7.38	137,894	4.37	65,681	7.27	1,479,414	7.48	1,687,959	7.06
10	Unearned Premium Reserves	0	0.00	36,884	54.76	1,671,986	52.96	484,189	53.63	10,218,318	51.68	12,411,377	51.93
11	Agents Balances	0	0.00	12,111	17.98	981,948	31.10	281,154	31.14	5,400,402	27.31	6,675,615	27.93
12	Commission & Brokerage Expenses Incurred	0	0.00	4,620	6.86	531,932	16.85	69,770	7.73	3,290,346	16.64	3,896,668	16.30
13	Taxes, Licenses and Fees Incurred	0	0.00	2,412	3.58	78,327	2.48	29,220	3.24	590,362	2.99	700,321	2.93
14	Other Acquisition Expenses Incurred	0	0.00	8,065	11.97	304,929	9.66	165,513	18.33	1,488,348	7.53	1,966,855	8.23
15	General Expenses Incurred	0	0.00	4,999	7.42	297,952	9.44	75,086	8.32	1,643,402	8.31	2,021,439	8.46
16	Other Income Less Other Expenses	0	0.00	707	1.05	(473)	(0.01)	6,334	0.70	(9,481)	(0.05)	(2,913)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	5,010	7.44	(273,045)	(8.65)	(63,626)	(7.05)	(1,185,781)	(6.00)	(1,517,442)	(6.35)
18	Investment Gain Funds	0	0.00	1,483	2.20	125,204	3.97	10,610	1.18	1,325,010	6.70	1,462,307	6.12
19	Profit or Loss Excluding Investment Gain	0	0.00	6,496	9.64	(147,838)	(4.68)	(53,017)	(5.87)	139,221	0.70	(55,138)	(0.23)
20	Investment Gain From Capital & Surplus	15	0.00	2,202	3.27	174,929	5.54	9,597	1.06	1,185,227	5.99	1,371,970	5.74
21	Total Profit or Losses***	15	0.00	8,696	12.91	27,091	0.86	(43,418)	(4.81)	1,324,454	6.70	1,316,838	5.51

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

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	3,721,397	107.12	3,721,397	107.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,473,987	100.00	3,473,987	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	5,640,783	162.37	5,640,783	162.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	83,159	2.39	83,159	2.39
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	115,185	3.32	115,185	3.32
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	13,867,631	399.18	13,867,631	399.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	69,377	2.00	69,377	2.00
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	238,547	6.87	238,547	6.87
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	957,299	27.56	957,299	27.56
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	225,095	6.48	225,095	6.48
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(63,577)	(1.83)	(63,577)	(1.83)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	101,858	2.93	101,858	2.93
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	231,431	6.66	231,431	6.66
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	546,850	15.74	546,850	15.74
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	507,691	14.61	507,691	14.61
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	(2,674,011)	(76.97)	(2,674,011)	(76.97)
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	0	0.00	761,691	21.93	761,691	21.93
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	(1,912,322)	(55.05)	(1,912,322)	(55.05)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	58,668	1.69	58,668	1.69
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	0	0.00	(1,853,654)	(53.36)	(1,853,654)	(53.36)

* 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 Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	150.00	41,335	99.30	23,137	102.07	2,410,175	99.24	2,474,650	99.27
2	Premiums Earned	0	0.00	2	100.00	41,628	100.00	22,667	100.00	2,428,630	100.00	2,492,927	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	680	1.63	1,257	5.55	0	0.00	1,937	0.08
4	Incurred Losses	0	0.00	1	50.00	18,386	44.17	18,749	82.71	1,552,080	63.91	1,589,216	63.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,314	3.16	(8)	(0.04)	97,240	4.00	98,546	3.95
6	Unallocated LAE* Incurred	0	0.00	0	0.00	4,096	9.84	1,679	7.41	107,059	4.41	112,834	4.53
7	Unpaid Losses	0	0.00	1	50.00	38,578	92.67	16,619	73.32	2,768,255	113.98	2,823,453	113.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,052	12.14	2,579	11.38	185,271	7.63	192,902	7.74
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	4,627	11.12	537	2.37	123,993	5.11	129,157	5.18
10	Unearned Premium Reserves	0	0.00	1	50.00	16,365	39.31	27,046	119.32	1,064,914	43.85	1,108,326	44.46
11	Agents Balances	0	0.00	0	0.00	10,531	25.30	21,985	96.99	665,343	27.40	697,859	27.99
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	7,509	18.04	1,379	6.08	418,831	17.25	427,719	17.16
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	854	2.05	728	3.21	53,491	2.20	55,073	2.21
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	4,783	11.49	340	1.50	165,632	6.82	170,755	6.85
15	General Expenses Incurred	0	0.00	0	0.00	1,878	4.51	103	0.45	265,600	10.94	267,581	10.73
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.00)	128	0.56	18,653	0.77	18,780	0.75
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	50.00	2,122	5.10	(1,432)	(6.32)	(212,668)	(8.76)	(211,977)	(8.50)
18	Investment Gain Funds	0	0.00	0	0.00	2,090	5.02	379	1.67	151,107	6.22	153,576	6.16
19	Profit or Loss Excluding Investment Gain	0	0.00	1	50.00	4,215	10.13	(1,053)	(4.65)	(61,554)	(2.53)	(58,391)	(2.34)
20	Investment Gain From Capital & Surplus	0	0.00	4	200.00	3,851	9.25	789	3.48	162,838	6.70	167,482	6.72
21	Total Profit or Losses***	0	0.00	5	250.00	8,066	19.38	(265)	(1.17)	101,287	4.17	109,093	4.38

* 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 Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	14	107.69	1,946	125.14	1,141,347	103.67	137,766	99.08	7,006,373	103.38	8,287,446	103.35
2	Premiums Earned	13	100.00	1,555	100.00	1,100,940	100.00	139,045	100.00	6,777,301	100.00	8,018,854	100.00
3	Dividends to Policyholders	0	0.00	31	1.99	1,934	0.18	13,462	9.68	356	0.01	15,783	0.20
4	Incurred Losses	11	84.62	644	41.41	650,471	59.08	60,112	43.23	3,885,394	57.33	4,596,632	57.32
5	Defense and Cost Containment Expenses Incurred	1	7.69	2	0.13	12,080	1.10	356	0.26	95,252	1.41	107,691	1.34
6	Unallocated LAE* Incurred	0	0.00	122	7.85	44,760	4.07	5,215	3.75	497,357	7.34	547,454	6.83
7	Unpaid Losses	7	53.85	169	10.87	668,224	60.70	29,790	21.42	2,330,135	34.38	3,028,325	37.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.45	13,295	1.21	2,140	1.54	102,849	1.52	118,291	1.48
9	Unallocated LAE* Unpaid	0	0.00	78	5.02	32,867	2.99	2,775	2.00	198,449	2.93	234,169	2.92
10	Unearned Premium Reserves	6	46.15	1,011	65.02	599,349	54.44	96,643	69.50	3,216,671	47.46	3,913,680	48.81
11	Agents Balances	7,325	56346.15	(1,910)	(122.83)	267,962	24.34	48,748	35.06	1,963,230	28.97	2,285,355	28.50
12	Commission & Brokerage Expenses Incurred	(60)	(461.54)	(1,920)	(123.47)	74,185	6.74	1,508	1.08	573,969	8.47	647,682	8.08
13	Taxes, Licenses and Fees Incurred	37	284.62	877	56.40	40,559	3.68	3,672	2.64	311,447	4.60	356,592	4.45
14	Other Acquisition Expenses Incurred	1	7.69	369	23.73	101,740	9.24	26,027	18.72	456,235	6.73	584,372	7.29
15	General Expenses Incurred	26	200.00	165	10.61	175,851	15.97	6,155	4.43	834,615	12.31	1,016,812	12.68
16	Other Income Less Other Expenses	0	0.00	37	2.38	1,151	0.10	362	0.26	2,944	0.04	4,494	0.06
17	Pretax Profit or Loss Excluding Investment Gain**	(3)	(23.08)	1,301	83.67	504	0.05	22,899	16.47	125,617	1.85	150,318	1.87
18	Investment Gain Funds	(330)	(2538.46)	70	4.50	40,556	3.68	1,639	1.18	147,129	2.17	189,064	2.36
19	Profit or Loss Excluding Investment Gain	(333)	(2561.54)	1,372	88.23	41,060	3.73	24,539	17.65	272,743	4.02	339,381	4.23
20	Investment Gain From Capital & Surplus	0	0.00	146	9.39	93,605	8.50	12,029	8.65	271,147	4.00	376,927	4.70
21	Total Profit or Losses***	(333)	(2561.54)	1,518	97.62	134,667	12.23	36,567	26.30	543,903	8.03	716,322	8.93

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

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	572,492	31.86	572,492	31.86
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,796,915	100.00	1,796,915	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	1,588,200	88.38	1,588,200	88.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	241,289	13.43	241,289	13.43
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,790	0.54	9,790	0.54
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	37	0.00	782,586	43.55	782,623	43.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	239,650	13.34	239,650	13.34
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	10,251	0.57	10,251	0.57
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,949,196	386.73	6,949,196	386.73
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	75,975	4.23	75,975	4.23
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(63,345)	(3.53)	(63,345)	(3.53)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	21,347	1.19	21,347	1.19
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	12,716	0.71	12,716	0.71
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	527,043	29.33	527,043	29.33
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	716,948	39.90	716,948	39.90
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	176,826	9.84	176,826	9.84
18	Investment Gain Funds	0	0.00	0	0.00	0	0.00	2	0.00	921,970	51.31	921,972	51.31
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	2	0.00	1,098,797	61.15	1,098,799	61.15
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	1	0.00	(240,361)	(13.38)	(240,360)	(13.38)
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	3	0.00	858,435	47.77	858,438	47.77

* 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 2012 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	22	137.50	16,615	106.80	598,936	102.09	3,543,980	100.36	4,159,553	100.63
2	Premiums Earned	0	0.00	16	100.00	15,557	100.00	586,658	100.00	3,531,277	100.00	4,133,508	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5	0.03	18,825	3.21	24,224	0.69	43,054	1.04
4	Incurred Losses	0	0.00	0	0.00	3,949	25.38	204,093	34.79	1,584,119	44.86	1,792,161	43.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,062	13.25	171,146	29.17	556,524	15.76	729,732	17.65
6	Unallocated LAE* Incurred	0	0.00	0	0.00	110	0.71	28,241	4.81	151,913	4.30	180,264	4.36
7	Unpaid Losses	0	0.00	1	6.25	12,774	82.11	698,487	119.06	7,386,498	209.17	8,097,760	195.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,284	27.54	304,255	51.86	2,429,828	68.81	2,738,367	66.25
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	668	4.29	70,462	12.01	339,026	9.60	410,156	9.92
10	Unearned Premium Reserves	0	0.00	11	68.75	8,598	55.27	256,783	43.77	1,749,091	49.53	2,014,483	48.74
11	Agents Balances	0	0.00	4	25.00	6,935	44.58	174,759	29.79	663,582	18.79	845,280	20.45
12	Commission & Brokerage Expenses Incurred	0	0.00	3	18.75	1,720	11.06	41,829	7.13	347,716	9.85	391,268	9.47
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	347	2.23	15,537	2.65	57,042	1.62	72,926	1.76
14	Other Acquisition Expenses Incurred	0	0.00	2	12.50	1,796	11.54	9,779	1.67	133,458	3.78	145,035	3.51
15	General Expenses Incurred	0	0.00	0	0.00	1,161	7.46	50,967	8.69	262,917	7.45	315,045	7.62
16	Other Income Less Other Expenses	0	0.00	0	0.00	12	0.08	1,283	0.22	40,449	1.15	41,744	1.01
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	11	68.75	4,418	28.40	47,529	8.10	453,809	12.85	505,767	12.24
18	Investment Gain Funds	0	0.00	0	0.00	676	4.35	52,211	8.90	489,549	13.86	542,436	13.12
19	Profit or Loss Excluding Investment Gain	0	0.00	11	68.75	5,095	32.75	99,740	17.00	943,361	26.71	1,048,207	25.36
20	Investment Gain From Capital & Surplus	0	0.00	1	6.25	543	3.49	55,569	9.47	284,844	8.07	340,957	8.25
21	Total Profit or Losses***	0	0.00	12	75.00	5,637	36.23	155,309	26.47	1,228,207	34.78	1,389,165	33.61

* 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 Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	366	114.38	80,662	99.13	17,502	81.56	1,176,699	103.51	1,275,229	102.85
2	Premiums Earned	0	0.00	320	100.00	81,370	100.00	21,460	100.00	1,136,798	100.00	1,239,948	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	729	0.90	4,225	19.69	0	0.00	4,954	0.40
4	Incurred Losses	0	0.00	14	4.38	2,985	3.67	1,579	7.36	61,437	5.40	66,015	5.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	10	3.13	14	0.02	268	1.25	2,278	0.20	2,570	0.21
6	Unallocated LAE* Incurred	0	0.00	2	0.63	555	0.68	18	0.08	41	0.00	616	0.05
7	Unpaid Losses	0	0.00	1	0.31	5,609	6.89	533	2.48	147,785	13.00	153,928	12.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	218	0.27	2,675	12.47	6,336	0.56	9,229	0.74
9	Unallocated LAE* Unpaid	0	0.00	2	0.63	96	0.12	70	0.33	5,196	0.46	5,364	0.43
10	Unearned Premium Reserves	0	0.00	192	60.00	42,811	52.61	1,695	7.90	648,694	57.06	693,392	55.92
11	Agents Balances	0	0.00	69	21.56	20,617	25.34	(4,308)	(20.07)	257,708	22.67	274,086	22.10
12	Commission & Brokerage Expenses Incurred	0	0.00	(38)	(11.88)	9,481	11.65	(7,090)	(33.04)	140,460	12.36	142,813	11.52
13	Taxes, Licenses and Fees Incurred	0	0.00	7	2.19	1,673	2.06	2,151	10.02	31,311	2.75	35,142	2.83
14	Other Acquisition Expenses Incurred	0	0.00	40	12.50	8,730	10.73	12,853	59.89	99,338	8.74	120,961	9.76
15	General Expenses Incurred	0	0.00	9	2.81	5,370	6.60	2,590	12.07	75,589	6.65	83,558	6.74
16	Other Income Less Other Expenses	0	0.00	1	0.31	(22,254)	(27.35)	76	0.35	(2,304)	(0.20)	(24,481)	(1.97)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	275	85.94	29,572	36.34	4,942	23.03	724,031	63.69	758,820	61.20
18	Investment Gain Funds	0	0.00	6	1.88	631	0.78	974	4.54	16,168	1.42	17,779	1.43
19	Profit or Loss Excluding Investment Gain	0	0.00	281	87.81	30,203	37.12	5,916	27.57	740,208	65.11	776,608	62.63
20	Investment Gain From Capital & Surplus	0	0.00	11	3.44	2,016	2.48	103	0.48	45,776	4.03	47,906	3.86
21	Total Profit or Losses***	0	0.00	292	91.25	32,220	39.60	6,019	28.05	785,979	69.14	824,510	66.50

* 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 Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	805,350	100.13	2,300	0.00	3,827,706	106.13	4,635,356	105.03
2	Premiums Earned	0	0.00	0	0.00	804,344	100.00	2,300	0.00	3,606,787	100.00	4,413,431	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	683,708	85.00	1,167	0.00	2,150,802	59.63	2,835,677	64.25
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7,209	0.90	71	0.00	51,231	1.42	58,511	1.33
6	Unallocated LAE* Incurred	0	0.00	0	0.00	49,559	6.16	131	0.00	75,206	2.09	124,896	2.83
7	Unpaid Losses	0	0.00	0	0.00	155,015	19.27	1,164	0.00	1,835,901	50.90	1,992,080	45.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,625	0.20	41	0.00	36,397	1.01	38,063	0.86
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	89,966	11.19	22	0.00	51,741	1.43	141,729	3.21
10	Unearned Premium Reserves	0	0.00	0	0.00	31,393	3.90	0	0.00	2,380,882	66.01	2,412,275	54.66
11	Agents Balances	0	0.00	0	0.00	39,411	4.90	(86)	0.00	904,993	25.09	944,318	21.40
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	34,413	4.28	210	0.00	513,642	14.24	548,265	12.42
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	9,977	1.24	72	0.00	117,303	3.25	127,352	2.89
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	12,813	1.59	1	0.00	244,125	6.77	256,939	5.82
15	General Expenses Incurred	0	0.00	0	0.00	30,090	3.74	4	0.00	238,821	6.62	268,915	6.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	6,273	0.78	15	0.00	(29,544)	(0.82)	(23,256)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(17,153)	(2.13)	659	0.00	186,106	5.16	169,612	3.84
18	Investment Gain Funds	0	0.00	0	0.00	9,114	1.13	37	0.00	158,504	4.39	167,655	3.80
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(8,040)	(1.00)	696	0.00	344,609	9.55	337,265	7.64
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	38,489	4.79	31	0.00	222,270	6.16	260,790	5.91
21	Total Profit or Losses***	0	0.00	0	0.00	30,450	3.79	727	0.00	566,875	15.72	598,052	13.55

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

Total For Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	11,759	127.51	363	64.82	58,536	86.68	70,658	91.39
2	Premiums Earned	0	0.00	0	0.00	9,222	100.00	560	100.00	67,532	100.00	77,314	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	4,449	48.24	74	13.21	10,726	15.88	15,249	19.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8	0.09	0	0.00	(381)	(0.56)	(373)	(0.48)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,252	13.58	0	0.00	(309)	(0.46)	943	1.22
7	Unpaid Losses	0	0.00	0	0.00	6,279	68.09	190	33.93	17,082	25.29	23,551	30.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	100	1.08	0	0.00	0	0.00	100	0.13
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,385	15.02	0	0.00	827	1.22	2,212	2.86
10	Unearned Premium Reserves	0	0.00	0	0.00	28,737	311.61	390	69.64	57,285	84.83	86,412	111.77
11	Agents Balances	0	0.00	0	0.00	0	0.00	32	5.71	9,768	14.46	9,800	12.68
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	2,390	25.92	39	6.96	2,819	4.17	5,248	6.79
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	169	1.83	0	0.00	2,073	3.07	2,242	2.90
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	739	8.01	447	79.82	2,478	3.67	3,664	4.74
15	General Expenses Incurred	0	0.00	0	0.00	3,565	38.66	0	0.00	5,737	8.50	9,302	12.03
16	Other Income Less Other Expenses	0	0.00	0	0.00	76	0.82	0	0.00	(1,427)	(2.11)	(1,351)	(1.75)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(3,273)	(35.49)	0	0.00	42,963	63.62	39,690	51.34
18	Investment Gain Funds	0	0.00	0	0.00	688	7.46	0	0.00	4,449	6.59	5,137	6.64
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(2,585)	(28.03)	0	0.00	47,412	70.21	44,827	57.98
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	1,555	16.86	0	0.00	7,173	10.62	8,728	11.29
21	Total Profit or Losses***	0	0.00	0	0.00	(1,030)	(11.17)	0	0.00	54,584	80.83	53,554	69.27

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

Total For Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	213	97.71	680,791	130.19	0	0.00	2,247,293	128.39	2,928,297	128.80
2	Premiums Earned	0	0.00	218	100.00	522,906	100.00	0	0.00	1,750,431	100.00	2,273,555	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	20	0.00	0	0.00	0	0.00	20	0.00
4	Incurred Losses	0	0.00	85	38.99	429,744	82.18	120	0.00	1,472,077	84.10	1,902,026	83.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.46)	1,404	0.27	0	0.00	1,297	0.07	2,700	0.12
6	Unallocated LAE* Incurred	0	0.00	5	2.29	39,440	7.54	0	0.00	87,825	5.02	127,270	5.60
7	Unpaid Losses	0	0.00	61	27.98	421,245	80.56	125	0.00	2,263,151	129.29	2,684,582	118.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,934	1.52	0	0.00	12,537	0.72	20,471	0.90
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	95,802	18.32	0	0.00	70,147	4.01	165,949	7.30
10	Unearned Premium Reserves	0	0.00	40	18.35	1,300,731	248.75	0	0.00	7,278,247	415.80	8,579,018	377.34
11	Agents Balances	0	0.00	37	16.97	91,310	17.46	0	0.00	1,745,104	99.70	1,836,451	80.77
12	Commission & Brokerage Expenses Incurred	0	0.00	46	21.10	72,734	13.91	0	0.00	241,126	13.78	313,906	13.81
13	Taxes, Licenses and Fees Incurred	0	0.00	6	2.75	8,237	1.58	0	0.00	63,109	3.61	71,352	3.14
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	43,675	8.35	0	0.00	456,678	26.09	500,353	22.01
15	General Expenses Incurred	0	0.00	21	9.63	22,185	4.24	0	0.00	384,691	21.98	406,897	17.90
16	Other Income Less Other Expenses	0	0.00	7	3.21	(826,747)	(158.11)	0	0.00	(232)	(0.01)	(826,972)	(36.37)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	63	28.90	(921,281)	(176.18)	(120)	0.00	(956,602)	(54.65)	(1,877,940)	(82.60)
18	Investment Gain Funds	0	0.00	1	0.46	47,631	9.11	5	0.00	(76,686,994)	(4381.03)	(76,639,357)	(3370.90)
19	Profit or Loss Excluding Investment Gain	0	0.00	64	29.36	(873,650)	(167.08)	(115)	0.00	(77,643,593)	(4435.68)	(78,517,294)	(3453.50)
20	Investment Gain From Capital & Surplus	0	0.00	5	2.29	62,108	11.88	15	0.00	77,203,014	4410.51	77,265,142	3398.43
21	Total Profit or Losses***	0	0.00	69	31.65	(811,541)	(155.20)	(100)	0.00	(440,574)	(25.17)	(1,252,146)	(55.07)

* 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 2012 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	52,839	111.18	1,630,924	101.68	376,751	98.64	27,584,266	102.63	29,644,780	102.54
2	Premiums Earned	0	0.00	47,524	100.00	1,604,003	100.00	381,957	100.00	26,876,556	100.00	28,910,040	100.00
3	Dividends to Policyholders	0	0.00	6	0.01	62,903	3.92	929	0.24	404,765	1.51	468,603	1.62
4	Incurred Losses	0	0.00	30,421	64.01	1,039,358	64.80	228,808	59.90	17,773,480	66.13	19,072,067	65.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,842	3.88	86,621	5.40	29,026	7.60	2,321,535	8.64	2,439,024	8.44
6	Unallocated LAE* Incurred	0	0.00	3,797	7.99	121,642	7.58	26,162	6.85	1,709,456	6.36	1,861,057	6.44
7	Unpaid Losses	0	0.00	51,878	109.16	3,439,836	214.45	873,243	228.62	79,255,069	294.89	83,620,026	289.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,507	5.28	319,293	19.91	80,181	20.99	8,210,898	30.55	8,612,879	29.79
9	Unallocated LAE* Unpaid	0	0.00	5,132	10.80	188,738	11.77	65,614	17.18	4,003,384	14.90	4,262,868	14.75
10	Unearned Premium Reserves	0	0.00	25,492	53.64	742,705	46.30	131,409	34.40	8,548,224	31.81	9,447,830	32.68
11	Agents Balances	0	0.00	18,537	39.01	544,661	33.96	93,709	24.53	9,035,155	33.62	9,692,062	33.52
12	Commission & Brokerage Expenses Incurred	0	0.00	7,802	16.42	107,281	6.69	27,207	7.12	1,777,610	6.61	1,919,900	6.64
13	Taxes, Licenses and Fees Incurred	0	0.00	2,136	4.49	48,198	3.00	13,463	3.52	1,270,177	4.73	1,333,974	4.61
14	Other Acquisition Expenses Incurred	0	0.00	3,324	6.99	142,232	8.87	43,890	11.49	1,697,882	6.32	1,887,328	6.53
15	General Expenses Incurred	0	0.00	5,925	12.47	133,269	8.31	23,712	6.21	2,283,793	8.50	2,446,699	8.46
16	Other Income Less Other Expenses	0	0.00	(236)	(0.50)	(10,995)	(0.69)	(89)	(0.02)	(190,439)	(0.71)	(201,759)	(0.70)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(7,967)	(16.76)	(148,496)	(9.26)	(11,329)	(2.97)	(2,552,582)	(9.50)	(2,720,374)	(9.41)
18	Investment Gain Funds	0	0.00	3,226	6.79	172,709	10.77	19,276	5.05	4,564,252	16.98	4,759,463	16.46
19	Profit or Loss Excluding Investment Gain	0	0.00	(4,741)	(9.98)	24,210	1.51	7,948	2.08	2,011,677	7.48	2,039,094	7.05
20	Investment Gain From Capital & Surplus	0	0.00	4,018	8.45	191,967	11.97	8,982	2.35	3,200,351	11.91	3,405,318	11.78
21	Total Profit or Losses***	0	0.00	(720)	(1.52)	216,180	13.48	16,931	4.43	5,212,032	19.39	5,444,423	18.83

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

Total For Other General Liability - By Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	16,642	114.24	1,607,478	103.81	254,922	101.94	17,436,627	103.21	19,315,669	103.25
2	Premiums Earned	0	0.00	14,567	100.00	1,548,407	100.00	250,062	100.00	16,894,109	100.00	18,707,145	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	7,187	0.46	16,889	6.75	1,595	0.01	25,672	0.14
4	Incurred Losses	0	0.00	5,107	35.06	697,246	45.03	120,437	48.16	9,735,239	57.63	10,558,029	56.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,123	21.44	157,894	10.20	117,237	46.88	1,913,353	11.33	2,191,607	11.72
6	Unallocated LAE* Incurred	0	0.00	679	4.66	84,986	5.49	51,777	20.71	1,091,480	6.46	1,228,922	6.57
7	Unpaid Losses	0	0.00	7,054	48.42	2,627,770	169.71	452,380	180.91	50,313,069	297.81	53,400,273	285.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,603	17.87	694,659	44.86	258,938	103.55	9,346,363	55.32	10,302,563	55.07
9	Unallocated LAE* Unpaid	0	0.00	706	4.85	160,848	10.39	60,732	24.29	2,926,354	17.32	3,148,640	16.83
10	Unearned Premium Reserves	0	0.00	9,122	62.62	762,567	49.25	136,031	54.40	8,986,572	53.19	9,894,292	52.89
11	Agents Balances	0	0.00	4,999	34.32	521,520	33.68	59,825	23.92	4,515,775	26.73	5,102,119	27.27
12	Commission & Brokerage Expenses Incurred	0	0.00	2,110	14.48	250,770	16.20	4,430	1.77	2,042,183	12.09	2,299,493	12.29
13	Taxes, Licenses and Fees Incurred	0	0.00	598	4.11	27,183	1.76	7,587	3.03	500,173	2.96	535,541	2.86
14	Other Acquisition Expenses Incurred	0	0.00	1,587	10.89	141,822	9.16	41,508	16.60	1,271,437	7.53	1,456,354	7.79
15	General Expenses Incurred	0	0.00	1,244	8.54	124,208	8.02	17,898	7.16	1,721,046	10.19	1,864,396	9.97
16	Other Income Less Other Expenses	0	0.00	172	1.18	(30,756)	(1.99)	1,085	0.43	179,460	1.06	149,961	0.80
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	288	1.98	26,354	1.70	(126,615)	(50.63)	(1,202,939)	(7.12)	(1,302,912)	(6.96)
18	Investment Gain Funds	0	0.00	313	2.15	144,202	9.31	16,982	6.79	3,367,459	19.93	3,528,956	18.86
19	Profit or Loss Excluding Investment Gain	0	0.00	600	4.12	170,556	11.01	(109,633)	(43.84)	2,164,525	12.81	2,226,048	11.90
20	Investment Gain From Capital & Surplus	0	0.00	745	5.11	114,801	7.41	23,885	9.55	2,289,376	13.55	2,428,807	12.98
21	Total Profit or Losses***	0	0.00	1,344	9.23	285,357	18.43	(85,746)	(34.29)	4,453,900	26.36	4,654,855	24.88

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

Total For Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	27	93.10	363,083	106.25	15,161	101.13	11,627,941	100.11	12,006,212	100.29
2	Premiums Earned	0	0.00	29	100.00	341,739	100.00	14,991	100.00	11,614,857	100.00	11,971,616	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,723	0.80	2,250	15.01	4,926	0.04	9,899	0.08
4	Incurred Losses	0	0.00	(82)	(282.76)	127,280	37.24	4,049	27.01	5,734,339	49.37	5,865,586	49.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	(121)	(417.24)	92,490	27.06	6,128	40.88	1,649,607	14.20	1,748,104	14.60
6	Unallocated LAE* Incurred	0	0.00	2	6.90	25,861	7.57	74	0.49	511,772	4.41	537,709	4.49
7	Unpaid Losses	0	0.00	296	1020.69	258,827	75.74	20,235	134.98	24,590,505	211.72	24,869,863	207.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	204	703.45	151,084	44.21	10,265	68.47	5,041,967	43.41	5,203,520	43.47
9	Unallocated LAE* Unpaid	0	0.00	7	24.14	32,233	9.43	8	0.05	1,100,734	9.48	1,132,982	9.46
10	Unearned Premium Reserves	0	0.00	17	58.62	171,336	50.14	7,156	47.74	5,941,342	51.15	6,119,851	51.12
11	Agents Balances	0	0.00	(2)	(6.90)	124,994	36.58	3,072	20.49	2,354,077	20.27	2,482,141	20.73
12	Commission & Brokerage Expenses Incurred	0	0.00	2	6.90	64,104	18.76	(1,623)	(10.83)	1,484,814	12.78	1,547,297	12.92
13	Taxes, Licenses and Fees Incurred	0	0.00	5	17.24	6,838	2.00	569	3.80	331,007	2.85	338,419	2.83
14	Other Acquisition Expenses Incurred	0	0.00	6	20.69	31,357	9.18	526	3.51	834,446	7.18	866,335	7.24
15	General Expenses Incurred	0	0.00	9	31.03	20,620	6.03	1,750	11.67	941,765	8.11	964,144	8.05
16	Other Income Less Other Expenses	0	0.00	10	34.48	79	0.02	156	1.04	(24,198)	(0.21)	(23,953)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	217	748.28	(29,456)	(8.62)	1,425	9.51	97,979	0.84	70,165	0.59
18	Investment Gain Funds	0	0.00	38	131.03	17,801	5.21	983	6.56	1,718,928	14.80	1,737,750	14.52
19	Profit or Loss Excluding Investment Gain	0	0.00	255	879.31	(11,654)	(3.41)	2,407	16.06	1,816,918	15.64	1,807,926	15.10
20	Investment Gain From Capital & Surplus	0	0.00	133	458.62	21,645	6.33	1,261	8.41	1,353,216	11.65	1,376,255	11.50
21	Total Profit or Losses***	0	0.00	388	1337.93	9,990	2.92	3,668	24.47	3,170,138	27.29	3,184,184	26.60

* 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 Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	3,288	103.46	1,167	99.91	778,637	102.67	783,092	102.67
2	Premiums Earned	0	0.00	0	0.00	3,178	100.00	1,168	100.00	758,395	100.00	762,741	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,232	70.23	2,192	187.67	908,995	119.86	913,419	119.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	812	25.55	0	0.00	37,686	4.97	38,498	5.05
6	Unallocated LAE* Incurred	0	0.00	0	0.00	244	7.68	659	56.42	62,080	8.19	62,983	8.26
7	Unpaid Losses	0	0.00	10	0.00	20,030	630.27	6,347	543.41	6,577,515	867.29	6,603,902	865.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,930	155.13	0	0.00	254,294	33.53	259,224	33.99
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	344	10.82	0	0.00	117,317	15.47	117,661	15.43
10	Unearned Premium Reserves	0	0.00	0	0.00	1,703	53.59	91	7.79	383,050	50.51	384,844	50.46
11	Agents Balances	0	0.00	0	0.00	1,219	38.36	0	0.00	174,862	23.06	176,081	23.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	259	8.15	(34)	(2.91)	44,858	5.91	45,083	5.91
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	72	2.27	67	5.74	24,776	3.27	24,915	3.27
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	214	6.73	0	0.00	22,440	2.96	22,654	2.97
15	General Expenses Incurred	0	0.00	0	0.00	192	6.04	201	17.21	81,109	10.69	81,502	10.69
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3)	(0.09)	0	0.00	(6,311)	(0.83)	(6,314)	(0.83)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(850)	(26.75)	(1,917)	(164.13)	(429,857)	(56.68)	(432,624)	(56.72)
18	Investment Gain Funds	0	0.00	1	0.00	1,352	42.54	226	19.35	317,565	41.87	319,144	41.84
19	Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	501	15.76	(1,691)	(144.78)	(112,289)	(14.81)	(113,478)	(14.88)
20	Investment Gain From Capital & Surplus	0	0.00	10	0.00	1,826	57.46	94	8.05	201,085	26.51	203,015	26.62
21	Total Profit or Losses***	0	0.00	11	0.00	2,328	73.25	(1,597)	(136.73)	88,789	11.71	89,531	11.74

* 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 Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	495	123.13	192,843	101.88	146	98.65	1,792,673	107.52	1,986,157	106.95
2	Premiums Earned	0	0.00	402	100.00	189,289	100.00	148	100.00	1,667,275	100.00	1,857,114	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	87	0.05	0	0.00	0	0.00	87	0.00
4	Incurred Losses	0	0.00	286	71.14	55,839	29.50	1,537	1038.51	739,575	44.36	797,237	42.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	88	21.89	23,737	12.54	56	37.84	639,489	38.36	663,370	35.72
6	Unallocated LAE* Incurred	0	0.00	23	5.72	1,096	0.58	449	303.38	103,598	6.21	105,166	5.66
7	Unpaid Losses	0	0.00	1,067	265.42	381,653	201.62	2,119	1431.76	7,788,846	467.16	8,173,685	440.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	504	125.37	196,294	103.70	490	331.08	2,958,184	177.43	3,155,472	169.91
9	Unallocated LAE* Unpaid	0	0.00	76	18.91	27,388	14.47	224	151.35	657,167	39.42	684,855	36.88
10	Unearned Premium Reserves	0	0.00	240	59.70	92,027	48.62	66	44.59	868,015	52.06	960,348	51.71
11	Agents Balances	0	0.00	(218)	(54.23)	64,805	34.24	34	22.97	401,572	24.09	466,193	25.10
12	Commission & Brokerage Expenses Incurred	0	0.00	(107)	(26.62)	26,730	14.12	11	7.43	201,237	12.07	227,871	12.27
13	Taxes, Licenses and Fees Incurred	0	0.00	24	5.97	4,655	2.46	6	4.05	43,119	2.59	47,804	2.57
14	Other Acquisition Expenses Incurred	0	0.00	96	23.88	19,717	10.42	26	17.57	119,254	7.15	139,093	7.49
15	General Expenses Incurred	0	0.00	90	22.39	13,595	7.18	14	9.46	144,656	8.68	158,355	8.53
16	Other Income Less Other Expenses	0	0.00	(5)	(1.24)	257	0.14	1	0.68	2,248	0.13	2,501	0.13
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(102)	(25.37)	44,096	23.30	(1,948)	(1316.22)	(321,410)	(19.28)	(279,364)	(15.04)
18	Investment Gain Funds	0	0.00	44	10.95	26,096	13.79	75	50.68	561,122	33.66	587,337	31.63
19	Profit or Loss Excluding Investment Gain	0	0.00	(58)	(14.43)	70,193	37.08	(1,874)	(1266.22)	239,705	14.38	307,966	16.58
20	Investment Gain From Capital & Surplus	0	0.00	107	26.62	21,348	11.28	43	29.05	331,189	19.86	352,687	18.99
21	Total Profit or Losses***	0	0.00	50	12.44	91,545	48.36	(1,830)	(1236.49)	570,889	34.24	660,654	35.57

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

Total For Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	17,260	102.38	5,335	112.15	25,979,535	100.52	6,554,293	100.39	47,486,232	101.75	80,042,655	101.24
2	Premiums Earned	16,858	100.00	4,757	100.00	25,845,180	100.00	6,528,613	100.00	46,670,762	100.00	79,066,170	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,550	0.14	305,363	4.68	61,774	0.13	402,687	0.51
4	Incurred Losses	11,255	66.76	1,356	28.51	15,350,202	59.39	4,380,349	67.09	30,158,000	64.62	49,901,162	63.11
5	Defense and Cost Containment Expenses Incurred	630	3.74	450	9.46	1,223,270	4.73	235,289	3.60	1,947,586	4.17	3,407,225	4.31
6	Unallocated LAE* Incurred	2,032	12.05	110	2.31	3,188,417	12.34	611,039	9.36	4,256,639	9.12	8,058,237	10.19
7	Unpaid Losses	7,810	46.33	2,210	46.46	21,508,483	83.22	4,855,572	74.37	33,446,469	71.66	59,820,544	75.66
8	Defense and Cost Containment Expenses Unpaid	1,263	7.49	318	6.68	3,194,885	12.36	479,969	7.35	4,752,220	10.18	8,428,655	10.66
9	Unallocated LAE* Unpaid	1,512	8.97	153	3.22	3,161,188	12.23	420,547	6.44	2,976,437	6.38	6,559,837	8.30
10	Unearned Premium Reserves	4,770	28.30	2,670	56.13	6,987,343	27.04	1,977,227	30.29	16,717,000	35.82	25,689,010	32.49
11	Agents Balances	100,631	596.93	3,865	81.25	4,255,675	16.47	1,305,290	19.99	10,154,387	21.76	15,819,848	20.01
12	Commission & Brokerage Expenses Incurred	(110,806)	(657.29)	1,233	25.92	2,600,680	10.06	302,364	4.63	3,015,804	6.46	5,809,275	7.35
13	Taxes, Licenses and Fees Incurred	20,230	120.00	90	1.89	579,606	2.24	171,557	2.63	1,176,477	2.52	1,947,960	2.46
14	Other Acquisition Expenses Incurred	99,422	589.76	52	1.09	2,568,678	9.94	723,902	11.09	4,126,417	8.84	7,518,471	9.51
15	General Expenses Incurred	54,952	325.97	1,267	26.63	1,120,831	4.34	241,612	3.70	2,929,038	6.28	4,347,700	5.50
16	Other Income Less Other Expenses	12,578	74.61	1	0.02	280,832	1.09	46,349	0.71	216,927	0.46	556,687	0.70
17	Pretax Profit or Loss Excluding Investment Gain**	(48,279)	(286.39)	200	4.20	(541,216)	(2.09)	(396,515)	(6.07)	(784,041)	(1.68)	(1,769,851)	(2.24)
18	Investment Gain Funds	163	0.97	270	5.68	931,071	3.60	171,594	2.63	2,007,211	4.30	3,110,309	3.93
19	Profit or Loss Excluding Investment Gain	(48,116)	(285.42)	469	9.86	389,857	1.51	(224,919)	(3.45)	1,223,160	2.62	1,340,451	1.70
20	Investment Gain From Capital & Surplus	1,484	8.80	483	10.15	1,656,502	6.41	453,790	6.95	1,739,348	3.73	3,851,607	4.87
21	Total Profit or Losses***	(46,634)	(276.63)	952	20.01	2,046,360	7.92	228,870	3.51	2,962,505	6.35	5,192,053	6.57

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	464	98.93	1,218	104.01	2,054,905	101.92	174,895	101.25	10,962,512	100.90	13,193,994	101.06
2	Premiums Earned	469	100.00	1,171	100.00	2,016,168	100.00	172,734	100.00	10,864,932	100.00	13,055,474	100.00
3	Dividends to Policyholders	0	0.00	1	0.09	2,382	0.12	0	0.00	1,728	0.02	4,111	0.03
4	Incurred Losses	10	2.13	363	31.00	1,236,625	61.34	114,902	66.52	6,914,453	63.64	8,266,353	63.32
5	Defense and Cost Containment Expenses Incurred	(62)	(13.22)	69	5.89	115,510	5.73	11,358	6.58	740,807	6.82	867,682	6.65
6	Unallocated LAE* Incurred	(36)	(7.68)	79	6.75	159,828	7.93	7,896	4.57	668,992	6.16	836,759	6.41
7	Unpaid Losses	365	77.83	1,249	106.66	2,160,771	107.17	180,766	104.65	14,000,116	128.86	16,343,267	125.18
8	Defense and Cost Containment Expenses Unpaid	81	17.27	166	14.18	328,166	16.28	33,196	19.22	1,622,728	14.94	1,984,337	15.20
9	Unallocated LAE* Unpaid	32	6.82	78	6.66	126,273	6.26	16,470	9.53	819,029	7.54	961,882	7.37
10	Unearned Premium Reserves	164	34.97	564	48.16	922,974	45.78	85,771	49.65	5,879,821	54.12	6,889,294	52.77
11	Agents Balances	56,401	12025.80	(539)	(46.03)	612,719	30.39	46,142	26.71	3,348,242	30.82	4,062,965	31.12
12	Commission & Brokerage Expenses Incurred	(6,754)	(1440.09)	61	5.21	284,730	14.12	11,465	6.64	1,295,623	11.92	1,585,125	12.14
13	Taxes, Licenses and Fees Incurred	1,057	225.37	133	11.36	49,772	2.47	5,728	3.32	331,255	3.05	387,945	2.97
14	Other Acquisition Expenses Incurred	4,363	930.28	212	18.10	196,856	9.76	27,072	15.67	703,920	6.48	932,423	7.14
15	General Expenses Incurred	4,217	899.15	276	23.57	162,575	8.06	14,284	8.27	1,008,973	9.29	1,190,325	9.12
16	Other Income Less Other Expenses	2,597	553.73	21	1.79	3,308	0.16	1,093	0.63	(3,798)	(0.03)	3,221	0.02
17	Pretax Profit or Loss Excluding Investment Gain**	270	57.57	(1)	(0.09)	(188,795)	(9.36)	(18,877)	(10.93)	(804,605)	(7.41)	(1,012,008)	(7.75)
18	Investment Gain Funds	13	2.77	58	4.95	105,684	5.24	3,752	2.17	876,904	8.07	986,411	7.56
19	Profit or Loss Excluding Investment Gain	282	60.13	58	4.95	(83,110)	(4.12)	(15,126)	(8.76)	72,307	0.67	(25,589)	(0.20)
20	Investment Gain From Capital & Surplus	51	10.87	146	12.47	150,337	7.46	2,856	1.65	750,536	6.91	903,926	6.92
21	Total Profit or Losses***	334	71.22	205	17.51	67,226	3.33	(12,269)	(7.10)	822,842	7.57	878,338	6.73

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

Total For Private Passenger Automobile Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	11,057	103.19	4,323	110.20	16,032,802	100.88	4,309,199	100.75	29,118,201	101.82	49,475,582	101.42
2	Premiums Earned	10,715	100.00	3,923	100.00	15,893,676	100.00	4,277,270	100.00	28,597,800	100.00	48,783,384	100.00
3	Dividends to Policyholders	0	0.00	1	0.03	25,270	0.16	251,346	5.88	48,796	0.17	325,413	0.67
4	Incurred Losses	8,546	79.76	2,122	54.09	10,864,495	68.36	2,583,931	60.41	18,190,709	63.61	31,649,803	64.88
5	Defense and Cost Containment Expenses Incurred	71	0.66	75	1.91	29,909	0.19	19,168	0.45	111,994	0.39	161,217	0.33
6	Unallocated LAE* Incurred	1,250	11.67	146	3.72	1,776,252	11.18	390,311	9.13	2,698,758	9.44	4,866,717	9.98
7	Unpaid Losses	957	8.93	78	1.99	967,563	6.09	91,074	2.13	994,852	3.48	2,054,524	4.21
8	Defense and Cost Containment Expenses Unpaid	79	0.74	20	0.51	31,077	0.20	8,895	0.21	94,237	0.33	134,308	0.28
9	Unallocated LAE* Unpaid	603	5.63	23	0.59	970,844	6.11	119,860	2.80	458,229	1.60	1,549,559	3.18
10	Unearned Premium Reserves	3,037	28.34	2,306	58.78	4,401,099	27.69	1,525,569	35.67	10,058,853	35.17	15,990,864	32.78
11	Agents Balances	65,710	613.25	3,094	78.87	2,678,751	16.85	968,444	22.64	6,045,748	21.14	9,761,747	20.01
12	Commission & Brokerage Expenses Incurred	(88,440)	(825.38)	1,100	28.04	1,563,176	9.84	156,454	3.66	1,737,701	6.08	3,369,991	6.91
13	Taxes, Licenses and Fees Incurred	12,133	113.23	90	2.29	343,576	2.16	106,046	2.48	733,664	2.57	1,195,509	2.45
14	Other Acquisition Expenses Incurred	70,659	659.44	89	2.27	1,603,786	10.09	535,715	12.52	2,526,357	8.83	4,736,606	9.71
15	General Expenses Incurred	38,549	359.77	1,003	25.57	643,524	4.05	168,971	3.95	1,817,143	6.35	2,669,190	5.47
16	Other Income Less Other Expenses	9,205	85.91	4	0.10	126,659	0.80	30,999	0.72	97,085	0.34	263,952	0.54
17	Pretax Profit or Loss Excluding Investment Gain**	(22,849)	(213.24)	(699)	(17.82)	(829,651)	(5.22)	96,329	2.25	829,757	2.90	72,887	0.15
18	Investment Gain Funds	(33)	(0.31)	124	3.16	86,122	0.54	15,696	0.37	181,133	0.63	283,042	0.58
19	Profit or Loss Excluding Investment Gain	(22,882)	(213.55)	(574)	(14.63)	(743,529)	(4.68)	112,023	2.62	1,010,898	3.53	355,936	0.73
20	Investment Gain From Capital & Surplus	667	6.22	430	10.96	606,568	3.82	229,610	5.37	638,416	2.23	1,475,691	3.02
21	Total Profit or Losses***	(22,215)	(207.33)	(145)	(3.70)	(136,959)	(0.86)	341,635	7.99	1,649,302	5.77	1,831,618	3.75

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

Total For Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	186	107.51	340	111.11	688,236	103.43	49,229	102.29	3,110,127	101.31	3,848,118	101.70
2	Premiums Earned	173	100.00	306	100.00	665,406	100.00	48,125	100.00	3,069,876	100.00	3,783,886	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	314	0.05	0	0.00	406	0.01	720	0.02
4	Incurred Losses	98	56.65	271	88.56	438,545	65.91	30,114	62.57	2,007,407	65.39	2,476,435	65.45
5	Defense and Cost Containment Expenses Incurred	6	3.47	5	1.63	6,214	0.93	264	0.55	35,001	1.14	41,490	1.10
6	Unallocated LAE* Incurred	15	8.67	44	14.38	74,489	11.19	3,119	6.48	296,510	9.66	374,177	9.89
7	Unpaid Losses	23	13.29	34	11.11	41,123	6.18	5,767	11.98	417,450	13.60	464,397	12.27
8	Defense and Cost Containment Expenses Unpaid	4	2.31	12	3.92	10,139	1.52	1,207	2.51	77,066	2.51	88,428	2.34
9	Unallocated LAE* Unpaid	8	4.62	3	0.98	20,822	3.13	599	1.24	56,992	1.86	78,424	2.07
10	Unearned Premium Reserves	71	41.04	162	52.94	297,770	44.75	32,000	66.49	1,471,940	47.95	1,801,943	47.62
11	Agents Balances	18,902	10926.01	(231)	(75.49)	200,352	30.11	22,639	47.04	955,046	31.11	1,196,708	31.63
12	Commission & Brokerage Expenses Incurred	(2,609)	(1508.09)	(13)	(4.25)	95,211	14.31	3,419	7.10	431,638	14.06	527,646	13.94
13	Taxes, Licenses and Fees Incurred	424	245.09	63	20.59	15,794	2.37	1,560	3.24	97,640	3.18	115,481	3.05
14	Other Acquisition Expenses Incurred	1,670	965.32	40	13.07	68,230	10.25	9,655	20.06	204,380	6.66	283,975	7.50
15	General Expenses Incurred	1,594	921.39	95	31.05	52,526	7.89	5,238	10.88	339,964	11.07	399,417	10.56
16	Other Income Less Other Expenses	884	510.98	14	4.58	2,061	0.31	276	0.57	13,434	0.44	16,669	0.44
17	Pretax Profit or Loss Excluding Investment Gain**	(141)	(81.50)	(184)	(60.13)	(83,865)	(12.60)	(4,964)	(10.31)	(329,628)	(10.74)	(418,782)	(11.07)
18	Investment Gain Funds	3	1.73	11	3.59	3,603	0.54	77	0.16	32,892	1.07	36,586	0.97
19	Profit or Loss Excluding Investment Gain	(138)	(79.77)	(174)	(56.86)	(80,264)	(12.06)	(4,887)	(10.15)	(296,735)	(9.67)	(382,198)	(10.10)
20	Investment Gain From Capital & Surplus	12	6.94	(32)	(10.46)	31,357	4.71	650	1.35	87,023	2.83	119,010	3.15
21	Total Profit or Losses***	(125)	(72.25)	(205)	(66.99)	(48,900)	(7.35)	(4,239)	(8.81)	(209,711)	(6.83)	(263,180)	(6.96)

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

Total For Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	10	100.00	0	0.00	1,117,771	102.58	1,117,781	102.58
2	Premiums Earned	0	0.00	0	0.00	10	100.00	0	0.00	1,089,681	100.00	1,089,691	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(685)	(6850.00)	(2)	0.00	594,821	54.59	594,134	54.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(58)	(580.00)	0	0.00	80,894	7.42	80,836	7.42
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(11)	(110.00)	0	0.00	45,962	4.22	45,951	4.22
7	Unpaid Losses	0	0.00	0	0.00	879	8790.00	1,173	0.00	1,712,204	157.13	1,714,256	157.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	95	950.00	0	0.00	209,210	19.20	209,305	19.21
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	163	1630.00	168	0.00	70,391	6.46	70,722	6.49
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	605,463	55.56	605,463	55.56
11	Agents Balances	0	0.00	0	0.00	5	50.00	0	0.00	330,691	30.35	330,696	30.35
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	162,665	14.93	162,665	14.93
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40,495	3.72	40,495	3.72
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,930	6.51	70,930	6.51
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	91,415	8.39	91,415	8.39
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(3,298)	(0.30)	(3,298)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	765	7650.00	2	0.00	(783)	(0.07)	(16)	(0.00)
18	Investment Gain Funds	0	0.00	0	0.00	54	540.00	52	0.00	97,509	8.95	97,615	8.96
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	819	8190.00	54	0.00	96,725	8.88	97,598	8.96
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	55	550.00	84	0.00	97,377	8.94	97,516	8.95
21	Total Profit or Losses***	0	0.00	0	0.00	874	8740.00	138	0.00	194,099	17.81	195,111	17.91

* 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 2012 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	5	100.00	17,200	108.11	1,141	99.74	1,029,995	99.05	1,048,341	99.19
2	Premiums Earned	0	0.00	5	100.00	15,910	100.00	1,144	100.00	1,039,839	100.00	1,056,898	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	20	0.13	0	0.00	1,241	0.12	1,261	0.12
4	Incurred Losses	0	0.00	2	40.00	4,052	25.47	355	31.03	584,232	56.18	588,641	55.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(132)	(0.83)	359	31.38	44,334	4.26	44,561	4.22
6	Unallocated LAE* Incurred	0	0.00	0	0.00	479	3.01	2	0.17	64,913	6.24	65,394	6.19
7	Unpaid Losses	0	0.00	3	60.00	5,566	34.98	805	70.37	1,185,065	113.97	1,191,439	112.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	20.00	961	6.04	409	35.75	155,447	14.95	156,818	14.84
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	823	5.17	23	2.01	66,499	6.40	67,345	6.37
10	Unearned Premium Reserves	0	0.00	4	80.00	8,651	54.37	231	20.19	601,567	57.85	610,453	57.76
11	Agents Balances	0	0.00	0	0.00	7,088	44.55	(8)	(0.70)	204,752	19.69	211,832	20.04
12	Commission & Brokerage Expenses Incurred	0	0.00	1	20.00	1,863	11.71	42	3.67	134,938	12.98	136,844	12.95
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	377	2.37	34	2.97	28,763	2.77	29,174	2.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,707	17.01	357	31.21	88,406	8.50	91,470	8.65
15	General Expenses Incurred	0	0.00	0	0.00	1,501	9.43	89	7.78	95,240	9.16	96,830	9.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	33	0.21	4	0.35	(262)	(0.03)	(225)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	40.00	5,075	31.90	(90)	(7.87)	(2,487)	(0.24)	2,500	0.24
18	Investment Gain Funds	0	0.00	0	0.00	302	1.90	32	2.80	81,403	7.83	81,737	7.73
19	Profit or Loss Excluding Investment Gain	0	0.00	2	40.00	5,377	33.80	(56)	(4.90)	78,910	7.59	84,233	7.97
20	Investment Gain From Capital & Surplus	0	0.00	11	220.00	1,061	6.67	26	2.27	85,294	8.20	86,392	8.17
21	Total Profit or Losses***	0	0.00	13	260.00	6,438	40.47	(30)	(2.62)	164,205	15.79	170,626	16.14

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

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	196	101.55	47,821	97.27	48	80.00	4,333,728	97.68	4,381,793	97.68
2	Premiums Earned	0	0.00	193	100.00	49,165	100.00	60	100.00	4,436,447	100.00	4,485,865	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	249	0.51	0	0.00	36,041	0.81	36,290	0.81
4	Incurred Losses	0	0.00	48	24.87	11,098	22.57	207	345.00	826,132	18.62	837,485	18.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	11	5.70	2,111	4.29	63	105.00	163,980	3.70	166,165	3.70
6	Unallocated LAE* Incurred	0	0.00	6	3.11	2,772	5.64	62	103.33	142,895	3.22	145,735	3.25
7	Unpaid Losses	0	0.00	84	43.52	9,428	19.18	36	60.00	2,435,177	54.89	2,444,725	54.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	19	9.84	5,440	11.06	48	80.00	668,011	15.06	673,518	15.01
9	Unallocated LAE* Unpaid	0	0.00	7	3.63	1,889	3.84	2	3.33	212,025	4.78	213,923	4.77
10	Unearned Premium Reserves	0	0.00	147	76.17	22,964	46.71	29	48.33	2,715,919	61.22	2,739,059	61.06
11	Agents Balances	0	0.00	1	0.52	19,868	40.41	32	53.33	691,366	15.58	711,267	15.86
12	Commission & Brokerage Expenses Incurred	0	0.00	74	38.34	14,272	29.03	0	0.00	1,028,148	23.18	1,042,494	23.24
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,497	3.04	2	3.33	127,554	2.88	129,053	2.88
14	Other Acquisition Expenses Incurred	0	0.00	2	1.04	9,998	20.34	9	15.00	527,960	11.90	537,969	11.99
15	General Expenses Incurred	0	0.00	1	0.52	5,194	10.56	3	5.00	426,033	9.60	431,231	9.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	387	0.79	(1)	(1.67)	22,913	0.52	23,299	0.52
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	51	26.42	2,367	4.81	(289)	(481.67)	1,180,621	26.61	1,182,750	26.37
18	Investment Gain Funds	0	0.00	4	2.07	314	0.64	(1)	(1.67)	210,485	4.74	210,802	4.70
19	Profit or Loss Excluding Investment Gain	0	0.00	55	28.50	2,682	5.46	(289)	(481.67)	1,391,111	31.36	1,393,559	31.07
20	Investment Gain From Capital & Surplus	0	0.00	42	21.76	2,081	4.23	1	1.67	309,635	6.98	311,759	6.95
21	Total Profit or Losses***	0	0.00	97	50.26	4,761	9.68	(287)	(478.33)	1,700,737	38.34	1,705,308	38.02

* 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 Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	109.09	8,395	99.34	189	100.53	190,363	97.74	198,959	97.81
2 Premiums Earned	0	0.00	11	100.00	8,451	100.00	188	100.00	194,770	100.00	203,420	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	15	0.18	0	0.00	0	0.00	15	0.01
4 Incurred Losses	0	0.00	4	36.36	2,281	26.99	(13)	(6.91)	40,891	20.99	43,163	21.22
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(19)	(0.22)	15	7.98	3,019	1.55	3,015	1.48
6 Unallocated LAE* Incurred	0	0.00	0	0.00	346	4.09	46	24.47	5,022	2.58	5,414	2.66
7 Unpaid Losses	0	0.00	3	27.27	1,865	22.07	199	105.85	83,993	43.12	86,060	42.31
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	698	8.26	3	1.60	17,324	8.89	18,025	8.86
9 Unallocated LAE* Unpaid	0	0.00	0	0.00	101	1.20	(15)	(7.98)	4,712	2.42	4,798	2.36
10 Unearned Premium Reserves	0	0.00	5	45.45	3,902	46.17	75	39.89	89,459	45.93	93,441	45.94
11 Agents Balances	(180)	0.00	(2)	(18.18)	2,642	31.26	19	10.11	50,538	25.95	53,017	26.06
12 Commission & Brokerage Expenses Incurred	0	0.00	2	18.18	1,199	14.19	0	0.00	26,409	13.56	27,610	13.57
13 Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	196	2.32	5	2.66	5,150	2.64	5,351	2.63
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,395	16.51	265	140.96	19,136	9.82	20,796	10.22
15 General Expenses Incurred	4	0.00	0	0.00	2,474	29.27	11	5.85	13,158	6.76	15,647	7.69
16 Other Income Less Other Expenses	0	0.00	0	0.00	115	1.36	0	0.00	(1,321)	(0.68)	(1,206)	(0.59)
17 Pretax Profit or Loss Excluding Investment Gain**	(4)	0.00	5	45.45	675	7.99	(140)	(74.47)	80,631	41.40	81,167	39.90
18 Investment Gain Funds	0	0.00	0	0.00	144	1.70	1	0.53	6,276	3.22	6,421	3.16
19 Profit or Loss Excluding Investment Gain	(3)	0.00	5	45.45	818	9.68	(138)	(73.40)	86,913	44.62	87,595	43.06
20 Investment Gain From Capital & Surplus	0	0.00	2	18.18	674	7.98	9	4.79	8,744	4.49	9,429	4.64
21 Total Profit or Losses***	(3)	0.00	7	63.64	1,492	17.65	(129)	(68.62)	95,659	49.11	97,026	47.70

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

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	486,117	97.25	(2,089)	97.03	1,375,239	102.27	1,859,267	100.91
2	Premiums Earned	0	0.00	1	0.00	499,881	100.00	(2,153)	100.00	1,344,730	100.00	1,842,459	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35	0.01	0	0.00	0	0.00	35	0.00
4	Incurred Losses	0	0.00	0	0.00	263,473	52.71	447	(20.76)	490,648	36.49	754,568	40.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,351	0.67	7	(0.33)	7,257	0.54	10,615	0.58
6	Unallocated LAE* Incurred	0	0.00	0	0.00	5,555	1.11	131	(6.08)	43,897	3.26	49,583	2.69
7	Unpaid Losses	0	0.00	0	0.00	280,354	56.08	119	(5.53)	649,030	48.26	929,503	50.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,810	0.76	8	(0.37)	30,320	2.25	34,138	1.85
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	8,208	1.64	33	(1.53)	32,980	2.45	41,221	2.24
10	Unearned Premium Reserves	0	0.00	0	0.00	232,781	46.57	372	(17.28)	669,080	49.76	902,233	48.97
11	Agents Balances	0	0.00	(30)	0.00	60,877	12.18	1,228	(57.04)	208,531	15.51	270,606	14.69
12	Commission & Brokerage Expenses Incurred	0	0.00	(102)	0.00	(11,417)	(2.28)	(1,238)	57.50	289,633	21.54	276,876	15.03
13	Taxes, Licenses and Fees Incurred	0	0.00	2	0.00	12,618	2.52	43	(2.00)	19,437	1.45	32,100	1.74
14	Other Acquisition Expenses Incurred	0	0.00	6	0.00	21,868	4.37	925	(42.96)	143,490	10.67	166,289	9.03
15	General Expenses Incurred	0	0.00	2	0.00	63,651	12.73	378	(17.56)	163,915	12.19	227,946	12.37
16	Other Income Less Other Expenses	0	0.00	0	0.00	(815)	(0.16)	(53)	2.46	(1,951)	(0.15)	(2,819)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	93	0.00	139,934	27.99	(2,900)	134.70	184,501	13.72	321,628	17.46
18	Investment Gain Funds	0	0.00	7	0.00	17,176	3.44	(66)	3.07	47,378	3.52	64,495	3.50
19	Profit or Loss Excluding Investment Gain	0	0.00	100	0.00	157,110	31.43	(2,965)	137.71	231,885	17.24	386,130	20.96
20	Investment Gain From Capital & Surplus	0	0.00	4	0.00	43,278	8.66	(6)	0.28	86,309	6.42	129,585	7.03
21	Total Profit or Losses***	0	0.00	104	0.00	200,389	40.09	(2,973)	138.09	318,190	23.66	515,710	27.99

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

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	29,941	96.19	251	52.07	376	75.35	1,278,118	105.85	1,308,686	105.57
2	Premiums Earned	0	0.00	31,128	100.00	482	100.00	499	100.00	1,207,476	100.00	1,239,585	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	2,286	7.34	271	56.22	21	4.21	474,556	39.30	477,134	38.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3	0.62	0	0.00	2,820	0.23	2,823	0.23
6	Unallocated LAE* Incurred	0	0.00	336	1.08	22	4.56	0	0.00	40,770	3.38	41,128	3.32
7	Unpaid Losses	0	0.00	442	1.42	1,830	379.67	10	2.00	605,024	50.11	607,306	48.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.41	0	0.00	25,931	2.15	25,933	2.09
9	Unallocated LAE* Unpaid	0	0.00	74	0.24	9	1.87	0	0.00	21,281	1.76	21,364	1.72
10	Unearned Premium Reserves	0	0.00	78,373	251.78	462	95.85	430	86.17	809,039	67.00	888,304	71.66
11	Agents Balances	(627)	0.00	2,110	6.78	50	10.37	30	6.01	197,722	16.37	199,285	16.08
12	Commission & Brokerage Expenses Incurred	0	0.00	20,669	66.40	(38)	(7.88)	16	3.21	205,215	17.00	225,862	18.22
13	Taxes, Licenses and Fees Incurred	411	0.00	863	2.77	3	0.62	0	0.00	41,922	3.47	43,199	3.48
14	Other Acquisition Expenses Incurred	0	0.00	765	2.46	30	6.22	463	92.79	84,702	7.01	85,960	6.93
15	General Expenses Incurred	(270)	0.00	797	2.56	20	4.15	0	0.00	147,863	12.25	148,410	11.97
16	Other Income Less Other Expenses	0	0.00	61	0.20	1	0.21	0	0.00	14,503	1.20	14,565	1.17
17	Pretax Profit or Loss Excluding Investment Gain**	(141)	0.00	5,473	17.58	175	36.31	0	0.00	224,122	18.56	229,629	18.52
18	Investment Gain Funds	0	0.00	1,063	3.41	92	19.09	0	0.00	38,414	3.18	39,569	3.19
19	Profit or Loss Excluding Investment Gain	(141)	0.00	6,536	21.00	266	55.19	0	0.00	262,536	21.74	269,197	21.72
20	Investment Gain From Capital & Surplus	101	0.00	5,633	18.10	9	1.87	9	1.80	60,872	5.04	66,624	5.37
21	Total Profit or Losses***	(40)	0.00	12,169	39.09	274	56.85	9	1.80	323,408	26.78	335,820	27.09

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 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	22,881	59.71	0	0.00	1,349,049	83.42	1,371,930	82.87
2	Premiums Earned	0	0.00	0	0.00	38,318	100.00	0	0.00	1,617,127	100.00	1,655,445	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	34,684	90.52	0	0.00	1,161,942	71.85	1,196,626	72.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,876	0.12	1,876	0.11
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,596	2.20	35,596	2.15
7	Unpaid Losses	0	0.00	0	0.00	2,263	5.91	0	0.00	208,827	12.91	211,090	12.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,313	0.45	7,313	0.44
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,065	0.38	6,065	0.37
10	Unearned Premium Reserves	0	0.00	0	0.00	27,690	72.26	0	0.00	3,084,094	190.71	3,111,784	187.97
11	Agents Balances	0	0.00	0	0.00	6,613	17.26	0	0.00	207,458	12.83	214,071	12.93
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(1,340)	(3.50)	0	0.00	60,048	3.71	58,708	3.55
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	724	1.89	0	0.00	68,657	4.25	69,381	4.19
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	810	2.11	0	0.00	60,833	3.76	61,643	3.72
15	General Expenses Incurred	0	0.00	0	0.00	822	2.15	0	0.00	148,572	9.19	149,394	9.02
16	Other Income Less Other Expenses	0	0.00	0	0.00	(12)	(0.03)	0	0.00	2,206	0.14	2,194	0.13
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	2,607	6.80	0	0.00	81,801	5.06	84,408	5.10
18	Investment Gain Funds	0	0.00	0	0.00	1,078	2.81	0	0.00	182,306	11.27	183,384	11.08
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3,685	9.62	0	0.00	264,108	16.33	267,793	16.18
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	539	1.41	0	0.00	214,869	13.29	215,408	13.01
21	Total Profit or Losses***	0	0.00	0	0.00	4,224	11.02	0	0.00	478,977	29.62	483,201	29.19

* 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, 2012*

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 2012 Annual Statement

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
TEXAS DIRECT BUSINESS													
1	Premiums Written	6,523,053,139	102.29	4,830,083,285	102.11	3,959,059,022	101.94	1,320,295,791	97.43	20,484,498,216	103.47	37,116,989,453	102.69
2	Premiums Earned	6,376,713,477	100.00	4,730,079,251	100.00	3,883,625,785	100.00	1,355,150,509	100.00	19,797,636,470	100.00	36,143,205,492	100.00
3	Dividends to Policyholders	0	0.00	10,524,842	0.22	6,933,761	0.18	82,642,235	6.10	227,255,612	1.15	327,356,450	0.91
4	Incurred Losses	4,118,275,891	64.58	2,456,873,765	51.94	2,401,495,798	61.84	868,945,690	64.12	12,020,791,827	60.72	21,866,382,971	60.50
5	Defense and Cost Containment Expenses Incurred	126,944,852	1.99	123,443,534	2.61	68,057,903	1.75	55,267,556	4.08	848,120,821	4.28	1,221,834,666	3.38
6	Adjusting and Other Expenses Incurred **	431,703,965	6.77	334,221,028	7.07	388,609,582	10.01	113,610,960	8.38	1,238,380,942	6.26	2,506,526,477	6.93
7	Unpaid Losses	1,889,891,512	29.64	1,275,213,400	26.96	1,403,775,016	36.15	529,427,218	39.07	21,016,599,457	106.16	26,114,906,603	72.25
8	Defense and Cost Containment Expenses Unpaid	219,234,622	3.44	206,269,811	4.36	193,412,346	4.98	88,483,536	6.53	3,022,365,097	15.27	3,729,765,412	10.32
9	Adjusting and Other Expenses Unpaid **	199,727,984	3.13	186,183,820	3.94	353,516,211	9.10	67,073,293	4.95	1,189,108,730	6.01	1,995,610,038	5.52
10	Unearned Premium Reserves	2,128,711,163	33.38	2,543,234,487	53.77	1,342,514,438	34.57	600,345,607	44.30	9,268,197,935	46.81	15,883,003,630	43.94
11	Agents Balances**	1,291,019,894	20.25	760,330,992	16.07	652,278,294	16.80	247,178,551	18.24	4,114,582,668	20.78	7,065,390,399	19.55
12	Commission & Brokerage Expenses Incurred	802,818,804	12.59	672,168,925	14.21	343,370,851	8.84	86,585,580	6.39	2,281,412,613	11.52	4,186,356,773	11.58
13	Taxes, Licenses and Fees Incurred	122,121,180	1.92	102,171,897	2.16	82,107,630	2.11	24,562,028	1.81	459,244,859	2.32	790,207,594	2.19
14	Other Acquisition Expenses Incurred **	383,317,969	6.01	324,666,555	6.86	376,219,927	9.69	131,502,224	9.70	1,298,806,909	6.56	2,514,513,583	6.96
15	General Expenses Incurred **	191,871,984	3.01	199,533,718	4.22	204,843,045	5.27	43,506,979	3.21	1,298,509,837	6.56	1,938,265,564	5.36
16	Other Income Less Other Expenses **	37,445,997	0.59	18,043,649	0.38	(44,324,524)	(1.14)	14,178,789	1.05	168,119,770	0.85	193,463,680	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	237,104,830	3.72	524,518,635	11.09	(32,337,236)	(0.83)	(37,293,954)	(2.75)	293,232,820	1.48	985,225,094	2.73

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

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

Total For All Lines (Line 35)
Results of Companies Writing in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 Insurance Expense Exhibit, Part III - Direct Business

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
TEXAS DIRECT BUSINESS													
1	Premiums Written	6,595,155,141	102.27	4,831,820,905	102.13	4,509,914,811	102.25	1,320,295,792	97.43	20,562,538,239	103.49	37,819,724,888	102.73
2	Premiums Earned	6,448,815,479	100.00	4,730,918,014	100.00	4,410,660,192	100.00	1,355,150,512	100.00	19,869,712,558	100.00	36,815,256,755	100.00
3	Dividends to Policyholders	0	0.00	10,524,843	0.22	6,933,761	0.16	82,642,233	6.10	227,255,611	1.14	327,356,448	0.89
4	Incurred Losses	4,118,275,892	63.86	2,456,969,314	51.93	2,792,855,010	63.32	868,945,694	64.12	12,021,081,258	60.50	22,258,127,168	60.46
5	Defense and Cost Containment Expenses Incurred	126,944,850	1.97	123,453,088	2.61	80,607,766	1.83	55,267,557	4.08	848,475,226	4.27	1,234,748,487	3.35
6	Adjusting and Other Expenses Incurred **	431,704,032	6.69	334,245,636	7.07	441,391,279	10.01	113,611,199	8.38	1,240,879,030	6.25	2,561,831,176	6.96
7	Unpaid Losses	1,889,891,513	29.31	1,275,308,963	26.96	1,770,005,419	40.13	529,427,218	39.07	21,125,232,468	106.32	26,589,865,581	72.23
8	Defense and Cost Containment Expenses Unpaid	219,234,621	3.40	206,279,368	4.36	237,246,467	5.38	88,483,537	6.53	3,025,553,915	15.23	3,776,797,908	10.26
9	Adjusting and Other Expenses Unpaid **	199,729,015	3.10	186,205,955	3.94	401,406,337	9.10	67,073,724	4.95	1,192,422,652	6.00	2,046,837,683	5.56
10	Unearned Premium Reserves	2,128,711,164	33.01	2,544,523,808	53.78	1,615,016,731	36.62	600,345,609	44.30	9,302,399,213	46.82	16,190,996,525	43.98
11	Agents Balances**	1,291,019,096	20.02	760,437,162	16.07	740,659,885	16.79	247,178,486	18.24	4,121,127,620	20.74	7,160,422,249	19.45
12	Commission & Brokerage Expenses Incurred	802,818,807	12.45	672,378,418	14.21	426,480,419	9.67	86,585,585	6.39	2,287,613,592	11.51	4,275,876,821	11.61
13	Taxes, Licenses and Fees Incurred	122,121,182	1.89	102,205,473	2.16	93,075,501	2.11	24,562,031	1.81	461,493,422	2.32	803,457,609	2.18
14	Other Acquisition Expenses Incurred **	383,318,028	5.94	324,707,729	6.86	427,186,507	9.69	131,503,266	9.70	1,301,715,741	6.55	2,568,431,272	6.98
15	General Expenses Incurred **	191,872,014	2.98	199,560,782	4.22	232,642,889	5.27	43,507,147	3.21	1,306,602,259	6.58	1,974,185,092	5.36
16	Other Income Less Other Expenses **	37,444,003	0.58	18,050,547	0.38	(50,322,484)	(1.14)	14,178,516	1.05	174,445,161	0.88	193,795,743	0.53
17	Pretax Profit or Loss Excluding Investment Gain*	309,204,676	4.79	524,923,279	11.10	(140,835,425)	(3.19)	(37,295,684)	(2.75)	349,041,580	1.76	1,005,038,426	2.73

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

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

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

Total For Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	14,007,710	99.74	118,935,236	101.30	97,590,889	104.29	44,473,435	100.91	441,909,129	101.28	716,916,399	101.63
2	Premiums Earned	14,043,546	100.00	117,405,930	100.00	93,576,479	100.00	44,070,879	100.00	436,310,535	100.00	705,407,369	100.00
3	Dividends to Policyholders	0	0.00	74,429	0.06	4,482	0.00	976,289	2.22	211	0.00	1,055,411	0.15
4	Incurred Losses	4,412,831	31.42	46,107,768	39.27	3,679,779	3.93	12,603,546	28.60	164,490,590	37.70	231,294,514	32.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,137,283	0.97	(113,168)	(0.12)	(74,824)	(0.17)	7,143,565	1.64	8,092,856	1.15
6	Adjusting and Other Expenses Incurred **	172,007	1.22	1,708,009	1.45	2,605,790	2.78	1,390,749	3.16	8,367,329	1.92	14,243,884	2.02
7	Unpaid Losses	774,003	5.51	24,249,907	20.65	7,421,182	7.93	3,223,582	7.31	148,043,571	33.93	183,712,245	26.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	894,184	0.76	213,784	0.23	216,735	0.49	7,548,866	1.73	8,873,569	1.26
9	Adjusting and Other Expenses Unpaid **	44,002	0.31	912,190	0.78	1,782,186	1.90	478,833	1.09	5,766,219	1.32	8,983,428	1.27
10	Unearned Premium Reserves	197,772	1.41	56,958,095	48.51	41,705,314	44.57	22,964,742	52.11	144,765,275	33.18	266,591,198	37.79
11	Agents Balances**	262,010	1.87	14,443,002	12.30	20,038,357	21.41	8,920,959	20.24	73,472,787	16.84	117,137,115	16.61
12	Commission & Brokerage Expenses Incurred	2,744,938	19.55	20,466,371	17.43	1,903,437	2.03	5,445,381	12.36	31,868,685	7.30	62,428,812	8.85
13	Taxes, Licenses and Fees Incurred	81,293	0.58	2,519,287	2.15	2,828,377	3.02	1,043,222	2.37	10,086,344	2.31	16,558,523	2.35
14	Other Acquisition Expenses Incurred **	2,013,078	14.33	2,861,385	2.44	6,949,341	7.43	5,042,281	11.44	21,020,692	4.82	37,886,777	5.37
15	General Expenses Incurred **	822,032	5.85	9,399,682	8.01	11,928,069	12.75	1,631,499	3.70	37,917,473	8.69	61,698,755	8.75
16	Other Income Less Other Expenses **	0	0.00	1,428,346	1.22	78,018	0.08	582,735	1.32	494,240	0.11	2,583,340	0.37
17	Pretax Profit or Loss Excluding Investment Gain*	3,797,367	27.04	34,560,062	29.44	63,868,391	68.25	16,595,471	37.66	155,909,885	35.73	274,731,177	38.95

* (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 2012 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	6,779,800	99.74	170,250,066	100.80	79,103,123	104.61	96,834,563	103.07	425,226,969	106.06	778,194,521	104.29
2 Premiums Earned	6,797,346	100.00	168,898,237	100.00	75,618,149	100.00	93,949,712	100.00	400,948,034	100.00	746,211,478	100.00
3 Dividends to Policyholders	0	0.00	380,404	0.23	2,403	0.00	3,265,777	3.48	569	0.00	3,649,153	0.49
4 Incurred Losses	5,892,510	86.69	133,144,611	78.83	34,403,893	45.50	79,484,893	84.60	291,953,840	72.82	544,879,747	73.02
5 Defense and Cost Containment Expenses Incurred	0	0.00	2,184,612	1.29	376,580	0.50	1,857,949	1.98	7,761,790	1.94	12,180,931	1.63
6 Adjusting and Other Expenses Incurred **	1,505,077	22.14	12,452,751	7.37	2,330,760	3.08	7,067,766	7.52	22,321,206	5.57	45,677,559	6.12
7 Unpaid Losses	1,015,660	14.94	60,878,150	36.04	33,831,449	44.74	9,319,045	9.92	180,687,297	45.07	285,731,601	38.29
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2,948,921	1.75	292,486	0.39	580,542	0.62	8,609,813	2.15	12,431,762	1.67
9 Adjusting and Other Expenses Unpaid **	122,006	1.79	2,446,502	1.45	374,230	0.49	1,760,666	1.87	8,782,490	2.19	13,485,894	1.81
10 Unearned Premium Reserves	95,791	1.41	80,069,626	47.41	34,701,395	45.89	49,649,222	52.85	150,174,585	37.45	314,690,619	42.17
11 Agents Balances**	127,006	1.87	19,035,232	11.27	11,694,624	15.47	16,950,447	18.04	67,096,030	16.73	114,903,339	15.40
12 Commission & Brokerage Expenses Incurred	1,329,526	19.56	22,869,041	13.54	3,186,009	4.21	9,988,172	10.63	41,092,461	10.25	78,465,209	10.52
13 Taxes, Licenses and Fees Incurred	39,342	0.58	3,216,143	1.90	2,155,878	2.85	2,085,990	2.22	9,408,964	2.35	16,906,317	2.27
14 Other Acquisition Expenses Incurred **	974,050	14.33	7,961,141	4.71	4,729,731	6.25	10,580,134	11.26	19,487,897	4.86	43,732,952	5.86
15 General Expenses Incurred **	398,020	5.86	9,424,657	5.58	10,845,583	14.34	3,048,893	3.25	27,049,299	6.75	50,766,452	6.80
16 Other Income Less Other Expenses **	0	0.00	1,065,935	0.63	(167,281)	(0.22)	785,009	0.84	(706,450)	(0.18)	977,212	0.13
17 Pretax Profit or Loss Excluding Investment Gain*	(3,341,178)	(49.15)	(21,669,188)	(12.83)	17,420,031	23.04	(22,644,853)	(24.10)	(18,834,442)	(4.70)	(49,069,630)	(6.58)

* 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 2012 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	1,214,205,588	102.63	1,214,205,588	102.63
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,183,107,873	100.00	1,183,107,873	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	1,489,170,507	125.87	1,489,170,507	125.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,959,495	0.17	1,959,495	0.17
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	15,507,515	1.31	15,507,515	1.31
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	447,466,101	37.82	447,466,101	37.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	221,513	0.02	221,513	0.02
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,075,010	0.34	4,075,010	0.34
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	231,256,222	19.55	231,256,222	19.55
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	238,338,498	20.15	238,338,498	20.15
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	72,718,181	6.15	72,718,181	6.15
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,168,348	0.10	1,168,348	0.10
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(2,944,641)	(0.25)	(2,944,641)	(0.25)
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,177,061	0.69	8,177,061	0.69
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(2,611,931)	(0.22)	(2,611,931)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,755	0.00	0	0.00	(405,260,524)	(34.25)	(405,258,769)	(34.25)

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

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

Total For Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	11,061,986	90.36	27,614,157	98.09	0	0.00	246,882,199	100.80	285,558,342	100.09
2	Premiums Earned	0	0.00	12,242,571	100.00	28,151,145	100.00	0	0.00	244,920,863	100.00	285,314,579	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1,397,717	11.42	3,104,749	11.03	0	0.00	26,194,254	10.69	30,696,720	10.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	(11,893)	(0.10)	87,678	0.31	0	0.00	2,992,770	1.22	3,068,555	1.08
6	Adjusting and Other Expenses Incurred **	0	0.00	311,917	2.55	0	0.00	0	0.00	13,488,102	5.51	13,800,019	4.84
7	Unpaid Losses	0	0.00	1,233,983	10.08	703,428	2.50	0	0.00	5,794,473	2.37	7,731,884	2.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	27,122	0.22	13,392	0.05	0	0.00	77,528	0.03	118,042	0.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	48,536	0.40	0	0.00	0	0.00	9,474,129	3.87	9,522,666	3.34
10	Unearned Premium Reserves	0	0.00	6,005,940	49.06	15,837,645	56.26	0	0.00	137,166,406	56.00	159,009,991	55.73
11	Agents Balances**	0	0.00	643,106	5.25	0	0.00	0	0.00	12,119,232	4.95	12,762,338	4.47
12	Commission & Brokerage Expenses Incurred	0	0.00	2,236,944	18.27	6,718,773	23.87	0	0.00	39,888,691	16.29	48,844,408	17.12
13	Taxes, Licenses and Fees Incurred	0	0.00	204,182	1.67	465,826	1.65	0	0.00	4,865,759	1.99	5,535,767	1.94
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	286	0.00	0	0.00	4,200,279	1.71	4,200,565	1.47
15	General Expenses Incurred **	0	0.00	370,446	3.03	286	0.00	0	0.00	8,207,504	3.35	8,578,236	3.01
16	Other Income Less Other Expenses **	0	0.00	129,192	1.06	(9,306)	(0.03)	0	0.00	415,041	0.17	534,927	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,862,450	64.22	17,764,240	63.10	0	0.00	145,498,546	59.41	171,125,236	59.98

* (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 Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	56,811,980	101.79	4,264,536	107.10	109,455,008	107.78	36,619,658	94.54	207,151,182	103.53
2	Premiums Earned	0	0.00	55,812,733	100.00	3,981,848	100.00	101,558,097	100.00	38,732,793	100.00	200,085,471	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	22,910,090	41.05	940,051	23.61	67,038,850	66.01	8,617,373	22.25	99,506,364	49.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	738,020	1.32	(220)	(0.01)	1,383,920	1.36	580,075	1.50	2,701,795	1.35
6	Adjusting and Other Expenses Incurred **	0	0.00	3,165,985	5.67	203,106	5.10	4,316,004	4.25	2,147,704	5.54	9,832,799	4.91
7	Unpaid Losses	0	0.00	12,172,228	21.81	871,965	21.90	23,663,252	23.30	6,467,259	16.70	43,174,704	21.58
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,233,484	2.21	43,023	1.08	2,883,235	2.84	718,521	1.86	4,878,263	2.44
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,855,991	3.33	47,456	1.19	859,001	0.85	853,943	2.20	3,616,391	1.81
10	Unearned Premium Reserves	0	0.00	28,112,563	50.37	2,050,576	51.50	54,945,855	54.10	17,684,113	45.66	102,793,107	51.37
11	Agents Balances**	0	0.00	6,558,969	11.75	432,339	10.86	12,957,012	12.76	9,803,443	25.31	29,751,763	14.87
12	Commission & Brokerage Expenses Incurred	0	0.00	8,739,137	15.66	719,234	18.06	13,588,339	13.38	8,038,912	20.75	31,085,622	15.54
13	Taxes, Licenses and Fees Incurred	0	0.00	1,194,786	2.14	89,019	2.24	2,300,685	2.27	776,744	2.01	4,361,234	2.18
14	Other Acquisition Expenses Incurred **	0	0.00	2,856,986	5.12	344,061	8.64	6,411,006	6.31	2,546,272	6.57	12,158,326	6.08
15	General Expenses Incurred **	0	0.00	3,841,982	6.88	196,450	4.93	3,512,003	3.46	2,544,465	6.57	10,094,901	5.05
16	Other Income Less Other Expenses **	0	0.00	154,999	0.28	(6,418)	(0.16)	874,001	0.86	101,934	0.26	1,124,516	0.56
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	12,520,746	22.43	1,483,728	37.26	3,881,290	3.82	13,583,182	35.07	31,468,946	15.73

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

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

Total For Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	3,497,842,200	102.17	139,059,466	109.22	386,546,958	86.68	2,251,906,035	111.03	6,275,354,659	104.15
2	Premiums Earned	0	0.00	3,423,587,960	100.00	127,320,835	100.00	445,929,621	100.00	2,028,210,180	100.00	6,025,048,596	100.00
3	Dividends to Policyholders	0	0.00	9,884,650	0.29	0	0.00	30,392,596	6.82	0	0.00	40,277,246	0.67
4	Incurred Losses	(99,104)	0.00	1,755,039,780	51.26	89,373,659	70.20	291,374,810	65.34	1,162,366,607	57.31	3,298,055,752	54.74
5	Defense and Cost Containment Expenses Incurred	8,539	0.00	58,858,157	1.72	186,558	0.15	4,405,651	0.99	33,558,675	1.65	97,017,580	1.61
6	Adjusting and Other Expenses Incurred **	0	0.00	276,672,112	8.08	8,604,548	6.76	36,330,363	8.15	167,946,892	8.28	489,553,914	8.13
7	Unpaid Losses	36,721	0.00	611,641,760	17.87	16,068,562	12.62	104,160,289	23.36	353,226,898	17.42	1,085,134,230	18.01
8	Defense and Cost Containment Expenses Unpaid	870	0.00	65,653,307	1.92	1,196,290	0.94	8,711,596	1.95	35,026,566	1.73	110,588,629	1.84
9	Adjusting and Other Expenses Unpaid **	0	0.00	139,779,796	4.08	2,479,369	1.95	12,327,494	2.76	86,249,921	4.25	240,836,580	4.00
10	Unearned Premium Reserves	0	0.00	1,828,485,275	53.41	72,270,433	56.76	237,198,804	53.19	1,181,018,302	58.23	3,318,972,814	55.09
11	Agents Balances**	0	0.00	579,749,476	16.93	25,120,989	19.73	85,268,088	19.12	344,746,592	17.00	1,034,885,145	17.18
12	Commission & Brokerage Expenses Incurred	0	0.00	424,714,073	12.41	17,064,774	13.40	32,567,942	7.30	339,638,305	16.75	813,985,094	13.51
13	Taxes, Licenses and Fees Incurred	0	0.00	74,483,054	2.18	3,694,150	2.90	7,450,196	1.67	46,779,323	2.31	132,406,723	2.20
14	Other Acquisition Expenses Incurred **	0	0.00	263,756,382	7.70	13,138,353	10.32	48,769,726	10.94	167,976,435	8.28	493,640,896	8.19
15	General Expenses Incurred **	0	0.00	100,672,160	2.94	8,390,161	6.59	15,952,637	3.58	89,682,177	4.42	214,697,134	3.56
16	Other Income Less Other Expenses **	0	0.00	14,077,931	0.41	157,849	0.12	6,134,123	1.38	3,510,943	0.17	23,880,845	0.40
17	Pretax Profit or Loss Excluding Investment Gain*	90,565	0.00	473,585,524	13.83	(12,973,520)	(10.19)	(15,180,176)	(3.40)	23,772,710	1.17	469,295,102	7.79

* (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 2012 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	349	0.00	431,801,500	99.89	162,294,252	107.46	81,692,058	102.12	1,355,913,382	103.35	2,031,701,541	102.86
2	Premiums Earned	349	0.00	432,264,736	100.00	151,023,597	100.00	79,999,463	100.00	1,311,981,889	100.00	1,975,270,034	100.00
3	Dividends to Policyholders	0	0.00	28,567	0.01	243,265	0.16	0	0.00	903,139	0.07	1,174,971	0.06
4	Incurred Losses	47,160	0.00	269,574,665	62.36	87,993,700	58.26	61,473,740	76.84	798,239,100	60.84	1,217,328,365	61.63
5	Defense and Cost Containment Expenses Incurred	4,111	0.00	38,830,448	8.98	5,955,753	3.94	13,791,907	17.24	94,535,984	7.21	153,118,203	7.75
6	Adjusting and Other Expenses Incurred **	0	0.00	18,222,643	4.22	7,930,649	5.25	7,347,083	9.18	63,952,182	4.87	97,452,557	4.93
7	Unpaid Losses	332	0.00	251,970,083	58.29	65,437,386	43.33	61,755,314	77.19	960,104,042	73.18	1,339,267,157	67.80
8	Defense and Cost Containment Expenses Unpaid	8	0.00	86,614,377	20.04	19,104,714	12.65	30,066,051	37.58	312,449,539	23.82	448,234,689	22.69
9	Adjusting and Other Expenses Unpaid **	0	0.00	21,088,398	4.88	7,547,035	5.00	6,672,434	8.34	85,544,711	6.52	120,852,578	6.12
10	Unearned Premium Reserves	0	0.00	200,645,418	46.42	80,255,472	53.14	41,758,746	52.20	635,302,921	48.42	957,962,557	48.50
11	Agents Balances**	0	0.00	47,488,073	10.99	44,086,422	29.19	17,119,475	21.40	311,652,574	23.75	420,346,544	21.28
12	Commission & Brokerage Expenses Incurred	4	0.00	70,158,310	16.23	15,835,869	10.49	11,599,929	14.50	216,149,849	16.48	313,743,961	15.88
13	Taxes, Licenses and Fees Incurred	6	0.00	8,953,124	2.07	3,467,305	2.30	2,081,953	2.60	30,939,162	2.36	45,441,550	2.30
14	Other Acquisition Expenses Incurred **	0	0.00	17,877,276	4.14	14,927,105	9.88	7,422,209	9.28	86,469,978	6.59	126,696,568	6.41
15	General Expenses Incurred **	0	0.00	40,338,161	9.33	13,940,349	9.23	3,381,599	4.23	94,836,361	7.23	152,496,469	7.72
16	Other Income Less Other Expenses **	0	0.00	877,394	0.20	(485,217)	(0.32)	1,046,226	1.31	(3,166,956)	(0.24)	(1,728,553)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	(50,932)	0.00	(30,841,064)	(7.13)	244,385	0.16	(26,052,731)	(32.57)	(77,210,821)	(5.89)	(133,911,162)	(6.78)

* (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 Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	345,557,837	104.22	345,557,837	104.22
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	331,553,916	100.00	331,553,916	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	155,954,195	47.04	155,954,195	47.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,619,004	1.09	3,619,004	1.09
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	9,495,859	2.86	9,495,859	2.86
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	467,046,368	140.87	467,046,368	140.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,641,800	0.80	2,641,800	0.80
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	19,654,364	5.93	19,654,364	5.93
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	52,217,096	15.75	52,217,096	15.75
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	18,330,887	5.53	18,330,887	5.53
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	6,822,577	2.06	6,822,577	2.06
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	19,374,861	5.84	19,374,861	5.84
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	45,839,131	13.83	45,839,131	13.83
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	47,097,721	14.21	47,097,721	14.21
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	137,546,009	41.49	137,546,009	41.49

* (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 2012 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	295,758	104.02	625,399	97.21	323,656,360	99.20	324,577,517	99.20
2	Premiums Earned	0	0.00	0	0.00	284,323	100.00	643,365	100.00	326,277,089	100.00	327,204,777	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	56,006	19.70	107,692	16.74	0	0.00	163,698	0.05
4	Incurred Losses	0	0.00	102,876	0.00	(11,801)	(4.15)	71,043	11.04	88,943,358	27.26	89,105,476	27.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	20,340	0.00	(2,405)	(0.85)	8,198	1.27	824,477	0.25	850,610	0.26
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	45,033	15.84	20,870	3.24	11,933,194	3.66	11,999,096	3.67
7	Unpaid Losses	0	0.00	119,931	0.00	83,367	29.32	203,827	31.68	591,018,103	181.14	591,425,228	180.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	31,333	0.00	686	0.24	23,017	3.58	47,544,966	14.57	47,600,002	14.55
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	126,157	44.37	6,595	1.03	12,172,902	3.73	12,305,653	3.76
10	Unearned Premium Reserves	0	0.00	0	0.00	143,550	50.49	285,515	44.38	121,077,326	37.11	121,506,391	37.13
11	Agents Balances**	0	0.00	0	0.00	73,557	25.87	103,262	16.05	80,508,408	24.67	80,685,228	24.66
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	2,961	0.46	38,159,576	11.70	38,162,537	11.66
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	3,219	1.13	7,833	1.22	5,716,608	1.75	5,727,660	1.75
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	58,286	20.50	28,216	4.39	17,058,460	5.23	17,144,961	5.24
15	General Expenses Incurred **	0	0.00	0	0.00	15,225	5.35	8,515	1.32	25,142,035	7.71	25,165,774	7.69
16	Other Income Less Other Expenses **	0	0.00	0	0.00	780	0.27	417	0.06	(10,227,682)	(3.13)	(10,226,485)	(3.13)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(123,216)	0.00	121,539	42.75	388,456	60.38	128,271,700	39.31	128,658,479	39.32

* (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 2012 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,069,204	101.57	142,025,721	105.60	58,236,370	106.10	43,631,767	102.96	1,080,728,175	102.96	1,361,691,237	104.28
2	Premiums Earned	36,495,157	100.00	134,500,374	100.00	54,887,372	100.00	44,713,966	100.00	1,035,201,194	100.00	1,305,798,063	100.00
3	Dividends to Policyholders	0	0.00	156,792	0.12	3,656	0.01	1,650,793	0.00	171,495	0.00	1,982,736	0.15
4	Incurred Losses	16,684,601	45.72	34,727,095	25.82	21,010,457	38.28	23,841,831	75.23	515,724,491	75.23	611,988,475	46.87
5	Defense and Cost Containment Expenses Incurred	144,046	0.39	490,153	0.36	1,042,694	1.90	46,984	2.01	11,877,156	2.01	13,601,033	1.04
6	Adjusting and Other Expenses Incurred **	4,566,020	12.51	2,385,851	1.77	1,880,780	3.43	1,846,675	4.13	41,647,423	4.02	52,326,748	4.01
7	Unpaid Losses	3,801,917	10.42	15,521,544	11.54	14,004,454	25.51	4,504,469	39.47	241,947,907	39.47	279,780,291	21.43
8	Defense and Cost Containment Expenses Unpaid	53,195	0.15	739,556	0.55	368,504	0.67	49,267	3.07	13,088,467	3.07	14,298,989	1.10
9	Adjusting and Other Expenses Unpaid **	3,974,017	10.89	832,854	0.62	933,134	1.70	727,096	1.63	16,159,745	1.56	22,626,845	1.73
10	Unearned Premium Reserves	18,399,249	50.42	101,095,691	75.16	25,185,759	45.89	21,318,603	48.37	301,932,951	48.37	467,932,253	35.83
11	Agents Balances**	8,164,035	22.37	11,233,051	8.35	8,775,668	15.99	7,128,474	15.94	219,638,995	21.22	254,940,222	19.52
12	Commission & Brokerage Expenses Incurred	4,618,683	12.66	45,992,632	34.20	2,107,623	3.84	2,818,608	15.47	152,049,573	15.47	207,587,119	15.90
13	Taxes, Licenses and Fees Incurred	1,361,597	3.73	2,813,953	2.09	1,555,556	2.83	854,610	2.65	24,703,013	2.65	31,288,729	2.40
14	Other Acquisition Expenses Incurred **	4,415,019	12.10	3,466,067	2.58	4,534,019	8.26	6,633,369	14.84	38,228,446	3.69	57,276,921	4.39
15	General Expenses Incurred **	1,273,005	3.49	8,725,513	6.49	7,748,109	14.12	1,488,914	3.33	72,330,929	6.99	91,566,470	7.01
16	Other Income Less Other Expenses **	221,001	0.61	81,789	0.06	(60,076)	(0.11)	178,238	0.40	(3,584,845)	(0.35)	(3,163,893)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	3,653,187	10.01	35,824,106	26.63	14,944,403	27.23	5,710,420	12.77	174,883,823	16.89	235,015,938	18.00

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

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

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 2012 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	29,617,317	26.09	29,617,317	26.09
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	113,507,768	100.00	113,507,768	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	737,681	0.65	737,681	0.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,454,762	1.28	1,454,762	1.28
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	580,086	0.51	580,086	0.51
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	17,050,925	15.02	17,050,925	15.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,276,461	1.12	1,276,461	1.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	529,256	0.47	529,256	0.47
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	581,292,129	512.12	581,292,129	512.12
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,842,435	3.39	3,842,435	3.39
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	695,700	0.61	695,700	0.61
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	421,891	0.37	421,891	0.37
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	29,404,465	25.91	29,404,465	25.91
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	41,726,878	36.76	41,726,878	36.76
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	121,940,061	107.43	121,940,061	107.43

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

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

Total For Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	21,781	132.91	138,859	95.08	30,076,613	151.78	181,975,907	91.30	212,213,160	96.77
2	Premiums Earned	0	0.00	16,388	100.00	146,042	100.00	19,815,809	100.00	199,322,660	100.00	219,300,899	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	284	0.19	0	0.00	666,837	0.33	667,121	0.30
4	Incurred Losses	0	0.00	0	0.00	6,593	4.51	3,172,236	16.01	37,891,607	19.01	41,070,436	18.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(8,641)	(5.92)	7,393,633	37.31	13,321,239	6.68	20,706,231	9.44
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(1,789)	(1.22)	910,006	4.59	10,932,126	5.48	11,840,343	5.40
7	Unpaid Losses	0	0.00	0	0.00	56,577	38.74	21,360,667	107.80	377,502,326	189.39	398,919,570	181.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9,235	6.32	11,186,756	56.45	171,588,705	86.09	182,784,696	83.35
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,365	5.73	2,314,941	11.68	23,198,084	11.64	25,521,390	11.64
10	Unearned Premium Reserves	0	0.00	11,006	67.16	72,264	49.48	20,029,268	101.08	96,179,392	48.25	116,291,930	53.03
11	Agents Balances**	0	0.00	4,097	25.00	38,930	26.66	5,700,048	28.77	35,350,161	17.74	41,093,235	18.74
12	Commission & Brokerage Expenses Incurred	0	0.00	2,697	16.46	19	0.01	2,919,652	14.73	16,345,601	8.20	19,267,969	8.79
13	Taxes, Licenses and Fees Incurred	0	0.00	354	2.16	2,832	1.94	480,525	2.42	3,408,947	1.71	3,892,658	1.78
14	Other Acquisition Expenses Incurred **	0	0.00	2,049	12.50	20,655	14.14	339,695	1.71	8,123,374	4.08	8,485,773	3.87
15	General Expenses Incurred **	0	0.00	0	0.00	12,432	8.51	1,761,102	8.89	17,191,345	8.62	18,964,880	8.65
16	Other Income Less Other Expenses **	0	0.00	0	0.00	51	0.04	41,948	0.21	2,807,147	1.41	2,849,146	1.30
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11,289	68.88	113,708	77.86	2,880,908	14.54	94,248,730	47.28	97,254,635	44.35

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

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

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 2012 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	7,260,729	100.72	92,147	146.98	317,767	95.76	12,155,506	101.45	19,826,149	101.23
2	Premiums Earned	0	0.00	7,208,968	100.00	62,694	100.00	331,825	100.00	11,981,451	100.00	19,584,938	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17	0.03	28,356	8.55	0	0.00	28,373	0.14
4	Incurred Losses	0	0.00	1,245,290	17.27	243	0.39	(2,635)	(0.79)	350,730	2.93	1,593,628	8.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	32,763	0.45	93	0.15	66	0.02	41,028	0.34	73,950	0.38
6	Adjusting and Other Expenses Incurred **	0	0.00	86,000	1.19	214	0.34	2,574	0.78	3,151	0.03	91,938	0.47
7	Unpaid Losses	0	0.00	2,878,189	39.93	246	0.39	2,028	0.61	526,131	4.39	3,406,594	17.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	86,088	1.19	95	0.15	107	0.03	55,478	0.46	141,768	0.72
9	Adjusting and Other Expenses Unpaid **	0	0.00	18,000	0.25	64	0.10	189	0.06	33,829	0.28	52,082	0.27
10	Unearned Premium Reserves	0	0.00	2,769,788	38.42	48,436	77.26	187,643	56.55	5,127,278	42.79	8,133,145	41.53
11	Agents Balances**	0	0.00	267,999	3.72	13,330	21.26	66,708	20.10	2,285,915	19.08	2,633,952	13.45
12	Commission & Brokerage Expenses Incurred	0	0.00	848,284	11.77	12,672	20.21	5,906	1.78	844,180	7.05	1,711,042	8.74
13	Taxes, Licenses and Fees Incurred	0	0.00	143,487	1.99	1,500	2.39	6,144	1.85	280,996	2.35	432,127	2.21
14	Other Acquisition Expenses Incurred **	0	0.00	43,000	0.60	4,112	6.56	80,153	24.16	756,099	6.31	883,363	4.51
15	General Expenses Incurred **	0	0.00	673,997	9.35	4,335	6.92	13,697	4.13	604,475	5.05	1,296,505	6.62
16	Other Income Less Other Expenses **	0	0.00	1,000	0.01	(28,734)	(45.83)	2,511	0.76	(77,035)	(0.64)	(102,258)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,137,148	57.39	10,774	17.18	200,075	60.30	9,023,757	75.31	13,371,754	68.28

* (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 2012 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	48,660,368	100.05	0	0.00	366,287,386	107.07	414,947,754	106.19
2	Premiums Earned	0	0.00	0	0.00	48,634,462	100.00	0	0.00	342,111,837	100.00	390,746,299	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	45,457,217	93.47	0	0.00	194,462,839	56.84	239,920,056	61.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	339,592	0.70	0	0.00	6,263,198	1.83	6,602,790	1.69
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,591,900	7.39	0	0.00	5,244,911	1.53	8,836,811	2.26
7	Unpaid Losses	0	0.00	0	0.00	8,984,330	18.47	0	0.00	185,184,129	54.13	194,168,459	49.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	128,800	0.26	0	0.00	4,719,919	1.38	4,848,719	1.24
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,377,107	13.11	0	0.00	4,373,790	1.28	10,750,897	2.75
10	Unearned Premium Reserves	0	0.00	0	0.00	919,619	1.89	0	0.00	244,379,353	71.43	245,298,972	62.78
11	Agents Balances**	0	0.00	0	0.00	99,231	0.20	0	0.00	83,922,860	24.53	84,022,091	21.50
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	7,443	0.02	0	0.00	67,737,865	19.80	67,745,308	17.34
13	Taxes, Licenses and Fees Incurred	0	0.00	144	0.00	737,353	1.52	0	0.00	8,925,378	2.61	9,662,875	2.47
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,010,337	2.08	0	0.00	19,683,269	5.75	20,693,607	5.30
15	General Expenses Incurred **	0	0.00	0	0.00	609,865	1.25	0	0.00	17,882,077	5.23	18,491,942	4.73
16	Other Income Less Other Expenses **	0	0.00	0	0.00	244,173	0.50	0	0.00	(15,004,274)	(4.39)	(14,760,101)	(3.78)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(144)	0.00	(692,415)	(1.42)	0	0.00	6,908,026	2.02	6,215,466	1.59

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

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

Total For Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	2,135,574	122.93	0	0.00	295,439	100.00	2,431,013	119.60
2	Premiums Earned	0	0.00	0	0.00	1,737,203	100.00	0	0.00	295,439	100.00	2,032,642	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	680,284	39.16	0	0.00	23,045	7.80	703,329	34.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,201	0.07	0	0.00	0	0.00	1,201	0.06
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	235,847	13.58	0	0.00	130	0.04	235,977	11.61
7	Unpaid Losses	0	0.00	0	0.00	985,162	56.71	0	0.00	38,719	13.11	1,023,881	50.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	15,761	0.91	0	0.00	0	0.00	15,761	0.78
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	260,901	15.02	0	0.00	2,378	0.80	263,278	12.95
10	Unearned Premium Reserves	0	0.00	0	0.00	5,462,031	314.42	0	0.00	0	0.00	5,462,031	268.72
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	33,816	11.45	33,816	1.66
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	449,862	25.90	0	0.00	720	0.24	450,582	22.17
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	31,879	1.84	0	0.00	(17,340)	(5.87)	14,539	0.72
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	139,210	8.01	0	0.00	13,630	4.61	152,840	7.52
15	General Expenses Incurred **	0	0.00	0	0.00	671,560	38.66	0	0.00	16,546	5.60	688,106	33.85
16	Other Income Less Other Expenses **	0	0.00	0	0.00	14,317	0.82	0	0.00	(568)	(0.19)	13,748	0.68
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(616,554)	(35.49)	0	0.00	258,140	87.38	(358,415)	(17.63)

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

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

Total For Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	9,630	77.56	72,022,496	127.77	55	100.00	24,151,180	135.72	96,183,361	129.67
2	Premiums Earned	0	0.00	12,416	100.00	56,369,208	100.00	55	100.00	17,794,522	100.00	74,176,201	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	561	0.00	0	0.00	0	0.00	561	0.00
4	Incurred Losses	0	0.00	47,618	383.52	51,924,903	92.12	0	0.00	30,477,906	171.28	82,450,427	111.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	179,271	0.32	0	0.00	7,078	0.04	186,349	0.25
6	Adjusting and Other Expenses Incurred **	0	0.00	263	2.12	4,314,841	7.65	0	0.00	249,849	1.40	4,564,954	6.15
7	Unpaid Losses	0	0.00	36,334	292.64	46,803,080	83.03	0	0.00	63,745,114	358.23	110,584,528	149.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	748,833	1.33	0	0.00	129,501	0.73	878,334	1.18
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	10,477,634	18.59	0	0.00	428,325	2.41	10,905,959	14.70
10	Unearned Premium Reserves	0	0.00	437	3.52	154,358,258	273.83	0	0.00	123,083,368	691.69	277,442,063	374.03
11	Agents Balances**	0	0.00	1,841	14.83	26,992,065	47.88	0	0.00	14,546,741	81.75	41,540,647	56.00
12	Commission & Brokerage Expenses Incurred	0	0.00	1,825	14.70	7,085,819	12.57	0	0.00	3,789,897	21.30	10,877,541	14.66
13	Taxes, Licenses and Fees Incurred	0	0.00	218	1.76	1,099,714	1.95	2	3.64	524,817	2.95	1,624,751	2.19
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,776,938	8.47	0	0.00	3,047,109	17.12	7,824,047	10.55
15	General Expenses Incurred **	0	0.00	1,052	8.47	2,425,875	4.30	0	0.00	2,850,295	16.02	5,277,222	7.11
16	Other Income Less Other Expenses **	0	0.00	368	2.97	(90,452,198)	(160.46)	0	0.00	(912,783)	(5.13)	(91,364,613)	(123.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(38,192)	(307.60)	(104,770,873)	(185.87)	53	96.36	(24,065,213)	(135.24)	(128,874,224)	(173.74)

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

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

Note: 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 2012 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	64,654,384	108.59	34,286,131	102.16	20,230,987	98.99	2,326,108,422	104.74	2,445,279,924	104.75
2	Premiums Earned	0	0.00	59,540,082	100.00	33,560,174	100.00	20,436,491	100.00	2,220,845,600	100.00	2,334,382,347	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	851,973	2.54	30,213	0.15	166,277,268	7.49	167,159,454	7.16
4	Incurred Losses	0	0.00	46,672,229	78.39	11,866,715	35.36	(1,751,384)	(8.57)	1,058,527,470	47.66	1,115,315,030	47.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,161,408	5.31	221,791	0.66	(122,192)	(0.60)	120,007,658	5.40	123,268,665	5.28
6	Adjusting and Other Expenses Incurred **	0	0.00	4,019,006	6.75	2,505,591	7.47	1,267,327	6.20	115,357,629	5.19	123,149,552	5.28
7	Unpaid Losses	0	0.00	110,692,023	185.91	126,464,999	376.83	46,130,448	225.73	7,280,979,816	327.85	7,564,267,286	324.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,969,824	8.35	11,687,283	34.82	2,961,835	14.49	654,435,706	29.47	674,054,648	28.88
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,295,007	8.89	4,455,200	13.28	3,602,947	17.63	274,264,726	12.35	287,617,881	12.32
10	Unearned Premium Reserves	0	0.00	26,809,507	45.03	14,360,489	42.79	7,448,518	36.45	895,225,847	40.31	943,844,361	40.43
11	Agents Balances**	0	0.00	22,537,031	37.85	11,538,206	34.38	4,372,530	21.40	555,590,255	25.02	594,038,022	25.45
12	Commission & Brokerage Expenses Incurred	0	0.00	7,995,244	13.43	1,833,239	5.46	1,537,152	7.52	219,874,004	9.90	231,239,639	9.91
13	Taxes, Licenses and Fees Incurred	0	0.00	2,240,132	3.76	897,164	2.67	566,758	2.77	101,385,689	4.57	105,089,743	4.50
14	Other Acquisition Expenses Incurred **	0	0.00	3,648,005	6.13	3,026,640	9.02	1,395,732	6.83	110,748,908	4.99	118,819,285	5.09
15	General Expenses Incurred **	0	0.00	6,366,009	10.69	2,560,954	7.63	813,660	3.98	149,340,996	6.72	159,081,618	6.81
16	Other Income Less Other Expenses **	0	0.00	(233,000)	(0.39)	(13,204)	(0.04)	(158,409)	(0.78)	(25,443,607)	(1.15)	(25,848,221)	(1.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(14,794,951)	(24.85)	9,782,904	29.15	16,540,816	80.94	153,882,371	6.93	165,411,140	7.09

* (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 2012 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	419	72.74	81,667,845	101.34	61,772,660	102.78	29,936,889	100.39	1,550,241,922	107.97	1,723,619,735	107.30
2	Premiums Earned	576	100.00	80,591,622	100.00	60,101,019	100.00	29,821,863	100.00	1,435,860,732	100.00	1,606,375,812	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	567,618	0.94	1,442,413	4.84	320,352	0.02	2,330,383	0.15
4	Incurred Losses	9,721	1687.67	33,126,037	41.10	23,915,772	39.79	11,377,357	38.15	1,075,171,438	74.88	1,143,600,325	71.19
5	Defense and Cost Containment Expenses Incurred	2,115	367.19	8,194,316	10.17	5,938,904	9.88	(459,038)	(1.54)	184,364,620	12.84	198,040,917	12.33
6	Adjusting and Other Expenses Incurred **	1,152	200.00	5,304,533	6.58	2,788,360	4.64	4,777,879	16.02	86,849,028	6.05	99,720,952	6.21
7	Unpaid Losses	28,642	4972.57	96,045,664	119.18	93,012,565	154.76	31,836,417	106.76	3,956,922,552	275.58	4,177,845,840	260.08
8	Defense and Cost Containment Expenses Unpaid	2,452	425.69	22,296,871	27.67	22,484,914	37.41	3,807,812	12.77	764,355,088	53.23	812,947,137	50.61
9	Adjusting and Other Expenses Unpaid **	1,152	200.00	7,921,791	9.83	7,721,786	12.85	5,536,368	18.56	185,558,230	12.92	206,739,325	12.87
10	Unearned Premium Reserves	240	41.67	38,352,911	47.59	28,665,072	47.69	15,371,947	51.55	772,502,548	53.80	854,892,718	53.22
11	Agents Balances**	0	0.00	12,404,856	15.39	20,001,598	33.28	4,938,246	16.56	339,730,456	23.66	377,075,156	23.47
12	Commission & Brokerage Expenses Incurred	212	36.81	13,387,038	16.61	6,760,787	11.25	1,866,144	6.26	174,339,836	12.14	196,354,017	12.22
13	Taxes, Licenses and Fees Incurred	7	1.22	1,585,657	1.97	911,594	1.52	620,243	2.08	32,470,332	2.26	35,587,833	2.22
14	Other Acquisition Expenses Incurred **	0	0.00	3,119,211	3.87	6,611,084	11.00	3,125,038	10.48	81,812,609	5.70	94,667,941	5.89
15	General Expenses Incurred **	0	0.00	6,188,129	7.68	4,566,100	7.60	1,334,896	4.48	112,260,570	7.82	124,349,695	7.74
16	Other Income Less Other Expenses **	0	0.00	172,577	0.21	(1,702,293)	(2.83)	139,159	0.47	(16,338,860)	(1.14)	(17,729,417)	(1.10)
17	Pretax Profit or Loss Excluding Investment Gain*	(12,631)	(2192.88)	9,859,279	12.23	6,338,507	10.55	5,876,090	19.70	(328,066,913)	(22.85)	(306,005,668)	(19.05)

* (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 2012 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,072,922	91.45	3,271,701	101.23	22,070,315	99.99	884,431,972	101.84	910,846,910	101.78
2	Premiums Earned	0	0.00	1,173,219	100.00	3,231,821	100.00	22,072,055	100.00	868,429,033	100.00	894,906,128	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.00	2,249,999	10.19	429,062	0.05	2,679,074	0.30
4	Incurred Losses	0	0.00	1,271,691	108.39	(1,147,419)	(35.50)	3,432,690	15.55	464,849,737	53.53	468,406,699	52.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	668,952	57.02	(700,626)	(21.68)	4,468,464	20.24	111,249,356	12.81	115,686,146	12.93
6	Adjusting and Other Expenses Incurred **	0	0.00	(7,557)	(0.64)	172,089	5.32	52,132	0.24	35,439,455	4.08	35,656,119	3.98
7	Unpaid Losses	0	0.00	3,726,185	317.60	2,235,879	69.18	20,285,579	91.91	1,524,852,679	175.59	1,551,100,322	173.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,697,577	229.93	969,727	30.01	10,539,881	47.75	326,543,020	37.60	340,750,205	38.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	85,016	7.25	310,613	9.61	5,636	0.03	75,507,534	8.69	75,908,799	8.48
10	Unearned Premium Reserves	0	0.00	587,732	50.10	1,393,346	43.11	11,236,209	50.91	448,748,902	51.67	461,966,189	51.62
11	Agents Balances**	0	0.00	4,723	0.40	1,434,788	44.40	2,512,879	11.38	154,302,588	17.77	158,254,978	17.68
12	Commission & Brokerage Expenses Incurred	0	0.00	150,679	12.84	258,898	8.01	0	0.00	114,270,802	13.16	114,680,379	12.81
13	Taxes, Licenses and Fees Incurred	0	0.00	19,341	1.65	109,828	3.40	347,808	1.58	18,903,397	2.18	19,380,374	2.17
14	Other Acquisition Expenses Incurred **	0	0.00	4,723	0.40	283,562	8.77	370,556	1.68	48,326,216	5.56	48,985,058	5.47
15	General Expenses Incurred **	0	0.00	413,744	35.27	330,496	10.23	1,232,840	5.59	51,741,949	5.96	53,719,028	6.00
16	Other Income Less Other Expenses **	0	0.00	9,446	0.81	(7,507)	(0.23)	109,899	0.50	(13,593,621)	(1.57)	(13,481,784)	(1.51)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,338,908)	(114.12)	3,917,472	121.22	10,027,465	45.43	9,625,437	1.11	22,231,467	2.48

* (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)

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 2012 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	(1,025)	(10.97)	0	0.00	23,435,990	96.48	23,434,965	96.43
2	Premiums Earned	0	0.00	0	0.00	9,346	100.00	0	0.00	24,292,052	100.00	24,301,398	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	(43,279)	(463.08)	0	0.00	10,949,643	45.08	10,906,364	44.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(8,233)	(88.09)	0	0.00	1,059,657	4.36	1,051,424	4.33
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	764	8.17	0	0.00	1,011,653	4.16	1,012,417	4.17
7	Unpaid Losses	0	0.00	0	0.00	192,204	2056.54	0	0.00	232,817,523	958.41	233,009,727	958.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	35,549	380.37	0	0.00	9,373,310	38.59	9,408,859	38.72
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	1,084	11.60	0	0.00	3,465,964	14.27	3,467,047	14.27
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,773,070	48.46	11,773,070	48.45
11	Agents Balances**	0	0.00	0	0.00	2,318	24.81	0	0.00	4,719,820	19.43	4,722,138	19.43
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(78)	(0.83)	0	0.00	2,430,162	10.00	2,430,084	10.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	(35)	(0.37)	0	0.00	262,550	1.08	262,515	1.08
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	621	6.64	0	0.00	525,916	2.16	526,537	2.17
15	General Expenses Incurred **	0	0.00	0	0.00	547	5.85	0	0.00	2,710,095	11.16	2,710,641	11.15
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(8)	(0.08)	0	0.00	(194,811)	(0.80)	(194,819)	(0.80)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	59,032	631.63	0	0.00	5,147,565	21.19	5,206,596	21.43

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

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

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 2012 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	9,544,320	104.41	9,578,650	104.56	109,136	99.89	153,638,194	103.95	172,870,300	104.01
2	Premiums Earned	0	0.00	9,141,224	100.00	9,160,776	100.00	109,258	100.00	147,800,237	100.00	166,211,495	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,469	0.02	0	0.00	7,192	0.00	8,661	0.01
4	Incurred Losses	0	0.00	5,104,716	55.84	2,615,181	28.55	62,613	57.31	38,460,468	26.02	46,242,978	27.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,287,173	57.84	6,080,477	66.38	(266,851)	(244.24)	26,007,750	17.60	37,108,549	22.33
6	Adjusting and Other Expenses Incurred **	0	0.00	1,711,540	18.72	548,507	5.99	183,904	168.32	10,815,826	7.32	13,259,777	7.98
7	Unpaid Losses	0	0.00	16,847,324	184.30	17,257,457	188.38	692,126	633.48	519,951,117	351.79	554,748,024	333.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,508,868	104.02	8,480,517	92.57	314,014	287.41	190,631,307	128.98	208,934,706	125.70
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,938,744	21.21	2,226,184	24.30	100,084	91.60	49,511,723	33.50	53,776,735	32.35
10	Unearned Premium Reserves	0	0.00	4,367,748	47.78	4,469,351	48.79	48,445	44.34	61,786,313	41.80	70,671,857	42.52
11	Agents Balances**	0	0.00	836,753	9.15	3,637,169	39.70	19,600	17.94	39,630,042	26.81	44,123,564	26.55
12	Commission & Brokerage Expenses Incurred	0	0.00	1,682,121	18.40	1,123,068	12.26	12,518	11.46	19,359,317	13.10	22,177,024	13.34
13	Taxes, Licenses and Fees Incurred	0	0.00	170,388	1.86	145,674	1.59	2,632	2.41	3,457,531	2.34	3,776,225	2.27
14	Other Acquisition Expenses Incurred **	0	0.00	120,108	1.31	1,062,114	11.59	7,506	6.87	9,284,288	6.28	10,474,016	6.30
15	General Expenses Incurred **	0	0.00	907,817	9.93	680,641	7.43	4,587	4.20	11,128,794	7.53	12,721,839	7.65
16	Other Income Less Other Expenses **	0	0.00	(6,005)	(0.07)	42,620	0.47	417	0.38	(1,207,888)	(0.82)	(1,170,857)	(0.70)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(5,848,644)	(63.98)	(3,053,736)	(33.33)	102,766	94.06	28,071,184	18.99	19,271,570	11.59

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

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

Total For Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2012 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

	County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
	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	3,366,044,982	101.77	83,119,817	106.89	1,745,453,882	100.36	220,547,814	100.54	2,616,286,953	101.61	8,031,453,448	101.42
2 Premiums Earned	3,307,579,440	100.00	77,764,330	100.00	1,739,247,101	100.00	219,367,784	100.00	2,574,862,730	100.00	7,918,821,385	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	2,404,910	0.14	22,710,176	10.35	6,853,120	0.27	31,968,206	0.40
4 Incurred Losses	2,145,299,411	64.86	45,547,397	58.57	1,027,668,783	59.09	164,059,597	74.79	1,731,464,057	67.24	5,114,039,245	64.58
5 Defense and Cost Containment Expenses Incurred	95,676,281	2.89	2,861,498	3.68	39,953,873	2.30	20,949,688	9.55	93,725,680	3.64	253,167,020	3.20
6 Adjusting and Other Expenses Incurred **	235,810,103	7.13	2,954,975	3.80	218,102,851	12.54	19,590,823	8.93	235,325,601	9.14	711,784,352	8.99
7 Unpaid Losses	1,479,910,090	44.74	45,207,712	58.13	782,348,260	44.98	181,869,562	82.91	1,290,585,384	50.12	3,779,921,008	47.73
8 Defense and Cost Containment Expenses Unpaid	173,792,334	5.25	5,294,317	6.81	113,417,324	6.52	12,107,863	5.52	154,780,582	6.01	459,392,420	5.80
9 Adjusting and Other Expenses Unpaid **	145,613,063	4.40	2,389,979	3.07	232,838,880	13.39	12,526,006	5.71	163,500,651	6.35	556,868,580	7.03
10 Unearned Premium Reserves	1,027,702,581	31.07	35,109,090	45.15	459,985,677	26.45	54,512,149	24.85	687,283,993	26.69	2,264,593,490	28.60
11 Agents Balances**	664,894,289	20.10	21,413,816	27.54	242,103,807	13.92	35,640,400	16.25	499,489,023	19.40	1,463,541,335	18.48
12 Commission & Brokerage Expenses Incurred	418,379,422	12.65	8,787,010	11.30	155,893,095	8.96	370,793	0.17	174,699,471	6.78	758,129,791	9.57
13 Taxes, Licenses and Fees Incurred	62,499,215	1.89	1,654,369	2.13	35,620,730	2.05	3,122,998	1.42	52,591,883	2.04	155,489,195	1.96
14 Other Acquisition Expenses Incurred **	203,565,089	6.15	9,238,920	11.88	177,305,686	10.19	20,756,307	9.46	220,864,613	8.58	631,730,615	7.98
15 General Expenses Incurred **	97,817,043	2.96	3,800,967	4.89	67,985,424	3.91	4,690,897	2.14	157,350,115	6.11	331,644,446	4.19
16 Other Income Less Other Expenses **	19,472,008	0.59	24,000	0.03	14,831,614	0.85	2,317,036	1.06	33,322,669	1.29	69,967,326	0.88
17 Pretax Profit or Loss Excluding Investment Gain*	68,004,886	2.06	2,943,194	3.78	29,143,363	1.68	(34,566,460)	(15.76)	(64,689,141)	(2.51)	835,841	0.01

* (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 2012 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	359,756,092	106.22	19,655,735	99.69	90,634,612	104.56	16,574,736	91.86	1,056,152,346	104.42	1,542,773,521	104.63
2	Premiums Earned	338,689,991	100.00	19,716,479	100.00	86,685,764	100.00	18,044,402	100.00	1,011,408,123	100.00	1,474,544,759	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,530	0.01	0	0.00	708,907	0.07	718,437	0.05
4	Incurred Losses	222,356,596	65.65	9,026,974	45.78	48,046,228	55.43	7,213,071	39.97	724,453,738	71.63	1,011,096,607	68.57
5	Defense and Cost Containment Expenses Incurred	17,348,117	5.12	829,575	4.21	4,647,195	5.36	670,042	3.71	80,213,654	7.93	103,708,583	7.03
6	Adjusting and Other Expenses Incurred **	11,676,000	3.45	491,987	2.50	7,435,579	8.58	1,356,000	7.51	59,631,904	5.90	80,591,470	5.47
7	Unpaid Losses	285,346,548	84.25	16,623,135	84.31	58,829,288	67.86	17,522,954	97.11	1,256,603,850	124.24	1,634,925,775	110.88
8	Defense and Cost Containment Expenses Unpaid	36,532,856	10.79	2,926,993	14.85	10,863,262	12.53	4,443,588	24.63	174,354,575	17.24	229,121,274	15.54
9	Adjusting and Other Expenses Unpaid **	20,066,999	5.92	1,089,971	5.53	6,788,274	7.83	1,583,589	8.78	63,946,694	6.32	93,475,528	6.34
10	Unearned Premium Reserves	168,717,745	49.81	8,932,193	45.30	38,406,553	44.31	7,585,265	42.04	492,039,417	48.65	715,681,173	48.54
11	Agents Balances**	91,110,998	26.90	2,625,931	13.32	25,756,983	29.71	3,194,476	17.70	279,475,183	27.63	402,163,571	27.27
12	Commission & Brokerage Expenses Incurred	53,475,665	15.79	3,380,388	17.14	9,002,296	10.38	2,260,485	12.53	154,112,142	15.24	222,230,976	15.07
13	Taxes, Licenses and Fees Incurred	6,353,439	1.88	364,183	1.85	1,612,450	1.86	404,887	2.24	21,945,606	2.17	30,680,565	2.08
14	Other Acquisition Expenses Incurred **	6,603,000	1.95	1,221,968	6.20	9,958,808	11.49	1,452,842	8.05	56,593,102	5.60	75,829,720	5.14
15	General Expenses Incurred **	8,621,000	2.55	948,975	4.81	6,567,319	7.58	881,108	4.88	77,741,247	7.69	94,759,648	6.43
16	Other Income Less Other Expenses **	2,190,000	0.65	23,999	0.12	(93,690)	(0.11)	4,658	0.03	(5,236,601)	(0.52)	(3,111,633)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain*	14,446,175	4.27	3,476,429	17.63	(687,330)	(0.79)	3,810,625	21.12	(169,228,778)	(16.73)	(148,182,880)	(10.05)

* (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 2012 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	2,587,384,144	102.43	69,993,914	107.61	1,251,739,086	100.82	208,658,722	101.67	2,066,626,685	102.53	6,184,402,551	102.16
2	Premiums Earned	2,525,909,438	100.00	65,046,798	100.00	1,241,548,817	100.00	205,239,488	100.00	2,015,620,381	100.00	6,053,364,922	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,785,778	0.22	19,787,931	9.64	6,207,200	0.31	28,780,909	0.48
4	Incurred Losses	1,642,331,529	65.02	41,934,623	64.47	907,740,145	73.11	141,193,598	68.79	1,313,825,250	65.18	4,047,025,145	66.86
5	Defense and Cost Containment Expenses Incurred	12,906,097	0.51	53,930	0.08	2,626,649	0.21	1,215,497	0.59	12,213,383	0.61	29,015,556	0.48
6	Adjusting and Other Expenses Incurred **	173,717,825	6.88	3,002,991	4.62	142,014,233	11.44	19,108,345	9.31	188,097,869	9.33	525,941,262	8.69
7	Unpaid Losses	110,932,917	4.39	2,036,837	3.13	91,585,388	7.38	2,053,407	1.00	84,078,053	4.17	290,686,602	4.80
8	Defense and Cost Containment Expenses Unpaid	7,796,447	0.31	86,062	0.13	1,679,568	0.14	380,570	0.19	6,051,420	0.30	15,994,067	0.26
9	Adjusting and Other Expenses Unpaid **	29,384,948	1.16	306,999	0.47	83,898,793	6.76	5,911,177	2.88	34,093,447	1.69	153,595,365	2.54
10	Unearned Premium Reserves	852,020,708	33.73	29,685,575	45.64	332,604,664	26.79	52,542,166	25.60	580,666,592	28.81	1,847,519,705	30.52
11	Agents Balances**	486,705,673	19.27	17,888,944	27.50	176,659,272	14.23	33,476,271	16.31	388,226,004	19.26	1,102,956,165	18.22
12	Commission & Brokerage Expenses Incurred	294,957,999	11.68	7,600,655	11.68	108,773,020	8.76	494,194	0.24	147,861,545	7.34	559,687,413	9.25
13	Taxes, Licenses and Fees Incurred	49,047,013	1.94	1,404,540	2.16	24,997,200	2.01	2,964,431	1.44	41,425,851	2.06	119,839,035	1.98
14	Other Acquisition Expenses Incurred **	155,582,148	6.16	7,588,976	11.67	129,047,990	10.39	19,922,322	9.71	172,575,174	8.56	484,716,611	8.01
15	General Expenses Incurred **	75,481,416	2.99	3,196,990	4.91	43,761,462	3.52	4,330,599	2.11	123,911,673	6.15	250,682,140	4.14
16	Other Income Less Other Expenses **	13,446,993	0.53	14,000	0.02	10,029,577	0.81	2,105,748	1.03	15,788,208	0.78	41,384,526	0.68
17	Pretax Profit or Loss Excluding Investment Gain*	135,332,404	5.36	278,093	0.43	(110,168,083)	(8.87)	(1,671,681)	(0.81)	25,290,643	1.25	49,061,377	0.81

* (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 2012 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	125,289,170	104.15	7,598,993	99.03	35,217,100	103.55	7,002,599	92.69	316,417,955	102.75	491,525,817	102.94
2	Premiums Earned	120,291,550	100.00	7,673,051	100.00	34,010,663	100.00	7,554,999	100.00	307,948,435	100.00	477,478,698	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,005	0.00	0	0.00	229,694	0.07	230,699	0.05
4	Incurred Losses	73,602,867	61.19	4,059,852	52.91	20,873,011	61.37	3,749,160	49.62	239,348,086	77.72	341,632,976	71.55
5	Defense and Cost Containment Expenses Incurred	855,546	0.71	49,913	0.65	88,412	0.26	(2,764)	(0.04)	4,664,325	1.51	5,655,432	1.18
6	Adjusting and Other Expenses Incurred **	8,536,897	7.10	532,142	6.94	3,917,270	11.52	727,971	9.64	26,012,026	8.45	39,726,307	8.32
7	Unpaid Losses	7,028,464	5.84	345,876	4.51	2,083,351	6.13	791,053	10.47	54,548,928	17.71	64,797,672	13.57
8	Defense and Cost Containment Expenses Unpaid	1,056,459	0.88	94,820	1.24	62,390	0.18	208,785	2.76	9,587,558	3.11	11,010,012	2.31
9	Adjusting and Other Expenses Unpaid **	1,094,987	0.91	51,014	0.66	1,134,968	3.34	90,770	1.20	4,956,132	1.61	7,327,870	1.53
10	Unearned Premium Reserves	59,150,554	49.17	3,187,537	41.54	13,502,297	39.70	3,151,697	41.72	129,609,621	42.09	208,601,706	43.69
11	Agents Balances**	31,706,618	26.36	867,232	11.30	9,819,669	28.87	1,447,914	19.16	80,733,538	26.22	124,574,970	26.09
12	Commission & Brokerage Expenses Incurred	17,285,741	14.37	1,444,229	18.82	3,251,143	9.56	834,827	11.05	41,592,957	13.51	64,408,897	13.49
13	Taxes, Licenses and Fees Incurred	2,304,033	1.92	147,335	1.92	662,349	1.95	185,009	2.45	7,010,967	2.28	10,309,693	2.16
14	Other Acquisition Expenses Incurred **	2,873,965	2.39	285,076	3.72	4,027,435	11.84	651,574	8.62	16,877,552	5.48	24,715,603	5.18
15	General Expenses Incurred **	3,797,954	3.16	246,066	3.21	2,534,866	7.45	409,694	5.42	26,784,082	8.70	33,772,662	7.07
16	Other Income Less Other Expenses **	785,991	0.65	14,004	0.18	29,421	0.09	(129)	(0.00)	62,235,515	20.21	63,064,801	13.21
17	Pretax Profit or Loss Excluding Investment Gain*	11,820,537	9.83	922,442	12.02	(1,315,408)	(3.87)	999,398	13.23	7,664,262	2.49	20,091,230	4.21

* (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 Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	172,842,766	100.07	172,842,766	100.07
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	172,727,383	100.00	172,727,383	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	33	0.00	0	0.00	81,607,024	47.25	81,607,057	47.25
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,070)	0.00	0	0.00	13,087,969	7.58	13,086,899	7.58
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,459,407	2.58	4,459,407	2.58
7	Unpaid Losses	0	0.00	0	0.00	137,196	0.00	0	0.00	455,383,812	263.64	455,521,008	263.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.00	0	0.00	55,929,441	32.38	55,929,443	32.38
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	7,965,257	4.61	7,965,257	4.61
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	77,327,012	44.77	77,327,012	44.77
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	40,819,588	23.63	40,819,588	23.63
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,045,836	14.50	25,045,836	14.50
13	Taxes, Licenses and Fees Incurred	0	0.00	(15)	0.00	0	0.00	0	0.00	3,086,762	1.79	3,086,747	1.79
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	5,702,130	3.30	5,702,130	3.30
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,013,127	4.06	7,013,127	4.06
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(4,197,340)	(2.43)	(4,197,340)	(2.43)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	0.00	1,037	0.00	0	0.00	28,527,789	16.52	28,528,841	16.52

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

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

Total For Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	35,263	97.69	603,952	109.22	9,193	169.93	69,761,577	100.51	70,409,985	100.59
2	Premiums Earned	0	0.00	36,096	100.00	552,978	100.00	5,410	100.00	69,404,893	100.00	69,999,377	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	53	0.01	0	0.00	0	0.00	53	0.00
4	Incurred Losses	0	0.00	2,306	6.39	366,914	66.35	2,803	51.81	28,683,271	41.33	29,055,294	41.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	(303)	(0.84)	14,050	2.54	658	12.16	3,115,049	4.49	3,129,454	4.47
6	Adjusting and Other Expenses Incurred **	0	0.00	30,080	83.33	(10,629)	(1.92)	19	0.36	4,050,553	5.84	4,070,023	5.81
7	Unpaid Losses	0	0.00	25,843	71.60	135,983	24.59	4,384	81.04	54,628,427	78.71	54,794,637	78.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,610	4.46	6,863	1.24	595	11.00	10,033,243	14.46	10,042,311	14.35
9	Adjusting and Other Expenses Unpaid **	0	0.00	26,069	72.22	31,642	5.72	106	1.95	3,944,534	5.68	4,002,351	5.72
10	Unearned Premium Reserves	0	0.00	15,002	41.56	297,514	53.80	5,599	103.49	42,389,417	61.08	42,707,532	61.01
11	Agents Balances**	0	0.00	2,005	5.56	235,868	42.65	199	3.67	15,903,087	22.91	16,141,159	23.06
12	Commission & Brokerage Expenses Incurred	0	0.00	4,871	13.49	45,308	8.19	0	0.00	9,982,784	14.38	10,032,963	14.33
13	Taxes, Licenses and Fees Incurred	0	0.00	636	1.76	9,443	1.71	176	3.25	1,380,720	1.99	1,390,975	1.99
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	104,251	18.85	1,054	19.48	5,632,380	8.12	5,737,685	8.20
15	General Expenses Incurred **	0	0.00	6,016	16.67	57,827	10.46	250	4.62	6,560,235	9.45	6,624,327	9.46
16	Other Income Less Other Expenses **	0	0.00	0	0.00	1,140	0.21	(42)	(0.77)	(916,432)	(1.32)	(915,334)	(1.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(7,510)	(20.81)	(33,099)	(5.99)	408	7.55	9,083,469	13.09	9,043,268	12.92

* 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 2012 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	3,032,147	112.12	1,733	81.44	412,785,188	97.04	415,819,068	97.14
2	Premiums Earned	0	0.00	9,316	100.00	2,704,391	100.00	2,128	100.00	425,360,188	100.00	428,076,023	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	44,480,512	10.46	44,480,512	10.39
4	Incurred Losses	0	0.00	0	0.00	3,175,705	117.43	631	29.65	60,466,378	14.22	63,642,714	14.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,230,161	45.49	100	4.70	7,514,324	1.77	8,744,585	2.04
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	218,670	8.09	3,765	176.92	12,831,923	3.02	13,054,358	3.05
7	Unpaid Losses	0	0.00	0	0.00	3,402,887	125.83	90	4.23	146,120,666	34.35	149,523,643	34.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,240,136	45.86	101	4.75	54,865,206	12.90	56,105,443	13.11
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	95,496	3.53	82	3.85	18,538,558	4.36	18,634,136	4.35
10	Unearned Premium Reserves	0	0.00	600	6.44	1,180,606	43.66	918	43.14	227,377,526	53.46	228,559,650	53.39
11	Agents Balances**	0	0.00	0	0.00	951,300	35.18	1,023	48.08	71,046,744	16.70	71,999,067	16.82
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,032,536	38.18	0	0.00	101,489,159	23.86	102,521,695	23.95
13	Taxes, Licenses and Fees Incurred	0	0.00	19	0.20	53,954	2.00	44	2.07	9,759,141	2.29	9,813,158	2.29
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	443,524	16.40	327	15.38	44,905,773	10.56	45,349,624	10.59
15	General Expenses Incurred **	0	0.00	0	0.00	282,400	10.44	123	5.77	40,612,280	9.55	40,894,802	9.55
16	Other Income Less Other Expenses **	0	0.00	0	0.00	31,538	1.17	(41)	(1.92)	1,785,591	0.42	1,817,088	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,297	99.80	(3,701,021)	(136.85)	(2,903)	(136.42)	105,086,289	24.71	101,391,662	23.69

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

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

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	4,046,033	99.92	150,053	95.94	131,062	88.02	3,125	167.65	14,214,373	106.18	18,544,646	104.51
2	Premiums Earned	4,049,285	100.00	156,404	100.00	148,907	100.00	1,864	100.00	13,387,084	100.00	17,743,544	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.02	0	0.00	54	0.00	77	0.00
4	Incurred Losses	861,224	21.27	(640,762)	(409.68)	144,169	96.82	(217)	(11.64)	10,450,702	78.07	10,815,116	60.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	(161,052)	(102.97)	8,718	5.85	(31)	(1.66)	454,413	3.39	302,048	1.70
6	Adjusting and Other Expenses Incurred **	46,003	1.14	206,533	132.05	3,981	2.67	395	21.20	306,572	2.29	563,485	3.18
7	Unpaid Losses	141,896	3.50	65,407	41.82	204,766	137.51	114	6.12	16,272,397	121.55	16,684,580	94.03
8	Defense and Cost Containment Expenses Unpaid	1	0.00	11,554	7.39	4,246	2.85	23	1.23	1,763,913	13.18	1,779,737	10.03
9	Adjusting and Other Expenses Unpaid **	30,002	0.74	147,381	94.23	1,395	0.94	(215)	(11.52)	348,895	2.61	527,459	2.97
10	Unearned Premium Reserves	64,203	1.59	75,236	48.10	61,663	41.41	1,925	103.27	9,416,274	70.34	9,619,301	54.21
11	Agents Balances**	79,006	1.95	19,049	12.18	42,905	28.81	129	6.91	3,362,128	25.11	3,503,217	19.74
12	Commission & Brokerage Expenses Incurred	1,076,432	26.58	26,896	17.20	10,282	6.90	14	0.75	2,735,131	20.43	3,848,755	21.69
13	Taxes, Licenses and Fees Incurred	23,962	0.59	2,518	1.61	2,798	1.88	60	3.22	292,787	2.19	322,125	1.82
14	Other Acquisition Expenses Incurred **	591,042	14.60	11,028	7.05	27,065	18.18	2,276	122.12	1,063,774	7.95	1,695,185	9.55
15	General Expenses Incurred **	236,017	5.83	5,013	3.21	51,359	34.49	94	5.07	932,623	6.97	1,225,106	6.90
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(554)	(0.37)	0	0.00	(271,027)	(2.02)	(271,581)	(1.53)
17	Pretax Profit or Loss Excluding Investment Gain*	1,214,606	30.00	706,229	451.54	(100,042)	(67.18)	(728)	(39.05)	(3,119,999)	(23.31)	(1,299,934)	(7.33)

* (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 2012 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	10,189,746	107.21	31,660,398	102.62	1,496,919	101.01	92,927,928	100.93	136,274,991	101.77
2	Premiums Earned	0	0.00	9,504,750	100.00	30,852,379	100.00	1,481,975	100.00	92,071,044	100.00	133,910,148	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	715	0.00	0	0.00	0	0.00	715	0.00
4	Incurred Losses	0	0.00	3,468,683	36.49	17,691,821	57.34	547,457	36.94	15,920,832	17.29	37,628,793	28.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	218,241	2.30	(87,384)	(0.28)	499	0.03	1,195,809	1.30	1,327,165	0.99
6	Adjusting and Other Expenses Incurred **	0	0.00	397,073	4.18	344,228	1.12	15,719	1.06	2,487,296	2.70	3,244,317	2.42
7	Unpaid Losses	0	0.00	2,181,134	22.95	30,615,313	99.23	48,611	3.28	22,501,619	24.44	55,346,677	41.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	152,943	1.61	344,962	1.12	1,163	0.08	1,709,610	1.86	2,208,678	1.65
9	Adjusting and Other Expenses Unpaid **	0	0.00	302,056	3.18	499,977	1.62	4,590	0.31	1,979,054	2.15	2,785,676	2.08
10	Unearned Premium Reserves	0	0.00	5,104,797	53.71	14,424,075	46.75	102,371	6.91	22,712,080	24.67	42,343,323	31.62
11	Agents Balances**	0	0.00	432,080	4.55	4,372,267	14.17	188,976	12.75	21,852,927	23.73	26,846,250	20.05
12	Commission & Brokerage Expenses Incurred	0	0.00	1,568,929	16.51	295,723	0.96	272,563	18.39	4,845,559	5.26	6,982,774	5.21
13	Taxes, Licenses and Fees Incurred	0	0.00	184,401	1.94	951,873	3.09	35,822	2.42	1,912,900	2.08	3,084,996	2.30
14	Other Acquisition Expenses Incurred **	0	0.00	21,004	0.22	1,524,044	4.94	93,513	6.31	10,762,095	11.69	12,400,655	9.26
15	General Expenses Incurred **	0	0.00	3,905,719	41.09	4,826,942	15.65	37,635	2.54	10,036,585	10.90	18,806,881	14.04
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(52,022)	(0.17)	(18,358)	(1.24)	(2,081,002)	(2.26)	(2,151,382)	(1.61)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(259,300)	(2.73)	5,252,395	17.02	460,409	31.07	42,828,966	46.52	48,282,470	36.06

* (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 2012 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	22,675,236	99.21	46,379,464	97.08	0	0.00	0	0.00	186,846,634	72.52	255,901,334	77.95
2 Premiums Earned	22,856,799	100.00	47,775,567	100.00	0	0.00	0	0.00	257,651,106	100.00	328,283,472	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	6,876,485	30.09	3,002,509	6.28	0	0.00	0	0.00	93,990,149	36.48	103,869,143	31.64
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,319,553	0.90	2,319,553	0.71
6 Adjusting and Other Expenses Incurred **	0	0.00	335,997	0.70	0	0.00	0	0.00	6,690,119	2.60	7,026,116	2.14
7 Unpaid Losses	874,322	3.83	714,151	1.49	0	0.00	0	0.00	52,517,275	20.38	54,105,748	16.48
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	187,388	0.07	187,388	0.06
9 Adjusting and Other Expenses Unpaid **	0	0.00	73,999	0.15	0	0.00	0	0.00	4,081,384	1.58	4,155,384	1.27
10 Unearned Premium Reserves	2,362,320	10.34	86,852,720	181.79	0	0.00	0	0.00	377,376,724	146.47	466,591,764	142.13
11 Agents Balances**	1,836,984	8.04	2,397,978	5.02	0	0.00	0	0.00	26,076,524	10.12	30,311,486	9.23
12 Commission & Brokerage Expenses Incurred	8,950,182	39.16	30,111,551	63.03	0	0.00	0	0.00	56,275,772	21.84	95,337,505	29.04
13 Taxes, Licenses and Fees Incurred	411,273	1.80	869,805	1.82	0	0.00	0	0.00	4,130,822	1.60	5,411,900	1.65
14 Other Acquisition Expenses Incurred **	0	0.00	764,993	1.60	0	0.00	0	0.00	11,054,121	4.29	11,819,114	3.60
15 General Expenses Incurred **	(269,998)	(1.18)	796,993	1.67	0	0.00	0	0.00	19,446,927	7.55	19,973,922	6.08
16 Other Income Less Other Expenses **	0	0.00	60,999	0.13	0	0.00	0	0.00	2,717,180	1.05	2,778,180	0.85
17 Pretax Profit or Loss Excluding Investment Gain*	6,888,857	30.14	11,954,719	25.02	0	0.00	0	0.00	66,460,824	25.79	85,304,400	25.98

* (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 Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2012 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	204,691,244	148.64	204,691,244	148.64
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	137,709,406	100.00	137,709,406	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	60	0.00	0	0.00	0	0.00	0	0.00	107,025,461	77.72	107,025,521	77.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	987,325	0.72	987,325	0.72
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,730,080	1.26	1,730,080	1.26
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	21,985,996	15.97	21,985,996	15.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,066,087	1.50	2,066,087	1.50
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	880,529	0.64	880,529	0.64
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	409,305,882	297.22	409,305,882	297.22
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	12,037,091	8.74	12,037,091	8.74
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,175,640	3.03	4,175,640	3.03
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,142,581	3.01	4,142,581	3.01
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	3,108,818	2.26	3,108,818	2.26
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,230,665	5.25	7,230,665	5.25
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	60,438,201	43.89	60,438,201	43.89
17	Pretax Profit or Loss Excluding Investment Gain*	(60)	0.00	0	0.00	0	0.00	0	0.00	69,747,037	50.65	69,746,977	50.65

* (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)



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