

2015

STATE OF TEXAS

Insurance Expense Exhibits

Countrywide Results of all Companies Writing Business in Texas

*Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2015*



TEXAS DEPARTMENT OF INSURANCE

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Texas Department of Insurance
Property and Casualty Actuarial Office
Data Services (512) 676-6690

INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS DATA REPORT IS TO PROVIDE INFORMATION BY LINE OF BUSINESS ON A COUNTRY WIDE BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENTS, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION IS USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2015 ANNUAL STATEMENT.

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

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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, 2015*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-35) - Direct Business
Source: NAIC 2015 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	8,282,207	104.30	4,654,981	96.10	57,572,408	100.83	17,559,208	102.30	353,388,556	101.88	441,457,360	101.74
2	Premiums Earned	7,940,835	100.00	4,844,043	100.00	57,096,279	100.00	17,164,704	100.00	346,869,722	100.00	433,915,583	100.00
3	Dividends to Policyholders	0	0.00	169	0.00	236,242	0.41	1,116,528	6.50	679,373	0.20	2,032,312	0.47
4	Incurred Losses	5,599,041	70.51	2,315,731	47.81	35,940,182	62.95	10,532,307	61.36	196,431,875	56.63	250,819,136	57.80
5	Defense and Cost Containment Expenses Incurred	134,984	1.70	105,729	2.18	1,809,078	3.17	560,310	3.26	16,137,966	4.65	18,748,067	4.32
6	Unallocated LAE* Incurred	575,296	7.24	386,769	7.98	6,009,404	10.53	1,184,277	6.90	21,332,754	6.15	29,488,500	6.80
7	Unpaid Losses	2,602,605	32.77	1,311,733	27.08	42,723,570	74.83	8,825,128	51.41	359,971,461	103.78	415,434,497	95.74
8	Defense and Cost Containment Expenses Unpaid	274,848	3.46	178,454	3.68	5,488,135	9.61	1,431,557	8.34	52,895,789	15.25	60,268,783	13.89
9	Unallocated LAE* Unpaid	938,397	11.82	242,119	5.00	5,252,571	9.20	760,413	4.43	20,075,711	5.79	27,269,211	6.28
10	Unearned Premium Reserves	2,797,120	35.22	2,526,681	52.16	20,729,359	36.31	7,633,818	44.47	161,437,739	46.54	195,124,717	44.97
11	Agents Balances	1,631,549	20.55	792,093	16.35	10,205,053	17.87	3,053,575	17.79	157,153,746	45.31	172,836,016	39.83
12	Commission & Brokerage Expenses Incurred	838,983	10.57	684,860	14.14	5,514,695	9.66	1,058,104	6.16	39,905,150	11.50	48,001,792	11.06
13	Taxes, Licenses and Fees Incurred	143,719	1.81	101,658	2.10	1,298,065	2.27	402,670	2.35	8,821,293	2.54	10,767,405	2.48
14	Other Acquisition Expenses Incurred	659,998	8.31	356,847	7.37	5,740,201	10.05	1,862,847	10.85	22,847,231	6.59	31,467,124	7.25
15	General Expenses Incurred	252,430	3.18	181,104	3.74	3,133,234	5.49	679,103	3.96	22,010,276	6.35	26,256,147	6.05
16	Other Income Less Other Expenses	21,354	0.27	363,919	7.51	(618,283)	(1.08)	18,603	0.11	(1,178,860)	(0.34)	(1,393,267)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain**	(242,253)	(3.05)	1,075,104	22.19	(3,203,143)	(5.61)	(212,851)	(1.24)	17,524,911	5.05	14,941,768	3.44

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

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

Total For All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	8,319,166	104.28	4,658,783	96.12	57,578,723	100.83	17,559,210	102.30	354,347,580	101.88	442,463,462	101.74
2	Premiums Earned	7,977,787	100.00	4,847,009	100.00	57,105,226	100.00	17,164,701	100.00	347,811,505	100.00	434,906,228	100.00
3	Dividends to Policyholders	0	0.00	170	0.00	236,242	0.41	1,116,528	6.50	679,376	0.20	2,032,316	0.47
4	Incurred Losses	5,599,034	70.18	2,318,183	47.83	35,925,400	62.91	10,532,311	61.36	196,934,106	56.62	251,309,034	57.78
5	Defense and Cost Containment Expenses Incurred	134,980	1.69	105,696	2.18	1,809,081	3.17	560,314	3.26	16,166,873	4.65	18,776,944	4.32
6	Unallocated LAE* Incurred	575,294	7.21	386,769	7.98	6,009,579	10.52	1,184,279	6.90	21,361,814	6.14	29,517,735	6.79
7	Unpaid Losses	2,602,607	32.62	1,312,017	27.07	42,724,658	74.82	8,825,131	51.41	360,528,464	103.66	415,992,877	95.65
8	Defense and Cost Containment Expenses Unpaid	274,846	3.45	178,485	3.68	5,488,142	9.61	1,431,558	8.34	52,950,510	15.22	60,323,541	13.87
9	Unallocated LAE* Unpaid	938,398	11.76	242,171	5.00	5,252,576	9.20	760,415	4.43	20,121,376	5.79	27,314,936	6.28
10	Unearned Premium Reserves	2,797,123	35.06	2,529,547	52.19	20,729,373	36.30	7,633,821	44.47	162,142,222	46.62	195,832,086	45.03
11	Agents Balances	1,631,549	20.45	792,168	16.34	10,205,469	17.87	3,053,575	17.79	157,241,819	45.21	172,924,580	39.76
12	Commission & Brokerage Expenses Incurred	838,983	10.52	685,573	14.14	5,516,600	9.66	1,058,104	6.16	40,022,440	11.51	48,121,700	11.06
13	Taxes, Licenses and Fees Incurred	143,717	1.80	101,738	2.10	1,298,160	2.27	402,673	2.35	8,848,339	2.54	10,794,627	2.48
14	Other Acquisition Expenses Incurred	659,998	8.27	356,879	7.36	5,740,201	10.05	1,862,846	10.85	22,884,302	6.58	31,504,226	7.24
15	General Expenses Incurred	252,434	3.16	181,121	3.74	3,133,242	5.49	679,099	3.96	22,167,011	6.37	26,412,907	6.07
16	Other Income Less Other Expenses	21,340	0.27	363,925	7.51	(631,622)	(1.11)	18,594	0.11	(1,017,990)	(0.29)	(1,245,753)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain**	(205,311)	(2.57)	1,074,803	22.17	(3,194,891)	(5.59)	(212,855)	(1.24)	17,729,275	5.10	15,191,021	3.49

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

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

Total For Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutuals		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,927	99.94	129,388	98.27	855,791	98.61	266,355	93.35	5,884,233	101.35	7,147,694	100.63
2	Premiums Earned	11,934	100.00	131,668	100.00	867,897	100.00	285,337	100.00	5,806,061	100.00	7,102,897	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,451	0.74	17,929	6.28	(387)	(0.01)	23,993	0.34
4	Incurred Losses	3,037	25.45	46,125	35.03	654,979	75.47	99,091	34.73	2,414,646	41.59	3,217,878	45.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	961	0.73	3,521	0.41	1,097	0.38	72,028	1.24	77,607	1.09
6	Unallocated LAE* Incurred	182	1.53	3,842	2.92	36,720	4.23	6,423	2.25	172,533	2.97	219,700	3.09
7	Unpaid Losses	748	6.27	24,658	18.73	369,940	42.62	29,098	10.20	2,134,725	36.77	2,559,169	36.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	966	0.73	9,884	1.14	1,419	0.50	90,364	1.56	102,633	1.44
9	Unallocated LAE* Unpaid	127	1.06	1,012	0.77	32,266	3.72	2,485	0.87	93,966	1.62	129,856	1.83
10	Unearned Premium Reserves	181	1.52	60,237	45.75	454,048	52.32	131,603	46.12	2,706,601	46.62	3,352,670	47.20
11	Agents Balances	194	1.63	19,033	14.46	211,152	24.33	42,600	14.93	1,502,772	25.88	1,775,751	25.00
12	Commission & Brokerage Expenses Incurred	2,195	18.39	22,121	16.80	65,770	7.58	23,031	8.07	773,426	13.32	886,543	12.48
13	Taxes, Licenses and Fees Incurred	55	0.46	2,874	2.18	22,954	2.64	6,168	2.16	163,872	2.82	195,923	2.76
14	Other Acquisition Expenses Incurred	1,709	14.32	3,614	2.74	73,903	8.52	30,274	10.61	349,379	6.02	458,879	6.46
15	General Expenses Incurred	667	5.59	11,667	8.86	105,872	12.20	9,490	3.33	488,954	8.42	616,650	8.68
16	Other Income Less Other Expenses	72	0.60	1,309	0.99	(2,388)	(0.28)	855	0.30	(19,198)	(0.33)	(19,350)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain**	4,161	34.87	41,773	31.73	(104,660)	(12.06)	92,688	32.48	1,352,407	23.29	1,386,369	19.52

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

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

Total For Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutuels		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,744	99.95	182,310	98.39	1,287,595	94.04	426,894	104.63	4,894,745	101.92	6,797,288	100.39
2	Premiums Earned	5,747	100.00	185,300	100.00	1,369,170	100.00	408,010	100.00	4,802,400	100.00	6,770,627	100.00
3	Dividends to Policyholders	0	0.00	13	0.01	2,151	0.16	26,250	6.43	(156)	(0.00)	28,258	0.42
4	Incurred Losses	4,672	81.29	109,798	59.25	492,415	35.96	237,213	58.14	2,443,432	50.88	3,287,530	48.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,806	3.13	4,391	0.32	3,251	0.80	68,114	1.42	81,562	1.20
6	Unallocated LAE* Incurred	1,208	21.02	17,402	9.39	44,686	3.26	22,773	5.58	230,935	4.81	317,004	4.68
7	Unpaid Losses	989	17.21	58,690	31.67	289,141	21.12	64,860	15.90	1,833,935	38.19	2,247,615	33.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,794	4.21	4,114	0.30	3,134	0.77	84,312	1.76	99,354	1.47
9	Unallocated LAE* Unpaid	228	3.97	6,088	3.29	10,564	0.77	7,879	1.93	100,783	2.10	125,542	1.85
10	Unearned Premium Reserves	87	1.51	92,277	49.80	695,465	50.79	219,771	53.86	2,310,876	48.12	3,318,476	49.01
11	Agents Balances	93	1.62	25,031	13.51	258,090	18.85	67,531	16.55	963,163	20.06	1,313,908	19.41
12	Commission & Brokerage Expenses Incurred	1,056	18.37	28,054	15.14	63,589	4.64	31,808	7.80	556,070	11.58	680,577	10.05
13	Taxes, Licenses and Fees Incurred	27	0.47	4,045	2.18	35,271	2.58	9,623	2.36	126,770	2.64	175,736	2.60
14	Other Acquisition Expenses Incurred	823	14.32	11,212	6.05	98,877	7.22	43,016	10.54	307,663	6.41	461,591	6.82
15	General Expenses Incurred	321	5.59	12,291	6.63	185,218	13.53	11,364	2.79	480,920	10.01	690,114	10.19
16	Other Income Less Other Expenses	0	0.00	974	0.53	(6,856)	(0.50)	538	0.13	48,470	1.01	43,126	0.64
17	Pretax Profit or Loss Excluding Investment Gain**	(2,361)	(41.08)	(2,342)	(1.26)	435,711	31.82	23,252	5.70	637,114	13.27	1,091,374	16.12

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

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

Total For Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	496,094	99.77	0	0.00	9,242,599	100.55	9,738,693	100.51
2	Premiums Earned	0	0.00	0	0.00	497,218	100.00	0	0.00	9,192,174	100.00	9,689,392	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	276,468	55.60	0	0.00	6,722,329	73.13	6,998,797	72.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(25)	(0.01)	0	0.00	4,933	0.05	4,908	0.05
6	Unallocated LAE* Incurred	0	0.00	205	0.00	21,232	4.27	0	0.00	145,585	1.58	167,022	1.72
7	Unpaid Losses	0	0.00	0	0.00	97,068	19.52	0	0.00	2,470,587	26.88	2,567,655	26.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	101	0.02	0	0.00	11,680	0.13	11,781	0.12
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	3,937	0.79	0	0.00	13,591	0.15	17,528	0.18
10	Unearned Premium Reserves	0	0.00	0	0.00	17,987	3.62	0	0.00	1,196,522	13.02	1,214,509	12.53
11	Agents Balances	0	0.00	0	0.00	87,374	17.57	0	0.00	2,890,570	31.45	2,977,944	30.73
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	38,753	7.79	0	0.00	663,896	7.22	702,649	7.25
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	547	0.11	0	0.00	7,840	0.09	8,387	0.09
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	20,187	4.06	0	0.00	(44,981)	(0.49)	(24,794)	(0.26)
15	General Expenses Incurred	0	0.00	0	0.00	26,010	5.23	0	0.00	169,223	1.84	195,233	2.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	931	0.19	0	0.00	41,982	0.46	42,913	0.44
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(205)	0.00	114,979	23.12	0	0.00	1,565,330	17.03	1,680,104	17.34

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

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

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	23,850	100.13	186,697	96.61	42,477	103.27	2,149,204	96.97	2,402,228	97.07
2	Premiums Earned	0	0.00	23,819	100.00	193,246	100.00	41,133	100.00	2,216,473	100.00	2,474,671	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	29,091	122.13	67,328	34.84	3,579	8.70	748,464	33.77	848,462	34.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	439	1.84	(254)	(0.13)	224	0.54	28,674	1.29	29,083	1.18
6	Unallocated LAE* Incurred	0	0.00	926	3.89	2,692	1.39	364	0.88	36,288	1.64	40,270	1.63
7	Unpaid Losses	0	0.00	6,882	28.89	24,475	12.67	2,324	5.65	221,710	10.00	255,391	10.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	138	0.58	281	0.15	0	0.00	2,636	0.12	3,055	0.12
9	Unallocated LAE* Unpaid	0	0.00	194	0.81	0	0.00	0	0.00	5,900	0.27	6,094	0.25
10	Unearned Premium Reserves	0	0.00	12,441	52.23	103,664	53.64	24,719	60.10	1,130,923	51.02	1,271,747	51.39
11	Agents Balances	0	0.00	767	3.22	31,407	16.25	9,710	23.61	74,628	3.37	116,512	4.71
12	Commission & Brokerage Expenses Incurred	0	0.00	4,456	18.71	34,939	18.08	7,325	17.81	356,452	16.08	403,172	16.29
13	Taxes, Licenses and Fees Incurred	0	0.00	771	3.24	2,998	1.55	1,005	2.44	43,906	1.98	48,680	1.97
14	Other Acquisition Expenses Incurred	0	0.00	851	3.57	1	0.00	1,067	2.59	51,957	2.34	53,876	2.18
15	General Expenses Incurred	0	0.00	544	2.28	2	0.00	460	1.12	73,649	3.32	74,655	3.02
16	Other Income Less Other Expenses	0	0.00	157	0.66	(471)	(0.24)	156	0.38	2,670	0.12	2,512	0.10
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(13,101)	(55.00)	85,067	44.02	27,266	66.29	879,756	39.69	978,988	39.56

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

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

Total For Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	10,037	100.00	143,298	100.00	0	0.00	790,162	100.28	943,497	100.23
2	Premiums Earned	0	0.00	10,037	100.00	143,293	100.00	0	0.00	787,993	100.00	941,323	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	16,501	164.40	69,513	48.51	0	0.00	726,802	92.23	812,816	86.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	34	0.02	0	0.00	2,784	0.35	2,818	0.30
6	Unallocated LAE* Incurred	0	0.00	0	0.00	12,085	8.43	0	0.00	20,185	2.56	32,270	3.43
7	Unpaid Losses	0	0.00	192	1.91	5,923	4.13	0	0.00	114,971	14.59	121,086	12.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	23	0.02	0	0.00	654	0.08	677	0.07
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,145	0.80	0	0.00	758	0.10	1,903	0.20
10	Unearned Premium Reserves	0	0.00	0	0.00	24	0.02	0	0.00	3,414	0.43	3,438	0.37
11	Agents Balances	0	0.00	0	0.00	9,368	6.54	0	0.00	48,883	6.20	58,251	6.19
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	22,985	16.04	0	0.00	132,177	16.77	155,162	16.48
13	Taxes, Licenses and Fees Incurred	0	0.00	253	2.52	1,133	0.79	0	0.00	13,349	1.69	14,735	1.57
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,165	4.30	0	0.00	7,640	0.97	13,805	1.47
15	General Expenses Incurred	0	0.00	43	0.43	7,749	5.41	0	0.00	17,026	2.16	24,818	2.64
16	Other Income Less Other Expenses	0	0.00	0	0.00	(13)	(0.01)	0	0.00	(613)	(0.08)	(626)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(6,760)	(67.35)	23,620	16.48	0	0.00	(132,584)	(16.83)	(115,724)	(12.29)

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

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

Total For Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	43,895	103.24	269,289	84.60	161,263	106.60	1,433,292	106.48	1,907,739	102.67
2	Premiums Earned	0	0.00	42,518	100.00	318,325	100.00	151,283	100.00	1,346,014	100.00	1,858,140	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	23,863	56.12	157,859	49.59	124,279	82.15	695,060	51.64	1,001,061	53.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,785	4.20	7,510	2.36	965	0.64	28,767	2.14	39,027	2.10
6	Unallocated LAE* Incurred	0	0.00	3,567	8.39	15,054	4.73	5,084	3.36	75,372	5.60	99,077	5.33
7	Unpaid Losses	0	0.00	10,211	24.02	93,910	29.50	40,458	26.74	341,450	25.37	486,029	26.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	877	2.06	19,097	6.00	2,896	1.91	39,837	2.96	62,707	3.37
9	Unallocated LAE* Unpaid	0	0.00	1,956	4.60	6,055	1.90	1,008	0.67	33,293	2.47	42,312	2.28
10	Unearned Premium Reserves	0	0.00	21,722	51.09	116,114	36.48	82,159	54.31	690,467	51.30	910,462	49.00
11	Agents Balances	0	0.00	6,598	15.52	73,097	22.96	31,002	20.49	321,394	23.88	432,091	23.25
12	Commission & Brokerage Expenses Incurred	0	0.00	5,511	12.96	41,497	13.04	17,622	11.65	242,215	17.99	306,845	16.51
13	Taxes, Licenses and Fees Incurred	0	0.00	923	2.17	5,654	1.78	3,298	2.18	34,020	2.53	43,895	2.36
14	Other Acquisition Expenses Incurred	0	0.00	3,063	7.20	28,525	8.96	4,862	3.21	90,165	6.70	126,615	6.81
15	General Expenses Incurred	0	0.00	977	2.30	14,709	4.62	3,669	2.43	87,413	6.49	106,768	5.75
16	Other Income Less Other Expenses	0	0.00	68	0.16	(960)	(0.30)	1,094	0.72	11,896	0.88	12,098	0.65
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2,897	6.81	46,560	14.63	(7,402)	(4.89)	104,899	7.79	146,954	7.91

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

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

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	132,285	99.02	3,436,427	94.69	3,552,845	100.48	5,807,795	103.57	52,813,837	102.14	65,743,189	101.75
2	Premiums Earned	133,588	100.00	3,629,175	100.00	3,535,837	100.00	5,607,694	100.00	51,709,225	100.00	64,615,519	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	72,607	2.05	329,902	5.88	668	0.00	403,177	0.62
4	Incurred Losses	66,514	49.79	1,723,174	47.48	1,982,550	56.07	3,009,645	53.67	25,793,988	49.88	32,575,871	50.41
5	Defense and Cost Containment Expenses Incurred	835	0.63	66,849	1.84	38,491	1.09	46,000	0.82	702,387	1.36	854,562	1.32
6	Unallocated LAE* Incurred	6,198	4.64	328,966	9.06	214,716	6.07	326,261	5.82	3,847,378	7.44	4,723,519	7.31
7	Unpaid Losses	22,865	17.12	691,583	19.06	661,782	18.72	1,094,162	19.51	10,747,065	20.78	13,217,457	20.46
8	Defense and Cost Containment Expenses Unpaid	164	0.12	71,180	1.96	63,448	1.79	87,326	1.56	1,143,669	2.21	1,365,787	2.11
9	Unallocated LAE* Unpaid	738	0.55	189,556	5.22	55,950	1.58	115,620	2.06	2,073,006	4.01	2,434,870	3.77
10	Unearned Premium Reserves	69,936	52.35	1,848,196	50.93	1,825,746	51.64	3,038,914	54.19	27,611,858	53.40	34,394,650	53.23
11	Agents Balances	29,200	21.86	593,705	16.36	674,434	19.07	1,067,759	19.04	8,724,948	16.87	11,090,046	17.16
12	Commission & Brokerage Expenses Incurred	19,604	14.67	454,030	12.51	378,673	10.71	449,895	8.02	6,708,589	12.97	8,010,791	12.40
13	Taxes, Licenses and Fees Incurred	2,329	1.74	75,782	2.09	78,105	2.21	133,514	2.38	1,333,241	2.58	1,622,971	2.51
14	Other Acquisition Expenses Incurred	16,744	12.53	287,667	7.93	352,146	9.96	645,122	11.50	4,199,677	8.12	5,501,356	8.51
15	General Expenses Incurred	8,045	6.02	99,247	2.73	224,023	6.34	232,654	4.15	2,391,432	4.62	2,955,401	4.57
16	Other Income Less Other Expenses	1,697	1.27	361,734	9.97	(1,970)	(0.06)	695	0.01	129,771	0.25	491,927	0.76
17	Pretax Profit or Loss Excluding Investment Gain**	15,018	11.24	955,195	26.32	192,559	5.45	435,395	7.76	6,861,629	13.27	8,459,796	13.09

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

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

Total For Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	238,524	98.35	2,600,545	100.47	1,047,692	101.62	25,464,375	100.59	29,351,136	100.60
2	Premiums Earned	0	0.00	242,520	100.00	2,588,456	100.00	1,031,026	100.00	25,314,659	100.00	29,176,661	100.00
3	Dividends to Policyholders	0	0.00	155	0.06	13,315	0.51	0	0.00	8,732	0.03	22,202	0.08
4	Incurred Losses	0	0.00	127,334	52.50	1,260,991	48.72	477,958	46.36	11,346,354	44.82	13,212,637	45.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	16,861	6.95	96,517	3.73	31,816	3.09	1,912,635	7.56	2,057,829	7.05
6	Unallocated LAE* Incurred	0	0.00	15,565	6.42	126,464	4.89	65,458	6.35	1,291,273	5.10	1,498,760	5.14
7	Unpaid Losses	0	0.00	202,550	83.52	1,462,713	56.51	629,120	61.02	20,157,879	79.63	22,452,262	76.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	60,537	24.96	422,677	16.33	203,153	19.70	6,345,969	25.07	7,032,336	24.10
9	Unallocated LAE* Unpaid	0	0.00	21,462	8.85	97,813	3.78	74,672	7.24	1,608,856	6.36	1,802,803	6.18
10	Unearned Premium Reserves	0	0.00	107,758	44.43	1,251,256	48.34	537,029	52.09	12,064,596	47.66	13,960,639	47.85
11	Agents Balances	0	0.00	29,175	12.03	718,875	27.77	210,871	20.45	6,961,036	27.50	7,919,957	27.14
12	Commission & Brokerage Expenses Incurred	0	0.00	35,503	14.64	358,151	13.84	138,433	13.43	4,334,608	17.12	4,866,695	16.68
13	Taxes, Licenses and Fees Incurred	0	0.00	4,780	1.97	63,254	2.44	26,023	2.52	644,185	2.54	738,242	2.53
14	Other Acquisition Expenses Incurred	0	0.00	14,592	6.02	229,424	8.86	131,058	12.71	1,666,279	6.58	2,041,353	7.00
15	General Expenses Incurred	0	0.00	21,808	8.99	195,840	7.57	57,260	5.55	2,000,063	7.90	2,274,971	7.80
16	Other Income Less Other Expenses	0	0.00	620	0.26	2,601	0.10	(6,843)	(0.66)	10,353	0.04	6,731	0.02
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	6,539	2.70	247,106	9.55	96,173	9.33	2,120,881	8.38	2,470,699	8.47

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

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

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	4,870,133	108.64	4,870,133	108.64
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,483,011	100.00	4,483,011	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,298,162	28.96	1,298,162	28.96
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,555	0.19	8,555	0.19
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	88,333	1.97	88,333	1.97
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,296,225	162.75	7,296,225	162.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	21,964	0.49	21,964	0.49
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	160,547	3.58	160,547	3.58
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,257,633	50.36	2,257,633	50.36
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	175,518	3.92	175,518	3.92
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(20,842)	(0.46)	(20,842)	(0.46)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	117,041	2.61	117,041	2.61
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	269,645	6.01	269,645	6.01
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	762,456	17.01	762,456	17.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(475,758)	(10.61)	(475,758)	(10.61)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	1,483,906	33.10	1,483,906	33.10

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

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

Total For Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	6,154	100.52	7,795	102.76	3,547,911	100.28	3,561,860	100.29
2	Premiums Earned	0	0.00	0	0.00	6,122	100.00	7,586	100.00	3,537,887	100.00	3,551,595	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	647	10.57	1,204	15.87	0	0.00	1,851	0.05
4	Incurred Losses	0	0.00	5	0.00	19,475	318.11	1,960	25.84	1,597,880	45.16	1,619,320	45.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	12	0.00	485	7.92	82	1.08	52,690	1.49	53,269	1.50
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(470)	(7.68)	188	2.48	132,065	3.73	131,783	3.71
7	Unpaid Losses	0	0.00	59	0.00	79,341	1296.00	1,830	24.12	2,592,161	73.27	2,673,391	75.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	38	0.00	972	15.88	118	1.56	226,213	6.39	227,341	6.40
9	Unallocated LAE* Unpaid	0	0.00	6	0.00	1,921	31.38	73	0.96	120,224	3.40	122,224	3.44
10	Unearned Premium Reserves	0	0.00	0	0.00	2,985	48.76	3,817	50.32	1,211,016	34.23	1,217,818	34.29
11	Agents Balances	0	0.00	0	0.00	1,593	26.02	1,387	18.28	781,656	22.09	784,636	22.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	167	2.73	420	5.54	503,686	14.24	504,273	14.20
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	130	2.12	169	2.23	57,095	1.61	57,394	1.62
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	898	14.67	381	5.02	214,852	6.07	216,131	6.09
15	General Expenses Incurred	0	0.00	0	0.00	321	5.24	497	6.55	245,307	6.93	246,125	6.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	5	0.08	4	0.05	(104,082)	(2.94)	(104,073)	(2.93)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(17)	0.00	(15,526)	(253.61)	2,690	35.46	630,235	17.81	617,382	17.38

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

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

Total For Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,601	99.71	177,709	103.05	1,438,529	102.20	221,947	104.37	16,513,195	100.92	18,388,981	101.07
2	Premiums Earned	37,711	100.00	172,444	100.00	1,407,588	100.00	212,660	100.00	16,363,239	100.00	18,193,642	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,668	0.19	16,965	7.98	455	0.00	20,088	0.11
4	Incurred Losses	14,066	37.30	54,723	31.73	486,958	34.60	79,562	37.41	8,178,440	49.98	8,813,749	48.44
5	Defense and Cost Containment Expenses Incurred	41	0.11	1,075	0.62	17,296	1.23	514	0.24	119,583	0.73	138,509	0.76
6	Unallocated LAE* Incurred	6,145	16.29	2,269	1.32	48,088	3.42	7,202	3.39	477,572	2.92	541,276	2.98
7	Unpaid Losses	2,607	6.91	31,969	18.54	391,566	27.82	22,061	10.37	2,936,158	17.94	3,384,361	18.60
8	Defense and Cost Containment Expenses Unpaid	46	0.12	848	0.49	10,460	0.74	406	0.19	146,198	0.89	157,958	0.87
9	Unallocated LAE* Unpaid	4,757	12.61	1,225	0.71	31,222	2.22	2,689	1.26	204,127	1.25	244,020	1.34
10	Unearned Premium Reserves	18,808	49.87	137,796	79.91	701,031	49.80	111,220	52.30	3,883,448	23.73	4,852,303	26.67
11	Agents Balances	9,459	25.08	23,484	13.62	253,486	18.01	34,826	16.38	3,095,756	18.92	3,417,011	18.78
12	Commission & Brokerage Expenses Incurred	4,522	11.99	65,478	37.97	63,658	4.52	14,636	6.88	2,622,790	16.03	2,771,084	15.23
13	Taxes, Licenses and Fees Incurred	846	2.24	3,538	2.05	38,331	2.72	5,056	2.38	417,852	2.55	465,623	2.56
14	Other Acquisition Expenses Incurred	4,438	11.77	3,046	1.77	130,533	9.27	25,728	12.10	637,287	3.89	801,032	4.40
15	General Expenses Incurred	1,793	4.75	10,858	6.30	209,469	14.88	10,869	5.11	940,601	5.75	1,173,590	6.45
16	Other Income Less Other Expenses	196	0.52	45	0.03	(3,770)	(0.27)	159	0.07	(58,528)	(0.36)	(61,898)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain**	6,054	16.05	31,505	18.27	406,810	28.90	52,283	24.59	2,910,143	17.78	3,406,795	18.73

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

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

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	535,862	31.84	535,862	31.84
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,683,157	100.00	1,683,157	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	(202,700)	(12.04)	(202,700)	(12.04)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	122,629	7.29	122,629	7.29
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18,977	1.13	18,977	1.13
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,617,928	333.77	5,617,928	333.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	142,012	8.44	142,012	8.44
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	43,187	2.57	43,187	2.57
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	5,552,900	329.91	5,552,900	329.91
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	35,166	2.09	35,166	2.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8	0.00	8	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	12,690	0.75	12,690	0.75
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24,948	1.48	24,948	1.48
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	422,257	25.09	422,257	25.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(227,873)	(13.54)	(227,873)	(13.54)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	1,056,475	62.77	1,056,475	62.77

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

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

Total For Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	18	94.74	96,274	102.62	657,277	99.18	2,373,707	99.92	3,127,276	99.84
2	Premiums Earned	0	0.00	19	100.00	93,816	100.00	662,679	100.00	2,375,701	100.00	3,132,215	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,377	3.60	23,710	3.58	8,323	0.35	35,410	1.13
4	Incurred Losses	0	0.00	0	0.00	32,620	34.77	219,418	33.11	844,249	35.54	1,096,287	35.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	19,859	21.17	214,935	32.43	511,152	21.52	745,946	23.82
6	Unallocated LAE* Incurred	0	0.00	0	0.00	10,855	11.57	43,220	6.52	142,338	5.99	196,413	6.27
7	Unpaid Losses	0	0.00	0	0.00	132,596	141.34	1,023,759	154.49	5,427,071	228.44	6,583,426	210.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	48,583	51.79	423,902	63.97	2,011,606	84.67	2,484,091	79.31
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	20,063	21.39	73,741	11.13	296,667	12.49	390,471	12.47
10	Unearned Premium Reserves	0	0.00	9	47.37	47,736	50.88	449,130	67.77	1,238,796	52.14	1,735,671	55.41
11	Agents Balances	0	0.00	3	15.79	34,383	36.65	171,852	25.93	713,054	30.01	919,292	29.35
12	Commission & Brokerage Expenses Incurred	0	0.00	2	10.53	3,909	4.17	47,949	7.24	288,609	12.15	340,469	10.87
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	2,053	2.19	17,984	2.71	54,485	2.29	74,522	2.38
14	Other Acquisition Expenses Incurred	0	0.00	2	10.53	5,406	5.76	15,274	2.30	144,830	6.10	165,512	5.28
15	General Expenses Incurred	0	0.00	0	0.00	4,573	4.87	69,971	10.56	192,158	8.09	266,702	8.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	910	0.97	473	0.07	41,450	1.74	42,833	1.37
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	14	73.68	12,072	12.87	10,692	1.61	231,017	9.72	253,795	8.10

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

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

Total For Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,637	104.16	51,189	101.07	55,691	103.54	1,355,266	101.33	1,469,783	101.42
2	Premiums Earned	0	0.00	7,332	100.00	50,649	100.00	53,789	100.00	1,337,473	100.00	1,449,243	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	864	1.71	5,536	10.29	1	0.00	6,401	0.44
4	Incurred Losses	0	0.00	(195)	(2.66)	(83)	(0.16)	22	0.04	8,677	0.65	8,421	0.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	88	1.20	11	0.02	7	0.01	234	0.02	340	0.02
6	Unallocated LAE* Incurred	0	0.00	191	2.61	115	0.23	222	0.41	3,085	0.23	3,613	0.25
7	Unpaid Losses	0	0.00	29	0.40	621	1.23	1,057	1.97	29,835	2.23	31,542	2.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	133	0.26	24	0.04	3,466	0.26	3,623	0.25
9	Unallocated LAE* Unpaid	0	0.00	47	0.64	109	0.22	64	0.12	1,762	0.13	1,982	0.14
10	Unearned Premium Reserves	0	0.00	3,113	42.46	25,897	51.13	29,031	53.97	667,320	49.89	725,361	50.05
11	Agents Balances	0	0.00	1,088	14.84	11,191	22.10	10,142	18.86	239,834	17.93	262,255	18.10
12	Commission & Brokerage Expenses Incurred	0	0.00	875	11.93	3,610	7.13	3,354	6.24	159,419	11.92	167,258	11.54
13	Taxes, Licenses and Fees Incurred	0	0.00	150	2.05	1,289	2.54	2,165	4.02	33,320	2.49	36,924	2.55
14	Other Acquisition Expenses Incurred	0	0.00	111	1.51	6,750	13.33	11,042	20.53	82,635	6.18	100,538	6.94
15	General Expenses Incurred	0	0.00	646	8.81	3,818	7.54	1,399	2.60	77,287	5.78	83,150	5.74
16	Other Income Less Other Expenses	0	0.00	0	0.00	(4,735)	(9.35)	(146)	(0.27)	1,256	0.09	(3,625)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	5,468	74.58	29,534	58.31	29,895	55.58	974,057	72.83	1,038,954	71.69

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

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

Total For Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	703,467	100.28	0	0.00	3,463,497	107.50	4,166,964	106.21
2	Premiums Earned	0	0.00	0	0.00	701,527	100.00	0	0.00	3,221,791	100.00	3,923,318	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	649,074	92.52	0	0.00	1,838,586	57.07	2,487,660	63.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	11,113	1.58	0	0.00	19,012	0.59	30,125	0.77
6	Unallocated LAE* Incurred	0	0.00	0	0.00	48,028	6.85	0	0.00	71,217	2.21	119,245	3.04
7	Unpaid Losses	0	0.00	0	0.00	130,899	18.66	0	0.00	1,693,751	52.57	1,824,650	46.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,562	0.22	0	0.00	29,175	0.91	30,737	0.78
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	94,078	13.41	0	0.00	49,680	1.54	143,758	3.66
10	Unearned Premium Reserves	0	0.00	0	0.00	44,171	6.30	0	0.00	2,910,955	90.35	2,955,126	75.32
11	Agents Balances	0	0.00	0	0.00	1,660	0.24	0	0.00	731,538	22.71	733,198	18.69
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,591	0.23	0	0.00	496,661	15.42	498,252	12.70
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	26,291	3.75	0	0.00	91,743	2.85	118,034	3.01
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	16,222	2.31	0	0.00	217,608	6.75	233,830	5.96
15	General Expenses Incurred	0	0.00	0	0.00	13,501	1.92	0	0.00	194,922	6.05	208,423	5.31
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,741	0.25	0	0.00	(100,611)	(3.12)	(98,870)	(2.52)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(62,554)	(8.92)	0	0.00	191,427	5.94	128,873	3.28

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

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

Total For Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	678	6.44	0	0.00	170,263	95.59	170,941	90.62
2	Premiums Earned	0	0.00	0	0.00	10,522	100.00	0	0.00	178,115	100.00	188,637	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,688	44.55	0	0.00	18,471	10.37	23,159	12.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12	0.11	0	0.00	(12)	(0.01)	0	0.00
6	Unallocated LAE* Incurred	0	0.00	0	0.00	716	6.80	0	0.00	179	0.10	895	0.47
7	Unpaid Losses	0	0.00	0	0.00	6,571	62.45	0	0.00	24,539	13.78	31,110	16.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	105	1.00	0	0.00	172	0.10	277	0.15
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,416	13.46	0	0.00	1,513	0.85	2,929	1.55
10	Unearned Premium Reserves	0	0.00	0	0.00	25,221	239.70	0	0.00	40,220	22.58	65,441	34.69
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	12,198	6.85	12,198	6.47
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	167	1.59	0	0.00	12,238	6.87	12,405	6.58
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	14	0.13	0	0.00	5,067	2.84	5,081	2.69
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	49	0.47	0	0.00	7,671	4.31	7,720	4.09
15	General Expenses Incurred	0	0.00	0	0.00	445	4.23	0	0.00	10,957	6.15	11,402	6.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	50	0.48	0	0.00	1,215	0.68	1,265	0.67
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	4,481	42.59	0	0.00	124,759	70.04	129,240	68.51

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

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

Total For Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	162	98.78	692,182	135.64	0	0.00	863,180	144.78	1,555,524	140.56
2	Premiums Earned	0	0.00	164	100.00	510,315	100.00	0	0.00	596,186	100.00	1,106,665	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.00	0	0.00	0	0.00	16	0.00
4	Incurred Losses	0	0.00	10	6.10	453,205	88.81	0	0.00	1,103,406	185.08	1,556,621	140.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,523	0.30	0	0.00	1,357	0.23	2,880	0.26
6	Unallocated LAE* Incurred	0	0.00	2	1.22	44,698	8.76	0	0.00	43,211	7.25	87,911	7.94
7	Unpaid Losses	0	0.00	99	60.37	591,859	115.98	0	0.00	2,358,960	395.68	2,950,918	266.65
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9,499	1.86	0	0.00	4,793	0.80	14,292	1.29
9	Unallocated LAE* Unpaid	0	0.00	3	1.83	106,226	20.82	0	0.00	69,011	11.58	175,240	15.83
10	Unearned Premium Reserves	0	0.00	30	18.29	2,128,346	417.07	0	0.00	6,834,237	1146.33	8,962,613	809.88
11	Agents Balances	0	0.00	24	14.63	294,794	57.77	0	0.00	3,405,776	571.26	3,700,594	334.39
12	Commission & Brokerage Expenses Incurred	0	0.00	34	20.73	67,535	13.23	0	0.00	119,560	20.05	187,129	16.91
13	Taxes, Licenses and Fees Incurred	0	0.00	4	2.44	15,155	2.97	0	0.00	18,355	3.08	33,514	3.03
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	48,721	9.55	0	0.00	52,976	8.89	101,697	9.19
15	General Expenses Incurred	0	0.00	17	10.37	21,823	4.28	0	0.00	68,429	11.48	90,269	8.16
16	Other Income Less Other Expenses	0	0.00	5	3.05	(321,106)	(62.92)	0	0.00	902	0.15	(320,199)	(28.93)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	103	62.80	(463,469)	(90.82)	0	0.00	(810,204)	(135.90)	(1,273,570)	(115.08)

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

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

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	63,425	95.11	1,698,389	101.35	269,598	98.77	41,163,477	101.23	43,194,889	101.21
2	Premiums Earned	0	0.00	66,684	100.00	1,675,692	100.00	272,958	100.00	40,662,405	100.00	42,677,739	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	53,502	3.19	405	0.15	485,258	1.19	539,166	1.26
4	Incurred Losses	0	0.00	20,089	30.13	848,475	50.63	132,459	48.53	23,223,642	57.11	24,224,665	56.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,146	1.72	71,303	4.26	25,248	9.25	3,359,133	8.26	3,456,830	8.10
6	Unallocated LAE* Incurred	0	0.00	2,697	4.04	99,975	5.97	20,585	7.54	2,031,831	5.00	2,155,088	5.05
7	Unpaid Losses	0	0.00	116,056	174.04	3,957,627	236.18	814,647	298.45	110,475,302	271.69	115,363,632	270.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,230	4.84	345,404	20.61	83,366	30.54	11,698,243	28.77	12,130,243	28.42
9	Unallocated LAE* Unpaid	0	0.00	2,974	4.46	191,716	11.44	63,781	23.37	4,495,785	11.06	4,754,256	11.14
10	Unearned Premium Reserves	0	0.00	21,661	32.48	714,051	42.61	115,528	42.32	13,698,125	33.69	14,549,365	34.09
11	Agents Balances	0	0.00	19,624	29.43	529,415	31.59	48,028	17.60	9,413,266	23.15	10,010,333	23.46
12	Commission & Brokerage Expenses Incurred	0	0.00	9,164	13.74	116,053	6.93	20,867	7.64	3,663,475	9.01	3,809,559	8.93
13	Taxes, Licenses and Fees Incurred	0	0.00	2,047	3.07	45,332	2.71	8,267	3.03	1,452,494	3.57	1,508,140	3.53
14	Other Acquisition Expenses Incurred	0	0.00	4,183	6.27	143,625	8.57	29,478	10.80	2,163,934	5.32	2,341,220	5.49
15	General Expenses Incurred	1	0.00	8,093	12.14	103,202	6.16	17,878	6.55	2,350,760	5.78	2,479,934	5.81
16	Other Income Less Other Expenses	0	0.00	221	0.33	306	0.02	(1,288)	(0.47)	(350,680)	(0.86)	(351,441)	(0.82)
17	Pretax Profit or Loss Excluding Investment Gain**	(1)	0.00	19,484	29.22	194,528	11.61	16,484	6.04	1,581,175	3.89	1,811,670	4.24

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

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

Total For Other Liability - By Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	377	0.00	66,355	108.11	1,329,297	102.94	426,091	104.07	25,339,400	104.26	27,161,520	104.20
2	Premiums Earned	0	0.00	61,378	100.00	1,291,296	100.00	409,440	100.00	24,303,393	100.00	26,065,507	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,550	0.74	21,885	5.35	2,477	0.01	33,912	0.13
4	Incurred Losses	0	0.00	9,825	16.01	521,675	40.40	283,314	69.20	14,809,212	60.93	15,624,026	59.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,019	1.66	57,754	4.47	42,348	10.34	2,808,411	11.56	2,909,532	11.16
6	Unallocated LAE* Incurred	3	0.00	3,134	5.11	46,751	3.62	13,566	3.31	1,385,891	5.70	1,449,345	5.56
7	Unpaid Losses	0	0.00	66,367	108.13	2,296,158	177.82	688,854	168.24	57,080,113	234.86	60,131,492	230.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	14,792	24.10	505,125	39.12	226,619	55.35	11,157,389	45.91	11,903,925	45.67
9	Unallocated LAE* Unpaid	0	0.00	8,417	13.71	118,008	9.14	60,097	14.68	2,773,803	11.41	2,960,325	11.36
10	Unearned Premium Reserves	102	0.00	39,955	65.10	610,984	47.32	207,102	50.58	13,763,601	56.63	14,621,744	56.10
11	Agents Balances	80	0.00	10,195	16.61	416,245	32.23	70,939	17.33	14,096,415	58.00	14,593,874	55.99
12	Commission & Brokerage Expenses Incurred	46	0.00	9,706	15.81	184,522	14.29	30,485	7.45	2,895,592	11.91	3,120,351	11.97
13	Taxes, Licenses and Fees Incurred	6	0.00	1,258	2.05	29,576	2.29	9,884	2.41	565,668	2.33	606,392	2.33
14	Other Acquisition Expenses Incurred	5	0.00	2,544	4.14	129,169	10.00	54,027	13.20	1,331,418	5.48	1,517,163	5.82
15	General Expenses Incurred	22	0.00	3,749	6.11	87,719	6.79	24,609	6.01	1,557,894	6.41	1,673,993	6.42
16	Other Income Less Other Expenses	11	0.00	(358)	(0.58)	1,277	0.10	(1,015)	(0.25)	(87,375)	(0.36)	(87,460)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain**	203	0.00	29,790	48.54	225,852	17.49	(71,692)	(17.51)	(1,140,523)	(4.69)	(956,370)	(3.67)

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

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

Total For Other Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,016	97.50	146,756	101.56	34,537	102.13	14,590,516	101.90	14,772,825	101.90
2	Premiums Earned	0	0.00	1,042	100.00	144,498	100.00	33,817	100.00	14,318,374	100.00	14,497,731	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,191	1.52	5,000	14.79	379	0.00	7,570	0.05
4	Incurred Losses	0	0.00	(638)	(61.23)	45,731	31.65	11,761	34.78	7,099,698	49.58	7,156,552	49.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	(327)	(31.38)	25,250	17.47	5,543	16.39	1,534,417	10.72	1,564,883	10.79
6	Unallocated LAE* Incurred	0	0.00	(35)	(3.36)	5,269	3.65	78	0.23	718,228	5.02	723,540	4.99
7	Unpaid Losses	0	0.00	615	59.02	169,255	117.13	27,826	82.28	25,936,882	181.14	26,134,578	180.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	565	54.22	57,324	39.67	20,124	59.51	5,655,961	39.50	5,733,974	39.55
9	Unallocated LAE* Unpaid	0	0.00	147	14.11	11,677	8.08	2	0.01	1,320,524	9.22	1,332,350	9.19
10	Unearned Premium Reserves	0	0.00	488	46.83	72,470	50.15	15,971	47.23	7,872,944	54.98	7,961,873	54.92
11	Agents Balances	0	0.00	7	0.67	65,576	45.38	3,361	9.94	54,146,029	378.16	54,214,973	373.95
12	Commission & Brokerage Expenses Incurred	0	0.00	151	14.49	14,161	9.80	0	0.00	2,164,005	15.11	2,178,317	15.03
13	Taxes, Licenses and Fees Incurred	0	0.00	8	0.77	3,467	2.40	617	1.82	345,093	2.41	349,185	2.41
14	Other Acquisition Expenses Incurred	0	0.00	42	4.03	13,953	9.66	506	1.50	974,766	6.81	989,267	6.82
15	General Expenses Incurred	0	0.00	48	4.61	12,713	8.80	1,134	3.35	838,047	5.85	851,942	5.88
16	Other Income Less Other Expenses	0	0.00	6	0.58	635	0.44	146	0.43	(267,398)	(1.87)	(266,611)	(1.84)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1,799	172.65	22,394	15.50	9,323	27.57	376,341	2.63	409,857	2.83

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

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

Total For Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	4,797	95.12	2,404	100.25	1,151,889	102.98	1,159,090	102.94
2	Premiums Earned	0	0.00	0	0.00	5,043	100.00	2,398	100.00	1,118,579	100.00	1,126,020	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	6,645	131.77	3,809	158.84	1,020,080	91.19	1,030,534	91.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,307	25.92	0	0.00	40,368	3.61	41,675	3.70
6	Unallocated LAE* Incurred	0	0.00	0	0.00	466	9.24	734	30.61	27,988	2.50	29,188	2.59
7	Unpaid Losses	0	0.00	0	0.00	41,329	819.53	21,197	883.94	10,458,959	935.02	10,521,485	934.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8,045	159.53	0	0.00	427,524	38.22	435,569	38.68
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	709	14.06	0	0.00	163,365	14.60	164,074	14.57
10	Unearned Premium Reserves	0	0.00	0	0.00	2,540	50.37	176	7.34	448,359	40.08	451,075	40.06
11	Agents Balances	0	0.00	0	0.00	1,552	30.78	0	0.00	192,381	17.20	193,933	17.22
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	378	7.50	0	0.00	81,975	7.33	82,353	7.31
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	57	1.13	57	2.38	30,612	2.74	30,726	2.73
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	304	6.03	0	0.00	26,097	2.33	26,401	2.34
15	General Expenses Incurred	0	0.00	0	0.00	347	6.88	205	8.55	120,182	10.74	120,734	10.72
16	Other Income Less Other Expenses	0	0.00	0	0.00	(6)	(0.12)	0	0.00	(4,376)	(0.39)	(4,382)	(0.39)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(4,466)	(88.56)	(2,408)	(100.42)	(233,094)	(20.84)	(239,968)	(21.31)

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

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

Total For Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6,698	106.44	189,301	101.03	204	86.81	2,110,203	101.46	2,306,406	101.44
2	Premiums Earned	0	0.00	6,293	100.00	187,379	100.00	235	100.00	2,079,861	100.00	2,273,768	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	341	0.18	0	0.00	21	0.00	362	0.02
4	Incurred Losses	0	0.00	12,539	199.25	132,903	70.93	(1,103)	(469.36)	1,002,206	48.19	1,146,545	50.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,452	70.75	68,040	36.31	54	22.98	852,737	41.00	925,283	40.69
6	Unallocated LAE* Incurred	0	0.00	712	11.31	21,730	11.60	(7)	(2.98)	259,783	12.49	282,218	12.41
7	Unpaid Losses	0	0.00	20,634	327.89	445,373	237.69	550	234.04	8,780,956	422.19	9,247,513	406.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8,160	129.67	188,865	100.79	340	144.68	4,017,369	193.16	4,214,734	185.36
9	Unallocated LAE* Unpaid	0	0.00	1,955	31.07	42,552	22.71	84	35.74	623,431	29.97	668,022	29.38
10	Unearned Premium Reserves	0	0.00	2,851	45.30	86,033	45.91	76	32.34	895,600	43.06	984,560	43.30
11	Agents Balances	0	0.00	333	5.29	67,889	36.23	29	12.34	491,269	23.62	559,520	24.61
12	Commission & Brokerage Expenses Incurred	0	0.00	1,077	17.11	24,516	13.08	22	9.36	248,353	11.94	273,968	12.05
13	Taxes, Licenses and Fees Incurred	0	0.00	117	1.86	4,048	2.16	5	2.13	49,079	2.36	53,249	2.34
14	Other Acquisition Expenses Incurred	0	0.00	118	1.88	18,792	10.03	30	12.77	142,061	6.83	161,001	7.08
15	General Expenses Incurred	0	0.00	(23)	(0.37)	13,615	7.27	12	5.11	165,679	7.97	179,283	7.88
16	Other Income Less Other Expenses	0	0.00	0	0.00	(271)	(0.14)	(2)	(0.85)	(13,450)	(0.65)	(13,723)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(12,699)	(201.80)	(96,879)	(51.70)	1,222	520.00	(653,510)	(31.42)	(761,866)	(33.51)

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

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

Total For Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,223,382	104.00	107,292	104.95	23,226,810	99.88	4,391,516	101.37	58,506,292	101.85	90,455,292	101.42
2	Premiums Earned	4,060,948	100.00	102,227	100.00	23,255,303	100.00	4,332,196	100.00	57,441,682	100.00	89,192,356	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,277	0.16	372,219	8.59	73,390	0.13	481,886	0.54
4	Incurred Losses	2,929,699	72.14	68,719	67.22	15,562,528	66.92	3,466,309	80.01	41,570,160	72.37	63,597,415	71.30
5	Defense and Cost Containment Expenses Incurred	102,038	2.51	3,062	3.00	1,256,764	5.40	162,681	3.76	2,271,765	3.95	3,796,310	4.26
6	Unallocated LAE* Incurred	325,969	8.03	2,666	2.61	2,951,763	12.69	378,430	8.74	5,182,967	9.02	8,841,795	9.91
7	Unpaid Losses	2,048,530	50.44	56,522	55.29	28,344,640	121.88	4,164,964	96.14	52,072,402	90.65	86,687,058	97.19
8	Defense and Cost Containment Expenses Unpaid	214,853	5.29	6,419	6.28	3,512,225	15.10	334,264	7.72	5,964,733	10.38	10,032,494	11.25
9	Unallocated LAE* Unpaid	778,826	19.18	4,341	4.25	3,076,523	13.23	254,849	5.88	3,679,537	6.41	7,794,076	8.74
10	Unearned Premium Reserves	1,341,030	33.02	51,016	49.90	6,199,929	26.66	1,428,561	32.98	18,551,355	32.30	27,571,891	30.91
11	Agents Balances	838,709	20.65	31,582	30.89	3,362,504	14.46	686,517	15.85	11,264,587	19.61	16,183,899	18.14
12	Commission & Brokerage Expenses Incurred	417,399	10.28	10,785	10.55	2,232,666	9.60	142,887	3.30	4,206,267	7.32	7,010,004	7.86
13	Taxes, Licenses and Fees Incurred	72,827	1.79	2,088	2.04	516,429	2.22	97,533	2.25	1,371,651	2.39	2,060,528	2.31
14	Other Acquisition Expenses Incurred	348,993	8.59	13,146	12.86	2,472,502	10.63	474,939	10.96	4,720,891	8.22	8,030,471	9.00
15	General Expenses Incurred	126,864	3.12	4,572	4.47	1,012,601	4.35	124,809	2.88	3,458,317	6.02	4,727,163	5.30
16	Other Income Less Other Expenses	11,920	0.29	(514)	(0.50)	(333,749)	(1.44)	13,800	0.32	293,887	0.51	(14,656)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain**	(250,921)	(6.18)	(3,325)	(3.25)	(3,119,976)	(13.42)	(873,812)	(20.17)	(5,119,857)	(8.91)	(9,367,891)	(10.50)

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

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

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	496,962	107.06	21,986	101.79	1,529,571	101.26	163,635	99.91	16,012,413	103.11	18,224,567	103.02
2	Premiums Earned	464,182	100.00	21,599	100.00	1,510,558	100.00	163,777	100.00	15,530,026	100.00	17,690,142	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,912	0.33	0	0.00	3,517	0.02	8,429	0.05
4	Incurred Losses	257,794	55.54	13,351	61.81	978,374	64.77	86,764	52.98	10,753,743	69.24	12,090,026	68.34
5	Defense and Cost Containment Expenses Incurred	24,713	5.32	2,178	10.08	93,713	6.20	12,246	7.48	1,222,843	7.87	1,355,693	7.66
6	Unallocated LAE* Incurred	14,671	3.16	1,582	7.32	120,348	7.97	6,566	4.01	1,050,680	6.77	1,193,847	6.75
7	Unpaid Losses	363,947	78.41	18,956	87.76	1,706,907	113.00	194,927	119.02	20,351,336	131.05	22,636,073	127.96
8	Defense and Cost Containment Expenses Unpaid	50,100	10.79	2,659	12.31	243,957	16.15	34,457	21.04	2,444,356	15.74	2,775,529	15.69
9	Unallocated LAE* Unpaid	18,407	3.97	1,675	7.75	109,612	7.26	12,906	7.88	1,029,667	6.63	1,172,267	6.63
10	Unearned Premium Reserves	235,854	50.81	9,721	45.01	691,441	45.77	67,084	40.96	7,112,255	45.80	8,116,355	45.88
11	Agents Balances	117,113	25.23	1,886	8.73	456,959	30.25	25,015	15.27	7,122,604	45.86	7,723,577	43.66
12	Commission & Brokerage Expenses Incurred	64,769	13.95	3,490	16.16	194,252	12.86	17,701	10.81	2,369,854	15.26	2,650,066	14.98
13	Taxes, Licenses and Fees Incurred	8,470	1.82	398	1.84	34,635	2.29	3,792	2.32	435,729	2.81	483,024	2.73
14	Other Acquisition Expenses Incurred	22,606	4.87	558	2.58	149,995	9.93	16,848	10.29	772,340	4.97	962,347	5.44
15	General Expenses Incurred	14,621	3.15	1,008	4.67	96,070	6.36	12,745	7.78	1,090,289	7.02	1,214,733	6.87
16	Other Income Less Other Expenses	1,910	0.41	11	0.05	(7,063)	(0.47)	(996)	(0.61)	(50,374)	(0.32)	(56,512)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain**	58,451	12.59	(955)	(4.42)	(168,813)	(11.18)	6,118	3.74	(2,219,324)	(14.29)	(2,324,523)	(13.14)

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

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

Total For Private Passenger Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,173,569	104.27	92,488	103.57	15,786,881	101.48	3,511,402	102.55	39,503,587	102.71	62,067,927	102.46
2	Premiums Earned	3,043,699	100.00	89,296	100.00	15,556,886	100.00	3,423,941	100.00	38,463,026	100.00	60,576,848	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	26,599	0.17	295,523	8.63	58,236	0.15	380,358	0.63
4	Incurred Losses	2,225,254	73.11	52,951	59.30	10,704,863	68.81	2,258,532	65.96	24,039,362	62.50	39,280,962	64.84
5	Defense and Cost Containment Expenses Incurred	6,967	0.23	275	0.31	28,474	0.18	12,940	0.38	104,764	0.27	153,420	0.25
6	Unallocated LAE* Incurred	212,949	7.00	2,439	2.73	2,061,344	13.25	283,443	8.28	3,205,750	8.33	5,765,925	9.52
7	Unpaid Losses	153,196	5.03	3,094	3.46	1,220,501	7.85	(5,907)	(0.17)	1,350,431	3.51	2,721,315	4.49
8	Defense and Cost Containment Expenses Unpaid	8,766	0.29	94	0.11	23,552	0.15	8,322	0.24	83,298	0.22	124,032	0.20
9	Unallocated LAE* Unpaid	133,977	4.40	904	1.01	1,207,882	7.76	88,995	2.60	605,138	1.57	2,036,896	3.36
10	Unearned Premium Reserves	1,047,028	34.40	43,562	48.78	4,302,115	27.65	1,141,529	33.34	12,741,172	33.13	19,275,406	31.82
11	Agents Balances	590,872	19.41	27,113	30.36	2,327,925	14.96	561,418	16.40	7,686,046	19.98	11,193,374	18.48
12	Commission & Brokerage Expenses Incurred	295,726	9.72	9,457	10.59	1,484,262	9.54	104,215	3.04	3,018,482	7.85	4,912,142	8.11
13	Taxes, Licenses and Fees Incurred	55,745	1.83	1,811	2.03	340,403	2.19	76,004	2.22	910,462	2.37	1,384,425	2.29
14	Other Acquisition Expenses Incurred	258,330	8.49	11,051	12.38	1,678,643	10.79	372,094	10.87	3,137,941	8.16	5,458,059	9.01
15	General Expenses Incurred	95,032	3.12	3,713	4.16	652,058	4.19	96,772	2.83	2,297,763	5.97	3,145,338	5.19
16	Other Income Less Other Expenses	5,176	0.17	(466)	(0.52)	58,638	0.38	11,352	0.33	98,907	0.26	173,607	0.29
17	Pretax Profit or Loss Excluding Investment Gain**	(101,123)	(3.32)	7,135	7.99	(1,361,114)	(8.75)	(64,231)	(1.88)	1,789,164	4.65	269,831	0.45

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

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

Total For Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	154,075	106.85	8,767	104.32	609,801	103.33	62,039	99.84	4,970,915	103.48	5,805,597	103.51
2	Premiums Earned	144,197	100.00	8,404	100.00	590,129	100.00	62,136	100.00	4,803,896	100.00	5,608,762	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	649	0.11	0	0.00	1,027	0.02	1,676	0.03
4	Incurred Losses	85,335	59.18	3,450	41.05	362,057	61.35	36,780	59.19	2,935,799	61.11	3,423,421	61.04
5	Defense and Cost Containment Expenses Incurred	390	0.27	(20)	(0.24)	3,649	0.62	454	0.73	54,012	1.12	58,485	1.04
6	Unallocated LAE* Incurred	7,925	5.50	484	5.76	63,495	10.76	3,495	5.62	322,223	6.71	397,622	7.09
7	Unpaid Losses	7,387	5.12	288	3.43	34,987	5.93	8,028	12.92	660,879	13.76	711,569	12.69
8	Defense and Cost Containment Expenses Unpaid	919	0.64	88	1.05	3,066	0.52	1,203	1.94	107,603	2.24	112,879	2.01
9	Unallocated LAE* Unpaid	1,321	0.92	80	0.95	19,336	3.28	1,294	2.08	117,532	2.45	139,563	2.49
10	Unearned Premium Reserves	74,448	51.63	3,687	43.87	269,034	45.59	29,673	47.75	2,110,846	43.94	2,487,688	44.35
11	Agents Balances	42,629	29.56	610	7.26	179,288	30.38	10,357	16.67	1,279,344	26.63	1,512,228	26.96
12	Commission & Brokerage Expenses Incurred	19,082	13.23	1,492	17.75	78,440	13.29	7,294	11.74	752,426	15.66	858,734	15.31
13	Taxes, Licenses and Fees Incurred	2,686	1.86	155	1.84	13,289	2.25	1,445	2.33	123,224	2.57	140,799	2.51
14	Other Acquisition Expenses Incurred	5,752	3.99	166	1.98	62,561	10.60	6,441	10.37	238,291	4.96	313,211	5.58
15	General Expenses Incurred	4,831	3.35	306	3.64	36,922	6.26	3,172	5.10	412,118	8.58	457,349	8.15
16	Other Income Less Other Expenses	372	0.26	6	0.07	(45)	(0.01)	(370)	(0.60)	(1,437)	(0.03)	(1,474)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain**	18,570	12.88	2,373	28.24	(30,980)	(5.25)	2,685	4.32	(36,654)	(0.76)	(44,006)	(0.78)

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

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

Total For Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	1,509,550	98.98	1,509,550	98.98
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,525,042	100.00	1,525,042	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	749	0.00	0	0.00	685,025	44.92	685,774	44.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	32	0.00	0	0.00	88,959	5.83	88,991	5.84
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(27)	0.00	0	0.00	46,657	3.06	46,630	3.06
7	Unpaid Losses	0	0.00	0	0.00	3,110	0.00	0	0.00	2,322,813	152.31	2,325,923	152.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	34	0.00	0	0.00	311,886	20.45	311,920	20.45
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	73	0.00	0	0.00	63,505	4.16	63,578	4.17
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	689,122	45.19	689,122	45.19
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	294,690	19.32	294,690	19.32
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	237,110	15.55	237,110	15.55
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,845	2.35	35,845	2.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	80,665	5.29	80,665	5.29
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	70,334	4.61	70,334	4.61
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(34,210)	(2.24)	(34,210)	(2.24)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(754)	0.00	0	0.00	246,243	16.15	245,489	16.10

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

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

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1	100.00	16,894	101.19	1,586	100.06	1,166,660	100.97	1,185,141	100.97
2	Premiums Earned	0	0.00	1	100.00	16,695	100.00	1,585	100.00	1,155,496	100.00	1,173,777	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	85	0.51	0	0.00	365	0.03	450	0.04
4	Incurred Losses	0	0.00	(7)	(700.00)	2,692	16.12	727	45.87	471,003	40.76	474,415	40.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(53)	(0.32)	(100)	(6.31)	6,554	0.57	6,401	0.55
6	Unallocated LAE* Incurred	0	0.00	(1)	(100.00)	377	2.26	31	1.96	51,831	4.49	52,238	4.45
7	Unpaid Losses	0	0.00	3	300.00	3,746	22.44	1,163	73.38	1,162,293	100.59	1,167,205	99.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	427	2.56	468	29.53	177,918	15.40	178,813	15.23
9	Unallocated LAE* Unpaid	0	0.00	6	600.00	513	3.07	167	10.54	64,824	5.61	65,510	5.58
10	Unearned Premium Reserves	0	0.00	0	0.00	8,863	53.09	238	15.02	681,089	58.94	690,190	58.80
11	Agents Balances	0	0.00	0	0.00	6,171	36.96	54	3.41	385,454	33.36	391,679	33.37
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	1,761	10.55	48	3.03	171,619	14.85	173,428	14.78
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	367	2.20	36	2.27	28,132	2.43	28,535	2.43
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,549	15.27	343	21.64	96,121	8.32	99,013	8.44
15	General Expenses Incurred	0	0.00	1	100.00	1,326	7.94	92	5.80	90,105	7.80	91,524	7.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	(7)	(0.04)	(3)	(0.19)	(15,369)	(1.33)	(15,379)	(1.31)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	7	700.00	7,580	45.40	404	25.49	224,377	19.42	232,368	19.80

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

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

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	21	95.45	90,954	107.04	4	100.00	5,377,124	100.97	5,468,103	101.07
2	Premiums Earned	0	0.00	22	100.00	84,970	100.00	4	100.00	5,325,308	100.00	5,410,304	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	37,044	0.70	37,045	0.68
4	Incurred Losses	0	0.00	0	0.00	2,431	2.86	196	4900.00	979,588	18.39	982,215	18.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,632	1.92	(7)	(175.00)	103,756	1.95	105,381	1.95
6	Unallocated LAE* Incurred	0	0.00	0	0.00	3,978	4.68	65	1625.00	139,888	2.63	143,931	2.66
7	Unpaid Losses	0	0.00	0	0.00	16,738	19.70	8	200.00	2,098,862	39.41	2,115,608	39.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,273	8.56	3	75.00	490,661	9.21	497,937	9.20
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	4,992	5.88	0	0.00	193,969	3.64	198,961	3.68
10	Unearned Premium Reserves	0	0.00	1	4.55	44,586	52.47	3	75.00	2,985,553	56.06	3,030,143	56.01
11	Agents Balances	0	0.00	0	0.00	38,683	45.53	1	25.00	19,062,352	357.96	19,101,036	353.05
12	Commission & Brokerage Expenses Incurred	0	0.00	16	72.73	26,577	31.28	0	0.00	1,359,461	25.53	1,386,054	25.62
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	2,208	2.60	0	0.00	166,554	3.13	168,762	3.12
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	15,625	18.39	0	0.00	615,185	11.55	630,810	11.66
15	General Expenses Incurred	0	0.00	0	0.00	9,398	11.06	0	0.00	524,009	9.84	533,407	9.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	279	0.33	0	0.00	(12,718)	(0.24)	(12,439)	(0.23)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	6	27.27	23,400	27.54	(251)	(6275.00)	1,387,123	26.05	1,410,278	26.07

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

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

Total For Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,107	98.21	150	94.94	8,310	96.99	225	100.45	239,021	104.82	251,813	104.42
2	Premiums Earned	4,182	100.00	158	100.00	8,568	100.00	224	100.00	228,030	100.00	241,162	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.19	0	0.00	0	0.00	16	0.01
4	Incurred Losses	432	10.33	1	0.63	1,314	15.34	(285)	(127.23)	53,984	23.67	55,446	22.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	25	0.29	(5)	(2.23)	984	0.43	1,004	0.42
6	Unallocated LAE* Incurred	46	1.10	(7)	(4.43)	175	2.04	40	17.86	5,638	2.47	5,892	2.44
7	Unpaid Losses	72	1.72	11	6.96	452	5.28	15	6.70	122,029	53.51	122,579	50.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.63	29	0.34	0	0.00	21,901	9.60	21,931	9.09
9	Unallocated LAE* Unpaid	16	0.38	4	2.53	44	0.51	(7)	(3.13)	6,290	2.76	6,347	2.63
10	Unearned Premium Reserves	62	1.48	68	43.04	4,086	47.69	73	32.59	135,694	59.51	139,983	58.05
11	Agents Balances	69	1.65	16	10.13	2,539	29.63	14	6.25	52,431	22.99	55,069	22.83
12	Commission & Brokerage Expenses Incurred	940	22.48	25	15.82	1,236	14.43	0	0.00	44,452	19.49	46,653	19.35
13	Taxes, Licenses and Fees Incurred	19	0.45	3	1.90	191	2.23	5	2.23	5,830	2.56	6,048	2.51
14	Other Acquisition Expenses Incurred	598	14.30	11	6.96	1,001	11.68	248	110.71	16,685	7.32	18,543	7.69
15	General Expenses Incurred	233	5.57	5	3.16	1,089	12.71	12	5.36	11,864	5.20	13,203	5.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	26	0.30	0	0.00	(3,263)	(1.43)	(3,237)	(1.34)
17	Pretax Profit or Loss Excluding Investment Gain**	1,914	45.77	120	75.95	3,540	41.32	207	92.41	85,319	37.42	91,100	37.78

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

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

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		Lloyds		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,585	99.23	553,858	116.57	781	98.12	957,339	100.86	1,514,563	106.09
2	Premiums Earned	0	0.00	2,605	100.00	475,124	100.00	796	100.00	949,132	100.00	1,427,657	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28	0.01	0	0.00	23	0.00	51	0.00
4	Incurred Losses	0	0.00	804	30.86	161,635	34.02	317	39.82	330,511	34.82	493,267	34.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	68	2.61	704	0.15	17	2.14	8,740	0.92	9,529	0.67
6	Unallocated LAE* Incurred	0	0.00	(154)	(5.91)	8,057	1.70	56	7.04	28,470	3.00	36,429	2.55
7	Unpaid Losses	0	0.00	1,043	40.04	144,336	30.38	127	15.95	425,019	44.78	570,525	39.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	68	2.61	1,870	0.39	13	1.63	17,645	1.86	19,596	1.37
9	Unallocated LAE* Unpaid	0	0.00	67	2.57	6,155	1.30	14	1.76	20,244	2.13	26,480	1.85
10	Unearned Premium Reserves	0	0.00	1,390	53.36	283,494	59.67	411	51.63	438,474	46.20	723,769	50.70
11	Agents Balances	0	0.00	323	12.40	89,381	18.81	162	20.35	218,921	23.07	308,787	21.63
12	Commission & Brokerage Expenses Incurred	0	0.00	330	12.67	10,841	2.28	112	14.07	109,465	11.53	120,748	8.46
13	Taxes, Licenses and Fees Incurred	0	0.00	46	1.77	14,881	3.13	20	2.51	24,202	2.55	39,149	2.74
14	Other Acquisition Expenses Incurred	0	0.00	9	0.35	33,656	7.08	69	8.67	110,304	11.62	144,038	10.09
15	General Expenses Incurred	0	0.00	847	32.51	92,795	19.53	30	3.77	107,414	11.32	201,086	14.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2,273)	(0.48)	(6)	(0.75)	(20,336)	(2.14)	(22,615)	(1.58)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	655	25.14	150,255	31.62	168	21.11	209,654	22.09	360,732	25.27

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

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

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	42,178	122.71	34,240	87.04	162	103.18	0	0.00	1,646,779	98.04	1,723,359	98.28
2	Premiums Earned	34,372	100.00	39,338	100.00	157	100.00	0	0.00	1,679,726	100.00	1,753,593	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	12,238	35.60	4,218	10.72	70	44.59	0	0.00	634,441	37.77	650,967	37.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,406	0.98	16,406	0.94
6	Unallocated LAE* Incurred	0	0.00	317	0.81	24	15.29	0	0.00	60,685	3.61	61,026	3.48
7	Unpaid Losses	2,264	6.59	1,222	3.11	6	3.82	0	0.00	505,547	30.10	509,039	29.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,024	0.42	7,024	0.40
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	14	8.92	0	0.00	36,774	2.19	36,788	2.10
10	Unearned Premium Reserves	9,584	27.88	68,702	174.65	42	26.75	0	0.00	925,124	55.08	1,003,452	57.22
11	Agents Balances	3,131	9.11	1,496	3.80	22	14.01	0	0.00	454,757	27.07	459,406	26.20
12	Commission & Brokerage Expenses Incurred	13,644	39.70	23,103	58.73	36	22.93	0	0.00	296,505	17.65	333,288	19.01
13	Taxes, Licenses and Fees Incurred	709	2.06	607	1.54	3	1.91	0	0.00	41,921	2.50	43,240	2.47
14	Other Acquisition Expenses Incurred	0	0.00	861	2.19	19	12.10	0	0.00	84,567	5.03	85,447	4.87
15	General Expenses Incurred	0	0.00	687	1.75	6	3.82	0	0.00	130,247	7.75	130,940	7.47
16	Other Income Less Other Expenses	0	0.00	101	0.26	1	0.64	0	0.00	15,645	0.93	15,747	0.90
17	Pretax Profit or Loss Excluding Investment Gain**	7,782	22.64	9,645	24.52	0	0.00	0	0.00	430,589	25.63	448,016	25.55

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

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

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,777,930	119.01	2,777,930	119.01
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,334,187	100.00	2,334,187	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,247,175	53.43	1,247,175	53.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,595	0.37	8,595	0.37
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,718	0.76	17,718	0.76
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	168,688	7.23	168,688	7.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	7,558	0.32	7,558	0.32
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,452	0.19	4,452	0.19
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,076,644	260.33	6,076,644	260.33
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	315,310	13.51	315,310	13.51
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	336,547	14.42	336,547	14.42
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	59,966	2.57	59,966	2.57
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	55,734	2.39	55,734	2.39
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	162,200	6.95	162,200	6.95
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(29,615)	(1.27)	(29,615)	(1.27)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	416,641	17.85	416,641	17.85

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

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

SECTION II

NET BUSINESS WRITTEN

*Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2015*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 38-70)
Source: NAIC 2015 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	39,184	102.15	2,129,829	93.74	73,771,740	101.43	21,103,517	100.50	299,966,813	101.50	397,011,083	101.39
2	Premiums Earned	38,358	100.00	2,271,986	100.00	72,731,119	100.00	20,999,158	100.00	295,534,890	100.00	391,575,511	100.00
3	Dividends to Policyholders	0	0.00	18	0.00	251,571	0.35	1,110,799	5.29	657,838	0.22	2,020,226	0.52
4	Incurred Losses	34,381	89.63	1,152,870	50.74	46,724,062	64.24	13,107,487	62.42	165,595,095	56.03	226,613,895	57.87
5	Defense and Cost Containment Expenses Incurred	1,056	2.75	63,883	2.81	2,346,643	3.23	629,550	3.00	13,988,636	4.73	17,029,768	4.35
6	Unallocated LAE* Incurred	4,899	12.77	253,543	11.16	7,292,631	10.03	1,565,731	7.46	20,267,924	6.86	29,384,728	7.50
7	Unpaid Losses	12,934	33.72	397,922	17.51	40,887,747	56.22	9,789,795	46.62	306,395,925	103.68	357,484,323	91.29
8	Defense and Cost Containment Expenses Unpaid	1,564	4.08	63,944	2.81	7,029,709	9.67	1,507,753	7.18	45,822,076	15.50	54,425,046	13.90
9	Unallocated LAE* Unpaid	2,848	7.42	169,674	7.47	5,900,324	8.11	1,028,310	4.90	20,093,423	6.80	27,194,579	6.94
10	Unearned Premium Reserves	10,767	28.07	1,221,830	53.78	27,212,379	37.42	8,569,947	40.81	148,356,221	50.20	185,371,144	47.34
11	Agents Balances	217,783	567.76	436,021	19.19	15,675,154	21.55	4,806,884	22.89	71,985,269	24.36	93,121,111	23.78
12	Commission & Brokerage Expenses Incurred	(343,660)	(895.93)	244,246	10.75	8,092,094	11.13	1,036,084	4.93	31,400,614	10.63	40,429,378	10.32
13	Taxes, Licenses and Fees Incurred	40,425	105.39	71,680	3.15	1,681,484	2.31	557,498	2.65	8,042,981	2.72	10,394,068	2.65
14	Other Acquisition Expenses Incurred	242,880	633.19	273,321	12.03	6,916,986	9.51	2,748,215	13.09	21,953,704	7.43	32,135,106	8.21
15	General Expenses Incurred	125,096	326.13	99,155	4.36	4,472,223	6.15	1,048,906	4.99	21,855,074	7.40	27,600,454	7.05
16	Other Income Less Other Expenses	27,024	70.45	361,539	15.91	(476,331)	(0.65)	36,161	0.17	351,114	0.12	299,507	0.08
17	Pretax Profit or Loss Excluding Investment Gain**	(39,695)	(103.49)	474,812	20.90	(5,522,959)	(7.59)	(768,939)	(3.66)	12,124,069	4.10	6,267,288	1.60
18	Investment Gain from Insurance Funds	405	1.06	(11,628)	(0.51)	2,847,571	3.92	239,040	1.14	17,572,558	5.95	20,647,946	5.27
19	Profit or Loss Excluding Investment Gain	(39,292)	(102.43)	463,187	20.39	(2,675,384)	(3.68)	(529,894)	(2.52)	29,696,655	10.05	26,915,272	6.87
20	Investment Gain From Capital & Surplus	1,974	5.15	(16,861)	(0.74)	6,906,601	9.50	1,003,481	4.78	16,826,713	5.69	24,721,908	6.31
21	Total Profit or Losses***	(37,318)	(97.29)	446,329	19.64	4,231,217	5.82	473,577	2.26	46,641,541	15.78	51,755,346	13.22

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

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

*** (Line 19 + 20) = 21

Total For All Lines (Line 35)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	76,139	101.10	2,129,964	93.74	74,758,709	101.35	21,114,014	100.50	311,869,312	101.65	409,948,138	101.49
2	Premiums Earned	75,313	100.00	2,272,119	100.00	73,763,361	100.00	21,009,660	100.00	306,813,803	100.00	403,934,256	100.00
3	Dividends to Policyholders	0	0.00	19	0.00	251,574	0.34	1,110,800	5.29	658,231	0.21	2,020,624	0.50
4	Incurred Losses	34,379	45.65	1,152,994	50.75	46,896,607	63.58	13,107,536	62.39	171,031,419	55.74	232,222,935	57.49
5	Defense and Cost Containment Expenses Incurred	1,055	1.40	63,880	2.81	2,353,766	3.19	629,544	3.00	14,342,678	4.67	17,390,923	4.31
6	Unallocated LAE* Incurred	4,900	6.51	253,541	11.16	7,336,367	9.95	1,565,726	7.45	20,392,314	6.65	29,552,848	7.32
7	Unpaid Losses	12,934	17.17	398,200	17.53	41,967,620	56.89	9,789,794	46.60	338,937,423	110.47	391,105,971	96.82
8	Defense and Cost Containment Expenses Unpaid	1,564	2.08	63,944	2.81	7,076,314	9.59	1,507,754	7.18	48,074,783	15.67	56,724,359	14.04
9	Unallocated LAE* Unpaid	2,848	3.78	169,678	7.47	5,946,364	8.06	1,028,309	4.89	20,808,589	6.78	27,955,788	6.92
10	Unearned Premium Reserves	10,767	14.30	1,221,841	53.78	27,602,996	37.42	8,569,946	40.79	152,984,636	49.86	190,390,186	47.13
11	Agents Balances	217,782	289.17	436,022	19.19	16,020,364	21.72	4,808,542	22.89	75,326,053	24.55	96,808,763	23.97
12	Commission & Brokerage Expenses Incurred	(343,531)	(456.14)	244,207	10.75	8,145,396	11.04	1,036,132	4.93	33,699,613	10.98	42,781,817	10.59
13	Taxes, Licenses and Fees Incurred	40,427	53.68	71,756	3.16	1,681,643	2.28	557,498	2.65	8,099,874	2.64	10,451,198	2.59
14	Other Acquisition Expenses Incurred	242,881	322.50	273,331	12.03	6,918,117	9.38	2,748,215	13.08	22,397,851	7.30	32,580,395	8.07
15	General Expenses Incurred	125,098	166.10	99,163	4.36	4,474,130	6.07	1,048,963	4.99	22,358,178	7.29	28,105,532	6.96
16	Other Income Less Other Expenses	27,010	35.86	361,546	15.91	(550,759)	(0.75)	36,171	0.17	(124,162)	(0.04)	(250,194)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain**	(2,885)	(3.83)	474,772	20.90	(4,845,004)	(6.57)	(758,578)	(3.61)	13,709,495	4.47	8,577,800	2.12
18	Investment Gain from Insurance Funds	536	0.71	(11,620)	(0.51)	2,909,235	3.94	238,988	1.14	19,198,955	6.26	22,336,094	5.53
19	Profit or Loss Excluding Investment Gain	(2,350)	(3.12)	463,153	20.38	(1,935,772)	(2.62)	(519,591)	(2.47)	32,908,448	10.73	30,913,888	7.65
20	Investment Gain From Capital & Surplus	2,320	3.08	(15,504)	(0.68)	7,066,750	9.58	1,004,111	4.78	26,944,198	8.78	35,001,875	8.67
21	Total Profit or Losses***	(29)	(0.04)	447,646	19.70	5,130,983	6.96	484,521	2.31	59,970,785	19.55	66,033,906	16.35

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

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

*** (Line 19 + 20) = 21

Total For Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	48,013	93.96	924,274	97.18	408,083	95.39	6,640,378	99.25	8,020,748	98.77
2	Premiums Earned	0	0.00	51,097	100.00	951,103	100.00	427,825	100.00	6,690,224	100.00	8,120,249	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,596	0.48	17,982	4.20	464	0.01	23,042	0.28
4	Incurred Losses	142	0.00	12,067	23.62	855,251	89.92	192,149	44.91	2,968,547	44.37	4,028,156	49.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	176	0.34	7,596	0.80	2,447	0.57	112,602	1.68	122,821	1.51
6	Unallocated LAE* Incurred	16	0.00	1,092	2.14	49,365	5.19	19,011	4.44	194,002	2.90	263,486	3.24
7	Unpaid Losses	0	0.00	3,015	5.90	689,358	72.48	43,278	10.12	3,530,132	52.77	4,265,783	52.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	469	0.92	16,822	1.77	1,340	0.31	129,811	1.94	148,442	1.83
9	Unallocated LAE* Unpaid	0	0.00	218	0.43	42,055	4.42	5,405	1.26	128,882	1.93	176,560	2.17
10	Unearned Premium Reserves	0	0.00	24,374	47.70	515,167	54.17	241,720	56.50	3,310,359	49.48	4,091,620	50.39
11	Agents Balances	(622)	0.00	15,690	30.71	270,462	28.44	160,875	37.60	2,048,462	30.62	2,494,867	30.72
12	Commission & Brokerage Expenses Incurred	0	0.00	(1,662)	(3.25)	98,834	10.39	25,047	5.85	915,033	13.68	1,037,252	12.77
13	Taxes, Licenses and Fees Incurred	0	0.00	2,048	4.01	25,000	2.63	11,266	2.63	187,153	2.80	225,467	2.78
14	Other Acquisition Expenses Incurred	0	0.00	8,403	16.45	78,856	8.29	32,128	7.51	537,579	8.04	656,966	8.09
15	General Expenses Incurred	29	0.00	7,333	14.35	117,736	12.38	10,383	2.43	563,971	8.43	699,452	8.61
16	Other Income Less Other Expenses	69	0.00	1,237	2.42	(2,180)	(0.23)	(300)	(0.07)	26,742	0.40	25,568	0.31
17	Pretax Profit or Loss Excluding Investment Gain**	(118)	0.00	22,881	44.78	(288,309)	(30.31)	117,110	27.37	1,237,641	18.50	1,089,205	13.41
18	Investment Gain from Insurance Funds	3	0.00	420	0.82	29,606	3.11	2,332	0.55	210,143	3.14	242,504	2.99
19	Profit or Loss Excluding Investment Gain	(115)	0.00	23,301	45.60	(258,702)	(27.20)	119,443	27.92	1,447,788	21.64	1,331,715	16.40
20	Investment Gain From Capital & Surplus	234	0.00	982	1.92	93,564	9.84	14,835	3.47	333,598	4.99	443,213	5.46
21	Total Profit or Losses***	119	0.00	24,284	47.53	(165,138)	(17.36)	134,277	31.39	1,781,378	26.63	1,774,920	21.86

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

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

*** (Line 19 + 20) = 21

Total For Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	40,145	86.84	1,463,016	92.86	420,305	105.56	5,171,776	99.30	7,095,242	98.16
2	Premiums Earned	0	0.00	46,228	100.00	1,575,476	100.00	398,157	100.00	5,208,282	100.00	7,228,143	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,138	0.14	26,328	6.61	(74)	(0.00)	28,392	0.39
4	Incurred Losses	1,155	0.00	42,787	92.56	659,340	41.85	197,157	49.52	2,639,721	50.68	3,540,160	48.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,303	7.15	8,933	0.57	2,484	0.62	66,324	1.27	81,044	1.12
6	Unallocated LAE* Incurred	243	0.00	7,104	15.37	61,386	3.90	17,084	4.29	281,195	5.40	367,012	5.08
7	Unpaid Losses	0	0.00	12,785	27.66	338,513	21.49	51,115	12.84	2,692,195	51.69	3,094,608	42.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4,574	9.89	9,450	0.60	2,253	0.57	91,030	1.75	107,307	1.48
9	Unallocated LAE* Unpaid	0	0.00	1,828	3.95	12,409	0.79	7,706	1.94	123,939	2.38	145,882	2.02
10	Unearned Premium Reserves	0	0.00	18,924	40.94	801,176	50.85	229,773	57.71	2,898,635	55.65	3,948,508	54.63
11	Agents Balances	(299)	0.00	4,601	9.95	382,259	24.26	112,097	28.15	1,457,112	27.98	1,955,770	27.06
12	Commission & Brokerage Expenses Incurred	0	0.00	(6,477)	(14.01)	142,827	9.07	17,846	4.48	539,531	10.36	693,727	9.60
13	Taxes, Licenses and Fees Incurred	0	0.00	2,852	6.17	38,160	2.42	11,527	2.90	140,105	2.69	192,644	2.67
14	Other Acquisition Expenses Incurred	0	0.00	9,994	21.62	108,475	6.89	44,027	11.06	430,223	8.26	592,719	8.20
15	General Expenses Incurred	14	0.00	6,098	13.19	203,615	12.92	11,565	2.90	564,914	10.85	786,206	10.88
16	Other Income Less Other Expenses	0	0.00	754	1.63	(7,060)	(0.45)	(369)	(0.09)	62,916	1.21	56,241	0.78
17	Pretax Profit or Loss Excluding Investment Gain**	(1,412)	0.00	(18,678)	(40.40)	343,540	21.81	69,766	17.52	609,248	11.70	1,002,464	13.87
18	Investment Gain from Insurance Funds	2	0.00	674	1.46	21,533	1.37	4,600	1.16	207,039	3.98	233,848	3.24
19	Profit or Loss Excluding Investment Gain	(1,410)	0.00	(18,004)	(38.95)	365,073	23.17	74,366	18.68	816,286	15.67	1,236,311	17.10
20	Investment Gain From Capital & Surplus	0	0.00	1,290	2.79	117,347	7.45	21,880	5.50	281,000	5.40	421,517	5.83
21	Total Profit or Losses***	(1,410)	0.00	(16,714)	(36.16)	482,426	30.62	96,245	24.17	1,097,285	21.07	1,657,832	22.94

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

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

*** (Line 19 + 20) = 21

Total For Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	269,973	101.48	0	0.00	3,035,256	99.95	3,305,229	100.07
2	Premiums Earned	0	0.00	0	0.00	266,040	100.00	0	0.00	3,036,759	100.00	3,302,799	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	190,784	71.71	0	0.00	2,482,965	81.76	2,673,749	80.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	39	0.01	0	0.00	27,917	0.92	27,956	0.85
6	Unallocated LAE* Incurred	0	0.00	0	0.00	21,151	7.95	0	0.00	127,562	4.20	148,713	4.50
7	Unpaid Losses	0	0.00	0	0.00	71,875	27.02	0	0.00	1,511,741	49.78	1,583,616	47.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,561	0.59	0	0.00	32,267	1.06	33,828	1.02
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,316	0.87	0	0.00	21,680	0.71	23,996	0.73
10	Unearned Premium Reserves	0	0.00	0	0.00	13,221	4.97	0	0.00	292,981	9.65	306,202	9.27
11	Agents Balances	0	0.00	0	0.00	101,235	38.05	0	0.00	1,076,147	35.44	1,177,382	35.65
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(16,414)	(6.17)	0	0.00	173,630	5.72	157,216	4.76
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	790	0.30	0	0.00	26,953	0.89	27,743	0.84
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	20,024	7.53	0	0.00	(65,936)	(2.17)	(45,912)	(1.39)
15	General Expenses Incurred	0	0.00	0	0.00	25,992	9.77	0	0.00	303,254	9.99	329,246	9.97
16	Other Income Less Other Expenses	0	0.00	0	0.00	490	0.18	0	0.00	58,044	1.91	58,534	1.77
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	24,164	9.08	0	0.00	18,457	0.61	42,621	1.29
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(2,972)	(1.12)	0	0.00	29,911	0.98	26,939	0.82
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	21,193	7.97	0	0.00	48,370	1.59	69,563	2.11
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	3,772	1.42	0	0.00	133,137	4.38	136,909	4.15
21	Total Profit or Losses***	0	0.00	0	0.00	24,965	9.38	0	0.00	181,513	5.98	206,478	6.25

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

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

*** (Line 19 + 20) = 21

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		Lloyds		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,730	497.27	2,730	497.27
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	549	100.00	549	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	7	0.00	0	0.00	2,276	414.57	2,283	415.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(491)	(89.44)	(491)	(89.44)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	20	0.00	0	0.00	9,285	1691.26	9,305	1694.90
7	Unpaid Losses	0	0.00	0	0.00	1	0.00	0	0.00	(18,509)	(3371.40)	(18,508)	(3371.22)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(647)	(117.85)	(647)	(117.85)
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	977	177.96	977	177.96
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	10,190	1856.10	10,190	1856.10
11	Agents Balances	0	0.00	622	0.00	(2,943)	0.00	0	0.00	(150,323)	(27381.24)	(152,644)	(27804.01)
12	Commission & Brokerage Expenses Incurred	0	0.00	(4,185)	0.00	(16,505)	0.00	(6,950)	0.00	(182,064)	(33162.84)	(209,704)	(38197.45)
13	Taxes, Licenses and Fees Incurred	0	0.00	772	0.00	3,527	0.00	0	0.00	22,474	4093.62	26,773	4876.68
14	Other Acquisition Expenses Incurred	0	0.00	851	0.00	113	0.00	0	0.00	25,376	4622.22	26,340	4797.81
15	General Expenses Incurred	0	0.00	544	0.00	192	0.00	0	0.00	49,244	8969.76	49,980	9103.83
16	Other Income Less Other Expenses	0	0.00	157	0.00	(657)	0.00	0	0.00	2,178	396.72	1,678	305.65
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2,175	0.00	11,989	0.00	6,950	0.00	76,630	13958.11	97,744	17804.01
18	Investment Gain from Insurance Funds	0	0.00	(2)	0.00	628	0.00	0	0.00	6,440	1173.04	7,066	1287.07
19	Profit or Loss Excluding Investment Gain	0	0.00	2,173	0.00	12,617	0.00	6,950	0.00	83,069	15130.97	104,809	19090.89
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	(48)	(8.74)	(48)	(8.74)
21	Total Profit or Losses***	0	0.00	2,173	0.00	12,617	0.00	6,950	0.00	83,022	15122.40	104,762	19082.33

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

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

*** (Line 19 + 20) = 21

Total For Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	133,390	100.02	0	0.00	423,403	98.14	556,793	98.58
2	Premiums Earned	0	0.00	0	0.00	133,360	100.00	0	0.00	431,446	100.00	564,806	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	92,299	69.21	0	0.00	554,456	128.51	646,755	114.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	52	0.04	0	0.00	(8,303)	(1.92)	(8,251)	(1.46)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	9,254	6.94	0	0.00	18,963	4.40	28,217	5.00
7	Unpaid Losses	0	0.00	0	0.00	30,073	22.55	0	0.00	175,374	40.65	205,447	36.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,169	0.97	4,169	0.74
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,135	0.85	0	0.00	4,041	0.94	5,176	0.92
10	Unearned Premium Reserves	0	0.00	0	0.00	30	0.02	0	0.00	2,672	0.62	2,702	0.48
11	Agents Balances	0	0.00	0	0.00	9,378	7.03	0	0.00	226,725	52.55	236,103	41.80
12	Commission & Brokerage Expenses Incurred	0	0.00	(286)	0.00	19,026	14.27	0	0.00	67,109	15.55	85,849	15.20
13	Taxes, Licenses and Fees Incurred	0	0.00	253	0.00	2,280	1.71	0	0.00	5,766	1.34	8,299	1.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,103	4.58	0	0.00	16,680	3.87	22,783	4.03
15	General Expenses Incurred	0	0.00	43	0.00	7,731	5.80	0	0.00	43,588	10.10	51,362	9.09
16	Other Income Less Other Expenses	0	0.00	15	0.00	24	0.02	0	0.00	1,758	0.41	1,797	0.32
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	5	0.00	(3,357)	(2.52)	0	0.00	(265,054)	(61.43)	(268,406)	(47.52)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	70	0.05	0	0.00	(1,541)	(0.36)	(1,471)	(0.26)
19	Profit or Loss Excluding Investment Gain	0	0.00	5	0.00	(3,287)	(2.46)	0	0.00	(266,593)	(61.79)	(269,875)	(47.78)
20	Investment Gain From Capital & Surplus	0	0.00	10	0.00	1,092	0.82	0	0.00	16,449	3.81	17,551	3.11
21	Total Profit or Losses***	0	0.00	15	0.00	(2,195)	(1.65)	0	0.00	(132,002)	(30.60)	(134,182)	(23.76)

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

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

*** (Line 19 + 20) = 21

Total For Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	37,217	105.99	807,800	104.18	0	0.00	1,013,898	101.44	1,858,915	102.71
2	Premiums Earned	0	0.00	35,114	100.00	775,368	100.00	0	0.00	999,459	100.00	1,809,941	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	41	0.00	41	0.00
4	Incurred Losses	0	0.00	23,144	65.91	449,438	57.96	0	0.00	509,003	50.93	981,585	54.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,303	3.71	13,170	1.70	0	0.00	18,385	1.84	32,858	1.82
6	Unallocated LAE* Incurred	0	0.00	3,280	9.34	33,345	4.30	0	0.00	54,526	5.46	91,151	5.04
7	Unpaid Losses	0	0.00	6,252	17.80	188,386	24.30	0	0.00	278,635	27.88	473,273	26.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	583	1.66	27,738	3.58	0	0.00	30,475	3.05	58,796	3.25
9	Unallocated LAE* Unpaid	0	0.00	1,622	4.62	8,560	1.10	0	0.00	30,901	3.09	41,083	2.27
10	Unearned Premium Reserves	0	0.00	19,079	54.33	393,700	50.78	0	0.00	505,362	50.56	918,141	50.73
11	Agents Balances	0	0.00	7,855	22.37	194,995	25.15	(21)	0.00	201,432	20.15	404,261	22.34
12	Commission & Brokerage Expenses Incurred	0	0.00	5,629	16.03	125,419	16.18	0	0.00	173,763	17.39	304,811	16.84
13	Taxes, Licenses and Fees Incurred	0	0.00	876	2.49	17,969	2.32	1	0.00	24,968	2.50	43,814	2.42
14	Other Acquisition Expenses Incurred	0	0.00	2,979	8.48	58,634	7.56	130	0.00	74,332	7.44	136,075	7.52
15	General Expenses Incurred	0	0.00	397	1.13	38,240	4.93	238	0.00	105,518	10.56	144,393	7.98
16	Other Income Less Other Expenses	0	0.00	73	0.21	3,288	0.42	0	0.00	1,755	0.18	5,116	0.28
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	(2,420)	(6.89)	42,442	5.47	(369)	0.00	40,678	4.07	80,331	4.44
18	Investment Gain from Insurance Funds	0	0.00	(354)	(1.01)	9,570	1.23	1	0.00	23,400	2.34	32,617	1.80
19	Profit or Loss Excluding Investment Gain	0	0.00	(2,774)	(7.90)	52,012	6.71	(368)	0.00	64,083	6.41	112,953	6.24
20	Investment Gain From Capital & Surplus	0	0.00	(605)	(1.72)	21,694	2.80	368	0.00	43,281	4.33	64,738	3.58
21	Total Profit or Losses***	0	0.00	(3,380)	(9.63)	73,704	9.51	0	0.00	107,365	10.74	177,689	9.82

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

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

*** (Line 19 + 20) = 21

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	1,809,313	93.17	5,665,785	101.05	5,945,514	101.54	48,137,247	101.63	61,557,859	101.30
2	Premiums Earned	0	0.00	1,941,939	100.00	5,606,888	100.00	5,855,254	100.00	47,364,190	100.00	60,768,271	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	72,605	1.29	330,882	5.65	752	0.00	404,239	0.67
4	Incurred Losses	0	0.00	998,616	51.42	3,323,877	59.28	3,308,003	56.50	24,362,147	51.44	31,992,643	52.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	53,181	2.74	72,242	1.29	52,801	0.90	700,959	1.48	879,183	1.45
6	Unallocated LAE* Incurred	0	0.00	232,301	11.96	359,969	6.42	347,346	5.93	3,701,869	7.82	4,641,485	7.64
7	Unpaid Losses	0	0.00	277,559	14.29	1,118,733	19.95	1,193,015	20.38	10,593,033	22.37	13,182,340	21.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	41,407	2.13	102,442	1.83	93,105	1.59	1,123,003	2.37	1,359,957	2.24
9	Unallocated LAE* Unpaid	0	0.00	154,365	7.95	82,075	1.46	142,031	2.43	2,065,726	4.36	2,444,197	4.02
10	Unearned Premium Reserves	0	0.00	1,013,314	52.18	3,039,220	54.21	3,168,783	54.12	25,944,409	54.78	33,165,726	54.58
11	Agents Balances	(8,066)	0.00	362,726	18.68	1,363,790	24.32	1,508,775	25.77	9,266,851	19.57	12,494,076	20.56
12	Commission & Brokerage Expenses Incurred	(27,529)	0.00	225,520	11.61	711,823	12.70	265,286	4.53	5,934,560	12.53	7,109,660	11.70
13	Taxes, Licenses and Fees Incurred	2,329	0.00	57,240	2.95	131,056	2.34	163,609	2.79	1,320,261	2.79	1,674,495	2.76
14	Other Acquisition Expenses Incurred	16,744	0.00	233,044	12.00	511,854	9.13	896,983	15.32	4,105,491	8.67	5,764,116	9.49
15	General Expenses Incurred	8,045	0.00	64,188	3.31	448,196	7.99	338,538	5.78	2,262,685	4.78	3,121,652	5.14
16	Other Income Less Other Expenses	0	0.00	358,484	18.46	10,926	0.19	5,908	0.10	526,714	1.11	902,032	1.48
17	Pretax Profit or Loss Excluding Investment Gain**	411	0.00	436,337	22.47	(13,811)	(0.25)	157,713	2.69	5,502,178	11.62	6,082,828	10.01
18	Investment Gain from Insurance Funds	0	0.00	(12,136)	(0.62)	85,707	1.53	60,584	1.03	1,046,735	2.21	1,180,890	1.94
19	Profit or Loss Excluding Investment Gain	411	0.00	424,201	21.84	71,898	1.28	218,299	3.73	6,548,913	13.83	7,263,722	11.95
20	Investment Gain From Capital & Surplus	0	0.00	(19,674)	(1.01)	207,798	3.71	291,708	4.98	2,043,767	4.32	2,523,599	4.15
21	Total Profit or Losses***	411	0.00	404,528	20.83	279,696	4.99	510,006	8.71	8,592,684	18.14	9,787,325	16.11

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

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

*** (Line 19 + 20) = 21

Total For Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	87,445	101.43	4,517,073	101.35	851,898	96.31	21,975,341	100.64	27,431,757	100.61
2	Premiums Earned	0	0.00	86,214	100.00	4,457,045	100.00	884,564	100.00	21,836,295	100.00	27,264,118	100.00
3	Dividends to Policyholders	0	0.00	5	0.01	13,433	0.30	0	0.00	7,609	0.03	21,047	0.08
4	Incurred Losses	0	0.00	38,319	44.45	2,329,742	52.27	425,840	48.14	9,745,704	44.63	12,539,605	45.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,445	4.00	242,483	5.44	28,476	3.22	1,696,774	7.77	1,971,178	7.23
6	Unallocated LAE* Incurred	0	0.00	5,198	6.03	228,637	5.13	63,052	7.13	1,227,511	5.62	1,524,398	5.59
7	Unpaid Losses	0	0.00	23,265	26.99	3,049,584	68.42	582,652	65.87	18,225,151	83.46	21,880,652	80.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	10,820	12.55	910,943	20.44	180,601	20.42	5,645,871	25.86	6,748,235	24.75
9	Unallocated LAE* Unpaid	0	0.00	6,156	7.14	177,583	3.98	72,997	8.25	1,582,890	7.25	1,839,626	6.75
10	Unearned Premium Reserves	0	0.00	42,856	49.71	2,249,719	50.48	441,443	49.91	11,261,350	51.57	13,995,368	51.33
11	Agents Balances	0	0.00	17,689	20.52	1,363,737	30.60	248,099	28.05	5,604,872	25.67	7,234,397	26.53
12	Commission & Brokerage Expenses Incurred	0	0.00	5,773	6.70	788,799	17.70	75,842	8.57	3,519,169	16.12	4,389,583	16.10
13	Taxes, Licenses and Fees Incurred	0	0.00	2,692	3.12	104,874	2.35	25,872	2.92	594,861	2.72	728,299	2.67
14	Other Acquisition Expenses Incurred	0	0.00	9,882	11.46	344,780	7.74	191,577	21.66	1,655,307	7.58	2,201,546	8.07
15	General Expenses Incurred	0	0.00	8,384	9.72	394,261	8.85	83,562	9.45	2,018,261	9.24	2,504,468	9.19
16	Other Income Less Other Expenses	0	0.00	580	0.67	12,502	0.28	(2,457)	(0.28)	37,550	0.17	48,175	0.18
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	13,091	15.18	22,524	0.51	(12,110)	(1.37)	1,408,653	6.45	1,432,158	5.25
18	Investment Gain from Insurance Funds	0	0.00	(1,197)	(1.39)	122,191	2.74	7,972	0.90	1,163,505	5.33	1,292,471	4.74
19	Profit or Loss Excluding Investment Gain	0	0.00	11,893	13.79	144,714	3.25	(4,138)	(0.47)	2,572,161	11.78	2,724,630	9.99
20	Investment Gain From Capital & Surplus	0	0.00	(1,170)	(1.36)	169,028	3.79	7,413	0.84	1,248,442	5.72	1,423,713	5.22
21	Total Profit or Losses***	0	0.00	10,725	12.44	313,741	7.04	3,275	0.37	3,820,601	17.50	4,148,342	15.22

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

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

*** (Line 19 + 20) = 21

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	4,319,025	108.12	4,319,025	108.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,994,697	100.00	3,994,697	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,087,481	27.22	1,087,481	27.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,362	0.23	9,362	0.23
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	88,586	2.22	88,586	2.22
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	6,806,921	170.40	6,806,921	170.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	20,920	0.52	20,920	0.52
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	160,902	4.03	160,902	4.03
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,994,216	49.92	1,994,216	49.92
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	143,362	3.59	143,362	3.59
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(85,025)	(2.13)	(85,025)	(2.13)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	126,975	3.18	126,975	3.18
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	298,202	7.46	298,202	7.46
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	726,986	18.20	726,986	18.20
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(483,768)	(12.11)	(483,768)	(12.11)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	1,258,370	31.50	1,258,370	31.50
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	313,549	7.85	313,549	7.85
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	1,571,915	39.35	1,571,915	39.35
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	283,366	7.09	283,366	7.09
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	0	0.00	1,855,280	46.44	1,855,280	46.44

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

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

*** (Line 19 + 20) = 21

Total For Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3	100.00	42,605	99.61	27,910	98.30	2,487,816	100.86	2,558,334	100.81
2	Premiums Earned	0	0.00	3	100.00	42,770	100.00	28,393	100.00	2,466,542	100.00	2,537,708	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	647	1.51	1,208	4.25	23	0.00	1,878	0.07
4	Incurred Losses	0	0.00	1	33.33	10,031	23.45	17,940	63.18	1,307,360	53.00	1,335,332	52.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	750	1.75	366	1.29	83,211	3.37	84,327	3.32
6	Unallocated LAE* Incurred	0	0.00	0	0.00	316	0.74	1,882	6.63	96,994	3.93	99,192	3.91
7	Unpaid Losses	0	0.00	1	33.33	43,141	100.87	12,520	44.10	2,265,110	91.83	2,320,772	91.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,955	6.91	166	0.58	173,170	7.02	176,291	6.95
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	2,955	6.91	596	2.10	110,403	4.48	113,954	4.49
10	Unearned Premium Reserves	0	0.00	1	33.33	8,274	19.35	30,200	106.36	1,158,016	46.95	1,196,491	47.15
11	Agents Balances	0	0.00	0	0.00	4,577	10.70	24,977	87.97	675,038	27.37	704,592	27.76
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	3,181	7.44	1,798	6.33	386,161	15.66	391,140	15.41
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	359	0.84	884	3.11	55,858	2.26	57,101	2.25
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,420	3.32	381	1.34	191,268	7.75	193,069	7.61
15	General Expenses Incurred	0	0.00	0	0.00	1,000	2.34	497	1.75	264,388	10.72	265,885	10.48
16	Other Income Less Other Expenses	0	0.00	0	0.00	(151)	(0.35)	(64)	(0.23)	(1,005)	(0.04)	(1,220)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	2	66.67	24,916	58.26	3,377	11.89	80,266	3.25	108,561	4.28
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,843	4.31	253	0.89	103,836	4.21	105,932	4.17
19	Profit or Loss Excluding Investment Gain	0	0.00	2	66.67	26,760	62.57	3,630	12.78	184,099	7.46	214,491	8.45
20	Investment Gain From Capital & Surplus	0	0.00	3	100.00	4,499	10.52	669	2.36	126,633	5.13	131,804	5.19
21	Total Profit or Losses***	0	0.00	5	166.67	31,258	73.08	4,297	15.13	310,734	12.60	346,294	13.65

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

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

*** (Line 19 + 20) = 21

Total For Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	12	63.16	2,573	103.92	1,490,188	105.35	169,950	100.80	8,126,929	101.53	9,789,652	102.08
2	Premiums Earned	19	100.00	2,476	100.00	1,414,569	100.00	168,598	100.00	8,004,695	100.00	9,590,357	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,346	0.17	17,016	10.09	932	0.01	20,294	0.21
4	Incurred Losses	10	52.63	703	28.39	666,662	47.13	54,724	32.46	3,510,619	43.86	4,232,718	44.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.16	10,824	0.77	442	0.26	133,440	1.67	144,710	1.51
6	Unallocated LAE* Incurred	0	0.00	106	4.28	42,843	3.03	5,411	3.21	459,133	5.74	507,493	5.29
7	Unpaid Losses	7	36.84	360	14.54	494,768	34.98	26,814	15.90	1,910,019	23.86	2,431,968	25.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3	0.12	8,755	0.62	352	0.21	143,494	1.79	152,604	1.59
9	Unallocated LAE* Unpaid	0	0.00	171	6.91	23,254	1.64	2,612	1.55	200,045	2.50	226,082	2.36
10	Unearned Premium Reserves	4	21.05	1,225	49.47	830,704	58.72	110,115	65.31	3,715,214	46.41	4,657,262	48.56
11	Agents Balances	8,170	43000.00	(3,387)	(136.79)	371,622	26.27	52,616	31.21	2,510,194	31.36	2,939,215	30.65
12	Commission & Brokerage Expenses Incurred	(84)	(442.11)	(3,453)	(139.46)	112,026	7.92	695	0.41	807,849	10.09	917,033	9.56
13	Taxes, Licenses and Fees Incurred	53	278.95	1,310	52.91	46,250	3.27	4,676	2.77	385,960	4.82	438,249	4.57
14	Other Acquisition Expenses Incurred	0	0.00	344	13.89	138,657	9.80	26,924	15.97	576,128	7.20	742,053	7.74
15	General Expenses Incurred	20	105.26	175	7.07	226,512	16.01	11,102	6.58	854,848	10.68	1,092,657	11.39
16	Other Income Less Other Expenses	0	0.00	23	0.93	(1,833)	(0.13)	192	0.11	536	0.01	(1,082)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain**	20	105.26	3,310	133.68	166,615	11.78	47,800	28.35	1,276,299	15.94	1,494,044	15.58
18	Investment Gain from Insurance Funds	(247)	(1300.00)	111	4.48	27,871	1.97	1,486	0.88	104,849	1.31	134,070	1.40
19	Profit or Loss Excluding Investment Gain	(227)	(1194.74)	3,421	138.17	194,483	13.75	49,285	29.23	1,381,151	17.25	1,628,113	16.98
20	Investment Gain From Capital & Surplus	0	0.00	139	5.61	121,533	8.59	12,546	7.44	411,165	5.14	545,383	5.69
21	Total Profit or Losses***	(227)	(1194.74)	3,562	143.86	316,017	22.34	61,832	36.67	1,792,327	22.39	2,173,511	22.66

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

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

*** (Line 19 + 20) = 21

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	407,103	26.95	407,103	26.95
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,510,672	100.00	1,510,672	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(377,968)	(25.02)	(377,968)	(25.02)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	87,269	5.78	87,269	5.78
6	Unallocated LAE* Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18,981	1.26	18,981	1.26
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,333,514	353.06	5,333,514	353.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	107,692	7.13	107,692	7.13
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	18,905	1.25	18,905	1.25
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	4,799,519	317.71	4,799,519	317.71
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	27,897	1.85	27,897	1.85
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(16,171)	(1.07)	(16,171)	(1.07)
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,402	0.75	11,402	0.75
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,047	1.66	25,047	1.66
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	437,074	28.93	437,074	28.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(227,314)	(15.05)	(227,314)	(15.05)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	0	0.00	0	0.00	1,097,721	72.66	1,097,721	72.66
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	43,212	2.86	43,212	2.86
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	1,140,935	75.52	1,140,935	75.52
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	0	0.00	0	0.00	949,756	62.87	949,756	62.87
21	Total Profit or Losses***	0	0.00	0	0.00	0	0.00	(1)	0.00	2,090,690	138.39	2,090,689	138.39

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

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

*** (Line 19 + 20) = 21

Total For Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	18	94.74	85,408	102.91	625,627	99.15	3,255,451	100.90	3,966,504	100.67
2	Premiums Earned	0	0.00	19	100.00	82,993	100.00	630,961	100.00	3,226,300	100.00	3,940,273	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,339	4.02	23,710	3.76	8,405	0.26	35,454	0.90
4	Incurred Losses	0	0.00	0	0.00	27,714	33.39	219,234	34.75	1,320,504	40.93	1,567,452	39.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	20,034	24.14	203,258	32.21	623,328	19.32	846,620	21.49
6	Unallocated LAE* Incurred	0	0.00	0	0.00	11,415	13.75	43,231	6.85	173,316	5.37	227,962	5.79
7	Unpaid Losses	0	0.00	0	0.00	125,297	150.97	950,668	150.67	7,444,743	230.75	8,520,708	216.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	47,560	57.31	397,963	63.07	2,261,306	70.09	2,706,829	68.70
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	20,754	25.01	73,500	11.65	354,097	10.98	448,351	11.38
10	Unearned Premium Reserves	0	0.00	9	47.37	44,176	53.23	269,488	42.71	1,840,397	57.04	2,154,070	54.67
11	Agents Balances	0	0.00	3	15.79	39,210	47.24	173,967	27.57	788,050	24.43	1,001,230	25.41
12	Commission & Brokerage Expenses Incurred	0	0.00	2	10.53	3,230	3.89	53,728	8.52	396,789	12.30	453,749	11.52
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	2,089	2.52	16,989	2.69	61,260	1.90	80,338	2.04
14	Other Acquisition Expenses Incurred	0	0.00	2	10.53	5,579	6.72	14,555	2.31	183,485	5.69	203,621	5.17
15	General Expenses Incurred	0	0.00	0	0.00	4,816	5.80	66,631	10.56	221,105	6.85	292,552	7.42
16	Other Income Less Other Expenses	0	0.00	0	0.00	918	1.11	473	0.07	51,638	1.60	53,029	1.35
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	14	73.68	5,695	6.86	(9,901)	(1.57)	289,727	8.98	285,535	7.25
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	9,768	11.77	(24,875)	(3.94)	460,055	14.26	444,948	11.29
19	Profit or Loss Excluding Investment Gain	0	0.00	14	73.68	15,464	18.63	(34,777)	(5.51)	749,773	23.24	730,474	18.54
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	9,496	11.44	(28,759)	(4.56)	274,562	8.51	255,299	6.48
21	Total Profit or Losses***	0	0.00	13	68.42	24,959	30.07	(63,536)	(10.07)	1,024,336	31.75	985,772	25.02

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

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

*** (Line 19 + 20) = 21

Total For Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	880	110.14	88,650	100.59	40,899	110.14	1,194,784	100.58	1,325,213	100.85
2	Premiums Earned	0	0.00	799	100.00	88,128	100.00	37,132	100.00	1,187,942	100.00	1,314,001	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	865	0.98	5,552	14.95	3	0.00	6,420	0.49
4	Incurred Losses	0	0.00	0	0.00	(1,029)	(1.17)	472	1.27	(8,230)	(0.69)	(8,787)	(0.67)
5	Defense and Cost Containment Expenses Incurred	0	0.00	81	10.14	2	0.00	40	0.11	1,925	0.16	2,048	0.16
6	Unallocated LAE* Incurred	0	0.00	96	12.02	519	0.59	(33)	(0.09)	2,219	0.19	2,801	0.21
7	Unpaid Losses	0	0.00	20	2.50	2,090	2.37	1,115	3.00	68,429	5.76	71,654	5.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	218	0.25	2,804	7.55	5,973	0.50	8,995	0.68
9	Unallocated LAE* Unpaid	0	0.00	42	5.26	70	0.08	81	0.22	3,297	0.28	3,490	0.27
10	Unearned Premium Reserves	0	0.00	349	43.68	46,240	52.47	11,331	30.52	682,276	57.43	740,196	56.33
11	Agents Balances	0	0.00	127	15.89	24,363	27.65	3,752	10.10	286,738	24.14	314,980	23.97
12	Commission & Brokerage Expenses Incurred	0	0.00	31	3.88	10,946	12.42	(6,149)	(16.56)	125,935	10.60	130,763	9.95
13	Taxes, Licenses and Fees Incurred	0	0.00	16	2.00	1,928	2.19	2,199	5.92	31,391	2.64	35,534	2.70
14	Other Acquisition Expenses Incurred	0	0.00	101	12.64	8,456	9.60	12,339	33.23	94,620	7.97	115,516	8.79
15	General Expenses Incurred	0	0.00	21	2.63	6,623	7.52	1,968	5.30	85,722	7.22	94,334	7.18
16	Other Income Less Other Expenses	0	0.00	0	0.00	(4,714)	(5.35)	(29)	(0.08)	1,607	0.14	(3,136)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	454	56.82	55,101	62.52	20,715	55.79	855,953	72.05	932,223	70.95
18	Investment Gain from Insurance Funds	0	0.00	9	1.13	646	0.73	467	1.26	15,644	1.32	16,766	1.28
19	Profit or Loss Excluding Investment Gain	0	0.00	463	57.95	55,745	63.25	21,182	57.05	871,604	73.37	948,994	72.22
20	Investment Gain From Capital & Surplus	0	0.00	10	1.25	3,491	3.96	1,426	3.84	48,834	4.11	53,761	4.09
21	Total Profit or Losses***	0	0.00	472	59.07	59,237	67.22	22,609	60.89	920,436	77.48	1,002,754	76.31

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

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

*** (Line 19 + 20) = 21

Total For Group Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	854,505	99.86	0	0.00	3,176,359	108.62	4,030,864	106.64
2	Premiums Earned	0	0.00	0	0.00	855,677	100.00	0	0.00	2,924,329	100.00	3,780,006	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	6	0.00	6	0.00
4	Incurred Losses	0	0.00	0	0.00	749,810	87.63	72	0.00	1,827,340	62.49	2,577,222	68.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10,009	1.17	(3)	0.00	56,536	1.93	66,542	1.76
6	Unallocated LAE* Incurred	0	0.00	0	0.00	47,010	5.49	(1)	0.00	75,090	2.57	122,099	3.23
7	Unpaid Losses	0	0.00	0	0.00	158,725	18.55	(156)	0.00	1,713,799	58.60	1,872,368	49.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,584	0.19	1	0.00	41,562	1.42	43,147	1.14
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	94,159	11.00	(1)	0.00	51,231	1.75	145,389	3.85
10	Unearned Premium Reserves	0	0.00	0	0.00	28,955	3.38	0	0.00	3,120,137	106.70	3,149,092	83.31
11	Agents Balances	0	0.00	0	0.00	55,657	6.50	0	0.00	735,119	25.14	790,776	20.92
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	30,045	3.51	0	0.00	478,761	16.37	508,806	13.46
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	32,630	3.81	0	0.00	89,336	3.05	121,966	3.23
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	14,605	1.71	0	0.00	220,855	7.55	235,460	6.23
15	General Expenses Incurred	0	0.00	0	0.00	40,832	4.77	0	0.00	223,309	7.64	264,141	6.99
16	Other Income Less Other Expenses	0	0.00	0	0.00	9,744	1.14	0	0.00	(22,695)	(0.78)	(12,951)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(59,522)	(6.96)	(68)	0.00	(69,596)	(2.38)	(129,186)	(3.42)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	13,211	1.54	(3)	0.00	237,258	8.11	250,466	6.63
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(46,313)	(5.41)	(71)	0.00	167,660	5.73	121,276	3.21
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	51,670	6.04	(3)	0.00	222,736	7.62	274,403	7.26
21	Total Profit or Losses***	0	0.00	0	0.00	5,358	0.63	(74)	0.00	390,397	13.35	395,681	10.47

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

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

*** (Line 19 + 20) = 21

Total For Credit Accident and Health (Group and Individual)
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	678	6.44	(30)	(33.33)	37,679	82.75	38,327	68.27
2	Premiums Earned	0	0.00	0	0.00	10,522	100.00	90	100.00	45,532	100.00	56,144	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	4,688	44.55	(10)	(11.11)	6,631	14.56	11,309	20.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12	0.11	0	0.00	3	0.01	15	0.03
6	Unallocated LAE* Incurred	0	0.00	0	0.00	716	6.80	0	0.00	(531)	(1.17)	185	0.33
7	Unpaid Losses	0	0.00	0	0.00	6,571	62.45	45	50.00	9,522	20.91	16,138	28.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	105	1.00	0	0.00	0	0.00	105	0.19
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1,416	13.46	0	0.00	705	1.55	2,121	3.78
10	Unearned Premium Reserves	0	0.00	0	0.00	25,221	239.70	15	16.67	40,225	88.34	65,461	116.59
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	5,881	12.92	5,881	10.47
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	167	1.59	6	6.67	33	0.07	206	0.37
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	14	0.13	0	0.00	1,777	3.90	1,791	3.19
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	49	0.47	94	104.44	2,286	5.02	2,429	4.33
15	General Expenses Incurred	0	0.00	0	0.00	445	4.23	0	0.00	3,358	7.38	3,803	6.77
16	Other Income Less Other Expenses	0	0.00	0	0.00	52	0.49	0	0.00	430	0.94	482	0.86
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	4,483	42.61	0	0.00	32,404	71.17	36,887	65.70
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,109	10.54	0	0.00	1,321	2.90	2,430	4.33
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	5,592	53.15	0	0.00	33,726	74.07	39,318	70.03
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	4,493	42.70	(1)	(1.11)	2,373	5.21	6,865	12.23
21	Total Profit or Losses***	0	0.00	0	0.00	10,085	95.85	(1)	(1.11)	36,098	79.28	46,182	82.26

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

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

*** (Line 19 + 20) = 21

Total For Other Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	151	98.69	668,106	131.09	0	0.00	2,262,171	116.37	2,930,428	119.43
2	Premiums Earned	0	0.00	153	100.00	509,651	100.00	0	0.00	1,943,937	100.00	2,453,741	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.00	0	0.00	73	0.00	89	0.00
4	Incurred Losses	0	0.00	10	6.54	414,468	81.32	(83)	0.00	2,169,458	111.60	2,583,853	105.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,480	0.29	0	0.00	3,321	0.17	4,801	0.20
6	Unallocated LAE* Incurred	0	0.00	2	1.31	44,699	8.77	0	0.00	55,587	2.86	100,288	4.09
7	Unpaid Losses	0	0.00	97	63.40	485,193	95.20	0	0.00	3,119,535	160.48	3,604,825	146.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9,583	1.88	0	0.00	21,238	1.09	30,821	1.26
9	Unallocated LAE* Unpaid	0	0.00	3	1.96	105,715	20.74	0	0.00	83,700	4.31	189,418	7.72
10	Unearned Premium Reserves	0	0.00	30	19.61	1,753,736	344.11	0	0.00	7,738,293	398.07	9,492,059	386.84
11	Agents Balances	0	0.00	24	15.69	93,920	18.43	0	0.00	128,522	6.61	222,466	9.07
12	Commission & Brokerage Expenses Incurred	0	0.00	34	22.22	67,694	13.28	2,503	0.00	343,939	17.69	414,170	16.88
13	Taxes, Licenses and Fees Incurred	0	0.00	4	2.61	15,128	2.97	844	0.00	30,116	1.55	46,092	1.88
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	48,721	9.56	5,873	0.00	120,957	6.22	175,551	7.15
15	General Expenses Incurred	0	0.00	17	11.11	21,833	4.28	2,537	0.00	119,427	6.14	143,814	5.86
16	Other Income Less Other Expenses	0	0.00	5	3.27	(321,015)	(62.99)	216	0.00	(8,458)	(0.44)	(329,252)	(13.42)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	91	59.48	(425,403)	(83.47)	(11,459)	0.00	(907,404)	(46.68)	(1,344,175)	(54.78)
18	Investment Gain from Insurance Funds	0	0.00	2	1.31	134,007	26.29	(1)	0.00	490,772	25.25	624,780	25.46
19	Profit or Loss Excluding Investment Gain	0	0.00	94	61.44	(291,396)	(57.18)	(11,460)	0.00	(416,634)	(21.43)	(719,396)	(29.32)
20	Investment Gain From Capital & Surplus	0	0.00	2	1.31	184,545	36.21	(1)	0.00	493,325	25.38	677,871	27.63
21	Total Profit or Losses***	0	0.00	96	62.75	(106,851)	(20.97)	(11,461)	0.00	76,689	3.95	(41,527)	(1.69)

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

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

*** (Line 19 + 20) = 21

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	58,675	96.29	2,174,748	102.02	310,338	99.27	30,744,585	101.28	33,288,346	101.30
2	Premiums Earned	0	0.00	60,934	100.00	2,131,744	100.00	312,626	100.00	30,355,429	100.00	32,860,733	100.00
3	Dividends to Policyholders	0	0.00	8	0.01	73,552	3.45	1,074	0.34	461,129	1.52	535,763	1.63
4	Incurred Losses	0	0.00	23,799	39.06	1,087,536	51.02	159,224	50.93	16,179,607	53.30	17,450,166	53.10
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,696	2.78	99,050	4.65	23,945	7.66	2,444,058	8.05	2,568,749	7.82
6	Unallocated LAE* Incurred	0	0.00	2,443	4.01	135,715	6.37	21,177	6.77	1,786,126	5.88	1,945,461	5.92
7	Unpaid Losses	0	0.00	60,432	99.18	4,161,839	195.23	807,483	258.29	83,137,693	273.88	88,167,447	268.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,469	4.05	385,889	18.10	84,450	27.01	9,145,959	30.13	9,618,767	29.27
9	Unallocated LAE* Unpaid	0	0.00	3,815	6.26	228,870	10.74	64,051	20.49	4,162,079	13.71	4,458,815	13.57
10	Unearned Premium Reserves	0	0.00	21,708	35.63	949,509	44.54	135,420	43.32	10,029,270	33.04	11,135,907	33.89
11	Agents Balances	0	0.00	17,567	28.83	717,647	33.66	71,490	22.87	9,573,487	31.54	10,380,191	31.59
12	Commission & Brokerage Expenses Incurred	0	0.00	9,240	15.16	194,478	9.12	22,692	7.26	2,097,520	6.91	2,323,930	7.07
13	Taxes, Licenses and Fees Incurred	0	0.00	1,985	3.26	58,797	2.76	9,379	3.00	1,180,613	3.89	1,250,774	3.81
14	Other Acquisition Expenses Incurred	0	0.00	3,832	6.29	165,443	7.76	51,721	16.54	2,106,328	6.94	2,327,324	7.08
15	General Expenses Incurred	0	0.00	7,992	13.12	139,491	6.54	27,527	8.81	2,242,952	7.39	2,417,962	7.36
16	Other Income Less Other Expenses	0	0.00	218	0.36	(4,531)	(0.21)	(728)	(0.23)	(156,445)	(0.52)	(161,486)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	10,157	16.67	173,148	8.12	(4,842)	(1.55)	1,700,640	5.60	1,879,103	5.72
18	Investment Gain from Insurance Funds	0	0.00	98	0.16	168,522	7.91	11,985	3.83	3,882,968	12.79	4,063,573	12.37
19	Profit or Loss Excluding Investment Gain	0	0.00	10,255	16.83	341,669	16.03	7,144	2.29	5,583,608	18.39	5,942,676	18.08
20	Investment Gain From Capital & Surplus	0	0.00	906	1.49	197,581	9.27	6,536	2.09	2,590,471	8.53	2,795,494	8.51
21	Total Profit or Losses***	0	0.00	11,161	18.32	539,252	25.30	13,678	4.38	8,174,080	26.93	8,738,171	26.59

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

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

*** (Line 19 + 20) = 21

Total For Other General Liability - By Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14,456	124.18	2,223,205	103.53	315,144	101.62	21,110,875	102.40	23,663,680	102.51
2	Premiums Earned	0	0.00	11,641	100.00	2,147,360	100.00	310,118	100.00	20,615,202	100.00	23,084,321	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	8,317	0.39	21,950	7.08	4,488	0.02	34,756	0.15
4	Incurred Losses	0	0.00	4,173	35.85	1,020,090	47.50	219,791	70.87	11,372,311	55.16	12,616,365	54.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	(126)	(1.08)	99,386	4.63	31,492	10.15	2,364,480	11.47	2,495,232	10.81
6	Unallocated LAE* Incurred	0	0.00	735	6.31	92,731	4.32	11,661	3.76	1,569,728	7.61	1,674,855	7.26
7	Unpaid Losses	0	0.00	8,125	69.80	3,278,226	152.66	526,813	169.88	51,404,672	249.35	55,217,836	239.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,844	15.84	677,526	31.55	200,117	64.53	9,677,969	46.95	10,557,456	45.73
9	Unallocated LAE* Unpaid	0	0.00	835	7.17	176,293	8.21	57,493	18.54	3,253,675	15.78	3,488,296	15.11
10	Unearned Premium Reserves	0	0.00	15,318	131.59	1,028,004	47.87	160,409	51.73	11,841,770	57.44	13,045,501	56.51
11	Agents Balances	(30)	0.00	3,206	27.54	733,143	34.14	72,915	23.51	4,867,038	23.61	5,676,272	24.59
12	Commission & Brokerage Expenses Incurred	(8)	0.00	(851)	(7.31)	358,770	16.71	1,557	0.50	2,300,954	11.16	2,660,422	11.52
13	Taxes, Licenses and Fees Incurred	0	0.00	619	5.32	39,353	1.83	9,200	2.97	551,465	2.68	600,637	2.60
14	Other Acquisition Expenses Incurred	0	0.00	1,519	13.05	165,866	7.72	53,214	17.16	1,508,123	7.32	1,728,722	7.49
15	General Expenses Incurred	0	0.00	1,894	16.27	155,880	7.26	24,268	7.83	1,821,745	8.84	2,003,787	8.68
16	Other Income Less Other Expenses	0	0.00	(386)	(3.32)	(1,719)	(0.08)	(137)	(0.04)	(119,535)	(0.58)	(121,777)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain**	8	0.00	3,289	28.25	205,250	9.56	(63,153)	(20.36)	(997,620)	(4.84)	(852,226)	(3.69)
18	Investment Gain from Insurance Funds	0	0.00	182	1.56	132,423	6.17	15,206	4.90	3,181,457	15.43	3,329,268	14.42
19	Profit or Loss Excluding Investment Gain	8	0.00	3,471	29.82	337,672	15.72	(47,945)	(15.46)	2,183,836	10.59	2,477,042	10.73
20	Investment Gain From Capital & Surplus	0	0.00	336	2.89	139,580	6.50	26,228	8.46	2,015,632	9.78	2,181,776	9.45
21	Total Profit or Losses***	8	0.00	3,807	32.70	477,254	22.23	(21,716)	(7.00)	4,199,468	20.37	4,658,821	20.18

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

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

*** (Line 19 + 20) = 21

Total For Other General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	29	100.00	529,256	105.37	18,674	103.60	13,699,887	101.98	14,247,846	102.10
2	Premiums Earned	0	0.00	29	100.00	502,282	100.00	18,025	100.00	13,434,176	100.00	13,954,512	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,190	0.44	5,000	27.74	1,008	0.01	8,198	0.06
4	Incurred Losses	0	0.00	(72)	(248.28)	168,731	33.59	2,359	13.09	6,922,292	51.53	7,093,310	50.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	(35)	(120.69)	106,944	21.29	5,511	30.57	1,308,642	9.74	1,421,062	10.18
6	Unallocated LAE* Incurred	0	0.00	2	6.90	14,519	2.89	78	0.43	698,301	5.20	712,900	5.11
7	Unpaid Losses	0	0.00	97	334.48	425,115	84.64	12,308	68.28	26,038,884	193.83	26,476,404	189.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	58	200.00	222,400	44.28	7,692	42.67	5,180,819	38.56	5,410,969	38.78
9	Unallocated LAE* Unpaid	0	0.00	6	20.69	34,848	6.94	2	0.01	1,393,688	10.37	1,428,544	10.24
10	Unearned Premium Reserves	0	0.00	15	51.72	250,499	49.87	8,356	46.36	7,099,607	52.85	7,358,477	52.73
11	Agents Balances	0	0.00	(1)	(3.45)	179,538	35.74	2,807	15.57	2,747,992	20.46	2,930,336	21.00
12	Commission & Brokerage Expenses Incurred	0	0.00	7	24.14	101,876	20.28	(1,830)	(10.15)	1,709,791	12.73	1,809,844	12.97
13	Taxes, Licenses and Fees Incurred	0	0.00	4	13.79	9,341	1.86	611	3.39	338,578	2.52	348,534	2.50
14	Other Acquisition Expenses Incurred	0	0.00	3	10.34	41,540	8.27	493	2.74	1,072,274	7.98	1,114,310	7.99
15	General Expenses Incurred	0	0.00	9	31.03	26,820	5.34	1,072	5.95	1,071,422	7.98	1,099,323	7.88
16	Other Income Less Other Expenses	0	0.00	6	20.69	451	0.09	146	0.81	(23,409)	(0.17)	(22,806)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	117	403.45	30,776	6.13	4,878	27.06	288,452	2.15	324,223	2.32
18	Investment Gain from Insurance Funds	0	0.00	2	6.90	20,033	3.99	670	3.72	1,655,648	12.32	1,676,353	12.01
19	Profit or Loss Excluding Investment Gain	0	0.00	120	413.79	50,809	10.12	5,548	30.78	1,944,097	14.47	2,000,574	14.34
20	Investment Gain From Capital & Surplus	0	0.00	70	241.38	21,889	4.36	1,292	7.17	1,222,919	9.10	1,246,170	8.93
21	Total Profit or Losses***	0	0.00	189	651.72	72,699	14.47	6,840	37.95	3,167,017	23.57	3,246,745	23.27

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

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

*** (Line 19 + 20) = 21

Total For Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1	0.00	3,191	97.64	1,155	101.49	879,283	100.09	883,630	100.09
2	Premiums Earned	0	0.00	1	0.00	3,268	100.00	1,138	100.00	878,459	100.00	882,866	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	871	26.65	1,121	98.51	745,311	84.84	747,303	84.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(69)	(2.11)	0	0.00	35,224	4.01	35,155	3.98
6	Unallocated LAE* Incurred	0	0.00	0	0.00	245	7.50	734	64.50	28,339	3.23	29,318	3.32
7	Unpaid Losses	0	0.00	9	0.00	19,889	608.60	9,968	875.92	7,149,178	813.83	7,179,044	813.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,334	132.62	0	0.00	264,485	30.11	268,819	30.45
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	401	12.27	0	0.00	160,374	18.26	160,775	18.21
10	Unearned Premium Reserves	0	0.00	0	0.00	1,817	55.60	82	7.21	377,342	42.95	379,241	42.96
11	Agents Balances	0	0.00	0	0.00	1,174	35.92	0	0.00	168,392	19.17	169,566	19.21
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	508	15.54	(74)	(6.50)	19,776	2.25	20,210	2.29
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	54	1.65	57	5.01	30,129	3.43	30,240	3.43
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	232	7.10	0	0.00	30,166	3.43	30,398	3.44
15	General Expenses Incurred	0	0.00	0	0.00	306	9.36	206	18.10	115,694	13.17	116,206	13.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	(6)	(0.18)	0	0.00	26,287	2.99	26,281	2.98
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	1	0.00	1,115	34.12	(906)	(79.61)	(99,890)	(11.37)	(99,680)	(11.29)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,159	35.47	355	31.20	364,465	41.49	365,979	41.45
19	Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	2,274	69.58	(551)	(48.42)	264,571	30.12	266,295	30.16
20	Investment Gain From Capital & Surplus	0	0.00	7	0.00	1,742	53.30	171	15.03	221,103	25.17	223,023	25.26
21	Total Profit or Losses***	0	0.00	8	0.00	4,015	122.86	(380)	(33.39)	485,679	55.29	489,322	55.42

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

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

*** (Line 19 + 20) = 21

Total For Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	873	103.93	246,868	102.88	120	85.11	2,040,847	99.86	2,288,708	100.18
2	Premiums Earned	0	0.00	840	100.00	239,951	100.00	141	100.00	2,043,752	100.00	2,284,684	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	273	0.11	0	0.00	140	0.01	413	0.02
4	Incurred Losses	0	0.00	207	24.64	143,518	59.81	(1,338)	(948.94)	1,071,958	52.45	1,214,345	53.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	158	18.81	56,691	23.63	(105)	(74.47)	692,595	33.89	749,339	32.80
6	Unallocated LAE* Incurred	0	0.00	44	5.24	20,106	8.38	6	4.26	217,124	10.62	237,280	10.39
7	Unpaid Losses	0	0.00	1,526	181.67	428,712	178.67	387	274.47	8,054,217	394.09	8,484,842	371.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,189	141.55	203,574	84.84	129	91.49	3,130,968	153.20	3,335,860	146.01
9	Unallocated LAE* Unpaid	0	0.00	202	24.05	38,456	16.03	108	76.60	689,231	33.72	727,997	31.86
10	Unearned Premium Reserves	0	0.00	375	44.64	116,483	48.54	45	31.91	973,170	47.62	1,090,073	47.71
11	Agents Balances	0	0.00	(314)	(37.38)	84,394	35.17	22	15.60	668,635	32.72	752,737	32.95
12	Commission & Brokerage Expenses Incurred	0	0.00	(43)	(5.12)	34,834	14.52	10	7.09	244,165	11.95	278,966	12.21
13	Taxes, Licenses and Fees Incurred	0	0.00	32	3.81	5,264	2.19	3	2.13	46,511	2.28	51,810	2.27
14	Other Acquisition Expenses Incurred	0	0.00	134	15.95	23,111	9.63	34	24.11	148,945	7.29	172,224	7.54
15	General Expenses Incurred	0	0.00	146	17.38	19,887	8.29	15	10.64	163,564	8.00	183,612	8.04
16	Other Income Less Other Expenses	0	0.00	1	0.12	(278)	(0.12)	(1)	(0.71)	112,313	5.50	112,035	4.90
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	164	19.52	(64,014)	(26.68)	1,517	1075.89	(428,931)	(20.99)	(491,264)	(21.50)
18	Investment Gain from Insurance Funds	0	0.00	78	9.29	22,231	9.26	19	13.48	533,419	26.10	555,747	24.32
19	Profit or Loss Excluding Investment Gain	0	0.00	243	28.93	(41,781)	(17.41)	1,537	1090.07	104,487	5.11	64,486	2.82
20	Investment Gain From Capital & Surplus	0	0.00	77	9.17	24,527	10.22	23	16.31	280,868	13.74	305,495	13.37
21	Total Profit or Losses***	0	0.00	320	38.10	(17,254)	(7.19)	1,560	1106.38	385,350	18.86	369,976	16.19

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

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

*** (Line 19 + 20) = 21

Total For Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	23,382	102.70	6,045	117.84	28,123,779	100.37	6,987,169	100.02	56,037,390	102.11	91,177,765	101.40
2	Premiums Earned	22,768	100.00	5,130	100.00	28,020,544	100.00	6,985,829	100.00	54,881,646	100.00	89,915,917	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,277	0.13	366,974	5.25	73,415	0.13	476,666	0.53
4	Incurred Losses	19,665	86.37	2,084	40.62	18,956,661	67.65	5,107,409	73.11	38,644,507	70.41	62,730,326	69.77
5	Defense and Cost Containment Expenses Incurred	955	4.19	373	7.27	1,389,786	4.96	255,233	3.65	2,216,002	4.04	3,862,349	4.30
6	Unallocated LAE* Incurred	2,831	12.43	321	6.26	3,448,125	12.31	659,875	9.45	4,835,126	8.81	8,946,278	9.95
7	Unpaid Losses	10,838	47.60	2,353	45.87	21,069,977	75.19	5,290,939	75.74	40,510,923	73.82	66,885,030	74.39
8	Defense and Cost Containment Expenses Unpaid	1,447	6.36	279	5.44	3,915,031	13.97	494,542	7.08	5,685,776	10.36	10,097,075	11.23
9	Unallocated LAE* Unpaid	1,965	8.63	165	3.22	3,360,864	11.99	463,241	6.63	3,497,680	6.37	7,323,915	8.15
10	Unearned Premium Reserves	6,422	28.21	3,156	61.52	7,715,736	27.54	2,070,890	29.64	19,240,792	35.06	29,036,996	32.29
11	Agents Balances	76,266	334.97	4,978	97.04	4,974,493	17.75	1,314,580	18.82	13,362,561	24.35	19,732,878	21.95
12	Commission & Brokerage Expenses Incurred	(158,947)	(698.12)	1,129	22.01	2,863,627	10.22	364,813	5.22	4,749,707	8.65	7,820,329	8.70
13	Taxes, Licenses and Fees Incurred	21,771	95.62	94	1.83	635,901	2.27	177,201	2.54	1,168,547	2.13	2,003,514	2.23
14	Other Acquisition Expenses Incurred	117,347	515.40	578	11.27	2,906,216	10.37	799,888	11.45	3,903,878	7.11	7,727,907	8.59
15	General Expenses Incurred	62,438	274.24	412	8.03	1,356,123	4.84	262,526	3.76	2,925,314	5.33	4,606,813	5.12
16	Other Income Less Other Expenses	13,099	57.53	139	2.71	(245,883)	(0.88)	17,818	0.26	289,088	0.53	74,261	0.08
17	Pretax Profit or Loss Excluding Investment Gain**	(30,194)	(132.62)	280	5.46	(3,818,058)	(13.63)	(990,269)	(14.18)	(3,345,767)	(6.10)	(8,184,008)	(9.10)
18	Investment Gain from Insurance Funds	412	1.81	240	4.68	1,698,660	6.06	142,465	2.04	1,898,008	3.46	3,739,785	4.16
19	Profit or Loss Excluding Investment Gain	(29,782)	(130.81)	520	10.14	(2,119,400)	(7.56)	(847,803)	(12.14)	(1,447,749)	(2.64)	(4,444,214)	(4.94)
20	Investment Gain From Capital & Surplus	1,036	4.55	316	6.16	3,713,480	13.25	437,993	6.27	1,543,403	2.81	5,696,228	6.34
21	Total Profit or Losses***	(28,745)	(126.25)	837	16.32	1,594,080	5.69	(409,811)	(5.87)	95,666	0.17	1,252,027	1.39

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

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

*** (Line 19 + 20) = 21

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	590	91.47	1,600	104.71	2,741,415	102.69	170,688	94.27	13,592,257	103.05	16,506,550	102.89
2	Premiums Earned	645	100.00	1,528	100.00	2,669,627	100.00	181,062	100.00	13,190,596	100.00	16,043,458	100.00
3	Dividends to Policyholders	0	0.00	3	0.20	3,485	0.13	0	0.00	4,715	0.04	8,203	0.05
4	Incurred Losses	164	25.43	973	63.68	1,898,906	71.13	102,294	56.50	8,858,068	67.15	10,860,405	67.69
5	Defense and Cost Containment Expenses Incurred	17	2.64	119	7.79	152,810	5.72	8,570	4.73	1,017,475	7.71	1,178,991	7.35
6	Unallocated LAE* Incurred	17	2.64	173	11.32	200,284	7.50	8,689	4.80	933,481	7.08	1,142,644	7.12
7	Unpaid Losses	526	81.55	1,543	100.98	3,109,160	116.46	210,398	116.20	16,672,524	126.40	19,994,151	124.62
8	Defense and Cost Containment Expenses Unpaid	63	9.77	218	14.27	423,453	15.86	30,137	16.64	1,974,567	14.97	2,428,438	15.14
9	Unallocated LAE* Unpaid	39	6.05	142	9.29	156,104	5.85	17,837	9.85	951,622	7.21	1,125,744	7.02
10	Unearned Premium Reserves	213	33.02	742	48.56	1,256,280	47.06	70,037	38.68	6,795,306	51.52	8,122,578	50.63
11	Agents Balances	66,037	10238.29	(613)	(40.12)	857,569	32.12	34,406	19.00	3,947,372	29.93	4,904,771	30.57
12	Commission & Brokerage Expenses Incurred	(27,632)	(4284.03)	198	12.96	412,040	15.43	13,749	7.59	1,720,184	13.04	2,118,539	13.21
13	Taxes, Licenses and Fees Incurred	2,109	326.98	139	9.10	61,280	2.30	5,193	2.87	386,138	2.93	454,859	2.84
14	Other Acquisition Expenses Incurred	19,316	2994.73	236	15.45	205,702	7.71	27,591	15.24	749,263	5.68	1,002,108	6.25
15	General Expenses Incurred	8,386	1300.16	354	23.17	184,458	6.91	17,388	9.60	1,141,532	8.65	1,352,118	8.43
16	Other Income Less Other Expenses	2,745	425.58	10	0.65	(1,758)	(0.07)	(410)	(0.23)	39,514	0.30	40,101	0.25
17	Pretax Profit or Loss Excluding Investment Gain**	1,012	156.90	(658)	(43.06)	(451,098)	(16.90)	(2,820)	(1.56)	(1,580,731)	(11.98)	(2,034,295)	(12.68)
18	Investment Gain from Insurance Funds	(52)	(8.06)	76	4.97	128,803	4.82	3,442	1.90	920,161	6.98	1,052,430	6.56
19	Profit or Loss Excluding Investment Gain	960	148.84	(582)	(38.09)	(322,295)	(12.07)	621	0.34	(660,567)	(5.01)	(981,863)	(6.12)
20	Investment Gain From Capital & Surplus	81	12.56	146	9.55	183,428	6.87	2,932	1.62	599,548	4.55	786,135	4.90
21	Total Profit or Losses***	1,041	161.40	(437)	(28.60)	(138,871)	(5.20)	3,552	1.96	(61,014)	(0.46)	(195,729)	(1.22)

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

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

*** (Line 19 + 20) = 21

Total For Private Passenger Automobile Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	14,945	102.03	5,222	118.76	18,977,010	101.77	4,754,132	101.19	36,052,579	102.87	59,803,888	102.39
2	Premiums Earned	14,648	100.00	4,397	100.00	18,646,540	100.00	4,698,182	100.00	35,046,641	100.00	58,410,408	100.00
3	Dividends to Policyholders	0	0.00	1	0.02	26,599	0.14	293,123	6.24	58,244	0.17	377,967	0.65
4	Incurred Losses	13,062	89.17	2,167	49.28	12,858,244	68.96	3,064,185	65.22	22,114,145	63.10	38,051,803	65.15
5	Defense and Cost Containment Expenses Incurred	82	0.56	202	4.59	38,805	0.21	14,238	0.30	104,533	0.30	157,860	0.27
6	Unallocated LAE* Incurred	1,775	12.12	283	6.44	2,359,312	12.65	362,292	7.71	2,996,856	8.55	5,720,518	9.79
7	Unpaid Losses	1,532	10.46	(466)	(10.60)	1,337,452	7.17	60,571	1.29	1,289,783	3.68	2,688,872	4.60
8	Defense and Cost Containment Expenses Unpaid	51	0.35	12	0.27	31,938	0.17	10,780	0.23	75,896	0.22	118,677	0.20
9	Unallocated LAE* Unpaid	835	5.70	17	0.39	1,292,660	6.93	118,962	2.53	526,020	1.50	1,938,494	3.32
10	Unearned Premium Reserves	4,034	27.54	2,748	62.50	5,313,643	28.50	1,591,870	33.88	12,773,420	36.45	19,685,715	33.70
11	Agents Balances	65,265	445.56	4,277	97.27	3,402,206	18.25	1,006,740	21.43	8,384,179	23.92	12,862,667	22.02
12	Commission & Brokerage Expenses Incurred	(122,936)	(839.27)	990	22.52	1,882,932	10.10	200,676	4.27	2,553,957	7.29	4,515,619	7.73
13	Taxes, Licenses and Fees Incurred	12,716	86.81	81	1.84	411,377	2.21	116,641	2.48	780,765	2.23	1,321,580	2.26
14	Other Acquisition Expenses Incurred	84,923	579.76	497	11.30	1,933,339	10.37	579,412	12.33	2,641,834	7.54	5,240,005	8.97
15	General Expenses Incurred	43,792	298.96	350	7.96	888,152	4.76	184,011	3.92	1,928,274	5.50	3,044,579	5.21
16	Other Income Less Other Expenses	10,193	69.59	118	2.68	79,894	0.43	16,023	0.34	124,767	0.36	230,995	0.40
17	Pretax Profit or Loss Excluding Investment Gain**	(8,573)	(58.53)	(57)	(1.30)	(1,672,334)	(8.97)	(100,372)	(2.14)	1,992,791	5.69	211,455	0.36
18	Investment Gain from Insurance Funds	159	1.09	149	3.39	202,789	1.09	11,601	0.25	184,572	0.53	399,270	0.68
19	Profit or Loss Excluding Investment Gain	(8,415)	(57.45)	93	2.12	(1,469,542)	(7.88)	(88,772)	(1.89)	2,177,362	6.21	610,726	1.05
20	Investment Gain From Capital & Surplus	596	4.07	226	5.14	1,523,718	8.17	205,295	4.37	618,713	1.77	2,348,548	4.02
21	Total Profit or Losses***	(7,819)	(53.38)	319	7.25	54,174	0.29	116,522	2.48	2,796,076	7.98	2,959,272	5.07

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

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

*** (Line 19 + 20) = 21

Total For Commercial Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	255	91.73	556	107.96	981,410	103.97	54,623	91.66	4,253,939	102.23	5,290,783	102.42
2	Premiums Earned	278	100.00	515	100.00	943,931	100.00	59,591	100.00	4,161,323	100.00	5,165,638	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	545	0.06	0	0.00	1,008	0.02	1,553	0.03
4	Incurred Losses	183	65.83	316	61.36	592,889	62.81	36,222	60.78	2,458,825	59.09	3,088,435	59.79
5	Defense and Cost Containment Expenses Incurred	2	0.72	4	0.78	12,875	1.36	408	0.68	42,398	1.02	55,687	1.08
6	Unallocated LAE* Incurred	17	6.12	57	11.07	93,687	9.93	4,079	6.84	322,083	7.74	419,923	8.13
7	Unpaid Losses	31	11.15	50	9.71	60,691	6.43	7,786	13.07	514,904	12.37	583,462	11.30
8	Defense and Cost Containment Expenses Unpaid	3	1.08	13	2.52	15,724	1.67	1,020	1.71	83,126	2.00	99,886	1.93
9	Unallocated LAE* Unpaid	9	3.24	7	1.36	25,305	2.68	1,414	2.37	115,509	2.78	142,244	2.75
10	Unearned Premium Reserves	94	33.81	254	49.32	432,765	45.85	29,321	49.20	1,900,253	45.66	2,362,687	45.74
11	Agents Balances	18,700	6726.62	(239)	(46.41)	303,234	32.12	18,592	31.20	1,142,687	27.46	1,482,974	28.71
12	Commission & Brokerage Expenses Incurred	(6,524)	(2346.76)	70	13.59	144,786	15.34	4,792	8.04	567,662	13.64	710,786	13.76
13	Taxes, Licenses and Fees Incurred	739	265.83	56	10.87	20,501	2.17	1,311	2.20	116,944	2.81	139,551	2.70
14	Other Acquisition Expenses Incurred	4,550	1636.69	65	12.62	78,319	8.30	10,025	16.82	238,241	5.73	331,200	6.41
15	General Expenses Incurred	2,362	849.64	104	20.19	60,861	6.45	4,719	7.92	428,750	10.30	496,796	9.62
16	Other Income Less Other Expenses	918	330.22	6	1.17	63	0.01	(118)	(0.20)	32,941	0.79	33,810	0.65
17	Pretax Profit or Loss Excluding Investment Gain**	(131)	(47.12)	(152)	(29.51)	(60,467)	(6.41)	(2,082)	(3.49)	18,351	0.44	(44,481)	(0.86)
18	Investment Gain from Insurance Funds	(18)	(6.47)	12	2.33	3,547	0.38	393	0.66	38,823	0.93	42,757	0.83
19	Profit or Loss Excluding Investment Gain	(150)	(53.96)	(140)	(27.18)	(56,920)	(6.03)	(1,689)	(2.83)	57,169	1.37	(1,730)	(0.03)
20	Investment Gain From Capital & Surplus	27	9.71	23	4.47	41,165	4.36	751	1.26	123,973	2.98	165,939	3.21
21	Total Profit or Losses***	(124)	(44.60)	(117)	(22.72)	(15,756)	(1.67)	(937)	(1.57)	181,139	4.35	164,205	3.18

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

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

*** (Line 19 + 20) = 21

Total For Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	10	100.00	0	0.00	830,474	94.80	830,484	94.80
2	Premiums Earned	0	0.00	0	0.00	10	100.00	0	0.00	876,067	100.00	876,077	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	26	0.00	26	0.00
4	Incurred Losses	0	0.00	0	0.00	522	5220.00	63	0.00	514,370	58.71	514,955	58.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(124)	(1240.00)	0	0.00	45,130	5.15	45,006	5.14
6	Unallocated LAE* Incurred	0	0.00	0	0.00	(27)	(270.00)	9	0.00	39,211	4.48	39,193	4.47
7	Unpaid Losses	0	0.00	0	0.00	1,490	14900.00	1,244	0.00	1,319,831	150.65	1,322,565	150.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3	30.00	0	0.00	148,422	16.94	148,425	16.94
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	73	730.00	179	0.00	79,392	9.06	79,644	9.09
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	417,733	47.68	417,733	47.68
11	Agents Balances	0	0.00	0	0.00	3	30.00	0	0.00	217,794	24.86	217,797	24.86
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	118,602	13.54	118,602	13.54
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	27,426	3.13	27,426	3.13
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	65,440	7.47	65,440	7.47
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	59,065	6.74	59,065	6.74
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	16,243	1.85	16,243	1.85
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	(364)	(3640.00)	(72)	0.00	23,030	2.63	22,594	2.58
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	44	440.00	44	0.00	74,383	8.49	74,471	8.50
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(319)	(3190.00)	(28)	0.00	97,416	11.12	97,069	11.08
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	72	720.00	85	0.00	67,764	7.74	67,921	7.75
21	Total Profit or Losses***	0	0.00	0	0.00	(247)	(2470.00)	57	0.00	165,178	18.85	164,988	18.83

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

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

*** (Line 19 + 20) = 21

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	5	100.00	18,856	101.62	1,136	100.00	1,069,571	100.45	1,089,568	100.47
2	Premiums Earned	0	0.00	5	100.00	18,556	100.00	1,136	100.00	1,064,741	100.00	1,084,438	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	54	0.29	0	0.00	393	0.04	447	0.04
4	Incurred Losses	0	0.00	1	20.00	4,550	24.52	734	64.61	431,219	40.50	436,504	40.25
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	114	0.61	(42)	(3.70)	(3,758)	(0.35)	(3,686)	(0.34)
6	Unallocated LAE* Incurred	0	0.00	0	0.00	608	3.28	25	2.20	47,998	4.51	48,631	4.48
7	Unpaid Losses	0	0.00	4	80.00	5,050	27.21	700	61.62	1,178,838	110.72	1,184,592	109.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	40.00	840	4.53	290	25.53	147,704	13.87	148,836	13.72
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	543	2.93	88	7.75	72,655	6.82	73,286	6.76
10	Unearned Premium Reserves	0	0.00	4	80.00	9,852	53.09	224	19.72	623,509	58.56	633,589	58.43
11	Agents Balances	0	0.00	0	0.00	7,521	40.53	(8)	(0.70)	205,336	19.29	212,849	19.63
12	Commission & Brokerage Expenses Incurred	0	0.00	1	20.00	2,045	11.02	46	4.05	144,955	13.61	147,047	13.56
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	397	2.14	31	2.73	26,369	2.48	26,797	2.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,596	13.99	354	31.16	89,758	8.43	92,708	8.55
15	General Expenses Incurred	0	0.00	0	0.00	1,473	7.94	97	8.54	88,973	8.36	90,543	8.35
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.05)	(2)	(0.18)	(1,715)	(0.16)	(1,726)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	3	60.00	6,700	36.11	(110)	(9.68)	237,103	22.27	243,696	22.47
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	217	1.17	25	2.20	80,452	7.56	80,694	7.44
19	Profit or Loss Excluding Investment Gain	0	0.00	3	60.00	6,917	37.28	(83)	(7.31)	317,561	29.83	324,398	29.91
20	Investment Gain From Capital & Surplus	0	0.00	9	180.00	1,125	6.06	101	8.89	79,512	7.47	80,747	7.45
21	Total Profit or Losses***	0	0.00	12	240.00	8,040	43.33	17	1.50	397,080	37.29	405,149	37.36

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

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

*** (Line 19 + 20) = 21

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	239	103.46	65,158	111.97	3	60.00	4,849,404	101.38	4,914,804	101.51
2	Premiums Earned	0	0.00	231	100.00	58,192	100.00	5	100.00	4,783,328	100.00	4,841,756	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	251	0.43	0	0.00	35,012	0.73	35,263	0.73
4	Incurred Losses	0	0.00	17	7.36	1,931	3.32	96	1920.00	777,055	16.25	779,099	16.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,049	1.80	(17)	(340.00)	78,826	1.65	79,858	1.65
6	Unallocated LAE* Incurred	0	0.00	7	3.03	1,604	2.76	43	860.00	129,883	2.72	131,537	2.72
7	Unpaid Losses	0	0.00	57	24.68	9,164	15.75	1	20.00	2,163,444	45.23	2,172,666	44.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.73	4,780	8.21	0	0.00	410,224	8.58	415,008	8.57
9	Unallocated LAE* Unpaid	0	0.00	4	1.73	1,684	2.89	0	0.00	191,501	4.00	193,189	3.99
10	Unearned Premium Reserves	0	0.00	175	75.76	31,867	54.76	2	40.00	3,064,436	64.06	3,096,480	63.95
11	Agents Balances	0	0.00	1	0.43	36,820	63.27	2	40.00	750,531	15.69	787,354	16.26
12	Commission & Brokerage Expenses Incurred	0	0.00	86	37.23	17,823	30.63	0	0.00	1,220,048	25.51	1,237,957	25.57
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,019	1.75	0	0.00	161,519	3.38	162,538	3.36
14	Other Acquisition Expenses Incurred	0	0.00	2	0.87	13,395	23.02	0	0.00	625,285	13.07	638,682	13.19
15	General Expenses Incurred	0	0.00	2	0.87	4,698	8.07	0	0.00	545,904	11.41	550,604	11.37
16	Other Income Less Other Expenses	0	0.00	0	0.00	(30)	(0.05)	0	0.00	(17,946)	(0.38)	(17,976)	(0.37)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	117	50.65	16,391	28.17	(115)	(2300.00)	1,191,857	24.92	1,208,250	24.95
18	Investment Gain from Insurance Funds	0	0.00	4	1.73	299	0.51	0	0.00	153,647	3.21	153,950	3.18
19	Profit or Loss Excluding Investment Gain	0	0.00	121	52.38	16,691	28.68	(115)	(2300.00)	1,345,512	28.13	1,362,209	28.13
20	Investment Gain From Capital & Surplus	0	0.00	32	13.85	2,068	3.55	0	0.00	284,200	5.94	286,300	5.91
21	Total Profit or Losses***	0	0.00	153	66.23	18,760	32.24	(115)	(2300.00)	1,629,716	34.07	1,648,514	34.05

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

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

*** (Line 19 + 20) = 21

Total For Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	100.00	9,607	94.49	201	100.00	198,429	102.39	208,252	101.99
2	Premiums Earned	0	0.00	15	100.00	10,167	100.00	201	100.00	193,803	100.00	204,186	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	15	0.15	0	0.00	2	0.00	17	0.01
4	Incurred Losses	0	0.00	4	26.67	2,978	29.29	(187)	(93.03)	62,044	32.01	64,839	31.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	211	2.08	(2)	(1.00)	1,310	0.68	1,519	0.74
6	Unallocated LAE* Incurred	0	0.00	1	6.67	330	3.25	41	20.40	5,863	3.03	6,235	3.05
7	Unpaid Losses	0	0.00	3	20.00	1,207	11.87	17	8.46	132,298	68.26	133,525	65.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,536	15.11	1	0.50	19,924	10.28	21,461	10.51
9	Unallocated LAE* Unpaid	0	0.00	1	6.67	42	0.41	(4)	(1.99)	6,828	3.52	6,867	3.36
10	Unearned Premium Reserves	0	0.00	6	40.00	4,692	46.15	74	36.82	102,735	53.01	107,507	52.65
11	Agents Balances	(215)	0.00	(2)	(13.33)	3,479	34.22	16	7.96	46,010	23.74	49,288	24.14
12	Commission & Brokerage Expenses Incurred	0	0.00	2	13.33	1,428	14.05	1	0.50	26,736	13.80	28,167	13.79
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	214	2.10	5	2.49	5,473	2.82	5,692	2.79
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	1,042	10.25	248	123.38	17,270	8.91	18,561	9.09
15	General Expenses Incurred	10	0.00	0	0.00	1,163	11.44	12	5.97	12,843	6.63	14,028	6.87
16	Other Income Less Other Expenses	0	0.00	0	0.00	20	0.20	0	0.00	(249)	(0.13)	(229)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain**	(10)	0.00	6	40.00	2,800	27.54	83	41.29	61,993	31.99	64,872	31.77
18	Investment Gain from Insurance Funds	1	0.00	0	0.00	108	1.06	(0)	0.00	8,113	4.19	8,222	4.03
19	Profit or Loss Excluding Investment Gain	(9)	0.00	6	40.00	2,911	28.63	83	41.29	70,110	36.18	73,101	35.80
20	Investment Gain From Capital & Surplus	0	0.00	1	6.67	584	5.74	8	3.98	11,250	5.80	11,843	5.80
21	Total Profit or Losses***	(9)	0.00	7	46.67	3,492	34.35	91	45.27	81,364	41.98	84,945	41.60

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

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

*** (Line 19 + 20) = 21

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	37.50	660,205	117.48	(22)	(366.67)	971,760	86.76	1,631,946	97.02
2	Premiums Earned	0	0.00	8	100.00	561,994	100.00	6	100.00	1,120,112	100.00	1,682,120	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	33	0.01	0	0.00	23	0.00	56	0.00
4	Incurred Losses	0	0.00	0	0.00	206,207	36.69	16	266.67	397,239	35.46	603,462	35.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(12.50)	1,489	0.26	8	133.33	4,384	0.39	5,880	0.35
6	Unallocated LAE* Incurred	0	0.00	0	0.00	14,669	2.61	39	650.00	32,246	2.88	46,954	2.79
7	Unpaid Losses	0	0.00	0	0.00	176,289	31.37	104	1733.33	629,590	56.21	805,983	47.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,966	0.53	10	166.67	13,507	1.21	16,483	0.98
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	9,709	1.73	12	200.00	27,595	2.46	37,316	2.22
10	Unearned Premium Reserves	0	0.00	1	12.50	338,190	60.18	301	5016.67	586,725	52.38	925,217	55.00
11	Agents Balances	0	0.00	(40)	(500.00)	99,335	17.68	185	3083.33	334,476	29.86	433,956	25.80
12	Commission & Brokerage Expenses Incurred	0	0.00	(28)	(350.00)	(2,680)	(0.48)	(2)	(33.33)	16,945	1.51	14,235	0.85
13	Taxes, Licenses and Fees Incurred	0	0.00	2	25.00	15,133	2.69	(1)	(16.67)	19,910	1.78	35,044	2.08
14	Other Acquisition Expenses Incurred	0	0.00	7	87.50	33,683	5.99	102	1700.00	146,086	13.04	179,878	10.69
15	General Expenses Incurred	0	0.00	5	62.50	94,584	16.83	44	733.33	198,008	17.68	292,641	17.40
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2,873)	(0.51)	0	0.00	(761)	(0.07)	(3,634)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	23	287.50	196,003	34.88	(200)	(3333.33)	304,521	27.19	500,347	29.75
18	Investment Gain from Insurance Funds	0	0.00	4	50.00	13,395	2.38	19	316.67	45,551	4.07	58,969	3.51
19	Profit or Loss Excluding Investment Gain	0	0.00	27	337.50	209,399	37.26	(182)	(3033.33)	350,070	31.25	559,314	33.25
20	Investment Gain From Capital & Surplus	0	0.00	3	37.50	61,389	10.92	(14)	(233.33)	88,142	7.87	149,520	8.89
21	Total Profit or Losses***	0	0.00	31	387.50	270,790	48.18	(198)	(3300.00)	438,211	39.12	708,834	42.14

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

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

*** (Line 19 + 20) = 21

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	16,352	72.13	408	122.52	0	0.00	984,198	101.45	1,000,958	100.77
2	Premiums Earned	0	0.00	22,670	100.00	333	100.00	124	100.00	970,147	100.00	993,274	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	0	0.00	3,554	15.68	231	69.37	0	0.00	335,739	34.61	339,524	34.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,235	1.78	17,235	1.74
6	Unallocated LAE* Incurred	0	0.00	298	1.31	26	7.81	0	0.00	12,144	1.25	12,468	1.26
7	Unpaid Losses	0	0.00	835	3.68	595	178.68	10	8.06	444,787	45.85	446,227	44.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	23,612	2.43	23,612	2.38
9	Unallocated LAE* Unpaid	0	0.00	75	0.33	15	4.50	0	0.00	17,550	1.81	17,640	1.78
10	Unearned Premium Reserves	0	0.00	57,167	252.17	397	119.22	48	38.71	793,185	81.76	850,797	85.66
11	Agents Balances	(7,423)	0.00	1,251	5.52	101	30.33	0	0.00	241,082	24.85	235,011	23.66
12	Commission & Brokerage Expenses Incurred	0	0.00	12,519	55.22	(34)	(10.21)	2	1.61	118,160	12.18	130,647	13.15
13	Taxes, Licenses and Fees Incurred	708	0.00	605	2.67	3	0.90	0	0.00	38,517	3.97	39,833	4.01
14	Other Acquisition Expenses Incurred	0	0.00	847	3.74	24	7.21	122	98.39	80,891	8.34	81,884	8.24
15	General Expenses Incurred	0	0.00	687	3.03	15	4.50	0	0.00	142,550	14.69	143,252	14.42
16	Other Income Less Other Expenses	0	0.00	99	0.44	1	0.30	0	0.00	15,070	1.55	15,170	1.53
17	Pretax Profit or Loss Excluding Investment Gain**	(708)	0.00	4,260	18.79	70	21.02	0	0.00	239,980	24.74	243,602	24.53
18	Investment Gain from Insurance Funds	145	0.00	0	0.00	24	7.21	0	0.00	31,069	3.20	31,238	3.14
19	Profit or Loss Excluding Investment Gain	(563)	0.00	4,260	18.79	93	27.93	0	0.00	271,051	27.94	274,841	27.67
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	25	7.51	(1)	(0.81)	46,365	4.78	46,389	4.67
21	Total Profit or Losses***	(563)	0.00	4,260	18.79	119	35.74	(1)	(0.81)	317,412	32.72	321,227	32.34

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

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

*** (Line 19 + 20) = 21

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2015 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	5,163	73.44	0	0.00	983,989	93.93	989,152	93.79
2	Premiums Earned	0	0.00	0	0.00	7,030	100.00	0	0.00	1,047,618	100.00	1,054,648	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	7,115	101.21	0	0.00	602,391	57.50	609,506	57.79
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,540	0.72	7,540	0.71
6	Unallocated LAE* Incurred	0	0.00	0	0.00	52	0.74	0	0.00	29,127	2.78	29,179	2.77
7	Unpaid Losses	0	0.00	0	0.00	583	8.29	0	0.00	95,015	9.07	95,598	9.06
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.01)	0	0.00	7,784	0.74	7,783	0.74
9	Unallocated LAE* Unpaid	0	0.00	0	0.00	1	0.01	0	0.00	5,703	0.54	5,704	0.54
10	Unearned Premium Reserves	0	0.00	0	0.00	13,106	186.43	0	0.00	2,422,717	231.26	2,435,823	230.96
11	Agents Balances	0	0.00	0	0.00	2,235	31.79	0	0.00	295,618	28.22	297,853	28.24
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(1,437)	(20.44)	0	0.00	212,450	20.28	211,013	20.01
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	796	11.32	0	0.00	47,461	4.53	48,257	4.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	152	2.16	0	0.00	38,022	3.63	38,174	3.62
15	General Expenses Incurred	0	0.00	0	0.00	288	4.10	0	0.00	120,832	11.53	121,120	11.48
16	Other Income Less Other Expenses	0	0.00	0	0.00	(7)	(0.10)	0	0.00	(13,677)	(1.31)	(13,684)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain**	0	0.00	0	0.00	56	0.80	0	0.00	(23,881)	(2.28)	(23,825)	(2.26)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	529	7.52	0	0.00	63,694	6.08	64,223	6.09
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	585	8.32	0	0.00	39,815	3.80	40,400	3.83
20	Investment Gain From Capital & Surplus	0	0.00	0	0.00	206	2.93	0	0.00	120,474	11.50	120,680	11.44
21	Total Profit or Losses***	0	0.00	0	0.00	791	11.25	0	0.00	160,286	15.30	161,077	15.27

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

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

*** (Line 19 + 20) = 21

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, 2015*

TEXAS INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS REPORT IS TO PRESENT TEXAS BUSINESS BY LINE ON A STATE LEVEL BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENT, UNDERWRITING AND INVESTMENT EXPENSES. THIS INFORMATION MORE REASONABLY PRESENTS AGGREGATE COSTS IN TEXAS BY WEIGHTING EXPENSES/EXPENSE RATIOS IN PROPORTION TO THE COMPANIES' ACTUAL TEXAS WRITINGS AND CAN BE USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2015 ANNUAL STATEMENT.

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

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

Total For All Property and Casualty Lines Combined (Summary of pages 73 - 105)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	8,282,210,004	104.30	4,531,168,894	96.13	4,704,478,529	101.95	1,576,910,366	101.50	24,957,734,328	102.46	44,052,502,121	102.02
2	Premiums Earned	7,940,833,862	100.00	4,713,813,390	100.00	4,614,658,862	100.00	1,553,532,558	100.00	24,358,041,857	100.00	43,180,880,529	100.00
3	Dividends to Policyholders	0	0.00	21,695	0.00	24,726,481	0.54	112,527,563	7.24	304,064,721	1.25	441,340,460	1.02
4	Incurred Losses	5,598,862,752	70.51	2,284,472,132	48.46	3,371,492,633	73.06	1,024,569,358	65.95	14,190,250,163	58.26	26,469,647,038	61.30
5	Defense and Cost Containment Expenses Incurred	134,982,853	1.70	104,462,239	2.22	100,283,078	2.17	33,548,012	2.16	1,034,237,126	4.25	1,407,513,308	3.26
6	Adjusting and Other Expenses Incurred **	575,295,918	7.24	376,370,914	7.98	485,694,513	10.53	107,185,820	6.90	1,498,038,260	6.15	3,042,585,425	7.05
7	Unpaid Losses	2,602,456,505	32.77	1,286,871,004	27.30	1,789,928,054	38.79	567,523,676	36.53	22,916,760,058	94.08	29,163,539,297	67.54
8	Defense and Cost Containment Expenses Unpaid	274,844,458	3.46	177,434,488	3.76	220,465,694	4.78	85,534,037	5.51	3,285,805,879	13.49	4,044,084,556	9.37
9	Adjusting and Other Expenses Unpaid **	938,396,866	11.82	235,609,755	5.00	424,525,446	9.20	68,822,996	4.43	1,409,765,620	5.79	3,077,120,683	7.13
10	Unearned Premium Reserves	2,797,122,680	35.22	2,464,163,671	52.28	1,687,164,365	36.56	685,320,550	44.11	11,507,088,894	47.24	19,140,860,160	44.33
11	Agents Balances**	1,631,548,766	20.55	770,797,986	16.35	824,796,976	17.87	276,371,103	17.79	11,035,721,138	45.31	14,539,235,969	33.67
12	Commission & Brokerage Expenses Incurred	838,982,106	10.57	665,483,314	14.12	409,021,040	8.86	88,714,750	5.71	2,935,529,469	12.05	4,937,730,679	11.43
13	Taxes, Licenses and Fees Incurred	143,715,606	1.81	94,936,732	2.01	88,369,079	1.91	28,408,596	1.83	514,179,483	2.11	869,609,496	2.01
14	Other Acquisition Expenses Incurred **	659,997,905	8.31	347,253,352	7.37	463,936,878	10.05	168,601,420	10.85	1,604,388,546	6.59	3,244,178,101	7.51
15	General Expenses Incurred **	252,429,964	3.18	176,235,112	3.74	253,235,522	5.49	61,463,840	3.96	1,545,615,515	6.35	2,288,979,953	5.30
16	Other Income Less Other Expenses **	21,353,997	0.27	354,135,224	7.51	(49,971,122)	(1.08)	1,683,709	0.11	(82,782,438)	(0.34)	244,419,370	0.57
17	Pretax Profit or Loss Excluding Investment Gain*	(242,079,245)	(3.05)	1,018,713,125	21.61	(632,071,484)	(13.70)	(69,803,092)	(4.49)	648,956,135	2.66	723,715,439	1.68

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

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

Total For All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	8,319,164,313	104.28	4,534,973,568	96.15	4,704,478,527	101.95	1,576,910,367	101.50	25,037,323,621	102.47	44,172,850,396	102.02
2	Premiums Earned	7,977,788,174	100.00	4,716,781,218	100.00	4,614,658,859	100.00	1,553,532,556	100.00	24,434,200,350	100.00	43,296,961,157	100.00
3	Dividends to Policyholders	0	0.00	21,695	0.00	24,726,481	0.54	112,527,563	7.24	304,064,719	1.24	441,340,458	1.02
4	Incurred Losses	5,598,862,749	70.18	2,286,925,274	48.48	3,371,492,632	73.06	1,024,569,361	65.95	14,192,306,658	58.08	26,474,156,674	61.15
5	Defense and Cost Containment Expenses Incurred	134,982,853	1.69	104,429,577	2.21	100,283,076	2.17	33,548,013	2.16	1,031,318,795	4.22	1,404,562,314	3.24
6	Adjusting and Other Expenses Incurred **	575,294,085	7.21	376,377,423	7.98	485,632,558	10.52	107,186,020	6.90	1,500,694,588	6.14	3,045,184,673	7.03
7	Unpaid Losses	2,602,456,505	32.62	1,287,157,762	27.29	1,789,928,051	38.79	567,523,679	36.53	23,004,507,266	94.15	29,251,573,263	67.56
8	Defense and Cost Containment Expenses Unpaid	274,844,460	3.45	177,460,371	3.76	220,465,695	4.78	85,534,041	5.51	3,286,213,575	13.45	4,044,518,142	9.34
9	Adjusting and Other Expenses Unpaid **	938,398,138	11.76	235,664,432	5.00	424,459,337	9.20	68,823,189	4.43	1,413,552,241	5.79	3,080,897,338	7.12
10	Unearned Premium Reserves	2,797,122,680	35.06	2,467,033,401	52.30	1,687,164,360	36.56	685,320,552	44.11	11,551,552,401	47.28	19,188,193,394	44.32
11	Agents Balances**	1,631,549,240	20.45	770,884,301	16.34	824,701,367	17.87	276,371,151	17.79	11,046,437,664	45.21	14,549,943,723	33.60
12	Commission & Brokerage Expenses Incurred	838,982,108	10.52	666,197,552	14.12	409,021,037	8.86	88,714,748	5.71	2,942,790,585	12.04	4,945,706,030	11.42
13	Taxes, Licenses and Fees Incurred	143,715,606	1.80	95,007,118	2.01	88,353,531	1.91	28,408,593	1.83	515,229,759	2.11	870,714,607	2.01
14	Other Acquisition Expenses Incurred **	659,998,097	8.27	347,290,497	7.36	463,864,190	10.05	168,601,359	10.85	1,607,651,305	6.58	3,247,405,448	7.50
15	General Expenses Incurred **	252,434,037	3.16	176,254,703	3.74	253,196,493	5.49	61,463,489	3.96	1,557,260,701	6.37	2,300,609,422	5.31
16	Other Income Less Other Expenses **	21,340,003	0.27	354,147,187	7.51	(51,041,214)	(1.11)	1,682,895	0.11	(71,515,092)	(0.29)	254,613,780	0.59
17	Pretax Profit or Loss Excluding Investment Gain*	(205,141,358)	(2.57)	1,018,424,567	21.59	(632,952,353)	(13.72)	(69,803,694)	(4.49)	711,368,149	2.91	821,895,311	1.90

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

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

Total For Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	11,928,253	99.95	121,929,260	98.54	79,723,332	94.21	43,697,299	98.41	399,953,079	102.83	657,231,223	100.55
2	Premiums Earned	11,934,685	100.00	123,737,049	100.00	84,626,657	100.00	44,403,176	100.00	388,956,768	100.00	653,658,335	100.00
3	Dividends to Policyholders	0	0.00	87	0.00	124,890	0.15	1,303,318	2.94	329	0.00	1,428,624	0.22
4	Incurred Losses	3,036,514	25.44	43,287,686	34.98	33,823,804	39.97	11,144,811	25.10	171,000,147	43.96	262,292,962	40.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	946,214	0.76	543,847	0.64	57,989	0.13	7,911,795	2.03	9,459,845	1.45
6	Adjusting and Other Expenses Incurred **	182,010	1.53	3,610,579	2.92	3,580,483	4.23	999,525	2.25	11,558,245	2.97	19,930,844	3.05
7	Unpaid Losses	747,964	6.27	23,971,855	19.37	22,830,622	26.98	2,801,263	6.31	163,214,139	41.96	213,565,843	32.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	958,122	0.77	750,310	0.89	122,896	0.28	7,527,061	1.94	9,358,389	1.43
9	Adjusting and Other Expenses Unpaid **	127,007	1.06	951,043	0.77	3,146,184	3.72	386,707	0.87	6,294,924	1.62	10,905,865	1.67
10	Unearned Premium Reserves	181,153	1.52	56,531,598	45.69	34,063,583	40.25	22,173,992	49.94	182,600,976	46.95	295,551,302	45.21
11	Agents Balances**	194,011	1.63	17,886,558	14.46	20,588,950	24.33	6,629,267	14.93	100,672,959	25.88	145,971,745	22.33
12	Commission & Brokerage Expenses Incurred	2,194,873	18.39	21,018,339	16.99	2,528,235	2.99	5,677,550	12.79	44,169,668	11.36	75,588,665	11.56
13	Taxes, Licenses and Fees Incurred	55,290	0.46	2,562,280	2.07	1,892,520	2.24	926,997	2.09	8,863,886	2.28	14,300,973	2.19
14	Other Acquisition Expenses Incurred **	1,709,098	14.32	3,396,313	2.74	7,206,113	8.52	4,711,137	10.61	23,405,425	6.02	40,428,086	6.18
15	General Expenses Incurred **	667,038	5.59	10,964,245	8.86	10,323,337	12.20	1,476,802	3.33	32,755,765	8.42	56,187,186	8.60
16	Other Income Less Other Expenses **	72,004	0.60	1,230,153	0.99	(232,848)	(0.28)	133,052	0.30	(1,286,103)	(0.33)	(83,742)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	4,161,865	34.87	39,181,460	31.67	24,370,579	28.80	18,238,099	41.07	88,005,405	22.63	173,957,408	26.61

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

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

Total For Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	5,743,514	99.95	172,902,875	98.57	68,650,752	95.92	105,297,510	99.85	469,652,012	109.72	822,246,663	104.58
2	Premiums Earned	5,746,502	100.00	175,404,078	100.00	71,569,456	100.00	105,458,135	100.00	428,065,435	100.00	786,243,606	100.00
3	Dividends to Policyholders	0	0.00	1,337	0.00	631,226	0.88	4,443,858	4.21	825	0.00	5,077,246	0.65
4	Incurred Losses	4,672,476	81.31	107,998,870	61.57	83,067,601	116.07	64,406,358	61.07	289,548,362	67.64	549,693,667	69.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	5,750,805	3.28	699,601	0.98	1,814,861	1.72	9,461,842	2.21	17,727,109	2.25
6	Adjusting and Other Expenses Incurred **	1,207,895	21.02	16,472,648	9.39	2,335,833	3.26	5,886,126	5.58	20,584,560	4.81	46,487,063	5.91
7	Unpaid Losses	989,178	17.21	57,603,515	32.84	63,959,409	89.37	12,526,335	11.88	185,866,682	43.42	320,945,119	40.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,749,053	4.42	371,593	0.52	680,369	0.65	10,073,568	2.35	18,874,583	2.40
9	Adjusting and Other Expenses Unpaid **	227,980	3.97	5,762,871	3.29	552,203	0.77	2,036,481	1.93	8,983,366	2.10	17,562,902	2.23
10	Unearned Premium Reserves	87,273	1.52	87,531,385	49.90	35,417,498	49.49	53,239,522	50.48	227,463,733	53.14	403,739,411	51.35
11	Agents Balances**	92,992	1.62	23,694,223	13.51	13,490,919	18.85	17,454,703	16.55	85,852,238	20.06	140,585,074	17.88
12	Commission & Brokerage Expenses Incurred	1,056,422	18.38	26,816,135	15.29	4,119,424	5.76	11,764,477	11.16	56,987,477	13.31	100,743,935	12.81
13	Taxes, Licenses and Fees Incurred	26,620	0.46	3,552,528	2.03	1,711,482	2.39	2,086,633	1.98	10,622,347	2.48	17,999,610	2.29
14	Other Acquisition Expenses Incurred **	822,929	14.32	10,613,225	6.05	5,168,513	7.22	11,118,323	10.54	27,423,766	6.41	55,146,756	7.01
15	General Expenses Incurred **	320,972	5.59	11,634,601	6.63	9,681,743	13.53	2,937,247	2.79	42,867,156	10.01	67,441,719	8.58
16	Other Income Less Other Expenses **	0	0.00	921,984	0.53	(358,378)	(0.50)	139,057	0.13	4,320,409	1.01	5,023,071	0.64
17	Pretax Profit or Loss Excluding Investment Gain*	(2,360,812)	(41.08)	(6,514,087)	(3.71)	(36,204,345)	(50.59)	1,139,308	1.08	(25,110,491)	(5.87)	(69,050,427)	(8.78)

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

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

Total For Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	51,036	199.28	0	0.00	836,321,541	97.76	836,372,577	97.77
2	Premiums Earned	0	0.00	0	0.00	25,610	100.00	0	0.00	855,455,223	100.00	855,480,833	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	661,092	2581.38	0	0.00	600,996,487	70.25	601,657,579	70.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	100,701	0.01	100,701	0.01
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	1,094	4.27	0	0.00	13,548,639	1.58	13,549,733	1.58
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	229,325,517	26.81	229,325,517	26.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	204,189	0.02	204,189	0.02
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	203	0.79	0	0.00	1,264,825	0.15	1,265,028	0.15
10	Unearned Premium Reserves	0	0.00	0	0.00	4,019,812	15696.26	0	0.00	187,063,981	21.87	191,083,793	22.34
11	Agents Balances**	0	0.00	0	0.00	4,500	17.57	0	0.00	269,006,353	31.45	269,010,853	31.45
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	62,837,976	7.35	62,837,976	7.35
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	631,066	0.07	631,066	0.07
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,040	4.06	0	0.00	(4,186,086)	(0.49)	(4,185,046)	(0.49)
15	General Expenses Incurred **	0	0.00	0	0.00	1,340	5.23	0	0.00	15,748,472	1.84	15,749,812	1.84
16	Other Income Less Other Expenses **	0	0.00	0	0.00	48	0.19	0	0.00	3,906,989	0.46	3,907,037	0.46
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(638,907)	(2494.76)	0	0.00	169,684,956	19.84	169,046,049	19.76

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

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

Total For Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	16,205,723	100.83	25,531,578	96.82	0	0.00	242,627,566	96.37	284,364,867	96.65
2	Premiums Earned	0	0.00	16,072,438	100.00	26,370,480	100.00	0	0.00	251,771,853	100.00	294,214,771	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	28,088,731	174.76	50,879,140	192.94	0	0.00	373,917,662	148.51	452,885,533	153.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	388,870	2.42	124,925	0.47	0	0.00	5,959,776	2.37	6,473,571	2.20
6	Adjusting and Other Expenses Incurred **	0	0.00	624,841	3.89	0	0.00	0	0.00	4,121,998	1.64	4,746,838	1.61
7	Unpaid Losses	0	0.00	6,265,064	38.98	9,777,000	37.08	0	0.00	43,101,447	17.12	59,143,511	20.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	113,247	0.70	139,096	0.53	0	0.00	230,420	0.09	482,763	0.16
9	Adjusting and Other Expenses Unpaid **	0	0.00	130,906	0.81	0	0.00	0	0.00	670,188	0.27	801,094	0.27
10	Unearned Premium Reserves	0	0.00	8,483,680	52.78	14,451,895	54.80	0	0.00	133,863,605	53.17	156,799,180	53.29
11	Agents Balances**	0	0.00	517,552	3.22	0	0.00	0	0.00	8,477,085	3.37	8,994,636	3.06
12	Commission & Brokerage Expenses Incurred	0	0.00	3,029,857	18.85	4,988,957	18.92	0	0.00	39,602,108	15.73	47,620,922	16.19
13	Taxes, Licenses and Fees Incurred	0	0.00	332,904	2.07	316,653	1.20	0	0.00	3,089,630	1.23	3,739,187	1.27
14	Other Acquisition Expenses Incurred **	0	0.00	574,233	3.57	136	0.00	0	0.00	5,901,859	2.34	6,476,228	2.20
15	General Expenses Incurred **	0	0.00	367,077	2.28	273	0.00	0	0.00	8,365,879	3.32	8,733,229	2.97
16	Other Income Less Other Expenses **	0	0.00	105,939	0.66	(64,273)	(0.24)	0	0.00	303,289	0.12	344,955	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(17,228,135)	(107.19)	(30,003,877)	(113.78)	0	0.00	(188,883,770)	(75.02)	(236,115,782)	(80.25)

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

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

Total For Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	10,036,775	100.00	0	0.00	0	0.00	46,272,871	100.80	56,309,646	100.66
2	Premiums Earned	0	0.00	10,036,775	100.00	0	0.00	0	0.00	45,904,568	100.00	55,941,343	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	16,501,017	164.41	(1,000,861)	0.00	0	0.00	62,952,215	137.14	78,452,371	140.24
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	462,104	1.01	462,104	0.83
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,175,878	2.56	1,175,878	2.10
7	Unpaid Losses	0	0.00	191,929	1.91	0	0.00	0	0.00	1,703,563	3.71	1,895,492	3.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	41,152	0.09	41,152	0.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	44,157	0.10	44,157	0.08
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	382,418	0.83	382,418	0.68
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	2,847,681	6.20	2,847,681	5.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,999,483	17.43	7,999,483	14.30
13	Taxes, Licenses and Fees Incurred	0	0.00	252,608	2.52	0	0.00	0	0.00	591,195	1.29	843,803	1.51
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	445,069	0.97	445,069	0.80
15	General Expenses Incurred **	0	0.00	42,999	0.43	0	0.00	0	0.00	991,850	2.16	1,034,849	1.85
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(35,710)	(0.08)	(35,710)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,759,849)	(67.35)	1,000,861	0.00	0	0.00	(28,748,936)	(62.63)	(34,507,924)	(61.69)

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

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

Total For Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutuals		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	43,894,960	103.24	5,372,480	106.61	161,263,180	106.60	73,964,273	104.60	284,494,893	105.54
2	Premiums Earned	0	0.00	42,517,460	100.00	5,039,194	100.00	151,282,928	100.00	70,710,336	100.00	269,549,918	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	23,863,462	56.13	2,899,173	57.53	124,279,190	82.15	45,596,950	64.48	196,638,775	72.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,784,902	4.20	185,225	3.68	965,158	0.64	1,761,831	2.49	4,697,116	1.74
6	Adjusting and Other Expenses Incurred **	0	0.00	3,566,955	8.39	238,310	4.73	5,083,998	3.36	3,959,527	5.60	12,848,790	4.77
7	Unpaid Losses	0	0.00	10,210,890	24.02	1,327,916	26.35	40,458,219	26.74	17,687,656	25.01	69,684,681	25.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	876,264	2.06	63,825	1.27	2,896,474	1.91	1,784,695	2.52	5,621,258	2.09
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,955,975	4.60	95,853	1.90	1,008,000	0.67	1,748,986	2.47	4,808,813	1.78
10	Unearned Premium Reserves	0	0.00	21,721,688	51.09	2,611,652	51.83	82,158,542	54.31	36,128,140	51.09	142,620,022	52.91
11	Agents Balances**	0	0.00	6,597,916	15.52	1,157,151	22.96	31,001,985	20.49	16,883,835	23.88	55,640,887	20.64
12	Commission & Brokerage Expenses Incurred	0	0.00	5,510,752	12.96	919,472	18.25	17,621,833	11.65	15,866,337	22.44	39,918,394	14.81
13	Taxes, Licenses and Fees Incurred	0	0.00	922,724	2.17	122,785	2.44	3,298,242	2.18	1,571,196	2.22	5,914,947	2.19
14	Other Acquisition Expenses Incurred **	0	0.00	3,062,961	7.20	451,561	8.96	4,861,998	3.21	4,736,650	6.70	13,113,169	4.86
15	General Expenses Incurred **	0	0.00	976,988	2.30	232,849	4.62	3,668,998	2.43	4,592,079	6.49	9,470,913	3.51
16	Other Income Less Other Expenses **	0	0.00	67,999	0.16	(15,197)	(0.30)	1,093,999	0.72	624,934	0.88	1,771,736	0.66
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,896,716	6.81	(25,377)	(0.50)	(7,402,489)	(4.89)	(6,749,300)	(9.54)	(11,280,451)	(4.18)

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

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

Total For Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,339,149,832	94.68	340,449,630	106.44	521,390,786	100.97	3,619,518,029	110.45	7,820,508,277	102.37
2	Premiums Earned	0	0.00	3,526,615,525	100.00	319,844,494	100.00	516,389,668	100.00	3,276,949,517	100.00	7,639,799,204	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16,328,010	5.10	40,659,476	7.87	(2,205)	(0.00)	56,985,281	0.75
4	Incurred Losses	(1,289)	0.00	1,698,204,487	48.15	210,695,760	65.87	329,170,786	63.74	1,861,558,409	56.81	4,099,628,153	53.66
5	Defense and Cost Containment Expenses Incurred	(31)	0.00	65,857,980	1.87	3,090,826	0.97	4,630,267	0.90	62,073,715	1.89	135,652,757	1.78
6	Adjusting and Other Expenses Incurred **	0	0.00	319,669,512	9.06	19,422,765	6.07	30,044,045	5.82	243,818,458	7.44	612,954,779	8.02
7	Unpaid Losses	1,518	0.00	674,729,852	19.13	57,548,642	17.99	120,178,910	23.27	763,958,959	23.31	1,616,417,881	21.16
8	Defense and Cost Containment Expenses Unpaid	22	0.00	70,338,756	1.99	3,701,539	1.16	7,162,519	1.39	65,081,737	1.99	146,284,573	1.91
9	Adjusting and Other Expenses Unpaid **	0	0.00	184,199,200	5.22	5,061,121	1.58	10,646,974	2.06	131,371,840	4.01	331,279,135	4.34
10	Unearned Premium Reserves	0	0.00	1,798,911,759	51.01	181,157,762	56.64	269,513,598	52.19	1,941,767,113	59.26	4,191,350,232	54.86
11	Agents Balances**	0	0.00	576,927,062	16.36	61,007,903	19.07	98,325,571	19.04	552,922,890	16.87	1,289,183,427	16.87
12	Commission & Brokerage Expenses Incurred	0	0.00	438,853,446	12.44	29,618,453	9.26	25,878,326	5.01	495,039,053	15.11	989,389,278	12.95
13	Taxes, Licenses and Fees Incurred	0	0.00	70,396,776	2.00	6,514,733	2.04	9,219,538	1.79	73,551,462	2.24	159,682,509	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	279,537,611	7.93	31,854,398	9.96	59,406,654	11.50	266,144,571	8.12	636,943,234	8.34
15	General Expenses Incurred **	0	0.00	96,442,307	2.73	20,264,657	6.34	21,424,158	4.15	151,551,332	4.62	289,682,454	3.79
16	Other Income Less Other Expenses **	0	0.00	351,511,498	9.97	(178,202)	(0.06)	64,000	0.01	8,223,929	0.25	359,621,225	4.71
17	Pretax Profit or Loss Excluding Investment Gain*	1,320	0.00	909,164,903	25.78	(18,123,310)	(5.67)	(3,979,582)	(0.77)	131,438,651	4.01	1,018,501,983	13.33

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

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

Total For Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	238,103,315	98.35	217,311,182	103.07	79,557,918	99.38	1,757,621,466	100.76	2,292,593,881	100.67
2	Premiums Earned	0	0.00	242,090,225	100.00	210,836,868	100.00	80,053,172	100.00	1,744,359,319	100.00	2,277,339,584	100.00
3	Dividends to Policyholders	0	0.00	19,464	0.01	319,659	0.15	0	0.00	998,601	0.06	1,337,724	0.06
4	Incurred Losses	0	0.00	125,823,164	51.97	145,485,690	69.00	30,355,978	37.92	803,369,399	46.06	1,105,034,231	48.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	16,862,475	6.97	8,175,218	3.88	554,482	0.69	104,195,186	5.97	129,787,361	5.70
6	Adjusting and Other Expenses Incurred **	0	0.00	15,537,417	6.42	10,300,841	4.89	5,082,433	6.35	88,977,856	5.10	119,898,547	5.26
7	Unpaid Losses	0	0.00	197,359,246	81.52	107,603,761	51.04	69,963,845	87.40	1,078,036,929	61.80	1,452,963,781	63.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	60,552,077	25.01	22,581,821	10.71	18,845,768	23.54	365,597,486	20.96	467,577,152	20.53
9	Adjusting and Other Expenses Unpaid **	0	0.00	21,423,967	8.85	7,967,138	3.78	5,797,846	7.24	110,861,575	6.36	146,050,526	6.41
10	Unearned Premium Reserves	0	0.00	107,605,849	44.45	106,171,965	50.36	40,337,379	50.39	814,413,948	46.69	1,068,529,141	46.92
11	Agents Balances**	0	0.00	29,123,298	12.03	58,554,348	27.77	16,372,907	20.45	479,664,688	27.50	583,715,241	25.63
12	Commission & Brokerage Expenses Incurred	0	0.00	35,359,298	14.61	26,715,868	12.67	10,828,858	13.53	287,904,999	16.50	360,809,023	15.84
13	Taxes, Licenses and Fees Incurred	0	0.00	4,766,347	1.97	4,082,672	1.94	1,983,384	2.48	36,824,932	2.11	47,657,335	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	14,566,141	6.02	18,687,216	8.86	10,175,891	12.71	114,818,426	6.58	158,247,675	6.95
15	General Expenses Incurred **	0	0.00	21,769,354	8.99	15,951,707	7.57	4,445,906	5.55	137,818,508	7.90	179,985,475	7.90
16	Other Income Less Other Expenses **	0	0.00	618,901	0.26	211,859	0.10	(531,319)	(0.66)	713,395	0.04	1,012,836	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,005,467	3.31	(18,670,145)	(8.86)	16,094,921	20.11	170,164,807	9.76	175,595,049	7.71

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

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

Total For Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	379,260,001	103.30	379,260,001	103.30
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	367,160,746	100.00	367,160,746	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	6,926,752	1.89	6,926,752	1.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,230,950	0.34	1,230,950	0.34
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,234,515	1.97	7,234,515	1.97
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	212,461,661	57.87	212,461,661	57.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	726,115	0.20	726,115	0.20
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	13,148,876	3.58	13,148,876	3.58
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	103,861,858	28.29	103,861,858	28.29
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	14,375,008	3.92	14,375,008	3.92
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,884,909	2.15	7,884,909	2.15
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	22,084,055	6.01	22,084,055	6.01
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	62,445,511	17.01	62,445,511	17.01
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(38,964,808)	(10.61)	(38,964,808)	(10.61)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	220,389,246	60.03	220,389,246	60.03

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

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

Total For Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	372,300	104.78	573,996	97.75	302,283,876	97.13	303,230,172	97.14
2	Premiums Earned	0	0.00	0	0.00	355,323	100.00	587,182	100.00	311,217,575	100.00	312,160,080	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	68,418	19.26	104,321	17.77	0	0.00	172,739	0.06
4	Incurred Losses	0	0.00	4,556	0.00	137,033	38.57	156,393	26.63	121,094,780	38.91	121,392,762	38.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	12,309	0.00	14,668	4.13	6,285	1.07	(9,955,599)	(3.20)	(9,922,337)	(3.18)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(27,279)	(7.68)	14,552	2.48	11,617,372	3.73	11,604,645	3.72
7	Unpaid Losses	0	0.00	59,491	0.00	155,023	43.63	211,830	36.08	286,392,659	92.02	286,819,003	91.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	37,803	0.00	3,428	0.96	7,079	1.21	25,129,576	8.07	25,177,886	8.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	111,496	31.38	5,650	0.96	10,575,754	3.40	10,692,900	3.43
10	Unearned Premium Reserves	0	0.00	0	0.00	178,735	50.30	260,787	44.41	115,016,489	36.96	115,456,011	36.99
11	Agents Balances**	0	0.00	0	0.00	92,458	26.02	107,358	18.28	68,759,993	22.09	68,959,810	22.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	20,935	3.57	37,587,639	12.08	37,608,574	12.05
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	7,972	2.24	8,555	1.46	4,908,521	1.58	4,925,048	1.58
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	52,120	14.67	29,491	5.02	18,899,902	6.07	18,981,513	6.08
15	General Expenses Incurred **	0	0.00	0	0.00	18,631	5.24	38,469	6.55	21,578,940	6.93	21,636,040	6.93
16	Other Income Less Other Expenses **	0	0.00	0	0.00	290	0.08	310	0.05	(9,155,789)	(2.94)	(9,155,189)	(2.93)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16,865)	0.00	84,050	23.65	208,491	35.51	96,330,231	30.95	96,605,907	30.95

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

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

Total For Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	37,601,651	99.71	177,276,396	103.06	86,529,257	105.86	51,681,976	102.96	1,458,742,840	102.96	1,811,832,120	101.37
2	Premiums Earned	37,710,842	100.00	172,016,735	100.00	81,736,222	100.00	50,565,503	100.00	1,445,340,127	100.00	1,787,369,429	100.00
3	Dividends to Policyholders	0	0.00	4	0.00	213,153	0.26	2,112,299	0.00	179,721	0.00	2,505,177	0.14
4	Incurred Losses	14,066,431	37.30	54,629,967	31.76	63,656,544	77.88	24,888,861	75.23	810,200,669	75.23	967,442,472	54.13
5	Defense and Cost Containment Expenses Incurred	41,628	0.11	1,071,125	0.62	1,382,393	1.69	33,439	2.01	10,953,381	2.01	13,481,966	0.75
6	Adjusting and Other Expenses Incurred **	6,144,974	16.29	2,263,378	1.32	2,792,388	3.42	1,712,465	3.39	42,183,212	2.92	55,096,417	3.08
7	Unpaid Losses	2,607,091	6.91	31,957,726	18.58	51,974,077	63.59	5,237,929	39.47	199,753,912	39.47	291,530,735	16.31
8	Defense and Cost Containment Expenses Unpaid	45,243	0.12	851,642	0.50	1,381,493	1.69	27,070	3.07	12,924,011	3.07	15,229,459	0.85
9	Adjusting and Other Expenses Unpaid **	4,756,980	12.61	1,221,965	0.71	1,813,008	2.22	639,380	1.26	18,030,229	1.25	26,461,562	1.48
10	Unearned Premium Reserves	18,807,792	49.87	137,617,042	80.00	39,749,428	48.63	24,638,329	48.37	417,533,762	48.37	638,346,353	35.71
11	Agents Balances**	9,458,960	25.08	23,425,814	13.62	14,719,497	18.01	8,280,797	16.38	273,443,441	18.92	329,328,509	18.43
12	Commission & Brokerage Expenses Incurred	4,522,232	11.99	65,405,444	38.02	2,608,483	3.19	4,760,172	15.47	230,884,477	15.47	308,180,808	17.24
13	Taxes, Licenses and Fees Incurred	846,309	2.24	3,512,686	2.04	2,144,327	2.62	990,930	2.65	31,785,937	2.65	39,280,189	2.20
14	Other Acquisition Expenses Incurred **	4,437,981	11.77	3,038,453	1.77	7,579,828	9.27	6,117,508	12.10	56,290,596	3.89	77,464,366	4.33
15	General Expenses Incurred **	1,792,992	4.75	10,831,097	6.30	12,163,506	14.88	2,584,390	5.11	83,081,862	5.75	110,453,848	6.18
16	Other Income Less Other Expenses **	195,999	0.52	44,889	0.03	(218,917)	(0.27)	37,806	0.07	(5,169,690)	(0.36)	(5,109,913)	(0.29)
17	Pretax Profit or Loss Excluding Investment Gain*	6,054,293	16.05	31,309,469	18.20	(11,023,316)	(13.49)	7,403,245	14.64	174,610,583	12.08	208,354,274	11.66

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

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

Total For Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	14,286,225	15.20	14,286,225	15.20
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	93,963,711	100.00	93,963,711	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	454,559	0.48	454,559	0.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	374,823	0.40	374,823	0.40
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,059,408	1.13	1,059,408	1.13
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,655,742	8.15	7,655,742	8.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	427,378	0.45	427,378	0.45
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	2,410,952	2.57	2,410,952	2.57
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	326,831,407	347.83	326,831,407	347.83
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,963,173	2.09	1,963,173	2.09
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	273,624	0.29	273,624	0.29
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,392,744	1.48	1,392,744	1.48
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	23,572,866	25.09	23,572,866	25.09
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(12,721,209)	(13.54)	(12,721,209)	(13.54)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	54,114,478	57.59	54,114,478	57.59

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

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

Total For Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	18,006	97.24	418,325	124.17	37,976,066	98.49	140,936,673	100.80	179,349,070	100.35
2	Premiums Earned	0	0.00	18,518	100.00	336,905	100.00	38,559,786	100.00	139,815,233	100.00	178,730,442	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	785	0.23	3,609,043	9.36	426,067	0.30	4,035,895	2.26
4	Incurred Losses	0	0.00	0	0.00	40,471	12.01	3,276,388	8.50	49,125,639	35.14	52,442,498	29.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	45,120	13.39	13,430,855	34.83	26,598,175	19.02	40,074,150	22.42
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	38,982	11.57	2,514,874	6.52	8,376,905	5.99	10,930,760	6.12
7	Unpaid Losses	0	0.00	0	0.00	142,731	42.37	45,074,977	116.90	311,738,899	222.96	356,956,607	199.72
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	68,707	20.39	26,458,159	68.62	144,746,809	103.53	171,273,675	95.83
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	72,049	21.39	4,290,821	11.13	17,459,506	12.49	21,822,376	12.21
10	Unearned Premium Reserves	0	0.00	9,175	49.55	225,733	67.00	21,523,619	55.82	81,592,523	58.36	103,351,050	57.83
11	Agents Balances**	0	0.00	2,924	15.79	123,474	36.65	9,999,678	25.93	41,964,797	30.01	52,090,873	29.14
12	Commission & Brokerage Expenses Incurred	0	0.00	2,406	12.99	10,195	3.03	3,013,727	7.82	15,417,411	11.03	18,443,739	10.32
13	Taxes, Licenses and Fees Incurred	0	0.00	304	1.64	10,717	3.18	831,434	2.16	2,557,578	1.83	3,400,033	1.90
14	Other Acquisition Expenses Incurred **	0	0.00	1,949	10.53	19,414	5.76	888,759	2.30	8,523,564	6.10	9,433,687	5.28
15	General Expenses Incurred **	0	0.00	0	0.00	16,422	4.87	4,071,454	10.56	11,308,921	8.09	15,396,797	8.61
16	Other Income Less Other Expenses **	0	0.00	0	0.00	3,268	0.97	27,523	0.07	2,439,424	1.74	2,470,214	1.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,859	74.84	158,067	46.92	6,950,775	18.03	19,920,397	14.25	27,043,098	15.13

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

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

Total For Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,637,473	104.16	175,832	107.05	391,423	110.66	10,643,191	100.09	18,847,919	101.97
2	Premiums Earned	0	0.00	7,332,340	100.00	164,253	100.00	353,710	100.00	10,633,342	100.00	18,483,645	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	53	0.03	40,125	11.34	0	0.00	40,178	0.22
4	Incurred Losses	0	0.00	(194,120)	(2.65)	(879)	(0.54)	3,693	1.04	114,665	1.08	(76,641)	(0.41)
5	Defense and Cost Containment Expenses Incurred	0	0.00	86,926	1.19	5,592	3.40	63	0.02	(6,618)	(0.06)	85,963	0.47
6	Adjusting and Other Expenses Incurred **	0	0.00	191,009	2.61	373	0.23	1,460	0.41	24,527	0.23	217,368	1.18
7	Unpaid Losses	0	0.00	29,273	0.40	12,293	7.48	7,815	2.21	322,242	3.03	371,623	2.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	170	0.00	5,239	3.19	0	0.00	16,378	0.15	21,787	0.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	47,002	0.64	353	0.22	421	0.12	14,008	0.13	61,785	0.33
10	Unearned Premium Reserves	0	0.00	3,113,216	42.46	64,624	39.34	194,575	55.01	4,858,753	45.69	8,231,168	44.53
11	Agents Balances**	0	0.00	1,088,050	14.84	36,292	22.10	66,693	18.86	1,906,758	17.93	3,097,793	16.76
12	Commission & Brokerage Expenses Incurred	0	0.00	874,403	11.93	30,636	18.65	5	0.00	972,201	9.14	1,877,245	10.16
13	Taxes, Licenses and Fees Incurred	0	0.00	150,146	2.05	5,602	3.41	5,594	1.58	273,450	2.57	434,792	2.35
14	Other Acquisition Expenses Incurred **	0	0.00	111,005	1.51	21,890	13.33	72,611	20.53	656,975	6.18	862,481	4.67
15	General Expenses Incurred **	0	0.00	646,030	8.81	12,382	7.54	9,200	2.60	614,457	5.78	1,282,068	6.94
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(15,355)	(9.35)	(960)	(0.27)	9,986	0.09	(6,330)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,466,941	74.56	73,249	44.60	220,000	62.20	7,993,671	75.18	13,753,861	74.41

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

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

Total For Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	50,600,968	103.03	0	0.00	346,784,476	108.60	397,385,444	107.86
2	Premiums Earned	0	0.00	0	0.00	49,113,186	100.00	0	0.00	319,318,457	100.00	368,431,643	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	49,029,441	99.83	0	0.00	199,909,291	62.60	248,938,732	67.57
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	658,400	1.34	0	0.00	3,001,851	0.94	3,660,251	0.99
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,362,391	6.85	0	0.00	7,058,466	2.21	10,420,857	2.83
7	Unpaid Losses	0	0.00	0	0.00	10,060,710	20.48	0	0.00	153,187,471	47.97	163,248,181	44.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	130,913	0.27	0	0.00	3,159,535	0.99	3,290,448	0.89
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,586,304	13.41	0	0.00	4,923,889	1.54	11,510,193	3.12
10	Unearned Premium Reserves	0	0.00	0	0.00	2,479,798	5.05	0	0.00	323,200,765	101.22	325,680,563	88.40
11	Agents Balances**	0	0.00	0	0.00	116,215	0.24	0	0.00	72,504,264	22.71	72,620,479	19.71
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	11,459	0.02	0	0.00	51,709,152	16.19	51,720,611	14.04
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,356,764	2.76	0	0.00	7,972,565	2.50	9,329,329	2.53
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	1,135,686	2.31	0	0.00	21,567,585	6.75	22,703,270	6.16
15	General Expenses Incurred **	0	0.00	0	0.00	945,191	1.92	0	0.00	19,319,128	6.05	20,264,319	5.50
16	Other Income Less Other Expenses **	0	0.00	0	0.00	121,886	0.25	0	0.00	(9,971,767)	(3.12)	(9,849,881)	(2.67)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(4,379,341)	(8.92)	0	0.00	(1,191,348)	(0.37)	(5,570,689)	(1.51)

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

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

Total For Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	(115,470)	(5.87)	0	0.00	369,851	100.00	254,381	10.89
2	Premiums Earned	0	0.00	0	0.00	1,967,069	100.00	0	0.00	369,851	100.00	2,336,920	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	704,625	35.82	0	0.00	12,037	3.25	716,662	30.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,516	0.08	0	0.00	0	0.00	1,516	0.06
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	133,855	6.80	0	0.00	372	0.10	134,227	5.74
7	Unpaid Losses	0	0.00	0	0.00	946,609	48.12	0	0.00	49,343	13.34	995,952	42.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	15,147	0.77	0	0.00	0	0.00	15,147	0.65
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	264,719	13.46	0	0.00	3,142	0.85	267,860	11.46
10	Unearned Premium Reserves	0	0.00	0	0.00	4,819,018	244.98	0	0.00	0	0.00	4,819,018	206.21
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	25,329	6.85	25,329	1.08
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	(15,092)	(0.77)	0	0.00	30,662	8.29	15,570	0.67
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	(677)	(0.03)	0	0.00	10,260	2.77	9,583	0.41
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	9,160	0.47	0	0.00	15,929	4.31	25,089	1.07
15	General Expenses Incurred **	0	0.00	0	0.00	83,192	4.23	0	0.00	22,752	6.15	105,944	4.53
16	Other Income Less Other Expenses **	0	0.00	0	0.00	9,347	0.48	0	0.00	2,523	0.68	11,870	0.51
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	837,715	42.59	0	0.00	280,363	75.80	1,118,078	47.84

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

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

Total For Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	906	115.41	63,249,261	140.23	0	0.00	34,189,864	121.29	97,440,031	132.94
2	Premiums Earned	0	0.00	785	100.00	45,104,749	100.00	55	100.00	28,189,023	100.00	73,294,612	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	373	0.00	0	0.00	0	0.00	373	0.00
4	Incurred Losses	0	0.00	(1,473)	(187.64)	37,739,899	83.67	0	0.00	56,733,657	201.26	94,472,083	128.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	42,685	0.09	0	0.00	7,042	0.02	49,727	0.07
6	Adjusting and Other Expenses Incurred **	0	0.00	10	1.22	3,950,682	8.76	0	0.00	2,043,114	7.25	5,993,805	8.18
7	Unpaid Losses	0	0.00	4,213	536.69	56,891,136	126.13	0	0.00	84,655,121	300.31	141,550,470	193.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	910,238	2.02	0	0.00	79,440	0.28	989,678	1.35
9	Adjusting and Other Expenses Unpaid **	0	0.00	14	1.83	9,388,901	20.82	0	0.00	3,262,996	11.58	12,651,912	17.26
10	Unearned Premium Reserves	0	0.00	197	25.10	204,394,120	453.15	176	320.00	140,403,887	498.08	344,798,380	470.43
11	Agents Balances**	0	0.00	115	14.63	26,055,690	57.77	0	0.00	161,032,795	571.26	187,088,600	255.26
12	Commission & Brokerage Expenses Incurred	0	0.00	11	1.40	5,944,235	13.18	0	0.00	5,228,596	18.55	11,172,842	15.24
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	1,221,411	2.71	1	1.82	710,781	2.52	1,932,193	2.64
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,306,259	9.55	0	0.00	2,504,825	8.89	6,811,084	9.29
15	General Expenses Incurred **	0	0.00	81	10.37	1,928,850	4.28	0	0.00	3,235,478	11.48	5,164,409	7.05
16	Other Income Less Other Expenses **	0	0.00	24	3.05	(28,381,305)	(62.92)	0	0.00	42,649	0.15	(28,338,632)	(38.66)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,180	277.71	(40,964,214)	(90.82)	54	98.18	(42,231,821)	(149.82)	(83,193,801)	(113.51)

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

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

Note: Other Accident and Health total combines lines 15.1, 15.2, 15.3, 15.4, 15.5, 15.6 and 15.7 of the Texas Statutory State Page 14.

Total For Workers Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	63,425,145	95.11	40,317,310	101.44	17,233,851	98.72	2,620,866,682	98.91	2,741,842,988	98.85
2	Premiums Earned	0	0.00	66,683,882	100.00	39,746,792	100.00	17,457,123	100.00	2,649,859,092	100.00	2,773,746,889	100.00
3	Dividends to Policyholders	0	0.00	803	0.00	732,921	1.84	291,458	1.67	247,957,163	9.36	248,982,345	8.98
4	Incurred Losses	0	0.00	20,089,197	30.13	13,777,368	34.66	5,271,030	30.19	1,189,087,329	44.87	1,228,224,924	44.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,145,325	1.72	1,712,979	4.31	991,680	5.68	171,760,091	6.48	175,610,075	6.33
6	Adjusting and Other Expenses Incurred **	0	0.00	2,696,995	4.04	2,371,370	5.97	1,316,521	7.54	132,408,938	5.00	138,793,824	5.00
7	Unpaid Losses	0	0.00	116,056,667	174.04	124,697,305	313.73	34,921,520	200.04	8,035,161,621	303.23	8,310,837,113	299.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,229,675	4.84	11,561,249	29.09	2,876,219	16.48	709,037,107	26.76	726,704,250	26.20
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,973,995	4.46	4,547,432	11.44	4,079,136	23.37	292,978,164	11.06	304,578,727	10.98
10	Unearned Premium Reserves	0	0.00	21,660,456	32.48	15,808,744	39.77	7,444,000	42.64	989,808,940	37.35	1,034,722,140	37.30
11	Agents Balances**	0	0.00	19,623,965	29.43	12,557,527	31.59	3,071,647	17.60	613,437,117	23.15	648,690,257	23.39
12	Commission & Brokerage Expenses Incurred	0	0.00	9,164,493	13.74	2,124,052	5.34	1,577,769	9.04	256,205,267	9.67	269,071,581	9.70
13	Taxes, Licenses and Fees Incurred	0	0.00	2,045,191	3.07	974,123	2.45	444,831	2.55	87,181,560	3.29	90,645,705	3.27
14	Other Acquisition Expenses Incurred **	0	0.00	4,182,993	6.27	3,406,732	8.57	1,885,276	10.80	141,017,733	5.32	150,492,733	5.43
15	General Expenses Incurred **	0	0.00	8,092,986	12.14	2,447,913	6.16	1,143,394	6.55	153,192,679	5.78	164,876,972	5.94
16	Other Income Less Other Expenses **	0	0.00	221,000	0.33	7,258	0.02	(82,374)	(0.47)	(22,852,868)	(0.86)	(22,706,985)	(0.82)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	19,486,899	29.22	12,206,593	30.71	4,452,790	25.51	248,195,464	9.37	284,341,746	10.25

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

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

Total For Other General Liability - By Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	376,950	137.00	65,346,708	108.36	87,137,129	102.19	37,630,867	105.14	1,873,016,091	103.85	2,063,507,745	103.94
2	Premiums Earned	275,138	100.00	60,302,591	100.00	85,268,340	100.00	35,789,557	100.00	1,803,567,668	100.00	1,985,203,294	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,044,742	1.23	1,871,610	5.23	301,411	0.02	3,217,763	0.16
4	Incurred Losses	9	0.00	10,778,558	17.87	24,082,580	28.24	12,682,016	35.43	1,038,891,820	57.60	1,086,434,983	54.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,075,011	1.78	1,739,807	2.04	116,575	0.33	195,233,706	10.82	198,165,099	9.98
6	Adjusting and Other Expenses Incurred **	0	0.00	3,079,089	5.11	3,087,116	3.62	1,185,818	3.31	102,847,705	5.70	110,199,727	5.55
7	Unpaid Losses	0	0.00	66,065,224	109.56	94,821,681	111.20	31,753,960	88.72	4,201,385,400	232.95	4,394,026,265	221.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	14,679,733	24.34	17,024,171	19.97	3,639,027	10.17	800,039,816	44.36	835,382,747	42.08
9	Adjusting and Other Expenses Unpaid **	0	0.00	8,269,525	13.71	7,792,440	9.14	5,253,138	14.68	205,845,390	11.41	227,160,493	11.44
10	Unearned Premium Reserves	101,882	37.03	39,491,981	65.49	39,265,549	46.05	19,122,540	53.43	1,097,628,948	60.86	1,195,610,900	60.23
11	Agents Balances**	0	0.00	10,016,373	16.61	27,485,968	32.23	6,200,848	17.33	1,046,102,424	58.00	1,089,805,613	54.90
12	Commission & Brokerage Expenses Incurred	46,314	16.83	9,522,281	15.79	10,132,540	11.88	3,049,014	8.52	209,990,915	11.64	232,741,064	11.72
13	Taxes, Licenses and Fees Incurred	6,426	2.34	1,211,780	2.01	1,528,284	1.79	786,970	2.20	37,725,755	2.09	41,259,215	2.08
14	Other Acquisition Expenses Incurred **	0	0.00	2,499,426	4.14	8,529,436	10.00	4,722,554	13.20	98,805,235	5.48	114,556,651	5.77
15	General Expenses Incurred **	0	0.00	3,683,313	6.11	5,792,362	6.79	2,151,097	6.01	115,612,139	6.41	127,238,911	6.41
16	Other Income Less Other Expenses **	0	0.00	(351,727)	(0.58)	84,324	0.10	(88,722)	(0.25)	(6,484,145)	(0.36)	(6,840,270)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain*	222,389	80.83	28,101,405	46.60	29,415,798	34.50	9,135,181	25.52	(2,325,163)	(0.13)	64,549,610	3.25

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

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

Total For Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,016,156	97.52	3,828,453	99.83	22,622,627	101.31	947,184,848	100.50	974,652,084	100.52
2	Premiums Earned	0	0.00	1,042,022	100.00	3,834,908	100.00	22,330,585	100.00	942,440,207	100.00	969,647,722	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	5,000,000	22.39	390,082	0.04	5,390,082	0.56
4	Incurred Losses	0	0.00	(625,001)	(59.98)	560,261	14.61	37,884	0.17	419,487,115	44.51	419,460,259	43.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	(319,912)	(30.70)	(141,185)	(3.68)	2,421,389	10.84	107,245,655	11.38	109,205,947	11.26
6	Adjusting and Other Expenses Incurred **	0	0.00	(35,001)	(3.36)	139,837	3.65	51,506	0.23	47,274,009	5.02	47,430,351	4.89
7	Unpaid Losses	0	0.00	596,610	57.26	1,289,213	33.62	12,447,231	55.74	1,719,726,208	182.48	1,734,059,262	178.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	558,871	53.63	433,534	11.30	6,524,918	29.22	355,493,195	37.72	363,010,518	37.44
9	Adjusting and Other Expenses Unpaid **	0	0.00	147,003	14.11	309,902	8.08	1,321	0.01	86,917,335	9.22	87,375,561	9.01
10	Unearned Premium Reserves	0	0.00	486,273	46.67	1,730,857	45.13	11,882,213	53.21	544,740,588	57.80	558,839,931	57.63
11	Agents Balances**	0	0.00	7,000	0.67	1,740,356	45.38	2,219,390	9.94	3,563,909,895	378.16	3,567,876,640	367.96
12	Commission & Brokerage Expenses Incurred	0	0.00	152,036	14.59	326,613	8.52	0	0.00	139,783,418	14.83	140,262,067	14.47
13	Taxes, Licenses and Fees Incurred	0	0.00	6,302	0.60	72,547	1.89	365,750	1.64	18,940,624	2.01	19,385,223	2.00
14	Other Acquisition Expenses Incurred **	0	0.00	42,001	4.03	370,306	9.66	334,130	1.50	64,159,427	6.81	64,905,864	6.69
15	General Expenses Incurred **	0	0.00	48,001	4.61	337,397	8.80	748,821	3.35	55,160,536	5.85	56,294,755	5.81
16	Other Income Less Other Expenses **	0	0.00	6,000	0.58	16,853	0.44	96,409	0.43	(17,600,227)	(1.87)	(17,480,965)	(1.80)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,779,596	170.78	2,185,985	57.00	13,467,514	60.31	72,399,114	7.68	89,832,209	9.26

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

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

Total For Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	23,646,029	90.75	23,646,029	90.75
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	26,056,269	100.00	26,056,269	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	9,103	0.00	0	0.00	8,381,860	32.17	8,390,963	32.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,198	0.00	0	0.00	(752,084)	(2.89)	(749,886)	(2.88)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	651,955	2.50	651,955	2.50
7	Unpaid Losses	0	0.00	0	0.00	156,717	0.00	0	0.00	256,171,250	983.15	256,327,967	983.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	25,470	0.00	0	0.00	10,474,461	40.20	10,499,931	40.30
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	3,805,437	14.60	3,805,437	14.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,948,137	45.86	11,948,137	45.86
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,481,338	17.20	4,481,338	17.20
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,115,728	8.12	2,115,728	8.12
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	458,690	1.76	458,690	1.76
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	607,906	2.33	607,906	2.33
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,799,529	10.74	2,799,529	10.74
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(101,935)	(0.39)	(101,935)	(0.39)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(11,301)	0.00	0	0.00	11,690,751	44.87	11,679,450	44.82

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

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

Total For Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	6,697,841	106.45	13,831,739	100.05	103,841	99.44	162,955,544	97.93	183,588,965	98.37
2	Premiums Earned	0	0.00	6,291,991	100.00	13,825,495	100.00	104,427	100.00	166,403,038	100.00	186,624,951	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,603	0.02	0	0.00	171	0.00	2,774	0.00
4	Incurred Losses	0	0.00	12,538,152	199.27	8,096,843	58.56	(294,546)	(282.06)	49,710,462	29.87	70,050,911	37.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,453,053	70.77	3,349,882	24.23	207,871	199.06	34,071,301	20.48	42,082,107	22.55
6	Adjusting and Other Expenses Incurred **	0	0.00	711,886	11.31	1,603,317	11.60	(3,111)	(2.98)	20,784,408	12.49	23,096,501	12.38
7	Unpaid Losses	0	0.00	20,633,242	327.93	23,735,860	171.68	248,803	238.26	465,336,328	279.64	509,954,233	273.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	8,159,650	129.68	11,089,572	80.21	169,737	162.54	185,528,153	111.49	204,947,112	109.82
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,954,687	31.07	3,139,639	22.71	37,327	35.74	49,878,724	29.97	55,010,377	29.48
10	Unearned Premium Reserves	0	0.00	2,850,677	45.31	6,502,272	47.03	40,784	39.06	74,027,610	44.49	83,421,343	44.70
11	Agents Balances**	0	0.00	332,947	5.29	5,009,094	36.23	12,887	12.34	39,304,864	23.62	44,659,792	23.93
12	Commission & Brokerage Expenses Incurred	0	0.00	1,074,479	17.08	1,709,211	12.36	12,012	11.50	21,466,907	12.90	24,262,609	13.00
13	Taxes, Licenses and Fees Incurred	0	0.00	116,510	1.85	235,063	1.70	2,450	2.35	3,136,021	1.88	3,490,044	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	117,981	1.88	1,386,541	10.03	13,331	12.77	11,365,847	6.83	12,883,700	6.90
15	General Expenses Incurred **	0	0.00	(22,996)	(0.37)	1,004,564	7.27	5,332	5.11	13,255,448	7.97	14,242,347	7.63
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(19,995)	(0.14)	(889)	(0.85)	(1,076,092)	(0.65)	(1,096,976)	(0.59)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(12,697,074)	(201.80)	(3,582,524)	(25.91)	160,198	153.41	11,536,381	6.93	(4,583,019)	(2.46)

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

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

Total For Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,223,382,949	104.00	107,291,241	104.95	1,939,757,169	100.89	240,064,345	102.23	3,173,429,568	101.22	9,683,925,272	102.41
2	Premiums Earned	4,060,946,660	100.00	102,227,293	100.00	1,922,632,274	100.00	234,817,573	100.00	3,135,220,919	100.00	9,455,844,719	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,415,211	0.13	27,394,721	11.67	7,890,714	0.25	37,700,646	0.40
4	Incurred Losses	2,929,536,403	72.14	68,717,047	67.22	1,406,489,330	73.15	224,387,089	95.56	2,324,198,776	74.13	6,953,328,645	73.53
5	Defense and Cost Containment Expenses Incurred	102,035,616	2.51	2,961,486	2.90	68,300,523	3.55	7,082,509	3.02	106,025,198	3.38	286,405,332	3.03
6	Adjusting and Other Expenses Incurred **	325,968,892	8.03	2,666,008	2.61	244,037,019	12.69	20,512,002	8.74	282,891,204	9.02	876,075,125	9.26
7	Unpaid Losses	2,048,380,601	50.44	56,520,882	55.29	906,416,510	47.14	179,583,715	76.48	1,730,766,511	55.20	4,921,668,219	52.05
8	Defense and Cost Containment Expenses Unpaid	214,851,855	5.29	6,419,734	6.28	134,414,137	6.99	12,930,071	5.51	197,569,557	6.30	566,185,354	5.99
9	Adjusting and Other Expenses Unpaid **	778,825,743	19.18	4,341,012	4.25	254,351,552	13.23	13,813,554	5.88	200,832,583	6.41	1,252,164,445	13.24
10	Unearned Premium Reserves	1,341,028,593	33.02	51,016,157	49.90	517,051,508	26.89	62,347,517	26.55	834,541,784	26.62	2,805,985,559	29.67
11	Agents Balances**	838,708,723	20.65	31,582,091	30.89	277,995,032	14.46	37,211,210	15.85	614,831,732	19.61	1,800,328,788	19.04
12	Commission & Brokerage Expenses Incurred	417,396,525	10.28	10,784,875	10.55	172,019,313	8.95	1,214,785	0.52	233,734,193	7.46	835,149,691	8.83
13	Taxes, Licenses and Fees Incurred	72,826,352	1.79	2,087,734	2.04	35,474,313	1.85	3,521,528	1.50	59,491,556	1.90	173,401,483	1.83
14	Other Acquisition Expenses Incurred **	348,992,885	8.59	13,146,038	12.86	204,414,113	10.63	25,743,070	10.96	257,670,662	8.22	849,966,767	8.99
15	General Expenses Incurred **	126,863,958	3.12	4,572,013	4.47	83,716,792	4.35	6,765,009	2.88	188,758,188	6.02	410,675,960	4.34
16	Other Income Less Other Expenses **	11,919,996	0.29	(514,001)	(0.50)	(27,592,700)	(1.44)	748,000	0.32	16,040,628	0.51	601,923	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	(250,753,975)	(6.17)	(3,221,909)	(3.15)	(321,827,040)	(16.74)	(81,055,140)	(34.52)	(309,398,943)	(9.87)	(966,257,007)	(10.22)

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

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

Total For Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	496,962,218	107.06	21,985,898	101.79	114,201,944	102.86	10,334,907	92.71	1,478,551,202	102.66	2,122,036,169	103.60
2	Premiums Earned	464,183,356	100.00	21,599,068	100.00	111,025,863	100.00	11,147,674	100.00	1,440,261,248	100.00	2,048,217,209	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18,279	0.02	0	0.00	581,545	0.04	599,824	0.03
4	Incurred Losses	257,793,042	55.54	13,351,053	61.81	83,335,233	75.06	3,107,367	27.87	1,135,710,236	78.85	1,493,296,931	72.91
5	Defense and Cost Containment Expenses Incurred	24,712,003	5.32	2,177,558	10.08	7,689,523	6.93	180,552	1.62	151,048,833	10.49	185,808,469	9.07
6	Adjusting and Other Expenses Incurred **	14,671,043	3.16	1,582,005	7.32	8,845,566	7.97	446,923	4.01	97,440,512	6.77	122,986,049	6.00
7	Unpaid Losses	363,947,791	78.41	18,956,034	87.76	96,677,268	87.08	11,453,587	102.74	1,824,497,157	126.68	2,315,531,837	113.05
8	Defense and Cost Containment Expenses Unpaid	50,099,718	10.79	2,658,683	12.31	13,633,454	12.28	2,645,557	23.73	264,796,978	18.39	333,834,390	16.30
9	Adjusting and Other Expenses Unpaid **	18,407,054	3.97	1,675,005	7.75	8,056,471	7.26	878,462	7.88	95,491,758	6.63	124,508,750	6.08
10	Unearned Premium Reserves	235,856,442	50.81	9,720,635	45.00	49,333,891	44.43	4,931,178	44.24	680,283,137	47.23	980,125,283	47.85
11	Agents Balances**	117,113,342	25.23	1,886,006	8.73	33,586,441	30.25	1,702,675	15.27	660,553,339	45.86	814,841,803	39.78
12	Commission & Brokerage Expenses Incurred	64,770,333	13.95	3,490,427	16.16	13,046,039	11.75	1,310,372	11.75	212,910,322	14.78	295,527,493	14.43
13	Taxes, Licenses and Fees Incurred	8,468,926	1.82	397,965	1.84	2,130,191	1.92	245,588	2.20	28,526,968	1.98	39,769,638	1.94
14	Other Acquisition Expenses Incurred **	22,606,066	4.87	558,002	2.58	11,024,618	9.93	1,146,779	10.29	71,627,142	4.97	106,962,606	5.22
15	General Expenses Incurred **	14,621,043	3.15	1,008,003	4.67	7,061,135	6.36	867,503	7.78	101,113,868	7.02	124,671,553	6.09
16	Other Income Less Other Expenses **	1,910,006	0.41	11,000	0.05	(519,130)	(0.47)	(67,794)	(0.61)	(4,671,706)	(0.32)	(3,337,624)	(0.16)
17	Pretax Profit or Loss Excluding Investment Gain*	58,450,906	12.59	(954,945)	(4.42)	(22,643,851)	(20.40)	3,774,796	33.86	(363,369,884)	(25.23)	(324,742,978)	(15.85)

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

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

Total For Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,305,853,286	104.05	92,488,022	103.57	1,463,520,725	101.28	242,389,300	101.29	2,721,872,550	101.64	7,826,123,883	102.59
2	Premiums Earned	3,177,285,951	100.00	89,296,523	100.00	1,444,973,753	100.00	239,294,775	100.00	2,678,042,190	100.00	7,628,893,192	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,819,373	0.20	25,697,334	10.74	7,371,256	0.28	35,887,963	0.47
4	Incurred Losses	2,291,754,404	72.13	52,948,938	59.30	1,105,193,214	76.49	189,605,110	79.23	1,723,661,840	64.36	5,363,163,506	70.30
5	Defense and Cost Containment Expenses Incurred	7,803,118	0.25	159,643	0.18	2,351,005	0.16	1,068,159	0.45	13,273,574	0.50	24,655,499	0.32
6	Adjusting and Other Expenses Incurred **	174,622,157	5.50	5,142,732	5.76	155,472,123	10.76	13,459,753	5.62	179,630,614	6.71	528,327,379	6.93
7	Unpaid Losses	176,058,249	5.54	3,094,505	3.47	136,260,903	9.43	118,969	0.05	114,305,889	4.27	429,838,515	5.63
8	Defense and Cost Containment Expenses Unpaid	8,928,751	0.28	95,097	0.11	1,511,126	0.10	423,464	0.18	5,316,316	0.20	16,274,754	0.21
9	Adjusting and Other Expenses Unpaid **	29,107,365	0.92	850,038	0.95	47,345,602	3.28	4,983,382	2.08	65,520,914	2.45	147,807,301	1.94
10	Unearned Premium Reserves	1,116,963,989	35.15	43,562,610	48.78	389,395,759	26.95	63,257,440	26.43	758,875,679	28.34	2,372,055,477	31.09
11	Agents Balances**	939,301,947	29.56	6,481,542	7.26	438,999,700	30.38	39,886,314	16.67	713,199,704	26.63	2,137,869,207	28.02
12	Commission & Brokerage Expenses Incurred	315,329,158	9.92	9,455,819	10.59	125,686,176	8.70	1,418,978	0.59	223,107,637	8.33	674,997,768	8.85
13	Taxes, Licenses and Fees Incurred	58,073,446	1.83	1,810,701	2.03	26,273,531	1.82	3,567,714	1.49	49,934,406	1.86	139,659,798	1.83
14	Other Acquisition Expenses Incurred **	126,741,533	3.99	1,763,829	1.98	153,185,156	10.60	24,805,228	10.37	132,840,792	4.96	439,336,539	5.76
15	General Expenses Incurred **	106,447,904	3.35	3,251,396	3.64	90,406,201	6.26	12,215,833	5.10	229,744,647	8.58	442,065,982	5.79
16	Other Income Less Other Expenses **	8,196,775	0.26	63,753	0.07	(110,186)	(0.01)	(1,424,924)	(0.60)	(801,089)	(0.03)	5,924,330	0.08
17	Pretax Profit or Loss Excluding Investment Gain*	104,711,006	3.30	14,827,217	16.60	(216,523,212)	(14.98)	(33,968,259)	(14.20)	117,676,335	4.39	(13,276,912)	(0.17)

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

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

Total For Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	154,076,861	106.85	8,766,797	104.30	52,758,432	103.81	4,584,791	95.15	457,115,556	101.42	677,302,437	102.78
2	Premiums Earned	144,196,841	100.00	8,405,112	100.00	50,822,416	100.00	4,818,325	100.00	450,720,109	100.00	658,962,803	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,435	0.01	0	0.00	210,895	0.05	216,330	0.03
4	Incurred Losses	85,335,199	59.18	3,451,862	41.07	32,518,351	63.98	2,068,451	42.93	307,398,032	68.20	430,771,895	65.37
5	Defense and Cost Containment Expenses Incurred	390,519	0.27	(19,845)	(0.24)	239,009	0.47	(15,946)	(0.33)	7,554,878	1.68	8,148,615	1.24
6	Adjusting and Other Expenses Incurred **	7,924,991	5.50	484,064	5.76	5,468,244	10.76	271,019	5.62	30,232,209	6.71	44,380,527	6.73
7	Unpaid Losses	7,388,310	5.12	287,246	3.42	3,888,456	7.65	522,052	10.83	74,557,843	16.54	86,643,907	13.15
8	Defense and Cost Containment Expenses Unpaid	918,868	0.64	86,709	1.03	199,175	0.39	123,099	2.55	12,375,501	2.75	13,703,352	2.08
9	Adjusting and Other Expenses Unpaid **	1,320,999	0.92	80,011	0.95	1,665,233	3.28	100,343	2.08	11,027,307	2.45	14,193,892	2.15
10	Unearned Premium Reserves	74,448,912	51.63	3,686,164	43.86	20,932,252	41.19	2,196,397	45.58	180,954,910	40.15	282,218,635	42.83
11	Agents Balances**	42,628,953	29.56	610,081	7.26	15,440,436	30.38	803,132	16.67	120,033,004	26.63	179,515,606	27.24
12	Commission & Brokerage Expenses Incurred	19,081,822	13.23	1,493,372	17.77	5,493,795	10.81	548,541	11.38	67,115,532	14.89	93,733,062	14.22
13	Taxes, Licenses and Fees Incurred	2,684,593	1.86	155,792	1.85	985,648	1.94	119,826	2.49	9,241,087	2.05	13,186,946	2.00
14	Other Acquisition Expenses Incurred **	5,751,994	3.99	166,022	1.98	5,387,807	10.60	499,466	10.37	22,357,384	4.96	34,162,672	5.18
15	General Expenses Incurred **	4,830,995	3.35	306,040	3.64	3,179,754	6.26	245,972	5.10	38,666,505	8.58	47,229,267	7.17
16	Other Income Less Other Expenses **	372,000	0.26	6,001	0.07	(3,875)	(0.01)	(28,692)	(0.60)	(134,825)	(0.03)	210,608	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	18,568,728	12.88	2,373,805	28.24	(2,459,503)	(4.84)	1,052,304	21.84	(32,191,237)	(7.14)	(12,655,903)	(1.92)

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

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

Total For Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	146,009,251	93.68	146,009,251	93.68
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	155,851,992	100.00	155,851,992	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	(286)	0.00	0	0.00	74,060,557	47.52	74,060,271	47.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	0.00	0	0.00	13,618,535	8.74	13,618,532	8.74
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,768,122	3.06	4,768,122	3.06
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	393,448,197	252.45	393,448,197	252.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	48,921,793	31.39	48,921,793	31.39
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	6,489,907	4.16	6,489,907	4.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	73,215,778	46.98	73,215,778	46.98
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	30,115,907	19.32	30,115,907	19.32
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	22,895,914	14.69	22,895,914	14.69
13	Taxes, Licenses and Fees Incurred	0	0.00	(64)	0.00	0	0.00	0	0.00	2,918,042	1.87	2,917,978	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,243,577	5.29	8,243,577	5.29
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	7,187,798	4.61	7,187,798	4.61
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(3,496,098)	(2.24)	(3,496,098)	(2.24)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	64	0.00	289	0.00	0	0.00	18,663,349	11.98	18,663,702	11.98

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

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

Total For Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	698	100.00	653,096	93.79	11,403	100.04	75,478,901	99.74	76,144,098	99.68
2	Premiums Earned	0	0.00	698	100.00	696,325	100.00	11,398	100.00	75,677,531	100.00	76,385,952	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	93	0.01	0	0.00	0	0.00	93	0.00
4	Incurred Losses	0	0.00	(6,858)	(982.52)	530,555	76.19	(6,343)	(55.65)	25,312,908	33.45	25,830,262	33.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	302	43.27	11,953	1.72	(172)	(1.51)	(873,009)	(1.15)	(860,926)	(1.13)
6	Adjusting and Other Expenses Incurred **	0	0.00	(698)	(100.00)	15,724	2.26	223	1.96	3,394,596	4.49	3,409,845	4.46
7	Unpaid Losses	0	0.00	2,837	406.45	139,681	20.06	495	4.34	63,357,390	83.72	63,500,403	83.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	306	43.84	11,764	1.69	170	1.49	9,550,631	12.62	9,562,871	12.52
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,188	600.00	21,397	3.07	1,201	10.54	4,245,554	5.61	4,272,339	5.59
10	Unearned Premium Reserves	0	0.00	0	0.00	310,311	44.56	5,942	52.13	46,449,521	61.38	46,765,774	61.22
11	Agents Balances**	0	0.00	0	0.00	257,384	36.96	388	3.41	25,244,749	33.36	25,502,522	33.39
12	Commission & Brokerage Expenses Incurred	0	0.00	105	15.04	49,162	7.06	0	0.00	11,456,584	15.14	11,505,851	15.06
13	Taxes, Licenses and Fees Incurred	0	0.00	12	1.72	11,574	1.66	200	1.75	1,427,172	1.89	1,438,958	1.88
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	106,315	15.27	2,467	21.64	6,295,305	8.32	6,404,087	8.38
15	General Expenses Incurred **	0	0.00	698	100.00	55,306	7.94	662	5.80	5,901,296	7.80	5,957,961	7.80
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(292)	(0.04)	(22)	(0.19)	(1,006,570)	(1.33)	(1,006,884)	(1.32)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,137	1022.49	(84,649)	(12.16)	14,340	125.81	21,756,108	28.75	21,692,937	28.40

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

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

Total For Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	21,000	96.26	1,628,099	79.59	0	0.00	531,505,555	102.20	533,154,654	102.11
2	Premiums Earned	0	0.00	21,817	100.00	2,045,720	100.00	0	0.00	520,049,711	100.00	522,117,248	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	188	0.01	0	0.00	37,758,146	7.26	37,758,334	7.23
4	Incurred Losses	0	0.00	0	0.00	430,010	21.02	(54)	0.00	158,740,979	30.52	159,170,935	30.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	164,002	8.02	(34)	0.00	9,092,063	1.75	9,256,031	1.77
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	95,773	4.68	0	0.00	13,660,940	2.63	13,756,714	2.63
7	Unpaid Losses	0	0.00	0	0.00	919,583	44.95	55	0.00	182,044,995	35.01	182,964,633	35.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	227,740	11.13	57	0.00	43,288,869	8.32	43,516,666	8.33
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	120,186	5.88	0	0.00	18,942,289	3.64	19,062,475	3.65
10	Unearned Premium Reserves	0	0.00	1,301	5.96	908,126	44.39	481	0.00	281,490,963	54.13	282,400,871	54.09
11	Agents Balances**	0	0.00	0	0.00	931,324	45.53	0	0.00	1,861,558,176	357.96	1,862,489,500	356.72
12	Commission & Brokerage Expenses Incurred	0	0.00	15,495	71.02	522,202	25.53	0	0.00	134,174,995	25.80	134,712,692	25.80
13	Taxes, Licenses and Fees Incurred	0	0.00	386	1.77	26,687	1.30	0	0.00	10,675,915	2.05	10,702,988	2.05
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	376,184	18.39	0	0.00	60,076,672	11.55	60,452,856	11.58
15	General Expenses Incurred **	0	0.00	0	0.00	226,264	11.06	0	0.00	51,172,764	9.84	51,399,028	9.84
16	Other Income Less Other Expenses **	0	0.00	0	0.00	6,717	0.33	0	0.00	(1,241,992)	(0.24)	(1,235,275)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,936	27.21	211,126	10.32	88	0.00	43,455,245	8.36	43,672,395	8.36

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

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

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	4,106,750	98.21	149,051	94.49	153,451	89.73	3,895	100.05	18,634,027	106.39	23,047,174	104.62
2	Premiums Earned	4,181,436	100.00	157,750	100.00	171,009	100.00	3,893	100.00	17,515,238	100.00	22,029,326	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.01	0	0.00	0	0.00	23	0.00
4	Incurred Losses	431,942	10.33	602	0.38	11,543	6.75	(585)	(15.03)	3,381,081	19.30	3,824,583	17.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	334	0.21	131	0.08	(2)	(0.05)	151,453	0.86	151,916	0.69
6	Adjusting and Other Expenses Incurred **	45,994	1.10	(6,989)	(4.43)	3,493	2.04	695	17.86	433,061	2.47	476,254	2.16
7	Unpaid Losses	71,644	1.71	10,379	6.58	4,459	2.61	43	1.10	18,915,625	108.00	19,002,150	86.26
8	Defense and Cost Containment Expenses Unpaid	1	0.00	869	0.55	244	0.14	3	0.08	1,956,369	11.17	1,957,486	8.89
9	Adjusting and Other Expenses Unpaid **	15,998	0.38	3,994	2.53	878	0.51	(122)	(3.13)	483,142	2.76	503,890	2.29
10	Unearned Premium Reserves	62,233	1.49	69,244	43.89	62,152	36.34	2,039	52.38	11,503,749	65.68	11,699,417	53.11
11	Agents Balances**	68,991	1.65	15,975	10.13	50,676	29.63	243	6.25	4,027,283	22.99	4,163,168	18.90
12	Commission & Brokerage Expenses Incurred	940,360	22.49	26,430	16.75	16,234	9.49	15	0.39	3,594,750	20.52	4,577,789	20.78
13	Taxes, Licenses and Fees Incurred	19,060	0.46	2,473	1.57	2,647	1.55	69	1.77	366,840	2.09	391,089	1.78
14	Other Acquisition Expenses Incurred **	597,919	14.30	10,983	6.96	19,979	11.68	4,310	110.71	1,281,593	7.32	1,914,784	8.69
15	General Expenses Incurred **	232,969	5.57	4,992	3.16	21,735	12.71	209	5.36	911,287	5.20	1,171,192	5.32
16	Other Income Less Other Expenses **	0	0.00	0	0.00	519	0.30	0	0.00	(250,635)	(1.43)	(250,116)	(1.14)
17	Pretax Profit or Loss Excluding Investment Gain*	1,913,192	45.75	118,925	75.39	95,743	55.99	(818)	(21.01)	7,144,538	40.79	9,271,580	42.09

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

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

Total For Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	2,585,024	99.22	48,370,519	113.74	100,385	96.60	73,056,102	102.10	124,112,030	106.27
2	Premiums Earned	0	0.00	2,605,286	100.00	42,525,501	100.00	103,913	100.00	71,550,639	100.00	116,785,339	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,046	0.00	0	0.00	0	0.00	1,046	0.00
4	Incurred Losses	0	0.00	803,684	30.85	18,639,995	43.83	29,481	28.37	16,738,811	23.39	36,211,971	31.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	67,678	2.60	(106,762)	(0.25)	2,032	1.96	(107,266)	(0.15)	(144,318)	(0.12)
6	Adjusting and Other Expenses Incurred **	0	0.00	(154,017)	(5.91)	721,134	1.70	7,310	7.04	2,146,221	3.00	2,720,648	2.33
7	Unpaid Losses	0	0.00	1,042,493	40.01	17,690,489	41.60	12,123	11.67	34,370,600	48.04	53,115,705	45.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	68,027	2.61	210,709	0.50	1,381	1.33	1,351,287	1.89	1,631,404	1.40
9	Adjusting and Other Expenses Unpaid **	0	0.00	67,007	2.57	550,897	1.30	1,828	1.76	1,526,101	2.13	2,145,833	1.84
10	Unearned Premium Reserves	0	0.00	1,390,685	53.38	20,051,707	47.15	49,500	47.64	32,860,838	45.93	54,352,730	46.54
11	Agents Balances**	0	0.00	323,035	12.40	7,999,957	18.81	21,148	20.35	16,503,434	23.07	24,847,575	21.28
12	Commission & Brokerage Expenses Incurred	0	0.00	331,083	12.71	415,378	0.98	17,381	16.73	7,609,689	10.64	8,373,531	7.17
13	Taxes, Licenses and Fees Incurred	0	0.00	45,558	1.75	1,267,510	2.98	2,362	2.27	1,621,702	2.27	2,937,132	2.51
14	Other Acquisition Expenses Incurred **	0	0.00	9,001	0.35	3,012,347	7.08	9,008	8.67	8,315,305	11.62	11,345,660	9.71
15	General Expenses Incurred **	0	0.00	847,093	32.51	8,305,524	19.53	3,916	3.77	8,097,441	11.32	17,253,974	14.77
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(203,443)	(0.48)	(783)	(0.75)	(1,533,036)	(2.14)	(1,737,262)	(1.49)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	655,206	25.15	10,065,887	23.67	31,639	30.45	25,595,701	35.77	36,348,433	31.12

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

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

Total For Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	42,177,572	122.71	34,239,792	87.04	0	0.00	0	0.00	148,874,505	77.93	225,291,869	85.10
2	Premiums Earned	34,372,451	100.00	39,337,429	100.00	0	0.00	0	0.00	191,042,707	100.00	264,752,587	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	12,237,621	35.60	4,218,551	10.72	0	0.00	0	0.00	75,631,181	39.59	92,087,353	34.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,591,329	1.36	2,591,329	0.98
6	Adjusting and Other Expenses Incurred **	0	0.00	316,995	0.81	0	0.00	0	0.00	6,901,975	3.61	7,218,970	2.73
7	Unpaid Losses	2,264,159	6.59	1,221,831	3.11	0	0.00	0	0.00	39,651,172	20.76	43,137,162	16.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	879,197	0.46	879,197	0.33
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,182,471	2.19	4,182,471	1.58
10	Unearned Premium Reserves	9,584,411	27.88	68,701,899	174.65	0	0.00	0	0.00	164,727,095	86.23	243,013,405	91.79
11	Agents Balances**	3,131,041	9.11	1,495,978	3.80	0	0.00	0	0.00	51,721,536	27.07	56,348,555	21.28
12	Commission & Brokerage Expenses Incurred	13,644,067	39.69	23,102,328	58.73	0	0.00	0	0.00	23,954,464	12.54	60,700,859	22.93
13	Taxes, Licenses and Fees Incurred	708,584	2.06	607,089	1.54	0	0.00	0	0.00	3,020,165	1.58	4,335,838	1.64
14	Other Acquisition Expenses Incurred **	0	0.00	860,988	2.19	0	0.00	0	0.00	9,618,181	5.03	10,479,168	3.96
15	General Expenses Incurred **	0	0.00	686,990	1.75	0	0.00	0	0.00	14,813,570	7.75	15,500,560	5.85
16	Other Income Less Other Expenses **	0	0.00	100,999	0.26	0	0.00	0	0.00	1,779,375	0.93	1,880,374	0.71
17	Pretax Profit or Loss Excluding Investment Gain*	7,782,179	22.64	9,645,487	24.52	0	0.00	0	0.00	56,291,217	29.47	73,718,883	27.84

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

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

Total For Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2015 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	372,110,083	145.58	372,110,083	145.58
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	255,602,215	100.00	255,602,215	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	186,345,496	72.90	186,345,496	72.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	171,914	0.07	171,914	0.07
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,940,187	0.76	1,940,187	0.76
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	23,951,930	9.37	23,951,930	9.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,477,099	0.58	1,477,099	0.58
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	487,511	0.19	487,511	0.19
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	687,047,859	268.80	687,047,859	268.80
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	34,527,625	13.51	34,527,625	13.51
12	Commission & Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,175,915	5.15	13,175,915	5.15
13	Taxes, Licenses and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,389,641	2.89	7,389,641	2.89
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,103,082	2.39	6,103,082	2.39
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	17,761,507	6.95	17,761,507	6.95
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(3,242,953)	(1.27)	(3,242,953)	(1.27)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	19,471,519	7.62	19,471,519	7.62

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

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



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