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.

2013
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, 2013*

TEXAS DEPARTMENT OF INSURANCE

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Property & Casualty Actuarial Office
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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 2013 ANNUAL STATEMENT.

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

SECTION I - DIRECT BUSINESS		SECTION II - NET BUSINESS		SECTION III - TEXAS DIRECT BUSINESS	
	Page		Page		Page
Total For All Direct Business Written.....	1	Total For All Direct Business Written.....	35	Total For All Direct Business Written.....	69
Total For All Lines (Line 35).....	2	Total For All Lines (Line 35).....	36	Total For All Lines (Line 35).....	70
Fire.....	3	Fire.....	37	Fire.....	71
Allied Lines.....	4	Allied Lines.....	38	Allied Lines.....	72
Multiple Peril Crop.....	5	Multiple Peril Crop.....	39	Multiple Peril Crop.....	73
Federal Flood.....	6	Federal Flood.....	40	Federal Flood.....	74
Farmowners Multiple Peril.....	7	Farmowners Multiple Peril.....	41	Farmowners Multiple Peril.....	75
Homeowners Multiple Peril.....	8	Homeowners Multiple Peril.....	42	Homeowners Multiple Peril.....	76
Commercial Multiple Peril.....	9	Commercial Multiple Peril.....	43	Commercial Multiple Peril.....	77
Mortgage Guaranty.....	10	Mortgage Guaranty.....	44	Mortgage Guaranty.....	78
Ocean Marine.....	11	Ocean Marine.....	45	Ocean Marine.....	79
Inland Marine.....	12	Inland Marine.....	46	Inland Marine.....	80
Financial Guaranty.....	13	Financial Guaranty.....	47	Financial Guaranty.....	81
Medical Malpractice.....	14	Medical Malpractice.....	48	Medical Malpractice.....	82
Earthquake.....	15	Earthquake.....	49	Earthquake.....	83
Group Accident and Health.....	16	Group Accident and Health.....	50	Group Accident and Health.....	84
Credit Accident and Health (Group and Individual)...	17	Credit Accident and Health (Group and Individual).....	51	Credit Accident and Health (Group and Individual).....	85
Other Accident and Health.....	18	Other Accident and Health.....	52	Other Accident and Health.....	86
Workers' Compensation.....	19	Workers' Compensation.....	53	Workers' Compensation.....	87
Other General Liability - By Occurrence.....	20	Other General Liability - By Occurrence.....	54	Other General Liability - By Occurrence.....	88
Other General Liability - Claims Made.....	21	Other General Liability - Claims Made.....	55	Other General Liability - Claims Made.....	89
Excess Workers' Compensation.....	22	Excess Workers' Compensation.....	56	Excess Workers' Compensation.....	90
Products Liability.....	23	Products Liability.....	57	Products Liability.....	91
Private Passenger Auto Liability.....	24	Private Passenger Auto Liability.....	58	Private Passenger Auto Liability.....	92
Commercial Auto Liability.....	25	Commercial Auto Liability.....	59	Commercial Auto Liability.....	93
Private Passenger Auto Phys. Damage.....	26	Private Passenger Auto Phys. Damage.....	60	Private Passenger Auto Phys. Damage.....	94
Commercial Auto Phys. Damage.....	27	Commercial Auto Phys. Damage.....	61	Commercial Auto Phys. Damage.....	95
Aircraft.....	28	Aircraft.....	62	Aircraft.....	96
Fidelity.....	29	Fidelity.....	63	Fidelity.....	97
Surety.....	30	Surety.....	64	Surety.....	98
Burglary and Theft.....	31	Burglary and Theft.....	65	Burglary and Theft.....	99
Boiler and Machinery.....	32	Boiler and Machinery.....	66	Boiler and Machinery.....	100
Credit.....	33	Credit.....	67	Credit.....	101
Warranty.....	34	Warranty.....	68	Warranty.....	102

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, 2013*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-34) - Direct Business
Source: NAIC 2013 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	6,766,191	101.20	5,237,692	102.43	54,926,223	101.92	16,225,361	102.12	316,317,278	101.17	399,472,745	101.32
2	Premiums Earned	6,685,837	100.00	5,113,469	100.00	53,892,291	100.00	15,888,714	100.00	312,671,651	100.00	394,251,962	100.00
3	Dividends to Policyholders	0	0.00	12,059	0.24	197,708	0.37	1,031,776	6.49	672,254	0.22	1,913,797	0.49
4	Incurred Losses	4,151,448	62.09	2,211,339	43.25	33,241,422	61.68	9,216,276	58.01	175,463,095	56.12	224,283,580	56.89
5	Defense and Cost Containment Expenses Incurred	117,375	1.76	113,828	2.23	1,854,173	3.44	437,340	2.75	14,635,381	4.68	17,158,097	4.35
6	Unallocated LAE* Incurred	463,694	6.94	358,403	7.01	5,178,516	9.61	1,231,609	7.75	19,810,596	6.34	27,042,818	6.86
7	Unpaid Losses	1,998,940	29.90	1,256,514	24.57	42,311,731	78.51	8,084,205	50.88	346,769,597	110.91	400,420,987	101.56
8	Defense and Cost Containment Expenses Unpaid	230,333	3.45	196,811	3.85	5,044,821	9.36	1,351,027	8.50	51,177,661	16.37	58,000,653	14.71
9	Unallocated LAE* Unpaid	207,694	3.11	205,267	4.01	4,800,278	8.91	808,294	5.09	18,324,419	5.86	24,345,952	6.18
10	Unearned Premium Reserves	2,209,066	33.04	2,731,969	53.43	19,192,001	35.61	6,999,710	44.05	146,563,452	46.87	177,696,198	45.07
11	Agents Balances	1,348,061	20.16	888,834	17.38	10,170,204	18.87	2,786,312	17.54	65,282,816	20.88	80,476,227	20.41
12	Commission & Brokerage Expenses Incurred	755,384	11.30	718,851	14.06	5,273,464	9.79	955,704	6.01	35,783,579	11.44	43,486,982	11.03
13	Taxes, Licenses and Fees Incurred	122,334	1.83	110,001	2.15	1,206,005	2.24	370,910	2.33	8,160,517	2.61	9,969,767	2.53
14	Other Acquisition Expenses Incurred	453,489	6.78	354,110	6.93	5,462,904	10.14	1,738,531	10.94	20,998,109	6.72	29,007,143	7.36
15	General Expenses Incurred	195,509	2.92	202,120	3.95	3,170,458	5.88	589,058	3.71	20,776,030	6.64	24,933,175	6.32
16	Other Income Less Other Expenses	30,368	0.45	16,412	0.32	(211,514)	(0.39)	90,963	0.57	(9,651,162)	(3.09)	(9,724,933)	(2.47)
17	Pretax Profit or Loss Excluding Investment Gain**	456,975	6.83	1,049,151	20.52	(1,903,906)	(3.53)	408,461	2.57	6,720,870	2.15	6,731,551	1.71

* 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 2013 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	6,824,869	101.19	5,240,725	102.43	54,937,514	101.92	16,225,365	102.12	317,335,808	101.18	400,564,281	101.33
2	Premiums Earned	6,744,514	100.00	5,116,466	100.00	53,903,646	100.00	15,888,710	100.00	313,634,027	100.00	395,287,363	100.00
3	Dividends to Policyholders	0	0.00	12,058	0.24	197,713	0.37	1,031,776	6.49	672,265	0.21	1,913,812	0.48
4	Incurred Losses	4,151,448	61.55	2,212,925	43.25	33,244,333	61.67	9,216,280	58.01	176,220,038	56.19	225,045,024	56.93
5	Defense and Cost Containment Expenses Incurred	117,374	1.74	113,908	2.23	1,854,187	3.44	437,340	2.75	14,666,562	4.68	17,189,371	4.35
6	Unallocated LAE* Incurred	463,692	6.88	358,541	7.01	5,179,740	9.61	1,231,609	7.75	19,837,080	6.32	27,070,662	6.85
7	Unpaid Losses	1,998,938	29.64	1,257,332	24.57	42,332,201	78.53	8,084,200	50.88	348,832,140	111.22	402,504,811	101.83
8	Defense and Cost Containment Expenses Unpaid	230,335	3.42	196,895	3.85	5,044,831	9.36	1,351,026	8.50	51,220,876	16.33	58,043,963	14.68
9	Unallocated LAE* Unpaid	207,697	3.08	205,429	4.02	4,800,277	8.91	808,296	5.09	18,337,248	5.85	24,358,947	6.16
10	Unearned Premium Reserves	2,209,065	32.75	2,733,290	53.42	19,195,070	35.61	6,999,710	44.05	147,250,981	46.95	178,388,116	45.13
11	Agents Balances	1,348,059	19.99	888,926	17.37	10,170,482	18.87	2,786,312	17.54	65,349,602	20.84	80,543,381	20.38
12	Commission & Brokerage Expenses Incurred	755,383	11.20	719,234	14.06	5,275,406	9.79	955,706	6.02	35,899,300	11.45	43,605,029	11.03
13	Taxes, Licenses and Fees Incurred	122,336	1.81	110,064	2.15	1,206,297	2.24	370,909	2.33	8,183,783	2.61	9,993,389	2.53
14	Other Acquisition Expenses Incurred	453,488	6.72	354,153	6.92	5,462,898	10.13	1,738,533	10.94	21,033,070	6.71	29,042,142	7.35
15	General Expenses Incurred	195,510	2.90	202,149	3.95	3,170,713	5.88	589,062	3.71	20,894,982	6.66	25,052,416	6.34
16	Other Income Less Other Expenses	30,367	0.45	16,419	0.32	(211,526)	(0.39)	90,957	0.57	(9,547,470)	(3.04)	(9,621,253)	(2.43)
17	Pretax Profit or Loss Excluding Investment Gain**	515,654	7.65	1,049,857	20.52	(1,899,168)	(3.52)	408,459	2.57	6,679,471	2.13	6,754,273	1.71

* 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 2013 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	12,390	99.93	132,943	101.17	916,432	101.95	342,597	101.10	5,928,855	95.55	7,333,217	96.66
2	Premiums Earned	12,399	100.00	131,409	100.00	898,864	100.00	338,857	100.00	6,204,914	100.00	7,586,443	100.00
3	Dividends to Policyholders	0	0.00	86	0.07	3,906	0.43	16,478	4.86	(193)	(0.00)	20,277	0.27
4	Incurred Losses	3,569	28.78	43,557	33.15	330,354	36.75	93,632	27.63	2,281,201	36.76	2,752,313	36.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,141	0.87	9,899	1.10	4,540	1.34	43,204	0.70	58,784	0.77
6	Unallocated LAE* Incurred	153	1.23	2,499	1.90	20,515	2.28	8,046	2.37	141,410	2.28	172,623	2.28
7	Unpaid Losses	780	6.29	23,162	17.63	280,697	31.23	26,251	7.75	2,317,749	37.35	2,648,639	34.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,178	0.90	10,246	1.14	2,834	0.84	92,684	1.49	106,942	1.41
9	Unallocated LAE* Unpaid	54	0.44	628	0.48	19,933	2.22	3,458	1.02	95,547	1.54	119,620	1.58
10	Unearned Premium Reserves	188	1.52	62,552	47.60	463,371	51.55	179,070	52.85	2,821,361	45.47	3,526,542	46.48
11	Agents Balances	217	1.75	21,327	16.23	203,119	22.60	63,845	18.84	1,245,286	20.07	1,533,794	20.22
12	Commission & Brokerage Expenses Incurred	2,455	19.80	22,356	17.01	57,350	6.38	29,953	8.84	742,843	11.97	854,957	11.27
13	Taxes, Licenses and Fees Incurred	60	0.48	3,049	2.32	24,832	2.76	8,223	2.43	166,491	2.68	202,655	2.67
14	Other Acquisition Expenses Incurred	1,861	15.01	3,441	2.62	72,062	8.02	43,028	12.70	374,489	6.04	494,881	6.52
15	General Expenses Incurred	762	6.15	10,030	7.63	121,581	13.53	12,524	3.70	591,059	9.53	735,956	9.70
16	Other Income Less Other Expenses	0	0.00	1,498	1.14	593	0.07	1,846	0.54	4,975	0.08	8,912	0.12
17	Pretax Profit or Loss Excluding Investment Gain**	3,538	28.53	46,751	35.58	258,951	28.81	124,277	36.68	1,869,380	30.13	2,302,897	30.36

* 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 2013 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	5,955	99.92	191,147	104.65	1,632,442	102.69	368,425	106.75	4,969,162	102.04	7,167,131	102.49
2	Premiums Earned	5,960	100.00	182,661	100.00	1,589,664	100.00	345,136	100.00	4,869,784	100.00	6,993,205	100.00
3	Dividends to Policyholders	0	0.00	464	0.25	3,480	0.22	23,190	6.72	(184)	(0.00)	26,950	0.39
4	Incurred Losses	3,877	65.05	94,133	51.53	746,805	46.98	234,473	67.94	2,687,254	55.18	3,766,542	53.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,312	2.36	9,799	0.62	4,905	1.42	67,544	1.39	86,560	1.24
6	Unallocated LAE* Incurred	1,309	21.96	13,449	7.36	39,674	2.50	23,714	6.87	264,994	5.44	343,140	4.91
7	Unpaid Losses	749	12.57	47,050	25.76	262,184	16.49	67,917	19.68	2,375,041	48.77	2,752,941	39.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,780	2.62	3,340	0.21	4,555	1.32	125,260	2.57	137,935	1.97
9	Unallocated LAE* Unpaid	284	4.77	2,710	1.48	6,211	0.39	5,871	1.70	95,363	1.96	110,439	1.58
10	Unearned Premium Reserves	91	1.53	93,182	51.01	710,328	44.68	191,163	55.39	2,024,276	41.57	3,019,040	43.17
11	Agents Balances	104	1.74	27,167	14.87	232,888	14.65	60,462	17.52	1,069,093	21.95	1,389,714	19.87
12	Commission & Brokerage Expenses Incurred	1,180	19.80	27,065	14.82	93,863	5.90	25,912	7.51	608,829	12.50	756,849	10.82
13	Taxes, Licenses and Fees Incurred	29	0.49	4,211	2.31	40,591	2.55	8,253	2.39	125,141	2.57	178,225	2.55
14	Other Acquisition Expenses Incurred	895	15.02	10,406	5.70	92,678	5.83	39,942	11.57	270,606	5.56	414,527	5.93
15	General Expenses Incurred	366	6.14	10,795	5.91	218,929	13.77	10,313	2.99	380,766	7.82	621,169	8.88
16	Other Income Less Other Expenses	0	0.00	1,096	0.60	(2,173)	(0.14)	1,093	0.32	3,475	0.07	3,491	0.05
17	Pretax Profit or Loss Excluding Investment Gain**	(1,695)	(28.44)	18,915	10.36	341,663	21.49	(24,472)	(7.09)	468,275	9.62	802,686	11.48

* 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 2013 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	1,141,306	97.98	0	0.00	10,417,880	99.01	11,559,186	98.91
2	Premiums Earned	0	0.00	0	0.00	1,164,880	100.00	0	0.00	10,522,219	100.00	11,687,099	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	993,325	85.27	0	0.00	11,918,753	113.27	12,912,078	110.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	84	0.01	0	0.00	14,563	0.14	14,647	0.13
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,129	0.10	0	0.00	155,039	1.47	156,168	1.34
7	Unpaid Losses	0	0.00	0	0.00	557,749	47.88	0	0.00	3,232,352	30.72	3,790,101	32.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	199	0.02	0	0.00	16,228	0.15	16,427	0.14
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,626	0.14	0	0.00	22,679	0.22	24,305	0.21
10	Unearned Premium Reserves	0	0.00	0	0.00	47,200	4.05	0	0.00	1,133,135	10.77	1,180,335	10.10
11	Agents Balances	0	0.00	0	0.00	282,555	24.26	0	0.00	3,180,268	30.22	3,462,823	29.63
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	141,565	12.15	0	0.00	568,255	5.40	709,820	6.07
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,637	0.14	0	0.00	7,424	0.07	9,061	0.08
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	4,662	0.40	0	0.00	(29,702)	(0.28)	(25,040)	(0.21)
15	General Expenses Incurred	0	0.00	0	0.00	400	0.03	0	0.00	114,442	1.09	114,842	0.98
16	Other Income Less Other Expenses	0	0.00	0	0.00	(285)	(0.02)	0	0.00	1,191	0.01	906	0.01
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	21,794	1.87	0	0.00	(2,225,359)	(21.15)	(2,203,565)	(18.85)

* 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 2013 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	21,144	114.03	202,670	100.77	42,594	99.59	2,326,401	101.91	2,592,809	101.87
2	Premiums Earned	0	0.00	18,542	100.00	201,126	100.00	42,769	100.00	2,282,820	100.00	2,545,257	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	6,898	37.20	66,100	32.86	10,157	23.75	2,093,642	91.71	2,176,797	85.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	75	0.40	11	0.01	542	1.27	109,069	4.78	109,697	4.31
6	Unallocated LAE* Incurred	0	0.00	340	1.83	6,782	3.37	260	0.61	57,045	2.50	64,427	2.53
7	Unpaid Losses	0	0.00	4,330	23.35	24,171	12.02	2,397	5.60	209,841	9.19	240,739	9.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	21	0.11	727	0.36	0	0.00	2,658	0.12	3,406	0.13
9	Unallocated LAE* Unpaid	0	0.00	205	1.11	1	0.00	0	0.00	9,441	0.41	9,647	0.38
10	Unearned Premium Reserves	0	0.00	11,657	62.87	111,406	55.39	22,772	53.24	1,222,786	53.56	1,368,621	53.77
11	Agents Balances	0	0.00	0	0.00	24,912	12.39	8,847	20.69	103,845	4.55	137,604	5.41
12	Commission & Brokerage Expenses Incurred	0	0.00	4,623	24.93	37,660	18.72	7,145	16.71	377,575	16.54	427,003	16.78
13	Taxes, Licenses and Fees Incurred	0	0.00	799	4.31	3,801	1.89	1,025	2.40	46,391	2.03	52,016	2.04
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	0.00	2,358	5.51	46,943	2.06	49,303	1.94
15	General Expenses Incurred	0	0.00	327	1.76	2	0.00	1,017	2.38	67,177	2.94	68,523	2.69
16	Other Income Less Other Expenses	0	0.00	188	1.01	(185)	(0.09)	236	0.55	5,189	0.23	5,428	0.21
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	5,665	30.55	86,582	43.05	20,501	47.93	(509,838)	(22.33)	(397,090)	(15.60)

* 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 2013 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	40,602	81.37	414,815	101.57	125,444	106.92	976,864	105.84	1,557,725	103.95
2	Premiums Earned	0	0.00	49,899	100.00	408,386	100.00	117,327	100.00	922,923	100.00	1,498,535	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	23,900	47.90	217,423	53.24	84,478	72.00	466,250	50.52	792,051	52.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	377	0.76	8,648	2.12	731	0.62	17,643	1.91	27,399	1.83
6	Unallocated LAE* Incurred	0	0.00	2,768	5.55	19,982	4.89	4,659	3.97	52,822	5.72	80,231	5.35
7	Unpaid Losses	0	0.00	13,638	27.33	111,434	27.29	23,935	20.40	243,259	26.36	392,266	26.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	874	1.75	20,760	5.08	2,573	2.19	29,545	3.20	53,752	3.59
9	Unallocated LAE* Unpaid	0	0.00	1,776	3.56	4,854	1.19	885	0.75	21,985	2.38	29,500	1.97
10	Unearned Premium Reserves	0	0.00	18,816	37.71	184,737	45.24	63,062	53.75	456,381	49.45	722,996	48.25
11	Agents Balances	0	0.00	6,069	12.16	79,803	19.54	22,969	19.58	217,012	23.51	325,853	21.74
12	Commission & Brokerage Expenses Incurred	0	0.00	5,409	10.84	65,888	16.13	15,272	13.02	169,422	18.36	255,991	17.08
13	Taxes, Licenses and Fees Incurred	0	0.00	854	1.71	9,366	2.29	2,781	2.37	24,214	2.62	37,215	2.48
14	Other Acquisition Expenses Incurred	0	0.00	2,688	5.39	35,698	8.74	7,012	5.98	70,066	7.59	115,464	7.71
15	General Expenses Incurred	0	0.00	1,908	3.82	21,776	5.33	2,862	2.44	74,394	8.06	100,940	6.74
16	Other Income Less Other Expenses	0	0.00	85	0.17	(1,036)	(0.25)	905	0.77	2,850	0.31	2,804	0.19
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	12,081	24.21	28,571	7.00	438	0.37	50,970	5.52	92,060	6.14

* 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 2013 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	133,000	103.39	3,913,836	104.06	3,372,872	102.11	5,101,565	103.70	45,567,058	99.97	58,088,331	100.69
2	Premiums Earned	128,634	100.00	3,761,118	100.00	3,303,305	100.00	4,919,768	100.00	45,579,434	100.00	57,692,259	100.00
3	Dividends to Policyholders	0	0.00	11,189	0.30	49,987	1.51	294,766	5.99	488	0.00	356,430	0.62
4	Incurred Losses	48,535	37.73	1,609,814	42.80	1,714,564	51.90	2,590,572	52.66	21,407,985	46.97	27,371,470	47.44
5	Defense and Cost Containment Expenses Incurred	420	0.33	63,951	1.70	30,221	0.91	43,186	0.88	612,988	1.34	750,766	1.30
6	Unallocated LAE* Incurred	5,706	4.44	305,602	8.13	206,163	6.24	331,096	6.73	3,350,319	7.35	4,198,886	7.28
7	Unpaid Losses	7,843	6.10	596,916	15.87	612,212	18.53	1,068,246	21.71	9,868,278	21.65	12,153,495	21.07
8	Defense and Cost Containment Expenses Unpaid	137	0.11	64,943	1.73	63,127	1.91	101,470	2.06	1,055,062	2.31	1,284,739	2.23
9	Unallocated LAE* Unpaid	616	0.48	157,509	4.19	59,940	1.81	126,304	2.57	1,768,062	3.88	2,112,431	3.66
10	Unearned Premium Reserves	70,659	54.93	2,033,359	54.06	1,725,379	52.23	2,663,919	54.15	24,465,950	53.68	30,959,266	53.66
11	Agents Balances	33,090	25.72	648,528	17.24	663,356	20.08	906,637	18.43	7,604,148	16.68	9,855,759	17.08
12	Commission & Brokerage Expenses Incurred	19,882	15.46	473,930	12.60	375,255	11.36	393,898	8.01	6,126,348	13.44	7,389,313	12.81
13	Taxes, Licenses and Fees Incurred	2,678	2.08	81,122	2.16	80,188	2.43	115,442	2.35	1,207,864	2.65	1,487,294	2.58
14	Other Acquisition Expenses Incurred	16,195	12.59	289,489	7.70	335,353	10.15	588,087	11.95	3,756,959	8.24	4,986,083	8.64
15	General Expenses Incurred	7,483	5.82	105,579	2.81	210,392	6.37	197,691	4.02	2,052,568	4.50	2,573,713	4.46
16	Other Income Less Other Expenses	1,872	1.46	13,095	0.35	(3,294)	(0.10)	27,969	0.57	112,640	0.25	152,282	0.26
17	Pretax Profit or Loss Excluding Investment Gain**	29,607	23.02	833,533	22.16	297,890	9.02	392,997	7.99	7,176,561	15.75	8,730,588	15.13

* 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 2013 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	358,356	87.97	2,422,649	104.37	996,694	100.76	23,864,001	101.99	27,641,700	101.94
2	Premiums Earned	0	0.00	407,379	100.00	2,321,244	100.00	989,194	100.00	23,397,445	100.00	27,115,262	100.00
3	Dividends to Policyholders	0	0.00	150	0.04	7,796	0.34	0	0.00	6,532	0.03	14,478	0.05
4	Incurred Losses	278	0.00	203,183	49.88	1,134,586	48.88	503,645	50.91	10,588,196	45.25	12,429,888	45.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	28,737	7.05	98,674	4.25	19,937	2.02	1,809,354	7.73	1,956,702	7.22
6	Unallocated LAE* Incurred	0	0.00	18,717	4.59	111,978	4.82	83,889	8.48	1,163,296	4.97	1,377,880	5.08
7	Unpaid Losses	214	0.00	247,857	60.84	1,480,902	63.80	605,324	61.19	19,740,285	84.37	22,074,582	81.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	80,200	19.69	453,517	19.54	238,460	24.11	6,224,341	26.60	6,996,518	25.80
9	Unallocated LAE* Unpaid	0	0.00	22,354	5.49	101,437	4.37	80,159	8.10	1,465,858	6.27	1,669,808	6.16
10	Unearned Premium Reserves	0	0.00	151,530	37.20	1,176,666	50.69	513,092	51.87	11,290,422	48.25	13,131,710	48.43
11	Agents Balances	0	0.00	67,860	16.66	687,412	29.61	199,429	20.16	5,838,732	24.95	6,793,433	25.05
12	Commission & Brokerage Expenses Incurred	0	0.00	56,288	13.82	329,556	14.20	135,247	13.67	4,006,944	17.13	4,528,035	16.70
13	Taxes, Licenses and Fees Incurred	0	0.00	7,374	1.81	61,312	2.64	23,765	2.40	613,916	2.62	706,367	2.61
14	Other Acquisition Expenses Incurred	0	0.00	15,705	3.86	214,054	9.22	124,962	12.63	1,542,562	6.59	1,897,283	7.00
15	General Expenses Incurred	0	0.00	38,253	9.39	410,989	17.71	54,580	5.52	1,790,840	7.65	2,294,662	8.46
16	Other Income Less Other Expenses	0	0.00	653	0.16	(53,469)	(2.30)	1,633	0.17	(66,287)	(0.28)	(117,470)	(0.43)
17	Pretax Profit or Loss Excluding Investment Gain**	(277)	0.00	39,616	9.72	(101,168)	(4.36)	44,801	4.53	1,809,524	7.73	1,792,496	6.61

* 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 2013 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	4,548,032	111.85	4,548,032	111.85
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,066,100	100.00	4,066,100	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,837,118	69.77	2,837,118	69.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	33,599	0.83	33,599	0.83
6	Unallocated LAE* Incurred	0	0.00	(126)	0.00	0	0.00	0	0.00	105,030	2.58	104,904	2.58
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	12,674,357	311.71	12,674,357	311.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	58,184	1.43	58,184	1.43
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	169,157	4.16	169,157	4.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,521,655	37.42	1,521,655	37.42
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	188,497	4.64	188,497	4.64
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	930	0.02	930	0.02
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	107,646	2.65	107,646	2.65
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	243,752	5.99	243,752	5.99
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	632,184	15.55	632,184	15.55
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	641,257	15.77	641,257	15.77
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	126	0.00	0	0.00	0	0.00	747,097	18.37	747,223	18.38

* 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 2013 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	6,106	100.05	7,193	98.70	3,725,988	101.54	3,739,287	101.53
2	Premiums Earned	0	0.00	0	0.00	6,103	100.00	7,288	100.00	3,669,544	100.00	3,682,935	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	662	10.85	1,287	17.66	0	0.00	1,949	0.05
4	Incurred Losses	0	0.00	9	0.00	3,832	62.79	2,179	29.90	1,331,327	36.28	1,337,347	36.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	26	0.00	364	5.96	29	0.40	123,013	3.35	123,432	3.35
6	Unallocated LAE* Incurred	0	0.00	2	0.00	(180)	(2.95)	239	3.28	117,395	3.20	117,456	3.19
7	Unpaid Losses	0	0.00	141	0.00	36,050	590.69	2,294	31.48	3,036,324	82.74	3,074,809	83.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	57	0.00	516	8.45	136	1.87	250,762	6.83	251,471	6.83
9	Unallocated LAE* Unpaid	0	0.00	10	0.00	1,433	23.48	77	1.06	125,792	3.43	127,312	3.46
10	Unearned Premium Reserves	0	0.00	0	0.00	2,906	47.62	3,492	47.91	1,209,920	32.97	1,216,318	33.03
11	Agents Balances	0	0.00	0	0.00	1,605	26.30	1,198	16.44	836,655	22.80	839,458	22.79
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	223	3.65	128	1.76	500,945	13.65	501,296	13.61
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	133	2.18	147	2.02	57,968	1.58	58,248	1.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	939	15.39	296	4.06	234,964	6.40	236,199	6.41
15	General Expenses Incurred	0	0.00	0	0.00	239	3.92	171	2.35	301,281	8.21	301,691	8.19
16	Other Income Less Other Expenses	0	0.00	0	0.00	9	0.15	8	0.11	(125,902)	(3.43)	(125,885)	(3.42)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(37)	0.00	(100)	(1.64)	2,821	38.71	876,737	23.89	879,421	23.88

* 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 2013 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	37,520	100.68	168,569	113.02	1,313,691	106.06	190,647	104.20	13,735,499	101.52	15,445,926	102.03
2	Premiums Earned	37,267	100.00	149,153	100.00	1,238,641	100.00	182,971	100.00	13,530,056	100.00	15,138,088	100.00
3	Dividends to Policyholders	0	0.00	170	0.11	2,123	0.17	15,642	8.55	459	0.00	18,394	0.12
4	Incurred Losses	16,045	43.05	43,223	28.98	398,096	32.14	75,797	41.43	6,125,306	45.27	6,658,467	43.98
5	Defense and Cost Containment Expenses Incurred	122	0.33	341	0.23	3,892	0.31	533	0.29	88,408	0.65	93,296	0.62
6	Unallocated LAE* Incurred	4,483	12.03	2,333	1.56	43,816	3.54	6,833	3.73	479,211	3.54	536,676	3.55
7	Unpaid Losses	2,967	7.96	21,230	14.23	401,591	32.42	20,603	11.26	2,891,670	21.37	3,338,061	22.05
8	Defense and Cost Containment Expenses Unpaid	48	0.13	633	0.42	7,711	0.62	493	0.27	142,596	1.05	151,481	1.00
9	Unallocated LAE* Unpaid	4,022	10.79	786	0.53	15,185	1.23	3,023	1.65	183,084	1.35	206,100	1.36
10	Unearned Premium Reserves	18,653	50.05	120,635	80.88	618,621	49.94	95,356	52.12	3,569,949	26.39	4,423,214	29.22
11	Agents Balances	8,946	24.01	23,287	15.61	212,756	17.18	27,977	15.29	3,171,625	23.44	3,444,591	22.75
12	Commission & Brokerage Expenses Incurred	4,609	12.37	55,475	37.19	59,277	4.79	9,768	5.34	2,031,389	15.01	2,160,518	14.27
13	Taxes, Licenses and Fees Incurred	1,129	3.03	3,465	2.32	35,991	2.91	4,273	2.34	349,940	2.59	394,798	2.61
14	Other Acquisition Expenses Incurred	4,299	11.54	3,752	2.52	106,457	8.59	23,820	13.02	520,407	3.85	658,735	4.35
15	General Expenses Incurred	1,297	3.48	9,336	6.26	189,660	15.31	7,061	3.86	855,271	6.32	1,062,625	7.02
16	Other Income Less Other Expenses	217	0.58	80	0.05	589	0.05	414	0.23	(47,291)	(0.35)	(45,991)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	5,501	14.76	31,135	20.87	399,920	32.29	39,655	21.67	3,032,362	22.41	3,508,573	23.18

* 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 2013 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	657,629	35.72	657,629	35.72
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,841,262	100.00	1,841,262	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	(1,709,259)	(92.83)	(1,709,259)	(92.83)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	261,132	14.18	261,132	14.18
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,286	0.72	13,286	0.72
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,137,276	279.01	5,137,276	279.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	306,302	16.64	306,302	16.64
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,531	0.46	8,531	0.46
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,675,573	416.86	7,675,573	416.86
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	40,605	2.21	40,605	2.21
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31	0.00	31	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	21,004	1.14	21,004	1.14
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,576	0.90	16,576	0.90
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	511,274	27.77	511,274	27.77
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(553,704)	(30.07)	(553,704)	(30.07)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	2,173,510	118.04	2,173,510	118.04

* 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 2013 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	20	95.24	12,722	105.45	728,704	108.25	2,439,472	95.47	3,180,918	98.16
2	Premiums Earned	0	0.00	21	100.00	12,065	100.00	673,175	100.00	2,555,134	100.00	3,240,395	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	20	0.17	20,186	3.00	23,028	0.90	43,234	1.33
4	Incurred Losses	0	0.00	0	0.00	5,704	47.28	340,427	50.57	658,198	25.76	1,004,329	30.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,447	36.86	148,263	22.02	404,015	15.81	556,725	17.18
6	Unallocated LAE* Incurred	0	0.00	0	0.00	443	3.67	55,319	8.22	154,560	6.05	210,322	6.49
7	Unpaid Losses	0	0.00	0	0.00	16,535	137.05	903,809	134.26	5,904,688	231.09	6,825,032	210.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,624	30.04	307,576	45.69	2,211,613	86.56	2,522,813	77.86
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	655	5.43	84,110	12.49	319,981	12.52	404,746	12.49
10	Unearned Premium Reserves	0	0.00	11	52.38	6,427	53.27	460,117	68.35	1,267,834	49.62	1,734,389	53.52
11	Agents Balances	0	0.00	4	19.05	3,298	27.34	188,860	28.06	519,187	20.32	711,349	21.95
12	Commission & Brokerage Expenses Incurred	0	0.00	2	9.52	401	3.32	51,773	7.69	271,752	10.64	323,928	10.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	308	2.55	18,770	2.79	57,548	2.25	76,626	2.36
14	Other Acquisition Expenses Incurred	0	0.00	2	9.52	1,642	13.61	16,520	2.45	126,359	4.95	144,523	4.46
15	General Expenses Incurred	0	0.00	0	0.00	1,141	9.46	56,588	8.41	199,063	7.79	256,792	7.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	(511)	(4.24)	233	0.03	(3,726)	(0.15)	(4,004)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	16	76.19	(2,553)	(21.16)	(34,439)	(5.12)	656,893	25.71	619,917	19.13

* 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 2013 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	7,412	101.08	51,450	100.21	52,778	102.62	1,280,473	100.25	1,392,113	100.34
2 Premiums Earned	0	0.00	7,333	100.00	51,343	100.00	51,429	100.00	1,277,223	100.00	1,387,328	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	746	1.45	5,165	10.04	1	0.00	5,912	0.43
4 Incurred Losses	0	0.00	(2,818)	(38.43)	(167)	(0.33)	44	0.09	(43,119)	(3.38)	(46,060)	(3.32)
5 Defense and Cost Containment Expenses Incurred	0	0.00	(82)	(1.12)	13	0.03	251	0.49	595	0.05	777	0.06
6 Unallocated LAE* Incurred	0	0.00	272	3.71	152	0.30	153	0.30	2,185	0.17	2,762	0.20
7 Unpaid Losses	0	0.00	30	0.41	343	0.67	787	1.53	31,682	2.48	32,842	2.37
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.01	151	0.29	34	0.07	5,037	0.39	5,223	0.38
9 Unallocated LAE* Unpaid	0	0.00	(7)	(0.10)	27	0.05	40	0.08	2,740	0.21	2,800	0.20
10 Unearned Premium Reserves	0	0.00	2,849	38.85	25,770	50.19	27,409	53.29	617,428	48.34	673,456	48.54
11 Agents Balances	0	0.00	1,030	14.05	11,162	21.74	9,687	18.84	230,847	18.07	252,726	18.22
12 Commission & Brokerage Expenses Incurred	0	0.00	874	11.92	3,843	7.48	2,825	5.49	138,347	10.83	145,889	10.52
13 Taxes, Licenses and Fees Incurred	0	0.00	143	1.95	1,239	2.41	2,067	4.02	31,103	2.44	34,552	2.49
14 Other Acquisition Expenses Incurred	0	0.00	47	0.64	7,032	13.70	11,555	22.47	82,138	6.43	100,772	7.26
15 General Expenses Incurred	0	0.00	704	9.60	3,586	6.98	1,570	3.05	63,443	4.97	69,303	5.00
16 Other Income Less Other Expenses	0	0.00	1	0.01	(5,201)	(10.13)	183	0.36	(5,625)	(0.44)	(10,642)	(0.77)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	8,194	111.74	29,695	57.84	27,979	54.40	996,907	78.05	1,062,775	76.61

* 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 2013 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	688,500	100.13	0	0.00	3,802,935	106.72	4,491,435	105.65
2	Premiums Earned	0	0.00	0	0.00	687,640	100.00	0	0.00	3,563,562	100.00	4,251,202	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	593,152	86.26	0	0.00	2,167,165	60.81	2,760,317	64.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,426	1.23	0	0.00	35,313	0.99	43,739	1.03
6	Unallocated LAE* Incurred	0	0.00	0	0.00	48,585	7.07	0	0.00	69,522	1.95	118,107	2.78
7	Unpaid Losses	0	0.00	0	0.00	131,863	19.18	0	0.00	1,862,181	52.26	1,994,044	46.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,767	0.26	0	0.00	30,795	0.86	32,562	0.77
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	93,729	13.63	0	0.00	53,339	1.50	147,068	3.46
10	Unearned Premium Reserves	0	0.00	0	0.00	41,738	6.07	0	0.00	2,412,355	67.70	2,454,093	57.73
11	Agents Balances	0	0.00	0	0.00	1,526	0.22	0	0.00	879,611	24.68	881,137	20.73
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,187	0.17	0	0.00	646,876	18.15	648,063	15.24
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	10,686	1.55	0	0.00	93,790	2.63	104,476	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	17,550	2.55	0	0.00	256,848	7.21	274,398	6.45
15	General Expenses Incurred	0	0.00	0	0.00	9,154	1.33	0	0.00	145,253	4.08	154,407	3.63
16	Other Income Less Other Expenses	0	0.00	0	0.00	399	0.06	0	0.00	(139,941)	(3.93)	(139,542)	(3.28)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(701)	(0.10)	0	0.00	8,849	0.25	8,148	0.19

* 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 2013 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	14,442	142.89	0	0.00	193,915	98.06	208,357	100.24
2	Premiums Earned	0	0.00	0	0.00	10,107	100.00	0	0.00	197,744	100.00	207,851	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,788	37.48	0	0.00	22,476	11.37	26,264	12.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	258	0.13	258	0.12
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,094	10.82	0	0.00	176	0.09	1,270	0.61
7	Unpaid Losses	0	0.00	0	0.00	6,158	60.93	0	0.00	30,803	15.58	36,961	17.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	99	0.98	0	0.00	238	0.12	337	0.16
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,466	14.50	0	0.00	2,005	1.01	3,471	1.67
10	Unearned Premium Reserves	0	0.00	0	0.00	33,072	327.22	0	0.00	53,444	27.03	86,516	41.62
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	22,858	11.56	22,858	11.00
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	2,889	28.58	0	0.00	16,223	8.20	19,112	9.20
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	264	2.61	0	0.00	5,650	2.86	5,914	2.85
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	970	9.60	0	0.00	9,439	4.77	10,409	5.01
15	General Expenses Incurred	0	0.00	0	0.00	2,084	20.62	0	0.00	9,949	5.03	12,033	5.79
16	Other Income Less Other Expenses	0	0.00	0	0.00	(19)	(0.19)	0	0.00	2,042	1.03	2,023	0.97
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(1,000)	(9.89)	0	0.00	135,614	68.58	134,614	64.76

* 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 2013 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	197	98.01	705,906	132.13	0	0.00	950,597	96.31	1,656,700	108.89
2	Premiums Earned	0	0.00	201	100.00	534,245	100.00	0	0.00	986,972	100.00	1,521,418	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18	0.00	0	0.00	0	0.00	18	0.00
4	Incurred Losses	0	0.00	60	29.85	415,565	77.79	0	0.00	839,191	85.03	1,254,816	82.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,082	0.20	0	0.00	8,556	0.87	9,638	0.63
6	Unallocated LAE* Incurred	0	0.00	39	19.40	37,381	7.00	0	0.00	52,296	5.30	89,716	5.90
7	Unpaid Losses	0	0.00	73	36.32	507,361	94.97	0	0.00	2,083,810	211.13	2,591,244	170.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8,151	1.53	0	0.00	5,827	0.59	13,978	0.92
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	97,112	18.18	0	0.00	49,639	5.03	146,751	9.65
10	Unearned Premium Reserves	0	0.00	35	17.41	1,784,359	334.00	0	0.00	6,530,856	661.71	8,315,250	546.55
11	Agents Balances	0	0.00	30	14.93	264,982	49.60	0	0.00	166,641	16.88	431,653	28.37
12	Commission & Brokerage Expenses Incurred	0	0.00	41	20.40	69,264	12.96	0	0.00	254,663	25.80	323,968	21.29
13	Taxes, Licenses and Fees Incurred	0	0.00	3	1.49	12,884	2.41	0	0.00	17,455	1.77	30,342	1.99
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	46,982	8.79	0	0.00	258,978	26.24	305,960	20.11
15	General Expenses Incurred	0	0.00	16	7.96	20,624	3.86	0	0.00	278,254	28.19	298,894	19.65
16	Other Income Less Other Expenses	0	0.00	6	2.99	(104,631)	(19.58)	0	0.00	(2,307)	(0.23)	(106,932)	(7.03)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	48	23.88	(174,188)	(32.60)	0	0.00	(724,731)	(73.43)	(898,871)	(59.08)

* 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 2013 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	70,926	98.92	1,561,363	103.41	347,205	96.38	36,627,709	101.63	38,607,203	101.65
2	Premiums Earned	0	0.00	71,697	100.00	1,509,867	100.00	360,249	100.00	36,040,398	100.00	37,982,211	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	52,697	3.49	809	0.22	426,049	1.18	479,555	1.26
4	Incurred Losses	0	0.00	48,223	67.26	896,415	59.37	218,028	60.52	22,469,630	62.35	23,632,296	62.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	512	0.71	60,204	3.99	25,163	6.98	2,752,909	7.64	2,838,788	7.47
6	Unallocated LAE* Incurred	0	0.00	2,011	2.80	95,654	6.34	29,388	8.16	2,026,221	5.62	2,153,274	5.67
7	Unpaid Losses	0	0.00	123,633	172.44	3,823,323	253.22	1,004,965	278.96	103,783,763	287.97	108,735,684	286.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,397	6.13	334,368	22.15	81,965	22.75	10,360,017	28.75	10,780,747	28.38
9	Unallocated LAE* Unpaid	0	0.00	4,479	6.25	186,578	12.36	70,724	19.63	4,280,218	11.88	4,541,999	11.96
10	Unearned Premium Reserves	0	0.00	26,038	36.32	669,812	44.36	125,459	34.83	12,241,432	33.97	13,062,741	34.39
11	Agents Balances	0	0.00	22,501	31.38	492,022	32.59	74,127	20.58	8,803,280	24.43	9,391,930	24.73
12	Commission & Brokerage Expenses Incurred	0	0.00	8,557	11.93	107,966	7.15	25,639	7.12	3,080,958	8.55	3,223,120	8.49
13	Taxes, Licenses and Fees Incurred	0	0.00	2,306	3.22	40,371	2.67	12,321	3.42	1,476,070	4.10	1,531,068	4.03
14	Other Acquisition Expenses Incurred	0	0.00	3,846	5.36	128,266	8.50	39,945	11.09	1,990,640	5.52	2,162,697	5.69
15	General Expenses Incurred	0	0.00	6,677	9.31	107,678	7.13	19,965	5.54	2,424,722	6.73	2,559,042	6.74
16	Other Income Less Other Expenses	0	0.00	(252)	(0.35)	(13,912)	(0.92)	(915)	(0.25)	(289,719)	(0.80)	(304,798)	(0.80)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(685)	(0.96)	6,697	0.44	(11,923)	(3.31)	(896,531)	(2.49)	(902,442)	(2.38)

* 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 2013 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	73,173	93.34	1,141,518	103.80	367,905	102.24	21,436,333	104.96	23,018,929	104.82
2	Premiums Earned	0	0.00	78,397	100.00	1,099,714	100.00	359,857	100.00	20,423,048	100.00	21,961,016	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,289	0.66	20,115	5.59	1,034	0.01	28,438	0.13
4	Incurred Losses	(29)	0.00	18,827	24.01	570,595	51.89	189,142	52.56	9,918,842	48.57	10,697,377	48.71
5	Defense and Cost Containment Expenses Incurred	(1)	0.00	7,473	9.53	121,388	11.04	13,369	3.72	2,015,367	9.87	2,157,596	9.82
6	Unallocated LAE* Incurred	(2)	0.00	2,076	2.65	43,926	3.99	7,663	2.13	1,325,605	6.49	1,379,268	6.28
7	Unpaid Losses	0	0.00	91,144	116.26	2,332,895	212.14	593,713	164.99	54,497,352	266.84	57,515,104	261.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	22,644	28.88	586,236	53.31	254,792	70.80	10,919,639	53.47	11,783,311	53.66
9	Unallocated LAE* Unpaid	0	0.00	6,907	8.81	121,778	11.07	63,299	17.59	2,563,395	12.55	2,755,379	12.55
10	Unearned Premium Reserves	0	0.00	33,681	42.96	532,104	48.39	179,376	49.85	11,485,168	56.24	12,230,329	55.69
11	Agents Balances	0	0.00	14,150	18.05	385,706	35.07	59,238	16.46	5,038,430	24.67	5,497,524	25.03
12	Commission & Brokerage Expenses Incurred	0	0.00	11,509	14.68	161,902	14.72	22,036	6.12	2,543,197	12.45	2,738,644	12.47
13	Taxes, Licenses and Fees Incurred	0	0.00	1,466	1.87	25,707	2.34	8,284	2.30	503,973	2.47	539,430	2.46
14	Other Acquisition Expenses Incurred	17	0.00	2,999	3.83	117,638	10.70	43,419	12.07	1,237,203	6.06	1,401,276	6.38
15	General Expenses Incurred	0	0.00	5,333	6.80	86,027	7.82	18,522	5.15	1,567,684	7.68	1,677,566	7.64
16	Other Income Less Other Expenses	(1)	0.00	169	0.22	(428)	(0.04)	414	0.12	(234,687)	(1.15)	(234,533)	(1.07)
17	Pretax Profit or Loss Excluding Investment Gain**	15	0.00	28,886	36.85	(35,194)	(3.20)	37,717	10.48	1,075,492	5.27	1,106,916	5.04

* 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 2013 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	1,338	102.14	140,446	101.97	32,018	102.10	13,522,034	101.93	13,695,836	101.93
2	Premiums Earned	0	0.00	1,310	100.00	137,737	100.00	31,360	100.00	13,265,828	100.00	13,436,235	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,973	2.16	2,750	8.77	389	0.00	6,112	0.05
4	Incurred Losses	0	0.00	(1,653)	(126.18)	66,252	48.10	4,894	15.61	6,351,180	47.88	6,420,673	47.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	(695)	(53.05)	26,086	18.94	16,035	51.13	1,745,070	13.15	1,786,496	13.30
6	Unallocated LAE* Incurred	0	0.00	12	0.92	5,727	4.16	171	0.55	692,164	5.22	698,074	5.20
7	Unpaid Losses	0	0.00	1,499	114.43	168,164	122.09	26,488	84.46	25,621,804	193.14	25,817,955	192.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,648	125.80	58,460	42.44	20,085	64.05	5,756,022	43.39	5,836,215	43.44
9	Unallocated LAE* Unpaid	0	0.00	96	7.33	12,549	9.11	100	0.32	1,093,992	8.25	1,106,737	8.24
10	Unearned Premium Reserves	0	0.00	616	47.02	68,933	50.05	14,855	47.37	7,068,565	53.28	7,152,969	53.24
11	Agents Balances	0	0.00	16	1.22	58,687	42.61	3,373	10.76	2,484,397	18.73	2,546,473	18.95
12	Commission & Brokerage Expenses Incurred	0	0.00	186	14.20	14,104	10.24	0	0.00	1,949,245	14.69	1,963,535	14.61
13	Taxes, Licenses and Fees Incurred	0	0.00	27	2.06	3,270	2.37	598	1.91	329,875	2.49	333,770	2.48
14	Other Acquisition Expenses Incurred	0	0.00	11	0.84	12,798	9.29	473	1.51	844,633	6.37	857,915	6.39
15	General Expenses Incurred	0	0.00	10	0.76	13,992	10.16	1,885	6.01	768,397	5.79	784,284	5.84
16	Other Income Less Other Expenses	0	0.00	8	0.61	(459)	(0.33)	172	0.55	(276,563)	(2.08)	(276,842)	(2.06)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3,421	261.15	(7,920)	(5.75)	4,726	15.07	308,306	2.32	308,533	2.30

* 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 2013 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	4,919	101.11	2,638	100.88	1,057,495	102.13	1,065,052	102.12
2	Premiums Earned	0	0.00	0	0.00	4,865	100.00	2,615	100.00	1,035,463	100.00	1,042,943	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	5,811	119.45	2,573	98.39	1,141,928	110.28	1,150,312	110.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(39)	(0.80)	0	0.00	11,641	1.12	11,602	1.11
6	Unallocated LAE* Incurred	0	0.00	0	0.00	351	7.21	687	26.27	21,045	2.03	22,083	2.12
7	Unpaid Losses	0	0.00	0	0.00	38,248	786.19	13,832	528.95	9,673,906	934.26	9,725,986	932.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,365	151.39	0	0.00	391,084	37.77	398,449	38.20
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	630	12.95	0	0.00	146,446	14.14	147,076	14.10
10	Unearned Premium Reserves	0	0.00	0	0.00	2,576	52.95	208	7.95	432,653	41.78	435,437	41.75
11	Agents Balances	0	0.00	0	0.00	1,505	30.94	0	0.00	169,467	16.37	170,972	16.39
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	437	8.98	0	0.00	87,067	8.41	87,504	8.39
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	86	1.77	62	2.37	27,737	2.68	27,885	2.67
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	298	6.13	0	0.00	21,894	2.11	22,192	2.13
15	General Expenses Incurred	0	0.00	0	0.00	283	5.82	202	7.72	83,723	8.09	84,208	8.07
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2)	(0.04)	0	0.00	(3,116)	(0.30)	(3,118)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(2,364)	(48.59)	(909)	(34.76)	(362,697)	(35.03)	(365,970)	(35.09)

* 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 2013 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	7,153	77.67	166,421	104.73	201	94.37	1,938,852	102.69	2,112,627	102.74
2	Premiums Earned	0	0.00	9,209	100.00	158,911	100.00	213	100.00	1,887,972	100.00	2,056,305	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	41	0.03	0	0.00	(10)	(0.00)	31	0.00
4	Incurred Losses	0	0.00	4,493	48.79	67,209	42.29	166	77.93	1,014,984	53.76	1,086,852	52.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,042	33.03	47,619	29.97	527	247.42	1,004,579	53.21	1,055,767	51.34
6	Unallocated LAE* Incurred	0	0.00	1,175	12.76	19,111	12.03	176	82.63	271,602	14.39	292,064	14.20
7	Unpaid Losses	0	0.00	14,247	154.71	367,271	231.12	2,406	1129.58	9,884,803	523.57	10,268,727	499.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,496	70.54	139,758	87.95	1,048	492.02	4,197,685	222.34	4,344,987	211.30
9	Unallocated LAE* Unpaid	0	0.00	2,086	22.65	39,975	25.16	226	106.10	596,069	31.57	638,356	31.04
10	Unearned Premium Reserves	0	0.00	2,313	25.12	77,348	48.67	103	48.36	833,843	44.17	913,607	44.43
11	Agents Balances	0	0.00	1,178	12.79	63,042	39.67	40	18.78	455,178	24.11	519,438	25.26
12	Commission & Brokerage Expenses Incurred	0	0.00	1,184	12.86	21,902	13.78	23	10.80	222,552	11.79	245,661	11.95
13	Taxes, Licenses and Fees Incurred	0	0.00	132	1.43	3,735	2.35	5	2.35	44,977	2.38	48,849	2.38
14	Other Acquisition Expenses Incurred	0	0.00	145	1.57	18,436	11.60	27	12.68	127,566	6.76	146,174	7.11
15	General Expenses Incurred	0	0.00	491	5.33	12,199	7.68	12	5.63	153,203	8.11	165,905	8.07
16	Other Income Less Other Expenses	0	0.00	(6)	(0.07)	207	0.13	0	0.00	(10,748)	(0.57)	(10,547)	(0.51)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,460)	(15.85)	(31,136)	(19.59)	(722)	(338.97)	(962,222)	(50.97)	(995,540)	(48.41)

* 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 2013 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	3,488,268	100.97	95,978	108.19	22,443,161	101.05	4,076,232	101.90	52,441,872	101.13	82,545,511	101.15
2	Premiums Earned	3,454,665	100.00	88,711	100.00	22,209,906	100.00	4,000,083	100.00	51,856,400	100.00	81,609,765	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,373	0.16	356,893	8.92	97,938	0.19	491,204	0.60
4	Incurred Losses	2,226,398	64.45	58,461	65.90	14,136,325	63.65	2,812,595	70.31	35,887,673	69.21	55,121,452	67.54
5	Defense and Cost Containment Expenses Incurred	84,113	2.43	3,692	4.16	1,322,602	5.96	140,707	3.52	2,014,502	3.88	3,565,616	4.37
6	Unallocated LAE* Incurred	244,662	7.08	3,439	3.88	2,625,890	11.82	347,119	8.68	4,919,397	9.49	8,140,507	9.97
7	Unpaid Losses	1,556,758	45.06	49,776	56.11	28,442,456	128.06	3,525,109	88.13	44,752,048	86.30	78,326,147	95.98
8	Defense and Cost Containment Expenses Unpaid	179,675	5.20	5,989	6.75	3,091,373	13.92	294,578	7.36	5,287,073	10.20	8,858,688	10.85
9	Unallocated LAE* Unpaid	150,735	4.36	3,626	4.09	2,928,100	13.18	247,156	6.18	3,411,794	6.58	6,741,411	8.26
10	Unearned Premium Reserves	1,061,306	30.72	42,376	47.77	5,999,737	27.01	1,332,355	33.31	16,574,481	31.96	25,010,255	30.65
11	Agents Balances	687,509	19.90	26,453	29.82	3,528,905	15.89	622,699	15.57	9,914,458	19.12	14,780,024	18.11
12	Commission & Brokerage Expenses Incurred	403,055	11.67	10,368	11.69	2,124,440	9.57	142,771	3.57	3,944,509	7.61	6,625,143	8.12
13	Taxes, Licenses and Fees Incurred	62,366	1.81	1,951	2.20	490,079	2.21	91,223	2.28	1,247,445	2.41	1,893,064	2.32
14	Other Acquisition Expenses Incurred	221,024	6.40	10,846	12.23	2,436,638	10.97	433,899	10.85	4,384,707	8.46	7,487,114	9.17
15	General Expenses Incurred	99,227	2.87	4,698	5.30	957,374	4.31	110,296	2.76	3,231,101	6.23	4,402,696	5.39
16	Other Income Less Other Expenses	15,906	0.46	(142)	(0.16)	(17,385)	(0.08)	32,502	0.81	329,459	0.64	360,340	0.44
17	Pretax Profit or Loss Excluding Investment Gain**	129,729	3.76	(4,884)	(5.51)	(1,937,200)	(8.72)	(402,917)	(10.07)	(3,541,407)	(6.83)	(5,756,679)	(7.05)

* 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 2013 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	393,611	103.68	20,520	100.94	1,414,768	101.67	164,027	97.12	13,683,362	102.27	15,676,288	102.20
2	Premiums Earned	379,642	100.00	20,329	100.00	1,391,470	100.00	168,892	100.00	13,379,162	100.00	15,339,495	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,394	0.24	0	0.00	2,138	0.02	5,532	0.04
4	Incurred Losses	226,768	59.73	10,272	50.53	740,837	53.24	100,616	59.57	8,491,304	63.47	9,569,797	62.39
5	Defense and Cost Containment Expenses Incurred	21,009	5.53	723	3.56	69,887	5.02	5,476	3.24	1,004,932	7.51	1,102,027	7.18
6	Unallocated LAE* Incurred	13,891	3.66	1,051	5.17	97,929	7.04	11,782	6.98	789,811	5.90	914,464	5.96
7	Unpaid Losses	310,718	81.85	16,835	82.81	1,497,628	107.63	187,192	110.84	17,479,791	130.65	19,492,164	127.07
8	Defense and Cost Containment Expenses Unpaid	41,088	10.82	2,719	13.37	217,919	15.66	32,544	19.27	2,151,310	16.08	2,445,580	15.94
9	Unallocated LAE* Unpaid	19,921	5.25	1,293	6.36	96,884	6.96	14,043	8.31	844,669	6.31	976,810	6.37
10	Unearned Premium Reserves	182,687	48.12	9,122	44.87	633,756	45.55	70,592	41.80	6,156,325	46.01	7,052,482	45.98
11	Agents Balances	91,721	24.16	3,151	15.50	459,715	33.04	26,276	15.56	3,529,806	26.38	4,110,669	26.80
12	Commission & Brokerage Expenses Incurred	33,512	8.83	3,370	16.58	187,563	13.48	17,301	10.24	2,043,734	15.28	2,285,480	14.90
13	Taxes, Licenses and Fees Incurred	6,844	1.80	382	1.88	34,232	2.46	3,846	2.28	361,527	2.70	406,831	2.65
14	Other Acquisition Expenses Incurred	39,625	10.44	762	3.75	156,097	11.22	17,962	10.64	719,417	5.38	933,863	6.09
15	General Expenses Incurred	9,837	2.59	1,073	5.28	105,086	7.55	8,877	5.26	1,044,062	7.80	1,168,935	7.62
16	Other Income Less Other Expenses	1,939	0.51	17	0.08	(3,632)	(0.26)	(390)	(0.23)	(78,199)	(0.58)	(80,265)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain**	30,095	7.93	2,711	13.34	(7,190)	(0.52)	2,644	1.57	(1,155,962)	(8.64)	(1,127,702)	(7.35)

* 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 Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	2,549,954	101.28	81,516	108.57	14,140,964	101.29	3,214,158	99.39	33,132,083	102.55	53,118,675	101.96
2	Premiums Earned	2,517,606	100.00	75,080	100.00	13,960,501	100.00	3,233,861	100.00	32,308,042	100.00	52,095,090	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	25,875	0.19	274,495	8.49	77,504	0.24	377,874	0.73
4	Incurred Losses	1,547,569	61.47	41,528	55.31	9,643,508	69.08	1,913,976	59.19	19,504,558	60.37	32,651,139	62.68
5	Defense and Cost Containment Expenses Incurred	11,345	0.45	91	0.12	21,852	0.16	12,737	0.39	95,606	0.30	141,631	0.27
6	Unallocated LAE* Incurred	186,275	7.40	2,117	2.82	1,696,625	12.15	313,979	9.71	2,855,974	8.84	5,054,970	9.70
7	Unpaid Losses	110,569	4.39	2,291	3.05	967,176	6.93	(1,134)	(0.04)	1,212,732	3.75	2,291,634	4.40
8	Defense and Cost Containment Expenses Unpaid	8,410	0.33	72	0.10	20,339	0.15	5,891	0.18	93,683	0.29	128,395	0.25
9	Unallocated LAE* Unpaid	30,816	1.22	434	0.58	988,136	7.08	107,249	3.32	536,622	1.66	1,663,257	3.19
10	Unearned Premium Reserves	818,076	32.49	36,122	48.11	3,806,014	27.26	1,026,854	31.75	10,684,912	33.07	16,371,978	31.43
11	Agents Balances	492,897	19.58	22,329	29.74	2,252,819	16.14	499,097	15.43	6,257,715	19.37	9,524,857	18.28
12	Commission & Brokerage Expenses Incurred	270,400	10.74	9,021	12.02	1,314,041	9.41	69,457	2.15	2,610,880	8.08	4,273,799	8.20
13	Taxes, Licenses and Fees Incurred	46,652	1.85	1,695	2.26	300,092	2.15	68,514	2.12	783,225	2.42	1,200,178	2.30
14	Other Acquisition Expenses Incurred	159,454	6.33	8,956	11.93	1,560,724	11.18	337,356	10.43	2,750,875	8.51	4,817,365	9.25
15	General Expenses Incurred	72,977	2.90	3,865	5.15	565,908	4.05	81,562	2.52	2,019,074	6.25	2,743,386	5.27
16	Other Income Less Other Expenses	9,936	0.39	(122)	(0.16)	(6,392)	(0.05)	24,770	0.77	139,505	0.43	167,697	0.32
17	Pretax Profit or Loss Excluding Investment Gain**	232,873	9.25	7,685	10.24	(1,174,512)	(8.41)	186,557	5.77	1,749,824	5.42	1,002,427	1.92

* 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 2013 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	117,685	96.82	7,447	99.04	513,180	102.91	58,716	101.08	4,116,795	103.61	4,813,823	103.31
2	Premiums Earned	121,556	100.00	7,519	100.00	498,689	100.00	58,091	100.00	3,973,541	100.00	4,659,396	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	197	0.04	0	0.00	562	0.01	759	0.02
4	Incurred Losses	69,704	57.34	3,234	43.01	301,229	60.40	36,683	63.15	2,494,876	62.79	2,905,726	62.36
5	Defense and Cost Containment Expenses Incurred	367	0.30	58	0.77	2,704	0.54	353	0.61	72,640	1.83	76,122	1.63
6	Unallocated LAE* Incurred	7,159	5.89	345	4.59	50,723	10.17	6,158	10.60	338,700	8.52	403,085	8.65
7	Unpaid Losses	6,440	5.30	214	2.85	27,244	5.46	8,030	13.82	534,104	13.44	576,032	12.36
8	Defense and Cost Containment Expenses Unpaid	975	0.80	75	1.00	2,109	0.42	1,364	2.35	116,578	2.93	121,101	2.60
9	Unallocated LAE* Unpaid	1,213	1.00	55	0.73	13,096	2.63	1,426	2.45	62,886	1.58	78,676	1.69
10	Unearned Premium Reserves	55,280	45.48	3,116	41.44	223,774	44.87	28,062	48.31	1,773,126	44.62	2,083,358	44.71
11	Agents Balances	33,116	27.24	974	12.95	161,546	32.39	10,206	17.57	988,533	24.88	1,194,375	25.63
12	Commission & Brokerage Expenses Incurred	10,582	8.71	1,340	17.82	68,320	13.70	6,165	10.61	623,083	15.68	709,490	15.23
13	Taxes, Licenses and Fees Incurred	2,157	1.77	146	1.94	11,454	2.30	1,176	2.02	107,481	2.70	122,414	2.63
14	Other Acquisition Expenses Incurred	9,503	7.82	181	2.41	58,696	11.77	6,591	11.35	201,964	5.08	276,935	5.94
15	General Expenses Incurred	3,522	2.90	234	3.11	35,994	7.22	3,055	5.26	357,324	8.99	400,129	8.59
16	Other Income Less Other Expenses	499	0.41	9	0.12	(767)	(0.15)	(138)	(0.24)	(4,969,205)	(125.06)	(4,969,602)	(106.66)
17	Pretax Profit or Loss Excluding Investment Gain**	19,055	15.68	1,991	26.48	(31,401)	(6.30)	(2,229)	(3.84)	(5,192,294)	(130.67)	(5,204,878)	(111.71)

* 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 2013 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	1,603,035	97.83	1,603,035	97.83
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,638,644	100.00	1,638,644	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	111	0.00	0	0.00	729,632	44.53	729,743	44.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	15	0.00	0	0.00	104,012	6.35	104,027	6.35
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(86)	0.00	0	0.00	52,921	3.23	52,835	3.22
7	Unpaid Losses	0	0.00	0	0.00	1,029	0.00	0	0.00	2,883,905	175.99	2,884,934	176.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	25	0.00	0	0.00	413,601	25.24	413,626	25.24
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	87	0.00	0	0.00	84,865	5.18	84,952	5.18
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	763,937	46.62	763,937	46.62
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	396,760	24.21	396,760	24.21
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	243,904	14.88	243,904	14.88
13	Taxes, Licenses and Fees Incurred	0	0.00	1	0.00	0	0.00	0	0.00	41,681	2.54	41,682	2.54
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	76,145	4.65	76,145	4.65
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	74,235	4.53	74,235	4.53
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(47,464)	(2.90)	(47,464)	(2.90)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1)	0.00	(41)	0.00	0	0.00	268,657	16.40	268,615	16.39

* 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 2013 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	10	41.67	16,531	104.72	1,677	99.94	1,130,434	101.27	1,148,652	101.32
2	Premiums Earned	0	0.00	24	100.00	15,786	100.00	1,678	100.00	1,116,203	100.00	1,133,691	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	42	0.27	0	0.00	549	0.05	591	0.05
4	Incurred Losses	0	0.00	(11)	(45.83)	2,308	14.62	1,138	67.82	499,368	44.74	502,803	44.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(163)	(1.03)	10	0.60	22,010	1.97	21,857	1.93
6	Unallocated LAE* Incurred	0	0.00	(5)	(20.83)	83	0.53	134	7.99	55,074	4.93	55,286	4.88
7	Unpaid Losses	0	0.00	16	66.67	3,852	24.40	1,385	82.54	1,181,777	105.87	1,187,030	104.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	4.17	519	3.29	601	35.82	184,771	16.55	185,892	16.40
9	Unallocated LAE* Unpaid	0	0.00	19	79.17	496	3.14	132	7.87	61,518	5.51	62,165	5.48
10	Unearned Premium Reserves	0	0.00	1	4.17	8,607	54.52	248	14.78	648,559	58.10	657,415	57.99
11	Agents Balances	0	0.00	3	12.50	6,383	40.43	63	3.75	246,488	22.08	252,937	22.31
12	Commission & Brokerage Expenses Incurred	0	0.00	2	8.33	1,757	11.13	58	3.46	161,181	14.44	162,998	14.38
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	328	2.08	39	2.32	27,306	2.45	27,673	2.44
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,746	17.40	345	20.56	95,245	8.53	98,336	8.67
15	General Expenses Incurred	0	0.00	3	12.50	1,666	10.55	92	5.48	98,071	8.79	99,832	8.81
16	Other Income Less Other Expenses	0	0.00	0	0.00	25	0.16	(10)	(0.60)	(14,733)	(1.32)	(14,718)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	35	145.83	7,047	44.64	(151)	(9.00)	142,668	12.78	149,599	13.20

* 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 2013 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2	200.00	79,551	100.41	35	76.09	4,974,654	101.39	5,054,242	101.37
2	Premiums Earned	0	0.00	1	100.00	79,224	100.00	46	100.00	4,906,692	100.00	4,985,963	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11	0.01	0	0.00	35,969	0.73	35,980	0.72
4	Incurred Losses	0	0.00	0	0.00	3,656	4.61	493	1071.74	802,743	16.36	806,892	16.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,764	6.01	45	97.83	127,056	2.59	131,865	2.64
6	Unallocated LAE* Incurred	0	0.00	0	0.00	3,724	4.70	85	184.78	149,306	3.04	153,115	3.07
7	Unpaid Losses	0	0.00	0	0.00	13,389	16.90	18	39.13	2,515,133	51.26	2,528,540	50.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9,645	12.17	12	26.09	694,823	14.16	704,480	14.13
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,644	3.34	2	4.35	182,311	3.72	184,957	3.71
10	Unearned Premium Reserves	0	0.00	1	100.00	38,321	48.37	12	26.09	2,788,352	56.83	2,826,686	56.69
11	Agents Balances	0	0.00	0	0.00	32,365	40.85	12	26.09	996,816	20.32	1,029,193	20.64
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	22,309	28.16	0	0.00	1,208,178	24.62	1,230,487	24.68
13	Taxes, Licenses and Fees Incurred	0	0.00	9	900.00	1,943	2.45	0	0.00	152,038	3.10	153,990	3.09
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	13,267	16.75	68	147.83	512,324	10.44	525,659	10.54
15	General Expenses Incurred	0	0.00	0	0.00	8,451	10.67	28	60.87	464,778	9.47	473,257	9.49
16	Other Income Less Other Expenses	0	0.00	0	0.00	643	0.81	0	0.00	(21,987)	(0.45)	(21,344)	(0.43)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(8)	(800.00)	21,743	27.44	(674)	(1465.22)	1,432,319	29.19	1,453,380	29.15

* 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 2013 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	4,068	100.17	153	100.00	8,093	104.70	221	100.00	203,394	104.75	215,929	104.65
2	Premiums Earned	4,061	100.00	153	100.00	7,730	100.00	221	100.00	194,173	100.00	206,338	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.21	0	0.00	1	0.00	17	0.01
4	Incurred Losses	592	14.58	(41)	(26.80)	849	10.98	116	52.49	25,243	13.00	26,759	12.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	(5)	(3.27)	17	0.22	0	0.00	4,476	2.31	4,488	2.18
6	Unallocated LAE* Incurred	58	1.43	(56)	(36.60)	270	3.49	61	27.60	3,946	2.03	4,279	2.07
7	Unpaid Losses	106	2.61	25	16.34	389	5.03	302	136.65	99,323	51.15	100,145	48.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6	3.92	22	0.28	5	2.26	22,196	11.43	22,229	10.77
9	Unallocated LAE* Unpaid	33	0.81	65	42.48	49	0.63	(5)	(2.26)	5,173	2.66	5,315	2.58
10	Unearned Premium Reserves	71	1.75	74	48.37	4,003	51.79	74	33.48	115,421	59.44	119,643	57.98
11	Agents Balances	76	1.87	20	13.07	2,655	34.35	17	7.69	46,663	24.03	49,431	23.96
12	Commission & Brokerage Expenses Incurred	1,045	25.73	26	16.99	1,191	15.41	0	0.00	34,699	17.87	36,961	17.91
13	Taxes, Licenses and Fees Incurred	21	0.52	2	1.31	184	2.38	5	2.26	5,124	2.64	5,336	2.59
14	Other Acquisition Expenses Incurred	616	15.17	16	10.46	844	10.92	238	107.69	15,369	7.92	17,083	8.28
15	General Expenses Incurred	248	6.11	6	3.92	805	10.41	11	4.98	9,005	4.64	10,075	4.88
16	Other Income Less Other Expenses	0	0.00	0	0.00	2	0.03	0	0.00	(3,959)	(2.04)	(3,957)	(1.92)
17	Pretax Profit or Loss Excluding Investment Gain**	1,481	36.47	204	133.33	3,551	45.94	(211)	(95.48)	92,330	47.55	97,355	47.18

* 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 2013 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	5,530	63.90	399,169	102.31	3,687	101.46	910,842	102.98	1,319,228	102.51
2 Premiums Earned	0	0.00	8,654	100.00	390,143	100.00	3,634	100.00	884,473	100.00	1,286,904	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	62	0.02	0	0.00	0	0.00	62	0.00
4 Incurred Losses	0	0.00	1,933	22.34	183,183	46.95	452	12.44	281,408	31.82	466,976	36.29
5 Defense and Cost Containment Expenses Incurred	0	0.00	59	0.68	1,679	0.43	1	0.03	5,269	0.60	7,008	0.54
6 Unallocated LAE* Incurred	0	0.00	58	0.67	1,056	0.27	(2)	(0.06)	22,493	2.54	23,605	1.83
7 Unpaid Losses	0	0.00	1,511	17.46	199,417	51.11	336	9.25	276,759	31.29	478,023	37.15
8 Defense and Cost Containment Expenses Unpaid	0	0.00	77	0.89	2,748	0.70	11	0.30	19,371	2.19	22,207	1.73
9 Unallocated LAE* Unpaid	0	0.00	181	2.09	5,656	1.45	15	0.41	17,482	1.98	23,334	1.81
10 Unearned Premium Reserves	0	0.00	1,981	22.89	195,003	49.98	2,060	56.69	399,706	45.19	598,750	46.53
11 Agents Balances	0	0.00	748	8.64	55,463	14.22	1,253	34.48	197,690	22.35	255,154	19.83
12 Commission & Brokerage Expenses Incurred	0	0.00	839	9.69	9,299	2.38	333	9.16	100,050	11.31	110,521	8.59
13 Taxes, Licenses and Fees Incurred	0	0.00	100	1.16	11,289	2.89	91	2.50	22,925	2.59	34,405	2.67
14 Other Acquisition Expenses Incurred	0	0.00	21	0.24	20,359	5.22	628	17.28	106,349	12.02	127,357	9.90
15 General Expenses Incurred	0	0.00	2,263	26.15	64,434	16.52	174	4.79	107,687	12.18	174,558	13.56
16 Other Income Less Other Expenses	0	0.00	0	0.00	(201)	(0.05)	38	1.05	(18,204)	(2.06)	(18,367)	(1.43)
17 Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3,380	39.06	98,582	25.27	1,995	54.90	220,094	24.88	324,051	25.18

* 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 2013 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	23,740	98.72	39,720	88.92	136	100.74	0	0.00	1,642,387	90.76	1,705,983	90.81
2	Premiums Earned	24,047	100.00	44,669	100.00	135	100.00	0	0.00	1,809,678	100.00	1,878,529	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	8,142	33.86	4,114	9.21	7	5.19	0	0.00	488,113	26.97	500,376	26.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2)	(1.48)	0	0.00	24,936	1.38	24,934	1.33
6	Unallocated LAE* Incurred	0	0.00	285	0.64	19	14.07	0	0.00	68,425	3.78	68,729	3.66
7	Unpaid Losses	1,796	7.47	896	2.01	0	0.00	0	0.00	529,851	29.28	532,543	28.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,708	0.48	8,708	0.46
9	Unallocated LAE* Unpaid	0	0.00	55	0.12	11	8.15	0	0.00	38,102	2.11	38,168	2.03
10	Unearned Premium Reserves	2,055	8.55	81,902	183.35	33	24.44	0	0.00	939,111	51.89	1,023,101	54.46
11	Agents Balances	385	1.60	2,009	4.50	17	12.59	0	0.00	221,473	12.24	223,884	11.92
12	Commission & Brokerage Expenses Incurred	8,664	36.03	26,386	59.07	12	8.89	0	0.00	330,254	18.25	365,316	19.45
13	Taxes, Licenses and Fees Incurred	398	1.66	764	1.71	3	2.22	0	0.00	43,132	2.38	44,297	2.36
14	Other Acquisition Expenses Incurred	0	0.00	797	1.78	16	11.85	0	0.00	86,158	4.76	86,971	4.63
15	General Expenses Incurred	(210)	(0.87)	519	1.16	4	2.96	0	0.00	157,088	8.68	157,401	8.38
16	Other Income Less Other Expenses	0	0.00	29	0.06	0	0.00	0	0.00	14,043	0.78	14,072	0.75
17	Pretax Profit or Loss Excluding Investment Gain**	7,053	29.33	11,833	26.49	75	55.56	0	0.00	625,615	34.57	644,576	34.31

* 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 2013 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	2,511,236	101.06	2,511,236	101.06
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,484,798	100.00	2,484,798	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	1,689,929	68.01	1,689,929	68.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,122	0.05	1,122	0.05
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	39,326	1.58	39,326	1.58
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	202,950	8.17	202,950	8.17
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,968	0.16	3,968	0.16
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	5,674	0.23	5,674	0.23
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	5,384,536	216.70	5,384,536	216.70
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	220,752	8.88	220,752	8.88
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	138,716	5.58	138,716	5.58
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	52,456	2.11	52,456	2.11
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	46,236	1.86	46,236	1.86
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	148,658	5.98	148,658	5.98
16	Other Income Less Other Expenses	0	0.00	0	0.00	1	0.00	0	0.00	(3,994,421)	(160.75)	(3,994,420)	(160.75)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	1	0.00	0	0.00	(3,626,073)	(145.93)	(3,626,072)	(145.93)

* 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, 2013*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 37-68)
Source: NAIC 2013 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	32,202	103.07	2,434,162	107.20	68,569,640	103.05	19,316,452	101.02	276,805,544	102.58	367,158,000	102.61
2	Premiums Earned	31,244	100.00	2,270,654	100.00	66,542,327	100.00	19,120,767	100.00	269,840,050	100.00	357,805,042	100.00
3	Dividends to Policyholders	0	0.00	2,395	0.11	223,130	0.34	1,024,734	5.36	664,627	0.25	1,914,886	0.54
4	Incurred Losses	23,225	74.33	1,016,399	44.76	40,155,069	60.35	11,356,012	59.39	147,691,395	54.73	200,242,100	55.96
5	Defense and Cost Containment Expenses Incurred	398	1.27	45,863	2.02	2,359,291	3.55	495,717	2.59	13,190,183	4.89	16,091,452	4.50
6	Unallocated LAE* Incurred	3,666	11.73	213,733	9.41	6,405,853	9.63	1,514,830	7.92	18,511,048	6.86	26,649,130	7.45
7	Unpaid Losses	9,288	29.73	359,805	15.85	38,702,632	58.16	8,942,215	46.77	300,344,837	111.30	348,358,777	97.36
8	Defense and Cost Containment Expenses Unpaid	1,243	3.98	57,649	2.54	6,483,017	9.74	1,445,598	7.56	43,689,177	16.19	51,676,684	14.44
9	Unallocated LAE* Unpaid	2,191	7.01	140,553	6.19	5,442,846	8.18	1,053,501	5.51	19,340,749	7.17	25,979,840	7.26
10	Unearned Premium Reserves	9,005	28.82	1,321,977	58.22	24,532,161	36.87	7,925,575	41.45	136,973,541	50.76	170,762,259	47.72
11	Agents Balances	248,614	795.72	444,926	19.59	14,130,516	21.24	4,326,671	22.63	64,510,954	23.91	83,661,681	23.38
12	Commission & Brokerage Expenses Incurred	(275,236)	(880.92)	256,340	11.29	7,352,810	11.05	824,503	4.31	28,211,464	10.45	36,369,881	10.16
13	Taxes, Licenses and Fees Incurred	36,044	115.36	75,817	3.34	1,549,864	2.33	532,669	2.79	7,901,460	2.93	10,095,854	2.82
14	Other Acquisition Expenses Incurred	212,964	681.62	260,778	11.48	6,672,043	10.03	2,643,368	13.82	21,280,201	7.89	31,069,354	8.68
15	General Expenses Incurred	111,125	355.67	94,198	4.15	4,043,556	6.08	975,829	5.10	21,219,027	7.86	26,443,735	7.39
16	Other Income Less Other Expenses	24,723	79.13	10,888	0.48	(74,960)	(0.11)	109,679	0.57	1,427,035	0.53	1,497,365	0.42
17	Pretax Profit or Loss Excluding Investment Gain**	(56,217)	(179.93)	316,020	13.92	(2,294,247)	(3.45)	(137,219)	(0.72)	12,597,774	4.67	10,426,111	2.91
18	Investment Gain from Insurance Funds	(248)	(0.79)	32,989	1.45	2,042,460	3.07	331,290	1.73	22,332,391	8.28	24,738,882	6.91
19	Profit or Loss Excluding Investment Gain	(56,464)	(180.72)	349,012	15.37	(251,782)	(0.38)	194,063	1.01	34,930,179	12.94	35,165,008	9.83
20	Investment Gain From Capital & Surplus	1,925	6.16	54,540	2.40	4,393,306	6.60	1,102,402	5.77	20,360,302	7.55	25,912,475	7.24
21	Total Profit or Losses***	(54,538)	(174.56)	403,550	17.77	4,141,534	6.22	1,296,470	6.78	55,290,548	20.49	61,077,564	17.07

* 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 All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	90,879	101.06	2,434,310	107.20	69,858,592	102.97	19,324,342	101.02	288,946,388	102.33	380,654,511	102.41
2	Premiums Earned	89,922	100.00	2,270,796	100.00	67,845,770	100.00	19,128,650	100.00	282,375,638	100.00	371,710,776	100.00
3	Dividends to Policyholders	0	0.00	2,394	0.11	224,100	0.33	1,024,733	5.36	664,990	0.24	1,916,217	0.52
4	Incurred Losses	23,223	25.83	1,016,449	44.76	40,775,998	60.10	11,356,025	59.37	153,293,266	54.29	206,464,961	55.54
5	Defense and Cost Containment Expenses Incurred	398	0.44	45,865	2.02	2,378,994	3.51	495,722	2.59	13,564,226	4.80	16,485,205	4.43
6	Unallocated LAE* Incurred	3,666	4.08	213,733	9.41	6,454,830	9.51	1,514,827	7.92	18,661,240	6.61	26,848,296	7.22
7	Unpaid Losses	9,289	10.33	360,111	15.86	39,999,909	58.96	8,942,579	46.75	338,375,742	119.83	387,687,630	104.30
8	Defense and Cost Containment Expenses Unpaid	1,243	1.38	57,651	2.54	6,525,236	9.62	1,445,610	7.56	46,394,241	16.43	54,423,981	14.64
9	Unallocated LAE* Unpaid	2,191	2.44	140,556	6.19	5,491,806	8.09	1,053,500	5.51	20,158,076	7.14	26,846,129	7.22
10	Unearned Premium Reserves	9,005	10.01	1,321,981	58.22	25,018,724	36.88	7,925,574	41.43	141,113,695	49.97	175,388,979	47.18
11	Agents Balances	248,612	276.48	444,923	19.59	14,615,925	21.54	4,327,846	22.62	67,512,562	23.91	87,149,868	23.45
12	Commission & Brokerage Expenses Incurred	(275,235)	(306.08)	256,303	11.29	7,401,615	10.91	824,555	4.31	30,473,884	10.79	38,681,122	10.41
13	Taxes, Licenses and Fees Incurred	36,045	40.08	75,865	3.34	1,550,156	2.28	532,672	2.78	7,960,349	2.82	10,155,087	2.73
14	Other Acquisition Expenses Incurred	212,963	236.83	260,787	11.48	6,673,418	9.84	2,643,370	13.82	21,779,710	7.71	31,570,248	8.49
15	General Expenses Incurred	111,126	123.58	94,207	4.15	4,046,102	5.96	975,887	5.10	21,744,636	7.70	26,971,958	7.26
16	Other Income Less Other Expenses	24,723	27.49	10,889	0.48	(75,128)	(0.11)	109,692	0.57	790,915	0.28	861,091	0.23
17	Pretax Profit or Loss Excluding Investment Gain**	2,459	2.73	316,086	13.92	(1,734,570)	(2.56)	(129,448)	(0.68)	15,024,227	5.32	13,478,754	3.63
18	Investment Gain from Insurance Funds	(240)	(0.27)	33,068	1.46	2,094,516	3.09	331,255	1.73	24,369,405	8.63	26,828,004	7.22
19	Profit or Loss Excluding Investment Gain	2,222	2.47	349,154	15.38	359,952	0.53	201,806	1.05	39,393,619	13.95	40,306,753	10.84
20	Investment Gain From Capital & Surplus	1,936	2.15	55,437	2.44	4,514,801	6.65	1,102,896	5.77	31,355,724	11.10	37,030,794	9.96
21	Total Profit or Losses***	4,158	4.62	404,592	17.82	4,874,747	7.19	1,304,701	6.82	70,749,357	25.06	77,337,555	20.81

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

Total For Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	53,013	104.81	1,001,734	101.92	419,851	102.77	6,494,694	105.77	7,969,292	105.11
2	Premiums Earned	0	0.00	50,580	100.00	982,819	100.00	408,553	100.00	6,140,144	100.00	7,582,096	100.00
3	Dividends to Policyholders	0	0.00	17	0.03	2,853	0.29	16,545	4.05	368	0.01	19,783	0.26
4	Incurred Losses	32	0.00	13,611	26.91	615,964	62.67	164,476	40.26	2,529,284	41.19	3,323,367	43.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	422	0.83	12,667	1.29	3,146	0.77	20,096	0.33	36,331	0.48
6	Unallocated LAE* Incurred	8	0.00	2,574	5.09	38,752	3.94	14,550	3.56	133,694	2.18	189,578	2.50
7	Unpaid Losses	0	0.00	3,111	6.15	526,271	53.55	37,182	9.10	3,232,468	52.64	3,799,032	50.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	731	1.45	16,012	1.63	2,138	0.52	132,564	2.16	151,445	2.00
9	Unallocated LAE* Unpaid	0	0.00	161	0.32	29,768	3.03	5,157	1.26	135,713	2.21	170,799	2.25
10	Unearned Premium Reserves	0	0.00	27,960	55.28	532,929	54.22	256,923	62.89	3,092,385	50.36	3,910,197	51.57
11	Agents Balances	(662)	0.00	15,260	30.17	278,884	28.38	158,366	38.76	1,223,347	19.92	1,675,195	22.09
12	Commission & Brokerage Expenses Incurred	0	0.00	6,332	12.52	97,427	9.91	21,208	5.19	709,073	11.55	834,040	11.00
13	Taxes, Licenses and Fees Incurred	0	0.00	2,250	4.45	27,436	2.79	12,536	3.07	177,449	2.89	219,671	2.90
14	Other Acquisition Expenses Incurred	0	0.00	7,561	14.95	84,524	8.60	45,462	11.13	471,685	7.68	609,232	8.04
15	General Expenses Incurred	15	0.00	5,570	11.01	133,155	13.55	14,085	3.45	690,185	11.24	843,010	11.12
16	Other Income Less Other Expenses	0	0.00	1,786	3.53	(6,040)	(0.61)	2,155	0.53	43,274	0.70	41,175	0.54
17	Pretax Profit or Loss Excluding Investment Gain**	(55)	0.00	14,025	27.73	(36,001)	(3.66)	118,702	29.05	1,451,601	23.64	1,548,272	20.42
18	Investment Gain from Insurance Funds	1	0.00	526	1.04	30,066	3.06	2,722	0.67	162,605	2.65	195,920	2.58
19	Profit or Loss Excluding Investment Gain	(54)	0.00	14,551	28.77	(5,933)	(0.60)	121,425	29.72	1,614,220	26.29	1,744,209	23.00
20	Investment Gain From Capital & Surplus	0	0.00	1,532	3.03	88,442	9.00	16,945	4.15	204,790	3.34	311,709	4.11
21	Total Profit or Losses***	(54)	0.00	16,085	31.80	82,510	8.40	138,370	33.87	1,819,023	29.63	2,055,934	27.12

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

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

*** (Line 19 + 20) = 21

Total For Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	48,601	107.73	1,766,057	103.99	319,587	112.32	5,145,794	107.34	7,280,039	106.71
2	Premiums Earned	0	0.00	45,114	100.00	1,698,215	100.00	284,521	100.00	4,794,127	100.00	6,821,977	100.00
3	Dividends to Policyholders	0	0.00	91	0.20	3,769	0.22	23,311	8.19	(115)	(0.00)	27,056	0.40
4	Incurred Losses	1,073	0.00	37,424	82.95	572,092	33.69	166,543	58.53	2,426,662	50.62	3,203,794	46.96
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,093	4.64	17,023	1.00	3,480	1.22	30,402	0.63	52,998	0.78
6	Unallocated LAE* Incurred	234	0.00	3,172	7.03	61,739	3.64	16,105	5.66	279,591	5.83	360,841	5.29
7	Unpaid Losses	0	0.00	5,833	12.93	280,418	16.51	44,425	15.61	3,187,128	66.48	3,517,804	51.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,983	4.40	7,628	0.45	2,957	1.04	137,173	2.86	149,741	2.19
9	Unallocated LAE* Unpaid	0	0.00	692	1.53	14,499	0.85	5,385	1.89	102,344	2.13	122,920	1.80
10	Unearned Premium Reserves	0	0.00	26,064	57.77	823,532	48.49	177,429	62.36	2,743,209	57.22	3,770,234	55.27
11	Agents Balances	(318)	0.00	8,386	18.59	400,011	23.55	74,567	26.21	1,196,781	24.96	1,679,427	24.62
12	Commission & Brokerage Expenses Incurred	0	0.00	(1,478)	(3.28)	166,036	9.78	11,989	4.21	693,173	14.46	869,720	12.75
13	Taxes, Licenses and Fees Incurred	0	0.00	3,076	6.82	43,394	2.56	9,455	3.32	134,661	2.81	190,586	2.79
14	Other Acquisition Expenses Incurred	0	0.00	7,817	17.33	116,700	6.87	40,510	14.24	368,433	7.69	533,460	7.82
15	General Expenses Incurred	7	0.00	5,764	12.78	255,476	15.04	10,683	3.75	500,317	10.44	772,247	11.32
16	Other Income Less Other Expenses	0	0.00	1,080	2.39	690	0.04	1,071	0.38	24,294	0.51	27,135	0.40
17	Pretax Profit or Loss Excluding Investment Gain**	(1,314)	0.00	(11,763)	(26.07)	462,680	27.25	3,516	1.24	385,294	8.04	838,413	12.29
18	Investment Gain from Insurance Funds	1	0.00	675	1.50	20,630	1.21	4,617	1.62	338,332	7.06	364,255	5.34
19	Profit or Loss Excluding Investment Gain	(1,313)	0.00	(11,087)	(24.58)	483,304	28.46	8,132	2.86	723,628	15.09	1,202,664	17.63
20	Investment Gain From Capital & Surplus	0	0.00	1,511	3.35	117,197	6.90	17,279	6.07	299,605	6.25	435,592	6.39
21	Total Profit or Losses***	(1,313)	0.00	(9,577)	(21.23)	600,506	35.36	25,412	8.93	1,023,231	21.34	1,638,259	24.01

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

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

*** (Line 19 + 20) = 21

Total For Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	318,023	98.06	0	0.00	4,164,293	98.84	4,482,316	98.78
2	Premiums Earned	0	0.00	0	0.00	324,313	100.00	0	0.00	4,213,201	100.00	4,537,514	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	304,596	93.92	0	0.00	3,789,151	89.94	4,093,747	90.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(181)	(0.06)	0	0.00	37,106	0.88	36,925	0.81
6	Unallocated LAE* Incurred	0	0.00	0	0.00	21,488	6.63	0	0.00	163,307	3.88	184,795	4.07
7	Unpaid Losses	0	0.00	0	0.00	239,353	73.80	0	0.00	1,819,048	43.17	2,058,401	45.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	161	0.05	0	0.00	47,852	1.14	48,013	1.06
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	5,057	1.56	0	0.00	42,518	1.01	47,575	1.05
10	Unearned Premium Reserves	0	0.00	0	0.00	6,519	2.01	0	0.00	271,821	6.45	278,340	6.13
11	Agents Balances	0	0.00	0	0.00	260,102	80.20	0	0.00	1,694,648	40.22	1,954,750	43.08
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(27,817)	(8.58)	0	0.00	172,755	4.10	144,938	3.19
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,585	0.49	0	0.00	29,956	0.71	31,541	0.70
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,334	4.42	0	0.00	(19,107)	(0.45)	(4,773)	(0.11)
15	General Expenses Incurred	0	0.00	0	0.00	16,403	5.06	0	0.00	164,777	3.91	181,180	3.99
16	Other Income Less Other Expenses	0	0.00	0	0.00	48	0.01	0	0.00	7,755	0.18	7,803	0.17
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(6,047)	(1.86)	0	0.00	(116,989)	(2.78)	(123,036)	(2.71)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	7,157	2.21	0	0.00	52,779	1.25	59,936	1.32
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	1,110	0.34	0	0.00	(64,209)	(1.52)	(63,099)	(1.39)
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	6,758	2.08	0	0.00	94,711	2.25	101,469	2.24
21	Total Profit or Losses***	0	0.00	0	0.00	7,867	2.43	0	0.00	30,501	0.72	38,368	0.85

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

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	4,124	94.94	4,124	94.94
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,344	100.00	4,344	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	4,689	107.94	4,689	107.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,146)	(26.38)	(1,146)	(26.38)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(584)	0.00	0	0.00	(14,525)	(334.37)	(15,109)	(347.81)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(27,019)	(621.98)	(27,019)	(621.98)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(957)	(22.03)	(957)	(22.03)
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,803	110.57	4,803	110.57
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,900	158.84	6,900	158.84
11	Agents Balances	0	0.00	18	0.00	(22,913)	0.00	0	0.00	(14,571)	(335.43)	(37,466)	(862.48)
12	Commission & Brokerage Expenses Incurred	0	0.00	(2,212)	0.00	(20,403)	0.00	(3,431)	0.00	(170,314)	(3920.67)	(196,360)	(4520.26)
13	Taxes, Licenses and Fees Incurred	0	0.00	799	0.00	4,341	0.00	0	0.00	24,416	562.06	29,556	680.39
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	135	0.00	0	0.00	12,602	290.10	12,737	293.21
15	General Expenses Incurred	0	0.00	0	0.00	161	0.00	0	0.00	33,672	775.14	33,833	778.84
16	Other Income Less Other Expenses	0	0.00	0	0.00	(181)	0.00	0	0.00	5,958	137.15	5,777	132.99
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1,413	0.00	16,169	0.00	3,431	0.00	120,901	2783.17	141,914	3266.90
18	Investment Gain from Insurance Funds	0	0.00	6	0.00	451	0.00	0	0.00	(2,530)	(58.24)	(2,073)	(47.72)
19	Profit or Loss Excluding Investment Gain	0	0.00	1,419	0.00	16,620	0.00	3,431	0.00	118,373	2724.98	139,843	3219.22
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	4,673	0.00	0	0.00	(2,504)	(57.64)	2,169	49.93
21	Total Profit or Losses***	0	0.00	1,419	0.00	21,293	0.00	3,431	0.00	115,869	2667.33	142,012	3269.15

* 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 2013 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	28,751	103.96	651,455	105.66	0	0.00	949,972	109.37	1,630,178	107.76
2	Premiums Earned	0	0.00	27,657	100.00	616,545	100.00	0	0.00	868,618	100.00	1,512,820	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	28	0.00	28	0.00
4	Incurred Losses	0	0.00	12,340	44.62	354,991	57.58	0	0.00	403,014	46.40	770,345	50.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	527	1.91	10,269	1.67	0	0.00	11,890	1.37	22,686	1.50
6	Unallocated LAE* Incurred	0	0.00	2,150	7.77	29,143	4.73	0	0.00	44,589	5.13	75,882	5.02
7	Unpaid Losses	0	0.00	6,240	22.56	148,473	24.08	0	0.00	234,412	26.99	389,125	25.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	557	2.01	25,559	4.15	0	0.00	26,985	3.11	53,101	3.51
9	Unallocated LAE* Unpaid	0	0.00	1,448	5.24	6,050	0.98	0	0.00	21,772	2.51	29,270	1.93
10	Unearned Premium Reserves	0	0.00	14,458	52.28	313,548	50.86	0	0.00	459,383	52.89	787,389	52.05
11	Agents Balances	0	0.00	5,450	19.71	156,108	25.32	(20)	0.00	158,419	18.24	319,957	21.15
12	Commission & Brokerage Expenses Incurred	0	0.00	3,769	13.63	106,596	17.29	0	0.00	207,521	23.89	317,886	21.01
13	Taxes, Licenses and Fees Incurred	0	0.00	751	2.72	15,556	2.52	0	0.00	30,247	3.48	46,554	3.08
14	Other Acquisition Expenses Incurred	0	0.00	2,427	8.78	54,786	8.89	38	0.00	75,249	8.66	132,500	8.76
15	General Expenses Incurred	0	0.00	702	2.54	33,547	5.44	37	0.00	80,203	9.23	114,489	7.57
16	Other Income Less Other Expenses	0	0.00	61	0.22	2,083	0.34	0	0.00	(766)	(0.09)	1,378	0.09
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	5,053	18.27	13,735	2.23	(75)	0.00	15,110	1.74	33,823	2.24
18	Investment Gain from Insurance Funds	0	0.00	386	1.40	8,647	1.40	0	0.00	25,922	2.98	34,955	2.31
19	Profit or Loss Excluding Investment Gain	0	0.00	5,439	19.67	22,387	3.63	(75)	0.00	41,034	4.72	68,785	4.55
20	Investment Gain From Capital & Surplus	0	0.00	601	2.17	15,353	2.49	75	0.00	18,201	2.10	34,230	2.26
21	Total Profit or Losses***	0	0.00	6,040	21.84	37,738	6.12	0	0.00	59,235	6.82	103,013	6.81

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

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	2,105,608	107.98	5,223,789	104.47	5,137,829	103.78	42,480,170	103.52	54,947,396	103.80
2	Premiums Earned	0	0.00	1,950,032	100.00	5,000,389	100.00	4,950,595	100.00	41,034,587	100.00	52,935,603	100.00
3	Dividends to Policyholders	0	0.00	2,238	0.11	58,938	1.18	295,600	5.97	552	0.00	357,328	0.68
4	Incurred Losses	0	0.00	865,882	44.40	2,764,636	55.29	2,836,670	57.30	20,216,586	49.27	26,683,774	50.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	35,363	1.81	63,203	1.26	50,410	1.02	626,189	1.53	775,165	1.46
6	Unallocated LAE* Incurred	0	0.00	197,070	10.11	342,327	6.85	335,643	6.78	3,198,009	7.79	4,073,049	7.69
7	Unpaid Losses	0	0.00	247,988	12.72	970,613	19.41	1,032,584	20.86	9,677,820	23.58	11,929,005	22.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	35,890	1.84	106,665	2.13	98,839	2.00	1,016,783	2.48	1,258,177	2.38
9	Unallocated LAE* Unpaid	0	0.00	127,260	6.53	85,084	1.70	151,805	3.07	1,725,258	4.20	2,089,407	3.95
10	Unearned Premium Reserves	0	0.00	1,095,334	56.17	2,791,154	55.82	2,765,925	55.87	22,969,301	55.98	29,621,714	55.96
11	Agents Balances	(7,232)	0.00	372,970	19.13	1,183,028	23.66	1,204,801	24.34	8,649,729	21.08	11,403,296	21.54
12	Commission & Brokerage Expenses Incurred	(26,613)	0.00	216,199	11.09	696,086	13.92	209,793	4.24	5,375,482	13.10	6,470,947	12.22
13	Taxes, Licenses and Fees Incurred	2,678	0.00	61,101	3.13	126,124	2.52	151,854	3.07	1,199,829	2.92	1,541,586	2.91
14	Other Acquisition Expenses Incurred	16,195	0.00	228,117	11.70	511,815	10.24	858,923	17.35	3,703,730	9.03	5,318,780	10.05
15	General Expenses Incurred	7,483	0.00	63,930	3.28	368,821	7.38	311,459	6.29	1,993,160	4.86	2,744,853	5.19
16	Other Income Less Other Expenses	0	0.00	7,175	0.37	4,350	0.09	26,855	0.54	155,550	0.38	193,930	0.37
17	Pretax Profit or Loss Excluding Investment Gain**	257	0.00	287,307	14.73	72,789	1.46	(72,904)	(1.47)	4,876,621	11.88	5,164,070	9.76
18	Investment Gain from Insurance Funds	0	0.00	24,834	1.27	75,804	1.52	74,187	1.50	1,031,360	2.51	1,206,185	2.28
19	Profit or Loss Excluding Investment Gain	257	0.00	312,143	16.01	148,591	2.97	1,280	0.03	5,907,976	14.40	6,370,247	12.03
20	Investment Gain From Capital & Surplus	0	0.00	44,283	2.27	209,686	4.19	278,820	5.63	1,769,182	4.31	2,301,971	4.35
21	Total Profit or Losses***	257	0.00	356,425	18.28	358,276	7.16	280,102	5.66	7,677,166	18.71	8,672,226	16.38

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

Total For Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	75,301	102.72	4,254,917	110.34	839,247	96.63	21,337,015	102.45	26,506,480	103.44
2	Premiums Earned	0	0.00	73,304	100.00	3,856,288	100.00	868,507	100.00	20,826,289	100.00	25,624,388	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	9,623	0.25	0	0.00	5,570	0.03	15,196	0.06
4	Incurred Losses	0	0.00	26,851	36.63	2,167,212	56.20	488,633	56.26	9,738,429	46.76	12,421,125	48.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,659	2.26	241,397	6.26	28,347	3.26	1,735,405	8.33	2,006,808	7.83
6	Unallocated LAE* Incurred	0	0.00	4,596	6.27	211,694	5.49	54,461	6.27	1,094,298	5.25	1,365,049	5.33
7	Unpaid Losses	0	0.00	19,407	26.47	2,711,616	70.32	555,419	63.95	17,986,471	86.36	21,272,913	83.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	10,635	14.51	890,945	23.10	199,239	22.94	5,405,528	25.96	6,506,347	25.39
9	Unallocated LAE* Unpaid	0	0.00	5,159	7.04	175,886	4.56	67,678	7.79	1,544,105	7.41	1,792,828	7.00
10	Unearned Premium Reserves	0	0.00	38,882	53.04	2,070,618	53.69	454,932	52.38	10,746,175	51.60	13,310,607	51.95
11	Agents Balances	0	0.00	13,796	18.82	1,250,187	32.42	265,559	30.58	5,591,702	26.85	7,121,244	27.79
12	Commission & Brokerage Expenses Incurred	0	0.00	4,861	6.63	706,461	18.32	63,134	7.27	3,526,869	16.93	4,301,325	16.79
13	Taxes, Licenses and Fees Incurred	0	0.00	2,534	3.46	98,901	2.56	27,175	3.13	606,092	2.91	734,702	2.87
14	Other Acquisition Expenses Incurred	0	0.00	8,045	10.97	354,334	9.19	186,324	21.45	1,573,215	7.55	2,121,918	8.28
15	General Expenses Incurred	0	0.00	6,126	8.36	342,718	8.89	81,342	9.37	1,829,273	8.78	2,259,459	8.82
16	Other Income Less Other Expenses	0	0.00	579	0.79	(45,959)	(1.19)	4,260	0.49	11,603	0.06	(29,517)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	19,207	26.20	(322,014)	(8.35)	(56,648)	(6.52)	728,752	3.50	369,297	1.44
18	Investment Gain from Insurance Funds	0	0.00	1,751	2.39	117,974	3.06	8,289	0.95	1,402,917	6.74	1,530,931	5.97
19	Profit or Loss Excluding Investment Gain	0	0.00	20,958	28.59	(204,041)	(5.29)	(48,358)	(5.57)	2,131,669	10.24	1,900,228	7.42
20	Investment Gain From Capital & Surplus	18	0.00	1,976	2.70	162,343	4.21	7,279	0.84	1,402,256	6.73	1,573,872	6.14
21	Total Profit or Losses***	18	0.00	22,931	31.28	(41,692)	(1.08)	(41,080)	(4.73)	3,533,940	16.97	3,474,117	13.56

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

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	4,069,341	110.95	4,069,341	110.95
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,667,878	100.00	3,667,878	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	2,624,458	71.55	2,624,458	71.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	33,898	0.92	33,898	0.92
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	105,090	2.87	105,090	2.87
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	11,952,369	325.87	11,952,369	325.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	76,212	2.08	76,212	2.08
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	169,000	4.61	169,000	4.61
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,358,768	37.05	1,358,768	37.05
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	152,985	4.17	152,985	4.17
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(67,933)	(1.85)	(67,933)	(1.85)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	109,773	2.99	109,773	2.99
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	250,147	6.82	250,147	6.82
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	656,473	17.90	656,473	17.90
16	Other Income Less Other Expenses	0	0.00	0	0.00	(5)	0.00	0	0.00	581,112	15.84	581,107	15.84
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(5)	0.00	0	0.00	537,085	14.64	537,080	14.64
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	350,335	9.55	350,335	9.55
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(5)	0.00	0	0.00	887,422	24.19	887,417	24.19
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	78,030	2.13	78,030	2.13
21	Total Profit or Losses***	0	0.00	0	0.00	(5)	0.00	0	0.00	965,455	26.32	965,450	26.32

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

Total For Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3	100.00	19,439	70.16	23,944	101.86	2,581,231	102.81	2,624,617	102.45
2	Premiums Earned	0	0.00	3	100.00	27,706	100.00	23,506	100.00	2,510,743	100.00	2,561,958	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	663	2.39	1,282	5.45	33	0.00	1,978	0.08
4	Incurred Losses	0	0.00	1	33.33	10,876	39.26	10,265	43.67	1,124,425	44.78	1,145,567	44.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(609)	(2.20)	(2,304)	(9.80)	98,882	3.94	95,969	3.75
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,824	6.58	1,092	4.65	99,198	3.95	102,114	3.99
7	Unpaid Losses	0	0.00	1	33.33	29,140	105.18	12,506	53.20	2,364,506	94.18	2,406,153	93.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,207	11.58	156	0.66	176,671	7.04	180,034	7.03
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	3,284	11.85	414	1.76	112,513	4.48	116,211	4.54
10	Unearned Premium Reserves	0	0.00	1	33.33	8,100	29.24	27,488	116.94	1,141,457	45.46	1,177,046	45.94
11	Agents Balances	0	0.00	0	0.00	4,581	16.53	22,027	93.71	605,071	24.10	631,679	24.66
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	2,661	9.60	1,375	5.85	449,315	17.90	453,351	17.70
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	26,040	93.99	774	3.29	56,814	2.26	83,628	3.26
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	42,547	153.57	299	1.27	181,773	7.24	224,619	8.77
15	General Expenses Incurred	0	0.00	0	0.00	164,371	593.27	172	0.73	288,472	11.49	453,015	17.68
16	Other Income Less Other Expenses	0	0.00	0	0.00	(566)	(2.04)	99	0.42	54,493	2.17	54,026	2.11
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	66.67	(221,233)	(798.50)	10,646	45.29	266,322	10.61	55,737	2.18
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(410)	(1.48)	313	1.33	90,123	3.59	90,026	3.51
19	Profit or Loss Excluding Investment Gain	0	0.00	2	66.67	(221,644)	(799.99)	10,960	46.63	356,445	14.20	145,763	5.69
20	Investment Gain From Capital & Surplus	0	0.00	4	133.33	4,549	16.42	718	3.05	236,262	9.41	241,533	9.43
21	Total Profit or Losses***	0	0.00	6	200.00	(217,094)	(783.56)	11,677	49.68	592,705	23.61	387,294	15.12

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

Total For Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	113.33	2,467	106.47	1,274,653	106.39	151,232	103.67	7,290,383	102.53	8,718,752	103.10
2	Premiums Earned	15	100.00	2,317	100.00	1,198,097	100.00	145,878	100.00	7,110,384	100.00	8,456,691	100.00
3	Dividends to Policyholders	0	0.00	34	1.47	2,017	0.17	15,671	10.74	802	0.01	18,524	0.22
4	Incurred Losses	3	20.00	766	33.06	523,988	43.74	55,784	38.24	3,394,671	47.74	3,975,212	47.01
5	Defense and Cost Containment Expenses Incurred	1	6.67	(11)	(0.47)	3,769	0.31	(1,289)	(0.88)	68,018	0.96	70,488	0.83
6	Unallocated LAE* Incurred	1	6.67	280	12.08	37,453	3.13	4,974	3.41	450,685	6.34	493,393	5.83
7	Unpaid Losses	5	33.33	200	8.63	438,625	36.61	27,629	18.94	2,157,200	30.34	2,623,659	31.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.30	11,875	0.99	442	0.30	89,068	1.25	101,392	1.20
9	Unallocated LAE* Unpaid	0	0.00	145	6.26	24,936	2.08	3,021	2.07	187,808	2.64	215,910	2.55
10	Unearned Premium Reserves	8	53.33	1,163	50.19	675,911	56.42	102,001	69.92	3,402,205	47.85	4,181,288	49.44
11	Agents Balances	7,532	50213.33	(2,808)	(121.19)	292,173	24.39	49,370	33.84	2,401,250	33.77	2,747,517	32.49
12	Commission & Brokerage Expenses Incurred	(76)	(506.67)	(2,603)	(112.34)	90,775	7.58	1,280	0.88	614,139	8.64	703,515	8.32
13	Taxes, Licenses and Fees Incurred	49	326.67	1,236	53.34	20,003	1.67	4,068	2.79	324,117	4.56	349,473	4.13
14	Other Acquisition Expenses Incurred	0	0.00	424	18.30	75,521	6.30	24,516	16.81	481,117	6.77	581,578	6.88
15	General Expenses Incurred	32	213.33	221	9.54	38,916	3.25	7,510	5.15	836,929	11.77	883,608	10.45
16	Other Income Less Other Expenses	0	0.00	28	1.21	2,533	0.21	417	0.29	29,091	0.41	32,069	0.38
17	Pretax Profit or Loss Excluding Investment Gain**	5	33.33	2,000	86.32	408,194	34.07	33,781	23.16	968,994	13.63	1,412,974	16.71
18	Investment Gain from Insurance Funds	(283)	(1886.67)	114	4.92	38,342	3.20	1,864	1.28	157,726	2.22	197,763	2.34
19	Profit or Loss Excluding Investment Gain	(278)	(1853.33)	2,115	91.28	446,535	37.27	35,644	24.43	1,126,722	15.85	1,610,738	19.05
20	Investment Gain From Capital & Surplus	0	0.00	143	6.17	108,519	9.06	11,855	8.13	308,868	4.34	429,385	5.08
21	Total Profit or Losses***	(278)	(1853.33)	2,257	97.41	555,057	46.33	47,500	32.56	1,435,606	20.19	2,040,142	24.12

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

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	688,233	41.02	688,233	41.02
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,677,846	100.00	1,677,846	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	(2,006,254)	(119.57)	(2,006,254)	(119.57)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	231,470	13.80	231,470	13.80
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,803	0.64	10,803	0.64
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	37	0.00	4,797,138	285.91	4,797,175	285.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	284,231	16.94	284,231	16.94
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,955	0.30	4,955	0.30
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,763,618	403.11	6,763,618	403.11
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	49,591	2.96	49,591	2.96
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,278	0.25	4,278	0.25
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	22,592	1.35	22,592	1.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,972	0.89	14,972	0.89
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	539,443	32.15	539,443	32.15
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(557,576)	(33.23)	(557,576)	(33.23)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	2,302,965	137.26	2,302,965	137.26
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	2,908	0.17	2,908	0.17
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	2,305,872	137.43	2,305,872	137.43
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	1,178,991	70.27	1,178,991	70.27
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	1	0.00	3,484,862	207.70	3,484,863	207.70

* 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 Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	20	95.24	18,944	108.28	683,338	105.17	3,071,952	99.41	3,774,254	100.45
2	Premiums Earned	0	0.00	21	100.00	17,496	100.00	649,717	100.00	3,090,297	100.00	3,757,531	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	20	0.11	20,186	3.11	23,154	0.75	43,360	1.15
4	Incurred Losses	0	0.00	(1)	(4.76)	7,869	44.98	292,483	45.02	958,661	31.02	1,259,012	33.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,802	21.73	142,747	21.97	441,904	14.30	588,453	15.66
6	Unallocated LAE* Incurred	0	0.00	0	0.00	724	4.14	55,291	8.51	169,584	5.49	225,599	6.00
7	Unpaid Losses	0	0.00	0	0.00	16,535	94.51	808,028	124.37	7,355,410	238.02	8,179,973	217.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,787	33.08	303,547	46.72	2,278,209	73.72	2,587,543	68.86
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	852	4.87	83,849	12.91	390,700	12.64	475,401	12.65
10	Unearned Premium Reserves	0	0.00	11	52.38	10,044	57.41	290,405	44.70	1,739,442	56.29	2,039,902	54.29
11	Agents Balances	0	0.00	4	19.05	4,746	27.13	189,168	29.12	818,720	26.49	1,012,638	26.95
12	Commission & Brokerage Expenses Incurred	0	0.00	2	9.52	2,439	13.94	55,978	8.62	337,991	10.94	396,410	10.55
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	418	2.39	18,565	2.86	60,063	1.94	79,046	2.10
14	Other Acquisition Expenses Incurred	0	0.00	2	9.52	1,886	10.78	15,516	2.39	151,837	4.91	169,241	4.50
15	General Expenses Incurred	0	0.00	0	0.00	1,386	7.92	53,365	8.21	241,444	7.81	296,195	7.88
16	Other Income Less Other Expenses	0	0.00	0	0.00	(509)	(2.91)	365	0.06	33,800	1.09	33,656	0.90
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	17	80.95	(1,556)	(8.89)	(4,047)	(0.62)	739,474	23.93	733,888	19.53
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	632	3.61	16,549	2.55	545,595	17.66	562,776	14.98
19	Profit or Loss Excluding Investment Gain	0	0.00	17	80.95	(925)	(5.29)	12,503	1.92	1,285,061	41.58	1,296,656	34.51
20	Investment Gain From Capital & Surplus	0	0.00	1	4.76	712	4.07	19,396	2.99	361,106	11.69	381,215	10.15
21	Total Profit or Losses***	0	0.00	19	90.48	(213)	(1.22)	31,898	4.91	1,646,174	53.27	1,677,878	44.65

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

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

*** (Line 19 + 20) = 21

Total For Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	411	107.31	87,476	102.76	27,853	104.65	1,179,170	101.14	1,294,910	101.32
2	Premiums Earned	0	0.00	383	100.00	85,123	100.00	26,616	100.00	1,165,930	100.00	1,278,052	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	746	0.88	5,185	19.48	5	0.00	5,936	0.46
4	Incurred Losses	0	0.00	38	9.92	1,537	1.81	9	0.03	(17,590)	(1.51)	(16,006)	(1.25)
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.78	40	0.05	151	0.57	2,372	0.20	2,566	0.20
6	Unallocated LAE* Incurred	0	0.00	7	1.83	640	0.75	(233)	(0.88)	3,917	0.34	4,331	0.34
7	Unpaid Losses	0	0.00	9	2.35	5,645	6.63	534	2.01	72,116	6.19	78,304	6.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	253	0.30	2,691	10.11	6,073	0.52	9,017	0.71
9	Unallocated LAE* Unpaid	0	0.00	3	0.78	69	0.08	48	0.18	4,628	0.40	4,748	0.37
10	Unearned Premium Reserves	0	0.00	221	57.70	45,160	53.05	2,934	11.02	662,463	56.82	710,778	55.61
11	Agents Balances	0	0.00	93	24.28	20,408	23.97	(2,825)	(10.61)	265,988	22.81	283,664	22.20
12	Commission & Brokerage Expenses Incurred	0	0.00	(21)	(5.48)	11,071	13.01	(6,708)	(25.20)	139,330	11.95	143,672	11.24
13	Taxes, Licenses and Fees Incurred	0	0.00	6	1.57	1,815	2.13	1,900	7.14	29,919	2.57	33,640	2.63
14	Other Acquisition Expenses Incurred	0	0.00	44	11.49	9,347	10.98	12,794	48.07	100,736	8.64	122,921	9.62
15	General Expenses Incurred	0	0.00	14	3.66	5,702	6.70	2,112	7.94	77,307	6.63	85,135	6.66
16	Other Income Less Other Expenses	0	0.00	3	0.78	(5,179)	(6.08)	119	0.45	1,179	0.10	(3,878)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	293	76.50	49,045	57.62	11,526	43.30	831,129	71.28	891,993	69.79
18	Investment Gain from Insurance Funds	0	0.00	9	2.35	644	0.76	708	2.66	20,538	1.76	21,899	1.71
19	Profit or Loss Excluding Investment Gain	0	0.00	302	78.85	49,691	58.38	12,235	45.97	851,675	73.05	913,903	71.51
20	Investment Gain From Capital & Surplus	0	0.00	12	3.13	(198)	(0.23)	408	1.53	47,629	4.09	47,851	3.74
21	Total Profit or Losses***	0	0.00	314	81.98	49,492	58.14	12,643	47.50	899,291	77.13	961,740	75.25

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

Total For Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	821,680	99.81	2,028	100.00	3,660,095	109.46	4,483,803	107.55
2	Premiums Earned	0	0.00	0	0.00	823,266	100.00	2,028	100.00	3,343,845	100.00	4,169,139	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	46	0.00	46	0.00
4	Incurred Losses	0	0.00	0	0.00	677,083	82.24	716	35.31	2,106,249	62.99	2,784,048	66.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7,576	0.92	72	3.55	37,768	1.13	45,416	1.09
6	Unallocated LAE* Incurred	0	0.00	0	0.00	47,531	5.77	109	5.37	117,165	3.50	164,805	3.95
7	Unpaid Losses	0	0.00	0	0.00	164,358	19.96	1,003	49.46	1,847,966	55.26	2,013,327	48.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,787	0.22	36	1.78	32,186	0.96	34,009	0.82
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	93,783	11.39	18	0.89	64,242	1.92	158,043	3.79
10	Unearned Premium Reserves	0	0.00	0	0.00	29,806	3.62	0	0.00	2,709,663	81.03	2,739,469	65.71
11	Agents Balances	0	0.00	0	0.00	46,163	5.61	(78)	(3.85)	850,448	25.43	896,533	21.50
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	37,506	4.56	351	17.31	601,376	17.98	639,233	15.33
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	14,058	1.71	360	17.75	106,284	3.18	120,702	2.90
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	15,805	1.92	0	0.00	278,144	8.32	293,949	7.05
15	General Expenses Incurred	0	0.00	0	0.00	31,360	3.81	0	0.00	190,771	5.71	222,131	5.33
16	Other Income Less Other Expenses	0	0.00	0	0.00	4,379	0.53	10	0.49	11,650	0.35	16,039	0.38
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(3,273)	(0.40)	430	21.20	(82,296)	(2.46)	(85,139)	(2.04)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	11,288	1.37	13	0.64	107,059	3.20	118,360	2.84
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	8,015	0.97	442	21.79	24,761	0.74	33,218	0.80
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	43,576	5.29	12	0.59	299,722	8.96	343,310	8.23
21	Total Profit or Losses***	0	0.00	0	0.00	51,590	6.27	455	22.44	324,482	9.70	376,527	9.03

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

Total For Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	14,442	142.89	450	100.67	50,466	92.94	65,358	100.78
2	Premiums Earned	0	0.00	0	0.00	10,107	100.00	447	100.00	54,299	100.00	64,853	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,788	37.48	71	15.88	7,473	13.76	11,332	17.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
6	Unallocated LAE* Incurred	0	0.00	0	0.00	1,094	10.82	0	0.00	(45)	(0.08)	1,049	1.62
7	Unpaid Losses	0	0.00	0	0.00	6,158	60.93	150	33.56	13,702	25.23	20,010	30.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	99	0.98	0	0.00	0	0.00	99	0.15
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,466	14.50	0	0.00	1,236	2.28	2,702	4.17
10	Unearned Premium Reserves	0	0.00	0	0.00	33,072	327.22	393	87.92	53,452	98.44	86,917	134.02
11	Agents Balances	0	0.00	0	0.00	0	0.00	34	7.61	11,392	20.98	11,426	17.62
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	2,889	28.58	35	7.83	1,895	3.49	4,819	7.43
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	264	2.61	50	11.19	1,696	3.12	2,010	3.10
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	970	9.60	341	76.29	2,333	4.30	3,644	5.62
15	General Expenses Incurred	0	0.00	0	0.00	2,084	20.62	0	0.00	4,298	7.92	6,382	9.84
16	Other Income Less Other Expenses	0	0.00	0	0.00	(13)	(0.13)	0	0.00	(314)	(0.58)	(327)	(0.50)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(995)	(9.84)	(50)	(11.19)	36,330	66.91	35,285	54.41
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	998	9.87	0	0.00	2,808	5.17	3,806	5.87
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3	0.03	(50)	(11.19)	39,142	72.09	39,095	60.28
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	2,148	21.25	2	0.45	5,644	10.39	7,794	12.02
21	Total Profit or Losses***	0	0.00	0	0.00	2,151	21.28	(48)	(10.74)	44,789	82.49	46,892	72.31

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

Total For Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	184	97.87	686,861	128.39	0	0.00	2,011,385	116.19	2,698,430	119.07
2	Premiums Earned	0	0.00	188	100.00	535,000	100.00	0	0.00	1,731,086	100.00	2,266,274	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18	0.00	0	0.00	41	0.00	59	0.00
4	Incurred Losses	0	0.00	60	31.91	393,539	73.56	(22)	0.00	1,467,953	84.80	1,861,530	82.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,060	0.20	0	0.00	8,086	0.47	9,146	0.40
6	Unallocated LAE* Incurred	0	0.00	0	0.00	37,382	6.99	0	0.00	49,111	2.84	86,493	3.82
7	Unpaid Losses	0	0.00	71	37.77	431,708	80.69	83	0.00	2,405,237	138.94	2,837,099	125.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8,251	1.54	0	0.00	16,916	0.98	25,167	1.11
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	97,120	18.15	0	0.00	53,428	3.09	150,548	6.64
10	Unearned Premium Reserves	0	0.00	35	18.62	1,452,591	271.51	0	0.00	7,482,292	432.23	8,934,918	394.26
11	Agents Balances	0	0.00	30	15.96	94,095	17.59	0	0.00	183,418	10.60	277,543	12.25
12	Commission & Brokerage Expenses Incurred	0	0.00	41	21.81	69,448	12.98	0	0.00	377,625	21.81	447,114	19.73
13	Taxes, Licenses and Fees Incurred	0	0.00	4	2.13	12,889	2.41	0	0.00	36,110	2.09	49,003	2.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	46,982	8.78	0	0.00	371,411	21.46	418,393	18.46
15	General Expenses Incurred	0	0.00	16	8.51	20,685	3.87	0	0.00	328,119	18.95	348,820	15.39
16	Other Income Less Other Expenses	0	0.00	6	3.19	(104,325)	(19.50)	0	0.00	(10,201)	(0.59)	(114,520)	(5.05)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	74	39.36	(151,327)	(28.29)	22	0.00	(917,576)	(53.01)	(1,068,807)	(47.16)
18	Investment Gain from Insurance Funds	0	0.00	3	1.60	64,271	12.01	1	0.00	411,860	23.79	476,135	21.01
19	Profit or Loss Excluding Investment Gain	0	0.00	76	40.43	(87,057)	(16.27)	23	0.00	(505,717)	(29.21)	(592,675)	(26.15)
20	Investment Gain From Capital & Surplus	0	0.00	5	2.66	88,982	16.63	1	0.00	358,251	20.70	447,239	19.73
21	Total Profit or Losses***	0	0.00	81	43.09	1,926	0.36	24	0.00	(147,467)	(8.52)	(145,436)	(6.42)

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

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	61,766	99.05	1,973,481	106.57	347,820	96.39	29,154,456	101.21	31,537,523	101.47
2	Premiums Earned	0	0.00	62,360	100.00	1,851,732	100.00	360,853	100.00	28,805,510	100.00	31,080,455	100.00
3	Dividends to Policyholders	0	0.00	8	0.01	69,559	3.76	1,104	0.31	415,696	1.44	486,367	1.56
4	Incurred Losses	0	0.00	40,935	65.64	1,288,663	69.59	203,102	56.28	17,966,817	62.37	19,499,517	62.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	977	1.57	81,381	4.39	27,817	7.71	2,243,363	7.79	2,353,538	7.57
6	Unallocated LAE* Incurred	0	0.00	1,943	3.12	124,987	6.75	23,549	6.53	1,895,680	6.58	2,046,159	6.58
7	Unpaid Losses	0	0.00	61,540	98.69	3,971,282	214.46	881,015	244.15	81,672,046	283.53	86,585,883	278.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,603	4.17	361,701	19.53	82,727	22.93	8,551,105	29.69	8,998,136	28.95
9	Unallocated LAE* Unpaid	0	0.00	4,350	6.98	223,113	12.05	67,851	18.80	4,208,425	14.61	4,503,739	14.49
10	Unearned Premium Reserves	0	0.00	24,898	39.93	864,452	46.68	118,374	32.80	9,075,439	31.51	10,083,163	32.44
11	Agents Balances	0	0.00	17,314	27.76	624,360	33.72	91,608	25.39	9,035,287	31.37	9,768,569	31.43
12	Commission & Brokerage Expenses Incurred	0	0.00	8,443	13.54	139,854	7.55	22,935	6.36	1,895,216	6.58	2,066,448	6.65
13	Taxes, Licenses and Fees Incurred	0	0.00	2,223	3.56	53,196	2.87	12,179	3.38	1,229,305	4.27	1,296,903	4.17
14	Other Acquisition Expenses Incurred	0	0.00	3,471	5.57	157,744	8.52	59,126	16.39	2,011,999	6.98	2,232,340	7.18
15	General Expenses Incurred	0	0.00	6,372	10.22	140,156	7.57	28,892	8.01	2,096,143	7.28	2,271,563	7.31
16	Other Income Less Other Expenses	0	0.00	(255)	(0.41)	(6,363)	(0.34)	3,168	0.88	652,950	2.27	649,500	2.09
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(2,265)	(3.63)	(210,166)	(11.35)	(14,680)	(4.07)	(295,749)	(1.03)	(522,860)	(1.68)
18	Investment Gain from Insurance Funds	0	0.00	1,890	3.03	186,378	10.07	16,333	4.53	5,659,522	19.65	5,864,123	18.87
19	Profit or Loss Excluding Investment Gain	0	0.00	(374)	(0.60)	(23,791)	(1.28)	1,653	0.46	5,363,773	18.62	5,341,261	17.19
20	Investment Gain From Capital & Surplus	0	0.00	2,097	3.36	210,890	11.39	7,672	2.13	3,873,234	13.45	4,093,893	13.17
21	Total Profit or Losses***	0	0.00	1,724	2.76	187,100	10.10	9,325	2.58	9,237,003	32.07	9,435,152	30.36

* 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 Other General Liability - By Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	21,465	122.97	1,881,928	106.20	270,742	103.04	20,034,143	108.99	22,208,278	108.68
2	Premiums Earned	0	0.00	17,456	100.00	1,772,125	100.00	262,755	100.00	18,382,459	100.00	20,434,795	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	6,613	0.37	20,170	7.68	3,126	0.02	29,910	0.15
4	Incurred Losses	0	0.00	8,970	51.39	853,457	48.16	132,945	50.60	8,839,798	48.09	9,835,170	48.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,771	21.60	138,676	7.83	(7,629)	(2.90)	2,211,959	12.03	2,346,777	11.48
6	Unallocated LAE* Incurred	0	0.00	895	5.13	80,284	4.53	6,010	2.29	1,127,463	6.13	1,214,652	5.94
7	Unpaid Losses	0	0.00	9,234	52.90	2,900,802	163.69	442,062	168.24	50,850,597	276.63	54,202,695	265.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,217	18.43	713,838	40.28	227,197	86.47	9,112,475	49.57	10,056,727	49.21
9	Unallocated LAE* Unpaid	0	0.00	778	4.46	165,123	9.32	59,357	22.59	3,277,907	17.83	3,503,165	17.14
10	Unearned Premium Reserves	0	0.00	13,132	75.23	872,372	49.23	144,018	54.81	10,054,708	54.70	11,084,230	54.24
11	Agents Balances	0	0.00	5,415	31.02	608,632	34.34	63,757	24.26	5,126,815	27.89	5,804,619	28.41
12	Commission & Brokerage Expenses Incurred	0	0.00	2,513	14.40	305,640	17.25	(3,907)	(1.49)	2,522,850	13.72	2,827,096	13.83
13	Taxes, Licenses and Fees Incurred	0	0.00	682	3.91	33,528	1.89	8,282	3.15	544,378	2.96	586,870	2.87
14	Other Acquisition Expenses Incurred	0	0.00	1,568	8.98	165,292	9.33	45,995	17.50	1,460,019	7.94	1,672,874	8.19
15	General Expenses Incurred	0	0.00	1,986	11.38	139,926	7.90	19,730	7.51	1,782,580	9.70	1,944,222	9.51
16	Other Income Less Other Expenses	0	0.00	163	0.93	(2,437)	(0.14)	972	0.37	(193,061)	(1.05)	(194,363)	(0.95)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(2,763)	(15.83)	46,277	2.61	42,130	16.03	(302,783)	(1.65)	(217,139)	(1.06)
18	Investment Gain from Insurance Funds	0	0.00	424	2.43	139,269	7.86	15,711	5.98	4,442,686	24.17	4,598,090	22.50
19	Profit or Loss Excluding Investment Gain	0	0.00	(2,341)	(13.41)	185,547	10.47	57,841	22.01	4,139,908	22.52	4,380,955	21.44
20	Investment Gain From Capital & Surplus	0	0.00	570	3.27	127,074	7.17	24,376	9.28	2,827,521	15.38	2,979,541	14.58
21	Total Profit or Losses***	0	0.00	(1,770)	(10.14)	312,617	17.64	82,216	31.29	6,967,431	37.90	7,360,494	36.02

* 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 Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	26	92.86	436,981	107.85	15,733	102.74	12,878,818	102.20	13,331,558	102.38
2	Premiums Earned	0	0.00	28	100.00	405,168	100.00	15,313	100.00	12,601,087	100.00	13,021,596	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,641	0.65	2,750	17.96	889	0.01	6,280	0.05
4	Incurred Losses	0	0.00	7	25.00	137,320	33.89	1,818	11.87	6,301,082	50.00	6,440,227	49.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	(4)	(14.29)	95,919	23.67	6,777	44.26	1,437,678	11.41	1,540,370	11.83
6	Unallocated LAE* Incurred	0	0.00	5	17.86	16,394	4.05	171	1.12	579,461	4.60	596,031	4.58
7	Unpaid Losses	0	0.00	199	710.71	286,004	70.59	19,728	128.83	25,484,953	202.24	25,790,884	198.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	173	617.86	177,113	43.71	11,209	73.20	5,055,938	40.12	5,244,433	40.27
9	Unallocated LAE* Unpaid	0	0.00	8	28.57	32,604	8.05	100	0.65	1,268,886	10.07	1,301,598	10.00
10	Unearned Premium Reserves	0	0.00	15	53.57	203,151	50.14	7,574	49.46	6,244,041	49.55	6,454,781	49.57
11	Agents Balances	0	0.00	(3)	(10.71)	141,845	35.01	2,769	18.08	2,685,870	21.31	2,830,481	21.74
12	Commission & Brokerage Expenses Incurred	0	0.00	1	3.57	81,192	20.04	(1,807)	(11.80)	1,641,436	13.03	1,720,822	13.22
13	Taxes, Licenses and Fees Incurred	0	0.00	8	28.57	7,809	1.93	598	3.91	336,598	2.67	345,013	2.65
14	Other Acquisition Expenses Incurred	0	0.00	4	14.29	34,188	8.44	473	3.09	962,328	7.64	996,993	7.66
15	General Expenses Incurred	0	0.00	5	17.86	21,656	5.34	1,885	12.31	966,992	7.67	990,538	7.61
16	Other Income Less Other Expenses	0	0.00	8	28.57	23	0.01	172	1.12	(15,366)	(0.12)	(15,163)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	9	32.14	8,066	1.99	2,820	18.42	359,264	2.85	370,159	2.84
18	Investment Gain from Insurance Funds	0	0.00	10	35.71	17,662	4.36	620	4.05	2,091,770	16.60	2,110,062	16.20
19	Profit or Loss Excluding Investment Gain	0	0.00	20	71.43	25,730	6.35	3,440	22.46	2,451,033	19.45	2,480,223	19.05
20	Investment Gain From Capital & Surplus	0	0.00	85	303.57	15,973	3.94	784	5.12	1,660,345	13.18	1,677,187	12.88
21	Total Profit or Losses***	0	0.00	105	375.00	41,703	10.29	4,224	27.58	4,111,374	32.63	4,157,406	31.93

* 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 Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	0.00	3,205	101.36	1,175	100.26	812,443	100.56	816,824	100.57
2	Premiums Earned	0	0.00	1	0.00	3,162	100.00	1,172	100.00	807,898	100.00	812,233	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,817	89.09	2,046	174.57	333,201	41.24	338,064	41.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(73)	(2.31)	0	0.00	(4,843)	(0.60)	(4,916)	(0.61)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	136	4.30	687	58.62	14,979	1.85	15,802	1.95
7	Unpaid Losses	0	0.00	9	0.00	20,448	646.68	7,720	658.70	6,508,044	805.55	6,536,221	804.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,763	150.63	0	0.00	237,705	29.42	242,468	29.85
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	384	12.14	0	0.00	147,017	18.20	147,401	18.15
10	Unearned Premium Reserves	0	0.00	0	0.00	1,747	55.25	95	8.11	387,446	47.96	389,288	47.93
11	Agents Balances	0	0.00	0	0.00	28,846	912.27	0	0.00	176,047	21.79	204,893	25.23
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	295	9.33	(70)	(5.97)	43,530	5.39	43,755	5.39
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	82	2.59	62	5.29	29,907	3.70	30,051	3.70
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	203	6.42	0	0.00	26,829	3.32	27,032	3.33
15	General Expenses Incurred	0	0.00	0	0.00	194	6.14	202	17.24	92,691	11.47	93,087	11.46
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	10,091	1.25	10,091	1.24
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	0.00	(492)	(15.56)	(1,756)	(149.83)	281,710	34.87	279,463	34.41
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	972	30.74	269	22.95	330,602	40.92	331,843	40.86
19	Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	480	15.18	(1,487)	(126.88)	612,311	75.79	611,305	75.26
20	Investment Gain From Capital & Surplus	0	0.00	8	0.00	2,288	72.36	118	10.07	210,140	26.01	212,554	26.17
21	Total Profit or Losses***	0	0.00	9	0.00	2,767	87.51	(1,369)	(116.81)	822,455	101.80	823,862	101.43

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

Total For Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	671	109.82	211,769	104.51	113	94.17	2,066,261	106.32	2,278,814	106.15
2	Premiums Earned	0	0.00	611	100.00	202,624	100.00	120	100.00	1,943,407	100.00	2,146,762	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	45	0.02	0	0.00	136	0.01	181	0.01
4	Incurred Losses	0	0.00	746	122.09	54,829	27.06	437	364.17	1,360,583	70.01	1,416,595	65.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	598	97.87	38,153	18.83	593	494.17	790,726	40.69	830,070	38.67
6	Unallocated LAE* Incurred	0	0.00	153	25.04	25,152	12.41	246	205.00	216,178	11.12	241,729	11.26
7	Unpaid Losses	0	0.00	1,590	260.23	362,400	178.85	2,041	1700.83	8,343,839	429.34	8,709,870	405.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,248	204.26	192,045	94.78	610	508.33	3,095,326	159.27	3,289,229	153.22
9	Unallocated LAE* Unpaid	0	0.00	205	33.55	35,378	17.46	252	210.00	795,110	40.91	830,945	38.71
10	Unearned Premium Reserves	0	0.00	299	48.94	101,176	49.93	59	49.17	998,996	51.40	1,100,530	51.26
11	Agents Balances	0	0.00	(218)	(35.68)	74,597	36.82	34	28.33	398,040	20.48	472,453	22.01
12	Commission & Brokerage Expenses Incurred	0	0.00	(59)	(9.66)	29,408	14.51	8	6.67	240,976	12.40	270,333	12.59
13	Taxes, Licenses and Fees Incurred	0	0.00	25	4.09	4,551	2.25	3	2.50	47,566	2.45	52,145	2.43
14	Other Acquisition Expenses Incurred	0	0.00	103	16.86	21,866	10.79	31	25.83	143,444	7.38	165,444	7.71
15	General Expenses Incurred	0	0.00	104	17.02	15,483	7.64	14	11.67	173,122	8.91	188,723	8.79
16	Other Income Less Other Expenses	0	0.00	(4)	(0.65)	(159)	(0.08)	0	0.00	23,566	1.21	23,403	1.09
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(1,062)	(173.81)	12,981	6.41	(1,211)	(1009.17)	(1,005,765)	(51.75)	(995,057)	(46.35)
18	Investment Gain from Insurance Funds	0	0.00	63	10.31	23,741	11.72	52	43.33	590,267	30.37	614,123	28.61
19	Profit or Loss Excluding Investment Gain	0	0.00	(999)	(163.50)	36,725	18.12	(1,158)	(965.00)	(415,499)	(21.38)	(380,931)	(17.74)
20	Investment Gain From Capital & Surplus	0	0.00	69	11.29	23,259	11.48	36	30.00	337,915	17.39	361,279	16.83
21	Total Profit or Losses***	0	0.00	(928)	(151.88)	59,986	29.60	(1,122)	(935.00)	(77,583)	(3.99)	(19,647)	(0.92)

* 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 2013 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	19,285	103.20	5,548	103.53	27,134,263	101.17	6,615,806	100.23	49,833,353	101.41	83,608,255	101.24
2	Premiums Earned	18,687	100.00	5,359	100.00	26,819,143	100.00	6,600,367	100.00	49,141,187	100.00	82,584,743	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,373	0.14	345,704	5.24	97,939	0.20	480,016	0.58
4	Incurred Losses	12,597	67.41	2,232	41.65	15,685,494	58.49	4,283,215	64.89	32,536,898	66.21	52,520,436	63.60
5	Defense and Cost Containment Expenses Incurred	362	1.94	312	5.82	1,477,187	5.51	221,417	3.35	1,980,156	4.03	3,679,434	4.46
6	Unallocated LAE* Incurred	2,062	11.03	222	4.14	3,113,797	11.61	563,424	8.54	4,619,395	9.40	8,298,900	10.05
7	Unpaid Losses	7,801	41.75	2,257	42.12	21,250,014	79.23	4,817,444	72.99	35,045,074	71.32	61,122,590	74.01
8	Defense and Cost Containment Expenses Unpaid	1,134	6.07	380	7.09	3,525,873	13.15	472,988	7.17	4,977,527	10.13	8,977,902	10.87
9	Unallocated LAE* Unpaid	1,518	8.12	153	2.86	3,218,974	12.00	449,305	6.81	3,206,297	6.52	6,876,247	8.33
10	Unearned Premium Reserves	5,367	28.72	2,860	53.37	7,302,461	27.23	1,992,667	30.19	17,527,774	35.67	26,831,129	32.49
11	Agents Balances	110,804	592.95	4,537	84.66	4,672,263	17.42	1,231,840	18.66	10,466,132	21.30	16,485,576	19.96
12	Commission & Brokerage Expenses Incurred	(137,153)	(733.95)	1,597	29.80	2,710,295	10.11	293,771	4.45	3,244,248	6.60	6,112,758	7.40
13	Taxes, Licenses and Fees Incurred	19,474	104.21	88	1.64	604,453	2.25	173,389	2.63	1,206,014	2.45	2,003,418	2.43
14	Other Acquisition Expenses Incurred	112,716	603.18	50	0.93	2,846,132	10.61	768,530	11.64	4,122,313	8.39	7,849,741	9.51
15	General Expenses Incurred	58,459	312.83	1,379	25.73	1,257,583	4.69	253,583	3.84	3,109,341	6.33	4,680,345	5.67
16	Other Income Less Other Expenses	12,156	65.05	115	2.15	70,569	0.26	41,581	0.63	354,078	0.72	478,499	0.58
17	Pretax Profit or Loss Excluding Investment Gain**	(37,673)	(201.60)	(406)	(7.58)	(841,602)	(3.14)	(261,085)	(3.96)	(1,421,029)	(2.89)	(2,561,795)	(3.10)
18	Investment Gain from Insurance Funds	77	0.41	248	4.63	1,062,819	3.96	169,939	2.57	2,391,475	4.87	3,624,558	4.39
19	Profit or Loss Excluding Investment Gain	(37,596)	(201.19)	(158)	(2.95)	221,217	0.82	(91,150)	(1.38)	970,439	1.97	1,062,752	1.29
20	Investment Gain From Capital & Surplus	1,434	7.67	363	6.77	2,118,843	7.90	469,494	7.11	1,921,650	3.91	4,511,784	5.46
21	Total Profit or Losses***	(36,162)	(193.51)	205	3.83	2,340,060	8.73	378,345	5.73	2,892,098	5.89	5,574,546	6.75

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	487	105.87	1,298	103.26	2,487,237	107.61	175,269	97.68	12,107,287	102.62	14,771,578	103.36
2	Premiums Earned	460	100.00	1,257	100.00	2,311,343	100.00	179,426	100.00	11,798,719	100.00	14,291,205	100.00
3	Dividends to Policyholders	0	0.00	2	0.16	2,761	0.12	0	0.00	2,352	0.02	5,115	0.04
4	Incurred Losses	322	70.00	758	60.30	1,486,744	64.32	121,085	67.48	7,540,620	63.91	9,149,529	64.02
5	Defense and Cost Containment Expenses Incurred	3	0.65	67	5.33	125,560	5.43	7,176	4.00	825,098	6.99	957,904	6.70
6	Unallocated LAE* Incurred	30	6.52	148	11.77	161,643	6.99	10,125	5.64	777,350	6.59	949,296	6.64
7	Unpaid Losses	466	101.30	1,374	109.31	2,528,017	109.37	200,131	111.54	14,763,656	125.13	17,493,644	122.41
8	Defense and Cost Containment Expenses Unpaid	57	12.39	180	14.32	377,508	16.33	30,993	17.27	1,719,031	14.57	2,127,769	14.89
9	Unallocated LAE* Unpaid	34	7.39	107	8.51	137,372	5.94	16,782	9.35	917,974	7.78	1,072,269	7.50
10	Unearned Premium Reserves	191	41.52	606	48.21	1,098,867	47.54	81,615	45.49	6,196,792	52.52	7,378,071	51.63
11	Agents Balances	49,211	10698.04	(555)	(44.15)	739,308	31.99	45,566	25.40	3,574,305	30.29	4,407,835	30.84
12	Commission & Brokerage Expenses Incurred	(8,347)	(1814.57)	86	6.84	354,697	15.35	12,470	6.95	1,508,174	12.78	1,867,080	13.06
13	Taxes, Licenses and Fees Incurred	1,331	289.35	128	10.18	59,237	2.56	5,576	3.11	342,672	2.90	408,944	2.86
14	Other Acquisition Expenses Incurred	5,210	1132.61	214	17.02	218,235	9.44	29,294	16.33	725,317	6.15	978,270	6.85
15	General Expenses Incurred	4,135	898.91	284	22.59	179,428	7.76	16,238	9.05	1,065,267	9.03	1,265,352	8.85
16	Other Income Less Other Expenses	2,405	522.83	14	1.11	929	0.04	757	0.42	33,778	0.29	37,883	0.27
17	Pretax Profit or Loss Excluding Investment Gain**	182	39.57	(418)	(33.25)	(276,036)	(11.94)	(21,781)	(12.14)	(954,340)	(8.09)	(1,252,393)	(8.76)
18	Investment Gain from Insurance Funds	0	0.00	60	4.77	110,377	4.78	3,202	1.78	1,098,937	9.31	1,212,576	8.48
19	Profit or Loss Excluding Investment Gain	182	39.57	(358)	(28.48)	(165,659)	(7.17)	(18,580)	(10.36)	144,585	1.23	(39,830)	(0.28)
20	Investment Gain From Capital & Surplus	(126)	(27.39)	147	11.69	166,420	7.20	2,442	1.36	936,260	7.94	1,105,143	7.73
21	Total Profit or Losses***	57	12.39	(214)	(17.02)	759	0.03	(16,138)	(8.99)	1,080,848	9.16	1,065,312	7.45

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

Total For Private Passenger Automobile Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12,317	102.72	4,528	103.40	16,900,318	101.50	4,225,986	98.45	30,787,173	102.70	51,930,322	101.95
2	Premiums Earned	11,991	100.00	4,379	100.00	16,649,853	100.00	4,292,562	100.00	29,977,721	100.00	50,936,506	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	25,875	0.16	277,226	6.46	77,500	0.26	380,601	0.75
4	Incurred Losses	9,130	76.14	2,092	47.77	11,498,068	69.06	2,560,486	59.65	18,194,519	60.69	32,264,295	63.34
5	Defense and Cost Containment Expenses Incurred	30	0.25	90	2.06	29,192	0.18	14,691	0.34	110,525	0.37	154,528	0.30
6	Unallocated LAE* Incurred	1,322	11.02	174	3.97	1,960,928	11.78	424,164	9.88	2,697,418	9.00	5,084,006	9.98
7	Unpaid Losses	1,010	8.42	2	0.05	1,100,476	6.61	43,360	1.01	1,240,691	4.14	2,385,539	4.68
8	Defense and Cost Containment Expenses Unpaid	52	0.43	23	0.53	27,371	0.16	8,269	0.19	97,404	0.32	133,119	0.26
9	Unallocated LAE* Unpaid	636	5.30	20	0.46	1,061,996	6.38	140,821	3.28	473,731	1.58	1,677,204	3.29
10	Unearned Premium Reserves	3,413	28.46	2,618	59.79	4,652,099	27.94	1,470,757	34.26	10,918,424	36.42	17,047,311	33.47
11	Agents Balances	75,910	633.06	3,718	84.91	3,068,466	18.43	908,931	21.17	6,286,050	20.97	10,343,075	20.31
12	Commission & Brokerage Expenses Incurred	(101,493)	(846.41)	1,374	31.38	1,665,527	10.00	143,875	3.35	1,784,971	5.95	3,494,254	6.86
13	Taxes, Licenses and Fees Incurred	11,912	99.34	88	2.01	361,829	2.17	104,509	2.43	767,826	2.56	1,246,164	2.45
14	Other Acquisition Expenses Incurred	77,552	646.75	82	1.87	1,786,979	10.73	543,101	12.65	2,614,351	8.72	5,022,065	9.86
15	General Expenses Incurred	40,195	335.21	1,105	25.23	743,024	4.46	169,183	3.94	1,950,864	6.51	2,904,371	5.70
16	Other Income Less Other Expenses	9,363	78.08	91	2.08	10,478	0.06	27,463	0.64	144,614	0.48	192,009	0.38
17	Pretax Profit or Loss Excluding Investment Gain**	(17,295)	(144.23)	(535)	(12.22)	(1,411,096)	(8.48)	82,790	1.93	1,924,356	6.42	578,220	1.14
18	Investment Gain from Insurance Funds	(36)	(0.30)	121	2.76	99,355	0.60	15,723	0.37	219,332	0.73	334,495	0.66
19	Profit or Loss Excluding Investment Gain	(17,330)	(144.53)	(414)	(9.45)	(1,311,741)	(7.88)	98,511	2.29	2,143,699	7.15	912,725	1.79
20	Investment Gain From Capital & Surplus	500	4.17	201	4.59	779,578	4.68	244,058	5.69	786,784	2.62	1,811,121	3.56
21	Total Profit or Losses***	(16,830)	(140.36)	(213)	(4.86)	(532,163)	(3.20)	342,571	7.98	2,930,484	9.78	2,723,849	5.35

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

Total For Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	96	105.49	437	105.81	821,491	106.67	57,724	122.75	3,439,603	104.28	4,319,351	104.94
2	Premiums Earned	91	100.00	413	100.00	770,139	100.00	47,027	100.00	3,298,385	100.00	4,116,055	100.00
3	Dividends to Policyholders	0	0.00	1	0.24	290	0.04	0	0.00	491	0.01	782	0.02
4	Incurred Losses	68	74.73	308	74.58	501,140	65.07	33,882	72.05	1,959,238	59.40	2,494,636	60.61
5	Defense and Cost Containment Expenses Incurred	2	2.20	7	1.69	8,048	1.05	88	0.19	49,003	1.49	57,148	1.39
6	Unallocated LAE* Incurred	9	9.89	61	14.77	78,386	10.18	4,228	8.99	329,898	10.00	412,582	10.02
7	Unpaid Losses	6	6.59	48	11.62	47,157	6.12	6,532	13.89	346,788	10.51	400,531	9.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	13	3.15	12,697	1.65	1,117	2.38	85,957	2.61	99,784	2.42
9	Unallocated LAE* Unpaid	3	3.30	5	1.21	19,343	2.51	1,371	2.92	61,743	1.87	82,465	2.00
10	Unearned Premium Reserves	26	28.57	23	5.57	348,592	45.26	30,930	65.77	1,617,182	49.03	1,996,753	48.51
11	Agents Balances	15,710	17263.74	(196)	(47.46)	108,034	14.03	19,779	42.06	951,516	28.85	1,094,843	26.60
12	Commission & Brokerage Expenses Incurred	(1,554)	(1707.69)	41	9.93	116,390	15.11	3,305	7.03	452,438	13.72	570,620	13.86
13	Taxes, Licenses and Fees Incurred	202	221.98	58	14.04	18,340	2.38	1,258	2.68	102,532	3.11	122,390	2.97
14	Other Acquisition Expenses Incurred	1,291	1418.68	44	10.65	75,407	9.79	10,407	22.13	218,402	6.62	305,551	7.42
15	General Expenses Incurred	1,004	1103.30	97	23.49	56,787	7.37	5,007	10.65	375,746	11.39	438,641	10.66
16	Other Income Less Other Expenses	799	878.02	9	2.18	472	0.06	176	0.37	(578)	(0.02)	878	0.02
17	Pretax Profit or Loss Excluding Investment Gain**	(131)	(143.96)	(196)	(47.46)	(84,178)	(10.93)	(10,972)	(23.33)	(189,954)	(5.76)	(285,431)	(6.93)
18	Investment Gain from Insurance Funds	(8)	(8.79)	9	2.18	5,682	0.74	147	0.31	36,024	1.09	41,854	1.02
19	Profit or Loss Excluding Investment Gain	(139)	(152.75)	(187)	(45.28)	(78,493)	(10.19)	(10,825)	(23.02)	(153,920)	(4.67)	(243,564)	(5.92)
20	Investment Gain From Capital & Surplus	(33)	(36.26)	26	6.30	36,598	4.75	507	1.08	127,891	3.88	164,989	4.01
21	Total Profit or Losses***	(172)	(189.01)	(161)	(38.98)	(41,897)	(5.44)	(10,319)	(21.94)	(26,033)	(0.79)	(78,582)	(1.91)

* 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 Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	100.00	0	0.00	1,035,247	96.96	1,035,258	96.96
2	Premiums Earned	0	0.00	0	0.00	11	100.00	0	0.00	1,067,653	100.00	1,067,664	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	16	0.00	16	0.00
4	Incurred Losses	0	0.00	0	0.00	6	54.55	155	0.00	653,337	61.19	653,498	61.21
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(5)	(45.45)	0	0.00	51,851	4.86	51,846	4.86
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(74)	(672.73)	23	0.00	28,626	2.68	28,575	2.68
7	Unpaid Losses	0	0.00	1	0.00	803	7300.00	1,291	0.00	1,716,947	160.82	1,719,042	161.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	82	745.45	0	0.00	191,900	17.97	191,982	17.98
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	88	800.00	186	0.00	70,202	6.58	70,476	6.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	574,413	53.80	574,413	53.80
11	Agents Balances	(625)	0.00	0	0.00	6	54.55	0	0.00	313,251	29.34	312,632	29.28
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	141,761	13.28	141,761	13.28
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31,672	2.97	31,672	2.97
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	69,153	6.48	69,153	6.48
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	79,768	7.47	79,768	7.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	13,729	1.29	13,729	1.29
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	85	772.73	(178)	0.00	25,189	2.36	25,096	2.35
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	38	345.45	50	0.00	148,810	13.94	148,898	13.95
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	123	1118.18	(128)	0.00	173,999	16.30	173,994	16.30
20	Investment Gain From Capital & Surplus	0	0.00	1	0.00	51	463.64	90	0.00	145,041	13.59	145,183	13.60
21	Total Profit or Losses***	0	0.00	1	0.00	174	1581.82	(38)	0.00	319,045	29.88	319,182	29.90

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

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	18,353	104.71	1,147	101.87	1,052,640	101.25	1,072,145	101.31
2	Premiums Earned	0	0.00	5	100.00	17,528	100.00	1,126	100.00	1,039,656	100.00	1,058,315	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	33	0.19	0	0.00	561	0.05	594	0.06
4	Incurred Losses	0	0.00	2	40.00	3,619	20.65	1,000	88.81	547,769	52.69	552,390	52.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	20.00	92	0.52	(16)	(1.42)	19,920	1.92	19,997	1.89
6	Unallocated LAE* Incurred	0	0.00	0	0.00	249	1.42	89	7.90	55,706	5.36	56,044	5.30
7	Unpaid Losses	0	0.00	4	80.00	4,872	27.80	933	82.86	1,286,715	123.76	1,292,524	122.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	40.00	815	4.65	389	34.55	162,476	15.63	163,682	15.47
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	516	2.94	89	7.90	71,965	6.92	72,570	6.86
10	Unearned Premium Reserves	0	0.00	4	80.00	9,472	54.04	253	22.47	620,658	59.70	630,387	59.57
11	Agents Balances	0	0.00	0	0.00	7,572	43.20	20	1.78	202,318	19.46	209,910	19.83
12	Commission & Brokerage Expenses Incurred	0	0.00	1	20.00	1,678	9.57	43	3.82	138,776	13.35	140,498	13.28
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	402	2.29	34	3.02	27,460	2.64	27,896	2.64
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,961	16.89	361	32.06	91,717	8.82	95,039	8.98
15	General Expenses Incurred	0	0.00	0	0.00	1,697	9.68	100	8.88	96,763	9.31	98,560	9.31
16	Other Income Less Other Expenses	0	0.00	0	0.00	41	0.23	3	0.27	(32)	(0.00)	12	0.00
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	20.00	6,846	39.06	(483)	(42.90)	60,970	5.86	67,334	6.36
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	260	1.48	26	2.31	107,262	10.32	107,548	10.16
19	Profit or Loss Excluding Investment Gain	0	0.00	1	20.00	7,107	40.55	(458)	(40.67)	168,227	16.18	174,877	16.52
20	Investment Gain From Capital & Surplus	0	0.00	9	180.00	1,227	7.00	23	2.04	100,374	9.65	101,633	9.60
21	Total Profit or Losses***	0	0.00	10	200.00	8,335	47.55	(435)	(38.63)	268,616	25.84	276,526	26.13

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

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	208	102.97	49,905	100.83	37	71.15	4,621,303	101.59	4,671,453	101.58
2	Premiums Earned	0	0.00	202	100.00	49,493	100.00	52	100.00	4,548,825	100.00	4,598,572	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	215	0.43	0	0.00	35,436	0.78	35,651	0.78
4	Incurred Losses	0	0.00	(3)	(1.49)	3,548	7.17	284	546.15	793,708	17.45	797,537	17.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	(12)	(5.94)	2,387	4.82	42	80.77	79,307	1.74	81,724	1.78
6	Unallocated LAE* Incurred	0	0.00	(2)	(0.99)	1,064	2.15	59	113.46	154,847	3.40	155,968	3.39
7	Unpaid Losses	0	0.00	75	37.13	7,454	15.06	28	53.85	2,517,406	55.34	2,524,963	54.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	3.47	6,036	12.20	43	82.69	605,265	13.31	611,351	13.29
9	Unallocated LAE* Unpaid	0	0.00	4	1.98	1,675	3.38	3	5.77	218,188	4.80	219,870	4.78
10	Unearned Premium Reserves	0	0.00	151	74.75	23,374	47.23	15	28.85	2,829,704	62.21	2,853,244	62.05
11	Agents Balances	0	0.00	1	0.50	21,422	43.28	15	28.85	819,283	18.01	840,721	18.28
12	Commission & Brokerage Expenses Incurred	0	0.00	72	35.64	14,693	29.69	0	0.00	1,089,066	23.94	1,103,831	24.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,302	2.63	0	0.00	159,463	3.51	160,765	3.50
14	Other Acquisition Expenses Incurred	0	0.00	2	0.99	9,944	20.09	76	146.15	532,777	11.71	542,799	11.80
15	General Expenses Incurred	0	0.00	1	0.50	5,218	10.54	32	61.54	496,211	10.91	501,462	10.90
16	Other Income Less Other Expenses	0	0.00	0	0.00	269	0.54	0	0.00	4,429	0.10	4,698	0.10
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	145	71.78	11,387	23.01	(443)	(851.92)	1,212,428	26.65	1,223,517	26.61
18	Investment Gain from Insurance Funds	0	0.00	5	2.48	320	0.65	(4)	(7.69)	198,310	4.36	198,631	4.32
19	Profit or Loss Excluding Investment Gain	0	0.00	150	74.26	11,706	23.65	(447)	(859.62)	1,410,739	31.01	1,422,148	30.93
20	Investment Gain From Capital & Surplus	0	0.00	29	14.36	1,612	3.26	4	7.69	317,352	6.98	318,997	6.94
21	Total Profit or Losses***	0	0.00	179	88.61	13,319	26.91	(442)	(850.00)	1,728,093	37.99	1,741,149	37.86

* 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 Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	14	107.69	9,394	107.37	195	104.28	176,021	104.16	185,624	104.32
2	Premiums Earned	0	0.00	13	100.00	8,749	100.00	187	100.00	168,987	100.00	177,936	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.18	0	0.00	0	0.00	16	0.01
4	Incurred Losses	0	0.00	2	15.38	1,706	19.50	127	67.91	21,585	12.77	23,420	13.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	589	6.73	0	0.00	(3,364)	(1.99)	(2,775)	(1.56)
6	Unallocated LAE* Incurred	0	0.00	1	7.69	385	4.40	52	27.81	(952)	(0.56)	(514)	(0.29)
7	Unpaid Losses	0	0.00	2	15.38	627	7.17	208	111.23	91,273	54.01	92,110	51.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,227	14.02	3	1.60	18,594	11.00	19,824	11.14
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	66	0.75	(2)	(1.07)	5,248	3.11	5,312	2.99
10	Unearned Premium Reserves	0	0.00	5	38.46	4,544	51.94	79	42.25	96,840	57.31	101,468	57.02
11	Agents Balances	(217)	0.00	(2)	(15.38)	3,082	35.23	24	12.83	44,587	26.38	47,474	26.68
12	Commission & Brokerage Expenses Incurred	0	0.00	2	15.38	1,417	16.20	1	0.53	23,365	13.83	24,785	13.93
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	221	2.53	5	2.67	5,003	2.96	5,229	2.94
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	948	10.84	239	127.81	15,633	9.25	16,820	9.45
15	General Expenses Incurred	5	0.00	0	0.00	862	9.85	11	5.88	9,812	5.81	10,690	6.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	137	1.57	0	0.00	(354)	(0.21)	(217)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain**	(5)	0.00	8	61.54	2,736	31.27	(250)	(133.69)	97,528	57.71	100,017	56.21
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	139	1.59	0	0.00	6,329	3.75	6,468	3.64
19	Profit or Loss Excluding Investment Gain	(5)	0.00	8	61.54	2,877	32.88	(250)	(133.69)	103,860	61.46	106,490	59.85
20	Investment Gain From Capital & Surplus	0	0.00	1	7.69	464	5.30	7	3.74	47,288	27.98	47,760	26.84
21	Total Profit or Losses***	(5)	0.00	9	69.23	3,342	38.20	(243)	(129.95)	151,145	89.44	154,248	86.69

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

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	13	0.00	498,275	101.81	(1,002)	103.73	1,444,229	102.53	1,941,515	102.34
2	Premiums Earned	0	0.00	7	0.00	489,427	100.00	(966)	100.00	1,408,621	100.00	1,897,089	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	62	0.01	0	0.00	0	0.00	62	0.00
4	Incurred Losses	0	0.00	0	0.00	225,911	46.16	(236)	24.43	413,295	29.34	638,970	33.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,171	0.44	1	(0.10)	3,600	0.26	5,772	0.30
6	Unallocated LAE* Incurred	0	0.00	(1)	0.00	11,293	2.31	11	(1.14)	48,094	3.41	59,397	3.13
7	Unpaid Losses	0	0.00	0	0.00	251,708	51.43	132	(13.66)	639,371	45.39	891,211	46.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,719	0.76	8	(0.83)	22,540	1.60	26,267	1.38
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	8,348	1.71	11	(1.14)	27,413	1.95	35,772	1.89
10	Unearned Premium Reserves	0	0.00	6	0.00	241,626	49.37	336	(34.78)	705,001	50.05	946,969	49.92
11	Agents Balances	0	0.00	(26)	0.00	63,678	13.01	1,331	(137.78)	201,438	14.30	266,421	14.04
12	Commission & Brokerage Expenses Incurred	0	0.00	(54)	0.00	(8,061)	(1.65)	(1,139)	117.91	307,172	21.81	297,918	15.70
13	Taxes, Licenses and Fees Incurred	0	0.00	2	0.00	11,728	2.40	37	(3.83)	19,770	1.40	31,537	1.66
14	Other Acquisition Expenses Incurred	0	0.00	6	0.00	21,755	4.44	658	(68.12)	143,237	10.17	165,656	8.73
15	General Expenses Incurred	0	0.00	3	0.00	66,034	13.49	187	(19.36)	190,327	13.51	256,551	13.52
16	Other Income Less Other Expenses	0	0.00	0	0.00	(221)	(0.05)	36	(3.73)	(1,438)	(0.10)	(1,623)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	50	0.00	158,317	32.35	(450)	46.58	281,714	20.00	439,631	23.17
18	Investment Gain from Insurance Funds	0	0.00	5	0.00	18,290	3.74	(41)	4.24	34,387	2.44	52,641	2.77
19	Profit or Loss Excluding Investment Gain	0	0.00	55	0.00	176,607	36.08	(491)	50.83	316,104	22.44	492,275	25.95
20	Investment Gain From Capital & Surplus	0	0.00	3	0.00	56,236	11.49	(1)	0.10	92,097	6.54	148,335	7.82
21	Total Profit or Losses***	0	0.00	58	0.00	232,844	47.57	(492)	50.93	408,196	28.98	640,606	33.77

* 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 Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	23,823	82.25	265	70.11	348	85.93	1,041,420	93.00	1,065,856	92.72
2	Premiums Earned	0	0.00	28,964	100.00	378	100.00	405	100.00	1,119,824	100.00	1,149,571	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	0	0.00	3,378	11.66	(1,030)	(272.49)	38	9.38	298,610	26.67	300,996	26.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2)	(0.53)	0	0.00	11,992	1.07	11,990	1.04
6	Unallocated LAE* Incurred	0	0.00	285	0.98	22	5.82	0	0.00	28,009	2.50	28,316	2.46
7	Unpaid Losses	0	0.00	610	2.11	641	169.58	10	2.47	497,163	44.40	498,424	43.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	26,228	2.34	26,228	2.28
9	Unallocated LAE* Unpaid	0	0.00	55	0.19	11	2.91	0	0.00	18,015	1.61	18,081	1.57
10	Unearned Premium Reserves	0	0.00	73,231	252.83	348	92.06	373	92.10	733,959	65.54	807,911	70.28
11	Agents Balances	(1,499)	0.00	1,742	6.01	51	13.49	28	6.91	220,344	19.68	220,666	19.20
12	Commission & Brokerage Expenses Incurred	0	0.00	17,433	60.19	(30)	(7.94)	14	3.46	154,953	13.84	172,370	14.99
13	Taxes, Licenses and Fees Incurred	398	0.00	758	2.62	3	0.79	0	0.00	40,845	3.65	42,004	3.65
14	Other Acquisition Expenses Incurred	0	0.00	797	2.75	33	8.73	354	87.41	85,249	7.61	86,433	7.52
15	General Expenses Incurred	(210)	0.00	519	1.79	22	5.82	0	0.00	149,667	13.37	149,998	13.05
16	Other Income Less Other Expenses	0	0.00	29	0.10	0	0.00	0	0.00	12,618	1.13	12,647	1.10
17	Pretax Profit or Loss Excluding Investment Gain**	(188)	0.00	5,823	20.10	1,360	359.79	0	0.00	363,126	32.43	370,121	32.20
18	Investment Gain from Insurance Funds	0	0.00	1,850	6.39	53	14.02	0	0.00	32,350	2.89	34,253	2.98
19	Profit or Loss Excluding Investment Gain	(188)	0.00	7,673	26.49	1,413	373.81	0	0.00	395,469	35.32	404,367	35.18
20	Investment Gain From Capital & Surplus	132	0.00	863	2.98	(155)	(41.01)	2	0.49	52,536	4.69	53,378	4.64
21	Total Profit or Losses***	(56)	0.00	8,536	29.47	1,259	333.07	2	0.49	448,003	40.01	457,744	39.82

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2013 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	3,294	20.47	0	0.00	1,142,829	76.37	1,146,123	75.77
2	Premiums Earned	0	0.00	0	0.00	16,088	100.00	0	0.00	1,496,493	100.00	1,512,581	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	14,606	90.79	0	0.00	1,162,474	77.68	1,177,080	77.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	870	0.06	870	0.06
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,425	2.30	34,425	2.28
7	Unpaid Losses	0	0.00	0	0.00	1,014	6.30	0	0.00	264,302	17.66	265,316	17.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,212	0.28	4,212	0.28
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1	0.01	0	0.00	7,605	0.51	7,606	0.50
10	Unearned Premium Reserves	0	0.00	0	0.00	14,896	92.59	0	0.00	2,789,630	186.41	2,804,526	185.41
11	Agents Balances	0	0.00	0	0.00	781	4.85	0	0.00	170,753	11.41	171,534	11.34
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(1,360)	(8.45)	0	0.00	49,957	3.34	48,597	3.21
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	359	2.23	0	0.00	60,431	4.04	60,790	4.02
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	670	4.16	0	0.00	39,156	2.62	39,826	2.63
15	General Expenses Incurred	0	0.00	0	0.00	701	4.36	0	0.00	128,890	8.61	129,591	8.57
16	Other Income Less Other Expenses	0	0.00	0	0.00	(4)	(0.02)	0	0.00	(2,891)	(0.19)	(2,895)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	1,107	6.88	0	0.00	17,392	1.16	18,499	1.22
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	611	3.80	0	0.00	243,991	16.30	244,602	16.17
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	1,719	10.68	0	0.00	261,378	17.47	263,097	17.39
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	208	1.29	0	0.00	263,130	17.58	263,338	17.41
21	Total Profit or Losses***	0	0.00	0	0.00	1,927	11.98	0	0.00	524,511	35.05	526,438	34.80

* LAE - Loss Adjustment Expenses

IEE Formulas Substituted for NAIC Figures

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

*** (Line 19 + 20) = 21

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, 2013*

TEXAS INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS REPORT IS TO PRESENT TEXAS BUSINESS BY LINE ON A STATE LEVEL BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENT, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION MORE REASONABLY PRESENTS AGGREGATE COSTS IN TEXAS BY WEIGHTING EXPENSES/EXPENSE RATIOS IN PROPORTION TO THE COMPANIES' ACTUAL TEXAS WRITINGS AND CAN BE USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2013 ANNUAL STATEMENT.

THE EXPENSE AMOUNTS ON LINES 1-5, 7, 8, 10, 12 AND 13 WERE TAKEN DIRECTLY FROM THE NAIC DATABASE. FOR EACH EXPENSE AMOUNT NOT INCLUDED ON THE NAIC DATABASE, DEPARTMENT STAFF MULTIPLIED EACH COMPANY'S TEXAS EARNED PREMIUM BY THE COUNTRYWIDE EXPENSE RATIO FOR THAT EXPENSE ITEM.

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

Total For All Property and Casualty Lines Combined (Summary of pages 71 - 102)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	6,766,191,780	101.20	5,099,499,103	102.38	4,220,386,787	102.52	1,465,335,189	102.21	22,158,585,464	104.04	39,709,998,323	103.10
2	Premiums Earned	6,685,837,439	100.00	4,981,181,361	100.00	4,116,838,828	100.00	1,433,655,163	100.00	21,298,059,648	100.00	38,515,572,439	100.00
3	Dividends to Policyholders	0	0.00	12,102,494	0.24	6,973,809	0.17	98,006,281	6.84	247,264,045	1.16	364,346,629	0.95
4	Incurred Losses	4,151,448,299	62.09	2,153,469,970	43.23	2,645,898,915	64.27	800,203,936	55.82	12,028,812,349	56.48	21,779,833,469	56.55
5	Defense and Cost Containment Expenses Incurred	117,375,158	1.76	113,120,441	2.27	72,042,930	1.75	53,431,274	3.73	845,500,478	3.97	1,201,470,281	3.12
6	Adjusting and Other Expenses Incurred **	463,694,030	6.94	349,130,960	7.01	395,587,483	9.61	111,129,359	7.75	1,349,426,000	6.34	2,668,967,833	6.93
7	Unpaid Losses	1,998,936,506	29.90	1,236,111,211	24.82	1,474,518,665	35.82	497,616,322	34.71	21,227,381,018	99.67	26,434,563,722	68.63
8	Defense and Cost Containment Expenses Unpaid	230,334,195	3.45	195,759,730	3.93	198,596,486	4.82	91,019,948	6.35	3,035,012,380	14.25	3,750,722,739	9.74
9	Adjusting and Other Expenses Unpaid **	207,694,014	3.11	199,956,655	4.01	366,693,835	8.91	72,933,207	5.09	1,248,193,009	5.86	2,095,470,719	5.44
10	Unearned Premium Reserves	2,209,066,152	33.04	2,661,012,774	53.42	1,446,043,487	35.13	632,239,492	44.10	10,037,816,911	47.13	16,986,178,816	44.10
11	Agents Balances**	1,348,061,089	20.16	865,839,483	17.38	776,903,151	18.87	251,411,825	17.54	4,446,828,821	20.88	7,689,044,369	19.96
12	Commission & Brokerage Expenses Incurred	755,380,951	11.30	695,312,841	13.96	369,648,090	8.98	89,770,127	6.26	2,491,887,305	11.70	4,401,999,314	11.43
13	Taxes, Licenses and Fees Incurred	122,335,020	1.83	102,467,301	2.06	79,202,522	1.92	27,992,216	1.95	475,536,253	2.23	807,533,312	2.10
14	Other Acquisition Expenses Incurred **	453,489,030	6.78	344,949,022	6.93	417,311,918	10.14	156,869,457	10.94	1,430,315,081	6.72	2,802,934,508	7.28
15	General Expenses Incurred **	195,509,013	2.92	196,891,069	3.95	242,191,682	5.88	53,151,315	3.71	1,415,187,865	6.64	2,102,930,943	5.46
16	Other Income Less Other Expenses **	30,368,002	0.45	15,987,415	0.32	(16,157,581)	(0.39)	8,207,686	0.57	(657,402,177)	(3.09)	(618,996,655)	(1.61)
17	Pretax Profit or Loss Excluding Investment Gain*	456,973,940	6.83	1,029,724,677	20.67	(128,176,101)	(3.11)	51,308,884	3.58	356,728,095	1.67	1,766,559,495	4.59

* (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 All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	6,824,870,184	101.19	5,102,527,650	102.37	4,220,386,791	102.52	1,465,335,189	102.21	22,241,336,753	104.04	39,854,456,567	103.10
2	Premiums Earned	6,744,515,842	100.00	4,984,178,434	100.00	4,116,838,825	100.00	1,433,655,166	100.00	21,376,956,966	100.00	38,656,145,233	100.00
3	Dividends to Policyholders	0	0.00	12,102,495	0.24	6,973,809	0.17	98,006,282	6.84	247,264,045	1.16	364,346,631	0.94
4	Incurred Losses	4,151,448,298	61.55	2,155,059,098	43.24	2,645,898,912	64.27	800,203,941	55.82	12,079,153,476	56.51	21,831,763,725	56.48
5	Defense and Cost Containment Expenses Incurred	117,375,158	1.74	113,192,001	2.27	72,042,932	1.75	53,431,272	3.73	847,502,145	3.96	1,203,543,508	3.11
6	Adjusting and Other Expenses Incurred **	463,692,127	6.88	349,270,829	7.01	395,597,632	9.61	111,129,387	7.75	1,352,073,975	6.32	2,671,763,950	6.91
7	Unpaid Losses	1,998,936,503	29.64	1,236,926,886	24.82	1,474,518,667	35.82	497,616,323	34.71	21,361,335,793	99.93	26,569,334,172	68.73
8	Defense and Cost Containment Expenses Unpaid	230,334,194	3.42	195,840,841	3.93	198,596,486	4.82	91,019,948	6.35	3,038,721,266	14.21	3,754,512,735	9.71
9	Adjusting and Other Expenses Unpaid **	207,697,057	3.08	200,117,580	4.02	366,616,513	8.91	72,933,406	5.09	1,249,847,043	5.85	2,097,211,598	5.43
10	Unearned Premium Reserves	2,209,066,154	32.75	2,662,333,563	53.42	1,446,043,491	35.13	632,239,489	44.10	10,074,613,719	47.13	17,024,296,416	44.04
11	Agents Balances**	1,348,059,368	19.99	865,942,586	17.37	776,760,725	18.87	251,411,889	17.54	4,454,158,380	20.84	7,696,332,949	19.91
12	Commission & Brokerage Expenses Incurred	755,380,953	11.20	695,689,135	13.96	369,648,093	8.98	89,770,128	6.26	2,497,241,459	11.68	4,407,729,768	11.40
13	Taxes, Licenses and Fees Incurred	122,335,017	1.81	102,527,016	2.06	79,203,387	1.92	27,992,215	1.95	476,774,053	2.23	808,831,688	2.09
14	Other Acquisition Expenses Incurred **	453,488,124	6.72	344,996,282	6.92	417,223,551	10.13	156,869,678	10.94	1,433,591,363	6.71	2,806,168,997	7.26
15	General Expenses Incurred **	195,510,053	2.90	196,922,385	3.95	242,160,139	5.88	53,151,689	3.71	1,424,179,434	6.66	2,111,923,700	5.46
16	Other Income Less Other Expenses **	30,367,008	0.45	15,994,482	0.32	(16,155,094)	(0.39)	8,207,147	0.57	(650,745,256)	(3.04)	(612,331,713)	(1.58)
17	Pretax Profit or Loss Excluding Investment Gain*	515,653,120	7.65	1,030,413,676	20.67	(128,064,723)	(3.11)	51,307,720	3.58	368,431,760	1.72	1,837,741,554	4.75

* (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 2013 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	12,390,292	99.92	123,936,656	101.05	91,463,523	96.52	46,143,470	100.89	386,805,090	102.88	660,739,031	101.41
2	Premiums Earned	12,399,693	100.00	122,653,723	100.00	94,759,583	100.00	45,736,346	100.00	375,974,210	100.00	651,523,555	100.00
3	Dividends to Policyholders	0	0.00	86,333	0.07	129	0.00	1,202,192	2.63	64	0.00	1,288,718	0.20
4	Incurred Losses	3,568,670	28.78	40,161,720	32.74	16,932,860	17.87	10,384,571	22.71	116,248,731	30.92	187,296,552	28.75
5	Defense and Cost Containment Expenses Incurred	122	0.00	1,127,763	0.92	477,141	0.50	1,767,891	3.87	4,038,652	1.07	7,411,569	1.14
6	Adjusting and Other Expenses Incurred **	153,009	1.23	2,332,501	1.90	2,162,722	2.28	1,085,988	2.37	8,568,453	2.28	14,302,673	2.20
7	Unpaid Losses	779,788	6.29	22,356,812	18.23	16,239,696	17.14	2,195,154	4.80	140,664,916	37.41	182,236,366	27.97
8	Defense and Cost Containment Expenses Unpaid	122	0.00	1,167,786	0.95	555,692	0.59	187,098	0.41	7,046,815	1.87	8,957,513	1.37
9	Adjusting and Other Expenses Unpaid **	54,003	0.44	586,159	0.48	2,101,367	2.22	466,735	1.02	5,789,477	1.54	8,997,740	1.38
10	Unearned Premium Reserves	188,371	1.52	58,193,427	47.45	38,420,721	40.55	23,371,865	51.10	155,020,973	41.23	275,195,357	42.24
11	Agents Balances**	217,012	1.75	19,906,064	16.23	21,413,108	22.60	8,617,314	18.84	75,455,586	20.07	125,609,083	19.28
12	Commission & Brokerage Expenses Incurred	2,455,359	19.80	20,810,777	16.97	2,202,856	2.32	5,588,129	12.22	35,926,347	9.56	66,983,468	10.28
13	Taxes, Licenses and Fees Incurred	60,203	0.49	2,673,874	2.18	2,498,246	2.64	992,854	2.17	8,071,303	2.15	14,296,480	2.19
14	Other Acquisition Expenses Incurred **	1,861,104	15.01	3,211,739	2.62	7,596,883	8.02	5,807,593	12.70	22,691,403	6.04	41,168,723	6.32
15	General Expenses Incurred **	762,043	6.15	9,361,740	7.63	12,817,250	13.53	1,690,394	3.70	35,814,024	9.53	60,445,451	9.28
16	Other Income Less Other Expenses **	0	0.00	1,398,194	1.14	62,515	0.07	249,159	0.54	301,450	0.08	2,011,318	0.31
17	Pretax Profit or Loss Excluding Investment Gain*	3,539,184	28.54	44,285,470	36.11	50,134,010	52.91	17,465,893	38.19	144,916,683	38.54	260,341,239	39.96

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

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

Total For Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	5,954,640	99.91	180,780,109	104.59	77,589,107	100.68	103,618,553	103.04	412,430,983	104.09	780,373,392	103.68
2	Premiums Earned	5,959,883	100.00	172,849,159	100.00	77,067,561	100.00	100,556,607	100.00	396,231,169	100.00	752,664,379	100.00
3	Dividends to Policyholders	0	0.00	454,221	0.26	60	0.00	4,060,096	4.04	158	0.00	4,514,535	0.60
4	Incurred Losses	3,876,690	65.05	87,810,302	50.80	32,196,832	41.78	55,837,407	55.53	196,870,153	49.69	376,591,384	50.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,274,215	2.47	839,854	1.09	2,726,342	2.71	7,259,397	1.83	15,099,808	2.01
6	Adjusting and Other Expenses Incurred **	1,308,974	21.96	12,726,572	7.36	1,923,412	2.50	6,909,159	6.87	21,561,302	5.44	44,429,418	5.90
7	Unpaid Losses	748,785	12.56	45,570,348	26.36	36,918,559	47.90	9,070,493	9.02	164,175,482	41.43	256,483,667	34.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,708,093	2.72	243,359	0.32	877,797	0.87	7,903,839	1.99	13,733,088	1.82
9	Adjusting and Other Expenses Unpaid **	283,994	4.77	2,564,429	1.48	301,112	0.39	1,710,537	1.70	7,759,234	1.96	12,619,306	1.68
10	Unearned Premium Reserves	90,547	1.52	87,947,506	50.88	35,223,611	45.70	52,711,169	52.42	165,956,544	41.88	341,929,377	45.43
11	Agents Balances**	103,998	1.74	25,707,694	14.87	11,290,506	14.65	17,615,820	17.52	86,987,014	21.95	141,705,031	18.83
12	Commission & Brokerage Expenses Incurred	1,180,177	19.80	25,369,587	14.68	3,622,869	4.70	10,590,267	10.53	48,674,598	12.28	89,437,498	11.88
13	Taxes, Licenses and Fees Incurred	28,930	0.49	3,679,843	2.13	2,063,018	2.68	2,175,104	2.16	9,303,831	2.35	17,250,726	2.29
14	Other Acquisition Expenses Incurred **	894,982	15.02	9,847,030	5.70	4,493,067	5.83	11,637,244	11.57	22,017,924	5.56	48,890,248	6.50
15	General Expenses Incurred **	365,993	6.14	10,215,134	5.91	10,613,767	13.77	3,004,729	2.99	30,981,119	7.82	55,180,743	7.33
16	Other Income Less Other Expenses **	0	0.00	1,037,127	0.60	(105,348)	(0.14)	318,449	0.32	282,744	0.07	1,532,973	0.20
17	Pretax Profit or Loss Excluding Investment Gain*	(1,695,864)	(28.45)	19,509,382	11.29	21,209,333	27.52	3,934,708	3.91	59,845,432	15.10	102,802,992	13.66

* LAE=LOSS ADJUSTMENT EXPENSES

** Amounts calculated by multiplying Texas Premiums Earned

by Countrywide expense ratio resulting in Texas portion.

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

Total For Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	17,873,514	0.00	0	0.00	983,328,706	100.32	1,001,202,220	100.71
2	Premiums Earned	0	0.00	0	0.00	14,006,081	0.00	0	0.00	980,170,048	100.00	994,176,129	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	27,109,134	0.00	0	0.00	1,491,152,267	152.13	1,518,261,401	152.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	33,548	0.00	33,548	0.00
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	14,442,256	1.47	14,442,256	1.45
7	Unpaid Losses	0	0.00	0	0.00	10,602,556	0.00	0	0.00	306,262,971	31.25	316,865,527	31.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	227,442	0.02	227,442	0.02
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	2,112,603	0.22	2,112,603	0.21
10	Unearned Premium Reserves	0	0.00	0	0.00	4,019,812	0.00	0	0.00	211,261,172	21.55	215,280,984	21.65
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	296,249,626	30.22	296,249,626	29.80
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	50,617,562	5.16	50,617,562	5.09
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	628,771	0.06	628,771	0.06
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(2,766,813)	(0.28)	(2,766,813)	(0.28)
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	10,660,548	1.09	10,660,548	1.07
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	110,945	0.01	110,945	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,755	0.00	0	0.00	(584,487,147)	(59.63)	(584,485,392)	(58.79)

* (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)

Total For Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	14,016,428	114.54	27,809,405	100.52	0	0.00	263,800,172	102.63	305,626,005	102.93
2	Premiums Earned	0	0.00	12,237,477	100.00	27,666,465	100.00	0	0.00	257,035,470	100.00	296,939,412	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	4,996,944	40.83	3,303,909	11.94	0	0.00	39,806,838	15.49	48,107,691	16.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	75,483	0.62	4,687	0.02	0	0.00	2,554,333	0.99	2,634,503	0.89
6	Adjusting and Other Expenses Incurred **	0	0.00	224,396	1.83	0	0.00	0	0.00	6,423,016	2.50	6,647,411	2.24
7	Unpaid Losses	0	0.00	2,652,997	21.68	1,166,913	4.22	0	0.00	18,911,652	7.36	22,731,562	7.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	21,425	0.18	18,079	0.07	0	0.00	156,807	0.06	196,311	0.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	135,297	1.11	0	0.00	0	0.00	1,063,015	0.41	1,198,312	0.40
10	Unearned Premium Reserves	0	0.00	7,784,891	63.62	15,980,585	57.76	0	0.00	143,931,110	56.00	167,696,586	56.48
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	11,692,489	4.55	11,692,489	3.94
12	Commission & Brokerage Expenses Incurred	0	0.00	2,890,899	23.62	5,401,118	19.52	0	0.00	42,588,813	16.57	50,880,830	17.14
13	Taxes, Licenses and Fees Incurred	0	0.00	364,883	2.98	439,369	1.59	0	0.00	4,988,658	1.94	5,792,910	1.95
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	275	0.00	0	0.00	5,285,575	2.06	5,285,850	1.78
15	General Expenses Incurred **	0	0.00	215,816	1.76	275	0.00	0	0.00	7,563,834	2.94	7,779,925	2.62
16	Other Income Less Other Expenses **	0	0.00	124,078	1.01	(25,448)	(0.09)	0	0.00	584,259	0.23	682,888	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,593,134	29.36	18,491,384	66.84	0	0.00	148,408,662	57.74	170,493,180	57.42

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

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

Total For Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	40,602,893	81.37	4,521,198	103.87	125,443,738	106.92	58,203,775	125.89	228,771,604	105.03
2	Premiums Earned	0	0.00	49,898,547	100.00	4,352,906	100.00	117,327,321	100.00	46,235,458	100.00	217,814,232	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	23,900,162	47.90	1,963,493	45.11	84,477,703	72.00	24,517,188	53.03	134,858,546	61.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	377,529	0.76	63,410	1.46	730,794	0.62	948,459	2.05	2,120,192	0.97
6	Adjusting and Other Expenses Incurred **	0	0.00	2,767,975	5.55	212,984	4.89	4,659,013	3.97	2,646,211	5.72	10,286,183	4.72
7	Unpaid Losses	0	0.00	13,638,299	27.33	884,768	20.33	23,935,021	20.40	10,131,800	21.91	48,589,888	22.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	874,474	1.75	50,256	1.15	2,572,595	2.19	1,026,700	2.22	4,524,025	2.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,775,984	3.56	51,738	1.19	885,002	0.75	1,101,377	2.38	3,814,102	1.75
10	Unearned Premium Reserves	0	0.00	18,816,910	37.71	2,218,868	50.97	63,062,272	53.75	29,652,434	64.13	113,750,484	52.22
11	Agents Balances**	0	0.00	6,068,945	12.16	850,604	19.54	22,969,063	19.58	10,871,599	23.51	40,760,212	18.71
12	Commission & Brokerage Expenses Incurred	0	0.00	5,408,300	10.84	781,231	17.95	15,271,958	13.02	12,030,876	26.02	33,492,365	15.38
13	Taxes, Licenses and Fees Incurred	0	0.00	853,187	1.71	90,975	2.09	2,780,907	2.37	1,198,554	2.59	4,923,623	2.26
14	Other Acquisition Expenses Incurred **	0	0.00	2,687,976	5.39	380,498	8.74	7,012,019	5.98	3,510,080	7.59	13,590,573	6.24
15	General Expenses Incurred **	0	0.00	1,907,983	3.82	232,106	5.33	2,862,008	2.44	3,726,899	8.06	8,728,995	4.01
16	Other Income Less Other Expenses **	0	0.00	84,999	0.17	(11,043)	(0.25)	905,002	0.77	142,776	0.31	1,121,735	0.51
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	12,080,435	24.21	617,166	14.18	437,922	0.37	(2,200,033)	(4.76)	10,935,490	5.02

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

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

Total For Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	3,804,445,007	104.06	166,354,229	109.93	483,214,180	102.69	2,617,009,888	108.40	7,071,023,304	105.66
2	Premiums Earned	0	0.00	3,656,086,418	100.00	151,324,385	100.00	470,577,368	100.00	2,414,125,662	100.00	6,692,113,833	100.00
3	Dividends to Policyholders	0	0.00	11,188,587	0.31	0	0.00	36,257,863	7.70	0	0.00	47,446,450	0.71
4	Incurred Losses	(36,721)	0.00	1,563,814,387	42.77	128,919,682	85.19	255,654,818	54.33	1,065,466,699	44.13	3,013,818,865	45.04
5	Defense and Cost Containment Expenses Incurred	(870)	0.00	63,344,409	1.73	1,249,589	0.83	5,718,218	1.22	41,637,337	1.72	111,948,683	1.67
6	Adjusting and Other Expenses Incurred **	0	0.00	297,067,872	8.13	9,444,326	6.24	31,669,437	6.73	177,450,450	7.35	515,632,086	7.71
7	Unpaid Losses	0	0.00	581,716,343	15.91	23,124,329	15.28	87,951,857	18.69	353,288,875	14.63	1,046,081,404	15.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	64,243,261	1.76	1,722,826	1.14	8,244,461	1.75	42,263,938	1.75	116,474,486	1.74
9	Adjusting and Other Expenses Unpaid **	0	0.00	153,110,462	4.19	2,745,851	1.81	12,081,018	2.57	93,645,828	3.88	261,583,159	3.91
10	Unearned Premium Reserves	0	0.00	1,976,843,864	54.07	87,300,278	57.69	249,835,619	53.09	1,370,102,794	56.75	3,684,082,555	55.05
11	Agents Balances**	0	0.00	630,417,448	17.24	30,388,335	20.08	86,720,116	18.43	402,755,524	16.68	1,150,281,424	17.19
12	Commission & Brokerage Expenses Incurred	0	0.00	455,753,574	12.47	20,056,909	13.25	32,858,158	6.98	393,146,319	16.29	901,814,960	13.48
13	Taxes, Licenses and Fees Incurred	0	0.00	75,036,659	2.05	4,656,072	3.08	9,321,671	1.98	54,428,154	2.25	143,442,556	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	281,404,838	7.70	15,362,519	10.15	56,250,708	11.95	198,988,235	8.24	552,006,300	8.25
15	General Expenses Incurred **	0	0.00	102,630,640	2.81	9,638,056	6.37	18,909,207	4.02	108,714,757	4.50	239,892,660	3.58
16	Other Income Less Other Expenses **	0	0.00	12,729,314	0.35	(150,898)	(0.10)	2,675,244	0.57	5,966,005	0.25	21,219,664	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	37,591	0.00	818,574,766	22.39	(38,153,667)	(25.21)	26,612,532	5.66	380,259,716	15.75	1,187,330,937	17.74

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

** Amounts calculated by multiplying Texas Premiums Earned

by Countrywide expense ratio resulting in Texas portion.

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

Total For Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	358,023,170	87.99	189,380,919	106.98	81,200,179	99.10	1,538,750,177	106.67	2,167,354,445	102.80
2	Premiums Earned	0	0.00	406,885,841	100.00	177,032,461	100.00	81,934,874	100.00	1,442,514,142	100.00	2,108,367,318	100.00
3	Dividends to Policyholders	0	0.00	203,156	0.05	209,679	0.12	0	0.00	220,914	0.02	633,749	0.03
4	Incurred Losses	277,666	0.00	203,182,676	49.94	105,198,978	59.42	43,358,583	52.92	690,741,387	47.88	1,042,759,290	49.46
5	Defense and Cost Containment Expenses Incurred	(8)	0.00	28,742,973	7.06	6,772,836	3.83	1,133,771	1.38	102,779,438	7.13	139,429,010	6.61
6	Adjusting and Other Expenses Incurred **	0	0.00	18,694,342	4.59	8,540,137	4.82	6,948,520	8.48	71,720,264	4.97	105,903,263	5.02
7	Unpaid Losses	213,644	0.00	247,854,418	60.91	73,503,745	41.52	60,877,521	74.30	915,191,475	63.44	1,297,640,803	61.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	80,201,126	19.71	20,121,211	11.37	27,841,382	33.98	323,099,993	22.40	451,263,712	21.40
9	Adjusting and Other Expenses Unpaid **	0	0.00	22,326,939	5.49	7,736,215	4.37	6,639,565	8.10	90,374,009	6.27	127,076,727	6.03
10	Unearned Premium Reserves	0	0.00	151,357,951	37.20	92,603,925	52.31	41,025,528	50.07	731,122,984	50.68	1,016,110,388	48.19
11	Agents Balances**	0	0.00	67,777,851	16.66	52,426,302	29.61	16,518,691	20.16	359,973,214	24.95	496,696,058	23.56
12	Commission & Brokerage Expenses Incurred	0	0.00	56,235,621	13.82	21,071,578	11.90	11,467,293	14.00	247,023,443	17.12	335,797,935	15.93
13	Taxes, Licenses and Fees Incurred	0	0.00	7,360,131	1.81	4,393,344	2.48	1,815,284	2.22	32,475,462	2.25	46,044,221	2.18
14	Other Acquisition Expenses Incurred **	0	0.00	15,685,988	3.86	16,325,085	9.22	10,350,594	12.63	95,103,012	6.59	137,464,680	6.52
15	General Expenses Incurred **	0	0.00	38,206,692	9.39	31,344,570	17.71	4,520,858	5.52	110,410,005	7.65	184,482,125	8.75
16	Other Income Less Other Expenses **	0	0.00	652,210	0.16	(4,077,877)	(2.30)	135,261	0.17	(4,086,768)	(0.28)	(7,377,175)	(0.35)
17	Pretax Profit or Loss Excluding Investment Gain*	(277,658)	0.00	39,226,471	9.64	(20,901,623)	(11.81)	2,475,232	3.02	87,953,448	6.10	108,475,870	5.15

* (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 2013 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	360,650,192	107.53	360,650,192	107.53
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	335,388,559	100.00	335,388,559	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	34,298,325	10.23	34,298,325	10.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,412,727	0.72	2,412,727	0.72
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,663,304	2.58	8,663,304	2.58
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	384,436,970	114.62	384,436,970	114.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,078,675	0.62	2,078,675	0.62
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	13,952,761	4.16	13,952,761	4.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	77,926,605	23.23	77,926,605	23.23
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	15,548,004	4.64	15,548,004	4.64
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	7,427,232	2.21	7,427,232	2.21
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	20,105,662	5.99	20,105,662	5.99
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	52,145,122	15.55	52,145,122	15.55
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	52,893,500	15.77	52,893,500	15.77
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	263,229,687	78.48	263,229,687	78.48

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

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

Total For Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	311,784	102.34	600,612	97.88	326,812,292	101.61	327,724,688	101.60
2	Premiums Earned	0	0.00	0	0.00	304,643	100.00	613,646	100.00	321,639,310	100.00	322,557,599	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	58,938	19.35	110,539	18.01	0	0.00	169,477	0.05
4	Incurred Losses	0	0.00	8,867	0.00	46,126	15.14	76,989	12.55	96,988,718	30.15	97,120,700	30.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	25,960	0.00	4,746	1.56	(4,233)	(0.69)	8,021,990	2.49	8,048,463	2.50
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(8,985)	(2.95)	20,124	3.28	10,289,793	3.20	10,300,931	3.19
7	Unpaid Losses	0	0.00	140,951	0.00	86,729	28.47	185,638	30.25	495,808,633	154.15	496,221,951	153.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	57,293	0.00	819	0.27	5,124	0.84	42,552,295	13.23	42,615,531	13.21
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	71,531	23.48	6,483	1.06	11,025,798	3.43	11,103,813	3.44
10	Unearned Premium Reserves	0	0.00	0	0.00	150,691	49.46	272,481	44.40	126,255,017	39.25	126,678,189	39.27
11	Agents Balances**	0	0.00	0	0.00	80,117	26.30	100,871	16.44	73,333,672	22.80	73,514,660	22.79
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	8,259	1.35	38,864,761	12.08	38,873,020	12.05
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	3,331	1.09	10,152	1.65	6,027,019	1.87	6,040,502	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	46,872	15.39	24,923	4.06	20,594,837	6.40	20,666,632	6.41
15	General Expenses Incurred **	0	0.00	0	0.00	11,930	3.92	14,398	2.35	26,407,590	8.21	26,433,918	8.20
16	Other Income Less Other Expenses **	0	0.00	0	0.00	449	0.15	674	0.11	(11,035,440)	(3.43)	(11,034,317)	(3.42)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(34,827)	0.00	142,134	46.66	353,169	57.55	103,409,163	32.15	103,869,639	32.20

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

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

Total For Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	37,521,157	100.68	168,125,736	113.03	69,713,935	109.43	46,501,658	102.96	1,225,388,947	102.96	1,547,251,433	103.93
2	Premiums Earned	37,266,702	100.00	148,740,271	100.00	63,705,108	100.00	44,933,832	100.00	1,194,163,290	100.00	1,488,809,203	100.00
3	Dividends to Policyholders	0	0.00	170,151	0.11	132	0.00	1,948,871	0.00	35,823	0.00	2,154,977	0.14
4	Incurred Losses	16,045,153	43.05	43,126,334	28.99	22,808,511	35.80	21,155,127	75.23	534,273,538	75.23	637,408,663	42.81
5	Defense and Cost Containment Expenses Incurred	121,612	0.33	342,027	0.23	302,684	0.48	160,942	2.01	9,484,016	2.01	10,411,281	0.70
6	Adjusting and Other Expenses Incurred **	4,482,964	12.03	2,326,544	1.56	2,253,521	3.54	1,678,041	3.73	42,295,182	3.54	53,036,252	3.56
7	Unpaid Losses	2,967,018	7.96	21,157,696	14.22	11,821,071	18.56	4,418,518	39.47	225,937,625	39.47	266,301,928	17.89
8	Defense and Cost Containment Expenses Unpaid	47,883	0.13	634,399	0.43	258,719	0.41	56,479	3.07	13,932,840	3.07	14,930,320	1.00
9	Adjusting and Other Expenses Unpaid **	4,021,968	10.79	783,825	0.53	780,987	1.23	742,385	1.65	16,159,001	1.35	22,488,166	1.51
10	Unearned Premium Reserves	18,653,703	50.05	120,479,919	81.00	31,196,904	48.97	22,886,428	48.37	332,765,819	48.37	525,982,773	35.33
11	Agents Balances**	8,945,928	24.01	23,222,561	15.61	10,942,350	17.18	6,870,563	15.29	279,927,751	23.44	329,909,154	22.16
12	Commission & Brokerage Expenses Incurred	4,609,269	12.37	55,403,060	37.25	2,255,715	3.54	3,040,648	15.47	179,923,608	15.47	245,232,300	16.47
13	Taxes, Licenses and Fees Incurred	1,128,131	3.03	3,440,660	2.31	1,820,963	2.86	963,646	2.65	25,443,635	2.65	32,797,035	2.20
14	Other Acquisition Expenses Incurred **	4,298,966	11.54	3,741,618	2.52	5,475,238	8.59	5,849,691	13.02	45,931,143	3.85	65,296,656	4.39
15	General Expenses Incurred **	1,296,990	3.48	9,310,166	6.26	9,754,490	15.31	1,734,033	3.86	75,486,253	6.32	97,581,931	6.55
16	Other Income Less Other Expenses **	216,998	0.58	79,779	0.05	30,293	0.05	101,670	0.23	(4,173,906)	(0.35)	(3,745,166)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	5,500,616	14.76	30,959,490	20.81	19,064,148	29.93	8,504,502	18.93	277,116,186	23.21	341,144,941	22.91

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

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

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

Total For Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	17,847,512	14.48	17,847,512	14.48
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	123,221,108	100.00	123,221,108	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(3,298,860)	(2.68)	(3,298,860)	(2.68)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,266,609	2.65	3,266,609	2.65
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	889,127	0.72	889,127	0.72
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	12,140,856	9.85	12,140,856	9.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,810,605	1.47	1,810,605	1.47
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	570,912	0.46	570,912	0.46
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	475,272,901	385.71	475,272,901	385.71
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	2,717,372	2.21	2,717,372	2.21
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	409,543	0.33	409,543	0.33
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,109,301	0.90	1,109,301	0.90
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	34,215,527	27.77	34,215,527	27.77
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(37,055,031)	(30.07)	(37,055,031)	(30.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	49,574,831	40.23	49,574,831	40.23

* (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 2013 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	20,479	97.96	253,968	124.52	38,220,397	104.60	157,763,288	95.26	196,258,132	96.98
2	Premiums Earned	0	0.00	20,905	100.00	203,956	100.00	36,539,400	100.00	165,610,126	100.00	202,374,387	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	42	0.02	0	0.00	413,183	0.25	413,225	0.20
4	Incurred Losses	0	0.00	0	0.00	133,689	65.55	11,353,903	31.07	20,305,264	12.26	31,792,856	15.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	29,703	14.56	11,264,102	30.83	19,660,781	11.87	30,954,586	15.30
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	7,489	3.67	3,002,671	8.22	10,017,753	6.05	13,027,913	6.44
7	Unpaid Losses	0	0.00	0	0.00	190,266	93.29	29,264,483	80.09	333,401,145	201.32	362,855,894	179.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	37,777	18.52	17,087,727	46.77	154,671,183	93.39	171,796,687	84.89
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	11,073	5.43	4,565,423	12.49	20,739,458	12.52	25,315,954	12.51
10	Unearned Premium Reserves	0	0.00	10,580	50.61	122,276	59.95	21,710,264	59.42	87,166,595	52.63	109,009,715	53.87
11	Agents Balances**	0	0.00	3,982	19.05	55,752	27.34	10,251,170	28.06	33,650,926	20.32	43,961,829	21.72
12	Commission & Brokerage Expenses Incurred	0	0.00	2,475	11.84	3,305	1.62	3,655,775	10.01	14,179,714	8.56	17,841,269	8.82
13	Taxes, Licenses and Fees Incurred	0	0.00	333	1.59	6,122	3.00	983,639	2.69	2,861,560	1.73	3,851,654	1.90
14	Other Acquisition Expenses Incurred **	0	0.00	1,991	9.52	27,758	13.61	896,692	2.45	8,189,915	4.95	9,116,356	4.50
15	General Expenses Incurred **	0	0.00	0	0.00	19,288	9.46	3,071,551	8.41	12,902,199	7.79	15,993,039	7.90
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(8,638)	(4.24)	12,647	0.03	(241,499)	(0.15)	(237,491)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	16,106	77.04	(32,078)	(15.73)	2,323,713	6.36	76,838,257	46.40	79,145,999	39.11

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

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

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

Total For Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	7,412,805	101.08	129,327	106.66	441,940	108.53	9,674,185	91.14	17,658,257	95.57
2	Premiums Earned	0	0.00	7,333,948	100.00	121,252	100.00	407,211	100.00	10,614,507	100.00	18,476,918	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	35,847	8.80	0	0.00	35,848	0.19
4	Incurred Losses	0	0.00	(2,817,238)	(38.41)	2,192	1.81	5,062	1.24	7,114	0.07	(2,802,870)	(15.17)
5	Defense and Cost Containment Expenses Incurred	0	0.00	(81,599)	(1.11)	2,583	2.13	427	0.10	(2,609)	(0.02)	(81,198)	(0.44)
6	Adjusting and Other Expenses Incurred **	0	0.00	272,035	3.71	359	0.30	1,211	0.30	18,159	0.17	291,764	1.58
7	Unpaid Losses	0	0.00	29,319	0.40	2,437	2.01	6,268	1.54	495,069	4.66	533,093	2.89
8	Defense and Cost Containment Expenses Unpaid	0	0.00	845	0.01	2,678	2.21	413	0.10	52,723	0.50	56,659	0.31
9	Adjusting and Other Expenses Unpaid **	0	0.00	(7,001)	(0.10)	64	0.05	317	0.08	22,771	0.21	16,151	0.09
10	Unearned Premium Reserves	0	0.00	2,848,645	38.84	56,512	46.61	222,372	54.61	4,186,935	39.45	7,314,464	39.59
11	Agents Balances**	0	0.00	1,030,133	14.05	26,360	21.74	76,701	18.84	1,918,480	18.07	3,051,675	16.52
12	Commission & Brokerage Expenses Incurred	0	0.00	874,987	11.93	18,318	15.11	19,293	4.74	881,062	8.30	1,793,660	9.71
13	Taxes, Licenses and Fees Incurred	0	0.00	142,924	1.95	2,111	1.74	5,309	1.30	206,116	1.94	356,460	1.93
14	Other Acquisition Expenses Incurred **	0	0.00	47,006	0.64	16,607	13.70	91,492	22.47	682,617	6.43	837,722	4.53
15	General Expenses Incurred **	0	0.00	704,091	9.60	8,469	6.98	12,431	3.05	527,250	4.97	1,252,241	6.78
16	Other Income Less Other Expenses **	0	0.00	1,000	0.01	(12,283)	(10.13)	1,449	0.36	(46,747)	(0.44)	(56,581)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,192,742	111.71	58,330	48.11	237,588	58.35	8,248,051	77.71	16,736,710	90.58

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

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

Total For Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	49,906,126	100.12	0	0.00	363,962,077	107.65	413,868,203	106.68
2	Premiums Earned	0	0.00	0	0.00	49,844,785	100.00	0	0.00	338,092,820	100.00	387,937,605	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	47,860,408	96.02	0	0.00	200,391,013	59.27	248,251,421	63.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	411,597	0.83	0	0.00	6,937,384	2.05	7,348,981	1.89
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,521,768	7.07	0	0.00	6,595,897	1.95	10,117,666	2.61
7	Unpaid Losses	0	0.00	0	0.00	9,755,225	19.57	0	0.00	175,840,652	52.01	185,595,877	47.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	142,827	0.29	0	0.00	5,184,424	1.53	5,327,251	1.37
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,794,110	13.63	0	0.00	5,060,536	1.50	11,854,646	3.06
10	Unearned Premium Reserves	0	0.00	0	0.00	980,959	1.97	0	0.00	270,094,407	79.89	271,075,366	69.88
11	Agents Balances**	0	0.00	0	0.00	110,615	0.22	0	0.00	83,453,063	24.68	83,563,678	21.54
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	6,093	0.01	0	0.00	61,639,806	18.23	61,645,899	15.89
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	900,842	1.81	0	0.00	7,841,947	2.32	8,742,789	2.25
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,272,142	2.55	0	0.00	24,368,445	7.21	25,640,587	6.61
15	General Expenses Incurred **	0	0.00	0	0.00	663,544	1.33	0	0.00	13,780,873	4.08	14,444,417	3.72
16	Other Income Less Other Expenses **	0	0.00	0	0.00	28,922	0.06	0	0.00	(13,276,897)	(3.93)	(13,247,975)	(3.41)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(50,813)	(0.10)	0	0.00	3,260,557	0.96	3,209,744	0.83

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

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

Total For Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	2,928,623	153.06	0	0.00	327,803	100.00	3,256,426	145.30
2	Premiums Earned	0	0.00	0	0.00	1,913,413	100.00	0	0.00	327,803	100.00	2,241,216	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	668,060	34.91	0	0.00	12,448	3.80	680,508	30.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(912)	(0.05)	0	0.00	0	0.00	(912)	(0.04)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	207,111	10.82	0	0.00	292	0.09	207,403	9.25
7	Unpaid Losses	0	0.00	0	0.00	921,780	48.17	0	0.00	40,387	12.32	962,167	42.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14,750	0.77	0	0.00	0	0.00	14,750	0.66
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	277,537	14.50	0	0.00	3,324	1.01	280,860	12.53
10	Unearned Premium Reserves	0	0.00	0	0.00	6,477,241	338.52	0	0.00	0	0.00	6,477,241	289.01
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	37,892	11.56	37,892	1.69
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	596,062	31.15	0	0.00	934	0.28	596,996	26.64
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	46,350	2.42	0	0.00	(28,528)	(8.70)	17,822	0.80
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	183,636	9.60	0	0.00	15,647	4.77	199,283	8.89
15	General Expenses Incurred **	0	0.00	0	0.00	394,534	20.62	0	0.00	16,493	5.03	411,026	18.34
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(3,597)	(0.19)	0	0.00	3,385	1.03	(212)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(189,316)	(9.89)	0	0.00	313,903	95.76	124,587	5.56

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

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

Total For Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	1,092	84.65	70,540,409	128.04	55	100.00	24,690,681	123.70	95,232,237	126.89
2	Premiums Earned	0	0.00	1,290	100.00	55,091,778	100.00	55	100.00	19,960,812	100.00	75,053,935	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	470	0.00	0	0.00	0	0.00	470	0.00
4	Incurred Losses	0	0.00	(31,445)	(2437.60)	42,133,835	76.48	0	0.00	30,032,312	150.46	72,134,702	96.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	52,457	0.10	0	0.00	74,747	0.37	127,204	0.17
6	Adjusting and Other Expenses Incurred **	0	0.00	250	19.40	3,854,759	7.00	0	0.00	1,057,650	5.30	4,912,659	6.55
7	Unpaid Losses	0	0.00	4,889	378.99	48,980,361	88.91	0	0.00	67,996,873	340.65	116,982,123	155.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	783,665	1.42	0	0.00	123,236	0.62	906,901	1.21
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	10,014,268	18.18	0	0.00	1,003,914	5.03	11,018,182	14.68
10	Unearned Premium Reserves	0	0.00	239	18.53	169,806,890	308.23	40	72.73	127,791,856	640.21	297,599,025	396.51
11	Agents Balances**	0	0.00	193	14.93	27,325,159	49.60	0	0.00	3,370,197	16.88	30,695,548	40.90
12	Commission & Brokerage Expenses Incurred	0	0.00	11	0.85	6,590,730	11.96	0	0.00	3,778,852	18.93	10,369,593	13.82
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,278,380	2.32	2	3.64	590,102	2.96	1,868,484	2.49
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,844,822	8.79	0	0.00	5,237,647	26.24	10,082,469	13.43
15	General Expenses Incurred **	0	0.00	103	7.96	2,126,764	3.86	0	0.00	5,627,491	28.19	7,754,357	10.33
16	Other Income Less Other Expenses **	0	0.00	39	2.99	(10,789,634)	(19.58)	0	0.00	(46,657)	(0.23)	(10,836,253)	(14.44)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	32,410	2512.37	(17,962,408)	(32.60)	53	96.36	(26,484,646)	(132.68)	(44,414,592)	(59.18)

* (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 2013 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	70,926,608	98.92	37,528,672	103.00	20,438,204	100.85	2,529,393,954	103.18	2,658,287,438	103.04
2	Premiums Earned	0	0.00	71,698,333	100.00	36,436,045	100.00	20,265,627	100.00	2,451,372,078	100.00	2,579,772,083	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	815,175	2.24	93,459	0.46	186,721,740	7.62	187,630,374	7.27
4	Incurred Losses	0	0.00	48,222,671	67.26	11,679,579	32.06	6,540,058	32.27	1,163,566,075	47.47	1,230,008,383	47.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	511,641	0.71	(17,976)	(0.05)	1,293,371	6.38	113,812,608	4.64	115,599,644	4.48
6	Adjusting and Other Expenses Incurred **	0	0.00	2,011,037	2.80	2,308,318	6.34	1,653,207	8.16	137,818,167	5.62	143,790,730	5.57
7	Unpaid Losses	0	0.00	123,632,761	172.43	124,986,670	343.03	46,264,481	228.29	7,484,991,975	305.34	7,779,875,887	301.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,396,685	6.13	10,783,075	29.59	3,404,332	16.80	645,711,517	26.34	664,295,609	25.75
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,479,083	6.25	4,502,492	12.36	3,978,543	19.63	291,129,052	11.88	304,089,170	11.79
10	Unearned Premium Reserves	0	0.00	26,037,782	36.32	15,391,327	42.24	7,621,095	37.61	969,349,896	39.54	1,018,400,100	39.48
11	Agents Balances**	0	0.00	22,501,418	31.38	11,873,454	32.59	4,169,977	20.58	598,775,707	24.43	637,320,556	24.70
12	Commission & Brokerage Expenses Incurred	0	0.00	8,556,302	11.93	1,778,541	4.88	1,686,721	8.32	238,112,295	9.71	250,133,859	9.70
13	Taxes, Licenses and Fees Incurred	0	0.00	2,303,147	3.21	1,015,761	2.79	578,703	2.86	94,328,601	3.85	98,226,212	3.81
14	Other Acquisition Expenses Incurred **	0	0.00	3,846,072	5.36	3,095,310	8.50	2,247,086	11.09	135,398,042	5.52	144,586,509	5.60
15	General Expenses Incurred **	0	0.00	6,677,124	9.31	2,598,481	7.13	1,123,121	5.54	164,923,146	6.73	175,321,872	6.80
16	Other Income Less Other Expenses **	0	0.00	(252,005)	(0.35)	(335,724)	(0.92)	(51,473)	(0.25)	(19,705,916)	(0.80)	(20,345,118)	(0.79)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(681,666)	(0.95)	12,827,133	35.20	4,998,428	24.66	196,985,488	8.04	214,129,383	8.30

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

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

Total For Other General Liability - By Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	293	78.13	71,853,757	93.17	71,561,155	106.46	30,783,762	101.71	1,718,707,285	108.83	1,892,906,252	107.93
2	Premiums Earned	375	100.00	77,125,184	100.00	67,216,273	100.00	30,267,686	100.00	1,579,278,435	100.00	1,753,887,953	100.00
3	Dividends to Policyholders	0	0.00	46	0.00	639,565	0.95	1,723,850	5.70	68,135	0.00	2,431,596	0.14
4	Incurred Losses	(29,109)	(7762.40)	18,763,383	24.33	50,863,313	75.67	12,485,222	41.25	818,717,110	51.84	900,799,919	51.36
5	Defense and Cost Containment Expenses Incurred	(1,155)	(308.00)	7,393,628	9.59	5,240,707	7.80	923,042	3.05	132,362,067	8.38	145,918,289	8.32
6	Adjusting and Other Expenses Incurred **	0	0.00	2,042,322	2.65	2,684,827	3.99	644,537	2.13	102,506,707	6.49	107,878,393	6.15
7	Unpaid Losses	(467)	(124.53)	90,102,972	116.83	108,839,358	161.92	33,886,739	111.96	3,892,387,681	246.47	4,125,216,283	235.20
8	Defense and Cost Containment Expenses Unpaid	232	61.87	22,399,343	29.04	22,216,445	33.05	3,686,429	12.18	756,121,996	47.88	804,424,445	45.87
9	Adjusting and Other Expenses Unpaid **	0	0.00	6,794,949	8.81	7,443,266	11.07	5,324,099	17.59	198,222,834	12.55	217,785,147	12.42
10	Unearned Premium Reserves	159	42.40	33,065,963	42.87	33,026,381	49.13	15,888,020	52.49	896,913,515	56.79	978,894,038	55.81
11	Agents Balances**	0	0.00	13,920,448	18.05	23,574,966	35.07	4,982,527	16.46	389,612,943	24.67	432,090,884	24.64
12	Commission & Brokerage Expenses Incurred	48	12.80	11,285,347	14.63	8,154,764	12.13	2,046,408	6.76	185,371,626	11.74	206,858,193	11.79
13	Taxes, Licenses and Fees Incurred	5	1.33	1,407,360	1.82	1,483,224	2.21	547,468	1.81	36,365,682	2.30	39,803,739	2.27
14	Other Acquisition Expenses Incurred **	0	0.00	2,950,348	3.83	7,190,222	10.70	3,651,986	12.07	95,670,735	6.06	109,463,291	6.24
15	General Expenses Incurred **	0	0.00	5,246,484	6.80	5,258,107	7.82	1,557,891	5.15	121,226,251	7.68	133,288,733	7.60
16	Other Income Less Other Expenses **	0	0.00	166,258	0.22	(26,160)	(0.04)	34,822	0.12	(18,147,934)	(1.15)	(17,973,014)	(1.02)
17	Pretax Profit or Loss Excluding Investment Gain*	30,586	8156.27	28,202,525	36.57	(14,324,617)	(21.31)	6,722,103	22.21	68,842,189	4.36	89,472,786	5.10

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

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

Total For Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	1,331,797	102.10	3,468,344	101.64	21,789,195	100.14	933,268,588	104.35	959,857,924	104.23
2	Premiums Earned	0	0.00	1,304,449	100.00	3,412,214	100.00	21,758,415	100.00	894,385,681	100.00	920,860,759	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	2,749,999	12.64	427,520	0.05	3,177,519	0.35
4	Incurred Losses	0	0.00	(1,654,145)	(126.81)	3,549,579	104.03	2,823,042	12.97	484,141,013	54.13	488,859,489	53.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	(676,359)	(51.85)	1,928,459	56.52	4,082,435	18.76	105,693,536	11.82	111,028,071	12.06
6	Adjusting and Other Expenses Incurred **	0	0.00	11,949	0.92	141,877	4.16	118,644	0.55	46,665,882	5.22	46,938,353	5.10
7	Unpaid Losses	0	0.00	1,444,017	110.70	4,404,597	129.08	21,683,378	99.66	1,596,502,279	178.50	1,624,034,271	176.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,620,515	124.23	1,658,668	48.61	10,913,636	50.16	332,765,783	37.21	346,958,602	37.68
9	Adjusting and Other Expenses Unpaid **	0	0.00	95,593	7.33	310,881	9.11	69,383	0.32	73,757,234	8.25	74,233,091	8.06
10	Unearned Premium Reserves	0	0.00	615,079	47.15	1,449,476	42.48	11,409,449	52.44	484,020,088	54.12	497,494,092	54.02
11	Agents Balances**	0	0.00	15,932	1.22	1,453,877	42.61	2,340,279	10.76	167,498,712	18.73	171,308,799	18.60
12	Commission & Brokerage Expenses Incurred	0	0.00	184,870	14.17	225,095	6.60	0	0.00	125,027,766	13.98	125,437,731	13.62
13	Taxes, Licenses and Fees Incurred	0	0.00	24,593	1.89	71,108	2.08	380,912	1.75	18,773,546	2.10	19,250,159	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	10,953	0.84	317,050	9.29	328,180	1.51	56,945,383	6.37	57,601,567	6.26
15	General Expenses Incurred **	0	0.00	9,958	0.76	346,629	10.16	1,307,864	6.01	51,805,532	5.79	53,469,983	5.81
16	Other Income Less Other Expenses **	0	0.00	7,966	0.61	(11,371)	(0.33)	119,338	0.55	(18,645,952)	(2.08)	(18,530,018)	(2.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,400,596	260.69	(3,178,955)	(93.16)	10,086,677	46.36	(13,740,449)	(1.54)	(3,432,131)	(0.37)

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

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

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

Total For Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	1,315	100.00	0	0.00	29,677,167	112.28	29,678,482	112.28
2	Premiums Earned	0	0.00	0	0.00	1,315	100.00	0	0.00	26,430,527	100.00	26,431,842	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	(28,276)	(2150.27)	0	0.00	21,730,245	82.22	21,701,969	82.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(7,488)	(569.43)	0	0.00	941,628	3.56	934,140	3.53
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	95	7.21	0	0.00	537,180	2.03	537,275	2.03
7	Unpaid Losses	0	0.00	0	0.00	163,928	12466.01	0	0.00	247,766,389	937.43	247,930,317	938.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	28,061	2133.92	0	0.00	10,164,544	38.46	10,192,605	38.56
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	170	12.95	0	0.00	3,738,081	14.14	3,738,252	14.14
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	15,019,707	56.83	15,019,707	56.82
11	Agents Balances**	0	0.00	0	0.00	407	30.94	0	0.00	4,325,700	16.37	4,326,107	16.37
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	90	6.84	0	0.00	2,505,230	9.48	2,505,320	9.48
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	24	1.83	0	0.00	534,906	2.02	534,930	2.02
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	81	6.13	0	0.00	558,851	2.11	558,932	2.11
15	General Expenses Incurred **	0	0.00	0	0.00	76	5.82	0	0.00	2,137,057	8.09	2,137,133	8.09
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(1)	(0.04)	0	0.00	(79,537)	(0.30)	(79,537)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	36,713	2791.83	0	0.00	(2,594,107)	(9.81)	(2,557,395)	(9.68)

* (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, Texas Medical Liability Insurance Underwriting 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 2013 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	7,146,292	77.65	11,314,623	108.17	94,254	98.86	163,195,017	105.05	181,750,186	103.79
2	Premiums Earned	0	0.00	9,203,369	100.00	10,460,070	100.00	95,344	100.00	155,353,170	100.00	175,111,953	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	26	0.00	0	0.00	2,300	0.00	2,326	0.00
4	Incurred Losses	0	0.00	4,495,206	48.84	6,475,695	61.91	(60,939)	(63.91)	77,296,514	49.76	88,206,476	50.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,046,327	33.10	6,463,456	61.79	66,937	70.21	36,997,896	23.82	46,574,616	26.60
6	Adjusting and Other Expenses Incurred **	0	0.00	1,174,282	12.76	1,257,952	12.03	78,782	82.63	22,348,971	14.39	24,859,986	14.20
7	Unpaid Losses	0	0.00	14,243,158	154.76	21,469,250	205.25	633,420	664.35	551,203,821	354.81	587,549,649	335.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,494,595	70.57	10,643,757	101.76	263,340	276.20	185,825,731	119.62	203,227,423	116.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,084,724	22.65	2,631,292	25.16	101,163	106.10	49,047,978	31.57	53,865,158	30.76
10	Unearned Premium Reserves	0	0.00	2,313,446	25.14	5,335,896	51.01	47,357	49.67	69,647,566	44.83	77,344,265	44.17
11	Agents Balances**	0	0.00	1,177,280	12.79	4,149,642	39.67	17,905	18.78	37,454,658	24.11	42,799,484	24.44
12	Commission & Brokerage Expenses Incurred	0	0.00	1,182,947	12.85	1,317,020	12.59	11,200	11.75	19,894,350	12.81	22,405,517	12.79
13	Taxes, Licenses and Fees Incurred	0	0.00	130,846	1.42	210,288	2.01	1,911	2.00	3,204,309	2.06	3,547,354	2.03
14	Other Acquisition Expenses Incurred **	0	0.00	144,911	1.57	1,213,521	11.60	12,086	12.68	10,496,862	6.76	11,867,381	6.78
15	General Expenses Incurred **	0	0.00	490,700	5.33	802,980	7.68	5,371	5.63	12,606,422	8.11	13,905,473	7.94
16	Other Income Less Other Expenses **	0	0.00	(5,996)	(0.07)	13,625	0.13	0	0.00	(884,407)	(0.57)	(876,778)	(0.50)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,467,846)	(15.95)	(7,267,243)	(69.48)	(20,004)	(20.98)	(28,378,862)	(18.27)	(37,133,955)	(21.21)

* (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 Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,488,268,011	100.97	95,978,396	108.19	1,835,096,785	101.41	225,929,308	100.84	2,888,979,626	103.01	8,534,252,126	101.82
2	Premiums Earned	3,454,664,786	100.00	88,711,838	100.00	1,809,652,726	100.00	224,044,597	100.00	2,804,675,182	100.00	8,381,749,129	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,418,105	0.13	26,274,275	11.73	10,640,546	0.38	39,332,926	0.47
4	Incurred Losses	2,226,397,513	64.45	58,460,231	65.90	1,143,658,085	63.20	143,324,898	63.97	1,919,173,306	68.43	5,491,014,033	65.51
5	Defense and Cost Containment Expenses Incurred	84,112,736	2.43	3,692,612	4.16	43,718,019	2.42	22,429,816	10.01	100,997,477	3.60	254,950,660	3.04
6	Adjusting and Other Expenses Incurred **	244,661,985	7.08	3,439,032	3.88	213,956,286	11.82	19,442,131	8.68	266,067,654	9.49	747,567,088	8.92
7	Unpaid Losses	1,556,756,824	45.06	49,776,520	56.11	791,106,330	43.72	161,214,687	71.96	1,422,856,571	50.73	3,981,710,932	47.50
8	Defense and Cost Containment Expenses Unpaid	179,676,289	5.20	5,990,539	6.75	116,392,338	6.43	11,807,147	5.27	175,294,418	6.25	489,160,731	5.84
9	Adjusting and Other Expenses Unpaid **	150,734,991	4.36	3,626,034	4.09	238,580,215	13.18	13,843,204	6.18	184,528,312	6.58	591,312,756	7.05
10	Unearned Premium Reserves	1,061,305,804	30.72	42,375,649	47.77	485,429,741	26.82	56,585,071	25.26	764,139,412	27.25	2,409,835,677	28.75
11	Agents Balances**	687,508,957	19.90	26,453,250	29.82	287,533,525	15.89	34,877,363	15.57	536,227,627	19.12	1,572,600,721	18.76
12	Commission & Brokerage Expenses Incurred	403,052,545	11.67	10,367,896	11.69	164,497,000	9.09	573,031	0.26	190,998,222	6.81	769,488,694	9.18
13	Taxes, Licenses and Fees Incurred	62,366,207	1.81	1,949,889	2.20	32,038,297	1.77	3,541,154	1.58	57,843,117	2.06	157,738,664	1.88
14	Other Acquisition Expenses Incurred **	221,023,986	6.40	10,846,102	12.23	198,536,122	10.97	24,302,677	10.85	237,148,720	8.46	691,857,608	8.25
15	General Expenses Incurred **	99,226,994	2.87	4,698,044	5.30	78,006,385	4.31	6,177,678	2.76	174,755,455	6.23	362,864,556	4.33
16	Other Income Less Other Expenses **	15,905,999	0.46	(142,001)	(0.16)	(1,416,522)	(0.08)	1,820,437	0.81	17,818,928	0.64	33,986,841	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	129,728,819	3.76	(4,883,971)	(5.51)	(68,592,094)	(3.79)	(20,200,626)	(9.02)	(135,130,387)	(4.82)	(99,078,258)	(1.18)

* (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 2013 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	393,611,008	103.68	20,520,020	100.94	96,705,441	102.30	13,700,604	92.98	1,242,780,248	106.38	1,767,317,321	105.36
2	Premiums Earned	379,641,504	100.00	20,329,852	100.00	94,531,919	100.00	14,734,726	100.00	1,168,208,480	100.00	1,677,446,481	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,722	0.01	0	0.00	165,743	0.01	173,465	0.01
4	Incurred Losses	226,767,216	59.73	10,271,441	50.52	53,607,734	56.71	8,030,911	54.50	824,064,025	70.54	1,122,741,327	66.93
5	Defense and Cost Containment Expenses Incurred	21,010,685	5.53	722,631	3.55	3,944,531	4.17	40,789	0.28	98,700,863	8.45	124,419,499	7.42
6	Adjusting and Other Expenses Incurred **	13,890,982	3.66	1,051,044	5.17	6,652,976	7.04	1,027,903	6.98	68,962,758	5.90	91,585,662	5.46
7	Unpaid Losses	310,717,004	81.84	16,837,238	82.82	69,933,706	73.98	15,571,951	105.68	1,374,968,610	117.70	1,788,028,509	106.59
8	Defense and Cost Containment Expenses Unpaid	41,088,450	10.82	2,717,785	13.37	11,187,219	11.83	3,526,964	23.94	193,525,070	16.57	252,045,488	15.03
9	Adjusting and Other Expenses Unpaid **	19,920,974	5.25	1,293,054	6.36	6,581,982	6.96	1,225,160	8.31	73,752,713	6.31	102,773,883	6.13
10	Unearned Premium Reserves	182,687,247	48.12	9,122,359	44.87	40,580,075	42.93	6,551,143	44.46	562,438,949	48.15	801,379,773	47.77
11	Agents Balances**	91,720,880	24.16	3,151,132	15.50	31,231,533	33.04	2,292,410	15.56	308,206,844	26.38	436,602,799	26.03
12	Commission & Brokerage Expenses Incurred	33,509,979	8.83	3,371,858	16.59	10,486,345	11.09	1,754,226	11.91	177,130,162	15.16	226,252,570	13.49
13	Taxes, Licenses and Fees Incurred	6,845,523	1.80	381,605	1.88	2,021,199	2.14	282,886	1.92	24,026,073	2.06	33,557,286	2.00
14	Other Acquisition Expenses Incurred **	39,624,948	10.44	762,032	3.75	10,604,719	11.22	1,567,067	10.64	62,816,269	5.38	115,375,036	6.88
15	General Expenses Incurred **	9,836,987	2.59	1,073,045	5.28	7,139,199	7.55	774,460	5.26	91,162,816	7.80	109,986,507	6.56
16	Other Income Less Other Expenses **	1,938,997	0.51	17,001	0.08	(246,746)	(0.26)	(34,025)	(0.23)	(6,827,986)	(0.58)	(5,152,759)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain*	30,094,181	7.93	2,713,197	13.35	(179,252)	(0.19)	1,222,459	8.30	(185,648,215)	(15.89)	(151,797,631)	(9.05)

* (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, Texas Medical Liability Insurance Underwriting 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 2013 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	2,682,954,681	101.39	81,516,484	108.57	1,323,044,141	101.28	221,592,821	101.79	2,359,199,375	104.17	6,668,307,502	102.43
2	Premiums Earned	2,646,241,155	100.00	75,079,432	100.00	1,306,269,207	100.00	217,687,271	100.00	2,264,763,952	100.00	6,510,041,017	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,820,370	0.22	23,549,290	10.82	10,003,473	0.44	36,373,133	0.56
4	Incurred Losses	1,596,141,568	60.32	41,528,061	55.31	921,105,072	70.51	141,801,496	65.14	1,376,705,567	60.79	4,077,281,764	62.63
5	Defense and Cost Containment Expenses Incurred	11,764,380	0.44	91,251	0.12	1,704,908	0.13	1,066,524	0.49	9,895,461	0.44	24,522,524	0.38
6	Adjusting and Other Expenses Incurred **	195,792,579	7.40	2,116,984	2.82	158,751,394	12.15	21,135,488	9.71	200,201,144	8.84	577,997,589	8.88
7	Unpaid Losses	118,410,209	4.47	2,291,460	3.05	100,840,966	7.72	(365,353)	(0.17)	97,282,121	4.30	318,459,403	4.89
8	Defense and Cost Containment Expenses Unpaid	8,547,720	0.32	72,339	0.10	1,324,185	0.10	335,081	0.15	4,818,355	0.21	15,097,680	0.23
9	Adjusting and Other Expenses Unpaid **	32,390,520	1.22	433,997	0.58	92,458,833	7.08	7,219,464	3.32	37,616,707	1.66	170,119,521	2.61
10	Unearned Premium Reserves	888,734,235	33.58	36,122,626	48.11	349,379,599	26.75	56,329,385	25.88	666,866,180	29.45	1,997,432,025	30.68
11	Agents Balances**	518,081,196	19.58	22,328,831	29.74	210,793,874	16.14	33,596,702	15.43	438,660,051	19.37	1,223,460,654	18.79
12	Commission & Brokerage Expenses Incurred	290,281,494	10.97	9,021,884	12.02	115,243,701	8.82	511,701	0.24	173,297,019	7.65	588,355,799	9.04
13	Taxes, Licenses and Fees Incurred	49,329,963	1.86	1,694,212	2.26	22,441,048	1.72	3,442,488	1.58	47,592,582	2.10	124,500,293	1.91
14	Other Acquisition Expenses Incurred **	167,601,180	6.33	8,955,932	11.93	146,035,282	11.18	22,709,111	10.43	192,833,801	8.51	538,135,306	8.27
15	General Expenses Incurred **	76,705,704	2.90	3,864,971	5.15	52,951,409	4.05	5,490,344	2.52	141,535,226	6.25	280,547,653	4.31
16	Other Income Less Other Expenses **	10,443,672	0.39	(121,999)	(0.16)	(598,093)	(0.05)	1,667,392	0.77	9,779,172	0.43	21,170,144	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	269,067,959	10.17	7,684,138	10.23	(115,382,069)	(8.83)	(351,779)	(0.16)	122,478,852	5.41	283,497,100	4.35

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

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

Total For Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	117,684,579	96.82	7,446,255	99.04	39,728,198	105.89	5,359,822	90.50	376,158,679	106.65	546,377,533	104.03
2	Premiums Earned	121,555,258	100.00	7,518,794	100.00	37,516,997	100.00	5,922,238	100.00	352,713,886	100.00	525,227,173	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,571	0.01	0	0.00	11,494	0.00	14,065	0.00
4	Incurred Losses	69,705,508	57.34	3,233,661	43.01	25,270,626	67.36	2,826,881	47.73	229,995,134	65.21	331,031,810	63.03
5	Defense and Cost Containment Expenses Incurred	367,656	0.30	56,723	0.75	95,314	0.25	30,258	0.51	6,784,858	1.92	7,334,809	1.40
6	Adjusting and Other Expenses Incurred **	7,158,956	5.89	344,991	4.59	3,815,955	10.17	627,793	10.60	30,064,920	8.52	42,012,615	8.00
7	Unpaid Losses	6,442,194	5.30	212,907	2.83	3,311,237	8.83	736,231	12.43	48,908,229	13.87	59,610,798	11.35
8	Defense and Cost Containment Expenses Unpaid	973,498	0.80	74,098	0.99	75,915	0.20	208,213	3.52	11,357,047	3.22	12,688,771	2.42
9	Adjusting and Other Expenses Unpaid **	1,212,993	1.00	54,998	0.73	985,228	2.63	145,377	2.45	5,582,116	1.58	7,980,712	1.52
10	Unearned Premium Reserves	55,279,877	45.48	3,114,996	41.43	15,713,497	41.88	2,589,284	43.72	152,675,000	43.29	229,372,654	43.67
11	Agents Balances**	33,115,798	27.24	973,973	12.95	12,153,308	32.39	1,040,477	17.57	87,747,758	24.88	135,031,314	25.71
12	Commission & Brokerage Expenses Incurred	10,582,255	8.71	1,339,349	17.81	4,063,415	10.83	645,373	10.90	50,730,777	14.38	67,361,169	12.83
13	Taxes, Licenses and Fees Incurred	2,158,383	1.78	147,104	1.96	800,200	2.13	164,768	2.78	7,717,380	2.19	10,987,835	2.09
14	Other Acquisition Expenses Incurred **	9,502,942	7.82	180,995	2.41	4,415,773	11.77	671,937	11.35	17,927,463	5.08	32,699,110	6.23
15	General Expenses Incurred **	3,521,979	2.90	233,994	3.11	2,707,874	7.22	311,450	5.26	31,718,091	8.99	38,493,387	7.33
16	Other Income Less Other Expenses **	498,997	0.41	9,000	0.12	(57,702)	(0.15)	(14,069)	(0.24)	(441,094,632)	(125.06)	(440,658,407)	(83.90)
17	Pretax Profit or Loss Excluding Investment Gain*	19,056,576	15.68	1,990,978	26.48	(3,712,433)	(9.90)	629,709	10.63	(463,330,863)	(131.36)	(445,366,033)	(84.79)

* (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)

Total For Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	157,418,357	99.85	157,418,357	99.85
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	157,654,813	100.00	157,654,813	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	85	0.00	0	0.00	60,490,695	38.37	60,490,780	38.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4	0.00	0	0.00	18,973,348	12.03	18,973,352	12.03
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	5,091,558	3.23	5,091,558	3.23
7	Unpaid Losses	0	0.00	0	0.00	137,281	0.00	0	0.00	434,225,403	275.43	434,362,684	275.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	0.00	0	0.00	53,153,988	33.72	53,153,991	33.72
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	8,164,907	5.18	8,164,907	5.18
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	77,090,556	48.90	77,090,556	48.90
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	38,172,491	24.21	38,172,491	24.21
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,947,050	15.19	23,947,050	15.19
13	Taxes, Licenses and Fees Incurred	0	0.00	(41)	0.00	0	0.00	0	0.00	3,058,463	1.94	3,058,422	1.94
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,325,951	4.65	7,325,951	4.65
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,142,189	4.53	7,142,189	4.53
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(4,566,537)	(2.90)	(4,566,537)	(2.90)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	41	0.00	(89)	0.00	0	0.00	27,059,023	17.16	27,058,975	17.16

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

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

Total For Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	10,388	43.37	785,324	112.41	9,193	100.00	71,728,873	101.45	72,533,778	101.54
2	Premiums Earned	0	0.00	23,952	100.00	698,603	100.00	9,193	100.00	70,705,115	100.00	71,436,863	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00	1	0.00
4	Incurred Losses	0	0.00	(11,107)	(46.37)	59,494	8.52	(78)	(0.85)	28,226,599	39.92	28,274,908	39.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	(239)	(1.00)	2,525	0.36	(120)	(1.31)	2,258,100	3.19	2,260,266	3.16
6	Adjusting and Other Expenses Incurred **	0	0.00	(4,990)	(20.83)	3,673	0.53	734	7.99	3,488,625	4.93	3,488,042	4.88
7	Unpaid Losses	0	0.00	16,144	67.40	138,366	19.81	4,306	46.84	54,907,408	77.66	55,066,224	77.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,371	5.72	7,428	1.06	476	5.18	10,439,909	14.77	10,449,184	14.63
9	Adjusting and Other Expenses Unpaid **	0	0.00	18,962	79.17	21,950	3.14	723	7.87	3,896,816	5.51	3,938,451	5.51
10	Unearned Premium Reserves	0	0.00	1,438	6.00	384,235	55.00	5,599	60.91	43,433,600	61.43	43,824,872	61.35
11	Agents Balances**	0	0.00	2,994	12.50	282,477	40.43	345	3.75	15,613,614	22.08	15,899,430	22.26
12	Commission & Brokerage Expenses Incurred	0	0.00	1,804	7.53	45,431	6.50	0	0.00	10,487,352	14.83	10,534,587	14.75
13	Taxes, Licenses and Fees Incurred	0	0.00	187	0.78	15,636	2.24	170	1.85	1,485,892	2.10	1,501,885	2.10
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	121,523	17.40	1,890	20.56	6,033,229	8.53	6,156,643	8.62
15	General Expenses Incurred **	0	0.00	2,994	12.50	73,728	10.55	504	5.48	6,212,240	8.79	6,289,467	8.80
16	Other Income Less Other Expenses **	0	0.00	0	0.00	1,106	0.16	(55)	(0.60)	(933,252)	(1.32)	(932,200)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	35,303	147.39	377,698	54.06	6,038	65.68	11,579,826	16.38	11,998,865	16.80

* 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 2013 Annual Statement

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
TEXAS DIRECT BUSINESS													
1	Premiums Written	0	0.00	1,734	189.72	2,912,377	104.07	1,474	99.86	495,978,126	107.28	498,893,711	107.26
2	Premiums Earned	0	0.00	914	100.00	2,798,348	100.00	1,476	100.00	462,333,140	100.00	465,133,878	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	806	0.03	0	0.00	38,552,942	8.34	38,553,748	8.29
4	Incurred Losses	0	0.00	0	0.00	(2,215,473)	(79.17)	(2,077)	(140.72)	261,658,456	56.60	259,440,906	55.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,022,846)	(36.55)	(12)	(0.81)	4,789,349	1.04	3,766,491	0.81
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	131,539	4.70	2,727	184.78	14,068,360	3.04	14,202,627	3.05
7	Unpaid Losses	0	0.00	0	0.00	727,423	25.99	94	6.37	278,233,318	60.18	278,960,835	59.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	197,030	7.04	88	5.96	47,403,033	10.25	47,600,151	10.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	93,391	3.34	64	4.35	17,178,257	3.72	17,271,713	3.71
10	Unearned Premium Reserves	0	0.00	1,420	155.36	1,294,636	46.26	916	62.06	264,462,423	57.20	265,759,395	57.14
11	Agents Balances**	0	0.00	0	0.00	1,143,196	40.85	385	26.09	93,925,005	20.32	95,068,586	20.44
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	872,046	31.16	0	0.00	120,772,245	26.12	121,644,291	26.15
13	Taxes, Licenses and Fees Incurred	0	0.00	8,633	944.53	61,557	2.20	10	0.68	11,257,509	2.43	11,327,709	2.44
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	468,617	16.75	2,182	147.83	48,273,738	10.44	48,744,536	10.48
15	General Expenses Incurred **	0	0.00	0	0.00	298,506	10.67	898	60.87	43,793,715	9.47	44,093,120	9.48
16	Other Income Less Other Expenses **	0	0.00	0	0.00	22,712	0.81	0	0.00	(2,071,725)	(0.45)	(2,049,013)	(0.44)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(7,719)	(844.53)	4,226,308	151.03	(2,253)	(152.62)	(82,904,900)	(17.93)	(78,688,563)	(16.92)

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

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

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	4,067,625	100.17	153,538	99.86	144,202	105.57	3,075	100.00	15,342,936	103.05	19,711,376	102.43
2	Premiums Earned	4,060,899	100.00	153,751	100.00	136,598	100.00	3,075	100.00	14,889,186	100.00	19,243,509	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	10	0.00	11	0.00
4	Incurred Losses	591,816	14.57	(40,116)	(26.09)	(169,461)	(124.06)	(52)	(1.69)	2,602,020	17.48	2,984,207	15.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	(5,007)	(3.26)	(2,888)	(2.11)	(11)	(0.36)	226,294	1.52	218,388	1.13
6	Adjusting and Other Expenses Incurred **	57,999	1.43	(56,275)	(36.60)	4,771	3.49	849	27.60	302,579	2.03	309,923	1.61
7	Unpaid Losses	105,569	2.60	25,290	16.45	6,371	4.66	62	2.02	16,257,771	109.19	16,395,063	85.20
8	Defense and Cost Containment Expenses Unpaid	1	0.00	6,547	4.26	333	0.24	12	0.39	1,909,215	12.82	1,916,108	9.96
9	Adjusting and Other Expenses Unpaid **	32,999	0.81	65,319	42.48	866	0.63	(70)	(2.26)	396,666	2.66	495,780	2.58
10	Unearned Premium Reserves	70,930	1.75	75,023	48.80	69,269	50.71	1,925	62.60	9,864,871	66.26	10,082,018	52.39
11	Agents Balances**	75,998	1.87	20,098	13.07	46,917	34.35	237	7.69	3,578,119	24.03	3,721,369	19.34
12	Commission & Brokerage Expenses Incurred	1,045,409	25.74	25,661	16.69	11,633	8.52	20	0.65	2,744,144	18.43	3,826,867	19.89
13	Taxes, Licenses and Fees Incurred	20,269	0.50	3,048	1.98	3,164	2.32	57	1.85	302,951	2.03	329,489	1.71
14	Other Acquisition Expenses Incurred **	615,985	15.17	16,079	10.46	14,914	10.92	3,312	107.69	1,178,495	7.92	1,828,784	9.50
15	General Expenses Incurred **	247,994	6.11	6,029	3.92	14,225	10.41	153	4.98	690,503	4.64	958,905	4.98
16	Other Income Less Other Expenses **	0	0.00	0	0.00	35	0.03	0	0.00	(303,576)	(2.04)	(303,541)	(1.58)
17	Pretax Profit or Loss Excluding Investment Gain*	1,481,428	36.48	204,332	132.90	260,273	190.54	(1,252)	(40.73)	6,538,613	43.92	8,483,394	44.08

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

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

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

Total For Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	5,530,072	63.90	29,320,143	96.72	248,695	104.12	69,673,431	106.93	104,772,341	100.39
2	Premiums Earned	0	0.00	8,654,020	100.00	30,314,136	100.00	238,855	100.00	65,156,724	100.00	104,363,735	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.00	0	0.00	0	0.00	16	0.00
4	Incurred Losses	0	0.00	1,934,103	22.35	2,765,154	9.12	130,411	54.60	41,494,863	63.68	46,324,531	44.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	58,473	0.68	(214,170)	(0.71)	(9)	(0.00)	468,229	0.72	312,523	0.30
6	Adjusting and Other Expenses Incurred **	0	0.00	58,000	0.67	82,051	0.27	(131)	(0.06)	1,656,998	2.54	1,796,918	1.72
7	Unpaid Losses	0	0.00	1,510,594	17.46	14,254,747	47.02	81,373	34.07	38,664,282	59.34	54,510,996	52.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	77,211	0.89	129,371	0.43	1,154	0.48	1,741,767	2.67	1,949,503	1.87
9	Adjusting and Other Expenses Unpaid **	0	0.00	181,000	2.09	439,472	1.45	986	0.41	1,287,851	1.98	1,909,309	1.83
10	Unearned Premium Reserves	0	0.00	1,980,849	22.89	13,430,082	44.30	112,210	46.98	27,192,603	41.73	42,715,744	40.93
11	Agents Balances**	0	0.00	748,002	8.64	4,309,479	14.22	82,357	34.48	14,563,285	22.35	19,703,123	18.88
12	Commission & Brokerage Expenses Incurred	0	0.00	839,997	9.71	346,225	1.14	41,667	17.44	5,865,014	9.00	7,092,903	6.80
13	Taxes, Licenses and Fees Incurred	0	0.00	100,308	1.16	841,893	2.78	3,121	1.31	1,453,634	2.23	2,398,956	2.30
14	Other Acquisition Expenses Incurred **	0	0.00	21,000	0.24	1,581,896	5.22	41,277	17.28	7,834,442	12.02	9,478,615	9.08
15	General Expenses Incurred **	0	0.00	2,263,005	26.15	5,006,526	16.52	11,437	4.79	7,933,009	12.18	15,213,977	14.58
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(15,618)	(0.05)	2,498	1.05	(1,341,039)	(2.06)	(1,354,159)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,379,134	39.05	19,888,928	65.61	13,580	5.69	(2,890,504)	(4.44)	20,391,137	19.54

* (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 2013 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	23,739,494	98.72	39,719,387	88.92	0	0.00	0	0.00	139,471,273	59.33	202,930,154	66.80
2 Premiums Earned	24,047,184	100.00	44,669,894	100.00	0	0.00	0	0.00	235,090,723	100.00	303,807,801	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	8,142,329	33.86	4,113,872	9.21	0	0.00	0	0.00	57,556,140	24.48	69,812,341	22.98
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,395,986	1.02	2,395,986	0.79
6 Adjusting and Other Expenses Incurred **	0	0.00	285,006	0.64	0	0.00	0	0.00	8,888,920	3.78	9,173,926	3.02
7 Unpaid Losses	1,795,938	7.47	896,078	2.01	0	0.00	0	0.00	56,814,027	24.17	59,506,043	19.59
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	293,456	0.12	293,456	0.10
9 Adjusting and Other Expenses Unpaid **	0	0.00	55,001	0.12	0	0.00	0	0.00	4,949,735	2.11	5,004,736	1.65
10 Unearned Premium Reserves	2,055,279	8.55	81,902,212	183.35	0	0.00	0	0.00	272,881,793	116.08	356,839,284	117.46
11 Agents Balances**	385,003	1.60	2,009,040	4.50	0	0.00	0	0.00	28,771,001	12.24	31,165,044	10.26
12 Commission & Brokerage Expenses Incurred	8,664,416	36.03	26,385,635	59.07	0	0.00	0	0.00	24,614,489	10.47	59,664,540	19.64
13 Taxes, Licenses and Fees Incurred	397,406	1.65	763,916	1.71	0	0.00	0	0.00	3,088,386	1.31	4,249,708	1.40
14 Other Acquisition Expenses Incurred **	0	0.00	797,016	1.78	0	0.00	0	0.00	11,192,569	4.76	11,989,585	3.95
15 General Expenses Incurred **	(210,002)	(0.87)	519,010	1.16	0	0.00	0	0.00	20,406,907	8.68	20,715,916	6.82
16 Other Income Less Other Expenses **	0	0.00	29,001	0.06	0	0.00	0	0.00	1,824,291	0.78	1,853,291	0.61
17 Pretax Profit or Loss Excluding Investment Gain*	7,053,035	29.33	11,834,440	26.49	0	0.00	0	0.00	108,771,616	46.27	127,659,090	42.02

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

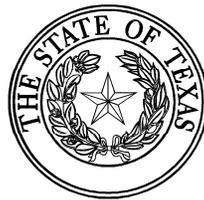
** Amounts calculated by multiplying Texas Premiums Earned by Countrywide expense ratio resulting in Texas portion.
(Texas Expense Portion = Texas Premiums Earned * Countrywide Ratio)

Total For Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2013 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	220,166,761	126.72	220,166,761	126.72
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	173,744,062	100.00	173,744,062	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	123,581,452	71.13	123,581,452	71.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,095,969	0.63	1,095,969	0.63
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,749,784	1.58	2,749,784	1.58
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	26,685,752	15.36	26,685,752	15.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,355,036	1.36	2,355,036	1.36
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	396,742	0.23	396,742	0.23
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	453,312,606	260.91	453,312,606	260.91
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	15,435,600	8.88	15,435,600	8.88
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,112,869	6.40	11,112,869	6.40
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,629,863	1.51	2,629,863	1.51
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	3,232,951	1.86	3,232,951	1.86
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	10,394,585	5.98	10,394,585	5.98
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(279,301,146)	(160.75)	(279,301,146)	(160.75)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(260,354,558)	(149.85)	(260,354,558)	(149.85)

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

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



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