

2017

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, 2017**



**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 help with proper rate development. The data for this report was taken from the National Association of Insurance Commissioners (NAIC) database using the Insurance Expense Exhibit submitted with each company's 2017 Annual Statement.

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

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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, 2017**

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-36) - Direct Business
Source: NAIC 2017 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	10,814,474	104.49	4,287,745	99.11	64,596,822	101.60	20,107,887	102.67	382,155,824	101.58	481,962,752	101.67
2	Premiums Earned	10,349,620	100.00	4,326,167	100.00	63,579,441	100.00	19,584,063	100.00	376,220,082	100.00	474,059,373	100.00
3	Dividends to Policyholders	0	0.00	(98)	(0.00)	279,350	0.44	1,024,340	5.23	751,270	0.20	2,054,862	0.43
4	Incurred Losses	7,888,363	76.22	3,271,490	75.62	42,375,168	66.65	14,223,086	72.63	246,613,044	65.55	314,371,151	66.31
5	Defense and Cost Containment Expenses Incurred	199,122	1.92	83,628	1.93	1,735,785	2.73	574,524	2.93	17,614,494	4.68	20,207,553	4.26
6	Adjusting and Other Expenses Incurred	825,148	7.97	395,050	9.13	5,383,842	8.47	1,563,005	7.98	23,616,539	6.28	31,783,584	6.70
7	Unpaid Losses	3,748,094	36.21	1,481,901	34.25	48,354,753	76.05	11,192,615	57.15	402,774,659	107.06	467,552,022	98.63
8	Defense and Cost Containment Expenses Unpaid	391,515	3.78	146,938	3.40	5,802,722	9.13	1,510,957	7.72	56,396,521	14.99	64,248,653	13.55
9	Adjusting and Other Expenses Unpaid	305,522	2.95	229,847	5.31	5,484,895	8.63	892,810	4.56	22,221,782	5.91	29,134,856	6.15
10	Unearned Premium Reserves	3,659,892	35.36	2,280,783	52.72	23,236,568	36.55	8,597,012	43.90	172,791,410	45.93	210,565,665	44.42
11	Agents Balances	2,167,815	20.95	729,336	16.86	12,533,170	19.71	3,727,674	19.03	80,048,779	21.28	99,206,774	20.93
12	Commission and Brokerage Expenses Incurred	969,412	9.37	594,600	13.74	6,218,176	9.78	1,230,920	6.29	43,079,107	11.45	52,092,215	10.99
13	Taxes, Licenses, and Fees Incurred	185,838	1.80	97,079	2.24	1,391,452	2.19	462,564	2.36	9,325,823	2.48	11,462,756	2.42
14	Other Acquisition Expenses Incurred	687,973	6.65	281,248	6.50	5,880,360	9.25	2,180,688	11.14	22,404,027	5.96	31,434,296	6.63
15	General Expenses Incurred	315,799	3.05	187,055	4.32	3,217,628	5.06	679,649	3.47	23,402,709	6.22	27,802,840	5.86
16	Other Income Less Other Expenses	12,558	0.12	11,851	0.27	(543,925)	(0.86)	75,687	0.39	1,286,533	0.34	842,704	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	(709,472)	(6.86)	(572,027)	(13.22)	(3,446,283)	(5.42)	(2,279,035)	(11.64)	(9,300,517)	(2.47)	(16,307,334)	(3.44)

* (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 2017 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	10,853,998	104.47	4,290,474	99.11	64,606,018	101.60	20,107,881	102.67	383,234,959	101.60	483,093,330	101.68
2	Premiums Earned	10,389,143	100.00	4,329,105	100.00	63,588,643	100.00	19,584,063	100.00	377,213,724	100.00	475,104,678	100.00
3	Dividends to Policyholders	0	0.00	(98)	(0.00)	279,352	0.44	1,024,340	5.23	751,275	0.20	2,054,869	0.43
4	Incurred Losses	7,888,363	75.93	3,272,835	75.60	42,377,926	66.64	14,223,086	72.63	246,910,455	65.46	314,672,665	66.23
5	Defense and Cost Containment Expenses Incurred	199,120	1.92	83,619	1.93	1,735,798	2.73	574,527	2.93	17,667,983	4.68	20,261,047	4.26
6	Adjusting and Other Expenses Incurred	825,149	7.94	395,096	9.13	5,383,849	8.47	1,563,003	7.98	23,650,237	6.27	31,817,334	6.70
7	Unpaid Losses	3,748,094	36.08	1,482,297	34.24	48,356,856	76.05	11,192,617	57.15	403,170,478	106.88	467,950,342	98.49
8	Defense and Cost Containment Expenses Unpaid	391,516	3.77	146,974	3.40	5,803,515	9.13	1,510,953	7.72	56,468,533	14.97	64,321,491	13.54
9	Adjusting and Other Expenses Unpaid	305,523	2.94	229,907	5.31	5,484,897	8.63	892,808	4.56	22,278,021	5.91	29,191,156	6.14
10	Unearned Premium Reserves	3,659,886	35.23	2,283,007	52.74	23,237,285	36.54	8,597,009	43.90	173,590,904	46.02	211,368,091	44.49
11	Agents Balances	2,167,817	20.87	729,409	16.85	12,533,560	19.71	3,727,678	19.03	80,163,958	21.25	99,322,422	20.91
12	Commission and Brokerage Expenses Incurred	969,414	9.33	595,482	13.76	6,220,608	9.78	1,230,919	6.29	43,196,375	11.45	52,212,798	10.99
13	Taxes, Licenses, and Fees Incurred	185,841	1.79	97,141	2.24	1,391,552	2.19	462,563	2.36	9,349,491	2.48	11,486,588	2.42
14	Other Acquisition Expenses Incurred	687,972	6.62	281,273	6.50	5,880,362	9.25	2,180,694	11.14	22,444,500	5.95	31,474,801	6.62
15	General Expenses Incurred	315,796	3.04	187,068	4.32	3,217,631	5.06	679,652	3.47	23,560,654	6.25	27,960,801	5.89
16	Other Income Less Other Expenses	12,526	0.12	11,857	0.27	(543,909)	(0.86)	75,688	0.39	1,472,582	0.39	1,028,744	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	(669,983)	(6.45)	(571,450)	(13.20)	(3,442,353)	(5.41)	(2,279,032)	(11.64)	(8,844,663)	(2.34)	(15,807,481)	(3.33)

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	11,086	99.93	112,349	98.81	885,010	96.90	239,117	98.91	5,776,206	100.28	7,023,768	99.77
2	Premiums Earned	11,094	100.00	113,703	100.00	913,286	100.00	241,743	100.00	5,760,071	100.00	7,039,897	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	3,697	0.40	10,579	4.38	143	0.00	14,420	0.20
4	Incurred Losses	2,227	20.07	66,239	58.26	662,353	72.52	124,307	51.42	3,337,281	57.94	4,192,407	59.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,203	1.06	4,685	0.51	1,313	0.54	94,821	1.65	102,022	1.45
6	Adjusting and Other Expenses Incurred	123	1.11	4,091	3.60	60,316	6.60	7,608	3.15	201,264	3.49	273,402	3.88
7	Unpaid Losses	490	4.42	29,848	26.25	557,866	61.08	41,762	17.28	2,878,985	49.98	3,508,951	49.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,079	0.95	7,579	0.83	1,244	0.51	83,875	1.46	93,777	1.33
9	Adjusting and Other Expenses Unpaid	44	0.40	1,048	0.92	47,333	5.18	2,430	1.01	90,960	1.58	141,815	2.01
10	Unearned Premium Reserves	168	1.51	54,031	47.52	432,439	47.35	120,502	49.85	2,891,200	50.19	3,498,340	49.69
11	Agents Balances	212	1.91	17,555	15.44	223,039	24.42	41,540	17.18	2,521,060	43.77	2,803,406	39.82
12	Commission and Brokerage Expenses Incurred	2,010	18.12	18,984	16.70	62,548	6.85	18,240	7.55	694,011	12.05	795,793	11.30
13	Taxes, Licenses, and Fees Incurred	106	0.96	2,533	2.23	22,360	2.45	5,640	2.33	152,060	2.64	182,699	2.60
14	Other Acquisition Expenses Incurred	1,488	13.41	4,447	3.91	76,318	8.36	25,017	10.35	399,113	6.93	506,383	7.19
15	General Expenses Incurred	835	7.53	11,915	10.48	118,693	13.00	8,277	3.42	437,896	7.60	577,616	8.20
16	Other Income Less Other Expenses	(52)	(0.47)	1,281	1.13	(280)	(0.03)	1,000	0.41	34,133	0.59	36,082	0.51
17	Pretax Profit or Loss Excluding Investment Gain*	4,252	38.33	5,567	4.90	(97,961)	(10.73)	41,762	17.28	477,605	8.29	431,225	6.13

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	5,333	99.93	190,822	102.77	1,242,064	95.84	430,796	99.06	4,599,396	100.31	6,468,411	99.40
2	Premiums Earned	5,337	100.00	185,672	100.00	1,295,999	100.00	434,902	100.00	4,585,363	100.00	6,507,273	100.00
3	Dividends to Policyholders	0	0.00	(17)	(0.01)	2,497	0.19	25,140	5.78	92	0.00	27,712	0.43
4	Incurred Losses	4,140	77.57	148,127	79.78	1,798,944	138.81	311,159	71.55	7,775,786	169.58	10,038,156	154.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,124	0.61	17,473	1.35	2,138	0.49	210,062	4.58	230,797	3.55
6	Adjusting and Other Expenses Incurred	1,592	29.83	18,985	10.23	66,325	5.12	29,508	6.78	319,646	6.97	436,056	6.70
7	Unpaid Losses	849	15.91	73,949	39.83	1,450,917	111.95	66,458	15.28	6,327,879	138.00	7,920,052	121.71
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,834	2.06	19,566	1.51	2,291	0.53	192,090	4.19	217,781	3.35
9	Adjusting and Other Expenses Unpaid	305	5.71	4,999	2.69	32,127	2.48	7,146	1.64	166,994	3.64	211,571	3.25
10	Unearned Premium Reserves	81	1.52	102,069	54.97	597,921	46.14	217,297	49.96	2,184,558	47.64	3,101,926	47.67
11	Agents Balances	102	1.91	28,536	15.37	283,932	21.91	71,975	16.55	1,190,561	25.96	1,575,106	24.21
12	Commission and Brokerage Expenses Incurred	966	18.10	28,446	15.32	66,879	5.16	28,823	6.63	519,839	11.34	644,953	9.91
13	Taxes, Licenses, and Fees Incurred	51	0.96	4,238	2.28	32,069	2.47	10,126	2.33	108,813	2.37	155,297	2.39
14	Other Acquisition Expenses Incurred	716	13.42	12,892	6.94	96,725	7.46	41,690	9.59	381,036	8.31	533,059	8.19
15	General Expenses Incurred	402	7.53	15,529	8.36	185,095	14.28	12,653	2.91	370,939	8.09	584,618	8.98
16	Other Income Less Other Expenses	(7)	(0.13)	1,215	0.65	(2,209)	(0.17)	430	0.10	51,422	1.12	50,851	0.78
17	Pretax Profit or Loss Excluding Investment Gain*	(2,537)	(47.54)	(42,426)	(22.85)	(972,217)	(75.02)	(25,908)	(5.96)	(5,049,444)	(110.12)	(6,092,532)	(93.63)

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	524,434	101.16	0	0.00	9,534,658	98.74	10,059,092	98.86
2	Premiums Earned	0	0.00	0	0.00	518,421	100.00	0	0.00	9,656,233	100.00	10,174,654	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	185,671	35.81	0	0.00	5,658,775	58.60	5,844,446	57.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	73	0.01	0	0.00	7,731	0.08	7,804	0.08
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	24,414	4.71	0	0.00	179,674	1.86	204,088	2.01
7	Unpaid Losses	0	0.00	0	0.00	82,722	15.96	0	0.00	3,336,512	34.55	3,419,234	33.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	135	0.03	0	0.00	18,055	0.19	18,190	0.18
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,528	1.07	0	0.00	35,770	0.37	41,298	0.41
10	Unearned Premium Reserves	0	0.00	0	0.00	21,142	4.08	0	0.00	1,065,683	11.04	1,086,825	10.68
11	Agents Balances	0	0.00	135	0.00	9,488	1.83	0	0.00	387,044	4.01	396,667	3.90
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	66,967	12.92	0	0.00	868,984	9.00	935,951	9.20
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,285	0.25	0	0.00	15,488	0.16	16,773	0.16
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	23,231	4.48	0	0.00	(71,370)	(0.74)	(48,139)	(0.47)
15	General Expenses Incurred	0	0.00	157	0.00	19,175	3.70	0	0.00	178,875	1.85	198,207	1.95
16	Other Income Less Other Expenses	0	0.00	27	0.00	(360)	(0.07)	0	0.00	13,229	0.14	12,896	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(130)	0.00	197,244	38.05	0	0.00	2,831,299	29.32	3,028,413	29.76

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	28,639	102.90	(2,498)	(10.33)	45,899	101.56	2,407,530	102.80	2,479,570	101.66
2	Premiums Earned	0	0.00	27,832	100.00	24,172	100.00	45,192	100.00	2,341,870	100.00	2,439,066	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	372,601	1338.75	9,287	38.42	56,973	126.07	7,861,871	335.71	8,300,732	340.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,002	10.79	(49)	(0.20)	836	1.85	82,627	3.53	86,416	3.54
6	Adjusting and Other Expenses Incurred	0	0.00	13,579	48.79	2,283	9.44	2,193	4.85	293,323	12.53	311,378	12.77
7	Unpaid Losses	0	0.00	91,288	328.00	14,491	59.95	33,551	74.24	1,924,403	82.17	2,063,733	84.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	829	2.98	508	2.10	0	0.00	5,990	0.26	7,327	0.30
9	Adjusting and Other Expenses Unpaid	0	0.00	3,332	11.97	2	0.01	0	0.00	60,297	2.57	63,631	2.61
10	Unearned Premium Reserves	0	0.00	15,640	56.19	0	0.00	25,362	56.12	1,320,970	56.41	1,361,972	55.84
11	Agents Balances	0	0.00	0	0.00	(511)	(2.11)	9,514	21.05	49,356	2.11	58,359	2.39
12	Commission and Brokerage Expenses Incurred	0	0.00	5,301	19.05	(128)	(0.53)	7,723	17.09	419,462	17.91	432,358	17.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,008	3.62	(168)	(0.70)	992	2.20	51,318	2.19	53,150	2.18
14	Other Acquisition Expenses Incurred	0	0.00	276	0.99	6	0.02	1,995	4.41	78,379	3.35	80,656	3.31
15	General Expenses Incurred	0	0.00	1,828	6.57	0	0.00	554	1.23	86,372	3.69	88,754	3.64
16	Other Income Less Other Expenses	0	0.00	17	0.06	(243)	(1.01)	322	0.71	8,007	0.34	8,103	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(369,746)	(1328.49)	12,698	52.53	(25,751)	(56.98)	(6,523,479)	(278.56)	(6,906,278)	(283.15)

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,915	100.55	141,704	96.15	0	0.00	858,615	100.39	1,008,234	99.78
2	Premiums Earned	0	0.00	7,872	100.00	147,380	100.00	0	0.00	855,240	100.00	1,010,492	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(12)	(0.01)	0	0.00	0	0.00	(12)	(0.00)
4	Incurred Losses	0	0.00	7,808	99.19	113,707	77.15	0	0.00	854,972	99.97	976,487	96.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(5)	(0.00)	0	0.00	3,277	0.38	3,272	0.32
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	11,684	7.93	0	0.00	18,597	2.17	30,281	3.00
7	Unpaid Losses	0	0.00	7	0.09	18,537	12.58	0	0.00	231,581	27.08	250,125	24.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,535	0.30	2,535	0.25
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	631	0.43	0	0.00	2,059	0.24	2,690	0.27
10	Unearned Premium Reserves	0	0.00	601	7.63	397	0.27	0	0.00	43,096	5.04	44,094	4.36
11	Agents Balances	0	0.00	0	0.00	7,347	4.99	0	0.00	47,174	5.52	54,521	5.40
12	Commission and Brokerage Expenses Incurred	0	0.00	(131)	(1.66)	22,806	15.47	0	0.00	159,615	18.66	182,290	18.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	156	1.98	2,899	1.97	0	0.00	11,471	1.34	14,526	1.44
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,720	5.24	0	0.00	5,520	0.65	13,240	1.31
15	General Expenses Incurred	0	0.00	30	0.38	6,995	4.75	0	0.00	16,821	1.97	23,846	2.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	(118)	(0.08)	0	0.00	1,321	0.15	1,203	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10	0.13	(18,531)	(12.57)	0	0.00	(213,712)	(24.99)	(232,233)	(22.98)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	311	109.12	219,427	102.57	0	0.00	322,649	111.14	542,387	107.50
2	Premiums Earned	0	0.00	285	100.00	213,928	100.00	0	0.00	290,318	100.00	504,531	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	4,516	1584.56	349,399	163.33	0	0.00	465,540	160.36	819,455	162.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	56	19.65	1,131	0.53	0	0.00	4,907	1.69	6,094	1.21
6	Adjusting and Other Expenses Incurred	0	0.00	7	2.46	8,942	4.18	0	0.00	9,415	3.24	18,364	3.64
7	Unpaid Losses	0	0.00	2,516	882.81	279,071	130.45	0	0.00	230,020	79.23	511,607	101.40
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,557	0.73	0	0.00	2,545	0.88	4,102	0.81
9	Adjusting and Other Expenses Unpaid	0	0.00	7	2.46	6,226	2.91	0	0.00	8,950	3.08	15,183	3.01
10	Unearned Premium Reserves	0	0.00	167	58.60	100,248	46.86	0	0.00	164,473	56.65	264,888	52.50
11	Agents Balances	0	0.00	7	2.46	34,312	16.04	0	0.00	92,934	32.01	127,253	25.22
12	Commission and Brokerage Expenses Incurred	0	0.00	36	12.63	222	0.10	0	0.00	25,494	8.78	25,752	5.10
13	Taxes, Licenses, and Fees Incurred	0	0.00	9	3.16	5,879	2.75	0	0.00	9,994	3.44	15,882	3.15
14	Other Acquisition Expenses Incurred	0	0.00	14	4.91	11,214	5.24	0	0.00	29,535	10.17	40,763	8.08
15	General Expenses Incurred	0	0.00	23	8.07	44,857	20.97	0	0.00	26,180	9.02	71,060	14.08
16	Other Income Less Other Expenses	0	0.00	0	0.00	(349)	(0.16)	0	0.00	7,107	2.45	6,758	1.34
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,378)	(1536.14)	(208,065)	(97.26)	0	0.00	(273,647)	(94.26)	(486,090)	(96.34)

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

**Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	42,760	99.42	287,455	101.43	180,858	101.73	1,511,063	102.11	2,022,136	101.92
2	Premiums Earned	0	0.00	43,008	100.00	283,413	100.00	177,787	100.00	1,479,880	100.00	1,984,088	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	194	0.01	194	0.01
4	Incurred Losses	0	0.00	29,362	68.27	191,998	67.74	156,039	87.77	1,276,625	86.27	1,654,024	83.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	562	1.31	6,884	2.43	1,026	0.58	42,684	2.88	51,156	2.58
6	Adjusting and Other Expenses Incurred	0	0.00	3,469	8.07	14,125	4.98	5,987	3.37	84,523	5.71	108,104	5.45
7	Unpaid Losses	0	0.00	13,949	32.43	79,107	27.91	40,931	23.02	636,788	43.03	770,775	38.85
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,470	5.74	13,012	4.59	2,649	1.49	59,081	3.99	77,212	3.89
9	Adjusting and Other Expenses Unpaid	0	0.00	2,280	5.30	4,638	1.64	1,297	0.73	30,133	2.04	38,348	1.93
10	Unearned Premium Reserves	0	0.00	20,844	48.47	126,481	44.63	91,126	51.26	728,810	49.25	967,261	48.75
11	Agents Balances	0	0.00	6,633	15.42	99,610	35.15	35,835	20.16	416,917	28.17	558,995	28.17
12	Commission and Brokerage Expenses Incurred	0	0.00	5,158	11.99	48,395	17.08	18,240	10.26	247,801	16.74	319,594	16.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	921	2.14	6,168	2.18	3,696	2.08	32,575	2.20	43,360	2.19
14	Other Acquisition Expenses Incurred	0	0.00	3,075	7.15	27,188	9.59	8,318	4.68	99,310	6.71	137,891	6.95
15	General Expenses Incurred	0	0.00	1,031	2.40	13,773	4.86	4,722	2.66	105,222	7.11	124,748	6.29
16	Other Income Less Other Expenses	0	0.00	49	0.11	(507)	(0.18)	1,986	1.12	4,816	0.33	6,344	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(521)	(1.21)	(25,629)	(9.04)	(18,256)	(10.27)	(404,235)	(27.32)	(448,641)	(22.61)

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

**Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	128,206	98.94	3,181,893	99.57	3,704,469	100.45	6,465,156	102.51	56,408,000	101.34	69,887,724	101.31
2	Premiums Earned	129,586	100.00	3,195,615	100.00	3,687,914	100.00	6,307,067	100.00	55,662,153	100.00	68,982,335	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,117	1.98	271,485	4.30	850	0.00	345,452	0.50
4	Incurred Losses	60,801	46.92	2,212,870	69.25	2,329,273	63.16	5,019,710	79.59	41,984,465	75.43	51,607,119	74.81
5	Defense and Cost Containment Expenses Incurred	535	0.41	53,079	1.66	42,873	1.16	53,731	0.85	1,052,753	1.89	1,202,971	1.74
6	Adjusting and Other Expenses Incurred	7,304	5.64	325,479	10.19	239,327	6.49	479,584	7.60	4,643,585	8.34	5,695,279	8.26
7	Unpaid Losses	16,657	12.85	758,403	23.73	740,605	20.08	1,894,426	30.04	18,230,795	32.75	21,640,886	31.37
8	Defense and Cost Containment Expenses Unpaid	124	0.10	59,369	1.86	64,150	1.74	88,509	1.40	1,358,365	2.44	1,570,517	2.28
9	Adjusting and Other Expenses Unpaid	557	0.43	178,999	5.60	60,124	1.63	151,324	2.40	2,501,382	4.49	2,892,386	4.19
10	Unearned Premium Reserves	67,267	51.91	1,653,667	51.75	1,905,614	51.67	3,368,947	53.42	29,375,246	52.77	36,370,741	52.72
11	Agents Balances	30,516	23.55	552,328	17.28	816,618	22.14	1,294,516	20.52	9,961,644	17.90	12,655,622	18.35
12	Commission and Brokerage Expenses Incurred	19,593	15.12	400,337	12.53	388,628	10.54	513,273	8.14	7,118,821	12.79	8,440,652	12.24
13	Taxes, Licenses, and Fees Incurred	2,357	1.82	72,969	2.28	82,162	2.23	153,442	2.43	1,377,746	2.48	1,688,676	2.45
14	Other Acquisition Expenses Incurred	16,210	12.51	219,523	6.87	359,058	9.74	776,532	12.31	4,236,974	7.61	5,608,297	8.13
15	General Expenses Incurred	7,785	6.01	111,062	3.48	214,573	5.82	205,855	3.26	2,647,223	4.76	3,186,498	4.62
16	Other Income Less Other Expenses	1,204	0.93	9,002	0.28	23,472	0.64	17,411	0.28	239,661	0.43	290,750	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	16,206	12.51	(190,700)	(5.97)	(17,618)	(0.48)	(1,149,133)	(18.22)	(7,160,627)	(12.86)	(8,501,872)	(12.32)

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

**Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	216,924	99.39	2,744,671	100.47	1,059,932	100.77	26,488,138	100.85	30,509,665	100.81
2	Premiums Earned	0	0.00	218,256	100.00	2,731,707	100.00	1,051,790	100.00	26,263,667	100.00	30,265,420	100.00
3	Dividends to Policyholders	0	0.00	(82)	(0.04)	4,352	0.16	0	0.00	8,439	0.03	12,709	0.04
4	Incurred Losses	0	0.00	141,112	64.65	1,798,228	65.83	669,036	63.61	16,010,429	60.96	18,618,805	61.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	14,569	6.68	120,022	4.39	32,009	3.04	2,100,595	8.00	2,267,195	7.49
6	Adjusting and Other Expenses Incurred	0	0.00	15,411	7.06	148,784	5.45	63,948	6.08	1,375,237	5.24	1,603,380	5.30
7	Unpaid Losses	0	0.00	199,250	91.29	1,680,085	61.50	753,358	71.63	24,267,873	92.40	26,900,566	88.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	48,758	22.34	417,723	15.29	178,119	16.93	6,747,661	25.69	7,392,261	24.42
9	Adjusting and Other Expenses Unpaid	0	0.00	20,177	9.24	103,560	3.79	74,615	7.09	1,741,433	6.63	1,939,785	6.41
10	Unearned Premium Reserves	0	0.00	98,723	45.23	1,324,651	48.49	543,005	51.63	12,484,854	47.54	14,451,233	47.75
11	Agents Balances	0	0.00	23,551	10.79	839,675	30.74	227,195	21.60	6,850,570	26.08	7,940,991	26.24
12	Commission and Brokerage Expenses Incurred	0	0.00	31,999	14.66	385,428	14.11	142,864	13.58	4,441,571	16.91	5,001,862	16.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,342	1.99	66,397	2.43	26,386	2.51	716,504	2.73	813,629	2.69
14	Other Acquisition Expenses Incurred	0	0.00	16,635	7.62	248,939	9.11	133,581	12.70	1,592,769	6.06	1,991,924	6.58
15	General Expenses Incurred	0	0.00	14,308	6.56	211,413	7.74	60,552	5.76	2,098,943	7.99	2,385,216	7.88
16	Other Income Less Other Expenses	(91)	0.00	585	0.27	4,271	0.16	2,285	0.22	78,014	0.30	85,064	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	(91)	0.00	(19,460)	(8.92)	(247,589)	(9.06)	(74,302)	(7.06)	(2,002,821)	(7.63)	(2,344,263)	(7.75)

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	5,005,970	102.35	5,005,970	102.35
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,891,169	100.00	4,891,169	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	597,179	12.21	597,179	12.21
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,122	0.17	8,122	0.17
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	51,657	1.06	51,657	1.06
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	4,710,043	96.30	4,710,043	96.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	19,677	0.40	19,677	0.40
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	75,212	1.54	75,212	1.54
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,547,470	52.08	2,547,470	52.08
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	350,656	7.17	350,656	7.17
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	254	0.01	254	0.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	120,318	2.46	120,318	2.46
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	261,686	5.35	261,686	5.35
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	897,893	18.36	897,893	18.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(656,042)	(13.41)	(656,042)	(13.41)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	2,298,018	46.98	2,298,018	46.98

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	6,234	98.72	9,333	106.46	3,116,210	100.16	3,131,777	100.17
2	Premiums Earned	0	0.00	0	0.00	6,315	100.00	8,767	100.00	3,111,311	100.00	3,126,393	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	608	9.63	522	5.95	0	0.00	1,130	0.04
4	Incurred Losses	0	0.00	(42)	0.00	(24,522)	(388.31)	3,858	44.01	2,038,514	65.52	2,017,808	64.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.00	122	1.93	11	0.13	129,581	4.16	129,717	4.15
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	327	5.18	415	4.73	146,015	4.69	146,757	4.69
7	Unpaid Losses	0	0.00	29	0.00	44,476	704.29	1,962	22.38	2,564,771	82.43	2,611,238	83.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	28	0.00	678	10.74	66	0.75	237,123	7.62	237,895	7.61
9	Adjusting and Other Expenses Unpaid	0	0.00	7	0.00	1,908	30.21	92	1.05	127,929	4.11	129,936	4.16
10	Unearned Premium Reserves	0	0.00	0	0.00	3,005	47.59	4,691	53.51	1,163,937	37.41	1,171,633	37.48
11	Agents Balances	0	0.00	0	0.00	1,651	26.14	2,182	24.89	517,604	16.64	521,437	16.68
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	156	2.47	795	9.07	462,985	14.88	463,936	14.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	132	2.09	221	2.52	54,008	1.74	54,361	1.74
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	858	13.59	1,316	15.01	170,964	5.49	173,138	5.54
15	General Expenses Incurred	0	0.00	0	0.00	345	5.46	28	0.32	236,760	7.61	237,133	7.58
16	Other Income Less Other Expenses	(371)	0.00	0	0.00	0	0.00	(11)	(0.13)	(8,360)	(0.27)	(8,742)	(0.28)
17	Pretax Profit or Loss Excluding Investment Gain*	(371)	0.00	38	0.00	28,289	447.97	1,590	18.14	(135,887)	(4.37)	(106,341)	(3.40)

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	37,945	100.79	165,753	99.48	1,392,626	98.34	254,219	102.72	18,766,459	101.40	20,617,002	101.19
2	Premiums Earned	37,646	100.00	166,615	100.00	1,416,094	100.00	247,491	100.00	18,507,194	100.00	20,375,040	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,385	0.17	12,686	5.13	516	0.00	15,587	0.08
4	Incurred Losses	17,349	46.08	85,656	51.41	416,712	29.43	111,122	44.90	9,995,028	54.01	10,625,867	52.15
5	Defense and Cost Containment Expenses Incurred	28	0.07	1,074	0.64	(6,466)	(0.46)	507	0.20	131,454	0.71	126,597	0.62
6	Adjusting and Other Expenses Incurred	4,638	12.32	3,451	2.07	35,295	2.49	10,758	4.35	499,804	2.70	553,946	2.72
7	Unpaid Losses	3,206	8.52	46,758	28.06	362,448	25.59	26,687	10.78	3,695,596	19.97	4,134,695	20.29
8	Defense and Cost Containment Expenses Unpaid	42	0.11	1,418	0.85	6,187	0.44	398	0.16	176,930	0.96	184,975	0.91
9	Adjusting and Other Expenses Unpaid	5,113	13.58	2,227	1.34	19,549	1.38	3,285	1.33	213,807	1.16	243,981	1.20
10	Unearned Premium Reserves	19,003	50.48	133,063	79.86	642,564	45.38	126,924	51.28	4,236,112	22.89	5,157,666	25.31
11	Agents Balances	8,730	23.19	25,109	15.07	251,486	17.76	45,411	18.35	3,232,755	17.47	3,563,491	17.49
12	Commission and Brokerage Expenses Incurred	4,515	11.99	50,146	30.10	67,343	4.76	18,506	7.48	3,061,459	16.54	3,201,969	15.72
13	Taxes, Licenses, and Fees Incurred	907	2.41	3,369	2.02	37,739	2.67	5,919	2.39	521,823	2.82	569,757	2.80
14	Other Acquisition Expenses Incurred	4,768	12.67	4,343	2.61	132,515	9.36	38,418	15.52	589,118	3.18	769,162	3.78
15	General Expenses Incurred	1,483	3.94	10,072	6.05	204,740	14.46	4,379	1.77	959,198	5.18	1,179,872	5.79
16	Other Income Less Other Expenses	(507)	(1.35)	(33)	(0.02)	(368)	(0.03)	(52)	(0.02)	13,815	0.07	12,855	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	3,449	9.16	8,474	5.09	525,465	37.11	45,143	18.24	2,762,599	14.93	3,345,130	16.42

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	450,036	40.83	450,036	40.83
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,102,332	100.00	1,102,332	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	1,939,240	175.92	1,939,240	175.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	191,132	17.34	191,132	17.34
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	6,154,037	558.27	6,154,037	558.27
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	163,538	14.84	163,538	14.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	261	0.02	261	0.02
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	3,709,619	336.52	3,709,619	336.52
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	20,662	1.87	20,662	1.87
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(19)	(0.00)	(19)	(0.00)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,797	1.34	14,797	1.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	39,666	3.60	39,666	3.60
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	449,964	40.82	449,964	40.82
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	584,806	53.05	584,806	53.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(947,642)	(85.97)	(947,642)	(85.97)

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

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	15	93.75	535,805	98.94	632,835	100.90	2,481,462	99.03	3,650,117	99.34
2	Premiums Earned	0	0.00	16	100.00	541,523	100.00	627,187	100.00	2,505,810	100.00	3,674,536	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,754	6.60	22,871	3.65	25,271	1.01	83,896	2.28
4	Incurred Losses	0	0.00	0	0.00	254,794	47.05	295,138	47.06	866,097	34.56	1,416,029	38.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	115,003	21.24	170,861	27.24	484,621	19.34	770,485	20.97
6	Adjusting and Other Expenses Incurred	0	0.00	3	18.75	37,647	6.95	50,800	8.10	110,022	4.39	198,472	5.40
7	Unpaid Losses	0	0.00	0	0.00	1,014,686	187.38	1,177,184	187.69	5,695,938	227.31	7,887,808	214.66
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	460,641	85.06	456,400	72.77	1,985,225	79.22	2,902,266	78.98
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	81,191	14.99	73,000	11.64	157,948	6.30	312,139	8.49
10	Unearned Premium Reserves	0	0.00	8	50.00	318,237	58.77	446,729	71.23	1,293,816	51.63	2,058,790	56.03
11	Agents Balances	0	0.00	3	18.75	181,506	33.52	153,119	24.41	681,052	27.18	1,015,680	27.64
12	Commission and Brokerage Expenses Incurred	0	0.00	2	12.50	30,039	5.55	41,007	6.54	305,834	12.20	376,882	10.26
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,786	2.55	14,207	2.27	54,117	2.16	82,110	2.23
14	Other Acquisition Expenses Incurred	0	0.00	1	6.25	21,077	3.89	17,268	2.75	149,021	5.95	187,367	5.10
15	General Expenses Incurred	0	0.00	0	0.00	74,540	13.76	74,526	11.88	212,888	8.50	361,954	9.85
16	Other Income Less Other Expenses	0	0.00	0	0.00	319	0.06	368	0.06	243,387	9.71	244,074	6.64
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9	56.25	(40,796)	(7.53)	(59,121)	(9.43)	541,328	21.60	441,420	12.01

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,512	93.68	53,680	102.59	68,762	104.41	1,431,543	102.80	1,555,497	102.86
2	Premiums Earned	0	0.00	1,614	100.00	52,326	100.00	65,859	100.00	1,392,490	100.00	1,512,289	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	919	1.76	3,749	5.69	0	0.00	4,668	0.31
4	Incurred Losses	0	0.00	3	0.19	251	0.48	(106)	(0.16)	105,493	7.58	105,641	6.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	35	2.17	4	0.01	42	0.06	1,467	0.11	1,548	0.10
6	Adjusting and Other Expenses Incurred	0	0.00	9	0.56	118	0.23	194	0.29	6,783	0.49	7,104	0.47
7	Unpaid Losses	0	0.00	15	0.93	555	1.06	655	0.99	96,184	6.91	97,409	6.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.06	106	0.20	49	0.07	908	0.07	1,064	0.07
9	Adjusting and Other Expenses Unpaid	0	0.00	16	0.99	33	0.06	45	0.07	1,718	0.12	1,812	0.12
10	Unearned Premium Reserves	0	0.00	734	45.48	27,591	52.73	36,158	54.90	710,450	51.02	774,933	51.24
11	Agents Balances	0	0.00	246	15.24	14,731	28.15	13,790	20.94	291,419	20.93	320,186	21.17
12	Commission and Brokerage Expenses Incurred	0	0.00	196	12.14	3,522	6.73	3,496	5.31	178,579	12.82	185,793	12.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	27	1.67	1,428	2.73	2,265	3.44	23,865	1.71	27,585	1.82
14	Other Acquisition Expenses Incurred	0	0.00	80	4.96	7,471	14.28	12,062	18.31	85,795	6.16	105,408	6.97
15	General Expenses Incurred	0	0.00	70	4.34	4,296	8.21	2,179	3.31	77,012	5.53	83,557	5.53
16	Other Income Less Other Expenses	0	0.00	1	0.06	281	0.54	(37)	(0.06)	5,185	0.37	5,430	0.36
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,194	73.98	34,589	66.10	41,944	63.69	918,677	65.97	996,404	65.89

* (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 2017 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	756,846	100.13	0	0.00	4,164,075	105.26	4,920,921	104.43
2	Premiums Earned	0	0.00	0	0.00	755,875	100.00	0	0.00	3,956,153	100.00	4,712,028	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	651,660	86.21	0	0.00	2,301,733	58.18	2,953,393	62.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12,803	1.69	0	0.00	30,768	0.78	43,571	0.92
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	37,114	4.91	0	0.00	112,193	2.84	149,307	3.17
7	Unpaid Losses	0	0.00	0	0.00	119,216	15.77	0	0.00	1,876,132	47.42	1,995,348	42.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	981	0.13	0	0.00	37,034	0.94	38,015	0.81
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	98,101	12.98	0	0.00	53,352	1.35	151,453	3.21
10	Unearned Premium Reserves	0	0.00	0	0.00	44,658	5.91	0	0.00	3,327,108	84.10	3,371,766	71.56
11	Agents Balances	0	0.00	0	0.00	2,740	0.36	0	0.00	638,772	16.15	641,512	13.61
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	467	0.06	0	0.00	595,444	15.05	595,911	12.65
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	12,843	1.70	0	0.00	93,392	2.36	106,235	2.25
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	8,659	1.15	0	0.00	212,322	5.37	220,981	4.69
15	General Expenses Incurred	0	0.00	0	0.00	9,648	1.28	0	0.00	195,461	4.94	205,109	4.35
16	Other Income Less Other Expenses	(7)	0.00	0	0.00	(7,339)	(0.97)	0	0.00	5,997	0.15	(1,349)	(0.03)
17	Pretax Profit or Loss Excluding Investment Gain*	(7)	0.00	0	0.00	15,340	2.03	0	0.00	420,834	10.64	436,167	9.26

* (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 2017 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(1,182)	(20.98)	0	0.00	189,358	104.32	188,176	100.55
2	Premiums Earned	0	0.00	0	0.00	5,633	100.00	0	0.00	181,514	100.00	187,147	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	1,907	33.85	0	0.00	27,602	15.21	29,509	15.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.05)	0	0.00	48	0.03	45	0.02
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(37)	(0.66)	0	0.00	215	0.12	178	0.10
7	Unpaid Losses	0	0.00	0	0.00	4,484	79.60	0	0.00	29,866	16.45	34,350	18.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	13	0.23	0	0.00	273	0.15	286	0.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	853	15.14	0	0.00	1,586	0.87	2,439	1.30
10	Unearned Premium Reserves	0	0.00	0	0.00	7,489	132.95	0	0.00	52,159	28.74	59,648	31.87
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	25,680	14.15	25,680	13.72
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(221)	(3.92)	0	0.00	25,097	13.83	24,876	13.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(28)	(0.50)	0	0.00	5,882	3.24	5,854	3.13
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	450	7.99	0	0.00	6,912	3.81	7,362	3.93
15	General Expenses Incurred	0	0.00	0	0.00	(121)	(2.15)	0	0.00	10,342	5.70	10,221	5.46
16	Other Income Less Other Expenses	0	0.00	0	0.00	33	0.59	0	0.00	3,177	1.75	3,210	1.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	3,721	66.06	0	0.00	108,591	59.83	112,312	60.01

* (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 2017 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	117	98.32	720,006	131.07	0	0.00	1,103,380	122.22	1,823,503	125.56
2	Premiums Earned	0	0.00	119	100.00	549,346	100.00	0	0.00	902,792	100.00	1,452,257	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.00	0	0.00	0	0.00	13	0.00
4	Incurred Losses	0	0.00	(14)	(11.76)	477,047	86.84	0	0.00	1,239,797	137.33	1,716,830	118.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	713	0.13	0	0.00	9,755	1.08	10,468	0.72
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.84)	38,075	6.93	0	0.00	6,934	0.77	45,008	3.10
7	Unpaid Losses	0	0.00	40	33.61	723,856	131.77	0	0.00	2,656,070	294.21	3,379,966	232.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,212	0.40	0	0.00	6,161	0.68	8,373	0.58
9	Adjusting and Other Expenses Unpaid	0	0.00	2	1.68	125,510	22.85	0	0.00	46,869	5.19	172,381	11.87
10	Unearned Premium Reserves	0	0.00	23	19.33	2,468,762	449.40	0	0.00	7,309,975	809.71	9,778,760	673.35
11	Agents Balances	0	0.00	19	15.97	340,695	62.02	0	0.00	198,495	21.99	539,209	37.13
12	Commission and Brokerage Expenses Incurred	0	0.00	24	20.17	71,592	13.03	0	0.00	192,094	21.28	263,710	18.16
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	3.36	18,238	3.32	0	0.00	20,101	2.23	38,343	2.64
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	47,737	8.69	0	0.00	55,301	6.13	103,038	7.10
15	General Expenses Incurred	0	0.00	22	18.49	23,042	4.19	0	0.00	92,217	10.21	115,281	7.94
16	Other Income Less Other Expenses	0	0.00	4	3.36	(883,664)	(160.86)	0	0.00	(3,248)	(0.36)	(886,908)	(61.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	88	73.95	(1,010,779)	(184.00)	0	0.00	(716,660)	(79.38)	(1,727,351)	(118.94)

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	48,726	99.64	1,797,871	100.56	245,940	96.78	41,635,792	100.29	43,728,329	100.28
2	Premiums Earned	0	0.00	48,903	100.00	1,787,861	100.00	254,120	100.00	41,515,062	100.00	43,605,946	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	61,122	3.42	501	0.20	579,380	1.40	641,003	1.47
4	Incurred Losses	0	0.00	13,502	27.61	786,464	43.99	97,221	38.26	21,183,420	51.03	22,080,607	50.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,418	4.94	80,005	4.47	18,234	7.18	3,059,947	7.37	3,160,604	7.25
6	Adjusting and Other Expenses Incurred	0	0.00	3,357	6.86	106,691	5.97	14,256	5.61	2,068,116	4.98	2,192,420	5.03
7	Unpaid Losses	0	0.00	100,466	205.44	3,960,766	221.54	791,421	311.44	115,046,385	277.12	119,899,038	274.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,692	7.55	349,988	19.58	75,567	29.74	12,933,429	31.15	13,362,676	30.64
9	Adjusting and Other Expenses Unpaid	0	0.00	4,338	8.87	202,152	11.31	61,265	24.11	4,773,484	11.50	5,041,239	11.56
10	Unearned Premium Reserves	0	0.00	19,903	40.70	755,952	42.28	104,027	40.94	13,852,473	33.37	14,732,355	33.79
11	Agents Balances	0	0.00	18,105	37.02	655,825	36.68	46,776	18.41	11,049,193	26.61	11,769,899	26.99
12	Commission and Brokerage Expenses Incurred	0	0.00	8,625	17.64	120,740	6.75	19,511	7.68	3,921,472	9.45	4,070,348	9.33
13	Taxes, Licenses, and Fees Incurred	9	0.00	1,878	3.84	50,262	2.81	8,070	3.18	1,387,237	3.34	1,447,456	3.32
14	Other Acquisition Expenses Incurred	0	0.00	5,065	10.36	163,826	9.16	26,799	10.55	1,918,847	4.62	2,114,537	4.85
15	General Expenses Incurred	0	0.00	7,879	16.11	124,803	6.98	17,667	6.95	2,684,127	6.47	2,834,476	6.50
16	Other Income Less Other Expenses	(12)	0.00	462	0.94	(3,713)	(0.21)	(44)	(0.02)	(172,313)	(0.42)	(175,620)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain*	(21)	0.00	6,639	13.58	290,232	16.23	51,817	20.39	4,540,211	10.94	4,888,878	11.21

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

Total for Other Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	279	91.18	56,195	96.57	1,426,885	107.11	503,765	103.88	27,694,518	103.72	29,681,642	103.86
2	Premiums Earned	306	100.00	58,192	100.00	1,332,199	100.00	484,929	100.00	26,701,543	100.00	28,577,169	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	9,205	0.69	14,359	2.96	374	0.00	23,938	0.08
4	Incurred Losses	0	0.00	19,376	33.30	627,208	47.08	310,492	64.03	15,883,113	59.48	16,840,189	58.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	(464)	(0.80)	95,094	7.14	31,657	6.53	2,842,475	10.65	2,968,762	10.39
6	Adjusting and Other Expenses Incurred	4	1.31	1,811	3.11	28,449	2.14	17,296	3.57	1,420,126	5.32	1,467,686	5.14
7	Unpaid Losses	0	0.00	60,416	103.82	2,416,174	181.37	920,471	189.82	60,766,884	227.58	64,163,945	224.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,206	15.82	488,605	36.68	245,619	50.65	10,816,290	40.51	11,559,720	40.45
9	Adjusting and Other Expenses Unpaid	0	0.00	5,189	8.92	125,319	9.41	61,873	12.76	3,320,463	12.44	3,512,844	12.29
10	Unearned Premium Reserves	61	19.93	36,340	62.45	734,043	55.10	243,687	50.25	15,487,249	58.00	16,501,380	57.74
11	Agents Balances	55	17.97	6,356	10.92	502,792	37.74	91,597	18.89	6,137,016	22.98	6,737,816	23.58
12	Commission and Brokerage Expenses Incurred	35	11.44	8,267	14.21	195,247	14.66	38,690	7.98	3,128,858	11.72	3,371,097	11.80
13	Taxes, Licenses, and Fees Incurred	13	4.25	1,068	1.84	30,752	2.31	11,699	2.41	579,108	2.17	622,640	2.18
14	Other Acquisition Expenses Incurred	7	2.29	2,021	3.47	151,422	11.37	60,449	12.47	1,282,120	4.80	1,496,019	5.24
15	General Expenses Incurred	15	4.90	3,891	6.69	100,363	7.53	19,009	3.92	1,790,436	6.71	1,913,714	6.70
16	Other Income Less Other Expenses	(1,995)	(651.96)	175	0.30	6,667	0.50	131	0.03	139,697	0.52	144,675	0.51
17	Pretax Profit or Loss Excluding Investment Gain*	(1,762)	(575.82)	22,402	38.50	101,124	7.59	(18,595)	(3.83)	(85,350)	(0.32)	17,819	0.06

* (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 2017 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	902	97.09	156,438	101.68	41,733	101.12	14,689,814	100.77	14,888,887	100.78
2	Premiums Earned	0	0.00	929	100.00	153,849	100.00	41,269	100.00	14,577,938	100.00	14,773,985	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,746	2.43	5,000	12.12	(19)	(0.00)	8,727	0.06
4	Incurred Losses	0	0.00	(1)	(0.11)	54,784	35.61	15	0.04	6,937,774	47.59	6,992,572	47.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	9	0.97	21,235	13.80	18,316	44.38	1,883,688	12.92	1,923,248	13.02
6	Adjusting and Other Expenses Incurred	0	0.00	94	10.12	7,149	4.65	131	0.32	575,736	3.95	583,110	3.95
7	Unpaid Losses	0	0.00	725	78.04	156,895	101.98	32,141	77.88	26,486,924	181.69	26,676,685	180.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	694	74.70	55,615	36.15	20,585	49.88	6,105,893	41.88	6,182,787	41.85
9	Adjusting and Other Expenses Unpaid	0	0.00	52	5.60	11,449	7.44	55	0.13	1,252,317	8.59	1,263,873	8.55
10	Unearned Premium Reserves	0	0.00	446	48.01	78,007	50.70	18,936	45.88	8,182,744	56.13	8,280,133	56.05
11	Agents Balances	0	0.00	10	1.08	66,876	43.47	3,110	7.54	2,847,391	19.53	2,917,387	19.75
12	Commission and Brokerage Expenses Incurred	0	0.00	141	15.18	15,124	9.83	2	0.00	2,290,356	15.71	2,305,623	15.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	16	1.72	3,523	2.29	692	1.68	342,293	2.35	346,524	2.35
14	Other Acquisition Expenses Incurred	0	0.00	62	6.67	15,896	10.33	653	1.58	791,544	5.43	808,155	5.47
15	General Expenses Incurred	0	0.00	60	6.46	15,990	10.39	4,079	9.88	918,541	6.30	938,670	6.35
16	Other Income Less Other Expenses	(441)	0.00	4	0.43	4,905	3.19	87	0.21	(2,563)	(0.02)	1,992	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	(441)	0.00	554	59.63	21,308	13.85	12,469	30.21	835,477	5.73	869,367	5.88

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	4,185	96.41	2,343	99.70	1,076,039	96.78	1,082,567	96.78
2	Premiums Earned	0	0.00	0	0.00	4,341	100.00	2,350	100.00	1,111,896	100.00	1,118,587	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	723	16.66	(563)	(23.96)	780,442	70.19	780,602	69.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2,889)	(66.55)	0	0.00	35,912	3.23	33,023	2.95
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	203	4.68	713	30.34	37,689	3.39	38,605	3.45
7	Unpaid Losses	0	0.00	0	0.00	39,484	909.56	15,138	644.17	11,323,919	1018.43	11,378,541	1017.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,292	98.87	0	0.00	498,996	44.88	503,288	44.99
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	648	14.93	0	0.00	170,568	15.34	171,216	15.31
10	Unearned Premium Reserves	0	0.00	0	0.00	2,311	53.24	179	7.62	415,566	37.37	418,056	37.37
11	Agents Balances	0	0.00	0	0.00	2,317	53.37	0	0.00	191,767	17.25	194,084	17.35
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	428	9.86	0	0.00	84,415	7.59	84,843	7.58
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	54	1.24	61	2.60	29,383	2.64	29,498	2.64
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	313	7.21	0	0.00	21,711	1.95	22,024	1.97
15	General Expenses Incurred	0	0.00	0	0.00	264	6.08	205	8.72	116,044	10.44	116,513	10.42
16	Other Income Less Other Expenses	(19)	0.00	0	0.00	(1)	(0.02)	0	0.00	4,534	0.41	4,514	0.40
17	Pretax Profit or Loss Excluding Investment Gain*	(19)	0.00	0	0.00	5,242	120.76	1,934	82.30	10,827	0.97	17,984	1.61

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

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,119	100.78	176,848	100.36	75	90.36	2,004,417	99.95	2,188,459	99.98
2	Premiums Earned	0	0.00	7,064	100.00	176,222	100.00	83	100.00	2,005,462	100.00	2,188,831	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	400	0.23	0	0.00	(6)	(0.00)	394	0.02
4	Incurred Losses	0	0.00	7,954	112.60	67,048	38.05	(57)	(68.67)	830,380	41.41	905,325	41.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,348	33.24	60,752	34.47	(47)	(56.63)	695,825	34.70	758,878	34.67
6	Adjusting and Other Expenses Incurred	0	0.00	254	3.60	21,175	12.02	(5)	(6.02)	193,107	9.63	214,531	9.80
7	Unpaid Losses	0	0.00	16,620	235.28	427,909	242.82	333	401.20	8,091,945	403.50	8,536,807	390.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,735	95.34	190,218	107.94	179	215.66	4,009,860	199.95	4,206,992	192.20
9	Adjusting and Other Expenses Unpaid	0	0.00	2,070	29.30	37,764	21.43	46	55.42	649,108	32.37	688,988	31.48
10	Unearned Premium Reserves	0	0.00	2,945	41.69	84,764	48.10	38	45.78	888,793	44.32	976,540	44.61
11	Agents Balances	0	0.00	270	3.82	77,121	43.76	16	19.28	675,087	33.66	752,494	34.38
12	Commission and Brokerage Expenses Incurred	0	0.00	1,056	14.95	21,859	12.40	8	9.64	249,348	12.43	272,271	12.44
13	Taxes, Licenses, and Fees Incurred	0	0.00	131	1.85	4,027	2.29	2	2.41	41,909	2.09	46,069	2.10
14	Other Acquisition Expenses Incurred	0	0.00	284	4.02	20,508	11.64	10	12.05	106,202	5.30	127,004	5.80
15	General Expenses Incurred	0	0.00	332	4.70	13,415	7.61	4	4.82	168,042	8.38	181,793	8.31
16	Other Income Less Other Expenses	(90)	0.00	1	0.01	(374)	(0.21)	0	0.00	119,354	5.95	118,891	5.43
17	Pretax Profit or Loss Excluding Investment Gain*	(90)	0.00	(5,294)	(74.94)	(33,341)	(18.92)	166	200.00	(160,007)	(7.98)	(198,566)	(9.07)

* (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 2017 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	5,642,572	104.74	90,784	91.37	26,540,658	101.84	5,494,971	103.98	67,399,461	102.12	105,168,446	102.27
2	Premiums Earned	5,387,211	100.00	99,358	100.00	26,061,595	100.00	5,284,394	100.00	66,001,794	100.00	102,834,352	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,396	0.14	361,100	6.83	53,927	0.08	450,423	0.44
4	Incurred Losses	3,638,184	67.53	60,270	60.66	17,525,443	67.25	4,056,598	76.77	47,386,606	71.80	72,667,101	70.66
5	Defense and Cost Containment Expenses Incurred	148,746	2.76	2,678	2.70	1,021,128	3.92	219,140	4.15	2,618,256	3.97	4,009,948	3.90
6	Adjusting and Other Expenses Incurred	450,790	8.37	563	0.57	2,558,278	9.82	505,607	9.57	5,923,552	8.97	9,438,790	9.18
7	Unpaid Losses	2,851,079	52.92	56,058	56.42	30,363,751	116.51	5,137,188	97.21	61,167,422	92.68	99,575,498	96.83
8	Defense and Cost Containment Expenses Unpaid	299,965	5.57	5,711	5.75	3,399,763	13.05	401,588	7.60	6,781,112	10.27	10,888,139	10.59
9	Adjusting and Other Expenses Unpaid	225,804	4.19	1,998	2.01	3,096,816	11.88	339,183	6.42	4,347,171	6.59	8,010,972	7.79
10	Unearned Premium Reserves	1,810,923	33.62	41,026	41.29	7,142,546	27.41	1,794,933	33.97	21,321,105	32.30	32,110,533	31.23
11	Agents Balances	1,090,792	20.25	26,497	26.67	4,240,174	16.27	927,649	17.55	13,936,139	21.11	20,221,251	19.66
12	Commission and Brokerage Expenses Incurred	498,052	9.25	8,937	8.99	2,577,479	9.89	208,173	3.94	4,730,691	7.17	8,023,332	7.80
13	Taxes, Licenses, and Fees Incurred	96,038	1.78	1,820	1.83	556,872	2.14	122,694	2.32	1,564,603	2.37	2,342,027	2.28
14	Other Acquisition Expenses Incurred	363,479	6.75	6,285	6.33	2,472,897	9.49	574,887	10.88	4,768,610	7.22	8,186,158	7.96
15	General Expenses Incurred	161,572	3.00	3,648	3.67	955,713	3.67	144,833	2.74	3,477,325	5.27	4,743,091	4.61
16	Other Income Less Other Expenses	9,583	0.18	(720)	(0.72)	181,632	0.70	29,300	0.55	329,466	0.50	549,261	0.53
17	Pretax Profit or Loss Excluding Investment Gain*	39,936	0.74	14,437	14.53	(1,459,979)	(5.60)	(879,340)	(16.64)	(4,192,292)	(6.35)	(6,477,238)	(6.30)

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

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	626,518	107.33	21,398	98.49	1,742,836	104.15	189,548	99.26	17,931,799	102.93	20,512,099	103.12
2	Premiums Earned	583,735	100.00	21,725	100.00	1,673,419	100.00	190,954	100.00	17,420,988	100.00	19,890,821	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17,344	1.04	0	0.00	2,699	0.02	20,043	0.10
4	Incurred Losses	416,190	71.30	12,404	57.10	1,189,883	71.10	129,704	67.92	12,578,649	72.20	14,326,830	72.03
5	Defense and Cost Containment Expenses Incurred	37,722	6.46	1,427	6.57	111,398	6.66	10,351	5.42	1,411,499	8.10	1,572,397	7.91
6	Adjusting and Other Expenses Incurred	22,682	3.89	1,236	5.69	137,141	8.20	9,523	4.99	1,021,060	5.86	1,191,642	5.99
7	Unpaid Losses	547,850	93.85	20,583	94.74	2,018,176	120.60	223,040	116.80	24,384,103	139.97	27,193,752	136.72
8	Defense and Cost Containment Expenses Unpaid	75,978	13.02	2,692	12.39	281,900	16.85	25,552	13.38	2,946,502	16.91	3,332,624	16.75
9	Adjusting and Other Expenses Unpaid	23,804	4.08	1,799	8.28	123,102	7.36	12,693	6.65	1,086,568	6.24	1,247,966	6.27
10	Unearned Premium Reserves	303,889	52.06	9,464	43.56	802,350	47.95	66,092	34.61	7,963,194	45.71	9,144,989	45.98
11	Agents Balances	144,644	24.78	919	4.23	588,188	35.15	26,249	13.75	4,714,124	27.06	5,474,124	27.52
12	Commission and Brokerage Expenses Incurred	76,695	13.14	3,149	14.49	213,945	12.78	21,997	11.52	2,592,177	14.88	2,907,963	14.62
13	Taxes, Licenses, and Fees Incurred	10,503	1.80	378	1.74	39,358	2.35	4,180	2.19	459,004	2.63	513,423	2.58
14	Other Acquisition Expenses Incurred	24,689	4.23	605	2.78	169,745	10.14	17,726	9.28	798,224	4.58	1,010,989	5.08
15	General Expenses Incurred	15,967	2.74	615	2.83	104,580	6.25	14,669	7.68	1,168,429	6.71	1,304,260	6.56
16	Other Income Less Other Expenses	893	0.15	2	0.01	261	0.02	(13)	(0.01)	63,065	0.36	64,208	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	(19,820)	(3.40)	1,913	8.81	(309,716)	(18.51)	(17,207)	(9.01)	(2,547,701)	(14.62)	(2,892,531)	(14.54)

* (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 2017 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	4,144,861	103.94	74,612	91.87	18,068,662	101.61	4,162,542	103.14	44,880,728	101.82	71,331,405	101.95
2	Premiums Earned	3,987,912	100.00	81,216	100.00	17,781,799	100.00	4,035,934	100.00	44,079,659	100.00	69,966,520	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28,289	0.16	296,348	7.34	41,285	0.09	365,922	0.52
4	Incurred Losses	3,623,224	90.86	72,707	89.52	12,149,937	68.33	2,839,797	70.36	28,018,448	63.56	46,704,113	66.75
5	Defense and Cost Containment Expenses Incurred	7,638	0.19	451	0.56	26,760	0.15	14,169	0.35	131,482	0.30	180,500	0.26
6	Adjusting and Other Expenses Incurred	327,329	8.21	2,202	2.71	1,723,593	9.69	361,148	8.95	3,535,672	8.02	5,949,944	8.50
7	Unpaid Losses	314,537	7.89	7,427	9.14	1,444,866	8.13	26,691	0.66	2,086,529	4.73	3,880,050	5.55
8	Defense and Cost Containment Expenses Unpaid	10,592	0.27	288	0.35	25,213	0.14	10,953	0.27	111,418	0.25	158,464	0.23
9	Adjusting and Other Expenses Unpaid	48,202	1.21	967	1.19	1,274,010	7.16	103,688	2.57	740,732	1.68	2,167,599	3.10
10	Unearned Premium Reserves	1,367,370	34.29	33,760	41.57	4,935,513	27.76	1,364,480	33.81	14,388,618	32.64	22,089,741	31.57
11	Agents Balances	843,289	21.15	21,625	26.63	2,914,328	16.39	726,665	18.00	9,161,797	20.78	13,667,704	19.53
12	Commission and Brokerage Expenses Incurred	342,217	8.58	7,497	9.23	1,721,179	9.68	139,500	3.46	3,323,202	7.54	5,533,595	7.91
13	Taxes, Licenses, and Fees Incurred	72,181	1.81	1,498	1.84	368,022	2.07	90,596	2.24	1,025,499	2.33	1,557,796	2.23
14	Other Acquisition Expenses Incurred	270,880	6.79	4,946	6.09	1,680,194	9.45	436,377	10.81	3,183,134	7.22	5,575,531	7.97
15	General Expenses Incurred	123,310	3.09	2,972	3.66	604,819	3.40	102,007	2.53	2,372,816	5.38	3,205,924	4.58
16	Other Income Less Other Expenses	4,639	0.12	(602)	(0.74)	133,540	0.75	22,529	0.56	131,688	0.30	291,794	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	(774,224)	(19.41)	(11,655)	(14.35)	(387,455)	(2.18)	(221,477)	(5.49)	2,579,803	5.85	1,184,992	1.69

* (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 2017 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	184,203	106.26	8,442	95.35	725,515	104.18	77,498	97.34	5,651,255	103.07	6,646,913	103.20
2	Premiums Earned	173,352	100.00	8,854	100.00	696,397	100.00	79,615	100.00	5,482,869	100.00	6,441,087	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	465	0.07	0	0.00	1,180	0.02	1,645	0.03
4	Incurred Losses	112,653	64.99	5,885	66.47	422,652	60.69	42,515	53.40	3,799,017	69.29	4,382,722	68.04
5	Defense and Cost Containment Expenses Incurred	4,453	2.57	52	0.59	3,717	0.53	191	0.24	90,261	1.65	98,674	1.53
6	Adjusting and Other Expenses Incurred	10,651	6.14	576	6.51	64,067	9.20	3,225	4.05	380,878	6.95	459,397	7.13
7	Unpaid Losses	9,819	5.66	834	9.42	36,755	5.28	7,827	9.83	886,269	16.16	941,504	14.62
8	Defense and Cost Containment Expenses Unpaid	4,814	2.78	83	0.94	3,681	0.53	700	0.88	129,384	2.36	138,662	2.15
9	Adjusting and Other Expenses Unpaid	1,671	0.96	143	1.62	18,575	2.67	590	0.74	114,220	2.08	135,199	2.10
10	Unearned Premium Reserves	90,059	51.95	3,346	37.79	319,402	45.86	23,267	29.22	2,351,138	42.88	2,787,212	43.27
11	Agents Balances	49,394	28.49	269	3.04	232,968	33.45	10,332	12.98	1,456,333	26.56	1,749,296	27.16
12	Commission and Brokerage Expenses Incurred	20,270	11.69	1,379	15.57	90,678	13.02	9,910	12.45	777,449	14.18	899,686	13.97
13	Taxes, Licenses, and Fees Incurred	3,174	1.83	158	1.78	15,257	2.19	1,615	2.03	134,755	2.46	154,959	2.41
14	Other Acquisition Expenses Incurred	5,159	2.98	137	1.55	73,452	10.55	6,893	8.66	254,592	4.64	340,233	5.28
15	General Expenses Incurred	4,602	2.65	183	2.07	42,324	6.08	3,302	4.15	451,367	8.23	501,778	7.79
16	Other Income Less Other Expenses	259	0.15	1	0.01	692	0.10	(4)	(0.01)	16,957	0.31	17,905	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	12,647	7.30	481	5.43	(15,526)	(2.23)	11,959	15.02	(389,678)	(7.11)	(380,117)	(5.90)

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	1,543,216	101.12	1,543,216	101.12
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,526,131	100.00	1,526,131	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	1,359	0.00	0	0.00	826,195	54.14	827,554	54.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	27	0.00	0	0.00	100,772	6.60	100,799	6.60
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	58,350	3.82	58,351	3.82
7	Unpaid Losses	0	0.00	0	0.00	4,329	0.00	0	0.00	2,216,125	145.21	2,220,454	145.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	52	0.00	0	0.00	302,759	19.84	302,811	19.84
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	74	0.00	0	0.00	69,386	4.55	69,460	4.55
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	733,796	48.08	733,796	48.08
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	292,801	19.19	292,801	19.19
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	247,492	16.22	247,492	16.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	37,720	2.47	37,720	2.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	82,742	5.42	82,742	5.42
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	59,464	3.90	59,464	3.90
16	Other Income Less Other Expenses	(271)	0.00	0	0.00	0	0.00	0	0.00	(11,928)	(0.78)	(12,199)	(0.80)
17	Pretax Profit or Loss Excluding Investment Gain*	(271)	0.00	0	0.00	(1,387)	0.00	0	0.00	101,471	6.65	99,813	6.54

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	17,695	100.35	1,625	97.89	1,151,346	99.59	1,170,666	99.60
2	Premiums Earned	0	0.00	0	0.00	17,633	100.00	1,660	100.00	1,156,032	100.00	1,175,325	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3	0.02	0	0.00	406	0.04	409	0.03
4	Incurred Losses	0	0.00	(6)	0.00	5,431	30.80	(49)	(2.95)	466,498	40.35	471,874	40.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	68	0.39	36	2.17	(5,744)	(0.50)	(5,640)	(0.48)
6	Adjusting and Other Expenses Incurred	0	0.00	(6)	0.00	367	2.08	24	1.45	48,535	4.20	48,920	4.16
7	Unpaid Losses	0	0.00	4	0.00	5,370	30.45	1,215	73.19	1,145,395	99.08	1,151,984	98.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	289	1.64	471	28.37	148,645	12.86	149,405	12.71
9	Adjusting and Other Expenses Unpaid	0	0.00	(2)	0.00	216	1.22	166	10.00	67,321	5.82	67,701	5.76
10	Unearned Premium Reserves	0	0.00	0	0.00	9,288	52.67	207	12.47	687,332	59.46	696,827	59.29
11	Agents Balances	0	0.00	0	0.00	7,004	39.72	41	2.47	213,627	18.48	220,672	18.78
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,689	9.58	62	3.73	173,491	15.01	175,242	14.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	370	2.10	39	2.35	27,012	2.34	27,421	2.33
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,987	16.94	357	21.51	83,944	7.26	87,288	7.43
15	General Expenses Incurred	0	0.00	0	0.00	1,180	6.69	98	5.90	103,414	8.95	104,692	8.91
16	Other Income Less Other Expenses	(149)	0.00	0	0.00	(139)	(0.79)	(1)	(0.06)	(1,926)	(0.17)	(2,215)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain*	(149)	0.00	12	0.00	5,396	30.60	1,090	65.66	256,538	22.19	262,887	22.37

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	108,951	105.38	11	78.57	5,933,793	103.60	6,042,755	103.64
2	Premiums Earned	0	0.00	0	0.00	103,384	100.00	14	100.00	5,727,376	100.00	5,830,774	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4	0.00	0	0.00	36,538	0.64	36,542	0.63
4	Incurred Losses	0	0.00	0	0.00	19,790	19.14	82	585.71	809,421	14.13	829,293	14.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,427	3.31	(1)	(7.14)	123,197	2.15	126,623	2.17
6	Adjusting and Other Expenses Incurred	0	0.00	7	0.00	2,620	2.53	43	307.14	150,762	2.63	153,432	2.63
7	Unpaid Losses	0	0.00	0	0.00	29,726	28.75	4	28.57	2,390,896	41.75	2,420,626	41.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,460	6.25	1	7.14	465,164	8.12	471,625	8.09
9	Adjusting and Other Expenses Unpaid	0	0.00	7	0.00	2,280	2.21	(1)	(7.14)	213,932	3.74	216,218	3.71
10	Unearned Premium Reserves	0	0.00	0	0.00	52,743	51.02	0	0.00	3,316,560	57.91	3,369,303	57.78
11	Agents Balances	0	0.00	0	0.00	33,169	32.08	0	0.00	914,576	15.97	947,745	16.25
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	31,647	30.61	0	0.00	1,515,205	26.46	1,546,852	26.53
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,902	2.81	0	0.00	171,296	2.99	174,198	2.99
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	26,254	25.39	29	207.14	578,894	10.11	605,177	10.38
15	General Expenses Incurred	0	0.00	0	0.00	10,598	10.25	13	92.86	577,502	10.08	588,113	10.09
16	Other Income Less Other Expenses	0	0.00	0	0.00	736	0.71	0	0.00	2,920	0.05	3,656	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(7)	0.00	6,871	6.65	(152)	(1085.71)	1,767,476	30.86	1,774,188	30.43

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	4,226	100.00	148	99.33	7,834	100.40	225	97.83	282,649	105.66	295,082	105.42
2	Premiums Earned	4,226	100.00	149	100.00	7,803	100.00	230	100.00	267,500	100.00	279,908	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17	0.22	0	0.00	0	0.00	17	0.01
4	Incurred Losses	401	9.49	50	33.56	507	6.50	10	4.35	30,149	11.27	31,117	11.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	2.01	21	0.27	0	0.00	5,726	2.14	5,750	2.05
6	Adjusting and Other Expenses Incurred	35	0.83	3	2.01	209	2.68	41	17.83	8,184	3.06	8,472	3.03
7	Unpaid Losses	63	1.49	57	38.26	290	3.72	16	6.96	132,725	49.62	133,151	47.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3	2.01	23	0.29	3	1.30	19,908	7.44	19,937	7.12
9	Adjusting and Other Expenses Unpaid	22	0.52	6	4.03	45	0.58	0	0.00	12,194	4.56	12,267	4.38
10	Unearned Premium Reserves	64	1.51	72	48.32	3,838	49.19	69	30.00	159,743	59.72	163,786	58.51
11	Agents Balances	81	1.92	20	13.42	2,958	37.91	13	5.65	59,058	22.08	62,130	22.20
12	Commission and Brokerage Expenses Incurred	914	21.63	24	16.11	1,187	15.21	0	0.00	54,001	20.19	56,126	20.05
13	Taxes, Licenses, and Fees Incurred	17	0.40	3	2.01	187	2.40	5	2.17	6,525	2.44	6,737	2.41
14	Other Acquisition Expenses Incurred	577	13.65	0	0.00	802	10.28	255	110.87	16,616	6.21	18,250	6.52
15	General Expenses Incurred	318	7.52	8	5.37	1,194	15.30	13	5.65	15,590	5.83	17,123	6.12
16	Other Income Less Other Expenses	0	0.00	0	0.00	(21)	(0.27)	0	0.00	388	0.15	367	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	1,964	46.47	58	38.93	3,653	46.82	(97)	(42.17)	131,084	49.00	136,662	48.82

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	2,296	96.19	611,485	95.63	704	96.97	863,952	100.11	1,478,437	98.20
2	Premiums Earned	0	0.00	2,387	100.00	639,404	100.00	726	100.00	862,960	100.00	1,505,477	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	29	0.00	0	0.00	1	0.00	30	0.00
4	Incurred Losses	0	0.00	131	5.49	307,223	48.05	85	11.71	385,122	44.63	692,561	46.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.04)	(221)	(0.03)	4	0.55	10,734	1.24	10,516	0.70
6	Adjusting and Other Expenses Incurred	0	0.00	28	1.17	9,140	1.43	8	1.10	32,698	3.79	41,874	2.78
7	Unpaid Losses	0	0.00	648	27.15	277,137	43.34	156	21.49	344,583	39.93	622,524	41.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	48	2.01	1,575	0.25	14	1.93	14,624	1.69	16,261	1.08
9	Adjusting and Other Expenses Unpaid	0	0.00	89	3.73	5,115	0.80	18	2.48	20,357	2.36	25,579	1.70
10	Unearned Premium Reserves	0	0.00	1,225	51.32	294,560	46.07	356	49.04	446,582	51.75	742,723	49.33
11	Agents Balances	0	0.00	278	11.65	103,101	16.12	149	20.52	328,684	38.09	432,212	28.71
12	Commission and Brokerage Expenses Incurred	0	0.00	292	12.23	12,312	1.93	100	13.77	110,802	12.84	123,506	8.20
13	Taxes, Licenses, and Fees Incurred	0	0.00	41	1.72	16,673	2.61	17	2.34	21,918	2.54	38,649	2.57
14	Other Acquisition Expenses Incurred	0	0.00	230	9.64	32,878	5.14	56	7.71	73,920	8.57	107,084	7.11
15	General Expenses Incurred	0	0.00	471	19.73	111,287	17.40	25	3.44	138,815	16.09	250,598	16.65
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1,050)	(0.16)	0	0.00	940	0.11	(110)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,196	50.10	149,035	23.31	430	59.23	89,887	10.42	240,548	15.98

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	29,245	100.10	28,113	76.43	208	102.46	0	0.00	1,773,253	97.98	1,830,819	97.59
2	Premiums Earned	29,215	100.00	36,783	100.00	203	100.00	0	0.00	1,809,881	100.00	1,876,082	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	13,194	45.16	10,980	29.85	7	3.45	0	0.00	920,994	50.89	945,175	50.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	19,752	1.09	19,752	1.05
6	Adjusting and Other Expenses Incurred	0	0.00	442	1.20	20	9.85	0	0.00	86,018	4.75	86,480	4.61
7	Unpaid Losses	3,544	12.13	2,011	5.47	3	1.48	0	0.00	602,449	33.29	608,007	32.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,696	0.76	13,696	0.73
9	Adjusting and Other Expenses Unpaid	0	0.00	97	0.26	16	7.88	0	0.00	63,905	3.53	64,018	3.41
10	Unearned Premium Reserves	1,007	3.45	52,686	143.23	52	25.62	0	0.00	907,447	50.14	961,192	51.23
11	Agents Balances	0	0.00	865	2.35	30	14.78	0	0.00	230,452	12.73	231,347	12.33
12	Commission and Brokerage Expenses Incurred	4,145	14.19	14,735	40.06	19	9.36	0	0.00	320,152	17.69	339,051	18.07
13	Taxes, Licenses, and Fees Incurred	481	1.65	512	1.39	4	1.97	0	0.00	44,639	2.47	45,636	2.43
14	Other Acquisition Expenses Incurred	0	0.00	327	0.89	20	9.85	0	0.00	94,285	5.21	94,632	5.04
15	General Expenses Incurred	(490)	(1.68)	949	2.58	6	2.96	0	0.00	150,769	8.33	151,234	8.06
16	Other Income Less Other Expenses	(8)	(0.03)	380	1.03	1	0.49	0	0.00	21,538	1.19	21,911	1.17
17	Pretax Profit or Loss Excluding Investment Gain*	11,878	40.66	9,218	25.06	127	62.56	0	0.00	194,812	10.76	216,035	11.52

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	3,029,044	119.85	3,029,044	119.85
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,527,431	100.00	2,527,431	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,440,389	56.99	1,440,389	56.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,307	0.17	4,307	0.17
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,167	0.68	17,167	0.68
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	158,633	6.28	158,633	6.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,775	0.07	1,775	0.07
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,396	0.13	3,396	0.13
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,079,534	280.11	7,079,534	280.11
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	366,379	14.50	366,379	14.50
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	242,671	9.60	242,671	9.60
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	68,650	2.72	68,650	2.72
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,591	1.05	26,591	1.05
15	General Expenses Incurred	0	0.00	0	0.00	28	0.00	0	0.00	109,822	4.35	109,850	4.35
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	18,289	0.72	18,289	0.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(28)	0.00	0	0.00	636,128	25.17	636,100	25.17

* (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, 2017**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 39-72)
Source: NAIC 2017 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	(3,777)	(80.52)	2,100,113	100.88	82,260,271	101.15	21,967,809	100.60	324,068,503	102.66	430,392,919	102.25
2	Premiums Earned	4,691	100.00	2,081,710	100.00	81,328,793	100.00	21,836,536	100.00	315,672,522	100.00	420,924,252	100.00
3	Dividends to Policyholders	0	0.00	22	0.00	289,521	0.36	1,017,616	4.66	760,797	0.24	2,067,956	0.49
4	Incurred Losses	3,466	73.89	1,462,807	70.27	56,486,126	69.45	14,640,924	67.05	199,795,084	63.29	272,388,407	64.71
5	Defense and Cost Containment Expenses Incurred	753	16.05	45,306	2.18	2,431,801	2.99	567,680	2.60	15,156,888	4.80	18,202,428	4.32
6	Adjusting and Other Expenses Incurred	(705)	(15.03)	250,819	12.05	6,910,423	8.50	1,846,486	8.46	21,931,440	6.95	30,938,463	7.35
7	Unpaid Losses	7,013	149.50	471,084	22.63	48,716,671	59.90	10,564,517	48.38	327,377,735	103.71	387,137,020	91.97
8	Defense and Cost Containment Expenses Unpaid	1,634	34.83	57,758	2.77	7,500,240	9.22	1,528,220	7.00	46,643,172	14.78	55,731,024	13.24
9	Adjusting and Other Expenses Unpaid	642	13.69	170,246	8.18	6,215,042	7.64	1,170,511	5.36	21,251,886	6.73	28,808,327	6.84
10	Unearned Premium Reserves	1,131	24.11	1,131,596	54.36	30,058,369	36.96	8,659,963	39.66	159,747,285	50.61	199,598,344	47.42
11	Agents Balances	447,082	9530.63	426,282	20.48	17,663,583	21.72	5,294,534	24.25	82,693,425	26.20	106,524,906	25.31
12	Commission and Brokerage Expenses Incurred	(366,495)	(7812.73)	206,703	9.93	8,960,347	11.02	867,396	3.97	33,473,069	10.60	43,141,020	10.25
13	Taxes, Licenses, and Fees Incurred	37,863	807.14	70,395	3.38	1,779,653	2.19	606,031	2.78	8,588,955	2.72	11,082,897	2.63
14	Other Acquisition Expenses Incurred	254,698	5429.50	225,349	10.83	7,138,327	8.78	2,900,698	13.28	21,112,855	6.69	31,631,927	7.51
15	General Expenses Incurred	136,696	2914.01	124,009	5.96	4,415,270	5.43	986,464	4.52	24,357,614	7.72	30,020,053	7.13
16	Other Income Less Other Expenses	28,688	611.55	7,857	0.38	(357,625)	(0.44)	68,898	0.32	943,040	0.30	690,858	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	(32,898)	(701.30)	(295,838)	(14.21)	(7,440,297)	(9.15)	(1,527,867)	(7.00)	(8,561,206)	(2.71)	(17,858,106)	(4.24)
18	Investment Gain from Insurance Funds	290	6.18	41,331	1.99	2,290,206	2.82	406,361	1.86	18,988,566	6.02	21,726,754	5.16
19	Profit or Loss Excluding Investment Gain	(32,608)	(695.12)	(254,512)	(12.23)	(5,150,097)	(6.33)	(1,121,505)	(5.14)	10,427,372	3.30	3,868,650	0.92
20	Investment Gain from Capital and Surplus	2,486	53.00	71,470	3.43	5,179,820	6.37	1,359,860	6.23	19,202,061	6.08	25,815,697	6.13
21	Total Profit or Losses**	(30,123)	(642.14)	(183,037)	(8.79)	29,732	0.04	238,353	1.09	29,629,463	9.39	29,684,388	7.05

* (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 2017 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	35,745	80.85	2,100,219	100.88	83,205,210	101.11	21,978,873	100.60	336,176,738	102.70	443,496,785	102.28
2	Premiums Earned	44,213	100.00	2,081,824	100.00	82,294,326	100.00	21,847,299	100.00	327,329,341	100.00	433,597,003	100.00
3	Dividends to Policyholders	0	0.00	22	0.00	289,525	0.35	1,017,617	4.66	761,412	0.23	2,068,576	0.48
4	Incurred Losses	3,466	7.84	1,463,023	70.28	57,732,950	70.15	14,642,307	67.02	209,378,491	63.97	283,220,237	65.32
5	Defense and Cost Containment Expenses Incurred	753	1.70	45,312	2.18	2,428,125	2.95	567,608	2.60	15,695,358	4.79	18,737,156	4.32
6	Adjusting and Other Expenses Incurred	(705)	(1.59)	250,821	12.05	6,980,673	8.48	1,846,486	8.45	22,071,471	6.74	31,148,746	7.18
7	Unpaid Losses	7,013	15.86	471,547	22.65	50,496,123	61.36	10,565,901	48.36	362,257,012	110.67	423,797,596	97.74
8	Defense and Cost Containment Expenses Unpaid	1,633	3.69	57,761	2.77	7,524,333	9.14	1,528,156	6.99	48,716,302	14.88	57,828,185	13.34
9	Adjusting and Other Expenses Unpaid	642	1.45	170,247	8.18	6,316,583	7.68	1,170,508	5.36	21,942,149	6.70	29,600,129	6.83
10	Unearned Premium Reserves	1,131	2.56	1,131,596	54.36	30,398,264	36.94	8,660,253	39.64	164,815,405	50.35	205,006,649	47.28
11	Agents Balances	447,082	1011.20	426,287	20.48	18,011,768	21.89	5,296,223	24.24	87,383,808	26.70	111,565,168	25.73
12	Commission and Brokerage Expenses Incurred	(366,578)	(829.12)	206,668	9.93	9,012,298	10.95	867,454	3.97	35,826,870	10.95	45,546,712	10.50
13	Taxes, Licenses, and Fees Incurred	37,864	85.64	70,445	3.38	1,779,895	2.16	606,033	2.77	8,647,229	2.64	11,141,466	2.57
14	Other Acquisition Expenses Incurred	254,695	576.06	225,359	10.83	7,139,168	8.68	2,900,731	13.28	21,509,061	6.57	32,029,014	7.39
15	General Expenses Incurred	136,698	309.18	124,012	5.96	4,416,538	5.37	986,659	4.52	24,899,838	7.61	30,563,745	7.05
16	Other Income Less Other Expenses	28,656	64.81	7,860	0.38	(358,386)	(0.44)	68,871	0.32	(7,099,084)	(2.17)	(7,352,083)	(1.70)
17	Pretax Profit or Loss Excluding Investment Gain*	6,676	15.10	(295,979)	(14.22)	(7,843,224)	(9.53)	(1,518,722)	(6.95)	(18,559,479)	(5.67)	(28,210,728)	(6.51)
18	Investment Gain from Insurance Funds	205	0.46	41,342	1.99	2,336,092	2.84	406,349	1.86	20,496,160	6.26	23,280,148	5.37
19	Profit or Loss Excluding Investment Gain	6,881	15.56	(254,639)	(12.23)	(5,507,134)	(6.69)	(1,112,374)	(5.09)	1,936,681	0.59	(4,930,585)	(1.14)
20	Investment Gain from Capital and Surplus	3,217	7.28	72,874	3.50	5,286,493	6.42	1,360,572	6.23	35,956,673	10.98	42,679,829	9.84
21	Total Profit or Losses**	10,098	22.84	(181,765)	(8.73)	(220,638)	(0.27)	248,198	1.14	37,893,373	11.58	37,749,266	8.71

* (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 2017 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	39,169	95.84	939,075	96.72	380,592	99.68	6,223,177	101.85	7,582,014	101.04
2	Premiums Earned	1	100.00	40,868	100.00	970,914	100.00	381,804	100.00	6,110,137	100.00	7,503,724	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,299	0.34	10,526	2.76	1,342	0.02	15,167	0.20
4	Incurred Losses	66	6600.00	9,124	22.33	1,288,768	132.74	213,031	55.80	4,695,019	76.84	6,206,008	82.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	138	0.34	17,601	1.81	2,888	0.76	150,589	2.46	171,216	2.28
6	Adjusting and Other Expenses Incurred	6	600.00	1,433	3.51	73,170	7.54	20,301	5.32	191,139	3.13	286,049	3.81
7	Unpaid Losses	0	0.00	2,819	6.90	879,296	90.56	43,728	11.45	5,073,650	83.04	5,999,493	79.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	261	0.64	22,664	2.33	823	0.22	158,285	2.59	182,033	2.43
9	Adjusting and Other Expenses Unpaid	0	0.00	371	0.91	57,664	5.94	6,113	1.60	145,759	2.39	209,907	2.80
10	Unearned Premium Reserves	0	0.00	20,473	50.10	493,091	50.79	227,536	59.59	3,630,794	59.42	4,371,894	58.26
11	Agents Balances	(477)	(47700.00)	12,763	31.23	285,862	29.44	173,133	45.35	1,857,430	30.40	2,328,711	31.03
12	Commission and Brokerage Expenses Incurred	0	0.00	(10,149)	(24.83)	102,617	10.57	19,359	5.07	960,004	15.71	1,071,831	14.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,947	4.76	23,094	2.38	11,293	2.96	175,213	2.87	211,547	2.82
14	Other Acquisition Expenses Incurred	0	0.00	12,187	29.82	83,516	8.60	25,314	6.63	558,955	9.15	679,972	9.06
15	General Expenses Incurred	27	2700.00	11,552	28.27	126,180	13.00	8,418	2.20	570,700	9.34	716,877	9.55
16	Other Income Less Other Expenses	23	2300.00	1,166	2.85	(7,237)	(0.75)	537	0.14	(14,600)	(0.24)	(20,111)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain*	(76)	(7600.00)	15,799	38.66	(754,565)	(77.72)	71,211	18.65	(1,207,446)	(19.76)	(1,875,077)	(24.99)
18	Investment Gain from Insurance Funds	4	400.00	330	0.81	31,904	3.29	2,399	0.63	190,319	3.11	224,956	3.00
19	Profit or Loss Excluding Investment Gain	(72)	(7200.00)	16,128	39.46	(722,660)	(74.43)	73,611	19.28	(1,017,122)	(16.65)	(1,650,115)	(21.99)
20	Investment Gain from Capital and Surplus	272	27200.00	723	1.77	94,734	9.76	14,142	3.70	336,817	5.51	446,688	5.95
21	Total Profit or Losses**	200	20000.00	16,852	41.24	(627,926)	(64.67)	87,752	22.98	(680,316)	(11.13)	(1,203,438)	(16.04)

* (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 2017 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	32,862	99.58	1,456,328	97.17	427,218	99.58	4,988,911	103.90	6,905,319	102.12
2	Premiums Earned	0	0.00	33,000	100.00	1,498,690	100.00	429,012	100.00	4,801,561	100.00	6,762,263	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,592	0.17	25,260	5.89	172	0.00	28,024	0.41
4	Incurred Losses	415	0.00	37,748	114.39	1,763,658	117.68	248,817	58.00	6,459,380	134.53	8,510,018	125.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	(635)	(1.92)	20,688	1.38	2,087	0.49	123,183	2.57	145,323	2.15
6	Adjusting and Other Expenses Incurred	102	0.00	7,498	22.72	92,593	6.18	20,829	4.86	351,784	7.33	472,806	6.99
7	Unpaid Losses	0	0.00	7,074	21.44	1,266,647	84.52	51,070	11.90	5,475,514	114.04	6,800,305	100.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,709	5.18	19,674	1.31	1,732	0.40	141,488	2.95	164,603	2.43
9	Adjusting and Other Expenses Unpaid	0	0.00	512	1.55	41,732	2.78	7,870	1.83	191,235	3.98	241,349	3.57
10	Unearned Premium Reserves	0	0.00	17,516	53.08	732,662	48.89	229,040	53.39	2,748,890	57.25	3,728,108	55.13
11	Agents Balances	(230)	0.00	1,847	5.60	409,109	27.30	127,725	29.77	1,373,673	28.61	1,912,124	28.28
12	Commission and Brokerage Expenses Incurred	0	0.00	(12,251)	(37.12)	154,706	10.32	14,862	3.46	646,232	13.46	803,549	11.88
13	Taxes, Licenses, and Fees Incurred	0	0.00	3,073	9.31	35,058	2.34	12,827	2.99	113,169	2.36	164,127	2.43
14	Other Acquisition Expenses Incurred	0	0.00	8,973	27.19	113,662	7.58	40,618	9.47	464,154	9.67	627,407	9.28
15	General Expenses Incurred	13	0.00	10,544	31.95	202,028	13.48	11,743	2.74	462,087	9.62	686,415	10.15
16	Other Income Less Other Expenses	0	0.00	804	2.44	8,298	0.55	(300)	(0.07)	38,161	0.79	46,963	0.69
17	Pretax Profit or Loss Excluding Investment Gain*	(530)	0.00	(21,147)	(64.08)	(878,002)	(58.58)	51,669	12.04	(3,780,481)	(78.73)	(4,628,491)	(68.45)
18	Investment Gain from Insurance Funds	2	0.00	540	1.64	38,824	2.59	5,141	1.20	232,223	4.84	276,730	4.09
19	Profit or Loss Excluding Investment Gain	(528)	0.00	(20,608)	(62.45)	(839,178)	(55.99)	56,809	13.24	(3,548,257)	(73.90)	(4,351,762)	(64.35)
20	Investment Gain from Capital and Surplus	0	0.00	908	2.75	133,577	8.91	25,621	5.97	277,659	5.78	437,765	6.47
21	Total Profit or Losses**	(528)	0.00	(19,701)	(59.70)	(705,601)	(47.08)	82,431	19.21	(3,270,595)	(68.12)	(3,913,994)	(57.88)

* (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 2017 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	307,357	100.15	0	0.00	4,143,789	108.31	4,451,146	107.71
2	Premiums Earned	0	0.00	0	0.00	306,911	100.00	0	0.00	3,825,807	100.00	4,132,718	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	171,211	55.79	0	0.00	2,738,074	71.57	2,909,285	70.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(94)	(0.03)	0	0.00	8,668	0.23	8,574	0.21
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	24,414	7.95	0	0.00	173,502	4.54	197,916	4.79
7	Unpaid Losses	0	0.00	0	0.00	77,073	25.11	0	0.00	1,592,954	41.64	1,670,027	40.41
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	271	0.09	0	0.00	29,444	0.77	29,715	0.72
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,528	1.80	0	0.00	39,352	1.03	44,880	1.09
10	Unearned Premium Reserves	0	0.00	0	0.00	7,861	2.56	0	0.00	561,706	14.68	569,567	13.78
11	Agents Balances	0	0.00	0	0.00	(22,680)	(7.39)	0	0.00	258,207	6.75	235,527	5.70
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(5,927)	(1.93)	0	0.00	217,545	5.69	211,618	5.12
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,342	0.44	0	0.00	27,849	0.73	29,191	0.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	23,231	7.57	0	0.00	(140,586)	(3.67)	(117,355)	(2.84)
15	General Expenses Incurred	0	0.00	0	0.00	19,175	6.25	0	0.00	249,120	6.51	268,295	6.49
16	Other Income Less Other Expenses	0	0.00	0	0.00	(307)	(0.10)	0	0.00	7,617	0.20	7,310	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	73,253	23.87	0	0.00	559,248	14.62	632,501	15.30
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	2,167	0.71	0	0.00	33,503	0.88	35,670	0.86
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	75,419	24.57	0	0.00	592,756	15.49	668,175	16.17
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	6,501	2.12	0	0.00	83,288	2.18	89,789	2.17
21	Total Profit or Losses**	0	0.00	0	0.00	81,919	26.69	0	0.00	676,038	17.67	757,957	18.34

* (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 2017 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	(555)	100.00	0	0.00	13,957	108.67	13,402	109.07
2	Premiums Earned	0	0.00	0	0.00	(555)	100.00	0	0.00	12,843	100.00	12,288	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	22	(3.96)	0	0.00	10,808	84.15	10,830	88.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(5,586)	(43.49)	(5,586)	(45.46)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,817	271.10	34,817	283.34
7	Unpaid Losses	0	0.00	0	0.00	22	(3.96)	0	0.00	(4,105)	(31.96)	(4,083)	(33.23)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(608)	(4.73)	(608)	(4.95)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	15,220	118.51	15,220	123.86
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	23,453	182.61	23,453	190.86
11	Agents Balances	0	0.00	(99)	0.00	(412)	74.23	0	0.00	(89,713)	(698.54)	(90,224)	(734.24)
12	Commission and Brokerage Expenses Incurred	0	0.00	(432)	0.00	(232)	41.80	(8,065)	0.00	(253,285)	(1972.16)	(262,014)	(2132.28)
13	Taxes, Licenses, and Fees Incurred	0	0.00	89	0.00	(384)	69.19	119	0.00	35,944	279.87	35,768	291.08
14	Other Acquisition Expenses Incurred	0	0.00	276	0.00	226	(40.72)	813	0.00	53,667	417.87	54,982	447.44
15	General Expenses Incurred	0	0.00	1,985	0.00	176	(31.71)	24	0.00	64,027	498.54	66,212	538.83
16	Other Income Less Other Expenses	0	0.00	44	0.00	(233)	41.98	0	0.00	8,251	64.25	8,062	65.61
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,874)	0.00	(597)	107.57	7,109	0.00	80,700	628.36	85,338	694.48
18	Investment Gain from Insurance Funds	0	0.00	20	0.00	21	(3.78)	0	0.00	11,548	89.92	11,589	94.31
19	Profit or Loss Excluding Investment Gain	0	0.00	(1,854)	0.00	(576)	103.78	7,109	0.00	92,247	718.27	96,926	788.79
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	(6)	1.08	0	0.00	6,719	52.32	6,713	54.63
21	Total Profit or Losses**	0	0.00	(1,854)	0.00	(582)	104.86	7,109	0.00	98,965	770.58	103,638	843.41

* (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 2017 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	129,385	99.98	0	0.00	377,272	55.05	506,657	62.19
2	Premiums Earned	0	0.00	0	0.00	129,414	100.00	0	0.00	685,324	100.00	814,738	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(12)	(0.01)	0	0.00	0	0.00	(12)	(0.00)
4	Incurred Losses	0	0.00	0	0.00	105,814	81.76	0	0.00	348,438	50.84	454,252	55.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10	0.01	0	0.00	(1,323)	(0.19)	(1,313)	(0.16)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	11,573	8.94	0	0.00	14,655	2.14	26,228	3.22
7	Unpaid Losses	0	0.00	0	0.00	18,701	14.45	0	0.00	109,211	15.94	127,912	15.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,313	0.48	3,313	0.41
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	631	0.49	0	0.00	1,485	0.22	2,116	0.26
10	Unearned Premium Reserves	0	0.00	0	0.00	390	0.30	0	0.00	409	0.06	799	0.10
11	Agents Balances	0	0.00	0	0.00	7,347	5.68	0	0.00	(4,615)	(0.67)	2,732	0.34
12	Commission and Brokerage Expenses Incurred	0	0.00	(131)	0.00	24,833	19.19	0	0.00	78,433	11.44	103,135	12.66
13	Taxes, Licenses, and Fees Incurred	0	0.00	156	0.00	3,082	2.38	0	0.00	19,243	2.81	22,481	2.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,720	5.97	0	0.00	33,804	4.93	41,524	5.10
15	General Expenses Incurred	0	0.00	30	0.00	6,995	5.41	0	0.00	63,003	9.19	70,028	8.60
16	Other Income Less Other Expenses	0	0.00	0	0.00	(108)	(0.08)	0	0.00	3,967	0.58	3,859	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(55)	0.00	(30,708)	(23.73)	0	0.00	133,040	19.41	102,277	12.55
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	185	0.14	0	0.00	(675)	(0.10)	(490)	(0.06)
19	Profit or Loss Excluding Investment Gain	0	0.00	(55)	0.00	(30,522)	(23.58)	0	0.00	132,364	19.31	101,787	12.49
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	2,436	1.88	0	0.00	6,471	0.94	8,907	1.09
21	Total Profit or Losses**	0	0.00	(55)	0.00	(28,087)	(21.70)	0	0.00	138,838	20.26	110,696	13.59

* (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 2017 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	7	100.00	174,692	101.66	0	0.00	244,747	115.52	419,446	109.31
2	Premiums Earned	0	0.00	7	100.00	171,845	100.00	0	0.00	211,865	100.00	383,717	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	301,575	175.49	0	0.00	322,552	152.24	624,127	162.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,133	0.66	0	0.00	2,278	1.08	3,411	0.89
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8,876	5.17	0	0.00	6,057	2.86	14,933	3.89
7	Unpaid Losses	0	0.00	0	0.00	234,659	136.55	0	0.00	167,788	79.20	402,447	104.88
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,561	0.91	0	0.00	2,569	1.21	4,130	1.08
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,283	3.66	0	0.00	5,602	2.64	11,885	3.10
10	Unearned Premium Reserves	0	0.00	0	0.00	72,091	41.95	0	0.00	133,764	63.14	205,855	53.65
11	Agents Balances	0	0.00	0	0.00	40,830	23.76	0	0.00	49,264	23.25	90,094	23.48
12	Commission and Brokerage Expenses Incurred	0	0.00	(1)	(14.29)	7,054	4.10	0	0.00	6,580	3.11	13,633	3.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	14.29	5,896	3.43	0	0.00	8,238	3.89	14,135	3.68
14	Other Acquisition Expenses Incurred	0	0.00	13	185.71	11,254	6.55	0	0.00	29,859	14.09	41,126	10.72
15	General Expenses Incurred	0	0.00	22	314.29	44,952	26.16	0	0.00	26,033	12.29	71,007	18.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	(264)	(0.15)	0	0.00	3,661	1.73	3,397	0.89
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(28)	(400.00)	(209,159)	(121.71)	0	0.00	(186,068)	(87.82)	(395,255)	(103.01)
18	Investment Gain from Insurance Funds	0	0.00	(2)	(28.57)	3,753	2.18	0	0.00	6,138	2.90	9,889	2.58
19	Profit or Loss Excluding Investment Gain	0	0.00	(30)	(428.57)	(205,406)	(119.53)	0	0.00	(179,928)	(84.93)	(385,364)	(100.43)
20	Investment Gain from Capital and Surplus	0	0.00	4	57.14	22,304	12.98	0	0.00	9,801	4.63	32,109	8.37
21	Total Profit or Losses**	0	0.00	(26)	(371.43)	(183,102)	(106.55)	0	0.00	(170,125)	(80.30)	(353,253)	(92.06)

* (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 2017 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	35,508	99.45	889,817	102.41	(2)	0.00	1,046,805	102.25	1,972,128	102.27
2	Premiums Earned	0	0.00	35,705	100.00	868,897	100.00	0	0.00	1,023,776	100.00	1,928,378	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	187	0.02	0	0.00	14	0.00	201	0.01
4	Incurred Losses	0	0.00	25,927	72.61	748,185	86.11	0	0.00	672,590	65.70	1,446,702	75.02
5	Defense and Cost Containment Expenses Incurred	0	0.00	103	0.29	19,032	2.19	0	0.00	24,680	2.41	43,815	2.27
6	Adjusting and Other Expenses Incurred	0	0.00	3,380	9.47	47,600	5.48	0	0.00	50,772	4.96	101,752	5.28
7	Unpaid Losses	0	0.00	10,488	29.37	265,992	30.61	0	0.00	310,065	30.29	586,545	30.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,145	6.01	35,278	4.06	0	0.00	33,453	3.27	70,876	3.68
9	Adjusting and Other Expenses Unpaid	0	0.00	2,005	5.62	8,765	1.01	0	0.00	24,669	2.41	35,439	1.84
10	Unearned Premium Reserves	0	0.00	17,700	49.57	435,992	50.18	0	0.00	509,827	49.80	963,519	49.97
11	Agents Balances	0	0.00	7,873	22.05	221,338	25.47	(3)	0.00	202,070	19.74	431,278	22.36
12	Commission and Brokerage Expenses Incurred	0	0.00	4,759	13.33	138,679	15.96	0	0.00	177,864	17.37	321,302	16.66
13	Taxes, Licenses, and Fees Incurred	0	0.00	892	2.50	19,347	2.23	1	0.00	23,129	2.26	43,369	2.25
14	Other Acquisition Expenses Incurred	0	0.00	3,000	8.40	68,129	7.84	168	0.00	64,513	6.30	135,810	7.04
15	General Expenses Incurred	0	0.00	550	1.54	37,883	4.36	171	0.00	82,248	8.03	120,852	6.27
16	Other Income Less Other Expenses	0	0.00	52	0.15	3,580	0.41	0	0.00	3,671	0.36	7,303	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,854)	(7.99)	(206,563)	(23.77)	(340)	0.00	(68,352)	(6.68)	(278,109)	(14.42)
18	Investment Gain from Insurance Funds	0	0.00	746	2.09	11,955	1.38	0	0.00	22,746	2.22	35,447	1.84
19	Profit or Loss Excluding Investment Gain	0	0.00	(2,108)	(5.90)	(194,611)	(22.40)	(340)	0.00	(45,609)	(4.45)	(242,668)	(12.58)
20	Investment Gain from Capital and Surplus	0	0.00	1,168	3.27	25,515	2.94	340	0.00	43,033	4.20	70,056	3.63
21	Total Profit or Losses**	0	0.00	(940)	(2.63)	(169,097)	(19.46)	0	0.00	(2,566)	(0.25)	(172,603)	(8.95)

* (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 2017 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	1,783,627	100.88	5,904,692	100.42	5,884,407	98.87	50,523,731	101.25	64,096,457	100.94
2	Premiums Earned	0	0.00	1,768,149	100.00	5,880,124	100.00	5,951,922	100.00	49,901,585	100.00	63,501,780	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73,117	1.24	272,125	4.57	753	0.00	345,995	0.54
4	Incurred Losses	0	0.00	1,280,478	72.42	4,702,246	79.97	4,181,909	70.26	34,038,147	68.21	44,202,780	69.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	35,287	2.00	98,832	1.68	21,648	0.36	934,202	1.87	1,089,969	1.72
6	Adjusting and Other Expenses Incurred	0	0.00	225,193	12.74	413,917	7.04	455,958	7.66	4,056,127	8.13	5,151,195	8.11
7	Unpaid Losses	0	0.00	340,138	19.24	1,527,579	25.98	1,197,849	20.13	13,682,292	27.42	16,747,858	26.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	34,493	1.95	119,604	2.03	59,572	1.00	1,233,224	2.47	1,446,893	2.28
9	Adjusting and Other Expenses Unpaid	0	0.00	153,621	8.69	87,489	1.49	171,141	2.88	2,267,230	4.54	2,679,481	4.22
10	Unearned Premium Reserves	0	0.00	926,383	52.39	3,159,935	53.74	3,086,179	51.85	26,877,007	53.86	34,049,504	53.62
11	Agents Balances	(7,871)	0.00	338,491	19.14	1,536,013	26.12	1,584,617	26.62	10,539,066	21.12	13,990,316	22.03
12	Commission and Brokerage Expenses Incurred	(26,597)	0.00	196,203	11.10	712,580	12.12	171,253	2.88	6,174,528	12.37	7,227,967	11.38
13	Taxes, Licenses, and Fees Incurred	2,278	0.00	57,073	3.23	133,684	2.27	174,571	2.93	1,359,618	2.72	1,727,224	2.72
14	Other Acquisition Expenses Incurred	16,210	0.00	181,376	10.26	549,928	9.35	976,239	16.40	4,125,944	8.27	5,849,697	9.21
15	General Expenses Incurred	7,785	0.00	78,860	4.46	406,552	6.91	292,561	4.92	2,672,501	5.36	3,458,259	5.45
16	Other Income Less Other Expenses	0	0.00	5,645	0.32	47,076	0.80	12,509	0.21	207,414	0.42	272,644	0.43
17	Pretax Profit or Loss Excluding Investment Gain*	324	0.00	(280,677)	(15.87)	(1,163,657)	(19.79)	(581,835)	(9.78)	(3,252,809)	(6.52)	(5,278,654)	(8.31)
18	Investment Gain from Insurance Funds	0	0.00	33,818	1.91	104,675	1.78	66,766	1.12	1,105,617	2.22	1,310,876	2.06
19	Profit or Loss Excluding Investment Gain	324	0.00	(246,858)	(13.96)	(1,058,983)	(18.01)	(515,069)	(8.65)	(2,147,200)	(4.30)	(3,967,786)	(6.25)
20	Investment Gain from Capital and Surplus	0	0.00	57,134	3.23	239,423	4.07	339,555	5.70	2,199,474	4.41	2,835,586	4.47
21	Total Profit or Losses**	324	0.00	(189,723)	(10.73)	(819,561)	(13.94)	(175,514)	(2.95)	52,272	0.10	(1,132,202)	(1.78)

* (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 2017 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	89,961	103.31	4,573,201	100.25	703,386	97.83	21,464,154	100.28	26,830,702	100.22
2	Premiums Earned	0	0.00	87,075	100.00	4,561,747	100.00	718,970	100.00	21,403,591	100.00	26,771,383	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	4,944	0.11	0	0.00	6,964	0.03	11,911	0.04
4	Incurred Losses	0	0.00	55,721	63.99	2,950,561	64.68	392,284	54.56	12,733,260	59.49	16,131,826	60.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,339	4.98	287,505	6.30	13,182	1.83	1,821,978	8.51	2,127,004	7.95
6	Adjusting and Other Expenses Incurred	0	0.00	7,462	8.57	254,795	5.59	51,716	7.19	1,186,182	5.54	1,500,155	5.60
7	Unpaid Losses	0	0.00	33,914	38.95	3,505,177	76.84	510,055	70.94	21,073,705	98.46	25,122,851	93.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	10,743	12.34	927,235	20.33	144,619	20.11	5,890,169	27.52	6,972,766	26.05
9	Adjusting and Other Expenses Unpaid	0	0.00	7,526	8.64	172,613	3.78	78,840	10.97	1,691,809	7.90	1,950,788	7.29
10	Unearned Premium Reserves	0	0.00	44,516	51.12	2,269,393	49.75	349,112	48.56	11,120,370	51.96	13,783,391	51.49
11	Agents Balances	0	0.00	18,936	21.75	1,377,353	30.19	221,726	30.84	6,531,954	30.52	8,149,969	30.44
12	Commission and Brokerage Expenses Incurred	0	0.00	5,651	6.49	773,768	16.96	55,368	7.70	3,498,297	16.34	4,333,084	16.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,787	3.20	106,377	2.33	23,268	3.24	587,627	2.75	720,059	2.69
14	Other Acquisition Expenses Incurred	0	0.00	10,662	12.24	354,940	7.78	177,983	24.76	1,527,089	7.13	2,070,674	7.73
15	General Expenses Incurred	0	0.00	7,587	8.71	416,252	9.12	80,725	11.23	2,011,736	9.40	2,516,300	9.40
16	Other Income Less Other Expenses	0	0.00	514	0.59	(5,914)	(0.13)	1,044	0.15	65,138	0.30	60,782	0.23
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,625)	(7.61)	(593,313)	(13.01)	(74,517)	(10.36)	(1,904,366)	(8.90)	(2,578,821)	(9.63)
18	Investment Gain from Insurance Funds	0	0.00	3,016	3.46	152,039	3.33	6,524	0.91	1,317,744	6.16	1,479,323	5.53
19	Profit or Loss Excluding Investment Gain	0	0.00	(3,607)	(4.14)	(441,277)	(9.67)	(67,991)	(9.46)	(586,623)	(2.74)	(1,099,498)	(4.11)
20	Investment Gain from Capital and Surplus	0	0.00	4,045	4.65	185,736	4.07	4,978	0.69	1,464,682	6.84	1,659,441	6.20
21	Total Profit or Losses**	0	0.00	439	0.50	(255,543)	(5.60)	(63,012)	(8.76)	878,069	4.10	559,953	2.09

* (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 2017 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	4,075,840	98.98	4,075,840	98.98
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,117,785	100.00	4,117,785	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	544,799	13.23	544,799	13.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,190	0.34	14,190	0.34
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	52,182	1.27	52,182	1.27
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	4,482,754	108.86	4,482,754	108.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,305	0.32	13,305	0.32
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	76,628	1.86	76,628	1.86
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,937,972	47.06	1,937,972	47.06
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	136,177	3.31	136,177	3.31
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(215,838)	(5.24)	(215,838)	(5.24)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	124,177	3.02	124,177	3.02
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	258,205	6.27	258,205	6.27
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	906,425	22.01	906,425	22.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(654,949)	(15.91)	(654,949)	(15.91)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	1,778,693	43.20	1,778,693	43.20
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	264,787	6.43	264,787	6.43
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	2,043,480	49.63	2,043,480	49.63
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	286,002	6.95	286,002	6.95
21	Total Profit or Losses**	0	0.00	0	0.00	0	0.00	0	0.00	2,329,482	56.57	2,329,482	56.57

* (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 2017 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	21,175	100.92	29,213	101.79	2,103,008	100.86	2,153,399	100.88
2	Premiums Earned	0	0.00	3	100.00	20,982	100.00	28,700	100.00	2,084,976	100.00	2,134,661	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	608	2.90	520	1.81	32	0.00	1,160	0.05
4	Incurred Losses	0	0.00	2	66.67	15,908	75.82	27,146	94.59	1,415,578	67.89	1,458,634	68.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(760)	(3.62)	346	1.21	91,634	4.39	91,220	4.27
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1,162	5.54	2,918	10.17	103,374	4.96	107,454	5.03
7	Unpaid Losses	0	0.00	2	66.67	48,682	232.02	13,457	46.89	2,172,605	104.20	2,234,746	104.69
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,629	7.76	129	0.45	177,649	8.52	179,407	8.40
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,496	11.90	896	3.12	107,727	5.17	111,119	5.21
10	Unearned Premium Reserves	0	0.00	1	33.33	9,854	46.96	13,907	48.46	1,038,965	49.83	1,062,727	49.78
11	Agents Balances	0	0.00	0	0.00	5,106	24.34	12,950	45.12	643,721	30.87	661,777	31.00
12	Commission and Brokerage Expenses Incurred	0	0.00	1	33.33	2,953	14.07	1,241	4.32	281,003	13.48	285,198	13.36
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	410	1.95	1,075	3.75	48,484	2.33	49,969	2.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,120	5.34	1,316	4.59	146,351	7.02	148,787	6.97
15	General Expenses Incurred	0	0.00	0	0.00	724	3.45	28	0.10	248,441	11.92	249,193	11.67
16	Other Income Less Other Expenses	0	0.00	0	0.00	(9)	(0.04)	29	0.10	(19,737)	(0.95)	(19,717)	(0.92)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	(33.33)	(1,152)	(5.49)	(5,860)	(20.42)	(269,665)	(12.93)	(276,678)	(12.96)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,959	9.34	183	0.64	138,440	6.64	140,582	6.59
19	Profit or Loss Excluding Investment Gain	0	0.00	(1)	(33.33)	808	3.85	(5,676)	(19.78)	(131,220)	(6.29)	(136,089)	(6.38)
20	Investment Gain from Capital and Surplus	0	0.00	5	166.67	3,377	16.09	459	1.60	136,385	6.54	140,226	6.57
21	Total Profit or Losses**	0	0.00	4	133.33	4,185	19.95	(5,219)	(18.18)	5,162	0.25	4,132	0.19

* (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 2017 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	3,021	105.52	1,889,283	100.12	185,095	102.13	8,429,807	101.10	10,507,206	100.94
2	Premiums Earned	3	100.00	2,863	100.00	1,887,040	100.00	181,227	100.00	8,337,971	100.00	10,409,104	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,207	0.12	12,715	7.02	872	0.01	15,794	0.15
4	Incurred Losses	3	100.00	1,073	37.48	1,073,042	56.86	69,936	38.59	4,257,076	51.06	5,401,130	51.89
5	Defense and Cost Containment Expenses Incurred	0	0.00	4	0.14	(2,454)	(0.13)	585	0.32	108,590	1.30	106,725	1.03
6	Adjusting and Other Expenses Incurred	0	0.00	221	7.72	62,604	3.32	6,962	3.84	493,959	5.92	563,746	5.42
7	Unpaid Losses	5	166.67	327	11.42	632,796	33.53	27,312	15.07	2,203,828	26.43	2,864,268	27.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	0.14	12,143	0.64	405	0.22	125,888	1.51	138,440	1.33
9	Adjusting and Other Expenses Unpaid	0	0.00	212	7.40	35,471	1.88	2,960	1.63	214,886	2.58	253,529	2.44
10	Unearned Premium Reserves	0	0.00	1,507	52.64	941,639	49.90	92,552	51.07	3,756,856	45.06	4,792,554	46.04
11	Agents Balances	8,730	291000.00	(3,500)	(122.25)	467,895	24.80	38,061	21.00	2,878,775	34.53	3,389,961	32.57
12	Commission and Brokerage Expenses Incurred	0	0.00	(2,767)	(96.65)	214,856	11.39	(3,581)	(1.98)	747,793	8.97	956,301	9.19
13	Taxes, Licenses, and Fees Incurred	4	133.33	1,084	37.86	48,273	2.56	5,601	3.09	413,349	4.96	468,311	4.50
14	Other Acquisition Expenses Incurred	0	0.00	387	13.52	150,259	7.96	38,786	21.40	535,893	6.43	725,325	6.97
15	General Expenses Incurred	0	0.00	318	11.11	217,271	11.51	4,373	2.41	967,783	11.61	1,189,745	11.43
16	Other Income Less Other Expenses	0	0.00	(68)	(2.38)	10,061	0.53	(185)	(0.10)	(15,553)	(0.19)	(5,745)	(0.06)
17	Pretax Profit or Loss Excluding Investment Gain*	(4)	(133.33)	2,480	86.62	131,045	6.94	45,665	25.20	797,108	9.56	976,294	9.38
18	Investment Gain from Insurance Funds	(711)	(23700.00)	153	5.34	33,271	1.76	1,828	1.01	133,027	1.60	167,568	1.61
19	Profit or Loss Excluding Investment Gain	(715)	(23833.33)	2,633	91.97	164,312	8.71	47,494	26.21	930,136	11.16	1,143,860	10.99
20	Investment Gain from Capital and Surplus	0	0.00	263	9.19	135,506	7.18	13,980	7.71	484,489	5.81	634,238	6.09
21	Total Profit or Losses**	(715)	(23833.33)	2,897	101.19	299,821	15.89	61,473	33.92	1,414,623	16.97	1,778,099	17.08

* (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 2017 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	420,842	42.70	420,842	42.70
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	985,625	100.00	985,625	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,780,335	180.63	1,780,335	180.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	193,895	19.67	193,895	19.67
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,066	0.72	7,066	0.72
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	5,960,474	604.74	5,960,474	604.74
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	148,298	15.05	148,298	15.05
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	8,464	0.86	8,464	0.86
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	3,223,464	327.05	3,223,464	327.05
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	19,283	1.96	19,283	1.96
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(6,695)	(0.68)	(6,695)	(0.68)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	17,899	1.82	17,899	1.82
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	39,447	4.00	39,447	4.00
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	453,773	46.04	453,773	46.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	584,813	59.33	584,813	59.33
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(915,279)	(92.86)	(915,279)	(92.86)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	(29,072)	(2.95)	(29,072)	(2.95)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	(944,350)	(95.81)	(944,350)	(95.81)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	1,171,742	118.88	1,171,742	118.88
21	Total Profit or Losses**	0	0.00	0	0.00	0	0.00	0	0.00	227,392	23.07	227,392	23.07

* (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 2017 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	15	93.75	510,279	99.31	591,218	99.15	3,486,409	101.62	4,587,921	101.03
2	Premiums Earned	0	0.00	16	100.00	513,820	100.00	596,289	100.00	3,430,934	100.00	4,541,059	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,809	6.97	22,871	3.84	25,843	0.75	84,523	1.86
4	Incurred Losses	0	0.00	0	0.00	223,435	43.49	245,602	41.19	1,678,875	48.93	2,147,912	47.30
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	94,756	18.44	158,213	26.53	633,814	18.47	886,783	19.53
6	Adjusting and Other Expenses Incurred	0	0.00	3	18.75	37,559	7.31	51,267	8.60	100,109	2.92	188,938	4.16
7	Unpaid Losses	0	0.00	0	0.00	856,254	166.64	1,061,086	177.95	7,862,109	229.15	9,779,449	215.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	402,006	78.24	413,455	69.34	2,226,303	64.89	3,041,764	66.98
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	81,648	15.89	73,038	12.25	286,830	8.36	441,516	9.72
10	Unearned Premium Reserves	0	0.00	8	50.00	322,305	62.73	255,955	42.92	2,033,065	59.26	2,611,333	57.50
11	Agents Balances	0	0.00	3	18.75	181,724	35.37	154,656	25.94	900,262	26.24	1,236,645	27.23
12	Commission and Brokerage Expenses Incurred	0	0.00	2	12.50	24,904	4.85	47,355	7.94	467,789	13.63	540,050	11.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,749	2.68	14,596	2.45	60,657	1.77	89,002	1.96
14	Other Acquisition Expenses Incurred	0	0.00	1	6.25	21,110	4.11	16,176	2.71	177,365	5.17	214,652	4.73
15	General Expenses Incurred	0	0.00	0	0.00	74,555	14.51	69,594	11.67	263,496	7.68	407,645	8.98
16	Other Income Less Other Expenses	0	0.00	0	0.00	319	0.06	365	0.06	37,740	1.10	38,424	0.85
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9	56.25	(11,737)	(2.28)	(29,020)	(4.87)	60,725	1.77	19,977	0.44
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	57,496	11.19	94,955	15.92	448,258	13.07	600,709	13.23
19	Profit or Loss Excluding Investment Gain	0	0.00	9	56.25	45,759	8.91	65,935	11.06	508,988	14.84	620,691	13.67
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	42,450	8.26	113,704	19.07	306,897	8.94	463,051	10.20
21	Total Profit or Losses**	0	0.00	10	62.50	88,209	17.17	179,639	30.13	815,887	23.78	1,083,745	23.87

* (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 2017 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	706	104.13	87,096	99.76	39,413	98.44	1,071,738	101.64	1,198,953	101.39
2	Premiums Earned	0	0.00	678	100.00	87,309	100.00	40,037	100.00	1,054,493	100.00	1,182,517	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	922	1.06	3,757	9.38	4	0.00	4,683	0.40
4	Incurred Losses	0	0.00	(6)	(0.88)	411	0.47	439	1.10	90,855	8.62	91,699	7.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	35	5.16	26	0.03	1,031	2.58	6,479	0.61	7,571	0.64
6	Adjusting and Other Expenses Incurred	0	0.00	2	0.29	722	0.83	(261)	(0.65)	9,641	0.91	10,104	0.85
7	Unpaid Losses	0	0.00	0	0.00	1,795	2.06	1,183	2.95	106,406	10.09	109,384	9.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	177	0.20	3,099	7.74	4,219	0.40	7,495	0.63
9	Adjusting and Other Expenses Unpaid	0	0.00	14	2.06	59	0.07	78	0.19	5,435	0.52	5,586	0.47
10	Unearned Premium Reserves	0	0.00	356	52.51	46,389	53.13	12,158	30.37	673,401	63.86	732,304	61.93
11	Agents Balances	0	0.00	129	19.03	26,918	30.83	4,058	10.14	288,780	27.39	319,885	27.05
12	Commission and Brokerage Expenses Incurred	0	0.00	78	11.50	10,243	11.73	631	1.58	149,503	14.18	160,455	13.57
13	Taxes, Licenses, and Fees Incurred	0	0.00	12	1.77	2,014	2.31	2,497	6.24	29,908	2.84	34,431	2.91
14	Other Acquisition Expenses Incurred	0	0.00	58	8.55	9,446	10.82	13,249	33.09	96,657	9.17	119,410	10.10
15	General Expenses Incurred	0	0.00	16	2.36	6,822	7.81	2,719	6.79	90,789	8.61	100,346	8.49
16	Other Income Less Other Expenses	0	0.00	1	0.15	346	0.40	(33)	(0.08)	(2,652)	(0.25)	(2,338)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	485	71.53	57,046	65.34	15,942	39.82	577,994	54.81	651,467	55.09
18	Investment Gain from Insurance Funds	0	0.00	6	0.88	574	0.66	473	1.18	15,713	1.49	16,766	1.42
19	Profit or Loss Excluding Investment Gain	0	0.00	491	72.42	57,621	66.00	16,415	41.00	593,707	56.30	668,234	56.51
20	Investment Gain from Capital and Surplus	0	0.00	22	3.24	3,823	4.38	1,766	4.41	46,196	4.38	51,807	4.38
21	Total Profit or Losses**	0	0.00	512	75.52	61,445	70.38	18,182	45.41	639,907	60.68	720,046	60.89

* (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 2017 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	861,576	99.98	0	0.00	4,086,704	110.08	4,948,280	108.18
2	Premiums Earned	0	0.00	0	0.00	861,781	100.00	0	0.00	3,712,436	100.00	4,574,217	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	10	0.00	10	0.00
4	Incurred Losses	0	0.00	0	0.00	696,198	80.79	0	0.00	2,033,039	54.76	2,729,237	59.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	11,524	1.34	0	0.00	34,650	0.93	46,174	1.01
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	36,320	4.21	0	0.00	87,175	2.35	123,495	2.70
7	Unpaid Losses	0	0.00	0	0.00	148,284	17.21	0	0.00	1,722,842	46.41	1,871,126	40.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	980	0.11	0	0.00	37,098	1.00	38,078	0.83
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	98,114	11.39	0	0.00	54,269	1.46	152,383	3.33
10	Unearned Premium Reserves	0	0.00	0	0.00	27,083	3.14	0	0.00	3,748,571	100.97	3,775,654	82.54
11	Agents Balances	0	0.00	0	0.00	42,684	4.95	0	0.00	871,744	23.48	914,428	19.99
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	21,384	2.48	0	0.00	715,497	19.27	736,881	16.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	16,136	1.87	0	0.00	110,288	2.97	126,424	2.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,810	0.91	0	0.00	252,814	6.81	260,624	5.70
15	General Expenses Incurred	0	0.00	0	0.00	38,316	4.45	0	0.00	238,907	6.44	277,223	6.06
16	Other Income Less Other Expenses	0	0.00	0	0.00	(184)	(0.02)	0	0.00	(67,015)	(1.81)	(67,199)	(1.47)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	33,910	3.93	0	0.00	173,057	4.66	206,967	4.52
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	9,436	1.09	0	0.00	248,697	6.70	258,133	5.64
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	43,344	5.03	0	0.00	421,756	11.36	465,100	10.17
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	40,574	4.71	0	0.00	255,503	6.88	296,077	6.47
21	Total Profit or Losses**	0	0.00	0	0.00	83,921	9.74	0	0.00	677,258	18.24	761,179	16.64

* (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 2017 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(1,182)	(20.98)	0	0.00	45,627	120.77	44,445	102.38
2	Premiums Earned	0	0.00	0	0.00	5,633	100.00	0	0.00	37,779	100.00	43,412	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,907	33.85	0	0.00	11,986	31.73	13,893	32.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.05)	0	0.00	438	1.16	435	1.00
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(37)	(0.66)	0	0.00	(333)	(0.88)	(370)	(0.85)
7	Unpaid Losses	0	0.00	0	0.00	4,484	79.60	0	0.00	12,969	34.33	17,453	40.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	13	0.23	0	0.00	587	1.55	600	1.38
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	853	15.14	0	0.00	701	1.86	1,554	3.58
10	Unearned Premium Reserves	0	0.00	0	0.00	7,489	132.95	0	0.00	52,162	138.07	59,651	137.41
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	6,324	16.74	6,324	14.57
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(221)	(3.92)	0	0.00	14,106	37.34	13,885	31.98
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(28)	(0.50)	0	0.00	9,608	25.43	9,580	22.07
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	450	7.99	0	0.00	7,946	21.03	8,396	19.34
15	General Expenses Incurred	0	0.00	0	0.00	(121)	(2.15)	0	0.00	11,102	29.39	10,981	25.29
16	Other Income Less Other Expenses	0	0.00	0	0.00	32	0.57	0	0.00	4,427	11.72	4,459	10.27
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	3,721	66.06	0	0.00	(12,645)	(33.47)	(8,924)	(20.56)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	588	10.44	0	0.00	2,470	6.54	3,058	7.04
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	4,309	76.50	0	0.00	(10,175)	(26.93)	(5,866)	(13.51)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	753	13.37	0	0.00	5,124	13.56	5,877	13.54
21	Total Profit or Losses**	0	0.00	0	0.00	5,062	89.86	0	0.00	(5,049)	(13.36)	13	0.03

* (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 2017 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	108	99.08	693,336	128.92	0	0.00	3,442,151	176.11	4,135,595	165.93
2	Premiums Earned	0	0.00	109	100.00	537,792	100.00	0	0.00	1,954,499	100.00	2,492,400	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13	0.00	0	0.00	35	0.00	48	0.00
4	Incurred Losses	0	0.00	(14)	(12.84)	414,001	76.98	0	0.00	2,450,491	125.38	2,864,478	114.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	704	0.13	0	0.00	11,447	0.59	12,151	0.49
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.92)	38,073	7.08	0	0.00	18,724	0.96	56,796	2.28
7	Unpaid Losses	0	0.00	40	36.70	561,215	104.36	0	0.00	3,665,303	187.53	4,226,558	169.58
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,255	0.42	0	0.00	14,777	0.76	17,032	0.68
9	Adjusting and Other Expenses Unpaid	0	0.00	2	1.83	125,511	23.34	0	0.00	65,068	3.33	190,581	7.65
10	Unearned Premium Reserves	0	0.00	23	21.10	2,060,479	383.14	0	0.00	9,529,827	487.58	11,590,329	465.03
11	Agents Balances	0	0.00	(1)	(0.92)	106,789	19.86	0	0.00	165,060	8.45	271,848	10.91
12	Commission and Brokerage Expenses Incurred	0	0.00	24	22.02	71,696	13.33	0	0.00	262,392	13.43	334,112	13.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	3	2.75	18,230	3.39	0	0.00	23,055	1.18	41,288	1.66
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	47,737	8.88	0	0.00	65,003	3.33	112,740	4.52
15	General Expenses Incurred	0	0.00	22	20.18	23,057	4.29	0	0.00	136,965	7.01	160,044	6.42
16	Other Income Less Other Expenses	0	0.00	4	3.67	(883,882)	(164.35)	0	0.00	(6,800)	(0.35)	(890,678)	(35.74)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	79	72.48	(959,605)	(178.43)	0	0.00	(1,020,412)	(52.21)	(1,979,938)	(79.44)
18	Investment Gain from Insurance Funds	0	0.00	1	0.92	80,628	14.99	0	0.00	577,248	29.53	657,877	26.40
19	Profit or Loss Excluding Investment Gain	0	0.00	80	73.39	(878,978)	(163.44)	0	0.00	(443,163)	(22.67)	(1,322,061)	(53.04)
20	Investment Gain from Capital and Surplus	0	0.00	2	1.83	112,982	21.01	0	0.00	433,949	22.20	546,933	21.94
21	Total Profit or Losses**	0	0.00	82	75.23	(765,996)	(142.43)	0	0.00	(9,214)	(0.47)	(775,128)	(31.10)

* (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 2017 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	74,868	112.31	2,281,277	99.86	256,128	96.53	30,571,668	101.02	33,183,941	100.93
2	Premiums Earned	0	0.00	66,662	100.00	2,284,565	100.00	265,324	100.00	30,262,044	100.00	32,878,595	100.00
3	Dividends to Policyholders	0	0.00	14	0.02	75,617	3.31	1,596	0.60	575,065	1.90	652,292	1.98
4	Incurred Losses	0	0.00	23,377	35.07	1,050,335	45.98	114,707	43.23	14,830,114	49.01	16,018,533	48.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,880	7.32	107,372	4.70	14,794	5.58	2,134,975	7.05	2,262,021	6.88
6	Adjusting and Other Expenses Incurred	0	0.00	3,777	5.67	154,055	6.74	19,709	7.43	1,849,348	6.11	2,026,889	6.16
7	Unpaid Losses	0	0.00	60,622	90.94	4,302,391	188.32	784,629	295.72	83,248,915	275.09	88,396,557	268.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	5,442	8.16	405,527	17.75	80,193	30.22	9,126,966	30.16	9,618,128	29.25
9	Adjusting and Other Expenses Unpaid	0	0.00	4,809	7.21	239,620	10.49	70,113	26.43	4,049,209	13.38	4,363,751	13.27
10	Unearned Premium Reserves	0	0.00	36,324	54.49	998,756	43.72	105,384	39.72	10,598,358	35.02	11,738,822	35.70
11	Agents Balances	0	0.00	41,740	62.61	790,042	34.58	60,972	22.98	10,927,129	36.11	11,819,883	35.95
12	Commission and Brokerage Expenses Incurred	0	0.00	14,269	21.40	201,659	8.83	16,315	6.15	2,218,072	7.33	2,450,315	7.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,871	2.81	69,202	3.03	8,836	3.33	1,288,925	4.26	1,368,834	4.16
14	Other Acquisition Expenses Incurred	0	0.00	5,012	7.52	184,167	8.06	50,414	19.00	1,837,479	6.07	2,077,072	6.32
15	General Expenses Incurred	0	0.00	7,836	11.75	166,847	7.30	28,322	10.67	2,658,761	8.79	2,861,766	8.70
16	Other Income Less Other Expenses	0	0.00	(459)	(0.69)	(7,932)	(0.35)	269	0.10	133,723	0.44	125,601	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,167	7.75	267,388	11.70	10,901	4.11	3,003,007	9.92	3,286,463	10.00
18	Investment Gain from Insurance Funds	0	0.00	1,283	1.92	190,340	8.33	12,267	4.62	4,176,207	13.80	4,380,097	13.32
19	Profit or Loss Excluding Investment Gain	0	0.00	6,449	9.67	457,729	20.04	23,167	8.73	7,179,213	23.72	7,666,558	23.32
20	Investment Gain from Capital and Surplus	0	0.00	3,579	5.37	238,255	10.43	6,786	2.56	2,878,588	9.51	3,127,208	9.51
21	Total Profit or Losses**	0	0.00	10,028	15.04	695,987	30.46	29,951	11.29	10,057,809	33.24	10,793,775	32.83

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

** (Line 19 + 20) = 21

Total for Other General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	10,354	86.87	2,328,229	101.22	352,162	102.39	22,196,123	105.27	24,886,868	104.82
2	Premiums Earned	0	0.00	11,919	100.00	2,300,109	100.00	343,943	100.00	21,085,647	100.00	23,741,618	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	8,669	0.38	14,404	4.19	8,622	0.04	31,696	0.13
4	Incurred Losses	0	0.00	12,160	102.02	1,327,578	57.72	197,479	57.42	11,426,692	54.19	12,963,909	54.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	41	0.34	155,768	6.77	19,669	5.72	2,478,751	11.76	2,654,229	11.18
6	Adjusting and Other Expenses Incurred	0	0.00	259	2.17	101,285	4.40	11,837	3.44	1,536,108	7.29	1,649,489	6.95
7	Unpaid Losses	0	0.00	6,756	56.68	3,916,662	170.28	694,803	202.01	50,439,464	239.21	55,057,685	231.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,075	9.02	680,027	29.56	215,265	62.59	9,173,641	43.51	10,070,008	42.42
9	Adjusting and Other Expenses Unpaid	0	0.00	383	3.21	173,353	7.54	58,449	16.99	3,319,258	15.74	3,551,443	14.96
10	Unearned Premium Reserves	0	0.00	13,362	112.11	1,117,514	48.59	175,150	50.92	13,753,663	65.23	15,059,689	63.43
11	Agents Balances	(18)	0.00	135	1.13	795,889	34.60	98,648	28.68	5,670,243	26.89	6,564,897	27.65
12	Commission and Brokerage Expenses Incurred	(6)	0.00	(567)	(4.76)	374,721	16.29	(7,772)	(2.26)	2,588,864	12.28	2,955,240	12.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	449	3.77	42,480	1.85	11,399	3.31	591,157	2.80	645,485	2.72
14	Other Acquisition Expenses Incurred	0	0.00	1,353	11.35	196,911	8.56	60,397	17.56	1,395,049	6.62	1,653,710	6.97
15	General Expenses Incurred	0	0.00	2,205	18.50	160,577	6.98	19,067	5.54	2,123,028	10.07	2,304,877	9.71
16	Other Income Less Other Expenses	0	0.00	128	1.07	3,264	0.14	146	0.04	83,557	0.40	87,095	0.37
17	Pretax Profit or Loss Excluding Investment Gain*	6	0.00	(3,849)	(32.29)	(64,617)	(2.81)	17,606	5.12	(979,066)	(4.64)	(1,029,920)	(4.34)
18	Investment Gain from Insurance Funds	0	0.00	484	4.06	158,926	6.91	18,154	5.28	3,075,557	14.59	3,253,121	13.70
19	Profit or Loss Excluding Investment Gain	6	0.00	(3,365)	(28.23)	94,309	4.10	35,761	10.40	2,096,480	9.94	2,223,191	9.36
20	Investment Gain from Capital and Surplus	0	0.00	785	6.59	160,609	6.98	31,385	9.13	2,360,891	11.20	2,553,670	10.76
21	Total Profit or Losses**	6	0.00	(2,579)	(21.64)	254,920	11.08	67,146	19.52	4,457,383	21.14	4,776,876	20.12

* (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 2017 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	106.06	621,666	103.85	23,756	100.44	13,511,508	104.13	14,156,965	104.11
2	Premiums Earned	0	0.00	33	100.00	598,623	100.00	23,653	100.00	12,976,163	100.00	13,598,472	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,746	0.63	5,000	21.14	895	0.01	9,641	0.07
4	Incurred Losses	0	0.00	13	39.39	249,800	41.73	5,728	24.22	6,787,954	52.31	7,043,495	51.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	13	39.39	117,841	19.69	7,219	30.52	1,453,842	11.20	1,578,915	11.61
6	Adjusting and Other Expenses Incurred	0	0.00	2	6.06	22,191	3.71	215	0.91	564,905	4.35	587,313	4.32
7	Unpaid Losses	0	0.00	89	269.70	524,025	87.54	19,023	80.43	26,234,662	202.18	26,777,799	196.92
8	Defense and Cost Containment Expenses Unpaid	0	0.00	41	124.24	266,064	44.45	8,920	37.71	5,120,140	39.46	5,395,165	39.67
9	Adjusting and Other Expenses Unpaid	0	0.00	4	12.12	41,592	6.95	(76)	(0.32)	1,363,018	10.50	1,404,538	10.33
10	Unearned Premium Reserves	0	0.00	17	51.52	308,271	51.50	9,140	38.64	8,605,068	66.31	8,922,496	65.61
11	Agents Balances	0	0.00	1	3.03	202,353	33.80	2,563	10.84	3,289,867	25.35	3,494,784	25.70
12	Commission and Brokerage Expenses Incurred	0	0.00	5	15.15	126,922	21.20	(1,387)	(5.86)	1,641,741	12.65	1,767,281	13.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	5	15.15	10,565	1.76	674	2.85	334,104	2.57	345,348	2.54
14	Other Acquisition Expenses Incurred	0	0.00	4	12.12	47,489	7.93	631	2.67	911,975	7.03	960,099	7.06
15	General Expenses Incurred	0	0.00	7	21.21	29,734	4.97	3,976	16.81	1,195,789	9.22	1,229,506	9.04
16	Other Income Less Other Expenses	0	0.00	4	12.12	5,110	0.85	87	0.37	(101,747)	(0.78)	(96,546)	(0.71)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(13)	(39.39)	(4,557)	(0.76)	1,685	7.12	(16,790)	(0.13)	(19,675)	(0.14)
18	Investment Gain from Insurance Funds	0	0.00	5	15.15	26,764	4.47	910	3.85	1,790,628	13.80	1,818,307	13.37
19	Profit or Loss Excluding Investment Gain	0	0.00	(8)	(24.24)	22,209	3.71	2,595	10.97	1,773,836	13.67	1,798,632	13.23
20	Investment Gain from Capital and Surplus	0	0.00	93	281.82	28,459	4.75	1,742	7.36	1,466,225	11.30	1,496,519	11.01
21	Total Profit or Losses**	0	0.00	84	254.55	50,666	8.46	4,336	18.33	3,240,065	24.97	3,295,151	24.23

* (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 2017 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	3,127	96.66	1,212	100.00	764,422	101.00	768,762	100.98
2	Premiums Earned	0	0.00	1	100.00	3,235	100.00	1,212	100.00	756,873	100.00	761,321	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	1,239	38.30	(488)	(40.26)	627,032	82.85	627,783	82.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,873)	(57.90)	0	0.00	121,092	16.00	119,219	15.66
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	117	3.62	713	58.83	25,264	3.34	26,094	3.43
7	Unpaid Losses	0	0.00	8	800.00	20,386	630.17	7,754	639.77	7,764,904	1025.92	7,793,052	1023.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	2,354	72.77	0	0.00	317,941	42.01	320,296	42.07
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	395	12.21	0	0.00	161,380	21.32	161,775	21.25
10	Unearned Premium Reserves	0	0.00	0	0.00	1,735	53.63	91	7.51	374,337	49.46	376,163	49.41
11	Agents Balances	0	0.00	0	0.00	1,250	38.64	0	0.00	135,578	17.91	136,828	17.97
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	485	14.99	(66)	(5.45)	37,522	4.96	37,941	4.98
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	60	1.85	61	5.03	28,534	3.77	28,655	3.76
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	269	8.32	0	0.00	25,238	3.33	25,507	3.35
15	General Expenses Incurred	0	0.00	0	0.00	230	7.11	205	16.91	113,649	15.02	114,084	14.99
16	Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.03)	0	0.00	10,915	1.44	10,914	1.43
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,707	83.68	787	64.93	(210,554)	(27.82)	(207,060)	(27.20)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,274	39.38	346	28.55	419,216	55.39	420,836	55.28
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3,981	123.06	1,133	93.48	208,657	27.57	213,771	28.08
20	Investment Gain from Capital and Surplus	0	0.00	10	1000.00	2,001	61.85	178	14.69	224,820	29.70	227,009	29.82
21	Total Profit or Losses**	0	0.00	10	1000.00	5,982	184.91	1,311	108.17	433,473	57.27	440,776	57.90

* (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 2017 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	992	101.85	236,737	99.49	143	94.70	1,912,452	100.67	2,150,324	100.53
2	Premiums Earned	0	0.00	974	100.00	237,959	100.00	151	100.00	1,899,814	100.00	2,138,898	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	438	0.18	0	0.00	168	0.01	606	0.03
4	Incurred Losses	0	0.00	346	35.52	100,548	42.25	15	9.93	775,383	40.81	876,292	40.97
5	Defense and Cost Containment Expenses Incurred	0	0.00	93	9.55	72,403	30.43	9	5.96	514,252	27.07	586,757	27.43
6	Adjusting and Other Expenses Incurred	0	0.00	25	2.57	15,709	6.60	14	9.27	191,563	10.08	207,311	9.69
7	Unpaid Losses	0	0.00	1,622	166.53	445,977	187.42	245	162.25	7,158,911	376.82	7,606,755	355.64
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,036	106.37	224,885	94.51	145	96.03	3,026,169	159.29	3,252,235	152.05
9	Adjusting and Other Expenses Unpaid	0	0.00	200	20.53	39,953	16.79	37	24.50	722,902	38.05	763,092	35.68
10	Unearned Premium Reserves	0	0.00	408	41.89	116,169	48.82	24	15.89	981,018	51.64	1,097,619	51.32
11	Agents Balances	0	0.00	(349)	(35.83)	84,349	35.45	16	10.60	701,576	36.93	785,592	36.73
12	Commission and Brokerage Expenses Incurred	0	0.00	(60)	(6.16)	33,775	14.19	42	27.81	229,768	12.09	263,525	12.32
13	Taxes, Licenses, and Fees Incurred	0	0.00	33	3.39	5,317	2.23	1	0.66	46,289	2.44	51,640	2.41
14	Other Acquisition Expenses Incurred	0	0.00	191	19.61	26,436	11.11	15	9.93	135,608	7.14	162,250	7.59
15	General Expenses Incurred	0	0.00	133	13.66	20,518	8.62	17	11.26	217,812	11.46	238,480	11.15
16	Other Income Less Other Expenses	0	0.00	1	0.10	(294)	(0.12)	0	0.00	70,808	3.73	70,515	3.30
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	215	22.07	(37,482)	(15.75)	34	22.52	(140,222)	(7.38)	(177,455)	(8.30)
18	Investment Gain from Insurance Funds	0	0.00	81	8.32	26,007	10.93	5	3.31	538,427	28.34	564,520	26.39
19	Profit or Loss Excluding Investment Gain	0	0.00	296	30.39	(11,479)	(4.82)	40	26.49	398,199	20.96	387,056	18.10
20	Investment Gain from Capital and Surplus	0	0.00	96	9.86	29,285	12.31	8	5.30	353,964	18.63	383,353	17.92
21	Total Profit or Losses**	0	0.00	391	40.14	17,806	7.48	48	31.79	752,167	39.59	770,412	36.02

* (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 2017 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	(1,701)	(49.65)	7,296	112.92	31,830,138	101.32	7,469,878	101.89	66,371,811	102.33	105,677,422	101.99
2	Premiums Earned	3,426	100.00	6,461	100.00	31,416,326	100.00	7,331,164	100.00	64,858,301	100.00	103,615,678	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	35,398	0.11	355,644	4.85	53,556	0.08	444,598	0.43
4	Incurred Losses	3,202	93.46	2,566	39.72	21,445,991	68.26	5,137,535	70.08	45,861,697	70.71	72,450,991	69.92
5	Defense and Cost Containment Expenses Incurred	659	19.24	557	8.62	1,184,754	3.77	302,537	4.13	2,735,111	4.22	4,223,618	4.08
6	Adjusting and Other Expenses Incurred	(255)	(7.44)	417	6.45	3,137,221	9.99	743,513	10.14	5,715,587	8.81	9,596,483	9.26
7	Unpaid Losses	6,529	190.57	3,183	49.26	23,651,129	75.28	5,875,330	80.14	49,125,855	75.74	78,662,026	75.92
8	Defense and Cost Containment Expenses Unpaid	1,528	44.60	384	5.94	3,829,019	12.19	563,276	7.68	6,561,544	10.12	10,955,751	10.57
9	Adjusting and Other Expenses Unpaid	575	16.78	204	3.16	3,417,986	10.88	552,107	7.53	4,232,096	6.53	8,202,968	7.92
10	Unearned Premium Reserves	786	22.94	3,809	58.95	8,665,689	27.58	2,310,817	31.52	21,424,329	33.03	32,405,430	31.27
11	Agents Balances	162,587	4745.68	4,521	69.97	5,691,451	18.12	1,591,536	21.71	16,399,194	25.28	23,849,289	23.02
12	Commission and Brokerage Expenses Incurred	(177,711)	(5187.13)	2,478	38.35	3,202,713	10.19	329,609	4.50	5,510,090	8.50	8,867,179	8.56
13	Taxes, Licenses, and Fees Incurred	21,236	619.85	101	1.56	672,357	2.14	194,773	2.66	1,340,250	2.07	2,228,717	2.15
14	Other Acquisition Expenses Incurred	127,692	3727.15	567	8.78	2,888,354	9.19	852,797	11.63	3,899,656	6.01	7,769,066	7.50
15	General Expenses Incurred	70,523	2058.46	412	6.38	1,230,565	3.92	265,464	3.62	3,291,244	5.07	4,858,208	4.69
16	Other Income Less Other Expenses	13,536	395.10	205	3.17	302,446	0.96	30,628	0.42	295,645	0.46	642,460	0.62
17	Pretax Profit or Loss Excluding Investment Gain*	(28,384)	(828.49)	(428)	(6.62)	(2,078,586)	(6.62)	(820,080)	(11.19)	(3,253,222)	(5.02)	(6,180,700)	(5.97)
18	Investment Gain from Insurance Funds	1,012	29.54	224	3.47	1,070,676	3.41	177,853	2.43	2,405,170	3.71	3,654,935	3.53
19	Profit or Loss Excluding Investment Gain	(27,371)	(798.92)	(205)	(3.17)	(1,007,910)	(3.21)	(642,229)	(8.76)	(848,048)	(1.31)	(2,525,763)	(2.44)
20	Investment Gain from Capital and Surplus	1,876	54.76	459	7.10	2,320,932	7.39	546,241	7.45	1,731,888	2.67	4,601,396	4.44
21	Total Profit or Losses**	(25,496)	(744.19)	254	3.93	1,313,025	4.18	(95,988)	(1.31)	883,826	1.36	2,075,621	2.00

* (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 2017 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	(104)	(162.50)	2,072	105.39	3,050,727	101.81	169,168	98.94	14,661,450	103.88	17,883,313	103.47
2	Premiums Earned	64	100.00	1,966	100.00	2,996,516	100.00	170,987	100.00	14,113,879	100.00	17,283,412	100.00
3	Dividends to Policyholders	0	0.00	3	0.15	12,723	0.42	0	0.00	5,380	0.04	18,106	0.10
4	Incurred Losses	105	164.06	1,790	91.05	2,318,159	77.36	128,303	75.04	9,919,323	70.28	12,367,680	71.56
5	Defense and Cost Containment Expenses Incurred	56	87.50	192	9.77	190,116	6.34	8,274	4.84	1,167,559	8.27	1,366,197	7.90
6	Adjusting and Other Expenses Incurred	17	26.56	220	11.19	221,386	7.39	10,501	6.14	894,311	6.34	1,126,435	6.52
7	Unpaid Losses	310	484.38	2,637	134.13	3,842,785	128.24	218,028	127.51	19,187,723	135.95	23,251,483	134.53
8	Defense and Cost Containment Expenses Unpaid	75	117.19	378	19.23	481,594	16.07	23,444	13.71	2,211,776	15.67	2,717,267	15.72
9	Adjusting and Other Expenses Unpaid	37	57.81	244	12.41	168,061	5.61	18,638	10.90	987,562	7.00	1,174,542	6.80
10	Unearned Premium Reserves	0	0.00	937	47.66	1,386,480	46.27	58,632	34.29	7,212,805	51.10	8,658,854	50.10
11	Agents Balances	114,692	179206.25	(848)	(43.13)	972,509	32.45	32,560	19.04	4,796,015	33.98	5,914,928	34.22
12	Commission and Brokerage Expenses Incurred	(29,090)	(45453.13)	260	13.22	440,580	14.70	11,459	6.70	1,800,296	12.76	2,223,505	12.86
13	Taxes, Licenses, and Fees Incurred	1,268	1981.25	147	7.48	68,978	2.30	5,374	3.14	424,532	3.01	500,299	2.89
14	Other Acquisition Expenses Incurred	20,698	32340.63	378	19.23	237,281	7.92	26,342	15.41	737,768	5.23	1,022,467	5.92
15	General Expenses Incurred	9,402	14690.63	474	24.11	196,378	6.55	18,568	10.86	1,205,425	8.54	1,430,247	8.28
16	Other Income Less Other Expenses	3,117	4870.31	2	0.10	1,455	0.05	287	0.17	70,445	0.50	75,306	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	726	1134.38	(1,495)	(76.04)	(687,628)	(22.95)	(37,549)	(21.96)	(1,970,286)	(13.96)	(2,696,232)	(15.60)
18	Investment Gain from Insurance Funds	(64)	(100.00)	100	5.09	149,996	5.01	3,753	2.19	960,685	6.81	1,114,470	6.45
19	Profit or Loss Excluding Investment Gain	662	1034.38	(1,397)	(71.06)	(537,631)	(17.94)	(33,796)	(19.77)	(1,009,601)	(7.15)	(1,581,763)	(9.15)
20	Investment Gain from Capital and Surplus	9	14.06	209	10.63	199,988	6.67	2,228	1.30	730,009	5.17	932,443	5.40
21	Total Profit or Losses**	671	1048.44	(1,188)	(60.43)	(337,642)	(11.27)	(31,568)	(18.46)	(279,599)	(1.98)	(649,326)	(3.76)

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

** (Line 19 + 20) = 21

**Total for Private Passenger Automobile Physical Damage
Countrywide Results of Companies Writing in Texas
Source: NAIC 2017 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	(1,933)	(165.21)	6,948	114.24	21,465,067	101.15	5,381,871	101.59	42,651,955	102.78	69,503,908	102.18
2	Premiums Earned	1,170	100.00	6,082	100.00	21,220,946	100.00	5,297,552	100.00	41,496,441	100.00	68,022,191	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28,281	0.13	293,198	5.53	41,099	0.10	362,578	0.53
4	Incurred Losses	(354)	(30.26)	4,335	71.28	14,467,569	68.18	3,637,874	68.67	27,172,789	65.48	45,282,213	66.57
5	Defense and Cost Containment Expenses Incurred	35	2.99	257	4.23	41,573	0.20	14,865	0.28	151,988	0.37	208,718	0.31
6	Adjusting and Other Expenses Incurred	(573)	(48.97)	406	6.68	2,036,644	9.60	446,802	8.43	3,535,263	8.52	6,018,542	8.85
7	Unpaid Losses	165	14.10	(385)	(6.33)	1,569,106	7.39	51,885	0.98	2,071,160	4.99	3,691,931	5.43
8	Defense and Cost Containment Expenses Unpaid	30	2.56	30	0.49	38,370	0.18	12,258	0.23	100,832	0.24	151,520	0.22
9	Adjusting and Other Expenses Unpaid	29	2.48	23	0.38	1,373,017	6.47	129,464	2.44	699,114	1.68	2,201,647	3.24
10	Unearned Premium Reserves	345	29.49	3,489	57.37	5,951,221	28.04	1,705,763	32.20	14,592,566	35.17	22,253,384	32.71
11	Agents Balances	136,986	11708.21	4,182	68.76	3,902,726	18.39	1,173,064	22.14	10,324,831	24.88	15,541,789	22.85
12	Commission and Brokerage Expenses Incurred	(127,996)	(10939.83)	2,190	36.01	2,130,010	10.04	214,016	4.04	3,114,119	7.50	5,332,339	7.84
13	Taxes, Licenses, and Fees Incurred	12,205	1043.16	100	1.64	439,449	2.07	137,395	2.59	885,626	2.13	1,474,775	2.17
14	Other Acquisition Expenses Incurred	86,466	7390.26	499	8.20	1,954,181	9.21	609,052	11.50	2,640,122	6.36	5,290,320	7.78
15	General Expenses Incurred	47,313	4043.85	366	6.02	799,479	3.77	175,768	3.32	2,246,251	5.41	3,269,177	4.81
16	Other Income Less Other Expenses	10,962	936.92	193	3.17	167,276	0.79	23,448	0.44	126,820	0.31	328,699	0.48
17	Pretax Profit or Loss Excluding Investment Gain*	(4,965)	(424.36)	(1,878)	(30.88)	(508,961)	(2.40)	(207,967)	(3.93)	1,836,011	4.42	1,112,240	1.64
18	Investment Gain from Insurance Funds	(8)	(0.68)	109	1.79	133,739	0.63	14,410	0.27	382,696	0.92	530,946	0.78
19	Profit or Loss Excluding Investment Gain	(4,974)	(425.13)	(1,770)	(29.10)	(375,223)	(1.77)	(193,559)	(3.65)	2,218,709	5.35	1,643,183	2.42
20	Investment Gain from Capital and Surplus	324	27.69	204	3.35	996,647	4.70	255,818	4.83	575,197	1.39	1,828,190	2.69
21	Total Profit or Losses**	(4,650)	(397.44)	(1,565)	(25.73)	621,425	2.93	62,260	1.18	2,793,903	6.73	3,471,373	5.10

* (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 2017 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	(40)	(148.15)	853	106.76	1,149,013	102.90	71,659	97.81	4,850,032	104.66	6,071,517	104.24
2	Premiums Earned	27	100.00	799	100.00	1,116,680	100.00	73,265	100.00	4,633,896	100.00	5,824,667	100.00
3	Dividends to Policyholders	0	0.00	1	0.13	457	0.04	0	0.00	1,138	0.02	1,596	0.03
4	Incurred Losses	29	107.41	577	72.22	709,718	63.56	40,621	55.44	3,100,662	66.91	3,851,607	66.13
5	Defense and Cost Containment Expenses Incurred	3	11.11	1	0.13	11,920	1.07	279	0.38	69,588	1.50	81,791	1.40
6	Adjusting and Other Expenses Incurred	(2)	(7.41)	77	9.64	103,639	9.28	3,391	4.63	362,437	7.82	469,542	8.06
7	Unpaid Losses	4	14.81	104	13.02	70,591	6.32	6,218	8.49	646,956	13.96	723,873	12.43
8	Defense and Cost Containment Expenses Unpaid	1	3.70	10	1.25	17,427	1.56	571	0.78	98,613	2.13	116,622	2.00
9	Adjusting and Other Expenses Unpaid	1	3.70	14	1.75	26,615	2.38	738	1.01	109,676	2.37	137,044	2.35
10	Unearned Premium Reserves	0	0.00	375	46.93	505,917	45.31	27,999	38.22	2,172,688	46.89	2,706,979	46.47
11	Agents Balances	37,755	139833.33	(368)	(46.06)	363,440	32.55	18,073	24.67	1,475,425	31.84	1,894,325	32.52
12	Commission and Brokerage Expenses Incurred	(5,095)	(18870.37)	140	17.52	162,540	14.56	6,721	9.17	556,609	12.01	720,915	12.38
13	Taxes, Licenses, and Fees Incurred	391	1448.15	58	7.26	24,522	2.20	1,633	2.23	133,659	2.88	160,263	2.75
14	Other Acquisition Expenses Incurred	3,632	13451.85	74	9.26	94,573	8.47	9,666	13.19	246,018	5.31	353,963	6.08
15	General Expenses Incurred	2,113	7825.93	134	16.77	67,191	6.02	4,561	6.23	464,160	10.02	538,159	9.24
16	Other Income Less Other Expenses	1,050	3888.89	1	0.13	991	0.09	67	0.09	26,038	0.56	28,147	0.48
17	Pretax Profit or Loss Excluding Investment Gain*	6	22.22	(262)	(32.79)	(56,885)	(5.09)	6,460	8.82	(274,364)	(5.92)	(325,045)	(5.58)
18	Investment Gain from Insurance Funds	(30)	(111.11)	15	1.88	5,564	0.50	360	0.49	43,665	0.94	49,574	0.85
19	Profit or Loss Excluding Investment Gain	(24)	(88.89)	(247)	(30.91)	(51,322)	(4.60)	6,820	9.31	(230,700)	(4.98)	(275,473)	(4.73)
20	Investment Gain from Capital and Surplus	5	18.52	37	4.63	44,162	3.95	646	0.88	138,279	2.98	183,129	3.14
21	Total Profit or Losses**	(19)	(70.37)	(209)	(26.16)	(7,159)	(0.64)	7,466	10.19	(92,419)	(1.99)	(92,340)	(1.59)

* (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 2017 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	6	100.00	0	0.00	802,713	103.66	802,719	103.66
2	Premiums Earned	0	0.00	0	0.00	6	100.00	0	0.00	774,400	100.00	774,406	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	13	0.00	13	0.00
4	Incurred Losses	0	0.00	0	0.00	1,180	19666.67	(16)	0.00	461,337	59.57	462,501	59.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	31	516.67	0	0.00	67,893	8.77	67,924	8.77
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1	16.67	0	0.00	25,570	3.30	25,571	3.30
7	Unpaid Losses	0	0.00	0	0.00	2,713	45216.67	36	0.00	1,215,742	156.99	1,218,491	157.35
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	41	683.33	0	0.00	144,849	18.70	144,890	18.71
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	74	1233.33	0	0.00	66,230	8.55	66,304	8.56
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	387,449	50.03	387,449	50.03
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	168,606	21.77	168,606	21.77
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	102,942	13.29	102,942	13.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,273	3.39	26,273	3.39
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	80,279	10.37	80,279	10.37
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	83,655	10.80	83,655	10.80
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(21,441)	(2.77)	(21,441)	(2.77)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,206)	(20100.00)	16	0.00	(94,995)	(12.27)	(96,185)	(12.42)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	73	1216.67	0	0.00	82,992	10.72	83,065	10.73
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,130)	(18833.33)	16	0.00	(11,997)	(1.55)	(13,111)	(1.69)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	117	1950.00	0	0.00	56,563	7.30	56,680	7.32
21	Total Profit or Losses**	0	0.00	0	0.00	(1,012)	(16866.67)	16	0.00	44,564	5.75	43,568	5.63

* (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 2017 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	19,716	100.12	1,100	98.92	894,273	96.42	915,094	96.50
2	Premiums Earned	0	0.00	5	100.00	19,692	100.00	1,112	100.00	927,493	100.00	948,302	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4	0.02	0	0.00	431	0.05	435	0.05
4	Incurred Losses	0	0.00	1	20.00	6,468	32.85	(40)	(3.60)	329,148	35.49	335,577	35.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(215)	(1.09)	46	4.14	(12,533)	(1.35)	(12,702)	(1.34)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	423	2.15	22	1.98	39,224	4.23	39,669	4.18
7	Unpaid Losses	0	0.00	5	100.00	6,998	35.54	700	62.95	1,033,509	111.43	1,041,212	109.80
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	40.00	1,316	6.68	298	26.80	110,323	11.89	111,939	11.80
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	330	1.68	91	8.18	74,789	8.06	75,210	7.93
10	Unearned Premium Reserves	0	0.00	4	80.00	10,273	52.17	206	18.53	551,069	59.41	561,552	59.22
11	Agents Balances	0	0.00	0	0.00	7,933	40.29	(20)	(1.80)	239,533	25.83	247,446	26.09
12	Commission and Brokerage Expenses Incurred	0	0.00	1	20.00	1,944	9.87	37	3.33	119,483	12.88	121,465	12.81
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	427	2.17	32	2.88	26,062	2.81	26,521	2.80
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	3,175	16.12	355	31.92	75,317	8.12	78,847	8.31
15	General Expenses Incurred	0	0.00	0	0.00	1,275	6.47	98	8.81	104,885	11.31	106,258	11.21
16	Other Income Less Other Expenses	0	0.00	0	0.00	(146)	(0.74)	0	0.00	(5,975)	(0.64)	(6,121)	(0.65)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2	40.00	6,040	30.67	564	50.72	239,493	25.82	246,099	25.95
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	306	1.55	20	1.80	88,611	9.55	88,937	9.38
19	Profit or Loss Excluding Investment Gain	0	0.00	2	40.00	6,345	32.22	583	52.43	328,108	35.38	335,038	35.33
20	Investment Gain from Capital and Surplus	0	0.00	13	260.00	1,353	6.87	286	25.72	112,203	12.10	113,855	12.01
21	Total Profit or Losses**	0	0.00	15	300.00	7,698	39.09	870	78.24	440,323	47.47	448,906	47.34

* (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 2017 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	277	103.75	82,446	107.17	12	100.00	5,046,612	104.35	5,129,347	104.40
2	Premiums Earned	0	0.00	267	100.00	76,929	100.00	12	100.00	4,836,192	100.00	4,913,400	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	420	0.55	0	0.00	38,379	0.79	38,799	0.79
4	Incurred Losses	0	0.00	28	10.49	10,743	13.96	56	466.67	651,085	13.46	661,912	13.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.37	1,567	2.04	9	75.00	87,145	1.80	88,722	1.81
6	Adjusting and Other Expenses Incurred	0	0.00	2	0.75	2,045	2.66	28	233.33	151,928	3.14	154,003	3.13
7	Unpaid Losses	0	0.00	73	27.34	19,053	24.77	8	66.67	2,252,736	46.58	2,271,870	46.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.50	4,543	5.91	3	25.00	353,196	7.30	357,746	7.28
9	Adjusting and Other Expenses Unpaid	0	0.00	4	1.50	1,578	2.05	(1)	(8.33)	198,725	4.11	200,306	4.08
10	Unearned Premium Reserves	0	0.00	205	76.78	40,341	52.44	0	0.00	3,306,879	68.38	3,347,425	68.13
11	Agents Balances	0	0.00	1	0.37	29,638	38.53	0	0.00	847,680	17.53	877,319	17.86
12	Commission and Brokerage Expenses Incurred	0	0.00	99	37.08	25,641	33.33	0	0.00	1,298,266	26.84	1,324,006	26.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,333	3.03	0	0.00	166,741	3.45	169,074	3.44
14	Other Acquisition Expenses Incurred	0	0.00	3	1.12	20,900	27.17	28	233.33	586,324	12.12	607,255	12.36
15	General Expenses Incurred	0	0.00	2	0.75	6,600	8.58	12	100.00	584,714	12.09	591,328	12.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	(23)	(0.03)	0	0.00	8,688	0.18	8,665	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	134	50.19	6,658	8.65	(122)	(1016.67)	1,280,299	26.47	1,286,969	26.19
18	Investment Gain from Insurance Funds	0	0.00	5	1.87	483	0.63	0	0.00	160,186	3.31	160,674	3.27
19	Profit or Loss Excluding Investment Gain	0	0.00	138	51.69	7,144	9.29	(122)	(1016.67)	1,440,473	29.79	1,447,633	29.46
20	Investment Gain from Capital and Surplus	0	0.00	47	17.60	2,980	3.87	0	0.00	317,597	6.57	320,624	6.53
21	Total Profit or Losses**	0	0.00	186	69.66	10,122	13.16	(122)	(1016.67)	1,758,071	36.35	1,768,257	35.99

* (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 2017 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	105.88	9,370	99.44	195	98.48	193,086	86.06	202,669	86.61
2	Premiums Earned	0	0.00	17	100.00	9,423	100.00	198	100.00	224,361	100.00	233,999	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	17	0.18	0	0.00	2	0.00	19	0.01
4	Incurred Losses	0	0.00	3	17.65	1,056	11.21	14	7.07	19,152	8.54	20,225	8.64
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	591	6.27	0	0.00	15,454	6.89	16,045	6.86
6	Adjusting and Other Expenses Incurred	0	0.00	1	5.88	279	2.96	41	20.71	8,049	3.59	8,370	3.58
7	Unpaid Losses	0	0.00	3	17.65	1,323	14.04	17	8.59	115,554	51.50	116,897	49.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,244	13.20	3	1.52	18,527	8.26	19,774	8.45
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	72	0.76	0	0.00	11,860	5.29	11,932	5.10
10	Unearned Premium Reserves	0	0.00	7	41.18	4,475	47.49	69	34.85	103,799	46.26	108,350	46.30
11	Agents Balances	(182)	0.00	(2)	(11.76)	3,461	36.73	14	7.07	57,633	25.69	60,924	26.04
12	Commission and Brokerage Expenses Incurred	0	0.00	3	17.65	1,415	15.02	0	0.00	18,980	8.46	20,398	8.72
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	225	2.39	5	2.53	6,200	2.76	6,430	2.75
14	Other Acquisition Expenses Incurred	0	0.00	1	5.88	857	9.09	256	129.29	16,891	7.53	18,005	7.69
15	General Expenses Incurred	10	0.00	0	0.00	1,267	13.45	13	6.57	17,421	7.76	18,711	8.00
16	Other Income Less Other Expenses	0	0.00	0	0.00	(10)	(0.11)	0	0.00	(1,282)	(0.57)	(1,292)	(0.55)
17	Pretax Profit or Loss Excluding Investment Gain*	(10)	0.00	8	47.06	3,703	39.30	(131)	(66.16)	120,912	53.89	124,482	53.20
18	Investment Gain from Insurance Funds	1	0.00	0	0.00	125	1.33	(1)	(0.51)	10,030	4.47	10,155	4.34
19	Profit or Loss Excluding Investment Gain	(9)	0.00	8	47.06	3,830	40.65	(132)	(66.67)	130,947	58.36	134,644	57.54
20	Investment Gain from Capital and Surplus	0	0.00	2	11.76	647	6.87	9	4.55	17,630	7.86	18,288	7.82
21	Total Profit or Losses**	(9)	0.00	10	58.82	4,474	47.48	(123)	(62.12)	148,578	66.22	152,930	65.35

* (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 2017 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	50.00	741,944	100.07	(15)	(750.00)	1,249,791	114.54	1,991,721	108.69
2	Premiums Earned	0	0.00	2	100.00	741,405	100.00	2	100.00	1,091,148	100.00	1,832,557	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	65	0.01	0	0.00	7	0.00	72	0.00
4	Incurred Losses	0	0.00	0	0.00	334,714	45.15	(28)	(1400.00)	414,553	37.99	749,239	40.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,453	0.20	(1)	(50.00)	3,702	0.34	5,154	0.28
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	12,053	1.63	10	500.00	40,461	3.71	52,524	2.87
7	Unpaid Losses	0	0.00	0	0.00	314,641	42.44	101	5050.00	605,033	55.45	919,775	50.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,340	0.32	10	500.00	9,769	0.90	12,119	0.66
9	Adjusting and Other Expenses Unpaid	0	0.00	1	50.00	7,523	1.01	15	750.00	29,393	2.69	36,932	2.02
10	Unearned Premium Reserves	0	0.00	0	0.00	350,888	47.33	249	12450.00	749,898	68.73	1,101,035	60.08
11	Agents Balances	0	0.00	(38)	(1900.00)	130,428	17.59	185	9250.00	397,484	36.43	528,059	28.82
12	Commission and Brokerage Expenses Incurred	0	0.00	(28)	(1400.00)	5,423	0.73	(1)	(50.00)	101,069	9.26	106,463	5.81
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	100.00	17,061	2.30	0	0.00	18,922	1.73	35,985	1.96
14	Other Acquisition Expenses Incurred	0	0.00	7	350.00	32,835	4.43	83	4150.00	112,730	10.33	145,655	7.95
15	General Expenses Incurred	0	0.00	5	250.00	113,415	15.30	37	1850.00	255,877	23.45	369,334	20.15
16	Other Income Less Other Expenses	0	0.00	0	0.00	(992)	(0.13)	0	0.00	(2,459)	(0.23)	(3,451)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	16	800.00	223,400	30.13	(95)	(4750.00)	141,365	12.96	364,686	19.90
18	Investment Gain from Insurance Funds	0	0.00	2	100.00	(4,131)	(0.56)	15	750.00	28,427	2.61	24,313	1.33
19	Profit or Loss Excluding Investment Gain	0	0.00	18	900.00	219,269	29.57	(79)	(3950.00)	169,799	15.56	389,007	21.23
20	Investment Gain from Capital and Surplus	0	0.00	1	50.00	104,573	14.10	(12)	(600.00)	74,485	6.83	179,047	9.77
21	Total Profit or Losses**	0	0.00	19	950.00	323,844	43.68	(91)	(4550.00)	244,288	22.39	568,060	31.00

* (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 2017 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	11,406	63.19	407	108.82	0	0.00	1,152,494	104.96	1,164,307	104.28
2	Premiums Earned	0	0.00	18,049	100.00	374	100.00	0	0.00	1,098,052	100.00	1,116,475	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	7,558	41.87	132	35.29	0	0.00	560,215	51.02	567,905	50.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1)	(0.27)	0	0.00	12,083	1.10	12,082	1.08
6	Adjusting and Other Expenses Incurred	0	0.00	442	2.45	21	5.61	0	0.00	30,606	2.79	31,069	2.78
7	Unpaid Losses	0	0.00	1,565	8.67	25	6.68	0	0.00	507,052	46.18	508,642	45.56
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.27)	0	0.00	27,260	2.48	27,259	2.44
9	Adjusting and Other Expenses Unpaid	0	0.00	97	0.54	16	4.28	0	0.00	20,310	1.85	20,423	1.83
10	Unearned Premium Reserves	0	0.00	44,176	244.76	407	108.82	0	0.00	887,702	80.84	932,285	83.50
11	Agents Balances	(4,890)	0.00	865	4.79	107	28.61	0	0.00	213,438	19.44	209,520	18.77
12	Commission and Brokerage Expenses Incurred	0	0.00	6,926	38.37	(3)	(0.80)	0	0.00	102,537	9.34	109,460	9.80
13	Taxes, Licenses, and Fees Incurred	481	0.00	512	2.84	5	1.34	0	0.00	43,901	4.00	44,899	4.02
14	Other Acquisition Expenses Incurred	0	0.00	327	1.81	27	7.22	0	0.00	97,082	8.84	97,436	8.73
15	General Expenses Incurred	(490)	0.00	949	5.26	13	3.48	0	0.00	168,906	15.38	169,378	15.17
16	Other Income Less Other Expenses	0	0.00	(380)	(2.11)	1	0.27	0	0.00	25,808	2.35	25,429	2.28
17	Pretax Profit or Loss Excluding Investment Gain*	9	0.00	954	5.29	182	48.66	0	0.00	108,532	9.88	109,677	9.82
18	Investment Gain from Insurance Funds	84	0.00	395	2.19	12	3.21	0	0.00	44,932	4.09	45,423	4.07
19	Profit or Loss Excluding Investment Gain	93	0.00	1,349	7.47	194	51.87	0	0.00	153,464	13.98	155,100	13.89
20	Investment Gain from Capital and Surplus	0	0.00	1,661	9.20	14	3.74	0	0.00	532,793	48.52	534,468	47.87
21	Total Profit or Losses**	93	0.00	3,010	16.68	209	55.88	0	0.00	686,257	62.50	689,569	61.76

* (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 2017 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	4,846	132.37	0	0.00	1,049,444	111.07	1,054,290	111.15
2	Premiums Earned	0	0.00	0	0.00	3,661	100.00	0	0.00	944,831	100.00	948,492	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	3,954	108.00	0	0.00	576,646	61.03	580,600	61.21
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.03	0	0.00	2,180	0.23	2,181	0.23
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	13	0.36	0	0.00	23,884	2.53	23,897	2.52
7	Unpaid Losses	0	0.00	0	0.00	210	5.74	0	0.00	99,195	10.50	99,405	10.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,165	0.23	2,165	0.23
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,995	0.42	3,995	0.42
10	Unearned Premium Reserves	0	0.00	0	0.00	13,580	370.94	0	0.00	2,445,154	258.79	2,458,734	259.23
11	Agents Balances	0	0.00	0	0.00	2,131	58.21	0	0.00	421,731	44.64	423,862	44.69
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(1,371)	(37.45)	0	0.00	110,963	11.74	109,592	11.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	392	10.71	0	0.00	40,325	4.27	40,717	4.29
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	334	9.12	0	0.00	18,239	1.93	18,573	1.96
15	General Expenses Incurred	0	0.00	0	0.00	364	9.94	0	0.00	106,901	11.31	107,265	11.31
16	Other Income Less Other Expenses	0	0.00	0	0.00	(344)	(9.40)	0	0.00	39,943	4.23	39,599	4.17
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(370)	(10.11)	0	0.00	105,632	11.18	105,262	11.10
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	577	15.76	0	0.00	62,406	6.60	62,983	6.64
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	207	5.65	0	0.00	168,046	17.79	168,253	17.74
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	113	3.09	0	0.00	76,698	8.12	76,811	8.10
21	Total Profit or Losses**	0	0.00	0	0.00	320	8.74	0	0.00	244,746	25.90	245,066	25.84

* (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, 2017**

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 and expense ratios in proportion to the companies' actual Texas writing and can be used to develop elements of profitability and trend analysis to help with proper rate development. The data for this report was taken from the NAIC database using the Insurance Expense Exhibit submitted with each company's 2017 Annual Statement.

The expense amounts on lines 1-5, 7, 8, 10, 12, and 13 were taken directly from the NAIC database. For each expense amount not included on the NAIC database, staff multiplied each company's Texas earned premium by the countrywide expense ratio for that expense item.

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

Total for All Property and Casualty Lines Combined (Summary of pages 75 - 108)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	10,814,475,737	104.49	4,174,857,573	99.11	5,334,289,236	101.64	1,775,896,094	102.50	27,383,957,453	102.40	49,483,476,093	102.48
2	Premiums Earned	10,349,624,044	100.00	4,212,458,137	100.00	5,248,289,262	100.00	1,732,501,266	100.00	26,741,942,637	100.00	48,284,815,346	100.00
3	Dividends to Policyholders	0	0.00	3,311	0.00	23,763,641	0.45	105,235,971	6.07	341,829,165	1.28	470,832,088	0.98
4	Incurred Losses	7,888,312,522	76.22	3,252,486,615	77.21	4,561,235,198	86.91	1,392,242,453	80.36	27,418,593,838	102.53	44,512,870,626	92.19
5	Defense and Cost Containment Expenses Incurred	199,119,178	1.92	82,009,153	1.95	118,852,095	2.26	38,602,743	2.23	1,231,446,508	4.60	1,670,029,677	3.46
6	Adjusting and Other Expenses Incurred **	825,148,322	7.97	384,666,516	9.13	444,419,764	8.47	138,271,008	7.98	1,678,677,353	6.28	3,471,182,963	7.19
7	Unpaid Losses	3,748,090,083	36.21	1,463,069,369	34.73	2,530,395,251	48.21	641,048,882	37.00	28,664,348,384	107.19	37,046,951,969	76.73
8	Defense and Cost Containment Expenses Unpaid	391,516,989	3.78	145,988,921	3.47	257,126,855	4.90	87,723,939	5.06	3,457,472,566	12.93	4,339,829,270	8.99
9	Adjusting and Other Expenses Unpaid **	305,522,119	2.95	223,805,707	5.31	452,761,381	8.63	78,982,306	4.56	1,579,537,212	5.91	2,640,608,726	5.47
10	Unearned Premium Reserves	3,659,886,926	35.36	2,223,929,724	52.79	1,910,711,388	36.41	751,119,037	43.35	12,483,865,319	46.68	21,029,512,394	43.55
11	Agents Balances**	2,167,815,847	20.95	710,166,151	16.86	1,034,575,021	19.71	329,768,135	19.03	5,689,913,853	21.28	9,932,239,007	20.57
12	Commission and Brokerage Expenses Incurred	969,412,017	9.37	576,665,651	13.69	453,782,645	8.65	92,478,956	5.34	3,259,429,160	12.19	5,351,768,429	11.08
13	Taxes, Licenses, and Fees Incurred	185,670,108	1.79	90,800,550	2.16	100,357,163	1.91	34,626,838	2.00	562,824,369	2.10	974,279,028	2.02
14	Other Acquisition Expenses Incurred **	687,973,269	6.65	273,855,685	6.50	485,405,813	9.25	192,914,245	11.14	1,592,491,293	5.96	3,232,640,304	6.69
15	General Expenses Incurred **	315,799,123	3.05	182,138,451	4.32	265,605,394	5.06	60,125,049	3.47	1,663,478,192	6.22	2,487,146,209	5.15
16	Other Income Less Other Expenses **	12,558,005	0.12	11,539,509	0.27	(44,899,353)	(0.86)	6,695,639	0.39	91,447,515	0.34	77,341,316	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	(709,252,491)	(6.85)	(618,628,286)	(14.69)	(1,250,031,803)	(23.82)	(315,300,358)	(18.20)	(10,915,379,725)	(40.82)	(13,808,592,663)	(28.60)

* (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 2017 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	10,853,998,111	104.47	4,177,586,294	99.10	5,334,289,235	101.64	1,775,896,091	102.50	27,448,489,804	102.41	49,590,259,535	102.48
2	Premiums Earned	10,389,146,418	100.00	4,215,394,480	100.00	5,248,289,263	100.00	1,732,501,263	100.00	26,802,663,072	100.00	48,387,994,496	100.00
3	Dividends to Policyholders	0	0.00	3,311	0.00	23,763,644	0.45	105,235,970	6.07	341,829,165	1.28	470,832,090	0.97
4	Incurred Losses	7,888,312,520	75.93	3,253,837,156	77.19	4,561,235,201	86.91	1,392,242,451	80.36	27,492,552,148	102.57	44,588,179,476	92.15
5	Defense and Cost Containment Expenses Incurred	199,119,181	1.92	81,995,684	1.95	118,852,099	2.26	38,602,736	2.23	1,232,251,283	4.60	1,670,820,983	3.45
6	Adjusting and Other Expenses Incurred **	825,149,271	7.94	384,718,203	9.13	444,356,029	8.47	138,270,831	7.98	1,680,451,409	6.27	3,472,945,744	7.18
7	Unpaid Losses	3,748,090,080	36.08	1,463,462,186	34.72	2,530,395,254	48.21	641,048,883	37.00	28,749,089,458	107.26	37,132,085,861	76.74
8	Defense and Cost Containment Expenses Unpaid	391,516,986	3.77	146,019,893	3.46	257,126,852	4.90	87,723,938	5.06	3,457,992,918	12.90	4,340,380,587	8.97
9	Adjusting and Other Expenses Unpaid **	305,523,101	2.94	223,868,143	5.31	452,696,027	8.63	78,982,129	4.56	1,582,949,540	5.91	2,644,018,939	5.46
10	Unearned Premium Reserves	3,659,886,928	35.23	2,226,155,244	52.81	1,910,711,383	36.41	751,119,036	43.35	12,531,466,562	46.75	21,079,339,153	43.56
11	Agents Balances**	2,167,817,713	20.87	710,249,964	16.85	1,034,457,495	19.71	329,768,488	19.03	5,695,995,188	21.25	9,938,288,849	20.54
12	Commission and Brokerage Expenses Incurred	969,412,015	9.33	577,551,190	13.70	453,782,648	8.65	92,478,955	5.34	3,264,643,443	12.18	5,357,868,251	11.07
13	Taxes, Licenses, and Fees Incurred	185,670,108	1.79	90,859,990	2.16	100,357,463	1.91	34,626,837	2.00	563,452,891	2.10	974,967,289	2.01
14	Other Acquisition Expenses Incurred **	687,972,226	6.62	273,884,937	6.50	485,335,734	9.25	192,914,775	11.14	1,594,778,591	5.95	3,234,886,264	6.69
15	General Expenses Incurred **	315,796,104	3.04	182,154,375	4.32	265,567,206	5.06	60,125,315	3.47	1,674,086,150	6.25	2,497,729,149	5.16
16	Other Income Less Other Expenses **	12,526,004	0.12	11,545,558	0.27	(44,891,535)	(0.86)	6,695,728	0.39	104,633,306	0.39	90,509,062	0.19
17	Pretax Profit or Loss Excluding Investment Gain*	(669,759,004)	(6.45)	(618,064,809)	(14.66)	(1,249,852,296)	(23.81)	(315,300,879)	(18.20)	(10,936,748,701)	(40.80)	(13,789,725,688)	(28.50)

* (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 2017 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	11,086,035	99.93	106,448,706	99.07	75,482,002	97.28	39,852,471	97.58	390,212,727	103.33	623,081,941	101.38
2	Premiums Earned	11,093,464	100.00	107,450,221	100.00	77,596,389	100.00	40,840,497	100.00	377,627,489	100.00	614,608,060	100.00
3	Dividends to Policyholders	0	0.00	84	0.00	141,635	0.18	1,159,676	2.84	2,659	0.00	1,304,054	0.21
4	Incurred Losses	2,227,111	20.08	63,686,075	59.27	46,935,348	60.49	11,841,392	28.99	367,258,942	97.25	491,948,868	80.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,177,513	1.10	(17,255)	(0.02)	40,541	0.10	6,261,788	1.66	7,462,587	1.21
6	Adjusting and Other Expenses Incurred **	122,994	1.11	3,866,027	3.60	5,124,686	6.60	1,285,309	3.15	13,194,771	3.49	23,593,787	3.84
7	Unpaid Losses	489,862	4.42	29,066,437	27.05	42,878,654	55.26	3,008,071	7.37	371,709,658	98.43	447,152,682	72.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,072,714	1.00	385,079	0.50	96,714	0.24	4,262,864	1.13	5,817,371	0.95
9	Adjusting and Other Expenses Unpaid **	43,998	0.40	990,368	0.92	4,021,599	5.18	410,529	1.01	5,963,294	1.58	11,429,787	1.86
10	Unearned Premium Reserves	168,050	1.51	51,074,392	47.53	32,270,043	41.59	20,579,923	50.39	211,338,844	55.96	315,431,252	51.32
11	Agents Balances**	211,990	1.91	16,589,612	15.44	18,950,275	24.42	7,017,842	17.18	165,279,483	43.77	208,049,202	33.85
12	Commission and Brokerage Expenses Incurred	2,010,159	18.12	18,106,081	16.85	2,031,605	2.62	4,855,949	11.89	39,283,363	10.40	66,287,157	10.79
13	Taxes, Licenses, and Fees Incurred	105,290	0.95	2,279,349	2.12	1,860,281	2.40	871,355	2.13	7,459,618	1.98	12,575,893	2.05
14	Other Acquisition Expenses Incurred **	1,487,928	13.41	4,202,450	3.91	6,484,279	8.36	4,226,417	10.35	26,165,657	6.93	42,566,730	6.93
15	General Expenses Incurred **	834,960	7.53	11,259,768	10.48	10,084,627	13.00	1,398,331	3.42	28,708,251	7.60	52,285,937	8.51
16	Other Income Less Other Expenses **	(51,997)	(0.47)	1,210,555	1.13	(23,790)	(0.03)	168,942	0.41	2,237,743	0.59	3,541,452	0.58
17	Pretax Profit or Loss Excluding Investment Gain*	4,253,025	38.34	4,083,430	3.80	4,927,394	6.35	15,330,468	37.54	(108,469,817)	(28.72)	(79,875,501)	(13.00)

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

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

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	5,333,070	99.93	183,306,013	103.14	78,656,088	98.25	103,223,009	99.15	502,184,231	98.89	872,702,411	99.73
2	Premiums Earned	5,336,777	100.00	177,726,995	100.00	80,060,946	100.00	104,111,038	100.00	507,825,837	100.00	875,061,593	100.00
3	Dividends to Policyholders	0	0.00	2,551	0.00	880,677	1.10	3,625,474	3.48	3,179	0.00	4,511,881	0.52
4	Incurred Losses	4,140,081	77.58	144,509,739	81.31	156,200,256	195.10	90,140,657	86.58	1,843,984,791	363.11	2,238,975,524	255.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,068,410	0.60	3,976,067	4.97	886,447	0.85	55,152,798	10.86	61,083,722	6.98
6	Adjusting and Other Expenses Incurred **	1,591,933	29.83	18,172,622	10.23	4,097,258	5.12	7,063,910	6.78	35,400,577	6.97	66,326,300	7.58
7	Unpaid Losses	849,460	15.92	72,539,450	40.82	146,218,256	182.63	11,801,236	11.34	1,558,101,155	306.82	1,789,509,557	204.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,760,597	2.12	4,490,365	5.61	289,896	0.28	45,192,272	8.90	53,733,130	6.14
9	Adjusting and Other Expenses Unpaid **	304,987	5.71	4,785,090	2.69	1,984,660	2.48	1,710,678	1.64	18,494,472	3.64	27,279,888	3.12
10	Unearned Premium Reserves	80,803	1.51	98,271,326	55.29	37,405,690	46.72	52,050,145	49.99	221,045,768	43.53	408,853,732	46.72
11	Agents Balances**	101,996	1.91	27,314,929	15.37	17,540,032	21.91	17,230,070	16.55	131,853,822	25.96	194,040,849	22.17
12	Commission and Brokerage Expenses Incurred	966,433	18.11	27,379,626	15.41	3,998,387	4.99	10,603,029	10.18	60,481,662	11.91	103,429,137	11.82
13	Taxes, Licenses, and Fees Incurred	50,508	0.95	3,832,292	2.16	1,856,456	2.32	2,162,882	2.08	10,349,372	2.04	18,251,510	2.09
14	Other Acquisition Expenses Incurred **	715,970	13.42	12,340,344	6.94	5,975,232	7.46	9,980,155	9.59	42,199,478	8.31	71,211,179	8.14
15	General Expenses Incurred **	401,983	7.53	14,864,506	8.36	11,434,330	14.28	3,028,997	2.91	41,081,242	8.09	70,811,059	8.09
16	Other Income Less Other Expenses **	(7,000)	(0.13)	1,163,009	0.65	(136,462)	(0.17)	102,938	0.10	5,694,952	1.12	6,817,437	0.78
17	Pretax Profit or Loss Excluding Investment Gain*	(2,537,131)	(47.54)	(43,280,085)	(24.35)	(108,494,180)	(135.51)	(23,277,575)	(22.36)	(1,575,132,311)	(310.17)	(1,752,721,283)	(200.30)

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

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

**Total for Multiple Peril Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	4,745,495	99.63	0	0.00	915,632,131	101.05	920,377,626	101.04
2	Premiums Earned	0	0.00	0	0.00	4,762,889	100.00	0	0.00	906,152,854	100.00	910,915,743	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	8,620,721	181.00	0	0.00	660,565,961	72.90	669,186,682	73.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	253,402	0.03	253,402	0.03
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	224,299	4.71	0	0.00	16,860,831	1.86	17,085,129	1.88
7	Unpaid Losses	0	0.00	0	0.00	2,047,234	42.98	0	0.00	298,385,543	32.93	300,432,777	32.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	563,503	0.06	563,503	0.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	50,787	1.07	0	0.00	3,356,701	0.37	3,407,488	0.37
10	Unearned Premium Reserves	0	0.00	0	0.00	4,019,812	84.40	0	0.00	173,832,445	19.18	177,852,257	19.52
11	Agents Balances**	0	0.00	0	0.00	87,169	1.83	0	0.00	36,320,688	4.01	36,407,857	4.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,547,191	32.48	0	0.00	78,748,913	8.69	80,296,104	8.81
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	857	0.02	0	0.00	649,245	0.07	650,102	0.07
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	213,430	4.48	0	0.00	(6,697,449)	(0.74)	(6,484,019)	(0.71)
15	General Expenses Incurred **	0	0.00	0	0.00	176,166	3.70	0	0.00	16,785,851	1.85	16,962,018	1.86
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(3,307)	(0.07)	0	0.00	1,241,426	0.14	1,238,118	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,023,083)	(126.46)	0	0.00	140,227,526	15.48	134,204,443	14.73

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

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

**Total for Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	19,889,843	103.84	(301,265)	(9.24)	882,633	116.77	290,538,964	107.65	311,010,175	106.13
2	Premiums Earned	0	0.00	19,153,994	100.00	3,260,055	100.00	755,893	100.00	269,886,162	100.00	293,056,104	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	381,211,528	1990.25	(486,056)	(14.91)	18,414,296	2436.10	6,689,918,244	2478.79	7,089,058,012	2419.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,143,522	16.41	(119,888)	(3.68)	0	0.00	61,814,031	22.90	64,837,665	22.12
6	Adjusting and Other Expenses Incurred **	0	0.00	9,345,073	48.79	0	0.00	0	0.00	33,803,678	12.53	43,148,751	14.72
7	Unpaid Losses	0	0.00	89,413,534	466.81	6,452,297	197.92	880,071	116.43	1,468,517,089	544.12	1,565,262,991	534.12
8	Defense and Cost Containment Expenses Unpaid	0	0.00	821,642	4.29	249,587	7.66	0	0.00	3,188,474	1.18	4,259,703	1.45
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,293,084	11.97	0	0.00	0	0.00	6,948,860	2.57	9,241,943	3.15
10	Unearned Premium Reserves	0	0.00	10,918,686	57.00	0	0.00	525,829	69.56	169,378,633	62.76	180,823,148	61.70
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	5,687,976	2.11	5,687,976	1.94
12	Commission and Brokerage Expenses Incurred	0	0.00	3,702,764	19.33	(21,092)	(0.65)	128,774	17.04	49,735,640	18.43	53,546,086	18.27
13	Taxes, Licenses, and Fees Incurred	114	0.00	457,920	2.39	(12,340)	(0.38)	19,938	2.64	5,124,078	1.90	5,589,710	1.91
14	Other Acquisition Expenses Incurred **	0	0.00	189,943	0.99	809	0.02	0	0.00	9,032,699	3.35	9,223,452	3.15
15	General Expenses Incurred **	0	0.00	1,258,030	6.57	0	0.00	0	0.00	9,953,844	3.69	11,211,874	3.83
16	Other Income Less Other Expenses **	0	0.00	11,699	0.06	(32,773)	(1.01)	0	0.00	922,758	0.34	901,684	0.31
17	Pretax Profit or Loss Excluding Investment Gain*	(114)	0.00	(380,143,088)	(1984.67)	3,865,849	118.58	(17,807,115)	(2355.77)	(6,588,573,294)	(2441.24)	(6,982,657,762)	(2382.70)

* (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 2017 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,915,377	100.54	1,287,627	100.00	0	0.00	54,069,258	101.14	63,272,262	101.04
2	Premiums Earned	0	0.00	7,872,477	100.00	1,287,627	100.00	0	0.00	53,460,305	100.00	62,620,409	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	7,807,682	99.18	1,731,254	134.45	0	0.00	105,596,655	197.52	115,135,591	183.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	377,299	0.71	377,299	0.60
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	102,081	7.93	0	0.00	1,162,482	2.17	1,264,563	2.02
7	Unpaid Losses	0	0.00	7,390	0.09	126,477	9.82	0	0.00	14,808,387	27.70	14,942,254	23.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	268,889	0.50	268,889	0.43
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	5,513	0.43	0	0.00	128,706	0.24	134,219	0.21
10	Unearned Premium Reserves	0	0.00	600,789	7.63	0	0.00	0	0.00	2,402,579	4.49	3,003,368	4.80
11	Agents Balances**	0	0.00	0	0.00	64,189	4.99	0	0.00	2,948,806	5.52	3,012,995	4.81
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	99,219	7.71	0	0.00	10,445,402	19.54	10,544,621	16.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	17,032	0.22	37,523	2.91	0	0.00	797,858	1.49	852,413	1.36
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	67,448	5.24	0	0.00	345,050	0.65	412,498	0.66
15	General Expenses Incurred **	0	0.00	30,002	0.38	61,114	4.75	0	0.00	1,051,466	1.97	1,142,582	1.82
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(1,031)	(0.08)	0	0.00	82,575	0.15	81,544	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	17,761	0.23	(812,042)	(63.07)	0	0.00	(66,233,333)	(123.89)	(67,027,614)	(107.04)

* (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 2017 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	246,829	110.96	20,392,040	97.68	0	0.00	22,186,546	120.06	42,825,415	108.21
2	Premiums Earned	0	0.00	222,453	100.00	20,875,483	100.00	0	0.00	18,478,783	100.00	39,576,719	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	4,516,083	2030.13	299,753,029	1435.91	0	0.00	342,691,349	1854.51	646,960,461	1634.70
5	Defense and Cost Containment Expenses Incurred	0	0.00	56,699	25.49	(2,757)	(0.01)	0	0.00	2,624,250	14.20	2,678,192	6.77
6	Adjusting and Other Expenses Incurred **	0	0.00	5,464	2.46	872,577	4.18	0	0.00	599,266	3.24	1,477,306	3.73
7	Unpaid Losses	0	0.00	2,516,083	1131.06	215,045,037	1030.13	0	0.00	133,631,602	723.16	351,192,722	887.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	291	0.13	7,982	0.04	0	0.00	1,156,806	6.26	1,165,079	2.94
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,464	2.46	607,544	2.91	0	0.00	569,669	3.08	1,182,677	2.99
10	Unearned Premium Reserves	0	0.00	133,098	59.83	9,645,931	46.21	0	0.00	11,325,674	61.29	21,104,703	53.33
11	Agents Balances**	0	0.00	5,464	2.46	3,348,227	16.04	0	0.00	5,915,263	32.01	9,268,954	23.42
12	Commission and Brokerage Expenses Incurred	0	0.00	28,246	12.70	19,502	0.09	0	0.00	1,650,670	8.93	1,698,418	4.29
13	Taxes, Licenses, and Fees Incurred	0	0.00	5,907	2.66	574,580	2.75	0	0.00	473,886	2.56	1,054,373	2.66
14	Other Acquisition Expenses Incurred **	0	0.00	10,928	4.91	1,094,282	5.24	0	0.00	1,879,907	10.17	2,985,117	7.54
15	General Expenses Incurred **	0	0.00	17,952	8.07	4,377,228	20.97	0	0.00	1,666,361	9.02	6,061,541	15.32
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(34,056)	(0.16)	0	0.00	452,362	2.45	418,306	1.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4,418,826)	(1986.41)	(285,847,014)	(1369.30)	0	0.00	(332,654,544)	(1800.20)	(622,920,384)	(1573.96)

* (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 Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	42,759,237	99.42	7,193,073	109.70	180,858,266	101.73	90,056,276	107.49	320,866,852	103.13
2	Premiums Earned	0	0.00	43,008,198	100.00	6,556,920	100.00	177,786,717	100.00	83,779,031	100.00	311,130,866	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	29,315,483	68.16	5,604,939	85.48	156,038,984	87.77	63,557,101	75.86	254,516,507	81.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	560,037	1.30	221,724	3.38	1,026,168	0.58	3,279,411	3.91	5,087,340	1.64
6	Adjusting and Other Expenses Incurred **	0	0.00	3,469,016	8.07	326,790	4.98	5,986,990	3.37	4,785,020	5.71	14,567,816	4.68
7	Unpaid Losses	0	0.00	13,947,461	32.43	2,261,704	34.49	40,931,493	23.02	25,828,942	30.83	82,969,600	26.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,470,541	5.74	139,820	2.13	2,649,339	1.49	2,797,387	3.34	8,057,087	2.59
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,280,010	5.30	107,303	1.64	1,296,998	0.73	1,705,891	2.04	5,390,202	1.73
10	Unearned Premium Reserves	0	0.00	20,844,394	48.47	3,636,176	55.46	91,125,677	51.26	44,131,636	52.68	159,737,883	51.34
11	Agents Balances**	0	0.00	6,633,031	15.42	2,304,534	35.15	35,834,943	20.16	23,602,523	28.17	68,375,031	21.98
12	Commission and Brokerage Expenses Incurred	0	0.00	5,157,483	11.99	1,369,703	20.89	18,239,689	10.26	18,635,074	22.24	43,401,949	13.95
13	Taxes, Licenses, and Fees Incurred	0	0.00	913,552	2.12	145,955	2.23	3,696,182	2.08	1,906,606	2.28	6,662,295	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	3,075,014	7.15	629,010	9.59	8,317,987	4.68	5,622,142	6.71	17,644,153	5.67
15	General Expenses Incurred **	0	0.00	1,031,005	2.40	318,646	4.86	4,721,992	2.66	5,956,832	7.11	12,028,476	3.87
16	Other Income Less Other Expenses **	0	0.00	49,000	0.11	(11,730)	(0.18)	1,985,997	1.12	272,644	0.33	2,295,911	0.74
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(464,392)	(1.08)	(2,071,576)	(31.59)	(18,255,279)	(10.27)	(19,690,512)	(23.50)	(40,481,759)	(13.01)

* (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 Homeowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	3,097,465,790	99.58	388,110,425	102.51	533,679,275	100.10	4,653,579,491	105.11	8,672,834,981	102.64
2	Premiums Earned	0	0.00	3,110,545,626	100.00	378,618,609	100.00	533,141,256	100.00	4,427,136,559	100.00	8,449,442,050	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	13,620,626	3.60	36,119,484	6.77	0	0.00	49,740,110	0.59
4	Incurred Losses	88,891	0.00	2,184,703,902	70.24	326,557,496	86.25	453,159,911	85.00	3,786,140,754	85.52	6,750,650,954	79.89
5	Defense and Cost Containment Expenses Incurred	(46)	0.00	51,764,141	1.66	3,731,695	0.99	3,163,999	0.59	119,609,065	2.70	178,268,854	2.11
6	Adjusting and Other Expenses Incurred **	0	0.00	316,814,535	10.19	24,570,436	6.49	40,539,607	7.60	369,331,472	8.34	751,256,050	8.89
7	Unpaid Losses	25	0.00	745,888,764	23.98	67,537,703	17.84	121,226,025	22.74	1,176,164,786	26.57	2,110,817,303	24.98
8	Defense and Cost Containment Expenses Unpaid	3	0.00	58,763,077	1.89	4,894,842	1.29	5,601,556	1.05	80,651,525	1.82	149,911,003	1.77
9	Adjusting and Other Expenses Unpaid **	0	0.00	174,233,929	5.60	6,172,613	1.63	12,791,535	2.40	198,949,539	4.49	392,147,616	4.64
10	Unearned Premium Reserves	0	0.00	1,609,922,845	51.76	202,355,135	53.45	273,780,403	51.35	2,410,300,574	54.44	4,496,358,957	53.21
11	Agents Balances**	0	0.00	537,624,665	17.28	83,837,847	22.14	109,426,440	20.52	792,307,806	17.90	1,523,196,759	18.03
12	Commission and Brokerage Expenses Incurred	0	0.00	387,964,970	12.47	27,399,057	7.24	25,524,087	4.79	629,548,519	14.22	1,070,436,633	12.67
13	Taxes, Licenses, and Fees Incurred	11,985	0.00	68,145,158	2.19	8,121,282	2.14	10,593,767	1.99	96,131,966	2.17	183,004,158	2.17
14	Other Acquisition Expenses Incurred **	0	0.00	213,679,153	6.87	36,862,584	9.74	65,640,851	12.31	336,991,321	7.61	653,173,910	7.73
15	General Expenses Incurred **	0	0.00	108,105,456	3.48	22,029,074	5.82	17,401,083	3.26	210,549,127	4.76	358,084,740	4.24
16	Other Income Less Other Expenses **	0	0.00	8,762,361	0.28	2,409,746	0.64	1,471,765	0.28	19,061,641	0.43	31,705,513	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	(100,830)	0.00	(211,869,329)	(6.81)	(81,863,896)	(21.62)	(117,529,767)	(22.04)	(1,102,104,025)	(24.89)	(1,513,467,846)	(17.91)

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

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

**Total for Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	213,321,826	99.14	219,471,608	101.07	79,278,258	104.45	1,782,030,338	100.97	2,294,102,030	100.92
2	Premiums Earned	0	0.00	215,182,727	100.00	217,153,870	100.00	75,899,124	100.00	1,764,877,285	100.00	2,273,113,006	100.00
3	Dividends to Policyholders	0	0.00	667	0.00	215,324	0.10	0	0.00	515,598	0.03	731,589	0.03
4	Incurred Losses	0	0.00	148,280,283	68.91	238,778,470	109.96	54,837,056	72.25	1,850,571,338	104.86	2,292,467,147	100.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	14,400,841	6.69	8,815,173	4.06	1,222,708	1.61	146,511,226	8.30	170,949,948	7.52
6	Adjusting and Other Expenses Incurred **	0	0.00	15,193,997	7.06	11,827,411	5.45	4,614,607	6.08	92,413,772	5.24	124,049,787	5.46
7	Unpaid Losses	0	0.00	197,619,438	91.84	150,339,092	69.23	71,217,558	93.83	2,028,351,399	114.93	2,447,527,487	107.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	48,566,813	22.57	22,629,772	10.42	16,750,693	22.07	428,807,550	24.30	516,754,828	22.73
9	Adjusting and Other Expenses Unpaid **	0	0.00	19,892,887	9.24	8,232,382	3.79	5,384,357	7.09	117,021,570	6.63	150,531,196	6.62
10	Unearned Premium Reserves	0	0.00	97,797,834	45.45	107,230,195	49.38	43,272,122	57.01	836,234,220	47.38	1,084,534,371	47.71
11	Agents Balances**	0	0.00	23,219,377	10.79	66,748,987	30.74	16,394,814	21.60	460,347,574	26.08	566,710,752	24.93
12	Commission and Brokerage Expenses Incurred	0	0.00	30,717,331	14.27	25,393,653	11.69	11,133,170	14.67	288,472,707	16.35	355,716,861	15.65
13	Taxes, Licenses, and Fees Incurred	337	0.00	4,311,600	2.00	4,518,737	2.08	1,923,981	2.53	40,454,294	2.29	51,208,949	2.25
14	Other Acquisition Expenses Incurred **	0	0.00	16,400,762	7.62	19,789,116	9.11	9,639,454	12.70	107,031,582	6.06	152,860,914	6.72
15	General Expenses Incurred **	0	0.00	14,106,528	6.56	16,806,030	7.74	4,369,545	5.76	141,045,682	7.99	176,327,786	7.76
16	Other Income Less Other Expenses **	0	0.00	576,763	0.27	339,518	0.16	164,890	0.22	5,242,419	0.30	6,323,589	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	(337)	0.00	(27,652,520)	(12.85)	(108,650,526)	(50.03)	(11,676,506)	(15.38)	(896,896,496)	(50.82)	(1,044,876,385)	(45.97)

* (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 2017 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	393,826,234	100.60	393,826,234	100.60
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	391,460,460	100.00	391,460,460	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	23,419,706	5.98	23,419,706	5.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,234,731	0.32	1,234,731	0.32
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,134,323	1.06	4,134,323	1.06
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	176,224,272	45.02	176,224,272	45.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	957,969	0.24	957,969	0.24
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	6,019,527	1.54	6,019,527	1.54
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	111,240,713	28.42	111,240,713	28.42
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	28,064,448	7.17	28,064,448	7.17
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	8,020,944	2.05	8,020,944	2.05
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	20,943,812	5.35	20,943,812	5.35
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	71,862,086	18.36	71,862,086	18.36
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(52,505,751)	(13.41)	(52,505,751)	(13.41)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	209,339,107	53.48	209,339,107	53.48

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

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

Total for Ocean Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	446,713	101.09	580,514	101.24	250,607,419	99.64	251,634,646	99.64
2	Premiums Earned	0	0.00	0	0.00	441,876	100.00	573,384	100.00	251,519,470	100.00	252,534,730	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	86,602	19.60	44,620	7.78	0	0.00	131,222	0.05
4	Incurred Losses	0	0.00	(41,924)	0.00	723,035	163.63	516,488	90.08	262,712,043	104.45	263,909,642	104.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,351	0.00	74,493	16.86	1,347	0.23	(4,021,512)	(1.60)	(3,942,321)	(1.56)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	22,881	5.18	27,142	4.73	11,803,904	4.69	11,853,927	4.69
7	Unpaid Losses	0	0.00	29,312	0.00	557,335	126.13	111,333	19.42	281,546,104	111.94	282,244,084	111.76
8	Defense and Cost Containment Expenses Unpaid	0	0.00	28,229	0.00	37,942	8.59	2,034	0.35	20,718,977	8.24	20,787,182	8.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	133,507	30.21	6,017	1.05	10,341,825	4.11	10,481,350	4.15
10	Unearned Premium Reserves	0	0.00	0	0.00	207,990	47.07	275,701	48.08	90,496,587	35.98	90,980,278	36.03
11	Agents Balances**	0	0.00	0	0.00	115,525	26.14	142,708	24.89	41,843,288	16.64	42,101,521	16.67
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	35,631	6.21	33,454,187	13.30	33,489,818	13.26
13	Taxes, Licenses, and Fees Incurred	5	0.00	0	0.00	10,344	2.34	10,908	1.90	4,589,403	1.82	4,610,660	1.83
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	60,036	13.59	86,070	15.01	13,820,790	5.49	13,966,896	5.53
15	General Expenses Incurred **	0	0.00	0	0.00	24,140	5.46	1,831	0.32	19,139,761	7.61	19,165,733	7.59
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	(719)	(0.13)	(675,825)	(0.27)	(676,545)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain*	(5)	0.00	38,573	0.00	(559,656)	(126.65)	(151,372)	(26.40)	(90,654,931)	(36.04)	(91,327,391)	(36.16)

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

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

**Total for Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	37,944,712	100.79	164,878,309	99.44	76,227,556	99.70	54,394,900	102.96	1,684,806,285	102.96	2,018,251,762	102.12
2	Premiums Earned	37,645,605	100.00	165,799,323	100.00	76,457,554	100.00	54,111,518	100.00	1,642,393,802	100.00	1,976,407,802	100.00
3	Dividends to Policyholders	0	0.00	9	0.00	259,869	0.34	1,577,575	0.00	25,780	0.00	1,863,233	0.09
4	Incurred Losses	17,348,759	46.08	85,499,939	51.57	47,228,378	61.77	37,413,872	75.23	1,272,538,328	75.23	1,460,029,276	73.87
5	Defense and Cost Containment Expenses Incurred	27,556	0.07	1,069,536	0.65	77,710	0.10	44,524	2.01	16,402,270	2.01	17,621,596	0.89
6	Adjusting and Other Expenses Incurred **	4,637,951	12.32	3,434,105	2.07	1,905,643	2.49	2,352,133	4.35	44,354,373	2.70	56,684,206	2.87
7	Unpaid Losses	3,206,233	8.52	46,656,896	28.14	39,205,435	51.28	8,621,582	39.47	509,974,329	39.47	607,664,475	30.75
8	Defense and Cost Containment Expenses Unpaid	42,418	0.11	1,418,263	0.86	204,504	0.27	16,732	3.07	15,105,812	3.07	16,787,729	0.85
9	Adjusting and Other Expenses Unpaid **	5,112,946	13.58	2,216,098	1.34	1,055,487	1.38	718,234	1.33	18,973,989	1.16	28,076,753	1.42
10	Unearned Premium Reserves	19,002,522	50.48	132,771,642	80.08	32,530,513	42.55	25,743,292	48.37	486,557,689	48.37	696,605,658	35.25
11	Agents Balances**	8,729,908	23.19	24,986,077	15.07	13,578,198	17.76	9,928,677	18.35	286,886,104	17.47	344,108,963	17.41
12	Commission and Brokerage Expenses Incurred	4,514,796	11.99	50,080,036	30.21	2,777,236	3.63	4,778,636	15.47	241,269,972	15.47	303,420,676	15.35
13	Taxes, Licenses, and Fees Incurred	906,474	2.41	3,345,105	2.02	1,817,851	2.38	1,075,732	2.65	32,803,400	2.65	39,948,562	2.02
14	Other Acquisition Expenses Incurred **	4,767,950	12.67	4,321,738	2.61	7,154,732	9.36	8,399,725	15.52	52,280,413	3.18	76,924,558	3.89
15	General Expenses Incurred **	1,482,984	3.94	10,022,692	6.05	11,054,294	14.46	957,426	1.77	85,122,620	5.18	108,640,017	5.50
16	Other Income Less Other Expenses **	(506,995)	(1.35)	(32,838)	(0.02)	(19,869)	(0.03)	(11,369)	(0.02)	1,225,992	0.07	654,920	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	3,452,140	9.17	7,993,324	4.82	4,161,972	5.44	(2,499,474)	(4.62)	(101,177,363)	(6.16)	(88,069,401)	(4.46)

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

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

**Total for Financial Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	16,866,617	30.45	16,866,617	30.45
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	55,400,052	100.00	55,400,052	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	812,243	1.47	812,243	1.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,546,988	6.40	3,546,988	6.40
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	101	0.00	101	0.00
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,738,214	13.97	7,738,214	13.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,365,174	6.07	3,365,174	6.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	13,117	0.02	13,117	0.02
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	220,548,971	398.10	220,548,971	398.10
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,038,413	1.87	1,038,413	1.87
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	373,478	0.67	373,478	0.67
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,993,500	3.60	1,993,500	3.60
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	22,613,903	40.82	22,613,903	40.82
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	29,390,676	53.05	29,390,676	53.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	55,450,516	100.09	55,450,516	100.09

* (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 Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	15,046	91.99	2,793,319	100.20	37,117,785	100.20	146,574,708	100.25	186,500,858	100.24
2	Premiums Earned	0	0.00	16,356	100.00	2,787,722	100.00	37,044,142	100.00	146,211,852	100.00	186,060,072	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,702	0.06	2,315,335	6.25	373,257	0.26	2,690,294	1.45
4	Incurred Losses	0	0.00	0	0.00	1,576,179	56.54	3,771,791	10.18	(40,619,985)	(27.78)	(35,272,015)	(18.96)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,187,887	42.61	12,519,121	33.80	4,819,721	3.30	18,526,729	9.96
6	Adjusting and Other Expenses Incurred **	0	0.00	3,067	18.75	193,804	6.95	3,000,449	8.10	6,419,689	4.39	9,617,008	5.17
7	Unpaid Losses	0	0.00	0	0.00	2,607,762	93.54	51,709,367	139.59	219,899,023	150.40	274,216,152	147.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,178,657	42.28	30,124,707	81.32	98,325,794	67.25	129,629,158	69.67
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	417,966	14.99	4,311,668	11.64	9,216,130	6.30	13,945,763	7.50
10	Unearned Premium Reserves	0	0.00	7,701	47.08	1,386,267	49.73	21,963,273	59.29	81,862,365	55.99	105,219,606	56.55
11	Agents Balances**	0	0.00	3,067	18.75	934,380	33.52	9,043,813	24.41	39,738,797	27.18	49,720,057	26.72
12	Commission and Brokerage Expenses Incurred	0	0.00	1,764	10.79	3,702	0.13	2,883,969	7.79	16,127,416	11.03	19,016,851	10.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	249	1.52	62,032	2.23	859,587	2.32	2,518,269	1.72	3,440,137	1.85
14	Other Acquisition Expenses Incurred **	0	0.00	1,022	6.25	108,503	3.89	1,019,916	2.75	8,695,247	5.95	9,824,688	5.28
15	General Expenses Incurred **	0	0.00	0	0.00	383,727	13.76	4,401,800	11.88	12,421,831	8.50	17,207,358	9.25
16	Other Income Less Other Expenses **	0	0.00	0	0.00	1,642	0.06	21,736	0.06	14,201,422	9.71	14,224,799	7.65
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10,254	62.69	(728,171)	(26.12)	6,293,910	16.99	149,657,829	102.36	155,233,821	83.43

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

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

**Total for Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,512,750	93.67	132,457	96.50	463,216	105.03	9,401,065	98.50	11,509,488	98.05
2	Premiums Earned	0	0.00	1,614,931	100.00	137,266	100.00	441,017	100.00	9,544,661	100.00	11,737,875	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	910	0.66	42,921	9.73	0	0.00	43,831	0.37
4	Incurred Losses	0	0.00	3,813	0.24	(2,511)	(1.83)	(1,619)	(0.37)	(90,796)	(0.95)	(91,113)	(0.78)
5	Defense and Cost Containment Expenses Incurred	0	0.00	35,336	2.19	(325)	(0.24)	(7)	(0.00)	5,353	0.06	40,357	0.34
6	Adjusting and Other Expenses Incurred **	0	0.00	9,005	0.56	310	0.23	1,299	0.29	46,493	0.49	57,107	0.49
7	Unpaid Losses	0	0.00	14,483	0.90	4,927	3.59	4,633	1.05	247,058	2.59	271,101	2.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	815	0.05	2,366	1.72	40	0.01	14,222	0.15	17,443	0.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	16,009	0.99	87	0.06	301	0.07	11,776	0.12	28,173	0.24
10	Unearned Premium Reserves	0	0.00	733,962	45.45	62,560	45.58	237,287	53.80	4,314,029	45.20	5,347,838	45.56
11	Agents Balances**	0	0.00	246,142	15.24	38,644	28.15	92,343	20.94	1,997,498	20.93	2,374,626	20.23
12	Commission and Brokerage Expenses Incurred	0	0.00	195,807	12.12	18,855	13.74	71	0.02	1,042,051	10.92	1,256,784	10.71
13	Taxes, Licenses, and Fees Incurred	136	0.00	27,565	1.71	4,889	3.56	8,357	1.89	213,874	2.24	254,821	2.17
14	Other Acquisition Expenses Incurred **	0	0.00	80,046	4.96	19,599	14.28	80,772	18.31	588,072	6.16	768,488	6.55
15	General Expenses Incurred **	0	0.00	70,040	4.34	11,270	8.21	14,591	3.31	527,870	5.53	623,771	5.31
16	Other Income Less Other Expenses **	0	0.00	1,001	0.06	737	0.54	(248)	(0.06)	35,540	0.37	37,030	0.32
17	Pretax Profit or Loss Excluding Investment Gain*	(136)	0.00	1,194,319	73.95	85,007	61.93	294,384	66.75	7,247,284	75.93	8,820,858	75.15

* (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 Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	60,623,129	101.84	0	0.00	404,320,266	97.94	464,943,395	98.43
2	Premiums Earned	0	0.00	0	0.00	59,528,321	100.00	0	0.00	412,838,438	100.00	472,366,759	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	58,928,914	98.99	0	0.00	241,533,937	58.51	300,462,851	63.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	913,985	1.54	0	0.00	4,750,576	1.15	5,664,561	1.20
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	2,922,883	4.91	0	0.00	11,707,733	2.84	14,630,616	3.10
7	Unpaid Losses	0	0.00	0	0.00	9,994,394	16.79	0	0.00	172,400,836	41.76	182,395,230	38.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	69,792	0.12	0	0.00	3,232,882	0.78	3,302,674	0.70
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	7,725,864	12.98	0	0.00	5,567,468	1.35	13,293,333	2.81
10	Unearned Premium Reserves	0	0.00	0	0.00	2,799,109	4.70	0	0.00	354,196,957	85.80	356,996,066	75.58
11	Agents Balances**	0	0.00	0	0.00	215,786	0.36	0	0.00	66,658,098	16.15	66,873,885	14.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	15,770	0.03	0	0.00	59,850,626	14.50	59,866,396	12.67
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,133,906	1.90	0	0.00	8,730,767	2.11	9,864,673	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	681,933	1.15	0	0.00	22,156,545	5.37	22,838,478	4.83
15	General Expenses Incurred **	0	0.00	0	0.00	759,820	1.28	0	0.00	20,397,041	4.94	21,156,861	4.48
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(577,977)	(0.97)	0	0.00	625,808	0.15	47,831	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,406,867)	(10.76)	0	0.00	44,337,021	10.74	37,930,154	8.03

* (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 Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	(360,267)	(37.33)	0	0.00	517,631	100.00	157,364	10.61
2	Premiums Earned	0	0.00	0	0.00	965,165	100.00	0	0.00	517,631	100.00	1,482,796	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	324,978	33.67	0	0.00	23,896	4.62	348,874	23.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(554)	(0.06)	0	0.00	0	0.00	(554)	(0.04)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(6,340)	(0.66)	0	0.00	613	0.12	(5,727)	(0.39)
7	Unpaid Losses	0	0.00	0	0.00	716,184	74.20	0	0.00	39,058	7.55	755,242	50.93
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,148	0.22	0	0.00	0	0.00	2,148	0.14
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	146,154	15.14	0	0.00	4,523	0.87	150,677	10.16
10	Unearned Premium Reserves	0	0.00	0	0.00	1,277,636	132.37	0	0.00	0	0.00	1,277,636	86.16
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	73,233	14.15	73,233	4.94
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(68,018)	(7.05)	0	0.00	164,203	31.72	96,185	6.49
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(7,246)	(0.75)	0	0.00	(2,078)	(0.40)	(9,324)	(0.63)
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	77,104	7.99	0	0.00	19,711	3.81	96,815	6.53
15	General Expenses Incurred **	0	0.00	0	0.00	(20,732)	(2.15)	0	0.00	29,493	5.70	8,760	0.59
16	Other Income Less Other Expenses **	0	0.00	0	0.00	5,654	0.59	0	0.00	9,060	1.75	14,714	0.99
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	671,628	69.59	0	0.00	290,853	56.19	962,481	64.91

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

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

**Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	100.00	65,318,513	142.41	0	0.00	48,593,241	105.37	113,912,450	123.84
2	Premiums Earned	0	0.00	696	100.00	45,867,285	100.00	0	0.00	46,115,066	100.00	91,983,047	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	334	0.00	0	0.00	0	0.00	334	0.00
4	Incurred Losses	0	0.00	850	122.13	48,741,365	106.27	0	0.00	60,149,605	130.43	108,891,820	118.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	102,511	0.22	0	0.00	69,682	0.15	172,193	0.19
6	Adjusting and Other Expenses Incurred **	0	0.00	(6)	(0.84)	3,179,047	6.93	0	0.00	354,192	0.77	3,533,234	3.84
7	Unpaid Losses	0	0.00	7,636	1097.13	71,629,390	156.17	0	0.00	87,709,500	190.20	159,346,526	173.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	214,885	0.47	0	0.00	190,575	0.41	405,460	0.44
9	Adjusting and Other Expenses Unpaid **	0	0.00	12	1.68	10,479,375	22.85	0	0.00	2,394,092	5.19	12,873,479	14.00
10	Unearned Premium Reserves	0	0.00	153	21.98	239,249,199	521.61	0	0.00	147,153,896	319.10	386,403,248	420.08
11	Agents Balances**	0	0.00	111	15.97	28,446,106	62.02	0	0.00	10,139,224	21.99	38,585,441	41.95
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,310,093	13.76	0	0.00	6,826,753	14.80	13,136,846	14.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,223,024	2.67	0	0.00	697,730	1.51	1,920,754	2.09
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	3,985,770	8.69	0	0.00	2,824,803	6.13	6,810,572	7.40
15	General Expenses Incurred **	0	0.00	129	18.49	1,923,877	4.19	0	0.00	4,710,490	10.21	6,634,496	7.21
16	Other Income Less Other Expenses **	0	0.00	23	3.36	(73,780,948)	(160.86)	0	0.00	(165,909)	(0.36)	(73,946,834)	(80.39)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(253)	(36.41)	(93,379,683)	(203.59)	0	0.00	(29,684,099)	(64.37)	(123,064,035)	(133.79)

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

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

Note: Other Accident and Health total combines lines 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, and 15.8 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 2017 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	48,726,134	99.64	28,826,835	95.94	14,584,550	95.82	2,249,328,547	98.03	2,341,466,066	98.02
2	Premiums Earned	0	0.00	48,903,346	100.00	30,047,469	100.00	15,220,155	100.00	2,294,623,099	100.00	2,388,794,069	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,762,806	5.87	48,335	0.32	290,135,536	12.64	291,946,677	12.22
4	Incurred Losses	0	0.00	13,502,501	27.61	15,914,174	52.96	3,161,092	20.77	821,558,401	35.80	854,136,168	35.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,417,572	4.94	1,156,197	3.85	690,734	4.54	124,733,168	5.44	128,997,671	5.40
6	Adjusting and Other Expenses Incurred **	0	0.00	3,357,024	6.86	1,793,089	5.97	853,843	5.61	114,309,037	4.98	120,312,993	5.04
7	Unpaid Losses	0	0.00	100,466,887	205.44	131,449,622	437.47	33,355,958	219.16	7,987,462,466	348.09	8,252,734,933	345.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,690,417	7.55	12,216,677	40.66	2,410,590	15.84	767,066,872	33.43	785,384,556	32.88
9	Adjusting and Other Expenses Unpaid **	0	0.00	4,338,031	8.87	3,397,443	11.31	3,669,380	24.11	263,840,306	11.50	275,245,159	11.52
10	Unearned Premium Reserves	0	0.00	19,901,156	40.69	11,896,151	39.59	6,593,496	43.32	855,170,573	37.27	893,561,376	37.41
11	Agents Balances**	0	0.00	18,105,128	37.02	11,022,043	36.68	2,801,582	18.41	610,711,685	26.61	642,640,439	26.90
12	Commission and Brokerage Expenses Incurred	0	0.00	8,624,456	17.64	1,354,065	4.51	1,362,919	8.95	229,487,750	10.00	240,829,190	10.08
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,877,846	3.84	660,838	2.20	384,095	2.52	82,255,592	3.58	85,178,371	3.57
14	Other Acquisition Expenses Incurred **	0	0.00	5,065,036	10.36	2,753,322	9.16	1,605,088	10.55	106,058,631	4.62	115,482,077	4.83
15	General Expenses Incurred **	0	0.00	7,879,056	16.11	2,097,486	6.98	1,058,140	6.95	148,357,235	6.47	159,391,917	6.67
16	Other Income Less Other Expenses **	0	0.00	462,003	0.94	(62,402)	(0.21)	(2,635)	(0.02)	(9,524,095)	(0.42)	(9,127,129)	(0.38)
17	Pretax Profit or Loss Excluding Investment Gain*	8,865	0.00	6,641,859	13.58	2,493,089	8.30	6,053,274	39.77	368,203,654	16.05	383,400,742	16.05

* (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 Other General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	278,853	90.99	54,554,372	96.56	95,569,045	105.55	46,428,442	104.89	2,006,115,205	105.68	2,202,945,917	105.41
2	Premiums Earned	306,481	100.00	56,498,742	100.00	90,547,250	100.00	44,264,601	100.00	1,898,240,702	100.00	2,089,857,776	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,341,256	1.48	1,239,492	2.80	17,515	0.00	2,598,263	0.12
4	Incurred Losses	1	0.00	19,114,613	33.83	34,051,049	37.61	4,722,072	10.67	1,300,193,848	68.49	1,358,081,583	64.98
5	Defense and Cost Containment Expenses Incurred	2	0.00	(505,667)	(0.90)	3,224,422	3.56	(55,538)	(0.13)	212,157,261	11.18	214,820,480	10.28
6	Adjusting and Other Expenses Incurred **	4,006	1.31	1,758,304	3.11	1,933,629	2.14	1,578,789	3.57	100,958,247	5.32	106,232,975	5.08
7	Unpaid Losses	0	0.00	59,939,087	106.09	104,840,223	115.79	38,666,208	87.35	4,276,276,150	225.28	4,479,721,668	214.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,141,812	16.18	17,764,505	19.62	3,459,120	7.81	724,556,712	38.17	754,922,149	36.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,038,012	8.92	8,517,715	9.41	5,647,803	12.76	236,055,198	12.44	255,258,727	12.21
10	Unearned Premium Reserves	61,055	19.92	35,982,736	63.69	47,098,841	52.02	23,279,140	52.59	1,218,211,780	64.18	1,324,633,552	63.38
11	Agents Balances**	55,086	17.97	6,171,055	10.92	34,173,898	37.74	8,361,027	18.89	436,286,905	22.98	485,047,972	23.21
12	Commission and Brokerage Expenses Incurred	34,674	11.31	7,496,642	13.27	10,237,080	11.31	3,968,466	8.97	221,372,365	11.66	243,109,227	11.63
13	Taxes, Licenses, and Fees Incurred	10,027	3.27	1,029,306	1.82	1,746,366	1.93	981,714	2.22	39,956,913	2.10	43,724,326	2.09
14	Other Acquisition Expenses Incurred **	7,011	2.29	1,962,193	3.47	10,291,890	11.37	5,517,820	12.47	91,147,256	4.80	108,926,170	5.21
15	General Expenses Incurred **	15,024	4.90	3,777,781	6.69	6,821,499	7.53	1,735,153	3.92	127,283,973	6.71	139,633,429	6.68
16	Other Income Less Other Expenses **	(1,998,136)	(651.96)	169,908	0.30	453,144	0.50	11,958	0.03	9,931,206	0.52	8,568,080	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	(1,762,400)	(575.04)	22,035,478	39.00	21,353,204	23.58	24,588,591	55.55	(184,915,470)	(9.74)	(118,700,597)	(5.68)

* (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 Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	901,784	97.21	4,362,961	107.24	22,902,064	99.74	1,022,506,280	100.92	1,050,673,089	100.91
2	Premiums Earned	0	0.00	927,662	100.00	4,068,242	100.00	22,960,844	100.00	1,013,190,807	100.00	1,041,147,555	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	5,000,002	21.78	(18,945)	(0.00)	4,981,057	0.48
4	Incurred Losses	0	0.00	3,384	0.36	337,430	8.29	2,566,456	11.18	515,154,694	50.84	518,061,964	49.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	8,956	0.97	179,788	4.42	4,896,106	21.32	111,832,023	11.04	116,916,873	11.23
6	Adjusting and Other Expenses Incurred **	0	0.00	93,865	10.12	189,042	4.65	72,885	0.32	40,014,604	3.95	40,370,395	3.88
7	Unpaid Losses	0	0.00	716,619	77.25	1,106,842	27.21	13,411,463	58.41	1,846,596,781	182.26	1,861,831,705	178.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	691,877	74.58	349,889	8.60	7,128,444	31.05	399,143,885	39.39	407,314,095	39.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	51,925	5.60	302,747	7.44	30,600	0.13	87,038,103	8.59	87,423,376	8.40
10	Unearned Premium Reserves	0	0.00	446,771	48.16	2,122,619	52.18	12,142,366	52.88	563,605,403	55.63	578,317,159	55.55
11	Agents Balances**	0	0.00	9,986	1.08	1,768,408	43.47	1,730,311	7.54	197,898,385	19.53	201,407,090	19.34
12	Commission and Brokerage Expenses Incurred	0	0.00	140,898	15.19	362,823	8.92	1,715	0.01	151,634,912	14.97	152,140,348	14.61
13	Taxes, Licenses, and Fees Incurred	0	0.00	16,214	1.75	85,437	2.10	366,310	1.60	19,778,517	1.95	20,246,478	1.94
14	Other Acquisition Expenses Incurred **	0	0.00	61,911	6.67	420,339	10.33	363,310	1.58	55,013,617	5.43	55,859,177	5.37
15	General Expenses Incurred **	0	0.00	59,914	6.46	422,825	10.39	2,269,434	9.88	63,840,119	6.30	66,592,292	6.40
16	Other Income Less Other Expenses **	0	0.00	3,994	0.43	129,703	3.19	48,404	0.21	(178,133)	(0.02)	3,969	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	546,515	58.91	2,200,262	54.08	7,473,031	32.55	55,763,132	5.50	65,982,940	6.34

* (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 2017 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	21,964,231	94.68	21,964,231	94.68
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	23,198,653	100.00	23,198,653	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	(9,529)	0.00	0	0.00	14,797,398	63.79	14,787,869	63.74
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,446)	0.00	0	0.00	709,276	3.06	707,830	3.05
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	786,345	3.39	786,345	3.39
7	Unpaid Losses	0	0.00	0	0.00	136,867	0.00	0	0.00	265,225,986	1143.28	265,362,853	1143.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,880	0.00	0	0.00	11,020,274	47.50	11,039,154	47.59
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	3,558,739	15.34	3,558,739	15.34
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	10,218,635	44.05	10,218,635	44.05
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,001,036	17.25	4,001,036	17.25
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,617,308	6.97	1,617,308	6.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	130	0.00	0	0.00	457,509	1.97	457,639	1.97
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	452,979	1.95	452,979	1.95
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,421,148	10.44	2,421,148	10.44
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	94,598	0.41	94,598	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	10,845	0.00	0	0.00	2,051,287	8.84	2,062,132	8.89

* (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 Products Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	7,119,587	100.78	11,952,303	99.60	31,576	93.60	173,387,260	102.02	192,490,726	101.82
2	Premiums Earned	0	0.00	7,064,498	100.00	11,999,783	100.00	33,736	100.00	169,956,753	100.00	189,054,770	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	672	0.01	0	0.00	0	0.00	672	0.00
4	Incurred Losses	0	0.00	7,953,349	112.58	898,990	7.49	(13,108)	(38.85)	38,320,573	22.55	47,159,804	24.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,348,139	33.24	2,180,846	18.17	(11,500)	(34.09)	21,225,046	12.49	25,742,531	13.62
6	Adjusting and Other Expenses Incurred **	0	0.00	254,018	3.60	1,441,905	12.02	(2,032)	(6.02)	16,365,226	9.63	18,059,117	9.55
7	Unpaid Losses	0	0.00	16,618,242	235.24	20,577,304	171.48	143,379	425.00	415,830,780	244.67	453,169,705	239.70
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,735,629	95.34	10,705,444	89.21	88,648	262.77	179,522,741	105.63	197,052,462	104.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	2,070,146	29.30	2,571,528	21.43	18,697	55.42	55,009,912	32.37	59,670,283	31.56
10	Unearned Premium Reserves	0	0.00	2,944,078	41.67	6,235,563	51.96	17,578	52.10	74,401,025	43.78	83,598,244	44.22
11	Agents Balances**	0	0.00	270,019	3.82	5,251,531	43.76	6,503	19.28	57,211,553	33.66	62,739,606	33.19
12	Commission and Brokerage Expenses Incurred	0	0.00	1,055,981	14.95	1,303,843	10.87	3,731	11.06	20,823,002	12.25	23,186,557	12.26
13	Taxes, Licenses, and Fees Incurred	0	0.00	130,480	1.85	224,332	1.87	701	2.08	3,286,283	1.93	3,641,796	1.93
14	Other Acquisition Expenses Incurred **	0	0.00	284,020	4.02	1,396,486	11.64	4,065	12.05	9,000,294	5.30	10,684,864	5.65
15	General Expenses Incurred **	0	0.00	332,023	4.70	913,490	7.61	1,626	4.82	14,241,044	8.38	15,488,184	8.19
16	Other Income Less Other Expenses **	0	0.00	1,000	0.01	(25,467)	(0.21)	0	0.00	10,114,885	5.95	10,090,418	5.34
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(5,292,512)	(74.92)	3,613,751	30.12	50,254	148.96	56,810,171	33.43	55,181,663	29.19

* (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 2017 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	5,642,574,250	104.74	90,784,103	91.37	2,297,985,621	101.52	335,148,008	106.81	3,567,959,245	101.83	11,934,451,227	103.17
2	Premiums Earned	5,387,214,087	100.00	99,357,496	100.00	2,263,529,138	100.00	313,769,039	100.00	3,503,931,536	100.00	11,567,801,296	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,440,699	0.11	27,734,731	8.84	6,043,384	0.17	36,218,814	0.31
4	Incurred Losses	3,638,159,370	67.53	60,269,739	60.66	1,487,077,819	65.70	268,037,615	85.43	2,379,746,259	67.92	7,833,290,802	67.72
5	Defense and Cost Containment Expenses Incurred	148,745,189	2.76	2,594,828	2.61	74,429,931	3.29	12,362,280	3.94	135,822,095	3.88	373,954,323	3.23
6	Adjusting and Other Expenses Incurred **	450,790,258	8.37	562,997	0.57	222,194,259	9.82	30,021,195	9.57	314,472,068	8.97	1,018,040,778	8.80
7	Unpaid Losses	2,851,078,052	52.92	56,057,780	56.42	1,184,784,955	52.34	227,967,021	72.65	2,021,489,529	57.69	6,341,377,337	54.82
8	Defense and Cost Containment Expenses Unpaid	299,965,826	5.57	5,710,988	5.75	158,232,359	6.99	16,499,680	5.26	236,620,093	6.75	717,028,946	6.20
9	Adjusting and Other Expenses Unpaid **	225,804,129	4.19	1,997,990	2.01	268,967,930	11.88	20,139,513	6.42	230,784,478	6.59	747,694,040	6.46
10	Unearned Premium Reserves	1,810,923,280	33.62	41,026,102	41.29	617,250,528	27.27	91,693,899	29.22	956,931,000	27.31	3,517,824,809	30.41
11	Agents Balances**	1,090,792,625	20.25	26,496,866	26.67	368,272,065	16.27	55,080,589	17.55	739,847,722	21.11	2,280,489,866	19.71
12	Commission and Brokerage Expenses Incurred	498,052,196	9.25	8,936,428	8.99	205,573,273	9.08	3,389,618	1.08	280,488,363	8.00	996,439,878	8.61
13	Taxes, Licenses, and Fees Incurred	95,981,366	1.78	1,819,478	1.83	41,959,845	1.85	5,873,777	1.87	67,937,000	1.94	213,571,466	1.85
14	Other Acquisition Expenses Incurred **	363,479,208	6.75	6,284,968	6.33	214,778,659	9.49	34,134,802	10.88	253,158,012	7.22	871,835,649	7.54
15	General Expenses Incurred **	161,572,093	3.00	3,647,981	3.67	83,006,594	3.67	8,599,683	2.74	184,605,720	5.27	441,432,071	3.82
16	Other Income Less Other Expenses **	9,583,005	0.18	(719,996)	(0.72)	15,775,294	0.70	1,739,733	0.55	17,490,832	0.50	43,868,868	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	40,017,412	0.74	14,521,080	14.61	(52,156,646)	(2.30)	(74,644,929)	(23.79)	(100,850,533)	(2.88)	(173,113,616)	(1.50)

* (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 2017 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	626,516,565	107.33	21,395,763	98.49	136,180,102	104.06	8,098,765	81.03	1,726,850,872	104.93	2,519,042,067	105.31
2	Premiums Earned	583,735,596	100.00	21,724,210	100.00	130,867,096	100.00	9,995,209	100.00	1,645,777,078	100.00	2,392,099,189	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	10,288	0.01	0	0.00	98,974	0.01	109,262	0.00
4	Incurred Losses	416,189,856	71.30	12,403,603	57.10	127,882,664	97.72	4,145,863	41.48	1,336,759,217	81.22	1,897,381,203	79.32
5	Defense and Cost Containment Expenses Incurred	37,722,098	6.46	1,427,857	6.57	15,089,414	11.53	528,204	5.28	170,925,822	10.39	225,693,395	9.43
6	Adjusting and Other Expenses Incurred **	22,682,023	3.89	1,235,955	5.69	10,724,896	8.20	498,468	4.99	96,460,496	5.86	131,601,838	5.50
7	Unpaid Losses	547,850,933	93.85	20,582,617	94.75	148,158,766	113.21	10,438,780	104.44	2,254,471,314	136.99	2,981,502,410	124.64
8	Defense and Cost Containment Expenses Unpaid	75,979,855	13.02	2,692,629	12.39	21,130,013	16.15	1,793,059	17.94	327,380,707	19.89	428,976,263	17.93
9	Adjusting and Other Expenses Unpaid **	23,804,024	4.08	1,798,935	8.28	9,626,998	7.36	664,397	6.65	102,649,098	6.24	138,543,452	5.79
10	Unearned Premium Reserves	303,889,518	52.06	9,463,901	43.56	59,940,321	45.80	2,310,818	23.12	784,153,905	47.65	1,159,758,463	48.48
11	Agents Balances**	144,644,148	24.78	918,967	4.23	45,998,316	35.15	1,373,966	13.75	445,347,716	27.06	638,283,112	26.68
12	Commission and Brokerage Expenses Incurred	76,693,890	13.14	3,148,548	14.49	13,761,670	10.52	1,041,256	10.42	241,100,716	14.65	335,746,080	14.04
13	Taxes, Licenses, and Fees Incurred	10,503,997	1.80	378,627	1.74	2,471,528	1.89	191,406	1.91	32,793,872	1.99	46,339,430	1.94
14	Other Acquisition Expenses Incurred **	24,689,025	4.23	604,978	2.78	13,274,640	10.14	927,842	9.28	75,408,970	4.58	114,905,455	4.80
15	General Expenses Incurred **	15,967,016	2.74	614,978	2.83	8,178,514	6.25	767,827	7.68	110,382,584	6.71	135,910,919	5.68
16	Other Income Less Other Expenses **	893,001	0.15	2,000	0.01	20,411	0.02	(680)	(0.01)	5,957,810	0.36	6,872,541	0.29
17	Pretax Profit or Loss Excluding Investment Gain*	(19,819,309)	(3.40)	1,911,664	8.80	(60,506,107)	(46.23)	1,893,663	18.95	(412,195,763)	(25.05)	(488,715,852)	(20.43)

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

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

**Total for Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	4,273,067,423	103.78	74,612,924	91.87	1,647,997,768	101.09	311,691,350	106.02	2,928,592,093	102.24	9,235,961,558	102.77
2	Premiums Earned	4,117,499,903	100.00	81,215,605	100.00	1,630,165,261	100.00	293,993,576	100.00	2,864,523,682	100.00	8,987,398,027	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,992,738	0.18	26,328,326	8.96	5,251,088	0.18	34,572,152	0.38
4	Incurred Losses	3,683,909,606	89.47	72,706,437	89.52	1,611,886,214	98.88	279,599,230	95.10	2,253,451,816	78.67	7,901,553,303	87.92
5	Defense and Cost Containment Expenses Incurred	8,170,406	0.20	384,802	0.47	3,248,875	0.20	1,237,252	0.42	11,971,300	0.42	25,012,635	0.28
6	Adjusting and Other Expenses Incurred **	337,965,614	8.21	2,201,989	2.71	158,012,214	9.69	26,307,465	8.95	229,766,210	8.02	754,253,492	8.39
7	Unpaid Losses	331,190,577	8.04	7,427,451	9.15	164,031,166	10.06	6,930,365	2.36	150,176,332	5.24	659,755,891	7.34
8	Defense and Cost Containment Expenses Unpaid	10,715,209	0.26	287,231	0.35	1,652,785	0.10	715,091	0.24	7,022,614	0.25	20,392,930	0.23
9	Adjusting and Other Expenses Unpaid **	49,768,332	1.21	966,995	1.19	116,796,216	7.16	7,553,049	2.57	48,136,587	1.68	223,221,180	2.48
10	Unearned Premium Reserves	1,434,633,500	34.84	33,759,645	41.57	449,350,832	27.56	84,712,441	28.81	839,649,596	29.31	2,842,106,014	31.62
11	Agents Balances**	870,691,825	21.15	21,624,895	26.63	267,174,107	16.39	52,933,185	18.00	595,380,842	20.78	1,807,804,853	20.11
12	Commission and Brokerage Expenses Incurred	361,811,613	8.79	7,497,273	9.23	143,371,533	8.79	3,651,655	1.24	249,507,160	8.71	765,839,234	8.52
13	Taxes, Licenses, and Fees Incurred	74,417,594	1.81	1,497,516	1.84	29,459,001	1.81	5,475,604	1.86	54,922,694	1.92	165,772,409	1.84
14	Other Acquisition Expenses Incurred **	279,682,293	6.79	4,945,976	6.09	154,033,565	9.45	31,787,446	10.81	206,856,472	7.22	677,305,752	7.54
15	General Expenses Incurred **	127,316,980	3.09	2,971,986	3.66	55,447,423	3.40	7,430,598	2.53	154,197,827	5.38	347,364,813	3.87
16	Other Income Less Other Expenses **	4,789,745	0.12	(601,997)	(0.74)	12,242,421	0.75	1,641,102	0.56	8,557,766	0.30	26,629,037	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	(750,984,458)	(18.24)	(11,592,371)	(14.27)	(516,043,881)	(31.66)	(86,182,897)	(29.31)	(292,843,118)	(10.22)	(1,657,646,725)	(18.44)

* (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 2017 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	184,203,160	106.26	8,441,285	95.34	59,481,945	102.94	6,559,096	88.16	523,875,968	102.77	782,561,454	103.35
2	Premiums Earned	173,351,354	100.00	8,853,578	100.00	57,782,811	100.00	7,440,208	100.00	509,743,111	100.00	757,171,062	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,384	0.01	0	0.00	47,309	0.01	50,693	0.01
4	Incurred Losses	112,653,429	64.99	5,884,715	66.47	41,828,882	72.39	3,838,289	51.59	527,788,423	103.54	691,993,738	91.39
5	Defense and Cost Containment Expenses Incurred	4,453,973	2.57	52,496	0.59	360,308	0.62	48,663	0.65	10,441,481	2.05	15,356,921	2.03
6	Adjusting and Other Expenses Incurred **	10,650,960	6.14	575,973	6.51	5,315,892	9.20	301,384	4.05	35,410,282	6.95	52,254,491	6.90
7	Unpaid Losses	9,818,061	5.66	834,654	9.43	4,029,030	6.97	598,337	8.04	150,930,676	29.61	166,210,758	21.95
8	Defense and Cost Containment Expenses Unpaid	4,813,678	2.78	83,998	0.95	228,677	0.40	95,522	1.28	13,236,499	2.60	18,458,374	2.44
9	Adjusting and Other Expenses Unpaid **	1,670,994	0.96	142,993	1.62	1,541,241	2.67	55,137	0.74	10,619,050	2.08	14,029,415	1.85
10	Unearned Premium Reserves	90,057,217	51.95	3,344,175	37.77	24,189,775	41.86	756,949	10.17	201,173,721	39.47	319,521,837	42.20
11	Agents Balances**	49,393,816	28.49	268,987	3.04	19,330,276	33.45	965,550	12.98	135,395,486	26.56	205,354,114	27.12
12	Commission and Brokerage Expenses Incurred	20,269,350	11.69	1,379,876	15.59	5,521,352	9.56	861,537	11.58	63,642,468	12.49	91,674,583	12.11
13	Taxes, Licenses, and Fees Incurred	3,175,274	1.83	158,620	1.79	1,028,795	1.78	127,795	1.72	10,448,826	2.05	14,939,310	1.97
14	Other Acquisition Expenses Incurred **	5,158,981	2.98	136,993	1.55	6,094,603	10.55	644,167	8.66	23,669,454	4.64	35,704,198	4.72
15	General Expenses Incurred **	4,601,983	2.65	182,991	2.07	3,511,790	6.08	308,580	4.15	41,963,654	8.23	50,568,997	6.68
16	Other Income Less Other Expenses **	258,999	0.15	1,000	0.01	57,418	0.10	(374)	(0.01)	1,576,495	0.31	1,893,538	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	12,646,403	7.30	482,914	5.45	(5,824,776)	(10.08)	1,309,420	17.60	(202,092,292)	(39.65)	(193,478,332)	(25.55)

* (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 Aircraft (All Perils)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	165,402,720	100.86	165,402,720	100.86
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	163,991,164	100.00	163,991,164	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	40,391,738	24.63	40,391,738	24.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(5,813,138)	(3.54)	(5,813,138)	(3.54)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,270,028	3.82	6,270,028	3.82
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	295,920,147	180.45	295,920,147	180.45
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	28,614,889	17.45	28,614,889	17.45
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	7,455,907	4.55	7,455,907	4.55
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	75,767,736	46.20	75,767,736	46.20
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	31,463,077	19.19	31,463,077	19.19
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,737,697	15.69	25,737,697	15.69
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,204,463	1.95	3,204,463	1.95
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,891,083	5.42	8,891,083	5.42
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	6,389,734	3.90	6,389,734	3.90
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(1,281,729)	(0.78)	(1,281,729)	(0.78)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	77,637,830	47.34	77,637,830	47.34

* (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 2017 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	708,818	103.94	16,983	100.00	75,916,703	101.48	76,642,504	101.50
2	Premiums Earned	0	0.00	0	0.00	681,953	100.00	16,983	100.00	74,812,578	100.00	75,511,514	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18	0.00	0	0.00	0	0.00	18	0.00
4	Incurred Losses	0	0.00	(5,970)	0.00	305,065	44.73	4,879	28.73	28,378,573	37.93	28,682,547	37.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	(52)	0.00	17,210	2.52	(39)	(0.23)	222,158	0.30	239,277	0.32
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	14,194	2.08	246	1.45	3,140,941	4.20	3,155,380	4.18
7	Unpaid Losses	0	0.00	3,517	0.00	152,768	22.40	5,429	31.97	65,370,416	87.38	65,532,130	86.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	358	0.00	9,488	1.39	79	0.47	9,452,034	12.63	9,461,959	12.53
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,354	1.22	1,698	10.00	4,356,677	5.82	4,366,729	5.78
10	Unearned Premium Reserves	0	0.00	0	0.00	341,042	50.01	7,458	43.91	47,405,778	63.37	47,754,278	63.24
11	Agents Balances**	0	0.00	0	0.00	270,878	39.72	419	2.47	13,824,865	18.48	14,096,163	18.67
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	48,530	7.12	0	0.00	11,964,112	15.99	12,012,642	15.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,303	2.10	319	1.88	1,394,563	1.86	1,409,185	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	115,522	16.94	3,652	21.51	5,432,434	7.26	5,551,608	7.35
15	General Expenses Incurred **	0	0.00	0	0.00	45,636	6.69	1,003	5.90	6,692,434	8.95	6,739,073	8.92
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(5,376)	(0.79)	(10)	(0.06)	(124,641)	(0.17)	(130,027)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	6,022	0.00	116,100	17.02	6,913	40.71	17,462,722	23.34	17,591,757	23.30

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

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

Total for Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	2,832,157	111.01	0	0.00	588,285,393	103.95	591,117,550	103.98
2	Premiums Earned	0	0.00	0	0.00	2,551,191	100.00	481	100.00	565,921,486	100.00	568,473,158	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,770	0.15	0	0.00	39,333,831	6.95	39,337,601	6.92
4	Incurred Losses	0	0.00	0	0.00	(26,425)	(1.04)	(22)	(4.57)	144,027,850	25.45	144,001,403	25.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	114,726	4.50	(20)	(4.16)	10,791,996	1.91	10,906,702	1.92
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	64,653	2.53	1,477	307.14	14,896,779	2.63	14,962,910	2.63
7	Unpaid Losses	0	0.00	0	0.00	641,124	25.13	0	0.00	258,965,404	45.76	259,606,528	45.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	245,804	9.63	0	0.00	40,377,327	7.13	40,623,131	7.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	56,263	2.21	(34)	(7.14)	21,138,601	3.74	21,194,830	3.73
10	Unearned Premium Reserves	0	0.00	0	0.00	1,375,041	53.90	0	0.00	312,068,439	55.14	313,443,480	55.14
11	Agents Balances**	0	0.00	0	0.00	818,506	32.08	0	0.00	90,369,169	15.97	91,187,675	16.04
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	857,055	33.59	2	0.42	146,802,131	25.94	147,659,188	25.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	330	0.00	64,158	2.51	0	0.00	11,537,339	2.04	11,601,827	2.04
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	647,866	25.39	996	207.14	57,200,462	10.11	57,849,324	10.18
15	General Expenses Incurred **	0	0.00	0	0.00	261,525	10.25	447	92.86	57,062,919	10.08	57,324,890	10.08
16	Other Income Less Other Expenses **	0	0.00	0	0.00	18,162	0.71	0	0.00	288,525	0.05	306,687	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(330)	0.00	582,025	22.81	(2,399)	(498.83)	84,556,704	14.94	85,136,000	14.98

* (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 Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	4,226,482	100.02	149,304	100.34	157,288	105.34	5,705	99.95	19,788,614	102.75	24,327,393	102.27
2	Premiums Earned	4,225,568	100.00	148,798	100.00	149,310	100.00	5,708	100.00	19,258,190	100.00	23,787,574	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00	1	0.00
4	Incurred Losses	401,476	9.50	49,963	33.58	26,845	17.98	(1,231)	(21.57)	(4,540,268)	(23.58)	(4,063,215)	(17.08)
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,370	1.59	451	0.30	0	0.00	452,540	2.35	455,361	1.91
6	Adjusting and Other Expenses Incurred **	34,996	0.83	2,996	2.01	3,999	2.68	1,018	17.83	589,193	3.06	632,202	2.66
7	Unpaid Losses	63,119	1.49	57,027	38.33	425	0.28	19	0.33	11,689,561	60.70	11,810,151	49.65
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,939	1.98	235	0.16	2	0.04	1,641,954	8.53	1,645,130	6.92
9	Adjusting and Other Expenses Unpaid **	21,998	0.52	5,992	4.03	861	0.58	0	0.00	877,885	4.56	906,736	3.81
10	Unearned Premium Reserves	63,973	1.51	73,058	49.10	69,090	46.27	2,540	44.50	12,263,201	63.68	12,471,862	52.43
11	Agents Balances**	80,992	1.92	19,973	13.42	56,601	37.91	323	5.65	4,251,776	22.08	4,409,665	18.54
12	Commission and Brokerage Expenses Incurred	913,754	21.62	24,431	16.42	21,031	14.09	15	0.26	4,026,465	20.91	4,985,696	20.96
13	Taxes, Licenses, and Fees Incurred	17,037	0.40	2,902	1.95	4,158	2.78	108	1.89	388,194	2.02	412,399	1.73
14	Other Acquisition Expenses Incurred **	576,941	13.65	0	0.00	15,346	10.28	6,328	110.87	1,196,240	6.21	1,794,855	7.55
15	General Expenses Incurred **	317,967	7.52	7,989	5.37	22,847	15.30	323	5.65	1,122,375	5.83	1,471,501	6.19
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(402)	(0.27)	0	0.00	27,933	0.15	27,532	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	1,963,396	46.46	58,147	39.08	54,230	36.32	(853)	(14.94)	16,051,386	83.35	18,126,306	76.20

* (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 Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	2,298,087	96.26	48,015,880	96.92	99,228	103.21	63,184,060	103.09	113,597,255	100.25
2	Premiums Earned	0	0.00	2,387,304	100.00	49,541,781	100.00	96,140	100.00	61,289,458	100.00	113,314,683	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	330	0.00	0	0.00	0	0.00	330	0.00
4	Incurred Losses	0	0.00	131,216	5.50	(153,775)	(0.31)	48,490	50.44	25,769,690	42.05	25,795,621	22.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1,534)	(0.06)	(109,093)	(0.22)	1,753	1.82	354,597	0.58	245,723	0.22
6	Adjusting and Other Expenses Incurred **	0	0.00	28,004	1.17	708,178	1.43	1,059	1.10	2,322,289	3.79	3,059,530	2.70
7	Unpaid Losses	0	0.00	647,561	27.13	12,864,278	25.97	20,554	21.38	22,473,088	36.67	36,005,481	31.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	48,061	2.01	64,358	0.13	1,993	2.07	833,700	1.36	948,112	0.84
9	Adjusting and Other Expenses Unpaid **	0	0.00	89,011	3.73	396,316	0.80	2,384	2.48	1,445,802	2.36	1,933,513	1.71
10	Unearned Premium Reserves	0	0.00	1,224,964	51.31	20,743,694	41.87	48,700	50.66	34,265,128	55.91	56,282,486	49.67
11	Agents Balances**	0	0.00	278,035	11.65	7,988,388	16.12	19,731	20.52	23,343,914	38.09	31,630,069	27.91
12	Commission and Brokerage Expenses Incurred	0	0.00	292,689	12.26	475,527	0.96	15,037	15.64	8,129,179	13.26	8,912,432	7.87
13	Taxes, Licenses, and Fees Incurred	210	0.00	40,820	1.71	1,290,141	2.60	2,320	2.41	1,250,863	2.04	2,584,354	2.28
14	Other Acquisition Expenses Incurred **	0	0.00	230,029	9.64	2,547,426	5.14	7,416	7.71	5,249,973	8.57	8,034,845	7.09
15	General Expenses Incurred **	0	0.00	471,060	19.73	8,622,649	17.40	3,311	3.44	9,858,969	16.09	18,955,989	16.73
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(81,355)	(0.16)	0	0.00	66,761	0.11	(14,594)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	(210)	0.00	1,195,020	50.06	36,079,042	72.83	16,754	17.43	8,420,659	13.74	45,711,265	40.34

* (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 2017 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	29,245,187	100.10	28,113,808	76.43	0	0.00	0	0.00	204,029,411	94.33	261,388,406	92.60
2	Premiums Earned	29,215,209	100.00	36,782,901	100.00	0	0.00	0	0.00	216,288,585	100.00	282,286,695	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	13,193,942	45.16	10,979,612	29.85	0	0.00	0	0.00	165,145,833	76.35	189,319,387	67.07
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,548,160	1.18	2,548,160	0.90
6	Adjusting and Other Expenses Incurred **	0	0.00	441,999	1.20	0	0.00	0	0.00	10,279,522	4.75	10,721,521	3.80
7	Unpaid Losses	3,543,761	12.13	2,011,043	5.47	0	0.00	0	0.00	70,788,108	32.73	76,342,912	27.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,362,872	0.63	1,362,872	0.48
9	Adjusting and Other Expenses Unpaid **	0	0.00	97,000	0.26	0	0.00	0	0.00	7,636,923	3.53	7,733,923	2.74
10	Unearned Premium Reserves	1,007,008	3.45	52,686,316	143.24	0	0.00	0	0.00	145,245,564	67.15	198,938,888	70.47
11	Agents Balances**	0	0.00	864,998	2.35	0	0.00	0	0.00	27,540,008	12.73	28,405,006	10.06
12	Commission and Brokerage Expenses Incurred	4,145,152	14.19	14,734,321	40.06	0	0.00	0	0.00	42,933,153	19.85	61,812,626	21.90
13	Taxes, Licenses, and Fees Incurred	480,587	1.64	512,682	1.39	0	0.00	0	0.00	4,102,853	1.90	5,096,122	1.81
14	Other Acquisition Expenses Incurred **	0	0.00	326,999	0.89	0	0.00	0	0.00	11,267,464	5.21	11,594,463	4.11
15	General Expenses Incurred **	(490,004)	(1.68)	948,997	2.58	0	0.00	0	0.00	18,017,546	8.33	18,476,540	6.55
16	Other Income Less Other Expenses **	(8,000)	(0.03)	379,999	1.03	0	0.00	0	0.00	2,573,884	1.19	2,945,883	1.04
17	Pretax Profit or Loss Excluding Investment Gain*	11,877,531	40.66	9,218,290	25.06	0	0.00	0	0.00	(35,432,062)	(16.38)	(14,336,241)	(5.08)

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

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

Total for Warranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2017 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	390,767,423	111.02	390,767,423	111.02
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	351,970,018	100.00	351,970,018	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	300,885,681	85.49	300,885,681	85.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	381,644	0.11	381,644	0.11
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,390,676	0.68	2,390,676	0.68
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	39,404,691	11.20	39,404,691	11.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	818,718	0.23	818,718	0.23
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	472,927	0.13	472,927	0.13
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	776,972,255	220.75	776,972,255	220.75
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	51,021,936	14.50	51,021,936	14.50
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24,425,221	6.94	24,425,221	6.94
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,816,178	2.22	7,816,178	2.22
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	3,703,062	1.05	3,703,062	1.05
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	15,293,811	4.35	15,293,811	4.35
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	2,546,926	0.72	2,546,926	0.72
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(379,329)	(0.11)	(379,329)	(0.11)

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

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



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