

2016

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, 2016*



Texas Department of Insurance
Regulatory Policy Division

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INSURANCE EXPENSE EXHIBIT

THE PURPOSE OF THIS DATA REPORT IS TO PROVIDE INFORMATION BY LINE OF BUSINESS ON A COUNTRY WIDE BASIS DETAILING PROFIT AND LOSSES, LOSS ADJUSTMENTS, UNDERWRITING, AND INVESTMENT EXPENSES. THIS INFORMATION IS USED IN DEVELOPING ELEMENTS OF PROFITABILITY AND TREND ANALYSIS TO ASSIST IN PROPER RATE DEVELOPMENT. THE DATA FOR THIS REPORT WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) DATABASE USING THE INSURANCE EXPENSE EXHIBIT SUBMITTED WITH EACH COMPANY'S 2016 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, 2016*

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-36) - Direct Business
Source: NAIC 2016 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	9,461,463	104.39	4,370,283	96.76	60,716,029	101.78	18,770,267	102.44	366,599,386	101.29	459,917,428	101.42
2	Premiums Earned	9,063,548	100.00	4,516,729	100.00	59,654,199	100.00	18,323,157	100.00	361,933,208	100.00	453,490,841	100.00
3	Dividends to Policyholders	0	0.00	97	0.00	245,626	0.41	940,665	5.13	689,948	0.19	1,876,336	0.41
4	Incurred Losses	6,916,958	76.32	3,361,569	74.42	40,752,050	68.31	12,257,821	66.90	216,651,460	59.86	279,939,858	61.73
5	Defense and Cost Containment Expenses Incurred	178,722	1.97	96,282	2.13	1,526,540	2.56	550,860	3.01	16,942,109	4.68	19,294,513	4.25
6	Adjusting and Other Expenses Incurred	708,404	7.82	432,855	9.58	5,979,092	10.02	1,394,260	7.61	22,312,127	6.16	30,826,738	6.80
7	Unpaid Losses	3,144,007	34.69	1,323,606	29.30	45,042,673	75.51	9,693,664	52.90	377,416,710	104.28	436,620,660	96.28
8	Defense and Cost Containment Expenses Unpaid	332,564	3.67	161,688	3.58	5,391,629	9.04	1,467,697	8.01	54,649,395	15.10	62,002,973	13.67
9	Adjusting and Other Expenses Unpaid	273,303	3.02	237,555	5.26	5,455,736	9.15	791,788	4.32	21,156,666	5.85	27,915,048	6.16
10	Unearned Premium Reserves	3,195,037	35.25	2,319,387	51.35	21,917,216	36.74	8,081,000	44.10	166,769,127	46.08	202,281,767	44.61
11	Agents Balances	1,911,141	21.09	738,141	16.34	11,053,706	18.53	3,340,532	18.23	73,610,629	20.34	90,654,149	19.99
12	Commission and Brokerage Expenses Incurred	921,128	10.16	648,972	14.37	5,818,444	9.75	1,148,090	6.27	41,486,232	11.46	50,022,866	11.03
13	Taxes, Licenses, and Fees Incurred	163,983	1.81	95,589	2.12	1,299,052	2.18	420,117	2.29	9,072,667	2.51	11,051,408	2.44
14	Other Acquisition Expenses Incurred	706,777	7.80	289,078	6.40	5,798,599	9.72	1,901,290	10.38	23,494,144	6.49	32,189,888	7.10
15	General Expenses Incurred	296,343	3.27	169,646	3.76	3,211,126	5.38	729,230	3.98	22,322,807	6.17	26,729,152	5.89
16	Other Income Less Other Expenses	13,014	0.14	10,609	0.23	(262,808)	(0.44)	118,237	0.65	(1,485,789)	(0.41)	(1,606,737)	(0.35)
17	Pretax Profit or Loss Excluding Investment Gain*	(815,758)	(9.00)	(566,764)	(12.55)	(5,239,174)	(8.78)	(900,951)	(4.92)	7,475,919	2.07	(46,728)	(0.01)

* (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 2016 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	9,501,616	104.37	4,373,354	96.75	60,723,051	101.78	18,770,269	102.44	367,578,203	101.29	460,946,493	101.42
2	Premiums Earned	9,103,706	100.00	4,520,241	100.00	59,661,219	100.00	18,323,156	100.00	362,901,375	100.00	454,509,697	100.00
3	Dividends to Policyholders	0	0.00	97	0.00	245,625	0.41	940,667	5.13	689,945	0.19	1,876,334	0.41
4	Incurred Losses	6,916,958	75.98	3,363,415	74.41	40,754,785	68.31	12,257,821	66.90	217,150,881	59.84	280,443,860	61.70
5	Defense and Cost Containment Expenses Incurred	178,724	1.96	96,302	2.13	1,526,534	2.56	550,866	3.01	16,977,082	4.68	19,329,508	4.25
6	Adjusting and Other Expenses Incurred	708,403	7.78	432,972	9.58	5,979,101	10.02	1,394,262	7.61	22,340,760	6.16	30,855,498	6.79
7	Unpaid Losses	3,144,012	34.54	1,324,113	29.29	45,043,935	75.50	9,693,665	52.90	378,030,281	104.17	437,236,006	96.20
8	Defense and Cost Containment Expenses Unpaid	332,561	3.65	161,734	3.58	5,391,645	9.04	1,467,697	8.01	54,706,973	15.07	62,060,610	13.65
9	Adjusting and Other Expenses Unpaid	273,306	3.00	237,647	5.26	5,455,738	9.14	791,787	4.32	21,201,896	5.84	27,960,374	6.15
10	Unearned Premium Reserves	3,195,034	35.10	2,321,821	51.36	21,917,228	36.74	8,080,999	44.10	167,482,568	46.15	202,997,650	44.66
11	Agents Balances	1,911,139	20.99	738,262	16.33	11,054,168	18.53	3,340,529	18.23	73,704,535	20.31	90,748,633	19.97
12	Commission and Brokerage Expenses Incurred	921,125	10.12	649,769	14.37	5,820,568	9.76	1,148,089	6.27	41,595,814	11.46	50,135,365	11.03
13	Taxes, Licenses, and Fees Incurred	163,988	1.80	95,653	2.12	1,299,146	2.18	420,115	2.29	9,097,702	2.51	11,076,604	2.44
14	Other Acquisition Expenses Incurred	706,776	7.76	289,107	6.40	5,798,617	9.72	1,901,294	10.38	23,548,439	6.49	32,244,233	7.09
15	General Expenses Incurred	296,340	3.26	169,660	3.75	3,211,129	5.38	729,230	3.98	22,468,209	6.19	26,874,568	5.91
16	Other Income Less Other Expenses	12,981	0.14	10,618	0.23	(262,797)	(0.44)	118,235	0.65	(1,325,641)	(0.37)	(1,446,604)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain*	(775,632)	(8.52)	(566,116)	(12.52)	(5,237,086)	(8.78)	(900,950)	(4.92)	7,706,912	2.12	227,128	0.05

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

Total For Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	11,538	99.95	116,785	96.29	896,720	100.52	248,387	96.70	5,957,418	101.77	7,230,848	101.34
2	Premiums Earned	11,544	100.00	121,288	100.00	892,081	100.00	256,866	100.00	5,853,525	100.00	7,135,304	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,912	0.77	10,914	4.25	301	0.01	18,127	0.25
4	Incurred Losses	2,001	17.33	54,650	45.06	549,669	61.62	110,119	42.87	2,522,735	43.10	3,239,174	45.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,228	1.01	2,424	0.27	1,581	0.62	75,784	1.29	81,017	1.14
6	Adjusting and Other Expenses Incurred	72	0.62	3,459	2.85	32,102	3.60	7,804	3.04	159,237	2.72	202,674	2.84
7	Unpaid Losses	663	5.74	23,243	19.16	388,889	43.59	30,585	11.91	2,242,796	38.32	2,686,176	37.65
8	Defense and Cost Containment Expenses Unpaid	0	0.00	957	0.79	7,333	0.82	1,512	0.59	85,771	1.47	95,573	1.34
9	Adjusting and Other Expenses Unpaid	60	0.52	588	0.48	27,860	3.12	2,461	0.96	88,870	1.52	119,839	1.68
10	Unearned Premium Reserves	175	1.52	55,361	45.64	460,634	51.64	123,126	47.93	2,859,592	48.85	3,498,888	49.04
11	Agents Balances	205	1.78	17,330	14.29	231,178	25.91	41,217	16.05	2,236,870	38.21	2,526,800	35.41
12	Commission and Brokerage Expenses Incurred	2,153	18.65	21,198	17.48	63,966	7.17	19,668	7.66	698,228	11.93	805,213	11.28
13	Taxes, Licenses, and Fees Incurred	44	0.38	2,492	2.05	22,521	2.52	5,700	2.22	157,258	2.69	188,015	2.63
14	Other Acquisition Expenses Incurred	1,687	14.61	2,745	2.26	75,081	8.42	24,967	9.72	396,805	6.78	501,285	7.03
15	General Expenses Incurred	1,037	8.98	10,660	8.79	126,950	14.23	8,269	3.22	493,933	8.44	640,849	8.98
16	Other Income Less Other Expenses	64	0.55	1,279	1.05	(1,621)	(0.18)	1,386	0.54	(54,056)	(0.92)	(52,948)	(0.74)
17	Pretax Profit or Loss Excluding Investment Gain*	4,613	39.96	26,133	21.55	10,834	1.21	69,230	26.95	1,295,176	22.13	1,405,986	19.70

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

Total For Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	5,554	99.95	183,086	103.51	1,251,815	96.59	442,677	100.74	4,709,663	99.03	6,592,795	98.79
2	Premiums Earned	5,557	100.00	176,880	100.00	1,295,955	100.00	439,436	100.00	4,756,012	100.00	6,673,840	100.00
3	Dividends to Policyholders	0	0.00	8	0.00	2,264	0.17	22,184	5.05	465	0.01	24,921	0.37
4	Incurred Losses	4,987	89.74	168,252	95.12	699,856	54.00	331,264	75.38	2,885,356	60.67	4,089,715	61.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,794	1.58	8,288	0.64	2,302	0.52	76,885	1.62	90,269	1.35
6	Adjusting and Other Expenses Incurred	1,058	19.04	19,522	11.04	59,598	4.60	28,579	6.50	253,258	5.33	362,015	5.42
7	Unpaid Losses	840	15.12	69,750	39.43	436,150	33.65	68,089	15.49	2,149,425	45.19	2,724,254	40.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,917	3.35	7,542	0.58	2,676	0.61	78,623	1.65	94,758	1.42
9	Adjusting and Other Expenses Unpaid	202	3.64	6,330	3.58	24,257	1.87	7,364	1.68	122,189	2.57	160,342	2.40
10	Unearned Premium Reserves	85	1.53	96,930	54.80	651,989	50.31	221,406	50.38	2,233,748	46.97	3,204,158	48.01
11	Agents Balances	99	1.78	26,694	15.09	282,017	21.76	71,104	16.18	1,086,737	22.85	1,466,651	21.98
12	Commission and Brokerage Expenses Incurred	1,036	18.64	30,722	17.37	62,990	4.86	31,223	7.11	541,998	11.40	667,969	10.01
13	Taxes, Licenses, and Fees Incurred	21	0.38	3,941	2.23	31,247	2.41	9,976	2.27	120,478	2.53	165,663	2.48
14	Other Acquisition Expenses Incurred	812	14.61	9,440	5.34	91,448	7.06	39,721	9.04	332,207	6.98	473,628	7.10
15	General Expenses Incurred	499	8.98	14,406	8.14	198,523	15.32	11,840	2.69	489,685	10.30	714,953	10.71
16	Other Income Less Other Expenses	0	0.00	1,012	0.57	(5,782)	(0.45)	1,359	0.31	49,728	1.05	46,317	0.69
17	Pretax Profit or Loss Excluding Investment Gain*	(2,856)	(51.39)	(71,198)	(40.25)	135,958	10.49	(36,298)	(8.26)	105,394	2.22	131,000	1.96

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

Total For Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	447,647	99.36	0	0.00	8,784,033	99.89	9,231,680	99.87
2	Premiums Earned	0	0.00	0	0.00	450,521	100.00	0	0.00	8,793,298	100.00	9,243,819	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	57,540	12.77	0	0.00	4,725,296	53.74	4,782,836	51.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	385	0.09	0	0.00	11,449	0.13	11,834	0.13
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,836	5.07	0	0.00	127,883	1.45	150,719	1.63
7	Unpaid Losses	0	0.00	0	0.00	37,251	8.27	0	0.00	2,883,807	32.80	2,921,058	31.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	120	0.03	0	0.00	17,473	0.20	17,593	0.19
9	Adjusting and Other Expenses Unpaid	0	0.00	76	0.00	2,540	0.56	0	0.00	8,071	0.09	10,687	0.12
10	Unearned Premium Reserves	0	0.00	0	0.00	15,128	3.36	0	0.00	1,187,257	13.50	1,202,385	13.01
11	Agents Balances	0	0.00	0	0.00	13,977	3.10	0	0.00	246,674	2.81	260,651	2.82
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	80,842	17.94	0	0.00	800,237	9.10	881,079	9.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	427	0.09	0	0.00	13,054	0.15	13,481	0.15
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,499	4.99	0	0.00	(52,001)	(0.59)	(29,502)	(0.32)
15	General Expenses Incurred	0	0.00	0	0.00	20,065	4.45	0	0.00	143,769	1.63	163,834	1.77
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,630	0.36	0	0.00	2,651	0.03	4,281	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	247,556	54.95	0	0.00	3,026,260	34.42	3,273,816	35.42

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

Total For Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	28,020	109.33	82,920	51.87	45,723	96.47	2,291,978	105.06	2,448,641	101.42
2	Premiums Earned	0	0.00	25,630	100.00	159,856	100.00	47,394	100.00	2,181,487	100.00	2,414,367	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	151,881	592.59	136,716	85.52	12,760	26.92	2,959,203	135.65	3,260,560	135.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	932	3.64	266	0.17	338	0.71	39,104	1.79	40,640	1.68
6	Adjusting and Other Expenses Incurred	0	0.00	5,004	19.52	4,456	2.79	345	0.73	111,660	5.12	121,465	5.03
7	Unpaid Losses	0	0.00	24,449	95.39	50,144	31.37	9,042	19.08	638,672	29.28	722,307	29.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	263	1.03	548	0.34	0	0.00	5,220	0.24	6,031	0.25
9	Adjusting and Other Expenses Unpaid	0	0.00	1,070	4.17	0	0.00	29	0.06	15,973	0.73	17,072	0.71
10	Unearned Premium Reserves	0	0.00	14,832	57.87	26,665	16.68	24,654	52.02	1,255,292	57.54	1,321,443	54.73
11	Agents Balances	0	0.00	1,251	4.88	13,927	8.71	9,475	19.99	82,155	3.77	106,808	4.42
12	Commission and Brokerage Expenses Incurred	0	0.00	5,197	20.28	15,743	9.85	7,308	15.42	392,883	18.01	421,131	17.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	885	3.45	936	0.59	1,314	2.77	42,524	1.95	45,659	1.89
14	Other Acquisition Expenses Incurred	0	0.00	265	1.03	0	0.00	1,266	2.67	59,331	2.72	60,862	2.52
15	General Expenses Incurred	0	0.00	1,048	4.09	0	0.00	1,174	2.48	88,190	4.04	90,412	3.74
16	Other Income Less Other Expenses	0	0.00	157	0.61	(619)	(0.39)	313	0.66	1,515	0.07	1,366	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(139,425)	(543.99)	1,119	0.70	23,202	48.96	(1,509,889)	(69.21)	(1,624,993)	(67.31)

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

Total For Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,203	106.45	138,250	104.59	0	0.00	882,819	101.12	1,030,272	101.62
2	Premiums Earned	0	0.00	8,645	100.00	132,183	100.00	0	0.00	873,012	100.00	1,013,840	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,739	1.32	0	0.00	0	0.00	1,739	0.17
4	Incurred Losses	0	0.00	15,239	176.28	68,005	51.45	0	0.00	803,180	92.00	886,424	87.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(17)	(0.01)	0	0.00	3,122	0.36	3,105	0.31
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,537	7.21	0	0.00	30,335	3.47	39,872	3.93
7	Unpaid Losses	0	0.00	(2)	(0.02)	2,771	2.10	0	0.00	194,656	22.30	197,425	19.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5	0.00	0	0.00	752	0.09	757	0.07
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	895	0.68	0	0.00	1,063	0.12	1,958	0.19
10	Unearned Premium Reserves	0	0.00	558	6.45	6,074	4.60	0	0.00	39,720	4.55	46,352	4.57
11	Agents Balances	0	0.00	0	0.00	12,890	9.75	0	0.00	42,682	4.89	55,572	5.48
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	25,671	19.42	0	0.00	163,071	18.68	188,742	18.62
13	Taxes, Licenses, and Fees Incurred	0	0.00	165	1.91	2,613	1.98	0	0.00	13,753	1.58	16,531	1.63
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,029	5.32	0	0.00	8,458	0.97	15,487	1.53
15	General Expenses Incurred	0	0.00	0	0.00	5,857	4.43	0	0.00	21,536	2.47	27,393	2.70
16	Other Income Less Other Expenses	0	0.00	0	0.00	451	0.34	0	0.00	467	0.05	918	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,759)	(78.18)	12,199	9.23	0	0.00	(169,976)	(19.47)	(164,536)	(16.23)

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

Total For Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	268	121.27	185,313	204.62	0	0.00	160,231	149.83	345,812	174.89
2	Premiums Earned	0	0.00	221	100.00	90,564	100.00	0	0.00	106,944	100.00	197,729	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	59,610	65.82	0	0.00	12,621	11.80	72,231	36.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	446	0.49	0	0.00	2,266	2.12	2,712	1.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2,252	2.49	0	0.00	8,815	8.24	11,067	5.60
7	Unpaid Losses	0	0.00	0	0.00	46,130	50.94	0	0.00	17,910	16.75	64,040	32.39
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	446	0.49	0	0.00	84	0.08	530	0.27
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,030	2.24	0	0.00	758	0.71	2,788	1.41
10	Unearned Premium Reserves	0	0.00	141	63.80	94,749	104.62	0	0.00	83,988	78.53	178,878	90.47
11	Agents Balances	0	0.00	6	2.71	156,007	172.26	0	0.00	81,534	76.24	237,547	120.14
12	Commission and Brokerage Expenses Incurred	0	0.00	49	22.17	0	0.00	0	0.00	17,648	16.50	17,697	8.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	7	3.17	4,789	5.29	0	0.00	5,002	4.68	9,798	4.96
14	Other Acquisition Expenses Incurred	0	0.00	3	1.36	9,042	9.98	0	0.00	7,532	7.04	16,577	8.38
15	General Expenses Incurred	0	0.00	6	2.71	41,193	45.48	0	0.00	5,986	5.60	47,185	23.86
16	Other Income Less Other Expenses	0	0.00	0	0.00	(453)	(0.50)	0	0.00	(5,496)	(5.14)	(5,949)	(3.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	155	70.14	(27,221)	(30.06)	0	0.00	41,576	38.88	14,510	7.34

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

Total For Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	43,290	98.57	280,927	101.22	173,938	103.51	1,454,151	100.24	1,952,306	100.62
2	Premiums Earned	0	0.00	43,919	100.00	277,533	100.00	168,042	100.00	1,450,693	100.00	1,940,187	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	25,158	57.28	135,555	48.84	116,150	69.12	814,885	56.17	1,091,748	56.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,689	6.12	6,942	2.50	825	0.49	29,512	2.03	39,968	2.06
6	Adjusting and Other Expenses Incurred	0	0.00	3,276	7.46	14,108	5.08	5,245	3.12	71,422	4.92	94,051	4.85
7	Unpaid Losses	0	0.00	8,900	20.26	80,613	29.05	35,372	21.05	391,137	26.96	516,022	26.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,778	6.33	13,803	4.97	2,698	1.61	42,693	2.94	61,972	3.19
9	Adjusting and Other Expenses Unpaid	0	0.00	1,954	4.45	4,492	1.62	972	0.58	33,315	2.30	40,733	2.10
10	Unearned Premium Reserves	0	0.00	21,093	48.03	122,438	44.12	88,054	52.40	696,636	48.02	928,221	47.84
11	Agents Balances	0	0.00	6,676	15.20	85,476	30.80	34,654	20.62	347,572	23.96	474,378	24.45
12	Commission and Brokerage Expenses Incurred	0	0.00	5,471	12.46	41,505	14.95	16,964	10.10	241,462	16.64	305,402	15.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	744	1.69	5,601	2.02	3,599	2.14	31,449	2.17	41,393	2.13
14	Other Acquisition Expenses Incurred	0	0.00	3,246	7.39	33,152	11.95	7,573	4.51	101,314	6.98	145,285	7.49
15	General Expenses Incurred	0	0.00	1,091	2.48	15,226	5.49	4,115	2.45	105,041	7.24	125,473	6.47
16	Other Income Less Other Expenses	0	0.00	62	0.14	(1,013)	(0.37)	1,514	0.90	3,209	0.22	3,772	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,306	5.25	24,430	8.80	15,086	8.98	58,819	4.05	100,641	5.19

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

Total For Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	129,768	99.02	3,215,562	96.33	3,670,899	100.69	6,170,239	102.86	54,768,079	100.95	67,954,547	100.87
2	Premiums Earned	131,057	100.00	3,338,094	100.00	3,645,612	100.00	5,998,524	100.00	54,255,056	100.00	67,368,343	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	76,673	2.10	249,594	4.16	458	0.00	326,725	0.48
4	Incurred Losses	52,905	40.37	2,496,887	74.80	1,989,621	54.58	3,643,130	60.73	29,088,653	53.61	37,271,196	55.32
5	Defense and Cost Containment Expenses Incurred	582	0.44	59,541	1.78	33,045	0.91	61,235	1.02	768,961	1.42	923,364	1.37
6	Adjusting and Other Expenses Incurred	5,699	4.35	373,388	11.19	207,787	5.70	403,526	6.73	3,905,732	7.20	4,896,132	7.27
7	Unpaid Losses	17,767	13.56	667,431	19.99	691,273	18.96	1,205,582	20.10	11,676,200	21.52	14,258,253	21.16
8	Defense and Cost Containment Expenses Unpaid	126	0.10	61,309	1.84	60,993	1.67	91,046	1.52	1,171,502	2.16	1,384,976	2.06
9	Adjusting and Other Expenses Unpaid	568	0.43	188,444	5.65	56,775	1.56	125,647	2.09	2,167,461	3.99	2,538,895	3.77
10	Unearned Premium Reserves	68,646	52.38	1,667,391	49.95	1,888,647	51.81	3,210,638	53.52	28,448,902	52.44	35,284,224	52.38
11	Agents Balances	29,274	22.34	550,563	16.49	791,228	21.70	1,182,184	19.71	9,516,985	17.54	12,070,234	17.92
12	Commission and Brokerage Expenses Incurred	19,476	14.86	427,172	12.80	380,480	10.44	491,632	8.20	6,977,904	12.86	8,296,664	12.32
13	Taxes, Licenses, and Fees Incurred	2,238	1.71	71,072	2.13	81,558	2.24	140,441	2.34	1,373,492	2.53	1,668,801	2.48
14	Other Acquisition Expenses Incurred	16,655	12.71	229,332	6.87	352,429	9.67	664,889	11.08	4,358,419	8.03	5,621,724	8.34
15	General Expenses Incurred	7,847	5.99	92,146	2.76	212,685	5.83	254,199	4.24	2,410,104	4.44	2,976,981	4.42
16	Other Income Less Other Expenses	1,573	1.20	8,880	0.27	(22,682)	(0.62)	34,204	0.57	39,100	0.07	61,075	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	27,228	20.78	(402,566)	(12.06)	288,651	7.92	124,085	2.07	5,410,433	9.97	5,447,831	8.09

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

Total For Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	223,919	96.99	2,622,230	100.03	1,053,226	99.79	25,885,667	100.63	29,785,042	100.52
2	Premiums Earned	0	0.00	230,858	100.00	2,621,517	100.00	1,055,404	100.00	25,722,414	100.00	29,630,193	100.00
3	Dividends to Policyholders	0	0.00	86	0.04	8,625	0.33	0	0.00	9,209	0.04	17,920	0.06
4	Incurred Losses	0	0.00	181,102	78.45	1,308,007	49.90	510,611	48.38	13,280,889	51.63	15,280,609	51.57
5	Defense and Cost Containment Expenses Incurred	0	0.00	18,690	8.10	88,189	3.36	29,269	2.77	2,153,912	8.37	2,290,060	7.73
6	Adjusting and Other Expenses Incurred	0	0.00	14,367	6.22	119,979	4.58	66,102	6.26	1,328,586	5.17	1,529,034	5.16
7	Unpaid Losses	0	0.00	221,690	96.03	1,446,031	55.16	659,610	62.50	21,604,960	83.99	23,932,291	80.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	56,429	24.44	406,794	15.52	189,666	17.97	6,595,136	25.64	7,248,025	24.46
9	Adjusting and Other Expenses Unpaid	0	0.00	19,710	8.54	94,408	3.60	74,823	7.09	1,679,695	6.53	1,868,636	6.31
10	Unearned Premium Reserves	0	0.00	100,262	43.43	1,261,851	48.13	534,851	50.68	12,263,055	47.67	14,160,019	47.79
11	Agents Balances	0	0.00	25,305	10.96	726,962	27.73	223,596	21.19	6,292,481	24.46	7,268,344	24.53
12	Commission and Brokerage Expenses Incurred	0	0.00	34,308	14.86	370,493	14.13	138,169	13.09	4,391,288	17.07	4,934,258	16.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,610	2.00	64,422	2.46	25,641	2.43	664,040	2.58	758,713	2.56
14	Other Acquisition Expenses Incurred	0	0.00	15,634	6.77	233,561	8.91	130,598	12.37	1,746,211	6.79	2,126,004	7.18
15	General Expenses Incurred	0	0.00	16,056	6.95	200,432	7.65	57,170	5.42	1,948,705	7.58	2,222,363	7.50
16	Other Income Less Other Expenses	0	0.00	650	0.28	5,404	0.21	4,948	0.47	(6,812)	(0.03)	4,190	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(53,340)	(23.11)	233,226	8.90	102,790	9.74	192,788	0.75	475,464	1.60

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

Total For Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	4,931,850	103.68	4,931,850	103.68
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,756,819	100.00	4,756,819	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	928,531	19.52	928,531	19.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,206	0.21	10,206	0.21
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	29,053	0.61	29,053	0.61
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,897,819	123.99	5,897,819	123.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	21,485	0.45	21,485	0.45
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	100,207	2.11	100,207	2.11
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,425,355	50.99	2,425,355	50.99
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	176,895	3.72	176,895	3.72
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(19,924)	(0.42)	(19,924)	(0.42)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	116,378	2.45	116,378	2.45
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	284,010	5.97	284,010	5.97
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	870,695	18.30	870,695	18.30
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(575,415)	(12.10)	(575,415)	(12.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	1,962,457	41.26	1,962,457	41.26

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

Total For Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	6,238	102.04	8,237	103.49	3,203,301	98.62	3,217,776	98.64
2	Premiums Earned	0	0.00	0	0.00	6,113	100.00	7,959	100.00	3,248,054	100.00	3,262,126	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	651	10.65	525	6.60	0	0.00	1,176	0.04
4	Incurred Losses	0	0.00	12	0.00	1,917	31.36	1,914	24.05	1,652,173	50.87	1,656,016	50.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	(13)	0.00	567	9.28	(20)	(0.25)	130,644	4.02	131,178	4.02
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	512	8.38	334	4.20	133,988	4.13	134,834	4.13
7	Unpaid Losses	0	0.00	71	0.00	72,944	1193.26	1,474	18.52	2,523,141	77.68	2,597,630	79.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	25	0.00	923	15.10	73	0.92	232,329	7.15	233,350	7.15
9	Adjusting and Other Expenses Unpaid	0	0.00	6	0.00	1,997	32.67	71	0.89	114,149	3.51	116,223	3.56
10	Unearned Premium Reserves	0	0.00	0	0.00	3,088	50.52	4,124	51.82	1,166,447	35.91	1,173,659	35.98
11	Agents Balances	0	0.00	0	0.00	1,682	27.52	1,704	21.41	628,771	19.36	632,157	19.38
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	162	2.65	562	7.06	472,785	14.56	473,509	14.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	137	2.24	181	2.27	58,113	1.79	58,431	1.79
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,930	31.57	356	4.47	194,267	5.98	196,553	6.03
15	General Expenses Incurred	0	0.00	1	0.00	577	9.44	662	8.32	244,765	7.54	246,005	7.54
16	Other Income Less Other Expenses	0	0.00	0	0.00	3	0.05	5	0.06	(49,655)	(1.53)	(49,647)	(1.52)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(335)	(5.48)	3,449	43.33	311,666	9.60	314,780	9.65

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

Total For Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	37,341	99.72	167,884	97.75	1,325,968	97.34	239,817	103.89	17,506,564	100.50	19,277,574	100.29
2	Premiums Earned	37,445	100.00	171,751	100.00	1,362,242	100.00	230,837	100.00	17,419,054	100.00	19,221,329	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,165	0.23	11,668	5.05	677	0.00	15,510	0.08
4	Incurred Losses	14,772	39.45	54,934	31.98	340,014	24.96	95,860	41.53	9,041,327	51.90	9,546,907	49.67
5	Defense and Cost Containment Expenses Incurred	25	0.07	1,047	0.61	22,011	1.62	318	0.14	113,672	0.65	137,073	0.71
6	Adjusting and Other Expenses Incurred	5,900	15.76	3,267	1.90	15,868	1.16	8,911	3.86	444,837	2.55	478,783	2.49
7	Unpaid Losses	2,194	5.86	30,192	17.58	313,791	23.03	21,230	9.20	3,120,745	17.92	3,488,152	18.15
8	Defense and Cost Containment Expenses Unpaid	45	0.12	1,138	0.66	22,691	1.67	326	0.14	150,847	0.87	175,047	0.91
9	Adjusting and Other Expenses Unpaid	5,128	13.69	1,915	1.11	13,460	0.99	2,768	1.20	193,673	1.11	216,944	1.13
10	Unearned Premium Reserves	18,704	49.95	133,923	77.98	666,031	48.89	120,198	52.07	3,965,727	22.77	4,904,583	25.52
11	Agents Balances	8,579	22.91	23,124	13.46	123,068	9.03	39,920	17.29	2,803,243	16.09	2,997,934	15.60
12	Commission and Brokerage Expenses Incurred	4,614	12.32	62,585	36.44	63,944	4.69	16,778	7.27	2,806,900	16.11	2,954,821	15.37
13	Taxes, Licenses, and Fees Incurred	943	2.52	3,536	2.06	34,167	2.51	5,356	2.32	366,113	2.10	410,115	2.13
14	Other Acquisition Expenses Incurred	4,854	12.96	2,604	1.52	119,069	8.74	23,553	10.20	602,824	3.46	752,904	3.92
15	General Expenses Incurred	1,594	4.26	10,265	5.98	212,930	15.63	13,017	5.64	911,761	5.23	1,149,567	5.98
16	Other Income Less Other Expenses	190	0.51	20	0.01	(3,159)	(0.23)	459	0.20	(64,487)	(0.37)	(66,977)	(0.35)
17	Pretax Profit or Loss Excluding Investment Gain*	4,932	13.17	33,530	19.52	547,903	40.22	55,834	24.19	3,066,445	17.60	3,708,644	19.29

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

Total For Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	450,505	27.20	450,505	27.20
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,656,207	100.00	1,656,207	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	538,771	32.53	538,771	32.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	164,079	9.91	164,079	9.91
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	33,716	2.04	33,716	2.04
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,899,712	356.22	5,899,712	356.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	151,525	9.15	151,525	9.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	62,436	3.77	62,436	3.77
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	4,351,456	262.74	4,351,456	262.74
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	19,244	1.16	19,244	1.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	97	0.01	97	0.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,475	0.69	11,475	0.69
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31,321	1.89	31,321	1.89
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	433,308	26.16	433,308	26.16
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	73,796	4.46	73,796	4.46
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	517,236	31.23	517,236	31.23

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

Total For Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	100.00	160,580	121.34	650,932	98.78	2,393,651	98.83	3,205,181	99.75
2	Premiums Earned	0	0.00	18	100.00	132,335	100.00	658,979	100.00	2,421,885	100.00	3,213,217	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,597	2.72	28,299	4.29	25,900	1.07	57,796	1.80
4	Incurred Losses	0	0.00	0	0.00	41,253	31.17	224,979	34.14	1,173,946	48.47	1,440,178	44.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	38,799	29.32	211,007	32.02	623,756	25.75	873,562	27.19
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	18,414	13.91	53,071	8.05	164,076	6.77	235,561	7.33
7	Unpaid Losses	0	0.00	0	0.00	153,048	115.65	1,070,046	162.38	5,700,744	235.38	6,923,838	215.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	66,512	50.26	463,881	70.39	2,119,034	87.50	2,649,427	82.45
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	24,137	18.24	67,388	10.23	321,071	13.26	412,596	12.84
10	Unearned Premium Reserves	0	0.00	9	50.00	75,983	57.42	441,077	66.93	1,274,185	52.61	1,791,254	55.75
11	Agents Balances	0	0.00	3	16.67	47,325	35.76	152,218	23.10	438,189	18.09	637,735	19.85
12	Commission and Brokerage Expenses Incurred	0	0.00	2	11.11	5,594	4.23	43,004	6.53	286,596	11.83	335,196	10.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,153	2.38	16,633	2.52	116,196	4.80	135,982	4.23
14	Other Acquisition Expenses Incurred	0	0.00	2	11.11	9,596	7.25	17,381	2.64	153,914	6.36	180,893	5.63
15	General Expenses Incurred	0	0.00	0	0.00	6,801	5.14	78,677	11.94	208,666	8.62	294,144	9.15
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3,894)	(2.94)	285	0.04	25,917	1.07	22,308	0.69
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13	72.22	1,234	0.93	(13,788)	(2.09)	(305,248)	(12.60)	(317,789)	(9.89)

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

Total For Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,814	55.77	51,768	100.38	63,735	107.10	1,367,278	100.30	1,485,595	100.42
2	Premiums Earned	0	0.00	5,046	100.00	51,574	100.00	59,510	100.00	1,363,207	100.00	1,479,337	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	890	1.73	3,458	5.81	1	0.00	4,349	0.29
4	Incurred Losses	0	0.00	30	0.59	(24)	(0.05)	(115)	(0.19)	(5,200)	(0.38)	(5,309)	(0.36)
5	Defense and Cost Containment Expenses Incurred	0	0.00	36	0.71	(5)	(0.01)	13	0.02	(1,288)	(0.09)	(1,244)	(0.08)
6	Adjusting and Other Expenses Incurred	0	0.00	31	0.61	162	0.31	269	0.45	14,924	1.09	15,386	1.04
7	Unpaid Losses	0	0.00	12	0.24	440	0.85	776	1.30	18,776	1.38	20,004	1.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	119	0.23	25	0.04	855	0.06	999	0.07
9	Adjusting and Other Expenses Unpaid	0	0.00	25	0.50	145	0.28	53	0.09	1,949	0.14	2,172	0.15
10	Unearned Premium Reserves	0	0.00	837	16.59	26,236	50.87	33,257	55.88	671,400	49.25	731,730	49.46
11	Agents Balances	0	0.00	447	8.86	13,488	26.15	12,168	20.45	257,918	18.92	284,021	19.20
12	Commission and Brokerage Expenses Incurred	0	0.00	388	7.69	2,880	5.58	3,428	5.76	165,823	12.16	172,519	11.66
13	Taxes, Licenses, and Fees Incurred	0	0.00	45	0.89	1,356	2.63	2,093	3.52	33,245	2.44	36,739	2.48
14	Other Acquisition Expenses Incurred	0	0.00	69	1.37	7,016	13.60	8,992	15.11	81,727	6.00	97,804	6.61
15	General Expenses Incurred	0	0.00	306	6.06	3,987	7.73	2,816	4.73	69,780	5.12	76,889	5.20
16	Other Income Less Other Expenses	0	0.00	1	0.02	(4,486)	(8.70)	201	0.34	(2,631)	(0.19)	(6,915)	(0.47)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,142	82.08	30,827	59.77	38,757	65.13	1,001,559	73.47	1,075,285	72.69

* (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 2016 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	762,772	99.94	0	0.00	3,698,079	105.96	4,460,851	104.88
2	Premiums Earned	0	0.00	0	0.00	763,256	100.00	0	0.00	3,489,974	100.00	4,253,230	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	727,045	95.26	0	0.00	2,144,394	61.44	2,871,439	67.51
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12,236	1.60	0	0.00	27,006	0.77	39,242	0.92
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	48,778	6.39	0	0.00	103,455	2.96	152,233	3.58
7	Unpaid Losses	0	0.00	0	0.00	136,907	17.94	0	0.00	1,780,251	51.01	1,917,158	45.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	743	0.10	0	0.00	32,922	0.94	33,665	0.79
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	98,327	12.88	0	0.00	47,869	1.37	146,196	3.44
10	Unearned Premium Reserves	0	0.00	0	0.00	43,687	5.72	0	0.00	3,119,235	89.38	3,162,922	74.37
11	Agents Balances	0	0.00	0	0.00	1,168	0.15	0	0.00	818,237	23.45	819,405	19.27
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	576	0.08	0	0.00	530,140	15.19	530,716	12.48
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24,653	3.23	0	0.00	90,016	2.58	114,669	2.70
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	12,610	1.65	0	0.00	213,152	6.11	225,762	5.31
15	General Expenses Incurred	0	0.00	0	0.00	13,910	1.82	0	0.00	174,259	4.99	188,169	4.42
16	Other Income Less Other Expenses	0	0.00	0	0.00	(199)	(0.03)	0	0.00	(70,571)	(2.02)	(70,770)	(1.66)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(76,750)	(10.06)	0	0.00	136,981	3.92	60,231	1.42

* (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 2016 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(2,974)	(37.45)	0	0.00	175,618	102.39	172,644	96.20
2	Premiums Earned	0	0.00	0	0.00	7,942	100.00	0	0.00	171,526	100.00	179,468	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,918	36.74	0	0.00	26,245	15.30	29,163	16.25
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(88)	(1.11)	0	0.00	81	0.05	(7)	(0.00)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	187	2.35	0	0.00	255	0.15	442	0.25
7	Unpaid Losses	0	0.00	0	0.00	5,696	71.72	0	0.00	27,069	15.78	32,765	18.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	17	0.21	0	0.00	232	0.14	249	0.14
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,182	14.88	0	0.00	1,556	0.91	2,738	1.53
10	Unearned Premium Reserves	0	0.00	0	0.00	14,305	180.12	0	0.00	44,312	25.83	58,617	32.66
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	21,193	12.36	21,193	11.81
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(568)	(7.15)	0	0.00	23,197	13.52	22,629	12.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(72)	(0.91)	0	0.00	5,335	3.11	5,263	2.93
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(220)	(2.77)	0	0.00	6,411	3.74	6,191	3.45
15	General Expenses Incurred	0	0.00	0	0.00	523	6.59	0	0.00	12,053	7.03	12,576	7.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	33	0.42	0	0.00	3,542	2.06	3,575	1.99
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	5,296	66.68	0	0.00	101,492	59.17	106,788	59.50

* (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 2016 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	134	96.40	697,495	132.11	0	0.00	965,534	141.43	1,663,163	137.36
2	Premiums Earned	0	0.00	139	100.00	527,954	100.00	0	0.00	682,679	100.00	1,210,772	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	15	0.00	0	0.00	0	0.00	15	0.00
4	Incurred Losses	0	0.00	(15)	(10.79)	454,831	86.15	0	0.00	1,195,347	175.10	1,650,163	136.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(6,850)	(1.30)	0	0.00	2,300	0.34	(4,550)	(0.38)
6	Adjusting and Other Expenses Incurred	0	0.00	(2)	(1.44)	57,317	10.86	0	0.00	26,938	3.95	84,253	6.96
7	Unpaid Losses	0	0.00	66	47.48	651,596	123.42	0	0.00	2,523,183	369.60	3,174,845	262.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,999	0.38	0	0.00	5,187	0.76	7,186	0.59
9	Adjusting and Other Expenses Unpaid	0	0.00	2	1.44	128,278	24.30	0	0.00	66,203	9.70	194,483	16.06
10	Unearned Premium Reserves	0	0.00	24	17.27	2,297,915	435.25	0	0.00	7,114,726	1042.18	9,412,665	777.41
11	Agents Balances	0	0.00	20	14.39	318,900	60.40	0	0.00	170,466	24.97	489,386	40.42
12	Commission and Brokerage Expenses Incurred	0	0.00	28	20.14	69,094	13.09	0	0.00	152,748	22.37	221,870	18.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	2.88	15,383	2.91	0	0.00	17,540	2.57	32,927	2.72
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	57,246	10.84	0	0.00	52,504	7.69	109,750	9.06
15	General Expenses Incurred	0	0.00	15	10.79	23,532	4.46	0	0.00	76,738	11.24	100,285	8.28
16	Other Income Less Other Expenses	0	0.00	4	2.88	(423,858)	(80.28)	0	0.00	(10,225)	(1.50)	(434,079)	(35.85)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	113	81.29	(566,473)	(107.30)	0	0.00	(851,670)	(124.75)	(1,418,030)	(117.12)

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

Total For Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	53,627	97.14	1,767,637	100.93	278,051	98.90	41,757,774	100.29	43,857,089	100.31
2	Premiums Earned	0	0.00	55,208	100.00	1,751,410	100.00	281,147	100.00	41,635,945	100.00	43,723,710	100.00
3	Dividends to Policyholders	0	0.00	3	0.01	60,345	3.45	970	0.35	535,194	1.29	596,512	1.36
4	Incurred Losses	0	0.00	16,660	30.18	754,765	43.09	137,950	49.07	22,884,597	54.96	23,793,972	54.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,295	2.35	64,702	3.69	4,324	1.54	3,516,934	8.45	3,587,255	8.20
6	Adjusting and Other Expenses Incurred	0	0.00	3,614	6.55	108,643	6.20	14,880	5.29	2,220,579	5.33	2,347,716	5.37
7	Unpaid Losses	0	0.00	108,070	195.75	3,962,800	226.26	816,211	290.31	113,590,803	272.82	118,477,884	270.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,090	5.60	343,334	19.60	72,326	25.73	12,582,098	30.22	13,000,848	29.73
9	Adjusting and Other Expenses Unpaid	0	0.00	3,328	6.03	191,074	10.91	64,100	22.80	4,740,284	11.39	4,998,786	11.43
10	Unearned Premium Reserves	0	0.00	20,078	36.37	742,689	42.41	112,429	39.99	13,839,570	33.24	14,714,766	33.65
11	Agents Balances	0	0.00	18,940	34.31	560,965	32.03	49,949	17.77	10,165,583	24.42	10,795,437	24.69
12	Commission and Brokerage Expenses Incurred	0	0.00	8,137	14.74	121,970	6.96	20,900	7.43	3,822,019	9.18	3,973,026	9.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,947	3.53	44,875	2.56	8,397	2.99	1,426,387	3.43	1,481,606	3.39
14	Other Acquisition Expenses Incurred	0	0.00	4,593	8.32	152,527	8.71	29,109	10.35	2,378,076	5.71	2,564,305	5.86
15	General Expenses Incurred	0	0.00	9,224	16.71	115,045	6.57	18,528	6.59	2,327,854	5.59	2,470,651	5.65
16	Other Income Less Other Expenses	0	0.00	(108)	(0.20)	3,190	0.18	273	0.10	(260,665)	(0.63)	(257,310)	(0.59)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,628	17.44	331,717	18.94	46,361	16.49	2,263,625	5.44	2,651,331	6.06

* (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 2016 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	394	0.00	59,796	97.46	1,386,333	101.63	462,477	103.99	26,170,551	102.83	28,079,551	102.78
2	Premiums Earned	0	0.00	61,353	100.00	1,364,135	100.00	444,736	100.00	25,450,121	100.00	27,320,345	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,488	0.70	13,053	2.93	1,269	0.00	23,810	0.09
4	Incurred Losses	0	0.00	29,458	48.01	639,697	46.89	337,276	75.84	18,366,491	72.17	19,372,922	70.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,282	2.09	85,642	6.28	66,902	15.04	1,835,617	7.21	1,989,443	7.28
6	Adjusting and Other Expenses Incurred	5	0.00	956	1.56	53,684	3.94	11,413	2.57	1,442,530	5.67	1,508,588	5.52
7	Unpaid Losses	0	0.00	70,757	115.33	2,389,332	175.15	821,555	184.73	60,318,563	237.01	63,600,207	232.79
8	Defense and Cost Containment Expenses Unpaid	0	0.00	12,947	21.10	484,914	35.55	247,673	55.69	10,512,341	41.31	11,257,875	41.21
9	Adjusting and Other Expenses Unpaid	0	0.00	5,467	8.91	105,019	7.70	58,633	13.18	3,003,125	11.80	3,172,244	11.61
10	Unearned Premium Reserves	89	0.00	38,321	62.46	639,402	46.87	224,852	50.56	14,481,729	56.90	15,384,393	56.31
11	Agents Balances	83	0.00	7,105	11.58	438,496	32.14	81,373	18.30	5,664,369	22.26	6,191,426	22.66
12	Commission and Brokerage Expenses Incurred	297	0.00	9,522	15.52	187,028	13.71	34,513	7.76	3,015,455	11.85	3,246,815	11.88
13	Taxes, Licenses, and Fees Incurred	7	0.00	1,076	1.75	31,199	2.29	10,526	2.37	599,103	2.35	641,911	2.35
14	Other Acquisition Expenses Incurred	14	0.00	2,048	3.34	140,063	10.27	47,854	10.76	1,333,702	5.24	1,523,681	5.58
15	General Expenses Incurred	23	0.00	3,416	5.57	90,914	6.66	27,166	6.11	1,723,733	6.77	1,845,252	6.75
16	Other Income Less Other Expenses	1	0.00	598	0.97	3,270	0.24	1,203	0.27	(769,662)	(3.02)	(764,590)	(2.80)
17	Pretax Profit or Loss Excluding Investment Gain*	62	0.00	14,195	23.14	129,681	9.51	(102,765)	(23.11)	(3,637,423)	(14.29)	(3,596,250)	(13.16)

* (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 2016 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	987	98.60	151,189	101.61	39,586	106.86	14,498,911	100.95	14,690,673	100.97
2	Premiums Earned	0	0.00	1,001	100.00	148,793	100.00	37,045	100.00	14,362,175	100.00	14,549,014	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,195	2.15	4,750	12.82	325	0.00	8,270	0.06
4	Incurred Losses	0	0.00	221	22.08	38,641	25.97	15,394	41.55	7,058,212	49.14	7,112,468	48.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	258	25.77	17,442	11.72	6,160	16.63	1,796,993	12.51	1,820,853	12.52
6	Adjusting and Other Expenses Incurred	0	0.00	(6)	(0.60)	5,575	3.75	76	0.21	679,365	4.73	685,010	4.71
7	Unpaid Losses	0	0.00	807	80.62	155,960	104.82	35,318	95.34	26,398,688	183.81	26,590,773	182.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	749	74.83	52,170	35.06	15,339	41.41	5,826,550	40.57	5,894,808	40.52
9	Adjusting and Other Expenses Unpaid	0	0.00	21	2.10	10,697	7.19	5	0.01	1,328,722	9.25	1,339,445	9.21
10	Unearned Premium Reserves	0	0.00	473	47.25	75,031	50.43	18,583	50.16	8,030,894	55.92	8,124,981	55.85
11	Agents Balances	0	0.00	14	1.40	62,334	41.89	3,339	9.01	2,700,438	18.80	2,766,125	19.01
12	Commission and Brokerage Expenses Incurred	0	0.00	156	15.58	14,486	9.74	0	0.00	2,239,596	15.59	2,254,238	15.49
13	Taxes, Licenses, and Fees Incurred	0	0.00	9	0.90	3,476	2.34	663	1.79	342,766	2.39	346,914	2.38
14	Other Acquisition Expenses Incurred	0	0.00	48	4.80	15,263	10.26	590	1.59	911,742	6.35	927,643	6.38
15	General Expenses Incurred	0	0.00	42	4.20	14,863	9.99	2,749	7.42	826,246	5.75	843,900	5.80
16	Other Income Less Other Expenses	0	0.00	5	0.50	412	0.28	114	0.31	(189,794)	(1.32)	(189,263)	(1.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	274	27.37	36,269	24.38	6,777	18.29	317,136	2.21	360,456	2.48

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

Total For Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	4,427	98.36	2,277	100.44	1,161,332	100.24	1,168,036	100.24
2	Premiums Earned	0	0.00	0	0.00	4,501	100.00	2,267	100.00	1,158,521	100.00	1,165,289	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,451	76.67	(3,567)	(157.34)	888,243	76.67	888,127	76.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(556)	(12.35)	0	0.00	83,802	7.23	83,246	7.14
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	873	19.40	639	28.19	30,758	2.65	32,270	2.77
7	Unpaid Losses	0	0.00	0	0.00	41,763	927.86	16,770	739.74	10,747,689	927.71	10,806,222	927.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,354	163.39	0	0.00	482,195	41.62	489,549	42.01
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,010	44.66	0	0.00	153,365	13.24	155,375	13.33
10	Unearned Premium Reserves	0	0.00	0	0.00	2,466	54.79	186	8.20	451,007	38.93	453,659	38.93
11	Agents Balances	0	0.00	0	0.00	1,445	32.10	0	0.00	205,574	17.74	207,019	17.77
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	412	9.15	0	0.00	90,256	7.79	90,668	7.78
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	71	1.58	54	2.38	29,987	2.59	30,112	2.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,907	42.37	0	0.00	29,307	2.53	31,214	2.68
15	General Expenses Incurred	0	0.00	0	0.00	697	15.49	198	8.73	112,209	9.69	113,104	9.71
16	Other Income Less Other Expenses	0	0.00	0	0.00	6	0.13	0	0.00	68	0.01	74	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,349)	(52.19)	4,943	218.04	(105,975)	(9.15)	(103,381)	(8.87)

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

Total For Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	6,948	100.48	179,990	99.43	107	77.54	1,984,095	99.67	2,171,140	99.65
2	Premiums Earned	0	0.00	6,915	100.00	181,028	100.00	138	100.00	1,990,656	100.00	2,178,737	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	148	0.08	0	0.00	104	0.01	252	0.01
4	Incurred Losses	0	0.00	4,073	58.90	27,173	15.01	(9)	(6.52)	800,706	40.22	831,943	38.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,744	39.68	29,018	16.03	(34)	(24.64)	969,455	48.70	1,001,183	45.95
6	Adjusting and Other Expenses Incurred	0	0.00	1,102	15.94	11,797	6.52	(9)	(6.52)	197,978	9.95	210,868	9.68
7	Unpaid Losses	0	0.00	18,630	269.41	420,551	232.31	500	362.32	8,460,598	425.02	8,900,279	408.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,294	105.48	178,391	98.54	257	186.23	4,122,632	207.10	4,308,574	197.76
9	Adjusting and Other Expenses Unpaid	0	0.00	2,381	34.43	32,989	18.22	64	46.38	633,858	31.84	669,292	30.72
10	Unearned Premium Reserves	0	0.00	2,891	41.81	84,266	46.55	45	32.61	889,897	44.70	977,099	44.85
11	Agents Balances	0	0.00	306	4.43	67,040	37.03	19	13.77	473,580	23.79	540,945	24.83
12	Commission and Brokerage Expenses Incurred	0	0.00	1,099	15.89	22,923	12.66	11	7.97	247,352	12.43	271,385	12.46
13	Taxes, Licenses, and Fees Incurred	0	0.00	127	1.84	4,036	2.23	3	2.17	51,026	2.56	55,192	2.53
14	Other Acquisition Expenses Incurred	0	0.00	152	2.20	20,827	11.50	18	13.04	134,346	6.75	155,343	7.13
15	General Expenses Incurred	0	0.00	545	7.88	13,707	7.57	8	5.80	161,888	8.13	176,148	8.08
16	Other Income Less Other Expenses	0	0.00	1	0.01	260	0.14	1	0.72	(4,221)	(0.21)	(3,959)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,927)	(42.33)	51,658	28.54	153	110.87	(576,421)	(28.96)	(527,537)	(24.21)

* (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 2016 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	4,866,165	104.61	106,723	98.72	24,651,591	101.81	4,846,721	103.32	63,206,610	102.25	97,677,810	102.31
2	Premiums Earned	4,651,633	100.00	108,105	100.00	24,212,965	100.00	4,690,887	100.00	61,813,308	100.00	95,476,898	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,496	0.15	324,698	6.92	38,497	0.06	398,691	0.42
4	Incurred Losses	3,368,174	72.41	72,355	66.93	18,355,543	75.81	3,848,893	82.05	46,179,081	74.71	71,824,046	75.23
5	Defense and Cost Containment Expenses Incurred	131,799	2.83	2,628	2.43	983,776	4.06	152,180	3.24	2,578,827	4.17	3,849,210	4.03
6	Adjusting and Other Expenses Incurred	397,795	8.55	1,062	0.98	2,931,790	12.11	454,387	9.69	5,711,208	9.24	9,496,242	9.95
7	Unpaid Losses	2,450,140	52.67	58,595	54.20	29,802,944	123.09	4,672,168	99.60	57,084,295	92.35	94,068,142	98.52
8	Defense and Cost Containment Expenses Unpaid	256,536	5.51	6,138	5.68	3,433,962	14.18	344,170	7.34	6,450,312	10.44	10,491,118	10.99
9	Adjusting and Other Expenses Unpaid	202,816	4.36	3,485	3.22	3,162,511	13.06	283,605	6.05	4,022,260	6.51	7,674,677	8.04
10	Unearned Premium Reserves	1,555,562	33.44	49,600	45.88	6,663,194	27.52	1,584,358	33.78	20,019,265	32.39	29,871,979	31.29
11	Agents Balances	970,924	20.87	31,144	28.81	3,693,626	15.25	777,944	16.58	12,978,198	21.00	18,451,836	19.33
12	Commission and Brokerage Expenses Incurred	469,685	10.10	10,349	9.57	2,364,526	9.77	173,684	3.70	4,490,737	7.27	7,508,981	7.86
13	Taxes, Licenses, and Fees Incurred	83,835	1.80	2,088	1.93	508,577	2.10	104,333	2.22	1,459,210	2.36	2,158,043	2.26
14	Other Acquisition Expenses Incurred	374,589	8.05	9,594	8.87	2,463,928	10.18	494,694	10.55	4,806,399	7.78	8,149,204	8.54
15	General Expenses Incurred	150,874	3.24	4,443	4.11	980,444	4.05	132,880	2.83	3,461,966	5.60	4,730,607	4.95
16	Other Income Less Other Expenses	7,297	0.16	(1,104)	(1.02)	129,656	0.54	40,553	0.86	268,772	0.43	445,174	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	(317,824)	(6.83)	4,484	4.15	(4,281,459)	(17.68)	(954,314)	(20.34)	(6,643,833)	(10.75)	(12,192,946)	(12.77)

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

Total For Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	552,338	104.79	21,651	100.32	1,609,350	102.24	169,350	100.25	16,718,451	101.97	19,071,140	102.06
2	Premiums Earned	527,084	100.00	21,582	100.00	1,574,147	100.00	168,936	100.00	16,395,225	100.00	18,686,974	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,172	0.27	33	0.02	3,619	0.02	7,824	0.04
4	Incurred Losses	357,226	67.77	9,876	45.76	1,159,142	73.64	92,115	54.53	11,713,897	71.45	13,332,256	71.35
5	Defense and Cost Containment Expenses Incurred	36,846	6.99	816	3.78	102,767	6.53	475	0.28	1,408,571	8.59	1,549,475	8.29
6	Adjusting and Other Expenses Incurred	20,190	3.83	1,173	5.44	125,188	7.95	7,353	4.35	1,017,659	6.21	1,171,563	6.27
7	Unpaid Losses	463,633	87.96	17,215	79.77	1,850,338	117.55	202,971	120.15	22,294,618	135.98	24,828,775	132.87
8	Defense and Cost Containment Expenses Unpaid	64,203	12.18	2,458	11.39	261,506	16.61	25,382	15.02	2,721,868	16.60	3,075,417	16.46
9	Adjusting and Other Expenses Unpaid	21,442	4.07	1,520	7.04	114,380	7.27	12,197	7.22	1,083,097	6.61	1,232,636	6.60
10	Unearned Premium Reserves	261,111	49.54	9,792	45.37	733,081	46.57	67,498	39.95	7,441,212	45.39	8,512,694	45.55
11	Agents Balances	119,555	22.68	1,407	6.52	480,519	30.53	26,849	15.89	4,240,430	25.86	4,868,760	26.05
12	Commission and Brokerage Expenses Incurred	69,366	13.16	3,316	15.36	199,497	12.67	18,739	11.09	2,465,356	15.04	2,756,274	14.75
13	Taxes, Licenses, and Fees Incurred	9,444	1.79	381	1.77	36,538	2.32	3,652	2.16	468,681	2.86	518,696	2.78
14	Other Acquisition Expenses Incurred	22,690	4.30	472	2.19	156,599	9.95	16,538	9.79	823,100	5.02	1,019,399	5.46
15	General Expenses Incurred	15,539	2.95	615	2.85	98,810	6.28	8,419	4.98	1,103,910	6.73	1,227,293	6.57
16	Other Income Less Other Expenses	1,489	0.28	7	0.03	3,573	0.23	275	0.16	24,974	0.15	30,318	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	(2,726)	(0.52)	4,938	22.88	(304,994)	(19.38)	21,887	12.96	(2,584,581)	(15.76)	(2,865,476)	(15.33)

* (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 2016 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	3,659,002	104.67	87,962	96.52	16,979,220	101.96	3,805,922	102.60	42,269,491	102.01	66,801,597	102.17
2	Premiums Earned	3,495,609	100.00	91,132	100.00	16,652,624	100.00	3,709,578	100.00	41,436,813	100.00	65,385,756	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	27,501	0.17	270,500	7.29	30,852	0.07	328,853	0.50
4	Incurred Losses	2,999,521	85.81	69,821	76.62	12,342,228	74.12	2,747,205	74.06	27,143,981	65.51	45,302,756	69.29
5	Defense and Cost Containment Expenses Incurred	8,731	0.25	277	0.30	30,031	0.18	13,619	0.37	141,076	0.34	193,734	0.30
6	Adjusting and Other Expenses Incurred	268,054	7.67	1,717	1.88	2,041,498	12.26	327,834	8.84	3,405,615	8.22	6,044,718	9.24
7	Unpaid Losses	194,418	5.56	773	0.85	1,517,696	9.11	17,521	0.47	1,714,031	4.14	3,444,439	5.27
8	Defense and Cost Containment Expenses Unpaid	10,576	0.30	81	0.09	26,585	0.16	9,145	0.25	103,671	0.25	150,058	0.23
9	Adjusting and Other Expenses Unpaid	41,496	1.19	615	0.67	1,315,976	7.90	90,472	2.44	664,193	1.60	2,112,752	3.23
10	Unearned Premium Reserves	1,210,420	34.63	40,363	44.29	4,648,645	27.92	1,237,873	33.37	13,603,887	32.83	20,741,188	31.72
11	Agents Balances	739,125	21.14	25,502	27.98	2,574,672	15.46	621,628	16.76	8,504,110	20.52	12,465,037	19.06
12	Commission and Brokerage Expenses Incurred	325,823	9.32	8,707	9.55	1,598,981	9.60	123,234	3.32	3,178,690	7.67	5,235,435	8.01
13	Taxes, Licenses, and Fees Incurred	64,427	1.84	1,726	1.89	343,698	2.06	80,019	2.16	967,501	2.33	1,457,371	2.23
14	Other Acquisition Expenses Incurred	279,378	7.99	7,931	8.70	1,691,914	10.16	386,313	10.41	3,208,781	7.74	5,574,317	8.53
15	General Expenses Incurred	113,746	3.25	3,255	3.57	637,898	3.83	104,329	2.81	2,330,022	5.62	3,189,250	4.88
16	Other Income Less Other Expenses	2,073	0.06	(934)	(1.02)	57,769	0.35	31,038	0.84	107,028	0.26	196,974	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	(562,000)	(16.08)	(3,234)	(3.55)	(2,003,355)	(12.03)	(312,437)	(8.42)	1,137,319	2.74	(1,743,707)	(2.67)

* (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 2016 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	167,521	102.92	9,136	100.79	658,438	103.03	66,273	105.45	5,219,890	101.28	6,121,258	101.55
2	Premiums Earned	162,763	100.00	9,064	100.00	639,092	100.00	62,849	100.00	5,154,153	100.00	6,027,921	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	431	0.07	19	0.03	1,335	0.03	1,785	0.03
4	Incurred Losses	104,610	64.27	3,982	43.93	388,557	60.80	35,334	56.22	3,309,508	64.21	3,841,991	63.74
5	Defense and Cost Containment Expenses Incurred	739	0.45	33	0.36	4,361	0.68	229	0.36	66,332	1.29	71,694	1.19
6	Adjusting and Other Expenses Incurred	9,573	5.88	419	4.62	61,674	9.65	3,323	5.29	340,638	6.61	415,627	6.90
7	Unpaid Losses	11,673	7.17	547	6.03	34,765	5.44	7,515	11.96	722,010	14.01	776,510	12.88
8	Defense and Cost Containment Expenses Unpaid	1,078	0.66	65	0.72	3,958	0.62	1,045	1.66	109,632	2.13	115,778	1.92
9	Adjusting and Other Expenses Unpaid	1,565	0.96	103	1.14	20,404	3.19	989	1.57	109,466	2.12	132,527	2.20
10	Unearned Premium Reserves	79,205	48.66	3,756	41.44	290,284	45.42	33,097	52.66	2,179,423	42.28	2,585,765	42.90
11	Agents Balances	41,077	25.24	472	5.21	194,299	30.40	10,958	17.44	1,274,784	24.73	1,521,590	25.24
12	Commission and Brokerage Expenses Incurred	19,351	11.89	1,511	16.67	83,099	13.00	8,104	12.89	760,584	14.76	872,649	14.48
13	Taxes, Licenses, and Fees Incurred	2,946	1.81	153	1.69	14,052	2.20	1,476	2.35	129,805	2.52	148,432	2.46
14	Other Acquisition Expenses Incurred	5,479	3.37	142	1.57	65,159	10.20	6,219	9.90	252,535	4.90	329,534	5.47
15	General Expenses Incurred	4,873	2.99	208	2.29	38,793	6.07	2,879	4.58	421,110	8.17	467,863	7.76
16	Other Income Less Other Expenses	327	0.20	5	0.06	1,335	0.21	107	0.17	18,397	0.36	20,171	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	15,518	9.53	2,617	28.87	(15,702)	(2.46)	5,371	8.55	(109,297)	(2.12)	(101,493)	(1.68)

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

Total For Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	1,515,788	101.72	1,515,788	101.72
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,490,228	100.00	1,490,228	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(1)	0.00	0	0.00	829,053	55.63	829,052	55.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	27	0.00	0	0.00	117,229	7.87	117,256	7.87
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	46,742	3.14	46,742	3.14
7	Unpaid Losses	0	0.00	0	0.00	3,010	0.00	0	0.00	2,207,038	148.10	2,210,048	148.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	34	0.00	0	0.00	314,816	21.13	314,850	21.13
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	73	0.00	0	0.00	60,037	4.03	60,110	4.03
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	715,597	48.02	715,597	48.02
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	208,343	13.98	208,343	13.98
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	237,627	15.95	237,627	15.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	37,585	2.52	37,585	2.52
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	92,825	6.23	92,830	6.23
15	General Expenses Incurred	0	0.00	1	0.00	1	0.00	0	0.00	84,685	5.68	84,687	5.68
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(22,854)	(1.53)	(22,854)	(1.53)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	(32)	0.00	0	0.00	21,628	1.45	21,595	1.45

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

Total For Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	17,641	102.12	1,637	100.12	1,182,267	100.93	1,201,545	100.95
2	Premiums Earned	0	0.00	0	0.00	17,275	100.00	1,635	100.00	1,171,372	100.00	1,190,282	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	104	0.60	0	0.00	386	0.03	490	0.04
4	Incurred Losses	0	0.00	(13)	0.00	3,639	21.07	75	4.59	472,251	40.32	475,952	39.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	72	0.42	99	6.06	2,652	0.23	2,823	0.24
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	0.00	330	1.91	45	2.75	46,713	3.99	47,087	3.96
7	Unpaid Losses	0	0.00	2	0.00	4,861	28.14	1,153	70.52	1,171,201	99.99	1,177,217	98.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	453	2.62	437	26.73	165,878	14.16	166,768	14.01
9	Adjusting and Other Expenses Unpaid	0	0.00	5	0.00	442	2.56	136	8.32	62,950	5.37	63,533	5.34
10	Unearned Premium Reserves	0	0.00	0	0.00	9,227	53.41	241	14.74	692,054	59.08	701,522	58.94
11	Agents Balances	0	0.00	0	0.00	6,404	37.07	58	3.55	210,436	17.96	216,898	18.22
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,765	10.22	64	3.91	176,354	15.06	178,183	14.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	381	2.21	37	2.26	29,552	2.52	29,970	2.52
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	3,325	19.25	345	21.10	108,217	9.24	111,887	9.40
15	General Expenses Incurred	0	0.00	0	0.00	1,478	8.56	95	5.81	97,541	8.33	99,114	8.33
16	Other Income Less Other Expenses	0	0.00	0	0.00	13	0.08	(2)	(0.12)	(14,113)	(1.20)	(14,102)	(1.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	0.00	6,191	35.84	875	53.52	223,599	19.09	230,680	19.38

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

Total For Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	99,516	102.68	1	100.00	5,599,216	102.22	5,698,733	102.22
2	Premiums Earned	0	0.00	1	100.00	96,922	100.00	1	100.00	5,477,854	100.00	5,574,778	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	161	0.17	0	0.00	41,323	0.75	41,484	0.74
4	Incurred Losses	0	0.00	0	0.00	4,017	4.14	297	29700.00	840,578	15.35	844,892	15.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	969	1.00	(2)	(200.00)	174,558	3.19	175,525	3.15
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3,159	3.26	74	7400.00	142,392	2.60	145,625	2.61
7	Unpaid Losses	0	0.00	0	0.00	16,467	16.99	5	500.00	2,271,149	41.46	2,287,621	41.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,672	5.85	2	200.00	503,500	9.19	509,174	9.13
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,003	6.19	(1)	(100.00)	197,896	3.61	203,898	3.66
10	Unearned Premium Reserves	0	0.00	0	0.00	47,180	48.68	3	300.00	3,106,449	56.71	3,153,632	56.57
11	Agents Balances	0	0.00	0	0.00	39,878	41.14	1	100.00	820,648	14.98	860,527	15.44
12	Commission and Brokerage Expenses Incurred	0	0.00	2	200.00	28,042	28.93	0	0.00	1,429,098	26.09	1,457,142	26.14
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,543	2.62	0	0.00	168,584	3.08	171,127	3.07
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,634	23.35	0	0.00	605,229	11.05	627,863	11.26
15	General Expenses Incurred	0	0.00	0	0.00	10,609	10.95	0	0.00	547,043	9.99	557,652	10.00
16	Other Income Less Other Expenses	0	0.00	0	0.00	468	0.48	0	0.00	(10,018)	(0.18)	(9,550)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	(100.00)	25,253	26.05	(368)	(36800.00)	1,519,037	27.73	1,543,921	27.69

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

Total For Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	4,161	100.02	151	102.03	7,804	96.51	226	99.56	252,862	103.70	265,204	103.41
2	Premiums Earned	4,160	100.00	148	100.00	8,086	100.00	227	100.00	243,835	100.00	256,456	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17	0.21	0	0.00	10	0.00	27	0.01
4	Incurred Losses	374	8.99	(3)	(2.03)	1,801	22.27	28	12.33	45,212	18.54	47,412	18.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21	0.26	19	8.37	(1,288)	(0.53)	(1,248)	(0.49)
6	Adjusting and Other Expenses Incurred	58	1.39	(1)	(0.68)	245	3.03	47	20.70	4,840	1.98	5,189	2.02
7	Unpaid Losses	74	1.78	7	4.73	1,147	14.19	10	4.41	132,994	54.54	134,232	52.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	37	0.46	3	1.32	18,095	7.42	18,135	7.07
9	Adjusting and Other Expenses Unpaid	26	0.63	4	2.70	66	0.82	1	0.44	7,476	3.07	7,573	2.95
10	Unearned Premium Reserves	63	1.51	72	48.65	3,806	47.07	72	31.72	144,654	59.32	148,667	57.97
11	Agents Balances	74	1.78	17	11.49	2,493	30.83	15	6.61	52,396	21.49	54,995	21.44
12	Commission and Brokerage Expenses Incurred	942	22.64	25	16.89	1,132	14.00	0	0.00	48,124	19.74	50,223	19.58
13	Taxes, Licenses, and Fees Incurred	16	0.38	3	2.03	189	2.34	5	2.20	6,225	2.55	6,438	2.51
14	Other Acquisition Expenses Incurred	619	14.88	7	4.73	1,000	12.37	250	110.13	18,727	7.68	20,603	8.03
15	General Expenses Incurred	374	8.99	3	2.03	1,007	12.45	13	5.73	12,625	5.18	14,022	5.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	(10)	(0.12)	0	0.00	(2,485)	(1.02)	(2,495)	(0.97)
17	Pretax Profit or Loss Excluding Investment Gain*	1,779	42.76	113	76.35	2,661	32.91	(136)	(59.91)	106,858	43.82	111,275	43.39

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

Total For Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

DIRECT BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,490	97.00	624,136	106.54	728	95.79	882,151	100.73	1,509,505	103.05
2	Premiums Earned	0	0.00	2,567	100.00	585,800	100.00	760	100.00	875,733	100.00	1,464,860	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	37	0.01	0	0.00	23	0.00	60	0.00
4	Incurred Losses	0	0.00	212	8.26	460,849	78.67	158	20.79	232,370	26.53	693,589	47.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	5	0.19	1,630	0.28	21	2.76	3,333	0.38	4,989	0.34
6	Adjusting and Other Expenses Incurred	0	0.00	62	2.42	20,718	3.54	12	1.58	19,491	2.23	40,283	2.75
7	Unpaid Losses	0	0.00	757	29.49	327,361	55.88	161	21.18	277,586	31.70	605,865	41.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	50	1.95	2,671	0.46	15	1.97	11,521	1.32	14,257	0.97
9	Adjusting and Other Expenses Unpaid	0	0.00	92	3.58	13,292	2.27	11	1.45	16,510	1.89	29,905	2.04
10	Unearned Premium Reserves	0	0.00	1,314	51.19	322,477	55.05	378	49.74	445,003	50.81	769,172	52.51
11	Agents Balances	0	0.00	319	12.43	112,216	19.16	159	20.92	311,536	35.57	424,230	28.96
12	Commission and Brokerage Expenses Incurred	0	0.00	324	12.62	11,194	1.91	105	13.82	113,300	12.94	124,923	8.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	43	1.68	16,522	2.82	18	2.37	22,746	2.60	39,329	2.68
14	Other Acquisition Expenses Incurred	0	0.00	8	0.31	31,960	5.46	64	8.42	97,773	11.16	129,805	8.86
15	General Expenses Incurred	0	0.00	781	30.42	123,583	21.10	27	3.55	103,652	11.84	228,043	15.57
16	Other Income Less Other Expenses	0	0.00	0	0.00	(2,506)	(0.43)	1	0.13	(14,167)	(1.62)	(16,672)	(1.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,131	44.06	(83,203)	(14.20)	355	46.71	268,880	30.70	187,163	12.78

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

Total For Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	27,681	76.28	29,829	80.26	189	103.28	0	0.00	1,699,246	101.41	1,756,945	100.44
2	Premiums Earned	36,288	100.00	37,164	100.00	183	100.00	0	0.00	1,675,665	100.00	1,749,300	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	12,388	34.14	6,797	18.29	15	8.20	0	0.00	780,362	46.57	799,562	45.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,692	0.94	15,692	0.90
6	Adjusting and Other Expenses Incurred	0	0.00	446	1.20	25	13.66	0	0.00	39,574	2.36	40,045	2.29
7	Unpaid Losses	2,605	7.18	1,644	4.42	4	2.19	0	0.00	569,734	34.00	573,987	32.81
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	9,940	0.59	9,940	0.57
9	Adjusting and Other Expenses Unpaid	0	0.00	414	1.11	17	9.29	0	0.00	42,666	2.55	43,097	2.46
10	Unearned Premium Reserves	977	2.69	61,366	165.12	48	26.23	0	0.00	956,432	57.08	1,018,823	58.24
11	Agents Balances	2,146	5.91	1,496	4.03	26	14.21	0	0.00	201,550	12.03	205,218	11.73
12	Commission and Brokerage Expenses Incurred	8,385	23.11	18,704	50.33	17	9.29	0	0.00	299,509	17.87	326,615	18.67
13	Taxes, Licenses, and Fees Incurred	62	0.17	535	1.44	4	2.19	0	0.00	41,822	2.50	42,423	2.43
14	Other Acquisition Expenses Incurred	0	0.00	743	2.00	0	0.00	0	0.00	83,212	4.97	83,955	4.80
15	General Expenses Incurred	(63)	(0.17)	1,113	2.99	26	14.21	0	0.00	132,781	7.92	133,857	7.65
16	Other Income Less Other Expenses	0	0.00	74	0.20	1	0.55	0	0.00	19,989	1.19	20,064	1.15
17	Pretax Profit or Loss Excluding Investment Gain*	15,516	42.76	8,900	23.95	96	52.46	0	0.00	302,701	18.06	327,213	18.71

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

Total For Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 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	2,894,332	120.61	2,894,332	120.61
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,399,758	100.00	2,399,758	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	1,318,566	54.95	1,318,566	54.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	875	0.04	875	0.04
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,875	0.74	17,875	0.74
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	164,710	6.86	164,710	6.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,676	0.11	2,676	0.11
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	4,253	0.18	4,253	0.18
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,571,021	273.82	6,571,021	273.82
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	330,808	13.79	330,808	13.79
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	229,094	9.55	229,094	9.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	56,226	2.34	56,226	2.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	31,767	1.32	31,767	1.32
15	General Expenses Incurred	0	0.00	0	0.00	60	0.00	0	0.00	166,568	6.94	166,628	6.94
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	2,385	0.10	2,385	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(60)	0.00	0	0.00	581,167	24.22	581,107	24.22

* (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, 2016*

Total For All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 39-72)
Source: NAIC 2016 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	37,336	96.98	2,072,238	97.09	78,450,852	102.05	21,481,024	99.81	308,413,756	100.82	410,455,206	100.98
2	Premiums Earned	38,500	100.00	2,134,319	100.00	76,877,430	100.00	21,522,445	100.00	305,904,418	100.00	406,477,112	100.00
3	Dividends to Policyholders	0	0.00	21	0.00	255,017	0.33	936,704	4.35	678,271	0.22	1,870,013	0.46
4	Incurred Losses	38,751	100.65	1,041,739	48.81	53,021,367	68.97	14,697,924	68.29	181,009,269	59.17	249,809,050	61.46
5	Defense and Cost Containment Expenses Incurred	1,096	2.85	52,176	2.44	2,226,625	2.90	650,553	3.02	13,959,265	4.56	16,889,715	4.16
6	Adjusting and Other Expenses Incurred	5,553	14.42	213,836	10.02	7,373,252	9.59	1,744,785	8.11	21,097,756	6.90	30,435,182	7.49
7	Unpaid Losses	15,568	40.44	397,134	18.61	43,991,240	57.22	10,432,103	48.47	314,550,718	102.83	369,386,763	90.88
8	Defense and Cost Containment Expenses Unpaid	1,773	4.61	60,305	2.83	7,087,092	9.22	1,560,696	7.25	45,790,186	14.97	54,500,052	13.41
9	Adjusting and Other Expenses Unpaid	3,295	8.56	169,165	7.93	6,127,591	7.97	1,073,890	4.99	20,715,574	6.77	28,089,515	6.91
10	Unearned Premium Reserves	9,601	24.94	1,113,203	52.16	28,798,514	37.46	8,528,517	39.63	151,270,952	49.45	189,720,787	46.67
11	Agents Balances	331,522	861.10	426,636	19.99	16,794,089	21.85	4,945,059	22.98	70,742,647	23.13	93,239,953	22.94
12	Commission and Brokerage Expenses Incurred	(351,730)	(913.58)	239,475	11.22	8,473,047	11.02	924,831	4.30	32,156,230	10.51	41,441,853	10.20
13	Taxes, Licenses, and Fees Incurred	37,919	98.49	67,201	3.15	1,714,587	2.23	572,696	2.66	8,387,275	2.74	10,779,678	2.65
14	Other Acquisition Expenses Incurred	253,174	657.59	218,776	10.25	7,084,728	9.22	2,695,126	12.52	22,409,665	7.33	32,661,469	8.04
15	General Expenses Incurred	130,615	339.26	102,883	4.82	4,480,534	5.83	1,064,303	4.95	23,027,211	7.53	28,805,546	7.09
16	Other Income Less Other Expenses	27,631	71.77	9,960	0.47	(134,799)	(0.18)	114,692	0.53	(125,804)	(0.04)	(108,320)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	(49,249)	(127.92)	208,170	9.75	(7,886,522)	(10.26)	(1,649,797)	(7.67)	3,053,601	1.00	(6,323,797)	(1.56)
18	Investment Gain from Insurance Funds	1,003	2.61	39,705	1.86	1,919,802	2.50	250,565	1.16	471,915,119	154.27	474,126,194	116.64
19	Profit or Loss Excluding Investment Gain	(48,248)	(125.32)	247,875	11.61	(5,966,712)	(7.76)	(1,399,230)	(6.50)	474,968,803	155.27	467,802,488	115.09
20	Investment Gain From Capital and Surplus	2,086	5.42	75,381	3.53	4,389,035	5.71	1,091,770	5.07	(438,039,874)	(143.20)	(432,481,602)	(106.40)
21	Total Profit or Losses**	(46,162)	(119.90)	323,258	15.15	(1,577,656)	(2.05)	(307,460)	(1.43)	36,928,945	12.07	35,320,925	8.69

* (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 2016 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	77,493	98.52	2,072,369	97.09	79,434,971	101.98	21,490,861	99.81	319,563,344	100.79	422,639,038	100.94
2	Premiums Earned	78,657	100.00	2,134,446	100.00	77,891,801	100.00	21,532,280	100.00	317,073,465	100.00	418,710,649	100.00
3	Dividends to Policyholders	0	0.00	21	0.00	255,018	0.33	936,705	4.35	678,262	0.21	1,870,006	0.45
4	Incurred Losses	38,752	49.27	1,041,817	48.81	53,749,242	69.01	14,697,929	68.26	186,427,595	58.80	255,955,335	61.13
5	Defense and Cost Containment Expenses Incurred	1,096	1.39	52,179	2.44	2,235,767	2.87	650,558	3.02	14,373,191	4.53	17,312,791	4.13
6	Adjusting and Other Expenses Incurred	5,554	7.06	213,836	10.02	7,467,645	9.59	1,744,784	8.10	21,228,401	6.70	30,660,220	7.32
7	Unpaid Losses	15,568	19.79	397,441	18.62	44,731,457	57.43	10,432,103	48.45	346,628,923	109.32	402,205,492	96.06
8	Defense and Cost Containment Expenses Unpaid	1,773	2.25	60,306	2.83	7,125,692	9.15	1,560,697	7.25	47,925,045	15.11	56,673,513	13.54
9	Adjusting and Other Expenses Unpaid	3,295	4.19	169,166	7.93	6,178,295	7.93	1,073,890	4.99	21,402,177	6.75	28,826,823	6.88
10	Unearned Premium Reserves	9,601	12.21	1,113,207	52.15	29,158,784	37.43	8,528,523	39.61	155,877,409	49.16	194,687,524	46.50
11	Agents Balances	331,523	421.48	426,678	19.99	17,160,273	22.03	4,946,640	22.97	74,286,229	23.43	97,151,343	23.20
12	Commission and Brokerage Expenses Incurred	(351,791)	(447.25)	239,442	11.22	8,516,633	10.93	924,876	4.30	34,285,434	10.81	43,614,594	10.42
13	Taxes, Licenses, and Fees Incurred	37,919	48.21	67,257	3.15	1,714,795	2.20	572,697	2.66	8,441,120	2.66	10,833,788	2.59
14	Other Acquisition Expenses Incurred	253,176	321.87	218,785	10.25	7,085,912	9.10	2,695,128	12.52	22,821,538	7.20	33,074,539	7.90
15	General Expenses Incurred	130,617	166.06	102,888	4.82	4,482,084	5.75	1,064,353	4.94	23,547,092	7.43	29,327,034	7.00
16	Other Income Less Other Expenses	27,601	35.09	9,966	0.47	(135,956)	(0.17)	114,704	0.53	(873,629)	(0.28)	(857,314)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	(9,065)	(11.52)	208,189	9.75	(7,751,245)	(9.95)	(1,640,049)	(7.62)	4,397,228	1.39	(4,794,942)	(1.15)
18	Investment Gain from Insurance Funds	941	1.20	39,712	1.86	1,951,322	2.51	250,514	1.16	473,449,275	149.32	475,691,764	113.61
19	Profit or Loss Excluding Investment Gain	(8,124)	(10.33)	247,901	11.61	(5,799,922)	(7.45)	(1,389,534)	(6.45)	477,846,518	150.71	470,896,839	112.46
20	Investment Gain From Capital and Surplus	2,947	3.75	76,711	3.59	4,480,420	5.75	1,092,383	5.07	(427,340,399)	(134.78)	(421,687,938)	(100.71)
21	Total Profit or Losses**	(5,174)	(6.58)	324,611	15.21	(1,319,502)	(1.69)	(297,151)	(1.38)	50,506,108	15.93	49,208,892	11.75

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1	100.00	43,028	96.89	958,693	100.97	383,304	96.73	6,446,395	102.77	7,831,421	102.20
2	Premiums Earned	1	100.00	44,407	100.00	949,528	100.00	396,275	100.00	6,272,748	100.00	7,662,959	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,332	0.56	10,810	2.73	884	0.01	17,026	0.22
4	Incurred Losses	84	8400.00	7,624	17.17	569,719	60.00	218,068	55.03	3,430,314	54.69	4,225,809	55.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	43	0.10	7,861	0.83	3,355	0.85	118,730	1.89	129,989	1.70
6	Adjusting and Other Expenses Incurred	5	500.00	982	2.21	24,025	2.53	18,642	4.70	188,670	3.01	232,324	3.03
7	Unpaid Losses	0	0.00	1,920	4.32	499,653	52.62	47,605	12.01	3,753,388	59.84	4,302,566	56.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	338	0.76	17,115	1.80	1,451	0.37	131,054	2.09	149,958	1.96
9	Adjusting and Other Expenses Unpaid	0	0.00	154	0.35	22,317	2.35	5,937	1.50	126,118	2.01	154,526	2.02
10	Unearned Premium Reserves	0	0.00	22,171	49.93	524,895	55.28	228,747	57.72	3,505,771	55.89	4,281,584	55.87
11	Agents Balances	(552)	(55200.00)	16,103	36.26	289,114	30.45	159,777	40.32	3,300,380	52.61	3,764,822	49.13
12	Commission and Brokerage Expenses Incurred	0	0.00	(6,793)	(15.30)	89,150	9.39	20,587	5.20	977,676	15.59	1,080,620	14.10
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,037	4.59	26,867	2.83	10,714	2.70	186,638	2.98	226,256	2.95
14	Other Acquisition Expenses Incurred	0	0.00	9,016	20.30	79,794	8.40	25,761	6.50	576,147	9.18	690,718	9.01
15	General Expenses Incurred	25	2500.00	10,244	23.07	134,353	14.15	8,581	2.17	638,549	10.18	791,752	10.33
16	Other Income Less Other Expenses	64	6400.00	1,202	2.71	(1,260)	(0.13)	1,589	0.40	47,644	0.76	49,239	0.64
17	Pretax Profit or Loss Excluding Investment Gain*	(49)	(4900.00)	22,459	50.58	11,165	1.18	81,347	20.53	202,785	3.23	317,707	4.15
18	Investment Gain from Insurance Funds	3	300.00	101	0.23	26,184	2.76	2,144	0.54	147,762	2.36	176,194	2.30
19	Profit or Loss Excluding Investment Gain	(46)	(4600.00)	22,560	50.80	37,353	3.93	83,489	21.07	350,551	5.59	493,907	6.45
20	Investment Gain From Capital and Surplus	224	22400.00	1,165	2.62	86,184	9.08	13,249	3.34	292,425	4.66	393,247	5.13
21	Total Profit or Losses**	177	17700.00	23,724	53.42	123,536	13.01	96,740	24.41	642,983	10.25	887,160	11.58

* (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 2016 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	33,537	102.15	1,445,145	97.59	429,022	100.25	5,957,071	98.39	7,864,775	98.36
2	Premiums Earned	0	0.00	32,831	100.00	1,480,862	100.00	427,962	100.00	6,054,598	100.00	7,996,253	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,328	0.16	22,436	5.24	463	0.01	25,227	0.32
4	Incurred Losses	1,504	0.00	30,811	93.85	852,397	57.56	289,010	67.53	3,736,196	61.71	4,909,918	61.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	607	1.85	15,865	1.07	2,281	0.53	95,336	1.57	114,089	1.43
6	Adjusting and Other Expenses Incurred	243	0.00	6,169	18.79	77,364	5.22	22,407	5.24	280,110	4.63	386,293	4.83
7	Unpaid Losses	0	0.00	8,339	25.40	464,463	31.36	60,716	14.19	3,324,482	54.91	3,858,000	48.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,487	10.62	14,435	0.97	2,159	0.50	91,990	1.52	112,071	1.40
9	Adjusting and Other Expenses Unpaid	0	0.00	798	2.43	25,212	1.70	8,033	1.88	129,794	2.14	163,837	2.05
10	Unearned Premium Reserves	0	0.00	17,562	53.49	768,911	51.92	230,834	53.94	2,813,513	46.47	3,830,820	47.91
11	Agents Balances	(266)	0.00	3,403	10.37	398,538	26.91	118,061	27.59	1,827,636	30.19	2,347,372	29.36
12	Commission and Brokerage Expenses Incurred	0	0.00	(7,057)	(21.49)	129,689	8.76	15,950	3.73	586,321	9.68	724,903	9.07
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,791	8.50	38,509	2.60	11,991	2.80	144,237	2.38	197,528	2.47
14	Other Acquisition Expenses Incurred	0	0.00	6,929	21.11	104,961	7.09	39,379	9.20	458,504	7.57	609,773	7.63
15	General Expenses Incurred	12	0.00	7,026	21.40	215,366	14.54	11,568	2.70	599,969	9.91	833,941	10.43
16	Other Income Less Other Expenses	0	0.00	770	2.35	(5,498)	(0.37)	1,054	0.25	47,150	0.78	43,476	0.54
17	Pretax Profit or Loss Excluding Investment Gain*	(1,759)	0.00	(13,674)	(41.65)	38,888	2.63	13,994	3.27	200,606	3.31	238,055	2.98
18	Investment Gain from Insurance Funds	1	0.00	526	1.60	23,866	1.61	4,728	1.10	160,628	2.65	189,749	2.37
19	Profit or Loss Excluding Investment Gain	(1,758)	0.00	(13,148)	(40.05)	62,754	4.24	18,723	4.37	361,231	5.97	427,802	5.35
20	Investment Gain From Capital and Surplus	0	0.00	853	2.60	107,437	7.26	24,146	5.64	242,363	4.00	374,799	4.69
21	Total Profit or Losses**	(1,758)	0.00	(12,295)	(37.45)	170,194	11.49	42,868	10.02	603,602	9.97	802,611	10.04

* (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 2016 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	182,869	98.60	0	0.00	2,947,556	102.28	3,130,425	102.06
2	Premiums Earned	0	0.00	0	0.00	185,457	100.00	0	0.00	2,881,753	100.00	3,067,210	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	73,693	39.74	0	0.00	1,844,880	64.02	1,918,573	62.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	406	0.22	0	0.00	13,581	0.47	13,987	0.46
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	22,859	12.33	0	0.00	167,448	5.81	190,307	6.20
7	Unpaid Losses	0	0.00	0	0.00	44,980	24.25	0	0.00	1,449,028	50.28	1,494,008	48.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	256	0.14	0	0.00	40,229	1.40	40,485	1.32
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	3,965	2.14	0	0.00	41,483	1.44	45,448	1.48
10	Unearned Premium Reserves	0	0.00	0	0.00	7,282	3.93	0	0.00	354,149	12.29	361,431	11.78
11	Agents Balances	0	0.00	0	0.00	(14,396)	(7.76)	0	0.00	(364,120)	(12.64)	(378,516)	(12.34)
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(17,425)	(9.40)	0	0.00	180,407	6.26	162,982	5.31
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	180	0.10	0	0.00	40,623	1.41	40,803	1.33
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,154	11.95	0	0.00	(105,473)	(3.66)	(83,319)	(2.72)
15	General Expenses Incurred	0	0.00	0	0.00	20,037	10.80	0	0.00	259,994	9.02	280,031	9.13
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,592	0.86	0	0.00	11,244	0.39	12,836	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	65,145	35.13	0	0.00	491,537	17.06	556,682	18.15
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	199	0.11	0	0.00	44,283	1.54	44,482	1.45
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	65,344	35.23	0	0.00	535,820	18.59	601,164	19.60
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	1,798	0.97	0	0.00	119,144	4.13	120,942	3.94
21	Total Profit or Losses**	0	0.00	0	0.00	67,143	36.20	0	0.00	654,963	22.73	722,106	23.54

* (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 2016 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	4,620	72.66	4,620	72.66
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	6,358	100.00	6,358	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(1)	0.00	0	0.00	3,027	47.61	3,026	47.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,276)	(20.07)	(1,276)	(20.07)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2	0.00	0	0.00	21,731	341.79	21,733	341.82
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(17,676)	(278.01)	(17,676)	(278.01)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(234)	(3.68)	(234)	(3.68)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,661	26.12	1,661	26.12
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	20,795	327.07	20,795	327.07
11	Agents Balances	0	0.00	804	0.00	(1,774)	0.00	0	0.00	(403,676)	(6349.10)	(404,646)	(6364.36)
12	Commission and Brokerage Expenses Incurred	0	0.00	(5,683)	0.00	(8,299)	0.00	(6,743)	0.00	(205,827)	(3237.29)	(226,552)	(3563.26)
13	Taxes, Licenses, and Fees Incurred	0	0.00	160	0.00	1,012	0.00	89	0.00	31,633	497.53	32,894	517.36
14	Other Acquisition Expenses Incurred	0	0.00	265	0.00	3	0.00	0	0.00	34,437	541.63	34,705	545.85
15	General Expenses Incurred	0	0.00	1,048	0.00	194	0.00	627	0.00	66,727	1049.50	68,596	1078.89
16	Other Income Less Other Expenses	0	0.00	157	0.00	(560)	0.00	0	0.00	3,436	54.04	3,033	47.70
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,367	0.00	6,530	0.00	6,028	0.00	59,340	933.31	76,265	1199.51
18	Investment Gain from Insurance Funds	0	0.00	22	0.00	528	0.00	0	0.00	20,655	324.87	21,205	333.52
19	Profit or Loss Excluding Investment Gain	0	0.00	4,389	0.00	7,058	0.00	6,028	0.00	79,996	1258.19	97,471	1533.04
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	(33)	(0.52)	(33)	(0.52)
21	Total Profit or Losses**	0	0.00	4,389	0.00	7,058	0.00	6,028	0.00	79,966	1257.72	97,441	1532.57

* (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 2016 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	129,297	105.30	0	0.00	298,566	99.82	427,863	101.42
2	Premiums Earned	0	0.00	0	0.00	122,788	100.00	0	0.00	299,103	100.00	421,891	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,600	1.30	0	0.00	0	0.00	1,600	0.38
4	Incurred Losses	0	0.00	0	0.00	73,627	59.96	0	0.00	291,777	97.55	365,404	86.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	7	0.01	0	0.00	1,335	0.45	1,342	0.32
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,150	7.45	0	0.00	13,025	4.35	22,175	5.26
7	Unpaid Losses	0	0.00	0	0.00	5,631	4.59	0	0.00	84,720	28.32	90,351	21.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5	0.00	0	0.00	5,644	1.89	5,649	1.34
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	303	0.25	0	0.00	1,725	0.58	2,028	0.48
10	Unearned Premium Reserves	0	0.00	0	0.00	6,539	5.33	0	0.00	(85)	(0.03)	6,454	1.53
11	Agents Balances	0	0.00	0	0.00	13,101	10.67	0	0.00	(100,661)	(33.65)	(87,560)	(20.75)
12	Commission and Brokerage Expenses Incurred	0	0.00	(139)	0.00	20,136	16.40	0	0.00	63,050	21.08	83,047	19.68
13	Taxes, Licenses, and Fees Incurred	0	0.00	165	0.00	2,189	1.78	0	0.00	8,690	2.91	11,044	2.62
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,870	5.60	0	0.00	6,777	2.27	13,647	3.23
15	General Expenses Incurred	0	0.00	26	0.00	5,816	4.74	0	0.00	21,517	7.19	27,359	6.48
16	Other Income Less Other Expenses	0	0.00	0	0.00	444	0.36	0	0.00	(607)	(0.20)	(163)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(52)	0.00	3,838	3.13	0	0.00	(107,678)	(36.00)	(103,892)	(24.63)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	56	0.05	0	0.00	(71)	(0.02)	(15)	(0.00)
19	Profit or Loss Excluding Investment Gain	0	0.00	(52)	0.00	3,895	3.17	0	0.00	(107,750)	(36.02)	(103,907)	(24.63)
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	772	0.63	0	0.00	11,871	3.97	12,643	3.00
21	Total Profit or Losses**	0	0.00	(52)	0.00	4,665	3.80	0	0.00	(95,882)	(32.06)	(91,269)	(21.63)

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

** (Line 19 + 20) = 21

Total For Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	100.00	134,284	206.46	0	0.00	95,186	216.43	229,476	210.47
2	Premiums Earned	0	0.00	6	100.00	65,041	100.00	0	0.00	43,981	100.00	109,028	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	55,879	85.91	0	0.00	21,186	48.17	77,065	70.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	460	0.71	0	0.00	266	0.60	726	0.67
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	2,226	3.42	0	0.00	840	1.91	3,066	2.81
7	Unpaid Losses	0	0.00	0	0.00	42,598	65.49	0	0.00	10,173	23.13	52,771	48.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	449	0.69	0	0.00	234	0.53	683	0.63
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,046	3.15	0	0.00	611	1.39	2,657	2.44
10	Unearned Premium Reserves	0	0.00	94	1566.67	69,243	106.46	0	0.00	48,967	111.34	118,304	108.51
11	Agents Balances	0	0.00	12	200.00	156,097	240.00	0	0.00	27,238	61.93	183,347	168.17
12	Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	581	0.89	0	0.00	1,650	3.75	2,232	2.05
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	16.67	4,789	7.36	0	0.00	2,641	6.00	7,431	6.82
14	Other Acquisition Expenses Incurred	0	0.00	3	50.00	9,042	13.90	0	0.00	6,996	15.91	16,041	14.71
15	General Expenses Incurred	0	0.00	6	100.00	41,193	63.33	0	0.00	5,482	12.46	46,681	42.82
16	Other Income Less Other Expenses	0	0.00	0	0.00	(316)	(0.49)	0	0.00	804	1.83	488	0.45
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4)	(66.67)	(49,445)	(76.02)	0	0.00	5,725	13.02	(43,724)	(40.10)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(439)	(0.67)	0	0.00	651	1.48	212	0.19
19	Profit or Loss Excluding Investment Gain	0	0.00	(4)	(66.67)	(49,884)	(76.70)	0	0.00	6,377	14.50	(43,511)	(39.91)
20	Investment Gain From Capital and Surplus	0	0.00	2	33.33	7,195	11.06	0	0.00	2,118	4.82	9,315	8.54
21	Total Profit or Losses**	0	0.00	(2)	(33.33)	(42,689)	(65.63)	0	0.00	8,497	19.32	(34,194)	(31.36)

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	35,882	96.81	844,645	102.27	0	0.00	984,289	98.06	1,864,816	99.90
2	Premiums Earned	0	0.00	37,064	100.00	825,885	100.00	0	0.00	1,003,805	100.00	1,866,754	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	18,098	48.83	470,256	56.94	(1)	0.00	564,870	56.27	1,053,223	56.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,595	7.00	16,909	2.05	0	0.00	15,928	1.59	35,432	1.90
6	Adjusting and Other Expenses Incurred	0	0.00	2,510	6.77	35,498	4.30	0	0.00	49,446	4.93	87,454	4.68
7	Unpaid Losses	0	0.00	6,773	18.27	180,863	21.90	0	0.00	312,284	31.11	499,920	26.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,643	7.13	29,673	3.59	0	0.00	27,840	2.77	60,156	3.22
9	Adjusting and Other Expenses Unpaid	0	0.00	1,726	4.66	7,149	0.87	0	0.00	29,262	2.92	38,137	2.04
10	Unearned Premium Reserves	0	0.00	17,898	48.29	410,386	49.69	2	0.00	486,047	48.42	914,333	48.98
11	Agents Balances	0	0.00	8,086	21.82	208,862	25.29	(21)	0.00	145,247	14.47	362,174	19.40
12	Commission and Brokerage Expenses Incurred	0	0.00	5,204	14.04	129,501	15.68	0	0.00	167,454	16.68	302,159	16.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	707	1.91	18,078	2.19	1	0.00	21,936	2.19	40,722	2.18
14	Other Acquisition Expenses Incurred	0	0.00	3,173	8.56	61,849	7.49	193	0.00	69,146	6.89	134,361	7.20
15	General Expenses Incurred	0	0.00	(290)	(0.78)	38,676	4.68	196	0.00	80,058	7.98	118,640	6.36
16	Other Income Less Other Expenses	0	0.00	66	0.18	2,288	0.28	0	0.00	4,335	0.43	6,689	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,131	13.84	57,410	6.95	(389)	0.00	39,313	3.92	101,465	5.44
18	Investment Gain from Insurance Funds	0	0.00	636	1.72	8,565	1.04	1	0.00	17,966	1.79	27,168	1.46
19	Profit or Loss Excluding Investment Gain	0	0.00	5,767	15.56	65,978	7.99	(389)	0.00	57,277	5.71	128,633	6.89
20	Investment Gain From Capital and Surplus	0	0.00	1,142	3.08	22,332	2.70	390	0.00	39,129	3.90	62,993	3.37
21	Total Profit or Losses**	0	0.00	6,909	18.64	88,308	10.69	1	0.00	96,408	9.60	191,626	10.27

* (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 2016 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	1,765,234	96.77	5,828,929	101.26	5,922,229	99.74	49,337,806	100.24	62,854,198	100.18
2	Premiums Earned	0	0.00	1,824,152	100.00	5,756,266	100.00	5,937,484	100.00	49,220,351	100.00	62,738,253	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	76,674	1.33	250,862	4.23	458	0.00	327,994	0.52
4	Incurred Losses	0	0.00	883,597	48.44	3,419,512	59.41	3,860,756	65.02	26,748,433	54.34	34,912,298	55.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	39,675	2.17	68,035	1.18	57,006	0.96	765,412	1.56	930,128	1.48
6	Adjusting and Other Expenses Incurred	0	0.00	191,659	10.51	366,127	6.36	403,991	6.80	3,756,989	7.63	4,718,766	7.52
7	Unpaid Losses	0	0.00	273,989	15.02	1,181,317	20.52	1,215,549	20.47	11,039,892	22.43	13,710,747	21.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	35,550	1.95	99,536	1.73	90,099	1.52	1,138,093	2.31	1,363,278	2.17
9	Adjusting and Other Expenses Unpaid	0	0.00	152,935	8.38	84,055	1.46	153,057	2.58	2,145,081	4.36	2,535,128	4.04
10	Unearned Premium Reserves	0	0.00	910,905	49.94	3,108,525	54.00	3,153,526	53.11	26,159,859	53.15	33,332,815	53.13
11	Agents Balances	(7,700)	0.00	341,534	18.72	1,498,957	26.04	1,585,184	26.70	9,484,042	19.27	12,902,017	20.56
12	Commission and Brokerage Expenses Incurred	(27,067)	0.00	226,638	12.42	715,645	12.43	216,028	3.64	5,942,502	12.07	7,073,746	11.28
13	Taxes, Licenses, and Fees Incurred	2,238	0.00	53,947	2.96	134,767	2.34	167,578	2.82	1,345,796	2.73	1,704,326	2.72
14	Other Acquisition Expenses Incurred	16,655	0.00	181,330	9.94	539,541	9.37	886,173	14.93	4,319,932	8.78	5,943,631	9.47
15	General Expenses Incurred	7,847	0.00	61,429	3.37	405,305	7.04	348,837	5.88	2,384,496	4.84	3,207,914	5.11
16	Other Income Less Other Expenses	0	0.00	6,266	0.34	(5,952)	(0.10)	27,988	0.47	130,711	0.27	159,013	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	328	0.00	192,144	10.53	24,710	0.43	(225,763)	(3.80)	4,087,032	8.30	4,078,451	6.50
18	Investment Gain from Insurance Funds	0	0.00	31,650	1.74	84,140	1.46	59,655	1.00	899,915	1.83	1,075,360	1.71
19	Profit or Loss Excluding Investment Gain	328	0.00	223,794	12.27	108,850	1.89	(166,109)	(2.80)	4,986,961	10.13	5,153,824	8.21
20	Investment Gain From Capital and Surplus	0	0.00	58,182	3.19	211,174	3.67	311,185	5.24	1,829,460	3.72	2,410,001	3.84
21	Total Profit or Losses**	328	0.00	281,976	15.46	320,025	5.56	145,078	2.44	6,816,414	13.85	7,563,821	12.06

* (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 2016 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	85,045	98.58	4,561,486	99.92	714,545	90.30	21,550,951	98.87	26,912,027	98.80
2	Premiums Earned	0	0.00	86,267	100.00	4,565,185	100.00	791,290	100.00	21,796,687	100.00	27,239,429	100.00
3	Dividends to Policyholders	0	0.00	4	0.00	7,297	0.16	0	0.00	9,447	0.04	16,748	0.06
4	Incurred Losses	0	0.00	52,495	60.85	2,442,174	53.50	405,006	51.18	11,624,762	53.33	14,524,437	53.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,991	5.79	241,205	5.28	29,681	3.75	1,830,809	8.40	2,106,686	7.73
6	Adjusting and Other Expenses Incurred	0	0.00	5,845	6.78	211,557	4.63	54,566	6.90	1,255,244	5.76	1,527,212	5.61
7	Unpaid Losses	0	0.00	31,058	36.00	3,222,969	70.60	562,093	71.04	19,506,790	89.49	23,322,910	85.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,447	13.27	906,892	19.87	168,641	21.31	5,779,733	26.52	6,866,713	25.21
9	Adjusting and Other Expenses Unpaid	0	0.00	7,293	8.45	166,563	3.65	74,830	9.46	1,660,237	7.62	1,908,923	7.01
10	Unearned Premium Reserves	0	0.00	41,631	48.26	2,249,059	49.27	364,697	46.09	11,064,010	50.76	13,719,397	50.37
11	Agents Balances	0	0.00	18,156	21.05	1,380,938	30.25	206,685	26.12	5,238,678	24.03	6,844,457	25.13
12	Commission and Brokerage Expenses Incurred	0	0.00	6,593	7.64	778,142	17.05	59,257	7.49	3,515,827	16.13	4,359,819	16.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,749	3.19	109,210	2.39	22,201	2.81	609,928	2.80	744,088	2.73
14	Other Acquisition Expenses Incurred	0	0.00	9,921	11.50	350,501	7.68	181,688	22.96	1,675,493	7.69	2,217,603	8.14
15	General Expenses Incurred	0	0.00	8,404	9.74	403,307	8.83	79,493	10.05	1,883,634	8.64	2,374,838	8.72
16	Other Income Less Other Expenses	0	0.00	593	0.69	15,068	0.33	3,161	0.40	43,216	0.20	62,038	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,144)	(4.80)	36,865	0.81	(37,442)	(4.73)	(565,214)	(2.59)	(569,935)	(2.09)
18	Investment Gain from Insurance Funds	0	0.00	2,222	2.58	131,507	2.88	4,432	0.56	1,196,941	5.49	1,335,102	4.90
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,921)	(2.23)	168,370	3.69	(33,009)	(4.17)	631,740	2.90	765,180	2.81
20	Investment Gain From Capital and Surplus	0	0.00	3,826	4.44	167,923	3.68	3,817	0.48	1,256,656	5.77	1,432,222	5.26
21	Total Profit or Losses**	0	0.00	1,906	2.21	336,299	7.37	(29,192)	(3.69)	1,888,397	8.66	2,197,410	8.07

* (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 2016 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	4,043,946	100.20	4,043,946	100.20
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,035,758	100.00	4,035,758	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	856,680	21.23	856,680	21.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,372	0.26	10,372	0.26
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	29,050	0.72	29,050	0.72
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,482,826	135.86	5,482,826	135.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	21,148	0.52	21,148	0.52
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	89,047	2.21	89,047	2.21
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,999,840	49.55	1,999,840	49.55
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	(157,739)	(3.91)	(157,739)	(3.91)
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(151,323)	(3.75)	(151,323)	(3.75)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	125,482	3.11	125,482	3.11
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	310,568	7.70	310,568	7.70
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	866,583	21.47	866,583	21.47
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(570,988)	(14.15)	(570,988)	(14.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	1,417,352	35.12	1,417,352	35.12
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	323,717	8.02	323,717	8.02
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	1,741,068	43.14	1,741,068	43.14
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	228,756	5.67	228,756	5.67
21	Total Profit or Losses**	0	0.00	0	0.00	0	0.00	0	0.00	1,969,828	48.81	1,969,828	48.81

* (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 2016 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	21,001	107.13	28,041	62.53	2,252,799	94.56	2,301,844	94.08
2	Premiums Earned	0	0.00	3	100.00	19,603	100.00	44,846	100.00	2,382,351	100.00	2,446,803	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	651	3.32	505	1.13	0	0.00	1,156	0.05
4	Incurred Losses	0	0.00	1	33.33	13,118	66.92	21,493	47.93	1,231,460	51.69	1,266,072	51.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,549	7.90	127	0.28	102,799	4.32	104,475	4.27
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	869	4.43	2,412	5.38	100,898	4.24	104,179	4.26
7	Unpaid Losses	0	0.00	1	33.33	43,480	221.80	12,164	27.12	2,244,038	94.19	2,299,683	93.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,058	15.60	110	0.25	172,052	7.22	175,220	7.16
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,524	12.88	683	1.52	111,744	4.69	114,951	4.70
10	Unearned Premium Reserves	0	0.00	1	33.33	9,663	49.29	13,392	29.86	1,029,676	43.22	1,052,732	43.02
11	Agents Balances	0	0.00	0	0.00	5,069	25.86	11,130	24.82	130,627	5.48	146,826	6.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,514	12.82	1,527	3.40	317,787	13.34	321,828	13.15
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	378	1.93	938	2.09	52,543	2.21	53,859	2.20
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,222	6.23	356	0.79	172,259	7.23	173,837	7.10
15	General Expenses Incurred	0	0.00	0	0.00	857	4.37	662	1.48	266,630	11.19	268,149	10.96
16	Other Income Less Other Expenses	0	0.00	0	0.00	(19)	(0.10)	169	0.38	(2,818)	(0.12)	(2,668)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	33.33	(1,570)	(8.01)	16,997	37.90	135,171	5.67	150,599	6.15
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,714	8.74	162	0.36	117,718	4.94	119,594	4.89
19	Profit or Loss Excluding Investment Gain	0	0.00	1	33.33	144	0.73	17,160	38.26	252,893	10.62	270,198	11.04
20	Investment Gain From Capital and Surplus	0	0.00	3	100.00	3,103	15.83	516	1.15	120,164	5.04	123,786	5.06
21	Total Profit or Losses**	0	0.00	4	133.33	3,247	16.56	17,676	39.41	373,051	15.66	393,978	16.10

* (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 2016 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	9	90.00	2,775	104.68	1,851,432	106.21	177,531	89.23	8,114,052	99.27	10,145,799	100.27
2	Premiums Earned	10	100.00	2,651	100.00	1,743,159	100.00	198,961	100.00	8,173,977	100.00	10,118,758	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,221	0.18	11,655	5.86	866	0.01	15,742	0.16
4	Incurred Losses	7	70.00	904	34.10	528,516	30.32	66,182	33.26	3,995,454	48.88	4,591,063	45.37
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.04	27,329	1.57	418	0.21	52,243	0.64	79,991	0.79
6	Adjusting and Other Expenses Incurred	0	0.00	247	9.32	42,194	2.42	5,893	2.96	471,418	5.77	519,752	5.14
7	Unpaid Losses	7	70.00	255	9.62	317,645	18.22	27,194	13.67	2,028,991	24.82	2,374,092	23.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3	0.11	27,561	1.58	273	0.14	115,323	1.41	143,160	1.41
9	Adjusting and Other Expenses Unpaid	0	0.00	201	7.58	16,342	0.94	2,795	1.40	203,278	2.49	222,616	2.20
10	Unearned Premium Reserves	2	20.00	1,348	50.85	939,243	53.88	88,685	44.57	3,655,658	44.72	4,684,936	46.30
11	Agents Balances	8,369	83690.00	(3,571)	(134.70)	350,113	20.08	34,515	17.35	2,565,063	31.38	2,954,489	29.20
12	Commission and Brokerage Expenses Incurred	(31)	(310.00)	(2,644)	(99.74)	173,062	9.93	498	0.25	784,768	9.60	955,653	9.44
13	Taxes, Licenses, and Fees Incurred	16	160.00	1,309	49.38	43,773	2.51	4,965	2.50	394,277	4.82	444,340	4.39
14	Other Acquisition Expenses Incurred	0	0.00	328	12.37	134,063	7.69	24,054	12.09	564,303	6.90	722,748	7.14
15	General Expenses Incurred	12	120.00	187	7.05	231,709	13.29	13,095	6.58	913,290	11.17	1,158,293	11.45
16	Other Income Less Other Expenses	0	0.00	20	0.75	7,168	0.41	459	0.23	13,234	0.16	20,881	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	6	60.00	2,340	88.27	566,463	32.50	72,655	36.52	1,010,580	12.36	1,652,044	16.33
18	Investment Gain from Insurance Funds	(412)	(4120.00)	113	4.26	27,304	1.57	1,692	0.85	105,511	1.29	134,208	1.33
19	Profit or Loss Excluding Investment Gain	(406)	(4060.00)	2,453	92.53	593,767	34.06	74,347	37.37	1,116,087	13.65	1,786,248	17.65
20	Investment Gain From Capital and Surplus	0	0.00	183	6.90	123,474	7.08	13,370	6.72	409,853	5.01	546,880	5.40
21	Total Profit or Losses**	(406)	(4060.00)	2,636	99.43	717,244	41.15	87,716	44.09	1,525,944	18.67	2,333,134	23.06

* (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 2016 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	354,589	24.08	354,589	24.08
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,472,384	100.00	1,472,384	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	442,130	30.03	442,130	30.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	150,328	10.21	150,328	10.21
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,414	2.34	34,414	2.34
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,702,526	387.30	5,702,526	387.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	100,844	6.85	100,844	6.85
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	41,319	2.81	41,319	2.81
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	3,644,860	247.55	3,644,860	247.55
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	27,808	1.89	27,808	1.89
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(15,353)	(1.04)	(15,353)	(1.04)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,127	0.76	11,127	0.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,380	2.40	35,380	2.40
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	435,849	29.60	435,849	29.60
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	73,803	5.01	73,803	5.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	451,759	30.68	451,759	30.68
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	60,219	4.09	60,219	4.09
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	511,979	34.77	511,979	34.77
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	897,522	60.96	897,522	60.96
21	Total Profit or Losses**	0	0.00	0	0.00	0	0.00	0	0.00	1,409,501	95.73	1,409,501	95.73

* (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 2016 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	100.00	150,219	120.12	605,666	98.62	3,377,218	100.75	4,133,121	101.02
2	Premiums Earned	0	0.00	18	100.00	125,059	100.00	614,127	100.00	3,351,986	100.00	4,091,190	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,650	2.92	28,051	4.57	26,117	0.78	57,818	1.41
4	Incurred Losses	0	0.00	0	0.00	41,905	33.51	212,228	34.56	1,510,706	45.07	1,764,839	43.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	41,073	32.84	202,713	33.01	675,602	20.16	919,388	22.47
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	19,050	15.23	52,767	8.59	219,229	6.54	291,046	7.11
7	Unpaid Losses	0	0.00	0	0.00	146,506	117.15	990,592	161.30	7,602,370	226.80	8,739,468	213.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	68,288	54.60	431,122	70.20	2,329,483	69.50	2,828,893	69.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	24,884	19.90	66,876	10.89	388,403	11.59	480,163	11.74
10	Unearned Premium Reserves	0	0.00	9	50.00	69,334	55.44	261,027	42.50	1,929,411	57.56	2,259,781	55.24
11	Agents Balances	0	0.00	3	16.67	51,544	41.22	153,647	25.02	728,219	21.73	933,413	22.82
12	Commission and Brokerage Expenses Incurred	0	0.00	2	11.11	3,980	3.18	45,725	7.45	442,819	13.21	492,526	12.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,186	2.55	17,411	2.84	60,514	1.81	81,111	1.98
14	Other Acquisition Expenses Incurred	0	0.00	2	11.11	9,744	7.79	16,195	2.64	177,579	5.30	203,520	4.97
15	General Expenses Incurred	0	0.00	0	0.00	6,883	5.50	73,246	11.93	227,878	6.80	308,007	7.53
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3,910)	(3.13)	285	0.05	33,056	0.99	29,431	0.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13	72.22	(8,321)	(6.65)	(33,924)	(5.52)	44,608	1.33	2,376	0.06
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	10,890	8.71	(12,981)	(2.11)	459,536	13.71	457,445	11.18
19	Profit or Loss Excluding Investment Gain	0	0.00	14	77.78	2,567	2.05	(46,905)	(7.64)	504,141	15.04	459,817	11.24
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	10,369	8.29	(14,843)	(2.42)	261,681	7.81	257,207	6.29
21	Total Profit or Losses**	0	0.00	14	77.78	12,936	10.34	(61,748)	(10.05)	765,817	22.85	717,019	17.53

* (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 2016 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	653	103.98	88,943	100.36	40,142	103.75	1,126,125	97.74	1,255,863	98.10
2	Premiums Earned	0	0.00	628	100.00	88,621	100.00	38,691	100.00	1,152,186	100.00	1,280,126	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	892	1.01	3,432	8.87	0	0.00	4,324	0.34
4	Incurred Losses	0	0.00	34	5.41	51	0.06	452	1.17	39,561	3.43	40,098	3.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	36	5.73	16	0.02	189	0.49	(309)	(0.03)	(68)	(0.01)
6	Adjusting and Other Expenses Incurred	0	0.00	2	0.32	128	0.14	(134)	(0.35)	5,512	0.48	5,508	0.43
7	Unpaid Losses	0	0.00	6	0.96	1,823	2.06	1,152	2.98	79,149	6.87	82,130	6.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	197	0.22	2,805	7.25	2,835	0.25	5,837	0.46
9	Adjusting and Other Expenses Unpaid	0	0.00	22	3.50	63	0.07	55	0.14	4,578	0.40	4,718	0.37
10	Unearned Premium Reserves	0	0.00	330	52.55	46,604	52.59	12,780	33.03	656,135	56.95	715,849	55.92
11	Agents Balances	0	0.00	122	19.43	26,366	29.75	4,281	11.06	274,677	23.84	305,446	23.86
12	Commission and Brokerage Expenses Incurred	0	0.00	60	9.55	10,803	12.19	(4,183)	(10.81)	133,498	11.59	140,178	10.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	3	0.48	1,979	2.23	2,294	5.93	30,697	2.66	34,973	2.73
14	Other Acquisition Expenses Incurred	0	0.00	60	9.55	8,734	9.86	10,309	26.64	94,660	8.22	113,763	8.89
15	General Expenses Incurred	0	0.00	15	2.39	6,611	7.46	3,393	8.77	87,134	7.56	97,153	7.59
16	Other Income Less Other Expenses	0	0.00	1	0.16	(4,498)	(5.08)	98	0.25	3,158	0.27	(1,241)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	421	67.04	54,908	61.96	23,035	59.54	764,589	66.36	842,953	65.85
18	Investment Gain from Insurance Funds	0	0.00	7	1.11	529	0.60	450	1.16	14,781	1.28	15,767	1.23
19	Profit or Loss Excluding Investment Gain	0	0.00	428	68.15	55,438	62.56	23,485	60.70	779,376	67.64	858,727	67.08
20	Investment Gain From Capital and Surplus	0	0.00	20	3.18	3,494	3.94	1,582	4.09	43,430	3.77	48,526	3.79
21	Total Profit or Losses**	0	0.00	449	71.50	58,935	66.50	25,065	64.78	822,807	71.41	907,256	70.87

* (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 2016 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	910,317	99.82	0	0.00	3,551,047	107.71	4,461,364	106.00
2	Premiums Earned	0	0.00	0	0.00	911,983	100.00	0	0.00	3,296,909	100.00	4,208,892	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	809,547	88.77	158	0.00	2,074,786	62.93	2,884,491	68.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10,948	1.20	0	0.00	18,639	0.57	29,587	0.70
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	48,233	5.29	1	0.00	95,955	2.91	144,189	3.43
7	Unpaid Losses	0	0.00	0	0.00	162,805	17.85	0	0.00	1,737,377	52.70	1,900,182	45.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	766	0.08	0	0.00	36,437	1.11	37,203	0.88
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	98,432	10.79	0	0.00	55,548	1.68	153,980	3.66
10	Unearned Premium Reserves	0	0.00	0	0.00	27,287	2.99	0	0.00	3,374,303	102.35	3,401,590	80.82
11	Agents Balances	0	0.00	0	0.00	55,474	6.08	0	0.00	398,076	12.07	453,550	10.78
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	23,811	2.61	0	0.00	541,477	16.42	565,288	13.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	30,201	3.31	0	0.00	96,415	2.92	126,616	3.01
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	11,355	1.25	0	0.00	225,589	6.84	236,944	5.63
15	General Expenses Incurred	0	0.00	0	0.00	47,167	5.17	0	0.00	231,930	7.03	279,097	6.63
16	Other Income Less Other Expenses	0	0.00	0	0.00	9,710	1.06	0	0.00	(14,704)	(0.45)	(4,994)	(0.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(59,570)	(6.53)	(159)	0.00	(2,595)	(0.08)	(62,324)	(1.48)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	8,654	0.95	1	0.00	246,398	7.47	255,053	6.06
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(50,916)	(5.58)	(158)	0.00	243,811	7.40	192,737	4.58
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	39,237	4.30	0	0.00	223,141	6.77	262,378	6.23
21	Total Profit or Losses**	0	0.00	0	0.00	(11,678)	(1.28)	(158)	0.00	466,952	14.16	455,116	10.81

* (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 2016 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	(2,974)	(37.45)	(3)	(27.27)	42,029	110.77	39,052	85.09
2	Premiums Earned	0	0.00	0	0.00	7,942	100.00	11	100.00	37,941	100.00	45,894	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,918	36.74	(2)	(18.18)	11,032	29.08	13,948	30.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(91)	(1.15)	0	0.00	(9)	(0.02)	(100)	(0.22)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	187	2.35	0	0.00	(355)	(0.94)	(168)	(0.37)
7	Unpaid Losses	0	0.00	0	0.00	5,696	71.72	25	227.27	11,304	29.79	17,025	37.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	17	0.21	0	0.00	234	0.62	251	0.55
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,182	14.88	0	0.00	516	1.36	1,698	3.70
10	Unearned Premium Reserves	0	0.00	0	0.00	14,305	180.12	0	0.00	44,314	116.80	58,619	127.73
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	5,790	15.26	5,790	12.62
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(568)	(7.15)	1	9.09	12,894	33.98	12,327	26.86
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(72)	(0.91)	0	0.00	5,456	14.38	5,384	11.73
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(220)	(2.77)	12	109.09	6,459	17.02	6,251	13.62
15	General Expenses Incurred	0	0.00	0	0.00	523	6.59	0	0.00	11,136	29.35	11,659	25.40
16	Other Income Less Other Expenses	0	0.00	0	0.00	34	0.43	0	0.00	3,924	10.34	3,958	8.62
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	5,301	66.75	0	0.00	(4,748)	(12.51)	553	1.20
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	680	8.56	0	0.00	468	1.23	1,148	2.50
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	5,980	75.30	0	0.00	(4,279)	(11.28)	1,701	3.71
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	1,221	15.37	6	54.55	2,576	6.79	3,803	8.29
21	Total Profit or Losses**	0	0.00	0	0.00	7,201	90.67	6	54.55	(1,702)	(4.49)	5,505	12.00

* (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 2016 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	125	95.42	672,266	129.02	0	0.00	2,262,612	115.71	2,935,003	118.51
2	Premiums Earned	0	0.00	131	100.00	521,067	100.00	0	0.00	1,955,363	100.00	2,476,561	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	15	0.00	0	0.00	0	0.00	15	0.00
4	Incurred Losses	0	0.00	(13)	(9.92)	405,173	77.76	0	0.00	2,104,291	107.62	2,509,451	101.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(6,881)	(1.32)	0	0.00	190	0.01	(6,691)	(0.27)
6	Adjusting and Other Expenses Incurred	0	0.00	(2)	(1.53)	55,126	10.58	0	0.00	30,875	1.58	85,999	3.47
7	Unpaid Losses	0	0.00	66	50.38	521,552	100.09	0	0.00	3,195,950	163.45	3,717,568	150.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,050	0.39	0	0.00	16,055	0.82	18,105	0.73
9	Adjusting and Other Expenses Unpaid	0	0.00	2	1.53	122,230	23.46	0	0.00	80,335	4.11	202,567	8.18
10	Unearned Premium Reserves	0	0.00	24	18.32	1,904,936	365.58	0	0.00	8,042,176	411.29	9,947,136	401.65
11	Agents Balances	0	0.00	20	15.27	99,480	19.09	0	0.00	93,440	4.78	192,940	7.79
12	Commission and Brokerage Expenses Incurred	0	0.00	28	21.37	69,204	13.28	0	0.00	373,350	19.09	442,582	17.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	3.05	15,376	2.95	0	0.00	36,716	1.88	52,096	2.10
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	50,363	9.67	0	0.00	126,370	6.46	176,733	7.14
15	General Expenses Incurred	0	0.00	15	11.45	22,004	4.22	0	0.00	131,186	6.71	153,205	6.19
16	Other Income Less Other Expenses	0	0.00	4	3.05	(424,007)	(81.37)	0	0.00	(1,013)	(0.05)	(425,016)	(17.16)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	103	78.63	(513,321)	(98.51)	0	0.00	(848,635)	(43.40)	(1,361,853)	(54.99)
18	Investment Gain from Insurance Funds	0	0.00	2	1.53	68,840	13.21	0	0.00	562,072	28.75	630,914	25.48
19	Profit or Loss Excluding Investment Gain	0	0.00	104	79.39	(444,482)	(85.30)	0	0.00	(286,561)	(14.66)	(730,939)	(29.51)
20	Investment Gain From Capital and Surplus	0	0.00	2	1.53	93,219	17.89	0	0.00	394,459	20.17	487,680	19.69
21	Total Profit or Losses**	0	0.00	107	81.68	(351,262)	(67.41)	0	0.00	107,903	5.52	(243,252)	(9.82)

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	64,958	110.95	2,280,058	101.87	280,536	93.08	30,795,652	101.33	33,421,204	101.31
2	Premiums Earned	0	0.00	58,549	100.00	2,238,300	100.00	301,377	100.00	30,390,023	100.00	32,988,249	100.00
3	Dividends to Policyholders	0	0.00	11	0.02	73,846	3.30	1,490	0.49	520,166	1.71	595,513	1.81
4	Incurred Losses	0	0.00	22,140	37.81	1,033,620	46.18	153,059	50.79	15,823,791	52.07	17,032,610	51.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,701	4.61	85,793	3.83	17,891	5.94	2,476,492	8.15	2,582,877	7.83
6	Adjusting and Other Expenses Incurred	0	0.00	3,877	6.62	130,147	5.81	16,235	5.39	1,932,008	6.36	2,082,267	6.31
7	Unpaid Losses	0	0.00	59,961	102.41	4,242,666	189.55	805,648	267.32	83,597,126	275.08	88,705,401	268.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,597	6.14	389,567	17.40	83,557	27.73	9,334,349	30.72	9,811,070	29.74
9	Adjusting and Other Expenses Unpaid	0	0.00	4,533	7.74	227,169	10.15	67,007	22.23	4,186,303	13.78	4,485,012	13.60
10	Unearned Premium Reserves	0	0.00	28,118	48.02	996,368	44.51	114,578	38.02	10,473,282	34.46	11,612,346	35.20
11	Agents Balances	0	0.00	30,241	51.65	750,867	33.55	59,381	19.70	9,900,200	32.58	10,740,689	32.56
12	Commission and Brokerage Expenses Incurred	0	0.00	10,957	18.71	211,785	9.46	18,631	6.18	2,026,564	6.67	2,267,937	6.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,924	3.29	63,313	2.83	8,826	2.93	1,272,295	4.19	1,346,358	4.08
14	Other Acquisition Expenses Incurred	0	0.00	4,423	7.55	178,823	7.99	54,612	18.12	2,264,486	7.45	2,502,344	7.59
15	General Expenses Incurred	0	0.00	9,102	15.55	153,395	6.85	29,620	9.83	2,264,525	7.45	2,456,642	7.45
16	Other Income Less Other Expenses	0	0.00	(112)	(0.19)	(2,726)	(0.12)	937	0.31	59,776	0.20	57,875	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,301	5.64	304,846	13.62	1,950	0.65	1,869,448	6.15	2,179,545	6.61
18	Investment Gain from Insurance Funds	0	0.00	2,659	4.54	166,282	7.43	8,972	2.98	3,973,479	13.07	4,151,392	12.58
19	Profit or Loss Excluding Investment Gain	0	0.00	5,960	10.18	471,130	21.05	10,922	3.62	5,842,935	19.23	6,330,947	19.19
20	Investment Gain From Capital and Surplus	0	0.00	4,530	7.74	209,271	9.35	5,143	1.71	2,669,616	8.78	2,888,560	8.76
21	Total Profit or Losses**	0	0.00	10,489	17.91	680,403	30.40	16,065	5.33	8,512,537	28.01	9,219,494	27.95

* (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 2016 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	11,848	97.47	2,329,287	102.64	331,002	102.01	20,420,735	103.99	23,092,872	103.82
2	Premiums Earned	0	0.00	12,156	100.00	2,269,282	100.00	324,485	100.00	19,637,921	100.00	22,243,844	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	8,959	0.39	12,881	3.97	2,201	0.01	24,042	0.11
4	Incurred Losses	0	0.00	10,292	84.67	1,221,677	53.84	261,705	80.65	12,085,937	61.54	13,579,611	61.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	518	4.26	155,978	6.87	50,952	15.70	1,800,986	9.17	2,008,434	9.03
6	Adjusting and Other Expenses Incurred	0	0.00	867	7.13	92,056	4.06	8,003	2.47	1,310,053	6.67	1,410,979	6.34
7	Unpaid Losses	0	0.00	7,360	60.55	3,600,556	158.66	646,471	199.23	51,593,762	262.73	55,848,149	251.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,450	11.93	692,100	30.50	219,746	67.72	8,991,662	45.79	9,904,958	44.53
9	Adjusting and Other Expenses Unpaid	0	0.00	768	6.32	171,998	7.58	56,174	17.31	3,189,644	16.24	3,418,584	15.37
10	Unearned Premium Reserves	0	0.00	14,927	122.80	1,087,416	47.92	166,926	51.44	12,647,179	64.40	13,916,448	62.56
11	Agents Balances	(28)	0.00	1,837	15.11	779,074	34.33	84,687	26.10	3,605,706	18.36	4,471,276	20.10
12	Commission and Brokerage Expenses Incurred	(8)	0.00	1	0.01	369,047	16.26	(5,050)	(1.56)	2,499,597	12.73	2,863,587	12.87
13	Taxes, Licenses, and Fees Incurred	0	0.00	474	3.90	43,282	1.91	10,167	3.13	580,959	2.96	634,882	2.85
14	Other Acquisition Expenses Incurred	0	0.00	1,045	8.60	182,868	8.06	48,811	15.04	1,462,212	7.45	1,694,936	7.62
15	General Expenses Incurred	0	0.00	3,054	25.12	157,191	6.93	27,641	8.52	2,017,664	10.27	2,205,550	9.92
16	Other Income Less Other Expenses	0	0.00	584	4.80	(1,465)	(0.06)	1,032	0.32	(548,982)	(2.80)	(548,831)	(2.47)
17	Pretax Profit or Loss Excluding Investment Gain*	8	0.00	(3,515)	(28.92)	36,766	1.62	(89,591)	(27.61)	(2,670,658)	(13.60)	(2,726,990)	(12.26)
18	Investment Gain from Insurance Funds	0	0.00	704	5.79	130,659	5.76	14,665	4.52	457,577,946	2330.07	457,723,974	2057.76
19	Profit or Loss Excluding Investment Gain	8	0.00	(2,810)	(23.12)	167,431	7.38	(74,926)	(23.09)	454,907,280	2316.47	454,996,983	2045.50
20	Investment Gain From Capital and Surplus	0	0.00	1,020	8.39	143,854	6.34	28,440	8.76	(452,399,938)	(2303.71)	(452,226,624)	(2033.04)
21	Total Profit or Losses**	8	0.00	(1,790)	(14.73)	311,282	13.72	(46,485)	(14.33)	2,507,337	12.77	2,770,352	12.45

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	28	100.00	583,566	106.26	17,959	103.94	13,368,558	107.67	13,970,111	107.61
2	Premiums Earned	0	0.00	28	100.00	549,170	100.00	17,279	100.00	12,415,998	100.00	12,982,475	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,196	0.58	4,750	27.49	472	0.00	8,418	0.06
4	Incurred Losses	0	0.00	9	32.14	160,270	29.18	5,157	29.85	7,721,631	62.19	7,887,067	60.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	(7)	(25.00)	113,811	20.72	6,074	35.15	1,343,907	10.82	1,463,785	11.28
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	20,392	3.71	76	0.44	649,630	5.23	670,098	5.16
7	Unpaid Losses	0	0.00	95	339.29	442,568	80.59	15,090	87.33	26,151,942	210.63	26,609,695	204.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	40	142.86	245,281	44.66	7,590	43.93	5,033,992	40.54	5,286,903	40.72
9	Adjusting and Other Expenses Unpaid	0	0.00	5	17.86	36,713	6.69	5	0.03	1,423,330	11.46	1,460,053	11.25
10	Unearned Premium Reserves	0	0.00	16	57.14	284,902	51.88	9,037	52.30	8,069,486	64.99	8,363,441	64.42
11	Agents Balances	0	0.00	4	14.29	193,297	35.20	2,801	16.21	1,780,340	14.34	1,976,442	15.22
12	Commission and Brokerage Expenses Incurred	0	0.00	8	28.57	114,866	20.92	(2,725)	(15.77)	1,605,373	12.93	1,717,522	13.23
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	14.29	10,560	1.92	658	3.81	349,943	2.82	361,165	2.78
14	Other Acquisition Expenses Incurred	0	0.00	3	10.71	44,349	8.08	481	2.78	1,056,537	8.51	1,101,370	8.48
15	General Expenses Incurred	0	0.00	9	32.14	30,997	5.64	2,245	12.99	1,118,551	9.01	1,151,802	8.87
16	Other Income Less Other Expenses	0	0.00	5	17.86	515	0.09	114	0.66	18,976	0.15	19,610	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7	25.00	51,248	9.33	678	3.92	(1,411,056)	(11.36)	(1,359,123)	(10.47)
18	Investment Gain from Insurance Funds	0	0.00	6	21.43	21,139	3.85	585	3.39	1,785,919	14.38	1,807,649	13.92
19	Profit or Loss Excluding Investment Gain	0	0.00	13	46.43	72,389	13.18	1,262	7.30	374,869	3.02	448,533	3.45
20	Investment Gain From Capital and Surplus	0	0.00	66	235.71	24,253	4.42	1,199	6.94	1,251,859	10.08	1,277,377	9.84
21	Total Profit or Losses**	0	0.00	79	282.14	96,642	17.60	2,461	14.24	1,626,728	13.10	1,725,910	13.29

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1	100.00	3,224	100.81	1,132	100.71	858,285	98.17	862,642	98.18
2	Premiums Earned	0	0.00	1	100.00	3,198	100.00	1,124	100.00	874,267	100.00	878,590	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,292	40.40	(261)	(23.22)	766,898	87.72	767,929	87.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(166)	(5.19)	0	0.00	(37,183)	(4.25)	(37,349)	(4.25)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	99	3.10	639	56.85	25,836	2.96	26,574	3.02
7	Unpaid Losses	0	0.00	9	900.00	20,277	634.05	9,065	806.49	7,519,797	860.13	7,549,148	859.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	4,266	133.40	0	0.00	211,896	24.24	216,163	24.60
9	Adjusting and Other Expenses Unpaid	0	0.00	1	100.00	408	12.76	0	0.00	160,452	18.35	160,861	18.31
10	Unearned Premium Reserves	0	0.00	0	0.00	1,843	57.63	91	8.10	366,779	41.95	368,713	41.97
11	Agents Balances	0	0.00	0	0.00	1,166	36.46	0	0.00	204,298	23.37	205,464	23.39
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	494	15.45	(67)	(5.96)	33,517	3.83	33,944	3.86
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	73	2.28	54	4.80	31,572	3.61	31,699	3.61
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	236	7.38	0	0.00	30,193	3.45	30,429	3.46
15	General Expenses Incurred	0	0.00	0	0.00	299	9.35	198	17.62	112,268	12.84	112,765	12.83
16	Other Income Less Other Expenses	0	0.00	0	0.00	3	0.09	0	0.00	3,556	0.41	3,559	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	875	27.36	561	49.91	(85,286)	(9.76)	(83,850)	(9.54)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,147	35.87	305	27.14	393,805	45.04	395,257	44.99
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	2,022	63.23	866	77.05	308,518	35.29	311,406	35.44
20	Investment Gain From Capital and Surplus	0	0.00	7	700.00	1,715	53.63	147	13.08	261,899	29.96	263,768	30.02
21	Total Profit or Losses**	0	0.00	7	700.00	3,736	116.82	1,013	90.12	570,420	65.25	575,176	65.47

* (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 2016 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	937	101.63	244,648	100.36	71	82.56	1,624,931	99.64	1,870,587	99.73
2	Premiums Earned	0	0.00	922	100.00	243,778	100.00	86	100.00	1,630,881	100.00	1,875,667	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	163	0.07	0	0.00	105	0.01	268	0.01
4	Incurred Losses	0	0.00	334	36.23	98,553	40.43	(75)	(87.21)	520,346	31.91	619,158	33.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	53	5.75	40,505	16.62	60	69.77	639,999	39.24	680,617	36.29
6	Adjusting and Other Expenses Incurred	0	0.00	61	6.62	18,441	7.56	(69)	(80.23)	242,822	14.89	261,255	13.93
7	Unpaid Losses	0	0.00	1,571	170.39	443,439	181.90	292	339.53	7,537,035	462.15	7,982,337	425.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,092	118.44	202,338	83.00	157	182.56	3,115,767	191.05	3,319,354	176.97
9	Adjusting and Other Expenses Unpaid	0	0.00	212	22.99	36,453	14.95	34	39.53	720,460	44.18	757,159	40.37
10	Unearned Premium Reserves	0	0.00	390	42.30	117,300	48.12	31	36.05	968,385	59.38	1,086,106	57.91
11	Agents Balances	0	0.00	(287)	(31.13)	85,160	34.93	17	19.77	1,045,023	64.08	1,129,913	60.24
12	Commission and Brokerage Expenses Incurred	0	0.00	(43)	(4.66)	34,413	14.12	7	8.14	213,415	13.09	247,792	13.21
13	Taxes, Licenses, and Fees Incurred	0	0.00	32	3.47	5,367	2.20	2	2.33	49,529	3.04	54,930	2.93
14	Other Acquisition Expenses Incurred	0	0.00	134	14.53	24,159	9.91	19	22.09	165,226	10.13	189,538	10.11
15	General Expenses Incurred	0	0.00	144	15.62	20,792	8.53	9	10.47	218,458	13.40	239,403	12.76
16	Other Income Less Other Expenses	0	0.00	2	0.22	92	0.04	0	0.00	(29,400)	(1.80)	(29,306)	(1.56)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	207	22.45	1,474	0.60	132	153.49	(448,435)	(27.50)	(446,622)	(23.81)
18	Investment Gain from Insurance Funds	0	0.00	75	8.13	22,282	9.14	7	8.14	485,926	29.80	508,290	27.10
19	Profit or Loss Excluding Investment Gain	0	0.00	282	30.59	23,753	9.74	140	162.79	37,498	2.30	61,673	3.29
20	Investment Gain From Capital and Surplus	0	0.00	79	8.57	25,917	10.63	10	11.63	284,687	17.46	310,693	16.56
21	Total Profit or Losses**	0	0.00	361	39.15	49,669	20.37	150	174.42	322,178	19.75	372,358	19.85

* (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 2016 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	23,011	97.84	6,014	98.16	30,007,250	101.77	7,107,856	101.44	61,119,224	101.01	98,263,355	101.27
2	Premiums Earned	23,519	100.00	6,127	100.00	29,486,022	100.00	7,006,647	100.00	60,507,924	100.00	97,030,239	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,496	0.12	320,728	4.58	38,498	0.06	394,722	0.41
4	Incurred Losses	21,974	93.43	3,266	53.31	22,558,326	76.51	5,323,585	75.98	42,653,698	70.49	70,560,849	72.72
5	Defense and Cost Containment Expenses Incurred	974	4.14	527	8.60	1,169,915	3.97	258,852	3.69	2,504,383	4.14	3,934,651	4.06
6	Adjusting and Other Expenses Incurred	3,334	14.18	490	8.00	3,527,761	11.96	710,946	10.15	5,409,836	8.94	9,652,367	9.95
7	Unpaid Losses	13,508	57.43	2,894	47.23	22,873,409	77.57	5,712,922	81.54	44,502,830	73.55	73,105,563	75.34
8	Defense and Cost Containment Expenses Unpaid	1,648	7.01	336	5.48	3,862,921	13.10	515,711	7.36	6,142,975	10.15	10,523,591	10.85
9	Adjusting and Other Expenses Unpaid	2,339	9.95	208	3.39	3,468,798	11.76	499,480	7.13	3,834,930	6.34	7,805,755	8.04
10	Unearned Premium Reserves	5,913	25.14	2,974	48.54	8,239,613	27.94	2,172,101	31.00	19,919,653	32.92	30,340,254	31.27
11	Agents Balances	117,477	499.50	5,209	85.02	5,351,945	18.15	1,422,439	20.30	14,714,657	24.32	21,611,727	22.27
12	Commission and Brokerage Expenses Incurred	(167,217)	(710.99)	1,268	20.70	3,018,311	10.24	332,980	4.75	5,179,284	8.56	8,364,626	8.62
13	Taxes, Licenses, and Fees Incurred	21,178	90.05	93	1.52	634,378	2.15	179,368	2.56	1,231,030	2.03	2,066,047	2.13
14	Other Acquisition Expenses Incurred	126,213	536.64	573	9.35	2,923,272	9.91	793,852	11.33	3,933,127	6.50	7,777,037	8.02
15	General Expenses Incurred	66,644	283.36	425	6.94	1,299,835	4.41	259,263	3.70	3,195,792	5.28	4,821,959	4.97
16	Other Income Less Other Expenses	12,777	54.33	172	2.81	196,083	0.67	43,907	0.63	283,685	0.47	536,624	0.55
17	Pretax Profit or Loss Excluding Investment Gain*	(36,805)	(156.49)	(342)	(5.58)	(5,485,191)	(18.60)	(1,129,026)	(16.11)	(3,354,042)	(5.54)	(10,005,406)	(10.31)
18	Investment Gain from Insurance Funds	981	4.17	220	3.59	922,594	3.13	150,322	2.15	1,775,358	2.93	2,849,475	2.94
19	Profit or Loss Excluding Investment Gain	(35,824)	(152.32)	(124)	(2.02)	(4,562,598)	(15.47)	(978,703)	(13.97)	(1,578,682)	(2.61)	(7,155,931)	(7.37)
20	Investment Gain From Capital and Surplus	1,190	5.06	298	4.86	1,972,758	6.69	476,920	6.81	1,385,301	2.29	3,836,467	3.95
21	Total Profit or Losses**	(34,634)	(147.26)	175	2.86	(2,589,840)	(8.78)	(501,784)	(7.16)	(193,381)	(0.32)	(3,319,464)	(3.42)

* (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 2016 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	584	92.99	1,806	105.24	2,908,400	102.52	155,483	94.19	13,675,438	98.99	16,741,711	99.54
2	Premiums Earned	628	100.00	1,716	100.00	2,836,836	100.00	165,070	100.00	13,815,594	100.00	16,819,844	100.00
3	Dividends to Policyholders	0	0.00	3	0.17	3,254	0.11	0	0.00	4,394	0.03	7,651	0.05
4	Incurred Losses	535	85.19	1,384	80.65	2,227,342	78.52	96,276	58.32	9,546,608	69.10	11,872,145	70.58
5	Defense and Cost Containment Expenses Incurred	54	8.60	172	10.02	171,301	6.04	6,632	4.02	1,002,124	7.25	1,180,283	7.02
6	Adjusting and Other Expenses Incurred	38	6.05	168	9.79	192,007	6.77	8,079	4.89	929,938	6.73	1,130,230	6.72
7	Unpaid Losses	474	75.48	1,977	115.21	3,454,373	121.77	210,202	127.34	17,904,421	129.60	21,571,447	128.25
8	Defense and Cost Containment Expenses Unpaid	68	10.83	288	16.78	451,668	15.92	25,351	15.36	2,043,773	14.79	2,521,148	14.99
9	Adjusting and Other Expenses Unpaid	42	6.69	167	9.73	154,649	5.45	18,130	10.98	986,133	7.14	1,159,121	6.89
10	Unearned Premium Reserves	169	26.91	832	48.48	1,331,205	46.93	60,449	36.62	6,663,824	48.23	8,056,479	47.90
11	Agents Balances	84,334	13428.98	(670)	(39.04)	909,594	32.06	30,355	18.39	3,857,428	27.92	4,881,041	29.02
12	Commission and Brokerage Expenses Incurred	(27,209)	(4332.64)	171	9.97	425,222	14.99	11,005	6.67	1,712,945	12.40	2,122,134	12.62
13	Taxes, Licenses, and Fees Incurred	1,630	259.55	140	8.16	64,757	2.28	4,620	2.80	389,902	2.82	461,049	2.74
14	Other Acquisition Expenses Incurred	19,632	3126.11	255	14.86	219,177	7.73	26,030	15.77	746,397	5.40	1,011,491	6.01
15	General Expenses Incurred	8,758	1394.59	431	25.12	191,378	6.75	17,048	10.33	1,124,746	8.14	1,342,361	7.98
16	Other Income Less Other Expenses	3,046	485.03	6	0.35	5,635	0.20	564	0.34	79,939	0.58	89,190	0.53
17	Pretax Profit or Loss Excluding Investment Gain*	237	37.74	(1,000)	(58.28)	(651,971)	(22.98)	(4,057)	(2.46)	(1,561,514)	(11.30)	(2,218,305)	(13.19)
18	Investment Gain from Insurance Funds	(29)	(4.62)	75	4.37	118,279	4.17	2,601	1.58	861,031	6.23	981,957	5.84
19	Profit or Loss Excluding Investment Gain	207	32.96	(925)	(53.90)	(533,695)	(18.81)	(1,455)	(0.88)	(700,474)	(5.07)	(1,236,342)	(7.35)
20	Investment Gain From Capital and Surplus	27	4.30	157	9.15	170,262	6.00	1,688	1.02	709,158	5.13	881,292	5.24
21	Total Profit or Losses**	234	37.26	(769)	(44.81)	(363,433)	(12.81)	233	0.14	8,677	0.06	(355,058)	(2.11)

* (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 2016 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	13,495	95.85	5,391	99.28	20,424,196	101.92	5,223,248	100.57	39,617,271	101.61	65,283,601	101.62
2	Premiums Earned	14,079	100.00	5,430	100.00	20,040,308	100.00	5,193,674	100.00	38,989,514	100.00	64,243,005	100.00
3	Dividends to Policyholders	0	0.00	1	0.02	27,501	0.14	269,104	5.18	31,027	0.08	327,633	0.51
4	Incurred Losses	14,481	102.86	4,477	82.45	14,879,809	74.25	3,749,236	72.19	25,768,946	66.09	44,416,949	69.14
5	Defense and Cost Containment Expenses Incurred	67	0.48	264	4.86	45,526	0.23	14,119	0.27	145,129	0.37	205,105	0.32
6	Adjusting and Other Expenses Incurred	1,918	13.62	439	8.08	2,363,319	11.79	436,308	8.40	3,258,993	8.36	6,060,977	9.43
7	Unpaid Losses	1,558	11.07	(513)	(9.45)	1,669,574	8.33	107,197	2.06	1,693,906	4.34	3,471,722	5.40
8	Defense and Cost Containment Expenses Unpaid	56	0.40	15	0.28	38,884	0.19	10,866	0.21	94,285	0.24	144,106	0.22
9	Adjusting and Other Expenses Unpaid	906	6.44	21	0.39	1,413,527	7.05	119,462	2.30	589,268	1.51	2,123,184	3.30
10	Unearned Premium Reserves	3,450	24.50	2,648	48.77	5,699,872	28.44	1,621,444	31.22	13,566,798	34.80	20,894,212	32.52
11	Agents Balances	104,360	741.25	4,505	82.97	3,698,353	18.45	1,054,595	20.31	9,275,984	23.79	14,137,797	22.01
12	Commission and Brokerage Expenses Incurred	(124,220)	(882.31)	1,130	20.81	2,021,019	10.08	216,340	4.17	2,865,964	7.35	4,980,233	7.75
13	Taxes, Licenses, and Fees Incurred	12,255	87.04	81	1.49	419,100	2.09	129,379	2.49	832,319	2.13	1,393,134	2.17
14	Other Acquisition Expenses Incurred	86,489	614.31	509	9.37	1,982,103	9.89	577,207	11.11	2,676,646	6.87	5,322,954	8.29
15	General Expenses Incurred	45,122	320.49	368	6.78	847,333	4.23	184,217	3.55	2,149,880	5.51	3,226,920	5.02
16	Other Income Less Other Expenses	10,742	76.30	145	2.67	78,197	0.39	33,157	0.64	129,140	0.33	251,381	0.39
17	Pretax Profit or Loss Excluding Investment Gain*	(11,292)	(80.20)	(1,692)	(31.16)	(2,467,208)	(12.31)	(349,076)	(6.72)	1,389,753	3.56	(1,439,515)	(2.24)
18	Investment Gain from Insurance Funds	369	2.62	152	2.80	123,784	0.62	12,487	0.24	174,109	0.45	310,901	0.48
19	Profit or Loss Excluding Investment Gain	(10,923)	(77.58)	(1,540)	(28.36)	(2,343,420)	(11.69)	(336,589)	(6.48)	1,563,862	4.01	(1,128,610)	(1.76)
20	Investment Gain From Capital and Surplus	627	4.45	156	2.87	844,286	4.21	224,272	4.32	585,077	1.50	1,654,418	2.58
21	Total Profit or Losses**	(10,295)	(73.12)	(1,383)	(25.47)	(1,499,133)	(7.48)	(112,316)	(2.16)	2,148,944	5.51	525,817	0.82

* (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 2016 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	236	89.73	660	107.14	1,064,454	103.60	61,950	100.46	4,272,682	101.35	5,399,982	101.77
2	Premiums Earned	263	100.00	616	100.00	1,027,476	100.00	61,667	100.00	4,215,799	100.00	5,305,821	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	395	0.04	0	0.00	1,130	0.03	1,525	0.03
4	Incurred Losses	166	63.12	452	73.38	659,867	64.22	36,919	59.87	2,633,675	62.47	3,331,079	62.78
5	Defense and Cost Containment Expenses Incurred	1	0.38	1	0.16	13,961	1.36	88	0.14	40,975	0.97	55,026	1.04
6	Adjusting and Other Expenses Incurred	15	5.70	75	12.18	94,244	9.17	4,068	6.60	314,636	7.46	413,038	7.78
7	Unpaid Losses	21	7.98	74	12.01	69,048	6.72	7,317	11.87	548,163	13.00	624,623	11.77
8	Defense and Cost Containment Expenses Unpaid	1	0.38	12	1.95	18,211	1.77	796	1.29	80,158	1.90	99,178	1.87
9	Adjusting and Other Expenses Unpaid	8	3.04	11	1.79	25,977	2.53	1,228	1.99	108,022	2.56	135,246	2.55
10	Unearned Premium Reserves	67	25.48	298	48.38	471,067	45.85	29,604	48.01	1,825,859	43.31	2,326,895	43.86
11	Agents Balances	27,188	10337.64	(335)	(54.38)	329,720	32.09	17,334	28.11	1,110,437	26.34	1,484,344	27.98
12	Commission and Brokerage Expenses Incurred	(5,978)	(2273.00)	73	11.85	153,090	14.90	5,023	8.15	542,875	12.88	695,083	13.10
13	Taxes, Licenses, and Fees Incurred	540	205.32	49	7.95	22,845	2.22	1,404	2.28	118,803	2.82	143,641	2.71
14	Other Acquisition Expenses Incurred	4,185	1591.25	71	11.53	84,156	8.19	9,270	15.03	242,697	5.76	340,379	6.42
15	General Expenses Incurred	2,249	855.13	121	19.64	63,157	6.15	4,216	6.84	431,139	10.23	500,882	9.44
16	Other Income Less Other Expenses	1,002	380.99	5	0.81	1,937	0.19	175	0.28	2,572	0.06	5,691	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	85	32.32	(223)	(36.20)	(62,299)	(6.06)	854	1.38	(107,567)	(2.55)	(169,150)	(3.19)
18	Investment Gain from Insurance Funds	(17)	(6.46)	13	2.11	3,757	0.37	290	0.47	42,913	1.02	46,956	0.88
19	Profit or Loss Excluding Investment Gain	67	25.48	(210)	(34.09)	(58,542)	(5.70)	1,146	1.86	(64,651)	(1.53)	(122,190)	(2.30)
20	Investment Gain From Capital and Surplus	18	6.84	28	4.55	36,787	3.58	469	0.76	118,192	2.80	155,494	2.93
21	Total Profit or Losses**	85	32.32	(182)	(29.55)	(21,753)	(2.12)	1,615	2.62	53,537	1.27	33,302	0.63

* (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 2016 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	9	100.00	0	0.00	807,940	93.04	807,949	93.04
2	Premiums Earned	0	0.00	0	0.00	9	100.00	0	0.00	868,351	100.00	868,360	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	257	2855.56	(1,230)	0.00	516,759	59.51	515,786	59.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	129	1433.33	0	0.00	58,884	6.78	59,013	6.80
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	(179)	0.00	30,886	3.56	30,707	3.54
7	Unpaid Losses	0	0.00	0	0.00	1,565	17388.89	53	0.00	1,266,263	145.82	1,267,881	146.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14	155.56	0	0.00	139,196	16.03	139,210	16.03
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	74	822.22	0	0.00	71,495	8.23	71,569	8.24
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	359,141	41.36	359,141	41.36
11	Agents Balances	0	0.00	0	0.00	4	44.44	0	0.00	54,072	6.23	54,076	6.23
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	119,215	13.73	119,215	13.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	28,329	3.26	28,329	3.26
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	90,423	10.41	90,423	10.41
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	105,985	12.21	105,985	12.21
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	13,210	1.52	13,210	1.52
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(378)	(4200.00)	1,408	0.00	(68,928)	(7.94)	(67,898)	(7.82)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	48	533.33	23	0.00	80,743	9.30	80,814	9.31
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(331)	(3677.78)	1,431	0.00	11,823	1.36	12,923	1.49
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	81	900.00	45	0.00	59,003	6.79	59,129	6.81
21	Total Profit or Losses**	0	0.00	0	0.00	(249)	(2766.67)	1,476	0.00	70,823	8.16	72,050	8.30

* (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 2016 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	19,813	102.02	1,127	99.65	988,786	96.19	1,009,731	96.30
2	Premiums Earned	0	0.00	5	100.00	19,420	100.00	1,131	100.00	1,027,999	100.00	1,048,555	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	72	0.37	0	0.00	391	0.04	463	0.04
4	Incurred Losses	0	0.00	1	20.00	6,326	32.57	13	1.15	393,041	38.23	399,381	38.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	949	4.89	95	8.40	2,296	0.22	3,340	0.32
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	510	2.63	30	2.65	43,511	4.23	44,051	4.20
7	Unpaid Losses	0	0.00	4	80.00	6,894	35.50	629	55.61	1,140,414	110.94	1,147,941	109.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	40.00	1,688	8.69	255	22.55	136,035	13.23	137,980	13.16
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	500	2.57	93	8.22	76,243	7.42	76,836	7.33
10	Unearned Premium Reserves	0	0.00	4	80.00	10,248	52.77	219	19.36	584,288	56.84	594,759	56.72
11	Agents Balances	0	0.00	0	0.00	7,821	40.27	(6)	(0.53)	137,519	13.38	145,334	13.86
12	Commission and Brokerage Expenses Incurred	0	0.00	1	20.00	2,032	10.46	41	3.63	132,145	12.85	134,219	12.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	420	2.16	31	2.74	26,425	2.57	26,876	2.56
14	Other Acquisition Expenses Incurred	0	0.00	1	20.00	2,778	14.30	348	30.77	99,369	9.67	102,496	9.77
15	General Expenses Incurred	0	0.00	0	0.00	1,471	7.57	96	8.49	99,518	9.68	101,085	9.64
16	Other Income Less Other Expenses	0	0.00	0	0.00	7	0.04	3	0.27	1,358	0.13	1,368	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3	60.00	4,869	25.07	482	42.62	232,664	22.63	238,018	22.70
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	266	1.37	13	1.15	87,649	8.53	87,928	8.39
19	Profit or Loss Excluding Investment Gain	0	0.00	3	60.00	5,136	26.45	494	43.68	320,312	31.16	325,945	31.09
20	Investment Gain From Capital and Surplus	0	0.00	9	180.00	1,278	6.58	18	1.59	88,572	8.62	89,877	8.57
21	Total Profit or Losses**	0	0.00	12	240.00	6,415	33.03	512	45.27	408,892	39.78	415,831	39.66

* (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 2016 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	262	108.26	73,679	104.18	1	50.00	4,831,651	100.64	4,905,593	100.69
2	Premiums Earned	0	0.00	242	100.00	70,723	100.00	2	100.00	4,801,019	100.00	4,871,986	100.00
3	Dividends to Policyholders	0	0.00	1	0.41	399	0.56	0	0.00	41,619	0.87	42,019	0.86
4	Incurred Losses	0	0.00	9	3.72	4,257	6.02	155	7750.00	597,013	12.44	601,434	12.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.41)	1,278	1.81	(7)	(350.00)	107,286	2.23	108,556	2.23
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.41)	1,308	1.85	49	2450.00	145,414	3.03	146,770	3.01
7	Unpaid Losses	0	0.00	56	23.14	11,859	16.77	(7)	(350.00)	2,252,851	46.92	2,264,759	46.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.65	4,757	6.73	(6)	(300.00)	391,964	8.16	396,719	8.14
9	Adjusting and Other Expenses Unpaid	0	0.00	2	0.83	1,503	2.13	0	0.00	202,654	4.22	204,159	4.19
10	Unearned Premium Reserves	0	0.00	196	80.99	34,827	49.24	0	0.00	3,095,484	64.48	3,130,507	64.26
11	Agents Balances	0	0.00	1	0.41	40,262	56.93	0	0.00	852,091	17.75	892,354	18.32
12	Commission and Brokerage Expenses Incurred	0	0.00	94	38.84	22,738	32.15	0	0.00	1,240,251	25.83	1,263,083	25.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,521	3.56	0	0.00	165,052	3.44	167,573	3.44
14	Other Acquisition Expenses Incurred	0	0.00	2	0.83	19,556	27.65	0	0.00	610,168	12.71	629,726	12.93
15	General Expenses Incurred	0	0.00	1	0.41	7,564	10.70	0	0.00	565,599	11.78	573,164	11.76
16	Other Income Less Other Expenses	0	0.00	0	0.00	(68)	(0.10)	0	0.00	(913)	(0.02)	(981)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	137	56.61	11,029	15.59	(196)	(9800.00)	1,328,255	27.67	1,339,225	27.49
18	Investment Gain from Insurance Funds	0	0.00	4	1.65	247	0.35	0	0.00	155,006	3.23	155,257	3.19
19	Profit or Loss Excluding Investment Gain	0	0.00	141	58.26	11,276	15.94	(196)	(9800.00)	1,483,254	30.89	1,494,475	30.67
20	Investment Gain From Capital and Surplus	0	0.00	32	13.22	3,362	4.75	0	0.00	276,800	5.77	280,194	5.75
21	Total Profit or Losses**	0	0.00	173	71.49	14,643	20.70	(196)	(9800.00)	1,760,059	36.66	1,774,679	36.43

* (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 2016 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	100.00	9,248	98.22	198	99.00	226,036	116.75	235,498	115.87
2	Premiums Earned	0	0.00	16	100.00	9,416	100.00	200	100.00	193,606	100.00	203,238	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17	0.18	0	0.00	10	0.01	27	0.01
4	Incurred Losses	0	0.00	4	25.00	2,528	26.85	32	16.00	22,345	11.54	24,909	12.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(681)	(7.23)	19	9.50	(2,675)	(1.38)	(3,337)	(1.64)
6	Adjusting and Other Expenses Incurred	0	0.00	1	6.25	301	3.20	44	22.00	4,538	2.34	4,884	2.40
7	Unpaid Losses	0	0.00	2	12.50	2,068	21.96	11	5.50	126,027	65.09	128,108	63.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	767	8.15	3	1.50	15,840	8.18	16,610	8.17
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	71	0.75	1	0.50	7,450	3.85	7,522	3.70
10	Unearned Premium Reserves	0	0.00	7	43.75	4,527	48.08	70	35.00	135,057	69.76	139,661	68.72
11	Agents Balances	(199)	0.00	(2)	(12.50)	3,441	36.54	16	8.00	51,375	26.54	54,631	26.88
12	Commission and Brokerage Expenses Incurred	0	0.00	3	18.75	1,426	15.14	0	0.00	32,120	16.59	33,549	16.51
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	227	2.41	5	2.50	6,195	3.20	6,427	3.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	892	9.47	250	125.00	19,763	10.21	20,905	10.29
15	General Expenses Incurred	9	0.00	0	0.00	1,023	10.86	13	6.50	15,140	7.82	16,185	7.96
16	Other Income Less Other Expenses	0	0.00	0	0.00	(5)	(0.05)	0	0.00	(351)	(0.18)	(356)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	(9)	0.00	6	37.50	3,671	38.99	(164)	(82.00)	95,797	49.48	99,301	48.86
18	Investment Gain from Insurance Funds	1	0.00	0	0.00	106	1.13	(1)	(0.50)	10,360	5.35	10,466	5.15
19	Profit or Loss Excluding Investment Gain	(8)	0.00	6	37.50	3,776	40.10	(165)	(82.50)	106,157	54.83	109,766	54.01
20	Investment Gain From Capital and Surplus	0	0.00	1	6.25	615	6.53	7	3.50	13,850	7.15	14,473	7.12
21	Total Profit or Losses**	(8)	0.00	7	43.75	4,389	46.61	(158)	(79.00)	120,015	61.99	124,245	61.13

* (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 2016 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

NET BASIS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3	150.00	721,580	101.71	(16)	(84.21)	1,124,050	100.40	1,845,617	100.91
2	Premiums Earned	0	0.00	2	100.00	709,420	100.00	19	100.00	1,119,528	100.00	1,828,969	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	59	0.01	0	0.00	23	0.00	82	0.00
4	Incurred Losses	0	0.00	0	0.00	403,973	56.94	3	15.79	377,350	33.71	781,326	42.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,635	0.51	8	42.11	15,961	1.43	19,604	1.07
6	Adjusting and Other Expenses Incurred	0	0.00	1	50.00	17,979	2.53	11	57.89	32,096	2.87	50,087	2.74
7	Unpaid Losses	0	0.00	0	0.00	310,083	43.71	113	594.74	598,411	53.45	908,607	49.68
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,333	0.61	10	52.63	18,078	1.61	22,421	1.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	12,467	1.76	10	52.63	25,528	2.28	38,005	2.08
10	Unearned Premium Reserves	0	0.00	1	50.00	350,348	49.39	266	1400.00	591,250	52.81	941,865	51.50
11	Agents Balances	0	0.00	(35)	(1750.00)	124,234	17.51	181	952.63	499,698	44.63	624,078	34.12
12	Commission and Brokerage Expenses Incurred	0	0.00	(28)	(1400.00)	(19,928)	(2.81)	(1)	(5.26)	77,072	6.88	57,115	3.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	100.00	16,769	2.36	0	0.00	19,381	1.73	36,152	1.98
14	Other Acquisition Expenses Incurred	0	0.00	7	350.00	31,947	4.50	90	473.68	142,291	12.71	174,335	9.53
15	General Expenses Incurred	0	0.00	5	250.00	125,464	17.69	39	205.26	219,741	19.63	345,249	18.88
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3,280)	(0.46)	0	0.00	(1,422)	(0.13)	(4,702)	(0.26)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	750.00	126,243	17.80	(132)	(694.74)	234,168	20.92	360,294	19.70
18	Investment Gain from Insurance Funds	0	0.00	2	100.00	15,695	2.21	12	63.16	37,215	3.32	52,924	2.89
19	Profit or Loss Excluding Investment Gain	0	0.00	17	850.00	141,937	20.01	(120)	(631.58)	271,391	24.24	413,225	22.59
20	Investment Gain From Capital and Surplus	0	0.00	1	50.00	75,480	10.64	(10)	(52.63)	90,851	8.12	166,322	9.09
21	Total Profit or Losses**	0	0.00	18	900.00	217,419	30.65	(131)	(689.47)	362,252	32.36	579,558	31.69

* (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 2016 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	14,003	68.81	335	92.80	0	0.00	1,050,399	103.97	1,064,737	103.27
2	Premiums Earned	0	0.00	20,351	100.00	361	100.00	37	100.00	1,010,250	100.00	1,030,999	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	5,820	28.60	(295)	(81.72)	0	0.00	471,263	46.65	476,788	46.25
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,349	1.42	14,349	1.39
6	Adjusting and Other Expenses Incurred	0	0.00	446	2.19	27	7.48	0	0.00	21,570	2.14	22,043	2.14
7	Unpaid Losses	0	0.00	1,237	6.08	91	25.21	10	27.03	481,667	47.68	483,005	46.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	26,249	2.60	26,249	2.55
9	Adjusting and Other Expenses Unpaid	0	0.00	106	0.52	17	4.71	0	0.00	17,366	1.72	17,489	1.70
10	Unearned Premium Reserves	0	0.00	50,819	249.71	372	103.05	11	29.73	834,602	82.61	885,804	85.92
11	Agents Balances	(1,461)	0.00	1,496	7.35	81	22.44	0	0.00	170,321	16.86	170,437	16.53
12	Commission and Brokerage Expenses Incurred	0	0.00	9,630	47.32	(39)	(10.80)	0	0.00	147,412	14.59	157,003	15.23
13	Taxes, Licenses, and Fees Incurred	62	0.00	529	2.60	5	1.39	0	0.00	42,239	4.18	42,835	4.15
14	Other Acquisition Expenses Incurred	0	0.00	726	3.57	11	3.05	36	97.30	92,018	9.11	92,791	9.00
15	General Expenses Incurred	(63)	0.00	1,113	5.47	44	12.19	0	0.00	157,007	15.54	158,101	15.33
16	Other Income Less Other Expenses	0	0.00	74	0.36	1	0.28	0	0.00	20,729	2.05	20,804	2.02
17	Pretax Profit or Loss Excluding Investment Gain*	1	0.00	2,161	10.62	606	167.87	1	2.70	85,124	8.43	87,893	8.53
18	Investment Gain from Insurance Funds	106	0.00	516	2.54	18	4.99	0	0.00	32,300	3.20	32,940	3.19
19	Profit or Loss Excluding Investment Gain	107	0.00	2,677	13.15	624	172.85	1	2.70	117,431	11.62	120,840	11.72
20	Investment Gain From Capital and Surplus	0	0.00	3,619	17.78	13	3.60	4	10.81	116,215	11.50	119,851	11.62
21	Total Profit or Losses**	107	0.00	6,296	30.94	637	176.45	5	13.51	233,645	23.13	240,690	23.35

* (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 2016 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	4,553	86.48	0	0.00	885,261	91.50	889,814	91.47
2	Premiums Earned	0	0.00	0	0.00	5,265	100.00	0	0.00	967,505	100.00	972,770	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	5,081	96.51	0	0.00	578,423	59.79	583,504	59.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(3,624)	(0.37)	(3,624)	(0.37)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	66	1.25	0	0.00	25,490	2.63	25,556	2.63
7	Unpaid Losses	0	0.00	0	0.00	789	14.99	0	0.00	88,491	9.15	89,280	9.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.02)	0	0.00	4,973	0.51	4,972	0.51
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	5,556	0.57	5,556	0.57
10	Unearned Premium Reserves	0	0.00	0	0.00	12,394	235.40	0	0.00	2,340,486	241.91	2,352,880	241.87
11	Agents Balances	0	0.00	0	0.00	1,587	30.14	0	0.00	262,773	27.16	264,360	27.18
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1,355)	(25.74)	0	0.00	59,504	6.15	58,149	5.98
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	548	10.41	0	0.00	37,953	3.92	38,501	3.96
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	425	8.07	0	0.00	22,986	2.38	23,411	2.41
15	General Expenses Incurred	0	0.00	0	0.00	590	11.21	0	0.00	119,156	12.32	119,746	12.31
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.17)	0	0.00	16,738	1.73	16,729	1.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(98)	(1.86)	0	0.00	144,351	14.92	144,253	14.83
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	282	5.36	0	0.00	62,210	6.43	62,492	6.42
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	184	3.49	0	0.00	206,562	21.35	206,746	21.25
20	Investment Gain From Capital and Surplus	0	0.00	0	0.00	171	3.25	0	0.00	74,269	7.68	74,440	7.65
21	Total Profit or Losses**	0	0.00	0	0.00	355	6.74	0	0.00	280,833	29.03	281,188	28.91

* (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, 2016*

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 2016 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 75 - 108)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	9,461,458,307	104.39	4,256,396,198	96.78	5,025,799,192	102.82	1,649,843,140	101.40	25,767,188,195	101.45	46,160,685,032	101.73
2	Premiums Earned	9,063,545,750	100.00	4,398,007,038	100.00	4,887,917,277	100.00	1,627,062,465	100.00	25,399,586,113	100.00	45,376,118,643	100.00
3	Dividends to Policyholders	0	0.00	12,868	0.00	28,811,817	0.59	96,023,169	5.90	324,941,091	1.28	449,788,945	0.99
4	Incurred Losses	6,916,976,242	76.32	3,210,482,044	73.00	4,272,542,042	87.41	1,493,116,328	91.77	18,149,563,211	71.46	34,042,679,867	75.02
5	Defense and Cost Containment Expenses Incurred	178,724,485	1.97	95,862,488	2.18	94,613,356	1.94	33,437,434	2.06	1,040,543,357	4.10	1,443,181,120	3.18
6	Adjusting and Other Expenses Incurred **	708,403,824	7.82	421,477,431	9.58	489,911,986	10.02	123,807,710	7.61	1,565,810,427	6.16	3,309,411,379	7.29
7	Unpaid Losses	3,144,010,976	34.69	1,278,487,990	29.07	2,109,225,134	43.15	589,537,707	36.23	24,098,601,865	94.88	31,219,863,672	68.80
8	Defense and Cost Containment Expenses Unpaid	332,561,401	3.67	160,399,129	3.65	230,442,703	4.71	83,950,987	5.16	3,355,443,967	13.21	4,162,798,187	9.17
9	Adjusting and Other Expenses Unpaid **	273,302,932	3.02	231,310,880	5.26	447,029,492	9.15	70,309,311	4.32	1,484,723,004	5.85	2,506,675,619	5.52
10	Unearned Premium Reserves	3,195,035,241	35.25	2,261,711,926	51.43	1,825,012,195	37.34	708,168,123	43.52	11,857,729,721	46.68	19,847,657,206	43.74
11	Agents Balances**	1,911,140,526	21.09	718,739,006	16.34	905,713,285	18.53	296,633,065	18.23	5,165,813,661	20.34	8,998,039,543	19.83
12	Commission and Brokerage Expenses Incurred	921,124,114	10.16	629,716,908	14.32	428,793,903	8.77	89,156,155	5.48	3,028,499,083	11.92	5,097,290,163	11.23
13	Taxes, Licenses, and Fees Incurred	163,999,556	1.81	89,444,761	2.03	94,788,253	1.94	30,666,043	1.88	537,203,342	2.12	916,101,955	2.02
14	Other Acquisition Expenses Incurred **	706,776,825	7.80	281,479,601	6.40	475,122,836	9.72	168,831,037	10.38	1,648,761,486	6.49	3,280,971,785	7.23
15	General Expenses Incurred **	296,342,926	3.27	165,186,865	3.76	263,111,709	5.38	64,754,276	3.98	1,566,559,924	6.17	2,355,955,700	5.19
16	Other Income Less Other Expenses **	13,013,997	0.14	10,330,143	0.23	(21,533,836)	(0.44)	10,499,227	0.65	(104,269,033)	(0.41)	(91,959,503)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	(815,788,225)	(9.00)	(485,325,785)	(11.04)	(1,281,312,462)	(26.21)	(462,230,460)	(28.41)	(2,566,564,841)	(10.10)	(5,611,221,773)	(12.37)

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

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

Total For All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	9,501,615,485	104.37	4,259,471,522	96.77	5,025,799,192	102.82	1,649,843,140	101.40	25,842,371,975	101.45	46,279,101,314	101.73
2	Premiums Earned	9,103,702,923	100.00	4,401,518,937	100.00	4,887,917,277	100.00	1,627,062,465	100.00	25,471,789,887	100.00	45,491,991,489	100.00
3	Dividends to Policyholders	0	0.00	12,868	0.00	28,811,817	0.59	96,023,169	5.90	324,941,093	1.28	449,788,947	0.99
4	Incurred Losses	6,916,976,240	75.98	3,212,324,817	72.98	4,272,542,043	87.41	1,493,116,334	91.77	18,191,677,504	71.42	34,086,636,938	74.93
5	Defense and Cost Containment Expenses Incurred	178,724,482	1.96	95,881,052	2.18	94,613,355	1.94	33,437,431	2.06	1,040,806,203	4.09	1,443,462,523	3.17
6	Adjusting and Other Expenses Incurred **	708,402,761	7.78	421,600,188	9.58	489,855,078	10.02	123,807,895	7.61	1,568,082,085	6.16	3,311,748,006	7.28
7	Unpaid Losses	3,144,010,979	34.54	1,278,997,954	29.06	2,109,225,130	43.15	589,537,707	36.23	24,182,986,721	94.94	31,304,758,491	68.81
8	Defense and Cost Containment Expenses Unpaid	332,561,399	3.65	160,443,569	3.65	230,442,703	4.71	83,950,989	5.16	3,355,915,380	13.18	4,163,314,040	9.15
9	Adjusting and Other Expenses Unpaid **	273,305,908	3.00	231,405,310	5.26	446,977,056	9.14	70,309,226	4.32	1,488,146,029	5.84	2,510,143,528	5.52
10	Unearned Premium Reserves	3,195,035,239	35.10	2,264,145,082	51.44	1,825,012,194	37.34	708,168,122	43.52	11,901,519,078	46.72	19,893,879,715	43.73
11	Agents Balances**	1,911,138,354	20.99	718,871,886	16.33	905,644,565	18.53	296,632,815	18.23	5,173,268,989	20.31	9,005,556,610	19.80
12	Commission and Brokerage Expenses Incurred	921,124,115	10.12	630,507,640	14.32	428,793,902	8.77	89,156,154	5.48	3,033,307,033	11.91	5,102,888,844	11.22
13	Taxes, Licenses, and Fees Incurred	163,999,557	1.80	89,506,909	2.03	94,789,120	1.94	30,666,045	1.88	538,178,740	2.11	917,140,371	2.02
14	Other Acquisition Expenses Incurred **	706,775,761	7.76	281,513,737	6.40	475,068,406	9.72	168,831,401	10.38	1,652,848,216	6.49	3,285,037,522	7.22
15	General Expenses Incurred **	296,339,900	3.26	165,203,958	3.75	263,080,996	5.38	64,754,279	3.98	1,577,027,639	6.19	2,366,406,772	5.20
16	Other Income Less Other Expenses **	12,980,996	0.14	10,339,123	0.23	(21,530,401)	(0.44)	10,499,050	0.65	(93,045,801)	(0.37)	(80,757,034)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	(775,658,897)	(8.52)	(484,693,109)	(11.01)	(1,281,167,841)	(26.21)	(462,231,193)	(28.41)	(2,548,124,427)	(10.00)	(5,551,875,468)	(12.20)

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

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

Total For Fire
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	11,537,742	99.95	110,156,517	96.41	80,235,936	100.47	43,112,758	98.61	396,728,730	104.46	641,771,683	102.00
2	Premiums Earned	11,543,415	100.00	114,260,013	100.00	79,860,468	100.00	43,718,802	100.00	379,796,259	100.00	629,178,957	100.00
3	Dividends to Policyholders	0	0.00	660	0.00	155,523	0.19	1,082,966	2.48	2,400	0.00	1,241,549	0.20
4	Incurred Losses	2,001,005	17.33	52,946,317	46.34	27,713,317	34.70	12,972,149	29.67	222,650,445	58.62	318,283,233	50.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,158,218	1.01	(6,747)	(0.01)	62,771	0.14	5,073,148	1.34	6,287,390	1.00
6	Adjusting and Other Expenses Incurred **	71,996	0.62	3,258,570	2.85	2,873,821	3.60	1,328,247	3.04	10,331,829	2.72	17,864,462	2.84
7	Unpaid Losses	662,620	5.74	22,626,040	19.80	29,286,670	36.67	3,807,514	8.71	196,412,357	51.72	252,795,201	40.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	945,756	0.83	504,811	0.63	108,548	0.25	5,375,448	1.42	6,934,563	1.10
9	Adjusting and Other Expenses Unpaid **	59,997	0.52	553,929	0.48	2,494,070	3.12	418,864	0.96	5,766,183	1.52	9,293,042	1.48
10	Unearned Premium Reserves	175,480	1.52	52,051,367	45.56	34,385,854	43.06	21,567,948	49.33	197,860,230	52.10	306,040,879	48.64
11	Agents Balances**	204,990	1.78	16,325,820	14.29	20,695,411	25.91	7,015,167	16.05	145,135,599	38.21	189,376,987	30.10
12	Commission and Brokerage Expenses Incurred	2,153,217	18.65	20,124,852	17.61	2,275,628	2.85	5,397,645	12.35	42,348,225	11.15	72,299,567	11.49
13	Taxes, Licenses, and Fees Incurred	44,269	0.38	2,212,866	1.94	1,910,429	2.39	946,087	2.16	8,507,070	2.24	13,620,721	2.16
14	Other Acquisition Expenses Incurred **	1,686,915	14.61	2,585,942	2.26	6,721,367	8.42	4,249,404	9.72	25,746,034	6.78	40,989,661	6.51
15	General Expenses Incurred **	1,036,947	8.98	10,042,310	8.79	11,364,760	14.23	1,407,391	3.22	32,048,023	8.44	55,899,432	8.88
16	Other Income Less Other Expenses **	63,997	0.55	1,204,889	1.05	(145,114)	(0.18)	235,898	0.54	(3,507,334)	(0.92)	(2,147,664)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain*	4,613,062	39.96	23,135,167	20.25	26,707,256	33.44	16,508,041	37.76	29,581,751	7.79	100,545,277	15.98

* (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 Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	5,553,871	99.95	174,657,221	103.99	76,823,506	104.88	105,473,477	100.00	481,230,495	101.65	843,738,570	102.19
2	Premiums Earned	5,556,635	100.00	167,960,301	100.00	73,250,994	100.00	105,470,671	100.00	473,436,386	100.00	825,674,987	100.00
3	Dividends to Policyholders	0	0.00	2,879	0.00	749,609	1.02	3,347,082	3.17	5,920	0.00	4,105,490	0.50
4	Incurred Losses	4,986,796	89.74	165,364,005	98.45	119,269,124	162.82	111,829,518	106.03	742,775,049	156.89	1,144,224,492	138.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,375,762	1.41	1,995,798	2.72	416,216	0.39	17,150,368	3.62	21,938,144	2.66
6	Adjusting and Other Expenses Incurred **	1,057,931	19.04	18,537,545	11.04	3,368,645	4.60	6,859,352	6.50	25,210,523	5.33	55,033,997	6.67
7	Unpaid Losses	839,860	15.11	68,364,344	40.70	100,627,844	137.37	10,890,475	10.33	352,442,880	74.44	533,165,403	64.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,850,846	3.48	1,227,487	1.68	288,432	0.27	13,015,722	2.75	20,382,487	2.47
9	Adjusting and Other Expenses Unpaid **	201,987	3.64	6,010,791	3.58	1,371,073	1.87	1,767,461	1.68	12,163,283	2.57	21,514,595	2.61
10	Unearned Premium Reserves	84,509	1.52	92,701,266	55.19	38,990,009	53.23	52,938,174	50.19	231,125,195	48.82	415,839,153	50.36
11	Agents Balances**	98,993	1.78	25,347,876	15.09	15,940,388	21.76	17,065,936	16.18	108,179,045	22.85	166,632,239	20.18
12	Commission and Brokerage Expenses Incurred	1,036,114	18.65	29,326,483	17.46	4,291,120	5.86	11,394,776	10.80	55,902,437	11.81	101,950,930	12.35
13	Taxes, Licenses, and Fees Incurred	21,302	0.38	3,496,224	2.08	1,859,896	2.54	2,178,901	2.07	10,779,182	2.28	18,335,505	2.22
14	Other Acquisition Expenses Incurred **	811,947	14.61	8,963,960	5.34	5,168,896	7.06	9,533,585	9.04	33,069,488	6.98	57,547,876	6.97
15	General Expenses Incurred **	498,967	8.98	13,679,535	8.14	11,221,074	15.32	2,841,762	2.69	48,745,608	10.30	76,986,947	9.32
16	Other Income Less Other Expenses **	0	0.00	960,967	0.57	(326,815)	(0.45)	326,179	0.31	4,950,165	1.05	5,910,496	0.72
17	Pretax Profit or Loss Excluding Investment Gain*	(2,856,421)	(51.41)	(72,825,125)	(43.36)	(74,999,983)	(102.39)	(42,604,343)	(40.39)	(455,252,024)	(96.16)	(648,537,897)	(78.55)

* (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 2016 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	2,173,369	101.56	0	0.00	791,742,927	97.21	793,916,296	97.22
2	Premiums Earned	0	0.00	0	0.00	2,139,954	100.00	0	0.00	814,453,732	100.00	816,593,686	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,765,788	82.52	0	0.00	514,304,842	63.15	516,070,630	63.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	425	0.02	0	0.00	361,374	0.04	361,799	0.04
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	108,470	5.07	0	0.00	11,844,792	1.45	11,953,262	1.46
7	Unpaid Losses	0	0.00	0	0.00	839,751	39.24	0	0.00	280,879,194	34.49	281,718,945	34.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	450,472	0.06	450,472	0.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	12,065	0.56	0	0.00	747,553	0.09	759,618	0.09
10	Unearned Premium Reserves	0	0.00	0	0.00	4,019,812	187.85	0	0.00	164,353,167	20.18	168,372,979	20.62
11	Agents Balances**	0	0.00	0	0.00	66,390	3.10	0	0.00	22,847,464	2.81	22,913,854	2.81
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	4,772,926	223.04	0	0.00	63,649,411	7.81	68,422,337	8.38
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	853	0.04	0	0.00	1,076,223	0.13	1,077,076	0.13
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	106,869	4.99	0	0.00	(4,816,442)	(0.59)	(4,709,573)	(0.58)
15	General Expenses Incurred **	0	0.00	0	0.00	95,308	4.45	0	0.00	13,316,187	1.63	13,411,495	1.64
16	Other Income Less Other Expenses **	0	0.00	0	0.00	7,742	0.36	0	0.00	245,541	0.03	253,284	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(4,702,943)	(219.77)	0	0.00	214,962,886	26.39	210,259,944	25.75

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

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

Total For Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	19,412,000	109.58	10,571,207	49.26	681,303	116.19	262,446,380	106.00	293,110,890	102.01
2	Premiums Earned	0	0.00	17,714,159	100.00	21,461,782	100.00	586,368	100.00	247,584,155	100.00	287,346,464	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	32,037,759	180.86	75,158,878	350.20	742,303	126.59	476,808,169	192.58	584,747,109	203.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	398,517	2.25	230,378	1.07	0	0.00	8,614,929	3.48	9,243,824	3.22
6	Adjusting and Other Expenses Incurred **	0	0.00	3,458,512	19.52	0	0.00	0	0.00	12,672,662	5.12	16,131,173	5.61
7	Unpaid Losses	0	0.00	1,446,480	8.17	11,353,012	52.90	50,125	8.55	34,870,997	14.08	47,720,614	16.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	35,888	0.20	369,475	1.72	0	0.00	290,498	0.12	695,861	0.24
9	Adjusting and Other Expenses Unpaid **	0	0.00	739,530	4.17	0	0.00	0	0.00	1,812,828	0.73	2,552,358	0.89
10	Unearned Premium Reserves	0	0.00	10,181,521	57.48	3,561,319	16.59	399,089	68.06	148,725,832	60.07	162,867,761	56.68
11	Agents Balances**	0	0.00	864,628	4.88	0	0.00	0	0.00	9,324,042	3.77	10,188,670	3.55
12	Commission and Brokerage Expenses Incurred	0	0.00	3,603,395	20.34	2,000,887	9.32	96,353	16.43	43,609,335	17.61	49,309,970	17.16
13	Taxes, Licenses, and Fees Incurred	0	0.00	388,182	2.19	166,723	0.78	16,537	2.82	4,953,530	2.00	5,524,972	1.92
14	Other Acquisition Expenses Incurred **	0	0.00	183,155	1.03	0	0.00	0	0.00	6,733,671	2.72	6,916,825	2.41
15	General Expenses Incurred **	0	0.00	724,325	4.09	0	0.00	0	0.00	10,008,974	4.04	10,733,299	3.74
16	Other Income Less Other Expenses **	0	0.00	108,510	0.61	(83,105)	(0.39)	0	0.00	171,942	0.07	197,348	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(22,971,174)	(129.68)	(56,178,189)	(261.76)	(268,825)	(45.85)	(315,645,172)	(127.49)	(395,063,361)	(137.49)

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

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

Total For Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,203,337	106.45	594,270	100.00	0	0.00	53,789,033	99.60	63,586,640	100.54
2	Premiums Earned	0	0.00	8,645,448	100.00	594,270	100.00	0	0.00	54,004,924	100.00	63,244,642	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	15,238,652	176.26	596,843	100.43	0	0.00	57,970,574	107.34	73,806,069	116.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	500,106	0.93	500,106	0.79
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	42,877	7.21	0	0.00	1,876,537	3.47	1,919,414	3.03
7	Unpaid Losses	0	0.00	(1,868)	(0.02)	3,000	0.50	0	0.00	(7,376,403)	(13.66)	(7,375,271)	(11.66)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	162,375	0.30	162,375	0.26
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	4,024	0.68	0	0.00	65,758	0.12	69,781	0.11
10	Unearned Premium Reserves	0	0.00	557,889	6.45	0	0.00	0	0.00	1,793,625	3.32	2,351,514	3.72
11	Agents Balances**	0	0.00	0	0.00	57,951	9.75	0	0.00	2,640,328	4.89	2,698,279	4.27
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	418,012	70.34	0	0.00	9,584,703	17.75	10,002,715	15.82
13	Taxes, Licenses, and Fees Incurred	0	0.00	165,443	1.91	89,404	15.04	0	0.00	781,011	1.45	1,035,858	1.64
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	31,601	5.32	0	0.00	523,216	0.97	554,817	0.88
15	General Expenses Incurred **	0	0.00	0	0.00	26,332	4.43	0	0.00	1,332,227	2.47	1,358,559	2.15
16	Other Income Less Other Expenses **	0	0.00	0	0.00	2,028	0.34	0	0.00	28,889	0.05	30,916	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,758,647)	(78.18)	(608,771)	(102.44)	0	0.00	(18,534,561)	(34.32)	(25,901,979)	(40.96)

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

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

Total For Private Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	205,006	125.46	17,689,903	233.98	0	0.00	8,685,835	130.32	26,580,744	184.73
2	Premiums Earned	0	0.00	163,405	100.00	7,560,529	100.00	0	0.00	6,664,792	100.00	14,388,726	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	3,632,082	48.04	0	0.00	(9,415,026)	(141.27)	(5,782,944)	(40.19)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10,739	0.14	0	0.00	1,657,722	24.87	1,668,461	11.60
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	188,003	2.49	0	0.00	549,354	8.24	737,357	5.12
7	Unpaid Losses	0	0.00	0	0.00	1,251,042	16.55	0	0.00	3,231,521	48.49	4,482,563	31.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	10,739	0.14	0	0.00	(541,954)	(8.13)	(531,215)	(3.69)
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	169,470	2.24	0	0.00	47,239	0.71	216,709	1.51
10	Unearned Premium Reserves	0	0.00	108,723	66.54	10,129,373	133.98	0	0.00	3,873,374	58.12	14,111,470	98.07
11	Agents Balances**	0	0.00	4,436	2.71	13,023,889	172.26	0	0.00	5,081,231	76.24	18,109,556	125.86
12	Commission and Brokerage Expenses Incurred	0	0.00	37,041	22.67	0	0.00	0	0.00	902,190	13.54	939,231	6.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,238	2.59	463,283	6.13	0	0.00	178,486	2.68	646,007	4.49
14	Other Acquisition Expenses Incurred **	0	0.00	2,218	1.36	754,851	9.98	0	0.00	469,397	7.04	1,226,466	8.52
15	General Expenses Incurred **	0	0.00	4,436	2.71	3,438,904	45.48	0	0.00	373,050	5.60	3,816,390	26.52
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(37,818)	(0.50)	0	0.00	(342,513)	(5.14)	(380,331)	(2.64)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	115,471	70.67	(965,150)	(12.77)	0	0.00	11,607,106	174.16	10,757,427	74.76

* (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 Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	43,290,468	98.57	6,085,299	106.82	173,937,917	103.51	72,869,778	102.43	296,183,462	102.56
2	Premiums Earned	0	0.00	43,918,803	100.00	5,696,928	100.00	168,042,331	100.00	71,143,529	100.00	288,801,591	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	25,158,518	57.28	3,234,048	56.77	116,149,711	69.12	52,879,608	74.33	197,421,885	68.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,688,071	6.12	288,687	5.07	825,277	0.49	1,057,318	1.49	4,859,353	1.68
6	Adjusting and Other Expenses Incurred **	0	0.00	3,275,985	7.46	289,595	5.08	5,245,010	3.12	3,502,611	4.92	12,313,202	4.26
7	Unpaid Losses	0	0.00	8,900,343	20.27	1,470,318	25.81	35,371,669	21.05	17,004,686	23.90	62,747,016	21.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,778,622	6.33	95,237	1.67	2,698,166	1.61	1,185,129	1.67	6,757,154	2.34
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,953,991	4.45	92,207	1.62	972,002	0.58	1,633,803	2.30	4,652,004	1.61
10	Unearned Premium Reserves	0	0.00	21,093,354	48.03	3,000,023	52.66	88,054,128	52.40	37,854,389	53.21	150,001,894	51.94
11	Agents Balances**	0	0.00	6,675,970	15.20	1,754,568	30.80	34,654,068	20.62	17,045,301	23.96	60,129,908	20.82
12	Commission and Brokerage Expenses Incurred	0	0.00	5,471,192	12.46	1,056,733	18.55	16,964,028	10.10	16,095,421	22.62	39,587,374	13.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	745,116	1.70	125,015	2.19	3,598,627	2.14	1,577,327	2.22	6,046,085	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	3,245,985	7.39	680,512	11.95	7,573,015	4.51	4,968,546	6.98	16,468,059	5.70
15	General Expenses Incurred **	0	0.00	1,090,995	2.48	312,545	5.49	4,115,008	2.45	5,151,322	7.24	10,669,870	3.69
16	Other Income Less Other Expenses **	0	0.00	62,000	0.14	(20,794)	(0.37)	1,514,003	0.90	157,373	0.22	1,712,582	0.59
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,304,940	5.25	(311,001)	(5.46)	15,085,658	8.98	(13,931,252)	(19.58)	3,148,345	1.09

* (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 Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	3,129,054,067	96.38	366,027,823	103.30	530,189,087	100.71	4,278,413,171	106.16	8,303,684,148	101.79
2	Premiums Earned	0	0.00	3,246,694,376	100.00	354,322,267	100.00	526,461,226	100.00	4,030,198,899	100.00	8,157,676,768	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	19,319,394	5.45	32,926,079	6.25	0	0.00	52,245,473	0.64
4	Incurred Losses	1,557	0.00	2,475,433,877	76.24	306,225,874	86.43	604,898,239	114.90	3,790,716,253	94.06	7,177,275,800	87.98
5	Defense and Cost Containment Expenses Incurred	26	0.00	60,141,833	1.85	3,141,472	0.89	4,426,204	0.84	68,448,466	1.70	136,158,001	1.67
6	Adjusting and Other Expenses Incurred **	0	0.00	363,164,345	11.19	20,195,117	5.70	35,415,511	6.73	290,127,372	7.20	708,902,344	8.69
7	Unpaid Losses	3,075	0.00	657,131,257	20.24	53,411,577	15.07	114,152,077	21.68	891,341,774	22.12	1,716,039,760	21.04
8	Defense and Cost Containment Expenses Unpaid	48	0.00	60,811,740	1.87	4,032,126	1.14	6,445,294	1.22	66,249,920	1.64	137,539,128	1.69
9	Adjusting and Other Expenses Unpaid **	0	0.00	183,284,256	5.65	5,518,044	1.56	11,027,425	2.09	161,004,330	3.99	360,834,055	4.42
10	Unearned Premium Reserves	0	0.00	1,623,002,679	49.99	192,863,319	54.43	273,241,461	51.90	2,192,562,368	54.40	4,281,669,827	52.49
11	Agents Balances**	0	0.00	535,488,155	16.49	76,900,586	21.70	103,754,530	19.71	706,945,035	17.54	1,423,088,305	17.44
12	Commission and Brokerage Expenses Incurred	0	0.00	412,841,255	12.72	26,620,107	7.51	26,055,510	4.95	548,320,254	13.61	1,013,837,126	12.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	66,244,235	2.04	7,042,121	1.99	9,976,790	1.90	87,225,313	2.16	170,488,459	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	223,052,711	6.87	34,253,081	9.67	58,354,068	11.08	323,754,075	8.03	639,413,934	7.84
15	General Expenses Incurred **	0	0.00	89,622,970	2.76	20,671,161	5.83	22,309,808	4.24	179,028,448	4.44	311,632,387	3.82
16	Other Income Less Other Expenses **	0	0.00	8,636,859	0.27	(2,204,496)	(0.62)	3,001,918	0.57	2,904,444	0.07	12,338,725	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(1,583)	0.00	(435,169,991)	(13.40)	(85,350,556)	(24.09)	(264,899,064)	(50.32)	(1,254,516,838)	(31.13)	(2,039,938,032)	(25.01)

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

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

Total For Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	221,928,218	96.86	216,867,875	99.41	78,620,593	99.43	1,747,515,493	100.39	2,264,932,179	99.90
2	Premiums Earned	0	0.00	229,111,919	100.00	218,159,993	100.00	79,071,711	100.00	1,740,749,233	100.00	2,267,092,856	100.00
3	Dividends to Policyholders	0	0.00	6,066	0.00	540,222	0.25	0	0.00	1,979,661	0.11	2,525,949	0.11
4	Incurred Losses	0	0.00	176,008,071	76.82	218,589,799	100.20	34,790,234	44.00	1,553,524,581	89.24	1,982,912,685	87.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	18,699,886	8.16	5,624,725	2.58	2,087,492	2.64	127,530,226	7.33	153,942,329	6.79
6	Adjusting and Other Expenses Incurred **	0	0.00	14,258,336	6.22	9,984,531	4.58	4,952,415	6.26	89,911,276	5.17	119,106,558	5.25
7	Unpaid Losses	0	0.00	212,350,085	92.68	115,707,209	53.04	62,589,241	79.16	1,447,202,537	83.14	1,837,849,072	81.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	55,993,648	24.44	21,610,894	9.91	17,959,707	22.71	393,676,208	22.62	489,240,457	21.58
9	Adjusting and Other Expenses Unpaid **	0	0.00	19,560,925	8.54	7,856,538	3.60	5,605,799	7.09	113,672,371	6.53	146,695,633	6.47
10	Unearned Premium Reserves	0	0.00	99,863,245	43.59	105,016,807	48.14	39,887,876	50.45	821,359,273	47.18	1,066,127,201	47.03
11	Agents Balances**	0	0.00	25,113,607	10.96	60,497,042	27.73	16,751,991	21.19	425,839,949	24.46	528,202,590	23.30
12	Commission and Brokerage Expenses Incurred	0	0.00	33,794,421	14.75	25,327,054	11.61	11,061,813	13.99	286,217,692	16.44	356,400,980	15.72
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,587,163	2.00	4,535,783	2.08	1,943,317	2.46	37,384,528	2.15	48,450,791	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	15,515,753	6.77	19,436,710	8.91	9,784,507	12.37	118,173,802	6.79	162,910,772	7.19
15	General Expenses Incurred **	0	0.00	15,934,561	6.95	16,679,748	7.65	4,283,222	5.42	131,877,464	7.58	168,774,996	7.44
16	Other Income Less Other Expenses **	0	0.00	645,084	0.28	449,715	0.21	370,708	0.47	(460,998)	(0.03)	1,004,509	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(49,047,255)	(21.41)	(82,108,864)	(37.64)	10,539,420	13.33	(606,310,995)	(34.83)	(726,927,694)	(32.06)

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

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

Total For Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	387,031,410	101.31	387,031,410	101.31
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	382,018,331	100.00	382,018,331	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	20,919,943	5.48	20,919,943	5.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,282,459	0.34	1,282,459	0.34
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,333,235	0.61	2,333,235	0.61
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	190,975,949	49.99	190,975,949	49.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	789,169	0.21	789,169	0.21
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	8,047,586	2.11	8,047,586	2.11
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	108,469,919	28.39	108,469,919	28.39
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	14,206,370	3.72	14,206,370	3.72
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,938,183	2.08	7,938,183	2.08
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	22,808,735	5.97	22,808,735	5.97
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	69,925,185	18.30	69,925,185	18.30
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(46,211,361)	(12.10)	(46,211,361)	(12.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	210,599,229	55.13	210,599,229	55.13

* (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 Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	426,964	106.07	575,199	101.37	285,711,129	96.98	286,713,292	97.00
2	Premiums Earned	0	0.00	0	0.00	402,548	100.00	567,416	100.00	294,612,867	100.00	295,582,831	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	74,545	18.52	44,909	7.91	0	0.00	119,454	0.04
4	Incurred Losses	0	0.00	11,745	0.00	251,702	62.53	332,941	58.68	131,260,258	44.55	131,856,646	44.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	(12,926)	0.00	25,634	6.37	6,900	1.22	32,523,663	11.04	32,543,271	11.01
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	33,716	8.38	23,812	4.20	12,153,304	4.13	12,210,832	4.13
7	Unpaid Losses	0	0.00	71,235	0.00	289,661	71.96	258,805	45.61	246,959,022	83.82	247,578,723	83.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	24,878	0.00	9,921	2.46	7,718	1.36	42,593,125	14.46	42,635,642	14.42
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	131,505	32.67	5,062	0.89	10,353,819	3.51	10,490,386	3.55
10	Unearned Premium Reserves	0	0.00	0	0.00	203,151	50.47	268,571	47.33	106,104,506	36.01	106,576,228	36.06
11	Agents Balances**	0	0.00	0	0.00	110,762	27.52	121,482	21.41	57,032,311	19.36	57,264,555	19.37
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	28,225	4.97	34,561,499	11.73	34,589,724	11.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	0.00	7,974	1.98	9,357	1.65	5,216,127	1.77	5,233,460	1.77
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	127,093	31.57	25,380	4.47	17,620,876	5.98	17,773,349	6.01
15	General Expenses Incurred **	0	0.00	0	0.00	37,996	9.44	47,196	8.32	22,201,268	7.54	22,286,460	7.54
16	Other Income Less Other Expenses **	0	0.00	0	0.00	198	0.05	356	0.06	(4,503,928)	(1.53)	(4,503,374)	(1.52)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,179	0.00	(155,914)	(38.73)	49,053	8.65	34,571,943	11.73	34,466,261	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 Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	37,339,891	99.72	167,394,546	97.71	74,253,990	91.40	53,188,359	102.96	1,562,266,950	102.96	1,894,443,736	100.40
2	Premiums Earned	37,444,270	100.00	171,318,655	100.00	81,242,910	100.00	52,363,343	100.00	1,544,436,099	100.00	1,886,805,277	100.00
3	Dividends to Policyholders	0	0.00	16	0.00	298,768	0.37	1,430,791	0.00	379,146	0.00	2,108,721	0.11
4	Incurred Losses	14,771,707	39.45	54,881,828	32.03	61,995,493	76.31	28,473,205	75.23	908,053,130	75.23	1,068,175,363	56.61
5	Defense and Cost Containment Expenses Incurred	25,281	0.07	1,046,920	0.61	(926,333)	(1.14)	53,715	2.01	12,663,938	2.01	12,863,521	0.68
6	Adjusting and Other Expenses Incurred **	5,899,885	15.76	3,258,776	1.90	946,354	1.16	2,021,382	3.86	39,440,851	2.55	51,567,248	2.73
7	Unpaid Losses	2,194,362	5.86	30,129,042	17.59	44,662,278	54.97	4,184,270	39.47	279,805,063	39.47	360,975,015	19.13
8	Defense and Cost Containment Expenses Unpaid	44,836	0.12	1,138,864	0.66	327,181	0.40	16,141	3.07	13,364,419	3.07	14,891,441	0.79
9	Adjusting and Other Expenses Unpaid **	5,127,900	13.69	1,910,179	1.11	802,743	0.99	627,896	1.20	17,171,746	1.11	25,640,465	1.36
10	Unearned Premium Reserves	18,703,414	49.95	133,692,631	78.04	32,760,508	40.32	25,463,345	48.37	435,337,104	48.37	645,957,002	34.24
11	Agents Balances**	8,578,833	22.91	23,065,790	13.46	7,339,667	9.03	9,055,501	17.29	248,545,626	16.09	296,585,417	15.72
12	Commission and Brokerage Expenses Incurred	4,613,705	12.32	62,517,828	36.49	2,604,445	3.21	4,710,391	15.47	235,399,362	15.47	309,845,731	16.42
13	Taxes, Licenses, and Fees Incurred	942,968	2.52	3,511,291	2.05	1,816,057	2.24	1,034,049	2.65	29,922,826	2.65	37,227,191	1.97
14	Other Acquisition Expenses Incurred **	4,853,905	12.96	2,597,445	1.52	7,101,170	8.74	5,342,791	10.20	53,448,548	3.46	73,343,859	3.89
15	General Expenses Incurred **	1,593,969	4.26	10,239,160	5.98	12,698,957	15.63	2,952,792	5.64	80,840,016	5.23	108,324,894	5.74
16	Other Income Less Other Expenses **	189,996	0.51	19,950	0.01	(188,400)	(0.23)	104,120	0.20	(5,717,650)	(0.37)	(5,591,984)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	4,932,846	13.17	33,285,340	19.43	(5,480,401)	(6.75)	6,448,347	12.31	178,570,632	11.56	217,756,765	11.54

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

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

Total For Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	14,502,350	17.65	14,502,350	17.65
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	82,154,799	100.00	82,154,799	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	0	0.00	0	0.00	723,833	0.88	723,833	0.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	964,087	1.17	964,087	1.17
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,672,455	2.04	1,672,455	2.04
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,828,434	9.53	7,828,434	9.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,042,153	1.27	1,042,153	1.27
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	3,097,087	3.77	3,097,087	3.77
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	258,959,546	315.21	258,959,546	315.21
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	954,583	1.16	954,583	1.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,401	0.00	2,401	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	293,253	0.36	293,253	0.36
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,553,653	1.89	1,553,653	1.89
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	21,493,890	26.16	21,493,890	26.16
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	3,660,590	4.46	3,660,590	4.46
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	59,111,818	71.95	59,111,818	71.95

* (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 Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	17,540	99.07	2,703,289	174.59	38,692,997	100.86	143,226,676	99.81	184,640,502	100.66
2	Premiums Earned	0	0.00	17,704	100.00	1,548,353	100.00	38,362,882	100.00	143,502,205	100.00	183,431,144	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,069	0.39	3,945,512	10.28	380,025	0.26	4,331,606	2.36
4	Incurred Losses	0	0.00	0	0.00	1,100,228	71.06	14,103,492	36.76	17,181,044	11.97	32,384,764	17.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	356,382	23.02	13,616,219	35.49	6,464,910	4.51	20,437,511	11.14
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	215,448	13.91	3,089,562	8.05	9,721,877	6.77	13,026,887	7.10
7	Unpaid Losses	0	0.00	0	0.00	1,070,900	69.16	55,836,879	145.55	290,876,102	202.70	347,783,881	189.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	416,456	26.90	28,194,279	73.49	123,173,754	85.83	151,784,489	82.75
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	282,409	18.24	3,923,035	10.23	19,024,188	13.26	23,229,633	12.66
10	Unearned Premium Reserves	0	0.00	9,011	50.90	1,380,670	89.17	21,853,734	56.97	81,333,997	56.68	104,577,412	57.01
11	Agents Balances**	0	0.00	2,951	16.67	553,714	35.76	8,861,468	23.10	25,963,697	18.09	35,381,830	19.29
12	Commission and Brokerage Expenses Incurred	0	0.00	2,058	11.62	4,991	0.32	3,505,111	9.14	15,995,467	11.15	19,507,627	10.63
13	Taxes, Licenses, and Fees Incurred	0	0.00	262	1.48	58,005	3.75	853,985	2.23	6,634,427	4.62	7,546,679	4.11
14	Other Acquisition Expenses Incurred **	0	0.00	1,967	11.11	112,276	7.25	1,011,846	2.64	9,119,755	6.36	10,245,844	5.59
15	General Expenses Incurred **	0	0.00	0	0.00	79,573	5.14	4,580,232	11.94	12,363,936	8.62	17,023,741	9.28
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(45,561)	(2.94)	16,591	0.04	1,535,641	1.07	1,506,672	0.82
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,417	75.78	(430,180)	(27.78)	(6,326,485)	(16.49)	67,176,405	46.81	60,433,157	32.95

* (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 Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	2,812,846	55.73	162,706	101.72	416,525	105.18	9,802,276	96.07	13,194,353	83.47
2	Premiums Earned	0	0.00	5,047,164	100.00	159,959	100.00	396,013	100.00	10,203,312	100.00	15,806,448	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	102	0.06	37,423	9.45	0	0.00	37,525	0.24
4	Incurred Losses	0	0.00	30,430	0.60	(4,855)	(3.04)	742	0.19	101,864	1.00	128,181	0.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	35,811	0.71	(2,533)	(1.58)	121	0.03	4,406	0.04	37,805	0.24
6	Adjusting and Other Expenses Incurred **	0	0.00	31,007	0.61	502	0.31	1,790	0.45	111,703	1.09	145,003	0.92
7	Unpaid Losses	0	0.00	10,669	0.21	7,437	4.65	5,979	1.51	337,988	3.31	362,073	2.29
8	Defense and Cost Containment Expenses Unpaid	0	0.00	345	0.01	2,706	1.69	57	0.01	10,605	0.10	13,713	0.09
9	Adjusting and Other Expenses Unpaid **	0	0.00	25,006	0.50	450	0.28	353	0.09	14,588	0.14	40,396	0.26
10	Unearned Premium Reserves	0	0.00	836,142	16.57	67,371	42.12	215,087	54.31	4,457,784	43.69	5,576,384	35.28
11	Agents Balances**	0	0.00	447,103	8.86	41,834	26.15	80,973	20.45	1,930,461	18.92	2,500,370	15.82
12	Commission and Brokerage Expenses Incurred	0	0.00	388,064	7.69	24,217	15.14	47	0.01	1,022,490	10.02	1,434,818	9.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	45,848	0.91	5,924	3.70	6,488	1.64	228,211	2.24	286,471	1.81
14	Other Acquisition Expenses Incurred **	0	0.00	69,016	1.37	21,760	13.60	59,838	15.11	611,709	6.00	762,323	4.82
15	General Expenses Incurred **	0	0.00	306,071	6.06	12,366	7.73	18,739	4.73	522,288	5.12	859,464	5.44
16	Other Income Less Other Expenses **	0	0.00	1,000	0.02	(13,914)	(8.70)	1,338	0.34	(19,692)	(0.19)	(31,268)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,141,918	82.06	88,562	55.37	272,162	68.73	7,580,948	74.30	12,083,590	76.45

* (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 2016 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	57,155,682	98.66	0	0.00	371,874,568	111.89	429,030,250	109.93
2	Premiums Earned	0	0.00	0	0.00	57,931,179	100.00	0	0.00	332,360,195	100.00	390,291,374	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	53,522,479	92.39	0	0.00	249,064,830	74.94	302,587,309	77.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	683,829	1.18	0	0.00	3,867,381	1.16	4,551,210	1.17
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	3,702,253	6.39	0	0.00	9,852,315	2.96	13,554,569	3.47
7	Unpaid Losses	0	0.00	0	0.00	10,316,242	17.81	0	0.00	173,711,902	52.27	184,028,144	47.15
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	56,304	0.10	0	0.00	2,855,769	0.86	2,912,073	0.75
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	7,463,026	12.88	0	0.00	4,558,702	1.37	12,021,727	3.08
10	Unearned Premium Reserves	0	0.00	0	0.00	1,704,301	2.94	0	0.00	362,715,099	109.13	364,419,400	93.37
11	Agents Balances**	0	0.00	0	0.00	88,651	0.15	0	0.00	77,923,047	23.45	78,011,699	19.99
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	15,523	0.03	0	0.00	56,468,051	16.99	56,483,574	14.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,348,303	2.33	0	0.00	8,633,030	2.60	9,981,333	2.56
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	957,100	1.65	0	0.00	20,299,074	6.11	21,256,174	5.45
15	General Expenses Incurred **	0	0.00	0	0.00	1,055,770	1.82	0	0.00	16,595,182	4.99	17,650,952	4.52
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(15,104)	(0.03)	0	0.00	(6,720,678)	(2.02)	(6,735,782)	(1.73)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(3,369,182)	(5.82)	0	0.00	(39,140,347)	(11.78)	(42,509,529)	(10.89)

* (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 2016 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	(789,437)	(55.34)	0	0.00	507,686	100.00	(281,751)	(14.57)
2	Premiums Earned	0	0.00	0	0.00	1,426,514	100.00	0	0.00	507,686	100.00	1,934,200	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	521,642	36.57	0	0.00	25,350	4.99	546,992	28.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(12,425)	(0.87)	0	0.00	0	0.00	(12,425)	(0.64)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	33,588	2.35	0	0.00	755	0.15	34,343	1.78
7	Unpaid Losses	0	0.00	0	0.00	907,555	63.62	0	0.00	44,242	8.71	951,797	49.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,722	0.19	0	0.00	0	0.00	2,722	0.14
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	212,307	14.88	0	0.00	4,605	0.91	216,912	11.21
10	Unearned Premium Reserves	0	0.00	0	0.00	2,603,067	182.48	0	0.00	0	0.00	2,603,067	134.58
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	62,727	12.36	62,727	3.24
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(149,055)	(10.45)	0	0.00	107,919	21.26	(41,136)	(2.13)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(17,711)	(1.24)	0	0.00	9,321	1.84	(8,390)	(0.43)
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	(39,516)	(2.77)	0	0.00	18,975	3.74	(20,540)	(1.06)
15	General Expenses Incurred **	0	0.00	0	0.00	93,939	6.59	0	0.00	35,675	7.03	129,614	6.70
16	Other Income Less Other Expenses **	0	0.00	0	0.00	5,927	0.42	0	0.00	10,484	2.06	16,411	0.85
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,001,978	70.24	0	0.00	320,175	63.07	1,322,153	68.36

* (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 Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	696	94.05	63,903,899	131.76	0	0.00	40,120,022	112.93	104,024,617	123.80
2	Premiums Earned	0	0.00	740	100.00	48,500,047	100.00	55	100.00	35,527,794	100.00	84,028,636	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	337	0.00	0	0.00	0	0.00	337	0.00
4	Incurred Losses	0	0.00	2,573	347.70	42,301,851	87.22	0	0.00	48,806,098	137.37	91,110,522	108.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(665,465)	(1.37)	0	0.00	53,184	0.15	(612,281)	(0.73)
6	Adjusting and Other Expenses Incurred **	0	0.00	(11)	(1.44)	5,265,378	10.86	0	0.00	1,401,900	3.95	6,667,267	7.93
7	Unpaid Losses	0	0.00	6,786	917.03	61,329,913	126.45	0	0.00	82,342,562	231.77	143,679,261	170.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	183,977	0.38	0	0.00	129,031	0.36	313,008	0.37
9	Adjusting and Other Expenses Unpaid **	0	0.00	11	1.44	11,784,150	24.30	0	0.00	3,445,318	9.70	15,229,479	18.12
10	Unearned Premium Reserves	0	0.00	153	20.68	219,797,972	453.19	122	221.82	144,675,610	407.22	364,473,857	433.75
11	Agents Balances**	0	0.00	106	14.39	29,295,478	60.40	0	0.00	8,871,345	24.97	38,166,930	45.42
12	Commission and Brokerage Expenses Incurred	0	0.00	6	0.81	6,132,551	12.64	0	0.00	5,758,521	16.21	11,891,078	14.15
13	Taxes, Licenses, and Fees Incurred	0	0.00	16	2.16	1,222,655	2.52	0	0.00	1,295,675	3.65	2,518,346	3.00
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	5,258,855	10.84	0	0.00	2,732,399	7.69	7,991,254	9.51
15	General Expenses Incurred **	0	0.00	80	10.79	2,161,747	4.46	0	0.00	3,993,578	11.24	6,155,405	7.33
16	Other Income Less Other Expenses **	0	0.00	21	2.88	(38,937,356)	(80.28)	0	0.00	(532,127)	(1.50)	(39,469,461)	(46.97)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,903)	(257.15)	(52,115,218)	(107.45)	55	100.00	(29,045,688)	(81.75)	(81,162,754)	(96.59)

* (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)

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 2016 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	53,625,915	97.13	33,520,962	92.75	16,988,989	98.75	2,260,512,700	96.27	2,364,648,566	96.25
2	Premiums Earned	0	0.00	55,208,003	100.00	36,140,468	100.00	17,203,889	100.00	2,348,111,772	100.00	2,456,664,132	100.00
3	Dividends to Policyholders	0	0.00	3,247	0.01	1,180,180	3.27	510,991	2.97	270,124,605	11.50	271,819,023	11.06
4	Incurred Losses	0	0.00	16,660,282	30.18	16,383,154	45.33	5,027,955	29.23	941,914,533	40.11	979,985,924	39.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,295,121	2.35	1,645,949	4.55	725,159	4.22	199,577,323	8.50	203,243,552	8.27
6	Adjusting and Other Expenses Incurred **	0	0.00	3,614,000	6.55	2,241,856	6.20	910,534	5.29	125,232,361	5.33	131,998,751	5.37
7	Unpaid Losses	0	0.00	108,069,270	195.75	128,582,603	355.79	34,306,663	199.41	8,061,029,464	343.30	8,331,988,000	339.16
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,088,887	5.59	12,268,807	33.95	2,631,716	15.30	770,426,243	32.81	788,415,653	32.09
9	Adjusting and Other Expenses Unpaid **	0	0.00	3,328,000	6.03	3,942,825	10.91	3,922,394	22.80	267,334,311	11.39	278,527,530	11.34
10	Unearned Premium Reserves	0	0.00	20,078,367	36.37	13,129,329	36.33	7,229,100	42.02	902,433,203	38.43	942,869,999	38.38
11	Agents Balances**	0	0.00	18,940,001	34.31	11,575,552	32.03	3,056,469	17.77	573,300,909	24.42	606,872,931	24.70
12	Commission and Brokerage Expenses Incurred	0	0.00	8,136,505	14.74	1,714,330	4.74	1,593,983	9.27	226,374,739	9.64	237,819,557	9.68
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,944,361	3.52	836,014	2.31	434,670	2.53	77,706,622	3.31	80,921,667	3.29
14	Other Acquisition Expenses Incurred **	0	0.00	4,593,000	8.32	3,147,405	8.71	1,781,232	10.35	134,114,603	5.71	143,636,241	5.85
15	General Expenses Incurred **	0	0.00	9,224,001	16.71	2,373,962	6.57	1,133,762	6.59	131,282,270	5.59	144,013,994	5.86
16	Other Income Less Other Expenses **	0	0.00	(108,000)	(0.20)	65,826	0.18	16,705	0.10	(14,700,532)	(0.63)	(14,726,001)	(0.60)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,629,486	17.44	6,683,444	18.49	5,102,309	29.66	227,084,183	9.67	248,499,422	10.12

* (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 Other General Liability - By Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	394,377	96.76	58,761,529	97.50	91,144,049	103.19	41,258,779	105.07	1,855,273,555	100.77	2,046,832,289	100.86
2	Premiums Earned	407,575	100.00	60,271,003	100.00	88,324,079	100.00	39,268,674	100.00	1,841,022,703	100.00	2,029,294,034	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,196,140	1.35	1,153,568	2.94	604,130	0.03	2,953,838	0.15
4	Incurred Losses	0	0.00	29,382,039	48.75	32,520,206	36.82	16,788,688	42.75	977,605,055	53.10	1,056,295,988	52.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,453,499	2.41	4,412,656	5.00	440,938	1.12	58,971,722	3.20	65,278,815	3.22
6	Adjusting and Other Expenses Incurred **	0	0.00	939,140	1.56	3,475,895	3.94	1,007,729	2.57	104,350,407	5.67	109,773,171	5.41
7	Unpaid Losses	0	0.00	70,423,190	116.84	106,025,628	120.04	40,005,469	101.88	4,128,265,444	224.24	4,344,719,731	214.10
8	Defense and Cost Containment Expenses Unpaid	0	0.00	12,896,856	21.40	17,957,293	20.33	3,833,581	9.76	689,720,422	37.46	724,408,152	35.70
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,370,586	8.91	6,799,698	7.70	5,177,094	13.18	217,241,455	11.80	234,588,833	11.56
10	Unearned Premium Reserves	88,683	21.76	37,908,783	62.90	42,082,906	47.65	21,112,641	53.76	1,110,794,872	60.34	1,211,987,885	59.72
11	Agents Balances**	0	0.00	6,979,699	11.58	28,391,439	32.14	7,184,959	18.30	409,751,762	22.26	452,307,859	22.29
12	Commission and Brokerage Expenses Incurred	297,114	72.90	9,277,685	15.39	9,546,093	10.81	3,451,867	8.79	206,452,627	11.21	229,025,386	11.29
13	Taxes, Licenses, and Fees Incurred	6,822	1.67	1,035,142	1.72	1,870,275	2.12	878,378	2.24	39,054,546	2.12	42,845,163	2.11
14	Other Acquisition Expenses Incurred **	0	0.00	2,011,882	3.34	9,068,703	10.27	4,225,345	10.76	96,477,956	5.24	111,783,887	5.51
15	General Expenses Incurred **	0	0.00	3,355,757	5.57	5,886,437	6.66	2,398,665	6.11	124,692,200	6.77	136,333,060	6.72
16	Other Income Less Other Expenses **	0	0.00	587,454	0.97	211,724	0.24	106,221	0.27	(55,676,168)	(3.02)	(54,770,770)	(2.70)
17	Pretax Profit or Loss Excluding Investment Gain*	103,639	25.43	13,403,312	22.24	20,559,397	23.28	9,029,716	22.99	177,137,891	9.62	220,233,956	10.85

* (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 Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	986,591	98.64	3,823,072	102.33	23,081,139	101.58	1,007,172,311	100.70	1,035,063,113	100.73
2	Premiums Earned	0	0.00	1,000,217	100.00	3,736,058	100.00	22,721,662	100.00	1,000,121,652	100.00	1,027,579,589	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	4,750,000	20.91	327,119	0.03	5,077,119	0.49
4	Incurred Losses	0	0.00	226,276	22.62	529,772	14.18	1,518,454	6.68	603,681,226	60.36	605,955,728	58.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	260,237	26.02	265,918	7.12	2,963,209	13.04	133,914,873	13.39	137,404,237	13.37
6	Adjusting and Other Expenses Incurred **	0	0.00	(5,995)	(0.60)	139,983	3.75	46,615	0.21	47,308,130	4.73	47,488,733	4.62
7	Unpaid Losses	0	0.00	794,781	79.46	1,190,727	31.87	12,711,535	55.94	1,872,322,918	187.21	1,887,019,961	183.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	746,271	74.61	526,388	14.09	6,113,518	26.91	396,239,937	39.62	403,626,114	39.28
9	Adjusting and Other Expenses Unpaid **	0	0.00	20,984	2.10	268,592	7.19	3,067	0.01	92,526,629	9.25	92,819,272	9.03
10	Unearned Premium Reserves	0	0.00	472,648	47.25	1,827,899	48.93	12,306,972	54.16	551,861,008	55.18	566,468,527	55.13
11	Agents Balances**	0	0.00	13,989	1.40	1,565,151	41.89	2,047,986	9.01	188,047,180	18.80	191,674,306	18.65
12	Commission and Brokerage Expenses Incurred	0	0.00	155,378	15.53	331,311	8.87	0	0.00	145,560,765	14.55	146,047,454	14.21
13	Taxes, Licenses, and Fees Incurred	0	0.00	7,705	0.77	66,476	1.78	368,057	1.62	19,652,080	1.96	20,094,318	1.96
14	Other Acquisition Expenses Incurred **	0	0.00	47,962	4.80	383,240	10.26	361,878	1.59	63,489,890	6.35	64,282,971	6.26
15	General Expenses Incurred **	0	0.00	41,967	4.20	373,197	9.99	1,686,107	7.42	57,536,307	5.75	59,637,578	5.80
16	Other Income Less Other Expenses **	0	0.00	4,996	0.50	10,345	0.28	69,922	0.31	(13,216,458)	(1.32)	(13,131,195)	(1.28)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	271,683	27.16	1,656,506	44.34	11,097,264	48.84	(84,565,197)	(8.46)	(71,539,745)	(6.96)

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

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

Total For Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	19,784,008	97.56	19,784,008	97.56
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	20,279,088	100.00	20,279,088	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(10,321)	0.00	0	0.00	11,017,853	54.33	11,007,532	54.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(5,144)	0.00	0	0.00	1,693,664	8.35	1,688,520	8.33
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	538,397	2.65	538,397	2.65
7	Unpaid Losses	0	0.00	0	0.00	146,396	0.00	0	0.00	256,045,906	1262.61	256,192,302	1263.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	20,326	0.00	0	0.00	10,824,712	53.38	10,845,038	53.48
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	2,684,545	13.24	2,684,545	13.24
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	11,453,056	56.48	11,453,056	56.48
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,598,427	17.74	3,598,427	17.74
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,762,823	8.69	1,762,823	8.69
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	342,141	1.69	342,141	1.69
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	512,998	2.53	512,998	2.53
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,964,139	9.69	1,964,139	9.69
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	1,190	0.01	1,190	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	15,465	0.00	0	0.00	2,448,263	12.07	2,463,728	12.15

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

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

Total For Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	6,948,288	100.51	12,837,442	98.90	46,215	68.71	150,989,754	98.03	170,821,699	98.19
2	Premiums Earned	0	0.00	6,913,144	100.00	12,980,237	100.00	67,260	100.00	154,017,538	100.00	173,978,179	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,443	0.04	0	0.00	14,549	0.01	19,992	0.01
4	Incurred Losses	0	0.00	4,072,738	58.91	4,312,257	33.22	31,896	47.42	19,984,673	12.98	28,401,564	16.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,743,425	39.68	2,704,969	20.84	(4,930)	(7.33)	37,445,035	24.31	42,888,499	24.65
6	Adjusting and Other Expenses Incurred **	0	0.00	1,101,704	15.94	845,879	6.52	(4,387)	(6.52)	15,317,606	9.95	17,260,803	9.92
7	Unpaid Losses	0	0.00	18,630,518	269.49	25,233,486	194.40	240,395	357.41	444,555,535	288.64	488,659,934	280.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,293,461	105.50	11,054,200	85.16	126,661	188.32	189,928,067	123.32	208,402,389	119.79
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,380,361	34.43	2,365,408	18.22	31,193	46.38	49,041,747	31.84	53,818,709	30.93
10	Unearned Premium Reserves	0	0.00	2,889,751	41.80	6,294,121	48.49	19,740	29.35	71,003,408	46.10	80,207,020	46.10
11	Agents Balances**	0	0.00	305,918	4.43	4,806,964	37.03	9,260	13.77	36,641,000	23.79	41,763,142	24.00
12	Commission and Brokerage Expenses Incurred	0	0.00	1,098,775	15.89	1,469,896	11.32	5,866	8.72	18,799,295	12.21	21,373,832	12.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	127,926	1.85	245,129	1.89	1,132	1.68	3,256,884	2.11	3,631,071	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	151,959	2.20	1,493,357	11.50	8,773	13.04	10,394,383	6.75	12,048,472	6.93
15	General Expenses Incurred **	0	0.00	544,854	7.88	982,832	7.57	3,899	5.80	12,525,314	8.13	14,056,899	8.08
16	Other Income Less Other Expenses **	0	0.00	1,000	0.01	18,643	0.14	487	0.72	(326,580)	(0.21)	(306,450)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,927,237)	(42.34)	939,118	7.23	25,498	37.91	35,953,220	23.34	33,990,598	19.54

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

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

Total For Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	4,866,166,287	104.61	106,724,119	98.72	2,102,358,713	103.23	271,928,870	103.02	3,347,660,092	101.99	10,694,838,081	103.40
2	Premiums Earned	4,651,631,796	100.00	108,106,071	100.00	2,036,616,615	100.00	263,961,454	100.00	3,282,366,838	100.00	10,342,682,774	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,379,286	0.12	23,217,255	8.80	4,254,008	0.13	29,850,549	0.29
4	Incurred Losses	3,368,331,988	72.41	72,355,691	66.93	1,672,576,554	82.13	248,154,944	94.01	2,480,374,653	75.57	7,841,793,830	75.82
5	Defense and Cost Containment Expenses Incurred	131,799,849	2.83	2,520,684	2.33	61,496,049	3.02	6,982,442	2.65	115,556,417	3.52	318,355,441	3.08
6	Adjusting and Other Expenses Incurred **	397,794,897	8.55	1,062,011	0.98	246,600,622	12.11	25,568,864	9.69	303,272,553	9.24	974,298,947	9.42
7	Unpaid Losses	2,450,141,758	52.67	58,593,696	54.20	1,110,703,545	54.54	200,410,605	75.92	1,894,125,262	57.71	5,713,974,866	55.25
8	Defense and Cost Containment Expenses Unpaid	256,536,075	5.51	6,137,704	5.68	141,851,081	6.97	12,945,962	4.90	211,427,003	6.44	628,897,825	6.08
9	Adjusting and Other Expenses Unpaid **	202,815,948	4.36	3,485,035	3.22	266,007,176	13.06	15,958,770	6.05	213,587,224	6.51	701,854,152	6.79
10	Unearned Premium Reserves	1,555,563,082	33.44	49,599,498	45.88	582,793,608	28.62	70,314,932	26.64	890,289,686	27.12	3,148,560,806	30.44
11	Agents Balances**	970,923,749	20.87	31,144,309	28.81	310,680,666	15.25	43,775,778	16.58	689,159,149	21.00	2,045,683,650	19.78
12	Commission and Brokerage Expenses Incurred	469,682,698	10.10	10,349,531	9.57	186,273,853	9.15	1,507,116	0.57	251,027,606	7.65	918,840,804	8.88
13	Taxes, Licenses, and Fees Incurred	83,844,254	1.80	2,087,986	1.93	38,525,310	1.89	4,162,659	1.58	63,852,596	1.95	192,472,805	1.86
14	Other Acquisition Expenses Incurred **	374,588,903	8.05	9,594,095	8.87	207,247,510	10.18	27,836,984	10.55	255,226,022	7.78	874,493,514	8.46
15	General Expenses Incurred **	150,873,961	3.24	4,443,044	4.11	82,467,742	4.05	7,477,306	2.83	183,834,885	5.60	429,096,938	4.15
16	Other Income Less Other Expenses **	7,296,998	0.16	(1,104,011)	(1.02)	10,905,710	0.54	2,281,963	0.86	14,272,142	0.43	33,652,801	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	(317,987,756)	(6.84)	4,589,018	4.24	(450,044,601)	(22.10)	(78,664,154)	(29.80)	(360,759,761)	(10.99)	(1,202,867,253)	(11.63)

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

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

Total For Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	552,337,065	104.79	21,652,206	100.33	123,567,863	104.46	8,766,862	92.37	1,528,411,741	101.39	2,234,735,737	102.33
2	Premiums Earned	527,084,920	100.00	21,580,492	100.00	118,287,933	100.00	9,490,779	100.00	1,507,417,131	100.00	2,183,861,255	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	29,482	0.02	32,601	0.34	1,263,695	0.08	1,325,778	0.06
4	Incurred Losses	357,126,232	67.75	9,874,991	45.76	107,950,190	91.26	3,708,907	39.08	1,209,185,410	80.22	1,687,845,730	77.29
5	Defense and Cost Containment Expenses Incurred	36,847,285	6.99	816,989	3.79	10,589,202	8.95	(271,941)	(2.87)	163,428,321	10.84	211,409,856	9.68
6	Adjusting and Other Expenses Incurred **	20,190,035	3.83	1,172,918	5.44	9,407,145	7.95	413,090	4.35	93,566,060	6.21	124,749,249	5.71
7	Unpaid Losses	463,634,634	87.96	17,214,125	79.77	115,504,748	97.65	11,478,862	120.95	2,037,067,342	135.14	2,644,899,711	121.11
8	Defense and Cost Containment Expenses Unpaid	64,200,451	12.18	2,457,360	11.39	16,142,787	13.65	2,040,422	21.50	300,717,720	19.95	385,558,740	17.65
9	Adjusting and Other Expenses Unpaid **	21,442,037	4.07	1,519,894	7.04	8,594,987	7.27	685,224	7.22	99,582,590	6.61	131,824,733	6.04
10	Unearned Premium Reserves	261,108,588	49.54	9,792,347	45.38	54,613,819	46.17	4,207,262	44.33	701,269,740	46.52	1,030,991,756	47.21
11	Agents Balances**	119,555,209	22.68	1,406,902	6.52	36,108,190	30.53	1,508,370	15.89	389,875,517	25.86	548,454,187	25.11
12	Commission and Brokerage Expenses Incurred	69,365,820	13.16	3,315,240	15.36	12,711,490	10.75	1,157,618	12.20	219,869,218	14.59	306,419,386	14.03
13	Taxes, Licenses, and Fees Incurred	9,444,617	1.79	381,458	1.77	2,454,935	2.08	212,153	2.24	29,176,026	1.94	41,669,189	1.91
14	Other Acquisition Expenses Incurred **	22,690,040	4.30	471,967	2.19	11,767,498	9.95	929,100	9.79	75,677,829	5.02	111,536,435	5.11
15	General Expenses Incurred **	15,539,027	2.95	614,957	2.85	7,424,993	6.28	472,977	4.98	101,496,188	6.73	125,548,143	5.75
16	Other Income Less Other Expenses **	1,489,003	0.28	7,000	0.03	268,490	0.23	15,449	0.16	2,296,171	0.15	4,076,112	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	(2,629,133)	(0.50)	4,938,971	22.89	(43,778,513)	(37.01)	2,851,723	30.05	(383,949,446)	(25.47)	(422,566,398)	(19.35)

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

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

Total For Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	3,788,768,010	104.47	87,961,290	96.52	1,572,554,883	102.75	258,630,807	101.47	2,775,833,408	100.81	8,483,748,398	102.75
2	Premiums Earned	3,626,666,018	100.00	91,132,562	100.00	1,530,432,316	100.00	254,873,580	100.00	2,753,410,357	100.00	8,256,514,833	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,860,389	0.19	23,525,431	9.23	3,888,443	0.14	30,274,263	0.37
4	Incurred Losses	3,052,384,336	84.17	69,820,822	76.61	1,457,669,747	95.25	291,022,789	114.18	2,120,289,531	77.01	6,991,187,225	84.67
5	Defense and Cost Containment Expenses Incurred	9,312,749	0.26	202,310	0.22	2,389,217	0.16	1,084,151	0.43	13,496,423	0.49	26,484,850	0.32
6	Adjusting and Other Expenses Incurred **	278,103,853	7.67	1,717,011	1.88	187,620,552	12.26	22,524,456	8.84	226,297,703	8.22	716,263,575	8.68
7	Unpaid Losses	212,182,370	5.85	773,189	0.85	162,821,595	10.64	2,657,901	1.04	119,161,032	4.33	497,596,087	6.03
8	Defense and Cost Containment Expenses Unpaid	10,701,606	0.30	81,705	0.09	1,232,237	0.08	427,847	0.17	6,576,107	0.24	19,019,502	0.23
9	Adjusting and Other Expenses Unpaid **	43,051,764	1.19	615,004	0.67	120,942,633	7.90	6,216,050	2.44	44,134,569	1.60	214,960,020	2.60
10	Unearned Premium Reserves	1,279,065,985	35.27	40,362,321	44.29	431,518,325	28.20	67,014,667	26.29	775,596,495	28.17	2,593,557,793	31.41
11	Agents Balances**	766,836,200	21.14	25,502,157	27.98	236,621,041	15.46	42,710,129	16.76	565,084,592	20.52	1,636,754,118	19.82
12	Commission and Brokerage Expenses Incurred	345,299,203	9.52	8,707,224	9.55	135,163,642	8.83	1,692,265	0.66	225,349,605	8.18	716,211,939	8.67
13	Taxes, Licenses, and Fees Incurred	66,670,616	1.84	1,725,146	1.89	27,722,053	1.81	3,938,023	1.55	52,160,000	1.89	152,215,838	1.84
14	Other Acquisition Expenses Incurred **	289,852,412	7.99	7,931,049	8.70	155,492,604	10.16	26,542,366	10.41	213,218,397	7.74	693,036,827	8.39
15	General Expenses Incurred **	118,010,553	3.25	3,255,020	3.57	58,624,978	3.83	7,168,121	2.81	154,826,258	5.62	341,884,931	4.14
16	Other Income Less Other Expenses **	2,150,721	0.06	(934,006)	(1.02)	5,309,166	0.35	2,132,525	0.84	7,111,840	0.26	15,770,246	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	(530,816,984)	(14.64)	(3,160,025)	(3.47)	(491,801,700)	(32.13)	(120,491,498)	(47.28)	(249,004,163)	(9.04)	(1,395,274,369)	(16.90)

* (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 Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	167,518,997	102.92	9,135,242	100.78	55,751,801	102.88	4,132,796	95.84	471,994,317	101.12	708,533,153	101.64
2	Premiums Earned	162,762,498	100.00	9,064,938	100.00	54,193,416	100.00	4,312,015	100.00	466,755,273	100.00	697,088,140	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,872	0.01	18,561	0.43	531,259	0.11	557,692	0.08
4	Incurred Losses	104,610,634	64.27	3,982,698	43.94	44,150,413	81.47	2,505,104	58.10	392,477,575	84.09	547,726,424	78.57
5	Defense and Cost Containment Expenses Incurred	739,295	0.45	33,381	0.37	283,331	0.52	22,779	0.53	8,993,451	1.93	10,072,237	1.44
6	Adjusting and Other Expenses Incurred **	9,572,970	5.88	419,043	4.62	5,229,802	9.65	227,988	5.29	30,847,859	6.61	46,297,663	6.64
7	Unpaid Losses	11,673,137	7.17	544,803	6.01	4,321,145	7.97	555,813	12.89	77,614,384	16.63	94,709,282	13.59
8	Defense and Cost Containment Expenses Unpaid	1,078,384	0.66	65,522	0.72	184,609	0.34	110,826	2.57	12,067,544	2.59	13,506,885	1.94
9	Adjusting and Other Expenses Unpaid **	1,564,995	0.96	103,011	1.14	1,730,209	3.19	67,854	1.57	9,913,139	2.12	13,379,207	1.92
10	Unearned Premium Reserves	79,205,411	48.66	3,756,466	41.44	22,490,641	41.50	2,017,178	46.78	186,195,719	39.89	293,665,415	42.13
11	Agents Balances**	41,076,873	25.24	472,049	5.21	16,476,073	30.40	751,819	17.44	115,443,246	24.73	174,220,060	24.99
12	Commission and Brokerage Expenses Incurred	19,349,609	11.89	1,512,205	16.68	5,197,825	9.59	518,936	12.03	63,080,818	13.51	89,659,393	12.86
13	Taxes, Licenses, and Fees Incurred	2,946,540	1.81	153,462	1.69	986,652	1.82	104,066	2.41	10,501,167	2.25	14,691,887	2.11
14	Other Acquisition Expenses Incurred **	5,478,983	3.37	142,015	1.57	5,525,322	10.20	426,680	9.90	22,869,333	4.90	34,442,333	4.94
15	General Expenses Incurred **	4,872,985	2.99	208,022	2.29	3,289,550	6.07	197,526	4.58	38,135,328	8.17	46,703,410	6.70
16	Other Income Less Other Expenses **	326,999	0.20	5,001	0.06	113,205	0.21	7,341	0.17	1,666,015	0.36	2,118,560	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	15,518,480	9.53	2,619,113	28.89	(10,364,146)	(19.12)	297,716	6.90	(99,015,501)	(21.21)	(90,944,338)	(13.05)

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

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

Total For Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	150,752,183	100.76	150,752,183	100.76
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	149,611,785	100.00	149,611,785	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	126,752,986	84.72	126,752,986	84.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	10,725,484	7.17	10,725,484	7.17
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,692,674	3.14	4,692,674	3.14
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	379,827,843	253.88	379,827,843	253.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	49,067,964	32.80	49,067,964	32.80
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	6,027,429	4.03	6,027,429	4.03
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	74,356,175	49.70	74,356,175	49.70
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	20,916,644	13.98	20,916,644	13.98
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,553,253	15.74	23,553,253	15.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	(65)	0.00	0	0.00	0	0.00	3,079,150	2.06	3,079,085	2.06
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	9,319,187	6.23	9,319,187	6.23
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,501,970	5.68	8,501,970	5.68
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(2,294,433)	(1.53)	(2,294,433)	(1.53)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	65	0.00	0	0.00	0	0.00	(39,307,352)	(26.27)	(39,307,287)	(26.27)

* (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 2016 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	645,605	100.60	14,623	111.57	74,583,298	99.80	75,243,526	99.81
2	Premiums Earned	0	0.00	0	0.00	641,737	100.00	13,107	100.00	74,731,918	100.00	75,386,762	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	289	0.05	0	0.00	0	0.00	289	0.00
4	Incurred Losses	0	0.00	(13,443)	0.00	(9,448)	(1.47)	57	0.43	34,244,617	45.82	34,221,783	45.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	104	0.00	(2,180)	(0.34)	(52)	(0.40)	801,986	1.07	799,858	1.06
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	12,259	1.91	361	2.75	2,980,225	3.99	2,992,845	3.97
7	Unpaid Losses	0	0.00	2,425	0.00	121,502	18.93	551	4.20	64,150,353	85.84	64,274,831	85.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	410	0.00	9,156	1.43	118	0.90	9,607,041	12.86	9,616,725	12.76
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	16,420	2.56	1,090	8.32	4,016,123	5.37	4,033,633	5.35
10	Unearned Premium Reserves	0	0.00	0	0.00	314,178	48.96	7,458	56.90	46,301,170	61.96	46,622,806	61.84
11	Agents Balances**	0	0.00	0	0.00	237,898	37.07	465	3.55	13,425,527	17.96	13,663,889	18.13
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	47,998	7.48	0	0.00	11,472,044	15.35	11,520,042	15.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	9	0.00	13,365	2.08	268	2.04	1,054,622	1.41	1,068,264	1.42
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	123,518	19.25	2,766	21.10	6,904,095	9.24	7,030,379	9.33
15	General Expenses Incurred **	0	0.00	0	0.00	54,905	8.56	762	5.81	6,222,981	8.33	6,278,648	8.33
16	Other Income Less Other Expenses **	0	0.00	0	0.00	483	0.08	(16)	(0.12)	(900,390)	(1.20)	(899,923)	(1.19)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13,330	0.00	401,514	62.57	8,930	68.13	10,150,957	13.58	10,574,731	14.03

* (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 Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 Annual Statement

TEXAS DIRECT BUSINESS		County Mutual		Lloyds		Mutual		Reciprocal		Stock		TOTAL	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	2,247,427	109.02	0	0.00	560,799,708	101.91	563,047,135	101.94
2	Premiums Earned	0	0.00	817	100.00	2,061,476	100.00	0	0.00	550,276,921	100.00	552,339,214	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	5,882	0.29	0	0.00	41,185,797	7.48	41,191,679	7.46
4	Incurred Losses	0	0.00	0	0.00	26,396	1.28	(33)	0.00	70,269,456	12.77	70,295,819	12.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	117,456	5.70	(37)	0.00	6,945,714	1.26	7,063,133	1.28
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	67,190	3.26	0	0.00	14,303,965	2.60	14,371,155	2.60
7	Unpaid Losses	0	0.00	0	0.00	863,682	41.90	22	0.00	168,334,050	30.59	169,197,754	30.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	169,542	8.22	20	0.00	41,108,027	7.47	41,277,589	7.47
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	127,680	6.19	0	0.00	19,879,610	3.61	20,007,290	3.62
10	Unearned Premium Reserves	0	0.00	484	59.24	1,094,076	53.07	481	0.00	291,924,245	53.05	293,019,286	53.05
11	Agents Balances**	0	0.00	0	0.00	848,182	41.14	0	0.00	82,438,060	14.98	83,286,242	15.08
12	Commission and Brokerage Expenses Incurred	0	0.00	2,029	248.35	540,828	26.23	0	0.00	138,885,590	25.24	139,428,447	25.24
13	Taxes, Licenses, and Fees Incurred	0	0.00	11	1.35	53,835	2.61	0	0.00	11,438,284	2.08	11,492,130	2.08
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	481,412	23.35	0	0.00	60,798,179	11.05	61,279,592	11.09
15	General Expenses Incurred **	0	0.00	0	0.00	225,647	10.95	0	0.00	54,953,114	9.99	55,178,762	9.99
16	Other Income Less Other Expenses **	0	0.00	0	0.00	9,954	0.48	0	0.00	(1,006,357)	(0.18)	(996,402)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,223)	(149.69)	552,783	26.81	70	0.00	150,490,465	27.35	151,042,095	27.35

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

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

Total For Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	4,161,168	100.02	150,666	102.24	146,379	99.29	4,935	111.40	18,695,487	101.31	23,158,635	101.07
2	Premiums Earned	4,160,342	100.00	147,360	100.00	147,420	100.00	4,430	100.00	18,454,379	100.00	22,913,931	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23	0.02	0	0.00	120	0.00	143	0.00
4	Incurred Losses	373,737	8.98	(2,503)	(1.70)	110,074	74.67	(482)	(10.88)	3,654,857	19.80	4,135,683	18.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	(304)	(0.21)	158	0.11	(1)	(0.02)	(530,728)	(2.88)	(530,875)	(2.32)
6	Adjusting and Other Expenses Incurred **	58,005	1.39	(996)	(0.68)	4,467	3.03	917	20.70	366,310	1.98	428,703	1.87
7	Unpaid Losses	74,515	1.79	7,054	4.79	5,658	3.84	31	0.70	18,782,719	101.78	18,869,977	82.35
8	Defense and Cost Containment Expenses Unpaid	1	0.00	564	0.38	230	0.16	2	0.05	1,369,931	7.42	1,370,728	5.98
9	Adjusting and Other Expenses Unpaid **	26,002	0.63	3,983	2.70	1,203	0.82	20	0.44	565,813	3.07	597,020	2.61
10	Unearned Premium Reserves	63,059	1.52	72,550	49.23	61,112	41.45	2,544	57.43	11,739,132	63.61	11,938,397	52.10
11	Agents Balances**	74,006	1.78	16,926	11.49	45,451	30.83	293	6.61	3,965,533	21.49	4,102,209	17.90
12	Commission and Brokerage Expenses Incurred	941,339	22.63	25,834	17.53	15,152	10.28	16	0.36	3,692,170	20.01	4,674,511	20.40
13	Taxes, Licenses, and Fees Incurred	15,957	0.38	2,672	1.81	3,300	2.24	91	2.05	388,358	2.10	410,378	1.79
14	Other Acquisition Expenses Incurred **	619,051	14.88	6,970	4.73	18,232	12.37	4,879	110.13	1,417,332	7.68	2,066,463	9.02
15	General Expenses Incurred **	374,031	8.99	2,987	2.03	18,359	12.45	254	5.73	955,509	5.18	1,351,140	5.90
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(182)	(0.12)	0	0.00	(188,074)	(1.02)	(188,257)	(0.82)
17	Pretax Profit or Loss Excluding Investment Gain*	1,778,223	42.74	112,700	76.48	(22,527)	(15.28)	(1,244)	(28.08)	8,322,377	45.10	10,189,529	44.47

* (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 2016 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	2,489,458	97.02	52,314,715	104.43	100,910	96.29	64,182,719	99.24	119,087,802	101.40
2	Premiums Earned	0	0.00	2,565,963	100.00	50,096,827	100.00	104,797	100.00	64,673,152	100.00	117,440,739	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,262	0.00	0	0.00	214	0.00	2,476	0.00
4	Incurred Losses	0	0.00	211,801	8.25	20,458,755	40.84	65,515	62.52	14,682,104	22.70	35,418,175	30.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,950	0.19	(28,791)	(0.06)	802	0.77	(58,274)	(0.09)	(81,313)	(0.07)
6	Adjusting and Other Expenses Incurred **	0	0.00	61,975	2.42	1,771,775	3.54	1,655	1.58	1,439,416	2.23	3,274,821	2.79
7	Unpaid Losses	0	0.00	756,793	29.49	21,170,010	42.26	22,826	21.78	16,812,029	26.00	38,761,658	33.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	49,802	1.94	176,011	0.35	1,972	1.88	802,407	1.24	1,030,192	0.88
9	Adjusting and Other Expenses Unpaid **	0	0.00	91,963	3.58	1,136,714	2.27	1,517	1.45	1,219,269	1.89	2,449,462	2.09
10	Unearned Premium Reserves	0	0.00	1,314,180	51.22	22,269,596	44.45	45,613	43.53	32,370,425	50.05	55,999,814	47.68
11	Agents Balances**	0	0.00	318,871	12.43	9,596,561	19.16	21,925	20.92	23,007,030	35.57	32,944,387	28.05
12	Commission and Brokerage Expenses Incurred	0	0.00	325,405	12.68	386,346	0.77	14,589	13.92	7,608,933	11.77	8,335,273	7.10
13	Taxes, Licenses, and Fees Incurred	0	0.00	43,745	1.70	1,376,195	2.75	2,408	2.30	1,332,792	2.06	2,755,140	2.35
14	Other Acquisition Expenses Incurred **	0	0.00	7,997	0.31	2,733,176	5.46	8,825	8.42	7,220,566	11.16	9,970,564	8.49
15	General Expenses Incurred **	0	0.00	780,684	30.42	10,568,652	21.10	3,723	3.55	7,654,732	11.84	19,007,791	16.19
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(214,310)	(0.43)	138	0.13	(1,046,237)	(1.62)	(1,260,409)	(1.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,129,406	44.01	12,614,147	25.18	7,418	7.08	23,746,431	36.72	37,497,402	31.93

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

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

Total For Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	27,680,899	76.28	29,828,432	80.26	0	0.00	0	0.00	194,950,735	98.02	252,460,066	92.70
2	Premiums Earned	36,288,281	100.00	37,163,781	100.00	0	0.00	0	0.00	198,882,006	100.00	272,334,068	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	12,388,250	34.14	6,796,877	18.29	0	0.00	0	0.00	105,109,797	52.85	124,294,924	45.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,062,294	0.53	1,062,294	0.39
6	Adjusting and Other Expenses Incurred **	0	0.00	445,997	1.20	0	0.00	0	0.00	4,696,975	2.36	5,142,972	1.89
7	Unpaid Losses	2,604,645	7.18	1,643,733	4.42	0	0.00	0	0.00	39,137,215	19.68	43,385,593	15.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	602,069	0.30	602,069	0.22
9	Adjusting and Other Expenses Unpaid **	0	0.00	413,998	1.11	0	0.00	0	0.00	5,063,959	2.55	5,477,957	2.01
10	Unearned Premium Reserves	977,030	2.69	61,366,550	165.12	0	0.00	0	0.00	160,503,636	80.70	222,847,216	81.83
11	Agents Balances**	2,146,017	5.91	1,495,991	4.03	0	0.00	0	0.00	23,921,648	12.03	27,563,656	10.12
12	Commission and Brokerage Expenses Incurred	8,385,295	23.11	18,704,502	50.33	0	0.00	0	0.00	45,063,017	22.66	72,152,814	26.49
13	Taxes, Licenses, and Fees Incurred	62,211	0.17	534,317	1.44	0	0.00	0	0.00	4,134,691	2.08	4,731,219	1.74
14	Other Acquisition Expenses Incurred **	0	0.00	742,996	2.00	0	0.00	0	0.00	9,876,300	4.97	10,619,295	3.90
15	General Expenses Incurred **	(63,000)	(0.17)	1,112,993	2.99	0	0.00	0	0.00	15,759,565	7.92	16,809,558	6.17
16	Other Income Less Other Expenses **	0	0.00	74,000	0.20	0	0.00	0	0.00	2,372,463	1.19	2,446,462	0.90
17	Pretax Profit or Loss Excluding Investment Gain*	15,515,525	42.76	8,900,098	23.95	0	0.00	0	0.00	15,551,830	7.82	39,967,454	14.68

* (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 Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2016 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	377,127,270	115.65	377,127,270	115.65
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	326,098,403	100.00	326,098,403	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	259,968,040	79.72	259,968,040	79.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	301,967	0.09	301,967	0.09
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,428,999	0.74	2,428,999	0.74
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	32,479,562	9.96	32,479,562	9.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,136,930	0.35	1,136,930	0.35
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	577,932	0.18	577,932	0.18
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	738,076,733	226.34	738,076,733	226.34
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	44,952,850	13.79	44,952,850	13.79
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24,001,202	7.36	24,001,202	7.36
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,439,660	2.28	7,439,660	2.28
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,316,755	1.32	4,316,755	1.32
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	22,634,598	6.94	22,634,598	6.94
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	324,093	0.10	324,093	0.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	5,331,275	1.63	5,331,275	1.63

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

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



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