



State of Texas

Insurance Expense Exhibits

**National Data for All Companies
Selling Insurance in Texas**

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements**

Calendar year 2025

Texas Department of Insurance
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2025

Insurance Expense Exhibit

This report provides information about insurance industry profit and losses, loss adjustments, underwriting, and investment expenses. It includes data for the whole industry, and for different types of insurance, or lines of business. This information is used for profit and trend analysis, and to help with rate development.

Section I shows national data for companies' direct business. Direct business is a company's profit or loss from premiums on the policies it sold.

Section II shows national data for companies' net business. Net business is a company's profit or loss based on policies sold minus reinsurance costs. Reinsurance is insurance bought by one insurance company from another to protect against large losses.

Section III shows data for companies' direct business in Texas. For this section, we multiplied the companies' earned premium in Texas by the nationwide expense ratio to get amounts not available from NAIC.

This report includes data for companies that sell insurance in Texas. It does not include farm mutual companies, risk retention groups, and government organizations such as the Texas Medical Liability Insurance Underwriting Association, Texas Windstorm Insurance Association, or the Texas FAIR Plan Association.

Data source: The Insurance Expense Exhibits that are submitted with each company's 2025 Annual Statement to the National Association of Insurance Commissioners (NAIC).

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Section I

Direct Business Written

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2025**

Total for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of Pages 3-42)
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	20,643,332	100.49	6,895,521	100.67	105,552,240	99.99	37,518,235	102.81	608,147,635	102.07	778,756,963	101.77
2	Premiums Earned	20,543,635	100.00	6,849,595	100.00	105,559,446	100.00	36,492,853	100.00	595,790,333	100.00	765,235,862	100.00
3	Dividends to Policyholders	0	0.00	73	0.00	650,149	0.62	1,835,914	5.03	1,809,808	0.30	4,295,944	0.56
4	Incurred Losses	12,998,372	63.27	3,472,401	50.69	64,511,065	61.11	24,111,300	66.07	348,663,905	58.52	453,757,043	59.30
5	Defense and Cost Containment Expenses Incurred	361,656	1.76	121,216	1.77	3,104,466	2.94	972,111	2.66	21,655,976	3.63	26,215,425	3.43
6	Adjusting and Other Expenses Incurred	1,156,373	5.63	375,628	5.48	5,316,893	5.04	2,320,246	6.36	29,397,498	4.93	38,566,638	5.04
7	Unpaid Losses	9,451,265	46.01	1,969,369	28.75	72,648,454	68.82	20,732,520	56.81	577,415,619	96.92	682,217,227	89.15
8	Defense and Cost Containment Expenses Unpaid	820,759	4.00	114,338	1.67	9,592,084	9.09	2,276,071	6.24	74,543,169	12.51	87,346,421	11.41
9	Adjusting and Other Expenses Unpaid	465,106	2.26	243,596	3.56	6,167,490	5.84	1,366,067	3.74	29,226,556	4.91	37,468,815	4.90
10	Unearned Premium Reserves	6,594,397	32.10	3,447,780	50.34	34,318,577	32.51	16,109,039	44.14	263,012,099	44.15	323,481,892	42.27
11	Agents Balances	4,404,621	21.44	29,664	0.43	14,830,652	14.05	7,167,189	19.64	143,779,463	24.13	170,211,589	22.24
12	Commission and Brokerage Expenses Incurred	1,558,857	7.59	873,511	12.75	10,107,691	9.58	2,144,284	5.88	69,880,019	11.73	84,564,362	11.05
13	Taxes, Licenses, and Fees Incurred	326,142	1.59	123,179	1.80	2,360,301	2.24	855,409	2.34	14,463,789	2.43	18,128,820	2.37
14	Other Acquisition Expenses Incurred	585,508	2.85	338,548	4.94	6,713,060	6.36	3,665,996	10.05	30,062,874	5.05	41,365,986	5.41
15	General Expenses Incurred	590,372	2.87	182,481	2.66	5,705,478	5.40	1,270,362	3.48	35,945,435	6.03	43,694,128	5.71
16	Other Income Less Other Expenses	103,837	0.51	(120)	(0.00)	252,202	0.24	(37,686)	(0.10)	101,983	0.02	420,216	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	3,070,194	14.94	1,362,443	19.89	7,342,539	6.96	(720,455)	(1.97)	44,012,945	7.39	55,067,666	7.20

* (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 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	20,692,796	100.48	6,895,675	100.67	105,552,309	99.99	37,518,231	102.81	609,576,641	102.07	780,235,652	101.77
2	Premiums Earned	20,593,093	100.00	6,849,761	100.00	105,559,443	100.00	36,492,845	100.00	597,201,605	100.00	766,696,747	100.00
3	Dividends to Policyholders	0	0.00	72	0.00	650,147	0.62	1,835,914	5.03	1,809,805	0.30	4,295,938	0.56
4	Incurred Losses	12,998,374	63.12	3,472,399	50.69	64,511,073	61.11	24,111,294	66.07	349,533,995	58.53	454,627,135	59.30
5	Defense and Cost Containment Expenses Incurred	361,654	1.76	121,212	1.77	3,104,462	2.94	972,109	2.66	21,675,842	3.63	26,235,279	3.42
6	Adjusting and Other Expenses Incurred	1,156,374	5.62	375,625	5.48	5,316,891	5.04	2,320,243	6.36	29,414,199	4.93	38,583,332	5.03
7	Unpaid Losses	9,451,260	45.90	1,969,367	28.75	72,648,447	68.82	20,732,525	56.81	579,015,011	96.95	683,816,610	89.19
8	Defense and Cost Containment Expenses Unpaid	820,759	3.99	114,335	1.67	9,592,074	9.09	2,276,078	6.24	74,617,403	12.49	87,420,649	11.40
9	Adjusting and Other Expenses Unpaid	465,104	2.26	243,601	3.56	6,167,493	5.84	1,366,067	3.74	29,281,854	4.90	37,524,119	4.89
10	Unearned Premium Reserves	6,594,396	32.02	3,447,871	50.34	34,318,578	32.51	16,109,037	44.14	264,047,310	44.21	324,517,192	42.33
11	Agents Balances	4,404,621	21.39	29,699	0.43	14,830,650	14.05	7,167,188	19.64	143,962,019	24.11	170,394,177	22.22
12	Commission and Brokerage Expenses Incurred	1,606,479	7.80	873,530	12.75	10,107,696	9.58	2,144,283	5.88	70,026,987	11.73	84,758,975	11.06
13	Taxes, Licenses, and Fees Incurred	326,138	1.58	123,182	1.80	2,360,308	2.24	855,422	2.34	14,500,314	2.43	18,165,364	2.37
14	Other Acquisition Expenses Incurred	585,508	2.84	338,555	4.94	6,713,065	6.36	3,665,995	10.05	30,092,611	5.04	41,395,734	5.40
15	General Expenses Incurred	590,373	2.87	182,488	2.66	5,705,477	5.40	1,270,363	3.48	36,061,190	6.04	43,809,891	5.71
16	Other Income Less Other Expenses	103,187	0.50	(121)	(0.00)	252,053	0.24	(37,681)	(0.10)	105,070	0.02	422,508	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	3,071,378	14.91	1,362,578	19.89	7,342,386	6.96	(720,461)	(1.97)	44,191,739	7.40	55,247,620	7.21

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	5,654	97.23	104,004	94.90	2,076,808	99.45	699,519	118.43	12,501,271	104.46	15,387,256	104.24
2	Premiums Earned	5,815	100.00	109,598	100.00	2,088,266	100.00	590,658	100.00	11,967,065	100.00	14,761,402	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,180	0.44	11,081	1.88	43	0.00	20,304	0.14
4	Incurred Losses	960	16.51	16,396	14.96	1,774,234	84.96	952,831	161.32	6,112,334	51.08	8,856,755	60.00
5	Defense and Cost Containment Expenses Incurred	4	0.07	1,118	1.02	4,789	0.23	17,134	2.90	149,656	1.25	172,701	1.17
6	Adjusting and Other Expenses Incurred	25	0.43	3,946	3.60	47,254	2.26	77,800	13.17	476,022	3.98	605,047	4.10
7	Unpaid Losses	336	5.78	50,771	46.32	1,600,867	76.66	(45,811)	(7.76)	6,700,002	55.99	8,306,165	56.27
8	Defense and Cost Containment Expenses Unpaid	4	0.07	1,056	0.96	22,153	1.06	6,465	1.09	214,764	1.79	244,442	1.66
9	Adjusting and Other Expenses Unpaid	7	0.12	1,473	1.34	34,114	1.63	9,540	1.62	235,939	1.97	281,073	1.90
10	Unearned Premium Reserves	325	5.59	52,580	47.98	1,067,907	51.14	432,964	73.30	6,078,288	50.79	7,632,064	51.70
11	Agents Balances	283	4.87	21,452	19.57	451,790	21.63	103,187	17.47	3,846,129	32.14	4,422,841	29.96
12	Commission and Brokerage Expenses Incurred	974	16.75	15,246	13.91	101,428	4.86	69,530	11.77	1,536,427	12.84	1,723,605	11.68
13	Taxes, Licenses, and Fees Incurred	51	0.88	2,023	1.85	50,778	2.43	17,800	3.01	339,329	2.84	409,981	2.78
14	Other Acquisition Expenses Incurred	300	5.16	6,690	6.10	154,313	7.39	8,464	1.43	668,731	5.59	838,498	5.68
15	General Expenses Incurred	218	3.75	5,727	5.23	341,692	16.36	12,827	2.17	822,330	6.87	1,182,794	8.01
16	Other Income Less Other Expenses	3	0.05	217	0.20	(6,756)	(0.32)	1,781	0.30	28,598	0.24	23,843	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	3,285	56.49	58,669	53.53	(402,163)	(19.26)	(575,026)	(97.35)	1,890,786	15.80	975,551	6.61

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	1,259	99.84	261,802	87.90	2,930,868	106.24	561,275	98.03	10,629,129	101.16	14,384,333	101.74
2	Premiums Earned	1,261	100.00	297,835	100.00	2,758,841	100.00	572,535	100.00	10,507,342	100.00	14,137,814	100.00
3	Dividends to Policyholders	0	0.00	(2)	(0.00)	1,472	0.05	36,689	6.41	117	0.00	38,276	0.27
4	Incurred Losses	97	7.69	119,060	39.98	797,656	28.91	377,895	66.00	3,558,607	33.87	4,853,315	34.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,399	0.47	4,012	0.15	3,801	0.66	95,315	0.91	104,527	0.74
6	Adjusting and Other Expenses Incurred	4	0.32	4,133	1.39	86,783	3.15	28,360	4.95	319,556	3.04	438,836	3.10
7	Unpaid Losses	38	3.01	75,149	25.23	1,029,706	37.32	146,442	25.58	4,701,406	44.74	5,952,741	42.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,982	0.67	15,975	0.58	3,672	0.64	180,801	1.72	202,430	1.43
9	Adjusting and Other Expenses Unpaid	1	0.08	3,989	1.34	53,058	1.92	7,989	1.40	204,755	1.95	269,792	1.91
10	Unearned Premium Reserves	29	2.30	131,473	44.14	1,543,717	55.96	272,386	47.58	5,104,158	48.58	7,051,763	49.88
11	Agents Balances	21	1.67	43,954	14.76	593,864	21.53	99,800	17.43	2,604,221	24.78	3,341,860	23.64
12	Commission and Brokerage Expenses Incurred	226	17.92	36,203	12.16	126,029	4.57	11,626	2.03	1,128,065	10.74	1,302,149	9.21
13	Taxes, Licenses, and Fees Incurred	9	0.71	4,853	1.63	84,949	3.08	8,841	1.54	271,880	2.59	370,532	2.62
14	Other Acquisition Expenses Incurred	71	5.63	17,074	5.73	216,571	7.85	53,008	9.26	691,046	6.58	977,770	6.92
15	General Expenses Incurred	48	3.81	12,964	4.35	517,254	18.75	17,202	3.00	564,679	5.37	1,112,147	7.87
16	Other Income Less Other Expenses	1	0.08	865	0.29	(9,239)	(0.33)	(111)	(0.02)	4,405	0.04	(4,079)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	806	63.92	103,019	34.59	914,883	33.16	35,004	6.11	3,882,475	36.95	4,936,187	34.91

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	1,707,100	94.31	0	0.00	17,239,103	102.05	18,946,203	101.30
2	Premiums Earned	0	0.00	0	0.00	1,810,119	100.00	0	0.00	16,892,146	100.00	18,702,265	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,332,795	73.63	0	0.00	13,284,869	78.65	14,617,664	78.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	233	0.01	0	0.00	12,574	0.07	12,807	0.07
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	36,345	2.01	0	0.00	294,320	1.74	330,665	1.77
7	Unpaid Losses	0	0.00	0	0.00	714,115	39.45	0	0.00	7,213,831	42.71	7,927,946	42.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	505	0.03	0	0.00	10,373	0.06	10,878	0.06
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,563	0.31	0	0.00	40,595	0.24	46,158	0.25
10	Unearned Premium Reserves	0	0.00	0	0.00	146,721	8.11	0	0.00	2,973,342	17.60	3,120,063	16.68
11	Agents Balances	0	0.00	0	0.00	(261,614)	(14.45)	0	0.00	653,387	3.87	391,773	2.09
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	268,783	14.85	0	0.00	1,565,741	9.27	1,834,524	9.81
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,172	0.18	0	0.00	5,086	0.03	8,258	0.04
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	8,866	0.49	0	0.00	(137,333)	(0.81)	(128,467)	(0.69)
15	General Expenses Incurred	0	0.00	0	0.00	45,260	2.50	0	0.00	244,242	1.45	289,502	1.55
16	Other Income Less Other Expenses	0	0.00	0	0.00	(842)	(0.05)	0	0.00	896	0.01	54	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	113,821	6.29	0	0.00	1,623,541	9.61	1,737,362	9.29

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	37,370	97.11	8,551	97.68	45,827	98.79	3,013,455	102.09	3,105,203	101.96
2	Premiums Earned	0	0.00	38,481	100.00	8,754	100.00	46,388	100.00	2,951,761	100.00	3,045,384	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	8,792	22.85	1,349	15.41	4,465	9.63	881,637	29.87	896,243	29.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	59	0.15	140	1.60	12	0.03	43,932	1.49	44,143	1.45
6	Adjusting and Other Expenses Incurred	0	0.00	2,803	7.28	1	0.01	1,329	2.86	90,352	3.06	94,485	3.10
7	Unpaid Losses	0	0.00	1,256	3.26	1,708	19.51	1,543	3.33	450,615	15.27	455,122	14.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5	0.01	12	0.14	10	0.02	1,851	0.06	1,878	0.06
9	Adjusting and Other Expenses Unpaid	0	0.00	118	0.31	8	0.09	27	0.06	19,010	0.64	19,163	0.63
10	Unearned Premium Reserves	0	0.00	19,251	50.03	4,467	51.03	24,416	52.63	1,614,850	54.71	1,662,984	54.61
11	Agents Balances	0	0.00	(762,914)	(1982.57)	3,492	39.89	5,719	12.33	(166,565)	(5.64)	(920,268)	(30.22)
12	Commission and Brokerage Expenses Incurred	0	0.00	6,968	18.11	0	0.00	7,452	16.06	544,099	18.43	558,519	18.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	778	2.02	0	0.00	1,088	2.35	55,490	1.88	57,356	1.88
14	Other Acquisition Expenses Incurred	0	0.00	3,397	8.83	0	0.00	2,459	5.30	77,260	2.62	83,116	2.73
15	General Expenses Incurred	0	0.00	7,438	19.33	0	0.00	251	0.54	102,912	3.49	110,601	3.63
16	Other Income Less Other Expenses	0	0.00	43	0.11	121	1.38	(2)	(0.00)	2,162	0.07	2,324	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,288	21.54	7,385	84.36	29,329	63.23	1,158,238	39.24	1,203,240	39.51

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	898	90.62	207,107	101.05	0	0.00	1,206,917	99.93	1,414,922	100.09
2	Premiums Earned	0	0.00	991	100.00	204,950	100.00	0	0.00	1,207,762	100.00	1,413,703	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	637	64.28	157,075	76.64	0	0.00	1,062,014	87.93	1,219,726	86.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	3,843	0.32	3,844	0.27
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,291	3.07	0	0.00	35,177	2.91	41,468	2.93
7	Unpaid Losses	0	0.00	(20)	(2.02)	42,338	20.66	0	0.00	225,478	18.67	267,796	18.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	574	0.05	574	0.04
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	569	0.28	0	0.00	2,550	0.21	3,119	0.22
10	Unearned Premium Reserves	0	0.00	27	2.72	2,501	1.22	0	0.00	3,144	0.26	5,672	0.40
11	Agents Balances	0	0.00	0	0.00	13,999	6.83	0	0.00	49,420	4.09	63,419	4.49
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	30,889	15.07	0	0.00	247,085	20.46	277,974	19.66
13	Taxes, Licenses, and Fees Incurred	0	0.00	15	1.51	3,391	1.65	0	0.00	13,694	1.13	17,100	1.21
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,544	0.75	0	0.00	9,043	0.75	10,587	0.75
15	General Expenses Incurred	0	0.00	0	0.00	16,805	8.20	0	0.00	18,184	1.51	34,989	2.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	(183)	(0.09)	0	0.00	(49)	(0.00)	(232)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	339	34.21	(11,229)	(5.48)	0	0.00	(181,333)	(15.01)	(192,223)	(13.60)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	656	106.32	3,508	164.93	0	0.00	578,786	95.84	582,950	96.09
2	Premiums Earned	0	0.00	617	100.00	2,127	100.00	0	0.00	603,924	100.00	606,668	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	(11)	(1.78)	550	25.86	0	0.00	139,501	23.10	140,040	23.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(18)	(0.85)	0	0.00	2,735	0.45	2,717	0.45
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.16)	81	3.81	0	0.00	3,968	0.66	4,048	0.67
7	Unpaid Losses	0	0.00	22	3.57	646	30.37	0	0.00	209,966	34.77	210,634	34.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	32	1.50	0	0.00	5,870	0.97	5,902	0.97
9	Adjusting and Other Expenses Unpaid	0	0.00	2	0.32	17	0.80	0	0.00	5,850	0.97	5,869	0.97
10	Unearned Premium Reserves	0	0.00	336	54.46	1,836	86.32	0	0.00	284,724	47.15	286,896	47.29
11	Agents Balances	0	0.00	5	0.81	743	34.93	0	0.00	105,588	17.48	106,336	17.53
12	Commission and Brokerage Expenses Incurred	0	0.00	127	20.58	415	19.51	0	0.00	65,258	10.81	65,800	10.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	34	5.51	136	6.39	0	0.00	15,620	2.59	15,790	2.60
14	Other Acquisition Expenses Incurred	0	0.00	11	1.78	105	4.94	0	0.00	42,710	7.07	42,826	7.06
15	General Expenses Incurred	0	0.00	16	2.59	693	32.58	0	0.00	41,123	6.81	41,832	6.90
16	Other Income Less Other Expenses	0	0.00	1	0.16	(5)	(0.24)	0	0.00	2,344	0.39	2,340	0.39
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	442	71.64	159	7.48	0	0.00	295,349	48.90	295,950	48.78

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

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	59,545	108.29	723,559	103.33	372,501	103.55	2,044,778	102.65	3,200,383	103.01
2	Premiums Earned	0	0.00	54,989	100.00	700,267	100.00	359,721	100.00	1,991,978	100.00	3,106,955	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	31,638	57.54	399,309	57.02	180,644	50.22	1,003,211	50.36	1,614,802	51.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,194	2.17	7,521	1.07	1,779	0.49	19,220	0.96	29,714	0.96
6	Adjusting and Other Expenses Incurred	0	0.00	2,972	5.40	25,013	3.57	8,755	2.43	90,487	4.54	127,227	4.09
7	Unpaid Losses	0	0.00	5,464	9.94	172,287	24.60	68,191	18.96	684,071	34.34	930,013	29.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,179	2.14	13,254	1.89	2,750	0.76	46,105	2.31	63,288	2.04
9	Adjusting and Other Expenses Unpaid	0	0.00	1,421	2.58	13,384	1.91	1,348	0.37	38,446	1.93	54,599	1.76
10	Unearned Premium Reserves	0	0.00	29,322	53.32	335,797	47.95	187,765	52.20	973,203	48.86	1,526,087	49.12
11	Agents Balances	0	0.00	11,164	20.30	165,990	23.70	82,928	23.05	455,176	22.85	715,258	23.02
12	Commission and Brokerage Expenses Incurred	0	0.00	6,601	12.00	106,180	15.16	28,332	7.88	342,167	17.18	483,280	15.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,078	1.96	16,497	2.36	3,284	0.91	44,829	2.25	65,688	2.11
14	Other Acquisition Expenses Incurred	0	0.00	2,665	4.85	40,494	5.78	20,976	5.83	88,648	4.45	152,783	4.92
15	General Expenses Incurred	0	0.00	1,494	2.72	37,761	5.39	11,361	3.16	144,522	7.26	195,138	6.28
16	Other Income Less Other Expenses	0	0.00	(80)	(0.15)	585	0.08	548	0.15	1,384	0.07	2,437	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,267	13.22	68,078	9.72	105,137	29.23	260,281	13.07	440,763	14.19

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

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	171,524	106.64	5,555,941	101.72	6,394,709	95.84	14,096,705	104.50	105,048,631	104.57	131,267,510	103.98
2	Premiums Earned	160,838	100.00	5,462,161	100.00	6,672,457	100.00	13,489,621	100.00	100,453,833	100.00	126,238,910	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	84,810	1.27	495,764	3.68	808	0.00	581,382	0.46
4	Incurred Losses	58,083	36.11	2,805,767	51.37	3,434,434	51.47	9,031,636	66.95	61,124,126	60.85	76,454,046	60.56
5	Defense and Cost Containment Expenses Incurred	436	0.27	81,862	1.50	91,428	1.37	161,995	1.20	1,429,794	1.42	1,765,515	1.40
6	Adjusting and Other Expenses Incurred	6,943	4.32	322,321	5.90	333,564	5.00	735,350	5.45	5,903,919	5.88	7,302,097	5.78
7	Unpaid Losses	22,032	13.70	1,268,618	23.23	1,502,291	22.51	4,356,118	32.29	31,864,249	31.72	39,013,308	30.90
8	Defense and Cost Containment Expenses Unpaid	729	0.45	55,101	1.01	136,731	2.05	173,297	1.28	1,811,324	1.80	2,177,182	1.72
9	Adjusting and Other Expenses Unpaid	828	0.51	202,131	3.70	160,514	2.41	264,954	1.96	3,198,931	3.18	3,827,358	3.03
10	Unearned Premium Reserves	116,977	72.73	2,831,078	51.83	3,314,019	49.67	7,281,776	53.98	55,142,520	54.89	68,686,370	54.41
11	Agents Balances	78,512	48.81	977,305	17.89	1,636,019	24.52	2,600,347	19.28	13,580,518	13.52	18,872,701	14.95
12	Commission and Brokerage Expenses Incurred	23,240	14.45	673,882	12.34	619,445	9.28	1,117,315	8.28	13,003,808	12.95	15,437,690	12.23
13	Taxes, Licenses, and Fees Incurred	3,382	2.10	101,707	1.86	158,493	2.38	327,750	2.43	2,535,356	2.52	3,126,688	2.48
14	Other Acquisition Expenses Incurred	18,086	11.24	272,292	4.99	531,069	7.96	1,400,065	10.38	5,627,395	5.60	7,848,907	6.22
15	General Expenses Incurred	8,511	5.29	120,163	2.20	514,087	7.70	486,297	3.60	4,084,370	4.07	5,213,428	4.13
16	Other Income Less Other Expenses	1,083	0.67	(1,132)	(0.02)	58,597	0.88	(51,092)	(0.38)	146,833	0.15	154,289	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	43,240	26.88	1,083,035	19.83	963,724	14.44	(317,641)	(2.35)	6,891,107	6.86	8,663,465	6.86

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

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	467,993	103.02	2,991,901	102.64	1,391,846	95.31	43,062,001	102.43	47,913,741	102.22
2	Premiums Earned	0	0.00	454,255	100.00	2,914,914	100.00	1,460,383	100.00	42,042,177	100.00	46,871,729	100.00
3	Dividends to Policyholders	0	0.00	(1)	(0.00)	20,679	0.71	0	0.00	17,225	0.04	37,903	0.08
4	Incurred Losses	0	0.00	284,014	62.52	1,393,270	47.80	1,010,204	69.17	20,712,514	49.27	23,400,002	49.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	33,901	7.46	151,209	5.19	58,085	3.98	3,033,574	7.22	3,276,769	6.99
6	Adjusting and Other Expenses Incurred	0	0.00	25,058	5.52	126,732	4.35	55,631	3.81	1,762,296	4.19	1,969,717	4.20
7	Unpaid Losses	0	0.00	302,354	66.56	2,000,126	68.62	1,262,317	86.44	39,772,880	94.60	43,337,677	92.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	38,434	8.46	491,087	16.85	198,351	13.58	8,977,219	21.35	9,705,091	20.71
9	Adjusting and Other Expenses Unpaid	0	0.00	18,656	4.11	142,630	4.89	82,945	5.68	2,516,790	5.99	2,761,021	5.89
10	Unearned Premium Reserves	0	0.00	216,456	47.65	1,425,408	48.90	658,615	45.10	20,223,698	48.10	22,524,177	48.05
11	Agents Balances	0	0.00	60,711	13.36	990,248	33.97	223,559	15.31	10,725,940	25.51	12,000,458	25.60
12	Commission and Brokerage Expenses Incurred	0	0.00	67,920	14.95	372,218	12.77	171,730	11.76	7,046,114	16.76	7,657,982	16.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	6,159	1.36	71,508	2.45	34,465	2.36	1,057,152	2.51	1,169,284	2.49
14	Other Acquisition Expenses Incurred	2	0.00	16,284	3.58	230,506	7.91	150,114	10.28	2,127,284	5.06	2,524,190	5.39
15	General Expenses Incurred	1	0.00	17,415	3.83	226,280	7.76	74,344	5.09	3,116,827	7.41	3,434,867	7.33
16	Other Income Less Other Expenses	1	0.00	(240)	(0.05)	10,914	0.37	(20,309)	(1.39)	27,203	0.06	17,569	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	3,268	0.72	333,433	11.44	(114,499)	(7.84)	3,196,342	7.60	3,418,543	7.29

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	5,907,885	97.69	5,907,885	97.69
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	6,047,579	100.00	6,047,579	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	512,182	8.47	512,182	8.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,284	0.04	2,284	0.04
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,422	0.57	34,422	0.57
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,360,159	55.56	3,360,159	55.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	16,758	0.28	16,758	0.28
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	67,724	1.12	67,724	1.12
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	523,762	8.66	523,762	8.66
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	48,418	0.80	48,418	0.80
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	117,591	1.94	117,591	1.94
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	148,893	2.46	148,893	2.46
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	717,298	11.86	717,298	11.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(70,333)	(1.16)	(70,333)	(1.16)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	4,444,575	73.49	4,444,575	73.49

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	10,781	93.35	61,788	103.13	5,104,721	99.37	5,177,290	99.40
2	Premiums Earned	0	0.00	0	0.00	11,549	100.00	59,912	100.00	5,137,203	100.00	5,208,664	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	474	4.10	225	0.38	0	0.00	699	0.01
4	Incurred Losses	0	0.00	0	0.00	(8,986)	(77.81)	17,381	29.01	2,353,663	45.82	2,362,058	45.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	199	1.72	929	1.55	135,439	2.64	136,567	2.62
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	690	5.97	3,289	5.49	163,123	3.18	167,102	3.21
7	Unpaid Losses	0	0.00	0	0.00	8,567	74.18	6,509	10.86	3,887,655	75.68	3,902,731	74.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	336	2.91	351	0.59	315,460	6.14	316,147	6.07
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,718	14.88	428	0.71	161,932	3.15	164,078	3.15
10	Unearned Premium Reserves	0	0.00	0	0.00	2,856	24.73	31,559	52.68	1,905,244	37.09	1,939,659	37.24
11	Agents Balances	0	0.00	1	0.00	1,118	9.68	15,295	25.53	1,079,074	21.01	1,095,488	21.03
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	33	0.29	8,562	14.29	850,509	16.56	859,104	16.49
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	250	2.16	1,368	2.28	99,277	1.93	100,895	1.94
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,046	9.06	10,117	16.89	246,502	4.80	257,665	4.95
15	General Expenses Incurred	0	0.00	0	0.00	582	5.04	1,037	1.73	420,817	8.19	422,436	8.11
16	Other Income Less Other Expenses	7	0.00	0	0.00	(2)	(0.02)	(25)	(0.04)	(12,035)	(0.23)	(12,055)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain*	7	0.00	0	0.00	17,259	149.44	16,979	28.34	855,832	16.66	890,077	17.09

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	57,154	108.48	169,703	91.65	1,806,938	101.30	418,860	102.78	33,396,054	102.64	35,848,709	102.52
2	Premiums Earned	52,686	100.00	185,157	100.00	1,783,774	100.00	407,536	100.00	32,537,207	100.00	34,966,360	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,000	0.11	14,032	3.44	690	0.00	16,722	0.05
4	Incurred Losses	28,388	53.88	58,265	31.47	409,326	22.95	161,854	39.72	14,363,994	44.15	15,021,827	42.96
5	Defense and Cost Containment Expenses Incurred	644	1.22	1,536	0.83	(2,252)	(0.13)	1,250	0.31	264,392	0.81	265,570	0.76
6	Adjusting and Other Expenses Incurred	3,523	6.69	3,071	1.66	30,932	1.73	17,584	4.31	764,718	2.35	819,828	2.34
7	Unpaid Losses	10,258	19.47	31,382	16.95	256,720	14.39	36,377	8.93	5,652,902	17.37	5,987,639	17.12
8	Defense and Cost Containment Expenses Unpaid	271	0.51	1,354	0.73	7,411	0.42	960	0.24	355,367	1.09	365,363	1.04
9	Adjusting and Other Expenses Unpaid	4,320	8.20	1,075	0.58	20,522	1.15	3,689	0.91	377,672	1.16	407,278	1.16
10	Unearned Premium Reserves	29,169	55.36	84,291	45.52	834,914	46.81	206,180	50.59	10,788,393	33.16	11,942,947	34.16
11	Agents Balances	15,865	30.11	40,074	21.64	344,564	19.32	89,488	21.96	6,263,440	19.25	6,753,431	19.31
12	Commission and Brokerage Expenses Incurred	6,115	11.61	30,756	16.61	81,788	4.59	36,231	8.89	5,867,213	18.03	6,022,103	17.22
13	Taxes, Licenses, and Fees Incurred	1,019	1.93	2,716	1.47	44,541	2.50	8,672	2.13	780,647	2.40	837,595	2.40
14	Other Acquisition Expenses Incurred	3,636	6.90	9,672	5.22	200,044	11.21	75,962	18.64	1,288,213	3.96	1,577,527	4.51
15	General Expenses Incurred	1,197	2.27	7,100	3.83	310,297	17.40	9,254	2.27	2,182,877	6.71	2,510,725	7.18
16	Other Income Less Other Expenses	(105)	(0.20)	(14)	(0.01)	5,080	0.28	(60)	(0.01)	(12,215)	(0.04)	(7,314)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	8,058	15.29	72,028	38.90	712,169	39.92	82,636	20.28	7,012,248	21.55	7,887,139	22.56

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	71,871	289.94	0	0.00	344,981	95.46	416,852	107.94
2	Premiums Earned	0	0.00	0	0.00	24,788	100.00	0	0.00	361,395	100.00	386,183	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	(88,797)	(24.57)	(88,797)	(22.99)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(41,732)	(11.55)	(41,732)	(10.81)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2	0.01	0	0.00	0	0.00	2	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,049,533	567.12	2,049,533	530.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,814	3.82	13,814	3.58
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	451,455	1821.26	0	0.00	2,531,287	700.42	2,982,742	772.36
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	27,521	7.62	27,521	7.13
12	Commission and 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	1,776	7.16	0	0.00	8,959	2.48	10,735	2.78
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	45,495	183.54	0	0.00	25,293	7.00	70,788	18.33
15	General Expenses Incurred	0	0.00	0	0.00	30,026	121.13	0	0.00	400,375	110.79	430,401	111.45
16	Other Income Less Other Expenses	0	0.00	0	0.00	(27)	(0.11)	0	0.00	28,613	7.92	28,586	7.40
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(52,537)	(211.95)	0	0.00	85,908	23.77	33,371	8.64

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

Total for Medical Malpractice - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	17	100.00	159,822	96.40	162,246	93.20	1,221,405	100.67	1,543,490	99.38
2	Premiums Earned	0	0.00	17	100.00	165,791	100.00	174,086	100.00	1,213,252	100.00	1,553,146	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	544	0.33	0	0.00	3,041	0.25	3,585	0.23
4	Incurred Losses	0	0.00	0	0.00	95,942	57.87	165,968	95.34	535,452	44.13	797,362	51.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	27,688	16.70	67,677	38.88	222,608	18.35	317,973	20.47
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	10,599	6.39	13,136	7.55	72,926	6.01	96,661	6.22
7	Unpaid Losses	0	0.00	0	0.00	352,118	212.39	326,237	187.40	2,490,173	205.25	3,168,528	204.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	158,170	95.40	171,018	98.24	848,261	69.92	1,177,449	75.81
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	40,026	24.14	30,874	17.73	126,765	10.45	197,665	12.73
10	Unearned Premium Reserves	0	0.00	9	52.94	125,303	75.58	233,730	134.26	487,009	40.14	846,051	54.47
11	Agents Balances	0	0.00	3	17.65	47,382	28.58	45,439	26.10	239,563	19.75	332,387	21.40
12	Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	11,174	6.74	12,114	6.96	221,117	18.23	244,407	15.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,815	2.30	3,980	2.29	28,585	2.36	36,380	2.34
14	Other Acquisition Expenses Incurred	0	0.00	1	5.88	9,652	5.82	3,216	1.85	65,182	5.37	78,051	5.03
15	General Expenses Incurred	0	0.00	0	0.00	19,021	11.47	18,967	10.90	88,438	7.29	126,426	8.14
16	Other Income Less Other Expenses	0	0.00	0	0.00	315	0.19	0	0.00	25,924	2.14	26,239	1.69
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	14	82.35	(12,332)	(7.44)	(110,974)	(63.75)	1,823	0.15	(121,469)	(7.82)

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

Total for Medical Malpractice - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	904,691	102.91	724,051	102.06	1,648,884	97.10	3,277,626	99.73
2	Premiums Earned	0	0.00	0	0.00	879,108	100.00	709,416	100.00	1,698,098	100.00	3,286,622	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18,252	2.08	13,889	1.96	12,842	0.76	44,983	1.37
4	Incurred Losses	0	0.00	0	0.00	598,824	68.12	260,961	36.79	815,278	48.01	1,675,063	50.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	198,595	22.59	167,421	23.60	335,362	19.75	701,378	21.34
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	95,066	10.81	49,390	6.96	140,579	8.28	285,035	8.67
7	Unpaid Losses	0	0.00	0	0.00	1,466,590	166.83	927,130	130.69	3,203,175	188.63	5,596,895	170.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	797,308	90.70	551,449	77.73	1,148,114	67.61	2,496,871	75.97
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	177,167	20.15	86,015	12.12	200,087	11.78	463,269	14.10
10	Unearned Premium Reserves	0	0.00	0	0.00	403,789	45.93	330,988	46.66	839,023	49.41	1,573,800	47.89
11	Agents Balances	0	0.00	0	0.00	265,713	30.23	200,872	28.32	384,480	22.64	851,065	25.89
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	51,307	5.84	57,583	8.12	160,048	9.43	268,938	8.18
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24,280	2.76	18,265	2.57	38,013	2.24	80,558	2.45
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	47,018	5.35	14,968	2.11	105,301	6.20	167,287	5.09
15	General Expenses Incurred	0	0.00	0	0.00	121,455	13.82	84,592	11.92	149,578	8.81	355,625	10.82
16	Other Income Less Other Expenses	0	0.00	0	0.00	3,158	0.36	487	0.07	17,025	1.00	20,670	0.63
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(272,532)	(31.00)	42,833	6.04	(41,873)	(2.47)	(271,572)	(8.26)

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	2,439	91.35	545,722	99.12	99,223	99.44	2,076,882	97.08	2,724,266	97.56
2	Premiums Earned	0	0.00	2,670	100.00	550,584	100.00	99,783	100.00	2,139,457	100.00	2,792,494	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,200	0.22	5,230	5.24	1	0.00	6,431	0.23
4	Incurred Losses	0	0.00	(2)	(0.07)	(886)	(0.16)	(92)	(0.09)	7,138	0.33	6,158	0.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	20	0.75	(48)	(0.01)	8	0.01	1,085	0.05	1,065	0.04
6	Adjusting and Other Expenses Incurred	0	0.00	26	0.97	86	0.02	1,595	1.60	6,716	0.31	8,423	0.30
7	Unpaid Losses	0	0.00	8	0.30	662	0.12	423	0.42	64,336	3.01	65,429	2.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	102	0.02	140	0.14	4,687	0.22	4,929	0.18
9	Adjusting and Other Expenses Unpaid	0	0.00	24	0.90	11	0.00	189	0.19	4,423	0.21	4,647	0.17
10	Unearned Premium Reserves	0	0.00	1,122	42.02	271,206	49.26	51,052	51.16	994,519	46.48	1,317,899	47.19
11	Agents Balances	0	0.00	365	13.67	95,680	17.38	20,726	20.77	357,140	16.69	473,911	16.97
12	Commission and Brokerage Expenses Incurred	0	0.00	268	10.04	4,207	0.76	6,023	6.04	290,424	13.57	300,922	10.78
13	Taxes, Licenses, and Fees Incurred	0	0.00	40	1.50	14,566	2.65	1,923	1.93	49,790	2.33	66,319	2.37
14	Other Acquisition Expenses Incurred	0	0.00	108	4.04	41,943	7.62	8,537	8.56	58,897	2.75	109,485	3.92
15	General Expenses Incurred	0	0.00	70	2.62	123,286	22.39	1,603	1.61	70,809	3.31	195,768	7.01
16	Other Income Less Other Expenses	0	0.00	(1)	(0.04)	(1,994)	(0.36)	(360)	(0.36)	(897)	(0.04)	(3,252)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,141	80.19	364,232	66.15	74,596	74.76	1,653,697	77.30	2,094,666	75.01

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

Total for Comprehensive Hospital and Medical - Individual
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	243	93.46	0	0.00	12,139	105.94	12,382	105.67
2	Premiums Earned	0	0.00	0	0.00	260	100.00	0	0.00	11,458	100.00	11,718	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,147	441.15	0	0.00	5,127	44.75	6,274	53.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(47)	(0.41)	(47)	(0.40)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(20)	(7.69)	0	0.00	(795)	(6.94)	(815)	(6.96)
7	Unpaid Losses	0	0.00	0	0.00	1,452	558.46	0	0.00	5,720	49.92	7,172	61.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1	0.38	0	0.00	855	7.46	856	7.31
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	113	43.46	0	0.00	1,545	13.48	1,658	14.15
10	Unearned Premium Reserves	0	0.00	0	0.00	44	16.92	0	0.00	5,184	45.24	5,228	44.62
11	Agents Balances	0	0.00	0	0.00	70	26.92	0	0.00	131,280	1145.75	131,350	1120.93
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	12	4.62	0	0.00	4,981	43.47	4,993	42.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	20	7.69	0	0.00	293	2.56	313	2.67
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	45	17.31	0	0.00	9,968	87.00	10,013	85.45
15	General Expenses Incurred	0	0.00	0	0.00	38	14.62	0	0.00	4,634	40.44	4,672	39.87
16	Other Income Less Other Expenses	0	0.00	0	0.00	2	0.77	0	0.00	(14)	(0.12)	(12)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(978)	(376.15)	0	0.00	(12,716)	(110.98)	(13,694)	(116.86)

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

Total for Comprehensive Hospital and Medical - Group
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	363,030	100.00	0	0.00	1,003,467	117.84	1,366,497	112.51
2	Premiums Earned	0	0.00	0	0.00	363,030	100.00	0	0.00	851,516	100.00	1,214,546	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	381,428	105.07	0	0.00	644,264	75.66	1,025,692	84.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(6)	(0.00)	0	0.00	19,385	2.28	19,379	1.60
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	17,343	4.78	0	0.00	9,778	1.15	27,121	2.23
7	Unpaid Losses	0	0.00	0	0.00	78,781	21.70	0	0.00	272,942	32.05	351,723	28.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	79	0.02	0	0.00	6,655	0.78	6,734	0.55
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	77,169	21.26	0	0.00	5,531	0.65	82,700	6.81
10	Unearned Premium Reserves	0	0.00	0	0.00	44	0.01	0	0.00	447,825	52.59	447,869	36.88
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	363,547	42.69	363,547	29.93
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	32	0.01	0	0.00	84,325	9.90	84,357	6.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,161	0.87	0	0.00	25,414	2.98	28,575	2.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	61,334	7.20	61,339	5.05
15	General Expenses Incurred	0	0.00	0	0.00	92	0.03	0	0.00	71,784	8.43	71,876	5.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	(167)	(0.05)	0	0.00	1,956	0.23	1,789	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(39,191)	(10.80)	0	0.00	(62,813)	(7.38)	(102,004)	(8.40)

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

Total for Credit Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	211,167	102.69	211,167	102.69
2	Premiums Earned	0	0.00	0	0.00	7	100.00	0	0.00	205,634	100.00	205,641	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(11)	(157.14)	0	0.00	28,650	13.93	28,639	13.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17	0.01	17	0.01
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(3)	(42.86)	0	0.00	189	0.09	186	0.09
7	Unpaid Losses	0	0.00	0	0.00	25	357.14	0	0.00	26,189	12.74	26,214	12.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	311	0.15	311	0.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1	14.29	0	0.00	1,231	0.60	1,232	0.60
10	Unearned Premium Reserves	0	0.00	0	0.00	5	71.43	0	0.00	93,543	45.49	93,548	45.49
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	31,800	15.46	31,800	15.46
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40,320	19.61	40,320	19.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,881	3.35	6,881	3.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,476	2.66	5,476	2.66
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,271	1.59	3,271	1.59
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	5,746	2.79	5,746	2.79
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	21	300.00	0	0.00	126,575	61.55	126,596	61.56

* (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 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	847,203	101.17	0	0.00	7,376,687	100.19	8,223,890	100.29
2	Premiums Earned	0	0.00	0	0.00	837,434	100.00	0	0.00	7,362,844	100.00	8,200,278	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5	0.00	0	0.00	0	0.00	5	0.00
4	Incurred Losses	0	0.00	0	0.00	737,670	88.09	0	0.00	6,251,526	84.91	6,989,196	85.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	475	0.06	0	0.00	20,126	0.27	20,601	0.25
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	28,890	3.45	0	0.00	189,667	2.58	218,557	2.67
7	Unpaid Losses	0	0.00	0	0.00	1,178,418	140.72	0	0.00	6,117,491	83.09	7,295,909	88.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,335	0.16	0	0.00	51,075	0.69	52,410	0.64
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	119,246	14.24	0	0.00	126,965	1.72	246,211	3.00
10	Unearned Premium Reserves	0	0.00	0	0.00	338,574	40.43	0	0.00	724,498	9.84	1,063,072	12.96
11	Agents Balances	0	0.00	0	0.00	81,252	9.70	0	0.00	1,485,841	20.18	1,567,093	19.11
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	82,466	9.85	0	0.00	1,103,443	14.99	1,185,909	14.46
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	16,575	1.98	0	0.00	151,050	2.05	167,625	2.04
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	58,929	7.04	0	0.00	277,309	3.77	336,238	4.10
15	General Expenses Incurred	0	0.00	0	0.00	40,872	4.88	0	0.00	409,282	5.56	450,154	5.49
16	Other Income Less Other Expenses	0	0.00	0	0.00	126,634	15.12	0	0.00	83,431	1.13	210,065	2.56
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,814)	(0.22)	0	0.00	(956,140)	(12.99)	(957,954)	(11.68)

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	9,408	124.05	2,540,484	98.63	189,883	99.70	42,614,248	100.38	45,354,023	100.28
2	Premiums Earned	0	0.00	7,584	100.00	2,575,668	100.00	190,449	100.00	42,451,619	100.00	45,225,320	100.00
3	Dividends to Policyholders	0	0.00	77	1.02	418,806	16.26	268	0.14	341,168	0.80	760,319	1.68
4	Incurred Losses	0	0.00	1,688	22.26	1,179,217	45.78	112,426	59.03	20,618,669	48.57	21,912,000	48.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	236	3.11	110,863	4.30	8,540	4.48	3,334,515	7.85	3,454,154	7.64
6	Adjusting and Other Expenses Incurred	0	0.00	538	7.09	213,734	8.30	8,700	4.57	2,316,611	5.46	2,539,583	5.62
7	Unpaid Losses	0	0.00	17,925	236.35	6,062,482	235.38	554,197	290.99	109,659,668	258.32	116,294,272	257.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,143	15.07	424,285	16.47	43,634	22.91	14,495,738	34.15	14,964,800	33.09
9	Adjusting and Other Expenses Unpaid	0	0.00	1,087	14.33	327,485	12.71	43,750	22.97	5,265,099	12.40	5,637,421	12.47
10	Unearned Premium Reserves	0	0.00	5,138	67.75	1,130,833	43.90	78,817	41.38	15,094,192	35.56	16,308,980	36.06
11	Agents Balances	0	0.00	65	0.86	975,904	37.89	36,478	19.15	11,675,377	27.50	12,687,824	28.05
12	Commission and Brokerage Expenses Incurred	0	0.00	1,086	14.32	261,512	10.15	17,412	9.14	4,066,966	9.58	4,346,976	9.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	276	3.64	63,430	2.46	6,043	3.17	1,307,807	3.08	1,377,556	3.05
14	Other Acquisition Expenses Incurred	0	0.00	444	5.85	198,065	7.69	13,326	7.00	2,053,057	4.84	2,264,892	5.01
15	General Expenses Incurred	0	0.00	653	8.61	303,396	11.78	13,654	7.17	3,304,499	7.78	3,622,202	8.01
16	Other Income Less Other Expenses	0	0.00	31	0.41	147	0.01	(3,798)	(1.99)	(940,721)	(2.22)	(944,341)	(2.09)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,617	34.51	(173,203)	(6.72)	6,279	3.30	4,167,620	9.82	4,003,313	8.85

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

Total for General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	24	58.54	92,335	96.89	2,620,593	104.13	973,576	103.99	48,973,655	105.00	52,660,183	104.92
2	Premiums Earned	41	100.00	95,297	100.00	2,516,547	100.00	936,219	100.00	46,641,973	100.00	50,190,077	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,797	0.43	25,709	2.75	7,858	0.02	44,364	0.09
4	Incurred Losses	6	14.63	89,740	94.17	1,875,396	74.52	813,912	86.94	40,198,776	86.19	42,977,830	85.63
5	Defense and Cost Containment Expenses Incurred	1	2.44	308	0.32	134,330	5.34	79,901	8.53	3,497,938	7.50	3,712,478	7.40
6	Adjusting and Other Expenses Incurred	0	0.00	9,936	10.43	98,142	3.90	50,326	5.38	2,217,297	4.75	2,375,701	4.73
7	Unpaid Losses	11	26.83	142,913	149.97	4,826,457	191.79	2,229,999	238.19	118,681,680	254.45	125,881,060	250.81
8	Defense and Cost Containment Expenses Unpaid	1	2.44	5,342	5.61	642,557	25.53	341,808	36.51	15,585,047	33.41	16,574,755	33.02
9	Adjusting and Other Expenses Unpaid	1	2.44	8,317	8.73	184,561	7.33	69,695	7.44	4,894,860	10.49	5,157,434	10.28
10	Unearned Premium Reserves	13	31.71	33,832	35.50	1,302,354	51.75	439,387	46.93	28,834,745	61.82	30,610,331	60.99
11	Agents Balances	7	17.07	(376,709)	(395.30)	841,026	33.42	164,806	17.60	10,372,146	22.24	11,001,276	21.92
12	Commission and Brokerage Expenses Incurred	3	7.32	18,071	18.96	295,096	11.73	64,936	6.94	5,689,344	12.20	6,067,450	12.09
13	Taxes, Licenses, and Fees Incurred	1	2.44	1,672	1.75	58,394	2.32	21,713	2.32	1,134,864	2.43	1,216,644	2.42
14	Other Acquisition Expenses Incurred	2	4.88	3,883	4.07	213,564	8.49	109,373	11.68	1,995,138	4.28	2,321,960	4.63
15	General Expenses Incurred	1	2.44	5,147	5.40	195,686	7.78	32,312	3.45	3,470,858	7.44	3,704,004	7.38
16	Other Income Less Other Expenses	30	73.17	89	0.09	10,640	0.42	(2,593)	(0.28)	(3,659)	(0.01)	4,507	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	57	139.02	(33,372)	(35.02)	(354,220)	(14.08)	(264,553)	(28.26)	(11,573,776)	(24.81)	(12,225,864)	(24.36)

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

Total for General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	1,084	111.52	305	95.91	267,687	102.16	76,466	99.53	22,702,746	99.24	23,048,288	99.28
2	Premiums Earned	972	100.00	318	100.00	262,022	100.00	76,824	100.00	22,876,345	100.00	23,216,481	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,479	2.47	4,000	5.21	1	0.00	10,480	0.05
4	Incurred Losses	87	8.95	(85)	(26.73)	92,924	35.46	27,607	35.94	11,416,342	49.90	11,536,875	49.69
5	Defense and Cost Containment Expenses Incurred	0	0.00	(53)	(16.67)	26,086	9.96	21,434	27.90	2,598,095	11.36	2,645,562	11.40
6	Adjusting and Other Expenses Incurred	0	0.00	(4)	(1.26)	17,617	6.72	528	0.69	878,073	3.84	896,214	3.86
7	Unpaid Losses	87	8.95	132	41.51	241,035	91.99	67,595	87.99	47,311,188	206.81	47,620,037	205.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	133	41.82	88,701	33.85	33,546	43.67	9,845,761	43.04	9,968,141	42.94
9	Adjusting and Other Expenses Unpaid	0	0.00	19	5.97	17,197	6.56	3,949	5.14	2,045,703	8.94	2,066,868	8.90
10	Unearned Premium Reserves	281	28.91	149	46.86	126,372	48.23	34,708	45.18	13,270,107	58.01	13,431,617	57.85
11	Agents Balances	0	0.00	29	9.12	78,554	29.98	7,012	9.13	4,562,551	19.94	4,648,146	20.02
12	Commission and Brokerage Expenses Incurred	88	9.05	50	15.72	28,205	10.76	3,568	4.64	3,716,740	16.25	3,748,651	16.15
13	Taxes, Licenses, and Fees Incurred	(1)	(0.10)	4	1.26	6,588	2.51	1,735	2.26	532,830	2.33	541,156	2.33
14	Other Acquisition Expenses Incurred	(41)	(4.22)	14	4.40	21,890	8.35	3,646	4.75	1,123,480	4.91	1,148,989	4.95
15	General Expenses Incurred	25	2.57	26	8.18	32,935	12.57	7,923	10.31	1,698,211	7.42	1,739,120	7.49
16	Other Income Less Other Expenses	21	2.16	1	0.31	(5,103)	(1.95)	63	0.08	(12,643)	(0.06)	(17,661)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	835	85.91	367	115.41	24,189	9.23	6,444	8.39	899,933	3.93	931,768	4.01

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	2,118	95.41	2,546	100.00	1,215,294	101.29	1,219,958	101.27
2	Premiums Earned	0	0.00	0	0.00	2,220	100.00	2,546	100.00	1,199,843	100.00	1,204,609	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	181	8.15	2,611	102.55	591,842	49.33	594,634	49.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	50	2.25	0	0.00	52,549	4.38	52,599	4.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	59	2.66	782	30.71	37,195	3.10	38,036	3.16
7	Unpaid Losses	0	0.00	0	0.00	11,882	535.23	15,423	605.77	11,769,401	980.91	11,796,706	979.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	120	5.41	0	0.00	641,102	53.43	641,222	53.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	383	17.25	0	0.00	199,302	16.61	199,685	16.58
10	Unearned Premium Reserves	0	0.00	0	0.00	987	44.46	253	9.94	485,592	40.47	486,832	40.41
11	Agents Balances	0	0.00	0	0.00	1,721	77.52	0	0.00	319,884	26.66	321,605	26.70
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	174	7.84	0	0.00	75,152	6.26	75,326	6.25
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	38	1.71	72	2.83	27,559	2.30	27,669	2.30
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	163	7.34	0	0.00	18,714	1.56	18,877	1.57
15	General Expenses Incurred	0	0.00	0	0.00	200	9.01	198	7.78	153,758	12.81	154,156	12.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.41)	0	0.00	(1,720)	(0.14)	(1,729)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,345	60.59	(1,116)	(43.83)	241,365	20.12	241,594	20.06

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

Total for Products Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	2,829	50.04	193,001	104.08	0	0.00	2,524,037	104.51	2,719,867	104.36
2	Premiums Earned	0	0.00	5,653	100.00	185,434	100.00	0	0.00	2,415,157	100.00	2,606,244	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	68	0.04	0	0.00	20	0.00	88	0.00
4	Incurred Losses	0	0.00	(22,622)	(400.18)	131,141	70.72	28	0.00	1,368,452	56.66	1,476,999	56.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	(3,955)	(69.96)	38,466	20.74	7	0.00	510,823	21.15	545,341	20.92
6	Adjusting and Other Expenses Incurred	0	0.00	(2,718)	(48.08)	15,039	8.11	(1)	0.00	144,993	6.00	157,313	6.04
7	Unpaid Losses	0	0.00	4,753	84.08	375,474	202.48	108	0.00	9,103,195	376.92	9,483,530	363.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,823	32.25	140,950	76.01	29	0.00	3,585,064	148.44	3,727,866	143.04
9	Adjusting and Other Expenses Unpaid	0	0.00	624	11.04	20,757	11.19	4	0.00	688,860	28.52	710,245	27.25
10	Unearned Premium Reserves	0	0.00	1,154	20.41	86,391	46.59	0	0.00	1,231,459	50.99	1,319,004	50.61
11	Agents Balances	0	0.00	423	7.48	66,713	35.98	0	0.00	623,885	25.83	691,021	26.51
12	Commission and Brokerage Expenses Incurred	0	0.00	292	5.17	22,095	11.92	0	0.00	281,719	11.66	304,106	11.67
13	Taxes, Licenses, and Fees Incurred	0	0.00	140	2.48	4,322	2.33	0	0.00	56,394	2.34	60,856	2.34
14	Other Acquisition Expenses Incurred	0	0.00	172	3.04	18,394	9.92	0	0.00	106,724	4.42	125,290	4.81
15	General Expenses Incurred	0	0.00	151	2.67	13,592	7.33	0	0.00	186,580	7.73	200,323	7.69
16	Other Income Less Other Expenses	0	0.00	2	0.04	297	0.16	0	0.00	(3,214)	(0.13)	(2,915)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	34,196	604.92	(57,386)	(30.95)	(34)	0.00	(243,781)	(10.09)	(267,005)	(10.24)

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

Total for Products Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	323,171	103.82	323,171	103.82
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	311,269	100.00	311,269	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	14,873	4.78	14,873	4.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,492	5.62	17,492	5.62
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	0.00	0	0.00	9,719	3.12	9,718	3.12
7	Unpaid Losses	0	0.00	7	0.00	0	0.00	0	0.00	526,882	169.27	526,889	169.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	188,623	60.60	188,624	60.60
9	Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	31,746	10.20	31,747	10.20
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	144,645	46.47	144,645	46.47
11	Agents Balances	0	0.00	0	0.00	240	0.00	0	0.00	60,326	19.38	60,566	19.46
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	45,142	14.50	45,142	14.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,460	2.40	7,460	2.40
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,859	4.45	13,859	4.45
15	General Expenses Incurred	0	0.00	0	0.00	189	0.00	0	0.00	25,818	8.29	26,007	8.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(7,437)	(2.39)	(7,437)	(2.39)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(188)	0.00	0	0.00	169,465	54.44	169,277	54.38

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

**Total for Private Passenger Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)**

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	207,828	99.88	424	85.48	2,484,763	99.32	260,654	99.97	8,711,553	99.77	11,665,222	99.68
2	Premiums Earned	208,084	100.00	496	100.00	2,501,857	100.00	260,745	100.00	8,731,854	100.00	11,703,036	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,740	0.07	20,154	7.73	176,568	2.02	198,462	1.70
4	Incurred Losses	132,942	63.89	382	77.02	1,955,829	78.18	245,624	94.20	5,963,083	68.29	8,297,860	70.90
5	Defense and Cost Containment Expenses Incurred	(331)	(0.16)	(9)	(1.81)	(45,505)	(1.82)	8,406	3.22	240,431	2.75	202,992	1.73
6	Adjusting and Other Expenses Incurred	20,047	9.63	31	6.25	106,130	4.24	387,167	148.48	1,544,823	17.69	2,058,198	17.59
7	Unpaid Losses	108,604	52.19	77	15.52	12,092,506	483.34	1,361,205	522.04	13,548,665	155.16	27,111,057	231.66
8	Defense and Cost Containment Expenses Unpaid	16,054	7.72	114	22.98	428,941	17.14	47,852	18.35	1,508,872	17.28	2,001,833	17.11
9	Adjusting and Other Expenses Unpaid	6,091	2.93	29	5.85	327,177	13.08	168,144	64.49	949,401	10.87	1,450,842	12.40
10	Unearned Premium Reserves	61,525	29.57	193	38.91	637,142	25.47	70,208	26.93	2,630,266	30.12	3,399,334	29.05
11	Agents Balances	41,092	19.75	97	19.56	219,200	8.76	47,401	18.18	1,468,293	16.82	1,776,083	15.18
12	Commission and Brokerage Expenses Incurred	13,589	6.53	48	9.68	243,777	9.74	11,015	4.22	493,717	5.65	762,146	6.51
13	Taxes, Licenses, and Fees Incurred	3,253	1.56	8	1.61	46,191	1.85	4,598	1.76	221,880	2.54	275,930	2.36
14	Other Acquisition Expenses Incurred	5,437	2.61	34	6.85	134,474	5.37	367,544	140.96	1,123,530	12.87	1,631,019	13.94
15	General Expenses Incurred	5,494	2.64	18	3.63	65,915	2.63	57,961	22.23	583,248	6.68	712,636	6.09
16	Other Income Less Other Expenses	927	0.45	(3)	(0.60)	2,354	0.09	(1,361)	(0.52)	60,146	0.69	62,063	0.53
17	Pretax Profit or Loss Excluding Investment Gain*	28,578	13.73	(21)	(4.23)	(4,335)	(0.17)	(843,088)	(323.34)	(1,555,271)	(17.81)	(2,374,137)	(20.29)

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

Total for Other Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	10,898,498	101.17	19,103	90.03	36,194,026	100.98	8,961,409	103.25	85,523,590	100.23	141,596,626	100.68
2	Premiums Earned	10,772,180	100.00	21,218	100.00	35,844,441	100.00	8,679,062	100.00	85,327,355	100.00	140,644,256	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	32,575	0.09	649,682	7.49	743,180	0.87	1,425,437	1.01
4	Incurred Losses	7,359,786	68.32	11,241	52.98	26,162,455	72.99	6,552,270	75.50	58,727,416	68.83	98,813,168	70.26
5	Defense and Cost Containment Expenses Incurred	228,602	2.12	795	3.75	1,985,053	5.54	317,496	3.66	1,850,714	2.17	4,382,660	3.12
6	Adjusting and Other Expenses Incurred	575,923	5.35	1,071	5.05	1,973,473	5.51	326,932	3.77	4,995,337	5.85	7,872,736	5.60
7	Unpaid Losses	7,115,220	66.05	23,966	112.95	30,819,164	85.98	8,591,794	98.99	71,942,546	84.31	118,492,690	84.25
8	Defense and Cost Containment Expenses Unpaid	599,763	5.57	2,521	11.88	5,377,312	15.00	614,975	7.09	6,522,573	7.64	13,117,144	9.33
9	Adjusting and Other Expenses Unpaid	331,340	3.08	2,034	9.59	2,650,348	7.39	343,748	3.96	3,603,419	4.22	6,930,889	4.93
10	Unearned Premium Reserves	3,211,998	29.82	8,760	41.29	9,414,254	26.26	3,050,473	35.15	25,547,904	29.94	41,233,389	29.32
11	Agents Balances	2,190,834	20.34	5,108	24.07	3,434,434	9.58	1,788,862	20.61	14,254,665	16.71	21,673,903	15.41
12	Commission and Brokerage Expenses Incurred	822,395	7.63	3,405	16.05	3,450,506	9.63	262,054	3.02	5,880,412	6.89	10,418,772	7.41
13	Taxes, Licenses, and Fees Incurred	167,908	1.56	342	1.61	812,128	2.27	200,782	2.31	2,078,115	2.44	3,259,275	2.32
14	Other Acquisition Expenses Incurred	301,195	2.80	1,790	8.44	2,074,044	5.79	554,030	6.38	4,713,420	5.52	7,644,479	5.44
15	General Expenses Incurred	314,881	2.92	946	4.46	1,190,130	3.32	193,836	2.23	4,425,186	5.19	6,124,979	4.35
16	Other Income Less Other Expenses	52,652	0.49	2	0.01	46,881	0.13	(10,406)	(0.12)	533,637	0.63	622,766	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	1,054,138	9.79	1,632	7.69	(1,789,048)	(4.99)	(388,426)	(4.48)	2,447,219	2.87	1,325,515	0.94

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

**Total for Commercial Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	12,142	102.00	174	98.86	42,075	100.63	9,414	105.03	635,290	95.00	699,095	95.56
2	Premiums Earned	11,904	100.00	176	100.00	41,813	100.00	8,963	100.00	668,702	100.00	731,558	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	55	0.13	0	0.00	1,240	0.19	1,295	0.18
4	Incurred Losses	5,522	46.39	20	11.36	20,021	47.88	6,449	71.95	232,639	34.79	264,651	36.18
5	Defense and Cost Containment Expenses Incurred	23	0.19	1	0.57	(80)	(0.19)	1,005	11.21	46,740	6.99	47,689	6.52
6	Adjusting and Other Expenses Incurred	1,697	14.26	1	0.57	2,250	5.38	307	3.43	53,464	8.00	57,719	7.89
7	Unpaid Losses	6,298	52.91	59	33.52	84,192	201.35	11,473	128.00	1,077,157	161.08	1,179,179	161.19
8	Defense and Cost Containment Expenses Unpaid	876	7.36	7	3.98	4,765	11.40	2,515	28.06	119,711	17.90	127,874	17.48
9	Adjusting and Other Expenses Unpaid	1,398	11.74	35	19.89	4,435	10.61	4,154	46.35	63,833	9.55	73,855	10.10
10	Unearned Premium Reserves	5,735	48.18	73	41.48	17,504	41.86	2,194	24.48	270,794	40.50	296,300	40.50
11	Agents Balances	3,816	32.06	4	2.27	42,219	100.97	743	8.29	247,834	37.06	294,616	40.27
12	Commission and Brokerage Expenses Incurred	1,107	9.30	25	14.20	5,741	13.73	277	3.09	69,932	10.46	77,082	10.54
13	Taxes, Licenses, and Fees Incurred	195	1.64	3	1.70	1,001	2.39	264	2.95	18,932	2.83	20,395	2.79
14	Other Acquisition Expenses Incurred	179	1.50	3	1.70	7,810	18.68	1,392	15.53	62,046	9.28	71,430	9.76
15	General Expenses Incurred	266	2.23	10	5.68	5,546	13.26	642	7.16	59,794	8.94	66,258	9.06
16	Other Income Less Other Expenses	101	0.85	0	0.00	183	0.44	1,777	19.83	(16,057)	(2.40)	(13,996)	(1.91)
17	Pretax Profit or Loss Excluding Investment Gain*	3,016	25.34	112	63.64	(344)	(0.82)	404	4.51	107,849	16.13	111,037	15.18

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

Total for Other Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	1,589,354	102.55	38,683	104.03	3,353,731	103.31	469,201	105.60	37,666,103	103.87	43,117,072	103.80
2	Premiums Earned	1,549,790	100.00	37,186	100.00	3,246,263	100.00	444,320	100.00	36,261,405	100.00	41,538,964	100.00
3	Dividends to Policyholders	0	0.00	(1)	(0.00)	4,807	0.15	0	0.00	3,807	0.01	8,613	0.02
4	Incurred Losses	1,129,406	72.87	19,877	53.45	2,418,655	74.51	315,996	71.12	27,226,053	75.08	31,109,987	74.89
5	Defense and Cost Containment Expenses Incurred	107,526	6.94	2,456	6.60	302,236	9.31	36,689	8.26	3,027,011	8.35	3,475,918	8.37
6	Adjusting and Other Expenses Incurred	62,837	4.05	961	2.58	181,772	5.60	17,031	3.83	1,745,304	4.81	2,007,905	4.83
7	Unpaid Losses	1,859,585	119.99	32,488	87.37	4,274,149	131.66	682,000	153.49	57,878,556	159.61	64,726,778	155.82
8	Defense and Cost Containment Expenses Unpaid	169,336	10.93	3,861	10.38	718,993	22.15	72,312	16.27	6,265,157	17.28	7,229,659	17.40
9	Adjusting and Other Expenses Unpaid	56,239	3.63	2,082	5.60	230,163	7.09	98,007	22.06	2,328,228	6.42	2,714,719	6.54
10	Unearned Premium Reserves	780,957	50.39	17,181	46.20	1,472,626	45.36	127,865	28.78	17,054,251	47.03	19,452,880	46.83
11	Agents Balances	513,679	33.15	2,157	5.80	919,949	28.34	46,543	10.48	10,435,765	28.78	11,918,093	28.69
12	Commission and Brokerage Expenses Incurred	153,722	9.92	4,793	12.89	434,403	13.38	24,932	5.61	4,470,414	12.33	5,088,264	12.25
13	Taxes, Licenses, and Fees Incurred	26,564	1.71	661	1.78	82,803	2.55	15,279	3.44	931,725	2.57	1,057,032	2.54
14	Other Acquisition Expenses Incurred	28,358	1.83	1,201	3.23	248,255	7.65	47,613	10.72	1,415,255	3.90	1,740,682	4.19
15	General Expenses Incurred	39,971	2.58	1,454	3.91	167,657	5.16	28,535	6.42	2,158,824	5.95	2,396,441	5.77
16	Other Income Less Other Expenses	11,912	0.77	9	0.02	3,454	0.11	45,796	10.31	13,864	0.04	75,035	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	13,319	0.86	5,791	15.57	(590,869)	(18.20)	4,038	0.91	(4,703,123)	(12.97)	(5,270,844)	(12.69)

* (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 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	7,287,205	99.29	20,292	91.20	33,188,284	98.22	7,840,262	100.28	69,177,239	99.22	117,513,282	99.01
2	Premiums Earned	7,339,525	100.00	22,249	100.00	33,788,571	100.00	7,818,135	100.00	69,717,855	100.00	118,686,335	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	30,606	0.09	559,191	7.15	435,457	0.62	1,025,254	0.86
4	Incurred Losses	4,094,427	55.79	7,241	32.55	18,204,008	53.88	3,813,363	48.78	35,094,520	50.34	61,213,559	51.58
5	Defense and Cost Containment Expenses Incurred	21,754	0.30	196	0.88	50,301	0.15	17,720	0.23	194,542	0.28	284,513	0.24
6	Adjusting and Other Expenses Incurred	460,391	6.27	792	3.56	1,753,865	5.19	533,113	6.82	4,099,701	5.88	6,847,862	5.77
7	Unpaid Losses	299,426	4.08	238	1.07	2,940,083	8.70	115,905	1.48	2,716,352	3.90	6,072,004	5.12
8	Defense and Cost Containment Expenses Unpaid	30,174	0.41	48	0.22	82,143	0.24	9,548	0.12	209,733	0.30	331,646	0.28
9	Adjusting and Other Expenses Unpaid	58,989	0.80	124	0.56	1,510,009	4.47	141,650	1.81	950,809	1.36	2,661,581	2.24
10	Unearned Premium Reserves	2,199,665	29.97	9,265	41.64	8,448,188	25.00	2,553,759	32.66	20,971,133	30.08	34,182,010	28.80
11	Agents Balances	1,436,151	19.57	5,348	24.04	3,156,202	9.34	1,571,010	20.09	10,480,715	15.03	16,649,426	14.03
12	Commission and Brokerage Expenses Incurred	496,340	6.76	3,861	17.35	3,166,854	9.37	220,879	2.83	4,890,843	7.02	8,778,777	7.40
13	Taxes, Licenses, and Fees Incurred	117,091	1.60	366	1.65	713,063	2.11	175,376	2.24	1,635,262	2.35	2,641,158	2.23
14	Other Acquisition Expenses Incurred	221,227	3.01	1,821	8.18	1,952,967	5.78	811,455	10.38	4,285,179	6.15	7,272,649	6.13
15	General Expenses Incurred	209,713	2.86	978	4.40	1,055,631	3.12	207,637	2.66	3,665,400	5.26	5,139,359	4.33
16	Other Income Less Other Expenses	33,944	0.46	49	0.22	6,623	0.02	1,788	0.02	210,981	0.30	253,385	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	1,752,531	23.88	7,041	31.65	6,867,898	20.33	1,481,192	18.95	15,627,944	22.42	25,736,606	21.68

* (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 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)**

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	406,203	93.21	9,711	103.26	1,371,848	103.44	98,425	95.40	10,102,213	101.44	11,988,400	101.31
2	Premiums Earned	435,789	100.00	9,404	100.00	1,326,168	100.00	103,168	100.00	9,958,729	100.00	11,833,258	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	403	0.03	0	0.00	1,937	0.02	2,340	0.02
4	Incurred Losses	188,418	43.24	3,839	40.82	606,261	45.72	55,394	53.69	5,025,504	50.46	5,879,416	49.69
5	Defense and Cost Containment Expenses Incurred	2,994	0.69	125	1.33	12,462	0.94	497	0.48	109,094	1.10	125,172	1.06
6	Adjusting and Other Expenses Incurred	24,944	5.72	384	4.08	88,834	6.70	3,011	2.92	528,909	5.31	646,082	5.46
7	Unpaid Losses	29,209	6.70	579	6.16	88,018	6.64	15,857	15.37	1,876,087	18.84	2,009,750	16.98
8	Defense and Cost Containment Expenses Unpaid	3,547	0.81	76	0.81	14,173	1.07	763	0.74	187,835	1.89	206,394	1.74
9	Adjusting and Other Expenses Unpaid	5,880	1.35	213	2.26	27,900	2.10	4,874	4.72	238,253	2.39	277,120	2.34
10	Unearned Premium Reserves	186,831	42.87	3,796	40.37	586,406	44.22	39,112	37.91	4,240,761	42.58	5,056,906	42.73
11	Agents Balances	123,747	28.40	342	3.64	369,010	27.83	16,822	16.31	2,759,167	27.71	3,269,088	27.63
12	Commission and Brokerage Expenses Incurred	40,529	9.30	1,732	18.42	173,226	13.06	12,628	12.24	1,334,053	13.40	1,562,168	13.20
13	Taxes, Licenses, and Fees Incurred	6,607	1.52	182	1.94	30,837	2.33	2,047	1.98	242,617	2.44	282,290	2.39
14	Other Acquisition Expenses Incurred	6,889	1.58	170	1.81	107,749	8.12	8,899	8.63	424,420	4.26	548,127	4.63
15	General Expenses Incurred	9,907	2.27	392	4.17	67,401	5.08	9,773	9.47	683,347	6.86	770,820	6.51
16	Other Income Less Other Expenses	3,235	0.74	1	0.01	3,477	0.26	4,537	4.40	3,445	0.03	14,695	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	158,739	36.43	2,579	27.42	242,473	18.28	15,457	14.98	1,612,307	16.19	2,031,555	17.17

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,989,246	101.57	2,989,246	101.57
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,942,983	100.00	2,942,983	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	(2,302)	0.00	0	0.00	1,566,471	53.23	1,564,169	53.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	23	0.00	0	0.00	145,367	4.94	145,390	4.94
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(5)	0.00	0	0.00	58,159	1.98	58,154	1.98
7	Unpaid Losses	0	0.00	0	0.00	11,039	0.00	0	0.00	3,123,830	106.15	3,134,869	106.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	149	0.00	0	0.00	393,057	13.36	393,206	13.36
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	64	0.00	0	0.00	107,390	3.65	107,454	3.65
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,389,247	47.21	1,389,247	47.21
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	511,471	17.38	511,471	17.38
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	458,385	15.58	458,385	15.58
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	80,647	2.74	80,647	2.74
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	83,473	2.84	83,473	2.84
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	140,350	4.77	140,350	4.77
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(9,318)	(0.32)	(9,318)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,284	0.00	0	0.00	400,814	13.62	403,098	13.70

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	18,327	109.66	1,406	101.88	1,379,087	101.00	1,398,820	101.11
2	Premiums Earned	0	0.00	0	0.00	16,712	100.00	1,380	100.00	1,365,437	100.00	1,383,529	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	45	0.27	0	0.00	810	0.06	855	0.06
4	Incurred Losses	0	0.00	3	0.00	3,560	21.30	644	46.67	514,324	37.67	518,531	37.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.00	145	0.87	318	23.04	22,832	1.67	23,296	1.68
6	Adjusting and Other Expenses Incurred	0	0.00	3	0.00	372	2.23	85	6.16	49,329	3.61	49,789	3.60
7	Unpaid Losses	0	0.00	12	0.00	4,290	25.67	1,336	96.81	1,240,455	90.85	1,246,093	90.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	15	0.00	336	2.01	608	44.06	112,515	8.24	113,474	8.20
9	Adjusting and Other Expenses Unpaid	0	0.00	(4)	0.00	161	0.96	92	6.67	82,445	6.04	82,694	5.98
10	Unearned Premium Reserves	0	0.00	0	0.00	10,469	62.64	283	20.51	835,855	61.22	846,607	61.19
11	Agents Balances	0	0.00	0	0.00	5,193	31.07	60	4.35	243,724	17.85	248,977	18.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,595	15.53	44	3.19	237,641	17.40	240,280	17.37
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	545	3.26	39	2.83	31,941	2.34	32,525	2.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,800	10.77	382	27.68	79,893	5.85	82,075	5.93
15	General Expenses Incurred	0	0.00	0	0.00	966	5.78	71	5.14	122,330	8.96	123,367	8.92
16	Other Income Less Other Expenses	2	0.00	0	0.00	29	0.17	2	0.14	(1,503)	(0.11)	(1,470)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	2	0.00	(7)	0.00	6,711	40.16	(199)	(14.42)	304,833	22.32	311,340	22.50

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	504,146	107.14	8	100.00	10,964,738	106.06	11,468,892	106.11
2	Premiums Earned	0	0.00	0	0.00	470,565	100.00	8	100.00	10,338,331	100.00	10,808,904	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,138	1.09	0	0.00	62,812	0.61	67,950	0.63
4	Incurred Losses	0	0.00	0	0.00	71,557	15.21	0	0.00	2,590,372	25.06	2,661,929	24.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9,896	2.10	0	0.00	168,715	1.63	178,611	1.65
6	Adjusting and Other Expenses Incurred	0	0.00	(13)	0.00	13,023	2.77	0	0.00	254,354	2.46	267,364	2.47
7	Unpaid Losses	0	0.00	0	0.00	118,841	25.25	0	0.00	5,539,805	53.59	5,658,646	52.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	22,401	4.76	0	0.00	780,204	7.55	802,605	7.43
9	Adjusting and Other Expenses Unpaid	0	0.00	(6)	0.00	7,078	1.50	0	0.00	315,744	3.05	322,816	2.99
10	Unearned Premium Reserves	0	0.00	0	0.00	281,673	59.86	0	0.00	6,654,917	64.37	6,936,590	64.17
11	Agents Balances	0	0.00	68	0.00	101,484	21.57	1	12.50	1,716,922	16.61	1,818,475	16.82
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	149,920	31.86	0	0.00	2,926,968	28.31	3,076,888	28.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	16,284	3.46	0	0.00	303,769	2.94	320,053	2.96
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	73,790	15.68	0	0.00	733,765	7.10	807,555	7.47
15	General Expenses Incurred	0	0.00	0	0.00	42,368	9.00	1	12.50	945,892	9.15	988,261	9.14
16	Other Income Less Other Expenses	0	0.00	0	0.00	2,188	0.46	(4,350)	(54375.00)	(45,703)	(0.44)	(47,865)	(0.44)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13	0.00	90,774	19.29	(4,344)	(54300.00)	2,305,976	22.31	2,392,419	22.13

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	2,862	99.86	6	19.35	28,558	113.03	814	109.70	493,198	103.52	525,438	103.97
2	Premiums Earned	2,866	100.00	31	100.00	25,266	100.00	742	100.00	476,446	100.00	505,351	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	1	0.00	2	0.00
4	Incurred Losses	15	0.52	(12)	(38.71)	2,549	10.09	1,225	165.09	140,507	29.49	144,284	28.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	70	0.28	8	1.08	5,578	1.17	5,656	1.12
6	Adjusting and Other Expenses Incurred	10	0.35	(1)	(3.23)	241	0.95	46	6.20	28,211	5.92	28,507	5.64
7	Unpaid Losses	5	0.17	12	38.71	1,285	5.09	151	20.35	245,993	51.63	247,446	48.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	66	0.26	14	1.89	30,777	6.46	30,857	6.11
9	Adjusting and Other Expenses Unpaid	3	0.10	1	3.23	63	0.25	1	0.13	59,479	12.48	59,547	11.78
10	Unearned Premium Reserves	67	2.34	2	6.45	13,298	52.63	320	43.13	252,882	53.08	266,569	52.75
11	Agents Balances	49	1.71	0	0.00	5,111	20.23	58	7.82	88,826	18.64	94,044	18.61
12	Commission and Brokerage Expenses Incurred	514	17.93	2	6.45	3,352	13.27	0	0.00	86,792	18.22	90,660	17.94
13	Taxes, Licenses, and Fees Incurred	21	0.73	1	3.23	753	2.98	20	2.70	11,469	2.41	12,264	2.43
14	Other Acquisition Expenses Incurred	162	5.65	0	0.00	934	3.70	418	56.33	22,908	4.81	24,422	4.83
15	General Expenses Incurred	108	3.77	0	0.00	2,651	10.49	41	5.53	33,276	6.98	36,076	7.14
16	Other Income Less Other Expenses	0	0.00	0	0.00	28	0.11	0	0.00	(409)	(0.09)	(381)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	2,036	71.04	42	135.48	14,745	58.36	(1,016)	(136.93)	147,291	30.91	163,098	32.27

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	4,050	85.68	987,893	100.95	330	130.43	1,601,425	100.01	2,593,698	100.34
2	Premiums Earned	0	0.00	4,727	100.00	978,596	100.00	253	100.00	1,601,289	100.00	2,584,865	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.00	0	0.00	10	0.00	23	0.00
4	Incurred Losses	0	0.00	223	4.72	284,454	29.07	4	1.58	501,278	31.30	785,959	30.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	26	0.55	(3,896)	(0.40)	(1)	(0.40)	11,998	0.75	8,127	0.31
6	Adjusting and Other Expenses Incurred	0	0.00	59	1.25	6,689	0.68	0	0.00	32,798	2.05	39,546	1.53
7	Unpaid Losses	0	0.00	1,713	36.24	290,138	29.65	1	0.40	764,953	47.77	1,056,805	40.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	143	3.03	1,701	0.17	4	1.58	29,067	1.82	30,915	1.20
9	Adjusting and Other Expenses Unpaid	0	0.00	151	3.19	13,869	1.42	1	0.40	29,296	1.83	43,317	1.68
10	Unearned Premium Reserves	0	0.00	1,886	39.90	519,428	53.08	229	90.51	746,692	46.63	1,268,235	49.06
11	Agents Balances	0	0.00	586	12.40	183,361	18.74	33	13.04	343,515	21.45	527,495	20.41
12	Commission and Brokerage Expenses Incurred	0	0.00	572	12.10	13,803	1.41	41	16.21	196,688	12.28	211,104	8.17
13	Taxes, Licenses, and Fees Incurred	0	0.00	81	1.71	26,010	2.66	5	1.98	42,846	2.68	68,942	2.67
14	Other Acquisition Expenses Incurred	0	0.00	518	10.96	71,497	7.31	32	12.65	98,867	6.17	170,914	6.61
15	General Expenses Incurred	0	0.00	299	6.33	215,537	22.03	43	17.00	143,849	8.98	359,728	13.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	(5,178)	(0.53)	2	0.79	14,258	0.89	9,082	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,952	62.45	359,314	36.72	133	52.57	587,212	36.67	949,611	36.74

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	37,833	98.31	275	99.28	0	0.00	2,897,963	106.09	2,936,071	105.98
2	Premiums Earned	0	0.00	38,485	100.00	277	100.00	0	0.00	2,731,714	100.00	2,770,476	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	36,310	94.35	33	11.91	0	0.00	1,096,664	40.15	1,133,007	40.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	67,787	2.48	67,787	2.45
6	Adjusting and Other Expenses Incurred	0	0.00	259	0.67	10	3.61	0	0.00	1,665	0.06	1,934	0.07
7	Unpaid Losses	0	0.00	9,491	24.66	1	0.36	0	0.00	1,191,257	43.61	1,200,749	43.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	31,382	1.15	31,382	1.13
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	10	3.61	0	0.00	32,324	1.18	32,334	1.17
10	Unearned Premium Reserves	0	0.00	406	1.05	68	24.55	0	0.00	1,437,305	52.62	1,437,779	51.90
11	Agents Balances	0	0.00	26	0.07	21	7.58	0	0.00	31,076,000	1137.60	31,076,047	1121.69
12	Commission and Brokerage Expenses Incurred	0	0.00	1,601	4.16	26	9.39	0	0.00	611,477	22.38	613,104	22.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	40	0.10	6	2.17	0	0.00	70,674	2.59	70,720	2.55
14	Other Acquisition Expenses Incurred	0	0.00	304	0.79	19	6.86	0	0.00	170,821	6.25	171,144	6.18
15	General Expenses Incurred	0	0.00	20	0.05	177	63.90	0	0.00	257,524	9.43	257,721	9.30
16	Other Income Less Other Expenses	3	0.00	40	0.10	0	0.00	0	0.00	23,653	0.87	23,696	0.86
17	Pretax Profit or Loss Excluding Investment Gain*	3	0.00	(9)	(0.02)	6	2.17	0	0.00	478,760	17.53	478,760	17.28

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

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	35,177	104.66	35,177	104.66
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	33,612	100.00	33,612	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	172	0.51	172	0.51
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(8,028)	(23.88)	(8,028)	(23.88)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,500)	(4.46)	(1,500)	(4.46)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,348	9.96	3,348	9.96
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(21,661)	(64.44)	(21,661)	(64.44)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(1,518)	(4.52)	(1,518)	(4.52)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(1,174)	(3.49)	(1,174)	(3.49)
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	10,052	29.91	10,052	29.91
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	10,136	30.16	10,136	30.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,811	23.24	7,811	23.24
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,595	4.75	1,595	4.75
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,641	10.83	3,641	10.83
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,226	104.80	35,226	104.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	85	0.25	85	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(8,569)	(25.49)	(8,569)	(25.49)

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Direct Basis													
1	Premiums Written	2,541	134.87	0	0.00	19	316.67	0	0.00	3,989,319	112.22	3,991,879	112.24
2	Premiums Earned	1,884	100.00	0	0.00	6	100.00	0	0.00	3,554,784	100.00	3,556,674	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	235	12.47	0	0.00	0	0.00	0	0.00	2,476,858	69.68	2,477,093	69.65
5	Defense and Cost Containment Expenses Incurred	3	0.16	0	0.00	0	0.00	0	0.00	5,693	0.16	5,696	0.16
6	Adjusting and Other Expenses Incurred	29	1.54	0	0.00	0	0.00	0	0.00	40,788	1.15	40,817	1.15
7	Unpaid Losses	156	8.28	0	0.00	1	16.67	0	0.00	286,837	8.07	286,994	8.07
8	Defense and Cost Containment Expenses Unpaid	4	0.21	0	0.00	0	0.00	0	0.00	2,231	0.06	2,235	0.06
9	Adjusting and Other Expenses Unpaid	9	0.48	0	0.00	0	0.00	0	0.00	4,796	0.13	4,805	0.14
10	Unearned Premium Reserves	825	43.79	0	0.00	21	350.00	0	0.00	10,171,086	286.12	10,171,932	286.00
11	Agents Balances	565	29.99	0	0.00	0	0.00	0	0.00	262,343	7.38	262,908	7.39
12	Commission and Brokerage Expenses Incurred	15	0.80	0	0.00	0	0.00	0	0.00	238,678	6.71	238,693	6.71
13	Taxes, Licenses, and Fees Incurred	42	2.23	0	0.00	0	0.00	0	0.00	80,467	2.26	80,509	2.26
14	Other Acquisition Expenses Incurred	5	0.27	0	0.00	0	0.00	0	0.00	47,532	1.34	47,537	1.34
15	General Expenses Incurred	31	1.65	0	0.00	0	0.00	0	0.00	193,113	5.43	193,144	5.43
16	Other Income Less Other Expenses	20	1.06	0	0.00	0	0.00	0	0.00	3,321	0.09	3,341	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	1,545	82.01	0	0.00	5	83.33	0	0.00	474,975	13.36	476,525	13.40

* (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, 2025**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of Pages 45-84)
Source: NAIC 2025 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	22,657	99.01	3,950,352	99.32	136,583,362	100.45	38,864,468	105.12	565,152,969	102.01	744,573,808	101.86
2	Premiums Earned	22,884	100.00	3,977,568	100.00	135,970,916	100.00	36,973,127	100.00	554,033,406	100.00	730,977,901	100.00
3	Dividends to Policyholders	0	0.00	4	0.00	669,010	0.49	2,026,444	5.48	1,847,564	0.33	4,543,022	0.62
4	Incurred Losses	9,892	43.23	2,229,716	56.06	80,550,561	59.24	21,914,698	59.27	315,619,147	56.97	420,324,014	57.50
5	Defense and Cost Containment Expenses Incurred	3,854	16.84	88,017	2.21	4,693,994	3.45	908,391	2.46	21,502,989	3.88	27,197,245	3.72
6	Adjusting and Other Expenses Incurred	180	0.79	275,386	6.92	6,601,708	4.86	2,523,640	6.83	29,081,503	5.25	38,482,417	5.26
7	Unpaid Losses	18,358	80.22	868,807	21.84	81,559,392	59.98	18,125,090	49.02	545,115,911	98.39	645,687,558	88.33
8	Defense and Cost Containment Expenses Unpaid	2,697	11.79	71,233	1.79	12,868,360	9.46	2,287,512	6.19	71,941,076	12.98	87,170,878	11.93
9	Adjusting and Other Expenses Unpaid	1,149	5.02	182,632	4.59	7,223,490	5.31	1,679,288	4.54	30,515,594	5.51	39,602,153	5.42
10	Unearned Premium Reserves	4,345	18.99	2,044,376	51.40	48,522,231	35.69	16,852,573	45.58	255,672,451	46.15	323,095,976	44.20
11	Agents Balances	(205,483)	(897.93)	801,806	20.16	106,264,335	78.15	10,658,999	28.83	189,121,288	34.14	306,640,945	41.95
12	Commission and Brokerage Expenses Incurred	(249,263)	(1089.25)	514,405	12.93	16,086,253	11.83	768,189	2.08	63,254,766	11.42	80,374,350	11.00
13	Taxes, Licenses, and Fees Incurred	85,847	375.14	106,537	2.68	2,763,702	2.03	1,099,258	2.97	14,125,500	2.55	18,180,844	2.49
14	Other Acquisition Expenses Incurred	163,483	714.40	269,964	6.79	7,613,256	5.60	4,658,034	12.60	30,845,919	5.57	43,550,656	5.96
15	General Expenses Incurred	174,156	761.04	149,933	3.77	7,640,789	5.62	1,676,960	4.54	38,622,770	6.97	48,264,608	6.60
16	Other Income Less Other Expenses	118,732	518.84	662	0.02	363,152	0.27	20,521	0.06	(358,536)	(0.06)	144,531	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	(46,534)	(203.35)	344,258	8.65	9,714,781	7.14	1,418,020	3.84	38,774,764	7.00	50,205,289	6.87
18	Investment Gain from Insurance Funds	(3,626)	(15.85)	93,351	2.35	4,033,313	2.97	815,419	2.21	32,367,093	5.84	37,305,550	5.10
19	Profit or Loss Excluding Investment Gain	(50,161)	(219.20)	437,605	11.00	13,748,080	10.11	2,233,447	6.04	71,141,863	12.84	87,510,834	11.97
20	Investment Gain from Capital and Surplus	10,180	44.49	186,176	4.68	9,513,985	7.00	1,821,184	4.93	26,143,325	4.72	37,674,850	5.15
21	Total Profit or Losses**	(39,977)	(174.69)	623,791	15.68	23,262,081	17.11	4,054,618	10.97	97,285,219	17.56	125,185,732	17.13

* (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 2025 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	72,120	99.69	3,951,455	99.31	140,000,249	100.57	38,884,478	105.11	584,242,612	101.96	767,150,914	101.84
2	Premiums Earned	72,347	100.00	3,978,728	100.00	139,213,099	100.00	36,993,134	100.00	573,038,110	100.00	753,295,418	100.00
3	Dividends to Policyholders	0	0.00	4	0.00	669,011	0.48	2,026,444	5.48	1,847,585	0.32	4,543,044	0.60
4	Incurred Losses	9,891	13.67	2,230,506	56.06	85,943,459	61.74	21,926,497	59.27	327,835,758	57.21	437,946,111	58.14
5	Defense and Cost Containment Expenses Incurred	3,853	5.33	88,031	2.21	4,742,383	3.41	908,407	2.46	21,588,635	3.77	27,331,309	3.63
6	Adjusting and Other Expenses Incurred	181	0.25	275,474	6.92	6,872,220	4.94	2,523,718	6.82	29,072,603	5.07	38,744,196	5.14
7	Unpaid Losses	18,358	25.37	870,577	21.88	84,154,875	60.45	18,148,772	49.06	594,932,499	103.82	698,125,081	92.68
8	Defense and Cost Containment Expenses Unpaid	2,697	3.73	71,251	1.79	12,929,319	9.29	2,293,014	6.20	74,800,953	13.05	90,097,234	11.96
9	Adjusting and Other Expenses Unpaid	1,149	1.59	182,638	4.59	7,374,224	5.30	1,679,597	4.54	31,261,033	5.46	40,498,641	5.38
10	Unearned Premium Reserves	4,345	6.01	2,044,568	51.39	49,938,958	35.87	16,852,578	45.56	264,329,043	46.13	333,169,492	44.23
11	Agents Balances	(205,480)	(284.02)	801,580	20.15	107,856,577	77.48	10,662,275	28.82	194,173,809	33.88	313,288,761	41.59
12	Commission and Brokerage Expenses Incurred	(249,262)	(344.54)	514,777	12.94	16,219,532	11.65	771,368	2.09	67,547,965	11.79	84,804,380	11.26
13	Taxes, Licenses, and Fees Incurred	85,846	118.66	106,539	2.68	2,763,709	1.99	1,099,264	2.97	14,180,120	2.47	18,235,478	2.42
14	Other Acquisition Expenses Incurred	163,486	225.97	269,967	6.79	7,636,696	5.49	4,658,333	12.59	31,249,203	5.45	43,977,685	5.84
15	General Expenses Incurred	174,154	240.72	149,935	3.77	7,642,170	5.49	1,678,796	4.54	39,343,310	6.87	48,988,365	6.50
16	Other Income Less Other Expenses	118,079	163.21	661	0.02	340,209	0.24	20,531	0.06	(460,699)	(0.08)	18,781	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	2,278	3.15	344,158	8.65	7,064,133	5.07	1,420,834	3.84	39,912,256	6.97	48,743,659	6.47
18	Investment Gain from Insurance Funds	(3,627)	(5.01)	93,417	2.35	4,139,380	2.97	817,027	2.21	34,220,086	5.97	39,266,283	5.21
19	Profit or Loss Excluding Investment Gain	(1,348)	(1.86)	437,575	11.00	11,203,507	8.05	2,237,860	6.05	74,132,336	12.94	88,009,930	11.68
20	Investment Gain from Capital and Surplus	13,660	18.88	187,691	4.72	9,838,080	7.07	1,823,740	4.93	57,167,804	9.98	69,030,975	9.16
21	Total Profit or Losses**	12,311	17.02	625,267	15.72	21,041,589	15.11	4,061,601	10.98	131,300,133	22.91	157,040,901	20.85

* (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 2025 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	5,816	61.02	2,082,837	99.35	914,179	140.93	14,085,345	96.34	17,088,177	98.35
2	Premiums Earned	0	0.00	9,531	100.00	2,096,546	100.00	648,668	100.00	14,620,849	100.00	17,375,594	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,959	0.48	11,111	1.71	110	0.00	21,180	0.12
4	Incurred Losses	23	0.00	2,564	26.90	1,552,216	74.04	507,632	78.26	6,659,989	45.55	8,722,424	50.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	(46)	(0.48)	15,341	0.73	11,893	1.83	384,279	2.63	411,467	2.37
6	Adjusting and Other Expenses Incurred	0	0.00	(199)	(2.09)	67,673	3.23	24,710	3.81	427,913	2.93	520,097	2.99
7	Unpaid Losses	10	0.00	772	8.10	1,629,611	77.73	(3,680)	(0.57)	8,100,101	55.40	9,726,814	55.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	25	0.26	27,415	1.31	5,842	0.90	306,888	2.10	340,170	1.96
9	Adjusting and Other Expenses Unpaid	0	0.00	127	1.33	54,669	2.61	15,832	2.44	327,557	2.24	398,185	2.29
10	Unearned Premium Reserves	0	0.00	2,885	30.27	1,180,626	56.31	688,053	106.07	7,646,646	52.30	9,518,210	54.78
11	Agents Balances	(55)	0.00	(9,036)	(94.81)	529,558	25.26	527,553	81.33	4,096,435	28.02	5,144,455	29.61
12	Commission and Brokerage Expenses Incurred	(15)	0.00	(1,289)	(13.52)	209,517	9.99	1,354	0.21	2,249,342	15.38	2,458,909	14.15
13	Taxes, Licenses, and Fees Incurred	11	0.00	959	10.06	45,969	2.19	32,750	5.05	375,818	2.57	455,507	2.62
14	Other Acquisition Expenses Incurred	4	0.00	356	3.74	167,466	7.99	83,710	12.90	884,597	6.05	1,136,133	6.54
15	General Expenses Incurred	0	0.00	1,092	11.46	352,527	16.81	48,377	7.46	1,043,105	7.13	1,445,101	8.32
16	Other Income Less Other Expenses	3	0.00	207	2.17	(6,489)	(0.31)	(6,809)	(1.05)	(21,187)	(0.14)	(34,275)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	(20)	0.00	6,299	66.09	(330,610)	(15.77)	(79,678)	(12.28)	2,574,484	17.61	2,170,475	12.49
18	Investment Gain from Insurance Funds	8	0.00	247	2.59	102,940	4.91	4,794	0.74	527,249	3.61	635,238	3.66
19	Profit or Loss Excluding Investment Gain	(12)	0.00	6,546	68.68	(227,668)	(10.86)	(74,882)	(11.54)	3,101,733	21.21	2,805,717	16.15
20	Investment Gain from Capital and Surplus	0	0.00	494	5.18	427,135	20.37	19,517	3.01	(47,651)	(0.33)	399,495	2.30
21	Total Profit or Losses**	(12)	0.00	7,044	73.91	199,463	9.51	(55,368)	(8.54)	3,054,084	20.89	3,205,211	18.45

* (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 2025 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	15,558	65.58	2,880,664	105.15	929,268	118.96	12,132,094	98.80	15,957,584	100.85
2	Premiums Earned	0	0.00	23,724	100.00	2,739,564	100.00	781,149	100.00	12,278,900	100.00	15,823,337	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,607	0.06	36,921	4.73	113	0.00	38,641	0.24
4	Incurred Losses	0	0.00	14,437	60.85	1,002,785	36.60	364,387	46.65	4,221,522	34.38	5,603,131	35.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	(337)	(1.42)	13,391	0.49	5,599	0.72	217,487	1.77	236,140	1.49
6	Adjusting and Other Expenses Incurred	0	0.00	(141)	(0.59)	98,157	3.58	29,947	3.83	470,511	3.83	598,474	3.78
7	Unpaid Losses	0	0.00	5,647	23.80	1,031,060	37.64	120,961	15.49	7,304,356	59.49	8,462,024	53.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	442	1.86	27,817	1.02	3,203	0.41	251,926	2.05	283,388	1.79
9	Adjusting and Other Expenses Unpaid	0	0.00	1,104	4.65	56,842	2.07	15,162	1.94	383,042	3.12	456,150	2.88
10	Unearned Premium Reserves	0	0.00	9,829	41.43	1,676,171	61.18	573,235	73.38	6,403,842	52.15	8,663,077	54.75
11	Agents Balances	0	0.00	704	2.97	682,294	24.91	419,585	53.71	2,304,933	18.77	3,407,516	21.53
12	Commission and Brokerage Expenses Incurred	0	0.00	(2,584)	(10.89)	230,640	8.42	10,755	1.38	1,554,309	12.66	1,793,120	11.33
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,987	12.59	91,293	3.33	24,687	3.16	288,875	2.35	407,842	2.58
14	Other Acquisition Expenses Incurred	0	0.00	1,446	6.10	252,796	9.23	108,135	13.84	867,763	7.07	1,230,140	7.77
15	General Expenses Incurred	0	0.00	3,908	16.47	575,829	21.02	42,806	5.48	743,340	6.05	1,365,883	8.63
16	Other Income Less Other Expenses	1	0.00	737	3.11	(3,112)	(0.11)	(6,753)	(0.86)	27,805	0.23	18,678	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	4,746	20.01	469,955	17.15	151,157	19.35	3,942,792	32.11	4,568,651	28.87
18	Investment Gain from Insurance Funds	2	0.00	(2,922)	(12.32)	101,935	3.72	4,040	0.52	676,254	5.51	779,309	4.93
19	Profit or Loss Excluding Investment Gain	3	0.00	1,825	7.69	571,886	20.88	155,194	19.87	4,619,041	37.62	5,347,949	33.80
20	Investment Gain from Capital and Surplus	0	0.00	5,719	24.11	477,998	17.45	21,237	2.72	169,396	1.38	674,350	4.26
21	Total Profit or Losses**	3	0.00	7,544	31.80	1,049,886	38.32	176,432	22.59	4,788,433	39.00	6,022,298	38.06

* (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 2025 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	100.00	549,955	93.34	0	0.00	7,748,413	100.73	8,298,369	100.21
2	Premiums Earned	0	0.00	1	100.00	589,195	100.00	0	0.00	7,691,915	100.00	8,281,111	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	410,563	69.68	0	0.00	5,843,068	75.96	6,253,631	75.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(233)	(0.04)	0	0.00	43,814	0.57	43,581	0.53
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	36,342	6.17	0	0.00	295,571	3.84	331,913	4.01
7	Unpaid Losses	0	0.00	1	100.00	252,047	42.78	0	0.00	3,669,487	47.71	3,921,535	47.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	815	0.14	0	0.00	35,853	0.47	36,668	0.44
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,563	0.94	0	0.00	44,494	0.58	50,057	0.60
10	Unearned Premium Reserves	0	0.00	0	0.00	41,248	7.00	0	0.00	1,287,109	16.73	1,328,357	16.04
11	Agents Balances	0	0.00	0	0.00	(230,246)	(39.08)	0	0.00	(371,285)	(4.83)	(601,531)	(7.26)
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(56,298)	(9.56)	0	0.00	546,986	7.11	490,688	5.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,188	0.54	0	0.00	47,665	0.62	50,853	0.61
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	8,859	1.50	0	0.00	(245,891)	(3.20)	(237,032)	(2.86)
15	General Expenses Incurred	0	0.00	0	0.00	45,260	7.68	0	0.00	351,811	4.57	397,071	4.79
16	Other Income Less Other Expenses	0	0.00	0	0.00	(852)	(0.14)	0	0.00	2,543	0.03	1,691	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	100.00	140,662	23.87	0	0.00	811,434	10.55	952,097	11.50
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	4,867	0.83	0	0.00	121,233	1.58	126,100	1.52
19	Profit or Loss Excluding Investment Gain	0	0.00	1	100.00	145,529	24.70	0	0.00	932,670	12.13	1,078,200	13.02
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	6,335	1.08	0	0.00	167,255	2.17	173,590	2.10
21	Total Profit or Losses**	0	0.00	1	100.00	151,864	25.77	0	0.00	1,099,926	14.30	1,251,791	15.12

* (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 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	3,069	147.83	3,069	16.17
2	Premiums Earned	0	0.00	0	0.00	16,898	100.00	0	0.00	2,076	100.00	18,974	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	61	0.00	2,583	124.42	2,644	13.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(89)	(0.53)	0	0.00	4,482	215.90	4,393	23.15
6	Adjusting and Other Expenses Incurred	0	0.00	481	0.00	88	0.52	0	0.00	23,848	1148.75	24,417	128.69
7	Unpaid Losses	0	0.00	0	0.00	(494)	(2.92)	61	0.00	8,947	430.97	8,514	44.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.01)	0	0.00	6	0.29	5	0.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,846	329.77	6,846	36.08
10	Unearned Premium Reserves	0	0.00	0	0.00	8	0.05	0	0.00	1,804	86.90	1,812	9.55
11	Agents Balances	0	0.00	(1,904)	0.00	749	4.43	(8,551)	0.00	(10,272)	(494.80)	(19,978)	(105.29)
12	Commission and Brokerage Expenses Incurred	0	0.00	(10,685)	0.00	(761)	(4.50)	(417)	0.00	(265,981)	(12812.19)	(277,844)	(1464.34)
13	Taxes, Licenses, and Fees Incurred	0	0.00	609	0.00	0	0.00	0	0.00	37,425	1802.75	38,034	200.45
14	Other Acquisition Expenses Incurred	0	0.00	3,067	0.00	0	0.00	0	0.00	56,647	2728.66	59,714	314.71
15	General Expenses Incurred	0	0.00	7,865	0.00	25	0.15	0	0.00	86,545	4168.83	94,435	497.71
16	Other Income Less Other Expenses	0	0.00	2	0.00	139	0.82	0	0.00	2,283	109.97	2,424	12.78
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,335)	0.00	17,774	105.18	356	0.00	58,808	2832.76	75,603	398.46
18	Investment Gain from Insurance Funds	0	0.00	99	0.00	239	1.41	124	0.00	1,137	54.77	1,599	8.43
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,236)	0.00	18,013	106.60	479	0.00	59,945	2887.52	77,201	406.88
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	388	2.30	0	0.00	(121)	(5.83)	267	1.41
21	Total Profit or Losses**	0	0.00	(1,236)	0.00	18,400	108.89	479	0.00	59,824	2881.70	77,467	408.28

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

** (Line 19 + 20) = 21

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	136,669	101.60	0	0.00	883,817	102.33	1,020,486	102.23
2	Premiums Earned	0	0.00	0	0.00	134,513	100.00	0	0.00	863,728	100.00	998,241	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	102,659	76.32	0	0.00	806,700	93.40	909,359	91.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	13,677	1.58	13,678	1.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,291	4.68	0	0.00	36,380	4.21	42,671	4.27
7	Unpaid Losses	0	0.00	0	0.00	42,488	31.59	0	0.00	264,998	30.68	307,486	30.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,680	0.31	2,680	0.27
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	569	0.42	0	0.00	3,743	0.43	4,312	0.43
10	Unearned Premium Reserves	0	0.00	0	0.00	2,501	1.86	0	0.00	21,929	2.54	24,430	2.45
11	Agents Balances	0	0.00	0	0.00	13,999	10.41	0	0.00	68,934	7.98	82,933	8.31
12	Commission and Brokerage Expenses Incurred	0	0.00	181	0.00	23,166	17.22	0	0.00	210,314	24.35	233,661	23.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	14	0.00	3,427	2.55	0	0.00	12,478	1.44	15,919	1.59
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,544	1.15	0	0.00	20,356	2.36	21,900	2.19
15	General Expenses Incurred	0	0.00	40	0.00	16,805	12.49	0	0.00	29,673	3.44	46,518	4.66
16	Other Income Less Other Expenses	0	0.00	0	0.00	(187)	(0.14)	0	0.00	(11,497)	(1.33)	(11,684)	(1.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(235)	0.00	(19,568)	(14.55)	0	0.00	(277,344)	(32.11)	(297,147)	(29.77)
18	Investment Gain from Insurance Funds	0	0.00	6	0.00	462	0.34	0	0.00	(4,154)	(0.48)	(3,686)	(0.37)
19	Profit or Loss Excluding Investment Gain	0	0.00	(229)	0.00	(19,107)	(14.20)	0	0.00	(281,499)	(32.59)	(300,835)	(30.14)
20	Investment Gain from Capital and Surplus	0	0.00	230	0.00	1,378	1.02	0	0.00	24,319	2.82	25,927	2.60
21	Total Profit or Losses**	0	0.00	1	0.00	(17,729)	(13.18)	0	0.00	(257,179)	(29.78)	(274,907)	(27.54)

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

** (Line 19 + 20) = 21

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	6,871	114.86	0	0.00	644,613	97.79	651,484	97.94
2	Premiums Earned	0	0.00	0	0.00	5,982	100.00	27	100.00	659,154	100.00	665,163	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	821	13.72	0	0.00	30,815	4.67	31,636	4.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	44	0.74	0	0.00	9,120	1.38	9,164	1.38
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	0.00	128	2.14	0	0.00	11,882	1.80	12,009	1.81
7	Unpaid Losses	0	0.00	0	0.00	1,505	25.16	0	0.00	135,925	20.62	137,430	20.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	114	1.91	0	0.00	12,199	1.85	12,313	1.85
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	23	0.38	0	0.00	7,826	1.19	7,849	1.18
10	Unearned Premium Reserves	0	0.00	0	0.00	3,382	56.54	62	229.63	332,180	50.39	335,624	50.46
11	Agents Balances	0	0.00	50	0.00	2,026	33.87	0	0.00	187,922	28.51	189,998	28.56
12	Commission and Brokerage Expenses Incurred	0	0.00	3	0.00	992	16.58	0	0.00	136,244	20.67	137,239	20.63
13	Taxes, Licenses, and Fees Incurred	0	0.00	44	0.00	201	3.36	0	0.00	17,426	2.64	17,671	2.66
14	Other Acquisition Expenses Incurred	0	0.00	11	0.00	211	3.53	0	0.00	58,359	8.85	58,581	8.81
15	General Expenses Incurred	0	0.00	18	0.00	1,273	21.28	0	0.00	56,987	8.65	58,278	8.76
16	Other Income Less Other Expenses	0	0.00	0	0.00	(7)	(0.12)	0	0.00	679	0.10	672	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(76)	0.00	2,303	38.50	27	100.00	338,993	51.43	341,247	51.30
18	Investment Gain from Insurance Funds	0	0.00	1	0.00	139	2.32	1	3.70	18,126	2.75	18,267	2.75
19	Profit or Loss Excluding Investment Gain	0	0.00	(75)	0.00	2,442	40.82	28	103.70	357,122	54.18	359,517	54.05
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	174	2.91	0	0.00	(4,810)	(0.73)	(4,636)	(0.70)
21	Total Profit or Losses**	0	0.00	(75)	0.00	2,616	43.73	27	100.00	352,313	53.45	354,881	53.35

* (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 2025 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	51,447	105.24	1,246,078	102.11	22	137.50	2,725,821	101.77	4,023,368	101.92
2	Premiums Earned	0	0.00	48,885	100.00	1,220,312	100.00	16	100.00	2,678,415	100.00	3,947,628	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	33,906	69.36	680,765	55.79	3	18.75	1,739,167	64.93	2,453,841	62.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,224	2.50	11,503	0.94	0	0.00	44,615	1.67	57,342	1.45
6	Adjusting and Other Expenses Incurred	0	0.00	2,853	5.84	50,063	4.10	0	0.00	84,634	3.16	137,550	3.48
7	Unpaid Losses	0	0.00	4,922	10.07	366,540	30.04	1	6.25	794,837	29.68	1,166,300	29.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,160	2.37	24,133	1.98	0	0.00	52,161	1.95	77,454	1.96
9	Adjusting and Other Expenses Unpaid	0	0.00	1,204	2.46	14,915	1.22	0	0.00	44,256	1.65	60,375	1.53
10	Unearned Premium Reserves	0	0.00	26,238	53.67	596,490	48.88	39	243.75	971,705	36.28	1,594,472	40.39
11	Agents Balances	0	0.00	11,870	24.28	347,210	28.45	8	50.00	577,222	21.55	936,310	23.72
12	Commission and Brokerage Expenses Incurred	0	0.00	7,564	15.47	216,829	17.77	0	0.00	440,458	16.44	664,851	16.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,078	2.21	24,773	2.03	1	6.25	50,704	1.89	76,556	1.94
14	Other Acquisition Expenses Incurred	0	0.00	2,665	5.45	67,523	5.53	12	75.00	119,492	4.46	189,692	4.81
15	General Expenses Incurred	0	0.00	1,492	3.05	96,267	7.89	26	162.50	137,045	5.12	234,830	5.95
16	Other Income Less Other Expenses	0	0.00	(79)	(0.16)	3,056	0.25	0	0.00	(17,163)	(0.64)	(14,186)	(0.36)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,975)	(4.04)	75,647	6.20	(26)	(162.50)	45,151	1.69	118,797	3.01
18	Investment Gain from Insurance Funds	0	0.00	829	1.70	8,640	0.71	3	18.75	67,435	2.52	76,907	1.95
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,146)	(2.34)	84,286	6.91	(22)	(137.50)	112,580	4.20	195,698	4.96
20	Investment Gain from Capital and Surplus	0	0.00	2,015	4.12	45,843	3.76	95	593.75	70,897	2.65	118,850	3.01
21	Total Profit or Losses**	0	0.00	868	1.78	130,129	10.66	72	450.00	183,469	6.85	314,538	7.97

* (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 2025 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	3,618,408	99.74	16,643,282	103.89	12,484,678	107.50	90,879,005	104.63	123,625,373	104.66
2	Premiums Earned	0	0.00	3,627,916	100.00	16,020,801	100.00	11,613,366	100.00	86,859,935	100.00	118,122,018	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	84,811	0.53	498,825	4.30	808	0.00	584,444	0.49
4	Incurred Losses	0	0.00	1,997,611	55.06	7,863,041	49.08	6,295,311	54.21	48,658,970	56.02	64,814,933	54.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	63,917	1.76	291,414	1.82	89,957	0.77	1,597,912	1.84	2,043,200	1.73
6	Adjusting and Other Expenses Incurred	0	0.00	250,282	6.90	674,568	4.21	735,208	6.33	5,198,973	5.99	6,859,031	5.81
7	Unpaid Losses	0	0.00	703,231	19.38	3,651,857	22.79	2,838,332	24.44	27,221,819	31.34	34,415,239	29.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	42,528	1.17	269,896	1.68	117,282	1.01	1,802,859	2.08	2,232,565	1.89
9	Adjusting and Other Expenses Unpaid	0	0.00	165,457	4.56	274,826	1.72	274,733	2.37	2,830,387	3.26	3,545,403	3.00
10	Unearned Premium Reserves	0	0.00	1,878,484	51.78	8,873,191	55.39	6,893,063	59.35	49,267,529	56.72	66,912,267	56.65
11	Agents Balances	23,474	0.00	748,775	20.64	3,440,330	21.47	3,593,025	30.94	18,231,245	20.99	26,036,849	22.04
12	Commission and Brokerage Expenses Incurred	(4,448)	0.00	502,982	13.86	2,933,707	18.31	154,269	1.33	10,542,902	12.14	14,129,412	11.96
13	Taxes, Licenses, and Fees Incurred	2,831	0.00	93,392	2.57	215,644	1.35	398,241	3.43	2,542,264	2.93	3,252,372	2.75
14	Other Acquisition Expenses Incurred	826	0.00	239,940	6.61	641,203	4.00	1,662,401	14.31	5,669,328	6.53	8,213,698	6.95
15	General Expenses Incurred	389	0.00	110,366	3.04	829,916	5.18	602,919	5.19	4,090,194	4.71	5,633,784	4.77
16	Other Income Less Other Expenses	12	0.00	(650)	(0.02)	84,134	0.53	(31,098)	(0.27)	156,594	0.18	208,992	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	414	0.00	368,772	10.16	2,570,631	16.05	1,145,137	9.86	8,715,183	10.03	12,800,137	10.84
18	Investment Gain from Insurance Funds	(416)	0.00	84,871	2.34	336,275	2.10	136,885	1.18	2,651,269	3.05	3,208,884	2.72
19	Profit or Loss Excluding Investment Gain	(2)	0.00	453,643	12.50	2,906,903	18.14	1,282,022	11.04	11,366,453	13.09	16,009,019	13.55
20	Investment Gain from Capital and Surplus	0	0.00	157,986	4.35	602,242	3.76	412,593	3.55	2,938,277	3.38	4,111,098	3.48
21	Total Profit or Losses**	(2)	0.00	611,630	16.86	3,509,148	21.90	1,694,612	14.59	14,304,728	16.47	20,120,116	17.03

* (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 2025 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	206,298	95.98	4,593,072	96.74	830,641	101.06	40,871,051	102.82	46,501,062	102.12
2	Premiums Earned	0	0.00	214,942	100.00	4,748,097	100.00	821,916	100.00	39,749,748	100.00	45,534,703	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	21,696	0.46	0	0.00	16,406	0.04	38,102	0.08
4	Incurred Losses	0	0.00	152,447	70.92	2,269,484	47.80	440,243	53.56	20,412,192	51.35	23,274,366	51.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	22,740	10.58	481,212	10.13	23,689	2.88	2,876,102	7.24	3,403,743	7.48
6	Adjusting and Other Expenses Incurred	0	0.00	14,946	6.95	142,874	3.01	30,841	3.75	1,730,785	4.35	1,919,446	4.22
7	Unpaid Losses	0	0.00	113,939	53.01	4,664,941	98.25	667,648	81.23	38,333,284	96.44	43,779,812	96.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	24,850	11.56	1,192,770	25.12	114,699	13.96	8,372,711	21.06	9,705,030	21.31
9	Adjusting and Other Expenses Unpaid	0	0.00	10,566	4.92	245,885	5.18	67,914	8.26	2,529,607	6.36	2,853,972	6.27
10	Unearned Premium Reserves	0	0.00	101,020	47.00	2,417,714	50.92	451,744	54.96	20,084,308	50.53	23,054,786	50.63
11	Agents Balances	0	0.00	49,479	23.02	1,386,729	29.21	283,867	34.54	12,138,432	30.54	13,858,507	30.44
12	Commission and Brokerage Expenses Incurred	0	0.00	15,319	7.13	872,466	18.38	27,171	3.31	6,986,183	17.58	7,901,139	17.35
13	Taxes, Licenses, and Fees Incurred	0	0.00	5,472	2.55	102,318	2.15	29,185	3.55	995,289	2.50	1,132,264	2.49
14	Other Acquisition Expenses Incurred	0	0.00	14,407	6.70	293,094	6.17	122,365	14.89	2,235,399	5.62	2,665,265	5.85
15	General Expenses Incurred	0	0.00	15,954	7.42	527,473	11.11	61,505	7.48	3,023,017	7.61	3,627,949	7.97
16	Other Income Less Other Expenses	1	0.00	(219)	(0.10)	16,000	0.34	(10,873)	(1.32)	66,639	0.17	71,548	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	(26,560)	(12.36)	53,479	1.13	76,046	9.25	1,541,002	3.88	1,643,968	3.61
18	Investment Gain from Insurance Funds	0	0.00	7,625	3.55	237,988	5.01	14,547	1.77	1,816,085	4.57	2,076,245	4.56
19	Profit or Loss Excluding Investment Gain	1	0.00	(18,936)	(8.81)	291,467	6.14	90,592	11.02	3,357,085	8.45	3,720,209	8.17
20	Investment Gain from Capital and Surplus	0	0.00	14,030	6.53	295,350	6.22	15,177	1.85	2,090,001	5.26	2,414,558	5.30
21	Total Profit or Losses**	1	0.00	(4,904)	(2.28)	586,818	12.36	105,768	12.87	5,447,094	13.70	6,134,777	13.47

* (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 2025 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	63	100.00	0	0.00	0	0.00	4,245,314	97.62	4,245,377	97.62
2	Premiums Earned	0	0.00	63	100.00	0	0.00	0	0.00	4,348,886	100.00	4,348,949	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	19	30.16	0	0.00	0	0.00	351,551	8.08	351,570	8.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(215)	(0.00)	(215)	(0.00)
6	Adjusting and Other Expenses Incurred	0	0.00	1	1.59	0	0.00	0	0.00	34,204	0.79	34,205	0.79
7	Unpaid Losses	0	0.00	43	68.25	0	0.00	0	0.00	2,998,594	68.95	2,998,637	68.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	42,383	0.97	42,383	0.97
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	71,788	1.65	71,788	1.65
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	590,482	13.58	590,482	13.58
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	3,539	0.08	3,539	0.08
12	Commission and Brokerage Expenses Incurred	0	0.00	42	66.67	0	0.00	0	0.00	(508,527)	(11.69)	(508,485)	(11.69)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	150,301	3.46	150,301	3.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	159,953	3.68	159,953	3.68
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,038,751	23.89	1,038,751	23.89
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(200,177)	(4.60)	(200,177)	(4.60)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	1.59	0	0.00	0	0.00	2,922,690	67.21	2,922,691	67.20
18	Investment Gain from Insurance Funds	0	0.00	1	1.59	0	0.00	0	0.00	2,383,134	54.80	2,383,135	54.80
19	Profit or Loss Excluding Investment Gain	0	0.00	2	3.17	0	0.00	0	0.00	5,305,826	122.00	5,305,828	122.00
20	Investment Gain from Capital and Surplus	0	0.00	1	1.59	0	0.00	0	0.00	(1,419,409)	(32.64)	(1,419,408)	(32.64)
21	Total Profit or Losses**	0	0.00	3	4.76	0	0.00	0	0.00	3,886,423	89.37	3,886,426	89.36

* (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 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	39	42.86	44,802	92.37	47,102	98.87	3,952,422	98.56	4,044,365	98.49
2	Premiums Earned	0	0.00	91	100.00	48,505	100.00	47,641	100.00	4,010,310	100.00	4,106,547	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	474	0.98	222	0.47	0	0.00	696	0.02
4	Incurred Losses	0	0.00	44	48.35	11,312	23.32	18,801	39.46	1,937,126	48.30	1,967,283	47.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	4.40	4,844	9.99	418	0.88	168,266	4.20	173,532	4.23
6	Adjusting and Other Expenses Incurred	0	0.00	4	4.40	(1,832)	(3.78)	4,985	10.46	140,010	3.49	143,167	3.49
7	Unpaid Losses	0	0.00	75	82.42	57,284	118.10	13,545	28.43	3,724,944	92.88	3,795,848	92.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8	8.79	6,629	13.67	213	0.45	247,621	6.17	254,471	6.20
9	Adjusting and Other Expenses Unpaid	0	0.00	4	4.40	1,784	3.68	602	1.26	162,742	4.06	165,132	4.02
10	Unearned Premium Reserves	0	0.00	2	2.20	20,057	41.35	17,864	37.50	1,752,636	43.70	1,790,559	43.60
11	Agents Balances	0	0.00	(3)	(3.30)	10,776	22.22	26,250	55.10	897,345	22.38	934,368	22.75
12	Commission and Brokerage Expenses Incurred	0	0.00	7	7.69	9,860	20.33	(5,002)	(10.50)	720,301	17.96	725,166	17.66
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,413	2.91	2,455	5.15	86,165	2.15	90,033	2.19
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,201	2.48	13,899	29.17	241,811	6.03	256,911	6.26
15	General Expenses Incurred	0	0.00	0	0.00	4,920	10.14	2,822	5.92	399,490	9.96	407,232	9.92
16	Other Income Less Other Expenses	7	0.00	0	0.00	38	0.08	(414)	(0.87)	(12,737)	(0.32)	(13,106)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain*	7	0.00	32	35.16	16,351	33.71	8,629	18.11	304,395	7.59	329,414	8.02
18	Investment Gain from Insurance Funds	0	0.00	4	4.40	2,992	6.17	(74)	(0.16)	188,333	4.70	191,255	4.66
19	Profit or Loss Excluding Investment Gain	7	0.00	36	39.56	19,344	39.88	8,556	17.96	492,737	12.29	520,680	12.68
20	Investment Gain from Capital and Surplus	0	0.00	3	3.30	6,410	13.22	715	1.50	152,902	3.81	160,030	3.90
21	Total Profit or Losses**	7	0.00	39	42.86	25,756	53.10	9,270	19.46	645,636	16.10	680,708	16.58

* (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 2025 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	1	0.00	5,406	97.72	2,898,828	99.52	268,413	102.20	20,535,616	103.27	23,708,264	102.78
2	Premiums Earned	0	0.00	5,532	100.00	2,912,797	100.00	262,623	100.00	19,886,045	100.00	23,066,997	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,017	0.07	14,008	5.33	691	0.00	16,716	0.07
4	Incurred Losses	44	0.00	1,509	27.28	1,085,651	37.27	82,404	31.38	9,261,741	46.57	10,431,349	45.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	(4)	(0.07)	2,970	0.10	804	0.31	244,859	1.23	248,629	1.08
6	Adjusting and Other Expenses Incurred	0	0.00	153	2.77	58,084	1.99	15,373	5.85	779,816	3.92	853,426	3.70
7	Unpaid Losses	44	0.00	439	7.94	376,272	12.92	30,826	11.74	5,068,788	25.49	5,476,369	23.74
8	Defense and Cost Containment Expenses Unpaid	8	0.00	4	0.07	11,489	0.39	724	0.28	148,382	0.75	160,607	0.70
9	Adjusting and Other Expenses Unpaid	0	0.00	52	0.94	31,143	1.07	3,559	1.36	396,784	2.00	431,538	1.87
10	Unearned Premium Reserves	1	0.00	2,568	46.42	1,389,348	47.70	121,723	46.35	9,058,070	45.55	10,571,710	45.83
11	Agents Balances	14,182	0.00	(411)	(7.43)	669,343	22.98	69,260	26.37	4,797,640	24.13	5,550,014	24.06
12	Commission and Brokerage Expenses Incurred	0	0.00	(1,097)	(19.83)	151,410	5.20	7,031	2.68	2,272,251	11.43	2,429,595	10.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	(269)	(4.86)	63,133	2.17	8,910	3.39	742,300	3.73	814,074	3.53
14	Other Acquisition Expenses Incurred	0	0.00	352	6.36	224,735	7.72	74,282	28.28	1,131,255	5.69	1,430,624	6.20
15	General Expenses Incurred	0	0.00	215	3.89	484,118	16.62	7,826	2.98	2,168,817	10.91	2,660,976	11.54
16	Other Income Less Other Expenses	11	0.00	(6)	(0.11)	12,776	0.44	(301)	(0.11)	(19,966)	(0.10)	(7,486)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	(33)	0.00	4,666	84.35	853,452	29.30	51,684	19.68	3,264,359	16.42	4,174,128	18.10
18	Investment Gain from Insurance Funds	(281)	0.00	131	2.37	43,778	1.50	1,083	0.41	419,768	2.11	464,479	2.01
19	Profit or Loss Excluding Investment Gain	(314)	0.00	4,798	86.73	897,233	30.80	52,768	20.09	3,684,136	18.53	4,638,621	20.11
20	Investment Gain from Capital and Surplus	115	0.00	849	15.35	261,090	8.96	8,340	3.18	670,885	3.37	941,279	4.08
21	Total Profit or Losses**	(198)	0.00	5,646	102.06	1,158,317	39.77	61,109	23.27	4,355,011	21.90	5,579,885	24.19

* (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 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	10,496	217.17	0	0.00	295,969	83.76	306,465	85.56
2	Premiums Earned	0	0.00	0	0.00	4,833	100.00	0	0.00	353,367	100.00	358,200	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	(67,163)	(19.01)	(67,163)	(18.75)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(40,099)	(11.35)	(40,099)	(11.19)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2	0.04	0	0.00	4,993	1.41	4,995	1.39
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,188,054	619.20	2,188,054	610.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,787	0.79	2,787	0.78
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,127	2.02	7,127	1.99
10	Unearned Premium Reserves	0	0.00	0	0.00	70,602	1460.83	0	0.00	2,473,956	700.11	2,544,558	710.37
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	35,898	10.16	35,898	10.02
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(18,175)	(376.06)	0	0.00	(24,113)	(6.82)	(42,288)	(11.81)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	960	19.86	0	0.00	9,428	2.67	10,388	2.90
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	45,495	941.34	0	0.00	25,325	7.17	70,820	19.77
15	General Expenses Incurred	0	0.00	0	0.00	29,802	616.64	0	0.00	402,014	113.77	431,816	120.55
16	Other Income Less Other Expenses	0	0.00	0	0.00	(27)	(0.56)	0	0.00	28,659	8.11	28,632	7.99
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(53,278)	(1102.38)	0	0.00	71,640	20.27	18,362	5.13
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	6,905	142.87	0	0.00	135,106	38.23	142,011	39.65
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(46,373)	(959.51)	0	0.00	206,741	58.51	160,368	44.77
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	(17,571)	(363.56)	0	0.00	426,228	120.62	408,657	114.09
21	Total Profit or Losses**	0	0.00	0	0.00	(63,944)	(1323.07)	0	0.00	632,972	179.13	569,028	158.86

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

** (Line 19 + 20) = 21

Total for Medical Malpractice - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	17	100.00	167,496	99.29	141,728	106.05	1,758,574	99.00	2,067,815	99.47
2	Premiums Earned	0	0.00	17	100.00	168,690	100.00	133,642	100.00	1,776,393	100.00	2,078,742	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	872	0.52	0	0.00	2,946	0.17	3,818	0.18
4	Incurred Losses	0	0.00	0	0.00	53,273	31.58	121,491	90.91	974,679	54.87	1,149,443	55.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	35,443	21.01	58,957	44.12	298,772	16.82	393,172	18.91
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	11,790	6.99	13,522	10.12	76,112	4.28	101,424	4.88
7	Unpaid Losses	0	0.00	0	0.00	446,306	264.57	254,224	190.23	5,022,460	282.73	5,722,990	275.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	143,208	84.89	137,096	102.58	1,392,377	78.38	1,672,681	80.47
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	40,288	23.88	32,023	23.96	235,893	13.28	308,204	14.83
10	Unearned Premium Reserves	0	0.00	9	52.94	100,934	59.83	46,541	34.83	1,001,368	56.37	1,148,852	55.27
11	Agents Balances	0	0.00	3	17.65	46,388	27.50	41,930	31.37	598,558	33.70	686,879	33.04
12	Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	12,033	7.13	15,119	11.31	321,492	18.10	348,646	16.77
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	4,137	2.45	4,019	3.01	27,593	1.55	35,749	1.72
14	Other Acquisition Expenses Incurred	0	0.00	1	5.88	10,142	6.01	2,589	1.94	62,831	3.54	75,563	3.64
15	General Expenses Incurred	0	0.00	0	0.00	19,498	11.56	15,251	11.41	92,066	5.18	126,815	6.10
16	Other Income Less Other Expenses	0	0.00	0	0.00	330	0.20	0	0.00	26,215	1.48	26,545	1.28
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	14	82.35	21,832	12.94	(97,305)	(72.81)	(53,905)	(3.03)	(129,364)	(6.22)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	25,463	15.09	18,900	14.14	186,908	10.52	231,271	11.13
19	Profit or Loss Excluding Investment Gain	0	0.00	14	82.35	47,293	28.04	(78,406)	(58.67)	133,011	7.49	101,912	4.90
20	Investment Gain from Capital and Surplus	0	0.00	1	5.88	22,117	13.11	27,058	20.25	120,442	6.78	169,618	8.16
21	Total Profit or Losses**	0	0.00	14	82.35	69,409	41.15	(51,347)	(38.42)	253,465	14.27	271,541	13.06

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

** (Line 19 + 20) = 21

Total for Medical Malpractice - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	16.67	1,115,581	105.04	717,615	101.89	3,941,934	101.45	5,775,131	102.18
2	Premiums Earned	0	0.00	6	100.00	1,062,065	100.00	704,327	100.00	3,885,537	100.00	5,651,935	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	22,022	2.07	15,127	2.15	12,763	0.33	49,912	0.88
4	Incurred Losses	0	0.00	8	133.33	668,806	62.97	270,811	38.45	2,191,521	56.40	3,131,146	55.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	173,826	16.37	166,593	23.65	557,190	14.34	897,609	15.88
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	99,377	9.36	53,133	7.54	206,791	5.32	359,301	6.36
7	Unpaid Losses	0	0.00	16	266.67	1,663,544	156.63	791,340	112.35	8,449,581	217.46	10,904,481	192.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	661,438	62.28	534,603	75.90	1,974,089	50.81	3,170,130	56.09
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	192,537	18.13	87,513	12.43	385,912	9.93	665,962	11.78
10	Unearned Premium Reserves	0	0.00	0	0.00	519,171	48.88	310,687	44.11	1,959,682	50.44	2,789,540	49.36
11	Agents Balances	0	0.00	0	0.00	279,104	26.28	194,274	27.58	1,140,995	29.37	1,614,373	28.56
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	121,958	11.48	77,467	11.00	550,754	14.17	750,180	13.27
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	25,058	2.36	18,433	2.62	41,690	1.07	85,181	1.51
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	46,657	4.39	13,745	1.95	131,381	3.38	191,783	3.39
15	General Expenses Incurred	0	0.00	0	0.00	121,398	11.43	77,348	10.98	210,559	5.42	409,305	7.24
16	Other Income Less Other Expenses	0	0.00	0	0.00	3,166	0.30	562	0.08	12,172	0.31	15,900	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(3)	(50.00)	(213,870)	(20.14)	12,230	1.74	(4,942)	(0.13)	(206,585)	(3.66)
18	Investment Gain from Insurance Funds	0	0.00	(1)	(16.67)	104,992	9.89	83,728	11.89	381,011	9.81	569,730	10.08
19	Profit or Loss Excluding Investment Gain	0	0.00	(4)	(66.67)	(108,879)	(10.25)	95,958	13.62	376,066	9.68	363,141	6.43
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	104,127	9.80	130,457	18.52	268,604	6.91	503,188	8.90
21	Total Profit or Losses**	0	0.00	(3)	(50.00)	(4,753)	(0.45)	226,414	32.15	644,666	16.59	866,324	15.33

* (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 2025 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	988	102.49	497,884	100.52	85,350	100.90	2,424,573	96.56	3,008,795	97.31
2	Premiums Earned	0	0.00	964	100.00	495,294	100.00	84,585	100.00	2,511,043	100.00	3,091,886	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,206	0.24	5,224	6.18	0	0.00	6,430	0.21
4	Incurred Losses	0	0.00	(1)	(0.10)	3,649	0.74	21	0.02	53,088	2.11	56,757	1.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	20	2.07	(125)	(0.03)	0	0.00	8,275	0.33	8,170	0.26
6	Adjusting and Other Expenses Incurred	0	0.00	10	1.04	289	0.06	102	0.12	9,089	0.36	9,490	0.31
7	Unpaid Losses	0	0.00	7	0.73	7,515	1.52	336	0.40	226,162	9.01	234,020	7.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	302	0.06	117	0.14	14,387	0.57	14,806	0.48
9	Adjusting and Other Expenses Unpaid	0	0.00	23	2.39	49	0.01	47	0.06	14,856	0.59	14,975	0.48
10	Unearned Premium Reserves	0	0.00	554	57.47	290,323	58.62	44,694	52.84	1,451,848	57.82	1,787,419	57.81
11	Agents Balances	0	0.00	87	9.02	87,784	17.72	18,181	21.49	630,430	25.11	736,482	23.82
12	Commission and Brokerage Expenses Incurred	0	0.00	141	14.63	13,978	2.82	4,382	5.18	455,859	18.15	474,360	15.34
13	Taxes, Licenses, and Fees Incurred	0	0.00	14	1.45	14,956	3.02	2,072	2.45	53,525	2.13	70,567	2.28
14	Other Acquisition Expenses Incurred	0	0.00	53	5.50	43,321	8.75	8,997	10.64	98,916	3.94	151,287	4.89
15	General Expenses Incurred	0	0.00	15	1.56	125,610	25.36	1,741	2.06	130,068	5.18	257,434	8.33
16	Other Income Less Other Expenses	0	0.00	(2)	(0.21)	(1,314)	(0.27)	(156)	(0.18)	(11,319)	(0.45)	(12,791)	(0.41)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	710	73.65	291,098	58.77	61,891	73.17	1,690,905	67.34	2,044,604	66.13
18	Investment Gain from Insurance Funds	0	0.00	12	1.24	6,522	1.32	317	0.37	47,221	1.88	54,072	1.75
19	Profit or Loss Excluding Investment Gain	0	0.00	722	74.90	297,615	60.09	62,206	73.54	1,738,130	69.22	2,098,673	67.88
20	Investment Gain from Capital and Surplus	0	0.00	42	4.36	92,504	18.68	2,463	2.91	104,714	4.17	199,723	6.46
21	Total Profit or Losses**	0	0.00	764	79.25	390,123	78.77	64,670	76.46	1,842,845	73.39	2,298,402	74.34

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

** (Line 19 + 20) = 21

Total for Comprehensive Hospital and Medical - Individual
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	169	81.64	0	0.00	33,491	132.49	33,660	132.08
2	Premiums Earned	0	0.00	0	0.00	207	100.00	0	0.00	25,278	100.00	25,485	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,119	540.58	0	0.00	10,060	39.80	11,179	43.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,623	6.42	1,623	6.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(20)	(9.66)	0	0.00	(757)	(2.99)	(777)	(3.05)
7	Unpaid Losses	0	0.00	0	0.00	1,432	691.79	0	0.00	12,248	48.45	13,680	53.68
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1	0.48	0	0.00	1,090	4.31	1,091	4.28
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	113	54.59	0	0.00	127	0.50	240	0.94
10	Unearned Premium Reserves	0	0.00	0	0.00	36	17.39	0	0.00	13,496	53.39	13,532	53.10
11	Agents Balances	0	0.00	0	0.00	38	18.36	0	0.00	8,612	34.07	8,650	33.94
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9	4.35	0	0.00	8,795	34.79	8,804	34.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	20	9.66	0	0.00	446	1.76	466	1.83
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	37	17.87	0	0.00	363	1.44	400	1.57
15	General Expenses Incurred	0	0.00	0	0.00	23	11.11	0	0.00	520	2.06	543	2.13
16	Other Income Less Other Expenses	0	0.00	0	0.00	3	1.45	0	0.00	79	0.31	82	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(976)	(471.50)	0	0.00	4,307	17.04	3,331	13.07
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	48	23.19	0	0.00	448	1.77	496	1.95
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(927)	(447.83)	0	0.00	4,755	18.81	3,828	15.02
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	64	30.92	0	0.00	747	2.96	811	3.18
21	Total Profit or Losses**	0	0.00	0	0.00	(863)	(416.91)	0	0.00	5,500	21.76	4,637	18.20

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

** (Line 19 + 20) = 21

Total for Comprehensive Hospital and Medical - Group
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	393,336	100.00	0	0.00	947,256	118.01	1,340,592	112.08
2	Premiums Earned	0	0.00	0	0.00	393,336	100.00	0	0.00	802,719	100.00	1,196,055	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	390,710	99.33	0	0.00	607,444	75.67	998,154	83.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(6)	(0.00)	0	0.00	18,114	2.26	18,108	1.51
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	17,343	4.41	0	0.00	10,024	1.25	27,367	2.29
7	Unpaid Losses	0	0.00	0	0.00	78,833	20.04	0	0.00	231,317	28.82	310,150	25.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	84	0.02	0	0.00	8,113	1.01	8,197	0.69
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	77,169	19.62	0	0.00	11,251	1.40	88,420	7.39
10	Unearned Premium Reserves	0	0.00	0	0.00	99	0.03	0	0.00	473,356	58.97	473,455	39.58
11	Agents Balances	0	0.00	0	0.00	8,763	2.23	0	0.00	330,260	41.14	339,023	28.35
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	8,226	2.09	0	0.00	142,890	17.80	151,116	12.63
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,731	0.95	0	0.00	19,233	2.40	22,964	1.92
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	18,140	2.26	18,145	1.52
15	General Expenses Incurred	0	0.00	0	0.00	27,097	6.89	0	0.00	62,663	7.81	89,760	7.50
16	Other Income Less Other Expenses	0	0.00	0	0.00	(207)	(0.05)	0	0.00	(277)	(0.03)	(484)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(53,976)	(13.72)	0	0.00	(76,064)	(9.48)	(130,040)	(10.87)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	5,088	1.29	0	0.00	12,439	1.55	17,527	1.47
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(48,889)	(12.43)	0	0.00	(63,629)	(7.93)	(112,518)	(9.41)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	18,697	4.75	0	0.00	28,144	3.51	46,841	3.92
21	Total Profit or Losses**	0	0.00	0	0.00	(30,192)	(7.68)	0	0.00	(35,485)	(4.42)	(65,677)	(5.49)

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

** (Line 19 + 20) = 21

Total for Credit Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	61,079	109.96	61,079	109.95
2	Premiums Earned	0	0.00	0	0.00	7	100.00	0	0.00	55,546	100.00	55,553	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(11)	(157.14)	0	0.00	13,317	23.97	13,306	23.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17	0.03	17	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(3)	(42.86)	0	0.00	(418)	(0.75)	(421)	(0.76)
7	Unpaid Losses	0	0.00	0	0.00	25	357.14	0	0.00	13,896	25.02	13,921	25.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	311	0.56	311	0.56
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1	14.29	0	0.00	439	0.79	440	0.79
10	Unearned Premium Reserves	0	0.00	0	0.00	5	71.43	0	0.00	93,543	168.41	93,548	168.39
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	9,913	17.85	9,913	17.84
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	30,917	55.66	30,917	55.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,957	12.52	6,957	12.52
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,392	9.71	5,392	9.71
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,814	5.07	2,814	5.07
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	5,732	10.32	5,732	10.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	21	300.00	0	0.00	2,281	4.11	2,302	4.14
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	2	28.57	0	0.00	1,264	2.28	1,266	2.28
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	23	328.57	0	0.00	3,545	6.38	3,568	6.42
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	2	28.57	0	0.00	9,787	17.62	9,789	17.62
21	Total Profit or Losses**	0	0.00	0	0.00	25	357.14	0	0.00	13,334	24.01	13,359	24.05

* (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 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	1,119,563	101.06	0	0.00	6,868,359	102.30	7,987,922	102.13
2	Premiums Earned	0	0.00	0	0.00	1,107,820	100.00	0	0.00	6,713,718	100.00	7,821,538	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5	0.00	0	0.00	91	0.00	96	0.00
4	Incurred Losses	0	0.00	0	0.00	902,663	81.48	0	0.00	5,686,001	84.69	6,588,664	84.24
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	493	0.04	0	0.00	27,932	0.42	28,425	0.36
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	28,351	2.56	0	0.00	176,363	2.63	204,714	2.62
7	Unpaid Losses	0	0.00	0	0.00	898,039	81.06	0	0.00	6,787,519	101.10	7,685,558	98.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,370	0.12	0	0.00	64,091	0.95	65,461	0.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	118,341	10.68	0	0.00	156,372	2.33	274,713	3.51
10	Unearned Premium Reserves	0	0.00	0	0.00	211,682	19.11	0	0.00	2,850,901	42.46	3,062,583	39.16
11	Agents Balances	0	0.00	0	0.00	234,634	21.18	0	0.00	1,206,406	17.97	1,441,040	18.42
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	75,206	6.79	0	0.00	1,088,187	16.21	1,163,393	14.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24,431	2.21	19	0.00	175,469	2.61	199,919	2.56
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	58,891	5.32	1	0.00	390,066	5.81	448,958	5.74
15	General Expenses Incurred	0	0.00	0	0.00	98,874	8.93	0	0.00	594,807	8.86	693,681	8.87
16	Other Income Less Other Expenses	0	0.00	0	0.00	138,468	12.50	0	0.00	187,321	2.79	325,789	4.17
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	57,377	5.18	(20)	0.00	(1,237,870)	(18.44)	(1,180,513)	(15.09)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	32,224	2.91	0	0.00	437,269	6.51	469,493	6.00
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	89,602	8.09	(20)	0.00	(800,601)	(11.92)	(711,019)	(9.09)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	73,971	6.68	0	0.00	2,786	0.04	76,757	0.98
21	Total Profit or Losses**	0	0.00	0	0.00	163,572	14.77	(20)	0.00	(797,814)	(11.88)	(634,262)	(8.11)

* (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 2025 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	1,105	110.83	3,337,194	99.70	224,949	101.53	31,685,504	99.99	35,248,752	99.98
2	Premiums Earned	0	0.00	997	100.00	3,347,240	100.00	221,556	100.00	31,687,629	100.00	35,257,422	100.00
3	Dividends to Policyholders	0	0.00	3	0.30	429,424	12.83	4,209	1.90	323,249	1.02	756,885	2.15
4	Incurred Losses	0	0.00	529	53.06	1,580,208	47.21	127,133	57.38	14,899,803	47.02	16,607,673	47.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	55	5.52	150,650	4.50	12,149	5.48	2,208,925	6.97	2,371,779	6.73
6	Adjusting and Other Expenses Incurred	0	0.00	48	4.81	258,871	7.73	10,898	4.92	2,008,676	6.34	2,278,493	6.46
7	Unpaid Losses	0	0.00	1,789	179.44	6,849,453	204.63	579,766	261.68	80,409,038	253.76	87,840,046	249.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	160	16.05	549,306	16.41	52,983	23.91	10,382,880	32.77	10,985,329	31.16
9	Adjusting and Other Expenses Unpaid	0	0.00	125	12.54	362,184	10.82	62,835	28.36	4,835,279	15.26	5,260,423	14.92
10	Unearned Premium Reserves	0	0.00	519	52.06	1,525,336	45.57	99,854	45.07	11,911,798	37.59	13,537,507	38.40
11	Agents Balances	0	0.00	(411)	(41.22)	78,604,895	2348.35	50,413	22.75	79,251,733	250.10	157,906,630	447.87
12	Commission and Brokerage Expenses Incurred	0	0.00	320	32.10	393,132	11.74	18,800	8.49	2,514,230	7.93	2,926,482	8.30
13	Taxes, Licenses, and Fees Incurred	0	0.00	33	3.31	89,103	2.66	6,570	2.97	1,165,885	3.68	1,261,591	3.58
14	Other Acquisition Expenses Incurred	0	0.00	64	6.42	222,131	6.64	18,182	8.21	1,999,267	6.31	2,239,644	6.35
15	General Expenses Incurred	0	0.00	530	53.16	364,730	10.90	15,964	7.21	3,058,284	9.65	3,439,508	9.76
16	Other Income Less Other Expenses	0	0.00	31	3.11	(2,283)	(0.07)	(1,557)	(0.70)	(1,061,906)	(3.35)	(1,065,715)	(3.02)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(557)	(55.87)	(143,294)	(4.28)	6,090	2.75	2,447,413	7.72	2,309,652	6.55
18	Investment Gain from Insurance Funds	0	0.00	104	10.43	357,090	10.67	16,092	7.26	3,851,161	12.15	4,224,447	11.98
19	Profit or Loss Excluding Investment Gain	0	0.00	(453)	(45.44)	213,793	6.39	22,183	10.01	6,298,569	19.88	6,534,092	18.53
20	Investment Gain from Capital and Surplus	0	0.00	1,221	122.47	504,010	15.06	10,823	4.88	2,875,005	9.07	3,391,059	9.62
21	Total Profit or Losses**	0	0.00	769	77.13	717,804	21.44	33,005	14.90	9,173,560	28.95	9,925,138	28.15

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

** (Line 19 + 20) = 21

Total for General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	21,338	105.51	4,322,309	107.78	736,158	111.73	55,241,219	105.94	60,321,024	106.14
2	Premiums Earned	0	0.00	20,224	100.00	4,010,259	100.00	658,901	100.00	52,143,177	100.00	56,832,561	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,138	0.28	25,896	3.93	25,183	0.05	62,217	0.11
4	Incurred Losses	0	0.00	14,606	72.22	2,665,355	66.46	614,987	93.34	40,352,167	77.39	43,647,115	76.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	(145)	(0.72)	293,105	7.31	74,819	11.36	3,946,161	7.57	4,313,940	7.59
6	Adjusting and Other Expenses Incurred	0	0.00	6,022	29.78	167,100	4.17	47,914	7.27	2,427,067	4.65	2,648,103	4.66
7	Unpaid Losses	0	0.00	27,714	137.04	7,474,247	186.38	1,384,468	210.12	120,936,219	231.93	129,822,648	228.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	752	3.72	1,114,987	27.80	324,384	49.23	15,707,742	30.12	17,147,865	30.17
9	Adjusting and Other Expenses Unpaid	0	0.00	3,276	16.20	326,623	8.14	73,996	11.23	5,572,938	10.69	5,976,833	10.52
10	Unearned Premium Reserves	0	0.00	10,983	54.31	2,341,444	58.39	349,318	53.02	30,480,486	58.46	33,182,231	58.39
11	Agents Balances	(2)	0.00	(1,284)	(6.35)	1,351,833	33.71	245,679	37.29	12,495,512	23.96	14,091,738	24.80
12	Commission and Brokerage Expenses Incurred	0	0.00	(1,585)	(7.84)	666,476	16.62	(13,526)	(2.05)	7,309,798	14.02	7,961,163	14.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,012	5.00	78,151	1.95	22,868	3.47	1,141,779	2.19	1,243,810	2.19
14	Other Acquisition Expenses Incurred	0	0.00	2,243	11.09	293,377	7.32	115,834	17.58	2,558,693	4.91	2,970,147	5.23
15	General Expenses Incurred	0	0.00	4,495	22.23	329,966	8.23	35,775	5.43	4,273,810	8.20	4,644,046	8.17
16	Other Income Less Other Expenses	29	0.00	148	0.73	3,484	0.09	(3,206)	(0.49)	(82,204)	(0.16)	(81,749)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	29	0.00	(6,277)	(31.04)	(490,926)	(12.24)	(268,876)	(40.81)	(9,973,691)	(19.13)	(10,739,741)	(18.90)
18	Investment Gain from Insurance Funds	0	0.00	1,679	8.30	321,646	8.02	36,421	5.53	5,718,639	10.97	6,078,385	10.70
19	Profit or Loss Excluding Investment Gain	29	0.00	(4,600)	(22.75)	(169,283)	(4.22)	(232,455)	(35.28)	(4,255,053)	(8.16)	(4,661,362)	(8.20)
20	Investment Gain from Capital and Surplus	0	0.00	1,196	5.91	338,786	8.45	43,587	6.62	4,749,046	9.11	5,132,615	9.03
21	Total Profit or Losses**	29	0.00	(3,404)	(16.83)	169,506	4.23	(188,868)	(28.66)	493,974	0.95	471,237	0.83

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

** (Line 19 + 20) = 21

Total for General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	350	109.72	1,361,221	94.96	127,920	99.72	26,609,071	99.82	28,098,562	99.58
2	Premiums Earned	0	0.00	319	100.00	1,433,433	100.00	128,277	100.00	26,656,361	100.00	28,218,390	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,479	0.45	4,000	3.12	1	0.00	10,480	0.04
4	Incurred Losses	0	0.00	141	44.20	655,713	45.74	50,329	39.23	13,628,663	51.13	14,334,846	50.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	20	6.27	192,628	13.44	34,903	27.21	2,584,168	9.69	2,811,719	9.96
6	Adjusting and Other Expenses Incurred	0	0.00	1	0.31	60,036	4.19	8,511	6.63	1,112,008	4.17	1,180,556	4.18
7	Unpaid Losses	0	0.00	233	73.04	1,808,330	126.15	165,174	128.76	53,007,866	198.86	54,981,603	194.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	49	15.36	513,243	35.81	108,241	84.38	10,009,227	37.55	10,630,760	37.67
9	Adjusting and Other Expenses Unpaid	0	0.00	4	1.25	66,953	4.67	21,089	16.44	2,544,827	9.55	2,632,873	9.33
10	Unearned Premium Reserves	0	0.00	190	59.56	575,134	40.12	21,054	16.41	16,669,618	62.54	17,265,996	61.19
11	Agents Balances	(215)	0.00	(179)	(56.11)	417,267	29.11	25,835	20.14	5,270,950	19.77	5,713,658	20.25
12	Commission and Brokerage Expenses Incurred	(41)	0.00	29	9.09	277,287	19.34	18,232	14.21	4,336,887	16.27	4,632,394	16.42
13	Taxes, Licenses, and Fees Incurred	19	0.00	2	0.63	17,087	1.19	1,605	1.25	536,111	2.01	554,824	1.97
14	Other Acquisition Expenses Incurred	0	0.00	4	1.25	66,142	4.61	4,568	3.56	1,324,783	4.97	1,395,497	4.95
15	General Expenses Incurred	25	0.00	7	2.19	126,539	8.83	16,793	13.09	2,245,749	8.42	2,389,113	8.47
16	Other Income Less Other Expenses	9	0.00	1	0.31	(3,104)	(0.22)	56	0.04	(32,752)	(0.12)	(35,790)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain*	7	0.00	115	36.05	28,423	1.98	(10,611)	(8.27)	855,208	3.21	873,142	3.09
18	Investment Gain from Insurance Funds	1	0.00	16	5.02	64,903	4.53	12,570	9.80	2,914,959	10.94	2,992,449	10.60
19	Profit or Loss Excluding Investment Gain	7	0.00	130	40.75	93,324	6.51	1,960	1.53	3,770,176	14.14	3,865,597	13.70
20	Investment Gain from Capital and Surplus	0	0.00	144	45.14	85,133	5.94	17,261	13.46	1,196,326	4.49	1,298,864	4.60
21	Total Profit or Losses**	7	0.00	276	86.52	178,456	12.45	19,221	14.98	4,966,504	18.63	5,164,464	18.30

* (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 2025 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	100.00	2,090	95.30	1,138	98.44	1,044,602	101.03	1,047,831	101.01
2	Premiums Earned	0	0.00	1	100.00	2,193	100.00	1,156	100.00	1,033,955	100.00	1,037,305	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1	100.00	192	8.76	2,962	256.23	222,755	21.54	225,910	21.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	51	2.33	0	0.00	29,992	2.90	30,043	2.90
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	61	2.78	782	67.65	41,136	3.98	41,979	4.05
7	Unpaid Losses	0	0.00	13	1300.00	9,297	423.94	11,386	984.95	8,665,352	838.08	8,686,048	837.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	164	7.48	0	0.00	452,036	43.72	452,201	43.59
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	383	17.46	0	0.00	185,102	17.90	185,485	17.88
10	Unearned Premium Reserves	0	0.00	0	0.00	1,003	45.74	112	9.69	518,899	50.19	520,014	50.13
11	Agents Balances	0	0.00	0	0.00	705	32.15	0	0.00	144,192	13.95	144,897	13.97
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	189	8.62	(48)	(4.15)	52,824	5.11	52,965	5.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	37	1.69	72	6.23	27,972	2.71	28,081	2.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	164	7.48	0	0.00	18,489	1.79	18,653	1.80
15	General Expenses Incurred	0	0.00	0	0.00	200	9.12	198	17.13	145,923	14.11	146,321	14.11
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.41)	0	0.00	(89,814)	(8.69)	(89,823)	(8.66)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,290	58.82	(2,810)	(243.08)	405,044	39.17	403,524	38.90
18	Investment Gain from Insurance Funds	0	0.00	1	100.00	480	21.89	379	32.79	437,066	42.27	437,926	42.22
19	Profit or Loss Excluding Investment Gain	0	0.00	1	100.00	1,769	80.67	(2,431)	(210.29)	842,108	81.45	841,447	81.12
20	Investment Gain from Capital and Surplus	0	0.00	11	1100.00	221	10.08	185	16.00	267,073	25.83	267,490	25.79
21	Total Profit or Losses**	0	0.00	12	1200.00	1,990	90.74	(2,246)	(194.29)	1,109,189	107.28	1,108,945	106.91

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

** (Line 19 + 20) = 21

Total for Products Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	234	47.56	341,768	107.86	17	100.00	3,001,557	104.12	3,343,576	104.48
2	Premiums Earned	0	0.00	492	100.00	316,859	100.00	17	100.00	2,882,695	100.00	3,200,063	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	168	0.05	0	0.00	25	0.00	193	0.01
4	Incurred Losses	0	0.00	(1,676)	(340.65)	187,503	59.18	25	147.06	1,496,867	51.93	1,682,719	52.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	(435)	(88.41)	103,219	32.58	9	52.94	533,772	18.52	636,565	19.89
6	Adjusting and Other Expenses Incurred	0	0.00	(128)	(26.02)	(33,763)	(10.66)	0	0.00	167,415	5.81	133,524	4.17
7	Unpaid Losses	0	0.00	614	124.80	876,235	276.54	65	382.35	7,822,224	271.35	8,699,138	271.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	252	51.22	513,550	162.08	26	152.94	3,110,658	107.91	3,624,486	113.26
9	Adjusting and Other Expenses Unpaid	0	0.00	26	5.28	61,821	19.51	3	17.65	806,103	27.96	867,953	27.12
10	Unearned Premium Reserves	0	0.00	101	20.53	163,814	51.70	0	0.00	1,546,028	53.63	1,709,943	53.43
11	Agents Balances	0	0.00	(188)	(38.21)	113,498	35.82	4	23.53	815,698	28.30	929,012	29.03
12	Commission and Brokerage Expenses Incurred	0	0.00	(205)	(41.67)	48,448	15.29	5	29.41	270,769	9.39	319,017	9.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	39	7.93	8,062	2.54	0	0.00	67,791	2.35	75,892	2.37
14	Other Acquisition Expenses Incurred	0	0.00	163	33.13	29,533	9.32	0	0.00	146,340	5.08	176,036	5.50
15	General Expenses Incurred	0	0.00	94	19.11	35,567	11.22	2	11.76	239,461	8.31	275,124	8.60
16	Other Income Less Other Expenses	0	0.00	1	0.20	342	0.11	0	0.00	(7,390)	(0.26)	(7,047)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,643	537.20	(61,538)	(19.42)	(25)	(147.06)	(47,135)	(1.64)	(106,055)	(3.31)
18	Investment Gain from Insurance Funds	0	0.00	85	17.28	43,770	13.81	3	17.65	496,332	17.22	540,190	16.88
19	Profit or Loss Excluding Investment Gain	0	0.00	2,728	554.47	(17,767)	(5.61)	(21)	(123.53)	449,190	15.58	434,130	13.57
20	Investment Gain from Capital and Surplus	0	0.00	87	17.68	32,601	10.29	3	17.65	210,094	7.29	242,785	7.59
21	Total Profit or Losses**	0	0.00	2,814	571.95	14,835	4.68	(18)	(105.88)	659,296	22.87	676,927	21.15

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

** (Line 19 + 20) = 21

Total for Products Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	100.00	21,599	102.84	1,398	100.00	482,118	97.17	505,117	97.41
2	Premiums Earned	0	0.00	2	100.00	21,002	100.00	1,398	100.00	496,149	100.00	518,551	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	10,085	48.02	300	21.46	(26,817)	(5.41)	(16,432)	(3.17)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,681	8.00	200	14.31	43,036	8.67	44,917	8.66
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1,473	7.01	66	4.72	24,181	4.87	25,720	4.96
7	Unpaid Losses	0	0.00	2	100.00	14,875	70.83	3,370	241.06	920,294	185.49	938,541	180.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	100.00	2,180	10.38	2,620	187.41	287,116	57.87	291,918	56.29
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	842	4.01	532	38.05	66,620	13.43	67,994	13.11
10	Unearned Premium Reserves	0	0.00	1	50.00	9,271	44.14	0	0.00	240,399	48.45	249,671	48.15
11	Agents Balances	0	0.00	0	0.00	6,200	29.52	339	24.25	145,353	29.30	151,892	29.29
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5,780	27.52	391	27.97	64,126	12.92	70,297	13.56
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	5	0.02	0	0.00	8,307	1.67	8,312	1.60
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	221	1.05	25	1.79	19,746	3.98	19,992	3.86
15	General Expenses Incurred	0	0.00	0	0.00	1,407	6.70	150	10.73	43,176	8.70	44,733	8.63
16	Other Income Less Other Expenses	0	0.00	0	0.00	20	0.10	0	0.00	33,275	6.71	33,295	6.42
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	50.00	370	1.76	265	18.96	353,663	71.28	354,299	68.32
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	438	2.09	332	23.75	53,914	10.87	54,684	10.55
19	Profit or Loss Excluding Investment Gain	0	0.00	1	50.00	808	3.85	597	42.70	407,582	82.15	408,988	78.87
20	Investment Gain from Capital and Surplus	0	0.00	5	250.00	556	2.65	404	28.90	21,325	4.30	22,290	4.30
21	Total Profit or Losses**	0	0.00	6	300.00	1,364	6.49	1,001	71.60	428,908	86.45	431,279	83.17

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

** (Line 19 + 20) = 21

**Total for Private Passenger Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	8	88.89	11	100.00	2,780,423	98.93	484,176	101.77	8,508,835	102.99	11,773,453	101.95
2	Premiums Earned	9	100.00	11	100.00	2,810,381	100.00	475,738	100.00	8,262,156	100.00	11,548,295	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,858	0.07	20,752	4.36	42,032	0.51	64,642	0.56
4	Incurred Losses	5	55.56	7	63.64	1,606,014	57.15	273,100	57.41	6,271,302	75.90	8,150,428	70.58
5	Defense and Cost Containment Expenses Incurred	1	11.11	1	9.09	(9,153)	(0.33)	13,065	2.75	398,766	4.83	402,680	3.49
6	Adjusting and Other Expenses Incurred	8	88.89	1	9.09	123,600	4.40	48,662	10.23	819,544	9.92	991,815	8.59
7	Unpaid Losses	68	755.56	11	100.00	1,889,991	67.25	490,612	103.13	6,958,922	84.23	9,339,604	80.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	9.09	525,559	18.70	70,307	14.78	1,510,260	18.28	2,106,127	18.24
9	Adjusting and Other Expenses Unpaid	6	66.67	0	0.00	341,918	12.17	32,287	6.79	660,937	8.00	1,035,148	8.96
10	Unearned Premium Reserves	2	22.22	4	36.36	702,406	24.99	147,913	31.09	2,567,187	31.07	3,417,512	29.59
11	Agents Balances	(3,785)	(42055.56)	(18)	(163.64)	525,523	18.70	120,945	25.42	1,457,218	17.64	2,099,883	18.18
12	Commission and Brokerage Expenses Incurred	(2,280)	(25333.33)	(54)	(490.91)	300,490	10.69	12,666	2.66	537,262	6.50	848,084	7.34
13	Taxes, Licenses, and Fees Incurred	597	6633.33	6	54.55	52,856	1.88	13,307	2.80	200,552	2.43	267,318	2.31
14	Other Acquisition Expenses Incurred	1,450	16111.11	35	318.18	144,535	5.14	60,326	12.68	406,858	4.92	613,204	5.31
15	General Expenses Incurred	1,654	18377.78	17	154.55	74,274	2.64	22,503	4.73	384,895	4.66	483,343	4.19
16	Other Income Less Other Expenses	1,072	11911.11	0	0.00	3,262	0.12	(3,614)	(0.76)	31,019	0.38	31,739	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	(351)	(3900.00)	0	0.00	519,169	18.47	7,740	1.63	(768,020)	(9.30)	(241,462)	(2.09)
18	Investment Gain from Insurance Funds	1,800	20000.00	7	63.64	98,347	3.50	10,486	2.20	453,286	5.49	563,926	4.88
19	Profit or Loss Excluding Investment Gain	1,451	16122.22	6	54.55	617,515	21.97	18,228	3.83	(314,734)	(3.81)	322,466	2.79
20	Investment Gain from Capital and Surplus	5	55.56	22	200.00	218,306	7.77	19,320	4.06	655,332	7.93	892,985	7.73
21	Total Profit or Losses**	1,455	16166.67	30	272.73	835,823	29.74	37,551	7.89	340,598	4.12	1,215,457	10.52

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

** (Line 19 + 20) = 21

Total for Other Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	19,998	99.62	9,098	97.14	42,404,215	100.30	11,093,902	103.57	88,807,637	100.32	142,334,850	100.56
2	Premiums Earned	20,074	100.00	9,366	100.00	42,277,287	100.00	10,711,153	100.00	88,523,302	100.00	141,541,182	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	32,680	0.08	837,543	7.82	899,786	1.02	1,770,009	1.25
4	Incurred Losses	10,970	54.65	6,580	70.25	30,856,736	72.99	7,907,575	73.83	58,950,304	66.59	97,732,165	69.05
5	Defense and Cost Containment Expenses Incurred	2,736	13.63	514	5.49	2,376,587	5.62	368,958	3.44	1,809,300	2.04	4,558,095	3.22
6	Adjusting and Other Expenses Incurred	318	1.58	346	3.69	2,248,266	5.32	810,797	7.57	5,764,877	6.51	8,824,604	6.23
7	Unpaid Losses	17,893	89.14	7,315	78.10	36,698,977	86.81	10,064,033	93.96	72,397,321	81.78	119,185,539	84.21
8	Defense and Cost Containment Expenses Unpaid	1,617	8.06	794	8.48	6,079,259	14.38	750,212	7.00	6,636,757	7.50	13,468,639	9.52
9	Adjusting and Other Expenses Unpaid	1,237	6.16	431	4.60	2,943,722	6.96	727,120	6.79	3,884,582	4.39	7,557,092	5.34
10	Unearned Premium Reserves	3,702	18.44	4,240	45.27	11,253,001	26.62	3,800,589	35.48	26,662,420	30.12	41,723,952	29.48
11	Agents Balances	(383,792)	(1911.89)	3,099	33.09	7,936,081	18.77	2,686,768	25.08	15,700,697	17.74	25,942,853	18.33
12	Commission and Brokerage Expenses Incurred	(145,867)	(726.65)	1,160	12.39	4,384,134	10.37	237,288	2.22	6,788,560	7.67	11,265,275	7.96
13	Taxes, Licenses, and Fees Incurred	55,933	278.63	272	2.90	894,126	2.11	282,336	2.64	2,029,991	2.29	3,262,658	2.31
14	Other Acquisition Expenses Incurred	87,464	435.71	1,907	20.36	2,257,349	5.34	1,247,027	11.64	5,083,762	5.74	8,677,509	6.13
15	General Expenses Incurred	103,724	516.71	954	10.19	1,421,726	3.36	382,872	3.57	4,686,098	5.29	6,595,374	4.66
16	Other Income Less Other Expenses	54,603	272.01	208	2.22	95,291	0.23	52,051	0.49	488,481	0.55	690,634	0.49
17	Pretax Profit or Loss Excluding Investment Gain*	(40,601)	(202.26)	(2,160)	(23.06)	(2,099,030)	(4.96)	(1,311,197)	(12.24)	2,999,113	3.39	(453,875)	(0.32)
18	Investment Gain from Insurance Funds	109,003	543.01	315	3.36	1,539,842	3.64	430,628	4.02	4,040,778	4.56	6,120,566	4.32
19	Profit or Loss Excluding Investment Gain	68,400	340.74	(1,846)	(19.71)	(559,187)	(1.32)	(880,570)	(8.22)	7,039,886	7.95	5,666,683	4.00
20	Investment Gain from Capital and Surplus	6,641	33.08	571	6.10	3,197,592	7.56	719,451	6.72	4,547,904	5.14	8,472,159	5.99
21	Total Profit or Losses**	75,044	373.84	(1,275)	(13.61)	2,638,405	6.24	(161,121)	(1.50)	11,587,789	13.09	14,138,842	9.99

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

** (Line 19 + 20) = 21

**Total for Commercial Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)**

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9	112.50	65,847	104.75	8,883	104.47	611,024	99.25	685,763	99.82
2	Premiums Earned	0	0.00	8	100.00	62,862	100.00	8,503	100.00	615,653	100.00	687,026	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	570	0.91	0	0.00	20	0.00	590	0.09
4	Incurred Losses	0	0.00	3	37.50	33,202	52.82	5,185	60.98	220,375	35.80	258,765	37.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	8,982	14.29	576	6.77	29,869	4.85	39,427	5.74
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,644	10.57	749	8.81	43,940	7.14	51,333	7.47
7	Unpaid Losses	0	0.00	7	87.50	96,644	153.74	7,313	86.00	770,991	125.23	874,955	127.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14,180	22.56	1,714	20.16	105,875	17.20	121,769	17.72
9	Adjusting and Other Expenses Unpaid	0	0.00	2	25.00	5,191	8.26	3,559	41.86	62,154	10.10	70,906	10.32
10	Unearned Premium Reserves	0	0.00	3	37.50	34,293	54.55	2,890	33.99	224,738	36.50	261,924	38.12
11	Agents Balances	55,859	0.00	(5)	(62.50)	56,312	89.58	1,098	12.91	183,032	29.73	296,296	43.13
12	Commission and Brokerage Expenses Incurred	(34)	0.00	16	200.00	17,962	28.57	328	3.86	44,522	7.23	62,794	9.14
13	Taxes, Licenses, and Fees Incurred	12	0.00	2	25.00	9,470	15.06	302	3.55	20,816	3.38	30,602	4.45
14	Other Acquisition Expenses Incurred	72	0.00	1	12.50	16,471	26.20	1,214	14.28	71,292	11.58	89,050	12.96
15	General Expenses Incurred	88	0.00	1	12.50	11,559	18.39	576	6.77	55,026	8.94	67,250	9.79
16	Other Income Less Other Expenses	138	0.00	0	0.00	636	1.01	(118)	(1.39)	(4,462)	(0.72)	(3,806)	(0.55)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16)	(200.00)	(41,364)	(65.80)	(543)	(6.39)	125,338	20.36	83,415	12.14
18	Investment Gain from Insurance Funds	(1,226)	0.00	0	0.00	2,144	3.41	213	2.50	44,660	7.25	45,791	6.67
19	Profit or Loss Excluding Investment Gain	(1,226)	0.00	(16)	(200.00)	(39,224)	(62.40)	(330)	(3.88)	169,990	27.61	129,194	18.80
20	Investment Gain from Capital and Surplus	0	0.00	39	487.50	7,037	11.19	151	1.78	23,687	3.85	30,914	4.50
21	Total Profit or Losses**	(1,226)	0.00	24	300.00	(32,186)	(51.20)	(181)	(2.13)	193,676	31.46	160,107	23.30

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

** (Line 19 + 20) = 21

Total for Other Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	2,420	106.61	5,223,644	106.92	411,229	107.80	34,434,376	103.56	40,071,669	104.02
2	Premiums Earned	3	100.00	2,270	100.00	4,885,389	100.00	381,466	100.00	33,252,158	100.00	38,521,286	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,639	0.09	0	0.00	8,812	0.03	13,451	0.03
4	Incurred Losses	(83)	(2766.67)	1,138	50.13	3,689,619	75.52	266,693	69.91	23,590,561	70.94	27,547,928	71.51
5	Defense and Cost Containment Expenses Incurred	9	300.00	84	3.70	443,480	9.08	25,300	6.63	2,571,524	7.73	3,040,397	7.89
6	Adjusting and Other Expenses Incurred	30	1000.00	137	6.04	261,970	5.36	17,137	4.49	1,672,575	5.03	1,951,849	5.07
7	Unpaid Losses	(83)	(2766.67)	2,510	110.57	6,645,242	136.02	480,376	125.93	51,788,582	155.75	58,916,627	152.95
8	Defense and Cost Containment Expenses Unpaid	(5)	(166.67)	160	7.05	1,037,834	21.24	47,246	12.39	5,490,431	16.51	6,575,666	17.07
9	Adjusting and Other Expenses Unpaid	0	0.00	124	5.46	301,711	6.18	81,468	21.36	2,462,915	7.41	2,846,218	7.39
10	Unearned Premium Reserves	(3)	(100.00)	1,099	48.41	2,626,735	53.77	127,221	33.35	15,974,355	48.04	18,729,407	48.62
11	Agents Balances	122,143	4071433.33	(1,601)	(70.53)	1,819,323	37.24	54,367	14.25	9,039,219	27.18	11,033,451	28.64
12	Commission and Brokerage Expenses Incurred	(13,502)	(450066.67)	1,498	65.99	627,607	12.85	16,396	4.30	3,475,854	10.45	4,107,853	10.66
13	Taxes, Licenses, and Fees Incurred	2,624	87466.67	385	16.96	123,025	2.52	13,292	3.48	886,777	2.67	1,026,103	2.66
14	Other Acquisition Expenses Incurred	15,009	500300.00	858	37.80	320,940	6.57	43,696	11.45	1,513,249	4.55	1,893,752	4.92
15	General Expenses Incurred	14,120	470666.67	1,766	77.80	274,157	5.61	26,757	7.01	2,341,991	7.04	2,658,791	6.90
16	Other Income Less Other Expenses	18,522	617400.00	5	0.22	374	0.01	(4,506)	(1.18)	14,299	0.04	28,694	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	316	10533.33	(3,591)	(158.19)	(859,684)	(17.60)	(32,311)	(8.47)	(2,794,867)	(8.41)	(3,690,137)	(9.58)
18	Investment Gain from Insurance Funds	(159,457)	(5315233.33)	158	6.96	297,952	6.10	12,469	3.27	2,702,942	8.13	2,854,064	7.41
19	Profit or Loss Excluding Investment Gain	(159,140)	(5304666.67)	(3,433)	(151.23)	(561,732)	(11.50)	(19,839)	(5.20)	(91,937)	(0.28)	(836,081)	(2.17)
20	Investment Gain from Capital and Surplus	4,269	142300.00	575	25.33	414,985	8.49	9,515	2.49	1,743,117	5.24	2,172,461	5.64
21	Total Profit or Losses**	(154,871)	(5162366.67)	(2,859)	(125.95)	(146,745)	(3.00)	(10,326)	(2.71)	1,651,180	4.97	1,336,379	3.47

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

** (Line 19 + 20) = 21

Total for Private Passenger Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	2,650	94.64	10,214	95.49	38,182,357	97.80	9,263,593	100.95	69,087,387	99.56	116,546,201	99.08
2	Premiums Earned	2,800	100.00	10,696	100.00	39,041,715	100.00	9,176,462	100.00	69,394,679	100.00	117,626,352	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	30,655	0.08	552,606	6.02	439,723	0.63	1,022,984	0.87
4	Incurred Losses	(1,069)	(38.18)	5,254	49.12	20,840,394	53.38	4,509,519	49.14	35,282,071	50.84	60,636,169	51.55
5	Defense and Cost Containment Expenses Incurred	1,100	39.29	405	3.79	63,020	0.16	20,232	0.22	269,212	0.39	353,969	0.30
6	Adjusting and Other Expenses Incurred	(165)	(5.89)	483	4.52	2,065,351	5.29	666,946	7.27	4,180,986	6.02	6,913,601	5.88
7	Unpaid Losses	424	15.14	(922)	(8.62)	3,249,898	8.32	170,981	1.86	2,717,152	3.92	6,137,533	5.22
8	Defense and Cost Containment Expenses Unpaid	1,079	38.54	36	0.34	94,405	0.24	14,899	0.16	226,975	0.33	337,394	0.29
9	Adjusting and Other Expenses Unpaid	(94)	(3.36)	27	0.25	1,621,340	4.15	174,558	1.90	865,011	1.25	2,660,842	2.26
10	Unearned Premium Reserves	641	22.89	4,843	45.28	9,917,146	25.40	3,109,188	33.88	21,407,780	30.85	34,439,598	29.28
11	Agents Balances	(100,415)	(3586.25)	3,598	33.64	6,971,117	17.86	2,276,102	24.80	11,867,993	17.10	21,018,395	17.87
12	Commission and Brokerage Expenses Incurred	(80,248)	(2866.00)	1,885	17.62	4,038,069	10.34	178,549	1.95	4,693,616	6.76	8,831,871	7.51
13	Taxes, Licenses, and Fees Incurred	23,174	827.64	278	2.60	781,203	2.00	235,906	2.57	1,583,182	2.28	2,623,743	2.23
14	Other Acquisition Expenses Incurred	55,402	1978.64	2,004	18.74	2,095,999	5.37	1,066,989	11.63	3,908,978	5.63	7,129,372	6.06
15	General Expenses Incurred	50,707	1810.96	1,009	9.43	1,269,707	3.25	304,630	3.32	3,667,922	5.29	5,293,975	4.50
16	Other Income Less Other Expenses	39,744	1419.43	237	2.22	21,409	0.05	37,611	0.41	223,423	0.32	322,424	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	(6,357)	(227.04)	(386)	(3.61)	7,878,728	20.18	1,678,700	18.29	15,592,426	22.47	25,143,111	21.38
18	Investment Gain from Insurance Funds	82,329	2940.32	27	0.25	218,442	0.56	29,270	0.32	666,040	0.96	996,108	0.85
19	Profit or Loss Excluding Investment Gain	75,971	2713.25	(359)	(3.36)	8,097,175	20.74	1,707,972	18.61	16,258,468	23.43	26,139,227	22.22
20	Investment Gain from Capital and Surplus	969	34.61	349	3.26	1,820,662	4.66	359,214	3.91	2,333,679	3.36	4,514,873	3.84
21	Total Profit or Losses**	76,941	2747.89	(13)	(0.12)	9,917,841	25.40	2,067,186	22.53	18,592,155	26.79	30,654,110	26.06

* (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 2025 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	758	104.12	1,815,452	103.19	96,265	97.83	9,662,588	101.10	11,575,063	101.39
2	Premiums Earned	(2)	0.00	728	100.00	1,759,407	100.00	98,396	100.00	9,557,478	100.00	11,416,007	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	417	0.02	0	0.00	2,530	0.03	2,947	0.03
4	Incurred Losses	2	0.00	363	49.86	800,259	45.48	54,434	55.32	4,677,914	48.95	5,532,972	48.47
5	Defense and Cost Containment Expenses Incurred	8	0.00	0	0.00	22,193	1.26	664	0.67	84,170	0.88	107,035	0.94
6	Adjusting and Other Expenses Incurred	(11)	0.00	54	7.42	121,931	6.93	2,905	2.95	552,535	5.78	677,414	5.93
7	Unpaid Losses	2	0.00	72	9.89	125,331	7.12	15,947	16.21	1,590,434	16.64	1,731,786	15.17
8	Defense and Cost Containment Expenses Unpaid	(2)	0.00	2	0.27	23,313	1.33	546	0.55	161,026	1.68	184,885	1.62
9	Adjusting and Other Expenses Unpaid	0	0.00	32	4.40	41,882	2.38	4,397	4.47	233,271	2.44	279,582	2.45
10	Unearned Premium Reserves	2	0.00	345	47.39	790,402	44.92	39,327	39.97	4,188,804	43.83	5,018,880	43.96
11	Agents Balances	47,261	0.00	(304)	(41.76)	527,479	29.98	23,263	23.64	2,441,928	25.55	3,039,627	26.63
12	Commission and Brokerage Expenses Incurred	(2,828)	0.00	519	71.29	249,451	14.18	7,319	7.44	1,180,923	12.36	1,435,384	12.57
13	Taxes, Licenses, and Fees Incurred	646	0.00	113	15.52	41,823	2.38	2,356	2.39	235,042	2.46	279,980	2.45
14	Other Acquisition Expenses Incurred	3,246	0.00	78	10.71	138,878	7.89	9,408	9.56	448,998	4.70	600,608	5.26
15	General Expenses Incurred	3,436	0.00	403	55.36	99,525	5.66	10,058	10.22	690,293	7.22	803,715	7.04
16	Other Income Less Other Expenses	4,554	0.00	1	0.14	3,830	0.22	(424)	(0.43)	(8,043)	(0.08)	(82)	(0.00)
17	Pretax Profit or Loss Excluding Investment Gain*	51	0.00	(801)	(110.03)	288,754	16.41	10,826	11.00	1,677,075	17.55	1,975,905	17.31
18	Investment Gain from Insurance Funds	(35,331)	0.00	21	2.88	9,269	0.53	1,327	1.35	139,821	1.46	115,107	1.01
19	Profit or Loss Excluding Investment Gain	(35,280)	0.00	(780)	(107.14)	298,024	16.94	12,154	12.35	1,816,911	19.01	2,091,029	18.32
20	Investment Gain from Capital and Surplus	(1,819)	0.00	492	67.58	79,881	4.54	3,063	3.11	279,962	2.93	361,579	3.17
21	Total Profit or Losses**	(37,099)	0.00	(286)	(39.29)	377,907	21.48	15,216	15.46	2,096,874	21.94	2,452,612	21.48

* (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 2025 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	484	4840.00	0	0.00	1,753,184	100.09	1,753,668	100.12
2	Premiums Earned	0	0.00	0	0.00	10	100.00	0	0.00	1,751,635	100.00	1,751,645	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	201	2010.00	(2)	0.00	1,216,845	69.47	1,217,044	69.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(19)	(190.00)	0	0.00	111,833	6.38	111,814	6.38
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2	20.00	0	0.00	58,198	3.32	58,200	3.32
7	Unpaid Losses	0	0.00	0	0.00	3,968	39680.00	0	0.00	2,557,690	146.02	2,561,658	146.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	318	3180.00	0	0.00	258,062	14.73	258,380	14.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	73	730.00	0	0.00	99,356	5.67	99,429	5.68
10	Unearned Premium Reserves	0	0.00	0	0.00	508	5080.00	0	0.00	947,840	54.11	948,348	54.14
11	Agents Balances	19,820	0.00	0	0.00	136	1360.00	0	0.00	215,485	12.30	235,441	13.44
12	Commission and Brokerage Expenses Incurred	0	0.00	(9)	0.00	(66)	(660.00)	0	0.00	268,067	15.30	267,992	15.30
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24	240.00	0	0.00	59,569	3.40	59,593	3.40
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	20.00	0	0.00	66,842	3.82	66,844	3.82
15	General Expenses Incurred	0	0.00	0	0.00	25	250.00	0	0.00	131,593	7.51	131,618	7.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(10.00)	0	0.00	(37,671)	(2.15)	(37,672)	(2.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9	0.00	(159)	(1590.00)	2	0.00	(198,982)	(11.36)	(199,130)	(11.37)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	253	2530.00	0	0.00	107,571	6.14	107,824	6.16
19	Profit or Loss Excluding Investment Gain	0	0.00	9	0.00	93	930.00	2	0.00	(91,405)	(5.22)	(91,301)	(5.21)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	516	5160.00	0	0.00	33,595	1.92	34,111	1.95
21	Total Profit or Losses**	0	0.00	9	0.00	612	6120.00	2	0.00	(57,802)	(3.30)	(57,179)	(3.26)

* (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 2025 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	100.00	26,116	103.99	1,025	102.71	1,203,131	101.12	1,230,278	101.18
2	Premiums Earned	0	0.00	6	100.00	25,114	100.00	998	100.00	1,189,861	100.00	1,215,979	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	46	0.18	0	0.00	913	0.08	959	0.08
4	Incurred Losses	0	0.00	0	0.00	9,094	36.21	374	37.47	388,702	32.67	398,170	32.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,066	4.24	219	21.94	18,961	1.59	20,246	1.66
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1,207	4.81	65	6.51	37,806	3.18	39,078	3.21
7	Unpaid Losses	0	0.00	3	50.00	10,394	41.39	653	65.43	1,099,224	92.38	1,110,274	91.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	16.67	1,186	4.72	355	35.57	853,195	71.71	854,737	70.29
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	733	2.92	57	5.71	80,552	6.77	81,342	6.69
10	Unearned Premium Reserves	0	0.00	4	66.67	15,101	60.13	283	28.36	715,161	60.10	730,549	60.08
11	Agents Balances	0	0.00	(1)	(16.67)	8,292	33.02	15	1.50	219,168	18.42	227,474	18.71
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	3,494	13.91	10	1.00	203,949	17.14	207,454	17.06
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	777	3.09	31	3.11	30,461	2.56	31,269	2.57
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,745	10.93	358	35.87	83,171	6.99	86,274	7.10
15	General Expenses Incurred	0	0.00	1	16.67	1,416	5.64	60	6.01	133,976	11.26	135,453	11.14
16	Other Income Less Other Expenses	2	0.00	0	0.00	66	0.26	(4)	(0.40)	(950)	(0.08)	(886)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	2	0.00	3	50.00	5,334	21.24	(122)	(12.22)	290,956	24.45	296,173	24.36
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	533	2.12	19	1.90	66,854	5.62	67,406	5.54
19	Profit or Loss Excluding Investment Gain	2	0.00	4	66.67	5,867	23.36	(101)	(10.12)	357,808	30.07	363,580	29.90
20	Investment Gain from Capital and Surplus	0	0.00	11	183.33	1,332	5.30	29	2.91	55,220	4.64	56,592	4.65
21	Total Profit or Losses**	2	0.00	14	233.33	7,199	28.67	(74)	(7.41)	413,030	34.71	420,171	34.55

* (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 2025 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	664	99.40	629,356	107.42	(5,409)	(49.51)	9,733,418	107.64	10,358,029	107.45
2	Premiums Earned	0	0.00	668	100.00	585,862	100.00	10,926	100.00	9,042,453	100.00	9,639,909	100.00
3	Dividends to Policyholders	0	0.00	1	0.15	6,194	1.06	0	0.00	71,182	0.79	77,377	0.80
4	Incurred Losses	0	0.00	191	28.59	74,156	12.66	405	3.71	1,582,533	17.50	1,657,285	17.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	17,350	2.96	(620)	(5.67)	133,059	1.47	149,789	1.55
6	Adjusting and Other Expenses Incurred	0	0.00	32	4.79	14,860	2.54	334	3.06	282,204	3.12	297,430	3.09
7	Unpaid Losses	0	0.00	280	41.92	158,057	26.98	37,244	340.87	5,023,656	55.56	5,219,237	54.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6	0.90	28,640	4.89	187	1.71	1,686,169	18.65	1,715,002	17.79
9	Adjusting and Other Expenses Unpaid	0	0.00	48	7.19	12,157	2.08	0	0.00	304,808	3.37	317,013	3.29
10	Unearned Premium Reserves	0	0.00	450	67.37	344,566	58.81	7,024	64.29	7,006,652	77.49	7,358,692	76.34
11	Agents Balances	0	0.00	(502)	(75.15)	140,338	23.95	8,693	79.56	1,323,062	14.63	1,471,591	15.27
12	Commission and Brokerage Expenses Incurred	0	0.00	264	39.52	217,061	37.05	(200)	(1.83)	2,513,320	27.79	2,730,445	28.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.15	19,094	3.26	(184)	(1.68)	279,704	3.09	298,615	3.10
14	Other Acquisition Expenses Incurred	0	0.00	2	0.30	92,786	15.84	(179)	(1.64)	849,375	9.39	941,984	9.77
15	General Expenses Incurred	0	0.00	6	0.90	52,802	9.01	(83)	(0.76)	1,019,371	11.27	1,072,096	11.12
16	Other Income Less Other Expenses	0	0.00	0	0.00	2,256	0.39	72	0.66	(29,671)	(0.33)	(27,343)	(0.28)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	171	25.60	93,815	16.01	11,526	105.49	2,282,035	25.24	2,387,547	24.77
18	Investment Gain from Insurance Funds	0	0.00	32	4.79	8,985	1.53	857	7.84	132,204	1.46	142,078	1.47
19	Profit or Loss Excluding Investment Gain	0	0.00	202	30.24	102,800	17.55	12,382	113.33	2,414,236	26.70	2,529,620	26.24
20	Investment Gain from Capital and Surplus	0	0.00	74	11.08	40,784	6.96	513	4.70	957,570	10.59	998,941	10.36
21	Total Profit or Losses**	0	0.00	278	41.62	143,585	24.51	12,896	118.03	3,371,819	37.29	3,528,578	36.60

* (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 2025 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	33.33	31,454	113.94	228	103.64	506,280	101.31	537,964	101.97
2	Premiums Earned	0	0.00	6	100.00	27,605	100.00	220	100.00	499,745	100.00	527,576	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	3,198	11.58	521	236.82	185,854	37.19	189,573	35.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	126	0.46	8	3.64	9,743	1.95	9,877	1.87
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(16.67)	412	1.49	46	20.91	32,245	6.45	32,702	6.20
7	Unpaid Losses	0	0.00	0	0.00	2,093	7.58	114	51.82	452,190	90.48	454,397	86.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	98	0.36	11	5.00	46,175	9.24	46,284	8.77
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	217	0.79	1	0.45	64,884	12.98	65,102	12.34
10	Unearned Premium Reserves	0	0.00	1	16.67	14,417	52.23	95	43.18	267,230	53.47	281,743	53.40
11	Agents Balances	0	0.00	(1)	(16.67)	5,878	21.29	63	28.64	138,321	27.68	144,261	27.34
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	4,097	14.84	(76)	(34.55)	78,320	15.67	82,341	15.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	789	2.86	20	9.09	10,575	2.12	11,384	2.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,060	3.84	418	190.00	28,083	5.62	29,561	5.60
15	General Expenses Incurred	0	0.00	1	16.67	2,645	9.58	41	18.64	36,095	7.22	38,782	7.35
16	Other Income Less Other Expenses	0	0.00	0	0.00	32	0.12	0	0.00	(344)	(0.07)	(312)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	6	100.00	15,308	55.45	(758)	(344.55)	118,477	23.71	133,033	25.22
18	Investment Gain from Insurance Funds	4	0.00	0	0.00	207	0.75	2	0.91	22,224	4.45	22,437	4.25
19	Profit or Loss Excluding Investment Gain	4	0.00	6	100.00	15,516	56.21	(756)	(343.64)	140,712	28.16	155,482	29.47
20	Investment Gain from Capital and Surplus	0	0.00	1	16.67	974	3.53	13	5.91	18,277	3.66	19,265	3.65
21	Total Profit or Losses**	4	0.00	8	133.33	16,489	59.73	(743)	(337.73)	158,994	31.82	174,752	33.12

* (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 2025 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	100.00	1,477,266	102.51	0	0.00	2,851,566	102.01	4,328,833	102.18
2	Premiums Earned	0	0.00	1	100.00	1,441,147	100.00	0	0.00	2,795,274	100.00	4,236,422	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73	0.01	0	0.00	9	0.00	82	0.00
4	Incurred Losses	0	0.00	0	0.00	462,472	32.09	(7)	0.00	840,476	30.07	1,302,941	30.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2,210)	(0.15)	(1)	0.00	107,494	3.85	105,283	2.49
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(100.00)	7,574	0.53	7	0.00	79,188	2.83	86,768	2.05
7	Unpaid Losses	0	0.00	(1)	(100.00)	369,674	25.65	(6)	0.00	1,306,576	46.74	1,676,243	39.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,452	0.10	2	0.00	50,811	1.82	52,265	1.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	12,993	0.90	1	0.00	49,881	1.78	62,875	1.48
10	Unearned Premium Reserves	0	0.00	1	100.00	747,729	51.88	0	0.00	1,527,587	54.65	2,275,317	53.71
11	Agents Balances	0	0.00	(8)	(800.00)	262,440	18.21	33	0.00	654,730	23.42	917,195	21.65
12	Commission and Brokerage Expenses Incurred	0	0.00	(27)	(2700.00)	(7,556)	(0.52)	(74)	0.00	651,123	23.29	643,466	15.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	3	300.00	23,194	1.61	5	0.00	33,617	1.20	56,819	1.34
14	Other Acquisition Expenses Incurred	0	0.00	3	300.00	67,602	4.69	32	0.00	151,119	5.41	218,756	5.16
15	General Expenses Incurred	0	0.00	1	100.00	216,969	15.06	43	0.00	305,993	10.95	523,006	12.35
16	Other Income Less Other Expenses	0	0.00	0	0.00	(8,490)	(0.59)	2	0.00	11,324	0.41	2,836	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	21	2100.00	664,540	46.11	(4)	0.00	637,600	22.81	1,302,157	30.74
18	Investment Gain from Insurance Funds	0	0.00	1	100.00	41,395	2.87	3	0.00	76,045	2.72	117,444	2.77
19	Profit or Loss Excluding Investment Gain	0	0.00	22	2200.00	705,937	48.98	(1)	0.00	713,643	25.53	1,419,601	33.51
20	Investment Gain from Capital and Surplus	0	0.00	1	100.00	332,871	23.10	0	0.00	(30,104)	(1.08)	302,768	7.15
21	Total Profit or Losses**	0	0.00	24	2400.00	1,038,808	72.08	(1)	0.00	683,533	24.45	1,722,364	40.66

* (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 2025 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	97	96.04	14,912	322.28	0	0.00	2,880,645	112.18	2,895,654	112.56
2	Premiums Earned	0	0.00	101	100.00	4,627	100.00	0	0.00	2,567,889	100.00	2,572,617	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	35	34.65	875	18.91	0	0.00	1,156,321	45.03	1,157,231	44.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	234	5.06	0	0.00	83,845	3.27	84,079	3.27
6	Adjusting and Other Expenses Incurred	0	0.00	3	2.97	13	0.28	0	0.00	18,436	0.72	18,452	0.72
7	Unpaid Losses	0	0.00	74	73.27	875	18.91	0	0.00	1,442,215	56.16	1,443,164	56.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	234	5.06	0	0.00	36,085	1.41	36,319	1.41
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	10	0.22	0	0.00	39,757	1.55	39,767	1.55
10	Unearned Premium Reserves	0	0.00	3	2.97	11,025	238.28	0	0.00	1,773,183	69.05	1,784,211	69.35
11	Agents Balances	0	0.00	(3)	(2.97)	4,265	92.18	0	0.00	574,508	22.37	578,770	22.50
12	Commission and Brokerage Expenses Incurred	0	0.00	6	5.94	2,325	50.25	0	0.00	514,191	20.02	516,522	20.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	91	90.10	20	0.43	0	0.00	75,763	2.95	75,874	2.95
14	Other Acquisition Expenses Incurred	0	0.00	304	300.99	21	0.45	0	0.00	190,200	7.41	190,525	7.41
15	General Expenses Incurred	0	0.00	(317)	(313.86)	171	3.70	0	0.00	314,425	12.24	314,279	12.22
16	Other Income Less Other Expenses	3	0.00	40	39.60	115	2.49	0	0.00	13,174	0.51	13,332	0.52
17	Pretax Profit or Loss Excluding Investment Gain*	3	0.00	20	19.80	1,083	23.41	0	0.00	227,906	8.88	229,012	8.90
18	Investment Gain from Insurance Funds	0	0.00	2	1.98	125	2.70	0	0.00	82,921	3.23	83,048	3.23
19	Profit or Loss Excluding Investment Gain	3	0.00	22	21.78	1,208	26.11	0	0.00	310,817	12.10	312,050	12.13
20	Investment Gain from Capital and Surplus	0	0.00	6	5.94	157	3.39	0	0.00	94,566	3.68	94,729	3.68
21	Total Profit or Losses**	3	0.00	27	26.73	1,365	29.50	0	0.00	405,390	15.79	406,785	15.81

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

** (Line 19 + 20) = 21

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2025 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	146,649	106.59	0	0.00	746,872	105.95	893,521	106.05
2	Premiums Earned	0	0.00	0	0.00	137,584	100.00	0	0.00	704,944	100.00	842,528	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	171	0.02	171	0.02
4	Incurred Losses	0	0.00	0	0.00	69,955	50.85	0	0.00	533,101	75.62	603,056	71.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,372	4.88	34,372	4.08
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	(0.00)	0	0.00	10,147	1.44	10,146	1.20
7	Unpaid Losses	0	0.00	1	0.00	114,656	83.34	0	0.00	4,570,463	648.34	4,685,120	556.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	194,857	27.64	194,857	23.13
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	73,855	10.48	73,855	8.77
10	Unearned Premium Reserves	0	0.00	0	0.00	26,329	19.14	0	0.00	345,255	48.98	371,584	44.10
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	119,585	16.96	119,585	14.19
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	47,856	34.78	0	0.00	211,125	29.95	258,981	30.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,640	0.52	3,640	0.43
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,868	2.25	15,868	1.88
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40,927	5.81	40,927	4.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(15,127)	(2.15)	(15,127)	(1.80)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	19,775	14.37	0	0.00	(159,535)	(22.63)	(139,760)	(16.59)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	5,808	4.22	0	0.00	183,730	26.06	189,538	22.50
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	25,583	18.59	0	0.00	24,200	3.43	49,783	5.91
20	Investment Gain from Capital and Surplus	0	0.00	1	0.00	18,442	13.40	0	0.00	197,336	27.99	215,779	25.61
21	Total Profit or Losses**	0	0.00	1	0.00	44,026	32.00	0	0.00	221,532	31.43	265,559	31.52

* (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 2025 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	11,423	73.80	0	0.00	1,264,140	105.11	1,275,563	104.71
2	Premiums Earned	0	0.00	0	0.00	15,478	100.00	0	0.00	1,202,651	100.00	1,218,129	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	5,824	37.63	0	0.00	754,979	62.78	760,803	62.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	975	6.30	0	0.00	18,565	1.54	19,540	1.60
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,536	42.23	0	0.00	31,615	2.63	38,151	3.13
7	Unpaid Losses	0	0.00	0	0.00	(7,650)	(49.42)	0	0.00	122,185	10.16	114,535	9.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	972	6.28	0	0.00	1,825	0.15	2,797	0.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	8,020	51.82	0	0.00	1,713	0.14	9,733	0.80
10	Unearned Premium Reserves	0	0.00	0	0.00	28,983	187.25	0	0.00	2,960,641	246.18	2,989,624	245.43
11	Agents Balances	42	0.00	0	0.00	3,274	21.15	0	0.00	179,742	14.95	183,058	15.03
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5,254	33.94	0	0.00	85,737	7.13	90,991	7.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	204	1.32	0	0.00	46,915	3.90	47,119	3.87
14	Other Acquisition Expenses Incurred	10	0.00	0	0.00	120	0.78	0	0.00	29,323	2.44	29,453	2.42
15	General Expenses Incurred	13	0.00	0	0.00	689	4.45	0	0.00	143,476	11.93	144,178	11.84
16	Other Income Less Other Expenses	21	0.00	0	0.00	7	0.05	0	0.00	(25,595)	(2.13)	(25,567)	(2.10)
17	Pretax Profit or Loss Excluding Investment Gain*	(3)	0.00	0	0.00	(4,117)	(26.60)	0	0.00	66,441	5.52	62,321	5.12
18	Investment Gain from Insurance Funds	(62)	0.00	0	0.00	185	1.20	0	0.00	108,411	9.01	108,534	8.91
19	Profit or Loss Excluding Investment Gain	(65)	0.00	0	0.00	(3,932)	(25.40)	0	0.00	174,849	14.54	170,852	14.03
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	885	5.72	0	0.00	140,922	11.72	141,807	11.64
21	Total Profit or Losses**	(65)	0.00	0	0.00	(3,048)	(19.69)	0	0.00	315,775	26.26	312,662	25.67

* (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, 2025**

Texas Insurance Expense Exhibit

The purpose of this report is to present Texas business by line on a statewide basis detailing profit and losses, loss adjustment, underwriting, and investment expenses. This information more reasonably presents aggregate costs in Texas by weighting expenses and expense ratios in proportion to the companies' actual Texas writing and can be used to develop elements of profitability and trend analysis to help with proper rate development. The data for this report was taken from the NAIC database using the Insurance Expense Exhibit submitted with each company's 2025 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, staff multiplied each company's Texas earned premium by the countrywide expense ratio for that expense item.

Note: The following data excludes farm mutuals, risk retention groups, and government organizations such as the Texas Medical Liability Insurance Underwriting Association, Texas Windstorm Insurance Association, and the Texas Fair Plan Association.

Total for All Property and Casualty Lines Combined
Results of Companies Writing Direct Business in Texas (Summary of Pages 87-126)
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	20,643,334,042	100.49	6,720,753,676	100.75	10,469,150,370	100.53	4,293,628,306	103.37	49,156,458,284	101.61	91,283,324,678	101.25
2	Premiums Earned	20,543,632,193	100.00	6,670,879,052	100.00	10,414,312,292	100.00	4,153,757,611	100.00	48,377,355,339	100.00	90,159,936,487	100.00
3	Dividends to Policyholders	0	0.00	79,069	0.00	356,257,765	3.42	190,354,981	4.58	206,020,375	0.43	752,712,190	0.83
4	Incurred Losses	12,997,437,069	63.27	3,370,306,671	50.52	6,665,244,036	64.00	2,252,549,184	54.23	27,669,524,670	57.20	52,955,061,630	58.73
5	Defense and Cost Containment Expenses Incurred	361,634,178	1.76	120,767,318	1.81	377,567,675	3.63	58,678,165	1.41	1,822,674,035	3.77	2,741,321,371	3.04
6	Adjusting and Other Expenses Incurred**	1,156,372,842	5.63	365,827,316	5.48	524,555,464	5.04	264,099,370	6.36	2,387,036,392	4.93	4,697,891,384	5.21
7	Unpaid Losses	9,450,656,195	46.00	1,904,495,767	28.55	7,557,467,608	72.57	1,460,702,801	35.17	40,128,635,507	82.95	60,501,957,878	67.11
8	Defense and Cost Containment Expenses Unpaid	820,761,359	4.00	114,092,681	1.71	909,013,483	8.73	120,530,839	2.90	5,060,626,774	10.46	7,025,025,136	7.79
9	Adjusting and Other Expenses Unpaid**	465,105,936	2.26	237,240,224	3.56	608,473,892	5.84	155,491,027	3.74	2,373,156,137	4.91	3,839,467,216	4.26
10	Unearned Premium Reserves	6,594,395,966	32.10	3,414,678,975	51.19	3,646,918,854	35.02	1,780,286,845	42.86	22,319,237,615	46.14	37,755,518,255	41.88
11	Agents Balances**	4,404,620,398	21.44	28,890,023	0.43	1,463,166,465	14.05	815,797,161	19.64	11,674,694,581	24.13	18,387,168,627	20.39
12	Commission and Brokerage Expenses Incurred	1,558,838,812	7.59	832,838,327	12.48	996,806,292	9.57	317,084,930	7.63	5,775,966,707	11.94	9,481,535,068	10.52
13	Taxes, Licenses, and Fees Incurred	326,139,072	1.59	122,580,365	1.84	201,706,574	1.94	68,306,303	1.64	942,613,166	1.95	1,661,345,480	1.84
14	Other Acquisition Expenses Incurred**	585,507,920	2.85	329,714,788	4.94	662,298,884	6.36	417,277,838	10.05	2,441,064,008	5.05	4,435,863,437	4.92
15	General Expenses Incurred**	590,371,919	2.87	177,719,804	2.66	562,892,587	5.40	144,597,514	3.48	2,918,719,868	6.03	4,394,301,692	4.87
16	Other Income Less Other Expenses**	103,836,986	0.51	(116,869)	(0.00)	24,881,813	0.24	(4,289,566)	(0.10)	8,280,879	0.02	132,593,243	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	3,071,167,366	14.95	1,350,928,525	20.25	91,864,828	0.88	436,519,760	10.51	4,222,016,998	8.73	9,172,497,478	10.17

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	20,692,797,209	100.48	6,720,913,255	100.75	10,469,150,368	100.53	4,293,628,307	103.37	49,238,384,975	101.60	91,414,874,114	101.24
2	Premiums Earned	20,593,095,357	100.00	6,671,045,527	100.00	10,414,312,285	100.00	4,153,757,614	100.00	48,464,785,337	100.00	90,296,996,120	100.00
3	Dividends to Policyholders	0	0.00	79,069	0.00	356,257,763	3.42	190,354,982	4.58	206,020,379	0.43	752,712,193	0.83
4	Incurred Losses	12,997,437,066	63.12	3,370,306,671	50.52	6,665,244,038	64.00	2,252,549,184	54.23	27,730,886,527	57.22	53,016,423,486	58.71
5	Defense and Cost Containment Expenses Incurred	361,634,178	1.76	120,767,323	1.81	377,567,678	3.63	58,678,167	1.41	1,824,383,212	3.76	2,743,030,558	3.04
6	Adjusting and Other Expenses Incurred**	1,156,374,132	5.62	365,824,658	5.48	524,555,281	5.04	264,099,086	6.36	2,387,054,603	4.93	4,697,907,761	5.20
7	Unpaid Losses	9,450,656,196	45.89	1,904,495,766	28.55	7,557,467,612	72.57	1,460,702,804	35.17	40,234,383,403	83.02	60,607,705,781	67.12
8	Defense and Cost Containment Expenses Unpaid	820,761,356	3.99	114,092,683	1.71	909,013,479	8.73	120,530,839	2.90	5,062,590,967	10.45	7,026,989,324	7.78
9	Adjusting and Other Expenses Unpaid**	465,104,053	2.26	237,245,265	3.56	608,474,205	5.84	155,491,061	3.74	2,376,314,391	4.90	3,842,628,975	4.26
10	Unearned Premium Reserves	6,594,395,966	32.02	3,414,763,829	51.19	3,646,918,852	35.02	1,780,286,845	42.86	22,373,161,155	46.16	37,809,526,647	41.87
11	Agents Balances**	4,404,621,504	21.39	28,924,131	0.43	1,463,166,308	14.05	815,797,226	19.64	11,682,969,853	24.11	18,395,479,022	20.37
12	Commission and Brokerage Expenses Incurred	1,606,464,656	7.80	832,856,392	12.48	996,806,288	9.57	317,084,934	7.63	5,782,642,631	11.93	9,535,854,901	10.56
13	Taxes, Licenses, and Fees Incurred	326,139,071	1.58	122,583,257	1.84	201,706,578	1.94	68,306,300	1.64	943,827,252	1.95	1,662,562,458	1.84
14	Other Acquisition Expenses Incurred**	585,508,067	2.84	329,721,843	4.94	662,299,396	6.36	417,277,816	10.05	2,442,109,867	5.04	4,436,916,988	4.91
15	General Expenses Incurred**	590,373,068	2.87	177,726,749	2.66	562,892,504	5.40	144,597,660	3.48	2,926,478,793	6.04	4,402,068,774	4.88
16	Other Income Less Other Expenses**	103,187,012	0.50	(117,843)	(0.00)	24,867,114	0.24	(4,288,998)	(0.10)	8,526,760	0.02	132,174,045	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	3,072,352,131	14.92	1,351,061,722	20.25	91,849,873	0.88	436,520,487	10.51	4,229,908,832	8.73	9,181,693,045	10.17

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	5,653,893	97.24	104,004,286	94.89	210,604,507	106.47	128,448,786	111.26	983,238,486	103.03	1,431,949,958	103.54
2	Premiums Earned	5,814,566	100.00	109,600,099	100.00	197,814,905	100.00	115,452,774	100.00	954,303,283	100.00	1,382,985,627	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	47,761	0.02	765,830	0.66	1,031	0.00	814,622	0.06
4	Incurred Losses	958,665	16.49	16,398,833	14.96	47,385,768	23.95	21,093,452	18.27	371,737,429	38.95	457,574,147	33.09
5	Defense and Cost Containment Expenses Incurred	4,250	0.07	1,118,731	1.02	(658,946)	(0.33)	25,754	0.02	11,578,466	1.21	12,068,255	0.87
6	Adjusting and Other Expenses Incurred**	24,998	0.43	3,946,076	3.60	4,476,224	2.26	15,207,152	13.17	37,959,964	3.98	61,614,413	4.46
7	Unpaid Losses	336,014	5.78	50,769,380	46.32	52,095,119	26.34	9,891,287	8.57	476,515,779	49.93	589,607,579	42.63
8	Defense and Cost Containment Expenses Unpaid	4,250	0.07	1,056,495	0.96	705,618	0.36	88,005	0.08	16,340,004	1.71	18,194,372	1.32
9	Adjusting and Other Expenses Unpaid**	6,999	0.12	1,473,028	1.34	3,231,512	1.63	1,864,733	1.62	18,814,752	1.97	25,391,025	1.84
10	Unearned Premium Reserves	325,061	5.59	52,582,135	47.98	102,126,200	51.63	65,457,040	56.70	436,397,386	45.73	656,887,822	47.50
11	Agents Balances**	282,979	4.87	21,452,411	19.57	42,796,653	21.63	20,169,413	17.47	306,706,242	32.14	391,407,698	28.30
12	Commission and Brokerage Expenses Incurred	964,713	16.59	15,246,644	13.91	3,420,798	1.73	25,464,201	22.06	98,567,686	10.33	143,664,042	10.39
13	Taxes, Licenses, and Fees Incurred	50,569	0.87	2,022,476	1.85	5,039,737	2.55	2,538,855	2.20	20,493,462	2.15	30,145,099	2.18
14	Other Acquisition Expenses Incurred**	299,978	5.16	6,690,128	6.10	14,617,588	7.39	1,654,413	1.43	53,327,377	5.59	76,589,484	5.54
15	General Expenses Incurred**	217,984	3.75	5,727,110	5.23	32,367,414	16.36	2,507,225	2.17	65,575,997	6.87	106,395,730	7.69
16	Other Income Less Other Expenses**	3,000	0.05	217,004	0.20	(639,975)	(0.32)	348,123	0.30	2,280,523	0.24	2,208,675	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	3,296,409	56.69	58,667,106	53.53	90,478,587	45.74	46,544,014	40.31	297,342,394	31.16	496,328,510	35.89

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	1,259,451	99.88	241,994,042	87.04	178,499,817	103.13	137,740,937	106.47	1,249,912,044	100.30	1,809,406,291	98.98
2	Premiums Earned	1,260,933	100.00	278,014,677	100.00	173,090,372	100.00	129,374,539	100.00	1,246,230,580	100.00	1,827,971,101	100.00
3	Dividends to Policyholders	0	0.00	2,406	0.00	10,346	0.01	5,380,437	4.16	8,737	0.00	5,401,926	0.30
4	Incurred Losses	97,417	7.73	111,681,588	40.17	105,531,520	60.97	86,739,395	67.05	419,186,396	33.64	723,236,316	39.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,345,598	0.48	(1,069,580)	(0.62)	192,721	0.15	11,507,267	0.92	11,976,006	0.66
6	Adjusting and Other Expenses Incurred**	4,000	0.32	3,857,957	1.39	5,444,787	3.15	6,408,450	4.95	37,901,161	3.04	53,616,355	2.93
7	Unpaid Losses	37,593	2.98	70,991,325	25.54	119,514,495	69.05	26,493,580	20.48	545,215,598	43.75	762,252,591	41.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,873,750	0.67	1,692,812	0.98	235,473	0.18	21,274,624	1.71	25,076,659	1.37
9	Adjusting and Other Expenses Unpaid**	1,000	0.08	3,723,540	1.34	3,328,872	1.92	1,805,258	1.40	24,285,109	1.95	33,143,778	1.81
10	Unearned Premium Reserves	29,498	2.34	131,462,088	47.29	96,230,029	55.60	70,452,506	54.46	584,756,383	46.92	882,930,504	48.30
11	Agents Balances**	20,999	1.67	41,028,949	14.76	37,259,175	21.53	22,551,598	17.43	308,875,437	24.78	409,736,158	22.41
12	Commission and Brokerage Expenses Incurred	223,728	17.74	30,794,034	11.08	6,937,189	4.01	6,411,889	4.96	119,344,395	9.58	163,711,235	8.96
13	Taxes, Licenses, and Fees Incurred	9,368	0.74	4,834,734	1.74	5,333,510	3.08	1,599,455	1.24	26,823,405	2.15	38,600,472	2.11
14	Other Acquisition Expenses Incurred**	70,996	5.63	15,937,759	5.73	13,587,719	7.85	11,978,107	9.26	81,961,990	6.58	123,536,571	6.76
15	General Expenses Incurred**	47,997	3.81	12,101,272	4.35	32,452,645	18.75	3,887,100	3.00	66,974,144	5.37	115,463,158	6.32
16	Other Income Less Other Expenses**	1,000	0.08	807,436	0.29	(579,657)	(0.33)	(25,082)	(0.02)	522,458	0.04	726,154	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	808,426	64.11	98,266,765	35.35	4,282,579	2.47	6,751,902	5.22	483,045,543	38.76	593,155,216	32.45

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	135,441,118	117.51	0	0.00	1,851,642,354	106.87	1,987,083,472	107.54
2	Premiums Earned	0	0.00	0	0.00	115,258,483	100.00	0	0.00	1,732,575,598	100.00	1,847,834,081	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	136,907,879	118.78	0	0.00	1,927,839,003	111.27	2,064,746,882	111.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	242,161	0.01	242,161	0.01
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,314,251	2.01	0	0.00	30,187,500	1.74	32,501,750	1.76
7	Unpaid Losses	0	0.00	0	0.00	39,296,667	34.09	0	0.00	635,501,280	36.68	674,797,947	36.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	656,697	0.04	656,697	0.04
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	354,221	0.31	0	0.00	4,163,705	0.24	4,517,926	0.24
10	Unearned Premium Reserves	0	0.00	0	0.00	45,410,025	39.40	0	0.00	508,091,854	29.33	553,501,879	29.95
11	Agents Balances**	0	0.00	0	0.00	(16,658,149)	(14.45)	0	0.00	67,015,900	3.87	50,357,751	2.73
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	13,489,577	11.70	0	0.00	142,323,916	8.21	155,813,493	8.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	17,628	0.02	0	0.00	523,757	0.03	541,385	0.03
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	564,538	0.49	0	0.00	(14,085,825)	(0.81)	(13,521,286)	(0.73)
15	General Expenses Incurred**	0	0.00	0	0.00	2,881,909	2.50	0	0.00	25,051,153	1.45	27,933,062	1.51
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(53,614)	(0.05)	0	0.00	91,900	0.01	38,286	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(40,970,914)	(35.55)	0	0.00	(379,414,167)	(21.90)	(420,385,080)	(22.75)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	27,865,388	96.66	0	0.00	1,917,428	104.02	417,222,427	100.09	447,005,243	99.88
2	Premiums Earned	0	0.00	28,828,671	100.00	0	0.00	1,843,409	100.00	416,852,177	100.00	447,524,257	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	8,863,576	30.75	(3,225)	0.00	704,174	38.20	115,263,363	27.65	124,827,888	27.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	29,088	0.10	0	0.00	(18)	(0.00)	1,714,042	0.41	1,743,112	0.39
6	Adjusting and Other Expenses Incurred**	0	0.00	2,099,913	7.28	0	0.00	52,813	2.86	12,759,647	3.06	14,912,373	3.33
7	Unpaid Losses	0	0.00	1,073,216	3.72	116,775	0.00	42,499	2.31	19,643,099	4.71	20,875,589	4.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	1,314	0.07	136,703	0.03	138,017	0.03
9	Adjusting and Other Expenses Unpaid**	0	0.00	88,402	0.31	0	0.00	1,073	0.06	2,684,621	0.64	2,774,096	0.62
10	Unearned Premium Reserves	0	0.00	14,455,536	50.14	0	0.00	1,001,993	54.36	226,324,380	54.29	241,781,909	54.03
11	Agents Balances**	0	0.00	(571,549,510)	(1982.57)	0	0.00	227,267	12.33	(23,522,563)	(5.64)	(594,844,806)	(132.92)
12	Commission and Brokerage Expenses Incurred	0	0.00	5,186,034	17.99	0	0.00	322,619	17.50	68,680,669	16.48	74,189,322	16.58
13	Taxes, Licenses, and Fees Incurred	71	0.00	499,080	1.73	0	0.00	36,013	1.95	6,718,914	1.61	7,254,078	1.62
14	Other Acquisition Expenses Incurred**	0	0.00	2,544,918	8.83	0	0.00	97,718	5.30	10,910,775	2.62	13,553,411	3.03
15	General Expenses Incurred**	0	0.00	5,572,299	19.33	0	0.00	9,974	0.54	14,533,389	3.49	20,115,663	4.49
16	Other Income Less Other Expenses**	0	0.00	32,214	0.11	0	0.00	(79)	(0.00)	305,321	0.07	337,456	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	(71)	0.00	4,065,976	14.10	3,225	0.00	620,036	33.64	186,576,699	44.76	191,265,866	42.74

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	897,883	90.60	1,717,904	100.00	0	0.00	27,514,944	99.91	30,130,731	99.61
2	Premiums Earned	0	0.00	991,036	100.00	1,717,904	100.00	0	0.00	27,539,730	100.00	30,248,670	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	636,694	64.25	4,746,527	276.30	0	0.00	21,297,637	77.33	26,680,858	88.21
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	111,496	0.40	111,496	0.37
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	52,732	3.07	0	0.00	802,116	2.91	854,847	2.83
7	Unpaid Losses	0	0.00	(20,176)	(2.04)	917,947	53.43	0	0.00	4,552,394	16.53	5,450,165	18.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	24,737	0.09	24,737	0.08
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	4,769	0.28	0	0.00	58,146	0.21	62,915	0.21
10	Unearned Premium Reserves	0	0.00	27,375	2.76	0	0.00	0	0.00	903,106	3.28	930,481	3.08
11	Agents Balances**	0	0.00	0	0.00	117,341	6.83	0	0.00	1,126,889	4.09	1,244,229	4.11
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	165,467	9.63	0	0.00	4,548,512	16.52	4,713,979	15.58
13	Taxes, Licenses, and Fees Incurred	0	0.00	15,419	1.56	29,607	1.72	0	0.00	348,502	1.27	393,528	1.30
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	12,942	0.75	0	0.00	206,201	0.75	219,143	0.72
15	General Expenses Incurred**	0	0.00	0	0.00	140,861	8.20	0	0.00	414,637	1.51	555,497	1.84
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(1,534)	(0.09)	0	0.00	(1,117)	(0.00)	(2,651)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	338,923	34.20	(3,431,765)	(199.76)	0	0.00	(190,488)	(0.69)	(3,283,330)	(10.85)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Private Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	154,353	101.53	454,720	178.62	0	0.00	48,311,833	99.28	48,920,906	99.70
2	Premiums Earned	0	0.00	152,030	100.00	254,581	100.00	0	0.00	48,661,968	100.00	49,068,579	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	57,254	22.49	0	0.00	(7,981,690)	(16.40)	(7,924,436)	(16.15)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,134	0.45	0	0.00	(793,041)	(1.63)	(791,907)	(1.61)
6	Adjusting and Other Expenses Incurred**	0	0.00	(246)	(0.16)	9,695	3.81	0	0.00	319,727	0.66	329,175	0.67
7	Unpaid Losses	0	0.00	0	0.00	57,479	22.58	0	0.00	10,894,850	22.39	10,952,329	22.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,175	0.46	0	0.00	656,475	1.35	657,650	1.34
9	Adjusting and Other Expenses Unpaid**	0	0.00	493	0.32	2,035	0.80	0	0.00	471,371	0.97	473,899	0.97
10	Unearned Premium Reserves	0	0.00	80,154	52.72	221,471	86.99	0	0.00	22,944,977	47.15	23,246,602	47.38
11	Agents Balances**	0	0.00	1,232	0.81	88,930	34.93	0	0.00	8,507,892	17.48	8,598,053	17.52
12	Commission and Brokerage Expenses Incurred	0	0.00	18,347	12.07	62,597	24.59	0	0.00	4,478,322	9.20	4,559,266	9.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,806	1.85	8,833	3.47	0	0.00	1,066,660	2.19	1,078,299	2.20
14	Other Acquisition Expenses Incurred**	0	0.00	2,710	1.78	12,567	4.94	0	0.00	3,441,414	7.07	3,456,692	7.04
15	General Expenses Incurred**	0	0.00	3,942	2.59	82,945	32.58	0	0.00	3,313,540	6.81	3,400,427	6.93
16	Other Income Less Other Expenses**	0	0.00	246	0.16	(598)	(0.24)	0	0.00	188,871	0.39	188,519	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	124,717	82.03	18,957	7.45	0	0.00	45,005,907	92.49	45,149,581	92.01

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	59,545,215	108.29	30,371,896	106.50	372,479,065	103.55	184,317,416	104.35	646,713,592	104.34
2	Premiums Earned	0	0.00	54,988,688	100.00	28,518,017	100.00	359,704,823	100.00	176,627,669	100.00	619,839,197	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	31,638,715	57.54	71,083,285	249.26	180,641,474	50.22	78,821,192	44.63	362,184,666	58.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,192,942	2.17	555,293	1.95	1,778,917	0.49	1,616,150	0.92	5,143,302	0.83
6	Adjusting and Other Expenses Incurred**	0	0.00	2,971,983	5.40	1,018,642	3.57	8,754,606	2.43	8,023,436	4.54	20,768,667	3.35
7	Unpaid Losses	0	0.00	5,464,752	9.94	69,680,641	244.34	68,190,378	18.96	55,259,641	31.29	198,595,412	32.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,179,066	2.14	257,401	0.90	2,750,000	0.76	3,844,789	2.18	8,031,256	1.30
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,420,992	2.58	545,057	1.91	1,347,939	0.37	3,408,987	1.93	6,722,975	1.08
10	Unearned Premium Reserves	0	0.00	29,322,308	53.32	15,465,023	54.23	187,738,195	52.19	89,453,210	50.65	321,978,736	51.95
11	Agents Balances**	0	0.00	11,163,937	20.30	6,759,858	23.70	82,924,271	23.05	40,360,223	22.85	141,208,288	22.78
12	Commission and Brokerage Expenses Incurred	0	0.00	6,601,498	12.01	5,472,623	19.19	28,332,178	7.88	35,336,303	20.01	75,742,602	12.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,078,480	1.96	482,555	1.69	3,284,428	0.91	3,287,109	1.86	8,132,572	1.31
14	Other Acquisition Expenses Incurred**	0	0.00	2,664,985	4.85	1,649,098	5.78	20,975,057	5.83	7,860,373	4.45	33,149,512	5.35
15	General Expenses Incurred**	0	0.00	1,493,992	2.72	1,537,797	5.39	11,360,489	3.16	12,814,692	7.26	27,206,970	4.39
16	Other Income Less Other Expenses**	0	0.00	(80,000)	(0.15)	23,824	0.08	547,975	0.15	122,719	0.07	614,518	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,266,094	13.21	(53,257,452)	(186.75)	105,125,649	29.23	28,991,133	16.41	88,125,424	14.22

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	5,555,953,879	101.72	892,503,930	98.60	1,659,779,222	108.37	11,679,977,430	101.73	19,788,214,461	102.11
2	Premiums Earned	0	0.00	5,462,173,714	100.00	905,146,270	100.00	1,531,580,744	100.00	11,481,020,768	100.00	19,379,921,496	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(12)	(0.00)	73,861,979	4.82	0	0.00	73,861,967	0.38
4	Incurred Losses	0	0.00	2,805,813,699	51.37	472,948,059	52.25	644,479,377	42.08	4,966,709,302	43.26	8,889,950,437	45.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	81,861,177	1.50	10,564,825	1.17	6,123,836	0.40	151,274,438	1.32	249,824,276	1.29
6	Adjusting and Other Expenses Incurred**	0	0.00	322,321,750	5.90	45,249,330	5.00	83,489,959	5.45	674,767,847	5.88	1,125,828,887	5.81
7	Unpaid Losses	0	0.00	1,268,594,726	23.23	156,418,654	17.28	284,502,535	18.58	2,451,284,558	21.35	4,160,800,473	21.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	55,094,930	1.01	10,148,827	1.12	9,433,980	0.62	122,445,872	1.07	197,123,609	1.02
9	Adjusting and Other Expenses Unpaid**	0	0.00	202,131,470	3.70	21,774,385	2.41	30,082,272	1.96	365,610,671	3.18	619,598,798	3.20
10	Unearned Premium Reserves	0	0.00	2,831,079,474	51.83	462,939,615	51.15	862,106,384	56.29	6,045,906,063	52.66	10,202,031,536	52.64
11	Agents Balances**	0	0.00	977,307,275	17.89	221,932,715	24.52	295,237,456	19.28	1,552,137,978	13.52	3,046,615,424	15.72
12	Commission and Brokerage Expenses Incurred	0	0.00	673,879,443	12.34	76,944,438	8.50	183,164,335	11.96	1,434,356,385	12.49	2,368,344,601	12.22
13	Taxes, Licenses, and Fees Incurred	13,627	0.00	101,707,998	1.86	21,727,960	2.40	29,038,069	1.90	218,810,314	1.91	371,297,968	1.92
14	Other Acquisition Expenses Incurred**	0	0.00	272,292,634	4.99	72,041,697	7.96	158,960,181	10.38	643,163,500	5.60	1,146,458,012	5.92
15	General Expenses Incurred**	0	0.00	120,163,280	2.20	69,738,019	7.70	55,213,050	3.60	466,808,835	4.07	711,923,184	3.67
16	Other Income Less Other Expenses**	0	0.00	(1,132,003)	(0.02)	7,948,924	0.88	(5,800,869)	(0.38)	16,781,766	0.15	17,797,819	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	(13,627)	0.00	1,083,001,731	19.83	143,880,879	15.90	291,449,089	19.03	2,941,911,912	25.62	4,460,229,983	23.01

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	385,264,354	104.73	223,550,285	102.83	82,412,574	94.84	3,584,505,063	102.63	4,275,732,276	102.67
2	Premiums Earned	0	0.00	367,880,923	100.00	217,387,907	100.00	86,893,107	100.00	3,492,500,163	100.00	4,164,662,100	100.00
3	Dividends to Policyholders	0	0.00	178	0.00	1,343,234	0.62	0	0.00	2,895,075	0.08	4,238,487	0.10
4	Incurred Losses	0	0.00	240,713,164	65.43	84,887,319	39.05	11,530,392	13.27	1,515,944,240	43.41	1,853,075,115	44.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	33,706,287	9.16	18,748,178	8.62	(1,044,895)	(1.20)	239,451,511	6.86	290,861,081	6.98
6	Adjusting and Other Expenses Incurred**	0	0.00	20,293,360	5.52	9,451,395	4.35	3,310,057	3.81	146,396,298	4.19	179,451,110	4.31
7	Unpaid Losses	0	0.00	257,826,872	70.08	100,524,650	46.24	58,358,859	67.16	2,717,364,505	77.81	3,134,074,886	75.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	38,387,082	10.43	30,662,640	14.11	10,896,564	12.54	666,398,191	19.08	746,344,477	17.92
9	Adjusting and Other Expenses Unpaid**	0	0.00	15,108,665	4.11	10,637,033	4.89	4,935,246	5.68	209,073,129	5.99	239,754,072	5.76
10	Unearned Premium Reserves	0	0.00	188,995,547	51.37	106,651,052	49.06	40,606,299	46.73	1,764,534,605	50.52	2,100,787,503	50.44
11	Agents Balances**	0	0.00	49,167,139	13.36	73,850,529	33.97	13,301,809	15.31	891,018,255	25.51	1,027,337,732	24.67
12	Commission and Brokerage Expenses Incurred	(268)	0.00	45,489,102	12.37	27,582,314	12.69	13,506,000	15.54	560,301,936	16.04	646,879,084	15.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	6,051,011	1.64	4,043,110	1.86	2,000,607	2.30	69,447,653	1.99	81,542,381	1.96
14	Other Acquisition Expenses Incurred**	0	0.00	13,187,687	3.58	17,190,633	7.91	8,931,816	10.28	176,716,342	5.06	216,026,478	5.19
15	General Expenses Incurred**	0	0.00	14,103,634	3.83	16,875,467	7.76	4,423,484	5.09	258,919,009	7.41	294,321,594	7.07
16	Other Income Less Other Expenses**	0	0.00	(194,365)	(0.05)	813,942	0.37	(1,208,390)	(1.39)	2,259,790	0.06	1,670,977	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	268	0.00	(5,857,866)	(1.59)	38,080,199	17.52	43,027,256	49.52	524,687,889	15.02	599,937,747	14.41

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	561,000,374	98.43	561,000,374	98.43
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	569,973,348	100.00	569,973,348	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	94,538,152	16.59	94,538,152	16.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	595,783	0.10	595,783	0.10
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,244,211	0.57	3,244,211	0.57
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	270,749,796	47.50	270,749,796	47.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,628,958	0.29	1,628,958	0.29
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	6,382,864	1.12	6,382,864	1.12
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	39,266,256	6.89	39,266,256	6.89
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,563,309	0.80	4,563,309	0.80
12	Commission and 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	9,855,524	1.73	9,855,524	1.73
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	14,032,895	2.46	14,032,895	2.46
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	67,604,035	11.86	67,604,035	11.86
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(6,628,758)	(1.16)	(6,628,758)	(1.16)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	373,473,990	65.52	373,473,990	65.52

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	391,367	96.67	1,835,083	102.32	404,464,163	100.32	406,690,613	100.32
2	Premiums Earned	0	0.00	0	0.00	404,862	100.00	1,793,468	100.00	403,192,749	100.00	405,391,079	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	17,722	0.99	0	0.00	17,722	0.00
4	Incurred Losses	0	0.00	0	0.00	(391,920)	(96.80)	938,138	52.31	180,694,546	44.82	181,240,764	44.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21,399	5.29	(138)	(0.01)	14,547,139	3.61	14,568,400	3.59
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	24,189	5.97	98,456	5.49	12,802,689	3.18	12,925,334	3.19
7	Unpaid Losses	0	0.00	0	0.00	3,997	0.99	125,830	7.02	304,316,932	75.48	304,446,759	75.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	2,265	0.13	27,268,121	6.76	27,270,386	6.73
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	60,226	14.88	12,812	0.71	12,709,213	3.15	12,782,252	3.15
10	Unearned Premium Reserves	0	0.00	0	0.00	188,478	46.55	921,918	51.40	134,607,435	33.39	135,717,831	33.48
11	Agents Balances**	0	0.00	0	0.00	39,193	9.68	457,856	25.53	84,690,991	21.01	85,188,040	21.01
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	268,437	14.97	60,726,798	15.06	60,995,235	15.05
13	Taxes, Licenses, and Fees Incurred	461	0.00	32	0.00	5,452	1.35	51,814	2.89	7,931,480	1.97	7,989,239	1.97
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	36,669	9.06	302,853	16.89	19,346,679	4.80	19,686,201	4.86
15	General Expenses Incurred**	0	0.00	0	0.00	20,403	5.04	31,043	1.73	33,027,771	8.19	33,079,216	8.16
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(70)	(0.02)	(748)	(0.04)	(944,566)	(0.23)	(945,384)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain*	(461)	0.00	(32)	0.00	688,601	170.08	84,395	4.71	73,171,082	18.15	73,943,585	18.24

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	57,155,033	108.48	167,939,820	91.62	130,262,235	102.51	108,429,466	102.72	3,057,565,555	103.72	3,521,352,109	103.07
2	Premiums Earned	52,686,647	100.00	183,305,317	100.00	127,073,876	100.00	105,561,546	100.00	2,947,841,812	100.00	3,416,469,198	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,236	0.00	1,894,802	1.79	17,627	0.00	1,914,665	0.06
4	Incurred Losses	28,387,964	53.88	57,473,402	31.35	30,074,281	23.67	48,083,606	45.55	1,335,261,907	45.30	1,499,281,160	43.88
5	Defense and Cost Containment Expenses Incurred	644,678	1.22	1,537,005	0.84	(287,993)	(0.23)	54,567	0.05	26,546,756	0.90	28,495,013	0.83
6	Adjusting and Other Expenses Incurred**	3,523,043	6.69	3,040,288	1.66	2,203,558	1.73	4,554,675	4.31	69,282,766	2.35	82,604,331	2.42
7	Unpaid Losses	10,258,574	19.47	31,175,598	17.01	14,463,361	11.38	8,918,056	8.45	442,393,314	15.01	507,208,903	14.85
8	Defense and Cost Containment Expenses Unpaid	271,390	0.52	1,353,280	0.74	338,552	0.27	35,255	0.03	34,878,444	1.18	36,876,921	1.08
9	Adjusting and Other Expenses Unpaid**	4,320,053	8.20	1,064,249	0.58	1,461,962	1.15	955,539	0.91	34,216,745	1.16	42,018,548	1.23
10	Unearned Premium Reserves	29,169,503	55.36	83,962,559	45.80	56,979,397	44.84	51,848,505	49.12	1,456,647,121	49.41	1,678,607,085	49.13
11	Agents Balances**	15,865,195	30.11	39,673,236	21.64	24,546,318	19.32	23,179,527	21.96	567,462,054	19.25	670,726,329	19.63
12	Commission and Brokerage Expenses Incurred	6,115,436	11.61	30,404,147	16.59	4,883,559	3.84	8,227,089	7.79	544,227,655	18.46	593,857,886	17.38
13	Taxes, Licenses, and Fees Incurred	1,018,215	1.93	2,601,847	1.42	2,775,241	2.18	1,346,160	1.28	60,165,517	2.04	67,906,980	1.99
14	Other Acquisition Expenses Incurred**	3,636,045	6.90	9,575,274	5.22	14,250,890	11.21	19,675,970	18.64	116,710,944	3.96	163,849,123	4.80
15	General Expenses Incurred**	1,197,015	2.27	7,028,996	3.83	22,105,178	17.40	2,397,007	2.27	197,766,701	6.71	230,494,897	6.75
16	Other Income Less Other Expenses**	(105,001)	(0.20)	(13,860)	(0.01)	361,893	0.28	(15,541)	(0.01)	(1,106,668)	(0.04)	(879,178)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	8,059,250	15.30	71,630,498	39.08	51,428,819	40.47	19,312,128	18.29	596,755,271	20.24	747,185,967	21.87

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	14,579,086	405.34	0	0.00	26,063,389	221.42	40,642,475	264.47
2	Premiums Earned	0	0.00	0	0.00	3,596,747	100.00	0	0.00	11,770,782	100.00	15,367,529	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	0	0.00	0	0.00	0	0.00	0	0.00	30,003	0.25	30,003	0.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	290	0.01	0	0.00	0	0.00	290	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,288,770	10.95	1,288,770	8.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	88,858	0.75	88,858	0.58
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	65	0.00	65	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	84,444,079	2347.79	0	0.00	220,793,031	1875.77	305,237,110	1986.25
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	896,370	7.62	896,370	5.83
12	Commission and 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	231,775	6.44	0	0.00	416,637	3.54	648,412	4.22
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	6,601,340	183.54	0	0.00	823,803	7.00	7,425,143	48.32
15	General Expenses Incurred**	0	0.00	0	0.00	4,356,783	121.13	0	0.00	13,040,376	110.79	17,397,159	113.21
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(3,918)	(0.11)	0	0.00	931,937	7.92	928,019	6.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(7,597,358)	(211.23)	0	0.00	(1,608,101)	(13.66)	(9,205,459)	(59.90)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Medical Malpractice - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	16,698	98.06	1,824,567	111.86	5,013,913	99.85	96,770,877	100.87	103,626,055	100.99
2	Premiums Earned	0	0.00	17,029	100.00	1,631,174	100.00	5,021,381	100.00	95,937,533	100.00	102,607,117	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	152	0.01	0	0.00	241,708	0.25	241,860	0.24
4	Incurred Losses	0	0.00	0	0.00	(1,224,814)	(75.09)	4,547,794	90.57	22,559,402	23.51	25,882,382	25.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(234,929)	(14.40)	(5,865,405)	(116.81)	10,536,576	10.98	4,436,242	4.32
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	104,281	6.39	378,898	7.55	5,766,601	6.01	6,249,780	6.09
7	Unpaid Losses	0	0.00	0	0.00	4,447,553	272.66	7,439,443	148.16	152,128,891	158.57	164,015,887	159.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,011,861	62.03	(3,984,543)	(79.35)	50,395,171	52.53	47,422,489	46.22
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	393,805	24.14	890,538	17.73	10,023,904	10.45	11,308,247	11.02
10	Unearned Premium Reserves	0	0.00	8,553	50.23	906,917	55.60	5,984,025	119.17	39,319,521	40.98	46,219,016	45.04
11	Agents Balances**	0	0.00	3,005	17.65	466,179	28.58	1,310,654	26.10	18,943,371	19.75	20,723,210	20.20
12	Commission and Brokerage Expenses Incurred	0	0.00	1,816	10.66	170,153	10.43	394,264	7.85	14,426,291	15.04	14,992,524	14.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	262	1.54	37,645	2.31	116,268	2.32	1,879,192	1.96	2,033,367	1.98
14	Other Acquisition Expenses Incurred**	0	0.00	1,002	5.88	94,963	5.82	92,763	1.85	5,154,247	5.37	5,342,975	5.21
15	General Expenses Incurred**	0	0.00	0	0.00	187,143	11.47	547,089	10.90	6,993,208	7.29	7,727,440	7.53
16	Other Income Less Other Expenses**	0	0.00	0	0.00	3,099	0.19	0	0.00	2,049,932	2.14	2,053,032	2.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,949	81.91	2,499,679	153.24	4,809,710	95.78	30,430,240	31.72	37,753,579	36.79

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Medical Malpractice - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	8,208,395	110.94	44,448,145	99.36	75,003,209	95.70	127,659,749	97.82
2	Premiums Earned	0	0.00	0	0.00	7,399,046	100.00	44,733,554	100.00	78,369,668	100.00	130,502,268	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	96,701	1.31	1,091,888	2.44	134,201	0.17	1,322,790	1.01
4	Incurred Losses	0	0.00	0	0.00	4,418,533	59.72	10,961,694	24.50	4,807,601	6.13	20,187,828	15.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,203,986	29.79	13,465,321	30.10	10,341,218	13.20	26,010,525	19.93
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	800,127	10.81	3,114,379	6.96	6,487,923	8.28	10,402,429	7.97
7	Unpaid Losses	0	0.00	0	0.00	9,263,029	125.19	35,657,648	79.71	98,554,993	125.76	143,475,670	109.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,957,923	53.49	35,655,008	79.71	42,229,416	53.88	81,842,347	62.71
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	1,491,133	20.15	5,423,837	12.12	9,234,303	11.78	16,149,273	12.37
10	Unearned Premium Reserves	0	0.00	0	0.00	4,176,775	56.45	21,549,765	48.17	43,149,536	55.06	68,876,076	52.78
11	Agents Balances**	0	0.00	0	0.00	2,236,384	30.23	12,666,360	28.32	17,744,306	22.64	32,647,049	25.02
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	717,757	9.70	4,398,552	9.83	7,943,048	10.14	13,059,357	10.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	176,432	2.38	1,053,089	2.35	1,362,983	1.74	2,592,504	1.99
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	395,729	5.35	943,835	2.11	4,859,793	6.20	6,199,357	4.75
15	General Expenses Incurred**	0	0.00	0	0.00	1,022,231	13.82	5,334,107	11.92	6,903,240	8.81	13,259,578	10.16
16	Other Income Less Other Expenses**	0	0.00	0	0.00	26,579	0.36	30,709	0.07	785,728	1.00	843,016	0.65
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,405,870)	(32.52)	4,401,398	9.84	36,315,389	46.34	38,310,917	29.36

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,439,097	91.36	2,881,226	96.73	878,428	102.18	20,810,147	100.01	27,008,898	98.88
2	Premiums Earned	0	0.00	2,669,738	100.00	2,978,716	100.00	859,675	100.00	20,807,911	100.00	27,316,040	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73	0.00	93,057	10.82	0	0.00	93,130	0.34
4	Incurred Losses	0	0.00	(2,534)	(0.09)	1,583	0.05	10,219	1.19	1,879,018	9.03	1,888,286	6.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	19,806	0.74	(392)	(0.01)	(319)	(0.04)	36,986	0.18	56,081	0.21
6	Adjusting and Other Expenses Incurred**	0	0.00	25,997	0.97	465	0.02	13,742	1.60	65,318	0.31	105,523	0.39
7	Unpaid Losses	0	0.00	8,378	0.31	9,536	0.32	12,829	1.49	3,054,721	14.68	3,085,464	11.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	46	0.00	932	0.03	915	0.11	215,073	1.03	216,966	0.79
9	Adjusting and Other Expenses Unpaid**	0	0.00	23,998	0.90	60	0.00	1,628	0.19	43,017	0.21	68,703	0.25
10	Unearned Premium Reserves	0	0.00	1,122,186	42.03	1,267,460	42.55	439,790	51.16	9,165,644	44.05	11,995,080	43.91
11	Agents Balances**	0	0.00	364,964	13.67	517,639	17.38	178,564	20.77	3,473,469	16.69	4,534,635	16.60
12	Commission and Brokerage Expenses Incurred	0	0.00	267,324	10.01	42,847	1.44	906	0.11	1,712,957	8.23	2,024,034	7.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	39,733	1.49	77,516	2.60	62,568	7.28	633,488	3.04	813,305	2.98
14	Other Acquisition Expenses Incurred**	0	0.00	107,989	4.04	226,916	7.62	73,550	8.56	572,820	2.75	981,275	3.59
15	General Expenses Incurred**	0	0.00	69,993	2.62	666,990	22.39	13,811	1.61	688,674	3.31	1,439,467	5.27
16	Other Income Less Other Expenses**	0	0.00	(1,000)	(0.04)	(10,788)	(0.36)	(3,102)	(0.36)	(8,724)	(0.04)	(23,613)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,140,429	80.17	1,951,930	65.53	589,040	68.52	15,209,926	73.10	19,891,326	72.82

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Comprehensive Hospital and Medical - Individual
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	162,012	89.28	162,012	89.28
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	181,458	100.00	181,458	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	3,359	0.00	0	0.00	252,978	139.41	256,337	141.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,386	1.87	3,386	1.87
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	(12,590)	(6.94)	(12,590)	(6.94)
7	Unpaid Losses	0	0.00	0	0.00	13,050	0.00	0	0.00	(332,427)	(183.20)	(319,377)	(176.01)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14	0.00	0	0.00	812,001	447.49	812,015	447.49
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	24,468	13.48	24,468	13.48
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	20,740	11.43	20,740	11.43
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	2,079,054	1145.75	2,079,054	1145.75
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	4	0.00	0	0.00	67,853	37.39	67,857	37.40
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	27	0.00	0	0.00	3,606	1.99	3,633	2.00
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	157,861	87.00	157,861	87.00
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	73,388	40.44	73,388	40.44
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(222)	(0.12)	(222)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(3,390)	0.00	0	0.00	(365,245)	(201.28)	(368,635)	(203.15)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Comprehensive Hospital and Medical - Group
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	35,677,554	100.00	0	0.00	34,009,254	102.08	69,686,808	101.00
2	Premiums Earned	0	0.00	0	0.00	35,677,554	100.00	0	0.00	33,316,565	100.00	68,994,119	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	42,476,597	119.06	0	0.00	21,707,051	65.15	64,183,648	93.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(578)	(0.00)	0	0.00	881,812	2.65	881,234	1.28
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,704,421	4.78	0	0.00	382,576	1.15	2,086,996	3.02
7	Unpaid Losses	0	0.00	0	0.00	7,740,523	21.70	0	0.00	11,576,954	34.75	19,317,477	28.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,742	0.02	0	0.00	367,393	1.10	375,135	0.54
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,583,949	21.26	0	0.00	216,407	0.65	7,800,356	11.31
10	Unearned Premium Reserves	0	0.00	0	0.00	809	0.00	0	0.00	11,948,352	35.86	11,949,161	17.32
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	14,224,204	42.69	14,224,204	20.62
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,798,756	20.41	6,798,756	9.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	651,478	1.83	0	0.00	818,543	2.46	1,470,021	2.13
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	491	0.00	0	0.00	2,399,765	7.20	2,400,256	3.48
15	General Expenses Incurred**	0	0.00	0	0.00	9,041	0.03	0	0.00	2,808,633	8.43	2,817,675	4.08
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(16,412)	(0.05)	0	0.00	76,531	0.23	60,119	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(9,180,309)	(25.73)	0	0.00	(2,404,040)	(7.22)	(11,584,349)	(16.79)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Credit Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	(65)	(5.52)	0	0.00	1,009,404	100.00	1,009,339	99.88
2	Premiums Earned	0	0.00	0	0.00	1,177	100.00	0	0.00	1,009,404	100.00	1,010,581	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	(3,392)	(288.19)	0	0.00	48,226	4.78	44,834	4.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(4)	(0.34)	0	0.00	0	0.00	(4)	(0.00)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	(504)	(42.86)	0	0.00	928	0.09	423	0.04
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	50,386	4.99	50,386	4.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	168	14.29	0	0.00	6,043	0.60	6,211	0.61
10	Unearned Premium Reserves	0	0.00	0	0.00	716	60.83	0	0.00	0	0.00	716	0.07
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	156,098	15.46	156,098	15.45
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(13)	(1.10)	0	0.00	605,643	60.00	605,630	59.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(1)	(0.08)	0	0.00	(11,314)	(1.12)	(11,315)	(1.12)
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	26,880	2.66	26,880	2.66
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	16,056	1.59	16,056	1.59
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	28,206	2.79	28,206	2.79
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	5,091	432.58	0	0.00	351,190	34.79	356,282	35.26

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	68,950,495	100.99	0	0.00	534,667,338	99.87	603,617,833	100.00
2	Premiums Earned	0	0.00	0	0.00	68,277,072	100.00	0	0.00	535,344,396	100.00	603,621,468	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	121	0.00	0	0.00	0	0.00	121	0.00
4	Incurred Losses	0	0.00	0	0.00	61,133,663	89.54	0	0.00	445,365,775	83.19	506,499,438	83.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	48,098	0.07	0	0.00	1,635,432	0.31	1,683,530	0.28
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,355,439	3.45	0	0.00	13,790,482	2.58	16,145,921	2.67
7	Unpaid Losses	0	0.00	0	0.00	105,989,430	155.23	0	0.00	310,363,697	57.97	416,353,127	68.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	128,701	0.19	0	0.00	4,039,229	0.75	4,167,930	0.69
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	9,722,280	14.24	0	0.00	9,231,487	1.72	18,953,767	3.14
10	Unearned Premium Reserves	0	0.00	0	0.00	18,408,413	26.96	0	0.00	43,814,935	8.18	62,223,348	10.31
11	Agents Balances**	0	0.00	0	0.00	6,624,580	9.70	0	0.00	108,033,886	20.18	114,658,467	19.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,953,017	10.18	0	0.00	71,214,089	13.30	78,167,106	12.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	696,542	1.02	0	0.00	11,090,074	2.07	11,786,616	1.95
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	4,804,557	7.04	0	0.00	20,162,836	3.77	24,967,394	4.14
15	General Expenses Incurred**	0	0.00	0	0.00	3,332,347	4.88	0	0.00	29,758,450	5.56	33,090,797	5.48
16	Other Income Less Other Expenses**	0	0.00	0	0.00	10,324,633	15.12	0	0.00	6,066,177	1.13	16,390,810	2.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(722,079)	(1.06)	0	0.00	(51,606,565)	(9.64)	(52,328,644)	(8.67)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,407,385	124.04	969,746,938	96.82	11,414,673	98.92	1,493,145,010	99.79	2,483,714,006	98.67
2	Premiums Earned	0	0.00	7,584,005	100.00	1,001,647,082	100.00	11,538,812	100.00	1,496,334,513	100.00	2,517,104,412	100.00
3	Dividends to Policyholders	0	0.00	76,485	1.01	349,553,652	34.90	0	0.00	8,201,693	0.55	357,831,830	14.22
4	Incurred Losses	0	0.00	1,687,561	22.25	407,830,333	40.72	5,081,171	44.04	690,068,066	46.12	1,104,667,131	43.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	236,703	3.12	51,534,691	5.14	1,295,187	11.22	103,007,862	6.88	156,074,443	6.20
6	Adjusting and Other Expenses Incurred**	0	0.00	538,000	7.09	83,118,646	8.30	527,110	4.57	81,655,896	5.46	165,839,653	6.59
7	Unpaid Losses	0	0.00	17,924,674	236.35	2,610,761,100	260.65	27,056,603	234.48	5,517,640,801	368.74	8,173,383,178	324.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,142,866	15.07	131,305,485	13.11	2,539,175	22.01	691,307,341	46.20	826,294,867	32.83
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,087,001	14.33	127,355,076	12.71	2,650,699	22.97	185,584,191	12.40	316,676,967	12.58
10	Unearned Premium Reserves	0	0.00	5,137,811	67.75	485,567,884	48.48	5,522,127	47.86	506,617,356	33.86	1,002,845,178	39.84
11	Agents Balances**	0	0.00	65,000	0.86	379,517,622	37.89	2,210,108	19.15	411,533,646	27.50	793,326,376	31.52
12	Commission and Brokerage Expenses Incurred	0	0.00	1,087,145	14.33	122,863,781	12.27	1,464,088	12.69	113,202,388	7.57	238,617,402	9.48
13	Taxes, Licenses, and Fees Incurred	1	0.00	275,499	3.63	23,149,721	2.31	292,779	2.54	60,856,437	4.07	84,574,437	3.36
14	Other Acquisition Expenses Incurred**	0	0.00	444,000	5.85	77,025,156	7.69	807,388	7.00	72,366,146	4.84	150,642,690	5.98
15	General Expenses Incurred**	0	0.00	653,000	8.61	117,987,147	11.78	827,261	7.17	116,476,969	7.78	235,944,376	9.37
16	Other Income Less Other Expenses**	0	0.00	31,000	0.41	57,167	0.01	(230,111)	(1.99)	(33,158,530)	(2.22)	(33,300,475)	(1.32)
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	2,616,611	34.50	(231,358,878)	(23.10)	1,013,717	8.79	217,340,526	14.52	(10,388,025)	(0.41)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	23,870	57.87	66,690,081	95.77	204,842,221	105.43	86,520,814	109.03	4,343,842,650	105.31	4,701,919,636	105.24
2	Premiums Earned	41,245	100.00	69,638,333	100.00	194,283,239	100.00	79,351,533	100.00	4,124,660,570	100.00	4,467,974,920	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	11,586	0.01	2,516,827	3.17	2,176,773	0.05	4,705,186	0.11
4	Incurred Losses	5,323	12.91	74,170,413	106.51	124,891,757	64.28	54,618,486	68.83	3,814,858,682	92.49	4,068,544,661	91.06
5	Defense and Cost Containment Expenses Incurred	1,021	2.48	291,857	0.42	10,805,413	5.56	4,347,764	5.48	298,203,701	7.23	313,649,756	7.02
6	Adjusting and Other Expenses Incurred**	0	0.00	7,260,737	10.43	7,576,789	3.90	4,265,503	5.38	196,080,846	4.75	215,183,875	4.82
7	Unpaid Losses	10,729	26.01	136,633,507	196.20	293,311,751	150.97	150,585,443	189.77	9,491,594,399	230.12	10,072,135,829	225.43
8	Defense and Cost Containment Expenses Unpaid	1,406	3.41	5,277,632	7.58	39,668,485	20.42	11,824,916	14.90	1,167,130,629	28.30	1,223,903,068	27.39
9	Adjusting and Other Expenses Unpaid**	1,006	2.44	6,077,652	8.73	14,248,535	7.33	5,907,170	7.44	432,864,108	10.49	459,098,472	10.28
10	Unearned Premium Reserves	13,005	31.53	33,832,004	48.58	102,253,410	52.63	42,876,974	54.03	2,662,912,347	64.56	2,841,887,740	63.61
11	Agents Balances**	7,042	17.07	(275,280,300)	(395.30)	64,929,149	33.42	13,968,536	17.60	917,233,532	22.24	720,857,958	16.13
12	Commission and Brokerage Expenses Incurred	2,645	6.41	9,172,700	13.17	21,617,945	11.13	5,644,216	7.11	487,072,044	11.81	523,509,550	11.72
13	Taxes, Licenses, and Fees Incurred	949	2.30	1,656,102	2.38	3,781,458	1.95	1,782,990	2.25	85,654,672	2.08	92,876,171	2.08
14	Other Acquisition Expenses Incurred**	2,012	4.88	2,837,504	4.07	16,487,634	8.49	9,270,176	11.68	176,434,797	4.28	205,032,124	4.59
15	General Expenses Incurred**	1,006	2.44	3,761,173	5.40	15,107,411	7.78	2,738,683	3.45	306,936,225	7.44	328,544,498	7.35
16	Other Income Less Other Expenses**	30,179	73.17	65,037	0.09	821,433	0.42	(219,776)	(0.28)	(323,574)	(0.01)	373,299	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	58,468	141.76	(29,447,117)	(42.29)	(5,175,321)	(2.66)	(6,052,888)	(7.63)	(1,243,080,744)	(30.14)	(1,283,697,602)	(28.73)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	1,083,550	111.48	304,309	95.66	10,221,792	103.41	27,236,256	101.76	1,634,105,715	97.79	1,672,951,622	97.89
2	Premiums Earned	972,011	100.00	318,109	100.00	9,885,115	100.00	26,765,544	100.00	1,671,004,297	100.00	1,708,945,076	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	4,000,000	14.94	0	0.00	4,000,001	0.23
4	Incurred Losses	87,158	8.97	(85,322)	(26.82)	3,167,746	32.05	8,651,937	32.32	833,849,626	49.90	845,671,145	49.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	(53,583)	(16.84)	440,846	4.46	8,898,730	33.25	215,635,524	12.90	224,921,517	13.16
6	Adjusting and Other Expenses Incurred**	0	0.00	(4,001)	(1.26)	664,624	6.72	183,956	0.69	64,138,907	3.84	64,983,485	3.80
7	Unpaid Losses	87,158	8.97	131,469	41.33	5,520,619	55.85	14,739,683	55.07	3,565,392,285	213.37	3,585,871,214	209.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	132,465	41.64	2,113,446	21.38	7,620,496	28.47	707,822,320	42.36	717,688,727	42.00
9	Adjusting and Other Expenses Unpaid**	0	0.00	19,007	5.97	648,779	6.56	1,375,835	5.14	149,428,526	8.94	151,472,146	8.86
10	Unearned Premium Reserves	281,037	28.91	149,726	47.07	4,819,492	48.76	13,091,593	48.91	976,253,788	58.42	994,595,636	58.20
11	Agents Balances**	0	0.00	29,010	9.12	2,963,550	29.98	2,442,986	9.13	333,271,872	19.94	338,707,419	19.82
12	Commission and Brokerage Expenses Incurred	87,656	9.02	50,695	15.94	1,679,993	17.00	309,081	1.15	268,408,177	16.06	270,535,602	15.83
13	Taxes, Licenses, and Fees Incurred	(757)	(0.08)	4,691	1.47	262,868	2.66	480,211	1.79	32,739,323	1.96	33,486,336	1.96
14	Other Acquisition Expenses Incurred**	(41,000)	(4.22)	14,005	4.40	825,828	8.35	1,270,269	4.75	82,064,679	4.91	84,133,781	4.92
15	General Expenses Incurred**	25,000	2.57	26,009	8.18	1,242,515	12.57	2,760,380	10.31	124,045,947	7.42	128,099,851	7.50
16	Other Income Less Other Expenses**	21,000	2.16	1,000	0.31	(192,517)	(1.95)	21,949	0.08	(923,509)	(0.06)	(1,072,076)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	834,954	85.90	366,616	115.25	1,408,177	14.25	232,930	0.87	49,198,606	2.94	52,041,282	3.05

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	25,228,685	99.23	25,228,685	99.23
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	25,424,232	100.00	25,424,232	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	0	0.00	0	0.00	0	0.00	4,302,625	16.92	4,302,625	16.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	417,018	1.64	417,018	1.64
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	788,148	3.10	788,148	3.10
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	307,566,459	1209.74	307,566,459	1209.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,962,888	58.85	14,962,888	58.85
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,223,136	16.61	4,223,136	16.61
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	12,184,074	47.92	12,184,074	47.92
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	6,778,224	26.66	6,778,224	26.66
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,020,890	7.95	2,020,890	7.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	463,102	1.82	463,102	1.82
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	396,543	1.56	396,543	1.56
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,258,075	12.81	3,258,075	12.81
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(36,446)	(0.14)	(36,446)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	13,741,384	54.05	13,741,384	54.05

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Products Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,828,874	50.04	19,041,516	107.38	0	0.00	236,312,077	107.54	258,182,467	106.19
2	Premiums Earned	0	0.00	5,653,556	100.00	17,732,258	100.00	0	0.00	219,736,226	100.00	243,122,040	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,397	0.02	0	0.00	0	0.00	4,397	0.00
4	Incurred Losses	0	0.00	(22,622,362)	(400.14)	7,683,849	43.33	(14,651)	0.00	46,497,862	21.16	31,544,698	12.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	(3,954,531)	(69.95)	3,472,108	19.58	(2,565)	0.00	22,473,343	10.23	21,988,355	9.04
6	Adjusting and Other Expenses Incurred**	0	0.00	(2,718,267)	(48.08)	1,438,115	8.11	0	0.00	13,191,778	6.00	11,911,626	4.90
7	Unpaid Losses	0	0.00	4,753,416	84.08	19,625,598	110.68	22,818	0.00	523,930,338	238.44	548,332,170	225.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,823,342	32.25	8,417,123	47.47	10,279	0.00	182,007,323	82.83	192,258,067	79.08
9	Adjusting and Other Expenses Unpaid**	0	0.00	624,061	11.04	1,984,903	11.19	0	0.00	62,673,978	28.52	65,282,942	26.85
10	Unearned Premium Reserves	0	0.00	1,154,191	20.42	9,171,182	51.72	0	0.00	120,832,582	54.99	131,157,955	53.95
11	Agents Balances**	0	0.00	423,042	7.48	6,379,478	35.98	0	0.00	56,762,411	25.83	63,564,931	26.15
12	Commission and Brokerage Expenses Incurred	0	0.00	291,845	5.16	2,218,606	12.51	0	0.00	28,400,681	12.92	30,911,132	12.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	140,351	2.48	357,560	2.02	0	0.00	4,757,362	2.17	5,255,273	2.16
14	Other Acquisition Expenses Incurred**	0	0.00	172,017	3.04	1,758,939	9.92	0	0.00	9,709,981	4.42	11,640,937	4.79
15	General Expenses Incurred**	0	0.00	151,015	2.67	1,299,745	7.33	0	0.00	16,975,453	7.73	18,426,213	7.58
16	Other Income Less Other Expenses**	0	0.00	2,000	0.04	28,401	0.16	0	0.00	(292,417)	(0.13)	(262,016)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	34,195,489	604.85	(472,660)	(2.67)	17,216	0.00	77,437,349	35.24	111,177,393	45.73

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Products Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	24,795,369	100.31	24,795,369	100.31
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	24,719,544	100.00	24,719,544	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	(353)	0.00	0	0.00	0	0.00	8,804,540	35.62	8,804,187	35.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	294	0.00	0	0.00	0	0.00	1,453,903	5.88	1,454,197	5.88
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	771,838	3.12	771,838	3.12
7	Unpaid Losses	0	0.00	6,852	0.00	0	0.00	0	0.00	37,184,398	150.43	37,191,250	150.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	933	0.00	0	0.00	0	0.00	9,757,840	39.47	9,758,773	39.48
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	2,521,120	10.20	2,521,120	10.20
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,879,725	39.97	9,879,725	39.97
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,790,812	19.38	4,790,812	19.38
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,755,599	15.19	3,755,599	15.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	424,442	1.72	424,442	1.72
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,100,618	4.45	1,100,618	4.45
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,050,346	8.29	2,050,346	8.29
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(590,612)	(2.39)	(590,612)	(2.39)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	59	0.00	0	0.00	0	0.00	5,767,646	23.33	5,767,705	23.33

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

**Total for Private Passenger Automobile No Fault
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	207,829,406	99.88	423,628	85.39	132,027,540	101.33	35,312,395	97.68	143,472,728	97.51	519,065,697	99.41
2	Premiums Earned	208,084,272	100.00	496,131	100.00	130,297,831	100.00	36,152,561	100.00	147,136,709	100.00	522,167,504	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	3,071,207	8.50	4,197,351	2.85	7,268,558	1.39
4	Incurred Losses	132,934,443	63.88	381,086	76.81	103,755,044	79.63	28,023,464	77.51	91,427,964	62.14	356,522,001	68.28
5	Defense and Cost Containment Expenses Incurred	(332,364)	(0.16)	(8,466)	(1.71)	9,458	0.01	2,417,861	6.69	7,561,456	5.14	9,647,945	1.85
6	Adjusting and Other Expenses Incurred**	20,047,026	9.63	31,008	6.25	5,527,298	4.24	53,681,101	148.48	26,031,147	17.69	105,317,580	20.17
7	Unpaid Losses	108,602,176	52.19	76,758	15.47	32,685,461	25.09	20,285,567	56.11	78,777,890	53.54	240,427,852	46.04
8	Defense and Cost Containment Expenses Unpaid	16,054,270	7.72	113,298	22.84	508,074	0.39	4,512,276	12.48	19,069,036	12.96	40,256,954	7.71
9	Adjusting and Other Expenses Unpaid**	6,091,008	2.93	29,008	5.85	17,039,524	13.08	23,313,338	64.49	15,997,947	10.87	62,470,825	11.96
10	Unearned Premium Reserves	61,525,555	29.57	192,461	38.79	34,925,725	26.80	8,700,867	24.07	40,070,719	27.23	145,415,327	27.85
11	Agents Balances**	41,092,054	19.75	97,026	19.56	11,416,034	8.76	6,572,197	18.18	24,741,573	16.82	83,918,883	16.07
12	Commission and Brokerage Expenses Incurred	13,588,501	6.53	49,002	9.88	12,285,704	9.43	464,129	1.28	6,837,044	4.65	33,224,380	6.36
13	Taxes, Licenses, and Fees Incurred	3,255,600	1.56	7,637	1.54	2,336,293	1.79	589,158	1.63	2,780,890	1.89	8,969,578	1.72
14	Other Acquisition Expenses Incurred**	5,437,007	2.61	34,009	6.85	7,003,466	5.37	50,960,352	140.96	18,932,120	12.87	82,366,954	15.77
15	General Expenses Incurred**	5,494,007	2.64	18,005	3.63	3,432,883	2.63	8,036,352	22.23	9,828,061	6.68	26,809,307	5.13
16	Other Income Less Other Expenses**	927,001	0.45	(3,001)	(0.60)	122,597	0.09	(188,704)	(0.52)	1,013,494	0.69	1,871,388	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	28,587,053	13.74	(19,151)	(3.86)	(3,929,717)	(3.02)	(111,279,766)	(307.81)	(19,445,829)	(13.22)	(106,087,410)	(20.32)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Other Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	10,903,996,237	101.18	19,101,889	90.02	3,344,541,330	101.51	737,357,886	99.26	4,817,362,952	98.18	19,822,360,294	100.40
2	Premiums Earned	10,777,067,061	100.00	21,218,788	100.00	3,294,857,487	100.00	742,875,964	100.00	4,906,750,712	100.00	19,742,770,012	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	46,496,883	6.26	59,090,445	1.20	105,587,328	0.53
4	Incurred Losses	7,362,012,873	68.31	11,239,461	52.97	2,687,437,546	81.56	660,163,799	88.87	3,382,170,969	68.93	14,103,024,648	71.43
5	Defense and Cost Containment Expenses Incurred	228,703,649	2.12	794,237	3.74	219,450,757	6.66	23,848,772	3.21	109,066,341	2.22	581,863,756	2.95
6	Adjusting and Other Expenses Incurred**	576,184,281	5.35	1,071,040	5.05	181,403,646	5.51	27,983,430	3.77	287,256,922	5.85	1,073,899,320	5.44
7	Unpaid Losses	7,116,859,168	66.04	23,966,767	112.95	2,991,394,151	90.79	675,919,789	90.99	3,769,562,807	76.82	14,577,702,682	73.84
8	Defense and Cost Containment Expenses Unpaid	599,823,779	5.57	2,522,014	11.89	553,947,036	16.81	36,505,289	4.91	295,298,329	6.02	1,488,096,447	7.54
9	Adjusting and Other Expenses Unpaid**	331,490,320	3.08	2,034,076	9.59	243,622,685	7.39	29,422,779	3.96	207,214,659	4.22	813,784,519	4.12
10	Unearned Premium Reserves	3,215,731,856	29.84	8,760,417	41.29	878,290,142	26.66	190,014,250	25.58	1,204,609,508	24.55	5,497,406,173	27.85
11	Agents Balances**	2,191,827,925	20.34	5,108,190	24.07	315,696,668	9.58	153,115,922	20.61	819,714,705	16.71	3,485,463,410	17.65
12	Commission and Brokerage Expenses Incurred	823,119,192	7.64	3,405,056	16.05	304,346,041	9.24	17,294,025	2.33	348,507,292	7.10	1,496,671,606	7.58
13	Taxes, Licenses, and Fees Incurred	168,010,198	1.56	341,795	1.61	59,626,506	1.81	11,040,207	1.49	88,237,732	1.80	327,256,438	1.66
14	Other Acquisition Expenses Incurred**	301,331,644	2.80	1,790,066	8.44	190,648,235	5.79	47,421,665	6.38	271,045,281	5.52	812,236,892	4.11
15	General Expenses Incurred**	315,023,853	2.92	946,035	4.46	109,397,961	3.32	16,591,206	2.23	254,470,381	5.19	696,429,436	3.53
16	Other Income Less Other Expenses**	52,675,887	0.49	2,000	0.01	4,309,349	0.13	(890,692)	(0.12)	30,686,803	0.63	86,783,348	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	1,055,357,257	9.79	1,633,098	7.70	(453,143,855)	(13.75)	(108,854,715)	(14.65)	137,592,151	2.80	632,583,936	3.20

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

**Total for Commercial Automobile No Fault
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	12,143,933	102.02	174,599	99.46	3,210,948	98.93	18,821	99.49	18,209,229	37.21	33,757,530	52.52
2	Premiums Earned	11,903,151	100.00	175,550	100.00	3,245,569	100.00	18,918	100.00	48,934,110	100.00	64,277,298	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	34	0.00	0	0.00	5,609	0.01	5,643	0.01
4	Incurred Losses	5,522,549	46.40	19,666	11.20	2,150,810	66.27	5,274	27.88	(19,032,301)	(38.89)	(11,334,002)	(17.63)
5	Defense and Cost Containment Expenses Incurred	22,823	0.19	1,051	0.60	152,338	4.69	(62)	(0.33)	(3,822,809)	(7.81)	(3,646,659)	(5.67)
6	Adjusting and Other Expenses Incurred**	1,696,879	14.26	997	0.57	174,647	5.38	648	3.43	3,912,375	8.00	5,785,547	9.00
7	Unpaid Losses	6,297,875	52.91	58,597	33.38	1,659,924	51.14	541	2.86	26,586,396	54.33	34,603,333	53.83
8	Defense and Cost Containment Expenses Unpaid	876,683	7.37	7,073	4.03	245,344	7.56	20	0.11	2,867,825	5.86	3,996,945	6.22
9	Adjusting and Other Expenses Unpaid**	1,397,900	11.74	34,911	19.89	344,249	10.61	8,768	46.35	4,671,156	9.55	6,456,983	10.05
10	Unearned Premium Reserves	5,734,925	48.18	72,562	41.33	1,282,727	39.52	7,822	41.35	7,997,481	16.34	15,095,517	23.48
11	Agents Balances**	3,815,728	32.06	3,990	2.27	3,277,083	100.97	1,568	8.29	18,135,935	37.06	25,234,304	39.26
12	Commission and Brokerage Expenses Incurred	1,106,793	9.30	25,275	14.40	384,334	11.84	0	0.00	2,586,100	5.28	4,102,502	6.38
13	Taxes, Licenses, and Fees Incurred	195,405	1.64	3,395	1.93	67,212	2.07	522	2.76	360,933	0.74	627,467	0.98
14	Other Acquisition Expenses Incurred**	178,987	1.50	2,992	1.70	606,220	18.68	2,938	15.53	4,540,387	9.28	5,331,525	8.29
15	General Expenses Incurred**	265,981	2.23	9,974	5.68	430,486	13.26	1,355	7.16	4,375,591	8.94	5,083,387	7.91
16	Other Income Less Other Expenses**	100,993	0.85	0	0.00	14,205	0.44	3,751	19.83	(1,175,015)	(2.40)	(1,056,067)	(1.64)
17	Pretax Profit or Loss Excluding Investment Gain*	3,014,727	25.33	112,199	63.91	(706,308)	(21.76)	11,994	63.40	54,833,210	112.06	57,265,820	89.09

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Other Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	1,589,353,650	102.55	38,676,144	104.03	521,294,382	101.49	17,384,033	104.30	4,212,331,277	104.66	6,379,039,486	103.86
2	Premiums Earned	1,549,788,921	100.00	37,179,354	100.00	513,645,023	100.00	16,667,858	100.00	4,024,731,838	100.00	6,142,012,994	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	38,354	0.01	0	0.00	389,938	0.01	428,292	0.01
4	Incurred Losses	1,129,405,832	72.87	19,253,488	51.79	414,787,196	80.75	21,667,593	130.00	3,731,826,939	92.72	5,316,941,048	86.57
5	Defense and Cost Containment Expenses Incurred	107,526,958	6.94	2,312,876	6.22	56,605,421	11.02	1,397,624	8.39	479,361,944	11.91	647,204,823	10.54
6	Adjusting and Other Expenses Incurred**	62,836,956	4.05	960,828	2.58	28,761,158	5.60	638,887	3.83	193,715,069	4.81	286,912,899	4.67
7	Unpaid Losses	1,859,583,155	119.99	32,247,408	86.73	594,870,643	115.81	42,994,025	257.95	6,601,483,510	164.02	9,131,178,741	148.67
8	Defense and Cost Containment Expenses Unpaid	169,335,048	10.93	3,846,126	10.34	116,554,395	22.69	1,464,208	8.78	788,516,704	19.59	1,079,716,481	17.58
9	Adjusting and Other Expenses Unpaid**	56,238,961	3.63	2,081,628	5.60	36,417,899	7.09	3,676,555	22.06	258,415,066	6.42	356,830,109	5.81
10	Unearned Premium Reserves	780,957,527	50.39	17,180,429	46.21	224,288,282	43.67	3,295,322	19.77	1,913,452,784	47.54	2,939,174,344	47.85
11	Agents Balances**	513,678,642	33.15	2,156,614	5.80	145,560,364	28.34	1,745,976	10.48	1,158,288,148	28.78	1,821,429,746	29.66
12	Commission and Brokerage Expenses Incurred	153,720,117	9.92	4,791,338	12.89	70,549,073	13.73	1,985,363	11.91	471,208,110	11.71	702,254,001	11.43
13	Taxes, Licenses, and Fees Incurred	26,563,365	1.71	660,879	1.78	10,533,755	2.05	249,985	1.50	81,096,880	2.01	119,104,864	1.94
14	Other Acquisition Expenses Incurred**	28,357,980	1.83	1,200,785	3.23	39,280,534	7.65	1,786,115	10.72	157,082,216	3.90	227,707,631	3.71
15	General Expenses Incurred**	39,970,972	2.58	1,453,740	3.91	26,527,790	5.16	1,070,439	6.42	239,612,549	5.95	308,635,490	5.02
16	Other Income Less Other Expenses**	11,911,992	0.77	8,998	0.02	546,515	0.11	1,717,954	10.31	1,538,795	0.04	15,724,254	0.26
17	Pretax Profit or Loss Excluding Investment Gain*	13,318,732	0.86	6,554,418	17.63	(132,891,744)	(25.87)	(10,410,194)	(62.46)	(1,328,023,012)	(33.00)	(1,451,451,800)	(23.63)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	7,453,229,518	99.44	20,291,464	91.20	3,036,812,191	98.73	826,289,020	97.41	3,953,129,236	96.78	15,289,751,429	98.48
2	Premiums Earned	7,495,474,859	100.00	22,248,255	100.00	3,075,793,508	100.00	848,290,215	100.00	4,084,479,340	100.00	15,526,286,177	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	51,164,349	6.03	65,190,673	1.60	116,355,022	0.75
4	Incurred Losses	4,149,359,200	55.36	7,240,340	32.54	1,747,692,174	56.82	456,552,876	53.82	1,927,559,425	47.19	8,288,404,015	53.38
5	Defense and Cost Containment Expenses Incurred	22,064,971	0.29	196,469	0.88	2,533,011	0.08	1,568,809	0.18	15,264,104	0.37	41,627,364	0.27
6	Adjusting and Other Expenses Incurred**	470,173,365	6.27	791,973	3.56	159,655,363	5.19	57,844,299	6.82	240,184,441	5.88	928,649,442	5.98
7	Unpaid Losses	319,215,137	4.26	237,928	1.07	266,485,219	8.66	27,468,638	3.24	147,445,415	3.61	760,852,337	4.90
8	Defense and Cost Containment Expenses Unpaid	30,843,513	0.41	47,751	0.21	3,429,258	0.11	849,509	0.10	7,814,870	0.19	42,984,901	0.28
9	Adjusting and Other Expenses Unpaid**	60,242,395	0.80	123,996	0.56	137,457,008	4.47	15,369,434	1.81	55,703,947	1.36	268,896,780	1.73
10	Unearned Premium Reserves	2,312,906,934	30.86	9,265,756	41.65	782,131,884	25.43	206,183,117	24.31	1,046,100,316	25.61	4,356,588,007	28.06
11	Agents Balances**	1,466,666,264	19.57	5,347,821	24.04	287,310,926	9.34	170,459,120	20.09	614,021,528	15.03	2,543,805,660	16.38
12	Commission and Brokerage Expenses Incurred	518,857,867	6.92	3,861,645	17.36	275,892,512	8.97	18,275,769	2.15	272,868,656	6.68	1,089,756,449	7.02
13	Taxes, Licenses, and Fees Incurred	120,352,915	1.61	366,349	1.65	54,012,391	1.76	12,624,171	1.49	73,071,891	1.79	260,427,717	1.68
14	Other Acquisition Expenses Incurred**	225,927,620	3.01	1,820,939	8.18	177,779,736	5.78	88,045,210	10.38	251,050,826	6.15	744,624,331	4.80
15	General Expenses Incurred**	214,168,971	2.86	977,967	4.40	96,094,711	3.12	22,529,214	2.66	214,740,551	5.26	548,511,414	3.53
16	Other Income Less Other Expenses**	34,665,240	0.46	48,998	0.22	602,896	0.02	194,003	0.02	12,360,500	0.30	47,871,637	0.31
17	Pretax Profit or Loss Excluding Investment Gain*	1,809,235,190	24.14	7,041,571	31.65	562,736,505	18.30	139,879,521	16.49	1,036,909,273	25.39	3,555,802,060	22.90

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

**Total for Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	406,201,783	93.21	9,354,467	103.67	155,847,106	99.09	8,573,413	93.53	879,972,566	100.66	1,459,949,335	98.28
2	Premiums Earned	435,788,765	100.00	9,023,083	100.00	157,278,597	100.00	9,166,385	100.00	874,230,528	100.00	1,485,487,358	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,657	0.00	0	0.00	358,059	0.04	365,716	0.02
4	Incurred Losses	188,416,117	43.24	3,834,456	42.50	72,595,828	46.16	7,596,459	82.87	503,638,796	57.61	776,081,656	52.24
5	Defense and Cost Containment Expenses Incurred	2,994,826	0.69	113,284	1.26	1,625,762	1.03	168,153	1.83	15,582,093	1.78	20,484,118	1.38
6	Adjusting and Other Expenses Incurred**	24,943,987	5.72	368,446	4.08	10,535,382	6.70	267,525	2.92	46,430,463	5.31	82,545,802	5.56
7	Unpaid Losses	29,207,486	6.70	572,980	6.35	15,152,389	9.63	1,996,274	21.78	200,659,919	22.95	247,589,048	16.67
8	Defense and Cost Containment Expenses Unpaid	3,547,489	0.81	75,938	0.84	1,760,807	1.12	78,251	0.85	22,176,845	2.54	27,639,330	1.86
9	Adjusting and Other Expenses Unpaid**	5,879,997	1.35	204,372	2.26	3,308,836	2.10	433,051	4.72	20,915,123	2.39	30,741,379	2.07
10	Unearned Premium Reserves	186,829,486	42.87	3,724,705	41.28	63,350,986	40.28	2,421,118	26.41	328,577,785	37.58	584,904,080	39.37
11	Agents Balances**	123,746,933	28.40	328,147	3.64	43,763,215	27.83	1,494,620	16.31	242,214,446	27.71	411,547,360	27.70
12	Commission and Brokerage Expenses Incurred	40,529,198	9.30	1,419,812	15.74	20,336,976	12.93	1,153,862	12.59	110,405,077	12.63	173,844,925	11.70
13	Taxes, Licenses, and Fees Incurred	6,606,196	1.52	159,620	1.77	3,169,261	2.02	115,938	1.26	17,830,532	2.04	27,881,547	1.88
14	Other Acquisition Expenses Incurred**	6,888,996	1.58	163,114	1.81	12,778,631	8.12	790,668	8.63	37,257,859	4.26	57,879,269	3.90
15	General Expenses Incurred**	9,906,995	2.27	376,122	4.17	7,993,508	5.08	868,322	9.47	59,987,857	6.86	79,132,804	5.33
16	Other Income Less Other Expenses**	3,234,998	0.74	959	0.01	412,359	0.26	403,108	4.40	302,421	0.03	4,353,846	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	158,737,449	36.43	2,589,189	28.70	28,647,951	18.21	(1,391,434)	(15.18)	83,042,213	9.50	271,625,368	18.29

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Aircraft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	336,238,329	106.11	336,238,329	106.11
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	316,872,247	100.00	316,872,247	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	28,912	0.01	28,912	0.01
4	Incurred Losses	0	0.00	0	0.00	(57,615)	0.00	0	0.00	297,292,864	93.82	297,235,249	93.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(770)	0.00	0	0.00	34,081,775	10.76	34,081,005	10.76
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	6,262,005	1.98	6,262,005	1.98
7	Unpaid Losses	0	0.00	0	0.00	155,017	0.00	0	0.00	374,816,081	118.29	374,971,098	118.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,090	0.00	0	0.00	40,548,907	12.80	40,550,997	12.80
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	11,562,728	3.65	11,562,728	3.65
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	140,305,178	44.28	140,305,178	44.28
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	55,070,303	17.38	55,070,303	17.38
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	48,943,960	15.45	48,943,960	15.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,848,752	2.16	6,848,752	2.16
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	8,987,574	2.84	8,987,574	2.84
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	15,111,545	4.77	15,111,545	4.77
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(1,003,273)	(0.32)	(1,003,273)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	58,385	0.00	0	0.00	(101,688,412)	(32.09)	(101,630,027)	(32.07)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	869,938	123.40	48,108	90.16	97,031,302	102.17	97,949,348	102.32
2	Premiums Earned	0	0.00	0	0.00	704,949	100.00	53,359	100.00	94,972,315	100.00	95,730,623	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	188	0.03	0	0.00	0	0.00	188	0.00
4	Incurred Losses	0	0.00	3,080	0.00	287,921	40.84	(32)	(0.06)	46,927,607	49.41	47,218,576	49.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,456	0.00	16,399	2.33	0	0.00	1,774,112	1.87	1,791,967	1.87
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	15,692	2.23	3,287	6.16	3,431,055	3.61	3,450,033	3.60
7	Unpaid Losses	0	0.00	11,994	0.00	244,912	34.74	329	0.62	105,014,130	110.57	105,271,365	109.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	15,300	0.00	1,722	0.24	0	0.00	8,740,836	9.20	8,757,858	9.15
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	6,791	0.96	3,557	6.67	5,734,422	6.04	5,744,771	6.00
10	Unearned Premium Reserves	0	0.00	0	0.00	531,464	75.39	16,357	30.65	61,711,232	64.98	62,259,053	65.04
11	Agents Balances**	0	0.00	0	0.00	219,052	31.07	2,320	4.35	16,952,106	17.85	17,173,478	17.94
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	129,408	18.36	0	0.00	15,867,005	16.71	15,996,413	16.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	16,365	2.32	1,101	2.06	1,878,205	1.98	1,895,671	1.98
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	75,928	10.77	14,770	27.68	5,556,919	5.85	5,647,618	5.90
15	General Expenses Incurred**	0	0.00	0	0.00	40,748	5.78	2,745	5.14	8,508,604	8.96	8,552,098	8.93
16	Other Income Less Other Expenses**	0	0.00	0	0.00	1,223	0.17	77	0.14	(104,540)	(0.11)	(103,240)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,536)	0.00	123,524	17.52	31,565	59.16	10,924,267	11.50	11,074,820	11.57

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	54,634,849	103.53	5,000	100.00	1,271,887,092	107.58	1,326,526,941	107.41
2	Premiums Earned	0	0.00	0	0.00	52,771,042	100.00	5,000	100.00	1,182,265,483	100.00	1,235,041,525	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,137,866	9.74	0	0.00	62,910,579	5.32	68,048,445	5.51
4	Incurred Losses	0	0.00	0	0.00	7,663,265	14.52	0	0.00	277,192,563	23.45	284,855,828	23.06
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,311,906	2.49	0	0.00	34,068,893	2.88	35,380,799	2.86
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,460,451	2.77	0	0.00	29,087,283	2.46	30,547,734	2.47
7	Unpaid Losses	0	0.00	0	0.00	18,139,171	34.37	0	0.00	518,449,067	43.85	536,588,238	43.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,005,054	3.80	0	0.00	100,557,851	8.51	102,562,905	8.30
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	793,755	1.50	0	0.00	36,107,688	3.05	36,901,443	2.99
10	Unearned Premium Reserves	0	0.00	0	0.00	26,830,578	50.84	0	0.00	771,980,326	65.30	798,810,904	64.68
11	Agents Balances**	0	0.00	0	0.00	11,380,822	21.57	625	12.50	196,342,874	16.61	207,724,321	16.82
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	16,854,273	31.94	0	0.00	312,122,505	26.40	328,976,778	26.64
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,002,171	1.90	0	0.00	27,362,322	2.31	28,364,493	2.30
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	8,275,106	15.68	0	0.00	83,911,516	7.10	92,186,622	7.46
15	General Expenses Incurred**	0	0.00	0	0.00	4,751,317	9.00	625	12.50	108,169,826	9.15	112,921,768	9.14
16	Other Income Less Other Expenses**	0	0.00	0	0.00	245,371	0.46	(2,718,750)	(54375.00)	(5,226,480)	(0.44)	(7,699,859)	(0.62)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	6,560,058	12.43	(2,714,375)	(54287.50)	242,213,516	20.49	246,059,199	19.92

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	2,862,359	99.88	5,623	17.92	250,474	122.68	53,078	103.22	43,983,977	104.90	47,155,511	104.60
2	Premiums Earned	2,865,827	100.00	31,385	100.00	204,169	100.00	51,422	100.00	41,930,997	100.00	45,083,800	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	34	0.02	0	0.00	0	0.00	34	0.00
4	Incurred Losses	14,770	0.52	(12,651)	(40.31)	40,345	19.76	473,409	920.64	7,788,197	18.57	8,304,070	18.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	(457)	(1.46)	573	0.28	7,740	15.05	352,294	0.84	360,150	0.80
6	Adjusting and Other Expenses Incurred**	9,999	0.35	(1,012)	(3.23)	1,947	0.95	3,188	6.20	2,482,790	5.92	2,496,912	5.54
7	Unpaid Losses	5,255	0.18	12,377	39.44	(29,001)	(14.20)	0	0.00	26,227,993	62.55	26,216,624	58.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	87	0.28	3,059	1.50	11,611	22.58	2,619,004	6.25	2,633,761	5.84
9	Adjusting and Other Expenses Unpaid**	3,000	0.10	1,012	3.23	509	0.25	69	0.13	5,234,620	12.48	5,239,211	11.62
10	Unearned Premium Reserves	67,040	2.34	2,488	7.93	137,997	67.59	19,477	37.88	23,500,911	56.05	23,727,913	52.63
11	Agents Balances**	48,997	1.71	0	0.00	41,301	20.23	4,020	7.82	7,817,387	18.64	7,911,704	17.55
12	Commission and Brokerage Expenses Incurred	508,428	17.74	1,467	4.67	27,866	13.65	0	0.00	7,590,525	18.10	8,128,286	18.03
13	Taxes, Licenses, and Fees Incurred	21,290	0.74	384	1.22	5,153	2.52	1,215	2.36	859,144	2.05	887,186	1.97
14	Other Acquisition Expenses Incurred**	161,990	5.65	0	0.00	7,547	3.70	28,968	56.33	2,016,084	4.81	2,214,590	4.91
15	General Expenses Incurred**	107,993	3.77	0	0.00	21,422	10.49	2,841	5.53	2,928,550	6.98	3,060,807	6.79
16	Other Income Less Other Expenses**	0	0.00	0	0.00	226	0.11	0	0.00	(35,995)	(0.09)	(35,769)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	2,041,356	71.23	43,654	139.09	99,507	48.74	(465,939)	(906.11)	17,877,418	42.64	19,595,996	43.47

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	4,049,521	85.66	79,890,108	105.48	31,762	3113.92	130,114,888	99.33	214,086,279	101.24
2	Premiums Earned	0	0.00	4,727,445	100.00	75,737,760	100.00	1,020	100.00	130,993,011	100.00	211,459,236	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,384	0.00	0	0.00	215	0.00	3,599	0.00
4	Incurred Losses	0	0.00	222,849	4.71	25,285,561	33.39	(316)	(30.98)	115,006,728	87.80	140,514,822	66.45
5	Defense and Cost Containment Expenses Incurred	0	0.00	25,494	0.54	(280,729)	(0.37)	(189)	(18.53)	1,765,325	1.35	1,509,901	0.71
6	Adjusting and Other Expenses Incurred**	0	0.00	59,006	1.25	517,691	0.68	0	0.00	2,683,031	2.05	3,259,728	1.54
7	Unpaid Losses	0	0.00	1,712,581	36.23	26,937,748	35.57	147	14.41	148,806,405	113.60	177,456,881	83.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	143,207	3.03	137,907	0.18	573	56.18	3,159,368	2.41	3,441,055	1.63
9	Adjusting and Other Expenses Unpaid**	0	0.00	151,014	3.19	1,073,382	1.42	4	0.40	2,396,551	1.83	3,620,951	1.71
10	Unearned Premium Reserves	0	0.00	1,886,123	39.90	37,920,642	50.07	31,401	3078.53	58,635,657	44.76	98,473,823	46.57
11	Agents Balances**	0	0.00	586,055	12.40	14,191,098	18.74	133	13.04	28,101,151	21.45	42,878,437	20.28
12	Commission and Brokerage Expenses Incurred	0	0.00	571,914	12.10	777,453	1.03	3,927	385.00	14,441,014	11.02	15,794,308	7.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	80,462	1.70	2,050,813	2.71	700	68.63	2,771,503	2.12	4,903,478	2.32
14	Other Acquisition Expenses Incurred**	0	0.00	518,049	10.96	5,533,461	7.31	129	12.65	8,087,788	6.17	14,139,427	6.69
15	General Expenses Incurred**	0	0.00	299,028	6.33	16,681,337	22.03	173	17.00	11,767,528	8.98	28,748,067	13.60
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(400,748)	(0.53)	8	0.79	1,166,372	0.89	765,632	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,950,644	62.42	24,768,042	32.70	(3,396)	(332.97)	(24,363,750)	(18.60)	3,351,539	1.58

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 Annual Statement

		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
Texas Direct Business													
1	Premiums Written	0	0.00	3,370,677	85.05	0	0.00	0	0.00	442,028,097	113.58	445,398,774	113.30
2	Premiums Earned	0	0.00	3,963,136	100.00	0	0.00	0	0.00	389,162,763	100.00	393,125,899	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1,757,822	44.35	0	0.00	0	0.00	197,280,358	50.69	199,038,180	50.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,305,119	1.11	4,305,119	1.10
6	Adjusting and Other Expenses Incurred**	0	0.00	26,671	0.67	0	0.00	0	0.00	237,198	0.06	263,869	0.07
7	Unpaid Losses	0	0.00	264,388	6.67	0	0.00	0	0.00	137,522,335	35.34	137,786,723	35.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,527,892	0.65	2,527,892	0.64
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,604,910	1.18	4,604,910	1.17
10	Unearned Premium Reserves	0	0.00	222,387	5.61	0	0.00	0	0.00	234,130,141	60.16	234,352,528	59.61
11	Agents Balances**	0	0.00	2,677	0.07	0	0.00	0	0.00	4,427,118,660	1137.60	4,427,121,337	1126.13
12	Commission and Brokerage Expenses Incurred	0	0.00	222,044	5.60	0	0.00	0	0.00	81,136,167	20.85	81,358,211	20.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	29,323	0.74	0	0.00	0	0.00	8,632,804	2.22	8,662,127	2.20
14	Other Acquisition Expenses Incurred**	0	0.00	31,306	0.79	0	0.00	0	0.00	24,335,334	6.25	24,366,639	6.20
15	General Expenses Incurred**	0	0.00	2,060	0.05	0	0.00	0	0.00	36,687,132	9.43	36,689,191	9.33
16	Other Income Less Other Expenses**	0	0.00	4,119	0.10	0	0.00	0	0.00	3,369,631	0.87	3,373,750	0.86
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,898,030	47.89	0	0.00	0	0.00	39,918,282	10.26	41,816,312	10.64

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for International
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	29,808	67.56	29,808	67.56
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	44,121	100.00	44,121	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	171,749	389.27	171,749	389.27
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(38,444)	(87.13)	(38,444)	(87.13)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	551	1.25	551	1.25
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,395	9.96	4,395	9.96
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	419,506	950.81	419,506	950.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	12,058	27.33	12,058	27.33
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	(1,541)	(3.49)	(1,541)	(3.49)
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	25,965	58.85	25,965	58.85
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	13,305	30.16	13,305	30.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	83,150	188.46	83,150	188.46
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	28,095	63.68	28,095	63.68
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,779	10.83	4,779	10.83
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	46,240	104.80	46,240	104.80
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	112	0.25	112	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(256,282)	(580.86)	(256,282)	(580.86)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).

Total for Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2025 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	2,541,359	134.90	0	0.00	0	0.00	0	0.00	215,069,578	71.95	217,610,937	72.34
2	Premiums Earned	1,883,935	100.00	0	0.00	0	0.00	0	0.00	298,914,221	100.00	300,798,156	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	234,758	12.46	0	0.00	0	0.00	0	0.00	196,140,073	65.62	196,374,831	65.28
5	Defense and Cost Containment Expenses Incurred	3,366	0.18	0	0.00	0	0.00	0	0.00	293,908	0.10	297,274	0.10
6	Adjusting and Other Expenses Incurred**	28,999	1.54	0	0.00	0	0.00	0	0.00	3,429,776	1.15	3,458,775	1.15
7	Unpaid Losses	155,875	8.27	0	0.00	0	0.00	0	0.00	39,177,642	13.11	39,333,517	13.08
8	Defense and Cost Containment Expenses Unpaid	3,531	0.19	0	0.00	0	0.00	0	0.00	28,152	0.01	31,683	0.01
9	Adjusting and Other Expenses Unpaid**	9,000	0.48	0	0.00	0	0.00	0	0.00	403,285	0.13	412,285	0.14
10	Unearned Premium Reserves	824,539	43.77	0	0.00	0	0.00	0	0.00	521,415,205	174.44	522,239,744	173.62
11	Agents Balances**	564,981	29.99	0	0.00	0	0.00	0	0.00	22,059,865	7.38	22,624,845	7.52
12	Commission and Brokerage Expenses Incurred	14,806	0.79	0	0.00	0	0.00	0	0.00	4,849,109	1.62	4,863,915	1.62
13	Taxes, Licenses, and Fees Incurred	41,599	2.21	0	0.00	0	0.00	0	0.00	4,292,639	1.44	4,334,238	1.44
14	Other Acquisition Expenses Incurred**	5,000	0.27	0	0.00	0	0.00	0	0.00	3,996,865	1.34	4,001,865	1.33
15	General Expenses Incurred**	30,999	1.65	0	0.00	0	0.00	0	0.00	16,238,461	5.43	16,269,460	5.41
16	Other Income Less Other Expenses**	19,999	1.06	0	0.00	0	0.00	0	0.00	279,256	0.09	299,255	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	1,544,408	81.98	0	0.00	0	0.00	0	0.00	69,952,646	23.40	71,497,053	23.77

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion (Texas premiums earned * countrywide ratio = Texas portion).



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