2018

State of Texas

Insurance Expense Exhibits

National Data for All Companies Selling Insurance in Texas

Regulatory Policy Division

Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements
Calendar Year Ending December 31, 2018

First Printing July 2019
Publication ID: TDI-IEE 0719
Property and Casualty Actuarial Office - Data Services

2018
Insurance Expense Exhibit

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

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

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

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

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

Data source: The Insurance Expense Exhibits that are submitted with each company's 2018 Annual Statement to the National Association of Insurance Commissioners (NAIC).

Section I - Direct Business	Page
Total For All Direct Business Written	1
Total For All Lines (Line 35)	2
Fire	3
Allied Lines	4
Multiple Peril Crop	5
Federal Flood	6
Private Crop	7
Private Flood	8
Farmowners Multiple Peril	9
Homeowners Multiple Peril	10
Commercial Multiple Peril	11
Mortgage Guaranty	12
Ocean Marine	13
Inland Marine	14
Financial Guaranty	15
Medical Malpractice	16
Earthquake	17
Group Accident and Health	18
Credit Accident and Health (Group and Individual)	19
Other Accident and Health	20
Workers' Compensation	21
Other General Liability - Occurrence	22
Other General Liability - Claims Made	23
Excess Workers' Compensation	24
Products Liability	25
Private Passenger Auto Liability	26
Commercial Auto Liability	27
Private Passenger Auto Physical Damage	28
Commercial Auto Physical Damage	29
Aircraft	30
Fidelity	31
Surety	32
Burglary and Theft	33
Boiler and Machinery	34
Credit	35
Warranty	36

Section II - Net Business	Page
Total For All Direct Business Written	37
Total For All Lines (Line 35)	38
Fire	39
Allied Lines	40
Multiple Peril Crop	41
Federal Flood	42
Private Crop	43
Private Flood	44
Farmowners Multiple Peril	45
Homeowners Multiple Peril	46
Commercial Multiple Peril	47
Mortgage Guaranty	48
Ocean Marine	49
Inland Marine	50
Financial Guaranty	51
Medical Malpractice	52
Earthquake	53
Group Accident and Health	54
Credit Accident and Health (Group and Individual)	55
Other Accident and Health	56
Workers' Compensation	57
Other General Liability - Occurrence	58
Other General Liability - Claims Made	59
Excess Workers' Compensation	60
Products Liability	61
Private Passenger Auto Liability	62
Commercial Auto Liability	63
Private Passenger Auto Physical Damage	64
Commercial Auto Physical Damage	65
Aircraft	66
Fidelity	67
Surety	68
Burglary and Theft	69
Boiler and Machinery	70
Credit	71
Warranty	72

Section III - Texas Direct Business	Page
Total For All Direct Business Written	73
Total For All Lines (Line 35)	74
Fire	75
Allied Lines	76
Multiple Peril Crop	77
Federal Flood	78
Private Crop	79
Private Flood	80
Farmowners Multiple Peril	81
Homeowners Multiple Peril	82
Commercial Multiple Peril	83
Mortgage Guaranty	84
Ocean Marine	85
Inland Marine	86
Financial Guaranty	87
Medical Malpractice	88
Earthquake	89
Group Accident and Health	90
Credit Accident and Health (Group and Individual)	91
Other Accident and Health	92
Workers' Compensation	93
Other General Liability - Occurrence	94
Other General Liability - Claims Made	95
Excess Workers' Compensation	96
Products Liability	97
Private Passenger Auto Liability	98
Commercial Auto Liability	99
Private Passenger Auto Physical Damage	100
Commercial Auto Physical Damage	101
Aircraft	102
Fidelity	103
Surety	104
Burglary and Theft	105
Boiler and Machinery	106
Credit	107
Warranty	108

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, 2018

Countrywide Totals for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of pages 3-36) - Direct Business
Source: NAIC 2018 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	11,921,929	102.64	4,161,112	99.64	73,687,380	100.73	21,687,153	102.68	395,359,381	101.95	506,816,955	101.80
2	Premiums Earned	11,614,968	100.00	4,176,094	100.00	73,152,406	100.00	21,120,939	100.00	387,798,232	100.00	497,862,639	100.00
3	Dividends to Policyholders	0	0.00	(91)	(0.00)	630,285	0.86	1,145,928	5.43	683,041	0.18	2,459,163	0.49
4	Incurred Losses	6,861,690	59.08	1,592,193	38.13	45,334,185	61.97	15,472,100	73.25	234,090,443	60.36	303,350,611	60.93
5	Defense and Cost Containment Expenses Incurred	173,048	1.49	60,253	1.44	2,225,743	3.04	646,631	3.06	17,372,752	4.48	20,478,427	4.11
6	Adjusting and Other Expenses Incurred	785,360	6.76	228,989	5.48	5,673,787	7.76	1,740,667	8.24	22,748,939	5.87	31,177,742	6.26
7	Unpaid Losses	4,022,505	34.63	910,632	21.81	56,998,625	77.92	12,132,735	57.44	399,349,424	102.98	473,413,921	95.09
8	Defense and Cost Containment Expenses Unpaid	406,434	3.50	120,895	2.89	6,889,838	9.42	1,559,286	7.38	57,405,769	14.80	66,382,222	13.33
9	Adjusting and Other Expenses Unpaid	333,686	2.87	203,305	4.87	6,163,328	8.43	971,549	4.60	21,756,094	5.61	29,427,962	5.91
10	Unearned Premium Reserves	3,966,851	34.15	2,164,674	51.83	27,394,533	37.45	9,171,127	43.42	176,810,549	45.59	219,507,734	44.09
11	Agents Balances	2,475,026	21.31	708,637	16.97	15,875,447	21.70	4,006,086	18.97	79,692,211	20.55	102,757,407	20.64
12	Commission and Brokerage Expenses Incurred	987,027	8.50	578,566	13.85	7,254,709	9.92	1,297,673	6.14	44,692,712	11.52	54,810,687	11.01
13	Taxes, Licenses, and Fees Incurred	209,614	1.80	100,611	2.41	1,697,918	2.32	495,008	2.34	9,678,904	2.50	12,182,055	2.45
14	Other Acquisition Expenses Incurred	701,964	6.04	260,898	6.25	6,708,295	9.17	2,365,359	11.20	22,851,093	5.89	32,887,609	6.61
15	General Expenses Incurred	332,451	2.86	196,270	4.70	3,895,405	5.33	715,405	3.39	23,974,407	6.18	29,113,938	5.85
16	Other Income Less Other Expenses	1,663	0.01	10,281	0.25	42,486	0.06	105,010	0.50	707,192	0.18	866,632	0.17
17	Pretax Profit or Loss Excluding Investment Gain*	1,565,474	13.48	1,168,684	27.99	(225,432)	(0.31)	(2,652,822)	(12.56)	12,413,144	3.20	12,269,048	2.46

* (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 2018 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	11,958,510	102.63	4,159,737	99.59	73,694,282	100.73	21,687,155	102.68	396,434,637	101.95	507,934,321	101.80
2	Premiums Earned	11,651,549	100.00	4,176,765	100.00	73,159,282	100.00	21,120,935	100.00	388,861,034	100.00	498,969,565	100.00
3	Dividends to Policyholders	0	0.00	(90)	(0.00)	630,284	0.86	1,145,928	5.43	683,039	0.18	2,459,161	0.49
4	Incurred Losses	6,861,691	58.89	1,592,490	38.13	45,336,780	61.97	15,472,101	73.25	234,678,372	60.35	303,941,434	60.91
5	Defense and Cost Containment Expenses Incurred	173,051	1.49	60,231	1.44	2,225,753	3.04	646,635	3.06	17,409,715	4.48	20,515,385	4.11
6	Adjusting and Other Expenses Incurred	785,360	6.74	228,985	5.48	5,673,791	7.76	1,740,663	8.24	22,774,204	5.86	31,203,003	6.25
7	Unpaid Losses	4,022,502	34.52	910,695	21.80	56,999,830	77.91	12,132,736	57.44	399,757,399	102.80	473,823,162	94.96
8	Defense and Cost Containment Expenses Unpaid	406,437	3.49	120,901	2.89	6,889,852	9.42	1,559,286	7.38	57,476,485	14.78	66,452,961	13.32
9	Adjusting and Other Expenses Unpaid	333,689	2.86	203,316	4.87	6,163,330	8.42	971,549	4.60	21,809,291	5.61	29,481,175	5.91
10	Unearned Premium Reserves	3,966,850	34.05	2,164,856	51.83	27,394,543	37.45	9,171,123	43.42	177,604,581	45.67	220,301,953	44.15
11	Agents Balances	2,475,030	21.24	708,703	16.97	15,875,749	21.70	4,006,088	18.97	79,815,402	20.53	102,880,972	20.62
12	Commission and Brokerage Expenses Incurred	987,027	8.47	578,413	13.85	7,256,780	9.92	1,297,671	6.14	44,819,996	11.53	54,939,887	11.01
13	Taxes, Licenses, and Fees Incurred	209,616	1.80	100,591	2.41	1,698,053	2.32	495,009	2.34	9,700,665	2.49	12,203,934	2.45
14	Other Acquisition Expenses Incurred	701,964	6.02	260,913	6.25	6,708,298	9.17	2,365,362	11.20	22,894,564	5.89	32,931,101	6.60
15	General Expenses Incurred	332,450	2.85	196,274	4.70	3,895,400	5.32	715,407	3.39	24,119,804	6.20	29,259,335	5.86
16	Other Income Less Other Expenses	1,588	0.01	10,284	0.25	42,494	0.06	105,009	0.50	946,240	0.24	1,105,615	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	1,601,982	13.75	1,169,244	27.99	(223,353)	(0.31)	(2,652,830)	(12.56)	12,726,871	3.27	12,621,914	2.53

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	10,691	100.09	114,793	99.66	1,002,476	104.03	232,523	97.96	6,079,711	100.64	7,440,194	100.98
2	Premiums Earned	10,681	100.00	115,187	100.00	963,628	100.00	237,370	100.00	6,041,147	100.00	7,368,013	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	7,234	0.75	11,243	4.74	(497)	(0.01)	17,981	0.24
4	Incurred Losses	2,386	22.34	68,541	59.50	1,319,708	136.95	120,223	50.65	3,931,572	65.08	5,442,430	73.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,249	1.08	9,197	0.95	1,787	0.75	109,947	1.82	122,180	1.66
6	Adjusting and Other Expenses Incurred	59	0.55	3,340	2.90	15,551	1.61	6,085	2.56	226,285	3.75	251,320	3.41
7	Unpaid Losses	419	3.92	32,152	27.91	1,009,608	104.77	36,257	15.27	3,417,162	56.56	4,495,598	61.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	893	0.78	11,724	1.22	1,301	0.55	104,767	1.73	118,685	1.61
9	Adjusting and Other Expenses Unpaid	23	0.22	908	0.79	26,192	2.72	1,948	0.82	110,460	1.83	139,531	1.89
10	Unearned Premium Reserves	177	1.66	53,565	46.50	496,381	51.51	115,656	48.72	2,824,940	46.76	3,490,719	47.38
11	Agents Balances	104	0.97	17,766	15.42	272,468	28.28	39,564	16.67	1,729,210	28.62	2,059,112	27.95
12	Commission and Brokerage Expenses Incurred	1,882	17.62	19,715	17.12	75,461	7.83	16,222	6.83	729,088	12.07	842,368	11.43
13	Taxes, Licenses, and Fees Incurred	147	1.38	2,317	2.01	23,845	2.47	5,259	2.22	149,444	2.47	181,012	2.46
14	Other Acquisition Expenses Incurred	1,336	12.51	3,763	3.27	78,035	8.10	25,387	10.70	385,448	6.38	493,969	6.70
15	General Expenses Incurred	721	6.75	13,431	11.66	124,951	12.97	7,817	3.29	444,707	7.36	591,627	8.03
16	Other Income Less Other Expenses	0	0.00	1,240	1.08	850	0.09	899	0.38	65,152	1.08	68,141	0.92
17	Pretax Profit or Loss Excluding Investment Gain*	4,151	38.86	4,067	3.53	(689,505)	(71.55)	44,249	18.64	130,319	2.16	(506,719)	(6.88)

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	5,142	100.10	199,262	102.53	1,483,660	106.20	429,033	99.89	5,047,603	104.41	7,164,700	104.44
2	Premiums Earned	5,137	100.00	194,340	100.00	1,396,990	100.00	429,525	100.00	4,834,204	100.00	6,860,196	100.00
3	Dividends to Policyholders	0	0.00	(13)	(0.01)	2,748	0.20	28,323	6.59	(104)	(0.00)	30,954	0.45
4	Incurred Losses	2,605	50.71	70,343	36.20	1,271,723	91.03	329,647	76.75	4,104,651	84.91	5,778,969	84.24
5	Defense and Cost Containment Expenses Incurred	0	0.00	830	0.43	7,332	0.52	2,350	0.55	88,885	1.84	99,397	1.45
6	Adjusting and Other Expenses Incurred	514	10.01	13,394	6.89	97,351	6.97	32,543	7.58	259,372	5.37	403,174	5.88
7	Unpaid Losses	380	7.40	44,183	22.73	1,428,636	102.27	81,854	19.06	5,674,115	117.37	7,229,168	105.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,270	1.17	21,278	1.52	2,380	0.55	163,520	3.38	189,448	2.76
9	Adjusting and Other Expenses Unpaid	70	1.36	4,797	2.47	61,155	4.38	9,085	2.12	130,531	2.70	205,638	3.00
10	Unearned Premium Reserves	85	1.65	106,865	54.99	727,274	52.06	216,806	50.48	2,377,187	49.17	3,428,217	49.97
11	Agents Balances	97	1.89	28,490	14.66	366,673	26.25	69,772	16.24	1,111,620	22.99	1,576,652	22.98
12	Commission and Brokerage Expenses Incurred	905	17.62	30,496	15.69	90,708	6.49	25,760	6.00	568,932	11.77	716,801	10.45
13	Taxes, Licenses, and Fees Incurred	112	2.18	6,636	3.41	36,833	2.64	9,700	2.26	124,445	2.57	177,726	2.59
14	Other Acquisition Expenses Incurred	642	12.50	11,796	6.07	105,728	7.57	45,212	10.53	378,714	7.83	542,092	7.90
15	General Expenses Incurred	347	6.75	17,418	8.96	203,378	14.56	12,292	2.86	378,995	7.84	612,430	8.93
16	Other Income Less Other Expenses	0	0.00	1,094	0.56	(3,568)	(0.26)	459	0.11	69,982	1.45	67,967	0.99
17	Pretax Profit or Loss Excluding Investment Gain*	12	0.23	44,534	22.92	(422,380)	(30.24)	(55,843)	(13.00)	(999,709)	(20.68)	(1,433,386)	(20.89)

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	551,538	101.30	0	0.00	9,501,312	101.87	10,052,850	101.84
2	Premiums Earned	0	0.00	0	0.00	544,451	100.00	0	0.00	9,326,729	100.00	9,871,180	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	413	0.00	413	0.00
4	Incurred Losses	0	0.00	0	0.00	263,951	48.48	0	0.00	6,433,690	68.98	6,697,641	67.85
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	246	0.05	0	0.00	(2,289)	(0.02)	(2,043)	(0.02)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	25,464	4.68	0	0.00	187,887	2.01	213,351	2.16
7	Unpaid Losses	0	0.00	0	0.00	142,260	26.13	0	0.00	3,756,556	40.28	3,898,816	39.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	195	0.04	0	0.00	7,374	0.08	7,569	0.08
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,191	1.14	0	0.00	36,592	0.39	42,783	0.43
10	Unearned Premium Reserves	0	0.00	0	0.00	28,228	5.18	0	0.00	1,240,310	13.30	1,268,538	12.85
11	Agents Balances	0	0.00	0	0.00	7,744	1.42	0	0.00	371,617	3.98	379,361	3.84
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	65,190	11.97	0	0.00	880,773	9.44	945,963	9.58
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,688	0.31	0	0.00	17,859	0.19	19,547	0.20
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	25,875	4.75	0	0.00	(140,733)	(1.51)	(114,858)	(1.16)
15	General Expenses Incurred	0	0.00	0	0.00	18,415	3.38	0	0.00	302,883	3.25	321,298	3.25
16	Other Income Less Other Expenses	0	0.00	0	0.00	(697)	(0.13)	0	0.00	3,322	0.04	2,625	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	142,925	26.25	0	0.00	1,649,567	17.69	1,792,492	18.16

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	31,667	105.53	11,725	97.51	45,617	100.45	2,378,068	100.12	2,467,077	100.18
2	Premiums Earned	0	0.00	30,009	100.00	12,024	100.00	45,412	100.00	2,375,306	100.00	2,462,751	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	(17,224)	(57.40)	(3,072)	(25.55)	9,241	20.35	1,195,244	50.32	1,184,189	48.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	168	0.56	(128)	(1.06)	382	0.84	57,514	2.42	57,936	2.35
6	Adjusting and Other Expenses Incurred	0	0.00	31	0.10	32	0.27	566	1.25	63,529	2.67	64,158	2.61
7	Unpaid Losses	0	0.00	4,587	15.29	6,778	56.37	36,756	80.94	374,985	15.79	423,106	17.18
8	Defense and Cost Containment Expenses Unpaid	0	0.00	163	0.54	223	1.85	0	0.00	3,322	0.14	3,708	0.15
9	Adjusting and Other Expenses Unpaid	0	0.00	81	0.27	67	0.56	0	0.00	13,378	0.56	13,526	0.55
10	Unearned Premium Reserves	0	0.00	17,298	57.64	6,787	56.45	25,566	56.30	1,316,643	55.43	1,366,294	55.48
11	Agents Balances	0	0.00	(2)	(0.01)	(776)	(6.45)	9,230	20.33	48,366	2.04	56,818	2.31
12	Commission and Brokerage Expenses Incurred	0	0.00	6,338	21.12	(6)	(0.05)	7,488	16.49	414,531	17.45	428,351	17.39
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,542	5.14	38	0.32	1,030	2.27	47,576	2.00	50,186	2.04
14	Other Acquisition Expenses Incurred	0	0.00	254	0.85	7	0.06	2,180	4.80	85,416	3.60	87,857	3.57
15	General Expenses Incurred	0	0.00	2,175	7.25	0	0.00	509	1.12	90,530	3.81	93,214	3.78
16	Other Income Less Other Expenses	0	0.00	24	0.08	(17)	(0.14)	143	0.31	26,347	1.11	26,497	1.08
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	36,749	122.46	15,138	125.90	24,158	53.20	447,308	18.83	523,353	21.25

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6,197	91.16	137,444	99.76	0	0.00	891,582	95.84	1,035,223	96.32
2	Premiums Earned	0	0.00	6,798	100.00	137,769	100.00	0	0.00	930,240	100.00	1,074,807	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	143	0.02	143	0.01
4	Incurred Losses	0	0.00	4,585	67.45	130,258	94.55	0	0.00	943,351	101.41	1,078,194	100.32
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.00	0	0.00	220	0.02	221	0.02
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	10,465	7.60	0	0.00	19,740	2.12	30,205	2.81
7	Unpaid Losses	0	0.00	2,393	35.20	29,675	21.54	0	0.00	198,546	21.34	230,614	21.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	407	0.04	407	0.04
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	836	0.61	0	0.00	2,531	0.27	3,367	0.31
10	Unearned Premium Reserves	0	0.00	0	0.00	71	0.05	0	0.00	4,435	0.48	4,506	0.42
11	Agents Balances	0	0.00	0	0.00	10,006	7.26	0	0.00	72,674	7.81	82,680	7.69
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	21,589	15.67	0	0.00	177,891	19.12	199,480	18.56
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,573	1.87	0	0.00	12,282	1.32	14,855	1.38
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	8,161	5.92	0	0.00	10,891	1.17	19,052	1.77
15	General Expenses Incurred	0	0.00	26	0.38	6,628	4.81	0	0.00	34,412	3.70	41,066	3.82
16	Other Income Less Other Expenses	0	0.00	0	0.00	(104)	(0.08)	0	0.00	338	0.04	234	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,187	32.17	(42,009)	(30.49)	0	0.00	(268,356)	(28.85)	(308,178)	(28.67)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	370	110.12	254,578	108.97	0	0.00	331,130	102.31	586,078	105.11
2	Premiums Earned	0	0.00	336	100.00	233,628	100.00	0	0.00	323,643	100.00	557,607	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	(2)	(0.60)	71,592	30.64	0	0.00	143,371	44.30	214,961	38.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(1,002)	(0.43)	0	0.00	4,709	1.45	3,707	0.66
6	Adjusting and Other Expenses Incurred	0	0.00	(3)	(0.89)	3,251	1.39	0	0.00	(1,773)	(0.55)	1,475	0.26
7	Unpaid Losses	0	0.00	14	4.17	159,104	68.10	0	0.00	166,616	51.48	325,734	58.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	305	0.13	0	0.00	2,528	0.78	2,833	0.51
9	Adjusting and Other Expenses Unpaid	0	0.00	2	0.60	1,279	0.55	0	0.00	2,513	0.78	3,794	0.68
10	Unearned Premium Reserves	0	0.00	184	54.76	121,277	51.91	0	0.00	171,974	53.14	293,435	52.62
11	Agents Balances	0	0.00	9	2.68	45,945	19.67	0	0.00	70,526	21.79	116,480	20.89
12	Commission and Brokerage Expenses Incurred	0	0.00	44	13.10	99	0.04	0	0.00	26,284	8.12	26,427	4.74
13	Taxes, Licenses, and Fees Incurred	0	0.00	18	5.36	6,255	2.68	0	0.00	8,819	2.72	15,092	2.71
14	Other Acquisition Expenses Incurred	0	0.00	18	5.36	11,750	5.03	0	0.00	27,626	8.54	39,394	7.06
15	General Expenses Incurred	0	0.00	27	8.04	46,970	20.10	0	0.00	22,825	7.05	69,822	12.52
16	Other Income Less Other Expenses	0	0.00	0	0.00	(479)	(0.21)	0	0.00	6,635	2.05	6,156	1.10
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	234	69.64	94,235	40.34	0	0.00	98,424	30.41	192,893	34.59

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

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	44,642	102.81	410,834	100.68	200,621	105.58	1,447,284	101.85	2,103,381	101.98
2	Premiums Earned	0	0.00	43,420	100.00	408,041	100.00	190,016	100.00	1,421,060	100.00	2,062,537	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	38	0.01	0	0.00	487	0.03	525	0.03
4	Incurred Losses	0	0.00	22,330	51.43	236,482	57.96	98,083	51.62	909,201	63.98	1,266,096	61.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	117	0.27	1,623	0.40	751	0.40	29,293	2.06	31,784	1.54
6	Adjusting and Other Expenses Incurred	0	0.00	1,690	3.89	67,052	16.43	6,009	3.16	71,476	5.03	146,227	7.09
7	Unpaid Losses	0	0.00	12,462	28.70	120,903	29.63	41,668	21.93	485,179	34.14	660,212	32.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,803	4.15	12,365	3.03	2,475	1.30	57,313	4.03	73,956	3.59
9	Adjusting and Other Expenses Unpaid	0	0.00	1,893	4.36	12,358	3.03	1,191	0.63	19,829	1.40	35,271	1.71
10	Unearned Premium Reserves	0	0.00	22,067	50.82	186,314	45.66	101,731	53.54	697,317	49.07	1,007,429	48.84
11	Agents Balances	0	0.00	7,328	16.88	150,506	36.89	40,539	21.33	384,351	27.05	582,724	28.25
12	Commission and Brokerage Expenses Incurred	0	0.00	5,346	12.31	59,716	14.63	19,733	10.38	247,109	17.39	331,904	16.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	938	2.16	9,106	2.23	4,005	2.11	34,133	2.40	48,182	2.34
14	Other Acquisition Expenses Incurred	0	0.00	3,265	7.52	39,627	9.71	8,925	4.70	90,018	6.33	141,835	6.88
15	General Expenses Incurred	0	0.00	938	2.16	28,289	6.93	4,564	2.40	98,288	6.92	132,079	6.40
16	Other Income Less Other Expenses	0	0.00	37	0.09	1,295	0.32	2,036	1.07	2,360	0.17	5,728	0.28
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,833	20.34	(32,598)	(7.99)	49,980	26.30	(56,580)	(3.98)	(30,365)	(1.47)

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

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	127,071	99.57	3,169,101	99.70	5,550,081	100.65	6,844,018	103.11	57,161,285	102.36	72,851,556	102.18
2	Premiums Earned	127,622	100.00	3,178,481	100.00	5,514,119	100.00	6,637,282	100.00	55,840,942	100.00	71,298,446	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	69,478	1.26	305,601	4.60	585	0.00	375,664	0.53
4	Incurred Losses	32,634	25.57	1,243,273	39.12	3,196,489	57.97	5,434,003	81.87	40,713,569	72.91	50,619,968	71.00
5	Defense and Cost Containment Expenses Incurred	498	0.39	35,509	1.12	49,603	0.90	71,838	1.08	996,343	1.78	1,153,791	1.62
6	Adjusting and Other Expenses Incurred	5,410	4.24	193,084	6.07	320,591	5.81	506,908	7.64	4,208,787	7.54	5,234,780	7.34
7	Unpaid Losses	12,724	9.97	513,928	16.17	1,155,464	20.95	2,073,598	31.24	19,583,040	35.07	23,338,754	32.73
8	Defense and Cost Containment Expenses Unpaid	123	0.10	52,436	1.65	94,666	1.72	97,473	1.47	1,428,276	2.56	1,672,974	2.35
9	Adjusting and Other Expenses Unpaid	555	0.43	166,956	5.25	119,139	2.16	172,816	2.60	2,475,514	4.43	2,934,980	4.12
10	Unearned Premium Reserves	66,715	52.28	1,644,290	51.73	2,883,504	52.29	3,575,929	53.88	29,814,840	53.39	37,985,278	53.28
11	Agents Balances	29,449	23.08	555,196	17.47	1,455,519	26.40	1,363,992	20.55	9,620,986	17.23	13,025,142	18.27
12	Commission and Brokerage Expenses Incurred	19,466	15.25	400,525	12.60	608,188	11.03	545,399	8.22	7,256,126	12.99	8,829,704	12.38
13	Taxes, Licenses, and Fees Incurred	2,307	1.81	75,744	2.38	127,886	2.32	160,887	2.42	1,453,845	2.60	1,820,669	2.55
14	Other Acquisition Expenses Incurred	16,091	12.61	214,815	6.76	505,315	9.16	826,674	12.46	4,227,444	7.57	5,790,339	8.12
15	General Expenses Incurred	7,631	5.98	127,790	4.02	343,292	6.23	212,686	3.20	2,625,083	4.70	3,316,482	4.65
16	Other Income Less Other Expenses	1,423	1.12	7,922	0.25	31,559	0.57	22,489	0.34	204,356	0.37	267,749	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	45,009	35.27	895,662	28.18	324,834	5.89	(1,404,222)	(21.16)	(5,436,485)	(9.74)	(5,575,202)	(7.82)

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

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	187,584	100.29	3,285,705	101.07	1,075,209	100.21	26,940,602	101.42	31,489,100	101.33
2	Premiums Earned	0	0.00	187,043	100.00	3,250,950	100.00	1,073,000	100.00	26,563,490	100.00	31,074,483	100.00
3	Dividends to Policyholders	0	0.00	(84)	(0.04)	4,251	0.13	0	0.00	11,244	0.04	15,411	0.05
4	Incurred Losses	0	0.00	62,476	33.40	2,173,109	66.85	868,968	80.98	15,480,704	58.28	18,585,257	59.81
5	Defense and Cost Containment Expenses Incurred	0	0.00	14,823	7.92	140,037	4.31	58,109	5.42	2,050,163	7.72	2,263,132	7.28
6	Adjusting and Other Expenses Incurred	0	0.00	8,960	4.79	205,808	6.33	72,171	6.73	1,289,149	4.85	1,576,088	5.07
7	Unpaid Losses	0	0.00	132,655	70.92	2,241,097	68.94	841,916	78.46	24,775,443	93.27	27,991,111	90.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	40,628	21.72	482,534	14.84	180,145	16.79	6,822,927	25.69	7,526,234	24.22
9	Adjusting and Other Expenses Unpaid	0	0.00	15,213	8.13	168,406	5.18	78,002	7.27	1,656,962	6.24	1,918,583	6.17
10	Unearned Premium Reserves	0	0.00	82,801	44.27	1,591,915	48.97	545,215	50.81	12,665,939	47.68	14,885,870	47.90
11	Agents Balances	0	0.00	26,560	14.20	1,013,246	31.17	228,106	21.26	6,604,838	24.86	7,872,750	25.34
12	Commission and Brokerage Expenses Incurred	0	0.00	27,130	14.50	460,183	14.16	149,694	13.95	4,533,660	17.07	5,170,667	16.64
13	Taxes, Licenses, and Fees Incurred	1	0.00	4,638	2.48	80,734	2.48	26,731	2.49	691,808	2.60	803,912	2.59
14	Other Acquisition Expenses Incurred	0	0.00	14,617	7.81	304,540	9.37	132,965	12.39	1,499,650	5.65	1,951,772	6.28
15	General Expenses Incurred	0	0.00	12,076	6.46	270,860	8.33	59,332	5.53	2,061,976	7.76	2,404,244	7.74
16	Other Income Less Other Expenses	0	0.00	466	0.25	4,915	0.15	(1,986)	(0.19)	44,464	0.17	47,859	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	42,873	22.92	(383,658)	(11.80)	(296,960)	(27.68)	(1,010,414)	(3.80)	(1,648,160)	(5.30)

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	5,206,145	99.08	5,206,145	99.08
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,254,327	100.00	5,254,327	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	206,734	3.93	206,734	3.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,065	0.12	6,065	0.12
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,619	0.66	34,619	0.66
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,732,664	71.04	3,732,664	71.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	13,299	0.25	13,299	0.25
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	54,180	1.03	54,180	1.03
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	2,499,421	47.57	2,499,421	47.57
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	204,270	3.89	204,270	3.89
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	100	0.00	100	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	126,327	2.40	126,327	2.40
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	229,063	4.36	229,063	4.36
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	884,740	16.84	884,740	16.84
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(636,036)	(12.10)	(636,036)	(12.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	3,130,648	59.58	3,130,648	59.58

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	6,458	100.92	15,235	126.95	3,287,021	101.63	3,308,714	101.73
2	Premiums Earned	0	0.00	0	0.00	6,399	100.00	12,001	100.00	3,234,148	100.00	3,252,548	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	520	8.13	513	4.27	0	0.00	1,033	0.03
4	Incurred Losses	0	0.00	(3)	0.00	17,589	274.87	5,622	46.85	1,716,817	53.08	1,740,025	53.50
5	Defense and Cost Containment Expenses Incurred	0	0.00	(21)	0.00	589	9.20	25	0.21	125,360	3.88	125,953	3.87
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	0.00	1,119	17.49	568	4.73	114,459	3.54	116,145	3.57
7	Unpaid Losses	0	0.00	26	0.00	58,318	911.36	2,530	21.08	2,315,159	71.58	2,376,033	73.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.00	865	13.52	78	0.65	224,098	6.93	225,048	6.92
9	Adjusting and Other Expenses Unpaid	0	0.00	6	0.00	1,914	29.91	126	1.05	123,397	3.82	125,443	3.86
10	Unearned Premium Reserves	0	0.00	0	0.00	3,063	47.87	7,924	66.03	1,203,614	37.22	1,214,601	37.34
11	Agents Balances	0	0.00	0	0.00	1,579	24.68	3,639	30.32	682,087	21.09	687,305	21.13
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	132	2.06	1,846	15.38	476,192	14.72	478,170	14.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	0.00	139	2.17	384	3.20	59,978	1.85	60,503	1.86
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	851	13.30	2,799	23.32	182,166	5.63	185,816	5.71
15	General Expenses Incurred	0	0.00	0	0.00	357	5.58	99	0.82	251,236	7.77	251,692	7.74
16	Other Income Less Other Expenses	0	0.00	0	0.00	(8)	(0.13)	(2)	(0.02)	7,839	0.24	7,829	0.24
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	23	0.00	(14,907)	(232.96)	143	1.19	315,774	9.76	301,033	9.26

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	38,461	100.90	164,292	100.73	1,578,985	104.48	275,951	103.82	20,118,951	102.57	22,176,640	102.70
2	Premiums Earned	38,118	100.00	163,098	100.00	1,511,345	100.00	265,796	100.00	19,615,451	100.00	21,593,808	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,939	0.19	14,205	5.34	660	0.00	17,804	0.08
4	Incurred Losses	14,340	37.62	34,252	21.00	649,403	42.97	103,734	39.03	9,747,419	49.69	10,549,148	48.85
5	Defense and Cost Containment Expenses Incurred	74	0.19	214	0.13	10,983	0.73	311	0.12	104,753	0.53	116,335	0.54
6	Adjusting and Other Expenses Incurred	3,491	9.16	2,256	1.38	27,075	1.79	13,646	5.13	619,491	3.16	665,959	3.08
7	Unpaid Losses	2,104	5.52	20,880	12.80	453,788	30.03	24,758	9.31	3,602,814	18.37	4,104,344	19.01
8	Defense and Cost Containment Expenses Unpaid	42	0.11	961	0.59	5,567	0.37	340	0.13	160,756	0.82	167,666	0.78
9	Adjusting and Other Expenses Unpaid	4,760	12.49	1,271	0.78	13,290	0.88	3,918	1.47	262,050	1.34	285,289	1.32
10	Unearned Premium Reserves	19,345	50.75	124,532	76.35	726,918	48.10	137,114	51.59	4,677,182	23.84	5,685,091	26.33
11	Agents Balances	9,401	24.66	26,564	16.29	313,652	20.75	48,462	18.23	3,233,760	16.49	3,631,839	16.82
12	Commission and Brokerage Expenses Incurred	4,529	11.88	54,123	33.18	76,471	5.06	21,072	7.93	3,466,188	17.67	3,622,383	16.78
13	Taxes, Licenses, and Fees Incurred	784	2.06	3,272	2.01	40,273	2.66	6,348	2.39	473,455	2.41	524,132	2.43
14	Other Acquisition Expenses Incurred	4,315	11.32	980	0.60	138,154	9.14	49,637	18.67	701,399	3.58	894,485	4.14
15	General Expenses Incurred	958	2.51	11,999	7.36	210,512	13.93	4,920	1.85	1,075,425	5.48	1,303,814	6.04
16	Other Income Less Other Expenses	0	0.00	(53)	(0.03)	(28,192)	(1.87)	195	0.07	51,792	0.26	23,742	0.11
17	Pretax Profit or Loss Excluding Investment Gain*	9,626	25.25	55,950	34.30	327,344	21.66	52,117	19.61	3,478,469	17.73	3,923,506	18.17

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	43,049	548.67	0	0.00	373,808	47.99	416,857	52.99
2	Premiums Earned	0	0.00	0	0.00	7,846	100.00	0	0.00	778,895	100.00	786,741	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	62,385	8.01	62,385	7.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	168,311	21.61	168,311	21.39
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(27)	(0.00)	(27)	(0.00)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,927,840	247.51	1,927,840	245.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	111,144	14.27	111,144	14.13
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	225	0.03	225	0.03
10	Unearned Premium Reserves	0	0.00	0	0.00	178,150	2270.58	0	0.00	3,145,521	403.84	3,323,671	422.46
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	12,767	1.64	12,767	1.62
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(804)	(0.10)	(804)	(0.10)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	123	1.57	0	0.00	9,514	1.22	9,637	1.22
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	29,622	377.54	0	0.00	13,066	1.68	42,688	5.43
15	General Expenses Incurred	0	0.00	0	0.00	21,901	279.14	0	0.00	355,709	45.67	377,610	48.00
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	78,977	10.14	78,977	10.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(43,800)	(558.25)	0	0.00	249,720	32.06	205,920	26.17

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

Total for Medical Malpractice
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	100.00	936,286	98.71	627,294	99.82	2,193,637	98.63	3,757,232	98.85
2	Premiums Earned	0	0.00	15	100.00	948,527	100.00	628,437	100.00	2,224,041	100.00	3,801,020	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	53,472	5.64	0	0.00	24,271	1.09	77,743	2.05
4	Incurred Losses	0	0.00	0	0.00	377,640	39.81	267,230	42.52	680,628	30.60	1,325,498	34.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	209,527	22.09	196,370	31.25	351,153	15.79	757,050	19.92
6	Adjusting and Other Expenses Incurred	0	0.00	(2)	(13.33)	100,145	10.56	49,892	7.94	125,479	5.64	275,514	7.25
7	Unpaid Losses	0	0.00	0	0.00	1,547,816	163.18	1,137,630	181.03	5,050,802	227.10	7,736,248	203.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	748,860	78.95	459,817	73.17	1,722,442	77.45	2,931,119	77.11
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	354,122	37.33	69,514	11.06	214,242	9.63	637,878	16.78
10	Unearned Premium Reserves	0	0.00	8	53.33	511,602	53.94	445,586	70.90	1,149,214	51.67	2,106,410	55.42
11	Agents Balances	0	0.00	3	20.00	264,520	27.89	163,726	26.05	401,187	18.04	829,436	21.82
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	58,028	6.12	43,733	6.96	286,868	12.90	388,631	10.22
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	19,980	2.11	15,010	2.39	51,010	2.29	86,000	2.26
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	49,422	5.21	16,281	2.59	121,824	5.48	187,528	4.93
15	General Expenses Incurred	0	0.00	0	0.00	113,670	11.98	67,043	10.67	198,348	8.92	379,061	9.97
16	Other Income Less Other Expenses	0	0.00	0	0.00	(499)	(0.05)	265	0.04	71,973	3.24	71,739	1.89
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13	86.67	(33,856)	(3.57)	(26,858)	(4.27)	456,423	20.52	395,722	10.41

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	1,473	103.81	72,975	97.12	75,886	105.19	1,475,348	102.09	1,625,682	102.00
2	Premiums Earned	0	0.00	1,419	100.00	75,138	100.00	72,143	100.00	1,445,167	100.00	1,593,867	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	960	1.28	4,152	5.76	1	0.00	5,113	0.32
4	Incurred Losses	0	0.00	42	2.96	771	1.03	27,400	37.98	56,435	3.91	84,648	5.31
5	Defense and Cost Containment Expenses Incurred	0	0.00	14	0.99	(4)	(0.01)	16	0.02	4,080	0.28	4,106	0.26
6	Adjusting and Other Expenses Incurred	0	0.00	14	0.99	106	0.14	4,850	6.72	11,516	0.80	16,486	1.03
7	Unpaid Losses	0	0.00	56	3.95	293	0.39	26,105	36.19	86,306	5.97	112,760	7.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	0.14	96	0.13	56	0.08	3,013	0.21	3,167	0.20
9	Adjusting and Other Expenses Unpaid	0	0.00	10	0.70	12	0.02	4,931	6.84	6,829	0.47	11,782	0.74
10	Unearned Premium Reserves	0	0.00	725	51.09	36,378	48.41	39,903	55.31	724,203	50.11	801,209	50.27
11	Agents Balances	0	0.00	245	17.27	21,886	29.13	15,007	20.80	273,779	18.94	310,917	19.51
12	Commission and Brokerage Expenses Incurred	0	0.00	215	15.15	5,828	7.76	3,752	5.20	187,357	12.96	197,152	12.37
13	Taxes, Licenses, and Fees Incurred	0	0.00	29	2.04	1,395	1.86	1,437	1.99	36,507	2.53	39,368	2.47
14	Other Acquisition Expenses Incurred	0	0.00	62	4.37	7,580	10.09	7,487	10.38	77,588	5.37	92,717	5.82
15	General Expenses Incurred	0	0.00	82	5.78	4,649	6.19	862	1.19	79,090	5.47	84,683	5.31
16	Other Income Less Other Expenses	0	0.00	1	0.07	(4,014)	(5.34)	55	0.08	8,888	0.62	4,930	0.31
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	961	67.72	49,839	66.33	22,242	30.83	1,001,477	69.30	1,074,519	67.42

* (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 2018 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	313,960	99.92	0	0.00	4,326,670	105.02	4,640,630	104.65
2	Premiums Earned	0	0.00	0	0.00	314,212	100.00	0	0.00	4,120,014	100.00	4,434,226	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	296,988	94.52	0	0.00	2,397,941	58.20	2,694,929	60.78
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,487	0.47	0	0.00	31,458	0.76	32,945	0.74
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	23,632	7.52	0	0.00	110,573	2.68	134,205	3.03
7	Unpaid Losses	0	0.00	0	0.00	85,811	27.31	0	0.00	1,847,245	44.84	1,933,056	43.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	359	0.11	0	0.00	41,631	1.01	41,990	0.95
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	94,015	29.92	0	0.00	64,354	1.56	158,369	3.57
10	Unearned Premium Reserves	0	0.00	0	0.00	44,406	14.13	0	0.00	3,533,470	85.76	3,577,876	80.69
11	Agents Balances	0	0.00	0	0.00	5,951	1.89	0	0.00	947,213	22.99	953,164	21.50
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	333	0.11	0	0.00	638,516	15.50	638,849	14.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	8,458	2.69	0	0.00	95,795	2.33	104,253	2.35
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	156	0.05	0	0.00	202,133	4.91	202,289	4.56
15	General Expenses Incurred	0	0.00	0	0.00	4,616	1.47	0	0.00	240,803	5.84	245,419	5.53
16	Other Income Less Other Expenses	0	0.00	0	0.00	715	0.23	0	0.00	12,539	0.30	13,254	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(20,744)	(6.60)	0	0.00	415,333	10.08	394,589	8.90

* (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 2018 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	(447)	(12.22)	0	0.00	192,992	103.37	192,545	101.15
2	Premiums Earned	0	0.00	0	0.00	3,659	100.00	0	0.00	186,698	100.00	190,357	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	1,144	31.27	0	0.00	23,943	12.82	25,087	13.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.08)	0	0.00	10	0.01	7	0.00
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(199)	(5.44)	0	0.00	(521)	(0.28)	(720)	(0.38)
7	Unpaid Losses	0	0.00	0	0.00	3,103	84.80	0	0.00	26,409	14.15	29,512	15.50
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9	0.25	0	0.00	277	0.15	286	0.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	556	15.20	0	0.00	1,287	0.69	1,843	0.97
10	Unearned Premium Reserves	0	0.00	0	0.00	3,383	92.46	0	0.00	58,449	31.31	61,832	32.48
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	25,118	13.45	25,118	13.20
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(82)	(2.24)	0	0.00	28,595	15.32	28,513	14.98
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(8)	(0.22)	0	0.00	6,366	3.41	6,358	3.34
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(34)	(0.93)	0	0.00	4,763	2.55	4,729	2.48
15	General Expenses Incurred	0	0.00	0	0.00	102	2.79	0	0.00	3,744	2.01	3,846	2.02
16	Other Income Less Other Expenses	0	0.00	0	0.00	19	0.52	0	0.00	4,337	2.32	4,356	2.29
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,758	75.38	0	0.00	124,134	66.49	126,892	66.66

* (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 2018 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	86	86.87	760,746	126.17	0	0.00	1,348,291	110.57	2,109,123	115.73
2	Premiums Earned	0	0.00	99	100.00	602,955	100.00	0	0.00	1,219,438	100.00	1,822,492	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	12	0.00	0	0.00	32	0.00	44	0.00
4	Incurred Losses	0	0.00	(17)	(17.17)	530,149	87.93	0	0.00	1,400,381	114.84	1,930,513	105.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	618	0.10	0	0.00	4,315	0.35	4,933	0.27
6	Adjusting and Other Expenses Incurred	0	0.00	5	5.05	39,938	6.62	0	0.00	44,479	3.65	84,422	4.63
7	Unpaid Losses	0	0.00	12	12.12	823,043	136.50	0	0.00	2,819,848	231.24	3,642,903	199.89
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,440	0.40	0	0.00	7,462	0.61	9,902	0.54
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	129,758	21.52	0	0.00	54,866	4.50	184,624	10.13
10	Unearned Premium Reserves	0	0.00	9	9.09	2,739,374	454.32	0	0.00	6,892,590	565.23	9,631,973	528.51
11	Agents Balances	0	0.00	13	13.13	376,088	62.37	0	0.00	237,064	19.44	613,165	33.64
12	Commission and Brokerage Expenses Incurred	0	0.00	17	17.17	73,896	12.26	0	0.00	232,821	19.09	306,734	16.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	4.04	15,708	2.61	0	0.00	26,301	2.16	42,013	2.31
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	54,768	9.08	0	0.00	53,307	4.37	108,075	5.93
15	General Expenses Incurred	0	0.00	16	16.16	24,672	4.09	0	0.00	132,220	10.84	156,908	8.61
16	Other Income Less Other Expenses	0	0.00	3	3.03	(241,898)	(40.12)	0	0.00	17,143	1.41	(224,752)	(12.33)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	76	76.77	(378,705)	(62.81)	0	0.00	(657,281)	(53.90)	(1,035,910)	(56.84)

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	1,301	101.96	3,360,787	100.48	232,640	96.74	40,869,617	99.48	44,464,345	99.54
2	Premiums Earned	0	0.00	1,276	100.00	3,344,792	100.00	240,468	100.00	41,085,240	100.00	44,671,776	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	399,210	11.94	559	0.23	328,995	0.80	728,764	1.63
4	Incurred Losses	0	0.00	554	43.42	1,559,425	46.62	84,289	35.05	17,978,154	43.76	19,622,422	43.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	78	6.11	153,201	4.58	8,826	3.67	2,908,385	7.08	3,070,490	6.87
6	Adjusting and Other Expenses Incurred	0	0.00	43	3.37	178,050	5.32	12,954	5.39	2,226,944	5.42	2,417,991	5.41
7	Unpaid Losses	0	0.00	6,816	534.17	7,592,299	226.99	761,026	316.48	111,958,860	272.50	120,319,001	269.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	399	31.27	588,822	17.60	71,000	29.53	13,224,665	32.19	13,884,886	31.08
9	Adjusting and Other Expenses Unpaid	0	0.00	165	12.93	320,428	9.58	59,364	24.69	4,845,348	11.79	5,225,305	11.70
10	Unearned Premium Reserves	0	0.00	560	43.89	1,428,154	42.70	96,199	40.00	13,311,575	32.40	14,836,488	33.21
11	Agents Balances	0	0.00	2	0.16	1,197,673	35.81	43,338	18.02	10,947,219	26.65	12,188,232	27.28
12	Commission and Brokerage Expenses Incurred	0	0.00	123	9.64	308,797	9.23	19,607	8.15	3,711,953	9.03	4,040,480	9.04
13	Taxes, Licenses, and Fees Incurred	9	0.00	358	28.06	87,740	2.62	7,390	3.07	1,316,937	3.21	1,412,434	3.16
14	Other Acquisition Expenses Incurred	0	0.00	49	3.84	218,077	6.52	25,552	10.63	2,022,116	4.92	2,265,794	5.07
15	General Expenses Incurred	0	0.00	87	6.82	294,751	8.81	18,010	7.49	2,680,454	6.52	2,993,302	6.70
16	Other Income Less Other Expenses	0	0.00	0	0.00	(5,026)	(0.15)	(1,148)	(0.48)	(33,152)	(0.08)	(39,326)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	(9)	0.00	(17)	(1.33)	140,518	4.20	62,133	25.84	7,878,123	19.18	8,080,748	18.09

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

Total for Other Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	151	77.44	56,684	102.34	1,827,528	102.30	567,795	105.95	29,462,228	104.15	31,914,386	104.07
2	Premiums Earned	195	100.00	55,389	100.00	1,786,495	100.00	535,897	100.00	28,288,728	100.00	30,666,704	100.00
3	Dividends to Policyholders	0	0.00	1	0.00	11,919	0.67	16,610	3.10	1,931	0.01	30,461	0.10
4	Incurred Losses	0	0.00	19,848	35.83	818,769	45.83	348,344	65.00	19,182,783	67.81	20,369,744	66.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	788	1.42	118,392	6.63	41,171	7.68	2,960,701	10.47	3,121,052	10.18
6	Adjusting and Other Expenses Incurred	3	1.54	1,026	1.85	47,800	2.68	16,118	3.01	1,083,481	3.83	1,148,428	3.74
7	Unpaid Losses	0	0.00	62,317	112.51	2,951,463	165.21	1,002,815	187.13	62,753,497	221.83	66,770,092	217.73
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,713	12.12	590,280	33.04	237,183	44.26	11,298,848	39.94	12,133,024	39.56
9	Adjusting and Other Expenses Unpaid	0	0.00	5,302	9.57	165,187	9.25	59,781	11.16	3,151,957	11.14	3,382,227	11.03
10	Unearned Premium Reserves	17	8.72	27,195	49.10	932,309	52.19	275,585	51.42	16,484,379	58.27	17,719,485	57.78
11	Agents Balances	29	14.87	6,328	11.42	632,938	35.43	102,591	19.14	6,341,890	22.42	7,083,776	23.10
12	Commission and Brokerage Expenses Incurred	108	55.38	9,432	17.03	258,368	14.46	45,898	8.56	3,301,487	11.67	3,615,293	11.79
13	Taxes, Licenses, and Fees Incurred	8	4.10	1,056	1.91	38,943	2.18	13,032	2.43	688,462	2.43	741,501	2.42
14	Other Acquisition Expenses Incurred	5	2.56	1,825	3.29	177,831	9.95	69,907	13.04	1,318,634	4.66	1,568,202	5.11
15	General Expenses Incurred	10	5.13	3,367	6.08	135,795	7.60	22,661	4.23	1,880,117	6.65	2,041,950	6.66
16	Other Income Less Other Expenses	1	0.51	123	0.22	(1,524)	(0.09)	(527)	(0.10)	119,162	0.42	117,235	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	63	32.31	18,171	32.81	177,161	9.92	(38,371)	(7.16)	(2,009,700)	(7.10)	(1,852,676)	(6.04)

* (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 2018 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	574	86.32	227,603	99.83	41,010	98.07	15,291,889	102.02	15,561,076	101.97
2	Premiums Earned	0	0.00	665	100.00	227,981	100.00	41,816	100.00	14,989,617	100.00	15,260,079	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,134	1.81	3,000	7.17	87	0.00	7,221	0.05
4	Incurred Losses	0	0.00	(292)	(43.91)	80,411	35.27	2,482	5.94	7,457,468	49.75	7,540,069	49.41
5	Defense and Cost Containment Expenses Incurred	0	0.00	(278)	(41.80)	32,972	14.46	14,711	35.18	1,751,895	11.69	1,799,300	11.79
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.15)	13,138	5.76	63	0.15	629,019	4.20	642,219	4.21
7	Unpaid Losses	0	0.00	315	47.37	204,486	89.69	25,908	61.96	26,882,622	179.34	27,113,331	177.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	332	49.92	81,487	35.74	15,738	37.64	6,108,154	40.75	6,205,711	40.67
9	Adjusting and Other Expenses Unpaid	0	0.00	40	6.02	16,274	7.14	40	0.10	1,335,175	8.91	1,351,529	8.86
10	Unearned Premium Reserves	0	0.00	291	43.76	106,497	46.71	18,035	43.13	8,387,713	55.96	8,512,536	55.78
11	Agents Balances	0	0.00	10	1.50	78,745	34.54	3,113	7.44	3,210,508	21.42	3,292,376	21.58
12	Commission and Brokerage Expenses Incurred	0	0.00	91	13.68	20,456	8.97	18	0.04	2,389,355	15.94	2,409,920	15.79
13	Taxes, Licenses, and Fees Incurred	0	0.00	25	3.76	5,556	2.44	690	1.65	373,990	2.49	380,261	2.49
14	Other Acquisition Expenses Incurred	0	0.00	33	4.96	20,713	9.09	675	1.61	870,754	5.81	892,175	5.85
15	General Expenses Incurred	0	0.00	40	6.02	26,772	11.74	4,031	9.64	1,095,745	7.31	1,126,588	7.38
16	Other Income Less Other Expenses	0	0.00	3	0.45	(9,262)	(4.06)	33	0.08	(13,066)	(0.09)	(22,292)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,052	158.20	14,577	6.39	16,179	38.69	408,242	2.72	440,050	2.88

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	4,993	105.43	2,491	100.52	1,086,567	99.93	1,094,051	99.95
2	Premiums Earned	0	0.00	0	0.00	4,736	100.00	2,478	100.00	1,087,372	100.00	1,094,586	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	3,076	64.95	2,146	86.60	811,080	74.59	816,302	74.58
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(99)	(2.09)	0	0.00	(4,333)	(0.40)	(4,432)	(0.40)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	210	4.43	716	28.89	30,525	2.81	31,451	2.87
7	Unpaid Losses	0	0.00	0	0.00	39,414	832.22	15,893	641.36	11,533,868	1060.71	11,589,175	1058.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,925	82.88	0	0.00	467,854	43.03	471,779	43.10
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	680	14.36	0	0.00	152,085	13.99	152,765	13.96
10	Unearned Premium Reserves	0	0.00	0	0.00	2,568	54.22	192	7.75	414,146	38.09	416,906	38.09
11	Agents Balances	0	0.00	0	0.00	2,834	59.84	0	0.00	209,111	19.23	211,945	19.36
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	519	10.96	0	0.00	86,074	7.92	86,593	7.91
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.00	85	1.79	60	2.42	29,969	2.76	30,115	2.75
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	368	7.77	0	0.00	21,756	2.00	22,124	2.02
15	General Expenses Incurred	0	0.00	0	0.00	279	5.89	230	9.28	108,191	9.95	108,700	9.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(554)	(0.05)	(554)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	298	6.29	(673)	(27.16)	3,550	0.33	3,174	0.29

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

Total for Products Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	7,295	102.57	212,631	100.68	94	94.95	1,900,545	99.17	2,120,565	99.33
2	Premiums Earned	0	0.00	7,112	100.00	211,187	100.00	99	100.00	1,916,421	100.00	2,134,819	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	449	0.21	0	0.00	20	0.00	470	0.02
4	Incurred Losses	0	0.00	3,625	50.97	98,315	46.55	(17)	(17.17)	1,464,069	76.40	1,565,992	73.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,260	45.84	31,785	15.05	(25)	(25.25)	824,432	43.02	859,452	40.26
6	Adjusting and Other Expenses Incurred	0	0.00	440	6.19	8,484	4.02	(8)	(8.08)	212,202	11.07	221,118	10.36
7	Unpaid Losses	0	0.00	15,560	218.79	499,703	236.62	307	310.10	8,253,258	430.66	8,768,828	410.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,926	97.38	202,466	95.87	127	128.28	4,071,010	212.43	4,280,529	200.51
9	Adjusting and Other Expenses Unpaid	0	0.00	1,805	25.38	47,597	22.54	37	37.37	692,708	36.15	742,147	34.76
10	Unearned Premium Reserves	0	0.00	2,994	42.10	100,085	47.39	33	33.33	857,549	44.75	960,661	45.00
11	Agents Balances	0	0.00	258	3.63	88,532	41.92	13	13.13	377,124	19.68	465,927	21.83
12	Commission and Brokerage Expenses Incurred	0	0.00	1,173	16.49	27,847	13.19	11	11.11	251,179	13.11	280,210	13.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	140	1.97	4,560	2.16	2	2.02	43,204	2.25	47,906	2.24
14	Other Acquisition Expenses Incurred	0	0.00	198	2.78	23,151	10.96	13	13.13	85,106	4.44	108,468	5.08
15	General Expenses Incurred	0	0.00	261	3.67	16,400	7.77	6	6.06	181,394	9.47	198,061	9.28
16	Other Income Less Other Expenses	0	0.00	11	0.15	137	0.06	(1)	(1.01)	173,464	9.05	173,611	8.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,980)	(27.84)	330	0.16	118	119.19	(971,721)	(50.70)	(973,253)	(45.59)

* (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 2018 Insurance Expense Exhibit, Part III - Direct Business
($ in Thousands)

	Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	6,208,097	102.25	69,515	88.53	28,131,222	99.38	6,052,741	102.79	70,782,074	101.68	111,243,649	101.17
2	Premiums Earned	6,071,310	100.00	78,519	100.00	28,307,660	100.00	5,888,622	100.00	69,615,364	100.00	109,961,475	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,043	0.13	425,047	7.22	72,405	0.10	533,495	0.49
4	Incurred Losses	3,825,497	63.01	41,836	53.28	17,614,528	62.23	4,489,167	76.23	46,955,766	67.45	72,926,794	66.32
5	Defense and Cost Containment Expenses Incurred	158,995	2.62	2,651	3.38	1,277,299	4.51	220,686	3.75	2,889,845	4.15	4,549,476	4.14
6	Adjusting and Other Expenses Incurred	454,906	7.49	1,642	2.09	2,481,419	8.77	560,956	9.53	5,811,292	8.35	9,310,215	8.47
7	Unpaid Losses	3,189,535	52.53	44,197	56.29	32,147,385	113.56	5,668,906	96.27	62,401,655	89.64	103,451,678	94.08
8	Defense and Cost Containment Expenses Unpaid	335,867	5.53	5,050	6.43	3,654,110	12.91	445,952	7.57	7,085,304	10.18	11,526,283	10.48
9	Adjusting and Other Expenses Unpaid	250,013	4.12	1,866	2.38	3,127,845	11.05	373,234	6.34	3,925,493	5.64	7,678,451	6.98
10	Unearned Premium Reserves	1,947,711	32.08	32,021	40.78	7,421,417	26.22	1,959,055	33.27	22,183,176	31.87	33,543,380	30.50
11	Agents Balances	1,239,506	20.42	20,492	26.10	4,906,142	17.33	1,022,845	17.37	14,326,413	20.58	21,515,398	19.57
12	Commission and Brokerage Expenses Incurred	501,243	8.26	6,900	8.79	2,718,350	9.60	215,129	3.65	4,848,595	6.96	8,290,217	7.54
13	Taxes, Licenses, and Fees Incurred	108,369	1.78	1,617	2.06	658,878	2.33	133,455	2.27	1,668,187	2.40	2,570,506	2.34
14	Other Acquisition Expenses Incurred	374,807	6.17	4,570	5.82	2,670,319	9.43	642,701	10.91	5,026,244	7.22	8,718,641	7.93
15	General Expenses Incurred	172,515	2.84	2,827	3.60	988,889	3.49	164,145	2.79	3,473,905	4.99	4,802,281	4.37
16	Other Income Less Other Expenses	59	0.00	(310)	(0.39)	148,863	0.53	47,629	0.81	238,773	0.34	435,014	0.40
17	Pretax Profit or Loss Excluding Investment Gain*	475,036	7.82	16,170	20.59	10,786	0.04	(915,032)	(15.54)	(892,080)	(1.28)	(1,305,120)	(1.19)

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

Total for Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	708,430	105.82	21,722	101.36	2,139,455	105.40	310,904	108.04	19,828,696	104.55	23,009,207	104.71
2	Premiums Earned	669,481	100.00	21,431	100.00	2,029,769	100.00	287,780	100.00	18,966,123	100.00	21,974,584	100.00
3	Dividends to Policyholders	0	0.00	2	0.01	4,808	0.24	0	0.00	4,250	0.02	9,060	0.04
4	Incurred Losses	458,762	68.53	11,188	52.20	1,435,906	70.74	198,634	69.02	13,949,093	73.55	16,053,583	73.06
5	Defense and Cost Containment Expenses Incurred	8,632	1.29	1,327	6.19	141,364	6.96	15,366	5.34	1,425,069	7.51	1,591,758	7.24
6	Adjusting and Other Expenses Incurred	26,044	3.89	1,584	7.39	137,682	6.78	18,256	6.34	1,108,648	5.85	1,292,214	5.88
7	Unpaid Losses	592,098	88.44	18,520	86.42	2,405,430	118.51	304,186	105.70	26,381,623	139.10	29,701,857	135.16
8	Defense and Cost Containment Expenses Unpaid	58,385	8.72	2,688	12.54	341,078	16.80	30,734	10.68	3,077,656	16.23	3,510,541	15.98
9	Adjusting and Other Expenses Unpaid	27,276	4.07	2,157	10.06	148,501	7.32	20,913	7.27	1,133,321	5.98	1,332,168	6.06
10	Unearned Premium Reserves	342,840	51.21	9,414	43.93	982,564	48.41	89,216	31.00	8,765,088	46.21	10,189,122	46.37
11	Agents Balances	185,174	27.66	913	4.26	719,518	35.45	50,603	17.58	5,170,157	27.26	6,126,365	27.88
12	Commission and Brokerage Expenses Incurred	80,769	12.06	3,377	15.76	269,223	13.26	24,819	8.62	2,791,419	14.72	3,169,607	14.42
13	Taxes, Licenses, and Fees Incurred	12,023	1.80	422	1.97	49,691	2.45	8,974	3.12	503,209	2.65	574,319	2.61
14	Other Acquisition Expenses Incurred	22,881	3.42	637	2.97	198,958	9.80	20,105	6.99	856,299	4.51	1,098,880	5.00
15	General Expenses Incurred	17,444	2.61	628	2.93	136,184	6.71	13,325	4.63	1,292,391	6.81	1,459,972	6.64
16	Other Income Less Other Expenses	1,810	0.27	24	0.11	4,136	0.20	(501)	(0.17)	71,748	0.38	77,217	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	44,734	6.68	2,291	10.69	(339,912)	(16.75)	(12,203)	(4.24)	(2,892,480)	(15.25)	(3,197,570)	(14.55)

* (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 2018 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	4,550,624	102.34	60,646	91.04	19,537,117	99.86	4,523,076	102.61	46,477,594	101.73	75,149,057	101.31
2	Premiums Earned	4,446,538	100.00	66,614	100.00	19,564,211	100.00	4,408,149	100.00	45,688,762	100.00	74,174,274	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28,317	0.14	336,675	7.64	54,133	0.12	419,125	0.57
4	Incurred Losses	2,407,868	54.15	21,486	32.25	12,209,385	62.41	3,004,999	68.17	27,536,228	60.27	45,179,966	60.91
5	Defense and Cost Containment Expenses Incurred	7,537	0.17	124	0.19	26,898	0.14	10,223	0.23	111,330	0.24	156,112	0.21
6	Adjusting and Other Expenses Incurred	283,732	6.38	871	1.31	1,768,160	9.04	428,106	9.71	3,498,880	7.66	5,979,749	8.06
7	Unpaid Losses	208,785	4.70	(2,243)	(3.37)	1,438,095	7.35	17,278	0.39	2,020,608	4.42	3,682,523	4.96
8	Defense and Cost Containment Expenses Unpaid	10,684	0.24	169	0.25	26,312	0.13	10,506	0.24	105,034	0.23	152,705	0.21
9	Adjusting and Other Expenses Unpaid	48,889	1.10	571	0.86	1,301,436	6.65	112,575	2.55	657,911	1.44	2,121,382	2.86
10	Unearned Premium Reserves	1,471,456	33.09	27,792	41.72	5,277,815	26.98	1,479,407	33.56	14,887,354	32.58	23,143,824	31.20
11	Agents Balances	950,032	21.37	17,953	26.95	3,467,791	17.73	788,247	17.88	9,183,566	20.10	14,407,589	19.42
12	Commission and Brokerage Expenses Incurred	345,185	7.76	6,158	9.24	1,851,934	9.47	146,436	3.32	3,416,662	7.48	5,766,375	7.77
13	Taxes, Licenses, and Fees Incurred	81,161	1.83	1,380	2.07	432,878	2.21	96,894	2.20	1,073,755	2.35	1,686,068	2.27
14	Other Acquisition Expenses Incurred	276,444	6.22	3,855	5.79	1,865,681	9.54	480,193	10.89	3,279,019	7.18	5,905,192	7.96
15	General Expenses Incurred	127,896	2.88	2,462	3.70	682,205	3.49	115,961	2.63	2,307,680	5.05	3,236,204	4.36
16	Other Income Less Other Expenses	(2,505)	(0.06)	(318)	(0.48)	142,628	0.73	35,121	0.80	116,435	0.25	291,361	0.39
17	Pretax Profit or Loss Excluding Investment Gain*	914,208	20.56	29,960	44.98	841,382	4.30	(176,216)	(4.00)	4,527,516	9.91	6,136,850	8.27

* (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 2018 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	237,923	112.91	8,919	103.91	898,417	105.81	132,521	108.51	6,098,408	103.18	7,376,188	103.87
2	Premiums Earned	210,712	100.00	8,583	100.00	849,097	100.00	122,132	100.00	5,910,687	100.00	7,101,211	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	534	0.06	0	0.00	1,487	0.03	2,022	0.03
4	Incurred Losses	106,110	50.36	3,644	42.46	505,568	59.54	76,203	62.39	3,618,601	61.22	4,310,126	60.70
5	Defense and Cost Containment Expenses Incurred	(2,688)	(1.28)	(594)	(6.92)	5,698	0.67	3,677	3.01	73,971	1.25	80,064	1.13
6	Adjusting and Other Expenses Incurred	11,189	5.31	601	7.00	74,584	8.78	10,073	8.25	382,619	6.47	479,066	6.75
7	Unpaid Losses	12,751	6.05	975	11.36	48,141	5.67	32,153	26.33	945,059	15.99	1,039,079	14.63
8	Defense and Cost Containment Expenses Unpaid	1,333	0.63	(585)	(6.82)	4,922	0.58	3,462	2.83	128,761	2.18	137,893	1.94
9	Adjusting and Other Expenses Unpaid	2,089	0.99	190	2.21	22,445	2.64	3,909	3.20	139,169	2.35	167,802	2.36
10	Unearned Premium Reserves	117,269	55.65	3,575	41.65	399,428	47.04	41,366	33.87	2,513,918	42.53	3,075,556	43.31
11	Agents Balances	61,060	28.98	254	2.96	291,278	34.30	13,104	10.73	1,570,543	26.57	1,936,239	27.27
12	Commission and Brokerage Expenses Incurred	28,393	13.47	1,675	19.52	113,776	13.40	10,893	8.92	848,493	14.36	1,003,230	14.13
13	Taxes, Licenses, and Fees Incurred	4,182	1.98	168	1.96	19,891	2.34	3,658	3.00	147,210	2.49	175,109	2.47
14	Other Acquisition Expenses Incurred	4,917	2.33	148	1.72	87,548	10.31	7,960	6.52	261,626	4.43	362,199	5.10
15	General Expenses Incurred	5,110	2.43	219	2.55	54,384	6.40	6,768	5.54	438,388	7.42	504,869	7.11
16	Other Income Less Other Expenses	875	0.42	13	0.15	2,360	0.28	(132)	(0.11)	38,725	0.66	41,841	0.59
17	Pretax Profit or Loss Excluding Investment Gain*	54,374	25.80	2,733	31.84	(10,526)	(1.24)	2,768	2.27	177,002	2.99	226,351	3.19

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	1,588,698	101.87	1,588,698	101.87
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	1,559,603	100.00	1,559,603	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,905	0.00	0	0.00	806,947	51.74	809,852	51.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	67	0.00	0	0.00	97,570	6.26	97,637	6.26
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	84,492	5.42	84,492	5.42
7	Unpaid Losses	0	0.00	0	0.00	7,220	0.00	0	0.00	1,799,139	115.36	1,806,359	115.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	89	0.00	0	0.00	275,857	17.69	275,946	17.69
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	74	0.00	0	0.00	97,666	6.26	97,740	6.27
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	758,651	48.64	758,651	48.64
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	274,888	17.63	274,888	17.63
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	263,230	16.88	263,230	16.88
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	41,139	2.64	41,139	2.64
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	78,492	5.03	78,492	5.03
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	78,133	5.01	78,133	5.01
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(3,933)	(0.25)	(3,933)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,972)	0.00	0	0.00	105,671	6.78	102,699	6.58

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	22,217	101.29	1,598	100.13	1,176,011	101.11	1,199,826	101.12
2	Premiums Earned	0	0.00	0	0.00	21,935	100.00	1,596	100.00	1,163,047	100.00	1,186,578	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	46	0.21	0	0.00	436	0.04	482	0.04
4	Incurred Losses	0	0.00	0	0.00	4,277	19.50	553	34.65	436,773	37.55	441,603	37.22
5	Defense and Cost Containment Expenses Incurred	0	0.00	7	0.00	159	0.72	(34)	(2.13)	14,981	1.29	15,113	1.27
6	Adjusting and Other Expenses Incurred	0	0.00	5	0.00	725	3.31	24	1.50	52,843	4.54	53,597	4.52
7	Unpaid Losses	0	0.00	4	0.00	5,751	26.22	1,064	66.67	1,043,147	89.69	1,049,966	88.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.00	360	1.64	437	27.38	150,793	12.97	151,597	12.78
9	Adjusting and Other Expenses Unpaid	0	0.00	3	0.00	301	1.37	152	9.52	78,439	6.74	78,895	6.65
10	Unearned Premium Reserves	0	0.00	0	0.00	11,785	53.73	209	13.10	698,226	60.03	710,220	59.85
11	Agents Balances	0	0.00	0	0.00	8,228	37.51	43	2.69	230,810	19.85	239,081	20.15
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,617	11.93	63	3.95	181,535	15.61	184,215	15.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	4	0.00	480	2.19	41	2.57	29,903	2.57	30,428	2.56
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	3,443	15.70	351	21.99	87,504	7.52	91,298	7.69
15	General Expenses Incurred	0	0.00	0	0.00	1,580	7.20	93	5.83	111,646	9.60	113,319	9.55
16	Other Income Less Other Expenses	0	0.00	0	0.00	23	0.10	(12)	(0.75)	260	0.02	271	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(16)	0.00	8,637	39.38	493	30.89	247,684	21.30	256,798	21.64

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	223,381	106.81	7	100.00	6,224,464	103.91	6,447,852	104.00
2	Premiums Earned	0	0.00	0	0.00	209,143	100.00	7	100.00	5,990,491	100.00	6,199,641	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,060	1.46	0	0.00	181,633	3.03	184,693	2.98
4	Incurred Losses	0	0.00	0	0.00	13,199	6.31	764	10914.29	791,880	13.22	805,843	13.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,416	1.16	(1)	(14.29)	152,531	2.55	154,946	2.50
6	Adjusting and Other Expenses Incurred	0	0.00	(7)	0.00	4,042	1.93	121	1728.57	153,765	2.57	157,921	2.55
7	Unpaid Losses	0	0.00	0	0.00	30,706	14.68	2	28.57	2,294,985	38.31	2,325,693	37.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9,882	4.72	1	14.29	480,057	8.01	489,940	7.90
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5,847	2.80	(1)	(14.29)	225,019	3.76	230,865	3.72
10	Unearned Premium Reserves	0	0.00	0	0.00	104,967	50.19	0	0.00	3,512,838	58.64	3,617,805	58.36
11	Agents Balances	0	0.00	0	0.00	47,125	22.53	0	0.00	940,924	15.71	988,049	15.94
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	71,946	34.40	0	0.00	1,654,802	27.62	1,726,748	27.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	16	0.00	6,458	3.09	0	0.00	181,050	3.02	187,524	3.02
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	46,584	22.27	0	0.00	575,948	9.61	622,532	10.04
15	General Expenses Incurred	0	0.00	0	0.00	17,347	8.29	0	0.00	624,970	10.43	642,317	10.36
16	Other Income Less Other Expenses	0	0.00	0	0.00	1,256	0.60	0	0.00	(70,618)	(1.18)	(69,362)	(1.12)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(9)	0.00	45,350	21.68	(877)	(12528.57)	1,603,299	26.76	1,647,763	26.58

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	4,213	100.12	138	100.00	8,631	98.69	230	100.88	297,209	103.42	310,421	103.23
2	Premiums Earned	4,208	100.00	138	100.00	8,746	100.00	228	100.00	287,374	100.00	300,694	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	18	0.21	0	0.00	3	0.00	21	0.01
4	Incurred Losses	326	7.75	(38)	(27.54)	1,161	13.27	296	129.82	87,154	30.33	88,899	29.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	55	0.63	82	35.96	8,790	3.06	8,927	2.97
6	Adjusting and Other Expenses Incurred	12	0.29	0	0.00	175	2.00	43	18.86	9,277	3.23	9,507	3.16
7	Unpaid Losses	63	1.50	19	13.77	519	5.93	6	2.63	134,814	46.91	135,421	45.04
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	1.45	34	0.39	69	30.26	25,292	8.80	25,397	8.45
9	Adjusting and Other Expenses Unpaid	11	0.26	5	3.62	12	0.14	0	0.00	15,714	5.47	15,742	5.24
10	Unearned Premium Reserves	70	1.66	71	51.45	4,220	48.25	70	30.70	169,337	58.93	173,768	57.79
11	Agents Balances	80	1.90	20	14.49	3,165	36.19	13	5.70	66,918	23.29	70,196	23.34
12	Commission and Brokerage Expenses Incurred	742	17.63	23	16.67	1,348	15.41	0	0.00	75,516	26.28	77,629	25.82
13	Taxes, Licenses, and Fees Incurred	78	1.85	4	2.90	229	2.62	5	2.19	7,600	2.64	7,916	2.63
14	Other Acquisition Expenses Incurred	526	12.50	0	0.00	821	9.39	270	118.42	14,391	5.01	16,008	5.32
15	General Expenses Incurred	284	6.75	8	5.80	1,543	17.64	14	6.14	15,869	5.52	17,718	5.89
16	Other Income Less Other Expenses	0	0.00	0	0.00	4	0.05	0	0.00	(139)	(0.05)	(135)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	2,239	53.21	142	102.90	3,397	38.84	(482)	(211.40)	68,617	23.88	73,913	24.58

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	2,244	99.73	693,134	105.86	659	96.20	914,887	98.60	1,610,924	101.60
2	Premiums Earned	0	0.00	2,250	100.00	654,761	100.00	685	100.00	927,870	100.00	1,585,566	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	95	0.01	0	0.00	28	0.00	123	0.01
4	Incurred Losses	0	0.00	(240)	(10.67)	453,283	69.23	89	12.99	351,215	37.85	804,347	50.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	(13)	(0.58)	5,430	0.83	10	1.46	5,524	0.60	10,951	0.69
6	Adjusting and Other Expenses Incurred	0	0.00	7	0.31	21,916	3.35	7	1.02	21,954	2.37	43,884	2.77
7	Unpaid Losses	0	0.00	321	14.27	362,310	55.33	119	17.37	330,962	35.67	693,712	43.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	31	1.38	4,585	0.70	12	1.75	14,275	1.54	18,903	1.19
9	Adjusting and Other Expenses Unpaid	0	0.00	64	2.84	17,393	2.66	14	2.04	15,473	1.67	32,944	2.08
10	Unearned Premium Reserves	0	0.00	1,188	52.80	337,648	51.57	330	48.18	421,178	45.39	760,344	47.95
11	Agents Balances	0	0.00	235	10.44	126,440	19.31	139	20.29	244,541	26.36	371,355	23.42
12	Commission and Brokerage Expenses Incurred	0	0.00	314	13.96	13,775	2.10	100	14.60	122,235	13.17	136,424	8.60
13	Taxes, Licenses, and Fees Incurred	0	0.00	39	1.73	17,499	2.67	16	2.34	23,203	2.50	40,757	2.57
14	Other Acquisition Expenses Incurred	0	0.00	12	0.53	34,580	5.28	85	12.41	69,859	7.53	104,536	6.59
15	General Expenses Incurred	0	0.00	614	27.29	115,922	17.70	37	5.40	118,154	12.73	234,727	14.80
16	Other Income Less Other Expenses	0	0.00	1	0.04	(987)	(0.15)	(5)	(0.73)	3,171	0.34	2,180	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,517	67.42	(8,729)	(1.33)	335	48.91	218,885	23.59	212,008	13.37

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	31,126	100.52	12,592	90.77	211	99.53	0	0.00	1,863,061	99.13	1,906,990	99.09
2	Premiums Earned	30,966	100.00	13,872	100.00	212	100.00	0	0.00	1,879,441	100.00	1,924,491	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	4	0.00	4	0.00
4	Incurred Losses	11,162	36.05	1,986	14.32	53	25.00	0	0.00	863,455	45.94	876,656	45.55
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	18,927	1.01	18,927	0.98
6	Adjusting and Other Expenses Incurred	0	0.00	10	0.07	21	9.91	0	0.00	38,254	2.04	38,285	1.99
7	Unpaid Losses	3,646	11.77	483	3.48	6	2.83	0	0.00	612,643	32.60	616,778	32.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	16,303	0.87	16,303	0.85
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	18	8.49	0	0.00	58,405	3.11	58,423	3.04
10	Unearned Premium Reserves	1,166	3.77	7,229	52.11	51	24.06	0	0.00	895,808	47.66	904,254	46.99
11	Agents Balances	94	0.30	0	0.00	31	14.62	0	0.00	271,622	14.45	271,747	14.12
12	Commission and Brokerage Expenses Incurred	3,805	12.29	5,349	38.56	19	8.96	0	0.00	360,912	19.20	370,085	19.23
13	Taxes, Licenses, and Fees Incurred	433	1.40	241	1.74	4	1.89	0	0.00	49,010	2.61	49,688	2.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	21	9.91	0	0.00	101,739	5.41	101,760	5.29
15	General Expenses Incurred	(465)	(1.50)	(221)	(1.59)	6	2.83	0	0.00	153,015	8.14	152,335	7.92
16	Other Income Less Other Expenses	0	0.00	0	0.00	1	0.47	0	0.00	30,279	1.61	30,280	1.57
17	Pretax Profit or Loss Excluding Investment Gain*	16,032	51.77	6,509	46.92	88	41.51	0	0.00	324,408	17.26	347,037	18.03

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2018 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	3,195,993	118.06	3,195,993	118.06
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,707,152	100.00	2,707,152	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	393	0.01	393	0.01
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,651,741	61.01	1,651,741	61.01
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,844	0.11	2,844	0.11
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,224	0.75	20,224	0.75
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	161,955	5.98	161,955	5.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,350	0.05	1,350	0.05
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,471	0.09	2,471	0.09
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,552,364	278.98	7,552,364	278.98
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	294,544	10.88	294,544	10.88
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	239,038	8.83	239,038	8.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	76,612	2.83	76,612	2.83
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	643	0.00	0	0.00	31,823	1.18	32,466	1.20
15	General Expenses Incurred	0	0.00	0	0.00	86	0.00	0	0.00	133,341	4.93	133,427	4.93
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(3,771)	(0.14)	(3,771)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(728)	0.00	0	0.00	547,357	20.22	546,629	20.19

* (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, 2018

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of pages 39-72)
Source: NAIC 2018 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	5,316	99.81	2,061,277	101.00	94,696,901	100.71	22,744,596	101.73	365,128,544	103.99	484,636,634	103.21
2	Premiums Earned	5,326	100.00	2,040,876	100.00	94,025,624	100.00	22,357,221	100.00	351,126,115	100.00	469,555,162	100.00
3	Dividends to Policyholders	0	0.00	27	0.00	650,488	0.69	1,153,942	5.16	551,566	0.16	2,356,023	0.50
4	Incurred Losses	2,688	50.47	755,523	37.02	58,784,416	62.52	14,643,477	65.50	209,281,517	59.60	283,467,621	60.37
5	Defense and Cost Containment Expenses Incurred	271	5.09	31,325	1.53	3,066,282	3.26	619,492	2.77	15,870,343	4.52	19,587,713	4.17
6	Adjusting and Other Expenses Incurred	(116)	(2.18)	117,558	5.76	7,421,999	7.89	1,878,606	8.40	21,938,627	6.25	31,356,674	6.68
7	Unpaid Losses	4,409	82.78	297,340	14.57	57,606,385	61.27	10,755,633	48.11	335,838,979	95.65	404,502,746	86.15
8	Defense and Cost Containment Expenses Unpaid	967	18.16	49,049	2.40	8,821,005	9.38	1,544,133	6.91	48,443,476	13.80	58,858,630	12.53
9	Adjusting and Other Expenses Unpaid	352	6.61	146,114	7.16	6,816,276	7.25	1,203,781	5.38	21,150,204	6.02	29,316,727	6.24
10	Unearned Premium Reserves	1,117	20.97	1,062,043	52.04	35,605,064	37.87	9,047,296	40.47	169,872,183	48.38	215,587,703	45.91
11	Agents Balances	629,874	11826.40	413,302	20.25	20,612,531	21.92	5,458,291	24.41	87,153,403	24.82	114,267,401	24.34
12	Commission and Brokerage Expenses Incurred	(381,670)	(7166.17)	193,693	9.49	11,189,555	11.90	709,260	3.17	41,558,495	11.84	53,269,333	11.34
13	Taxes, Licenses, and Fees Incurred	43,619	818.98	73,907	3.62	2,073,108	2.20	641,913	2.87	9,081,478	2.59	11,914,025	2.54
14	Other Acquisition Expenses Incurred	261,216	4904.54	225,915	11.07	7,877,375	8.38	3,045,733	13.62	21,866,129	6.23	33,276,368	7.09
15	General Expenses Incurred	153,020	2873.08	133,232	6.53	5,127,931	5.45	999,011	4.47	25,004,415	7.12	31,417,609	6.69
16	Other Income Less Other Expenses	43,666	819.86	7,793	0.38	182,921	0.19	58,908	0.26	(517,933)	(0.15)	(224,645)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	(30,032)	(563.88)	517,464	25.35	(1,982,620)	(2.11)	(1,275,303)	(5.70)	5,455,462	1.55	2,684,971	0.57
18	Investment Gain from Insurance Funds	(2,573)	(48.31)	35,497	1.74	3,643,219	3.87	393,149	1.76	16,643,772	4.74	20,713,064	4.41
19	Profit or Loss Excluding Investment Gain	(32,611)	(612.30)	552,964	27.09	1,660,613	1.77	(882,148)	(3.95)	22,099,279	6.29	23,398,097	4.98
20	Investment Gain from Capital and Surplus	3,162	59.37	68,853	3.37	7,967,966	8.47	1,334,862	5.97	19,158,403	5.46	28,533,246	6.08
21	Total Profit or Losses**	(29,449)	(552.93)	621,823	30.47	9,628,607	10.24	452,707	2.02	41,262,645	11.75	51,936,333	11.06

* (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 2018 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	41,898	99.98	2,061,411	101.00	95,592,049	100.62	22,755,981	101.73	379,130,523	104.04	499,581,862	103.25
2	Premiums Earned	41,908	100.00	2,041,007	100.00	94,999,046	100.00	22,368,707	100.00	364,412,182	100.00	483,862,850	100.00
3	Dividends to Policyholders	0	0.00	28	0.00	650,487	0.68	1,153,941	5.16	551,578	0.15	2,356,034	0.49
4	Incurred Losses	2,688	6.41	755,454	37.01	59,257,752	62.38	14,644,920	65.47	220,072,838	60.39	294,733,652	60.91
5	Defense and Cost Containment Expenses Incurred	271	0.65	31,333	1.54	3,079,683	3.24	619,557	2.77	16,426,752	4.51	20,157,596	4.17
6	Adjusting and Other Expenses Incurred	(116)	(0.28)	117,559	5.76	7,449,812	7.84	1,878,611	8.40	22,128,488	6.07	31,574,354	6.53
7	Unpaid Losses	4,408	10.52	297,694	14.59	58,776,291	61.87	10,758,457	48.10	372,425,590	102.20	442,262,440	91.40
8	Defense and Cost Containment Expenses Unpaid	967	2.31	49,059	2.40	8,844,753	9.31	1,544,134	6.90	50,587,179	13.88	61,026,092	12.61
9	Adjusting and Other Expenses Unpaid	352	0.84	146,118	7.16	6,882,223	7.24	1,203,780	5.38	21,861,884	6.00	30,094,357	6.22
10	Unearned Premium Reserves	1,117	2.67	1,062,047	52.04	35,888,271	37.78	9,047,489	40.45	175,619,196	48.19	221,618,120	45.80
11	Agents Balances	629,874	1502.99	413,298	20.25	20,953,233	22.06	5,460,002	24.41	91,437,911	25.09	118,894,318	24.57
12	Commission and Brokerage Expenses Incurred	(381,763)	(910.95)	193,744	9.49	11,251,735	11.84	709,309	3.17	44,671,363	12.26	56,444,388	11.67
13	Taxes, Licenses, and Fees Incurred	43,619	104.08	73,877	3.62	2,073,421	2.18	641,918	2.87	9,139,481	2.51	11,972,316	2.47
14	Other Acquisition Expenses Incurred	261,215	623.31	225,915	11.07	7,877,544	8.29	3,045,766	13.62	22,234,901	6.10	33,645,341	6.95
15	General Expenses Incurred	153,019	365.13	133,231	6.53	5,131,157	5.40	999,180	4.47	25,471,595	6.99	31,888,182	6.59
16	Other Income Less Other Expenses	43,592	104.02	7,792	0.38	182,554	0.19	58,905	0.26	(193,226)	(0.05)	99,617	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	6,569	15.67	517,661	25.36	(1,589,997)	(1.67)	(1,265,586)	(5.66)	3,521,914	0.97	1,190,561	0.25
18	Investment Gain from Insurance Funds	(2,669)	(6.37)	35,505	1.74	3,727,501	3.92	393,184	1.76	18,284,866	5.02	22,438,387	4.64
19	Profit or Loss Excluding Investment Gain	3,900	9.31	553,162	27.10	2,137,505	2.25	(872,401)	(3.90)	21,806,784	5.98	23,628,950	4.88
20	Investment Gain from Capital and Surplus	3,166	7.55	70,451	3.45	8,139,236	8.57	1,335,574	5.97	31,374,507	8.61	40,922,934	8.46
21	Total Profit or Losses**	7,067	16.86	623,612	30.55	10,276,743	10.82	463,172	2.07	53,186,223	14.60	64,556,817	13.34

* (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 2018 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	38,479	98.05	1,010,839	103.05	379,509	101.48	7,326,671	103.28	8,755,498	103.15
2	Premiums Earned	0	0.00	39,244	100.00	980,878	100.00	373,991	100.00	7,094,043	100.00	8,488,156	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,803	0.49	11,251	3.01	(34)	(0.00)	16,020	0.19
4	Incurred Losses	7	0.00	7,650	19.49	1,505,917	153.53	205,052	54.83	4,768,874	67.22	6,487,500	76.43
5	Defense and Cost Containment Expenses Incurred	0	0.00	153	0.39	8,300	0.85	3,063	0.82	129,405	1.82	140,921	1.66
6	Adjusting and Other Expenses Incurred	0	0.00	1,083	2.76	36,717	3.74	17,188	4.60	241,550	3.40	296,538	3.49
7	Unpaid Losses	0	0.00	2,396	6.11	1,274,549	129.94	40,623	10.86	5,346,483	75.37	6,664,051	78.51
8	Defense and Cost Containment Expenses Unpaid	0	0.00	204	0.52	21,901	2.23	1,017	0.27	189,267	2.67	212,389	2.50
9	Adjusting and Other Expenses Unpaid	0	0.00	124	0.32	39,402	4.02	5,929	1.59	159,564	2.25	205,019	2.42
10	Unearned Premium Reserves	0	0.00	19,707	50.22	548,970	55.97	233,055	62.32	3,848,975	54.26	4,650,707	54.79
11	Agents Balances	(490)	0.00	18,103	46.13	322,203	32.85	178,792	47.81	1,947,578	27.45	2,466,186	29.05
12	Commission and Brokerage Expenses Incurred	0	0.00	(12,983)	(33.08)	109,197	11.13	16,767	4.48	1,329,655	18.74	1,442,636	17.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,620	6.68	25,637	2.61	11,464	3.07	171,129	2.41	210,850	2.48
14	Other Acquisition Expenses Incurred	0	0.00	14,331	36.52	86,479	8.82	25,432	6.80	489,810	6.90	616,052	7.26
15	General Expenses Incurred	57	0.00	12,168	31.01	135,097	13.77	7,977	2.13	572,755	8.07	728,054	8.58
16	Other Income Less Other Expenses	1	0.00	1,142	2.91	(4,430)	(0.45)	(380)	(0.10)	31,339	0.44	27,672	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	(63)	0.00	15,364	39.15	(935,698)	(95.39)	75,414	20.16	(577,782)	(8.14)	(1,422,765)	(16.76)
18	Investment Gain from Insurance Funds	5	0.00	(36)	(0.09)	78,782	8.03	2,390	0.64	255,446	3.60	336,587	3.97
19	Profit or Loss Excluding Investment Gain	(59)	0.00	15,328	39.06	(856,914)	(87.36)	77,805	20.80	(322,331)	(4.54)	(1,086,171)	(12.80)
20	Investment Gain from Capital and Surplus	353	0.00	1,075	2.74	173,953	17.73	13,331	3.56	350,961	4.95	539,673	6.36
21	Total Profit or Losses**	294	0.00	16,403	41.80	(682,962)	(69.63)	91,136	24.37	28,634	0.40	(546,495)	(6.44)

* (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 2018 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	34,392	101.55	1,623,665	105.00	453,586	105.88	6,064,024	104.74	8,175,667	104.84
2	Premiums Earned	0	0.00	33,868	100.00	1,546,283	100.00	428,410	100.00	5,789,575	100.00	7,798,136	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,450	0.16	28,440	6.64	(68)	(0.00)	30,822	0.40
4	Incurred Losses	31	0.00	24,769	73.13	1,568,275	101.42	277,565	64.79	5,409,099	93.43	7,279,739	93.35
5	Defense and Cost Containment Expenses Incurred	0	0.00	(357)	(1.05)	27,913	1.81	2,226	0.52	197,929	3.42	227,711	2.92
6	Adjusting and Other Expenses Incurred	5	0.00	4,732	13.97	116,031	7.50	21,833	5.10	335,942	5.80	478,543	6.14
7	Unpaid Losses	0	0.00	4,839	14.29	1,509,953	97.65	46,584	10.87	6,252,106	107.99	7,813,482	100.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	671	1.98	33,752	2.18	1,901	0.44	217,474	3.76	253,798	3.25
9	Adjusting and Other Expenses Unpaid	0	0.00	637	1.88	71,942	4.65	8,231	1.92	197,801	3.42	278,611	3.57
10	Unearned Premium Reserves	0	0.00	18,039	53.26	847,098	54.78	254,216	59.34	3,016,954	52.11	4,136,307	53.04
11	Agents Balances	(236)	0.00	2,744	8.10	464,111	30.01	144,354	33.70	1,514,499	26.16	2,125,472	27.26
12	Commission and Brokerage Expenses Incurred	0	0.00	(11,832)	(34.94)	170,827	11.05	12,915	3.01	914,150	15.79	1,086,060	13.93
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,025	11.88	40,877	2.64	12,954	3.02	132,545	2.29	190,401	2.44
14	Other Acquisition Expenses Incurred	0	0.00	9,989	29.49	127,115	8.22	43,624	10.18	477,258	8.24	657,986	8.44
15	General Expenses Incurred	7	0.00	10,814	31.93	223,281	14.44	11,169	2.61	463,653	8.01	708,924	9.09
16	Other Income Less Other Expenses	0	0.00	770	2.27	(3,985)	(0.26)	(757)	(0.18)	37,957	0.66	33,985	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	(42)	0.00	(7,503)	(22.15)	(734,474)	(47.50)	16,928	3.95	(2,102,994)	(36.32)	(2,828,085)	(36.27)
18	Investment Gain from Insurance Funds	2	0.00	478	1.41	93,291	6.03	4,483	1.05	284,583	4.92	382,837	4.91
19	Profit or Loss Excluding Investment Gain	(40)	0.00	(7,024)	(20.74)	(641,182)	(41.47)	21,411	5.00	(1,818,423)	(31.41)	(2,445,258)	(31.36)
20	Investment Gain from Capital and Surplus	0	0.00	816	2.41	233,724	15.12	23,908	5.58	(10,324)	(0.18)	248,124	3.18
21	Total Profit or Losses**	(40)	0.00	(6,208)	(18.33)	(407,458)	(26.35)	45,318	10.58	(1,828,746)	(31.59)	(2,197,134)	(28.18)

* (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 2018 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	322,631	100.87	0	0.00	4,212,591	101.61	4,535,222	101.56
2	Premiums Earned	0	0.00	0	0.00	319,838	100.00	0	0.00	4,145,857	100.00	4,465,695	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	202	0.00	202	0.00
4	Incurred Losses	0	0.00	0	0.00	207,046	64.73	0	0.00	2,827,027	68.19	3,034,073	67.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(44)	(0.01)	0	0.00	21,681	0.52	21,637	0.48
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	25,464	7.96	0	0.00	189,955	4.58	215,419	4.82
7	Unpaid Losses	0	0.00	0	0.00	110,406	34.52	0	0.00	1,735,046	41.85	1,845,452	41.33
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	381	0.12	0	0.00	33,127	0.80	33,508	0.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,191	1.94	0	0.00	39,081	0.94	45,272	1.01
10	Unearned Premium Reserves	0	0.00	0	0.00	10,655	3.33	0	0.00	597,856	14.42	608,511	13.63
11	Agents Balances	0	0.00	0	0.00	6,453	2.02	0	0.00	(147,825)	(3.57)	(141,372)	(3.17)
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(6,964)	(2.18)	0	0.00	235,194	5.67	228,230	5.11
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,763	0.55	0	0.00	43,997	1.06	45,760	1.02
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	25,875	8.09	0	0.00	(142,045)	(3.43)	(116,170)	(2.60)
15	General Expenses Incurred	0	0.00	0	0.00	18,415	5.76	0	0.00	289,315	6.98	307,730	6.89
16	Other Income Less Other Expenses	0	0.00	0	0.00	(599)	(0.19)	0	0.00	19,029	0.46	18,430	0.41
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	47,685	14.91	0	0.00	699,559	16.87	747,244	16.73
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,657	0.52	0	0.00	35,210	0.85	36,867	0.83
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	49,342	15.43	0	0.00	734,771	17.72	784,113	17.56
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	3,953	1.24	0	0.00	96,955	2.34	100,908	2.26
21	Total Profit or Losses**	0	0.00	0	0.00	53,295	16.66	0	0.00	831,726	20.06	885,021	19.82

* (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 2018 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	7,125	102.65	0	0.00	6,167	121.35	13,292	110.55
2	Premiums Earned	0	0.00	0	0.00	6,941	100.00	0	0.00	5,082	100.00	12,023	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	9,545	137.52	0	0.00	22,629	445.28	32,174	267.60
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	24	0.35	0	0.00	629	12.38	653	5.43
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	308	4.44	0	0.00	6,714	132.11	7,022	58.40
7	Unpaid Losses	0	0.00	0	0.00	4,744	68.35	0	0.00	(15,679)	(308.52)	(10,935)	(90.95)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(59)	(0.85)	0	0.00	(627)	(12.34)	(686)	(5.71)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	67	0.97	0	0.00	3,346	65.84	3,413	28.39
10	Unearned Premium Reserves	0	0.00	0	0.00	2,287	32.95	0	0.00	22,470	442.15	24,757	205.91
11	Agents Balances	0	0.00	27	0.00	(1,465)	(21.11)	1,438	0.00	(61,715)	(1214.38)	(61,715)	(513.31)
12	Commission and Brokerage Expenses Incurred	0	0.00	(286)	0.00	(783)	(11.28)	(6,503)	0.00	(231,722)	(4559.66)	(239,294)	(1990.30)
13	Taxes, Licenses, and Fees Incurred	0	0.00	59	0.00	38	0.55	162	0.00	33,655	662.24	33,914	282.08
14	Other Acquisition Expenses Incurred	0	0.00	254	0.00	7	0.10	1,076	0.00	64,946	1277.96	66,283	551.30
15	General Expenses Incurred	0	0.00	2,175	0.00	346	4.98	22	0.00	68,327	1344.49	70,870	589.45
16	Other Income Less Other Expenses	0	0.00	24	0.00	(17)	(0.24)	0	0.00	28,897	568.61	28,904	240.41
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2,178)	0.00	(2,561)	(36.90)	5,243	0.00	68,812	1354.03	69,316	576.53
18	Investment Gain from Insurance Funds	0	0.00	31	0.00	589	8.49	0	0.00	6,078	119.60	6,698	55.71
19	Profit or Loss Excluding Investment Gain	0	0.00	(2,147)	0.00	(1,972)	(28.41)	5,243	0.00	74,890	1473.63	76,014	632.24
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	494	7.12	0	0.00	636	12.51	1,130	9.40
21	Total Profit or Losses**	0	0.00	(2,147)	0.00	(1,478)	(21.29)	5,243	0.00	75,529	1486.21	77,147	641.66

* (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 2018 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	143,122	99.85	0	0.00	426,225	101.35	569,347	100.97
2	Premiums Earned	0	0.00	0	0.00	143,332	100.00	0	0.00	420,553	100.00	563,885	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	100	0.02	100	0.02
4	Incurred Losses	0	0.00	0	0.00	143,205	99.91	0	0.00	377,798	89.83	521,003	92.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	17	0.01	0	0.00	4,685	1.11	4,702	0.83
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	10,465	7.30	0	0.00	16,929	4.03	27,394	4.86
7	Unpaid Losses	0	0.00	0	0.00	35,082	24.48	0	0.00	107,783	25.63	142,865	25.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	5,910	1.41	5,910	1.05
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	836	0.58	0	0.00	2,476	0.59	3,312	0.59
10	Unearned Premium Reserves	0	0.00	0	0.00	179	0.12	0	0.00	3,794	0.90	3,973	0.70
11	Agents Balances	0	0.00	0	0.00	9,979	6.96	0	0.00	(138,629)	(32.96)	(128,650)	(22.81)
12	Commission and Brokerage Expenses Incurred	0	0.00	(104)	0.00	22,118	15.43	0	0.00	76,773	18.26	98,787	17.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	152	0.00	3,164	2.21	0	0.00	12,189	2.90	15,505	2.75
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	8,161	5.69	0	0.00	8,037	1.91	16,198	2.87
15	General Expenses Incurred	0	0.00	26	0.00	6,628	4.62	0	0.00	28,253	6.72	34,907	6.19
16	Other Income Less Other Expenses	0	0.00	0	0.00	(87)	(0.06)	0	0.00	2,297	0.55	2,210	0.39
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(74)	0.00	(50,513)	(35.24)	0	0.00	(101,908)	(24.23)	(152,495)	(27.04)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	282	0.20	0	0.00	(1,131)	(0.27)	(849)	(0.15)
19	Profit or Loss Excluding Investment Gain	0	0.00	(74)	0.00	(50,231)	(35.05)	0	0.00	(103,041)	(24.50)	(153,346)	(27.19)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	1,520	1.06	0	0.00	7,556	1.80	9,076	1.61
21	Total Profit or Losses**	0	0.00	(74)	0.00	(48,711)	(33.98)	0	0.00	(87,372)	(20.78)	(136,157)	(24.15)

* (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 2018 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	197,468	113.84	0	0.00	287,306	107.26	484,781	109.85
2	Premiums Earned	0	0.00	7	100.00	173,467	100.00	0	0.00	267,847	100.00	441,321	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	73,106	42.14	0	0.00	28,709	10.72	101,815	23.07
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(962)	(0.55)	0	0.00	479	0.18	(483)	(0.11)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3,176	1.83	0	0.00	(2,272)	(0.85)	904	0.20
7	Unpaid Losses	0	0.00	0	0.00	149,479	86.17	0	0.00	91,459	34.15	240,938	54.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	372	0.21	0	0.00	1,603	0.60	1,975	0.45
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,559	0.90	0	0.00	1,982	0.74	3,541	0.80
10	Unearned Premium Reserves	0	0.00	0	0.00	96,162	55.44	0	0.00	154,539	57.70	250,701	56.81
11	Agents Balances	0	0.00	0	0.00	61,841	35.65	0	0.00	34,659	12.94	96,500	21.87
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	7,710	4.44	0	0.00	23,936	8.94	31,646	7.17
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	14.29	6,300	3.63	0	0.00	7,681	2.87	13,982	3.17
14	Other Acquisition Expenses Incurred	0	0.00	18	257.14	11,863	6.84	0	0.00	29,480	11.01	41,361	9.37
15	General Expenses Incurred	0	0.00	27	385.71	47,239	27.23	0	0.00	26,265	9.81	73,531	16.66
16	Other Income Less Other Expenses	0	0.00	0	0.00	(337)	(0.19)	0	0.00	2,656	0.99	2,319	0.53
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(39)	(557.14)	24,698	14.24	0	0.00	156,222	58.33	180,881	40.99
18	Investment Gain from Insurance Funds	0	0.00	1	14.29	14,393	8.30	0	0.00	10,331	3.86	24,725	5.60
19	Profit or Loss Excluding Investment Gain	0	0.00	(38)	(542.86)	39,090	22.53	0	0.00	166,553	62.18	205,605	46.59
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	43,806	25.25	0	0.00	15,374	5.74	59,180	13.41
21	Total Profit or Losses**	0	0.00	(38)	(542.86)	82,896	47.79	0	0.00	178,753	66.74	261,611	59.28

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	37,600	103.57	1,061,162	102.74	0	0.00	1,008,605	101.85	2,107,367	102.32
2	Premiums Earned	0	0.00	36,305	100.00	1,032,861	100.00	0	0.00	990,333	100.00	2,059,499	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	504	0.05	0	0.00	26	0.00	530	0.03
4	Incurred Losses	0	0.00	17,568	48.39	664,429	64.33	0	0.00	630,555	63.67	1,312,552	63.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1)	(0.00)	12,422	1.20	0	0.00	18,314	1.85	30,735	1.49
6	Adjusting and Other Expenses Incurred	0	0.00	1,377	3.79	56,043	5.43	0	0.00	41,618	4.20	99,038	4.81
7	Unpaid Losses	0	0.00	9,753	26.86	276,492	26.77	0	0.00	294,996	29.79	581,241	28.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,588	4.37	36,977	3.58	0	0.00	30,995	3.13	69,560	3.38
9	Adjusting and Other Expenses Unpaid	0	0.00	1,614	4.45	16,478	1.60	0	0.00	16,393	1.66	34,485	1.67
10	Unearned Premium Reserves	0	0.00	18,996	52.32	522,920	50.63	0	0.00	469,481	47.41	1,011,397	49.11
11	Agents Balances	0	0.00	7,958	21.92	272,910	26.42	0	0.00	174,899	17.66	455,767	22.13
12	Commission and Brokerage Expenses Incurred	0	0.00	4,623	12.73	165,537	16.03	0	0.00	161,432	16.30	331,592	16.10
13	Taxes, Licenses, and Fees Incurred	0	0.00	910	2.51	22,713	2.20	1	0.00	25,423	2.57	49,047	2.38
14	Other Acquisition Expenses Incurred	0	0.00	3,174	8.74	81,512	7.89	137	0.00	61,491	6.21	146,314	7.10
15	General Expenses Incurred	0	0.00	846	2.33	54,239	5.25	124	0.00	95,582	9.65	150,791	7.32
16	Other Income Less Other Expenses	0	0.00	40	0.11	5,242	0.51	0	0.00	2,407	0.24	7,689	0.37
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,847	21.61	(19,296)	(1.87)	(262)	0.00	(41,703)	(4.21)	(53,414)	(2.59)
18	Investment Gain from Insurance Funds	0	0.00	737	2.03	19,447	1.88	0	0.00	20,220	2.04	40,404	1.96
19	Profit or Loss Excluding Investment Gain	0	0.00	8,584	23.64	152	0.01	(262)	0.00	(21,480)	(2.17)	(13,006)	(0.63)
20	Investment Gain from Capital and Surplus	0	0.00	1,249	3.44	38,132	3.69	262	0.00	48,249	4.87	87,892	4.27
21	Total Profit or Losses**	0	0.00	9,833	27.08	38,283	3.71	0	0.00	26,774	2.70	74,890	3.64

* (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 2018 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	1,819,235	101.00	9,440,350	102.18	6,125,147	102.25	51,895,995	103.34	69,280,727	103.02
2	Premiums Earned	0	0.00	1,801,283	100.00	9,238,531	100.00	5,990,485	100.00	50,220,473	100.00	67,250,772	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	69,476	0.75	306,839	5.12	927	0.00	377,242	0.56
4	Incurred Losses	0	0.00	656,641	36.45	6,060,712	65.60	3,940,379	65.78	33,728,079	67.16	44,385,811	66.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	22,500	1.25	83,786	0.91	29,896	0.50	924,570	1.84	1,060,752	1.58
6	Adjusting and Other Expenses Incurred	0	0.00	104,763	5.82	637,691	6.90	419,131	7.00	3,711,930	7.39	4,873,515	7.25
7	Unpaid Losses	0	0.00	235,769	13.09	2,106,718	22.80	1,115,301	18.62	14,980,355	29.83	18,438,143	27.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	30,805	1.71	159,725	1.73	68,924	1.15	1,285,318	2.56	1,544,772	2.30
9	Adjusting and Other Expenses Unpaid	0	0.00	135,348	7.51	183,498	1.99	167,379	2.79	2,168,325	4.32	2,654,550	3.95
10	Unearned Premium Reserves	0	0.00	944,334	52.43	5,058,064	54.75	3,220,861	53.77	26,972,896	53.71	36,196,155	53.82
11	Agents Balances	(7,830)	0.00	357,876	19.87	2,164,527	23.43	1,606,551	26.82	10,558,119	21.02	14,679,243	21.83
12	Commission and Brokerage Expenses Incurred	(26,348)	0.00	204,590	11.36	1,424,743	15.42	140,729	2.35	6,276,845	12.50	8,020,559	11.93
13	Taxes, Licenses, and Fees Incurred	2,307	0.00	60,885	3.38	178,461	1.93	185,712	3.10	1,473,284	2.93	1,900,649	2.83
14	Other Acquisition Expenses Incurred	16,091	0.00	183,171	10.17	679,880	7.36	1,017,439	16.98	4,147,216	8.26	6,043,797	8.99
15	General Expenses Incurred	7,631	0.00	94,760	5.26	551,766	5.97	293,608	4.90	2,610,464	5.20	3,558,229	5.29
16	Other Income Less Other Expenses	0	0.00	4,857	0.27	49,865	0.54	7,566	0.13	146,459	0.29	208,747	0.31
17	Pretax Profit or Loss Excluding Investment Gain*	319	0.00	478,830	26.58	(398,115)	(4.31)	(335,678)	(5.60)	(2,506,406)	(4.99)	(2,761,050)	(4.11)
18	Investment Gain from Insurance Funds	0	0.00	30,807	1.71	245,337	2.66	69,012	1.15	1,163,573	2.32	1,508,729	2.24
19	Profit or Loss Excluding Investment Gain	319	0.00	509,636	28.29	(152,778)	(1.65)	(266,666)	(4.45)	(1,342,826)	(2.67)	(1,252,315)	(1.86)
20	Investment Gain from Capital and Surplus	0	0.00	58,673	3.26	466,777	5.05	327,786	5.47	2,124,608	4.23	2,977,844	4.43
21	Total Profit or Losses**	319	0.00	568,307	31.55	313,999	3.40	61,119	1.02	781,788	1.56	1,725,532	2.57

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	97,937	101.54	4,982,962	100.11	735,664	102.07	24,036,770	102.94	29,853,333	102.43
2	Premiums Earned	0	0.00	96,450	100.00	4,977,695	100.00	720,720	100.00	23,350,078	100.00	29,144,943	100.00
3	Dividends to Policyholders	0	0.00	3	0.00	10,660	0.21	0	0.00	11,153	0.05	21,816	0.07
4	Incurred Losses	0	0.00	35,549	36.86	3,142,405	63.13	448,490	62.23	13,448,330	57.59	17,074,774	58.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	7,185	7.45	310,693	6.24	34,646	4.81	1,841,182	7.89	2,193,706	7.53
6	Adjusting and Other Expenses Incurred	0	0.00	3,746	3.88	354,906	7.13	49,240	6.83	1,228,414	5.26	1,636,306	5.61
7	Unpaid Losses	0	0.00	29,456	30.54	3,989,361	80.14	534,330	74.14	21,907,449	93.82	26,460,596	90.79
8	Defense and Cost Containment Expenses Unpaid	0	0.00	12,681	13.15	1,003,752	20.16	138,800	19.26	6,034,378	25.84	7,189,611	24.67
9	Adjusting and Other Expenses Unpaid	0	0.00	6,937	7.19	238,928	4.80	80,137	11.12	1,653,162	7.08	1,979,164	6.79
10	Unearned Premium Reserves	0	0.00	46,004	47.70	2,505,643	50.34	364,058	50.51	11,685,637	50.05	14,601,342	50.10
11	Agents Balances	0	0.00	22,388	23.21	1,448,052	29.09	243,497	33.79	6,693,778	28.67	8,407,715	28.85
12	Commission and Brokerage Expenses Incurred	0	0.00	6,366	6.60	857,212	17.22	51,069	7.09	3,982,564	17.06	4,897,211	16.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,860	2.97	122,636	2.46	25,681	3.56	651,053	2.79	802,230	2.75
14	Other Acquisition Expenses Incurred	0	0.00	11,129	11.54	404,859	8.13	171,095	23.74	1,504,988	6.45	2,092,071	7.18
15	General Expenses Incurred	0	0.00	8,904	9.23	479,877	9.64	76,370	10.60	2,044,887	8.76	2,610,038	8.96
16	Other Income Less Other Expenses	0	0.00	469	0.49	6,825	0.14	(2,384)	(0.33)	(9,228)	(0.04)	(4,318)	(0.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	21,179	21.96	(698,718)	(14.04)	(138,257)	(19.18)	(1,371,723)	(5.87)	(2,187,519)	(7.51)
18	Investment Gain from Insurance Funds	0	0.00	2,504	2.60	170,075	3.42	6,892	0.96	1,399,385	5.99	1,578,856	5.42
19	Profit or Loss Excluding Investment Gain	0	0.00	23,684	24.56	(528,645)	(10.62)	(131,365)	(18.23)	27,676	0.12	(608,650)	(2.09)
20	Investment Gain from Capital and Surplus	0	0.00	4,301	4.46	209,724	4.21	5,723	0.79	1,245,272	5.33	1,465,020	5.03
21	Total Profit or Losses**	0	0.00	27,987	29.02	(318,911)	(6.41)	(125,641)	(17.43)	1,272,944	5.45	856,379	2.94

* (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 2018 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	4,397,941	98.96	4,397,941	98.96
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	4,444,374	100.00	4,444,374	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	170,606	3.84	170,606	3.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,543	0.03	1,543	0.03
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	34,636	0.78	34,636	0.78
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,570,727	80.34	3,570,727	80.34
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	15,702	0.35	15,702	0.35
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	53,451	1.20	53,451	1.20
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,891,539	42.56	1,891,539	42.56
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	377,716	8.50	377,716	8.50
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(205,166)	(4.62)	(205,166)	(4.62)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	131,161	2.95	131,161	2.95
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	244,859	5.51	244,859	5.51
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	911,043	20.50	911,043	20.50
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(815,629)	(18.35)	(815,629)	(18.35)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	2,340,068	52.65	2,340,068	52.65
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	0	0.00	0	0.00	241,114	5.43	241,114	5.43
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	0	0.00	0	0.00	2,581,182	58.08	2,581,182	58.08
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	0	0.00	0	0.00	329,576	7.42	329,576	7.42
21	Total Profit or Losses**	0	0.00	0	0.00	0	0.00	0	0.00	2,910,756	65.49	2,910,756	65.49

* (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 2018 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	24,441	109.15	30,828	105.06	2,591,262	104.19	2,646,534	104.25
2	Premiums Earned	0	0.00	3	100.00	22,392	100.00	29,344	100.00	2,486,975	100.00	2,538,714	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	520	2.32	511	1.74	13	0.00	1,044	0.04
4	Incurred Losses	0	0.00	1	33.33	15,285	68.26	21,562	73.48	1,439,252	57.87	1,476,100	58.14
5	Defense and Cost Containment Expenses Incurred	0	0.00	9	300.00	1,159	5.18	356	1.21	90,994	3.66	92,518	3.64
6	Adjusting and Other Expenses Incurred	0	0.00	17	566.67	1,317	5.88	2,205	7.51	97,835	3.93	101,374	3.99
7	Unpaid Losses	0	0.00	2	66.67	51,784	231.26	12,712	43.32	2,133,878	85.80	2,198,376	86.59
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	33.33	1,810	8.08	131	0.45	173,972	7.00	175,914	6.93
9	Adjusting and Other Expenses Unpaid	0	0.00	1	33.33	2,559	11.43	832	2.84	101,413	4.08	104,805	4.13
10	Unearned Premium Reserves	0	0.00	1	33.33	11,902	53.15	15,393	52.46	1,134,884	45.63	1,162,180	45.78
11	Agents Balances	0	0.00	0	0.00	4,701	20.99	14,074	47.96	681,776	27.41	700,551	27.59
12	Commission and Brokerage Expenses Incurred	0	0.00	1	33.33	2,793	12.47	(213)	(0.73)	400,858	16.12	403,439	15.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	427	1.91	1,302	4.44	56,918	2.29	58,647	2.31
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,095	4.89	2,799	9.54	166,434	6.69	170,328	6.71
15	General Expenses Incurred	0	0.00	0	0.00	775	3.46	99	0.34	277,625	11.16	278,499	10.97
16	Other Income Less Other Expenses	0	0.00	0	0.00	(15)	(0.07)	(85)	(0.29)	(30,878)	(1.24)	(30,978)	(1.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(26)	(866.67)	(995)	(4.44)	638	2.17	(73,830)	(2.97)	(74,213)	(2.92)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	3,514	15.69	160	0.55	106,411	4.28	110,085	4.34
19	Profit or Loss Excluding Investment Gain	0	0.00	(26)	(866.67)	2,518	11.25	798	2.72	32,582	1.31	35,872	1.41
20	Investment Gain from Capital and Surplus	0	0.00	3	100.00	5,348	23.88	433	1.48	277,172	11.14	282,956	11.15
21	Total Profit or Losses**	0	0.00	(23)	(766.67)	7,867	35.13	1,231	4.20	309,761	12.46	318,836	12.56

* (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 2018 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	3,506	106.50	2,041,803	104.38	173,386	95.77	10,723,102	106.39	12,941,797	105.91
2	Premiums Earned	0	0.00	3,292	100.00	1,956,067	100.00	181,053	100.00	10,079,223	100.00	12,219,635	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,572	0.13	14,259	7.88	840	0.01	17,671	0.14
4	Incurred Losses	1	0.00	1,016	30.86	854,793	43.70	70,522	38.95	4,794,780	47.57	5,721,112	46.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	6	0.18	8,665	0.44	300	0.17	78,152	0.78	87,123	0.71
6	Adjusting and Other Expenses Incurred	0	0.00	198	6.01	37,688	1.93	8,842	4.88	534,421	5.30	581,149	4.76
7	Unpaid Losses	0	0.00	213	6.47	530,102	27.10	27,509	15.19	2,344,379	23.26	2,902,203	23.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6	0.18	8,118	0.42	349	0.19	114,766	1.14	123,239	1.01
9	Adjusting and Other Expenses Unpaid	0	0.00	202	6.14	19,413	0.99	3,212	1.77	236,069	2.34	258,896	2.12
10	Unearned Premium Reserves	0	0.00	1,722	52.31	1,044,572	53.40	84,826	46.85	4,390,210	43.56	5,521,330	45.18
11	Agents Balances	9,401	0.00	(2,907)	(88.30)	546,194	27.92	33,251	18.37	2,884,956	28.62	3,470,895	28.40
12	Commission and Brokerage Expenses Incurred	(1)	0.00	(2,269)	(68.92)	234,717	12.00	(10,157)	(5.61)	1,483,773	14.72	1,706,063	13.96
13	Taxes, Licenses, and Fees Incurred	0	0.00	970	29.47	51,990	2.66	5,951	3.29	444,633	4.41	503,544	4.12
14	Other Acquisition Expenses Incurred	0	0.00	402	12.21	151,202	7.73	49,518	27.35	675,801	6.70	876,923	7.18
15	General Expenses Incurred	0	0.00	364	11.06	212,606	10.87	4,774	2.64	1,148,988	11.40	1,366,732	11.18
16	Other Income Less Other Expenses	0	0.00	(61)	(1.85)	(15,194)	(0.78)	(32)	(0.02)	8,869	0.09	(6,418)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,540	77.16	386,629	19.77	37,010	20.44	926,720	9.19	1,352,899	11.07
18	Investment Gain from Insurance Funds	(743)	0.00	162	4.92	61,748	3.16	1,510	0.83	175,337	1.74	238,014	1.95
19	Profit or Loss Excluding Investment Gain	(743)	0.00	2,702	82.08	448,380	22.92	38,521	21.28	1,102,057	10.93	1,590,917	13.02
20	Investment Gain from Capital and Surplus	0	0.00	329	9.99	205,146	10.49	12,722	7.03	448,459	4.45	666,656	5.46
21	Total Profit or Losses**	(743)	0.00	3,033	92.13	653,525	33.41	51,242	28.30	1,550,512	15.38	2,257,569	18.47

* (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 2018 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	7,306	450.99	0	0.00	357,007	50.00	364,313	50.91
2	Premiums Earned	0	0.00	0	0.00	1,620	100.00	0	0.00	713,984	100.00	715,604	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	(25,252)	(3.54)	(25,252)	(3.53)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	150,028	21.01	150,028	20.97
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,568	1.34	9,568	1.34
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,845,537	258.48	1,845,537	257.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	91,487	12.81	91,487	12.78
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,182	1.57	11,182	1.56
10	Unearned Premium Reserves	0	0.00	0	0.00	36,234	2236.67	0	0.00	2,820,047	394.97	2,856,281	399.14
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	30,798	4.31	30,798	4.30
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(12,575)	(776.23)	0	0.00	(12,487)	(1.75)	(25,062)	(3.50)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	123	7.59	0	0.00	10,803	1.51	10,926	1.53
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	29,622	1828.52	0	0.00	13,157	1.84	42,779	5.98
15	General Expenses Incurred	0	0.00	0	0.00	21,901	1351.91	0	0.00	356,010	49.86	377,911	52.81
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	83,961	11.76	83,961	11.73
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(37,451)	(2311.79)	0	0.00	296,116	41.47	258,665	36.15
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	(274)	(16.91)	0	0.00	(3,023,777)	(423.51)	(3,024,051)	(422.59)
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(37,725)	(2328.70)	0	0.00	(2,727,662)	(382.03)	(2,765,387)	(386.44)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	2,658	164.07	0	0.00	3,364,635	471.25	3,367,293	470.55
21	Total Profit or Losses**	0	0.00	0	0.00	(35,067)	(2164.63)	0	0.00	636,971	89.21	601,904	84.11

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	15	100.00	966,261	97.27	601,699	99.76	6,556,512	103.28	8,124,487	102.26
2	Premiums Earned	0	0.00	15	100.00	993,377	100.00	603,141	100.00	6,348,172	100.00	7,944,705	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	59,701	6.01	13,542	2.25	24,684	0.39	97,927	1.23
4	Incurred Losses	0	0.00	0	0.00	381,850	38.44	277,397	45.99	4,077,103	64.22	4,736,350	59.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	259,858	26.16	189,765	31.46	1,128,317	17.77	1,577,940	19.86
6	Adjusting and Other Expenses Incurred	0	0.00	(2)	(13.33)	73,589	7.41	52,480	8.70	399,486	6.29	525,553	6.62
7	Unpaid Losses	0	0.00	0	0.00	1,479,698	148.96	1,062,973	176.24	9,910,855	156.12	12,453,526	156.75
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	738,805	74.37	413,418	68.54	2,589,857	40.80	3,742,080	47.10
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	158,727	15.98	69,368	11.50	475,990	7.50	704,085	8.86
10	Unearned Premium Reserves	0	0.00	8	53.33	511,424	51.48	254,513	42.20	2,102,088	33.11	2,868,033	36.10
11	Agents Balances	0	0.00	3	20.00	268,765	27.06	168,690	27.97	810,588	12.77	1,248,046	15.71
12	Commission and Brokerage Expenses Incurred	0	0.00	2	13.33	73,211	7.37	52,097	8.64	495,108	7.80	620,418	7.81
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	19,943	2.01	19,647	3.26	52,350	0.82	91,940	1.16
14	Other Acquisition Expenses Incurred	0	0.00	1	6.67	49,429	4.98	15,661	2.60	146,110	2.30	211,201	2.66
15	General Expenses Incurred	0	0.00	0	0.00	113,675	11.44	64,355	10.67	252,964	3.98	430,994	5.42
16	Other Income Less Other Expenses	0	0.00	0	0.00	(499)	(0.05)	265	0.04	35,259	0.56	35,025	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	13	86.67	(38,376)	(3.86)	(81,538)	(13.52)	(192,689)	(3.04)	(312,590)	(3.93)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	113,096	11.39	68,437	11.35	543,780	8.57	725,313	9.13
19	Profit or Loss Excluding Investment Gain	0	0.00	13	86.67	74,721	7.52	(13,101)	(2.17)	351,093	5.53	412,726	5.19
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	105,395	10.61	81,958	13.59	305,384	4.81	492,737	6.20
21	Total Profit or Losses**	0	0.00	14	93.33	180,115	18.13	68,857	11.42	656,473	10.34	905,459	11.40

* (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 2018 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	724	101.26	99,565	96.56	52,653	134.60	1,334,368	109.73	1,487,310	109.44
2	Premiums Earned	0	0.00	715	100.00	103,110	100.00	39,119	100.00	1,216,072	100.00	1,359,016	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	961	0.93	4,165	10.65	2	0.00	5,128	0.38
4	Incurred Losses	0	0.00	5	0.70	880	0.85	27,360	69.94	137,074	11.27	165,319	12.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	12	1.68	7	0.01	(1,648)	(4.21)	3,624	0.30	1,995	0.15
6	Adjusting and Other Expenses Incurred	0	0.00	5	0.70	744	0.72	4,298	10.99	12,071	0.99	17,118	1.26
7	Unpaid Losses	0	0.00	5	0.70	1,902	1.84	26,436	67.58	178,250	14.66	206,593	15.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	172	0.17	211	0.54	4,493	0.37	4,876	0.36
9	Adjusting and Other Expenses Unpaid	0	0.00	10	1.40	(1)	(0.00)	4,929	12.60	10,367	0.85	15,305	1.13
10	Unearned Premium Reserves	0	0.00	365	51.05	54,224	52.59	25,690	65.67	776,888	63.89	857,167	63.07
11	Agents Balances	0	0.00	135	18.88	30,929	30.00	9,993	25.55	306,388	25.19	347,445	25.57
12	Commission and Brokerage Expenses Incurred	0	0.00	77	10.77	12,723	12.34	109	0.28	213,918	17.59	226,827	16.69
13	Taxes, Licenses, and Fees Incurred	0	0.00	12	1.68	1,993	1.93	1,796	4.59	32,671	2.69	36,472	2.68
14	Other Acquisition Expenses Incurred	0	0.00	60	8.39	10,130	9.82	8,374	21.41	88,306	7.26	106,870	7.86
15	General Expenses Incurred	0	0.00	16	2.24	7,530	7.30	1,258	3.22	95,640	7.86	104,444	7.69
16	Other Income Less Other Expenses	0	0.00	1	0.14	(3,907)	(3.79)	(69)	(0.18)	(666)	(0.05)	(4,641)	(0.34)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	528	73.85	64,228	62.29	(6,660)	(17.02)	632,097	51.98	690,193	50.79
18	Investment Gain from Insurance Funds	0	0.00	5	0.70	910	0.88	828	2.12	18,272	1.50	20,015	1.47
19	Profit or Loss Excluding Investment Gain	0	0.00	533	74.55	65,143	63.18	(5,831)	(14.91)	650,374	53.48	710,219	52.26
20	Investment Gain from Capital and Surplus	0	0.00	22	3.08	4,488	4.35	2,878	7.36	44,277	3.64	51,665	3.80
21	Total Profit or Losses**	0	0.00	555	77.62	69,632	67.53	(2,956)	(7.56)	694,650	57.12	761,881	56.06

* (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 2018 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	544,965	100.68	0	0.00	4,558,986	100.42	5,103,951	100.45
2	Premiums Earned	0	0.00	0	0.00	541,287	100.00	0	0.00	4,539,995	100.00	5,081,282	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	455,110	84.08	0	0.00	2,489,552	54.84	2,944,662	57.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,340	0.25	0	0.00	42,419	0.93	43,759	0.86
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	24,060	4.44	0	0.00	101,253	2.23	125,313	2.47
7	Unpaid Losses	0	0.00	0	0.00	113,652	21.00	0	0.00	1,859,470	40.96	1,973,122	38.83
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	420	0.08	0	0.00	43,895	0.97	44,315	0.87
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	94,254	17.41	0	0.00	71,520	1.58	165,774	3.26
10	Unearned Premium Reserves	0	0.00	0	0.00	30,761	5.68	0	0.00	3,761,994	82.86	3,792,755	74.64
11	Agents Balances	0	0.00	0	0.00	67,504	12.47	0	0.00	875,497	19.28	943,001	18.56
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	28,910	5.34	0	0.00	919,647	20.26	948,557	18.67
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	12,840	2.37	0	0.00	103,612	2.28	116,452	2.29
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	156	0.03	0	0.00	165,132	3.64	165,288	3.25
15	General Expenses Incurred	0	0.00	0	0.00	41,543	7.67	0	0.00	265,123	5.84	306,666	6.04
16	Other Income Less Other Expenses	0	0.00	0	0.00	5,041	0.93	0	0.00	(20,839)	(0.46)	(15,798)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(17,637)	(3.26)	0	0.00	432,416	9.52	414,779	8.16
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	11,308	2.09	0	0.00	269,284	5.93	280,592	5.52
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(6,330)	(1.17)	0	0.00	701,702	15.46	695,372	13.68
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	33,245	6.14	0	0.00	235,015	5.18	268,260	5.28
21	Total Profit or Losses**	0	0.00	0	0.00	26,917	4.97	0	0.00	936,712	20.63	963,629	18.96

* (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 2018 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	(447)	(12.22)	0	0.00	54,069	113.16	53,622	104.24
2	Premiums Earned	0	0.00	0	0.00	3,659	100.00	0	0.00	47,781	100.00	51,440	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	1,144	31.27	0	0.00	10,885	22.78	12,029	23.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3)	(0.08)	0	0.00	(281)	(0.59)	(284)	(0.55)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(199)	(5.44)	0	0.00	(730)	(1.53)	(929)	(1.81)
7	Unpaid Losses	0	0.00	0	0.00	3,103	84.80	0	0.00	12,945	27.09	16,048	31.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	9	0.25	0	0.00	263	0.55	272	0.53
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	556	15.20	0	0.00	420	0.88	976	1.90
10	Unearned Premium Reserves	0	0.00	0	0.00	3,383	92.46	0	0.00	58,450	122.33	61,833	120.20
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	5,471	11.45	5,471	10.64
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(82)	(2.24)	0	0.00	19,373	40.55	19,291	37.50
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(8)	(0.22)	0	0.00	6,229	13.04	6,221	12.09
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	(34)	(0.93)	0	0.00	4,765	9.97	4,731	9.20
15	General Expenses Incurred	0	0.00	0	0.00	102	2.79	0	0.00	3,801	7.96	3,903	7.59
16	Other Income Less Other Expenses	0	0.00	0	0.00	19	0.52	0	0.00	4,337	9.08	4,356	8.47
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,758	75.38	0	0.00	8,075	16.90	10,833	21.06
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	417	11.40	0	0.00	1,617	3.38	2,034	3.95
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	3,176	86.80	0	0.00	9,692	20.28	12,868	25.02
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	759	20.74	0	0.00	3,970	8.31	4,729	9.19
21	Total Profit or Losses**	0	0.00	0	0.00	3,935	107.54	0	0.00	13,662	28.59	17,597	34.21

* (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 2018 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	79	84.95	721,185	124.25	0	0.00	1,654,449	117.74	2,375,713	119.64
2	Premiums Earned	0	0.00	93	100.00	580,426	100.00	0	0.00	1,405,121	100.00	1,985,640	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	12	0.00	0	0.00	185	0.01	197	0.01
4	Incurred Losses	0	0.00	(17)	(18.28)	463,155	79.80	0	0.00	1,818,387	129.41	2,281,525	114.90
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	603	0.10	0	0.00	12,451	0.89	13,054	0.66
6	Adjusting and Other Expenses Incurred	0	0.00	(4)	(4.30)	37,980	6.54	0	0.00	50,039	3.56	88,015	4.43
7	Unpaid Losses	0	0.00	12	12.90	624,407	107.58	0	0.00	3,510,394	249.83	4,134,813	208.24
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,483	0.43	0	0.00	14,523	1.03	17,006	0.86
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	129,208	22.26	0	0.00	71,146	5.06	200,354	10.09
10	Unearned Premium Reserves	0	0.00	9	9.68	2,206,074	380.08	0	0.00	9,774,820	695.66	11,980,903	603.38
11	Agents Balances	0	0.00	12	12.90	118,224	20.37	0	0.00	225,132	16.02	343,368	17.29
12	Commission and Brokerage Expenses Incurred	0	0.00	17	18.28	74,181	12.78	0	0.00	302,466	21.53	376,664	18.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	2.15	15,704	2.71	0	0.00	32,814	2.34	48,520	2.44
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	54,768	9.44	0	0.00	79,127	5.63	133,895	6.74
15	General Expenses Incurred	0	0.00	16	17.20	24,689	4.25	0	0.00	170,259	12.12	194,964	9.82
16	Other Income Less Other Expenses	0	0.00	3	3.23	(242,017)	(41.70)	0	0.00	60,723	4.32	(181,291)	(9.13)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	82	88.17	(332,682)	(57.32)	0	0.00	(999,885)	(71.16)	(1,332,485)	(67.11)
18	Investment Gain from Insurance Funds	0	0.00	1	1.08	124,761	21.49	0	0.00	642,461	45.72	767,223	38.64
19	Profit or Loss Excluding Investment Gain	0	0.00	82	88.17	(207,922)	(35.82)	0	0.00	(357,424)	(25.44)	(565,264)	(28.47)
20	Investment Gain from Capital and Surplus	0	0.00	1	1.08	183,090	31.54	0	0.00	429,181	30.54	612,272	30.83
21	Total Profit or Losses**	0	0.00	84	90.32	(24,830)	(4.28)	0	0.00	71,756	5.11	47,010	2.37

* (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 2018 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	1,526	98.14	3,968,070	101.08	250,919	99.06	33,359,420	101.14	37,579,935	101.12
2	Premiums Earned	0	0.00	1,555	100.00	3,925,502	100.00	253,289	100.00	32,982,832	100.00	37,163,178	100.00
3	Dividends to Policyholders	0	0.00	15	0.96	411,729	10.49	1,672	0.66	327,713	0.99	741,129	1.99
4	Incurred Losses	0	0.00	806	51.83	1,855,930	47.28	95,403	37.67	13,939,916	42.26	15,892,055	42.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	82	5.27	184,319	4.70	14,100	5.57	2,258,844	6.85	2,457,345	6.61
6	Adjusting and Other Expenses Incurred	0	0.00	65	4.18	235,508	6.00	15,166	5.99	1,936,620	5.87	2,187,359	5.89
7	Unpaid Losses	0	0.00	2,968	190.87	7,883,478	200.83	754,403	297.84	81,541,878	247.23	90,182,727	242.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	233	14.98	675,793	17.22	78,738	31.09	9,519,101	28.86	10,273,865	27.65
9	Adjusting and Other Expenses Unpaid	0	0.00	181	11.64	372,808	9.50	70,448	27.81	4,092,433	12.41	4,535,870	12.21
10	Unearned Premium Reserves	0	0.00	568	36.53	1,725,779	43.96	103,014	40.67	10,697,025	32.43	12,526,386	33.71
11	Agents Balances	0	0.00	15	0.96	1,329,938	33.88	61,669	24.35	10,361,856	31.42	11,753,478	31.63
12	Commission and Brokerage Expenses Incurred	0	0.00	332	21.35	392,811	10.01	14,809	5.85	2,718,215	8.24	3,126,167	8.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	44	2.83	105,139	2.68	8,953	3.53	1,219,136	3.70	1,333,272	3.59
14	Other Acquisition Expenses Incurred	0	0.00	28	1.80	237,252	6.04	47,941	18.93	1,972,656	5.98	2,257,877	6.08
15	General Expenses Incurred	0	0.00	166	10.68	340,294	8.67	27,922	11.02	2,633,663	7.98	3,002,045	8.08
16	Other Income Less Other Expenses	0	0.00	0	0.00	(4,736)	(0.12)	(633)	(0.25)	(643,382)	(1.95)	(648,751)	(1.75)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	0.96	157,787	4.02	26,692	10.54	5,332,665	16.17	5,517,159	14.85
18	Investment Gain from Insurance Funds	0	0.00	104	6.69	345,730	8.81	11,800	4.66	3,870,081	11.73	4,227,715	11.38
19	Profit or Loss Excluding Investment Gain	0	0.00	120	7.72	503,516	12.83	38,492	15.20	9,202,749	27.90	9,744,877	26.22
20	Investment Gain from Capital and Surplus	0	0.00	859	55.24	411,114	10.47	6,842	2.70	2,755,765	8.36	3,174,580	8.54
21	Total Profit or Losses**	0	0.00	978	62.89	914,630	23.30	45,332	17.90	11,958,521	36.26	12,919,461	34.76

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,180	103.36	2,654,089	101.31	262,082	89.66	28,648,999	109.64	31,574,350	108.68
2	Premiums Earned	0	0.00	8,882	100.00	2,619,689	100.00	292,295	100.00	26,130,760	100.00	29,051,626	100.00
3	Dividends to Policyholders	0	0.00	2	0.02	10,555	0.40	16,703	5.71	6,080	0.02	33,340	0.11
4	Incurred Losses	0	0.00	1,669	18.79	1,494,936	57.07	163,836	56.05	16,636,466	63.67	18,296,907	62.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	243	2.74	203,933	7.78	19,899	6.81	2,008,569	7.69	2,232,644	7.69
6	Adjusting and Other Expenses Incurred	0	0.00	182	2.05	103,944	3.97	14,869	5.09	1,350,640	5.17	1,469,635	5.06
7	Unpaid Losses	0	0.00	4,076	45.89	4,611,829	176.04	685,477	234.52	54,240,513	207.57	59,541,895	204.95
8	Defense and Cost Containment Expenses Unpaid	0	0.00	779	8.77	793,832	30.30	202,564	69.30	9,156,618	35.04	10,153,793	34.95
9	Adjusting and Other Expenses Unpaid	0	0.00	310	3.49	215,405	8.22	58,663	20.07	3,427,590	13.12	3,701,968	12.74
10	Unearned Premium Reserves	0	0.00	3,609	40.63	1,296,722	49.50	144,937	49.59	16,127,363	61.72	17,572,631	60.49
11	Agents Balances	(10)	0.00	106	1.19	873,659	33.35	52,642	18.01	6,946,914	26.59	7,873,311	27.10
12	Commission and Brokerage Expenses Incurred	(3)	0.00	100	1.13	437,595	16.70	(16,478)	(5.64)	4,050,835	15.50	4,472,049	15.39
13	Taxes, Licenses, and Fees Incurred	0	0.00	521	5.87	49,575	1.89	8,432	2.88	623,886	2.39	682,414	2.35
14	Other Acquisition Expenses Incurred	0	0.00	1,476	16.62	219,670	8.39	68,650	23.49	1,580,068	6.05	1,869,864	6.44
15	General Expenses Incurred	0	0.00	1,433	16.13	197,589	7.54	22,296	7.63	2,305,390	8.82	2,526,708	8.70
16	Other Income Less Other Expenses	0	0.00	116	1.31	(3,963)	(0.15)	21	0.01	232,143	0.89	228,317	0.79
17	Pretax Profit or Loss Excluding Investment Gain*	3	0.00	3,369	37.93	(102,067)	(3.90)	(5,887)	(2.01)	(2,199,032)	(8.42)	(2,303,614)	(7.93)
18	Investment Gain from Insurance Funds	0	0.00	193	2.17	209,734	8.01	16,819	5.75	3,089,753	11.82	3,316,499	11.42
19	Profit or Loss Excluding Investment Gain	3	0.00	3,563	40.11	107,667	4.11	10,932	3.74	890,719	3.41	1,012,884	3.49
20	Investment Gain from Capital and Surplus	0	0.00	611	6.88	207,144	7.91	29,110	9.96	1,827,784	6.99	2,064,649	7.11
21	Total Profit or Losses**	3	0.00	4,175	47.01	314,806	12.02	40,042	13.70	2,718,523	10.40	3,077,549	10.59

* (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 2018 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	102.94	737,979	102.78	31,428	100.89	18,089,401	110.85	18,858,843	110.49
2	Premiums Earned	0	0.00	34	100.00	718,052	100.00	31,151	100.00	16,318,767	100.00	17,068,004	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,123	0.57	3,000	9.63	698	0.00	7,821	0.05
4	Incurred Losses	0	0.00	15	44.12	308,941	43.02	10,204	32.76	7,862,823	48.18	8,181,983	47.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	6	17.65	142,402	19.83	8,581	27.55	1,521,653	9.32	1,672,642	9.80
6	Adjusting and Other Expenses Incurred	0	0.00	2	5.88	30,455	4.24	1,094	3.51	652,804	4.00	684,355	4.01
7	Unpaid Losses	0	0.00	51	150.00	653,304	90.98	25,097	80.57	27,308,396	167.34	27,986,848	163.97
8	Defense and Cost Containment Expenses Unpaid	0	0.00	23	67.65	307,578	42.84	8,441	27.10	5,163,958	31.64	5,480,000	32.11
9	Adjusting and Other Expenses Unpaid	0	0.00	2	5.88	50,405	7.02	903	2.90	1,417,001	8.68	1,468,311	8.60
10	Unearned Premium Reserves	0	0.00	19	55.88	353,045	49.17	9,417	30.23	10,317,257	63.22	10,679,738	62.57
11	Agents Balances	0	0.00	0	0.00	214,568	29.88	2,555	8.20	3,767,687	23.09	3,984,810	23.35
12	Commission and Brokerage Expenses Incurred	0	0.00	5	14.71	131,245	18.28	248	0.80	2,585,134	15.84	2,716,632	15.92
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	5.88	12,695	1.77	683	2.19	365,177	2.24	378,557	2.22
14	Other Acquisition Expenses Incurred	0	0.00	4	11.76	52,637	7.33	857	2.75	943,117	5.78	996,615	5.84
15	General Expenses Incurred	0	0.00	8	23.53	41,525	5.78	4,799	15.41	1,363,294	8.35	1,409,626	8.26
16	Other Income Less Other Expenses	0	0.00	3	8.82	(7,839)	(1.09)	33	0.11	(76,164)	(0.47)	(83,967)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(4)	(11.76)	(13,801)	(1.92)	1,718	5.52	947,889	5.81	935,802	5.48
18	Investment Gain from Insurance Funds	0	0.00	2	5.88	31,238	4.35	1,050	3.37	1,740,193	10.66	1,772,483	10.38
19	Profit or Loss Excluding Investment Gain	0	0.00	(2)	(5.88)	17,437	2.43	2,768	8.89	2,688,092	16.47	2,708,295	15.87
20	Investment Gain from Capital and Surplus	0	0.00	58	170.59	30,634	4.27	2,205	7.08	1,015,962	6.23	1,048,859	6.15
21	Total Profit or Losses**	0	0.00	57	167.65	48,072	6.69	4,973	15.96	3,704,054	22.70	3,757,156	22.01

* (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 2018 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	3,530	105.44	1,429	101.28	1,065,315	106.42	1,070,275	106.41
2	Premiums Earned	0	0.00	1	100.00	3,348	100.00	1,411	100.00	1,001,062	100.00	1,005,822	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	17	0.00	17	0.00
4	Incurred Losses	0	0.00	1	100.00	1,839	54.93	776	55.00	861,437	86.05	864,053	85.91
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	532	15.89	0	0.00	19,274	1.93	19,806	1.97
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	171	5.11	716	50.74	25,277	2.53	26,164	2.60
7	Unpaid Losses	0	0.00	9	900.00	20,911	624.58	7,739	548.48	8,095,095	808.65	8,123,754	807.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	2,745	81.99	0	0.00	316,571	31.62	319,317	31.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	437	13.05	0	0.00	164,321	16.41	164,758	16.38
10	Unearned Premium Reserves	0	0.00	0	0.00	1,918	57.29	108	7.65	438,846	43.84	440,872	43.83
11	Agents Balances	0	0.00	0	0.00	1,382	41.28	0	0.00	220,799	22.06	222,181	22.09
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	289	8.63	(72)	(5.10)	58,490	5.84	58,707	5.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	83	2.48	60	4.25	29,183	2.92	29,326	2.92
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	308	9.20	0	0.00	27,554	2.75	27,862	2.77
15	General Expenses Incurred	0	0.00	0	0.00	243	7.26	230	16.30	178,073	17.79	178,546	17.75
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(11,789)	(1.18)	(11,789)	(1.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	(100.00)	(118)	(3.52)	(299)	(21.19)	(210,042)	(20.98)	(210,460)	(20.92)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	1,061	31.69	269	19.06	448,679	44.82	450,009	44.74
19	Profit or Loss Excluding Investment Gain	0	0.00	(1)	(100.00)	944	28.20	(30)	(2.13)	238,644	23.84	239,557	23.82
20	Investment Gain from Capital and Surplus	0	0.00	6	600.00	1,700	50.78	146	10.35	232,081	23.18	233,933	23.26
21	Total Profit or Losses**	0	0.00	5	500.00	2,644	78.97	116	8.22	470,716	47.02	473,481	47.07

* (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 2018 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	983	100.31	258,654	99.20	664	99.40	1,972,584	105.06	2,232,885	104.34
2	Premiums Earned	0	0.00	980	100.00	260,744	100.00	668	100.00	1,877,656	100.00	2,140,048	100.00
3	Dividends to Policyholders	0	0.00	1	0.10	273	0.10	0	0.00	146	0.01	420	0.02
4	Incurred Losses	0	0.00	369	37.65	103,844	39.83	264	39.52	921,761	49.09	1,026,238	47.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	167	17.04	50,713	19.45	168	25.15	704,151	37.50	755,199	35.29
6	Adjusting and Other Expenses Incurred	0	0.00	41	4.18	15,420	5.91	32	4.79	195,746	10.43	211,239	9.87
7	Unpaid Losses	0	0.00	1,661	169.49	495,088	189.88	504	75.45	6,981,779	371.83	7,479,032	349.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,050	107.14	251,410	96.42	298	44.61	3,151,543	167.84	3,404,301	159.08
9	Adjusting and Other Expenses Unpaid	0	0.00	188	19.18	52,965	20.31	70	10.48	738,147	39.31	791,370	36.98
10	Unearned Premium Reserves	0	0.00	410	41.84	125,291	48.05	19	2.84	1,082,275	57.64	1,207,995	56.45
11	Agents Balances	0	0.00	(421)	(42.96)	91,245	34.99	9	1.35	655,706	34.92	746,539	34.88
12	Commission and Brokerage Expenses Incurred	0	0.00	(27)	(2.76)	32,949	12.64	172	25.75	279,913	14.91	313,007	14.63
13	Taxes, Licenses, and Fees Incurred	0	0.00	36	3.67	5,443	2.09	2	0.30	49,915	2.66	55,396	2.59
14	Other Acquisition Expenses Incurred	0	0.00	189	19.29	27,306	10.47	32	4.79	116,389	6.20	143,916	6.72
15	General Expenses Incurred	0	0.00	138	14.08	23,702	9.09	72	10.78	226,915	12.09	250,827	11.72
16	Other Income Less Other Expenses	0	0.00	11	1.12	392	0.15	0	0.00	63,024	3.36	63,427	2.96
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	74	7.55	1,493	0.57	(74)	(11.08)	(554,265)	(29.52)	(552,772)	(25.83)
18	Investment Gain from Insurance Funds	0	0.00	85	8.67	29,932	11.48	16	2.40	528,906	28.17	558,939	26.12
19	Profit or Loss Excluding Investment Gain	0	0.00	160	16.33	31,427	12.05	(58)	(8.68)	(25,361)	(1.35)	6,168	0.29
20	Investment Gain from Capital and Surplus	0	0.00	73	7.45	32,216	12.36	31	4.64	273,810	14.58	306,130	14.30
21	Total Profit or Losses**	0	0.00	233	23.78	63,644	24.41	(26)	(3.89)	248,455	13.23	312,306	14.59

* (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 2018 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	3,888	99.56	7,076	93.98	34,614,685	99.51	7,798,523	101.89	71,446,129	102.79	113,870,301	101.71
2	Premiums Earned	3,905	100.00	7,529	100.00	34,785,471	100.00	7,653,955	100.00	69,507,810	100.00	111,958,670	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	36,030	0.10	419,762	5.48	72,712	0.10	528,504	0.47
4	Incurred Losses	2,040	52.24	3,244	43.09	20,943,679	60.21	5,378,145	70.27	46,377,411	66.72	72,704,519	64.94
5	Defense and Cost Containment Expenses Incurred	228	5.84	806	10.71	1,488,936	4.28	294,045	3.84	3,026,051	4.35	4,810,066	4.30
6	Adjusting and Other Expenses Incurred	(139)	(3.56)	546	7.25	3,122,265	8.98	748,095	9.77	5,585,237	8.04	9,456,004	8.45
7	Unpaid Losses	4,114	105.35	3,550	47.15	25,386,099	72.98	6,115,221	79.90	51,256,152	73.74	82,765,136	73.92
8	Defense and Cost Containment Expenses Unpaid	910	23.30	495	6.57	4,162,359	11.97	591,932	7.73	6,947,491	10.00	11,703,187	10.45
9	Adjusting and Other Expenses Unpaid	320	8.19	231	3.07	3,507,206	10.08	572,968	7.49	3,778,790	5.44	7,859,515	7.02
10	Unearned Premium Reserves	768	19.67	3,356	44.57	9,428,862	27.11	2,455,385	32.08	22,578,569	32.48	34,466,940	30.79
11	Agents Balances	233,257	5973.29	4,480	59.50	6,262,203	18.00	1,669,146	21.81	17,728,124	25.51	25,897,210	23.13
12	Commission and Brokerage Expenses Incurred	(191,857)	(4913.11)	2,223	29.53	3,779,773	10.87	269,540	3.52	5,863,094	8.44	9,722,773	8.68
13	Taxes, Licenses, and Fees Incurred	25,172	644.61	189	2.51	765,674	2.20	205,855	2.69	1,447,740	2.08	2,444,630	2.18
14	Other Acquisition Expenses Incurred	133,208	3411.22	617	8.19	3,038,766	8.74	906,738	11.85	4,180,064	6.01	8,259,393	7.38
15	General Expenses Incurred	80,041	2049.71	407	5.41	1,266,095	3.64	274,598	3.59	3,280,214	4.72	4,901,355	4.38
16	Other Income Less Other Expenses	20,535	525.86	193	2.56	236,778	0.68	30,767	0.40	179,105	0.26	467,378	0.42
17	Pretax Profit or Loss Excluding Investment Gain*	(24,251)	(621.02)	(313)	(4.16)	581,024	1.67	(812,057)	(10.61)	(145,617)	(0.21)	(401,214)	(0.36)
18	Investment Gain from Insurance Funds	(734)	(18.80)	293	3.89	1,670,589	4.80	189,601	2.48	2,643,592	3.80	4,503,341	4.02
19	Profit or Loss Excluding Investment Gain	(24,985)	(639.82)	(20)	(0.27)	2,251,609	6.47	(622,454)	(8.13)	2,497,977	3.59	4,102,127	3.66
20	Investment Gain from Capital and Surplus	2,717	69.58	348	4.62	3,588,871	10.32	563,048	7.36	1,658,067	2.39	5,813,051	5.19
21	Total Profit or Losses**	(22,268)	(570.24)	328	4.36	5,840,482	16.79	(59,405)	(0.78)	4,156,039	5.98	9,915,176	8.86

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	2,318	105.60	3,369,132	103.11	210,760	105.26	17,980,161	106.87	21,562,371	106.25
2	Premiums Earned	0	0.00	2,195	100.00	3,267,664	100.00	200,219	100.00	16,824,868	100.00	20,294,946	100.00
3	Dividends to Policyholders	0	0.00	4	0.18	4,127	0.13	0	0.00	6,053	0.04	10,184	0.05
4	Incurred Losses	(38)	0.00	1,818	82.82	2,421,952	74.12	139,731	69.79	11,772,259	69.97	14,335,722	70.64
5	Defense and Cost Containment Expenses Incurred	(19)	0.00	208	9.48	226,718	6.94	11,193	5.59	1,184,962	7.04	1,423,062	7.01
6	Adjusting and Other Expenses Incurred	(20)	0.00	229	10.43	230,523	7.05	12,939	6.46	1,058,031	6.29	1,301,702	6.41
7	Unpaid Losses	163	0.00	3,080	140.32	4,172,881	127.70	240,607	120.17	21,223,206	126.14	25,639,937	126.34
8	Defense and Cost Containment Expenses Unpaid	33	0.00	467	21.28	545,162	16.68	24,423	12.20	2,424,178	14.41	2,994,263	14.75
9	Adjusting and Other Expenses Unpaid	9	0.00	281	12.80	191,718	5.87	22,935	11.45	1,073,409	6.38	1,288,352	6.35
10	Unearned Premium Reserves	0	0.00	1,060	48.29	1,551,560	47.48	69,173	34.55	8,354,672	49.66	9,976,465	49.16
11	Agents Balances	156,687	0.00	(1,028)	(46.83)	1,034,979	31.67	46,015	22.98	5,437,544	32.32	6,674,197	32.89
12	Commission and Brokerage Expenses Incurred	(25,008)	0.00	474	21.59	483,315	14.79	12,627	6.31	2,325,807	13.82	2,797,215	13.78
13	Taxes, Licenses, and Fees Incurred	1,564	0.00	143	6.51	76,591	2.34	10,084	5.04	485,949	2.89	574,331	2.83
14	Other Acquisition Expenses Incurred	18,861	0.00	411	18.72	266,207	8.15	50,095	25.02	827,332	4.92	1,162,906	5.73
15	General Expenses Incurred	10,735	0.00	628	28.61	226,741	6.94	17,510	8.75	1,326,602	7.88	1,582,216	7.80
16	Other Income Less Other Expenses	5,531	0.00	25	1.14	1,815	0.06	(470)	(0.23)	33,837	0.20	40,738	0.20
17	Pretax Profit or Loss Excluding Investment Gain*	(547)	0.00	(1,696)	(77.27)	(666,695)	(20.40)	(54,427)	(27.18)	(2,128,307)	(12.65)	(2,851,672)	(14.05)
18	Investment Gain from Insurance Funds	(97)	0.00	131	5.97	188,453	5.77	4,041	2.02	1,069,625	6.36	1,262,153	6.22
19	Profit or Loss Excluding Investment Gain	(645)	0.00	(1,566)	(71.34)	(478,241)	(14.64)	(50,387)	(25.17)	(1,058,682)	(6.29)	(1,589,521)	(7.83)
20	Investment Gain from Capital and Surplus	41	0.00	186	8.47	258,970	7.93	2,564	1.28	771,120	4.58	1,032,881	5.09
21	Total Profit or Losses**	(604)	0.00	(1,381)	(62.92)	(219,267)	(6.71)	(47,824)	(23.89)	(287,560)	(1.71)	(556,636)	(2.74)

* (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 2018 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	1,428	100.49	6,965	95.61	23,457,594	99.87	5,569,308	101.36	46,841,902	102.22	75,877,197	101.42
2	Premiums Earned	1,421	100.00	7,285	100.00	23,488,547	100.00	5,494,849	100.00	45,822,703	100.00	74,814,805	100.00
3	Dividends to Policyholders	0	0.00	1	0.01	28,317	0.12	333,798	6.07	54,368	0.12	416,484	0.56
4	Incurred Losses	648	45.60	3,875	53.19	14,784,373	62.94	3,546,746	64.55	27,687,179	60.42	46,022,821	61.52
5	Defense and Cost Containment Expenses Incurred	63	4.43	303	4.16	31,227	0.13	11,573	0.21	146,699	0.32	189,865	0.25
6	Adjusting and Other Expenses Incurred	39	2.74	483	6.63	2,121,119	9.03	503,257	9.16	3,405,559	7.43	6,030,457	8.06
7	Unpaid Losses	132	9.29	(678)	(9.31)	1,600,385	6.81	45,673	0.83	2,112,155	4.61	3,757,667	5.02
8	Defense and Cost Containment Expenses Unpaid	24	1.69	32	0.44	36,987	0.16	11,173	0.20	113,291	0.25	161,507	0.22
9	Adjusting and Other Expenses Unpaid	23	1.62	23	0.32	1,404,158	5.98	134,909	2.46	612,448	1.34	2,151,561	2.88
10	Unearned Premium Reserves	349	24.56	3,195	43.86	6,516,706	27.74	1,787,936	32.54	15,159,540	33.08	23,467,726	31.37
11	Agents Balances	193,600	13624.21	4,294	58.94	4,406,173	18.76	1,205,303	21.94	11,295,336	24.65	17,104,706	22.86
12	Commission and Brokerage Expenses Incurred	(133,954)	(9426.74)	2,089	28.68	2,482,678	10.57	167,258	3.04	3,992,088	8.71	6,510,159	8.70
13	Taxes, Licenses, and Fees Incurred	13,220	930.33	175	2.40	497,807	2.12	140,903	2.56	940,942	2.05	1,593,047	2.13
14	Other Acquisition Expenses Incurred	89,821	6320.97	563	7.73	2,114,481	9.00	624,864	11.37	2,747,157	6.00	5,576,886	7.45
15	General Expenses Incurred	52,413	3688.46	376	5.16	870,653	3.71	186,681	3.40	2,175,121	4.75	3,285,244	4.39
16	Other Income Less Other Expenses	15,428	1085.71	186	2.55	165,998	0.71	25,255	0.46	83,344	0.18	290,211	0.39
17	Pretax Profit or Loss Excluding Investment Gain*	(5,401)	(380.08)	(397)	(5.45)	723,888	3.08	5,021	0.09	4,756,909	10.38	5,480,020	7.32
18	Investment Gain from Insurance Funds	(1,119)	(78.75)	(27)	(0.37)	180,633	0.77	15,495	0.28	230,944	0.50	425,926	0.57
19	Profit or Loss Excluding Investment Gain	(6,522)	(458.97)	(424)	(5.82)	904,521	3.85	20,518	0.37	4,987,849	10.89	5,905,942	7.89
20	Investment Gain from Capital and Surplus	57	4.01	164	2.25	1,511,349	6.43	261,115	4.75	835,125	1.82	2,607,810	3.49
21	Total Profit or Losses**	(6,465)	(454.96)	(260)	(3.57)	2,415,872	10.29	281,633	5.13	5,822,975	12.71	8,513,755	11.38

* (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 2018 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	906	106.21	1,311,983	103.53	65,724	106.30	5,491,334	104.37	6,869,947	104.23
2	Premiums Earned	0	0.00	853	100.00	1,267,293	100.00	61,828	100.00	5,261,337	100.00	6,591,311	100.00
3	Dividends to Policyholders	0	0.00	1	0.12	520	0.04	0	0.00	1,561	0.03	2,082	0.03
4	Incurred Losses	(1)	0.00	520	60.96	784,129	61.87	39,418	63.75	3,072,288	58.39	3,896,354	59.11
5	Defense and Cost Containment Expenses Incurred	(1)	0.00	2	0.23	15,564	1.23	1,322	2.14	60,511	1.15	77,398	1.17
6	Adjusting and Other Expenses Incurred	(1)	0.00	81	9.50	116,099	9.16	7,067	11.43	358,030	6.80	481,276	7.30
7	Unpaid Losses	0	0.00	113	13.25	78,425	6.19	13,839	22.38	830,782	15.79	923,159	14.01
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7	0.82	19,104	1.51	1,507	2.44	104,776	1.99	125,394	1.90
9	Adjusting and Other Expenses Unpaid	0	0.00	19	2.23	31,003	2.45	2,768	4.48	134,430	2.56	168,220	2.55
10	Unearned Premium Reserves	0	0.00	402	47.13	587,979	46.40	24,177	39.10	2,335,712	44.39	2,948,270	44.73
11	Agents Balances	50,331	0.00	(435)	(51.00)	394,881	31.16	20,127	32.55	1,662,097	31.59	2,127,001	32.27
12	Commission and Brokerage Expenses Incurred	(4,499)	0.00	206	24.15	184,976	14.60	4,316	6.98	692,018	13.15	877,017	13.31
13	Taxes, Licenses, and Fees Incurred	923	0.00	57	6.68	28,081	2.22	2,235	3.61	145,022	2.76	176,318	2.68
14	Other Acquisition Expenses Incurred	3,235	0.00	87	10.20	109,125	8.61	10,662	17.24	263,519	5.01	386,628	5.87
15	General Expenses Incurred	2,595	0.00	171	20.05	79,654	6.29	4,988	8.07	477,984	9.08	565,392	8.58
16	Other Income Less Other Expenses	2,171	0.00	13	1.52	396	0.03	(187)	(0.30)	35,942	0.68	38,335	0.58
17	Pretax Profit or Loss Excluding Investment Gain*	(77)	0.00	(260)	(30.48)	(50,458)	(3.98)	(8,367)	(13.53)	226,349	4.30	167,187	2.54
18	Investment Gain from Insurance Funds	(45)	0.00	19	2.23	5,834	0.46	301	0.49	6,292	0.12	12,401	0.19
19	Profit or Loss Excluding Investment Gain	(123)	0.00	(240)	(28.14)	(44,625)	(3.52)	(8,066)	(13.05)	232,643	4.42	179,589	2.72
20	Investment Gain from Capital and Surplus	(6)	0.00	34	3.99	53,706	4.24	470	0.76	190,136	3.61	244,340	3.71
21	Total Profit or Losses**	(129)	0.00	(205)	(24.03)	9,086	0.72	(7,596)	(12.29)	422,785	8.04	423,941	6.43

* (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 2018 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	7	100.00	0	0.00	1,119,552	109.90	1,119,559	109.90
2	Premiums Earned	0	0.00	0	0.00	7	100.00	0	0.00	1,018,696	100.00	1,018,703	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	1,331	19014.29	0	0.00	706,933	69.40	708,264	69.53
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	41	585.71	0	0.00	68,691	6.74	68,732	6.75
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	54,481	5.35	54,481	5.35
7	Unpaid Losses	0	0.00	0	0.00	4,010	57285.71	36	0.00	1,213,018	119.08	1,217,064	119.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	71	1014.29	0	0.00	146,184	14.35	146,255	14.36
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	74	1057.14	0	0.00	82,837	8.13	82,911	8.14
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	473,326	46.46	473,326	46.46
11	Agents Balances	0	0.00	0	0.00	7	100.00	0	0.00	266,718	26.18	266,725	26.18
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	164,906	16.19	164,906	16.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,309	2.58	26,309	2.58
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	64,143	6.30	64,143	6.30
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	78,256	7.68	78,256	7.68
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(10,280)	(1.01)	(10,280)	(1.01)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,368)	(19542.86)	0	0.00	(155,304)	(15.25)	(156,672)	(15.38)
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	213	3042.86	0	0.00	68,146	6.69	68,359	6.71
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,155)	(16500.00)	0	0.00	(87,158)	(8.56)	(88,313)	(8.67)
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	310	4428.57	0	0.00	43,330	4.25	43,640	4.28
21	Total Profit or Losses**	0	0.00	0	0.00	(844)	(12057.14)	0	0.00	(43,828)	(4.30)	(44,672)	(4.39)

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6	120.00	24,491	101.58	1,083	100.19	1,116,727	106.13	1,142,307	106.02
2	Premiums Earned	0	0.00	5	100.00	24,111	100.00	1,081	100.00	1,052,218	100.00	1,077,415	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	30	0.12	0	0.00	503	0.05	533	0.05
4	Incurred Losses	0	0.00	1	20.00	3,964	16.44	(6)	(0.56)	332,018	31.55	335,977	31.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	93	0.39	(71)	(6.57)	17,425	1.66	17,447	1.62
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	704	2.92	22	2.04	43,525	4.14	44,251	4.11
7	Unpaid Losses	0	0.00	4	80.00	6,703	27.80	485	44.87	939,441	89.28	946,633	87.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2	40.00	1,355	5.62	227	21.00	118,986	11.31	120,570	11.19
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	338	1.40	89	8.23	74,881	7.12	75,308	6.99
10	Unearned Premium Reserves	0	0.00	4	80.00	12,902	53.51	209	19.33	617,268	58.66	630,383	58.51
11	Agents Balances	0	0.00	0	0.00	9,426	39.09	(16)	(1.48)	231,452	22.00	240,862	22.36
12	Commission and Brokerage Expenses Incurred	0	0.00	1	20.00	4,007	16.62	28	2.59	155,403	14.77	159,439	14.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	522	2.16	31	2.87	27,023	2.57	27,576	2.56
14	Other Acquisition Expenses Incurred	0	0.00	1	20.00	4,639	19.24	345	31.91	81,105	7.71	86,090	7.99
15	General Expenses Incurred	0	0.00	0	0.00	1,657	6.87	90	8.33	113,032	10.74	114,779	10.65
16	Other Income Less Other Expenses	0	0.00	0	0.00	27	0.11	(2)	(0.19)	(2,718)	(0.26)	(2,693)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2	40.00	8,519	35.33	637	58.93	279,479	26.56	288,637	26.79
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	393	1.63	17	1.57	78,591	7.47	79,001	7.33
19	Profit or Loss Excluding Investment Gain	0	0.00	2	40.00	8,915	36.97	654	60.50	358,067	34.03	367,638	34.12
20	Investment Gain from Capital and Surplus	0	0.00	8	160.00	1,674	6.94	347	32.10	77,239	7.34	79,268	7.36
21	Total Profit or Losses**	0	0.00	10	200.00	10,590	43.92	1,001	92.60	435,304	41.37	446,905	41.48

* (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 2018 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	286	108.75	225,760	107.69	7	100.00	5,936,147	107.57	6,162,200	107.57
2	Premiums Earned	0	0.00	263	100.00	209,648	100.00	7	100.00	5,518,636	100.00	5,728,554	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,112	1.48	0	0.00	42,031	0.76	45,143	0.79
4	Incurred Losses	0	0.00	18	6.84	8,742	4.17	373	5328.57	866,286	15.70	875,419	15.28
5	Defense and Cost Containment Expenses Incurred	0	0.00	1	0.38	2,561	1.22	(1)	(14.29)	122,721	2.22	125,282	2.19
6	Adjusting and Other Expenses Incurred	0	0.00	5	1.90	4,769	2.27	82	1171.43	145,926	2.64	150,782	2.63
7	Unpaid Losses	0	0.00	58	22.05	31,906	15.22	(6)	(85.71)	2,418,577	43.83	2,450,535	42.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	4	1.52	9,550	4.56	2	28.57	366,664	6.64	376,220	6.57
9	Adjusting and Other Expenses Unpaid	0	0.00	6	2.28	6,060	2.89	0	0.00	204,863	3.71	210,929	3.68
10	Unearned Premium Reserves	0	0.00	228	86.69	101,234	48.29	0	0.00	3,675,197	66.60	3,776,659	65.93
11	Agents Balances	0	0.00	1	0.38	48,508	23.14	0	0.00	967,419	17.53	1,015,928	17.73
12	Commission and Brokerage Expenses Incurred	0	0.00	104	39.54	76,857	36.66	0	0.00	1,563,493	28.33	1,640,454	28.64
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.38	7,088	3.38	0	0.00	172,985	3.13	180,074	3.14
14	Other Acquisition Expenses Incurred	0	0.00	2	0.76	47,301	22.56	0	0.00	577,021	10.46	624,324	10.90
15	General Expenses Incurred	0	0.00	3	1.14	19,380	9.24	0	0.00	598,883	10.85	618,266	10.79
16	Other Income Less Other Expenses	0	0.00	0	0.00	(439)	(0.21)	0	0.00	(14,818)	(0.27)	(15,257)	(0.27)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	128	48.67	39,401	18.79	(446)	(6371.43)	1,414,474	25.63	1,453,557	25.37
18	Investment Gain from Insurance Funds	0	0.00	5	1.90	1,484	0.71	0	0.00	180,176	3.26	181,665	3.17
19	Profit or Loss Excluding Investment Gain	0	0.00	134	50.95	40,888	19.50	(446)	(6371.43)	1,594,648	28.90	1,635,224	28.55
20	Investment Gain from Capital and Surplus	0	0.00	35	13.31	8,870	4.23	0	0.00	339,161	6.15	348,066	6.08
21	Total Profit or Losses**	0	0.00	169	64.26	49,758	23.73	(446)	(6371.43)	1,933,809	35.04	1,983,290	34.62

* (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 2018 Insurance Expense Exhibit, Part II - Net Business
($ in Thousands)

	Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	18	100.00	9,300	95.75	208	100.97	249,444	111.99	258,970	111.31
2	Premiums Earned	0	0.00	18	100.00	9,713	100.00	206	100.00	222,728	100.00	232,665	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1	0.01	0	0.00	3	0.00	4	0.00
4	Incurred Losses	0	0.00	4	22.22	2,124	21.87	296	143.69	82,878	37.21	85,302	36.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	860	8.85	82	39.81	2,235	1.00	3,177	1.37
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	310	3.19	43	20.87	7,494	3.36	7,847	3.37
7	Unpaid Losses	0	0.00	2	11.11	1,605	16.52	7	3.40	111,631	50.12	113,245	48.67
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,762	18.14	69	33.50	19,850	8.91	21,681	9.32
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	69	0.71	0	0.00	13,707	6.15	13,776	5.92
10	Unearned Premium Reserves	0	0.00	7	38.89	4,485	46.18	70	33.98	130,417	58.55	134,979	58.01
11	Agents Balances	(193)	0.00	(3)	(16.67)	3,481	35.84	15	7.28	62,552	28.08	65,852	28.30
12	Commission and Brokerage Expenses Incurred	0	0.00	3	16.67	1,481	15.25	0	0.00	53,786	24.15	55,270	23.76
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	244	2.51	5	2.43	6,293	2.83	6,542	2.81
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	893	9.19	270	131.07	15,064	6.76	16,227	6.97
15	General Expenses Incurred	6	0.00	0	0.00	1,525	15.70	14	6.80	17,743	7.97	19,288	8.29
16	Other Income Less Other Expenses	0	0.00	0	0.00	11	0.11	0	0.00	(1,686)	(0.76)	(1,675)	(0.72)
17	Pretax Profit or Loss Excluding Investment Gain*	(5)	0.00	10	55.56	2,283	23.50	(504)	(244.66)	35,524	15.95	37,308	16.04
18	Investment Gain from Insurance Funds	2	0.00	0	0.00	159	1.64	0	0.00	7,722	3.47	7,883	3.39
19	Profit or Loss Excluding Investment Gain	(4)	0.00	10	55.56	2,443	25.15	(504)	(244.66)	43,252	19.42	45,197	19.43
20	Investment Gain from Capital and Surplus	0	0.00	1	5.56	799	8.23	8	3.88	11,999	5.39	12,807	5.50
21	Total Profit or Losses**	(4)	0.00	12	66.67	3,244	33.40	(496)	(240.78)	55,241	24.80	57,997	24.93

* (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 2018 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	862,451	105.45	(11)	1100.00	1,667,681	103.23	2,530,121	103.97
2	Premiums Earned	0	0.00	1	100.00	817,871	100.00	(1)	100.00	1,615,552	100.00	2,433,423	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	12	0.00	0	0.00	27	0.00	39	0.00
4	Incurred Losses	0	0.00	1	100.00	517,191	63.24	(36)	3600.00	645,050	39.93	1,162,206	47.76
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,658	0.57	(3)	300.00	21,954	1.36	26,609	1.09
6	Adjusting and Other Expenses Incurred	0	0.00	(1)	(100.00)	24,670	3.02	7	(700.00)	47,733	2.95	72,409	2.98
7	Unpaid Losses	0	0.00	1	100.00	397,847	48.64	83	(8300.00)	746,177	46.19	1,144,108	47.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,679	0.57	8	(800.00)	21,983	1.36	26,670	1.10
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	19,994	2.44	11	(1100.00)	33,944	2.10	53,949	2.22
10	Unearned Premium Reserves	0	0.00	0	0.00	395,469	48.35	239	(23900.00)	801,672	49.62	1,197,380	49.21
11	Agents Balances	0	0.00	(43)	(4300.00)	156,104	19.09	186	(18600.00)	304,131	18.83	460,378	18.92
12	Commission and Brokerage Expenses Incurred	0	0.00	(16)	(1600.00)	19,235	2.35	(1)	100.00	356,739	22.08	375,957	15.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	2	200.00	18,031	2.20	0	0.00	18,922	1.17	36,955	1.52
14	Other Acquisition Expenses Incurred	0	0.00	8	800.00	35,274	4.31	124	(12400.00)	106,941	6.62	142,347	5.85
15	General Expenses Incurred	0	0.00	7	700.00	118,331	14.47	55	(5500.00)	239,107	14.80	357,500	14.69
16	Other Income Less Other Expenses	0	0.00	1	100.00	(1,444)	(0.18)	0	0.00	(2,803)	(0.17)	(4,246)	(0.17)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	100.00	79,018	9.66	(148)	14800.00	176,270	10.91	255,141	10.48
18	Investment Gain from Insurance Funds	0	0.00	2	200.00	37,642	4.60	28	(2800.00)	37,588	2.33	75,260	3.09
19	Profit or Loss Excluding Investment Gain	0	0.00	2	200.00	116,660	14.26	(120)	12000.00	213,860	13.24	330,402	13.58
20	Investment Gain from Capital and Surplus	0	0.00	1	100.00	148,128	18.11	(25)	2500.00	72,104	4.46	220,208	9.05
21	Total Profit or Losses**	0	0.00	3	300.00	264,790	32.38	(146)	14600.00	285,967	17.70	550,614	22.63

* (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 2018 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	482	122.65	0	0.00	1,425,665	107.28	1,426,147	107.28
2	Premiums Earned	0	0.00	0	0.00	393	100.00	0	0.00	1,328,937	100.00	1,329,330	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	183	0.01	183	0.01
4	Incurred Losses	0	0.00	0	0.00	251	63.87	0	0.00	682,262	51.34	682,513	51.34
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4	1.02	0	0.00	12,628	0.95	12,632	0.95
6	Adjusting and Other Expenses Incurred	0	0.00	10	0.00	46	11.70	0	0.00	36,352	2.74	36,408	2.74
7	Unpaid Losses	0	0.00	0	0.00	43	10.94	0	0.00	655,356	49.31	655,399	49.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	24,311	1.83	24,311	1.83
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	19	4.83	0	0.00	24,406	1.84	24,425	1.84
10	Unearned Premium Reserves	0	0.00	0	0.00	496	126.21	0	0.00	1,004,350	75.58	1,004,846	75.59
11	Agents Balances	(4,643)	0.00	(3)	0.00	125	31.81	0	0.00	212,251	15.97	207,730	15.63
12	Commission and Brokerage Expenses Incurred	0	0.00	(3)	0.00	(4,136)	(1052.42)	0	0.00	225,668	16.98	221,529	16.66
13	Taxes, Licenses, and Fees Incurred	433	0.00	241	0.00	25	6.36	0	0.00	51,418	3.87	52,117	3.92
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	394	100.25	0	0.00	112,784	8.49	113,178	8.51
15	General Expenses Incurred	(465)	0.00	(221)	0.00	375	95.42	0	0.00	175,816	13.23	175,505	13.20
16	Other Income Less Other Expenses	0	0.00	0	0.00	17	4.33	0	0.00	31,925	2.40	31,942	2.40
17	Pretax Profit or Loss Excluding Investment Gain*	32	0.00	(27)	0.00	3,449	877.61	0	0.00	63,753	4.80	67,207	5.06
18	Investment Gain from Insurance Funds	156	0.00	0	0.00	58	14.76	0	0.00	418,490	31.49	418,704	31.50
19	Profit or Loss Excluding Investment Gain	188	0.00	(27)	0.00	3,508	892.62	0	0.00	482,241	36.29	485,910	36.55
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	(22)	(5.60)	0	0.00	(343,897)	(25.88)	(343,919)	(25.87)
21	Total Profit or Losses**	188	0.00	(27)	0.00	3,486	887.02	0	0.00	138,341	10.41	141,988	10.68

* (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 2018 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	4,291	73.89	0	0.00	1,226,033	113.94	1,230,324	113.73
2	Premiums Earned	0	0.00	0	0.00	5,807	100.00	0	0.00	1,076,015	100.00	1,081,822	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	1,441	0.13	1,441	0.13
4	Incurred Losses	0	0.00	0	0.00	4,333	74.62	0	0.00	681,063	63.29	685,396	63.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(57)	(0.98)	0	0.00	47,854	4.45	47,797	4.42
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	16	0.28	0	0.00	25,813	2.40	25,829	2.39
7	Unpaid Losses	0	0.00	0	0.00	439	7.56	0	0.00	98,390	9.14	98,829	9.14
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,568	0.15	1,568	0.14
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	3,309	0.31	3,309	0.31
10	Unearned Premium Reserves	0	0.00	0	0.00	12,064	207.75	0	0.00	2,595,172	241.18	2,607,236	241.00
11	Agents Balances	0	0.00	0	0.00	924	15.91	0	0.00	259,132	24.08	260,056	24.04
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3,005	51.75	0	0.00	86,589	8.05	89,594	8.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,509	25.99	0	0.00	49,431	4.59	50,940	4.71
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,003	17.27	0	0.00	26,343	2.45	27,346	2.53
15	General Expenses Incurred	0	0.00	0	0.00	458	7.89	0	0.00	133,368	12.39	133,826	12.37
16	Other Income Less Other Expenses	0	0.00	0	0.00	3	0.05	0	0.00	(563)	(0.05)	(560)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(4,457)	(76.75)	0	0.00	23,552	2.19	19,095	1.77
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	733	12.62	0	0.00	76,800	7.14	77,533	7.17
19	Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(3,724)	(64.13)	0	0.00	100,354	9.33	96,630	8.93
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	291	5.01	0	0.00	81,661	7.59	81,952	7.58
21	Total Profit or Losses**	0	0.00	0	0.00	(3,433)	(59.12)	0	0.00	182,020	16.92	178,587	16.51

* (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, 2018

Texas Insurance Expense Exhibit

The purpose of this report is to present Texas business by line on a statewide basis detailing profit and losses, loss adjustment, underwriting, and investment expenses. This information more reasonably presents aggregate costs in Texas by weighting expenses and expense ratios in proportion to the companies' actual Texas writing and can be used to develop elements of profitability and trend analysis to help with proper rate development. The data for this report was taken from the NAIC database using the Insurance Expense Exhibit submitted with each company's 2018 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 2018 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	11,921,930,611	102.64	4,039,357,821	99.61	6,456,146,905	100.77	1,973,044,671	103.01	28,962,284,950	103.97	53,352,764,958	102.90
2	Premiums Earned	11,614,968,590	100.00	4,055,339,014	100.00	6,406,623,373	100.00	1,915,423,031	100.00	27,855,189,605	100.00	51,847,543,613	100.00
3	Dividends to Policyholders	0	0.00	13,545	0.00	322,527,052	5.03	118,739,584	6.20	65,496,669	0.24	506,776,850	0.98
4	Incurred Losses	6,861,453,436	59.07	1,550,328,005	38.23	3,631,193,687	56.68	1,097,835,438	57.32	15,428,360,200	55.39	28,569,170,766	55.10
5	Defense and Cost Containment Expenses Incurred	173,035,732	1.49	59,346,932	1.46	182,398,914	2.85	49,758,551	2.60	1,214,327,509	4.36	1,678,867,638	3.24
6	Adjusting and Other Expenses Incurred **	785,360,040	6.76	222,367,606	5.48	496,905,275	7.76	157,858,212	8.24	1,634,035,323	5.87	3,296,526,455	6.36
7	Unpaid Losses	4,022,473,271	34.63	891,037,315	21.97	5,060,086,462	78.98	624,660,576	32.61	23,376,342,370	83.92	33,974,599,994	65.53
8	Defense and Cost Containment Expenses Unpaid	406,437,246	3.50	120,003,720	2.96	468,065,179	7.31	99,554,048	5.20	3,393,374,668	12.18	4,487,434,861	8.66
9	Adjusting and Other Expenses Unpaid **	333,686,017	2.87	197,426,279	4.87	539,778,845	8.43	88,108,172	4.60	1,562,720,181	5.61	2,721,719,494	5.25
10	Unearned Premium Reserves	3,966,848,944	34.15	2,106,831,194	51.95	2,442,892,158	38.13	809,022,850	42.24	13,153,046,353	47.22	22,478,641,499	43.36
11	Agents Balances**	2,475,026,126	21.31	688,146,213	16.97	1,390,357,684	21.70	363,305,315	18.97	5,724,218,071	20.55	10,641,053,409	20.52
12	Commission and Brokerage Expenses Incurred	987,028,148	8.50	557,267,266	13.74	597,824,850	9.33	100,266,416	5.23	3,451,707,367	12.39	5,694,094,047	10.98
13	Taxes, Licenses, and Fees Incurred	209,615,403	1.80	95,268,071	2.35	151,285,088	2.36	36,802,552	1.92	606,260,375	2.18	1,099,231,489	2.12
14	Other Acquisition Expenses Incurred **	701,964,036	6.04	253,353,933	6.25	587,506,576	9.17	214,510,496	11.20	1,641,372,950	5.89	3,398,707,990	6.56
15	General Expenses Incurred **	332,451,017	2.86	190,594,701	4.70	341,156,144	5.33	64,878,896	3.39	1,722,059,560	6.18	2,651,140,318	5.11
16	Other Income Less Other Expenses **	1,663,000	0.01	9,983,717	0.25	3,720,887	0.06	9,523,183	0.50	50,796,950	0.18	75,687,736	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	1,565,723,779	13.48	1,136,782,672	28.03	99,546,675	1.55	84,296,069	4.40	2,142,366,602	7.69	5,028,715,796	9.70

* (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 All Lines (Line 35)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	11,958,512,537	102.63	4,037,980,249	99.56	6,456,146,906	100.77	1,973,044,669	103.01	29,033,595,917	103.95	53,459,280,278	102.89
2	Premiums Earned	11,651,550,523	100.00	4,056,005,348	100.00	6,406,623,374	100.00	1,915,423,032	100.00	27,929,977,960	100.00	51,959,580,237	100.00
3	Dividends to Policyholders	0	0.00	13,545	0.00	322,527,053	5.03	118,739,583	6.20	65,496,673	0.23	506,776,854	0.98
4	Incurred Losses	6,861,453,436	58.89	1,550,628,223	38.23	3,631,193,686	56.68	1,097,835,438	57.32	15,470,960,170	55.39	28,612,070,953	55.07
5	Defense and Cost Containment Expenses Incurred	173,035,732	1.49	59,321,819	1.46	182,398,912	2.85	49,758,552	2.60	1,213,993,833	4.35	1,678,508,848	3.23
6	Adjusting and Other Expenses Incurred **	785,360,103	6.74	222,364,530	5.48	496,858,923	7.76	157,857,879	8.24	1,635,759,205	5.86	3,298,200,639	6.35
7	Unpaid Losses	4,022,473,273	34.52	891,103,656	21.97	5,060,086,457	78.98	624,660,574	32.61	23,469,990,529	84.03	34,068,314,489	65.57
8	Defense and Cost Containment Expenses Unpaid	406,437,247	3.49	120,009,576	2.96	468,065,180	7.31	99,554,043	5.20	3,393,902,642	12.15	4,487,968,688	8.64
9	Adjusting and Other Expenses Unpaid **	333,689,044	2.86	197,437,678	4.87	539,728,288	8.42	88,108,189	4.60	1,566,454,244	5.61	2,725,417,443	5.25
10	Unearned Premium Reserves	3,966,848,942	34.05	2,107,012,808	51.95	2,442,892,159	38.13	809,022,847	42.24	13,197,179,786	47.25	22,522,956,542	43.35
11	Agents Balances**	2,475,030,324	21.24	688,212,805	16.97	1,390,253,456	21.70	363,305,565	18.97	5,732,748,267	20.53	10,649,550,417	20.50
12	Commission and Brokerage Expenses Incurred	987,028,149	8.47	557,113,557	13.74	597,824,854	9.33	100,266,417	5.23	3,455,982,379	12.37	5,698,215,356	10.97
13	Taxes, Licenses, and Fees Incurred	209,615,403	1.80	95,241,918	2.35	151,285,093	2.36	36,802,554	1.92	607,300,040	2.17	1,100,245,008	2.12
14	Other Acquisition Expenses Incurred **	701,964,092	6.02	253,369,419	6.25	587,451,621	9.17	214,510,809	11.20	1,644,404,072	5.89	3,401,700,013	6.55
15	General Expenses Incurred **	332,450,043	2.85	190,599,278	4.70	341,123,642	5.32	64,879,090	3.39	1,732,407,043	6.20	2,661,459,096	5.12
16	Other Income Less Other Expenses **	1,588,000	0.01	9,986,666	0.25	3,721,237	0.06	9,523,094	0.50	67,963,771	0.24	92,782,770	0.18
17	Pretax Profit or Loss Excluding Investment Gain*	1,602,231,565	13.75	1,137,339,725	28.04	99,680,829	1.56	84,295,804	4.40	2,171,638,316	7.78	5,095,186,239	9.81

* (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 2018 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	10,691,483	100.09	108,816,203	99.62	78,313,265	104.18	37,925,842	96.52	443,246,920	101.67	678,993,713	101.29
2	Premiums Earned	10,682,075	100.00	109,233,279	100.00	75,168,838	100.00	39,293,171	100.00	435,970,651	100.00	670,348,014	100.00
3	Dividends to Policyholders	0	0.00	297	0.00	135,696	0.18	1,267,143	3.22	3,135	0.00	1,406,271	0.21
4	Incurred Losses	2,385,948	22.34	66,656,404	61.02	7,562,874	10.06	9,931,359	25.28	108,382,999	24.86	194,919,584	29.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,228,068	1.12	367,579	0.49	6,379	0.02	8,198,199	1.88	9,800,225	1.46
6	Adjusting and Other Expenses Incurred **	59,006	0.55	3,167,364	2.90	1,213,072	1.61	1,007,284	2.56	16,330,279	3.75	21,777,006	3.25
7	Unpaid Losses	418,987	3.92	31,337,316	28.69	25,981,386	34.56	2,140,633	5.45	212,252,939	48.69	272,131,261	40.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	885,753	0.81	362,288	0.48	62,743	0.16	7,249,083	1.66	8,559,867	1.28
9	Adjusting and Other Expenses Unpaid **	23,002	0.22	861,068	0.79	2,043,135	2.72	322,463	0.82	7,971,552	1.83	11,221,221	1.67
10	Unearned Premium Reserves	177,458	1.66	50,585,973	46.31	35,414,507	47.11	19,212,593	48.90	208,332,323	47.79	313,722,854	46.80
11	Agents Balances**	104,010	0.97	16,847,721	15.42	21,254,159	28.28	6,549,248	16.67	124,791,668	28.62	169,546,807	25.29
12	Commission and Brokerage Expenses Incurred	1,881,657	17.62	18,799,888	17.21	2,131,987	2.84	4,139,139	10.53	45,881,627	10.52	72,834,298	10.87
13	Taxes, Licenses, and Fees Incurred	146,505	1.37	2,202,760	2.02	1,877,490	2.50	808,014	2.06	8,903,079	2.04	13,937,848	2.08
14	Other Acquisition Expenses Incurred **	1,336,134	12.51	3,568,500	3.27	6,087,204	8.10	4,202,451	10.70	27,816,574	6.38	43,010,864	6.42
15	General Expenses Incurred **	721,073	6.75	12,736,786	11.66	9,746,937	12.97	1,293,991	3.29	32,093,111	7.36	56,591,898	8.44
16	Other Income Less Other Expenses **	0	0.00	1,175,908	1.08	66,305	0.09	148,816	0.38	4,701,816	1.08	6,092,845	0.91
17	Pretax Profit or Loss Excluding Investment Gain*	4,151,752	38.87	2,049,119	1.88	46,112,304	61.34	16,786,228	42.72	193,063,463	44.28	262,162,866	39.11

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

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

Total for Allied Lines
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	5,141,938	100.09	191,639,776	102.68	87,513,958	107.87	102,881,606	99.87	571,196,347	109.37	958,373,625	106.70
2	Premiums Earned	5,137,420	100.00	186,636,731	100.00	81,125,829	100.00	103,017,968	100.00	522,239,412	100.00	898,157,360	100.00
3	Dividends to Policyholders	0	0.00	4,392	0.00	947,961	1.17	4,022,317	3.90	11,481	0.00	4,986,151	0.56
4	Incurred Losses	2,604,576	50.70	66,380,824	35.57	81,902,593	100.96	49,235,496	47.79	(16,859,619)	(3.23)	183,263,870	20.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	792,452	0.42	(1,622,913)	(2.00)	438,403	0.43	(4,195,267)	(0.80)	(4,587,325)	(0.51)
6	Adjusting and Other Expenses Incurred **	514,042	10.01	12,863,087	6.89	5,653,355	6.97	7,805,166	7.58	28,019,976	5.37	54,855,626	6.11
7	Unpaid Losses	380,238	7.40	42,961,387	23.02	115,296,926	142.12	11,077,535	10.75	745,896,723	142.83	915,612,809	101.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,198,817	1.18	1,584,152	1.95	205,599	0.20	20,239,214	3.88	24,227,782	2.70
9	Adjusting and Other Expenses Unpaid **	70,006	1.36	4,606,856	2.47	3,551,386	4.38	2,178,961	2.12	14,101,273	2.70	24,508,482	2.73
10	Unearned Premium Reserves	85,321	1.66	103,053,990	55.22	43,974,639	54.21	51,913,782	50.39	270,300,362	51.76	469,328,094	52.25
11	Agents Balances**	97,008	1.89	27,360,710	14.66	21,293,389	26.25	16,734,229	16.24	120,088,390	22.99	185,573,726	20.66
12	Commission and Brokerage Expenses Incurred	904,997	17.62	29,366,108	15.73	4,036,718	4.98	9,728,533	9.44	67,242,431	12.88	111,278,787	12.39
13	Taxes, Licenses, and Fees Incurred	111,912	2.18	6,326,998	3.39	3,198,810	3.94	2,073,095	2.01	11,512,324	2.20	23,223,139	2.59
14	Other Acquisition Expenses Incurred **	642,052	12.50	11,328,429	6.07	6,139,823	7.57	10,843,719	10.53	40,912,501	7.83	69,866,525	7.78
15	General Expenses Incurred **	347,028	6.75	16,727,584	8.96	11,810,542	14.56	2,948,133	2.86	40,942,858	7.84	72,776,144	8.10
16	Other Income Less Other Expenses **	0	0.00	1,050,636	0.56	(207,200)	(0.26)	110,087	0.11	7,560,161	1.45	8,513,683	0.95
17	Pretax Profit or Loss Excluding Investment Gain*	12,812	0.25	43,897,493	23.52	(31,148,261)	(38.39)	16,033,194	15.56	362,212,888	69.36	391,008,126	43.53

* (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 2018 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	10,419,027	103.82	0	0.00	1,048,697,863	101.26	1,059,116,890	101.28
2	Premiums Earned	0	0.00	0	0.00	10,035,224	100.00	0	0.00	1,035,671,602	100.00	1,045,706,826	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	17,258,038	171.97	0	0.00	1,227,989,033	118.57	1,245,247,071	119.08
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(167,073)	(0.02)	(167,073)	(0.02)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	469,348	4.68	0	0.00	20,863,609	2.01	21,332,957	2.04
7	Unpaid Losses	0	0.00	0	0.00	3,757,702	37.45	0	0.00	292,180,787	28.21	295,938,489	28.30
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	244,133	0.02	244,133	0.02
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	114,111	1.14	0	0.00	4,063,300	0.39	4,177,411	0.40
10	Unearned Premium Reserves	0	0.00	0	0.00	4,019,812	40.06	0	0.00	186,858,704	18.04	190,878,516	18.25
11	Agents Balances**	0	0.00	0	0.00	142,736	1.42	0	0.00	41,265,611	3.98	41,408,347	3.96
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,430,632	14.26	0	0.00	88,736,677	8.57	90,167,309	8.62
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	867	0.01	0	0.00	690,278	0.07	691,145	0.07
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	476,923	4.75	0	0.00	(15,627,469)	(1.51)	(15,150,546)	(1.45)
15	General Expenses Incurred **	0	0.00	0	0.00	339,422	3.38	0	0.00	33,633,155	3.25	33,972,577	3.25
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(12,847)	(0.13)	0	0.00	368,886	0.04	356,039	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(9,952,853)	(99.18)	0	0.00	(320,077,722)	(30.91)	(330,030,575)	(31.56)

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

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

Total for Federal Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	23,534,104	108.44	(55,353)	100.00	1,062,721	110.61	320,147,409	103.93	344,688,881	104.25
2	Premiums Earned	0	0.00	21,703,253	100.00	(55,353)	100.00	960,819	100.00	308,030,266	100.00	330,638,985	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	(18,344,881)	(84.53)	(5,661,214)	10227.47	1,006,274	104.73	266,751,058	86.60	243,751,237	73.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	(277,177)	(1.28)	(234,652)	423.92	99,113	10.32	33,754,437	10.96	33,341,721	10.08
6	Adjusting and Other Expenses Incurred **	0	0.00	22,420	0.10	0	0.00	0	0.00	8,238,456	2.67	8,260,876	2.50
7	Unpaid Losses	0	0.00	2,920,786	13.46	538,388	(972.64)	29,405	3.06	131,333,980	42.64	134,822,559	40.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	49,629	0.23	14,935	(26.98)	0	0.00	760,062	0.25	824,626	0.25
9	Adjusting and Other Expenses Unpaid **	0	0.00	58,581	0.27	0	0.00	0	0.00	1,734,862	0.56	1,793,444	0.54
10	Unearned Premium Reserves	0	0.00	12,749,536	58.74	0	0.00	627,730	65.33	181,495,774	58.92	194,873,040	58.94
11	Agents Balances**	0	0.00	(1,446)	(0.01)	0	0.00	0	0.00	6,272,115	2.04	6,270,668	1.90
12	Commission and Brokerage Expenses Incurred	0	0.00	4,670,768	21.52	16	(0.03)	151,043	15.72	54,109,161	17.57	58,930,988	17.82
13	Taxes, Licenses, and Fees Incurred	0	0.00	1,061,184	4.89	(1,542)	2.79	25,547	2.66	5,861,745	1.90	6,946,934	2.10
14	Other Acquisition Expenses Incurred **	0	0.00	183,699	0.85	(32)	0.06	0	0.00	11,076,768	3.60	11,260,435	3.41
15	General Expenses Incurred **	0	0.00	1,573,014	7.25	0	0.00	0	0.00	11,739,953	3.81	13,312,967	4.03
16	Other Income Less Other Expenses **	0	0.00	17,357	0.08	78	(0.14)	0	0.00	3,416,685	1.11	3,434,121	1.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	32,831,583	151.27	5,842,149	(10554.35)	(321,158)	(33.43)	(80,084,626)	(26.00)	(41,732,052)	(12.62)

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

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

Total for Private Crop
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 Annual Statement

	Texas Direct Business	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	6,197,120	91.16	1,581,993	100.00	0	0.00	42,264,733	95.70	50,043,846	95.24
2	Premiums Earned	0	0.00	6,797,909	100.00	1,581,993	100.00	0	0.00	44,165,038	100.00	52,544,940	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	4,585,146	67.45	2,927,018	185.02	0	0.00	38,898,425	88.08	46,410,589	88.33
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	625,864	1.42	625,864	1.19
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	120,169	7.60	0	0.00	937,197	2.12	1,057,366	2.01
7	Unpaid Losses	0	0.00	2,392,715	35.20	255,571	16.16	0	0.00	1,613,400	3.65	4,261,686	8.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	35,003	0.08	35,003	0.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	9,600	0.61	0	0.00	120,164	0.27	129,764	0.25
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	502,274	1.14	502,274	0.96
11	Agents Balances**	0	0.00	0	0.00	114,898	7.26	0	0.00	3,450,346	7.81	3,565,244	6.79
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	190,872	12.07	0	0.00	9,878,896	22.37	10,069,768	19.16
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,889	0.88	0	0.00	667,428	1.51	681,317	1.30
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	93,712	5.92	0	0.00	517,072	1.17	610,785	1.16
15	General Expenses Incurred **	0	0.00	26,000	0.38	76,109	4.81	0	0.00	1,633,780	3.70	1,735,888	3.30
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(1,194)	(0.08)	0	0.00	16,047	0.04	14,853	0.03
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,186,763	32.17	(1,840,970)	(116.37)	0	0.00	(8,977,577)	(20.33)	(8,631,784)	(16.43)

* (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 Flood
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	289,749	109.51	26,071,433	111.89	0	0.00	23,981,602	101.75	50,342,784	106.81
2	Premiums Earned	0	0.00	264,587	100.00	23,300,810	100.00	0	0.00	23,569,375	100.00	47,134,772	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	(2,213)	(0.84)	5,276,977	22.65	0	0.00	116,720,338	495.22	121,995,102	258.82
5	Defense and Cost Containment Expenses Incurred	0	0.00	(47)	(0.02)	55,124	0.24	0	0.00	3,069,862	13.02	3,124,939	6.63
6	Adjusting and Other Expenses Incurred **	0	0.00	(2,362)	(0.89)	324,237	1.39	0	0.00	(129,119)	(0.55)	192,756	0.41
7	Unpaid Losses	0	0.00	13,871	5.24	86,411,526	370.85	0	0.00	81,998,214	347.90	168,423,611	357.32
8	Defense and Cost Containment Expenses Unpaid	0	0.00	243	0.09	31,562	0.14	0	0.00	942,336	4.00	974,141	2.07
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,575	0.60	127,561	0.55	0	0.00	183,010	0.78	312,145	0.66
10	Unearned Premium Reserves	0	0.00	143,064	54.07	12,416,554	53.29	0	0.00	11,753,101	49.87	24,312,719	51.58
11	Agents Balances**	0	0.00	7,087	2.68	4,582,309	19.67	0	0.00	5,136,072	21.79	9,725,468	20.63
12	Commission and Brokerage Expenses Incurred	0	0.00	34,425	13.01	163	0.00	0	0.00	1,801,042	7.64	1,835,630	3.89
13	Taxes, Licenses, and Fees Incurred	0	0.00	13,419	5.07	655,324	2.81	0	0.00	423,126	1.80	1,091,869	2.32
14	Other Acquisition Expenses Incurred **	0	0.00	14,174	5.36	1,171,882	5.03	0	0.00	2,011,870	8.54	3,197,926	6.78
15	General Expenses Incurred **	0	0.00	21,261	8.04	4,684,537	20.10	0	0.00	1,662,236	7.05	6,368,034	13.51
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(47,773)	(0.21)	0	0.00	483,195	2.05	435,422	0.92
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	185,930	70.27	11,084,792	47.57	0	0.00	(101,506,784)	(430.67)	(90,236,062)	(191.44)

* (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 Farmowners Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	44,642,614	102.81	8,721,142	109.28	200,620,905	105.58	96,361,500	103.40	350,346,161	104.70
2	Premiums Earned	0	0.00	43,421,175	100.00	7,980,190	100.00	190,015,601	100.00	93,192,527	100.00	334,609,493	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	22,329,690	51.43	2,919,033	36.58	98,082,766	51.62	39,674,236	42.57	163,005,725	48.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	126,621	0.29	130,084	1.63	751,101	0.40	1,332,276	1.43	2,340,082	0.70
6	Adjusting and Other Expenses Incurred **	0	0.00	1,690,046	3.89	1,311,358	16.43	6,008,987	3.16	4,687,367	5.03	13,697,757	4.09
7	Unpaid Losses	0	0.00	12,462,552	28.70	1,721,037	21.57	41,667,960	21.93	19,404,701	20.82	75,256,250	22.49
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,811,729	4.17	145,490	1.82	2,475,000	1.30	2,448,703	2.63	6,880,922	2.06
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,893,051	4.36	241,689	3.03	1,190,997	0.63	1,300,378	1.40	4,626,116	1.38
10	Unearned Premium Reserves	0	0.00	22,065,833	50.82	4,377,128	54.85	101,730,981	53.54	47,089,210	50.53	175,263,152	52.38
11	Agents Balances**	0	0.00	7,328,198	16.88	2,943,495	36.89	40,538,915	21.33	25,205,580	27.05	76,016,187	22.72
12	Commission and Brokerage Expenses Incurred	0	0.00	5,346,617	12.31	1,258,504	15.77	19,732,823	10.38	18,671,242	20.04	45,009,186	13.45
13	Taxes, Licenses, and Fees Incurred	0	0.00	938,862	2.16	581,136	7.28	4,005,499	2.11	3,401,575	3.65	8,927,072	2.67
14	Other Acquisition Expenses Incurred **	0	0.00	3,265,088	7.52	774,998	9.71	8,924,981	4.70	5,903,343	6.33	18,868,411	5.64
15	General Expenses Incurred **	0	0.00	938,025	2.16	553,257	6.93	4,563,990	2.40	6,445,686	6.92	12,500,959	3.74
16	Other Income Less Other Expenses **	0	0.00	37,001	0.09	25,327	0.32	2,035,996	1.07	154,768	0.17	2,253,091	0.67
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	8,823,227	20.32	477,147	5.98	49,981,449	26.30	13,231,570	14.20	72,513,392	21.67

* (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 2018 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	3,082,265,820	99.67	419,915,639	104.49	550,696,587	101.97	5,233,434,313	106.26	9,286,312,359	103.65
2	Premiums Earned	0	0.00	3,092,468,381	100.00	401,856,066	100.00	540,035,705	100.00	4,924,893,057	100.00	8,959,253,209	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	8,294,894	2.06	40,571,820	7.51	0	0.00	48,866,714	0.55
4	Incurred Losses	741	0.00	1,214,012,787	39.26	195,725,930	48.71	306,856,124	56.82	2,305,469,702	46.81	4,022,065,284	44.89
5	Defense and Cost Containment Expenses Incurred	105	0.00	34,820,366	1.13	2,400,986	0.60	2,829,905	0.52	76,594,287	1.56	116,645,649	1.30
6	Adjusting and Other Expenses Incurred **	0	0.00	187,858,969	6.07	23,363,921	5.81	41,244,054	7.64	371,194,058	7.54	623,661,002	6.96
7	Unpaid Losses	766	0.00	503,131,894	16.27	54,402,246	13.54	91,035,979	16.86	871,115,577	17.69	1,519,686,462	16.96
8	Defense and Cost Containment Expenses Unpaid	108	0.00	51,671,182	1.67	4,329,389	1.08	5,326,214	0.99	72,401,941	1.47	133,728,834	1.49
9	Adjusting and Other Expenses Unpaid **	0	0.00	162,438,017	5.25	8,682,571	2.16	14,060,998	2.60	218,328,009	4.43	403,509,596	4.50
10	Unearned Premium Reserves	0	0.00	1,599,720,281	51.73	220,414,688	54.85	284,441,283	52.67	2,726,228,853	55.36	4,830,805,105	53.92
11	Agents Balances**	0	0.00	540,171,886	17.47	106,074,813	26.40	110,979,823	20.55	848,523,063	17.23	1,605,749,584	17.92
12	Commission and Brokerage Expenses Incurred	10,019	0.00	387,606,828	12.53	29,313,009	7.29	25,151,780	4.66	722,062,385	14.66	1,164,144,021	12.99
13	Taxes, Licenses, and Fees Incurred	0	0.00	71,410,002	2.31	18,731,143	4.66	10,486,199	1.94	122,725,679	2.49	223,353,023	2.49
14	Other Acquisition Expenses Incurred **	0	0.00	209,001,909	6.76	36,826,173	9.16	67,261,490	12.46	372,839,513	7.57	685,929,084	7.66
15	General Expenses Incurred **	0	0.00	124,331,885	4.02	25,018,316	6.23	17,304,980	3.20	231,519,251	4.70	398,174,432	4.44
16	Other Income Less Other Expenses **	0	0.00	7,707,623	0.25	2,299,946	0.57	1,829,795	0.34	18,023,182	0.37	29,860,546	0.33
17	Pretax Profit or Loss Excluding Investment Gain*	(10,865)	0.00	871,133,258	28.17	64,481,641	16.05	30,159,147	5.58	740,511,364	15.04	1,706,274,545	19.04

* (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 Commercial Multiple Peril
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	179,989,166	100.38	222,669,826	100.31	77,689,657	98.18	1,899,008,988	102.28	2,379,357,637	101.81
2	Premiums Earned	0	0.00	179,313,270	100.00	221,989,011	100.00	79,126,543	100.00	1,856,645,793	100.00	2,337,074,617	100.00
3	Dividends to Policyholders	0	0.00	3,339	0.00	107,210	0.05	0	0.00	1,044,555	0.06	1,155,104	0.05
4	Incurred Losses	0	0.00	57,114,640	31.85	142,877,803	64.36	19,657,791	24.84	685,453,912	36.92	905,104,146	38.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	14,653,972	8.17	7,534,617	3.39	947,976	1.20	126,871,435	6.83	150,008,000	6.42
6	Adjusting and Other Expenses Incurred **	0	0.00	8,589,719	4.79	14,053,466	6.33	5,322,127	6.73	90,104,616	4.85	118,069,928	5.05
7	Unpaid Losses	0	0.00	128,332,748	71.57	120,971,135	54.49	54,846,244	69.31	1,531,641,201	82.50	1,835,791,328	78.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	40,271,833	22.46	23,433,988	10.56	14,543,479	18.38	434,966,443	23.43	513,215,743	21.96
9	Adjusting and Other Expenses Unpaid **	0	0.00	14,584,308	8.13	11,499,494	5.18	5,752,124	7.27	115,812,776	6.24	147,648,703	6.32
10	Unearned Premium Reserves	0	0.00	82,172,061	45.83	107,946,497	48.63	41,833,368	52.87	894,295,775	48.17	1,126,247,701	48.19
11	Agents Balances**	0	0.00	25,462,383	14.20	69,188,846	31.17	16,821,285	21.26	461,642,830	24.86	573,115,343	24.52
12	Commission and Brokerage Expenses Incurred	0	0.00	24,407,189	13.61	26,263,927	11.83	10,760,815	13.60	313,135,475	16.87	374,567,406	16.03
13	Taxes, Licenses, and Fees Incurred	691	0.00	4,621,203	2.58	9,189,195	4.14	1,898,467	2.40	48,587,429	2.62	64,296,985	2.75
14	Other Acquisition Expenses Incurred **	0	0.00	14,012,939	7.81	20,795,316	9.37	9,805,276	12.39	104,817,509	5.65	149,431,040	6.39
15	General Expenses Incurred **	0	0.00	11,576,948	6.46	18,495,499	8.33	4,375,336	5.53	144,121,087	7.76	178,568,871	7.64
16	Other Income Less Other Expenses **	0	0.00	446,742	0.25	335,618	0.15	(146,454)	(0.19)	3,107,796	0.17	3,743,701	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	(691)	0.00	44,780,063	24.97	(16,992,405)	(7.65)	26,212,301	33.13	345,617,570	18.62	399,616,838	17.10

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

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

Total for Mortgage Guaranty
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	430,307,383	100.47	430,307,383	100.47
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	428,294,994	100.00	428,294,994	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(14,847,642)	(3.47)	(14,847,642)	(3.47)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	126,761	0.03	126,761	0.03
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,821,892	0.66	2,821,892	0.66
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	133,767,684	31.23	133,767,684	31.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	494,689	0.12	494,689	0.12
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	4,416,364	1.03	4,416,364	1.03
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	113,258,371	26.44	113,258,371	26.44
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	16,650,623	3.89	16,650,623	3.89
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,379,051	2.19	9,379,051	2.19
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	18,671,570	4.36	18,671,570	4.36
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	72,117,650	16.84	72,117,650	16.84
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(51,845,086)	(12.10)	(51,845,086)	(12.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	288,180,626	67.29	288,180,626	67.29

* (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 2018 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	438,644	98.99	687,425	105.61	253,549,140	103.20	254,675,209	103.20
2	Premiums Earned	0	0.00	0	0.00	443,105	100.00	650,906	100.00	245,679,746	100.00	246,773,757	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	88,833	20.05	43,800	6.73	0	0.00	132,633	0.05
4	Incurred Losses	0	0.00	(3,235)	0.00	32,252	7.28	621,423	95.47	115,818,748	47.14	116,469,188	47.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	(21,343)	0.00	20,321	4.59	3,500	0.54	7,436,938	3.03	7,439,416	3.01
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	77,486	17.49	30,807	4.73	8,694,796	3.54	8,803,090	3.57
7	Unpaid Losses	0	0.00	26,077	0.00	426,719	96.30	156,257	24.01	214,198,599	87.19	214,807,652	87.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,885	0.00	19,259	4.35	5,337	0.82	17,019,052	6.93	17,050,533	6.91
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	132,537	29.91	6,834	1.05	9,373,765	3.82	9,513,136	3.86
10	Unearned Premium Reserves	0	0.00	0	0.00	203,528	45.93	312,218	47.97	95,744,344	38.97	96,260,090	39.01
11	Agents Balances**	0	0.00	0	0.00	109,339	24.68	197,371	30.32	51,814,252	21.09	52,120,963	21.12
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	59,325	9.11	33,873,699	13.79	33,933,024	13.75
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,455	0.00	18,164	4.10	15,305	2.35	4,807,270	1.96	4,843,194	1.96
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	58,928	13.30	151,811	23.32	13,838,110	5.63	14,048,850	5.69
15	General Expenses Incurred **	0	0.00	0	0.00	24,721	5.58	5,370	0.82	19,084,964	7.77	19,115,054	7.75
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(554)	(0.13)	(108)	(0.02)	595,484	0.24	594,822	0.24
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	22,123	0.00	121,846	27.50	(280,543)	(43.10)	42,720,705	17.39	42,584,130	17.26

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

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

Total for Inland Marine
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	38,461,531	100.90	162,361,573	100.68	84,446,203	104.41	59,285,449	102.96	1,852,867,247	102.96	2,197,422,003	104.49
2	Premiums Earned	38,118,784	100.00	161,265,230	100.00	80,877,958	100.00	57,539,391	100.00	1,765,213,733	100.00	2,103,015,096	100.00
3	Dividends to Policyholders	0	0.00	396	0.00	262,708	0.32	1,770,231	0.00	282,005	0.00	2,315,340	0.11
4	Incurred Losses	14,340,557	37.62	33,940,059	21.05	19,701,477	24.36	26,102,444	75.23	932,537,670	75.23	1,026,622,207	48.82
5	Defense and Cost Containment Expenses Incurred	74,125	0.19	217,560	0.13	754,536	0.93	52,928	2.01	14,469,878	2.01	15,569,027	0.74
6	Adjusting and Other Expenses Incurred **	3,491,072	9.16	2,230,649	1.38	1,448,889	1.79	2,954,080	5.13	55,748,605	3.16	65,873,293	3.13
7	Unpaid Losses	2,104,319	5.52	20,482,858	12.70	21,676,311	26.80	5,920,728	39.47	354,010,961	39.47	404,195,177	19.22
8	Defense and Cost Containment Expenses Unpaid	42,070	0.11	966,151	0.60	243,181	0.30	20,534	3.07	15,817,849	3.07	17,089,785	0.81
9	Adjusting and Other Expenses Unpaid **	4,760,098	12.49	1,256,717	0.78	711,200	0.88	848,167	1.47	23,582,137	1.34	31,158,319	1.48
10	Unearned Premium Reserves	19,345,179	50.75	124,145,146	76.98	36,098,757	44.63	27,489,350	48.37	569,720,956	48.37	776,799,388	36.94
11	Agents Balances**	9,401,193	24.66	26,265,494	16.29	16,784,740	20.75	10,491,031	18.23	291,009,244	16.49	353,951,702	16.83
12	Commission and Brokerage Expenses Incurred	4,529,078	11.88	53,952,092	33.46	1,751,440	2.17	5,324,828	15.47	284,781,224	15.47	350,338,662	16.66
13	Taxes, Licenses, and Fees Incurred	784,294	2.06	3,218,066	2.00	2,056,851	2.54	1,151,904	2.65	37,620,824	2.65	44,831,939	2.13
14	Other Acquisition Expenses Incurred **	4,315,089	11.32	968,988	0.60	7,393,159	9.14	10,745,394	18.67	63,119,586	3.58	86,542,215	4.12
15	General Expenses Incurred **	958,020	2.51	11,864,164	7.36	11,265,317	13.93	1,065,079	1.85	96,778,554	5.48	121,931,134	5.80
16	Other Income Less Other Expenses **	0	0.00	(52,404)	(0.03)	(1,508,664)	(1.87)	42,214	0.07	4,660,813	0.26	3,141,958	0.15
17	Pretax Profit or Loss Excluding Investment Gain*	9,626,550	25.25	54,820,852	33.99	34,734,918	42.95	8,414,717	14.62	284,536,201	16.12	392,133,237	18.65

* (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 2018 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	3,742,887	499.29	0	0.00	12,158,785	41.44	15,901,672	52.85
2	Premiums Earned	0	0.00	0	0.00	749,636	100.00	0	0.00	29,338,675	100.00	30,088,311	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	182,717	0.62	182,717	0.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,930,134	6.58	1,930,134	6.41
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	(1,017)	(0.00)	(1,017)	(0.00)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,245,871	24.70	7,245,871	24.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	158,366	0.54	158,366	0.53
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	8,475	0.03	8,475	0.03
10	Unearned Premium Reserves	0	0.00	0	0.00	17,266,062	2303.26	0	0.00	189,135,121	644.66	206,401,183	685.98
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	480,895	1.64	480,895	1.60
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	349,560	46.63	0	0.00	274,364	0.94	623,924	2.07
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	2,830,196	377.54	0	0.00	492,158	1.68	3,322,354	11.04
15	General Expenses Incurred **	0	0.00	0	0.00	2,092,503	279.14	0	0.00	13,398,508	45.67	15,491,011	51.49
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	2,974,830	10.14	2,974,830	9.89
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	16,036,642	54.66	16,036,642	53.30

* (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 Medical Malpractice
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 Annual Statement

	Texas Direct Business	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	14,970	99.90	15,745,492	96.61	38,155,295	98.76	137,669,717	100.68	191,585,474	99.95
2	Premiums Earned	0	0.00	14,985	100.00	16,297,718	100.00	38,634,348	100.00	136,733,835	100.00	191,680,886	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,367	0.01	1,656,148	4.29	383,662	0.28	2,041,177	1.06
4	Incurred Losses	0	0.00	0	0.00	5,663,694	34.75	12,287,656	31.81	34,601,022	25.31	52,552,372	27.42
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	4,772,432	29.28	19,757,918	51.14	16,755,870	12.25	41,286,220	21.54
6	Adjusting and Other Expenses Incurred **	0	0.00	(1,998)	(13.33)	1,720,705	10.56	3,067,205	7.94	7,714,437	5.64	12,500,349	6.52
7	Unpaid Losses	0	0.00	0	0.00	13,415,388	82.31	57,126,731	147.87	195,980,996	143.33	266,523,115	139.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	7,086,248	43.48	37,878,478	98.04	79,249,560	57.96	124,214,286	64.80
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	6,084,572	37.33	4,273,504	11.06	13,171,578	9.63	23,529,654	12.28
10	Unearned Premium Reserves	0	0.00	7,686	51.29	9,083,123	55.73	21,484,220	55.61	70,821,449	51.80	101,396,478	52.90
11	Agents Balances**	0	0.00	2,997	20.00	4,545,018	27.89	10,065,364	26.05	24,664,940	18.04	39,278,319	20.49
12	Commission and Brokerage Expenses Incurred	0	0.00	1,706	11.38	1,457,867	8.95	3,532,881	9.14	15,707,252	11.49	20,699,706	10.80
13	Taxes, Licenses, and Fees Incurred	0	0.00	251	1.68	395,132	2.42	756,394	1.96	2,793,456	2.04	3,945,233	2.06
14	Other Acquisition Expenses Incurred **	0	0.00	999	6.67	849,175	5.21	1,000,905	2.59	7,489,728	5.48	9,340,808	4.87
15	General Expenses Incurred **	0	0.00	0	0.00	1,953,093	11.98	4,121,595	10.67	12,194,417	8.92	18,269,105	9.53
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(8,574)	(0.05)	16,291	0.04	4,424,893	3.24	4,432,611	2.31
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	14,027	93.61	(524,321)	(3.22)	(7,530,062)	(19.49)	43,518,884	31.83	35,478,528	18.51

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

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

Total for Earthquake
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	1,471,433	103.74	164,261	106.15	423,047	95.82	11,088,190	101.47	13,146,931	101.59
2	Premiums Earned	0	0.00	1,418,407	100.00	154,746	100.00	441,512	100.00	10,927,024	100.00	12,941,689	100.00
3	Dividends to Policyholders	0	0.00	68	0.00	2,023	1.31	52,283	11.84	0	0.00	54,374	0.42
4	Incurred Losses	0	0.00	41,503	2.93	151	0.10	24,778	5.61	484,567	4.43	550,999	4.26
5	Defense and Cost Containment Expenses Incurred	0	0.00	14,120	1.00	(808)	(0.52)	177	0.04	115,307	1.06	128,796	1.00
6	Adjusting and Other Expenses Incurred **	0	0.00	13,994	0.99	218	0.14	29,682	6.72	87,073	0.80	130,968	1.01
7	Unpaid Losses	0	0.00	55,984	3.95	5,078	3.28	29,411	6.66	582,909	5.33	673,382	5.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,117	0.15	1,560	1.01	127	0.03	130,636	1.20	134,440	1.04
9	Adjusting and Other Expenses Unpaid **	0	0.00	9,996	0.70	25	0.02	30,178	6.84	51,635	0.47	91,833	0.71
10	Unearned Premium Reserves	0	0.00	725,557	51.15	72,075	46.58	218,821	49.56	4,536,632	41.52	5,553,085	42.91
11	Agents Balances**	0	0.00	244,898	17.27	45,074	29.13	91,842	20.80	2,070,065	18.94	2,451,879	18.95
12	Commission and Brokerage Expenses Incurred	0	0.00	216,301	15.25	18,232	11.78	86	0.02	948,459	8.68	1,183,078	9.14
13	Taxes, Licenses, and Fees Incurred	0	0.00	28,110	1.98	7,209	4.66	7,231	1.64	199,541	1.83	242,091	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	61,974	4.37	15,611	10.09	45,820	10.38	586,649	5.37	710,054	5.49
15	General Expenses Incurred **	0	0.00	81,966	5.78	9,575	6.19	5,275	1.19	598,006	5.47	694,822	5.37
16	Other Income Less Other Expenses **	0	0.00	1,000	0.07	(8,267)	(5.34)	337	0.08	67,203	0.62	60,272	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	961,371	67.78	94,268	60.92	276,516	62.63	7,974,625	72.98	9,306,780	71.91

* (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 Group Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	29,131,707	100.52	0	0.00	437,629,007	106.55	466,760,714	106.15
2	Premiums Earned	0	0.00	0	0.00	28,980,550	100.00	0	0.00	410,719,944	100.00	439,700,494	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	34,092,590	117.64	0	0.00	254,766,054	62.03	288,858,644	65.69
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	166,150	0.57	0	0.00	4,239,793	1.03	4,405,943	1.00
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	2,179,638	7.52	0	0.00	11,022,908	2.68	13,202,546	3.00
7	Unpaid Losses	0	0.00	0	0.00	7,407,718	25.56	0	0.00	179,370,989	43.67	186,778,707	42.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	22,580	0.08	0	0.00	3,603,512	0.88	3,626,092	0.82
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	8,671,236	29.92	0	0.00	6,415,384	1.56	15,086,620	3.43
10	Unearned Premium Reserves	0	0.00	0	0.00	2,950,265	10.18	0	0.00	367,462,948	89.47	370,413,213	84.24
11	Agents Balances**	0	0.00	0	0.00	548,875	1.89	0	0.00	94,426,686	22.99	94,975,562	21.60
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	17,678	0.06	0	0.00	60,944,381	14.84	60,962,059	13.86
13	Taxes, Licenses, and Fees Incurred	0	0.00	56	0.00	813,122	2.81	0	0.00	7,517,179	1.83	8,330,357	1.89
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	14,388	0.05	0	0.00	20,150,430	4.91	20,164,818	4.59
15	General Expenses Incurred **	0	0.00	0	0.00	425,745	1.47	0	0.00	24,005,403	5.84	24,431,148	5.56
16	Other Income Less Other Expenses **	0	0.00	0	0.00	65,946	0.23	0	0.00	1,250,000	0.30	1,315,946	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(56)	0.00	(8,662,815)	(29.89)	0	0.00	29,323,796	7.14	20,660,925	4.70

* (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 Credit Accident and Health (Group and Individual)
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	(128,370)	(21.41)	0	0.00	330,873	100.00	202,503	21.77
2	Premiums Earned	0	0.00	0	0.00	599,454	100.00	0	0.00	330,873	100.00	930,327	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	88,775	14.81	0	0.00	38,764	11.72	127,539	13.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(522)	(0.09)	0	0.00	0	0.00	(522)	(0.06)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	(32,602)	(5.44)	0	0.00	(923)	(0.28)	(33,526)	(3.60)
7	Unpaid Losses	0	0.00	0	0.00	450,401	75.14	0	0.00	24,541	7.42	474,942	51.05
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,350	0.23	0	0.00	0	0.00	1,350	0.15
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	91,089	15.20	0	0.00	2,281	0.69	93,370	10.04
10	Unearned Premium Reserves	0	0.00	0	0.00	549,812	91.72	0	0.00	0	0.00	549,812	59.10
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	44,515	13.45	44,515	4.78
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(23,384)	(3.90)	0	0.00	198,485	59.99	175,101	18.82
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(2,367)	(0.39)	0	0.00	370	0.11	(1,997)	(0.21)
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	(5,570)	(0.93)	0	0.00	8,441	2.55	2,871	0.31
15	General Expenses Incurred **	0	0.00	0	0.00	16,711	2.79	0	0.00	6,635	2.01	23,346	2.51
16	Other Income Less Other Expenses **	0	0.00	0	0.00	3,113	0.52	0	0.00	7,686	2.32	10,799	1.16
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	561,527	93.67	0	0.00	86,787	26.23	648,314	69.69

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

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

Total for Other Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	522	75.22	66,426,966	127.93	0	0.00	68,714,833	103.58	135,142,321	114.27
2	Premiums Earned	0	0.00	694	100.00	51,923,117	100.00	0	0.00	66,337,163	100.00	118,260,974	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	298	0.00	0	0.00	0	0.00	298	0.00
4	Incurred Losses	0	0.00	(4,148)	(597.69)	49,725,162	95.77	0	0.00	69,407,253	104.63	119,128,267	100.73
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	69,257	0.13	0	0.00	205,249	0.31	274,506	0.23
6	Adjusting and Other Expenses Incurred **	0	0.00	35	5.05	3,439,237	6.62	0	0.00	2,419,648	3.65	5,858,921	4.95
7	Unpaid Losses	0	0.00	3,487	502.45	81,261,607	156.50	0	0.00	102,315,576	154.24	183,580,670	155.23
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	243,783	0.47	0	0.00	368,200	0.56	611,983	0.52
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	11,174,034	21.52	0	0.00	2,984,699	4.50	14,158,733	11.97
10	Unearned Premium Reserves	0	0.00	(19)	(2.74)	253,753,048	488.71	0	0.00	130,340,750	196.48	384,093,779	324.78
11	Agents Balances**	0	0.00	91	13.13	32,386,598	62.37	0	0.00	12,896,230	19.44	45,282,919	38.29
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,319,219	12.17	0	0.00	9,133,141	13.77	15,452,360	13.07
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,300,690	2.51	0	0.00	1,385,604	2.09	2,686,294	2.27
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	4,716,314	9.08	0	0.00	2,899,889	4.37	7,616,204	6.44
15	General Expenses Incurred **	0	0.00	112	16.16	2,124,615	4.09	0	0.00	7,192,739	10.84	9,317,466	7.88
16	Other Income Less Other Expenses **	0	0.00	21	3.03	(20,830,905)	(40.12)	0	0.00	932,575	1.41	(19,898,308)	(16.83)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4,716	679.51	(36,602,580)	(70.49)	0	0.00	(25,373,785)	(38.25)	(61,971,650)	(52.40)

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

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

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 Page 14.

Total for Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	1,301,465	102.04	1,130,168,687	103.57	13,956,582	96.42	1,373,792,585	100.88	2,519,219,319	102.04
2	Premiums Earned	0	0.00	1,275,387	100.00	1,091,257,354	100.00	14,474,770	100.00	1,361,749,045	100.00	2,468,756,556	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	303,024,300	27.77	0	0.00	6,835,714	0.50	309,860,014	12.55
4	Incurred Losses	0	0.00	553,708	43.41	545,364,073	49.98	1,313,912	9.08	615,253,856	45.18	1,162,485,549	47.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	76,809	6.02	49,542,305	4.54	705,777	4.88	111,077,561	8.16	161,402,452	6.54
6	Adjusting and Other Expenses Incurred **	0	0.00	42,979	3.37	58,089,822	5.32	779,755	5.39	73,810,908	5.42	132,723,464	5.38
7	Unpaid Losses	0	0.00	6,815,656	534.40	2,844,284,568	260.64	30,828,875	212.98	5,532,969,122	406.31	8,414,898,221	340.86
8	Defense and Cost Containment Expenses Unpaid	0	0.00	397,483	31.17	193,149,540	17.70	2,291,269	15.83	627,710,108	46.10	823,548,400	33.36
9	Adjusting and Other Expenses Unpaid **	0	0.00	164,921	12.93	104,541,452	9.58	3,573,366	24.69	160,596,555	11.79	268,876,294	10.89
10	Unearned Premium Reserves	0	0.00	558,938	43.82	501,833,777	45.99	6,075,306	41.97	436,606,118	32.06	945,074,139	38.28
11	Agents Balances**	0	0.00	1,999	0.16	390,747,607	35.81	2,608,695	18.02	362,839,916	26.65	756,198,216	30.63
12	Commission and Brokerage Expenses Incurred	0	0.00	123,465	9.68	145,091,734	13.30	1,508,114	10.42	88,352,492	6.49	235,075,805	9.52
13	Taxes, Licenses, and Fees Incurred	8,855	0.00	357,572	28.04	31,079,836	2.85	338,810	2.34	60,356,293	4.43	92,141,366	3.73
14	Other Acquisition Expenses Incurred **	0	0.00	48,976	3.84	71,148,858	6.52	1,538,081	10.63	67,021,990	4.92	139,757,905	5.66
15	General Expenses Incurred **	0	0.00	86,958	6.82	96,164,185	8.81	1,084,097	7.49	88,842,262	6.52	186,177,502	7.54
16	Other Income Less Other Expenses **	0	0.00	0	0.00	(1,639,761)	(0.15)	(69,103)	(0.48)	(1,098,806)	(0.08)	(2,807,670)	(0.11)
17	Pretax Profit or Loss Excluding Investment Gain*	(8,855)	0.00	(15,081)	(1.18)	(209,887,520)	(19.23)	7,137,121	49.31	249,099,163	18.29	46,324,828	1.88

* (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 2018 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	151,218	77.41	53,666,071	102.01	102,610,125	102.59	52,766,133	105.66	2,194,675,982	106.57	2,403,869,529	106.26
2	Premiums Earned	195,337	100.00	52,609,345	100.00	100,014,923	100.00	49,937,984	100.00	2,059,415,589	100.00	2,262,173,178	100.00
3	Dividends to Policyholders	0	0.00	1,492	0.00	1,596,207	1.60	1,475,831	2.96	140,942	0.01	3,214,472	0.14
4	Incurred Losses	0	0.00	19,930,521	37.88	53,390,187	53.38	18,770,503	37.59	1,597,577,927	77.57	1,689,669,138	74.69
5	Defense and Cost Containment Expenses Incurred	(6)	(0.00)	798,357	1.52	5,498,024	5.50	792,463	1.59	273,569,260	13.28	280,658,098	12.41
6	Adjusting and Other Expenses Incurred **	3,005	1.54	974,511	1.85	2,676,029	2.68	1,501,969	3.01	78,877,271	3.83	84,032,785	3.71
7	Unpaid Losses	0	0.00	61,999,304	117.85	115,495,870	115.48	43,812,134	87.73	4,742,412,476	230.28	4,963,719,784	219.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,690,688	12.72	19,072,379	19.07	3,949,848	7.91	800,740,287	38.88	830,453,202	36.71
9	Adjusting and Other Expenses Unpaid **	0	0.00	5,035,923	9.57	9,247,809	9.25	5,570,740	11.16	229,462,045	11.14	249,316,517	11.02
10	Unearned Premium Reserves	16,936	8.67	26,535,929	50.44	50,245,265	50.24	26,107,291	52.28	1,367,201,855	66.39	1,470,107,276	64.99
11	Agents Balances**	29,050	14.87	6,010,434	11.42	35,434,325	35.43	9,560,023	19.14	461,688,738	22.42	512,722,571	22.67
12	Commission and Brokerage Expenses Incurred	107,585	55.08	7,905,215	15.03	11,446,779	11.45	4,625,362	9.26	241,766,378	11.74	265,851,319	11.75
13	Taxes, Licenses, and Fees Incurred	7,706	3.94	1,032,756	1.96	2,098,779	2.10	1,117,244	2.24	41,278,266	2.00	45,534,751	2.01
14	Other Acquisition Expenses Incurred **	5,009	2.56	1,733,414	3.29	9,955,669	9.95	6,514,339	13.04	95,996,378	4.66	114,204,808	5.05
15	General Expenses Incurred **	10,017	5.13	3,198,030	6.08	7,602,331	7.60	2,111,683	4.23	136,872,264	6.65	149,794,326	6.62
16	Other Income Less Other Expenses **	1,002	0.51	116,827	0.22	(85,319)	(0.09)	(49,109)	(0.10)	8,674,978	0.42	8,658,378	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	63,023	32.26	17,151,877	32.60	5,665,597	5.66	12,979,482	25.99	(397,988,119)	(19.33)	(362,128,141)	(16.01)

* (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 Other General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	573,318	86.21	5,551,623	106.28	22,774,767	99.93	1,052,430,370	102.57	1,081,330,078	102.52
2	Premiums Earned	0	0.00	665,009	100.00	5,223,365	100.00	22,789,869	100.00	1,026,028,177	100.00	1,054,706,420	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	2,999,999	13.16	0	0.00	2,999,999	0.28
4	Incurred Losses	0	0.00	(291,038)	(43.76)	1,768,912	33.87	6,892,554	30.24	393,342,355	38.34	401,712,783	38.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	(277,078)	(41.67)	646,677	12.38	4,781,917	20.98	96,057,616	9.36	101,209,132	9.60
6	Adjusting and Other Expenses Incurred **	0	0.00	(1,000)	(0.15)	301,010	5.76	34,335	0.15	43,055,884	4.20	43,390,230	4.11
7	Unpaid Losses	0	0.00	308,776	46.43	2,422,240	46.37	15,505,165	68.04	1,749,731,849	170.53	1,767,968,030	167.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	330,342	49.67	821,225	15.72	5,142,625	22.57	387,614,848	37.78	393,909,040	37.35
9	Adjusting and Other Expenses Unpaid **	0	0.00	40,001	6.02	372,860	7.14	21,800	0.10	91,391,739	8.91	91,826,400	8.71
10	Unearned Premium Reserves	0	0.00	291,815	43.88	2,693,350	51.56	12,032,192	52.80	590,085,128	57.51	605,102,485	57.37
11	Agents Balances**	0	0.00	10,000	1.50	1,804,159	34.54	1,696,596	7.44	219,756,894	21.42	223,267,649	21.17
12	Commission and Brokerage Expenses Incurred	0	0.00	90,234	13.57	548,889	10.51	15,499	0.07	158,972,663	15.49	159,627,285	15.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	25,553	3.84	108,625	2.08	358,030	1.57	20,383,537	1.99	20,875,745	1.98
14	Other Acquisition Expenses Incurred **	0	0.00	33,000	4.96	474,564	9.09	367,877	1.61	59,602,466	5.81	60,477,908	5.73
15	General Expenses Incurred **	0	0.00	40,001	6.02	613,384	11.74	2,196,909	9.64	75,002,933	7.31	77,853,227	7.38
16	Other Income Less Other Expenses **	0	0.00	3,000	0.45	(212,205)	(4.06)	17,985	0.08	(894,358)	(0.09)	(1,085,578)	(0.10)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,048,337	157.64	549,098	10.51	5,160,733	22.64	178,716,364	17.42	185,474,533	17.59

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

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

Total for Excess Workers' Compensation
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	18,643,533	93.46	18,643,533	93.46
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	19,947,400	100.00	19,947,400	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	(104,533)	0.00	0	0.00	15,709,710	78.76	15,605,177	78.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(14,160)	0.00	0	0.00	(507,946)	(2.55)	(522,106)	(2.62)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	559,969	2.81	559,969	2.81
7	Unpaid Losses	0	0.00	0	0.00	32,334	0.00	0	0.00	274,868,804	1377.97	274,901,138	1378.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,720	0.00	0	0.00	10,144,346	50.86	10,149,066	50.88
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	2,789,938	13.99	2,789,938	13.99
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	8,914,769	44.69	8,914,769	44.69
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,836,057	19.23	3,836,057	19.23
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,671,219	8.38	1,671,219	8.38
13	Taxes, Licenses, and Fees Incurred	274	0.00	629	0.00	0	0.00	0	0.00	425,800	2.13	426,703	2.14
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	399,105	2.00	399,105	2.00
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	1,984,720	9.95	1,984,720	9.95
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(10,163)	(0.05)	(10,163)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	(274)	0.00	(629)	0.00	118,693	0.00	0	0.00	(305,340)	(1.53)	(187,550)	(0.94)

* (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 2018 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	7,295,928	102.60	14,361,872	104.68	44,535	97.10	164,777,662	100.00	186,479,997	100.45
2	Premiums Earned	0	0.00	7,110,990	100.00	13,719,202	100.00	45,865	100.00	164,773,335	100.00	185,649,392	100.00
3	Dividends to Policyholders	0	0.00	1,293	0.02	2,025	0.01	0	0.00	9,411	0.01	12,729	0.01
4	Incurred Losses	0	0.00	3,624,331	50.97	31,607,321	230.39	996	2.17	83,922,272	50.93	119,154,920	64.18
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,261,126	45.86	4,578,169	33.37	(19,687)	(42.92)	54,886,276	33.31	62,705,884	33.78
6	Adjusting and Other Expenses Incurred **	0	0.00	439,938	6.19	551,141	4.02	(3,706)	(8.08)	18,245,068	11.07	19,232,440	10.36
7	Unpaid Losses	0	0.00	15,558,805	218.80	47,405,184	345.54	144,375	314.78	442,030,509	268.27	505,138,873	272.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	6,924,883	97.38	12,989,733	94.68	57,846	126.12	203,217,573	123.33	223,190,035	120.22
9	Adjusting and Other Expenses Unpaid **	0	0.00	1,804,744	25.38	3,092,013	22.54	17,141	37.37	59,558,838	36.15	64,472,735	34.73
10	Unearned Premium Reserves	0	0.00	2,994,345	42.11	6,921,091	50.45	16,249	35.43	74,567,735	45.25	84,499,420	45.52
11	Agents Balances**	0	0.00	257,963	3.63	5,751,246	41.92	6,023	13.13	32,425,015	19.68	38,440,247	20.71
12	Commission and Brokerage Expenses Incurred	0	0.00	1,172,834	16.49	1,457,747	10.63	5,289	11.53	21,671,941	13.15	24,307,811	13.09
13	Taxes, Licenses, and Fees Incurred	0	0.00	140,129	1.97	268,654	1.96	1,055	2.30	3,006,970	1.82	3,416,808	1.84
14	Other Acquisition Expenses Incurred **	0	0.00	197,972	2.78	1,503,943	10.96	6,023	13.13	7,317,390	4.44	9,025,328	4.86
15	General Expenses Incurred **	0	0.00	260,963	3.67	1,065,382	7.77	2,780	6.06	15,596,205	9.47	16,925,330	9.12
16	Other Income Less Other Expenses **	0	0.00	10,998	0.15	8,900	0.06	(463)	(1.01)	14,914,386	9.05	14,933,821	8.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,976,597)	(27.80)	(27,306,280)	(199.04)	52,653	114.80	(24,967,812)	(15.15)	(54,198,036)	(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 2018 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	6,208,096,831	102.25	69,515,505	88.53	2,204,249,927	97.67	412,481,811	103.91	3,828,808,505	102.12	12,723,152,579	101.36
2	Premiums Earned	6,071,309,682	100.00	78,520,628	100.00	2,256,749,771	100.00	396,968,204	100.00	3,749,152,700	100.00	12,552,700,985	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,536,324	0.11	33,662,481	8.48	8,229,126	0.22	44,427,931	0.35
4	Incurred Losses	3,825,347,754	63.01	41,836,071	53.28	1,273,838,175	56.45	306,259,414	77.15	2,481,255,333	66.18	7,928,536,747	63.16
5	Defense and Cost Containment Expenses Incurred	158,981,160	2.62	2,650,632	3.38	87,122,233	3.86	17,852,217	4.50	153,426,900	4.09	420,033,142	3.35
6	Adjusting and Other Expenses Incurred **	454,905,976	7.49	1,642,034	2.09	197,824,255	8.77	37,815,587	9.53	312,968,572	8.35	1,005,156,425	8.01
7	Unpaid Losses	3,189,502,311	52.53	44,195,767	56.29	1,182,640,873	52.40	256,251,396	64.55	2,131,279,514	56.85	6,803,869,861	54.20
8	Defense and Cost Containment Expenses Unpaid	335,868,512	5.53	5,049,789	6.43	174,802,934	7.75	25,518,451	6.43	261,337,037	6.97	802,576,723	6.39
9	Adjusting and Other Expenses Unpaid **	250,012,987	4.12	1,866,039	2.38	249,358,777	11.05	25,160,730	6.34	211,408,399	5.64	737,806,933	5.88
10	Unearned Premium Reserves	1,947,710,519	32.08	32,020,978	40.78	564,756,217	25.03	107,207,508	27.01	1,039,005,217	27.71	3,690,700,439	29.40
11	Agents Balances**	1,239,505,935	20.42	20,492,425	26.10	391,128,579	17.33	68,952,794	17.37	771,552,527	20.58	2,491,632,260	19.85
12	Commission and Brokerage Expenses Incurred	501,243,574	8.26	6,900,067	8.79	194,916,976	8.64	5,969,951	1.50	313,423,374	8.36	1,022,453,942	8.15
13	Taxes, Licenses, and Fees Incurred	108,370,614	1.78	1,617,197	2.06	42,022,297	1.86	6,893,736	1.74	74,418,499	1.98	233,322,343	1.86
14	Other Acquisition Expenses Incurred **	374,806,980	6.17	4,570,095	5.82	212,883,785	9.43	43,326,242	10.91	270,689,618	7.22	906,276,719	7.22
15	General Expenses Incurred **	172,514,991	2.84	2,827,059	3.60	78,836,436	3.49	11,065,466	2.79	187,088,016	4.99	452,331,967	3.60
16	Other Income Less Other Expenses **	59,000	0.00	(310,006)	(0.39)	11,867,690	0.53	3,210,802	0.81	12,859,179	0.34	27,686,665	0.22
17	Pretax Profit or Loss Excluding Investment Gain*	475,197,632	7.83	16,167,467	20.59	178,636,980	7.92	(62,666,088)	(15.79)	(39,487,559)	(1.05)	567,848,434	4.52

* (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 2018 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	708,429,512	105.82	21,704,163	101.35	167,566,041	107.89	12,296,323	123.01	2,060,014,886	106.70	2,970,010,925	106.57
2	Premiums Earned	669,480,222	100.00	21,414,394	100.00	155,304,782	100.00	9,996,039	100.00	1,930,697,610	100.00	2,786,893,047	100.00
3	Dividends to Policyholders	0	0.00	1,534	0.01	13,085	0.01	0	0.00	779,781	0.04	794,400	0.03
4	Incurred Losses	458,763,486	68.53	11,173,867	52.18	118,019,163	75.99	2,334,847	23.36	1,554,534,022	80.52	2,144,825,385	76.96
5	Defense and Cost Containment Expenses Incurred	8,632,771	1.29	1,758,738	8.21	16,950,728	10.91	147,485	1.48	183,763,890	9.52	211,253,612	7.58
6	Adjusting and Other Expenses Incurred **	26,043,970	3.89	1,582,773	7.39	10,534,535	6.78	634,122	6.34	112,857,227	5.85	151,652,627	5.44
7	Unpaid Losses	592,098,287	88.44	18,510,185	86.44	162,872,553	104.87	8,998,579	90.02	2,564,084,840	132.81	3,346,564,444	120.08
8	Defense and Cost Containment Expenses Unpaid	58,384,591	8.72	3,120,411	14.57	25,873,559	16.66	1,481,842	14.82	343,589,693	17.80	432,450,096	15.52
9	Adjusting and Other Expenses Unpaid **	27,275,968	4.07	2,155,329	10.06	11,362,335	7.32	726,413	7.27	115,368,868	5.98	156,888,913	5.63
10	Unearned Premium Reserves	342,838,805	51.21	9,412,281	43.95	72,939,282	46.97	4,611,103	46.13	911,134,829	47.19	1,340,936,300	48.12
11	Agents Balances**	185,173,785	27.66	912,293	4.26	55,052,859	35.45	1,757,695	17.58	526,307,341	27.26	769,203,972	27.60
12	Commission and Brokerage Expenses Incurred	80,768,134	12.06	3,373,433	15.75	17,622,691	11.35	1,589,140	15.90	280,561,067	14.53	383,914,465	13.78
13	Taxes, Licenses, and Fees Incurred	12,023,027	1.80	422,900	1.97	3,312,809	2.13	289,954	2.90	35,851,674	1.86	51,900,364	1.86
14	Other Acquisition Expenses Incurred **	22,880,973	3.42	636,506	2.97	15,222,978	9.80	698,347	6.99	87,168,813	4.51	126,607,618	4.54
15	General Expenses Incurred **	17,443,980	2.61	627,513	2.93	10,419,918	6.71	462,844	4.63	131,561,744	6.81	160,515,999	5.76
16	Other Income Less Other Expenses **	1,809,998	0.27	23,981	0.11	316,460	0.20	(17,402)	(0.17)	7,303,743	0.38	9,436,780	0.34
17	Pretax Profit or Loss Excluding Investment Gain*	44,733,879	6.68	1,861,111	8.69	(36,474,665)	(23.49)	3,821,897	38.23	(449,076,865)	(23.26)	(435,134,642)	(15.61)

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

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

Total for Private Passenger Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	4,677,695,711	102.26	60,569,772	90.96	1,637,231,379	99.22	376,145,090	104.44	3,197,592,427	102.67	9,949,234,379	101.88
2	Premiums Earned	4,574,159,221	100.00	66,586,201	100.00	1,650,030,199	100.00	360,156,142	100.00	3,114,475,958	100.00	9,765,407,721	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	3,168,558	0.19	31,217,531	8.67	7,256,825	0.23	41,642,914	0.43
4	Incurred Losses	2,440,410,965	53.35	21,463,298	32.23	978,098,789	59.28	231,321,647	64.23	1,572,613,824	50.49	5,243,908,523	53.70
5	Defense and Cost Containment Expenses Incurred	8,034,485	0.18	123,937	0.19	2,737,501	0.17	397,974	0.11	9,613,970	0.31	20,907,867	0.21
6	Adjusting and Other Expenses Incurred **	291,875,464	6.38	870,637	1.31	149,125,226	9.04	34,977,267	9.71	238,508,928	7.66	715,357,523	7.33
7	Unpaid Losses	221,508,057	4.84	(2,264,727)	(3.40)	132,804,174	8.05	4,087,362	1.13	115,083,982	3.70	471,218,848	4.83
8	Defense and Cost Containment Expenses Unpaid	10,808,690	0.24	169,333	0.25	1,841,972	0.11	429,470	0.12	5,254,050	0.17	18,503,515	0.19
9	Adjusting and Other Expenses Unpaid **	50,292,176	1.10	570,762	0.86	109,762,091	6.65	9,197,642	2.55	44,847,965	1.44	214,670,635	2.20
10	Unearned Premium Reserves	1,538,169,992	33.63	27,743,218	41.67	436,555,633	26.46	100,701,388	27.96	922,583,343	29.62	3,025,753,574	30.98
11	Agents Balances**	977,299,111	21.37	17,945,508	26.95	292,470,771	17.73	64,401,634	17.88	626,018,177	20.10	1,978,135,201	20.26
12	Commission and Brokerage Expenses Incurred	364,641,637	7.97	6,143,558	9.23	138,596,164	8.40	6,315,517	1.75	282,844,723	9.08	798,541,599	8.18
13	Taxes, Licenses, and Fees Incurred	83,469,139	1.82	1,378,512	2.07	30,272,188	1.83	6,323,847	1.76	60,117,132	1.93	181,560,818	1.86
14	Other Acquisition Expenses Incurred **	284,378,290	6.22	3,853,391	5.79	157,350,071	9.54	39,232,898	10.89	223,521,614	7.18	708,336,264	7.25
15	General Expenses Incurred **	131,566,776	2.88	2,460,973	3.70	57,536,634	3.49	9,474,286	2.63	157,308,134	5.05	358,346,803	3.67
16	Other Income Less Other Expenses **	(2,576,897)	(0.06)	(317,867)	(0.48)	12,029,134	0.73	2,869,468	0.80	7,937,050	0.25	19,940,888	0.20
17	Pretax Profit or Loss Excluding Investment Gain*	967,205,568	21.14	29,974,028	45.02	145,174,201	8.80	3,764,643	1.05	570,627,859	18.32	1,716,746,299	17.58

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

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

Total for Commercial Automobile Physical Damage
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	237,923,347	112.91	8,731,173	102.58	67,975,635	106.19	13,041,198	116.24	585,738,625	103.73	913,409,978	106.32
2	Premiums Earned	210,711,876	100.00	8,511,239	100.00	64,016,160	100.00	11,218,735	100.00	564,683,620	100.00	859,141,630	100.00
3	Dividends to Policyholders	0	0.00	727	0.01	4,708	0.01	0	0.00	267,988	0.05	273,423	0.03
4	Incurred Losses	106,111,351	50.36	3,630,146	42.65	36,314,615	56.73	7,114,842	63.42	339,989,212	60.21	493,160,166	57.40
5	Defense and Cost Containment Expenses Incurred	(2,686,908)	(1.28)	(589,524)	(6.93)	397,389	0.62	213,438	1.90	9,213,051	1.63	6,547,446	0.76
6	Adjusting and Other Expenses Incurred **	11,188,993	5.31	595,975	7.00	5,623,128	8.78	925,280	8.25	36,553,903	6.47	54,887,280	6.39
7	Unpaid Losses	12,751,644	6.05	968,843	11.38	4,200,310	6.56	985,576	8.79	104,763,468	18.55	123,669,841	14.39
8	Defense and Cost Containment Expenses Unpaid	1,333,274	0.63	(580,541)	(6.82)	307,243	0.48	163,543	1.46	12,437,618	2.20	13,661,137	1.59
9	Adjusting and Other Expenses Unpaid **	2,088,999	0.99	188,411	2.21	1,692,201	2.64	359,071	3.20	13,295,655	2.35	17,624,337	2.05
10	Unearned Premium Reserves	117,268,687	55.65	3,459,462	40.65	28,168,887	44.00	2,958,529	26.37	222,521,010	39.41	374,376,575	43.58
11	Agents Balances**	61,059,964	28.98	251,876	2.96	21,960,387	34.30	1,203,700	10.73	150,043,456	26.57	234,519,384	27.30
12	Commission and Brokerage Expenses Incurred	28,395,404	13.48	1,494,961	17.56	6,614,925	10.33	1,642,822	14.64	72,314,486	12.81	110,462,598	12.86
13	Taxes, Licenses, and Fees Incurred	4,180,966	1.98	167,746	1.97	1,331,657	2.08	249,760	2.23	10,777,926	1.91	16,708,055	1.94
14	Other Acquisition Expenses Incurred **	4,916,997	2.33	146,763	1.72	6,600,526	10.31	731,185	6.52	24,994,712	4.43	37,390,183	4.35
15	General Expenses Incurred **	5,109,997	2.43	217,169	2.55	4,100,185	6.40	621,691	5.54	41,881,853	7.42	51,930,895	6.04
16	Other Income Less Other Expenses **	874,999	0.42	12,891	0.15	177,928	0.28	(12,125)	(0.11)	3,699,633	0.66	4,753,327	0.55
17	Pretax Profit or Loss Excluding Investment Gain*	54,370,075	25.80	2,860,168	33.60	3,206,955	5.01	(292,409)	(2.61)	32,390,122	5.74	92,534,911	10.77

* (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 2018 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	168,249,911	98.13	168,249,911	98.13
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	171,455,741	100.00	171,455,741	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	555,140	0.00	0	0.00	13,557,108	7.91	14,112,248	8.23
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	9,927	0.00	0	0.00	13,932,017	8.13	13,941,944	8.13
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	9,288,671	5.42	9,288,671	5.42
7	Unpaid Losses	0	0.00	0	0.00	555,140	0.00	0	0.00	206,601,246	120.50	207,156,386	120.82
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	6,861	0.00	0	0.00	28,751,649	16.77	28,758,510	16.77
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	10,736,961	6.26	10,736,961	6.26
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	72,282,207	42.16	72,282,207	42.16
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	30,219,951	17.63	30,219,951	17.63
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,618,039	15.52	26,618,039	15.52
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,516,731	2.05	3,516,731	2.05
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,629,058	5.03	8,629,058	5.03
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	8,589,591	5.01	8,589,591	5.01
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(432,376)	(0.25)	(432,376)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(565,067)	0.00	0	0.00	86,892,151	50.68	86,327,084	50.35

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

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

Total for Fidelity
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	949,941	108.06	19,973	103.83	77,138,925	101.52	78,108,839	101.59
2	Premiums Earned	0	0.00	0	0.00	879,074	100.00	19,237	100.00	75,986,317	100.00	76,884,628	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73	0.01	0	0.00	0	0.00	73	0.00
4	Incurred Losses	0	0.00	1,300	0.00	327,623	37.27	(5,184)	(26.95)	59,550,136	78.37	59,873,875	77.87
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,063	0.00	2,588	0.29	(19)	(0.10)	1,360,425	1.79	1,366,057	1.78
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	29,055	3.31	289	1.50	3,452,436	4.54	3,481,780	4.53
7	Unpaid Losses	0	0.00	4,843	0.00	260,017	29.58	246	1.28	71,139,130	93.62	71,404,236	92.87
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,421	0.00	26,272	2.99	61	0.32	9,515,787	12.52	9,545,541	12.42
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	12,063	1.37	1,832	9.52	5,124,720	6.74	5,138,615	6.68
10	Unearned Premium Reserves	0	0.00	0	0.00	469,531	53.41	8,194	42.59	48,500,984	63.83	48,978,709	63.70
11	Agents Balances**	0	0.00	0	0.00	329,748	37.51	518	2.69	15,079,702	19.85	15,409,968	20.04
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	92,751	10.55	0	0.00	11,708,377	15.41	11,801,128	15.35
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,308	0.00	18,663	2.12	375	1.95	1,433,017	1.89	1,456,363	1.89
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	137,983	15.70	4,231	21.99	5,716,972	7.52	5,859,185	7.62
15	General Expenses Incurred **	0	0.00	0	0.00	63,321	7.20	1,121	5.83	7,294,261	9.60	7,358,703	9.57
16	Other Income Less Other Expenses **	0	0.00	0	0.00	922	0.10	(145)	(0.75)	16,987	0.02	17,764	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(8,671)	0.00	207,939	23.65	18,279	95.02	(14,512,319)	(19.10)	(14,294,772)	(18.59)

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

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

Total for Surety
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	19,552,624	113.89	0	0.00	625,308,658	104.25	644,861,282	104.52
2	Premiums Earned	0	0.00	0	0.00	17,168,472	100.00	0	0.00	599,795,748	100.00	616,964,220	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,339,723	13.63	0	0.00	40,251,818	6.71	42,591,541	6.90
4	Incurred Losses	0	0.00	0	0.00	(108,351)	(0.63)	0	0.00	65,285,467	10.88	65,177,116	10.56
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(3,773)	(0.02)	0	0.00	12,833,520	2.14	12,829,747	2.08
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	331,806	1.93	0	0.00	15,395,665	2.57	15,727,471	2.55
7	Unpaid Losses	0	0.00	0	0.00	1,910,590	11.13	0	0.00	217,919,983	36.33	219,830,573	35.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,073,591	6.25	0	0.00	42,283,512	7.05	43,357,103	7.03
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	479,978	2.80	0	0.00	22,529,946	3.76	23,009,924	3.73
10	Unearned Premium Reserves	0	0.00	0	0.00	10,991,258	64.02	0	0.00	329,377,472	54.91	340,368,730	55.17
11	Agents Balances**	0	0.00	0	0.00	3,868,474	22.53	0	0.00	94,209,676	15.71	98,078,150	15.90
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,812,695	39.68	0	0.00	151,959,159	25.34	158,771,854	25.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	15,830	0.00	343,082	2.00	0	0.00	13,534,413	2.26	13,893,325	2.25
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	3,824,063	22.27	0	0.00	57,666,586	9.61	61,490,649	9.97
15	General Expenses Incurred **	0	0.00	0	0.00	1,424,009	8.29	0	0.00	62,574,896	10.43	63,998,904	10.37
16	Other Income Less Other Expenses **	0	0.00	0	0.00	103,105	0.60	0	0.00	(7,070,602)	(1.18)	(6,967,497)	(1.13)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(15,830)	0.00	2,308,322	13.45	0	0.00	173,223,623	28.88	175,516,115	28.45

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

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

Total for Burglary and Theft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	4,213,302	100.14	139,157	100.53	158,126	100.00	6,790	103.76	22,135,198	108.47	26,652,573	106.97
2	Premiums Earned	4,207,548	100.00	138,428	100.00	158,120	100.00	6,544	100.00	20,406,372	100.00	24,917,012	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	12	0.01	0	0.00	85	0.00	97	0.00
4	Incurred Losses	326,367	7.76	(37,191)	(26.87)	90,336	57.13	(92)	(1.41)	6,415,667	31.44	6,795,087	27.27
5	Defense and Cost Containment Expenses Incurred	0	0.00	(139)	(0.10)	181	0.11	(1)	(0.02)	670,418	3.29	670,459	2.69
6	Adjusting and Other Expenses Incurred **	11,999	0.29	0	0.00	3,164	2.00	1,234	18.86	658,758	3.23	675,155	2.71
7	Unpaid Losses	62,750	1.49	19,049	13.76	52,305	33.08	11	0.17	11,236,205	55.06	11,370,320	45.63
8	Defense and Cost Containment Expenses Unpaid	1	0.00	1,783	1.29	267	0.17	1	0.02	2,026,187	9.93	2,028,239	8.14
9	Adjusting and Other Expenses Unpaid **	10,999	0.26	5,016	3.62	217	0.14	0	0.00	1,115,848	5.47	1,132,079	4.54
10	Unearned Premium Reserves	69,726	1.66	71,569	51.70	69,095	43.70	2,786	42.57	13,994,297	68.58	14,207,473	57.02
11	Agents Balances**	79,991	1.90	20,062	14.49	57,220	36.19	373	5.70	4,751,834	23.29	4,909,481	19.70
12	Commission and Brokerage Expenses Incurred	741,554	17.62	23,751	17.16	20,411	12.91	15	0.23	5,371,249	26.32	6,156,980	24.71
13	Taxes, Licenses, and Fees Incurred	78,302	1.86	3,034	2.19	3,798	2.40	128	1.96	413,907	2.03	499,169	2.00
14	Other Acquisition Expenses Incurred **	525,944	12.50	0	0.00	14,843	9.39	7,749	118.42	1,021,902	5.01	1,570,438	6.30
15	General Expenses Incurred **	283,969	6.75	8,025	5.80	27,896	17.64	402	6.14	1,126,855	5.52	1,447,147	5.81
16	Other Income Less Other Expenses **	0	0.00	0	0.00	72	0.05	0	0.00	(9,870)	(0.05)	(9,798)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	2,239,413	53.22	140,948	101.82	(2,449)	(1.55)	(2,891)	(44.19)	4,717,661	23.12	7,092,682	28.47

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

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

Total for Boiler and Machinery
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	2,228,431	99.38	50,652,205	103.18	82,935	88.53	65,657,615	97.51	118,621,186	99.88
2	Premiums Earned	0	0.00	2,242,346	100.00	49,093,059	100.00	93,678	100.00	67,337,636	100.00	118,766,719	100.00
3	Dividends to Policyholders	0	0.00	7	0.00	1,047	0.00	0	0.00	141	0.00	1,195	0.00
4	Incurred Losses	0	0.00	(241,119)	(10.75)	31,939,084	65.06	25,888	27.64	40,903,803	60.74	72,627,656	61.15
5	Defense and Cost Containment Expenses Incurred	0	0.00	(13,581)	(0.61)	518,934	1.06	(413)	(0.44)	500,069	0.74	1,005,009	0.85
6	Adjusting and Other Expenses Incurred **	0	0.00	6,976	0.31	1,643,231	3.35	957	1.02	1,593,252	2.37	3,244,416	2.73
7	Unpaid Losses	0	0.00	320,149	14.28	31,171,165	63.49	15,974	17.05	33,737,671	50.10	65,244,959	54.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	31,789	1.42	575,118	1.17	1,581	1.69	816,142	1.21	1,424,630	1.20
9	Adjusting and Other Expenses Unpaid **	0	0.00	63,782	2.84	1,304,103	2.66	1,915	2.04	1,122,911	1.67	2,492,710	2.10
10	Unearned Premium Reserves	0	0.00	1,180,534	52.65	22,302,839	45.43	37,958	40.52	31,380,650	46.60	54,901,981	46.23
11	Agents Balances**	0	0.00	234,201	10.44	9,480,293	19.31	19,009	20.29	17,746,896	26.36	27,480,400	23.14
12	Commission and Brokerage Expenses Incurred	0	0.00	311,979	13.91	436,208	0.89	13,454	14.36	8,784,660	13.05	9,546,301	8.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	39,024	1.74	1,240,027	2.53	1,958	2.09	848,567	1.26	2,129,576	1.79
14	Other Acquisition Expenses Incurred **	0	0.00	11,959	0.53	2,592,760	5.28	11,624	12.41	5,069,826	7.53	7,686,170	6.47
15	General Expenses Incurred **	0	0.00	611,911	27.29	8,691,669	17.70	5,060	5.40	8,574,704	12.73	17,883,344	15.06
16	Other Income Less Other Expenses **	0	0.00	997	0.04	(74,004)	(0.15)	(684)	(0.73)	230,127	0.34	156,436	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,516,186	67.62	1,956,096	3.98	34,466	36.79	1,292,740	1.92	4,799,488	4.04

* (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 Credit
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2018 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	31,125,738	100.51	12,409,788	90.40	0	0.00	0	0.00	230,262,484	93.68	273,798,010	94.25
2	Premiums Earned	30,966,425	100.00	13,727,146	100.00	0	0.00	0	0.00	245,804,749	100.00	290,498,320	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	11,161,691	36.04	1,977,535	14.41	0	0.00	0	0.00	130,481,478	53.08	143,620,704	49.44
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,730,137	1.11	2,730,137	0.94
6	Adjusting and Other Expenses Incurred **	0	0.00	9,896	0.07	0	0.00	0	0.00	5,003,091	2.04	5,012,987	1.73
7	Unpaid Losses	3,645,912	11.77	478,990	3.49	0	0.00	0	0.00	62,434,265	25.40	66,559,167	22.91
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,495,521	0.61	1,495,521	0.51
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	7,638,562	3.11	7,638,562	2.63
10	Unearned Premium Reserves	1,166,321	3.77	7,193,017	52.40	0	0.00	0	0.00	171,350,764	69.71	179,710,102	61.86
11	Agents Balances**	94,001	0.30	0	0.00	0	0.00	0	0.00	35,524,381	14.45	35,618,382	12.26
12	Commission and Brokerage Expenses Incurred	3,804,509	12.29	5,325,847	38.80	0	0.00	0	0.00	43,786,596	17.81	52,916,952	18.22
13	Taxes, Licenses, and Fees Incurred	433,118	1.40	239,515	1.74	0	0.00	0	0.00	4,760,448	1.94	5,433,081	1.87
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	13,306,047	5.41	13,306,047	4.58
15	General Expenses Incurred **	(465,006)	(1.50)	(218,692)	(1.59)	0	0.00	0	0.00	20,012,234	8.14	19,328,536	6.65
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	3,960,072	1.61	3,960,072	1.36
17	Pretax Profit or Loss Excluding Investment Gain*	16,032,113	51.77	6,393,046	46.57	0	0.00	0	0.00	29,684,790	12.08	52,109,949	17.94

* (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 2018 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	414,402,734	119.93	414,402,734	119.93
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	345,525,900	100.00	345,525,900	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	292,498,793	84.65	292,498,793	84.65
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(163,605)	(0.05)	(163,605)	(0.05)
6	Adjusting and Other Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	2,581,279	0.75	2,581,279	0.75
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	41,113,658	11.90	41,113,658	11.90
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	311,528	0.09	311,528	0.09
9	Adjusting and Other Expenses Unpaid **	0	0.00	0	0.00	0	0.00	0	0.00	315,385	0.09	315,385	0.09
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	845,663,028	244.75	845,663,028	244.75
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	37,593,966	10.88	37,593,966	10.88
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	14,795,367	4.28	14,795,367	4.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,386,873	2.43	8,386,873	2.43
14	Other Acquisition Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	4,061,712	1.18	4,061,712	1.18
15	General Expenses Incurred **	0	0.00	0	0.00	0	0.00	0	0.00	17,018,907	4.93	17,018,907	4.93
16	Other Income Less Other Expenses **	0	0.00	0	0.00	0	0.00	0	0.00	(481,310)	(0.14)	(481,310)	(0.14)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	5,865,264	1.70	5,865,264	1.70

* (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)

Insurance Expense Exhibits
Texas Department of Insurance
Regulatory Policy Division
Publication ID: TDI-IEE 0719