



State of Texas

Insurance Expense Exhibits

National Data for All Companies Selling Insurance in Texas

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

Calendar year 2023

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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 2023 Annual Statement to the National Association of Insurance Commissioners (NAIC).

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Section I

Direct Business Written

**Compiled from the NAIC Database
Insurance Expense Exhibits
Supplements to the Annual Statements for the
Calendar Year Ending December 31, 2023**

Total for All Property and Casualty Lines Combined
For All Companies Writing in Texas (Summary of Pages 3-42)
Source: NAIC 2023 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	17,836,650	105.02	5,756,007	108.69	94,753,348	104.67	31,344,727	105.45	541,431,788	103.20	691,122,520	103.59
2	Premiums Earned	16,984,376	100.00	5,295,796	100.00	90,525,399	100.00	29,723,957	100.00	524,619,007	100.00	667,148,535	100.00
3	Dividends to Policyholders	0	0.00	250	0.00	635,640	0.70	1,085,446	3.65	543,814	0.10	2,265,150	0.34
4	Incurred Losses	11,999,942	70.65	3,125,916	59.03	68,694,987	75.88	21,063,764	70.86	342,079,938	65.21	446,964,547	67.00
5	Defense and Cost Containment Expenses Incurred	261,791	1.54	59,782	1.13	2,964,149	3.27	609,385	2.05	20,458,206	3.90	24,353,313	3.65
6	Adjusting and Other Expenses Incurred	966,568	5.69	352,739	6.66	6,061,829	6.70	2,073,830	6.98	28,516,164	5.44	37,971,130	5.69
7	Unpaid Losses	7,508,167	44.21	1,453,062	27.44	69,007,994	76.23	17,543,647	59.02	516,174,707	98.39	611,687,577	91.69
8	Defense and Cost Containment Expenses Unpaid	656,661	3.87	98,883	1.87	8,254,280	9.12	1,914,850	6.44	69,492,049	13.25	80,416,723	12.05
9	Adjusting and Other Expenses Unpaid	440,051	2.59	223,071	4.21	6,423,963	7.10	1,228,600	4.13	28,043,963	5.35	36,359,648	5.45
10	Unearned Premium Reserves	6,171,521	36.34	2,955,812	55.81	32,661,222	36.08	13,538,655	45.55	233,991,835	44.60	289,319,045	43.37
11	Agents Balances	3,736,268	22.00	991,528	18.72	19,453,312	21.49	6,126,982	20.61	142,218,469	27.11	172,526,559	25.86
12	Commission and Brokerage Expenses Incurred	1,372,293	8.08	791,854	14.95	9,306,447	10.28	1,852,381	6.23	61,637,435	11.75	74,960,410	11.24
13	Taxes, Licenses, and Fees Incurred	301,756	1.78	110,412	2.08	2,014,288	2.23	723,545	2.43	12,684,543	2.42	15,834,544	2.37
14	Other Acquisition Expenses Incurred	517,712	3.05	278,415	5.26	6,618,091	7.31	3,205,507	10.78	23,627,275	4.50	34,247,000	5.13
15	General Expenses Incurred	383,426	2.26	153,148	2.89	4,958,916	5.48	1,052,507	3.54	31,984,828	6.10	38,532,825	5.78
16	Other Income Less Other Expenses	(4,501)	(0.03)	1,299	0.02	(23,907)	(0.03)	(26,578)	(0.09)	(266,678)	(0.05)	(320,365)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	1,176,378	6.93	424,564	8.02	(10,752,853)	(11.88)	(1,969,000)	(6.62)	2,819,943	0.54	(8,300,968)	(1.24)

* (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 2023 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	17,871,119	105.01	5,756,190	108.69	94,753,375	104.67	31,344,728	105.45	542,595,416	103.20	692,320,828	103.59
2	Premiums Earned	17,018,846	100.00	5,295,989	100.00	90,525,400	100.00	29,723,951	100.00	525,776,671	100.00	668,340,857	100.00
3	Dividends to Policyholders	0	0.00	250	0.00	635,643	0.70	1,085,448	3.65	543,814	0.10	2,265,155	0.34
4	Incurred Losses	11,999,939	70.51	3,125,920	59.02	68,694,982	75.88	21,063,764	70.86	342,597,992	65.16	447,482,597	66.95
5	Defense and Cost Containment Expenses Incurred	261,789	1.54	59,794	1.13	2,964,159	3.27	609,387	2.05	20,474,711	3.89	24,369,840	3.65
6	Adjusting and Other Expenses Incurred	966,573	5.68	352,740	6.66	6,062,892	6.70	2,073,823	6.98	28,531,907	5.43	37,987,935	5.68
7	Unpaid Losses	7,508,171	44.12	1,453,064	27.44	69,007,996	76.23	17,543,647	59.02	517,433,352	98.41	612,946,230	91.71
8	Defense and Cost Containment Expenses Unpaid	656,661	3.86	98,885	1.87	8,254,286	9.12	1,914,851	6.44	69,553,876	13.23	80,478,559	12.04
9	Adjusting and Other Expenses Unpaid	440,048	2.59	223,067	4.21	6,423,962	7.10	1,228,599	4.13	28,097,887	5.34	36,413,563	5.45
10	Unearned Premium Reserves	6,171,521	36.26	2,955,909	55.81	32,661,219	36.08	13,538,656	45.55	235,004,668	44.70	290,331,973	43.44
11	Agents Balances	3,736,269	21.95	991,566	18.72	19,453,312	21.49	6,126,985	20.61	142,352,185	27.07	172,660,317	25.83
12	Commission and Brokerage Expenses Incurred	1,405,440	8.26	791,882	14.95	9,306,446	10.28	1,852,384	6.23	61,784,798	11.75	75,140,950	11.24
13	Taxes, Licenses, and Fees Incurred	301,762	1.77	110,414	2.08	2,014,287	2.23	723,547	2.43	12,709,488	2.42	15,859,498	2.37
14	Other Acquisition Expenses Incurred	517,707	3.04	278,419	5.26	6,619,562	7.31	3,205,510	10.78	23,652,112	4.50	34,273,310	5.13
15	General Expenses Incurred	383,428	2.25	153,148	2.89	4,968,297	5.49	1,052,509	3.54	32,102,132	6.11	38,659,514	5.78
16	Other Income Less Other Expenses	(6,161)	(0.04)	1,301	0.02	(24,333)	(0.03)	(26,582)	(0.09)	(295,021)	(0.06)	(350,796)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	1,176,047	6.91	424,727	8.02	(10,765,201)	(11.89)	(1,969,000)	(6.62)	3,084,747	0.59	(8,048,680)	(1.20)

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

Total for Fire
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	5,740	103.03	110,100	108.65	2,092,256	112.69	417,710	114.12	10,736,564	107.71	13,362,370	108.65
2	Premiums Earned	5,571	100.00	101,335	100.00	1,856,650	100.00	366,035	100.00	9,968,467	100.00	12,298,058	100.00
3	Dividends to Policyholders	0	0.00	2	0.00	5,540	0.30	8,685	2.37	322	0.00	14,549	0.12
4	Incurred Losses	1,536	27.57	31,668	31.25	906,573	48.83	110,484	30.18	4,727,971	47.43	5,778,232	46.98
5	Defense and Cost Containment Expenses Incurred	0	0.00	394	0.39	2,067	0.11	4,290	1.17	173,497	1.74	180,248	1.47
6	Adjusting and Other Expenses Incurred	435	7.81	4,303	4.25	59,252	3.19	10,738	2.93	263,447	2.64	338,175	2.75
7	Unpaid Losses	286	5.13	54,331	53.62	1,009,020	54.35	48,759	13.32	5,385,578	54.03	6,497,974	52.84
8	Defense and Cost Containment Expenses Unpaid	0	0.00	911	0.90	18,916	1.02	2,307	0.63	210,783	2.11	232,917	1.89
9	Adjusting and Other Expenses Unpaid	24	0.43	2,694	2.66	41,912	2.26	6,877	1.88	185,604	1.86	237,111	1.93
10	Unearned Premium Reserves	318	5.71	57,045	56.29	1,027,730	55.35	228,221	62.35	4,882,069	48.98	6,195,383	50.38
11	Agents Balances	234	4.20	19,771	19.51	505,466	27.22	70,935	19.38	3,486,469	34.97	4,082,875	33.20
12	Commission and Brokerage Expenses Incurred	1,075	19.30	16,261	16.05	96,826	5.22	33,268	9.09	797,130	8.00	944,560	7.68
13	Taxes, Licenses, and Fees Incurred	34	0.61	2,035	2.01	51,746	2.79	9,241	2.52	274,453	2.75	337,509	2.74
14	Other Acquisition Expenses Incurred	558	10.02	3,806	3.76	140,858	7.59	26,664	7.28	566,190	5.68	738,076	6.00
15	General Expenses Incurred	365	6.55	7,793	7.69	278,296	14.99	11,920	3.26	747,120	7.49	1,045,494	8.50
16	Other Income Less Other Expenses	97	1.74	202	0.20	(2,576)	(0.14)	3,322	0.91	(50,808)	(0.51)	(49,763)	(0.40)
17	Pretax Profit or Loss Excluding Investment Gain*	1,664	29.87	35,274	34.81	312,922	16.85	154,068	42.09	2,367,539	23.75	2,871,467	23.35

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

Total for Allied Lines
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	2,123	99.34	342,554	107.99	2,845,436	104.35	508,960	108.33	9,632,633	106.40	13,331,706	106.06
2	Premiums Earned	2,137	100.00	317,203	100.00	2,726,938	100.00	469,829	100.00	9,053,564	100.00	12,569,671	100.00
3	Dividends to Policyholders	0	0.00	11	0.00	1,466	0.05	25,742	5.48	215	0.00	27,434	0.22
4	Incurred Losses	278	13.01	169,884	53.56	1,918,069	70.34	412,792	87.86	5,434,484	60.03	7,935,507	63.13
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,284	0.40	15,697	0.58	2,788	0.59	140,652	1.55	160,421	1.28
6	Adjusting and Other Expenses Incurred	448	20.96	8,300	2.62	123,538	4.53	33,850	7.20	366,063	4.04	532,199	4.23
7	Unpaid Losses	62	2.90	78,203	24.65	1,493,743	54.78	124,437	26.49	5,387,764	59.51	7,084,209	56.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,163	1.00	25,092	0.92	3,716	0.79	224,135	2.48	256,106	2.04
9	Adjusting and Other Expenses Unpaid	22	1.03	4,533	1.43	53,720	1.97	7,492	1.59	230,257	2.54	296,024	2.36
10	Unearned Premium Reserves	47	2.20	177,424	55.93	1,431,564	52.50	261,426	55.64	4,512,214	49.84	6,382,675	50.78
11	Agents Balances	38	1.78	50,745	16.00	456,837	16.75	96,046	20.44	3,169,753	35.01	3,773,419	30.02
12	Commission and Brokerage Expenses Incurred	402	18.81	54,988	17.34	120,155	4.41	16,510	3.51	1,422,939	15.72	1,614,994	12.85
13	Taxes, Licenses, and Fees Incurred	(2)	(0.09)	5,862	1.85	78,695	2.89	8,649	1.84	229,678	2.54	322,882	2.57
14	Other Acquisition Expenses Incurred	37	1.73	14,631	4.61	186,636	6.84	45,253	9.63	556,985	6.15	803,542	6.39
15	General Expenses Incurred	25	1.17	18,976	5.98	428,468	15.71	11,786	2.51	504,814	5.58	964,069	7.67
16	Other Income Less Other Expenses	0	0.00	644	0.20	(9,193)	(0.34)	4,091	0.87	(6,966)	(0.08)	(11,424)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	949	44.41	43,914	13.84	(154,974)	(5.68)	(83,450)	(17.76)	390,731	4.32	197,170	1.57

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

Total for Multiple Peril Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	1,243,105	100.11	0	0.00	17,985,080	100.24	19,228,185	100.23
2 Premiums Earned	0	0.00	0	0.00	1,241,698	100.00	0	0.00	17,941,880	100.00	19,183,578	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	1,049,835	84.55	0	0.00	18,838,785	105.00	19,888,620	103.68
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(92)	(0.01)	0	0.00	8,630	0.05	8,538	0.04
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	30,400	2.45	0	0.00	247,119	1.38	277,519	1.45
7 Unpaid Losses	0	0.00	0	0.00	535,618	43.14	0	0.00	8,140,733	45.37	8,676,351	45.23
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	405	0.03	0	0.00	6,909	0.04	7,314	0.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,152	0.50	0	0.00	51,187	0.29	57,339	0.30
10 Unearned Premium Reserves	0	0.00	0	0.00	151,176	12.17	0	0.00	2,684,710	14.96	2,835,886	14.78
11 Agents Balances	0	0.00	0	0.00	(152,180)	(12.26)	0	0.00	790,021	4.40	637,841	3.32
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	135,835	10.94	0	0.00	1,371,903	7.65	1,507,738	7.86
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	292	0.02	0	0.00	12,935	0.07	13,227	0.07
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,667	1.83	0	0.00	(55,436)	(0.31)	(32,769)	(0.17)
15 General Expenses Incurred	0	0.00	0	0.00	35,059	2.82	0	0.00	383,065	2.14	418,124	2.18
16 Other Income Less Other Expenses	0	0.00	0	0.00	(3,503)	(0.28)	0	0.00	(3,051)	(0.02)	(6,554)	(0.03)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(35,799)	(2.88)	0	0.00	(2,868,168)	(15.99)	(2,903,967)	(15.14)

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

Total for Federal Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	39,201	100.68	8,619	97.04	45,931	103.79	2,594,869	106.72	2,688,620	106.54
2 Premiums Earned	0	0.00	38,937	100.00	8,882	100.00	44,252	100.00	2,431,499	100.00	2,523,570	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	2,171	5.58	1,102	12.41	20,710	46.80	1,654,841	68.06	1,678,824	66.53
5 Defense and Cost Containment Expenses Incurred	0	0.00	47	0.12	59	0.66	454	1.03	34,973	1.44	35,533	1.41
6 Adjusting and Other Expenses Incurred	0	0.00	2,128	5.47	17	0.19	1,356	3.06	98,236	4.04	101,737	4.03
7 Unpaid Losses	0	0.00	778	2.00	1,844	20.76	7,179	16.22	383,850	15.79	393,651	15.60
8 Defense and Cost Containment Expenses Unpaid	0	0.00	4	0.01	17	0.19	189	0.43	1,821	0.07	2,031	0.08
9 Adjusting and Other Expenses Unpaid	0	0.00	36	0.09	13	0.15	527	1.19	25,360	1.04	25,936	1.03
10 Unearned Premium Reserves	0	0.00	20,530	52.73	4,362	49.11	24,940	56.36	1,401,868	57.65	1,451,700	57.53
11 Agents Balances	0	0.00	4,238	10.88	6,703	75.47	7,022	15.87	(52,715)	(2.17)	(34,752)	(1.38)
12 Commission and Brokerage Expenses Incurred	0	0.00	7,446	19.12	0	0.00	7,249	16.38	461,837	18.99	476,532	18.88
13 Taxes, Licenses, and Fees Incurred	0	0.00	820	2.11	0	0.00	506	1.14	42,893	1.76	44,219	1.75
14 Other Acquisition Expenses Incurred	0	0.00	3,497	8.98	0	0.00	2,802	6.33	73,884	3.04	80,183	3.18
15 General Expenses Incurred	0	0.00	5,164	13.26	0	0.00	581	1.31	92,812	3.82	98,557	3.91
16 Other Income Less Other Expenses	0	0.00	0	0.00	(311)	(3.50)	55	0.12	970	0.04	714	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	17,664	45.37	7,394	83.25	10,646	24.06	(26,997)	(1.11)	8,707	0.35

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

Total for Private Crop
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	2,599	105.78	171,213	100.76	0	0.00	1,357,694	100.15	1,531,506	100.23
2 Premiums Earned	0	0.00	2,457	100.00	169,914	100.00	0	0.00	1,355,682	100.00	1,528,053	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	1,099	44.73	139,074	81.85	0	0.00	1,373,145	101.29	1,513,318	99.04
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,420	0.25	3,420	0.22
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	5,678	3.34	0	0.00	33,486	2.47	39,164	2.56
7 Unpaid Losses	0	0.00	0	0.00	23,742	13.97	0	0.00	353,826	26.10	377,568	24.71
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	518	0.04	518	0.03
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	345	0.20	0	0.00	2,985	0.22	3,330	0.22
10 Unearned Premium Reserves	0	0.00	143	5.82	4,122	2.43	0	0.00	5,729	0.42	9,994	0.65
11 Agents Balances	0	0.00	0	0.00	(4,377)	(2.58)	0	0.00	67,756	5.00	63,379	4.15
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	31,037	18.27	0	0.00	273,597	20.18	304,634	19.94
13 Taxes, Licenses, and Fees Incurred	0	0.00	58	2.36	2,767	1.63	0	0.00	13,372	0.99	16,197	1.06
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,717	3.95	0	0.00	7,713	0.57	14,430	0.94
15 General Expenses Incurred	0	0.00	0	0.00	17,943	10.56	0	0.00	37,109	2.74	55,052	3.60
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1,162)	(0.68)	0	0.00	7,246	0.53	6,084	0.40
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,300	52.91	(34,464)	(20.28)	0	0.00	(378,917)	(27.95)	(412,081)	(26.97)

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

Total for Private Flood
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	903	100.89	1,233	100.65	0	0.00	747,202	102.81	749,338	102.81
2 Premiums Earned	0	0.00	895	100.00	1,225	100.00	0	0.00	726,772	100.00	728,892	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	2	0.22	139	11.35	0	0.00	48,744	6.71	48,885	6.71
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3	0.24	0	0.00	4,320	0.59	4,323	0.59
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	30	2.45	0	0.00	7,894	1.09	7,924	1.09
7 Unpaid Losses	0	0.00	27	3.02	57	4.65	0	0.00	291,927	40.17	292,011	40.06
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	11	0.90	0	0.00	9,362	1.29	9,373	1.29
9 Adjusting and Other Expenses Unpaid	0	0.00	2	0.22	1	0.08	0	0.00	8,063	1.11	8,066	1.11
10 Unearned Premium Reserves	0	0.00	372	41.56	584	47.67	0	0.00	356,392	49.04	357,348	49.03
11 Agents Balances	0	0.00	6	0.67	296	24.16	0	0.00	169,044	23.26	169,346	23.23
12 Commission and Brokerage Expenses Incurred	0	0.00	201	22.46	183	14.94	0	0.00	71,347	9.82	71,731	9.84
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	0.56	32	2.61	0	0.00	17,633	2.43	17,670	2.42
14 Other Acquisition Expenses Incurred	0	0.00	14	1.56	55	4.49	0	0.00	46,413	6.39	46,482	6.38
15 General Expenses Incurred	0	0.00	15	1.68	128	10.45	0	0.00	45,094	6.20	45,237	6.21
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(6,927)	(0.95)	(6,927)	(0.95)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	658	73.52	655	53.47	0	0.00	478,393	65.82	479,706	65.81

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

Total for Farmowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	44,999	102.64	617,809	103.68	302,454	109.47	1,777,878	103.23	2,743,140	103.97
2 Premiums Earned	0	0.00	43,842	100.00	595,901	100.00	276,284	100.00	1,722,302	100.00	2,638,329	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	80	0.00	80	0.00
4 Incurred Losses	0	0.00	25,524	58.22	497,552	83.50	242,626	87.82	1,201,633	69.77	1,967,335	74.57
5 Defense and Cost Containment Expenses Incurred	0	0.00	279	0.64	6,202	1.04	1,066	0.39	22,712	1.32	30,259	1.15
6 Adjusting and Other Expenses Incurred	0	0.00	2,813	6.42	31,520	5.29	8,227	2.98	85,068	4.94	127,628	4.84
7 Unpaid Losses	0	0.00	6,307	14.39	198,130	33.25	63,450	22.97	587,977	34.14	855,864	32.44
8 Defense and Cost Containment Expenses Unpaid	0	0.00	597	1.36	11,484	1.93	2,475	0.90	58,623	3.40	73,179	2.77
9 Adjusting and Other Expenses Unpaid	0	0.00	1,437	3.28	20,128	3.38	776	0.28	39,980	2.32	62,321	2.36
10 Unearned Premium Reserves	0	0.00	22,201	50.64	287,081	48.18	154,819	56.04	855,911	49.70	1,320,012	50.03
11 Agents Balances	0	0.00	8,514	19.42	174,524	29.29	66,699	24.14	402,631	23.38	652,368	24.73
12 Commission and Brokerage Expenses Incurred	0	0.00	5,088	11.61	88,269	14.81	25,137	9.10	300,727	17.46	419,221	15.89
13 Taxes, Licenses, and Fees Incurred	0	0.00	917	2.09	11,634	1.95	5,483	1.98	41,342	2.40	59,376	2.25
14 Other Acquisition Expenses Incurred	0	0.00	2,385	5.44	43,328	7.27	11,453	4.15	77,246	4.49	134,412	5.09
15 General Expenses Incurred	0	0.00	864	1.97	31,481	5.28	4,971	1.80	119,761	6.95	157,077	5.95
16 Other Income Less Other Expenses	0	0.00	(46)	(0.10)	(4,236)	(0.71)	1,790	0.65	2,881	0.17	389	0.01
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,930	13.53	(118,322)	(19.86)	(20,889)	(7.56)	(123,382)	(7.16)	(256,663)	(9.73)

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

Total for Homeowners Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	165,702	119.05	4,405,508	109.18	7,073,431	105.51	11,116,347	107.55	84,882,775	105.77	107,643,763	106.09
2 Premiums Earned	139,184	100.00	4,035,085	100.00	6,704,355	100.00	10,336,221	100.00	80,248,432	100.00	101,463,277	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	71,258	1.06	343,517	3.32	633	0.00	415,408	0.41
4 Incurred Losses	83,480	59.98	2,449,993	60.72	5,620,706	83.84	7,274,028	70.37	58,332,024	72.69	73,760,231	72.70
5 Defense and Cost Containment Expenses Incurred	1,421	1.02	47,265	1.17	83,087	1.24	71,370	0.69	1,286,743	1.60	1,489,886	1.47
6 Adjusting and Other Expenses Incurred	4,363	3.13	296,020	7.34	410,092	6.12	703,799	6.81	5,865,035	7.31	7,279,309	7.17
7 Unpaid Losses	22,188	15.94	879,869	21.81	2,184,647	32.59	3,234,780	31.30	27,244,062	33.95	33,565,546	33.08
8 Defense and Cost Containment Expenses Unpaid	1,079	0.78	41,175	1.02	120,273	1.79	132,767	1.28	1,597,918	1.99	1,893,212	1.87
9 Adjusting and Other Expenses Unpaid	888	0.64	184,212	4.57	166,222	2.48	264,614	2.56	3,010,043	3.75	3,625,979	3.57
10 Unearned Premium Reserves	98,631	70.86	2,312,626	57.31	3,668,668	54.72	5,856,984	56.66	44,708,349	55.71	56,645,258	55.83
11 Agents Balances	63,524	45.64	792,520	19.64	2,504,589	37.36	2,212,679	21.41	21,193,675	26.41	26,766,987	26.38
12 Commission and Brokerage Expenses Incurred	22,782	16.37	541,303	13.41	739,039	11.02	846,710	8.19	10,503,242	13.09	12,653,076	12.47
13 Taxes, Licenses, and Fees Incurred	3,170	2.28	87,492	2.17	143,204	2.14	257,250	2.49	2,110,256	2.63	2,601,372	2.56
14 Other Acquisition Expenses Incurred	19,898	14.30	224,505	5.56	607,558	9.06	1,150,113	11.13	4,266,174	5.32	6,268,248	6.18
15 General Expenses Incurred	8,940	6.42	84,929	2.10	599,680	8.94	348,705	3.37	3,126,648	3.90	4,168,902	4.11
16 Other Income Less Other Expenses	1,222	0.88	198	0.00	(33,550)	(0.50)	(207,919)	(2.01)	151,402	0.19	(88,647)	(0.09)
17 Pretax Profit or Loss Excluding Investment Gain*	(3,648)	(2.62)	303,775	7.53	(1,603,813)	(23.92)	(867,190)	(8.39)	(5,090,925)	(6.34)	(7,261,801)	(7.16)

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

Total for Commercial Multiple Peril
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	374,767	113.66	3,642,286	100.37	1,351,828	102.31	37,711,946	103.59	43,080,827	103.35
2 Premiums Earned	0	0.00	329,735	100.00	3,628,720	100.00	1,321,302	100.00	36,403,533	100.00	41,683,290	100.00
3 Dividends to Policyholders	0	0.00	2	0.00	12,474	0.34	0	0.00	11,008	0.03	23,484	0.06
4 Incurred Losses	0	0.00	219,303	66.51	2,556,556	70.45	784,806	59.40	22,255,962	61.14	25,816,627	61.94
5 Defense and Cost Containment Expenses Incurred	0	0.00	(843)	(0.26)	182,264	5.02	60,790	4.60	2,368,596	6.51	2,610,807	6.26
6 Adjusting and Other Expenses Incurred	0	0.00	20,255	6.14	206,532	5.69	73,619	5.57	1,781,762	4.89	2,082,168	5.00
7 Unpaid Losses	0	0.00	183,899	55.77	2,512,852	69.25	991,721	75.06	34,574,393	94.98	38,262,865	91.79
8 Defense and Cost Containment Expenses Unpaid	0	0.00	26,813	8.13	529,431	14.59	183,243	13.87	7,948,894	21.84	8,688,381	20.84
9 Adjusting and Other Expenses Unpaid	0	0.00	14,605	4.43	175,364	4.83	80,730	6.11	2,268,639	6.23	2,539,338	6.09
10 Unearned Premium Reserves	0	0.00	170,577	51.73	1,724,954	47.54	678,244	51.33	17,504,793	48.09	20,078,568	48.17
11 Agents Balances	0	0.00	52,297	15.86	1,141,098	31.45	250,736	18.98	10,252,947	28.16	11,697,078	28.06
12 Commission and Brokerage Expenses Incurred	0	0.00	62,056	18.82	471,988	13.01	181,982	13.77	6,137,445	16.86	6,853,471	16.44
13 Taxes, Licenses, and Fees Incurred	0	0.00	5,854	1.78	81,918	2.26	33,300	2.52	929,909	2.55	1,050,981	2.52
14 Other Acquisition Expenses Incurred	0	0.00	17,655	5.35	254,490	7.01	156,416	11.84	1,787,213	4.91	2,215,774	5.32
15 General Expenses Incurred	0	0.00	12,143	3.68	236,844	6.53	72,479	5.49	2,733,692	7.51	3,055,158	7.33
16 Other Income Less Other Expenses	0	0.00	(103)	(0.03)	20,557	0.57	(9,784)	(0.74)	195,094	0.54	205,764	0.49
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,800)	(2.06)	(353,795)	(9.75)	(51,876)	(3.93)	(1,406,990)	(3.86)	(1,819,461)	(4.36)

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

Total for Mortgage Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	5,683,445	96.19	5,683,445	96.19
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	5,908,449	100.00	5,908,449	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	(100,254)	(1.70)	(100,254)	(1.70)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,611	0.03	1,611	0.03
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	26,601	0.45	26,601	0.45
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,252,027	55.04	3,252,027	55.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	19,099	0.32	19,099	0.32
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	64,134	1.09	64,134	1.09
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	850,827	14.40	850,827	14.40
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	266,752	4.51	266,752	4.51
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	77	0.00	77	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	111,065	1.88	111,065	1.88
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	153,573	2.60	153,573	2.60
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	956,496	16.19	956,496	16.19
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(788,374)	(13.34)	(788,374)	(13.34)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	3,970,908	67.21	3,970,908	67.21

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

Total for Ocean Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	10,127	105.12	51,067	106.21	5,021,456	103.49	5,082,650	103.52
2	Premiums Earned	0	0.00	0	0.00	9,634	100.00	48,083	100.00	4,852,228	100.00	4,909,945	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	456	4.73	239	0.50	0	0.00	695	0.01
4	Incurred Losses	0	0.00	0	0.00	(32,688)	(339.30)	12,419	25.83	2,379,530	49.04	2,359,261	48.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(205)	(2.13)	254	0.53	141,496	2.92	141,545	2.88
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	470	4.88	2,188	4.55	155,276	3.20	157,934	3.22
7	Unpaid Losses	0	0.00	0	0.00	32,006	332.22	9,011	18.74	3,357,548	69.20	3,398,565	69.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	728	7.56	286	0.59	290,876	5.99	291,890	5.94
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,855	19.25	555	1.15	144,788	2.98	147,198	3.00
10	Unearned Premium Reserves	0	0.00	0	0.00	3,427	35.57	25,781	53.62	1,905,134	39.26	1,934,342	39.40
11	Agents Balances	0	0.00	13	0.00	2,367	24.57	12,915	26.86	1,193,465	24.60	1,208,760	24.62
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	55	0.57	7,680	15.97	769,798	15.86	777,533	15.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	190	1.97	1,406	2.92	91,202	1.88	92,798	1.89
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,051	10.91	8,360	17.39	242,335	4.99	251,746	5.13
15	General Expenses Incurred	0	0.00	0	0.00	724	7.52	759	1.58	496,580	10.23	498,063	10.14
16	Other Income Less Other Expenses	0	0.00	0	0.00	(3)	(0.03)	26	0.05	(14,938)	(0.31)	(14,915)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	39,580	410.84	14,806	30.79	561,065	11.56	615,451	12.53

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

Total for Inland Marine
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	42,915	104.39	182,694	103.48	1,800,035	105.92	377,520	102.12	29,277,596	103.22	31,680,760	103.36
2 Premiums Earned	41,111	100.00	176,547	100.00	1,699,412	100.00	369,681	100.00	28,365,461	100.00	30,652,212	100.00
3 Dividends to Policyholders	0	0.00	8	0.00	2,242	0.13	11,886	3.22	899	0.00	15,035	0.05
4 Incurred Losses	23,751	57.77	75,358	42.68	470,192	27.67	145,024	39.23	13,220,577	46.61	13,934,902	45.46
5 Defense and Cost Containment Expenses Incurred	325	0.79	378	0.21	(1,516)	(0.09)	1,298	0.35	268,164	0.95	268,649	0.88
6 Adjusting and Other Expenses Incurred	2,920	7.10	4,109	2.33	31,995	1.88	16,193	4.38	774,659	2.73	829,876	2.71
7 Unpaid Losses	7,326	17.82	37,000	20.96	423,701	24.93	42,402	11.47	5,550,860	19.57	6,061,289	19.77
8 Defense and Cost Containment Expenses Unpaid	142	0.35	1,323	0.75	23,341	1.37	964	0.26	343,201	1.21	368,971	1.20
9 Adjusting and Other Expenses Unpaid	4,637	11.28	1,882	1.07	16,867	0.99	3,755	1.02	385,479	1.36	412,620	1.35
10 Unearned Premium Reserves	21,555	52.43	107,351	60.81	810,187	47.67	185,197	50.10	8,982,487	31.67	10,106,777	32.97
11 Agents Balances	11,997	29.18	37,450	21.21	387,596	22.81	80,305	21.72	5,821,147	20.52	6,338,495	20.68
12 Commission and Brokerage Expenses Incurred	4,897	11.91	45,131	25.56	83,293	4.90	32,502	8.79	5,509,279	19.42	5,675,102	18.51
13 Taxes, Licenses, and Fees Incurred	1,701	4.14	3,471	1.97	42,875	2.52	8,982	2.43	719,859	2.54	776,888	2.53
14 Other Acquisition Expenses Incurred	3,764	9.16	2,594	1.47	161,760	9.52	67,285	18.20	1,118,954	3.94	1,354,357	4.42
15 General Expenses Incurred	747	1.82	13,694	7.76	230,641	13.57	8,261	2.23	1,741,471	6.14	1,994,814	6.51
16 Other Income Less Other Expenses	0	0.00	(16)	(0.01)	5,767	0.34	1,768	0.48	(30,337)	(0.11)	(22,818)	(0.07)
17 Pretax Profit or Loss Excluding Investment Gain*	3,005	7.31	31,789	18.01	683,698	40.23	80,014	21.64	4,981,249	17.56	5,779,755	18.86

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

Total for Financial Guaranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	59,871	344.17	0	0.00	252,796	86.62	312,667	101.11
2 Premiums Earned	0	0.00	0	0.00	17,396	100.00	0	0.00	291,834	100.00	309,230	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	300,917	103.11	300,917	97.31
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	50,311	17.24	50,311	16.27
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1)	(0.00)	(1)	(0.00)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,462,300	843.73	2,462,300	796.27
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	42,027	14.40	42,027	13.59
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	1	0.00
10 Unearned Premium Reserves	0	0.00	0	0.00	367,913	2114.93	0	0.00	2,583,401	885.23	2,951,314	954.41
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	24,972	8.56	24,972	8.08
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,536	8.83	0	0.00	7,027	2.41	8,563	2.77
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	37,466	215.37	0	0.00	22,106	7.57	59,572	19.26
15 General Expenses Incurred	0	0.00	0	0.00	23,851	137.11	0	0.00	393,460	134.82	417,311	134.95
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	41,346	14.17	41,346	13.37
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(45,457)	(261.31)	0	0.00	(440,637)	(150.99)	(486,094)	(157.19)

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

Total for Medical Malpractice - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	17	100.00	158,559	99.04	134,888	105.91	1,089,596	100.20	1,383,060	100.60
2 Premiums Earned	0	0.00	17	100.00	160,090	100.00	127,362	100.00	1,087,368	100.00	1,374,837	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	524	0.33	0	0.00	2,299	0.21	2,823	0.21
4 Incurred Losses	0	0.00	0	0.00	70,403	43.98	65,000	51.04	418,029	38.44	553,432	40.25
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	26,981	16.85	44,395	34.86	142,335	13.09	213,711	15.54
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	11,612	7.25	14,282	11.21	38,970	3.58	64,864	4.72
7 Unpaid Losses	0	0.00	0	0.00	334,847	209.16	172,058	135.09	2,426,988	223.20	2,933,893	213.40
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	142,170	88.81	109,959	86.34	830,329	76.36	1,082,458	78.73
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	40,177	25.10	19,957	15.67	179,608	16.52	239,742	17.44
10 Unearned Premium Reserves	0	0.00	9	52.94	115,338	72.05	237,447	186.43	466,005	42.86	818,799	59.56
11 Agents Balances	0	0.00	3	17.65	46,063	28.77	30,869	24.24	226,630	20.84	303,565	22.08
12 Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	9,355	5.84	7,982	6.27	191,185	17.58	208,524	15.17
13 Taxes, Licenses, and Fees Incurred	0	0.00	9	52.94	4,037	2.52	3,254	2.55	26,260	2.42	33,560	2.44
14 Other Acquisition Expenses Incurred	0	0.00	1	5.88	9,802	6.12	3,131	2.46	58,088	5.34	71,022	5.17
15 General Expenses Incurred	0	0.00	0	0.00	19,244	12.02	12,889	10.12	82,202	7.56	114,335	8.32
16 Other Income Less Other Expenses	0	0.00	0	0.00	494	0.31	6	0.00	41,736	3.84	42,236	3.07
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5	29.41	8,629	5.39	(23,568)	(18.50)	169,730	15.61	154,796	11.26

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

Total for Medical Malpractice - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	854,718	102.92	651,224	101.15	1,679,936	99.51	3,185,878	100.74
2 Premiums Earned	0	0.00	0	0.00	830,487	100.00	643,839	100.00	1,688,238	100.00	3,162,564	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	28,381	3.42	7,279	1.13	14,309	0.85	49,969	1.58
4 Incurred Losses	0	0.00	0	0.00	401,162	48.30	248,275	38.56	743,953	44.07	1,393,390	44.06
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	293,529	35.34	179,568	27.89	332,839	19.72	805,936	25.48
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	75,308	9.07	47,055	7.31	114,101	6.76	236,464	7.48
7 Unpaid Losses	0	0.00	0	0.00	1,472,785	177.34	924,790	143.64	3,472,914	205.71	5,870,489	185.62
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	709,179	85.39	468,326	72.74	1,226,446	72.65	2,403,951	76.01
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	148,954	17.94	89,655	13.93	1,272,566	75.38	1,511,175	47.78
10 Unearned Premium Reserves	0	0.00	0	0.00	385,975	46.48	291,547	45.28	905,782	53.65	1,583,304	50.06
11 Agents Balances	0	0.00	0	0.00	240,327	28.94	148,576	23.08	405,531	24.02	794,434	25.12
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	51,293	6.18	50,824	7.89	165,340	9.79	267,457	8.46
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	22,269	2.68	15,353	2.38	37,808	2.24	75,430	2.39
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	31,324	3.77	15,341	2.38	106,198	6.29	152,863	4.83
15 General Expenses Incurred	0	0.00	0	0.00	108,247	13.03	62,254	9.67	159,459	9.45	329,960	10.43
16 Other Income Less Other Expenses	0	0.00	0	0.00	3,705	0.45	742	0.12	35,340	2.09	39,787	1.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(177,322)	(21.35)	18,633	2.89	49,580	2.94	(109,109)	(3.45)

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

Total for Earthquake
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	2,901	110.35	570,437	105.73	99,398	99.46	2,188,828	103.94	2,861,564	104.13
2 Premiums Earned	0	0.00	2,629	100.00	539,530	100.00	99,936	100.00	2,105,927	100.00	2,748,022	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,088	0.20	4,234	4.24	(2)	(0.00)	5,320	0.19
4 Incurred Losses	0	0.00	(1)	(0.04)	854	0.16	(128)	(0.13)	10,685	0.51	11,410	0.42
5 Defense and Cost Containment Expenses Incurred	0	0.00	6	0.23	(66)	(0.01)	(2)	(0.00)	1,601	0.08	1,539	0.06
6 Adjusting and Other Expenses Incurred	0	0.00	23	0.87	287	0.05	1,912	1.91	3,519	0.17	5,741	0.21
7 Unpaid Losses	0	0.00	2	0.08	1,119	0.21	966	0.97	53,387	2.54	55,474	2.02
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	151	0.03	150	0.15	3,789	0.18	4,090	0.15
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.04	156	0.03	309	0.31	5,066	0.24	5,532	0.20
10 Unearned Premium Reserves	0	0.00	1,407	53.52	281,546	52.18	51,341	51.37	1,035,016	49.15	1,369,310	49.83
11 Agents Balances	0	0.00	414	15.75	79,100	14.66	20,652	20.67	465,796	22.12	565,962	20.60
12 Commission and Brokerage Expenses Incurred	0	0.00	320	12.17	5,126	0.95	6,675	6.68	254,701	12.09	266,822	9.71
13 Taxes, Licenses, and Fees Incurred	0	0.00	54	2.05	15,544	2.88	1,894	1.90	51,272	2.43	68,764	2.50
14 Other Acquisition Expenses Incurred	0	0.00	62	2.36	36,902	6.84	3,383	3.39	63,985	3.04	104,332	3.80
15 General Expenses Incurred	0	0.00	130	4.94	98,701	18.29	2,115	2.12	87,004	4.13	187,950	6.84
16 Other Income Less Other Expenses	0	0.00	(1)	(0.04)	(1,622)	(0.30)	654	0.65	(8,114)	(0.39)	(9,083)	(0.33)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,033	77.33	379,475	70.33	80,505	80.56	1,625,028	77.16	2,087,041	75.95

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

Total for Comprehensive Hospital and Medical - Individual
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	470	111.11	0	0.00	7,969	69.02	8,439	70.51
2 Premiums Earned	0	0.00	0	0.00	423	100.00	0	0.00	11,546	100.00	11,969	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	905	213.95	0	0.00	5,833	50.52	6,738	56.30
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2)	(0.47)	0	0.00	478	4.14	476	3.98
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	297	70.21	0	0.00	75	0.65	372	3.11
7 Unpaid Losses	0	0.00	0	0.00	1,624	383.92	0	0.00	4,499	38.97	6,123	51.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.47	0	0.00	1,113	9.64	1,115	9.32
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	128	30.26	0	0.00	397	3.44	525	4.39
10 Unearned Premium Reserves	0	0.00	0	0.00	85	20.09	0	0.00	4,453	38.57	4,538	37.91
11 Agents Balances	0	0.00	0	0.00	301	71.16	0	0.00	2,922	25.31	3,223	26.93
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	11	2.60	0	0.00	2,787	24.14	2,798	23.38
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13	3.07	0	0.00	208	1.80	221	1.85
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	28	6.62	0	0.00	461	3.99	489	4.09
15 General Expenses Incurred	0	0.00	0	0.00	15	3.55	0	0.00	503	4.36	518	4.33
16 Other Income Less Other Expenses	0	0.00	0	0.00	(12)	(2.84)	0	0.00	(8)	(0.07)	(20)	(0.17)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(858)	(202.84)	0	0.00	1,194	10.34	336	2.81

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

Total for Comprehensive Hospital and Medical - Group
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	361,743	99.53	0	0.00	1,726,437	100.15	2,088,180	100.04
2	Premiums Earned	0	0.00	0	0.00	363,465	100.00	0	0.00	1,723,797	100.00	2,087,262	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	378,519	104.14	0	0.00	1,387,976	80.52	1,766,495	84.63
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(122)	(0.03)	0	0.00	16,911	0.98	16,789	0.80
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	20,275	5.58	0	0.00	16,321	0.95	36,596	1.75
7	Unpaid Losses	0	0.00	0	0.00	78,204	21.52	0	0.00	782,152	45.37	860,356	41.22
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	299	0.08	0	0.00	27,888	1.62	28,187	1.35
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	81,094	22.31	0	0.00	16,303	0.95	97,397	4.67
10	Unearned Premium Reserves	0	0.00	0	0.00	962	0.26	0	0.00	399,108	23.15	400,070	19.17
11	Agents Balances	0	0.00	0	0.00	4,138	1.14	0	0.00	673,459	39.07	677,597	32.46
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	68	0.02	0	0.00	175,403	10.18	175,471	8.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,066	0.84	0	0.00	60,082	3.49	63,148	3.03
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	31	0.01	0	0.00	47,010	2.73	47,041	2.25
15	General Expenses Incurred	0	0.00	0	0.00	2,333	0.64	0	0.00	115,500	6.70	117,833	5.65
16	Other Income Less Other Expenses	0	0.00	0	0.00	260	0.07	0	0.00	2,333	0.14	2,593	0.12
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(40,446)	(11.13)	0	0.00	(93,071)	(5.40)	(133,517)	(6.40)

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

Total for Credit Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	(2)	(4.00)	0	0.00	204,124	106.65	204,122	106.62
2 Premiums Earned	0	0.00	0	0.00	50	100.00	0	0.00	191,404	100.00	191,454	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	(4)	(8.00)	0	0.00	22,168	11.58	22,164	11.58
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5	0.00	5	0.00
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(8)	(16.00)	0	0.00	160	0.08	152	0.08
7 Unpaid Losses	0	0.00	0	0.00	96	192.00	0	0.00	23,288	12.17	23,384	12.21
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	277	0.14	277	0.14
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	7	14.00	0	0.00	1,074	0.56	1,081	0.56
10 Unearned Premium Reserves	0	0.00	0	0.00	37	74.00	0	0.00	91,354	47.73	91,391	47.74
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	16,605	8.68	16,605	8.67
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40,498	21.16	40,498	21.15
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,607	3.45	6,607	3.45
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	4.00	0	0.00	5,456	2.85	5,458	2.85
15 General Expenses Incurred	0	0.00	0	0.00	1	2.00	0	0.00	3,348	1.75	3,349	1.75
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,182	2.18	4,182	2.18
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	59	118.00	0	0.00	117,344	61.31	117,403	61.32

* (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 2023 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	468	159.73	0	0.00	791,561	100.43	0	0.00	4,642,245	100.52	5,434,274	100.51
2 Premiums Earned	293	100.00	0	0.00	788,197	100.00	0	0.00	4,618,413	100.00	5,406,903	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	7	0.00	0	0.00	0	0.00	7	0.00
4 Incurred Losses	0	0.00	0	0.00	604,912	76.75	0	0.00	3,517,856	76.17	4,122,768	76.25
5 Defense and Cost Containment Expenses Incurred	1	0.34	0	0.00	(405)	(0.05)	0	0.00	31,466	0.68	31,062	0.57
6 Adjusting and Other Expenses Incurred	30	10.24	0	0.00	19,561	2.48	0	0.00	130,150	2.82	149,741	2.77
7 Unpaid Losses	10	3.41	0	0.00	1,063,249	134.90	0	0.00	4,828,073	104.54	5,891,332	108.96
8 Defense and Cost Containment Expenses Unpaid	2	0.68	0	0.00	1,035	0.13	0	0.00	37,137	0.80	38,174	0.71
9 Adjusting and Other Expenses Unpaid	2	0.68	0	0.00	119,180	15.12	0	0.00	108,325	2.35	227,507	4.21
10 Unearned Premium Reserves	205	69.97	0	0.00	327,526	41.55	0	0.00	602,685	13.05	930,416	17.21
11 Agents Balances	115	39.25	0	0.00	125,920	15.98	0	0.00	1,154,397	25.00	1,280,432	23.68
12 Commission and Brokerage Expenses Incurred	66	22.53	0	0.00	76,107	9.66	0	0.00	654,917	14.18	731,090	13.52
13 Taxes, Licenses, and Fees Incurred	9	3.07	1	0.00	15,475	1.96	0	0.00	100,871	2.18	116,356	2.15
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	58,045	7.36	0	0.00	233,660	5.06	291,705	5.40
15 General Expenses Incurred	0	0.00	0	0.00	31,052	3.94	0	0.00	389,156	8.43	420,208	7.77
16 Other Income Less Other Expenses	0	0.00	0	0.00	296,364	37.60	0	0.00	175,716	3.80	472,080	8.73
17 Pretax Profit or Loss Excluding Investment Gain*	187	63.82	(1)	0.00	279,801	35.50	0	0.00	(263,950)	(5.72)	16,037	0.30

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

Total for Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	9,645	83.48	2,994,267	99.21	205,973	98.19	43,499,446	100.84	46,709,331	100.72
2 Premiums Earned	0	0.00	11,553	100.00	3,018,094	100.00	209,771	100.00	43,137,728	100.00	46,377,146	100.00
3 Dividends to Policyholders	0	0.00	41	0.35	436,827	14.47	324	0.15	352,920	0.82	790,112	1.70
4 Incurred Losses	0	0.00	12,102	104.75	1,319,401	43.72	43,525	20.75	19,052,135	44.17	20,427,163	44.05
5 Defense and Cost Containment Expenses Incurred	0	0.00	986	8.53	146,049	4.84	4,183	1.99	3,308,211	7.67	3,459,429	7.46
6 Adjusting and Other Expenses Incurred	0	0.00	1,307	11.31	209,745	6.95	4,193	2.00	2,272,261	5.27	2,487,506	5.36
7 Unpaid Losses	0	0.00	25,542	221.09	6,339,026	210.03	592,758	282.57	110,632,476	256.46	117,589,802	253.55
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,843	15.95	452,535	14.99	47,479	22.63	14,326,624	33.21	14,828,481	31.97
9 Adjusting and Other Expenses Unpaid	0	0.00	1,180	10.21	320,115	10.61	44,623	21.27	5,273,079	12.22	5,638,997	12.16
10 Unearned Premium Reserves	0	0.00	3,554	30.76	1,256,494	41.63	79,888	38.08	14,790,149	34.29	16,130,085	34.78
11 Agents Balances	0	0.00	36	0.31	1,079,203	35.76	36,439	17.37	12,622,932	29.26	13,738,610	29.62
12 Commission and Brokerage Expenses Incurred	0	0.00	1,017	8.80	298,550	9.89	17,809	8.49	4,119,793	9.55	4,437,169	9.57
13 Taxes, Licenses, and Fees Incurred	0	0.00	268	2.32	73,225	2.43	5,947	2.83	1,292,129	3.00	1,371,569	2.96
14 Other Acquisition Expenses Incurred	0	0.00	448	3.88	208,635	6.91	17,674	8.43	1,952,145	4.53	2,178,902	4.70
15 General Expenses Incurred	0	0.00	613	5.31	292,742	9.70	15,261	7.28	3,104,582	7.20	3,413,198	7.36
16 Other Income Less Other Expenses	0	0.00	36	0.31	(1,882)	(0.06)	(7,969)	(3.80)	(205,375)	(0.48)	(215,190)	(0.46)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(5,196)	(44.98)	31,036	1.03	92,885	44.28	7,478,149	17.34	7,596,874	16.38

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

Total for General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	27	65.85	89,654	102.73	2,374,925	103.38	783,578	98.23	42,810,493	104.13	46,058,677	103.98
2 Premiums Earned	41	100.00	87,268	100.00	2,297,260	100.00	797,729	100.00	41,112,442	100.00	44,294,740	100.00
3 Dividends to Policyholders	0	0.00	74	0.08	9,276	0.40	17,958	2.25	1,175	0.00	28,483	0.06
4 Incurred Losses	7	17.07	52,549	60.22	1,528,222	66.52	582,716	73.05	31,675,591	77.05	33,839,085	76.40
5 Defense and Cost Containment Expenses Incurred	0	0.00	2,508	2.87	118,198	5.15	22,714	2.85	3,330,339	8.10	3,473,759	7.84
6 Adjusting and Other Expenses Incurred	2	4.88	7,076	8.11	103,200	4.49	28,313	3.55	2,016,890	4.91	2,155,481	4.87
7 Unpaid Losses	(2)	(4.88)	87,165	99.88	3,892,286	169.43	1,662,602	208.42	94,486,695	229.83	100,128,746	226.05
8 Defense and Cost Containment Expenses Unpaid	0	0.00	5,132	5.88	554,592	24.14	304,581	38.18	14,239,967	34.64	15,104,272	34.10
9 Adjusting and Other Expenses Unpaid	0	0.00	5,366	6.15	157,439	6.85	62,410	7.82	4,257,151	10.35	4,482,366	10.12
10 Unearned Premium Reserves	12	29.27	31,077	35.61	1,158,347	50.42	364,068	45.64	25,004,031	60.82	26,557,535	59.96
11 Agents Balances	8	19.51	8,637	9.90	793,904	34.56	141,331	17.72	10,439,825	25.39	11,383,705	25.70
12 Commission and Brokerage Expenses Incurred	1	2.44	27,901	31.97	291,423	12.69	62,498	7.83	4,967,590	12.08	5,349,413	12.08
13 Taxes, Licenses, and Fees Incurred	0	0.00	1,408	1.61	48,864	2.13	18,028	2.26	991,680	2.41	1,059,980	2.39
14 Other Acquisition Expenses Incurred	0	0.00	2,943	3.37	197,606	8.60	100,892	12.65	1,691,385	4.11	1,992,826	4.50
15 General Expenses Incurred	(1)	(2.44)	3,951	4.53	155,554	6.77	30,124	3.78	3,425,525	8.33	3,615,153	8.16
16 Other Income Less Other Expenses	1	2.44	48	0.06	2,763	0.12	6,009	0.75	(43,222)	(0.11)	(34,401)	(0.08)
17 Pretax Profit or Loss Excluding Investment Gain*	33	80.49	(11,098)	(12.72)	(152,314)	(6.63)	(59,503)	(7.46)	(7,030,993)	(17.10)	(7,253,875)	(16.38)

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

Total for General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	367	95.32	259,428	101.61	75,593	102.14	23,848,516	97.52	24,183,904	97.58
2 Premiums Earned	0	0.00	385	100.00	255,318	100.00	74,012	100.00	24,454,867	100.00	24,784,582	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,498	1.37	4,000	5.40	3	0.00	7,501	0.03
4 Incurred Losses	0	0.00	(24)	(6.23)	93,955	36.80	18,359	24.81	12,217,990	49.96	12,330,280	49.75
5 Defense and Cost Containment Expenses Incurred	0	0.00	(7)	(1.82)	26,119	10.23	15,474	20.91	2,613,202	10.69	2,654,788	10.71
6 Adjusting and Other Expenses Incurred	0	0.00	12	3.12	17,108	6.70	119	0.16	891,804	3.65	909,043	3.67
7 Unpaid Losses	0	0.00	235	61.04	220,712	86.45	53,612	72.44	44,168,465	180.61	44,443,024	179.32
8 Defense and Cost Containment Expenses Unpaid	0	0.00	161	41.82	82,990	32.50	32,627	44.08	9,318,770	38.11	9,434,548	38.07
9 Adjusting and Other Expenses Unpaid	0	0.00	17	4.42	17,338	6.79	3,234	4.37	1,873,853	7.66	1,894,442	7.64
10 Unearned Premium Reserves	0	0.00	178	46.23	120,731	47.29	34,183	46.19	13,722,768	56.11	13,877,860	55.99
11 Agents Balances	0	0.00	9	2.34	64,184	25.14	7,276	9.83	5,004,272	20.46	5,075,741	20.48
12 Commission and Brokerage Expenses Incurred	0	0.00	58	15.06	23,989	9.40	3,864	5.22	3,793,529	15.51	3,821,440	15.42
13 Taxes, Licenses, and Fees Incurred	0	0.00	6	1.56	6,296	2.47	1,690	2.28	518,715	2.12	526,707	2.13
14 Other Acquisition Expenses Incurred	0	0.00	13	3.38	20,738	8.12	3,848	5.20	1,209,913	4.95	1,234,512	4.98
15 General Expenses Incurred	0	0.00	29	7.53	35,120	13.76	7,651	10.34	1,754,839	7.18	1,797,639	7.25
16 Other Income Less Other Expenses	0	0.00	2	0.52	66	0.03	414	0.56	(48,057)	(0.20)	(47,575)	(0.19)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	300	77.92	28,555	11.18	19,423	26.24	1,406,791	5.75	1,455,069	5.87

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

Total for Excess Workers' Compensation
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	4,374	101.16	2,356	100.43	1,200,794	101.26	1,207,524	101.25
2 Premiums Earned	0	0.00	0	0.00	4,324	100.00	2,346	100.00	1,185,910	100.00	1,192,580	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	729	16.86	222	9.46	260,159	21.94	261,110	21.89
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(17)	(0.39)	0	0.00	48,968	4.13	48,951	4.10
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6	0.14	705	30.05	74	0.01	785	0.07
7 Unpaid Losses	0	0.00	0	0.00	7,921	183.19	13,274	565.81	11,926,055	1005.65	11,947,250	1001.80
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	52	1.20	0	0.00	574,721	48.46	574,773	48.20
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	241	5.57	0	0.00	190,652	16.08	190,893	16.01
10 Unearned Premium Reserves	0	0.00	0	0.00	2,051	47.43	230	9.80	471,450	39.75	473,731	39.72
11 Agents Balances	0	0.00	0	0.00	1,605	37.12	0	0.00	349,357	29.46	350,962	29.43
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	607	14.04	0	0.00	85,108	7.18	85,715	7.19
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	40	0.93	65	2.77	29,035	2.45	29,140	2.44
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	168	3.89	0	0.00	19,038	1.61	19,206	1.61
15 General Expenses Incurred	0	0.00	0	0.00	332	7.68	218	9.29	138,894	11.71	139,444	11.69
16 Other Income Less Other Expenses	0	0.00	0	0.00	15	0.35	0	0.00	(1,493)	(0.13)	(1,478)	(0.12)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,474	57.22	1,136	48.42	603,141	50.86	606,751	50.88

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

Total for Products Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	7,966	106.07	195,056	101.88	41	73.21	2,368,094	104.54	2,571,157	104.34
2 Premiums Earned	0	0.00	7,510	100.00	191,460	100.00	56	100.00	2,265,148	100.00	2,464,174	100.00
3 Dividends to Policyholders	0	0.00	31	0.41	88	0.05	0	0.00	142	0.01	261	0.01
4 Incurred Losses	0	0.00	13,483	179.53	91,056	47.56	(11)	(19.64)	1,510,189	66.67	1,614,717	65.53
5 Defense and Cost Containment Expenses Incurred	0	0.00	4,130	54.99	34,637	18.09	10	17.86	446,710	19.72	485,487	19.70
6 Adjusting and Other Expenses Incurred	0	0.00	456	6.07	19,691	10.28	121	216.07	168,866	7.45	189,134	7.68
7 Unpaid Losses	0	0.00	31,344	417.36	268,995	140.50	107	191.07	8,583,845	378.95	8,884,291	360.54
8 Defense and Cost Containment Expenses Unpaid	0	0.00	11,532	153.56	139,795	73.02	27	48.21	3,524,929	155.62	3,676,283	149.19
9 Adjusting and Other Expenses Unpaid	0	0.00	2,549	33.94	29,016	15.16	7	12.50	712,621	31.46	744,193	30.20
10 Unearned Premium Reserves	0	0.00	3,333	44.38	80,821	42.21	5	8.93	1,040,468	45.93	1,124,627	45.64
11 Agents Balances	0	0.00	409	5.45	69,900	36.51	2	3.57	628,630	27.75	698,941	28.36
12 Commission and Brokerage Expenses Incurred	0	0.00	1,275	16.98	23,027	12.03	3	5.36	274,196	12.10	298,501	12.11
13 Taxes, Licenses, and Fees Incurred	0	0.00	142	1.89	4,418	2.31	1	1.79	51,489	2.27	56,050	2.27
14 Other Acquisition Expenses Incurred	0	0.00	222	2.96	17,993	9.40	6	10.71	102,006	4.50	120,227	4.88
15 General Expenses Incurred	0	0.00	171	2.28	13,562	7.08	2	3.57	176,940	7.81	190,675	7.74
16 Other Income Less Other Expenses	0	0.00	5	0.07	520	0.27	0	0.00	(5,599)	(0.25)	(5,074)	(0.21)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(12,395)	(165.05)	(12,491)	(6.52)	(76)	(135.71)	(470,999)	(20.79)	(495,961)	(20.13)

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

Total for Products Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	297,113	101.53	297,113	101.53
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	292,639	100.00	292,639	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	0.00	0	0.00	0	0.00	131,242	44.85	131,246	44.85
5 Defense and Cost Containment Expenses Incurred	0	0.00	(2)	0.00	0	0.00	0	0.00	43,787	14.96	43,785	14.96
6 Adjusting and Other Expenses Incurred	(38)	0.00	0	0.00	0	0.00	0	0.00	17,688	6.04	17,650	6.03
7 Unpaid Losses	0	0.00	10	0.00	0	0.00	0	0.00	585,566	200.10	585,576	200.10
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	218,072	74.52	218,073	74.52
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	36,513	12.48	36,514	12.48
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	130,336	44.54	130,336	44.54
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	53,573	18.31	53,573	18.31
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	39,021	13.33	39,021	13.33
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,947	2.37	6,947	2.37
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	12,496	4.27	12,496	4.27
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,784	7.10	20,784	7.10
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(562)	(0.19)	(562)	(0.19)
17 Pretax Profit or Loss Excluding Investment Gain*	38	0.00	(2)	0.00	0	0.00	0	0.00	20,117	6.87	20,153	6.89

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

**Total for Private Passenger Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	195,534	100.22	757	94.39	2,653,994	99.29	266,745	100.75	8,694,705	101.21	11,811,735	100.75
2	Premiums Earned	195,106	100.00	802	100.00	2,672,968	100.00	264,764	100.00	8,590,561	100.00	11,724,201	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,767	0.07	15,878	6.00	4,344	0.05	21,989	0.19
4	Incurred Losses	134,214	68.79	426	53.12	1,836,062	68.69	168,047	63.47	5,857,765	68.19	7,996,514	68.21
5	Defense and Cost Containment Expenses Incurred	22,980	11.78	18	2.24	190,833	7.14	(4,122)	(1.56)	595,397	6.93	805,106	6.87
6	Adjusting and Other Expenses Incurred	37,737	19.34	58	7.23	174,155	6.52	34,937	13.20	1,361,700	15.85	1,608,587	13.72
7	Unpaid Losses	102,763	52.67	680	84.79	12,225,837	457.39	1,203,030	454.38	13,163,195	153.23	26,695,505	227.70
8	Defense and Cost Containment Expenses Unpaid	15,975	8.19	172	21.45	797,390	29.83	56,802	21.45	1,584,251	18.44	2,454,590	20.94
9	Adjusting and Other Expenses Unpaid	7,504	3.85	84	10.47	420,260	15.72	33,033	12.48	774,202	9.01	1,235,083	10.53
10	Unearned Premium Reserves	63,439	32.52	342	42.64	669,982	25.07	72,079	27.22	2,712,291	31.57	3,518,133	30.01
11	Agents Balances	228,824	117.28	159	19.83	410,612	15.36	97,843	36.95	2,671,277	31.10	3,408,715	29.07
12	Commission and Brokerage Expenses Incurred	13,358	6.85	74	9.23	276,664	10.35	9,615	3.63	511,058	5.95	810,769	6.92
13	Taxes, Licenses, and Fees Incurred	3,254	1.67	15	1.87	47,044	1.76	6,933	2.62	187,438	2.18	244,684	2.09
14	Other Acquisition Expenses Incurred	5,435	2.79	61	7.61	162,401	6.08	24,615	9.30	587,114	6.83	779,626	6.65
15	General Expenses Incurred	4,057	2.08	30	3.74	68,611	2.57	6,380	2.41	714,079	8.31	793,157	6.77
16	Other Income Less Other Expenses	(339)	(0.17)	(4)	(0.50)	(911)	(0.03)	2,337	0.88	28,122	0.33	29,205	0.25
17	Pretax Profit or Loss Excluding Investment Gain*	(26,271)	(13.46)	116	14.46	(85,477)	(3.20)	4,816	1.82	(1,200,205)	(13.97)	(1,307,021)	(11.15)

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

Total for Other Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	8,970,852	105.25	25,809	95.80	29,763,547	104.71	7,676,111	104.88	75,964,634	102.57	122,400,953	103.42
2	Premiums Earned	8,523,383	100.00	26,941	100.00	28,424,320	100.00	7,318,995	100.00	74,060,154	100.00	118,353,793	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	28,777	0.10	343,295	4.69	53,342	0.07	425,414	0.36
4	Incurred Losses	6,078,416	71.31	17,024	63.19	23,980,843	84.37	5,594,763	76.44	56,780,151	76.67	92,451,197	78.11
5	Defense and Cost Containment Expenses Incurred	156,648	1.84	614	2.28	1,580,068	5.56	174,474	2.38	2,142,815	2.89	4,054,619	3.43
6	Adjusting and Other Expenses Incurred	450,361	5.28	1,759	6.53	2,154,662	7.58	527,491	7.21	5,020,293	6.78	8,154,566	6.89
7	Unpaid Losses	5,571,426	65.37	23,352	86.68	26,323,845	92.61	7,327,564	100.12	63,356,611	85.55	102,602,798	86.69
8	Defense and Cost Containment Expenses Unpaid	485,565	5.70	2,571	9.54	4,031,021	14.18	495,948	6.78	6,442,809	8.70	11,457,914	9.68
9	Adjusting and Other Expenses Unpaid	311,596	3.66	1,946	7.22	2,645,918	9.31	393,632	5.38	3,437,332	4.64	6,790,424	5.74
10	Unearned Premium Reserves	2,878,980	33.78	11,785	43.74	8,128,634	28.60	2,543,226	34.75	24,036,867	32.46	37,599,492	31.77
11	Agents Balances	1,607,723	18.86	6,605	24.52	5,007,815	17.62	1,422,718	19.44	25,646,110	34.63	33,690,971	28.47
12	Commission and Brokerage Expenses Incurred	669,284	7.85	3,334	12.38	3,001,183	10.56	265,802	3.63	5,071,060	6.85	9,010,663	7.61
13	Taxes, Licenses, and Fees Incurred	150,467	1.77	488	1.81	640,295	2.25	175,259	2.39	1,778,251	2.40	2,744,760	2.32
14	Other Acquisition Expenses Incurred	265,166	3.11	1,983	7.36	2,015,060	7.09	800,215	10.93	3,243,676	4.38	6,326,100	5.35
15	General Expenses Incurred	187,413	2.20	977	3.63	974,751	3.43	223,382	3.05	3,363,980	4.54	4,750,503	4.01
16	Other Income Less Other Expenses	(9,387)	(0.11)	139	0.52	5,232	0.02	68,322	0.93	182,384	0.25	246,690	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	556,238	6.53	901	3.34	(5,946,089)	(20.92)	(717,367)	(9.80)	(3,211,040)	(4.34)	(9,317,357)	(7.87)

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

**Total for Commercial Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)**

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,693	104.83	161	109.52	43,135	101.89	7,668	75.09	582,454	113.24	643,111	111.60
2	Premiums Earned	9,246	100.00	147	100.00	42,335	100.00	10,212	100.00	514,343	100.00	576,283	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.04	0	0.00	1,141	0.22	1,157	0.20
4	Incurred Losses	7,313	79.09	18	12.24	29,457	69.58	(1,001)	(9.80)	308,615	60.00	344,402	59.76
5	Defense and Cost Containment Expenses Incurred	8,739	94.52	(3)	(2.04)	2,584	6.10	(272)	(2.66)	48,701	9.47	59,749	10.37
6	Adjusting and Other Expenses Incurred	9,461	102.33	4	2.72	11,040	26.08	(922)	(9.03)	48,687	9.47	68,270	11.85
7	Unpaid Losses	5,639	60.99	92	62.59	87,252	206.10	13,954	136.64	1,016,895	197.71	1,123,832	195.01
8	Defense and Cost Containment Expenses Unpaid	1,134	12.26	9	6.12	5,916	13.97	2,455	24.04	83,421	16.22	92,935	16.13
9	Adjusting and Other Expenses Unpaid	1,595	17.25	7	4.76	3,938	9.30	3,383	33.13	49,652	9.65	58,575	10.16
10	Unearned Premium Reserves	4,746	51.33	71	48.30	17,995	42.51	1,927	18.87	247,732	48.16	272,471	47.28
11	Agents Balances	11,634	125.83	3	2.04	32,153	75.95	707	6.92	180,727	35.14	225,224	39.08
12	Commission and Brokerage Expenses Incurred	872	9.43	26	17.69	5,416	12.79	377	3.69	47,951	9.32	54,642	9.48
13	Taxes, Licenses, and Fees Incurred	159	1.72	3	2.04	1,139	2.69	268	2.62	21,748	4.23	23,317	4.05
14	Other Acquisition Expenses Incurred	219	2.37	4	2.72	17,058	40.29	1,758	17.22	49,525	9.63	68,564	11.90
15	General Expenses Incurred	213	2.30	10	6.80	12,636	29.85	792	7.76	47,628	9.26	61,279	10.63
16	Other Income Less Other Expenses	37	0.40	0	0.00	(2,533)	(5.98)	2,165	21.20	(806)	(0.16)	(1,137)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	(17,697)	(191.40)	85	57.82	(39,545)	(93.41)	11,378	111.42	(60,475)	(11.76)	(106,254)	(18.44)

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

Total for Other Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	1,347,911	101.48	32,329	110.26	2,998,193	102.53	341,583	82.17	30,345,142	103.93	35,065,158	103.45
2 Premiums Earned	1,328,271	100.00	29,320	100.00	2,924,235	100.00	415,685	100.00	29,197,532	100.00	33,895,043	100.00
3 Dividends to Policyholders	0	0.00	62	0.21	3,663	0.13	0	0.00	2,641	0.01	6,366	0.02
4 Incurred Losses	881,438	66.36	18,480	63.03	2,243,714	76.73	230,454	55.44	22,221,654	76.11	25,595,740	75.51
5 Defense and Cost Containment Expenses Incurred	54,396	4.10	2,367	8.07	195,957	6.70	7,694	1.85	2,099,735	7.19	2,360,149	6.96
6 Adjusting and Other Expenses Incurred	50,283	3.79	1,326	4.52	194,700	6.66	18,448	4.44	1,417,584	4.86	1,682,341	4.96
7 Unpaid Losses	1,474,788	111.03	36,396	124.13	3,736,321	127.77	752,980	181.14	44,291,395	151.70	50,291,880	148.38
8 Defense and Cost Containment Expenses Unpaid	129,317	9.74	3,304	11.27	536,935	18.36	58,723	14.13	4,721,393	16.17	5,449,672	16.08
9 Adjusting and Other Expenses Unpaid	38,198	2.88	1,932	6.59	207,975	7.11	67,175	16.16	1,712,593	5.87	2,027,873	5.98
10 Unearned Premium Reserves	661,721	49.82	14,138	48.22	1,329,679	45.47	106,352	25.58	13,858,886	47.47	15,970,776	47.12
11 Agents Balances	417,062	31.40	1,754	5.98	837,124	28.63	42,371	10.19	8,467,518	29.00	9,765,829	28.81
12 Commission and Brokerage Expenses Incurred	129,372	9.74	4,642	15.83	373,364	12.77	25,543	6.14	3,853,309	13.20	4,386,230	12.94
13 Taxes, Licenses, and Fees Incurred	22,256	1.68	580	1.98	70,576	2.41	11,443	2.75	754,402	2.58	859,257	2.54
14 Other Acquisition Expenses Incurred	22,527	1.70	1,132	3.86	211,230	7.22	49,096	11.81	1,135,066	3.89	1,419,051	4.19
15 General Expenses Incurred	30,799	2.32	1,336	4.56	140,499	4.80	26,013	6.26	1,848,898	6.33	2,047,545	6.04
16 Other Income Less Other Expenses	5,570	0.42	12	0.04	(221,853)	(7.59)	40,037	9.63	13,797	0.05	(162,437)	(0.48)
17 Pretax Profit or Loss Excluding Investment Gain*	142,769	10.75	(596)	(2.03)	(731,324)	(25.01)	87,029	20.94	(4,121,939)	(14.12)	(4,624,061)	(13.64)

* (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 2023 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	6,669,192	105.41	27,206	101.11	28,527,957	106.26	6,807,994	106.45	62,271,279	103.77	104,303,628	104.72
2	Premiums Earned	6,326,734	100.00	26,907	100.00	26,848,379	100.00	6,395,503	100.00	60,008,329	100.00	99,605,852	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	23,867	0.09	302,409	4.73	48,330	0.08	374,606	0.38
4	Incurred Losses	4,535,262	71.68	16,237	60.34	21,799,022	81.19	5,023,785	78.55	43,157,891	71.92	74,532,197	74.83
5	Defense and Cost Containment Expenses Incurred	15,426	0.24	281	1.04	44,699	0.17	22,328	0.35	184,787	0.31	267,521	0.27
6	Adjusting and Other Expenses Incurred	383,913	6.07	1,884	7.00	2,040,621	7.60	542,554	8.48	4,304,212	7.17	7,273,184	7.30
7	Unpaid Losses	290,303	4.59	1,807	6.72	3,937,756	14.67	274,130	4.29	3,395,933	5.66	7,899,929	7.93
8	Defense and Cost Containment Expenses Unpaid	20,553	0.32	57	0.21	37,193	0.14	10,244	0.16	191,404	0.32	259,451	0.26
9	Adjusting and Other Expenses Unpaid	70,926	1.12	392	1.46	1,689,162	6.29	140,903	2.20	953,516	1.59	2,854,899	2.87
10	Unearned Premium Reserves	2,237,212	35.36	12,559	46.68	8,049,713	29.98	2,291,424	35.83	20,307,013	33.84	32,897,921	33.03
11	Agents Balances	1,264,981	19.99	6,983	25.95	4,989,439	18.58	1,346,443	21.05	20,178,033	33.63	27,785,879	27.90
12	Commission and Brokerage Expenses Incurred	480,340	7.59	3,841	14.28	2,810,011	10.47	235,221	3.68	4,454,287	7.42	7,983,700	8.02
13	Taxes, Licenses, and Fees Incurred	114,149	1.80	517	1.92	579,260	2.16	156,268	2.44	1,420,746	2.37	2,270,940	2.28
14	Other Acquisition Expenses Incurred	193,043	3.05	1,968	7.31	1,944,704	7.24	707,857	11.07	2,756,106	4.59	5,603,678	5.63
15	General Expenses Incurred	142,290	2.25	968	3.60	869,162	3.24	192,404	3.01	2,993,526	4.99	4,198,350	4.21
16	Other Income Less Other Expenses	(3,137)	(0.05)	168	0.62	(20,094)	(0.07)	64,450	1.01	97,720	0.16	139,107	0.14
17	Pretax Profit or Loss Excluding Investment Gain*	459,176	7.26	1,379	5.13	(3,283,060)	(12.23)	(722,874)	(11.30)	786,178	1.31	(2,759,201)	(2.77)

* (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 2023 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	418,706	103.25	8,365	105.78	1,209,185	102.61	117,686	90.52	8,998,714	103.38	10,752,656	103.13
2	Premiums Earned	405,516	100.00	7,908	100.00	1,178,408	100.00	130,014	100.00	8,704,760	100.00	10,426,606	100.00
3	Dividends to Policyholders	0	0.00	19	0.24	310	0.03	0	0.00	937	0.01	1,266	0.01
4	Incurred Losses	252,860	62.36	3,922	49.60	811,608	68.87	86,663	66.66	5,611,053	64.46	6,766,106	64.89
5	Defense and Cost Containment Expenses Incurred	1,855	0.46	66	0.83	10,104	0.86	610	0.47	118,218	1.36	130,853	1.25
6	Adjusting and Other Expenses Incurred	26,558	6.55	551	6.97	87,584	7.43	4,591	3.53	488,305	5.61	607,589	5.83
7	Unpaid Losses	33,139	8.17	533	6.74	104,809	8.89	29,296	22.53	1,578,066	18.13	1,745,843	16.74
8	Defense and Cost Containment Expenses Unpaid	2,894	0.71	20	0.25	9,185	0.78	1,212	0.93	153,850	1.77	167,161	1.60
9	Adjusting and Other Expenses Unpaid	4,648	1.15	101	1.28	39,304	3.34	4,890	3.76	172,479	1.98	221,422	2.12
10	Unearned Premium Reserves	204,211	50.36	3,329	42.10	519,187	44.06	48,902	37.61	3,768,859	43.30	4,544,488	43.59
11	Agents Balances	129,136	31.84	257	3.25	333,361	28.29	34,349	26.42	2,403,236	27.61	2,900,339	27.82
12	Commission and Brokerage Expenses Incurred	48,470	11.95	1,656	20.94	152,491	12.94	15,074	11.59	1,206,893	13.86	1,424,584	13.66
13	Taxes, Licenses, and Fees Incurred	6,469	1.60	151	1.91	26,995	2.29	2,271	1.75	213,092	2.45	248,978	2.39
14	Other Acquisition Expenses Incurred	7,062	1.74	184	2.33	94,796	8.04	8,602	6.62	367,780	4.23	478,424	4.59
15	General Expenses Incurred	8,611	2.12	381	4.82	59,702	5.07	13,426	10.33	619,834	7.12	701,954	6.73
16	Other Income Less Other Expenses	1,430	0.35	6	0.08	(53,676)	(4.55)	2,900	2.23	(1,243)	(0.01)	(50,583)	(0.49)
17	Pretax Profit or Loss Excluding Investment Gain*	55,063	13.58	982	12.42	(118,854)	(10.09)	1,678	1.29	77,424	0.89	16,293	0.16

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

Total for Aircraft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	2,917,849	102.75	2,917,849	102.75
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,839,828	100.00	2,839,828	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	(262)	0.00	0	0.00	1,339,449	47.17	1,339,187	47.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	23	0.00	0	0.00	164,760	5.80	164,783	5.80
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	0.00	0	0.00	93,377	3.29	93,376	3.29
7	Unpaid Losses	0	0.00	0	0.00	9,747	0.00	0	0.00	2,932,270	103.26	2,942,017	103.60
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	157	0.00	0	0.00	374,572	13.19	374,729	13.20
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	70	0.00	0	0.00	130,661	4.60	130,731	4.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,297,269	45.68	1,297,269	45.68
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	666,487	23.47	666,487	23.47
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	449,149	15.82	449,149	15.82
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	72,934	2.57	72,934	2.57
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	96,097	3.38	96,097	3.38
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	101,917	3.59	101,917	3.59
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(6,896)	(0.24)	(6,896)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	239	0.00	0	0.00	515,246	18.14	515,485	18.15

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

Total for Fidelity
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part III - Direct Business
(\$ in Thousands)

Direct Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	0	0.00	17,611	101.77	1,476	100.75	1,396,624	100.68	1,415,711	100.69
2	Premiums Earned	0	0.00	0	0.00	17,305	100.00	1,465	100.00	1,387,222	100.00	1,405,992	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	14	0.08	0	0.00	2,274	0.16	2,288	0.16
4	Incurred Losses	0	0.00	78	0.00	3,083	17.82	(131)	(8.94)	483,269	34.84	486,299	34.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	3	0.00	(21)	(0.12)	(28)	(1.91)	19,004	1.37	18,958	1.35
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	178	1.03	33	2.25	47,167	3.40	47,378	3.37
7	Unpaid Losses	0	0.00	7	0.00	3,268	18.88	639	43.62	1,247,809	89.95	1,251,723	89.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9	0.00	385	2.22	312	21.30	122,767	8.85	123,473	8.78
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	158	0.91	59	4.03	78,442	5.65	78,659	5.59
10	Unearned Premium Reserves	0	0.00	0	0.00	9,159	52.93	234	15.97	818,760	59.02	828,153	58.90
11	Agents Balances	0	0.00	0	0.00	5,501	31.79	39	2.66	243,315	17.54	248,855	17.70
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,497	8.65	56	3.82	223,814	16.13	225,367	16.03
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	370	2.14	40	2.73	33,082	2.38	33,492	2.38
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,634	9.44	378	25.80	93,126	6.71	95,138	6.77
15	General Expenses Incurred	0	0.00	0	0.00	793	4.58	95	6.48	135,589	9.77	136,477	9.71
16	Other Income Less Other Expenses	0	0.00	0	0.00	19	0.11	6	0.41	(2,075)	(0.15)	(2,050)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(81)	0.00	9,776	56.49	1,027	70.10	347,824	25.07	358,546	25.50

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

Total for Surety
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	390,227	109.29	3	100.00	9,002,653	107.36	9,392,883	107.43
2	Premiums Earned	0	0.00	0	0.00	357,064	100.00	3	100.00	8,385,826	100.00	8,742,893	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,085	1.14	0	0.00	46,792	0.56	50,877	0.58
4	Incurred Losses	0	0.00	0	0.00	67,536	18.91	0	0.00	1,848,929	22.05	1,916,465	21.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,307	1.77	0	0.00	222,122	2.65	228,429	2.61
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,534	2.67	0	0.00	223,063	2.66	232,597	2.66
7	Unpaid Losses	0	0.00	0	0.00	94,833	26.56	0	0.00	4,012,486	47.85	4,107,319	46.98
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	18,368	5.14	0	0.00	636,283	7.59	654,651	7.49
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	7,363	2.06	0	0.00	274,440	3.27	281,803	3.22
10	Unearned Premium Reserves	0	0.00	0	0.00	200,590	56.18	0	0.00	5,319,473	63.43	5,520,063	63.14
11	Agents Balances	0	0.00	94	0.00	69,228	19.39	1	33.33	1,917,093	22.86	1,986,416	22.72
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	123,803	34.67	0	0.00	2,411,250	28.75	2,535,053	29.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13,558	3.80	0	0.00	240,291	2.87	253,849	2.90
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	64,309	18.01	0	0.00	647,630	7.72	711,939	8.14
15	General Expenses Incurred	0	0.00	0	0.00	21,820	6.11	0	0.00	727,528	8.68	749,348	8.57
16	Other Income Less Other Expenses	0	0.00	0	0.00	421	0.12	0	0.00	(29,418)	(0.35)	(28,997)	(0.33)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	46,530	13.03	3	100.00	1,988,805	23.72	2,035,338	23.28

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

Total for Burglary and Theft
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	2,909	100.28	130	101.56	8,125	94.51	593	107.82	414,604	103.38	426,361	103.18
2	Premiums Earned	2,901	100.00	128	100.00	8,597	100.00	550	100.00	401,059	100.00	413,235	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	86	2.96	(5)	(3.91)	1,365	15.88	366	66.55	103,530	25.81	105,342	25.49
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	37	0.43	50	9.09	5,253	1.31	5,340	1.29
6	Adjusting and Other Expenses Incurred	95	3.27	0	0.00	180	2.09	32	5.82	19,591	4.88	19,898	4.82
7	Unpaid Losses	21	0.72	28	21.88	934	10.86	137	24.91	268,248	66.88	269,368	65.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.78	50	0.58	53	9.64	28,345	7.07	28,449	6.88
9	Adjusting and Other Expenses Unpaid	11	0.38	4	3.13	61	0.71	1	0.18	34,847	8.69	34,924	8.45
10	Unearned Premium Reserves	65	2.24	62	48.44	4,035	46.93	190	34.55	222,169	55.40	226,521	54.82
11	Agents Balances	53	1.83	21	16.41	2,844	33.08	29	5.27	77,898	19.42	80,845	19.56
12	Commission and Brokerage Expenses Incurred	574	19.79	23	17.97	1,075	12.50	0	0.00	87,094	21.72	88,766	21.48
13	Taxes, Licenses, and Fees Incurred	16	0.55	3	2.34	184	2.14	14	2.55	9,106	2.27	9,323	2.26
14	Other Acquisition Expenses Incurred	3	0.10	4	3.13	617	7.18	362	65.82	21,594	5.38	22,580	5.46
15	General Expenses Incurred	2	0.07	1	0.78	1,058	12.31	38	6.91	22,504	5.61	23,603	5.71
16	Other Income Less Other Expenses	0	0.00	0	0.00	(6)	(0.07)	0	0.00	(876)	(0.22)	(882)	(0.21)
17	Pretax Profit or Loss Excluding Investment Gain*	2,125	73.25	102	79.69	4,077	47.42	(313)	(56.91)	131,501	32.79	137,492	33.27

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

Total for Boiler and Machinery
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	5,214	110.40	1,010,203	107.22	0	0.00	1,547,087	103.81	2,562,504	105.14
2	Premiums Earned	0	0.00	4,723	100.00	942,161	100.00	28	100.00	1,490,367	100.00	2,437,279	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	16	0.00	0	0.00	9	0.00	25	0.00
4	Incurred Losses	0	0.00	419	8.87	305,284	32.40	(29)	(103.57)	581,289	39.00	886,963	36.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	11	0.23	1,091	0.12	(1)	(3.57)	10,244	0.69	11,345	0.47
6	Adjusting and Other Expenses Incurred	0	0.00	80	1.69	12,556	1.33	(4)	(14.29)	42,273	2.84	54,905	2.25
7	Unpaid Losses	0	0.00	1,129	23.90	387,152	41.09	11	39.29	549,629	36.88	937,921	38.48
8	Defense and Cost Containment Expenses Unpaid	0	0.00	85	1.80	5,182	0.55	5	17.86	21,900	1.47	27,172	1.11
9	Adjusting and Other Expenses Unpaid	0	0.00	90	1.91	13,319	1.41	3	10.71	35,441	2.38	48,853	2.00
10	Unearned Premium Reserves	0	0.00	2,545	53.89	520,510	55.25	0	0.00	712,136	47.78	1,235,191	50.68
11	Agents Balances	0	0.00	590	12.49	237,640	25.22	0	0.00	368,996	24.76	607,226	24.91
12	Commission and Brokerage Expenses Incurred	0	0.00	700	14.82	14,687	1.56	0	0.00	193,182	12.96	208,569	8.56
13	Taxes, Licenses, and Fees Incurred	0	0.00	89	1.88	26,727	2.84	0	0.00	38,816	2.60	65,632	2.69
14	Other Acquisition Expenses Incurred	0	0.00	51	1.08	62,407	6.62	3	10.71	78,982	5.30	141,443	5.80
15	General Expenses Incurred	0	0.00	917	19.42	169,861	18.03	1	3.57	141,375	9.49	312,154	12.81
16	Other Income Less Other Expenses	0	0.00	1	0.02	(2,967)	(0.31)	0	0.00	(9,638)	(0.65)	(12,604)	(0.52)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,457	52.02	346,557	36.78	59	210.71	394,526	26.47	743,599	30.51

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

Total for Credit
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	4,878	99.92	42,161	96.87	214	104.90	0	0.00	2,471,863	100.67	2,519,116	100.60
2	Premiums Earned	4,882	100.00	43,522	100.00	204	100.00	0	0.00	2,455,434	100.00	2,504,042	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	1,301	26.65	16,202	37.23	51	25.00	0	0.00	913,598	37.21	931,152	37.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,069	0.82	20,069	0.80
6	Adjusting and Other Expenses Incurred	0	0.00	275	0.63	14	6.86	0	0.00	33,860	1.38	34,149	1.36
7	Unpaid Losses	218	4.47	4,326	9.94	16	7.84	0	0.00	1,149,044	46.80	1,153,604	46.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	43,863	1.79	43,863	1.75
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	11	5.39	0	0.00	34,388	1.40	34,399	1.37
10	Unearned Premium Reserves	379	7.76	3,154	7.25	57	27.94	0	0.00	1,222,111	49.77	1,225,701	48.95
11	Agents Balances	939	19.23	0	0.00	31	15.20	0	0.00	268,754	10.95	269,724	10.77
12	Commission and Brokerage Expenses Incurred	800	16.39	14,511	33.34	20	9.80	0	0.00	490,057	19.96	505,388	20.18
13	Taxes, Licenses, and Fees Incurred	74	1.52	164	0.38	4	1.96	0	0.00	62,672	2.55	62,914	2.51
14	Other Acquisition Expenses Incurred	0	0.00	252	0.58	15	7.35	0	0.00	126,237	5.14	126,504	5.05
15	General Expenses Incurred	(35)	(0.72)	56	0.13	5	2.45	0	0.00	227,440	9.26	227,466	9.08
16	Other Income Less Other Expenses	5	0.10	8	0.02	0	0.00	0	0.00	15,949	0.65	15,962	0.64
17	Pretax Profit or Loss Excluding Investment Gain*	2,747	56.27	12,069	27.73	94	46.08	0	0.00	597,447	24.33	612,357	24.45

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

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	35,148	109.06	35,148	109.06
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	32,229	100.00	32,229	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	17,521	54.36	17,521	54.36
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,445	4.48	1,445	4.48
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,855	5.76	1,855	5.76
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(16,021)	(49.71)	(16,021)	(49.71)
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,572	4.88	1,572	4.88
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,662	20.67	6,662	20.67
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	6,526	20.25	6,526	20.25
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	19,548	60.65	19,548	60.65
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	15,230	47.26	15,230	47.26
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	428	1.33	428	1.33
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,559	29.66	9,559	29.66
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,063	49.84	16,063	49.84
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(72)	(0.22)	(72)	(0.22)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(29,942)	(92.90)	(29,942)	(92.90)

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

Total for Warranty
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	3,563,507	104.63	3,563,507	104.63
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	3,405,833	100.00	3,405,833	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,233,059	65.57	2,233,059	65.57
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,679	0.11	3,679	0.11
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	38,673	1.14	38,673	1.14
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	281,899	8.28	281,899	8.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,391	0.04	1,391	0.04
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	5,580	0.16	5,580	0.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,564,254	280.82	9,564,254	280.82
11	Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	279,631	8.21	279,631	8.21
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	239,712	7.04	239,712	7.04
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	76,810	2.26	76,810	2.26
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	49,592	1.46	49,592	1.46
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	187,609	5.51	187,609	5.51
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	1,959	0.06	1,959	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	578,663	16.99	578,663	16.99

* (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, 2023**

Total for All Property and Casualty Lines Combined
Countrywide Results of Companies Writing in Texas (Summary of Pages 45-84)
Source: NAIC 2023 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	(1,241,146)	99.82	3,321,796	108.81	125,083,689	104.84	31,503,622	104.81	501,386,195	103.68	660,054,156	103.99
2 Premiums Earned	(1,243,353)	100.00	3,052,942	100.00	119,312,672	100.00	30,057,506	100.00	483,567,340	100.00	634,747,107	100.00
3 Dividends to Policyholders	0	0.00	206	0.01	659,542	0.55	1,098,284	3.65	538,690	0.11	2,296,722	0.36
4 Incurred Losses	(1,062,467)	85.45	1,735,138	56.83	89,534,281	75.04	21,856,771	72.72	307,916,251	63.68	419,979,974	66.16
5 Defense and Cost Containment Expenses Incurred	(123,938)	9.97	46,928	1.54	4,127,575	3.46	647,675	2.15	19,731,133	4.08	24,429,373	3.85
6 Adjusting and Other Expenses Incurred	(27,435)	2.21	235,374	7.71	7,934,166	6.65	2,196,094	7.31	27,945,144	5.78	38,283,343	6.03
7 Unpaid Losses	31,873	(2.56)	612,009	20.05	77,300,887	64.79	15,716,019	52.29	479,359,562	99.13	573,020,350	90.28
8 Defense and Cost Containment Expenses Unpaid	1,141	(0.09)	46,934	1.54	11,297,919	9.47	1,910,235	6.36	63,243,865	13.08	76,500,094	12.05
9 Adjusting and Other Expenses Unpaid	1,541	(0.12)	166,286	5.45	7,912,842	6.63	1,532,595	5.10	27,590,446	5.71	37,203,710	5.86
10 Unearned Premium Reserves	7,920	(0.64)	1,792,937	58.73	46,452,420	38.93	13,173,228	43.83	227,789,609	47.11	289,216,114	45.56
11 Agents Balances	(551,120)	44.33	621,421	20.35	26,977,183	22.61	9,537,973	31.73	133,318,137	27.57	169,903,594	26.77
12 Commission and Brokerage Expenses Incurred	(308,801)	24.84	416,607	13.65	15,472,386	12.97	730,266	2.43	54,331,648	11.24	70,642,106	11.13
13 Taxes, Licenses, and Fees Incurred	86,588	(6.96)	90,179	2.95	2,452,686	2.06	920,912	3.06	12,389,539	2.56	15,939,904	2.51
14 Other Acquisition Expenses Incurred	167,361	(13.46)	226,100	7.41	7,423,410	6.22	4,175,359	13.89	23,944,410	4.95	35,936,640	5.66
15 General Expenses Incurred	142,749	(11.48)	99,264	3.25	6,521,183	5.47	1,472,283	4.90	33,178,554	6.86	41,414,033	6.52
16 Other Income Less Other Expenses	87,211	(7.01)	2,971	0.10	403,972	0.34	4,900	0.02	(344,445)	(0.07)	154,609	0.02
17 Pretax Profit or Loss Excluding Investment Gain*	(30,205)	2.43	206,123	6.75	(14,408,594)	(12.08)	(3,035,249)	(10.10)	3,247,353	0.67	(14,020,572)	(2.21)
18 Investment Gain from Insurance Funds	1,409	(0.11)	56,179	1.84	3,352,058	2.81	334,231	1.11	22,470,318	4.65	26,214,195	4.13
19 Profit or Loss Excluding Investment Gain	(28,793)	2.32	262,311	8.59	(11,056,559)	(9.27)	(2,701,020)	(8.99)	25,717,679	5.32	12,193,618	1.92
20 Investment Gain from Capital and Surplus	3,947	(0.32)	123,670	4.05	6,407,044	5.37	733,685	2.44	21,287,041	4.40	28,555,387	4.50
21 Total Profit or Losses**	(24,846)	2.00	385,984	12.64	(4,649,494)	(3.90)	(1,967,335)	(6.55)	47,004,794	9.72	40,749,103	6.42

* (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 2023 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	(1,206,677)	99.82	3,322,742	108.80	127,517,305	105.08	31,514,781	104.81	523,057,980	103.60	684,206,131	103.96
2 Premiums Earned	(1,208,884)	100.00	3,053,922	100.00	121,358,294	100.00	30,068,660	100.00	504,900,564	100.00	658,172,556	100.00
3 Dividends to Policyholders	0	0.00	206	0.01	659,545	0.54	1,098,284	3.65	538,696	0.11	2,296,731	0.35
4 Incurred Losses	(1,062,467)	87.89	1,735,816	56.84	91,854,271	75.69	21,860,939	72.70	320,926,621	63.56	435,315,180	66.14
5 Defense and Cost Containment Expenses Incurred	(123,937)	10.25	46,931	1.54	4,141,586	3.41	648,991	2.16	20,322,519	4.03	25,036,090	3.80
6 Adjusting and Other Expenses Incurred	(27,434)	2.27	235,417	7.71	8,146,774	6.71	2,196,130	7.30	28,167,379	5.58	38,718,266	5.88
7 Unpaid Losses	31,873	(2.64)	612,957	20.07	79,154,679	65.22	15,740,439	52.35	528,420,373	104.66	623,960,321	94.80
8 Defense and Cost Containment Expenses Unpaid	1,141	(0.09)	46,939	1.54	11,308,452	9.32	1,914,028	6.37	65,768,461	13.03	79,039,021	12.01
9 Adjusting and Other Expenses Unpaid	1,541	(0.13)	166,289	5.45	8,003,680	6.60	1,532,773	5.10	28,387,332	5.62	38,091,615	5.79
10 Unearned Premium Reserves	7,920	(0.66)	1,793,196	58.72	47,422,665	39.08	13,173,229	43.81	236,835,319	46.91	299,232,329	45.46
11 Agents Balances	(551,119)	45.59	621,228	20.34	27,990,323	23.06	9,539,742	31.73	139,427,615	27.61	177,027,789	26.90
12 Commission and Brokerage Expenses Incurred	(308,803)	25.54	416,789	13.65	15,578,441	12.84	731,831	2.43	58,654,773	11.62	75,073,031	11.41
13 Taxes, Licenses, and Fees Incurred	86,592	(7.16)	90,179	2.95	2,452,693	2.02	920,914	3.06	12,465,104	2.47	16,015,482	2.43
14 Other Acquisition Expenses Incurred	167,555	(13.86)	226,096	7.40	7,425,212	6.12	4,175,539	13.89	24,326,837	4.82	36,321,239	5.52
15 General Expenses Incurred	142,748	(11.81)	99,261	3.25	6,531,286	5.38	1,473,100	4.90	33,995,048	6.73	42,241,443	6.42
16 Other Income Less Other Expenses	85,552	(7.08)	2,972	0.10	401,439	0.33	4,929	0.02	(1,471,731)	(0.29)	(976,839)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	2,411	(0.20)	206,197	6.75	(15,030,075)	(12.38)	(3,032,139)	(10.08)	4,031,895	0.80	(13,821,711)	(2.10)
18 Investment Gain from Insurance Funds	1,409	(0.12)	56,225	1.84	3,407,226	2.81	334,971	1.11	23,977,422	4.75	27,777,253	4.22
19 Profit or Loss Excluding Investment Gain	3,818	(0.32)	262,419	8.59	(11,622,849)	(9.58)	(2,697,164)	(8.97)	28,009,314	5.55	13,955,538	2.12
20 Investment Gain from Capital and Surplus	4,497	(0.37)	124,486	4.08	6,554,300	5.40	734,758	2.44	79,835,288	15.81	87,253,329	13.26
21 Total Profit or Losses**	8,316	(0.69)	386,906	12.67	(5,068,547)	(4.18)	(1,962,411)	(6.53)	107,844,607	21.36	101,208,871	15.38

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	16,538	108.50	1,869,636	111.93	486,072	108.07	13,679,709	113.25	16,051,955	112.93
2	Premiums Earned	0	0.00	15,242	100.00	1,670,373	100.00	449,780	100.00	12,079,073	100.00	14,214,468	100.00
3	Dividends to Policyholders	0	0.00	2	0.01	5,347	0.32	8,776	1.95	420	0.00	14,545	0.10
4	Incurred Losses	0	0.00	3,609	23.68	882,566	52.84	182,432	40.56	5,282,884	43.74	6,351,491	44.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	(73)	(0.48)	8,407	0.50	5,243	1.17	248,022	2.05	261,599	1.84
6	Adjusting and Other Expenses Incurred	0	0.00	410	2.69	65,991	3.95	11,604	2.58	294,598	2.44	372,603	2.62
7	Unpaid Losses	0	0.00	1,095	7.18	990,969	59.33	65,559	14.58	7,326,967	60.66	8,384,590	58.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	87	0.57	24,834	1.49	2,825	0.63	297,264	2.46	325,010	2.29
9	Adjusting and Other Expenses Unpaid	0	0.00	121	0.79	41,176	2.47	12,481	2.77	272,965	2.26	326,743	2.30
10	Unearned Premium Reserves	0	0.00	9,068	59.49	1,072,115	64.18	331,580	73.72	7,489,828	62.01	8,902,591	62.63
11	Agents Balances	(402)	0.00	994	6.52	445,811	26.69	343,905	76.46	3,913,772	32.40	4,704,080	33.09
12	Commission and Brokerage Expenses Incurred	(9)	0.00	(49)	(0.32)	132,706	7.94	1,127	0.25	1,988,520	16.46	2,122,295	14.93
13	Taxes, Licenses, and Fees Incurred	7	0.00	1,030	6.76	47,763	2.86	16,732	3.72	1,712,462	14.18	1,777,994	12.51
14	Other Acquisition Expenses Incurred	2	0.00	474	3.11	142,544	8.53	83,703	18.61	741,239	6.14	967,962	6.81
15	General Expenses Incurred	19	0.00	1,455	9.55	291,494	17.45	37,866	8.42	909,629	7.53	1,240,463	8.73
16	Other Income Less Other Expenses	0	0.00	234	1.54	(3,629)	(0.22)	(5,438)	(1.21)	(88,367)	(0.73)	(97,200)	(0.68)
17	Pretax Profit or Loss Excluding Investment Gain*	(19)	0.00	8,618	56.54	89,924	5.38	96,857	21.53	812,955	6.73	1,008,335	7.09
18	Investment Gain from Insurance Funds	6	0.00	235	1.54	56,643	3.39	1,083	0.24	316,417	2.62	374,384	2.63
19	Profit or Loss Excluding Investment Gain	(13)	0.00	8,853	58.08	146,564	8.77	97,940	21.78	1,129,356	9.35	1,382,700	9.73
20	Investment Gain from Capital and Surplus	0	0.00	248	1.63	154,807	9.27	8,807	1.96	419,704	3.47	583,566	4.11
21	Total Profit or Losses**	(13)	0.00	9,101	59.71	301,374	18.04	106,750	23.73	1,549,070	12.82	1,966,282	13.83

* (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 2023 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	34,702	109.06	3,027,902	108.81	602,723	108.32	11,964,544	109.97	15,629,871	109.68
2 Premiums Earned	0	0.00	31,819	100.00	2,782,766	100.00	556,442	100.00	10,879,865	100.00	14,250,892	100.00
3 Dividends to Policyholders	0	0.00	6	0.02	1,368	0.05	26,039	4.68	222	0.00	27,635	0.19
4 Incurred Losses	0	0.00	31,325	98.45	2,034,049	73.09	522,082	93.83	6,445,138	59.24	9,032,594	63.38
5 Defense and Cost Containment Expenses Incurred	0	0.00	(12)	(0.04)	21,424	0.77	4,715	0.85	194,451	1.79	220,578	1.55
6 Adjusting and Other Expenses Incurred	0	0.00	3,587	11.27	125,532	4.51	33,995	6.11	515,913	4.74	679,027	4.76
7 Unpaid Losses	0	0.00	8,407	26.42	1,329,879	47.79	127,473	22.91	7,628,474	70.12	9,094,233	63.82
8 Defense and Cost Containment Expenses Unpaid	0	0.00	924	2.90	38,651	1.39	3,203	0.58	295,590	2.72	338,368	2.37
9 Adjusting and Other Expenses Unpaid	0	0.00	1,892	5.95	53,251	1.91	12,250	2.20	332,484	3.06	399,877	2.81
10 Unearned Premium Reserves	0	0.00	23,629	74.26	1,638,599	58.88	357,110	64.18	6,185,962	56.86	8,205,300	57.58
11 Agents Balances	(144)	0.00	1,061	3.33	556,545	20.00	306,688	55.12	2,851,078	26.21	3,715,228	26.07
12 Commission and Brokerage Expenses Incurred	0	0.00	(705)	(2.22)	275,974	9.92	8,528	1.53	1,514,053	13.92	1,797,850	12.62
13 Taxes, Licenses, and Fees Incurred	0	0.00	3,102	9.75	82,717	2.97	15,307	2.75	1,176,730	10.82	1,277,856	8.97
14 Other Acquisition Expenses Incurred	0	0.00	1,973	6.20	211,351	7.59	90,890	16.33	698,968	6.42	1,003,182	7.04
15 General Expenses Incurred	8	0.00	4,996	15.70	458,763	16.49	32,470	5.84	669,950	6.16	1,166,187	8.18
16 Other Income Less Other Expenses	0	0.00	530	1.67	(5,118)	(0.18)	(2,767)	(0.50)	(52,638)	(0.48)	(59,993)	(0.42)
17 Pretax Profit or Loss Excluding Investment Gain*	(8)	0.00	(11,920)	(37.46)	(433,529)	(15.58)	(180,353)	(32.41)	(388,233)	(3.57)	(1,014,043)	(7.12)
18 Investment Gain from Insurance Funds	3	0.00	757	2.38	72,149	2.59	3,754	0.67	370,917	3.41	447,580	3.14
19 Profit or Loss Excluding Investment Gain	(5)	0.00	(11,162)	(35.08)	(361,383)	(12.99)	(176,600)	(31.74)	(17,304)	(0.16)	(566,454)	(3.97)
20 Investment Gain from Capital and Surplus	0	0.00	938	2.95	211,681	7.61	17,505	3.15	384,608	3.54	614,732	4.31
21 Total Profit or Losses**	(5)	0.00	(10,222)	(32.13)	(149,702)	(5.38)	(159,096)	(28.59)	367,297	3.38	48,272	0.34

* (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 2023 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	529,956	104.00	0	0.00	8,689,620	99.41	9,219,576	99.67
2 Premiums Earned	0	0.00	0	0.00	509,561	100.00	0	0.00	8,740,956	100.00	9,250,517	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	438,685	86.09	0	0.00	8,025,947	91.82	8,464,632	91.50
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(212)	(0.04)	0	0.00	66,496	0.76	66,284	0.72
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	30,400	5.97	0	0.00	367,352	4.20	397,752	4.30
7 Unpaid Losses	0	0.00	0	0.00	243,802	47.85	0	0.00	3,569,863	40.84	3,813,665	41.23
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	815	0.16	0	0.00	46,259	0.53	47,074	0.51
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,152	1.21	0	0.00	46,935	0.54	53,087	0.57
10 Unearned Premium Reserves	0	0.00	0	0.00	33,681	6.61	0	0.00	1,247,099	14.27	1,280,780	13.85
11 Agents Balances	0	0.00	0	0.00	(158,315)	(31.07)	0	0.00	172,989	1.98	14,674	0.16
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(40,084)	(7.87)	0	0.00	550,205	6.29	510,121	5.51
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	331	0.06	0	0.00	68,767	0.79	69,098	0.75
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	22,667	4.45	0	0.00	(139,657)	(1.60)	(116,990)	(1.26)
15 General Expenses Incurred	0	0.00	0	0.00	35,059	6.88	0	0.00	461,417	5.28	496,476	5.37
16 Other Income Less Other Expenses	0	0.00	0	0.00	(3,522)	(0.69)	0	0.00	8,584	0.10	5,062	0.05
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	19,192	3.77	0	0.00	(650,985)	(7.45)	(631,793)	(6.83)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	4,657	0.91	0	0.00	89,886	1.03	94,543	1.02
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	23,848	4.68	0	0.00	(561,094)	(6.42)	(537,246)	(5.81)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	5,536	1.09	0	0.00	156,171	1.79	161,707	1.75
21 Total Profit or Losses**	0	0.00	0	0.00	29,386	5.77	0	0.00	(404,929)	(4.63)	(375,543)	(4.06)

* (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 2023 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	(979)	91.32	0	0.00	(62)	20.81	(1,041)	75.99
2	Premiums Earned	0	0.00	0	0.00	(1,072)	100.00	0	0.00	(298)	100.00	(1,370)	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	(30)	2.80	0	0.00	(805)	270.13	(835)	60.95
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	43	(4.01)	0	0.00	695	(233.22)	738	(53.87)
6	Adjusting and Other Expenses Incurred	0	0.00	167	0.00	(104)	9.70	2	0.00	26,080	(8751.68)	26,145	(1908.39)
7	Unpaid Losses	0	0.00	0	0.00	(494)	46.08	0	0.00	(26)	8.72	(520)	37.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	107	(9.98)	0	0.00	17	(5.70)	124	(9.05)
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(101)	9.42	0	0.00	13,264	(4451.01)	13,163	(960.80)
10	Unearned Premium Reserves	0	0.00	0	0.00	607	(56.62)	0	0.00	51	(17.11)	658	(48.03)
11	Agents Balances	0	0.00	1,015	0.00	6,441	(600.84)	(8,915)	0.00	29,063	(9752.68)	27,604	(2014.89)
12	Commission and Brokerage Expenses Incurred	0	0.00	6,074	0.00	(560)	52.24	(7,655)	0.00	(275,464)	92437.58	(277,605)	20263.14
13	Taxes, Licenses, and Fees Incurred	0	0.00	490	0.00	0	0.00	0	0.00	27,301	(9161.41)	27,791	(2028.54)
14	Other Acquisition Expenses Incurred	0	0.00	3,240	0.00	0	0.00	0	0.00	53,162	(17839.60)	56,402	(4116.93)
15	General Expenses Incurred	0	0.00	5,501	0.00	4	(0.37)	0	0.00	63,521	(21315.77)	69,026	(5038.39)
16	Other Income Less Other Expenses	0	0.00	0	0.00	(312)	29.10	7,655	0.00	3,717	(1247.32)	11,060	(807.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(15,471)	0.00	(737)	68.75	15,307	0.00	108,932	(36554.36)	108,031	(7885.47)
18	Investment Gain from Insurance Funds	0	0.00	73	0.00	(314)	29.29	89	0.00	2,015	(676.17)	1,863	(135.99)
19	Profit or Loss Excluding Investment Gain	0	0.00	(15,398)	0.00	(1,051)	98.04	15,397	0.00	110,945	(37229.87)	109,893	(8021.39)
20	Investment Gain from Capital and Surplus	0	0.00	35	0.00	(4)	0.37	0	0.00	(102)	34.23	(71)	5.18
21	Total Profit or Losses**	0	0.00	(15,363)	0.00	(1,055)	98.41	15,396	0.00	110,846	(37196.64)	109,824	(8016.35)

* (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 2023 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	149,480	100.02	0	0.00	733,354	100.11	882,834	100.09
2 Premiums Earned	0	0.00	0	0.00	149,449	100.00	0	0.00	732,548	100.00	881,997	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	83,298	55.74	0	0.00	790,479	107.91	873,777	99.07
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	645	0.43	0	0.00	3,391	0.46	4,036	0.46
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	5,678	3.80	0	0.00	63,619	8.68	69,297	7.86
7 Unpaid Losses	0	0.00	0	0.00	17,480	11.70	0	0.00	248,206	33.88	265,686	30.12
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,205	0.16	1,205	0.14
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	345	0.23	0	0.00	3,114	0.43	3,459	0.39
10 Unearned Premium Reserves	0	0.00	0	0.00	124	0.08	0	0.00	4,230	0.58	4,354	0.49
11 Agents Balances	0	0.00	0	0.00	(5,349)	(3.58)	0	0.00	51,460	7.02	46,111	5.23
12 Commission and Brokerage Expenses Incurred	0	0.00	(21)	0.00	24,313	16.27	0	0.00	159,752	21.81	184,044	20.87
13 Taxes, Licenses, and Fees Incurred	0	0.00	58	0.00	3,618	2.42	0	0.00	12,288	1.68	15,964	1.81
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	6,717	4.49	0	0.00	8,379	1.14	15,096	1.71
15 General Expenses Incurred	0	0.00	28	0.00	17,943	12.01	0	0.00	35,256	4.81	53,227	6.03
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1,166)	(0.78)	0	0.00	6,442	0.88	5,276	0.60
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(65)	0.00	6,069	4.06	0	0.00	(334,171)	(45.62)	(328,167)	(37.21)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	259	0.17	0	0.00	1,830	0.25	2,089	0.24
19 Profit or Loss Excluding Investment Gain	0	0.00	(65)	0.00	6,330	4.24	0	0.00	(332,341)	(45.37)	(326,076)	(36.97)
20 Investment Gain from Capital and Surplus	0	0.00	62	0.00	1,238	0.83	0	0.00	11,126	1.52	12,426	1.41
21 Total Profit or Losses**	0	0.00	(3)	0.00	7,567	5.06	0	0.00	(321,216)	(43.85)	(313,652)	(35.56)

* (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 2023 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	7,044	97.67	0	0.00	628,588	98.08	635,632	98.08
2	Premiums Earned	0	0.00	0	0.00	7,212	100.00	0	0.00	640,884	100.00	648,096	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	(1)	0.00	3,084	42.76	0	0.00	29,667	4.63	32,750	5.05
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	111	1.54	0	0.00	961	0.15	1,072	0.17
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	442	6.13	0	0.00	6,671	1.04	7,113	1.10
7	Unpaid Losses	0	0.00	0	0.00	1,000	13.87	0	0.00	148,884	23.23	149,884	23.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	79	1.10	0	0.00	7,355	1.15	7,434	1.15
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	43	0.60	0	0.00	8,287	1.29	8,330	1.29
10	Unearned Premium Reserves	0	0.00	0	0.00	3,346	46.39	0	0.00	362,659	56.59	366,005	56.47
11	Agents Balances	0	0.00	(51)	0.00	1,979	27.44	0	0.00	119,483	18.64	121,411	18.73
12	Commission and Brokerage Expenses Incurred	0	0.00	(143)	0.00	1,244	17.25	0	0.00	51,397	8.02	52,498	8.10
13	Taxes, Licenses, and Fees Incurred	0	0.00	25	0.00	200	2.77	0	0.00	19,615	3.06	19,840	3.06
14	Other Acquisition Expenses Incurred	0	0.00	14	0.00	204	2.83	0	0.00	57,092	8.91	57,310	8.84
15	General Expenses Incurred	0	0.00	17	0.00	741	10.27	0	0.00	49,282	7.69	50,040	7.72
16	Other Income Less Other Expenses	0	0.00	0	0.00	13	0.18	0	0.00	(8,228)	(1.28)	(8,215)	(1.27)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	88	0.00	1,196	16.58	0	0.00	417,973	65.22	419,257	64.69
18	Investment Gain from Insurance Funds	0	0.00	1	0.00	55	0.76	0	0.00	15,025	2.34	15,081	2.33
19	Profit or Loss Excluding Investment Gain	0	0.00	90	0.00	1,251	17.35	0	0.00	432,994	67.56	434,335	67.02
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	106	1.47	0	0.00	17,048	2.66	17,154	2.65
21	Total Profit or Losses**	0	0.00	90	0.00	1,358	18.83	0	0.00	450,047	70.22	451,495	69.66

* (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 2023 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	44,602	110.72	1,299,066	104.31	4	133.33	2,244,856	104.74	3,588,528	104.66
2 Premiums Earned	0	0.00	40,284	100.00	1,245,397	100.00	3	100.00	2,143,212	100.00	3,428,896	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	75	0.01	0	0.00	4	0.00	79	0.00
4 Incurred Losses	0	0.00	23,023	57.15	986,257	79.19	1	33.33	1,628,255	75.97	2,637,536	76.92
5 Defense and Cost Containment Expenses Incurred	0	0.00	240	0.60	10,320	0.83	0	0.00	45,273	2.11	55,833	1.63
6 Adjusting and Other Expenses Incurred	0	0.00	2,155	5.35	64,576	5.19	0	0.00	75,757	3.53	142,488	4.16
7 Unpaid Losses	0	0.00	4,514	11.21	346,259	27.80	0	0.00	660,965	30.84	1,011,738	29.51
8 Defense and Cost Containment Expenses Unpaid	0	0.00	570	1.41	30,669	2.46	0	0.00	53,153	2.48	84,392	2.46
9 Adjusting and Other Expenses Unpaid	0	0.00	1,173	2.91	19,692	1.58	0	0.00	44,289	2.07	65,154	1.90
10 Unearned Premium Reserves	0	0.00	25,042	62.16	663,071	53.24	3	100.00	789,693	36.85	1,477,809	43.10
11 Agents Balances	0	0.00	10,005	24.84	338,559	27.18	2	66.67	270,235	12.61	618,801	18.05
12 Commission and Brokerage Expenses Incurred	0	0.00	5,627	13.97	210,422	16.90	0	0.00	227,021	10.59	443,070	12.92
13 Taxes, Licenses, and Fees Incurred	0	0.00	912	2.26	26,289	2.11	0	0.00	32,326	1.51	59,527	1.74
14 Other Acquisition Expenses Incurred	0	0.00	2,384	5.92	79,184	6.36	10	333.33	59,525	2.78	141,103	4.12
15 General Expenses Incurred	0	0.00	816	2.03	85,519	6.87	11	366.67	83,294	3.89	169,640	4.95
16 Other Income Less Other Expenses	0	0.00	(46)	(0.11)	(1,830)	(0.15)	0	0.00	1,888	0.09	12	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,082	12.62	(219,080)	(17.59)	(19)	(633.33)	(6,367)	(0.30)	(220,384)	(6.43)
18 Investment Gain from Insurance Funds	0	0.00	545	1.35	54,671	4.39	0	0.00	48,090	2.24	103,306	3.01
19 Profit or Loss Excluding Investment Gain	0	0.00	5,628	13.97	(164,408)	(13.20)	(19)	(633.33)	41,717	1.95	(117,082)	(3.41)
20 Investment Gain from Capital and Surplus	0	0.00	1,538	3.82	58,851	4.73	65	2166.67	43,815	2.04	104,269	3.04
21 Total Profit or Losses**	0	0.00	7,165	17.79	(105,559)	(8.48)	46	1533.33	85,528	3.99	(12,820)	(0.37)

* (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 2023 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	2,974,701	108.51	14,186,848	107.58	9,572,531	107.05	73,573,072	105.61	100,307,152	106.11
2 Premiums Earned	0	0.00	2,741,399	100.00	13,187,103	100.00	8,942,514	100.00	69,661,730	100.00	94,532,746	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	71,258	0.54	350,800	3.92	633	0.00	422,691	0.45
4 Incurred Losses	0	0.00	1,519,008	55.41	10,677,082	80.97	7,211,670	80.64	51,688,569	74.20	71,096,329	75.21
5 Defense and Cost Containment Expenses Incurred	0	0.00	39,614	1.45	157,582	1.19	76,311	0.85	1,229,715	1.77	1,503,222	1.59
6 Adjusting and Other Expenses Incurred	0	0.00	215,855	7.87	675,768	5.12	652,581	7.30	5,332,167	7.65	6,876,371	7.27
7 Unpaid Losses	0	0.00	495,213	18.06	4,036,657	30.61	2,620,873	29.31	24,273,880	34.85	31,426,623	33.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	30,267	1.10	208,096	1.58	101,288	1.13	1,538,316	2.21	1,877,967	1.99
9 Adjusting and Other Expenses Unpaid	0	0.00	153,217	5.59	307,084	2.33	282,293	3.16	2,729,748	3.92	3,472,342	3.67
10 Unearned Premium Reserves	0	0.00	1,610,787	58.76	7,759,432	58.84	5,096,225	56.99	39,873,842	57.24	54,340,286	57.48
11 Agents Balances	(157,562)	0.00	557,448	20.33	3,230,947	24.50	3,429,795	38.35	22,828,937	32.77	29,889,565	31.62
12 Commission and Brokerage Expenses Incurred	(4,403)	0.00	383,309	13.98	2,546,125	19.31	158,538	1.77	8,273,682	11.88	11,357,251	12.01
13 Taxes, Licenses, and Fees Incurred	2,836	0.00	76,795	2.80	201,827	1.53	305,476	3.42	2,106,182	3.02	2,693,116	2.85
14 Other Acquisition Expenses Incurred	833	0.00	193,935	7.07	660,442	5.01	1,441,113	16.12	4,254,250	6.11	6,550,573	6.93
15 General Expenses Incurred	374	0.00	70,178	2.56	842,209	6.39	475,303	5.32	3,077,613	4.42	4,465,677	4.72
16 Other Income Less Other Expenses	0	0.00	1,455	0.05	(7,174)	(0.05)	(16,251)	(0.18)	120,431	0.17	98,461	0.10
17 Pretax Profit or Loss Excluding Investment Gain*	359	0.00	244,164	8.91	(2,652,355)	(20.11)	(1,745,527)	(19.52)	(6,180,643)	(8.87)	(10,334,002)	(10.93)
18 Investment Gain from Insurance Funds	141	0.00	48,901	1.78	293,435	2.23	70,614	0.79	1,418,802	2.04	1,831,893	1.94
19 Profit or Loss Excluding Investment Gain	500	0.00	293,064	10.69	(2,358,924)	(17.89)	(1,674,915)	(18.73)	(4,761,853)	(6.84)	(8,502,128)	(8.99)
20 Investment Gain from Capital and Surplus	0	0.00	107,944	3.94	420,891	3.19	219,200	2.45	1,928,403	2.77	2,676,438	2.83
21 Total Profit or Losses**	500	0.00	401,008	14.63	(1,938,028)	(14.70)	(1,455,717)	(16.28)	(2,833,439)	(4.07)	(5,825,676)	(6.16)

* (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 2023 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	203,989	113.51	6,350,863	98.90	792,515	101.21	34,653,290	105.70	42,000,657	104.56
2 Premiums Earned	0	0.00	179,711	100.00	6,421,546	100.00	783,072	100.00	32,783,764	100.00	40,168,093	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	13,132	0.20	0	0.00	10,175	0.03	23,307	0.06
4 Incurred Losses	0	0.00	129,470	72.04	4,668,440	72.70	481,298	61.46	19,681,133	60.03	24,960,341	62.14
5 Defense and Cost Containment Expenses Incurred	0	0.00	5,440	3.03	445,329	6.93	34,769	4.44	2,170,590	6.62	2,656,128	6.61
6 Adjusting and Other Expenses Incurred	0	0.00	8,445	4.70	467,349	7.28	38,085	4.86	1,693,993	5.17	2,207,872	5.50
7 Unpaid Losses	0	0.00	74,781	41.61	5,495,326	85.58	564,586	72.10	32,007,524	97.63	38,142,217	94.96
8 Defense and Cost Containment Expenses Unpaid	0	0.00	11,899	6.62	1,199,968	18.69	114,281	14.59	7,157,976	21.83	8,484,124	21.12
9 Adjusting and Other Expenses Unpaid	0	0.00	7,519	4.18	363,600	5.66	69,262	8.84	2,223,762	6.78	2,664,143	6.63
10 Unearned Premium Reserves	0	0.00	101,090	56.25	3,166,913	49.32	408,605	52.18	16,994,171	51.84	20,670,779	51.46
11 Agents Balances	0	0.00	45,810	25.49	1,314,846	20.48	387,887	49.53	9,811,741	29.93	11,560,284	28.78
12 Commission and Brokerage Expenses Incurred	0	0.00	15,625	8.69	1,223,548	19.05	26,719	3.41	5,760,946	17.57	7,026,838	17.49
13 Taxes, Licenses, and Fees Incurred	0	0.00	5,093	2.83	132,285	2.06	29,731	3.80	853,973	2.60	1,021,082	2.54
14 Other Acquisition Expenses Incurred	0	0.00	16,143	8.98	342,267	5.33	151,156	19.30	1,793,580	5.47	2,303,146	5.73
15 General Expenses Incurred	0	0.00	8,964	4.99	552,492	8.60	70,386	8.99	2,470,620	7.54	3,102,462	7.72
16 Other Income Less Other Expenses	0	0.00	(107)	(0.06)	32,560	0.51	(18,126)	(2.31)	(52,140)	(0.16)	(37,813)	(0.09)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(9,575)	(5.33)	(1,390,736)	(21.66)	(67,199)	(8.58)	(1,703,426)	(5.20)	(3,170,936)	(7.89)
18 Investment Gain from Insurance Funds	0	0.00	4,179	2.33	293,648	4.57	10,998	1.40	1,553,415	4.74	1,862,240	4.64
19 Profit or Loss Excluding Investment Gain	0	0.00	(5,397)	(3.00)	(1,097,092)	(17.08)	(56,201)	(7.18)	(150,008)	(0.46)	(1,308,698)	(3.26)
20 Investment Gain from Capital and Surplus	0	0.00	9,003	5.01	262,411	4.09	9,262	1.18	1,303,623	3.98	1,584,299	3.94
21 Total Profit or Losses**	0	0.00	3,606	2.01	(834,671)	(13.00)	(46,938)	(5.99)	1,153,627	3.52	275,624	0.69

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	33	165.00	2,303	100.00	0	0.00	4,182,566	96.73	4,184,902	96.73
2	Premiums Earned	0	0.00	20	100.00	2,303	100.00	0	0.00	4,323,878	100.00	4,326,201	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	10	50.00	(514)	(22.32)	0	0.00	(191,548)	(4.43)	(192,052)	(4.44)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(7,919)	(0.18)	(7,919)	(0.18)
6	Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	19,815	0.46	19,815	0.46
7	Unpaid Losses	0	0.00	10	50.00	0	0.00	0	0.00	3,091,829	71.51	3,091,839	71.47
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	46,838	1.08	46,838	1.08
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	65,408	1.51	65,408	1.51
10	Unearned Premium Reserves	0	0.00	13	65.00	0	0.00	0	0.00	838,192	19.39	838,205	19.38
11	Agents Balances	0	0.00	(10)	(50.00)	0	0.00	0	0.00	110,413	2.55	110,403	2.55
12	Commission and Brokerage Expenses Incurred	0	0.00	19	95.00	814	35.35	0	0.00	(438,009)	(10.13)	(437,176)	(10.11)
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	150,165	3.47	150,165	3.47
14	Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	165,054	3.82	165,054	3.82
15	General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,110,065	25.67	1,110,065	25.66
16	Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(782,189)	(18.09)	(782,189)	(18.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(9)	(45.00)	2,003	86.97	0	0.00	2,734,058	63.23	2,736,052	63.24
18	Investment Gain from Insurance Funds	0	0.00	0	0.00	15	0.65	0	0.00	354,199	8.19	354,214	8.19
19	Profit or Loss Excluding Investment Gain	0	0.00	(8)	(40.00)	2,018	87.62	0	0.00	3,088,258	71.42	3,090,268	71.43
20	Investment Gain from Capital and Surplus	0	0.00	0	0.00	33	1.43	0	0.00	421,930	9.76	421,963	9.75
21	Total Profit or Losses**	0	0.00	(8)	(40.00)	2,051	89.06	0	0.00	3,510,192	81.18	3,512,235	81.19

* (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 2023 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	231.25	64,041	108.75	50,948	101.81	3,991,598	105.21	4,106,624	105.22
2 Premiums Earned	0	0.00	16	100.00	58,887	100.00	50,043	100.00	3,793,853	100.00	3,902,799	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	456	0.77	240	0.48	0	0.00	696	0.02
4 Incurred Losses	0	0.00	7	43.75	21,383	36.31	16,990	33.95	1,926,061	50.77	1,964,441	50.33
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	142	0.24	397	0.79	132,396	3.49	132,935	3.41
6 Adjusting and Other Expenses Incurred	0	0.00	1	6.25	2,842	4.83	3,485	6.96	131,624	3.47	137,952	3.53
7 Unpaid Losses	0	0.00	8	50.00	64,472	109.48	13,614	27.20	3,227,414	85.07	3,305,508	84.70
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,591	7.80	193	0.39	240,481	6.34	245,265	6.28
9 Adjusting and Other Expenses Unpaid	0	0.00	1	6.25	4,178	7.09	1,057	2.11	150,344	3.96	155,580	3.99
10 Unearned Premium Reserves	0	0.00	21	131.25	28,844	48.98	17,166	34.30	1,771,989	46.71	1,818,020	46.58
11 Agents Balances	0	0.00	(16)	(100.00)	19,002	32.27	29,977	59.90	800,665	21.10	849,628	21.77
12 Commission and Brokerage Expenses Incurred	0	0.00	7	43.75	12,787	21.71	(1,612)	(3.22)	672,268	17.72	683,450	17.51
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,875	3.18	2,423	4.84	(424,070)	(11.18)	(419,772)	(10.76)
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,161	3.67	13,619	27.21	229,915	6.06	245,695	6.30
15 General Expenses Incurred	0	0.00	0	0.00	3,182	5.40	3,132	6.26	493,800	13.02	500,114	12.81
16 Other Income Less Other Expenses	0	0.00	0	0.00	3	0.01	(627)	(1.25)	(22,775)	(0.60)	(23,399)	(0.60)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	6.25	14,062	23.88	10,742	21.47	609,089	16.05	633,894	16.24
18 Investment Gain from Insurance Funds	0	0.00	1	6.25	2,134	3.62	183	0.37	127,291	3.36	129,609	3.32
19 Profit or Loss Excluding Investment Gain	0	0.00	1	6.25	16,195	27.50	10,925	21.83	736,378	19.41	763,499	19.56
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	3,543	6.02	468	0.94	122,912	3.24	126,923	3.25
21 Total Profit or Losses**	0	0.00	2	12.50	19,739	33.52	11,392	22.76	859,294	22.65	890,427	22.82

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	1	100.00	5,476	106.12	2,825,510	105.24	264,198	98.95	17,293,430	103.99	20,388,615	104.09
2 Premiums Earned	1	100.00	5,160	100.00	2,684,918	100.00	266,994	100.00	16,630,589	100.00	19,587,662	100.00
3 Dividends to Policyholders	0	0.00	8	0.16	2,193	0.08	12,067	4.52	904	0.01	15,172	0.08
4 Incurred Losses	0	0.00	3,132	60.70	947,065	35.27	96,891	36.29	7,851,593	47.21	8,898,681	45.43
5 Defense and Cost Containment Expenses Incurred	0	0.00	7	0.14	3,064	0.11	439	0.16	209,733	1.26	213,243	1.09
6 Adjusting and Other Expenses Incurred	0	0.00	275	5.33	61,328	2.28	15,403	5.77	817,785	4.92	894,791	4.57
7 Unpaid Losses	0	0.00	302	5.85	459,825	17.13	42,185	15.80	4,375,717	26.31	4,878,029	24.90
8 Defense and Cost Containment Expenses Unpaid	0	0.00	12	0.23	24,903	0.93	476	0.18	76,900	0.46	102,291	0.52
9 Adjusting and Other Expenses Unpaid	0	0.00	68	1.32	24,063	0.90	3,760	1.41	372,169	2.24	400,060	2.04
10 Unearned Premium Reserves	0	0.00	2,681	51.96	1,376,294	51.26	109,874	41.15	7,876,170	47.36	9,365,019	47.81
11 Agents Balances	11,993	1199300.00	(512)	(9.92)	643,086	23.95	72,815	27.27	4,576,248	27.52	5,303,630	27.08
12 Commission and Brokerage Expenses Incurred	0	0.00	(1,461)	(28.31)	327,579	12.20	3,526	1.32	2,122,304	12.76	2,451,948	12.52
13 Taxes, Licenses, and Fees Incurred	0	0.00	458	8.88	67,933	2.53	8,516	3.19	500,358	3.01	577,265	2.95
14 Other Acquisition Expenses Incurred	0	0.00	669	12.97	181,088	6.74	69,128	25.89	994,064	5.98	1,244,949	6.36
15 General Expenses Incurred	0	0.00	184	3.57	228,516	8.51	9,139	3.42	1,840,741	11.07	2,078,580	10.61
16 Other Income Less Other Expenses	0	0.00	(3)	(0.06)	23,136	0.86	939	0.35	(37,387)	(0.22)	(13,315)	(0.07)
17 Pretax Profit or Loss Excluding Investment Gain*	1	100.00	1,883	36.49	889,286	33.12	52,824	19.78	2,255,727	13.56	3,199,721	16.34
18 Investment Gain from Insurance Funds	(556)	(55600.00)	130	2.52	40,566	1.51	1,606	0.60	230,190	1.38	271,936	1.39
19 Profit or Loss Excluding Investment Gain	(555)	(55500.00)	2,013	39.01	929,853	34.63	54,431	20.39	2,485,919	14.95	3,471,661	17.72
20 Investment Gain from Capital and Surplus	106	10600.00	696	13.49	126,147	4.70	7,468	2.80	573,620	3.45	708,037	3.61
21 Total Profit or Losses**	(449)	(44900.00)	2,710	52.52	1,055,998	39.33	61,896	23.18	3,059,534	18.40	4,179,689	21.34

* (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 2023 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	8,993	258.35	0	0.00	282,866	96.28	291,859	98.18
2 Premiums Earned	0	0.00	0	0.00	3,481	100.00	0	0.00	293,797	100.00	297,278	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	1	0.03	0	0.00	295,303	100.51	295,304	99.34
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	36,061	12.27	36,061	12.13
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,490	2.21	6,490	2.18
7 Unpaid Losses	0	0.00	0	0.00	(536)	(15.40)	0	0.00	2,456,610	836.16	2,456,074	826.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(16)	(0.46)	0	0.00	31,638	10.77	31,622	10.64
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	6,584	2.24	6,584	2.21
10 Unearned Premium Reserves	0	0.00	0	0.00	60,742	1744.96	0	0.00	2,572,199	875.50	2,632,941	885.68
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	56,262	19.15	56,262	18.93
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(15,114)	(434.19)	0	0.00	237	0.08	(14,877)	(5.00)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	932	26.77	0	0.00	7,265	2.47	8,197	2.76
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	37,466	1076.30	0	0.00	22,169	7.55	59,635	20.06
15 General Expenses Incurred	0	0.00	0	0.00	23,851	685.18	0	0.00	394,687	134.34	418,538	140.79
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	41,972	14.29	41,972	14.12
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(43,655)	(1254.09)	0	0.00	(426,447)	(145.15)	(470,102)	(158.14)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	3,764	108.13	0	0.00	93,049	31.67	96,813	32.57
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(39,891)	(1145.96)	0	0.00	(333,400)	(113.48)	(373,291)	(125.57)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	(11,240)	(322.90)	0	0.00	514,174	175.01	502,934	169.18
21 Total Profit or Losses**	0	0.00	0	0.00	(51,131)	(1468.86)	0	0.00	180,775	61.53	129,644	43.61

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

** (Line 19 + 20) = 21

Total for Medical Malpractice - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	17	100.00	191,717	108.40	110,135	104.81	1,681,688	104.54	1,983,557	104.91
2 Premiums Earned	0	0.00	17	100.00	176,866	100.00	105,085	100.00	1,608,731	100.00	1,890,699	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	914	0.52	0	0.00	1,107	0.07	2,021	0.11
4 Incurred Losses	0	0.00	1	5.88	90,407	51.12	43,913	41.79	737,770	45.86	872,091	46.13
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	36,092	20.41	35,966	34.23	193,058	12.00	265,116	14.02
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	12,076	6.83	14,589	13.88	61,710	3.84	88,375	4.67
7 Unpaid Losses	0	0.00	0	0.00	465,514	263.20	136,298	129.70	4,968,447	308.84	5,570,259	294.61
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	145,980	82.54	81,575	77.63	1,419,653	88.25	1,647,208	87.12
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	41,562	23.50	20,112	19.14	235,165	14.62	296,839	15.70
10 Unearned Premium Reserves	0	0.00	9	52.94	99,703	56.37	29,801	28.36	1,011,707	62.89	1,141,220	60.36
11 Agents Balances	0	0.00	3	17.65	44,157	24.97	24,449	23.27	377,308	23.45	445,917	23.58
12 Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	14,853	8.40	10,034	9.55	289,876	18.02	314,765	16.65
13 Taxes, Licenses, and Fees Incurred	0	0.00	9	52.94	4,723	2.67	3,308	3.15	25,772	1.60	33,812	1.79
14 Other Acquisition Expenses Incurred	0	0.00	1	5.88	10,363	5.86	2,586	2.46	55,132	3.43	68,082	3.60
15 General Expenses Incurred	0	0.00	0	0.00	21,139	11.95	10,542	10.03	90,107	5.60	121,788	6.44
16 Other Income Less Other Expenses	0	0.00	0	0.00	612	0.35	7	0.01	44,525	2.77	45,144	2.39
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4	23.53	(13,087)	(7.40)	(15,844)	(15.08)	198,728	12.35	169,801	8.98
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	21,246	12.01	7,017	6.68	163,267	10.15	191,530	10.13
19 Profit or Loss Excluding Investment Gain	0	0.00	4	23.53	8,158	4.61	(8,827)	(8.40)	362,000	22.50	361,335	19.11
20 Investment Gain from Capital and Surplus	0	0.00	1	5.88	18,705	10.58	10,531	10.02	27,379	1.70	56,616	2.99
21 Total Profit or Losses**	0	0.00	5	29.41	26,863	15.19	1,705	1.62	389,380	24.20	417,953	22.11

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

** (Line 19 + 20) = 21

Total for Medical Malpractice - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	10	200.00	959,190	106.67	661,302	100.83	3,617,172	102.14	5,237,674	102.77
2 Premiums Earned	0	0.00	5	100.00	899,213	100.00	655,858	100.00	3,541,354	100.00	5,096,430	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	30,906	3.44	8,204	1.25	15,988	0.45	55,098	1.08
4 Incurred Losses	0	0.00	3	60.00	360,470	40.09	183,768	28.02	2,009,610	56.75	2,553,851	50.11
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	303,324	33.73	183,119	27.92	582,152	16.44	1,068,595	20.97
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	73,820	8.21	50,361	7.68	162,746	4.60	286,927	5.63
7 Unpaid Losses	0	0.00	3	60.00	1,368,157	152.15	825,980	125.94	8,150,657	230.16	10,344,797	202.98
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	701,522	78.02	454,279	69.26	1,990,029	56.19	3,145,830	61.73
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	151,707	16.87	90,103	13.74	343,487	9.70	585,297	11.48
10 Unearned Premium Reserves	0	0.00	5	100.00	456,376	50.75	274,263	41.82	1,814,728	51.24	2,545,372	49.94
11 Agents Balances	0	0.00	0	0.00	196,410	21.84	146,600	22.35	842,724	23.80	1,185,734	23.27
12 Commission and Brokerage Expenses Incurred	0	0.00	2	40.00	87,036	9.68	72,671	11.08	500,287	14.13	659,996	12.95
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	22,051	2.45	15,610	2.38	40,857	1.15	78,518	1.54
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	30,927	3.44	15,647	2.39	130,652	3.69	177,226	3.48
15 General Expenses Incurred	0	0.00	0	0.00	106,915	11.89	63,323	9.65	204,841	5.78	375,079	7.36
16 Other Income Less Other Expenses	0	0.00	0	0.00	3,625	0.40	746	0.11	34,568	0.98	38,939	0.76
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(112,611)	(12.52)	63,900	9.74	(71,231)	(2.01)	(119,942)	(2.35)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	78,499	8.73	45,880	7.00	298,228	8.42	422,607	8.29
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(34,112)	(3.79)	109,779	16.74	226,992	6.41	302,659	5.94
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	84,603	9.41	69,659	10.62	114,464	3.23	268,726	5.27
21 Total Profit or Losses**	0	0.00	0	0.00	50,490	5.61	179,438	27.36	341,458	9.64	571,386	11.21

* (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 2023 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	955	99.69	586,726	107.35	89,301	97.00	2,467,507	109.47	3,144,489	108.67
2 Premiums Earned	0	0.00	958	100.00	546,556	100.00	92,060	100.00	2,254,038	100.00	2,893,612	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,084	0.20	4,323	4.70	(2)	(0.00)	5,405	0.19
4 Incurred Losses	0	0.00	0	0.00	1,336	0.24	101	0.11	35,084	1.56	36,521	1.26
5 Defense and Cost Containment Expenses Incurred	0	0.00	6	0.63	79	0.01	39	0.04	1,981	0.09	2,105	0.07
6 Adjusting and Other Expenses Incurred	0	0.00	1	0.10	716	0.13	169	0.18	6,864	0.30	7,750	0.27
7 Unpaid Losses	0	0.00	1	0.10	2,444	0.45	776	0.84	230,389	10.22	233,610	8.07
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	428	0.08	134	0.15	14,819	0.66	15,381	0.53
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	11	0.00	170	0.18	13,713	0.61	13,894	0.48
10 Unearned Premium Reserves	0	0.00	484	50.52	291,813	53.39	42,294	45.94	1,453,514	64.48	1,788,105	61.79
11 Agents Balances	0	0.00	104	10.86	79,299	14.51	22,150	24.06	595,985	26.44	697,538	24.11
12 Commission and Brokerage Expenses Incurred	0	0.00	125	13.05	23,268	4.26	4,414	4.79	437,347	19.40	465,154	16.08
13 Taxes, Licenses, and Fees Incurred	0	0.00	16	1.67	16,072	2.94	2,006	2.18	54,202	2.40	72,296	2.50
14 Other Acquisition Expenses Incurred	0	0.00	50	5.22	37,816	6.92	3,865	4.20	92,825	4.12	134,556	4.65
15 General Expenses Incurred	0	0.00	11	1.15	101,047	18.49	2,335	2.54	132,438	5.88	235,831	8.15
16 Other Income Less Other Expenses	0	0.00	(1)	(0.10)	(1,324)	(0.24)	96	0.10	(15,839)	(0.70)	(17,068)	(0.59)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	747	77.97	363,814	66.56	74,901	81.36	1,477,459	65.55	1,916,921	66.25
18 Investment Gain from Insurance Funds	0	0.00	9	0.94	5,329	0.98	529	0.57	28,643	1.27	34,510	1.19
19 Profit or Loss Excluding Investment Gain	0	0.00	756	78.91	369,143	67.54	75,429	81.93	1,506,110	66.82	1,951,438	67.44
20 Investment Gain from Capital and Surplus	0	0.00	33	3.44	37,523	6.87	2,156	2.34	62,850	2.79	102,562	3.54
21 Total Profit or Losses**	0	0.00	790	82.46	406,668	74.41	77,587	84.28	1,568,942	69.61	2,053,987	70.98

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

** (Line 19 + 20) = 21

Total for Comprehensive Hospital and Medical - Individual
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	301	120.88	0	0.00	29,590	102.89	29,891	103.04
2 Premiums Earned	0	0.00	0	0.00	249	100.00	0	0.00	28,759	100.00	29,008	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	817	328.11	0	0.00	6,046	21.02	6,863	23.66
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(2)	(0.80)	0	0.00	1,155	4.02	1,153	3.97
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	297	119.28	0	0.00	731	2.54	1,028	3.54
7 Unpaid Losses	0	0.00	0	0.00	1,580	634.54	0	0.00	8,093	28.14	9,673	33.35
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.80	0	0.00	952	3.31	954	3.29
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	128	51.41	0	0.00	356	1.24	484	1.67
10 Unearned Premium Reserves	0	0.00	0	0.00	90	36.14	0	0.00	10,655	37.05	10,745	37.04
11 Agents Balances	0	0.00	0	0.00	304	122.09	0	0.00	7,255	25.23	7,559	26.06
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	11	4.42	0	0.00	6,020	20.93	6,031	20.79
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	13	5.22	0	0.00	343	1.19	356	1.23
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	28	11.24	0	0.00	67	0.23	95	0.33
15 General Expenses Incurred	0	0.00	0	0.00	15	6.02	0	0.00	7	0.02	22	0.08
16 Other Income Less Other Expenses	0	0.00	0	0.00	(12)	(4.82)	0	0.00	88	0.31	76	0.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(944)	(379.12)	0	0.00	14,479	50.35	13,535	46.66
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	41	16.47	0	0.00	286	0.99	327	1.13
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(902)	(362.25)	0	0.00	14,766	51.34	13,864	47.79
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	63	25.30	0	0.00	560	1.95	623	2.15
21 Total Profit or Losses**	0	0.00	0	0.00	(840)	(337.35)	0	0.00	15,327	53.29	14,487	49.94

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

** (Line 19 + 20) = 21

Total for Comprehensive Hospital and Medical - Group
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	384,929	99.70	0	0.00	1,502,400	93.07	1,887,329	94.35
2 Premiums Earned	0	0.00	0	0.00	386,073	100.00	0	0.00	1,614,322	100.00	2,000,395	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	377,919	97.89	0	0.00	740,350	45.86	1,118,269	55.90
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(121)	(0.03)	0	0.00	27,038	1.67	26,917	1.35
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	20,290	5.26	0	0.00	13,180	0.82	33,470	1.67
7 Unpaid Losses	0	0.00	0	0.00	73,578	19.06	0	0.00	586,633	36.34	660,211	33.00
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	290	0.08	0	0.00	28,426	1.76	28,716	1.44
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	81,094	21.00	0	0.00	16,426	1.02	97,520	4.88
10 Unearned Premium Reserves	0	0.00	0	0.00	587	0.15	0	0.00	457,884	28.36	458,471	22.92
11 Agents Balances	0	0.00	0	0.00	12,267	3.18	0	0.00	77,033	4.77	89,300	4.46
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,662	2.50	0	0.00	149,176	9.24	158,838	7.94
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,786	0.98	0	0.00	49,480	3.07	53,266	2.66
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	34	0.01	0	0.00	71,038	4.40	71,072	3.55
15 General Expenses Incurred	0	0.00	0	0.00	28,410	7.36	0	0.00	135,612	8.40	164,022	8.20
16 Other Income Less Other Expenses	0	0.00	0	0.00	522	0.14	0	0.00	5,598	0.35	6,120	0.31
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(53,384)	(13.83)	0	0.00	434,037	26.89	380,653	19.03
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	4,208	1.09	0	0.00	41,751	2.59	45,959	2.30
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(49,176)	(12.74)	0	0.00	475,786	29.47	426,610	21.33
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	15,718	4.07	0	0.00	17,614	1.09	33,332	1.67
21 Total Profit or Losses**	0	0.00	0	0.00	(33,458)	(8.67)	0	0.00	493,403	30.56	459,945	22.99

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

** (Line 19 + 20) = 21

Total for Credit Accident and Health
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	(2)	(4.00)	0	0.00	64,558	124.54	64,556	124.42
2 Premiums Earned	0	0.00	0	0.00	50	100.00	0	0.00	51,837	100.00	51,887	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	(4)	(8.00)	0	0.00	10,812	20.86	10,808	20.83
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	327	0.63	327	0.63
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(8)	(16.00)	0	0.00	(238)	(0.46)	(246)	(0.47)
7 Unpaid Losses	0	0.00	0	0.00	96	192.00	0	0.00	13,047	25.17	13,143	25.33
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	600	1.16	600	1.16
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	7	14.00	0	0.00	364	0.70	371	0.72
10 Unearned Premium Reserves	0	0.00	0	0.00	37	74.00	0	0.00	91,354	176.23	91,391	176.13
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	3,893	7.51	3,893	7.50
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	32,452	62.60	32,452	62.54
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,704	12.93	6,704	12.92
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2	4.00	0	0.00	5,455	10.52	5,457	10.52
15 General Expenses Incurred	0	0.00	0	0.00	1	2.00	0	0.00	3,129	6.04	3,130	6.03
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	4,189	8.08	4,189	8.07
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	59	118.00	0	0.00	(2,614)	(5.04)	(2,555)	(4.92)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	8	16.00	0	0.00	1,292	2.49	1,300	2.51
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	68	136.00	0	0.00	(1,321)	(2.55)	(1,253)	(2.41)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	7	14.00	0	0.00	11,807	22.78	11,814	22.77
21 Total Profit or Losses**	0	0.00	0	0.00	75	150.00	0	0.00	10,484	20.22	10,559	20.35

* (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 2023 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	991,967	100.22	0	0.00	5,521,239	100.32	6,513,206	100.30
2 Premiums Earned	0	0.00	0	0.00	989,752	100.00	0	0.00	5,503,829	100.00	6,493,581	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	7	0.00	0	0.00	0	0.00	7	0.00
4 Incurred Losses	0	0.00	0	0.00	692,922	70.01	0	0.00	4,657,866	84.63	5,350,788	82.40
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(407)	(0.04)	0	0.00	37,642	0.68	37,235	0.57
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	18,746	1.89	0	0.00	138,841	2.52	157,587	2.43
7 Unpaid Losses	0	0.00	0	0.00	795,681	80.39	0	0.00	5,953,512	108.17	6,749,193	103.94
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,063	0.11	0	0.00	49,193	0.89	50,256	0.77
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	118,322	11.95	0	0.00	145,942	2.65	264,264	4.07
10 Unearned Premium Reserves	0	0.00	0	0.00	199,935	20.20	0	0.00	2,636,004	47.89	2,835,939	43.67
11 Agents Balances	(31)	0.00	0	0.00	207,942	21.01	0	0.00	853,120	15.50	1,061,031	16.34
12 Commission and Brokerage Expenses Incurred	12	0.00	0	0.00	79,649	8.05	0	0.00	967,386	17.58	1,047,047	16.12
13 Taxes, Licenses, and Fees Incurred	9	0.00	0	0.00	22,518	2.28	0	0.00	125,415	2.28	147,942	2.28
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	58,045	5.86	0	0.00	285,141	5.18	343,186	5.29
15 General Expenses Incurred	0	0.00	0	0.00	73,406	7.42	0	0.00	461,201	8.38	534,607	8.23
16 Other Income Less Other Expenses	0	0.00	0	0.00	308,438	31.16	0	0.00	377,453	6.86	685,891	10.56
17 Pretax Profit or Loss Excluding Investment Gain*	(21)	0.00	0	0.00	353,297	35.70	0	0.00	(792,215)	(14.39)	(438,939)	(6.76)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	24,545	2.48	0	0.00	362,729	6.59	387,274	5.96
19 Profit or Loss Excluding Investment Gain	(21)	0.00	0	0.00	377,842	38.18	0	0.00	(429,486)	(7.80)	(51,665)	(0.80)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	60,171	6.08	0	0.00	268,485	4.88	328,656	5.06
21 Total Profit or Losses**	(21)	0.00	0	0.00	438,015	44.26	0	0.00	(160,989)	(2.93)	277,005	4.27

* (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 2023 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	864	98.41	3,732,761	99.60	237,758	99.23	32,971,504	100.75	36,942,887	100.62
2 Premiums Earned	0	0.00	878	100.00	3,747,686	100.00	239,594	100.00	32,725,728	100.00	36,713,886	100.00
3 Dividends to Policyholders	0	0.00	3	0.34	456,082	12.17	3,773	1.57	347,842	1.06	807,700	2.20
4 Incurred Losses	0	0.00	404	46.01	1,722,477	45.96	104,436	43.59	14,402,172	44.01	16,229,489	44.21
5 Defense and Cost Containment Expenses Incurred	0	0.00	47	5.35	196,557	5.24	8,944	3.73	2,249,295	6.87	2,454,843	6.69
6 Adjusting and Other Expenses Incurred	0	0.00	56	6.38	261,496	6.98	9,685	4.04	1,898,410	5.80	2,169,647	5.91
7 Unpaid Losses	0	0.00	1,724	196.36	7,011,813	187.10	612,293	255.55	82,163,094	251.07	89,788,924	244.56
8 Defense and Cost Containment Expenses Unpaid	0	0.00	146	16.63	584,721	15.60	59,109	24.67	10,363,138	31.67	11,007,114	29.98
9 Adjusting and Other Expenses Unpaid	0	0.00	136	15.49	369,620	9.86	65,249	27.23	4,765,683	14.56	5,200,688	14.17
10 Unearned Premium Reserves	0	0.00	339	38.61	1,605,826	42.85	95,935	40.04	11,846,766	36.20	13,548,866	36.90
11 Agents Balances	0	0.00	(124)	(14.12)	1,242,011	33.14	57,563	24.03	10,883,642	33.26	12,183,092	33.18
12 Commission and Brokerage Expenses Incurred	0	0.00	304	34.62	405,564	10.82	16,335	6.82	2,724,565	8.33	3,146,768	8.57
13 Taxes, Licenses, and Fees Incurred	0	0.00	54	6.15	93,644	2.50	6,884	2.87	1,214,852	3.71	1,315,434	3.58
14 Other Acquisition Expenses Incurred	0	0.00	32	3.64	238,019	6.35	26,329	10.99	1,906,711	5.83	2,171,091	5.91
15 General Expenses Incurred	0	0.00	612	69.70	345,073	9.21	19,160	8.00	2,979,608	9.10	3,344,453	9.11
16 Other Income Less Other Expenses	0	0.00	36	4.10	(970)	(0.03)	(2,442)	(1.02)	(254,938)	(0.78)	(258,314)	(0.70)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(598)	(68.11)	27,800	0.74	41,608	17.37	4,747,315	14.51	4,816,125	13.12
18 Investment Gain from Insurance Funds	0	0.00	76	8.66	254,529	6.79	14,202	5.93	3,494,247	10.68	3,763,054	10.25
19 Profit or Loss Excluding Investment Gain	0	0.00	(522)	(59.45)	282,331	7.53	55,811	23.29	8,241,563	25.18	8,579,183	23.37
20 Investment Gain from Capital and Surplus	0	0.00	1,018	115.95	298,799	7.97	8,141	3.40	1,960,512	5.99	2,268,470	6.18
21 Total Profit or Losses**	0	0.00	495	56.38	581,128	15.51	63,951	26.69	10,202,089	31.17	10,847,663	29.55

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

** (Line 19 + 20) = 21

Total for General Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	16,439	108.37	3,786,168	104.13	543,244	98.30	46,799,086	103.74	51,144,937	103.71
2 Premiums Earned	0	0.00	15,169	100.00	3,636,136	100.00	552,642	100.00	45,113,396	100.00	49,317,343	100.00
3 Dividends to Policyholders	0	0.00	74	0.49	9,131	0.25	18,316	3.31	(7,461)	(0.02)	20,060	0.04
4 Incurred Losses	0	0.00	11,713	77.22	2,330,712	64.10	357,019	64.60	31,418,694	69.64	34,118,138	69.18
5 Defense and Cost Containment Expenses Incurred	0	0.00	278	1.83	274,049	7.54	37,159	6.72	3,683,389	8.16	3,994,875	8.10
6 Adjusting and Other Expenses Incurred	0	0.00	2,681	17.67	192,727	5.30	18,754	3.39	1,921,959	4.26	2,136,121	4.33
7 Unpaid Losses	0	0.00	16,484	108.67	6,383,636	175.56	882,500	159.69	92,637,966	205.34	99,920,586	202.61
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,134	7.48	969,518	26.66	285,226	51.61	13,476,609	29.87	14,732,487	29.87
9 Adjusting and Other Expenses Unpaid	0	0.00	1,445	9.53	287,620	7.91	64,014	11.58	4,601,070	10.20	4,954,149	10.05
10 Unearned Premium Reserves	0	0.00	8,200	54.06	1,936,232	53.25	239,957	43.42	25,211,610	55.88	27,395,999	55.55
11 Agents Balances	(2)	0.00	694	4.58	1,118,139	30.75	203,486	36.82	10,878,878	24.11	12,201,195	24.74
12 Commission and Brokerage Expenses Incurred	(1)	0.00	5,769	38.03	505,574	13.90	(10,097)	(1.83)	5,958,586	13.21	6,459,831	13.10
13 Taxes, Licenses, and Fees Incurred	0	0.00	706	4.65	70,790	1.95	17,699	3.20	3,029	0.01	92,224	0.19
14 Other Acquisition Expenses Incurred	0	0.00	1,973	13.01	261,451	7.19	105,375	19.07	2,107,664	4.67	2,476,463	5.02
15 General Expenses Incurred	0	0.00	2,600	17.14	280,853	7.72	32,943	5.96	3,952,716	8.76	4,269,112	8.66
16 Other Income Less Other Expenses	0	0.00	125	0.82	2,272	0.06	(1,656)	(0.30)	(14,086)	(0.03)	(13,345)	(0.03)
17 Pretax Profit or Loss Excluding Investment Gain*	1	0.00	(10,498)	(69.21)	(286,876)	(7.89)	(26,178)	(4.74)	(3,939,287)	(8.73)	(4,262,838)	(8.64)
18 Investment Gain from Insurance Funds	0	0.00	704	4.64	249,342	6.86	22,308	4.04	3,942,366	8.74	4,214,720	8.55
19 Profit or Loss Excluding Investment Gain	1	0.00	(9,793)	(64.56)	(37,539)	(1.03)	(3,871)	(0.70)	3,090	0.01	(48,112)	(0.10)
20 Investment Gain from Capital and Surplus	0	0.00	746	4.92	218,816	6.02	25,923	4.69	2,775,859	6.15	3,021,344	6.13
21 Total Profit or Losses**	1	0.00	(9,048)	(59.65)	181,276	4.99	22,051	3.99	2,778,939	6.16	2,973,219	6.03

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

** (Line 19 + 20) = 21

Total for General Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	99	113.79	1,406,073	102.66	120,237	100.71	27,912,330	97.41	29,438,739	97.66
2 Premiums Earned	0	0.00	87	100.00	1,369,678	100.00	119,392	100.00	28,654,388	100.00	30,143,545	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,498	0.26	4,000	3.35	3	0.00	7,501	0.02
4 Incurred Losses	0	0.00	30	34.48	561,038	40.96	36,328	30.43	13,680,230	47.74	14,277,626	47.37
5 Defense and Cost Containment Expenses Incurred	0	0.00	14	16.09	178,880	13.06	30,732	25.74	2,575,685	8.99	2,785,311	9.24
6 Adjusting and Other Expenses Incurred	0	0.00	3	3.45	65,906	4.81	6,798	5.69	1,000,824	3.49	1,073,531	3.56
7 Unpaid Losses	0	0.00	74	85.06	1,506,039	109.96	118,730	99.45	49,240,142	171.84	50,864,985	168.74
8 Defense and Cost Containment Expenses Unpaid	0	0.00	36	41.38	540,410	39.46	86,416	72.38	8,675,628	30.28	9,302,490	30.86
9 Adjusting and Other Expenses Unpaid	0	0.00	5	5.75	74,131	5.41	16,647	13.94	2,408,282	8.40	2,499,065	8.29
10 Unearned Premium Reserves	0	0.00	54	62.07	688,270	50.25	21,089	17.66	17,489,463	61.04	18,198,876	60.37
11 Agents Balances	0	0.00	(13)	(14.94)	352,807	25.76	24,238	20.30	6,257,748	21.84	6,634,780	22.01
12 Commission and Brokerage Expenses Incurred	0	0.00	38	43.68	263,569	19.24	16,996	14.24	4,351,328	15.19	4,631,931	15.37
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	2.30	18,824	1.37	1,536	1.29	63,812	0.22	84,174	0.28
14 Other Acquisition Expenses Incurred	0	0.00	10	11.49	80,045	5.84	4,813	4.03	1,393,216	4.86	1,478,084	4.90
15 General Expenses Incurred	0	0.00	6	6.90	93,278	6.81	14,023	11.75	2,231,058	7.79	2,338,365	7.76
16 Other Income Less Other Expenses	0	0.00	2	2.30	2,612	0.19	(10)	(0.01)	137	0.00	2,741	0.01
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(14)	(16.09)	107,253	7.83	4,156	3.48	3,358,361	11.72	3,469,756	11.51
18 Investment Gain from Insurance Funds	0	0.00	4	4.60	48,363	3.53	5,271	4.41	2,322,775	8.11	2,376,413	7.88
19 Profit or Loss Excluding Investment Gain	0	0.00	(10)	(11.49)	155,618	11.36	9,427	7.90	5,681,132	19.83	5,846,167	19.39
20 Investment Gain from Capital and Surplus	0	0.00	106	121.84	44,347	3.24	7,494	6.28	1,418,231	4.95	1,470,178	4.88
21 Total Profit or Losses**	0	0.00	96	110.34	199,962	14.60	16,922	14.17	7,099,361	24.78	7,316,341	24.27

* (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 2023 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	4,285	101.16	1,232	100.24	936,254	101.31	941,772	101.30
2 Premiums Earned	0	0.00	1	100.00	4,236	100.00	1,229	100.00	924,186	100.00	929,652	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	400.00	776	18.32	672	54.68	226,165	24.47	227,617	24.48
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(15)	(0.35)	0	0.00	31,076	3.36	31,061	3.34
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	8	0.19	705	57.36	168	0.02	881	0.09
7 Unpaid Losses	0	0.00	13	1300.00	7,788	183.85	8,679	706.18	8,781,691	950.21	8,798,171	946.39
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	97	2.29	0	0.00	426,493	46.15	426,591	45.89
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	242	5.71	0	0.00	171,985	18.61	172,227	18.53
10 Unearned Premium Reserves	0	0.00	0	0.00	2,066	48.77	119	9.68	493,910	53.44	496,095	53.36
11 Agents Balances	0	0.00	0	0.00	1,513	35.72	0	0.00	143,383	15.51	144,896	15.59
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	623	14.71	(15)	(1.22)	31,442	3.40	32,050	3.45
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	60	1.42	65	5.29	30,506	3.30	30,631	3.29
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	168	3.97	0	0.00	18,622	2.01	18,790	2.02
15 General Expenses Incurred	0	0.00	0	0.00	332	7.84	218	17.74	111,713	12.09	112,263	12.08
16 Other Income Less Other Expenses	0	0.00	0	0.00	15	0.35	0	0.00	1,129	0.12	1,144	0.12
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(3)	(300.00)	2,299	54.27	(417)	(33.93)	475,631	51.46	477,510	51.36
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	327	7.72	235	19.12	486,620	52.65	487,182	52.40
19 Profit or Loss Excluding Investment Gain	0	0.00	(2)	(200.00)	2,626	61.99	(182)	(14.81)	962,244	104.12	964,686	103.77
20 Investment Gain from Capital and Surplus	0	0.00	8	800.00	189	4.46	131	10.66	221,583	23.98	221,911	23.87
21 Total Profit or Losses**	0	0.00	6	600.00	2,816	66.48	(51)	(4.15)	1,183,831	128.09	1,186,602	127.64

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

** (Line 19 + 20) = 21

Total for Products Liability - Occurrence
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	806	106.19	278,186	100.83	18	66.67	2,792,799	104.32	3,071,809	103.99
2 Premiums Earned	0	0.00	759	100.00	275,883	100.00	27	100.00	2,677,259	100.00	2,953,928	100.00
3 Dividends to Policyholders	0	0.00	31	4.08	33	0.01	0	0.00	81	0.00	145	0.00
4 Incurred Losses	0	0.00	629	82.87	176,333	63.92	(57)	(211.11)	1,421,611	53.10	1,598,516	54.11
5 Defense and Cost Containment Expenses Incurred	0	0.00	85	11.20	62,166	22.53	3	11.11	551,929	20.62	614,183	20.79
6 Adjusting and Other Expenses Incurred	0	0.00	17	2.24	11,761	4.26	80	296.30	170,611	6.37	182,469	6.18
7 Unpaid Losses	0	0.00	2,193	288.93	896,769	325.05	48	177.78	7,080,503	264.47	7,979,513	270.13
8 Defense and Cost Containment Expenses Unpaid	0	0.00	796	104.87	545,803	197.84	17	62.96	3,045,077	113.74	3,591,693	121.59
9 Adjusting and Other Expenses Unpaid	0	0.00	206	27.14	38,552	13.97	6	22.22	740,974	27.68	779,738	26.40
10 Unearned Premium Reserves	0	0.00	330	43.48	121,796	44.15	2	7.41	1,351,240	50.47	1,473,368	49.88
11 Agents Balances	0	0.00	(311)	(40.97)	93,456	33.88	0	0.00	786,186	29.37	879,331	29.77
12 Commission and Brokerage Expenses Incurred	0	0.00	(70)	(9.22)	36,496	13.23	1	3.70	356,538	13.32	392,965	13.30
13 Taxes, Licenses, and Fees Incurred	0	0.00	34	4.48	8,060	2.92	1	3.70	(85,938)	(3.21)	(77,843)	(2.64)
14 Other Acquisition Expenses Incurred	0	0.00	218	28.72	29,414	10.66	2	7.41	149,119	5.57	178,753	6.05
15 General Expenses Incurred	0	0.00	123	16.21	25,819	9.36	1	3.70	225,331	8.42	251,274	8.51
16 Other Income Less Other Expenses	0	0.00	4	0.53	550	0.20	0	0.00	64,565	2.41	65,119	2.20
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(303)	(39.92)	(73,647)	(26.70)	(7)	(25.93)	(47,482)	(1.77)	(121,439)	(4.11)
18 Investment Gain from Insurance Funds	0	0.00	117	15.42	31,726	11.50	1	3.70	398,018	14.87	429,862	14.55
19 Profit or Loss Excluding Investment Gain	0	0.00	(186)	(24.51)	(41,925)	(15.20)	(5)	(18.52)	350,542	13.09	308,426	10.44
20 Investment Gain from Capital and Surplus	0	0.00	88	11.59	23,296	8.44	0	0.00	200,656	7.49	224,040	7.58
21 Total Profit or Losses**	0	0.00	(98)	(12.91)	(18,629)	(6.75)	(3)	(11.11)	551,199	20.59	532,469	18.03

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

** (Line 19 + 20) = 21

Total for Products Liability - Claims Made
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	2	100.00	12,749	118.16	2,214	100.00	480,176	99.07	495,141	99.49
2 Premiums Earned	0	0.00	2	100.00	10,790	100.00	2,214	100.00	484,679	100.00	497,685	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	1	50.00	2,313	21.44	870	39.30	212,386	43.82	215,570	43.31
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	200	1.85	580	26.20	91,344	18.85	92,124	18.51
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	301	2.79	131	5.92	30,968	6.39	31,400	6.31
7 Unpaid Losses	0	0.00	1	50.00	7,035	65.20	3,301	149.10	982,920	202.80	993,257	199.58
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	50.00	238	2.21	2,159	97.52	297,382	61.36	299,780	60.23
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	3	0.03	519	23.44	63,994	13.20	64,516	12.96
10 Unearned Premium Reserves	0	0.00	1	50.00	6,017	55.76	0	0.00	223,195	46.05	229,213	46.06
11 Agents Balances	0	0.00	0	0.00	3,367	31.20	494	22.31	145,870	30.10	149,731	30.09
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3,811	35.32	620	28.00	59,992	12.38	64,423	12.94
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3	0.03	0	0.00	(33,031)	(6.82)	(33,028)	(6.64)
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	188	1.74	50	2.26	20,441	4.22	20,679	4.16
15 General Expenses Incurred	0	0.00	0	0.00	489	4.53	211	9.53	36,716	7.58	37,416	7.52
16 Other Income Less Other Expenses	0	0.00	0	0.00	22	0.20	0	0.00	14,981	3.09	15,003	3.01
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	50.00	3,506	32.49	(248)	(11.20)	80,840	16.68	84,099	16.90
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	183	1.70	147	6.64	47,732	9.85	48,062	9.66
19 Profit or Loss Excluding Investment Gain	0	0.00	1	50.00	3,689	34.19	(101)	(4.56)	128,568	26.53	132,157	26.55
20 Investment Gain from Capital and Surplus	0	0.00	3	150.00	172	1.59	218	9.85	28,839	5.95	29,232	5.87
21 Total Profit or Losses**	0	0.00	4	200.00	3,861	35.78	117	5.28	157,400	32.48	161,382	32.43

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

** (Line 19 + 20) = 21

**Total for Private Passenger Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	(25,791)	100.13	735	126.72	3,074,599	100.20	447,035	101.90	6,352,115	102.29	9,848,693	101.62
2 Premiums Earned	(25,757)	100.00	580	100.00	3,068,376	100.00	438,705	100.00	6,210,200	100.00	9,692,104	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,767	0.06	16,416	3.74	4,344	0.07	22,527	0.23
4 Incurred Losses	(21,600)	83.86	118	20.34	1,713,855	55.86	162,695	37.09	3,802,361	61.23	5,657,429	58.37
5 Defense and Cost Containment Expenses Incurred	(3,543)	13.76	6	1.03	231,389	7.54	356	0.08	383,617	6.18	611,825	6.31
6 Adjusting and Other Expenses Incurred	(407)	1.58	18	3.10	301,302	9.82	37,053	8.45	792,502	12.76	1,130,468	11.66
7 Unpaid Losses	148	(0.57)	107	18.45	2,604,366	84.88	461,812	105.27	5,896,918	94.96	8,963,351	92.48
8 Defense and Cost Containment Expenses Unpaid	1	(0.00)	1	0.17	900,380	29.34	79,915	18.22	1,322,196	21.29	2,302,493	23.76
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	662,073	21.58	35,994	8.20	596,821	9.61	1,294,888	13.36
10 Unearned Premium Reserves	7	(0.03)	269	46.38	794,131	25.88	136,592	31.14	2,306,358	37.14	3,237,357	33.40
11 Agents Balances	(3,991)	15.49	52	8.97	540,606	17.62	143,790	32.78	1,364,817	21.98	2,045,274	21.10
12 Commission and Brokerage Expenses Incurred	(2,953)	11.46	114	19.66	369,864	12.05	10,805	2.46	344,940	5.55	722,770	7.46
13 Taxes, Licenses, and Fees Incurred	647	(2.51)	11	1.90	54,256	1.77	12,557	2.86	189,272	3.05	256,743	2.65
14 Other Acquisition Expenses Incurred	1,638	(6.36)	57	9.83	173,022	5.64	54,080	12.33	312,854	5.04	541,651	5.59
15 General Expenses Incurred	1,239	(4.81)	26	4.48	74,646	2.43	19,570	4.46	360,471	5.80	455,952	4.70
16 Other Income Less Other Expenses	(182)	0.71	0	0.00	(434)	(0.01)	(3,288)	(0.75)	23,285	0.37	19,381	0.20
17 Pretax Profit or Loss Excluding Investment Gain*	(964)	3.74	229	39.48	147,839	4.82	121,884	27.78	43,117	0.69	312,105	3.22
18 Investment Gain from Insurance Funds	14	(0.05)	2	0.34	120,293	3.92	11,725	2.67	333,583	5.37	465,617	4.80
19 Profit or Loss Excluding Investment Gain	(950)	3.69	232	40.00	268,132	8.74	133,611	30.46	376,725	6.07	777,750	8.02
20 Investment Gain from Capital and Surplus	10	(0.04)	19	3.28	231,779	7.55	19,744	4.50	675,412	10.88	926,964	9.56
21 Total Profit or Losses**	(940)	3.65	252	43.45	499,909	16.29	153,353	34.96	1,052,144	16.94	1,704,718	17.59

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

** (Line 19 + 20) = 21

Total for Other Private Passenger Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	(1,187,033)	99.82	8,405	100.21	36,960,505	104.46	9,212,946	104.17	79,366,507	102.51	124,361,330	103.23
2 Premiums Earned	(1,189,230)	100.00	8,387	100.00	35,383,721	100.00	8,844,543	100.00	77,424,962	100.00	120,472,383	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	28,777	0.08	343,166	3.88	53,341	0.07	425,284	0.35
4 Incurred Losses	(1,022,250)	85.96	4,871	58.08	29,537,454	83.48	6,507,619	73.58	58,096,444	75.04	93,124,138	77.30
5 Defense and Cost Containment Expenses Incurred	(119,488)	10.05	866	10.33	1,798,607	5.08	198,754	2.25	2,402,852	3.10	4,281,591	3.55
6 Adjusting and Other Expenses Incurred	(27,990)	2.35	677	8.07	2,720,782	7.69	647,700	7.32	5,751,299	7.43	9,092,468	7.55
7 Unpaid Losses	29,820	(2.51)	5,533	65.97	31,954,298	90.31	8,381,977	94.77	63,496,117	82.01	103,867,745	86.22
8 Defense and Cost Containment Expenses Unpaid	1,059	(0.09)	832	9.92	4,504,568	12.73	592,380	6.70	6,657,744	8.60	11,756,583	9.76
9 Adjusting and Other Expenses Unpaid	1,361	(0.11)	357	4.26	3,087,117	8.72	613,741	6.94	3,596,347	4.64	7,298,923	6.06
10 Unearned Premium Reserves	6,107	(0.51)	4,141	49.37	10,559,019	29.84	3,132,819	35.42	24,380,379	31.49	38,082,465	31.61
11 Agents Balances	(397,446)	33.42	3,076	36.68	7,206,685	20.37	1,922,509	21.74	22,959,917	29.65	31,694,741	26.31
12 Commission and Brokerage Expenses Incurred	(171,835)	14.45	(257)	(3.06)	4,158,506	11.75	213,156	2.41	5,434,022	7.02	9,633,592	8.00
13 Taxes, Licenses, and Fees Incurred	51,934	(4.37)	399	4.76	729,811	2.06	252,320	2.85	1,673,932	2.16	2,708,396	2.25
14 Other Acquisition Expenses Incurred	89,290	(7.51)	2,031	24.22	2,174,627	6.15	1,106,297	12.51	3,143,486	4.06	6,515,731	5.41
15 General Expenses Incurred	77,545	(6.52)	983	11.72	1,192,304	3.37	347,422	3.93	3,408,121	4.40	5,026,375	4.17
16 Other Income Less Other Expenses	38,022	(3.20)	350	4.17	38,280	0.11	26,559	0.30	122,647	0.16	225,858	0.19
17 Pretax Profit or Loss Excluding Investment Gain*	(28,412)	2.39	(833)	(9.93)	(6,918,866)	(19.55)	(745,330)	(8.43)	(2,415,886)	(3.12)	(10,109,327)	(8.39)
18 Investment Gain from Insurance Funds	1,289	(0.11)	325	3.88	1,134,024	3.20	121,436	1.37	3,028,977	3.91	4,286,051	3.56
19 Profit or Loss Excluding Investment Gain	(27,122)	2.28	(507)	(6.05)	(5,784,844)	(16.35)	(623,895)	(7.05)	613,085	0.79	(5,823,283)	(4.83)
20 Investment Gain from Capital and Surplus	3,186	(0.27)	501	5.97	2,266,890	6.41	209,466	2.37	4,669,726	6.03	7,149,769	5.93
21 Total Profit or Losses**	(23,936)	2.01	(7)	(0.08)	(3,517,956)	(9.94)	(414,427)	(4.69)	5,282,818	6.82	1,326,492	1.10

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

** (Line 19 + 20) = 21

**Total for Commercial Automobile No Fault
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	(16)	100.00	8	133.33	68,681	101.05	6,505	98.29	529,032	108.90	604,210	107.82
2	Premiums Earned	(16)	100.00	6	100.00	67,968	100.00	6,618	100.00	485,816	100.00	560,392	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4	0.01	0	0.00	(4)	(0.00)	0	0.00
4	Incurred Losses	22	(137.50)	1	16.67	37,689	55.45	2,093	31.63	339,424	69.87	379,229	67.67
5	Defense and Cost Containment Expenses Incurred	2	(12.50)	0	0.00	7,760	11.42	886	13.39	47,150	9.71	55,798	9.96
6	Adjusting and Other Expenses Incurred	34	(212.50)	0	0.00	12,834	18.88	(548)	(8.28)	41,221	8.48	53,541	9.55
7	Unpaid Losses	0	0.00	7	116.67	82,736	121.73	6,764	102.21	766,620	157.80	856,127	152.77
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	10,662	15.69	1,254	18.95	83,619	17.21	95,535	17.05
9	Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	4,476	6.59	2,686	40.59	45,287	9.32	52,449	9.36
10	Unearned Premium Reserves	0	0.00	3	50.00	31,087	45.74	2,527	38.18	214,345	44.12	247,962	44.25
11	Agents Balances	(3,397)	21231.25	(2)	(33.33)	32,300	47.52	2,005	30.30	226,376	46.60	257,282	45.91
12	Commission and Brokerage Expenses Incurred	(36)	225.00	16	266.67	14,080	20.72	245	3.70	27,746	5.71	42,051	7.50
13	Taxes, Licenses, and Fees Incurred	19	(118.75)	2	33.33	6,407	9.43	238	3.60	29,649	6.10	36,315	6.48
14	Other Acquisition Expenses Incurred	37	(231.25)	1	16.67	26,573	39.10	1,337	20.20	74,209	15.28	102,157	18.23
15	General Expenses Incurred	62	(387.50)	0	0.00	14,951	22.00	604	9.13	65,209	13.42	80,826	14.42
16	Other Income Less Other Expenses	83	(518.75)	0	0.00	(117)	(0.17)	(149)	(2.25)	1,284	0.26	1,101	0.20
17	Pretax Profit or Loss Excluding Investment Gain*	(73)	456.25	(14)	(233.33)	(52,450)	(77.17)	1,612	24.36	(137,520)	(28.31)	(188,445)	(33.63)
18	Investment Gain from Insurance Funds	(10)	62.50	0	0.00	2,512	3.70	186	2.81	16,414	3.38	19,102	3.41
19	Profit or Loss Excluding Investment Gain	(83)	518.75	(14)	(233.33)	(49,935)	(73.47)	1,798	27.17	(121,118)	(24.93)	(169,352)	(30.22)
20	Investment Gain from Capital and Surplus	1	(6.25)	2	33.33	5,092	7.49	90	1.36	26,213	5.40	31,398	5.60
21	Total Profit or Losses**	(82)	512.50	(12)	(200.00)	(44,843)	(65.98)	1,888	28.53	(94,898)	(19.53)	(137,947)	(24.62)

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

** (Line 19 + 20) = 21

Total for Other Commercial Automobile Liability
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	(1,068)	100.00	1,682	109.72	4,646,072	101.73	256,025	91.15	28,396,619	103.74	33,299,330	103.35
2 Premiums Earned	(1,068)	100.00	1,533	100.00	4,567,053	100.00	280,892	100.00	27,371,751	100.00	32,220,161	100.00
3 Dividends to Policyholders	0	0.00	62	4.04	3,526	0.08	0	0.00	3,672	0.01	7,260	0.02
4 Incurred Losses	(856)	80.15	1,294	84.41	3,354,470	73.45	164,345	58.51	20,389,175	74.49	23,908,428	74.20
5 Defense and Cost Containment Expenses Incurred	294	(27.53)	30	1.96	311,085	6.81	6,365	2.27	1,829,932	6.69	2,147,706	6.67
6 Adjusting and Other Expenses Incurred	4,129	(386.61)	175	11.42	270,401	5.92	13,649	4.86	1,464,954	5.35	1,753,308	5.44
7 Unpaid Losses	15	(1.40)	2,738	178.60	6,012,149	131.64	431,629	153.66	40,173,126	146.77	46,619,657	144.69
8 Defense and Cost Containment Expenses Unpaid	0	0.00	184	12.00	769,759	16.85	32,686	11.64	4,081,306	14.91	4,883,935	15.16
9 Adjusting and Other Expenses Unpaid	0	0.00	92	6.00	283,433	6.21	60,074	21.39	1,879,914	6.87	2,223,513	6.90
10 Unearned Premium Reserves	0	0.00	777	50.68	2,217,627	48.56	89,015	31.69	13,471,618	49.22	15,779,037	48.97
11 Agents Balances	150,446	(14086.70)	(921)	(60.08)	1,361,058	29.80	65,695	23.39	8,086,529	29.54	9,662,807	29.99
12 Commission and Brokerage Expenses Incurred	(9,342)	874.72	1,255	81.87	606,931	13.29	8,959	3.19	3,211,286	11.73	3,819,089	11.85
13 Taxes, Licenses, and Fees Incurred	2,717	(254.40)	333	21.72	100,979	2.21	9,193	3.27	769,468	2.81	882,690	2.74
14 Other Acquisition Expenses Incurred	7,347	(687.92)	677	44.16	283,974	6.22	44,805	15.95	1,576,058	5.76	1,912,861	5.94
15 General Expenses Incurred	10,238	(958.61)	1,373	89.56	257,132	5.63	24,159	8.60	2,005,120	7.33	2,298,022	7.13
16 Other Income Less Other Expenses	16,608	(1555.06)	9	0.59	11,763	0.26	(5,099)	(1.82)	15,953	0.06	39,234	0.12
17 Pretax Profit or Loss Excluding Investment Gain*	1,010	(94.57)	(3,655)	(238.42)	(609,686)	(13.35)	4,317	1.54	(3,861,964)	(14.11)	(4,469,978)	(13.87)
18 Investment Gain from Insurance Funds	(52)	4.87	142	9.26	283,029	6.20	10,086	3.59	1,624,028	5.93	1,917,233	5.95
19 Profit or Loss Excluding Investment Gain	959	(89.79)	(3,513)	(229.16)	(326,657)	(7.15)	14,404	5.13	(2,237,938)	(8.18)	(2,552,745)	(7.92)
20 Investment Gain from Capital and Surplus	470	(44.01)	301	19.63	312,163	6.84	5,456	1.94	776,573	2.84	1,094,963	3.40
21 Total Profit or Losses**	1,430	(133.90)	(3,212)	(209.52)	(14,492)	(0.32)	19,860	7.07	(1,461,360)	(5.34)	(1,457,774)	(4.52)

* (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 2023 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	(27,054)	99.84	10,417	106.97	34,036,477	106.39	7,888,825	104.92	60,867,226	104.11	102,775,891	104.92
2 Premiums Earned	(27,098)	100.00	9,738	100.00	31,992,251	100.00	7,518,663	100.00	58,462,786	100.00	97,956,340	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	23,867	0.07	302,164	4.02	47,829	0.08	373,860	0.38
4 Incurred Losses	(17,630)	65.06	5,865	60.23	26,128,888	81.67	5,648,050	75.12	41,816,906	71.53	73,582,079	75.12
5 Defense and Cost Containment Expenses Incurred	(1,302)	4.80	378	3.88	55,955	0.17	22,820	0.30	237,261	0.41	315,112	0.32
6 Adjusting and Other Expenses Incurred	(4,344)	16.03	764	7.85	2,330,204	7.28	636,215	8.46	4,142,205	7.09	7,105,044	7.25
7 Unpaid Losses	1,890	(6.97)	(1,416)	(14.54)	4,440,409	13.88	339,395	4.51	3,102,401	5.31	7,882,679	8.05
8 Defense and Cost Containment Expenses Unpaid	81	(0.30)	33	0.34	51,850	0.16	11,360	0.15	216,133	0.37	279,457	0.29
9 Adjusting and Other Expenses Unpaid	180	(0.66)	25	0.26	1,829,176	5.72	177,876	2.37	837,226	1.43	2,844,483	2.90
10 Unearned Premium Reserves	1,806	(6.66)	5,160	52.99	9,933,484	31.05	2,717,149	36.14	20,252,927	34.64	32,910,526	33.60
11 Agents Balances	(189,195)	698.19	3,768	38.69	7,021,386	21.95	2,289,817	30.46	17,043,478	29.15	26,169,254	26.72
12 Commission and Brokerage Expenses Incurred	(117,951)	435.28	324	3.33	3,759,221	11.75	186,345	2.48	3,816,609	6.53	7,644,548	7.80
13 Taxes, Licenses, and Fees Incurred	27,611	(101.89)	404	4.15	653,507	2.04	216,300	2.88	1,284,374	2.20	2,182,196	2.23
14 Other Acquisition Expenses Incurred	66,362	(244.90)	2,112	21.69	2,065,093	6.45	943,106	12.54	2,447,107	4.19	5,523,780	5.64
15 General Expenses Incurred	50,566	(186.60)	999	10.26	1,064,328	3.33	292,229	3.89	2,731,960	4.67	4,140,082	4.23
16 Other Income Less Other Expenses	28,113	(103.75)	368	3.78	(1,188)	(0.00)	26,912	0.36	97,947	0.17	152,152	0.16
17 Pretax Profit or Loss Excluding Investment Gain*	(2,298)	8.48	(743)	(7.63)	(4,089,999)	(12.78)	(701,653)	(9.33)	2,036,486	3.48	(2,758,207)	(2.82)
18 Investment Gain from Insurance Funds	589	(2.17)	(67)	(0.69)	208,859	0.65	5,948	0.08	454,087	0.78	669,416	0.68
19 Profit or Loss Excluding Investment Gain	(1,710)	6.31	(809)	(8.31)	(3,881,140)	(12.13)	(695,705)	(9.25)	2,490,570	4.26	(2,088,794)	(2.13)
20 Investment Gain from Capital and Surplus	156	(0.58)	242	2.49	1,343,349	4.20	108,553	1.44	1,144,381	1.96	2,596,681	2.65
21 Total Profit or Losses**	(1,555)	5.74	(566)	(5.81)	(2,537,792)	(7.93)	(587,152)	(7.81)	3,634,946	6.22	507,881	0.52

* (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 2023 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	(185)	100.00	670	104.69	1,627,263	100.59	104,632	94.52	8,520,180	104.33	10,252,560	103.61
2 Premiums Earned	(185)	100.00	640	100.00	1,617,782	100.00	110,703	100.00	8,166,301	100.00	9,895,241	100.00
3 Dividends to Policyholders	0	0.00	19	2.97	175	0.01	0	0.00	1,465	0.02	1,659	0.02
4 Incurred Losses	(153)	82.70	349	54.53	1,136,901	70.28	74,673	67.45	5,059,614	61.96	6,271,384	63.38
5 Defense and Cost Containment Expenses Incurred	99	(53.51)	1	0.16	15,930	0.98	785	0.71	116,320	1.42	133,135	1.35
6 Adjusting and Other Expenses Incurred	1,143	(617.84)	45	7.03	114,055	7.05	3,832	3.46	538,628	6.60	657,703	6.65
7 Unpaid Losses	0	0.00	22	3.44	169,713	10.49	25,715	23.23	1,234,459	15.12	1,429,909	14.45
8 Defense and Cost Containment Expenses Unpaid	0	0.00	3	0.47	13,528	0.84	816	0.74	140,533	1.72	154,880	1.57
9 Adjusting and Other Expenses Unpaid	0	0.00	7	1.09	38,444	2.38	4,263	3.85	172,222	2.11	214,936	2.17
10 Unearned Premium Reserves	0	0.00	295	46.09	708,525	43.80	43,391	39.20	3,796,918	46.49	4,549,129	45.97
11 Agents Balances	39,116	(21143.78)	(254)	(39.69)	446,579	27.60	43,527	39.32	2,368,098	29.00	2,897,066	29.28
12 Commission and Brokerage Expenses Incurred	(2,283)	1234.05	503	78.59	231,820	14.33	8,703	7.86	1,037,854	12.71	1,276,597	12.90
13 Taxes, Licenses, and Fees Incurred	734	(396.76)	79	12.34	36,657	2.27	3,065	2.77	218,287	2.67	258,822	2.62
14 Other Acquisition Expenses Incurred	1,852	(1001.08)	57	8.91	123,150	7.61	10,394	9.39	(9,570)	(0.12)	125,883	1.27
15 General Expenses Incurred	2,723	(1471.89)	322	50.31	90,314	5.58	14,256	12.88	626,981	7.68	734,596	7.42
16 Other Income Less Other Expenses	4,562	(2465.95)	6	0.94	4,122	0.25	(957)	(0.86)	(4,588)	(0.06)	3,145	0.03
17 Pretax Profit or Loss Excluding Investment Gain*	263	(142.16)	(729)	(113.91)	(127,096)	(7.86)	(5,968)	(5.39)	572,157	7.01	438,627	4.43
18 Investment Gain from Insurance Funds	(21)	11.35	22	3.44	38,249	2.36	546	0.49	83,691	1.02	122,487	1.24
19 Profit or Loss Excluding Investment Gain	244	(131.89)	(706)	(110.31)	(88,851)	(5.49)	(5,424)	(4.90)	655,835	8.03	561,098	5.67
20 Investment Gain from Capital and Surplus	18	(9.73)	57	8.91	73,391	4.54	2,908	2.63	175,957	2.15	252,331	2.55
21 Total Profit or Losses**	262	(141.62)	(649)	(101.41)	(15,459)	(0.96)	(2,517)	(2.27)	831,792	10.19	813,429	8.22

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	2	100.00	0	0.00	1,888,587	107.30	1,888,589	107.30
2 Premiums Earned	0	0.00	0	0.00	2	100.00	0	0.00	1,760,172	100.00	1,760,174	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	(1,881)	(94050.00)	2	0.00	905,882	51.47	904,003	51.36
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	111	5550.00	0	0.00	90,994	5.17	91,105	5.18
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	1	50.00	0	0.00	68,133	3.87	68,134	3.87
7 Unpaid Losses	0	0.00	0	0.00	2,827	141350.00	0	0.00	2,222,378	126.26	2,225,205	126.42
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	367	18350.00	0	0.00	240,060	13.64	240,427	13.66
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	71	3550.00	0	0.00	114,968	6.53	115,039	6.54
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	966,866	54.93	966,866	54.93
11 Agents Balances	(739)	0.00	0	0.00	(6)	(300.00)	0	0.00	409,577	23.27	408,832	23.23
12 Commission and Brokerage Expenses Incurred	0	0.00	(14)	0.00	(5)	(250.00)	0	0.00	318,378	18.09	318,359	18.09
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14	700.00	0	0.00	58,659	3.33	58,673	3.33
14 Other Acquisition Expenses Incurred	0	0.00	16	0.00	5	250.00	0	0.00	82,603	4.69	82,624	4.69
15 General Expenses Incurred	0	0.00	0	0.00	30	1500.00	0	0.00	122,493	6.96	122,523	6.96
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(50.00)	0	0.00	(8,501)	(0.48)	(8,502)	(0.48)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(2)	0.00	1,726	86300.00	(2)	0.00	104,530	5.94	106,252	6.04
18 Investment Gain from Insurance Funds	(1)	0.00	0	0.00	110	5500.00	0	0.00	77,362	4.40	77,471	4.40
19 Profit or Loss Excluding Investment Gain	(1)	0.00	(2)	0.00	1,836	91800.00	(2)	0.00	181,891	10.33	183,722	10.44
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	174	8700.00	0	0.00	54,859	3.12	55,033	3.13
21 Total Profit or Losses**	(1)	0.00	(2)	0.00	2,010	100500.00	(2)	0.00	236,749	13.45	238,754	13.56

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	6	100.00	24,780	101.45	1,040	100.97	1,267,780	100.33	1,293,606	100.35
2 Premiums Earned	0	0.00	6	100.00	24,426	100.00	1,030	100.00	1,263,589	100.00	1,289,051	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	13	0.05	0	0.00	794	0.06	807	0.06
4 Incurred Losses	0	0.00	1	16.67	3,224	13.20	(61)	(5.92)	432,831	34.25	435,995	33.82
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10	0.04	(21)	(2.04)	28,036	2.22	28,025	2.17
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	294	1.20	25	2.43	52,635	4.17	52,954	4.11
7 Unpaid Losses	0	0.00	5	83.33	5,561	22.77	254	24.66	1,192,874	94.40	1,198,694	92.99
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	33.33	553	2.26	148	14.37	117,708	9.32	118,411	9.19
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	377	1.54	35	3.40	77,608	6.14	78,020	6.05
10 Unearned Premium Reserves	0	0.00	4	66.67	13,317	54.52	234	22.72	716,668	56.72	730,223	56.65
11 Agents Balances	0	0.00	0	0.00	7,452	30.51	(16)	(1.55)	282,518	22.36	289,954	22.49
12 Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	2,159	8.84	12	1.17	184,877	14.63	187,049	14.51
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	598	2.45	30	2.91	31,595	2.50	32,223	2.50
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,681	10.98	335	32.52	91,312	7.23	94,328	7.32
15 General Expenses Incurred	0	0.00	0	0.00	1,107	4.53	76	7.38	139,092	11.01	140,275	10.88
16 Other Income Less Other Expenses	0	0.00	0	0.00	263	1.08	(7)	(0.68)	(3,016)	(0.24)	(2,760)	(0.21)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5	83.33	14,602	59.78	626	60.78	299,392	23.69	314,625	24.41
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	536	2.19	12	1.17	72,066	5.70	72,614	5.63
19 Profit or Loss Excluding Investment Gain	0	0.00	5	83.33	15,140	61.98	637	61.84	371,475	29.40	387,257	30.04
20 Investment Gain from Capital and Surplus	0	0.00	11	183.33	1,076	4.41	18	1.75	43,467	3.44	44,572	3.46
21 Total Profit or Losses**	0	0.00	16	266.67	16,219	66.40	656	63.69	414,944	32.84	431,835	33.50

* (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 2023 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	501	118.16	495,928	109.46	51,960	132.60	8,359,109	109.27	8,907,498	109.40
2 Premiums Earned	0	0.00	424	100.00	453,063	100.00	39,185	100.00	7,649,813	100.00	8,142,485	100.00
3 Dividends to Policyholders	0	0.00	1	0.24	5,929	1.31	0	0.00	57,319	0.75	63,249	0.78
4 Incurred Losses	0	0.00	215	50.71	68,733	15.17	58,752	149.93	1,416,334	18.51	1,544,034	18.96
5 Defense and Cost Containment Expenses Incurred	0	0.00	1	0.24	8,050	1.78	(704)	(1.80)	166,391	2.18	173,738	2.13
6 Adjusting and Other Expenses Incurred	0	0.00	26	6.13	9,042	2.00	1,712	4.37	187,002	2.44	197,782	2.43
7 Unpaid Losses	0	0.00	152	35.85	99,247	21.91	45,483	116.07	4,092,790	53.50	4,237,672	52.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6	1.42	19,146	4.23	455	1.16	523,555	6.84	543,162	6.67
9 Adjusting and Other Expenses Unpaid	0	0.00	21	4.95	10,035	2.21	0	0.00	281,703	3.68	291,759	3.58
10 Unearned Premium Reserves	0	0.00	529	124.76	247,619	54.65	27,399	69.92	5,578,178	72.92	5,853,725	71.89
11 Agents Balances	0	0.00	(387)	(91.27)	93,962	20.74	29,479	75.23	1,963,891	25.67	2,086,945	25.63
12 Commission and Brokerage Expenses Incurred	0	0.00	240	56.60	168,560	37.20	1,971	5.03	2,175,213	28.43	2,345,984	28.81
13 Taxes, Licenses, and Fees Incurred	0	0.00	1	0.24	15,452	3.41	1,901	4.85	229,410	3.00	246,764	3.03
14 Other Acquisition Expenses Incurred	0	0.00	2	0.47	77,943	17.20	6,379	16.28	667,034	8.72	751,358	9.23
15 General Expenses Incurred	0	0.00	5	1.18	31,995	7.06	2,876	7.34	713,716	9.33	748,592	9.19
16 Other Income Less Other Expenses	0	0.00	0	0.00	1,657	0.37	(1,197)	(3.05)	29,245	0.38	29,705	0.36
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(67)	(15.80)	69,021	15.23	(34,898)	(89.06)	2,066,629	27.02	2,100,685	25.80
18 Investment Gain from Insurance Funds	0	0.00	24	5.66	4,989	1.10	357	0.91	227,401	2.97	232,771	2.86
19 Profit or Loss Excluding Investment Gain	0	0.00	(43)	(10.14)	74,008	16.34	(34,541)	(88.15)	2,294,025	29.99	2,333,449	28.66
20 Investment Gain from Capital and Surplus	0	0.00	63	14.86	18,054	3.98	399	1.02	346,793	4.53	365,309	4.49
21 Total Profit or Losses**	0	0.00	20	4.72	92,064	20.32	(34,142)	(87.13)	2,640,812	34.52	2,698,754	33.14

* (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 2023 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	12	100.00	9,383	94.14	222	101.83	485,999	100.35	495,616	100.22
2 Premiums Earned	0	0.00	12	100.00	9,967	100.00	218	100.00	484,316	100.00	494,513	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	1	8.33	1,274	12.78	216	99.08	158,280	32.68	159,771	32.31
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	18	0.18	19	8.72	16,272	3.36	16,309	3.30
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	213	2.14	32	14.68	18,444	3.81	18,689	3.78
7 Unpaid Losses	0	0.00	2	16.67	971	9.74	95	43.58	408,300	84.30	409,368	82.78
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	52	0.52	38	17.43	43,191	8.92	43,281	8.75
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	70	0.70	1	0.46	42,228	8.72	42,299	8.55
10 Unearned Premium Reserves	0	0.00	4	33.33	4,288	43.02	79	36.24	262,432	54.19	266,803	53.95
11 Agents Balances	(197)	0.00	(3)	(25.00)	3,264	32.75	33	15.14	140,778	29.07	143,875	29.09
12 Commission and Brokerage Expenses Incurred	0	0.00	2	16.67	1,158	11.62	(60)	(27.52)	94,176	19.45	95,276	19.27
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	211	2.12	14	6.42	9,563	1.97	9,788	1.98
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	702	7.04	362	166.06	23,826	4.92	24,890	5.03
15 General Expenses Incurred	10	0.00	2	16.67	1,044	10.47	38	17.43	27,422	5.66	28,516	5.77
16 Other Income Less Other Expenses	0	0.00	0	0.00	(57)	(0.57)	0	0.00	(225)	(0.05)	(282)	(0.06)
17 Pretax Profit or Loss Excluding Investment Gain*	(10)	0.00	6	50.00	5,296	53.14	(404)	(185.32)	136,104	28.10	140,992	28.51
18 Investment Gain from Insurance Funds	3	0.00	0	0.00	135	1.35	22	10.09	18,897	3.90	19,057	3.85
19 Profit or Loss Excluding Investment Gain	(7)	0.00	7	58.33	5,430	54.48	(382)	(175.23)	154,992	32.00	160,040	32.36
20 Investment Gain from Capital and Surplus	0	0.00	1	8.33	421	4.22	18	8.26	15,829	3.27	16,269	3.29
21 Total Profit or Losses**	(7)	0.00	9	75.00	5,853	58.72	(364)	(166.97)	170,837	35.27	176,328	35.66

* (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 2023 Insurance Expense Exhibit, Part II - Net Business
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	1	100.00	1,405,737	109.52	0	0.00	2,783,765	107.38	4,189,503	108.09
2 Premiums Earned	0	0.00	1	100.00	1,283,520	100.00	0	0.00	2,592,541	100.00	3,876,062	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	13	0.00	13	0.00
4 Incurred Losses	0	0.00	(1)	(100.00)	450,555	35.10	(27)	0.00	810,565	31.27	1,261,092	32.54
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,052	0.08	(1)	0.00	16,810	0.65	17,861	0.46
6 Adjusting and Other Expenses Incurred	0	0.00	(2)	(200.00)	13,279	1.03	(3)	0.00	63,609	2.45	76,883	1.98
7 Unpaid Losses	0	0.00	(2)	(200.00)	372,503	29.02	0	0.00	1,072,884	41.38	1,445,385	37.29
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,183	0.33	2	0.00	38,043	1.47	42,228	1.09
9 Adjusting and Other Expenses Unpaid	0	0.00	1	100.00	11,993	0.93	2	0.00	45,040	1.74	57,036	1.47
10 Unearned Premium Reserves	0	0.00	0	0.00	696,491	54.26	0	0.00	1,339,318	51.66	2,035,809	52.52
11 Agents Balances	0	0.00	(5)	(500.00)	513,101	39.98	0	0.00	418,850	16.16	931,946	24.04
12 Commission and Brokerage Expenses Incurred	0	0.00	(43)	(4300.00)	7,354	0.57	0	0.00	565,582	21.82	572,893	14.78
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	200.00	27,443	2.14	0	0.00	37,889	1.46	65,334	1.69
14 Other Acquisition Expenses Incurred	0	0.00	11	1100.00	62,783	4.89	(22)	0.00	140,235	5.41	203,007	5.24
15 General Expenses Incurred	0	0.00	7	700.00	176,199	13.73	(10)	0.00	315,660	12.18	491,856	12.69
16 Other Income Less Other Expenses	0	0.00	1	100.00	(4,679)	(0.36)	0	0.00	(26,150)	(1.01)	(30,828)	(0.80)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	28	2800.00	540,171	42.09	64	0.00	616,021	23.76	1,156,284	29.83
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	17,881	1.39	(4)	0.00	62,816	2.42	80,693	2.08
19 Profit or Loss Excluding Investment Gain	0	0.00	28	2800.00	558,050	43.48	61	0.00	678,849	26.18	1,236,988	31.91
20 Investment Gain from Capital and Surplus	0	0.00	1	100.00	116,430	9.07	5	0.00	37,761	1.46	154,197	3.98
21 Total Profit or Losses**	0	0.00	28	2800.00	674,482	52.55	66	0.00	716,615	27.64	1,391,191	35.89

* (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 2023 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	88	100.00	1,974	135.95	0	0.00	2,260,094	103.30	2,262,156	103.32
2 Premiums Earned	0	0.00	88	100.00	1,452	100.00	0	0.00	2,187,915	100.00	2,189,455	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	56	63.64	(368)	(25.34)	0	0.00	716,052	32.73	715,740	32.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(56)	(3.86)	0	0.00	14,354	0.66	14,298	0.65
6 Adjusting and Other Expenses Incurred	0	0.00	18	20.45	203	13.98	0	0.00	38,631	1.77	38,852	1.77
7 Unpaid Losses	0	0.00	35	39.77	337	23.21	0	0.00	1,264,506	57.80	1,264,878	57.77
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	103	7.09	0	0.00	29,735	1.36	29,838	1.36
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	175	12.05	0	0.00	36,184	1.65	36,359	1.66
10 Unearned Premium Reserves	0	0.00	2	2.27	3,047	209.85	0	0.00	1,250,305	57.15	1,253,354	57.25
11 Agents Balances	431	0.00	0	0.00	511	35.19	0	0.00	387,027	17.69	387,969	17.72
12 Commission and Brokerage Expenses Incurred	0	0.00	15	17.05	4	0.28	0	0.00	445,454	20.36	445,473	20.35
13 Taxes, Licenses, and Fees Incurred	74	0.00	164	186.36	7	0.48	0	0.00	62,279	2.85	62,524	2.86
14 Other Acquisition Expenses Incurred	0	0.00	20	22.73	28	1.93	0	0.00	168,402	7.70	168,450	7.69
15 General Expenses Incurred	(35)	0.00	56	63.64	32	2.20	0	0.00	276,432	12.63	276,485	12.63
16 Other Income Less Other Expenses	5	0.00	8	9.09	13	0.90	0	0.00	5,004	0.23	5,030	0.23
17 Pretax Profit or Loss Excluding Investment Gain*	(34)	0.00	(235)	(267.05)	1,617	111.36	0	0.00	471,311	21.54	472,659	21.59
18 Investment Gain from Insurance Funds	4	0.00	(1)	(1.14)	53	3.65	0	0.00	57,571	2.63	57,627	2.63
19 Profit or Loss Excluding Investment Gain	(30)	0.00	(235)	(267.05)	1,670	115.01	0	0.00	528,884	24.17	530,289	24.22
20 Investment Gain from Capital and Surplus	0	0.00	3	3.41	40	2.75	0	0.00	85,741	3.92	85,784	3.92
21 Total Profit or Losses**	(30)	0.00	(232)	(263.64)	1,710	117.77	0	0.00	614,628	28.09	616,076	28.14

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

** (Line 19 + 20) = 21

Total for International
Countrywide Results of Companies Writing in Texas
Source: NAIC 2023 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	57,521	100.00	0	0.00	490,848	106.61	548,369	105.87
2 Premiums Earned	0	0.00	0	0.00	57,521	100.00	0	0.00	460,429	100.00	517,950	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	30,270	52.62	0	0.00	223,421	48.52	253,691	48.98
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	12	0.02	0	0.00	8,570	1.86	8,582	1.66
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	58	0.10	0	0.00	5,729	1.24	5,787	1.12
7 Unpaid Losses	0	0.00	3	0.00	47,386	82.38	0	0.00	4,493,493	975.94	4,540,882	876.70
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	166,121	36.08	166,121	32.07
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	80,343	17.45	80,343	15.51
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	256,316	55.67	256,316	49.49
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	105,710	22.96	105,710	20.41
12 Commission and Brokerage Expenses Incurred	0	0.00	(1)	0.00	18,921	32.89	0	0.00	105,111	22.83	124,031	23.95
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	4,365	0.95	4,365	0.84
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	21,936	4.76	21,936	4.24
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	21,236	4.61	21,236	4.10
16 Other Income Less Other Expenses	0	0.00	0	0.00	5	0.01	0	0.00	(1,034)	(0.22)	(1,029)	(0.20)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	0.00	8,263	14.37	0	0.00	69,030	14.99	77,294	14.92
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	852	1.48	0	0.00	135,140	29.35	135,992	26.26
19 Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	9,114	15.84	0	0.00	204,177	44.34	213,292	41.18
20 Investment Gain from Capital and Surplus	0	0.00	2	0.00	1,259	2.19	0	0.00	100,463	21.82	101,724	19.64
21 Total Profit or Losses**	0	0.00	3	0.00	10,373	18.03	0	0.00	304,643	66.17	315,019	60.82

* (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 2023 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	19,054	93.05	0	0.00	1,124,600	96.92	1,143,654	96.85
2 Premiums Earned	0	0.00	0	0.00	20,478	100.00	0	0.00	1,160,392	100.00	1,180,870	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	14,335	70.00	0	0.00	737,490	63.56	751,825	63.67
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(5)	(0.02)	0	0.00	16,638	1.43	16,633	1.41
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3,560	17.38	0	0.00	21,514	1.85	25,074	2.12
7 Unpaid Losses	0	0.00	0	0.00	3,615	17.65	0	0.00	129,295	11.14	132,910	11.26
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(1)	(0.00)	0	0.00	2,930	0.25	2,929	0.25
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,920	14.26	0	0.00	7,761	0.67	10,681	0.90
10 Unearned Premium Reserves	0	0.00	0	0.00	31,269	152.70	0	0.00	2,898,866	249.82	2,930,135	248.13
11 Agents Balances	0	0.00	0	0.00	5,061	24.71	0	0.00	115,200	9.93	120,261	10.18
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	3,943	19.25	0	0.00	98,493	8.49	102,436	8.67
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,030	5.03	0	0.00	51,432	4.43	52,462	4.44
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	238	1.16	0	0.00	31,095	2.68	31,333	2.65
15 General Expenses Incurred	0	0.00	0	0.00	551	2.69	0	0.00	140,289	12.09	140,840	11.93
16 Other Income Less Other Expenses	0	0.00	0	0.00	5,022	24.52	0	0.00	2,024	0.17	7,046	0.60
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	1,849	9.03	0	0.00	65,463	5.64	67,312	5.70
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	508	2.48	0	0.00	69,205	5.96	69,713	5.90
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	2,357	11.51	0	0.00	134,674	11.61	137,031	11.60
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	517	2.52	0	0.00	127,995	11.03	128,512	10.88
21 Total Profit or Losses**	0	0.00	0	0.00	2,874	14.03	0	0.00	262,674	22.64	265,548	22.49

* (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, 2023**

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 2023 Annual Statement.

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

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

Total for All Property and Casualty Lines Combined
Results of Companies Writing Direct Business in Texas (Summary of Pages 87-126)
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	17,836,649,107	105.02	5,598,595,617	108.84	9,766,947,305	106.89	3,503,618,615	108.55	43,657,580,297	104.25	80,363,390,941	105.23
2	Premiums Earned	16,984,376,096	100.00	5,144,043,970	100.00	9,137,628,571	100.00	3,227,755,306	100.00	41,877,805,604	100.00	76,371,609,547	100.00
3	Dividends to Policyholders	0	0.00	249,066	0.00	366,816,918	4.01	121,305,562	3.76	71,404,840	0.17	559,776,386	0.73
4	Incurred Losses	11,999,858,649	70.65	3,057,996,931	59.45	6,872,278,198	75.21	2,448,794,861	75.87	30,140,559,961	71.97	54,519,488,600	71.39
5	Defense and Cost Containment Expenses Incurred	256,805,510	1.51	58,919,878	1.15	305,125,731	3.34	49,993,103	1.55	1,519,754,421	3.63	2,190,598,643	2.87
6	Adjusting and Other Expenses Incurred**	966,568,005	5.69	342,631,198	6.66	611,880,671	6.70	225,199,350	6.98	2,276,307,867	5.44	4,422,587,090	5.79
7	Unpaid Losses	7,507,914,355	44.20	1,408,545,274	27.38	6,923,095,389	75.76	1,209,781,510	37.48	35,688,918,390	85.22	52,738,254,918	69.05
8	Defense and Cost Containment Expenses Unpaid	665,019,594	3.92	98,155,726	1.91	690,942,607	7.56	115,409,421	3.58	4,469,418,903	10.67	6,038,946,251	7.91
9	Adjusting and Other Expenses Unpaid**	440,051,002	2.59	216,678,859	4.21	648,434,456	7.10	133,414,948	4.13	2,238,614,338	5.35	3,677,193,602	4.81
10	Unearned Premium Reserves	6,171,523,004	36.34	2,933,518,021	57.03	3,492,716,086	38.22	1,452,717,918	45.01	19,884,463,846	47.48	33,934,938,875	44.43
11	Agents Balances**	3,736,268,021	22.00	963,115,579	18.72	1,963,616,195	21.49	665,335,327	20.61	11,352,614,600	27.11	18,680,949,722	24.46
12	Commission and Brokerage Expenses Incurred	1,372,296,499	8.08	726,310,016	14.12	996,494,827	10.91	229,081,123	7.10	5,183,601,636	12.38	8,507,784,101	11.14
13	Taxes, Licenses, and Fees Incurred	287,633,552	1.69	110,160,538	2.14	188,646,707	2.06	62,809,297	1.95	864,545,651	2.06	1,513,795,745	1.98
14	Other Acquisition Expenses Incurred**	517,712,003	3.05	270,436,966	5.26	668,029,725	7.31	348,089,328	10.78	1,886,051,432	4.50	3,690,319,454	4.83
15	General Expenses Incurred**	383,426,002	2.26	148,759,515	2.89	500,552,696	5.48	114,292,826	3.54	2,553,194,588	6.10	3,700,225,627	4.85
16	Other Income Less Other Expenses**	(4,501,000)	(0.03)	1,261,777	0.02	(2,413,171)	(0.03)	(2,886,133)	(0.09)	(21,287,619)	(0.05)	(29,826,146)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	1,195,574,875	7.04	429,841,639	8.36	(1,374,610,073)	(15.04)	(374,696,277)	(11.61)	(2,638,902,410)	(6.30)	(2,762,792,245)	(3.62)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	17,871,118,075	105.01	5,598,780,502	108.84	9,766,947,302	106.89	3,503,618,615	108.55	43,729,457,614	104.24	80,469,922,108	105.22
2	Premiums Earned	17,018,845,066	100.00	5,144,240,813	100.00	9,137,628,567	100.00	3,227,755,312	100.00	41,952,539,852	100.00	76,481,009,610	100.00
3	Dividends to Policyholders	0	0.00	249,065	0.00	366,816,919	4.01	121,305,562	3.76	71,404,842	0.17	559,776,388	0.73
4	Incurred Losses	11,999,858,649	70.51	3,057,996,929	59.45	6,872,278,201	75.21	2,448,794,864	75.87	30,167,985,418	71.91	54,546,914,061	71.32
5	Defense and Cost Containment Expenses Incurred	256,805,512	1.51	58,919,876	1.15	305,125,729	3.34	49,993,103	1.55	1,519,496,910	3.62	2,190,341,130	2.86
6	Adjusting and Other Expenses Incurred**	966,572,947	5.68	342,632,793	6.66	611,987,963	6.70	225,198,635	6.98	2,276,605,318	5.43	4,422,997,657	5.78
7	Unpaid Losses	7,507,914,348	44.12	1,408,545,273	27.38	6,923,095,387	75.76	1,209,781,507	37.48	35,785,987,010	85.30	52,835,323,525	69.08
8	Defense and Cost Containment Expenses Unpaid	665,019,593	3.91	98,155,724	1.91	690,942,611	7.56	115,409,418	3.58	4,469,650,367	10.65	6,039,177,713	7.90
9	Adjusting and Other Expenses Unpaid**	440,047,976	2.59	216,675,368	4.21	648,434,348	7.10	133,414,866	4.13	2,241,974,186	5.34	3,680,546,744	4.81
10	Unearned Premium Reserves	6,171,523,004	36.26	2,933,616,973	57.03	3,492,716,086	38.22	1,452,717,920	45.01	19,944,736,108	47.54	33,995,310,091	44.45
11	Agents Balances**	3,736,268,795	21.95	963,154,245	18.72	1,963,616,172	21.49	665,335,789	20.61	11,358,502,656	27.07	18,686,877,657	24.43
12	Commission and Brokerage Expenses Incurred	1,405,439,707	8.26	726,330,908	14.12	996,494,819	10.91	229,081,123	7.10	5,192,341,623	12.38	8,549,688,180	11.18
13	Taxes, Licenses, and Fees Incurred	287,633,548	1.69	110,163,949	2.14	188,646,708	2.06	62,809,300	1.95	865,620,944	2.06	1,514,874,449	1.98
14	Other Acquisition Expenses Incurred**	517,706,972	3.04	270,441,344	5.26	668,178,200	7.31	348,089,725	10.78	1,887,238,872	4.50	3,691,655,112	4.83
15	General Expenses Incurred**	383,427,979	2.25	148,759,786	2.89	501,499,608	5.49	114,293,067	3.54	2,561,479,134	6.11	3,709,459,574	4.85
16	Other Income Less Other Expenses**	(6,161,000)	(0.04)	1,263,722	0.02	(2,456,172)	(0.03)	(2,886,568)	(0.09)	(23,540,185)	(0.06)	(33,780,202)	(0.04)
17	Pretax Profit or Loss Excluding Investment Gain*	1,195,238,753	7.02	430,009,884	8.36	(1,375,855,751)	(15.06)	(374,696,635)	(11.61)	(2,613,173,395)	(6.23)	(2,738,477,143)	(3.58)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	5,740,229	103.04	110,100,428	108.65	180,852,754	111.46	73,816,176	120.60	825,914,331	107.37	1,196,423,918	108.81
2	Premiums Earned	5,571,107	100.00	101,334,445	100.00	162,264,198	100.00	61,208,146	100.00	769,210,259	100.00	1,099,588,155	100.00
3	Dividends to Policyholders	0	0.00	2,131	0.00	30,520	0.02	1,014,908	1.66	11,110	0.00	1,058,669	0.10
4	Incurred Losses	1,536,379	27.58	31,667,928	31.25	38,358,778	23.64	17,467,252	28.54	490,145,853	63.72	579,176,190	52.67
5	Defense and Cost Containment Expenses Incurred	0	0.00	395,016	0.39	846,154	0.52	35,062	0.06	14,448,515	1.88	15,724,747	1.43
6	Adjusting and Other Expenses Incurred**	435,008	7.81	4,302,976	4.25	5,178,401	3.19	1,795,602	2.93	20,328,716	2.64	32,040,704	2.91
7	Unpaid Losses	286,136	5.14	54,331,114	53.62	47,505,397	29.28	6,567,504	10.73	421,390,028	54.78	530,080,179	48.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	911,320	0.90	1,225,011	0.75	103,294	0.17	13,905,878	1.81	16,145,503	1.47
9	Adjusting and Other Expenses Unpaid**	24,000	0.43	2,693,985	2.66	3,662,951	2.26	1,149,968	1.88	14,322,012	1.86	21,852,916	1.99
10	Unearned Premium Reserves	318,398	5.72	57,044,471	56.29	84,843,541	52.29	39,032,454	63.77	363,657,884	47.28	544,896,748	49.55
11	Agents Balances**	234,004	4.20	19,770,892	19.51	44,175,819	27.22	11,861,707	19.38	269,031,108	34.97	345,073,530	31.38
12	Commission and Brokerage Expenses Incurred	1,075,864	19.31	16,262,141	16.05	3,608,682	2.22	13,511,002	22.07	83,276,846	10.83	117,734,535	10.71
13	Taxes, Licenses, and Fees Incurred	33,687	0.60	2,033,920	2.01	4,673,670	2.88	1,754,365	2.87	17,142,150	2.23	25,637,792	2.33
14	Other Acquisition Expenses Incurred**	558,011	10.02	3,805,979	3.76	12,310,457	7.59	4,458,738	7.28	43,689,682	5.68	64,822,867	5.90
15	General Expenses Incurred**	365,007	6.55	7,792,957	7.69	24,322,019	14.99	1,993,255	3.26	57,651,028	7.49	92,124,267	8.38
16	Other Income Less Other Expenses**	97,002	1.74	201,999	0.20	(225,133)	(0.14)	555,503	0.91	(3,920,566)	(0.51)	(3,291,195)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	1,664,153	29.87	35,273,395	34.81	72,710,384	44.81	19,733,465	32.24	38,595,793	5.02	167,977,190	15.28

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	2,122,677	99.32	322,082,803	108.54	193,351,422	108.46	121,410,037	108.82	1,160,773,291	107.39	1,799,740,230	107.79
2	Premiums Earned	2,137,193	100.00	296,739,368	100.00	178,277,121	100.00	111,573,424	100.00	1,080,873,517	100.00	1,669,600,623	100.00
3	Dividends to Policyholders	0	0.00	8,941	0.00	13,028	0.01	3,174,551	2.85	28,752	0.00	3,225,272	0.19
4	Incurred Losses	278,185	13.02	163,823,545	55.21	154,216,159	86.50	90,896,143	81.47	653,692,791	60.48	1,062,906,823	63.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,199,290	0.40	1,783,979	1.00	322,625	0.29	12,229,322	1.13	15,535,216	0.93
6	Adjusting and Other Expenses Incurred**	448,040	20.96	7,764,544	2.62	8,076,458	4.53	8,038,585	7.20	43,702,988	4.04	68,030,616	4.07
7	Unpaid Losses	62,037	2.90	76,318,878	25.72	155,200,015	87.06	22,704,985	20.35	650,589,239	60.19	904,875,154	54.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	3,051,123	1.03	3,208,728	1.80	507,672	0.46	25,722,719	2.38	32,490,242	1.95
9	Adjusting and Other Expenses Unpaid**	22,002	1.03	4,240,564	1.43	3,512,015	1.97	1,779,175	1.59	27,489,582	2.54	37,043,338	2.22
10	Unearned Premium Reserves	47,260	2.21	177,398,904	59.78	93,269,453	52.32	62,482,439	56.00	532,740,637	49.29	865,938,693	51.87
11	Agents Balances**	38,003	1.78	47,471,301	16.00	29,866,313	16.75	22,808,684	20.44	378,425,786	35.01	478,610,088	28.67
12	Commission and Brokerage Expenses Incurred	402,166	18.82	42,830,464	14.43	7,858,081	4.41	7,391,059	6.62	121,352,992	11.23	179,834,762	10.77
13	Taxes, Licenses, and Fees Incurred	(1,776)	(0.08)	5,859,509	1.97	5,317,245	2.98	2,030,242	1.82	26,399,582	2.44	39,604,802	2.37
14	Other Acquisition Expenses Incurred**	37,003	1.73	13,687,114	4.61	12,201,571	6.84	10,746,532	9.63	66,496,502	6.15	103,168,722	6.18
15	General Expenses Incurred**	25,002	1.17	17,751,806	5.98	28,011,653	15.71	2,798,900	2.51	60,267,988	5.58	108,855,349	6.52
16	Other Income Less Other Expenses**	0	0.00	602,454	0.20	(601,004)	(0.34)	971,517	0.87	(831,647)	(0.08)	141,320	0.01
17	Pretax Profit or Loss Excluding Investment Gain*	948,572	44.38	44,416,608	14.97	(39,802,057)	(22.33)	(12,853,696)	(11.52)	95,870,954	8.87	88,580,380	5.31

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	49,837,319	99.96	0	0.00	1,931,087,846	99.77	1,980,925,165	99.78
2	Premiums Earned	0	0.00	0	0.00	49,855,693	100.00	0	0.00	1,935,450,809	100.00	1,985,306,502	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	60,504,178	121.36	0	0.00	2,911,879,296	150.45	2,972,383,474	149.72
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	92,095	0.00	92,095	0.00
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,220,597	2.45	0	0.00	26,657,556	1.38	27,878,153	1.40
7	Unpaid Losses	0	0.00	0	0.00	13,575,176	27.23	0	0.00	1,010,159,433	52.19	1,023,734,609	51.57
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	369,500	0.02	369,500	0.02
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	247,010	0.50	0	0.00	5,521,713	0.29	5,768,724	0.29
10	Unearned Premium Reserves	0	0.00	0	0.00	26,716,984	53.59	0	0.00	445,286,927	23.01	472,003,911	23.77
11	Agents Balances**	0	0.00	0	0.00	(6,110,213)	(12.26)	0	0.00	85,222,217	4.40	79,112,004	3.98
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	8,029,374	16.11	0	0.00	144,304,314	7.46	152,333,688	7.67
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,413	0.00	0	0.00	1,370,854	0.07	1,372,267	0.07
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	910,108	1.83	0	0.00	(5,980,067)	(0.31)	(5,069,960)	(0.26)
15	General Expenses Incurred**	0	0.00	0	0.00	1,407,662	2.82	0	0.00	41,322,507	2.14	42,730,169	2.15
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(140,650)	(0.28)	0	0.00	(329,122)	(0.02)	(469,771)	(0.02)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(22,358,288)	(44.85)	0	0.00	(1,184,524,867)	(61.20)	(1,206,883,156)	(60.79)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	29,210,300	100.80	0	0.00	1,592,612	100.82	381,163,091	104.07	411,966,003	103.82
2	Premiums Earned	0	0.00	28,977,090	100.00	0	0.00	1,579,642	100.00	366,245,524	100.00	396,802,256	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1,943,941	6.71	30,000	0.00	22,608	1.43	10,757,267	2.94	12,753,816	3.21
5	Defense and Cost Containment Expenses Incurred	0	0.00	2,552	0.01	0	0.00	824	0.05	310,195	0.08	313,571	0.08
6	Adjusting and Other Expenses Incurred**	0	0.00	1,583,667	5.47	0	0.00	48,404	3.06	14,796,837	4.04	16,428,909	4.14
7	Unpaid Losses	0	0.00	578,060	1.99	120,000	0.00	892,345	56.49	13,851,572	3.78	15,441,977	3.89
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	27,598	1.75	156,881	0.04	184,479	0.05
9	Adjusting and Other Expenses Unpaid**	0	0.00	26,791	0.09	0	0.00	18,812	1.19	3,819,860	1.04	3,865,464	0.97
10	Unearned Premium Reserves	0	0.00	15,416,859	53.20	0	0.00	859,016	54.38	211,061,763	57.63	227,337,638	57.29
11	Agents Balances**	0	0.00	3,153,939	10.88	0	0.00	250,661	15.87	(7,940,218)	(2.17)	(4,535,619)	(1.14)
12	Commission and Brokerage Expenses Incurred	0	0.00	5,531,757	19.09	0	0.00	264,234	16.73	63,104,719	17.23	68,900,710	17.36
13	Taxes, Licenses, and Fees Incurred	22	0.00	601,048	2.07	0	0.00	(47,481)	(3.01)	6,340,171	1.73	6,893,760	1.74
14	Other Acquisition Expenses Incurred**	0	0.00	2,602,483	8.98	0	0.00	100,022	6.33	11,128,807	3.04	13,831,312	3.49
15	General Expenses Incurred**	0	0.00	3,843,072	13.26	0	0.00	20,740	1.31	13,979,845	3.82	17,843,657	4.50
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	1,963	0.12	146,107	0.04	148,070	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	(22)	0.00	12,868,570	44.41	(30,000)	0.00	1,172,255	74.21	245,973,789	67.16	259,984,591	65.52

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	2,599,485	105.80	1,683,826	100.00	0	0.00	54,416,093	101.61	58,699,404	101.74
2	Premiums Earned	0	0.00	2,456,924	100.00	1,683,826	100.00	0	0.00	53,555,943	100.00	57,696,693	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	1,099,161	44.74	3,368,490	200.05	0	0.00	77,579,023	144.86	82,046,674	142.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,221	0.04	23,221	0.04
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	56,268	3.34	0	0.00	1,322,858	2.47	1,379,126	2.39
7	Unpaid Losses	0	0.00	(202)	(0.01)	37,229	2.21	0	0.00	7,029,656	13.13	7,066,683	12.25
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	28,324	0.05	28,324	0.05
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	3,419	0.20	0	0.00	117,922	0.22	121,341	0.21
10	Unearned Premium Reserves	0	0.00	142,561	5.80	0	0.00	0	0.00	972,745	1.82	1,115,306	1.93
11	Agents Balances**	0	0.00	0	0.00	(43,376)	(2.58)	0	0.00	2,676,687	5.00	2,633,312	4.56
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	289,174	17.17	0	0.00	9,260,969	17.29	9,550,143	16.55
13	Taxes, Licenses, and Fees Incurred	0	0.00	58,076	2.36	28,724	1.71	0	0.00	488,329	0.91	575,129	1.00
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	66,565	3.95	0	0.00	304,701	0.57	371,265	0.64
15	General Expenses Incurred**	0	0.00	0	0.00	177,813	10.56	0	0.00	1,465,984	2.74	1,643,796	2.85
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(11,515)	(0.68)	0	0.00	286,252	0.53	274,736	0.48
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,299,687	52.90	(2,314,723)	(137.47)	0	0.00	(36,602,889)	(68.35)	(37,617,925)	(65.20)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	160,535	98.97	16,039	100.34	0	0.00	68,285,200	99.67	68,461,774	99.67
2 Premiums Earned	0	0.00	162,212	100.00	15,984	100.00	0	0.00	68,512,421	100.00	68,690,617	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	223	1.40	0	0.00	11,249,186	16.42	11,249,409	16.38
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	32	0.20	0	0.00	768,482	1.12	768,514	1.12
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	391	2.45	0	0.00	744,163	1.09	744,555	1.08
7 Unpaid Losses	0	0.00	0	0.00	152	0.95	0	0.00	14,251,627	20.80	14,251,779	20.75
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	52	0.33	0	0.00	1,086,145	1.59	1,086,197	1.58
9 Adjusting and Other Expenses Unpaid**	0	0.00	362	0.22	13	0.08	0	0.00	760,095	1.11	760,470	1.11
10 Unearned Premium Reserves	0	0.00	84,385	52.02	9,003	56.33	0	0.00	30,123,122	43.97	30,216,510	43.99
11 Agents Balances**	0	0.00	1,087	0.67	3,862	24.16	0	0.00	15,935,691	23.26	15,940,640	23.21
12 Commission and Brokerage Expenses Incurred	0	0.00	18,808	11.59	3,100	19.39	0	0.00	5,594,114	8.17	5,616,022	8.18
13 Taxes, Licenses, and Fees Incurred	0	0.00	3,395	2.09	1,364	8.53	0	0.00	1,306,863	1.91	1,311,622	1.91
14 Other Acquisition Expenses Incurred**	0	0.00	2,537	1.56	718	4.49	0	0.00	4,375,330	6.39	4,378,585	6.37
15 General Expenses Incurred**	0	0.00	2,719	1.68	1,670	10.45	0	0.00	4,250,988	6.20	4,255,377	6.19
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(653,005)	(0.95)	(653,005)	(0.95)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	134,753	83.07	8,486	53.09	0	0.00	39,570,290	57.76	39,713,529	57.82

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	44,998,764	102.64	26,575,544	108.32	302,449,653	109.47	137,500,333	107.25	511,524,294	108.18
2	Premiums Earned	0	0.00	43,842,366	100.00	24,533,857	100.00	276,281,406	100.00	128,206,067	100.00	472,863,696	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	25,523,536	58.22	16,315,478	66.50	242,625,427	87.82	81,010,532	63.19	365,474,973	77.29
5	Defense and Cost Containment Expenses Incurred	0	0.00	278,987	0.64	246,998	1.01	1,065,741	0.39	2,789,868	2.18	4,381,594	0.93
6	Adjusting and Other Expenses Incurred**	0	0.00	2,813,023	6.42	1,297,711	5.29	8,226,923	2.98	6,332,358	4.94	18,670,016	3.95
7	Unpaid Losses	0	0.00	6,306,772	14.39	6,419,624	26.17	63,450,481	22.97	44,073,118	34.38	120,249,995	25.43
8	Defense and Cost Containment Expenses Unpaid	0	0.00	597,398	1.36	139,881	0.57	2,475,000	0.90	4,665,315	3.64	7,877,594	1.67
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,437,012	3.28	828,690	3.38	775,993	0.28	2,976,063	2.32	6,017,758	1.27
10	Unearned Premium Reserves	0	0.00	22,201,067	50.64	13,202,598	53.81	154,816,387	56.04	67,925,379	52.98	258,145,431	54.59
11	Agents Balances**	0	0.00	8,514,071	19.42	7,185,333	29.29	66,698,374	24.14	29,971,362	23.38	112,369,140	23.76
12	Commission and Brokerage Expenses Incurred	0	0.00	5,087,939	11.61	4,197,197	17.11	25,136,778	9.10	27,338,696	21.32	61,760,610	13.06
13	Taxes, Licenses, and Fees Incurred	0	0.00	916,711	2.09	499,595	2.04	5,482,855	1.98	2,978,814	2.32	9,877,975	2.09
14	Other Acquisition Expenses Incurred**	0	0.00	2,385,020	5.44	1,783,858	7.27	11,452,892	4.15	5,750,098	4.49	21,371,869	4.52
15	General Expenses Incurred**	0	0.00	864,007	1.97	1,296,105	5.28	4,970,953	1.80	8,914,863	6.95	16,045,929	3.39
16	Other Income Less Other Expenses**	0	0.00	(46,000)	(0.10)	(174,400)	(0.71)	1,789,983	0.65	214,458	0.17	1,784,040	0.38
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,927,142	13.52	(1,277,486)	(5.21)	(20,890,180)	(7.56)	(6,694,705)	(5.22)	(22,935,229)	(4.85)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned								
1	Premiums Written	0	0.00	4,405,512,316	109.18	873,420,027	114.07	1,123,079,316	113.68	9,474,690,264	108.54	15,876,701,923	109.36
2	Premiums Earned	0	0.00	4,035,086,965	100.00	765,704,973	100.00	987,904,794	100.00	8,728,867,101	100.00	14,517,563,833	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	(619)	(0.00)	46,228,361	4.68	0	0.00	46,227,742	0.32
4	Incurred Losses	0	0.00	2,450,378,165	60.73	742,924,045	97.02	801,046,275	81.09	6,371,798,982	73.00	10,366,147,467	71.40
5	Defense and Cost Containment Expenses Incurred	0	0.00	47,437,594	1.18	11,756,920	1.54	2,508,576	0.25	140,520,598	1.61	202,223,688	1.39
6	Adjusting and Other Expenses Incurred**	0	0.00	296,020,144	7.34	46,836,643	6.12	67,266,983	6.81	637,957,774	7.31	1,048,081,545	7.22
7	Unpaid Losses	0	0.00	879,632,931	21.80	181,256,425	23.67	247,870,364	25.09	2,396,845,749	27.46	3,705,605,469	25.52
8	Defense and Cost Containment Expenses Unpaid	0	0.00	41,052,691	1.02	7,853,349	1.03	7,138,794	0.72	119,942,347	1.37	175,987,181	1.21
9	Adjusting and Other Expenses Unpaid**	0	0.00	184,212,090	4.57	18,984,229	2.48	25,291,007	2.56	327,411,573	3.75	555,898,899	3.83
10	Unearned Premium Reserves	0	0.00	2,312,624,918	57.31	457,327,234	59.73	602,751,810	61.01	4,999,708,137	57.28	8,372,412,099	57.67
11	Agents Balances**	0	0.00	792,520,386	19.64	286,049,330	37.36	211,481,178	21.41	2,305,300,775	26.41	3,595,351,668	24.77
12	Commission and Brokerage Expenses Incurred	0	0.00	541,304,114	13.41	83,669,960	10.93	100,646,768	10.19	1,184,960,778	13.58	1,910,581,620	13.16
13	Taxes, Licenses, and Fees Incurred	8,193	0.00	87,491,179	2.17	16,451,595	2.15	19,420,885	1.97	192,252,182	2.20	315,624,034	2.17
14	Other Acquisition Expenses Incurred**	0	0.00	224,505,109	5.56	69,389,253	9.06	109,924,328	11.13	464,044,779	5.32	867,863,469	5.98
15	General Expenses Incurred**	0	0.00	84,929,041	2.10	68,489,505	8.94	33,328,171	3.37	340,095,055	3.90	526,841,772	3.63
16	Other Income Less Other Expenses**	0	0.00	198,000	0.00	(3,831,748)	(0.50)	(19,872,270)	(2.01)	16,468,458	0.19	(7,037,561)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	(8,193)	0.00	303,219,618	7.51	(277,644,078)	(36.26)	(212,337,824)	(21.49)	(586,294,588)	(6.72)	(773,065,064)	(5.33)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	311,228,247	114.49	335,378,798	104.45	89,500,024	105.11	3,169,562,262	104.22	3,905,669,331	105.01
2	Premiums Earned	0	0.00	271,832,358	100.00	321,097,480	100.00	85,152,666	100.00	3,041,189,739	100.00	3,719,272,243	100.00
3	Dividends to Policyholders	0	0.00	1,212	0.00	389,126	0.12	0	0.00	1,752,112	0.06	2,142,450	0.06
4	Incurred Losses	0	0.00	180,316,879	66.33	199,668,826	62.18	17,964,274	21.10	1,850,561,346	60.85	2,248,511,325	60.46
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1,315,687)	(0.48)	18,601,480	5.79	1,411,078	1.66	177,221,170	5.83	195,918,041	5.27
6	Adjusting and Other Expenses Incurred**	0	0.00	16,698,150	6.14	18,275,564	5.69	4,744,452	5.57	148,850,286	4.89	188,568,452	5.07
7	Unpaid Losses	0	0.00	151,174,045	55.61	159,952,029	49.81	44,566,523	52.34	2,485,201,339	81.72	2,840,893,936	76.38
8	Defense and Cost Containment Expenses Unpaid	0	0.00	26,531,578	9.76	31,019,393	9.66	13,905,360	16.33	565,785,383	18.60	637,241,714	17.13
9	Adjusting and Other Expenses Unpaid**	0	0.00	12,040,310	4.43	15,517,576	4.83	5,202,728	6.11	189,524,507	6.23	222,285,121	5.98
10	Unearned Premium Reserves	0	0.00	154,297,679	56.76	159,305,768	49.61	45,308,618	53.21	1,484,292,571	48.81	1,843,204,636	49.56
11	Agents Balances**	0	0.00	43,113,460	15.86	100,973,261	31.45	16,158,939	18.98	856,542,062	28.16	1,016,787,723	27.34
12	Commission and Brokerage Expenses Incurred	0	0.00	38,602,301	14.20	41,077,665	12.79	13,855,228	16.27	506,928,860	16.67	600,464,054	16.14
13	Taxes, Licenses, and Fees Incurred	0	0.00	5,832,074	2.15	6,226,102	1.94	2,195,352	2.58	69,059,781	2.27	83,313,309	2.24
14	Other Acquisition Expenses Incurred**	0	0.00	14,554,719	5.35	22,519,262	7.01	10,080,390	11.84	149,305,669	4.91	196,460,040	5.28
15	General Expenses Incurred**	0	0.00	10,010,646	3.68	20,957,806	6.53	4,670,984	5.49	228,375,528	7.51	264,014,964	7.10
16	Other Income Less Other Expenses**	0	0.00	(84,913)	(0.03)	1,819,044	0.57	(630,540)	(0.74)	16,298,360	0.54	17,401,951	0.47
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	7,047,151	2.59	(4,799,308)	(1.49)	29,600,368	34.76	(74,566,653)	(2.45)	(42,718,441)	(1.15)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	534,507,762	97.84	534,507,762	97.84
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	546,330,171	100.00	546,330,171	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	(1,102,709)	(0.20)	(1,102,709)	(0.20)
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	92,260	0.02	92,260	0.02
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,459,686	0.45	2,459,686	0.45
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	176,503,924	32.31	176,503,924	32.31
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	924,744	0.17	924,744	0.17
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,930,209	1.09	5,930,209	1.09
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	58,879,567	10.78	58,879,567	10.78
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	24,665,469	4.51	24,665,469	4.51
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	9,328,083	1.71	9,328,083	1.71
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	14,200,269	2.60	14,200,269	2.60
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	88,443,282	16.19	88,443,282	16.19
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(72,897,727)	(13.34)	(72,897,727)	(13.34)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	360,011,573	65.90	360,011,573	65.90

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	445,162	98.70	1,690,414	104.74	398,965,779	101.41	401,101,355	101.42
2	Premiums Earned	0	0.00	0	0.00	451,031	100.00	1,613,842	100.00	393,423,279	100.00	395,488,152	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	19,200	1.19	0	0.00	19,200	0.00
4	Incurred Losses	0	0.00	0	0.00	273,482	60.63	(21,055)	(1.30)	202,949,978	51.59	203,202,405	51.38
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	38,700	8.58	(11,270)	(0.70)	10,917,669	2.78	10,945,099	2.77
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	22,004	4.88	73,437	4.55	12,589,926	3.20	12,685,367	3.21
7	Unpaid Losses	0	0.00	0	0.00	464,942	103.08	152,682	9.46	298,084,584	75.77	298,702,208	75.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	10,656	2.36	2,245	0.14	23,741,628	6.03	23,754,529	6.01
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	86,845	19.25	18,628	1.15	11,739,549	2.98	11,845,022	3.00
10	Unearned Premium Reserves	0	0.00	0	0.00	213,973	47.44	834,414	51.70	134,578,274	34.21	135,626,661	34.29
11	Agents Balances**	0	0.00	0	0.00	110,815	24.57	433,475	26.86	96,767,282	24.60	97,311,571	24.61
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	236,700	14.67	57,962,925	14.73	58,199,625	14.72
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	10,991	2.44	48,425	3.00	7,713,653	1.96	7,773,069	1.97
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	49,204	10.91	280,592	17.39	19,648,753	4.99	19,978,550	5.05
15	General Expenses Incurred**	0	0.00	0	0.00	33,895	7.52	25,475	1.58	40,263,181	10.23	40,322,551	10.20
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(140)	(0.03)	873	0.05	(1,211,187)	(0.31)	(1,210,455)	(0.31)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	22,614	5.01	963,210	59.68	40,166,007	10.21	41,151,831	10.41

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	42,914,294	104.39	181,215,665	103.51	121,957,477	105.71	94,123,858	105.43	2,750,589,173	103.43	3,190,800,467	103.59
2	Premiums Earned	41,109,878	100.00	175,072,748	100.00	115,372,553	100.00	89,273,025	100.00	2,659,430,017	100.00	3,080,258,221	100.00
3	Dividends to Policyholders	0	0.00	7,597	0.00	2,683	0.00	1,596,735	1.79	269,125	0.01	1,876,140	0.06
4	Incurred Losses	23,750,659	57.77	74,379,730	42.49	18,607,894	16.13	37,287,492	41.77	1,478,767,049	55.60	1,632,792,824	53.01
5	Defense and Cost Containment Expenses Incurred	324,528	0.79	378,616	0.22	1,329,166	1.15	15,250	0.02	19,887,529	0.75	21,935,089	0.71
6	Adjusting and Other Expenses Incurred**	2,919,920	7.10	4,074,688	2.33	2,172,131	1.88	3,910,393	4.38	72,628,871	2.73	85,706,003	2.78
7	Unpaid Losses	7,326,138	17.82	36,906,561	21.08	43,319,781	37.55	7,571,724	8.48	470,599,272	17.70	565,723,476	18.37
8	Defense and Cost Containment Expenses Unpaid	142,023	0.35	1,324,488	0.76	1,359,671	1.18	31,630	0.04	29,727,811	1.12	32,585,623	1.06
9	Adjusting and Other Expenses Unpaid**	4,636,873	11.28	1,866,284	1.07	1,145,095	0.99	906,782	1.02	36,140,940	1.36	44,695,976	1.45
10	Unearned Premium Reserves	21,555,188	52.43	106,896,202	61.06	52,391,218	45.41	45,245,818	50.68	1,251,589,399	47.06	1,477,677,825	47.97
11	Agents Balances**	11,996,673	29.18	37,137,275	21.21	26,313,772	22.81	19,392,585	21.72	545,767,018	20.52	640,607,322	20.80
12	Commission and Brokerage Expenses Incurred	4,897,050	11.91	44,836,642	25.61	5,037,522	4.37	8,069,212	9.04	484,815,348	18.23	547,655,774	17.78
13	Taxes, Licenses, and Fees Incurred	1,701,858	4.14	3,470,395	1.98	2,735,152	2.37	1,733,504	1.94	59,542,014	2.24	69,182,923	2.25
14	Other Acquisition Expenses Incurred**	3,763,897	9.16	2,572,339	1.47	10,981,836	9.52	16,248,429	18.20	104,908,567	3.94	138,475,068	4.50
15	General Expenses Incurred**	746,980	1.82	13,579,649	7.76	15,658,146	13.57	1,994,921	2.23	163,273,223	6.14	195,252,919	6.34
16	Other Income Less Other Expenses**	0	0.00	(15,866)	(0.01)	391,520	0.34	426,948	0.48	(2,844,273)	(0.11)	(2,041,672)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	3,004,986	7.31	31,757,226	18.14	59,239,543	51.35	18,844,037	21.11	272,494,018	10.25	385,339,810	12.51

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	15,293,452	581.25	0	0.00	36,216,787	228.53	51,510,239	278.75
2	Premiums Earned	0	0.00	0	0.00	2,631,151	100.00	0	0.00	15,847,655	100.00	18,478,806	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	37,640	0.24	37,640	0.20
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	187,506	1.18	187,506	1.01
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	(54)	(0.00)	(54)	(0.00)
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,395,364	8.80	1,395,364	7.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	130,028	0.82	130,028	0.70
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	54	0.00	54	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	62,981,120	2393.67	0	0.00	196,578,884	1240.43	259,560,004	1404.64
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,356,071	8.56	1,356,071	7.34
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	306,377	11.64	0	0.00	836,436	5.28	1,142,813	6.18
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	5,666,745	215.37	0	0.00	1,200,437	7.57	6,867,182	37.16
15	General Expenses Incurred**	0	0.00	0	0.00	3,607,472	137.11	0	0.00	21,366,319	134.82	24,973,791	135.15
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	2,245,239	14.17	2,245,239	12.15
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,949,443)	(264.12)	0	0.00	(5,535,389)	(34.93)	(12,484,833)	(67.56)

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

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

Total for Medical Malpractice - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	16,695	98.87	4,644,713	91.76	5,933,478	101.91	89,029,105	99.30	99,623,991	99.07
2	Premiums Earned	0	0.00	16,886	100.00	5,061,889	100.00	5,822,556	100.00	89,655,923	100.00	100,557,254	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	1,069	0.02	0	0.00	179,793	0.20	180,862	0.18
4	Incurred Losses	0	0.00	0	0.00	3,619,174	71.50	3,177,444	54.57	24,547,748	27.38	31,344,366	31.17
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	132,008	2.61	955,920	16.42	10,834,351	12.08	11,922,279	11.86
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	367,160	7.25	652,924	11.21	3,213,164	3.58	4,233,248	4.21
7	Unpaid Losses	0	0.00	0	0.00	5,279,492	104.30	4,533,169	77.86	129,373,736	144.30	139,186,397	138.42
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,446,715	28.58	3,291,812	56.54	47,237,374	52.69	51,975,901	51.69
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	1,270,357	25.10	912,366	15.67	14,809,081	16.52	16,991,805	16.90
10	Unearned Premium Reserves	0	0.00	8,587	50.85	1,176,945	23.25	5,856,589	100.58	39,946,424	44.56	46,988,545	46.73
11	Agents Balances**	0	0.00	2,980	17.65	1,456,467	28.77	1,411,225	24.24	18,686,150	20.84	21,556,822	21.44
12	Commission and Brokerage Expenses Incurred	0	0.00	1,896	11.23	222,017	4.39	273,325	4.69	12,287,691	13.71	12,784,929	12.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	8,875	52.56	90,950	1.80	148,637	2.55	2,101,875	2.34	2,350,337	2.34
14	Other Acquisition Expenses Incurred**	0	0.00	993	5.88	309,930	6.12	143,139	2.46	4,789,485	5.34	5,243,547	5.21
15	General Expenses Incurred**	0	0.00	0	0.00	608,476	12.02	589,241	10.12	6,777,739	7.56	7,975,456	7.93
16	Other Income Less Other Expenses**	0	0.00	0	0.00	15,620	0.31	274	0.00	3,441,227	3.84	3,457,121	3.44
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	5,122	30.33	(273,275)	(5.40)	(117,800)	(2.02)	28,365,304	31.64	27,979,350	27.82

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

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

Total for Medical Malpractice - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	5,533,047	118.53	47,241,883	103.10	81,882,439	101.28	134,657,369	102.53
2 Premiums Earned	0	0.00	0	0.00	4,668,089	100.00	45,820,309	100.00	80,848,500	100.00	131,336,898	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	80,700	1.73	0	0.00	97,633	0.12	178,333	0.14
4 Incurred Losses	0	0.00	0	0.00	(699,656)	(14.99)	1,925,006	4.20	40,562,746	50.17	41,788,096	31.82
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	807,132	17.29	17,354,705	37.88	6,115,054	7.56	24,276,891	18.48
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	423,299	9.07	3,348,779	7.31	5,464,215	6.76	9,236,293	7.03
7 Unpaid Losses	0	0.00	0	0.00	4,404,328	94.35	29,167,762	63.66	119,955,387	148.37	153,527,477	116.90
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,127,989	45.59	34,583,645	75.48	49,056,328	60.68	85,767,962	65.30
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	837,256	17.94	6,380,508	13.93	60,942,268	75.38	68,160,032	51.90
10 Unearned Premium Reserves	0	0.00	0	0.00	2,775,861	59.46	23,067,851	50.34	53,756,561	66.49	79,600,273	60.61
11 Agents Balances**	0	0.00	0	0.00	1,350,855	28.94	10,573,759	23.08	19,420,587	24.02	31,345,201	23.87
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	453,354	9.71	4,509,858	9.84	8,281,138	10.24	13,244,350	10.08
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	122,732	2.63	1,179,735	2.57	1,820,228	2.25	3,122,695	2.38
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	176,069	3.77	1,091,778	2.38	5,085,746	6.29	6,353,593	4.84
15 General Expenses Incurred**	0	0.00	0	0.00	608,446	13.03	4,430,452	9.67	7,636,376	9.45	12,675,274	9.65
16 Other Income Less Other Expenses**	0	0.00	0	0.00	20,825	0.45	52,806	0.12	1,692,407	2.09	1,766,039	1.34
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	2,716,838	58.20	12,032,802	26.26	7,477,771	9.25	22,227,412	16.92

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	2,900,365	110.32	1,822,761	119.47	834,935	101.60	19,852,873	107.73	25,410,934	108.57
2	Premiums Earned	0	0.00	2,629,021	100.00	1,525,666	100.00	821,753	100.00	18,429,143	100.00	23,405,583	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	260	0.02	77,254	9.40	0	0.00	77,514	0.33
4	Incurred Losses	0	0.00	(468)	(0.02)	7,277	0.48	(53,322)	(6.49)	364,218	1.98	317,705	1.36
5	Defense and Cost Containment Expenses Incurred	0	0.00	6,011	0.23	532	0.03	115	0.01	124,080	0.67	130,738	0.56
6	Adjusting and Other Expenses Incurred**	0	0.00	23,000	0.87	812	0.05	15,722	1.91	30,795	0.17	70,329	0.30
7	Unpaid Losses	0	0.00	2,661	0.10	9,654	0.63	5,931	0.72	1,137,377	6.17	1,155,623	4.94
8	Defense and Cost Containment Expenses Unpaid	0	0.00	70	0.00	1,273	0.08	1,193	0.15	183,079	0.99	185,615	0.79
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,000	0.04	441	0.03	2,541	0.31	44,333	0.24	48,315	0.21
10	Unearned Premium Reserves	0	0.00	1,406,461	53.50	982,876	64.42	414,750	50.47	8,575,849	46.53	11,379,936	48.62
11	Agents Balances**	0	0.00	414,003	15.75	223,676	14.66	169,817	20.67	4,076,220	22.12	4,883,717	20.87
12	Commission and Brokerage Expenses Incurred	0	0.00	320,391	12.19	40,323	2.64	0	0.00	1,444,043	7.84	1,804,757	7.71
13	Taxes, Licenses, and Fees Incurred	0	0.00	53,618	2.04	54,284	3.56	51,469	6.26	518,992	2.82	678,363	2.90
14	Other Acquisition Expenses Incurred**	0	0.00	62,000	2.36	104,350	6.84	27,818	3.39	559,938	3.04	754,107	3.22
15	General Expenses Incurred**	0	0.00	130,001	4.94	279,104	18.29	17,391	2.12	761,379	4.13	1,187,875	5.08
16	Other Income Less Other Expenses**	0	0.00	(1,000)	(0.04)	(4,587)	(0.30)	5,378	0.65	(71,006)	(0.39)	(71,215)	(0.30)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,033,467	77.35	1,034,138	67.78	690,684	84.05	14,554,691	78.98	18,312,980	78.24

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

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

**Total for Comprehensive Hospital and Medical - Individual
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	60,000	402.20	60,000	402.20
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	14,918	100.00	14,918	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	2,315	0.00	0	0.00	665,380	4460.25	667,695	4475.77
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(12)	0.00	0	0.00	155,901	1045.05	155,889	1044.97
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	97	0.65	97	0.65
7	Unpaid Losses	0	0.00	0	0.00	13,050	0.00	0	0.00	(608,400)	(4078.29)	(595,350)	(3990.82)
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14	0.00	0	0.00	835,032	5597.48	835,046	5597.57
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	513	3.44	513	3.44
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	45,082	302.20	45,082	302.20
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,775	25.31	3,775	25.31
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	9,000	60.33	9,005	60.36
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	29	0.00	0	0.00	1,185	7.94	1,214	8.14
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	596	3.99	596	3.99
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	650	4.36	650	4.36
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(10)	(0.07)	(10)	(0.07)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,337)	0.00	0	0.00	(817,901)	(5482.64)	(820,238)	(5498.31)

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

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

Total for Comprehensive Hospital and Medical - Group
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	34,101,413	99.96	0	0.00	183,582,016	100.15	217,683,429	100.12
2	Premiums Earned	0	0.00	0	0.00	34,115,357	100.00	0	0.00	183,304,962	100.00	217,420,319	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	39,973,325	117.17	0	0.00	166,436,442	90.80	206,409,767	94.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	3,199	0.01	0	0.00	3,070,998	1.68	3,074,197	1.41
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	1,903,041	5.58	0	0.00	1,735,541	0.95	3,638,582	1.67
7	Unpaid Losses	0	0.00	0	0.00	7,195,571	21.09	0	0.00	60,807,971	33.17	68,003,542	31.28
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	26,658	0.08	0	0.00	3,341,712	1.82	3,368,370	1.55
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,611,602	22.31	0	0.00	1,733,627	0.95	9,345,228	4.30
10	Unearned Premium Reserves	0	0.00	0	0.00	80,843	0.24	0	0.00	20,613,980	11.25	20,694,823	9.52
11	Agents Balances**	0	0.00	0	0.00	388,399	1.14	0	0.00	71,614,219	39.07	72,002,618	33.12
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,557	0.01	0	0.00	21,761,464	11.87	21,764,021	10.01
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	620,245	1.82	0	0.00	5,009,022	2.73	5,629,267	2.59
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	2,910	0.01	0	0.00	4,998,945	2.73	5,001,855	2.30
15	General Expenses Incurred**	0	0.00	0	0.00	218,979	0.64	0	0.00	12,282,028	6.70	12,501,007	5.75
16	Other Income Less Other Expenses**	0	0.00	0	0.00	24,404	0.07	0	0.00	248,086	0.14	272,490	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(8,584,495)	(25.16)	0	0.00	(31,741,392)	(17.32)	(40,325,886)	(18.55)

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

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

**Total for Credit Accident and Health
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	(9)	(0.13)	0	0.00	1,136,129	100.00	1,136,120	99.40
2	Premiums Earned	0	0.00	0	0.00	6,833	100.00	0	0.00	1,136,129	100.00	1,142,962	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	24,037	351.78	0	0.00	53,647	4.72	77,684	6.80
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(27)	(0.40)	0	0.00	0	0.00	(27)	(0.00)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	(1,093)	(16.00)	0	0.00	950	0.08	(144)	(0.01)
7	Unpaid Losses	0	0.00	0	0.00	20,910	306.01	0	0.00	48,570	4.28	69,480	6.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	22	0.32	0	0.00	0	0.00	22	0.00
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	957	14.00	0	0.00	6,375	0.56	7,332	0.64
10	Unearned Premium Reserves	0	0.00	0	0.00	5,115	74.86	0	0.00	0	0.00	5,115	0.45
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	98,563	8.68	98,563	8.62
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(2)	(0.03)	0	0.00	671,918	59.14	671,916	58.79
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	6	0.09	0	0.00	14,729	1.30	14,735	1.29
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	273	4.00	0	0.00	32,386	2.85	32,659	2.86
15	General Expenses Incurred**	0	0.00	0	0.00	137	2.00	0	0.00	19,873	1.75	20,010	1.75
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	24,823	2.18	24,823	2.17
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(16,498)	(241.44)	0	0.00	367,450	32.34	350,952	30.71

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	467,602	159.66	0	0.00	66,499,577	99.82	0	0.00	323,048,538	100.29	390,015,717	100.26
2	Premiums Earned	292,881	100.00	0	0.00	66,621,249	100.00	0	0.00	322,103,749	100.00	389,017,879	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	190	0.00	0	0.00	0	0.00	190	0.00
4	Incurred Losses	0	0.00	0	0.00	55,296,466	83.00	0	0.00	221,031,657	68.62	276,328,123	71.03
5	Defense and Cost Containment Expenses Incurred	1,017	0.35	0	0.00	(45,213)	(0.07)	0	0.00	4,848,093	1.51	4,803,897	1.23
6	Adjusting and Other Expenses Incurred**	29,988	10.24	0	0.00	1,653,366	2.48	0	0.00	9,077,101	2.82	10,760,455	2.77
7	Unpaid Losses	10,000	3.41	0	0.00	102,979,683	154.57	0	0.00	237,104,784	73.61	340,094,467	87.42
8	Defense and Cost Containment Expenses Unpaid	2,034	0.69	0	0.00	102,589	0.15	0	0.00	3,991,214	1.24	4,095,837	1.05
9	Adjusting and Other Expenses Unpaid**	1,999	0.68	0	0.00	10,073,523	15.12	0	0.00	7,554,952	2.35	17,630,474	4.53
10	Unearned Premium Reserves	205,410	70.13	0	0.00	17,876,668	26.83	0	0.00	32,189,143	9.99	50,271,221	12.92
11	Agents Balances**	114,953	39.25	0	0.00	10,643,212	15.98	0	0.00	80,511,553	25.00	91,269,718	23.46
12	Commission and Brokerage Expenses Incurred	65,905	22.50	0	0.00	6,203,158	9.31	0	0.00	45,354,730	14.08	51,623,793	13.27
13	Taxes, Licenses, and Fees Incurred	8,764	2.99	500	0.00	1,140,776	1.71	0	0.00	4,932,889	1.53	6,082,929	1.56
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	4,906,172	7.36	0	0.00	16,296,239	5.06	21,202,411	5.45
15	General Expenses Incurred**	0	0.00	0	0.00	2,624,627	3.94	0	0.00	27,141,056	8.43	29,765,683	7.65
16	Other Income Less Other Expenses**	0	0.00	0	0.00	25,049,753	37.60	0	0.00	12,255,028	3.80	37,304,781	9.59
17	Pretax Profit or Loss Excluding Investment Gain*	187,207	63.92	(500)	0.00	19,891,459	29.86	0	0.00	5,677,012	1.76	25,755,178	6.62

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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, 15.8, and 15.9 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 2023 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	9,645,881	83.50	1,126,308,199	101.97	14,644,958	99.24	1,537,515,047	102.93	2,688,114,085	102.42
2	Premiums Earned	0	0.00	11,552,589	100.00	1,104,572,322	100.00	14,757,230	100.00	1,493,811,577	100.00	2,624,693,718	100.00
3	Dividends to Policyholders	0	0.00	42,531	0.37	362,156,999	32.79	0	0.00	6,369,139	0.43	368,568,669	14.04
4	Incurred Losses	0	0.00	12,103,129	104.77	400,328,602	36.24	349,005	2.36	493,689,520	33.05	906,470,256	34.54
5	Defense and Cost Containment Expenses Incurred	0	0.00	986,304	8.54	34,967,805	3.17	977,943	6.63	82,255,657	5.51	119,187,709	4.54
6	Adjusting and Other Expenses Incurred**	0	0.00	1,306,954	11.31	76,763,190	6.95	294,974	2.00	78,685,873	5.27	157,050,990	5.98
7	Unpaid Losses	0	0.00	25,542,234	221.10	2,635,159,539	238.57	25,640,117	173.75	5,486,116,957	367.26	8,172,458,847	311.37
8	Defense and Cost Containment Expenses Unpaid	0	0.00	1,843,435	15.96	123,899,385	11.22	2,314,828	15.69	641,648,560	42.95	769,706,208	29.33
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,179,958	10.21	117,156,778	10.61	3,139,194	21.27	182,600,865	12.22	304,076,795	11.59
10	Unearned Premium Reserves	0	0.00	3,555,066	30.77	524,429,082	47.48	6,109,415	41.40	524,210,702	35.09	1,058,304,265	40.32
11	Agents Balances**	0	0.00	35,999	0.31	394,970,390	35.76	2,563,456	17.37	437,118,106	29.26	834,687,950	31.80
12	Commission and Brokerage Expenses Incurred	0	0.00	1,017,247	8.81	147,343,487	13.34	1,709,125	11.58	123,813,901	8.29	273,883,760	10.43
13	Taxes, Licenses, and Fees Incurred	1	0.00	267,881	2.32	28,510,860	2.58	386,736	2.62	57,568,479	3.85	86,733,957	3.30
14	Other Acquisition Expenses Incurred**	0	0.00	447,984	3.88	76,356,948	6.91	1,243,352	8.43	67,600,612	4.53	145,648,896	5.55
15	General Expenses Incurred**	0	0.00	612,978	5.31	107,138,714	9.70	1,073,600	7.28	107,508,224	7.20	216,333,516	8.24
16	Other Income Less Other Expenses**	0	0.00	35,999	0.31	(688,781)	(0.06)	(560,613)	(3.80)	(7,111,908)	(0.48)	(8,325,303)	(0.32)
17	Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	(5,196,420)	(44.98)	(129,683,063)	(11.74)	8,161,881	55.31	469,208,264	31.41	342,490,661	13.05

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

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

**Total for General Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	26,746	65.99	63,302,409	103.92	202,761,305	106.77	65,667,902	99.69	3,774,172,189	107.40	4,105,930,551	107.18
2	Premiums Earned	40,528	100.00	60,914,202	100.00	189,897,131	100.00	65,868,898	100.00	3,514,058,356	100.00	3,830,779,115	100.00
3	Dividends to Policyholders	0	0.00	73,507	0.12	14,181	0.01	1,619,617	2.46	276,559	0.01	1,983,864	0.05
4	Incurred Losses	6,611	16.31	44,620,700	73.25	135,169,683	71.18	39,598,749	60.12	3,526,740,531	100.36	3,746,136,274	97.79
5	Defense and Cost Containment Expenses Incurred	(401)	(0.99)	2,525,042	4.15	14,280,169	7.52	3,816,011	5.79	282,470,452	8.04	303,091,273	7.91
6	Adjusting and Other Expenses Incurred**	1,977	4.88	4,939,140	8.11	8,530,764	4.49	2,337,819	3.55	172,392,318	4.91	188,202,018	4.91
7	Unpaid Losses	(1,867)	(4.61)	84,896,525	139.37	266,028,848	140.09	98,502,270	149.54	7,491,327,268	213.18	7,940,753,044	207.29
8	Defense and Cost Containment Expenses Unpaid	(445)	(1.10)	5,073,925	8.33	34,849,922	18.35	8,612,159	13.07	1,003,363,443	28.55	1,051,899,004	27.46
9	Adjusting and Other Expenses Unpaid**	0	0.00	3,745,538	6.15	13,014,293	6.85	5,153,226	7.82	363,877,121	10.35	385,790,178	10.07
10	Unearned Premium Reserves	12,321	30.40	31,077,041	51.02	97,775,497	51.49	32,206,705	48.90	2,285,677,025	65.04	2,446,748,589	63.87
11	Agents Balances**	7,908	19.51	6,028,739	9.90	65,626,047	34.56	11,669,774	17.72	892,337,027	25.39	975,669,494	25.47
12	Commission and Brokerage Expenses Incurred	1,421	3.51	13,044,662	21.41	22,396,539	11.79	5,536,141	8.40	396,685,117	11.29	437,663,880	11.42
13	Taxes, Licenses, and Fees Incurred	639	1.58	1,407,274	2.31	3,687,330	1.94	1,413,830	2.15	79,663,218	2.27	86,172,291	2.25
14	Other Acquisition Expenses Incurred**	0	0.00	2,054,252	3.37	16,334,595	8.60	8,330,705	12.65	144,569,996	4.11	171,289,549	4.47
15	General Expenses Incurred**	(988)	(2.44)	2,757,850	4.53	12,858,474	6.77	2,487,354	3.78	292,794,448	8.33	310,897,137	8.12
16	Other Income Less Other Expenses**	988	2.44	33,505	0.06	228,396	0.12	496,166	0.75	(3,694,371)	(0.11)	(2,935,316)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	32,258	79.59	(10,474,721)	(17.20)	(23,146,209)	(12.19)	1,224,838	1.86	(1,385,228,654)	(39.42)	(1,417,592,487)	(37.01)

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

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

Total for General Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	365,993	94.95	9,476,848	108.17	26,054,719	101.15	1,719,522,769	97.13	1,755,420,329	97.24
2	Premiums Earned	0	0.00	385,468	100.00	8,761,277	100.00	25,757,795	100.00	1,770,356,003	100.00	1,805,260,543	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	4,000,000	15.53	0	0.00	4,000,000	0.22
4	Incurred Losses	0	0.00	(23,382)	(6.07)	5,765,870	65.81	3,183,457	12.36	940,739,958	53.14	949,665,903	52.61
5	Defense and Cost Containment Expenses Incurred	0	0.00	(6,253)	(1.62)	1,775,210	20.26	6,876,387	26.70	187,000,131	10.56	195,645,475	10.84
6	Adjusting and Other Expenses Incurred**	0	0.00	12,015	3.12	587,064	6.70	41,415	0.16	64,560,178	3.65	65,200,671	3.61
7	Unpaid Losses	0	0.00	234,420	60.81	7,871,187	89.84	13,222,102	51.33	3,415,237,485	192.91	3,436,565,194	190.36
8	Defense and Cost Containment Expenses Unpaid	0	0.00	160,803	41.72	2,515,055	28.71	8,631,085	33.51	683,967,464	38.63	695,274,407	38.51
9	Adjusting and Other Expenses Unpaid**	0	0.00	17,021	4.42	594,956	6.79	1,125,503	4.37	135,653,443	7.66	137,390,923	7.61
10	Unearned Premium Reserves	0	0.00	177,783	46.12	4,575,207	52.22	12,352,856	47.96	1,028,528,429	58.10	1,045,634,275	57.92
11	Agents Balances**	0	0.00	9,011	2.34	2,202,484	25.14	2,532,207	9.83	362,273,202	20.46	367,016,904	20.33
12	Commission and Brokerage Expenses Incurred	0	0.00	58,366	15.14	1,155,921	13.19	399,070	1.55	268,637,703	15.17	270,251,060	14.97
13	Taxes, Licenses, and Fees Incurred	0	0.00	6,034	1.57	261,783	2.99	461,915	1.79	33,566,096	1.90	34,295,828	1.90
14	Other Acquisition Expenses Incurred**	0	0.00	13,016	3.38	711,628	8.12	1,339,188	5.20	87,588,975	4.95	89,652,807	4.97
15	General Expenses Incurred**	0	0.00	29,035	7.53	1,205,148	13.76	2,662,715	10.34	127,037,688	7.18	130,934,587	7.25
16	Other Income Less Other Expenses**	0	0.00	2,002	0.52	2,265	0.03	144,081	0.56	(3,478,980)	(0.20)	(3,330,632)	(0.18)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	298,640	77.47	(2,699,082)	(30.81)	6,937,729	26.93	57,746,294	3.26	62,283,581	3.45

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	26,554,184	104.78	26,554,184	104.78
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	25,342,234	100.00	25,342,234	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	13,876,075	54.75	13,876,075	54.75
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	568,236	2.24	568,236	2.24
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,581	0.01	1,581	0.01
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	314,276,340	1240.13	314,276,340	1240.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,581,688	57.54	14,581,688	57.54
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	4,074,127	16.08	4,074,127	16.08
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	13,294,678	52.46	13,294,678	52.46
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	7,465,564	29.46	7,465,564	29.46
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,755	0.00	0	0.00	2,466,062	9.73	2,475,817	9.77
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	4,698	0.00	0	0.00	886,536	3.50	891,234	3.52
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	406,831	1.61	406,831	1.61
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,968,087	11.71	2,968,087	11.71
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(31,905)	(0.13)	(31,905)	(0.13)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(14,453)	0.00	0	0.00	4,136,920	16.32	4,122,467	16.27

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

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

Total for Products Liability - Occurrence
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	7,965,601	106.06	18,354,960	109.95	22,093	75.28	207,499,644	106.91	233,842,298	107.11
2	Premiums Earned	0	0.00	7,510,128	100.00	16,693,392	100.00	29,348	100.00	194,091,067	100.00	218,323,935	100.00
3	Dividends to Policyholders	0	0.00	30,798	0.41	8,580	0.05	0	0.00	77,392	0.04	116,770	0.05
4	Incurred Losses	0	0.00	13,482,590	179.53	9,176,966	54.97	(2,675)	(9.11)	82,484,667	42.50	105,141,548	48.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	4,130,795	55.00	3,457,977	20.71	(1,175)	(4.00)	27,266,573	14.05	34,854,170	15.96
6	Adjusting and Other Expenses Incurred**	0	0.00	456,008	6.07	1,716,858	10.28	63,413	216.07	14,469,422	7.45	16,705,700	7.65
7	Unpaid Losses	0	0.00	31,342,526	417.34	22,609,274	135.44	39,362	134.12	520,105,284	267.97	574,096,446	262.96
8	Defense and Cost Containment Expenses Unpaid	0	0.00	11,531,812	153.55	11,133,886	66.70	12,229	41.67	197,015,837	101.51	219,693,764	100.63
9	Adjusting and Other Expenses Unpaid**	0	0.00	2,549,043	33.94	2,529,904	15.16	3,669	12.50	61,061,516	31.46	66,144,132	30.30
10	Unearned Premium Reserves	0	0.00	3,333,000	44.38	7,832,852	46.92	3,617	12.32	90,163,315	46.45	101,332,784	46.41
11	Agents Balances**	0	0.00	409,007	5.45	6,094,579	36.51	1,048	3.57	53,864,678	27.75	60,369,312	27.65
12	Commission and Brokerage Expenses Incurred	0	0.00	1,275,824	16.99	2,091,850	12.53	3,136	10.69	24,422,595	12.58	27,793,405	12.73
13	Taxes, Licenses, and Fees Incurred	0	0.00	141,706	1.89	328,409	1.97	535	1.82	4,312,555	2.22	4,783,205	2.19
14	Other Acquisition Expenses Incurred**	0	0.00	222,004	2.96	1,568,809	9.40	3,144	10.71	8,740,468	4.50	10,534,425	4.83
15	General Expenses Incurred**	0	0.00	171,003	2.28	1,182,470	7.08	1,048	3.57	15,161,249	7.81	16,515,771	7.56
16	Other Income Less Other Expenses**	0	0.00	5,000	0.07	45,339	0.27	0	0.00	(479,755)	(0.25)	(429,416)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(12,395,599)	(165.05)	(2,793,189)	(16.73)	(38,078)	(129.75)	16,676,391	8.59	1,449,525	0.66

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

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

Total for Products Liability - Claims Made
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	17,729,671	99.20	17,729,671	99.20
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	17,872,777	100.00	17,872,777	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	3,516	0.00	0	0.00	0	0.00	13,970,529	78.17	13,974,045	78.19
5	Defense and Cost Containment Expenses Incurred	0	0.00	(1,521)	0.00	0	0.00	0	0.00	(1,356,215)	(7.59)	(1,357,736)	(7.60)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,080,286	6.04	1,080,286	6.04
7	Unpaid Losses	0	0.00	9,206	0.00	0	0.00	0	0.00	31,462,229	176.03	31,471,435	176.09
8	Defense and Cost Containment Expenses Unpaid	0	0.00	754	0.00	0	0.00	0	0.00	9,516,514	53.25	9,517,268	53.25
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	2,230,013	12.48	2,230,013	12.48
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	7,605,136	42.55	7,605,136	42.55
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	3,271,944	18.31	3,271,944	18.31
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,932,778	16.41	2,932,778	16.41
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	392,433	2.20	392,433	2.20
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	763,187	4.27	763,187	4.27
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,269,372	7.10	1,269,372	7.10
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(34,324)	(0.19)	(34,324)	(0.19)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,995)	0.00	0	0.00	0	0.00	(1,213,916)	(6.79)	(1,215,911)	(6.80)

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

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

**Total for Private Passenger Automobile No Fault
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	195,532,104	100.22	756,689	94.25	127,090,129	101.57	38,854,649	103.05	164,652,486	101.40	526,886,057	101.11
2	Premiums Earned	195,106,267	100.00	802,840	100.00	125,126,871	100.00	37,703,055	100.00	162,384,041	100.00	521,123,074	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	2,207,979	5.86	426,166	0.26	2,634,145	0.51
4	Incurred Losses	134,244,181	68.81	426,427	53.11	95,259,167	76.13	23,847,485	63.25	97,463,676	60.02	351,240,936	67.40
5	Defense and Cost Containment Expenses Incurred	14,119,680	7.24	17,923	2.23	32,897	0.03	2,851,953	7.56	2,018,900	1.24	19,041,353	3.65
6	Adjusting and Other Expenses Incurred**	37,737,052	19.34	58,061	7.23	8,152,537	6.52	4,975,116	13.20	25,739,687	15.85	76,662,452	14.71
7	Unpaid Losses	102,761,648	52.67	680,232	84.73	36,582,273	29.24	21,347,598	56.62	101,226,496	62.34	262,598,247	50.39
8	Defense and Cost Containment Expenses Unpaid	15,975,260	8.19	171,498	21.36	1,747,706	1.40	5,229,486	13.87	23,564,306	14.51	46,688,256	8.96
9	Adjusting and Other Expenses Unpaid**	7,504,010	3.85	84,088	10.47	19,673,194	15.72	4,703,982	12.48	14,634,440	9.01	46,599,714	8.94
10	Unearned Premium Reserves	63,439,478	32.52	341,569	42.55	32,393,763	25.89	9,978,328	26.47	48,939,501	30.14	155,092,639	29.76
11	Agents Balances**	228,824,313	117.28	159,167	19.83	19,221,553	15.36	13,933,088	36.95	50,494,113	31.10	312,632,232	59.99
12	Commission and Brokerage Expenses Incurred	13,359,002	6.85	74,772	9.31	13,443,831	10.74	855,967	2.27	9,749,159	6.00	37,482,731	7.19
13	Taxes, Licenses, and Fees Incurred	3,168,261	1.62	14,553	1.81	2,375,093	1.90	656,846	1.74	3,098,300	1.91	9,313,053	1.79
14	Other Acquisition Expenses Incurred**	5,435,007	2.79	61,064	7.61	7,602,309	6.08	3,505,237	9.30	11,097,988	6.83	27,701,606	5.32
15	General Expenses Incurred**	4,057,006	2.08	30,031	3.74	3,211,815	2.57	908,528	2.41	13,497,958	8.31	21,705,339	4.17
16	Other Income Less Other Expenses**	(339,000)	(0.17)	(4,004)	(0.50)	(42,646)	(0.03)	332,795	0.88	531,579	0.33	478,724	0.09
17	Pretax Profit or Loss Excluding Investment Gain*	(17,352,922)	(8.89)	116,005	14.45	(4,993,424)	(3.99)	(1,773,262)	(4.70)	(176,214)	(0.11)	(24,179,817)	(4.64)

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

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

**Total for Other Private Passenger Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	8,972,008,049	105.26	25,809,953	95.80	2,837,114,692	106.96	680,076,701	106.23	4,434,891,933	102.97	16,949,901,328	104.95
2	Premiums Earned	8,523,398,097	100.00	26,940,406	100.00	2,652,445,934	100.00	640,197,454	100.00	4,306,821,321	100.00	16,149,803,212	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	29,402,411	4.59	6,211,450	0.14	35,613,861	0.22
4	Incurred Losses	6,079,218,442	71.32	17,023,560	63.19	2,257,027,382	85.09	523,287,236	81.74	3,508,609,001	81.47	12,385,165,621	76.69
5	Defense and Cost Containment Expenses Incurred	162,605,606	1.91	614,363	2.28	172,139,445	6.49	9,015,507	1.41	130,826,601	3.04	475,201,522	2.94
6	Adjusting and Other Expenses Incurred**	450,361,798	5.28	1,758,961	6.53	201,064,598	7.58	46,139,995	7.21	291,945,179	6.78	991,270,531	6.14
7	Unpaid Losses	5,571,758,167	65.37	23,352,559	86.68	2,283,763,653	86.10	524,073,777	81.86	3,470,289,537	80.58	11,873,237,693	73.52
8	Defense and Cost Containment Expenses Unpaid	491,429,844	5.77	2,571,429	9.54	385,157,494	14.52	25,639,597	4.00	307,566,777	7.14	1,212,365,141	7.51
9	Adjusting and Other Expenses Unpaid**	311,596,552	3.66	1,945,957	7.22	246,906,679	9.31	34,431,258	5.38	199,891,223	4.64	794,771,668	4.92
10	Unearned Premium Reserves	2,880,122,594	33.79	11,785,528	43.75	766,887,003	28.91	183,698,111	28.69	1,222,081,744	28.38	5,064,574,980	31.36
11	Agents Balances**	1,607,725,848	18.86	6,604,854	24.52	467,309,633	17.62	124,446,108	19.44	1,491,398,645	34.63	3,697,485,088	22.89
12	Commission and Brokerage Expenses Incurred	669,416,301	7.85	3,334,708	12.38	286,276,186	10.79	18,298,051	2.86	346,552,851	8.05	1,323,878,097	8.20
13	Taxes, Licenses, and Fees Incurred	141,219,307	1.66	487,491	1.81	50,990,581	1.92	11,571,154	1.81	79,101,306	1.84	283,369,839	1.75
14	Other Acquisition Expenses Incurred**	265,166,470	3.11	1,982,956	7.36	188,037,487	7.09	69,995,348	10.93	188,629,542	4.38	713,811,804	4.42
15	General Expenses Incurred**	187,413,332	2.20	976,978	3.63	90,959,936	3.43	19,539,375	3.05	195,625,583	4.54	494,515,204	3.06
16	Other Income Less Other Expenses**	(9,387,017)	(0.11)	138,997	0.52	488,230	0.02	5,976,172	0.93	10,606,180	0.25	7,822,561	0.05
17	Pretax Profit or Loss Excluding Investment Gain*	558,609,825	6.55	900,385	3.34	(593,561,451)	(22.38)	(81,075,452)	(12.66)	(430,074,013)	(9.99)	(545,200,706)	(3.38)

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

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

**Total for Commercial Automobile No Fault
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	9,691,557	104.83	160,547	109.18	3,579,950	103.54	13,131	117.41	56,141,899	153.42	69,587,084	140.71
2	Premiums Earned	9,245,094	100.00	147,049	100.00	3,457,509	100.00	11,184	100.00	36,593,292	100.00	49,454,128	100.00
3	Dividends to Policyholders	0	0.00	250	0.17	27	0.00	0	0.00	2,805	0.01	3,082	0.01
4	Incurred Losses	7,311,839	79.09	18,754	12.75	2,052,044	59.35	47,841	427.76	20,171,688	55.12	29,602,166	59.86
5	Defense and Cost Containment Expenses Incurred	4,400,081	47.59	(3,212)	(2.18)	121,070	3.50	(737)	(6.59)	2,228,651	6.09	6,745,853	13.64
6	Adjusting and Other Expenses Incurred**	9,460,073	102.33	4,001	2.72	901,639	26.08	(1,010)	(9.03)	3,463,871	9.47	13,828,574	27.96
7	Unpaid Losses	5,639,323	61.00	91,250	62.05	1,353,341	39.14	27,634	247.09	33,893,356	92.62	41,004,904	82.92
8	Defense and Cost Containment Expenses Unpaid	1,132,472	12.25	8,214	5.59	140,599	4.07	279	2.49	3,748,969	10.24	5,030,533	10.17
9	Adjusting and Other Expenses Unpaid**	1,594,844	17.25	7,002	4.76	321,617	9.30	3,705	33.13	3,532,526	9.65	5,459,695	11.04
10	Unearned Premium Reserves	4,747,452	51.35	71,517	48.63	1,396,839	40.40	6,614	59.14	25,135,866	68.69	31,358,288	63.41
11	Agents Balances**	11,632,860	125.83	3,001	2.04	2,625,943	75.95	774	6.92	12,857,949	35.14	27,120,527	54.84
12	Commission and Brokerage Expenses Incurred	872,874	9.44	26,354	17.92	385,989	11.16	0	0.00	1,515,178	4.14	2,800,395	5.66
13	Taxes, Licenses, and Fees Incurred	159,947	1.73	3,306	2.25	69,876	2.02	393	3.51	1,011,664	2.76	1,245,186	2.52
14	Other Acquisition Expenses Incurred**	218,979	2.37	4,001	2.72	1,393,131	40.29	1,925	17.22	3,523,491	9.63	5,141,527	10.40
15	General Expenses Incurred**	212,979	2.30	10,003	6.80	1,031,985	29.85	867	7.76	3,388,527	9.26	4,644,362	9.39
16	Other Income Less Other Expenses**	36,996	0.40	0	0.00	(206,871)	(5.98)	2,371	21.20	(57,343)	(0.16)	(224,847)	(0.45)
17	Pretax Profit or Loss Excluding Investment Gain*	(13,354,681)	(144.45)	83,591	56.85	(2,705,123)	(78.24)	(35,725)	(319.43)	1,230,074	3.36	(14,781,864)	(29.89)

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

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

Total for Other Commercial Automobile Liability
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 Annual Statement

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	1,347,912,473	101.48	31,684,592	110.49	430,722,105	107.32	27,610,781	81.87	3,233,814,374	105.44	5,071,744,325	104.38
2	Premiums Earned	1,328,271,966	100.00	28,675,303	100.00	401,340,294	100.00	33,725,908	100.00	3,066,849,629	100.00	4,858,863,100	100.00
3	Dividends to Policyholders	0	0.00	62,351	0.22	30,718	0.01	0	0.00	950,592	0.03	1,043,661	0.02
4	Incurred Losses	881,437,808	66.36	18,081,996	63.06	365,936,420	91.18	18,625,036	55.22	2,646,450,108	86.29	3,930,531,368	80.89
5	Defense and Cost Containment Expenses Incurred	56,127,053	4.23	1,917,640	6.69	39,023,536	9.72	671,455	1.99	329,337,275	10.74	427,076,959	8.79
6	Adjusting and Other Expenses Incurred**	50,283,037	3.79	1,296,844	4.52	26,721,845	6.66	1,496,748	4.44	148,900,152	4.86	228,698,625	4.71
7	Unpaid Losses	1,474,791,461	111.03	33,385,615	116.43	512,992,903	127.82	44,863,698	133.02	4,681,222,744	152.64	6,747,256,421	138.86
8	Defense and Cost Containment Expenses Unpaid	130,877,037	9.85	3,154,568	11.00	77,745,170	19.37	2,061,865	6.11	551,520,190	17.98	765,358,830	15.75
9	Adjusting and Other Expenses Unpaid**	38,198,028	2.88	1,889,519	6.59	28,543,789	7.11	5,450,131	16.16	179,887,300	5.87	253,968,767	5.23
10	Unearned Premium Reserves	661,719,346	49.82	14,133,019	49.29	195,285,237	48.66	9,785,967	29.02	1,486,403,491	48.47	2,367,327,060	48.72
11	Agents Balances**	417,062,303	31.40	1,715,433	5.98	114,892,132	28.63	3,437,700	10.19	889,410,942	29.00	1,426,518,510	29.36
12	Commission and Brokerage Expenses Incurred	129,370,604	9.74	4,553,925	15.88	49,817,434	12.41	3,520,937	10.44	407,913,849	13.30	595,176,749	12.25
13	Taxes, Licenses, and Fees Incurred	22,070,422	1.66	579,498	2.02	8,053,846	2.01	809,685	2.40	63,885,049	2.08	95,398,500	1.96
14	Other Acquisition Expenses Incurred**	22,527,016	1.70	1,107,109	3.86	28,990,526	7.22	3,983,322	11.81	119,225,034	3.89	175,833,007	3.62
15	General Expenses Incurred**	30,799,022	2.32	1,306,624	4.56	19,282,961	4.80	2,110,521	6.26	194,204,501	6.33	247,703,630	5.10
16	Other Income Less Other Expenses**	5,570,004	0.42	11,736	0.04	(30,448,493)	(7.59)	3,248,335	9.63	1,449,209	0.05	(20,169,209)	(0.42)
17	Pretax Profit or Loss Excluding Investment Gain*	141,227,008	10.63	(218,947)	(0.76)	(166,965,485)	(41.60)	5,756,539	17.07	(842,567,723)	(27.47)	(862,768,608)	(17.76)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	6,833,739,550	105.69	27,205,678	101.11	2,842,918,968	106.68	776,570,737	106.79	4,019,315,400	102.77	14,499,750,333	105.10
2	Premiums Earned	6,465,903,228	100.00	26,905,760	100.00	2,664,971,672	100.00	727,178,829	100.00	3,910,848,444	100.00	13,795,807,933	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	31,964,546	4.40	6,265,728	0.16	38,230,274	0.28
4	Incurred Losses	4,617,827,439	71.42	16,237,311	60.35	2,154,288,583	80.84	618,710,514	85.08	2,588,497,246	66.19	9,995,561,093	72.45
5	Defense and Cost Containment Expenses Incurred	17,335,179	0.27	281,910	1.05	3,404,917	0.13	2,026,800	0.28	15,717,340	0.40	38,766,146	0.28
6	Adjusting and Other Expenses Incurred**	392,357,938	6.07	1,883,913	7.00	202,552,160	7.60	61,689,250	8.48	280,513,073	7.17	938,996,334	6.81
7	Unpaid Losses	311,903,592	4.82	1,806,124	6.71	384,168,906	14.42	51,180,653	7.04	260,689,815	6.67	1,009,749,090	7.32
8	Defense and Cost Containment Expenses Unpaid	22,629,271	0.35	56,251	0.21	1,753,526	0.07	675,483	0.09	6,923,655	0.18	32,038,186	0.23
9	Adjusting and Other Expenses Unpaid**	72,486,160	1.12	391,982	1.46	167,666,319	6.29	16,020,894	2.20	62,142,316	1.59	318,707,672	2.31
10	Unearned Premium Reserves	2,334,702,130	36.11	12,559,180	46.68	775,241,311	29.09	212,213,023	29.18	1,163,800,957	29.76	4,498,516,601	32.61
11	Agents Balances**	1,292,806,799	19.99	6,982,678	25.95	495,252,007	18.58	153,092,703	21.05	1,315,037,934	33.63	3,263,172,122	23.65
12	Commission and Brokerage Expenses Incurred	502,991,284	7.78	3,840,376	14.27	281,626,240	10.57	23,280,967	3.20	324,882,936	8.31	1,136,621,803	8.24
13	Taxes, Licenses, and Fees Incurred	112,760,875	1.74	517,201	1.92	50,645,396	1.90	13,246,360	1.82	73,229,765	1.87	250,399,597	1.82
14	Other Acquisition Expenses Incurred**	197,289,369	3.05	1,967,909	7.31	193,031,433	7.24	80,484,463	11.07	179,620,280	4.59	652,393,454	4.73
15	General Expenses Incurred**	145,419,954	2.25	967,955	3.60	86,273,071	3.24	21,876,640	3.01	195,093,359	4.99	449,630,980	3.26
16	Other Income Less Other Expenses**	(3,206,005)	(0.05)	167,992	0.62	(1,994,532)	(0.07)	7,328,067	1.01	6,368,584	0.16	8,664,108	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	476,715,185	7.37	1,377,176	5.12	(308,844,660)	(11.59)	(118,772,643)	(16.33)	253,397,300	6.48	303,872,359	2.20

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	418,706,444	103.25	7,934,327	106.19	149,218,270	106.88	12,356,129	80.23	743,674,187	104.78	1,331,889,357	104.23
2	Premiums Earned	405,516,699	100.00	7,471,868	100.00	139,611,593	100.00	15,401,731	100.00	709,780,367	100.00	1,277,782,258	100.00
3	Dividends to Policyholders	0	0.00	19,406	0.26	8,048	0.01	0	0.00	333,617	0.05	361,071	0.03
4	Incurred Losses	252,860,535	62.36	3,722,744	49.82	102,581,312	73.48	8,746,621	56.79	524,061,997	73.83	891,973,209	69.81
5	Defense and Cost Containment Expenses Incurred	1,892,767	0.47	59,861	0.80	1,670,210	1.20	53,406	0.35	11,509,043	1.62	15,185,287	1.19
6	Adjusting and Other Expenses Incurred**	26,558,046	6.55	520,612	6.97	10,376,492	7.43	543,859	3.53	39,816,066	5.61	77,815,076	6.09
7	Unpaid Losses	33,138,803	8.17	443,025	5.93	14,418,159	10.33	3,381,292	21.95	156,713,101	22.08	208,094,380	16.29
8	Defense and Cost Containment Expenses Unpaid	2,832,098	0.70	18,848	0.25	1,083,016	0.78	113,575	0.74	14,624,125	2.06	18,671,662	1.46
9	Adjusting and Other Expenses Unpaid**	4,648,008	1.15	95,430	1.28	4,656,532	3.34	579,280	3.76	14,063,823	1.98	24,043,072	1.88
10	Unearned Premium Reserves	204,210,083	50.36	3,220,490	43.10	63,923,397	45.79	5,665,649	36.79	291,621,823	41.09	568,641,442	44.50
11	Agents Balances**	129,136,223	31.84	242,826	3.25	39,494,861	28.29	4,069,055	26.42	195,958,272	27.61	368,901,237	28.87
12	Commission and Brokerage Expenses Incurred	48,470,114	11.95	1,348,075	18.04	17,020,949	12.19	1,583,569	10.28	94,380,096	13.30	162,802,803	12.74
13	Taxes, Licenses, and Fees Incurred	6,413,536	1.58	151,397	2.03	2,800,538	2.01	262,024	1.70	15,059,773	2.12	24,687,268	1.93
14	Other Acquisition Expenses Incurred**	7,062,012	1.74	173,852	2.33	11,230,932	8.04	1,019,011	6.62	29,988,538	4.23	49,474,345	3.87
15	General Expenses Incurred**	8,611,015	2.12	359,988	4.82	7,073,180	5.07	1,590,472	10.33	50,540,854	7.12	68,175,508	5.34
16	Other Income Less Other Expenses**	1,430,002	0.35	5,669	0.08	(6,359,251)	(4.55)	343,540	2.23	(101,353)	(0.01)	(4,681,392)	(0.37)
17	Pretax Profit or Loss Excluding Investment Gain*	55,078,677	13.58	1,121,602	15.01	(19,509,319)	(13.97)	1,946,309	12.64	(56,010,970)	(7.89)	(17,373,702)	(1.36)

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

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

Total for Aircraft
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	317,921,488	104.47	317,921,488	104.47
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	304,322,256	100.00	304,322,256	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	8,905	0.00	0	0.00	136,560,326	44.87	136,569,231	44.88
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	261	0.00	0	0.00	15,470,137	5.08	15,470,398	5.08
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	10,006,486	3.29	10,006,486	3.29
7	Unpaid Losses	0	0.00	0	0.00	57,343	0.00	0	0.00	278,482,425	91.51	278,539,768	91.53
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	914	0.00	0	0.00	30,577,371	10.05	30,578,285	10.05
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	14,001,922	4.60	14,001,922	4.60
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	116,728,277	38.36	116,728,277	38.36
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	71,422,223	23.47	71,422,223	23.47
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	43,301,269	14.23	43,301,269	14.23
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,665,967	2.19	6,665,967	2.19
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	10,297,967	3.38	10,297,967	3.38
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	10,921,651	3.59	10,921,651	3.59
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(738,991)	(0.24)	(738,991)	(0.24)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(9,166)	0.00	0	0.00	70,359,462	23.12	70,350,296	23.12

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	668,408	103.17	42,659	108.73	96,733,452	103.25	97,444,519	103.25
2	Premiums Earned	0	0.00	0	0.00	647,887	100.00	39,235	100.00	93,687,824	100.00	94,374,946	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	231	0.04	0	0.00	0	0.00	231	0.00
4	Incurred Losses	0	0.00	78,076	0.00	178,753	27.59	40	0.10	54,521,783	58.20	54,778,652	58.04
5	Defense and Cost Containment Expenses Incurred	0	0.00	3,406	0.00	(5,006)	(0.77)	0	0.00	1,351,089	1.44	1,349,489	1.43
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	6,664	1.03	884	2.25	3,185,484	3.40	3,193,032	3.38
7	Unpaid Losses	0	0.00	7,255	0.00	37,800	5.83	317	0.81	108,903,690	116.24	108,949,062	115.44
8	Defense and Cost Containment Expenses Unpaid	0	0.00	9,465	0.00	(6,058)	(0.94)	0	0.00	9,676,780	10.33	9,680,187	10.26
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	5,915	0.91	1,580	4.03	5,297,681	5.65	5,305,177	5.62
10	Unearned Premium Reserves	0	0.00	0	0.00	361,014	55.72	16,471	41.98	58,460,507	62.40	58,837,992	62.34
11	Agents Balances**	0	0.00	0	0.00	205,954	31.79	1,044	2.66	16,432,592	17.54	16,639,590	17.63
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	62,258	9.61	0	0.00	15,884,462	16.95	15,946,720	16.90
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	17,456	2.69	1,049	2.67	1,858,765	1.98	1,877,270	1.99
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	61,176	9.44	10,123	25.80	6,289,384	6.71	6,360,684	6.74
15	General Expenses Incurred**	0	0.00	0	0.00	29,689	4.58	2,544	6.48	9,157,178	9.77	9,189,411	9.74
16	Other Income Less Other Expenses**	0	0.00	0	0.00	711	0.11	161	0.41	(140,138)	(0.15)	(139,266)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(81,482)	0.00	297,377	45.90	24,755	63.09	1,299,541	1.39	1,540,191	1.63

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	41,975,591	113.79	0	0.00	1,001,414,611	109.22	1,043,390,202	109.40
2	Premiums Earned	0	0.00	0	0.00	36,887,190	100.00	0	0.00	916,845,973	100.00	953,733,163	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	4,077,998	11.06	0	0.00	48,150,911	5.25	52,228,909	5.48
4	Incurred Losses	0	0.00	0	0.00	7,511,236	20.36	0	0.00	331,904,145	36.20	339,415,381	35.59
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(549,129)	(1.49)	0	0.00	25,634,681	2.80	25,085,552	2.63
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	984,928	2.67	0	0.00	24,388,106	2.66	25,373,034	2.66
7	Unpaid Losses	0	0.00	0	0.00	11,143,604	30.21	0	0.00	528,093,868	57.60	539,237,472	56.54
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,191,321	5.94	0	0.00	72,865,722	7.95	75,057,043	7.87
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	760,649	2.06	0	0.00	30,005,298	3.27	30,765,947	3.23
10	Unearned Premium Reserves	0	0.00	0	0.00	20,140,244	54.60	0	0.00	581,943,520	63.47	602,083,764	63.13
11	Agents Balances**	0	0.00	0	0.00	7,151,733	19.39	0	0.00	209,601,177	22.86	216,752,910	22.73
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	13,433,495	36.42	0	0.00	256,964,767	28.03	270,398,262	28.35
13	Taxes, Licenses, and Fees Incurred	0	0.00	1	0.00	837,468	2.27	0	0.00	21,621,516	2.36	22,458,985	2.35
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	6,643,566	18.01	0	0.00	70,807,212	7.72	77,450,778	8.12
15	General Expenses Incurred**	0	0.00	0	0.00	2,254,157	6.11	0	0.00	79,542,685	8.68	81,796,843	8.58
16	Other Income Less Other Expenses**	0	0.00	0	0.00	43,492	0.12	0	0.00	(3,216,353)	(0.35)	(3,172,861)	(0.33)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	1,736,962	4.71	0	0.00	54,615,597	5.96	56,352,559	5.91

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	2,908,916	100.26	130,531	102.13	182,453	103.86	32,009	111.92	34,871,422	106.75	38,125,331	106.20
2	Premiums Earned	2,901,263	100.00	127,813	100.00	175,666	100.00	28,599	100.00	32,666,197	100.00	35,899,538	100.00
3	Dividends to Policyholders	0	0.00	33	0.03	23	0.01	0	0.00	574	0.00	630	0.00
4	Incurred Losses	85,653	2.95	(4,901)	(3.83)	59,822	34.05	68,870	240.81	7,500,694	22.96	7,710,138	21.48
5	Defense and Cost Containment Expenses Incurred	0	0.00	290	0.23	743	0.42	47,537	166.22	(46,172)	(0.14)	2,398	0.01
6	Adjusting and Other Expenses Incurred**	95,009	3.27	0	0.00	3,678	2.09	1,664	5.82	1,595,684	4.88	1,696,035	4.72
7	Unpaid Losses	21,253	0.73	27,811	21.76	(40,903)	(23.28)	18,102	63.30	30,859,754	94.47	30,886,017	86.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	984	0.77	2,119	1.21	50,271	175.78	2,115,261	6.48	2,168,635	6.04
9	Adjusting and Other Expenses Unpaid**	11,001	0.38	3,994	3.13	1,246	0.71	52	0.18	2,838,283	8.69	2,854,577	7.95
10	Unearned Premium Reserves	64,581	2.23	61,968	48.48	89,994	51.23	11,016	38.52	19,341,217	59.21	19,568,776	54.51
11	Agents Balances**	53,005	1.83	20,969	16.41	58,113	33.08	1,508	5.27	6,344,781	19.42	6,478,375	18.05
12	Commission and Brokerage Expenses Incurred	573,623	19.77	23,307	18.24	20,198	11.50	0	0.00	6,367,183	19.49	6,984,311	19.46
13	Taxes, Licenses, and Fees Incurred	16,005	0.55	2,709	2.12	4,218	2.40	787	2.75	692,099	2.12	715,818	1.99
14	Other Acquisition Expenses Incurred**	3,000	0.10	3,994	3.13	12,607	7.18	18,823	65.82	1,758,828	5.38	1,797,253	5.01
15	General Expenses Incurred**	2,000	0.07	999	0.78	21,619	12.31	1,976	6.91	1,832,948	5.61	1,859,541	5.18
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(123)	(0.07)	0	0.00	(71,350)	(0.22)	(71,473)	(0.20)
17	Pretax Profit or Loss Excluding Investment Gain*	2,125,973	73.28	101,382	79.32	52,635	29.96	(111,058)	(388.33)	12,893,009	39.47	15,061,942	41.96

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	5,214,959	110.41	65,162,105	110.16	(239)	(5.34)	132,075,028	103.62	202,451,853	105.81
2	Premiums Earned	0	0.00	4,723,326	100.00	59,152,883	100.00	4,477	100.00	127,455,439	100.00	191,336,125	100.00
3	Dividends to Policyholders	0	0.00	309	0.01	3,156	0.01	0	0.00	1,382	0.00	4,847	0.00
4	Incurred Losses	0	0.00	419,121	8.87	4,442,962	7.51	(4,862)	(108.60)	154,164,159	120.96	159,021,380	83.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	10,951	0.23	(695,422)	(1.18)	(610)	(13.63)	459,133	0.36	(225,948)	(0.12)
6	Adjusting and Other Expenses Incurred**	0	0.00	80,006	1.69	788,319	1.33	(640)	(14.29)	3,615,166	2.84	4,482,851	2.34
7	Unpaid Losses	0	0.00	1,129,021	23.90	19,196,004	32.45	1,118	24.97	66,964,556	52.54	87,290,699	45.62
8	Defense and Cost Containment Expenses Unpaid	0	0.00	85,072	1.80	206,551	0.35	321	7.17	2,227,118	1.75	2,519,062	1.32
9	Adjusting and Other Expenses Unpaid**	0	0.00	90,006	1.91	836,224	1.41	480	10.71	3,030,897	2.38	3,957,606	2.07
10	Unearned Premium Reserves	0	0.00	2,544,972	53.88	29,225,446	49.41	0	0.00	59,634,210	46.79	91,404,628	47.77
11	Agents Balances**	0	0.00	590,041	12.49	14,920,052	25.22	0	0.00	31,556,353	24.76	47,066,446	24.60
12	Commission and Brokerage Expenses Incurred	0	0.00	700,362	14.83	718,528	1.21	(4)	(0.09)	14,408,971	11.31	15,827,857	8.27
13	Taxes, Licenses, and Fees Incurred	0	0.00	90,468	1.92	1,777,905	3.01	(5)	(0.11)	2,586,670	2.03	4,455,038	2.33
14	Other Acquisition Expenses Incurred**	0	0.00	51,004	1.08	3,918,177	6.62	480	10.71	6,754,501	5.30	10,724,162	5.60
15	General Expenses Incurred**	0	0.00	917,063	19.42	10,664,598	18.03	160	3.57	12,090,319	9.49	23,672,140	12.37
16	Other Income Less Other Expenses**	0	0.00	1,000	0.02	(186,281)	(0.31)	0	0.00	(824,237)	(0.65)	(1,009,518)	(0.53)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,455,043	51.98	37,348,379	63.14	9,958	222.43	(67,449,099)	(52.92)	(27,635,719)	(14.44)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	4,878,466	99.93	8,392,854	86.20	0	0.00	0	0.00	363,707,450	97.55	376,978,770	97.30
2	Premiums Earned	4,881,895	100.00	9,736,835	100.00	0	0.00	0	0.00	372,833,996	100.00	387,452,726	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	1,300,918	26.65	2,674,873	27.47	0	0.00	0	0.00	166,359,967	44.62	170,335,758	43.96
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,095,048	0.56	2,095,048	0.54
6	Adjusting and Other Expenses Incurred**	0	0.00	61,524	0.63	0	0.00	0	0.00	5,141,315	1.38	5,202,838	1.34
7	Unpaid Losses	217,664	4.46	346,651	3.56	0	0.00	0	0.00	127,390,700	34.17	127,955,015	33.02
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,885,034	0.77	2,885,034	0.74
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,221,486	1.40	5,221,486	1.35
10	Unearned Premium Reserves	378,763	7.76	3,134,794	32.20	0	0.00	0	0.00	198,406,167	53.22	201,919,724	52.11
11	Agents Balances**	938,980	19.23	0	0.00	0	0.00	0	0.00	40,807,706	10.95	41,746,685	10.77
12	Commission and Brokerage Expenses Incurred	800,291	16.39	2,215,585	22.75	0	0.00	0	0.00	54,220,641	14.54	57,236,517	14.77
13	Taxes, Licenses, and Fees Incurred	73,811	1.51	161,719	1.66	0	0.00	0	0.00	7,268,966	1.95	7,504,496	1.94
14	Other Acquisition Expenses Incurred**	0	0.00	56,378	0.58	0	0.00	0	0.00	19,167,872	5.14	19,224,250	4.96
15	General Expenses Incurred**	(34,999)	(0.72)	12,528	0.13	0	0.00	0	0.00	34,534,573	9.26	34,512,102	8.91
16	Other Income Less Other Expenses**	5,000	0.10	1,790	0.02	0	0.00	0	0.00	2,421,702	0.65	2,428,492	0.63
17	Pretax Profit or Loss Excluding Investment Gain*	2,746,874	56.27	4,556,018	46.79	0	0.00	0	0.00	86,467,316	23.19	93,770,208	24.20

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

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

Total for International
Results of Companies Writing Direct Business in Texas
Adjusted for Texas Volume of Business
Source: NAIC 2023 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	38,222	102.30	38,222	102.30
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	37,364	100.00	37,364	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	11,066	29.62	11,066	29.62
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,137	24.45	9,137	24.45
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,151	5.76	2,151	5.76
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	494,405	1323.21	494,405	1323.21
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,369	30.43	11,369	30.43
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	7,723	20.67	7,723	20.67
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	12,461	33.35	12,461	33.35
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	22,663	60.65	22,663	60.65
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	113,636	304.13	113,636	304.13
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,735	4.64	1,735	4.64
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	11,082	29.66	11,082	29.66
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	18,622	49.84	18,622	49.84
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(83)	(0.22)	(83)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(130,148)	(348.33)	(130,148)	(348.33)

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

** Amounts calculated by multiplying Texas premiums earned by countrywide ratio, resulting in Texas portion.
(Texas 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 2023 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	153,071,529	45.22	153,071,529	45.22
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	338,511,621	100.00	338,511,621	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	239,794,753	70.84	239,794,753	70.84
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	301,817	0.09	301,817	0.09
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,843,776	1.14	3,843,776	1.14
7	Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	47,374,050	13.99	47,374,050	13.99
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	187,278	0.06	187,278	0.06
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	554,606	0.16	554,606	0.16
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	729,952,492	215.64	729,952,492	215.64
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	27,793,008	8.21	27,793,008	8.21
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,677,937	2.86	9,677,937	2.86
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,916,927	0.86	2,916,927	0.86
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,929,034	1.46	4,929,034	1.46
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	18,646,782	5.51	18,646,782	5.51
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	194,708	0.06	194,708	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	58,595,302	17.31	58,595,302	17.31

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

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



Insurance Expense Exhibits
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