



# 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

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Calendar year 2024

Texas Department of Insurance  
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# 2024

## 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 2024 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, 2024**

**Total for All Property and Casualty Lines Combined**  
**For All Companies Writing in Texas (Summary of Pages 3-42)**  
**Source: NAIC 2024 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	19,954,665	101.65	6,689,926	107.14	103,940,183	102.42	35,170,739	104.59	580,877,130	102.74	746,632,643	102.79
2 Premiums Earned	19,631,485	100.00	6,243,871	100.00	101,481,178	100.00	33,625,832	100.00	565,388,660	100.00	726,371,026	100.00
3 Dividends to Policyholders	0	0.00	63	0.00	665,872	0.66	1,564,438	4.65	783,511	0.14	3,013,884	0.41
4 Incurred Losses	12,400,614	63.17	3,817,095	61.13	69,063,219	68.06	21,279,292	63.28	351,714,622	62.21	458,274,842	63.09
5 Defense and Cost Containment Expenses Incurred	321,058	1.64	83,160	1.33	3,451,398	3.40	839,560	2.50	21,468,677	3.80	26,163,853	3.60
6 Adjusting and Other Expenses Incurred	1,084,775	5.53	395,378	6.33	5,689,465	5.61	2,201,931	6.55	28,547,176	5.05	37,918,725	5.22
7 Unpaid Losses	8,383,991	42.71	1,851,163	29.65	72,393,044	71.34	18,903,131	56.22	551,572,273	97.56	653,103,602	89.91
8 Defense and Cost Containment Expenses Unpaid	743,735	3.79	96,103	1.54	9,069,514	8.94	2,070,875	6.16	72,440,555	12.81	84,420,782	11.62
9 Adjusting and Other Expenses Unpaid	459,845	2.34	221,007	3.54	6,267,592	6.18	1,303,064	3.88	28,119,558	4.97	36,371,066	5.01
10 Unearned Premium Reserves	6,494,699	33.08	3,401,871	54.48	34,313,761	33.81	15,083,563	44.86	250,347,153	44.28	309,641,047	42.63
11 Agents Balances	4,294,140	21.87	1,155,573	18.51	19,184,682	18.90	6,574,399	19.55	116,966,338	20.69	148,175,132	20.40
12 Commission and Brokerage Expenses Incurred	1,549,599	7.89	882,348	14.13	10,069,920	9.92	1,956,379	5.82	66,236,282	11.72	80,694,528	11.11
13 Taxes, Licenses, and Fees Incurred	370,083	1.89	121,270	1.94	2,237,321	2.20	812,243	2.42	13,659,876	2.42	17,200,793	2.37
14 Other Acquisition Expenses Incurred	553,873	2.82	309,553	4.96	6,960,114	6.86	3,456,185	10.28	27,638,511	4.89	38,918,236	5.36
15 General Expenses Incurred	497,862	2.54	176,036	2.82	5,423,796	5.34	1,147,089	3.41	32,888,755	5.82	40,133,538	5.53
16 Other Income Less Other Expenses	64,543	0.33	(1,110)	(0.02)	303,951	0.30	(37,490)	(0.11)	1,121,374	0.20	1,451,268	0.20
17 Pretax Profit or Loss Excluding Investment Gain*	2,918,166	14.86	457,851	7.33	(1,775,965)	(1.75)	331,242	0.99	23,572,522	4.17	25,503,816	3.51

\* (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 2024 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	19,999,107	101.64	6,690,101	107.14	103,940,230	102.42	35,170,742	104.59	582,195,082	102.74	747,995,262	102.79
2 Premiums Earned	19,675,936	100.00	6,244,049	100.00	101,481,174	100.00	33,625,832	100.00	566,690,063	100.00	727,717,054	100.00
3 Dividends to Policyholders	0	0.00	63	0.00	665,873	0.66	1,564,439	4.65	783,512	0.14	3,013,887	0.41
4 Incurred Losses	12,400,618	63.02	3,817,106	61.13	69,063,223	68.06	21,279,292	63.28	352,389,327	62.18	458,949,566	63.07
5 Defense and Cost Containment Expenses Incurred	321,059	1.63	83,157	1.33	3,451,406	3.40	839,559	2.50	21,504,996	3.79	26,200,177	3.60
6 Adjusting and Other Expenses Incurred	1,084,771	5.51	395,380	6.33	5,689,459	5.61	2,201,926	6.55	28,566,559	5.04	37,938,095	5.21
7 Unpaid Losses	8,383,993	42.61	1,851,160	29.65	72,393,047	71.34	18,903,128	56.22	552,913,992	97.57	654,445,320	89.93
8 Defense and Cost Containment Expenses Unpaid	743,735	3.78	96,097	1.54	9,069,507	8.94	2,070,871	6.16	72,517,875	12.80	84,498,085	11.61
9 Adjusting and Other Expenses Unpaid	459,849	2.34	221,012	3.54	6,267,590	6.18	1,303,065	3.88	28,174,270	4.97	36,425,786	5.01
10 Unearned Premium Reserves	6,494,695	33.01	3,401,965	54.48	34,313,762	33.81	15,083,564	44.86	251,372,227	44.36	310,666,213	42.69
11 Agents Balances	4,294,143	21.82	1,155,612	18.51	19,184,672	18.90	6,574,396	19.55	117,145,467	20.67	148,354,290	20.39
12 Commission and Brokerage Expenses Incurred	1,592,388	8.09	882,369	14.13	10,069,920	9.92	1,956,384	5.82	66,387,878	11.72	80,888,939	11.12
13 Taxes, Licenses, and Fees Incurred	370,087	1.88	121,274	1.94	2,237,326	2.20	812,244	2.42	13,690,876	2.42	17,231,807	2.37
14 Other Acquisition Expenses Incurred	553,876	2.81	309,557	4.96	6,960,112	6.86	3,456,178	10.28	27,669,566	4.88	38,949,289	5.35
15 General Expenses Incurred	497,866	2.53	176,034	2.82	5,425,427	5.35	1,147,085	3.41	32,987,381	5.82	40,233,793	5.53
16 Other Income Less Other Expenses	63,768	0.32	(1,108)	(0.02)	303,452	0.30	(37,489)	(0.11)	1,086,439	0.19	1,415,062	0.19
17 Pretax Profit or Loss Excluding Investment Gain*	2,919,041	14.84	457,995	7.33	(1,778,123)	(1.75)	331,240	0.99	23,796,372	4.20	25,726,525	3.54

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

**Total for Fire**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	6,134	102.82	115,112	100.99	2,189,609	102.68	591,657	119.34	11,595,507	105.84	14,498,019	105.80
2 Premiums Earned	5,966	100.00	113,978	100.00	2,132,372	100.00	495,776	100.00	10,955,649	100.00	13,703,741	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	6,494	0.30	9,516	1.92	540	0.00	16,550	0.12
4 Incurred Losses	1,273	21.34	158,847	139.37	1,053,741	49.42	138,050	27.85	4,729,969	43.17	6,081,880	44.38
5 Defense and Cost Containment Expenses Incurred	0	0.00	2,504	2.20	13,090	0.61	5,513	1.11	138,644	1.27	159,751	1.17
6 Adjusting and Other Expenses Incurred	570	9.55	2,371	2.08	36,037	1.69	17,667	3.56	351,454	3.21	408,099	2.98
7 Unpaid Losses	251	4.21	111,012	97.40	1,167,722	54.76	65,901	13.29	5,847,758	53.38	7,192,644	52.49
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,722	1.51	26,062	1.22	3,171	0.64	206,868	1.89	237,823	1.74
9 Adjusting and Other Expenses Unpaid	343	5.75	2,005	1.76	43,088	2.02	7,825	1.58	220,458	2.01	273,719	2.00
10 Unearned Premium Reserves	486	8.15	58,178	51.04	1,081,178	50.70	324,101	65.37	5,532,564	50.50	6,996,507	51.06
11 Agents Balances	4,622	77.47	21,086	18.50	484,507	22.72	88,426	17.84	3,157,715	28.82	3,756,356	27.41
12 Commission and Brokerage Expenses Incurred	1,043	17.48	16,481	14.46	101,117	4.74	55,382	11.17	1,358,300	12.40	1,532,323	11.18
13 Taxes, Licenses, and Fees Incurred	36	0.60	2,039	1.79	54,061	2.54	13,696	2.76	288,898	2.64	358,730	2.62
14 Other Acquisition Expenses Incurred	684	11.46	3,797	3.33	157,044	7.36	43,100	8.69	629,427	5.75	834,052	6.09
15 General Expenses Incurred	458	7.68	10,585	9.29	354,889	16.64	23,504	4.74	800,219	7.30	1,189,655	8.68
16 Other Income Less Other Expenses	298	4.99	146	0.13	(2,101)	(0.10)	2,547	0.51	49,004	0.45	49,894	0.36
17 Pretax Profit or Loss Excluding Investment Gain*	2,202	36.91	(82,500)	(72.38)	353,790	16.59	191,895	38.71	2,707,183	24.71	3,172,570	23.15

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

**Total for Allied Lines**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	1,334	98.81	333,287	97.11	2,711,651	98.03	558,003	104.15	10,649,683	104.48	14,253,958	103.00
2 Premiums Earned	1,350	100.00	343,208	100.00	2,766,036	100.00	535,782	100.00	10,192,577	100.00	13,838,953	100.00
3 Dividends to Policyholders	0	0.00	1	0.00	1,256	0.05	29,852	5.57	150	0.00	31,259	0.23
4 Incurred Losses	531	39.33	143,982	41.95	2,328,671	84.19	399,029	74.48	5,636,372	55.30	8,508,585	61.48
5 Defense and Cost Containment Expenses Incurred	0	0.00	1,000	0.29	12,974	0.47	1,823	0.34	158,123	1.55	173,920	1.26
6 Adjusting and Other Expenses Incurred	294	21.78	8,554	2.49	111,032	4.01	32,931	6.15	363,160	3.56	515,971	3.73
7 Unpaid Losses	128	9.48	80,835	23.55	1,974,321	71.38	142,273	26.55	5,769,460	56.60	7,967,017	57.57
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2,281	0.66	25,945	0.94	3,285	0.61	227,226	2.23	258,737	1.87
9 Adjusting and Other Expenses Unpaid	178	13.19	6,253	1.82	55,979	2.02	7,420	1.38	218,075	2.14	287,905	2.08
10 Unearned Premium Reserves	31	2.30	167,503	48.81	1,371,958	49.60	283,647	52.94	4,966,833	48.73	6,789,972	49.06
11 Agents Balances	2,308	170.96	47,189	13.75	569,245	20.58	101,310	18.91	2,794,335	27.42	3,514,387	25.39
12 Commission and Brokerage Expenses Incurred	241	17.85	60,844	17.73	117,120	4.23	14,787	2.76	1,079,285	10.59	1,272,277	9.19
13 Taxes, Licenses, and Fees Incurred	5	0.37	5,468	1.59	79,897	2.89	8,957	1.67	251,263	2.47	345,590	2.50
14 Other Acquisition Expenses Incurred	262	19.41	13,613	3.97	192,920	6.97	48,673	9.08	652,138	6.40	907,606	6.56
15 General Expenses Incurred	175	12.96	19,040	5.55	459,674	16.62	11,832	2.21	525,358	5.15	1,016,079	7.34
16 Other Income Less Other Expenses	159	11.78	540	0.16	(3,632)	(0.13)	950	0.18	(2,283)	(0.02)	(4,266)	(0.03)
17 Pretax Profit or Loss Excluding Investment Gain*	1	0.07	91,246	26.59	(541,139)	(19.56)	(11,150)	(2.08)	1,524,470	14.96	1,063,428	7.68

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

**Total for Multiple Peril Crop**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	1,736,257	108.01	0	0.00	15,612,466	99.63	17,348,723	100.41
2 Premiums Earned	0	0.00	0	0.00	1,607,550	100.00	0	0.00	15,670,786	100.00	17,278,336	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	1,286,684	80.04	0	0.00	13,497,988	86.13	14,784,672	85.57
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	55	0.00	0	0.00	9,979	0.06	10,034	0.06
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	32,912	2.05	0	0.00	263,249	1.68	296,161	1.71
7 Unpaid Losses	0	0.00	0	0.00	631,454	39.28	0	0.00	5,863,810	37.42	6,495,264	37.59
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	405	0.03	0	0.00	6,915	0.04	7,320	0.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,206	0.39	0	0.00	41,686	0.27	47,892	0.28
10 Unearned Premium Reserves	0	0.00	0	0.00	249,739	15.54	0	0.00	2,626,388	16.76	2,876,127	16.65
11 Agents Balances	0	0.00	0	0.00	(291,676)	(18.14)	0	0.00	556,699	3.55	265,023	1.53
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	208,841	12.99	0	0.00	1,429,080	9.12	1,637,921	9.48
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	871	0.05	0	0.00	6,967	0.04	7,838	0.05
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	24,040	1.50	0	0.00	(306,104)	(1.95)	(282,064)	(1.63)
15 General Expenses Incurred	0	0.00	0	0.00	39,516	2.46	0	0.00	232,490	1.48	272,006	1.57
16 Other Income Less Other Expenses	0	0.00	0	0.00	(567)	(0.04)	0	0.00	(13,190)	(0.08)	(13,757)	(0.08)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	14,065	0.87	0	0.00	523,948	3.34	538,013	3.11

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

**Total for Federal Flood**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	39,397	99.58	9,070	103.52	46,777	100.08	2,860,209	105.90	2,955,453	105.71
2 Premiums Earned	0	0.00	39,565	100.00	8,762	100.00	46,741	100.00	2,700,796	100.00	2,795,864	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	9,481	23.96	1,134	12.94	17,646	37.75	6,421,873	237.78	6,450,134	230.70
5 Defense and Cost Containment Expenses Incurred	0	0.00	120	0.30	96	1.10	(159)	(0.34)	29,106	1.08	29,163	1.04
6 Adjusting and Other Expenses Incurred	0	0.00	3,098	7.83	(6)	(0.07)	559	1.20	268,515	9.94	272,166	9.73
7 Unpaid Losses	0	0.00	1,893	4.78	1,791	20.44	14,391	30.79	3,454,028	127.89	3,472,103	124.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	14	0.04	11	0.13	10	0.02	11,270	0.42	11,305	0.40
9 Adjusting and Other Expenses Unpaid	0	0.00	88	0.22	7	0.08	27	0.06	130,832	4.84	130,954	4.68
10 Unearned Premium Reserves	0	0.00	20,363	51.47	4,670	53.30	24,975	53.43	1,552,940	57.50	1,602,948	57.33
11 Agents Balances	0	0.00	0	0.00	6,247	71.30	6,214	13.29	(154,563)	(5.72)	(142,102)	(5.08)
12 Commission and Brokerage Expenses Incurred	0	0.00	7,446	18.82	0	0.00	7,448	15.93	518,632	19.20	533,526	19.08
13 Taxes, Licenses, and Fees Incurred	0	0.00	926	2.34	0	0.00	988	2.11	56,389	2.09	58,303	2.09
14 Other Acquisition Expenses Incurred	0	0.00	3,333	8.42	0	0.00	2,365	5.06	76,252	2.82	81,950	2.93
15 General Expenses Incurred	0	0.00	5,200	13.14	0	0.00	157	0.34	99,439	3.68	104,796	3.75
16 Other Income Less Other Expenses	0	0.00	(6)	(0.02)	113	1.29	(52)	(0.11)	1,745	0.06	1,800	0.06
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,954	25.16	7,650	87.31	17,688	37.84	(4,767,664)	(176.53)	(4,732,372)	(169.26)

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

**Total for Private Crop**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	1,628	98.67	192,788	98.08	0	0.00	1,279,578	99.86	1,473,994	99.63
2 Premiums Earned	0	0.00	1,650	100.00	196,566	100.00	0	0.00	1,281,319	100.00	1,479,535	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	357	21.64	157,251	80.00	0	0.00	1,210,859	94.50	1,368,467	92.49
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,296	0.26	3,296	0.22
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,964	3.54	0	0.00	35,884	2.80	42,848	2.90
7 Unpaid Losses	0	0.00	0	0.00	25,257	12.85	0	0.00	229,220	17.89	254,477	17.20
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	508	0.04	508	0.03
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	425	0.22	0	0.00	2,128	0.17	2,553	0.17
10 Unearned Premium Reserves	0	0.00	121	7.33	344	0.18	0	0.00	3,989	0.31	4,454	0.30
11 Agents Balances	0	0.00	0	0.00	(12,639)	(6.43)	0	0.00	87,090	6.80	74,451	5.03
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	27,536	14.01	0	0.00	257,633	20.11	285,169	19.27
13 Taxes, Licenses, and Fees Incurred	0	0.00	44	2.67	2,902	1.48	0	0.00	16,736	1.31	19,682	1.33
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,166	3.65	0	0.00	8,258	0.64	15,424	1.04
15 General Expenses Incurred	0	0.00	0	0.00	20,347	10.35	0	0.00	22,114	1.73	42,461	2.87
16 Other Income Less Other Expenses	0	0.00	0	0.00	(152)	(0.08)	0	0.00	(1,263)	(0.10)	(1,415)	(0.10)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,248	75.64	(25,750)	(13.10)	0	0.00	(274,722)	(21.44)	(299,224)	(20.22)

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

**Total for Private Flood**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	776	91.19	840	86.69	0	0.00	625,279	92.42	626,895	92.41
2 Premiums Earned	0	0.00	851	100.00	969	100.00	0	0.00	676,572	100.00	678,392	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	6	0.71	4,741	489.27	0	0.00	120,450	17.80	125,197	18.45
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	39	4.02	0	0.00	4,738	0.70	4,777	0.70
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	89	9.18	0	0.00	7,827	1.16	7,916	1.17
7 Unpaid Losses	0	0.00	33	3.88	3,397	350.57	0	0.00	238,613	35.27	242,043	35.68
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	50	5.16	0	0.00	8,295	1.23	8,345	1.23
9 Adjusting and Other Expenses Unpaid	0	0.00	3	0.35	46	4.75	0	0.00	6,290	0.93	6,339	0.93
10 Unearned Premium Reserves	0	0.00	297	34.90	454	46.85	0	0.00	309,866	45.80	310,617	45.79
11 Agents Balances	0	0.00	4	0.47	167	17.23	0	0.00	109,760	16.22	109,931	16.20
12 Commission and Brokerage Expenses Incurred	0	0.00	160	18.80	128	13.21	0	0.00	63,074	9.32	63,362	9.34
13 Taxes, Licenses, and Fees Incurred	0	0.00	16	1.88	19	1.96	0	0.00	14,368	2.12	14,403	2.12
14 Other Acquisition Expenses Incurred	0	0.00	8	0.94	45	4.64	0	0.00	51,409	7.60	51,462	7.59
15 General Expenses Incurred	0	0.00	15	1.76	112	11.56	0	0.00	48,788	7.21	48,915	7.21
16 Other Income Less Other Expenses	0	0.00	0	0.00	(4)	(0.41)	0	0.00	251	0.04	247	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	648	76.15	(4,207)	(434.16)	0	0.00	366,166	54.12	362,607	53.45

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

**Total for Farmowners Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	50,696	105.33	668,880	103.95	338,119	106.34	1,930,443	103.47	2,988,138	103.93
2 Premiums Earned	0	0.00	48,132	100.00	643,459	100.00	317,954	100.00	1,865,711	100.00	2,875,256	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	31,125	64.67	404,085	62.80	203,665	64.05	1,089,815	58.41	1,728,690	60.12
5 Defense and Cost Containment Expenses Incurred	0	0.00	348	0.72	5,814	0.90	544	0.17	23,003	1.23	29,709	1.03
6 Adjusting and Other Expenses Incurred	0	0.00	2,657	5.52	23,773	3.69	8,292	2.61	68,334	3.66	103,056	3.58
7 Unpaid Losses	0	0.00	8,481	17.62	191,784	29.81	65,421	20.58	621,910	33.33	887,596	30.87
8 Defense and Cost Containment Expenses Unpaid	0	0.00	522	1.08	12,092	1.88	2,525	0.79	52,597	2.82	67,736	2.36
9 Adjusting and Other Expenses Unpaid	0	0.00	1,363	2.83	13,348	2.07	926	0.29	34,135	1.83	49,772	1.73
10 Unearned Premium Reserves	0	0.00	24,765	51.45	312,503	48.57	174,985	55.03	920,637	49.35	1,432,890	49.84
11 Agents Balances	0	0.00	9,501	19.74	197,460	30.69	77,405	24.34	455,772	24.43	740,138	25.74
12 Commission and Brokerage Expenses Incurred	0	0.00	5,819	12.09	95,189	14.79	27,854	8.76	319,781	17.14	448,643	15.60
13 Taxes, Licenses, and Fees Incurred	0	0.00	925	1.92	13,739	2.14	3,314	1.04	45,000	2.41	62,978	2.19
14 Other Acquisition Expenses Incurred	0	0.00	2,468	5.13	42,873	6.66	15,985	5.03	84,881	4.55	146,207	5.09
15 General Expenses Incurred	0	0.00	928	1.93	47,245	7.34	2,960	0.93	128,347	6.88	179,480	6.24
16 Other Income Less Other Expenses	0	0.00	(55)	(0.11)	1,578	0.25	739	0.23	1,807	0.10	4,069	0.14
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,807	7.91	12,320	1.91	56,077	17.64	108,364	5.81	180,568	6.28

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

**Total for Homeowners Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	155,257	105.19	5,264,904	108.78	7,026,719	99.67	12,775,767	106.84	95,704,391	106.31	120,927,038	106.06
2 Premiums Earned	147,598	100.00	4,840,152	100.00	7,050,025	100.00	11,958,058	100.00	90,023,443	100.00	114,019,276	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	79,950	1.13	404,311	3.38	696	0.00	484,957	0.43
4 Incurred Losses	67,297	45.59	2,971,055	61.38	4,787,882	67.91	7,256,999	60.69	56,695,183	62.98	71,778,416	62.95
5 Defense and Cost Containment Expenses Incurred	630	0.43	67,308	1.39	76,166	1.08	121,853	1.02	1,259,645	1.40	1,525,602	1.34
6 Adjusting and Other Expenses Incurred	11,612	7.87	342,139	7.07	430,294	6.10	745,542	6.23	5,467,129	6.07	6,996,716	6.14
7 Unpaid Losses	19,706	13.35	1,160,043	23.97	1,942,264	27.55	3,597,264	30.08	30,266,556	33.62	36,985,833	32.44
8 Defense and Cost Containment Expenses Unpaid	1,121	0.76	47,574	0.98	122,556	1.74	149,308	1.25	1,656,267	1.84	1,976,826	1.73
9 Adjusting and Other Expenses Unpaid	5,229	3.54	179,520	3.71	180,920	2.57	270,134	2.26	3,004,730	3.34	3,640,533	3.19
10 Unearned Premium Reserves	106,291	72.01	2,737,377	56.56	3,591,785	50.95	6,674,690	55.82	50,565,741	56.17	63,675,884	55.85
11 Agents Balances	129,180	87.52	949,145	19.61	2,415,652	34.26	2,402,013	20.09	13,525,248	15.02	19,421,238	17.03
12 Commission and Brokerage Expenses Incurred	19,733	13.37	643,807	13.30	697,732	9.90	966,377	8.08	11,821,203	13.13	14,148,852	12.41
13 Taxes, Licenses, and Fees Incurred	3,147	2.13	98,611	2.04	158,498	2.25	296,541	2.48	2,265,710	2.52	2,822,507	2.48
14 Other Acquisition Expenses Incurred	22,275	15.09	256,973	5.31	624,905	8.86	1,281,021	10.71	5,030,747	5.59	7,215,921	6.33
15 General Expenses Incurred	11,169	7.57	101,869	2.10	550,488	7.81	404,098	3.38	3,660,643	4.07	4,728,267	4.15
16 Other Income Less Other Expenses	5,075	3.44	(1,814)	(0.04)	44,903	0.64	(65,527)	(0.55)	138,695	0.15	121,332	0.11
17 Pretax Profit or Loss Excluding Investment Gain*	16,810	11.39	356,576	7.37	(310,985)	(4.41)	415,788	3.48	3,961,182	4.40	4,439,371	3.89

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

**Total for Commercial Multiple Peril**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	441,134	107.86	2,823,928	101.58	1,402,489	103.61	41,106,104	103.08	45,773,655	103.05
2 Premiums Earned	0	0.00	408,992	100.00	2,779,954	100.00	1,353,671	100.00	39,876,598	100.00	44,419,215	100.00
3 Dividends to Policyholders	0	0.00	1	0.00	25,648	0.92	0	0.00	16,565	0.04	42,214	0.10
4 Incurred Losses	0	0.00	290,237	70.96	1,636,701	58.88	754,097	55.71	22,236,122	55.76	24,917,157	56.10
5 Defense and Cost Containment Expenses Incurred	0	0.00	6,793	1.66	186,352	6.70	64,118	4.74	2,569,480	6.44	2,826,743	6.36
6 Adjusting and Other Expenses Incurred	0	0.00	20,764	5.08	131,636	4.74	62,003	4.58	1,786,201	4.48	2,000,604	4.50
7 Unpaid Losses	0	0.00	242,474	59.29	2,101,679	75.60	1,072,033	79.19	37,873,129	94.98	41,289,315	92.95
8 Defense and Cost Containment Expenses Unpaid	0	0.00	22,585	5.52	497,138	17.88	189,578	14.00	8,338,263	20.91	9,047,564	20.37
9 Adjusting and Other Expenses Unpaid	0	0.00	13,847	3.39	75,562	2.72	83,894	6.20	2,427,424	6.09	2,600,727	5.85
10 Unearned Premium Reserves	0	0.00	202,723	49.57	1,348,569	48.51	727,063	53.71	19,165,307	48.06	21,443,662	48.28
11 Agents Balances	0	0.00	63,919	15.63	896,851	32.26	249,080	18.40	11,291,716	28.32	12,501,566	28.14
12 Commission and Brokerage Expenses Incurred	0	0.00	80,506	19.68	344,946	12.41	165,324	12.21	6,657,848	16.70	7,248,624	16.32
13 Taxes, Licenses, and Fees Incurred	115	0.00	6,293	1.54	61,058	2.20	35,398	2.61	1,014,986	2.55	1,117,850	2.52
14 Other Acquisition Expenses Incurred	0	0.00	18,831	4.60	220,880	7.95	145,174	10.72	2,015,094	5.05	2,399,979	5.40
15 General Expenses Incurred	0	0.00	14,302	3.50	163,511	5.88	63,278	4.67	2,907,654	7.29	3,148,745	7.09
16 Other Income Less Other Expenses	0	0.00	(212)	(0.05)	8,945	0.32	(19,032)	(1.41)	176,220	0.44	165,921	0.37
17 Pretax Profit or Loss Excluding Investment Gain*	(115)	0.00	(28,955)	(7.08)	18,160	0.65	45,256	3.34	848,874	2.13	883,220	1.99

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

**Total for Mortgage Guaranty**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	5,822,967	96.88	5,822,967	96.88
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	6,010,338	100.00	6,010,338	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	141,515	2.35	141,515	2.35
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(307)	(0.01)	(307)	(0.01)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	23,285	0.39	23,285	0.39
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	3,174,450	52.82	3,174,450	52.82
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	16,537	0.28	16,537	0.28
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	60,365	1.00	60,365	1.00
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	663,458	11.04	663,458	11.04
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	115,431	1.92	115,431	1.92
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	28	0.00	28	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	116,603	1.94	116,603	1.94
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	135,004	2.25	135,004	2.25
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	765,843	12.74	765,843	12.74
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	119,048	1.98	119,048	1.98
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	4,947,418	82.32	4,947,418	82.32

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

**Total for Ocean Marine**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	12,078	101.66	57,499	107.28	5,106,736	100.68	5,176,313	100.75
2 Premiums Earned	0	0.00	0	0.00	11,881	100.00	53,597	100.00	5,072,434	100.00	5,137,912	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	473	3.98	232	0.43	0	0.00	705	0.01
4 Incurred Losses	0	0.00	0	0.00	(2,709)	(22.80)	18,800	35.08	2,579,737	50.86	2,595,828	50.52
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	41	0.35	1,427	2.66	140,287	2.77	141,755	2.76
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	549	4.62	2,828	5.28	173,227	3.42	176,604	3.44
7 Unpaid Losses	0	0.00	0	0.00	23,996	201.97	12,665	23.63	3,774,757	74.42	3,811,418	74.18
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	535	4.50	285	0.53	309,697	6.11	310,517	6.04
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	1,818	15.30	459	0.86	158,625	3.13	160,902	3.13
10 Unearned Premium Reserves	0	0.00	0	0.00	3,624	30.50	29,683	55.38	1,936,505	38.18	1,969,812	38.34
11 Agents Balances	0	0.00	34	0.00	1,595	13.42	15,114	28.20	1,344,391	26.50	1,361,134	26.49
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	127	1.07	7,741	14.44	826,570	16.30	834,438	16.24
13 Taxes, Licenses, and Fees Incurred	1	0.00	0	0.00	218	1.83	1,153	2.15	91,765	1.81	93,137	1.81
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,184	9.97	10,027	18.71	265,181	5.23	276,392	5.38
15 General Expenses Incurred	0	0.00	0	0.00	1,012	8.52	678	1.26	345,316	6.81	347,006	6.75
16 Other Income Less Other Expenses	0	0.00	0	0.00	(2)	(0.02)	(6)	(0.01)	(7,259)	(0.14)	(7,267)	(0.14)
17 Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	0	0.00	10,983	92.44	10,704	19.97	643,075	12.68	664,761	12.94

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

**Total for Inland Marine**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	48,075	107.00	182,554	96.00	1,798,031	100.89	397,305	102.49	31,737,412	102.72	34,163,377	102.59
2 Premiums Earned	44,929	100.00	190,159	100.00	1,782,152	100.00	387,648	100.00	30,895,900	100.00	33,300,788	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,948	0.11	12,821	3.31	569	0.00	15,338	0.05
4 Incurred Losses	22,141	49.28	49,469	26.01	586,342	32.90	134,557	34.71	14,922,800	48.30	15,715,309	47.19
5 Defense and Cost Containment Expenses Incurred	414	0.92	596	0.31	1,800	0.10	154	0.04	294,583	0.95	297,547	0.89
6 Adjusting and Other Expenses Incurred	2,461	5.48	2,895	1.52	39,173	2.20	16,478	4.25	778,788	2.52	839,795	2.52
7 Unpaid Losses	5,947	13.24	29,336	15.43	289,680	16.25	39,977	10.31	5,392,665	17.45	5,757,605	17.29
8 Defense and Cost Containment Expenses Unpaid	142	0.32	987	0.52	13,919	0.78	662	0.17	344,219	1.11	359,929	1.08
9 Adjusting and Other Expenses Unpaid	4,593	10.22	1,471	0.77	14,972	0.84	3,672	0.95	410,578	1.33	435,286	1.31
10 Unearned Premium Reserves	24,699	54.97	99,744	52.45	811,747	45.55	194,854	50.27	9,910,210	32.08	11,041,254	33.16
11 Agents Balances	14,565	32.42	39,681	20.87	353,753	19.85	86,407	22.29	6,355,879	20.57	6,850,285	20.57
12 Commission and Brokerage Expenses Incurred	5,225	11.63	40,171	21.12	77,487	4.35	34,269	8.84	5,578,784	18.06	5,735,936	17.22
13 Taxes, Licenses, and Fees Incurred	846	1.88	3,414	1.80	43,641	2.45	8,343	2.15	748,581	2.42	804,825	2.42
14 Other Acquisition Expenses Incurred	3,962	8.82	2,224	1.17	183,919	10.32	74,686	19.27	1,239,971	4.01	1,504,762	4.52
15 General Expenses Incurred	748	1.66	14,976	7.88	270,565	15.18	6,892	1.78	1,825,023	5.91	2,118,204	6.36
16 Other Income Less Other Expenses	79	0.18	(3)	(0.00)	(6,173)	(0.35)	427	0.11	47,959	0.16	42,289	0.13
17 Pretax Profit or Loss Excluding Investment Gain*	9,215	20.51	76,415	40.18	571,110	32.05	99,875	25.76	5,554,795	17.98	6,311,410	18.95

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

**Total for Financial Guaranty**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	60,261	253.20	0	0.00	345,552	87.84	405,813	97.28
2 Premiums Earned	0	0.00	0	0.00	23,800	100.00	0	0.00	393,378	100.00	417,178	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)	(0.02)	0	0.00	207,342	52.71	207,338	49.70
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	48,776	12.40	48,776	11.69
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3	0.01	0	0.00	(106)	(0.03)	(103)	(0.02)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,339,243	594.66	2,339,243	560.73
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	25,238	6.42	25,238	6.05
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	156	0.04	156	0.04
10 Unearned Premium Reserves	0	0.00	0	0.00	404,373	1699.05	0	0.00	2,536,112	644.70	2,940,485	704.85
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	28,509	7.25	28,509	6.83
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	1,442	6.06	0	0.00	11,238	2.86	12,680	3.04
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	38,466	161.62	0	0.00	23,781	6.05	62,247	14.92
15 General Expenses Incurred	0	0.00	0	0.00	26,099	109.66	0	0.00	371,064	94.33	397,163	95.20
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	29,394	7.47	29,394	7.05
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(42,205)	(177.33)	0	0.00	(239,323)	(60.84)	(281,528)	(67.48)

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

**Total for Medical Malpractice - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	149,928	96.20	143,538	106.00	1,151,693	102.22	1,445,176	101.92
2 Premiums Earned	0	0.00	17	100.00	155,849	100.00	135,414	100.00	1,126,631	100.00	1,417,911	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	585	0.38	0	0.00	2,641	0.23	3,226	0.23
4 Incurred Losses	0	0.00	0	0.00	59,233	38.01	74,121	54.74	457,767	40.63	591,121	41.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	38,222	24.53	42,237	31.19	160,176	14.22	240,635	16.97
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,061	5.81	14,077	10.40	43,553	3.87	66,691	4.70
7 Unpaid Losses	0	0.00	0	0.00	326,758	209.66	206,495	152.49	2,456,694	218.06	2,989,947	210.87
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	157,527	101.08	129,205	95.41	810,800	71.97	1,097,532	77.40
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	32,063	20.57	26,023	19.22	96,947	8.61	155,033	10.93
10 Unearned Premium Reserves	0	0.00	9	52.94	118,318	75.92	245,571	181.35	478,009	42.43	841,907	59.38
11 Agents Balances	0	0.00	3	17.65	43,226	27.74	40,085	29.60	251,366	22.31	334,680	23.60
12 Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	9,224	5.92	0	0.00	205,840	18.27	215,066	15.17
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	29.41	3,402	2.18	3,475	2.57	29,680	2.63	36,562	2.58
14 Other Acquisition Expenses Incurred	0	0.00	1	5.88	8,948	5.74	3,046	2.25	59,706	5.30	71,701	5.06
15 General Expenses Incurred	0	0.00	0	0.00	21,187	13.59	15,285	11.29	88,328	7.84	124,800	8.80
16 Other Income Less Other Expenses	0	0.00	0	0.00	263	0.17	0	0.00	30,820	2.74	31,083	2.19
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9	52.94	6,250	4.01	(16,825)	(12.42)	109,747	9.74	99,181	6.99

\* (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 2024 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	860,548	100.06	687,914	103.74	1,695,973	99.44	3,244,435	100.49
2 Premiums Earned	0	0.00	0	0.00	860,022	100.00	663,107	100.00	1,705,488	100.00	3,228,617	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	20,172	2.35	8,892	1.34	14,953	0.88	44,017	1.36
4 Incurred Losses	0	0.00	0	0.00	363,789	42.30	216,521	32.65	746,852	43.79	1,327,162	41.11
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	306,495	35.64	189,459	28.57	339,718	19.92	835,672	25.88
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	86,682	10.08	46,072	6.95	85,204	5.00	217,958	6.75
7 Unpaid Losses	0	0.00	0	0.00	1,396,723	162.41	933,626	140.80	3,277,317	192.16	5,607,666	173.69
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	809,163	94.09	526,220	79.36	1,173,683	68.82	2,509,066	77.71
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	159,193	18.51	85,629	12.91	181,241	10.63	426,063	13.20
10 Unearned Premium Reserves	0	0.00	0	0.00	377,330	43.87	316,354	47.71	885,512	51.92	1,579,196	48.91
11 Agents Balances	0	0.00	0	0.00	238,047	27.68	190,585	28.74	397,638	23.32	826,270	25.59
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	49,064	5.70	63,994	9.65	159,914	9.38	272,972	8.45
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	21,219	2.47	17,512	2.64	40,243	2.36	78,974	2.45
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	35,628	4.14	16,456	2.48	99,902	5.86	151,986	4.71
15 General Expenses Incurred	0	0.00	0	0.00	136,001	15.81	73,324	11.06	152,507	8.94	361,832	11.21
16 Other Income Less Other Expenses	0	0.00	0	0.00	2,682	0.31	410	0.06	22,341	1.31	25,433	0.79
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(156,343)	(18.18)	31,287	4.72	88,527	5.19	(36,529)	(1.13)

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

**Total for Earthquake**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	2,894	98.13	576,326	99.09	100,618	100.27	2,225,898	100.96	2,905,736	100.56
2 Premiums Earned	0	0.00	2,949	100.00	581,635	100.00	100,346	100.00	2,204,686	100.00	2,889,616	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,066	0.18	4,747	4.73	2	0.00	5,815	0.20
4 Incurred Losses	0	0.00	8	0.27	1,227	0.21	(370)	(0.37)	19,002	0.86	19,867	0.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2	0.00	(16)	(0.02)	1,171	0.05	1,157	0.04
6 Adjusting and Other Expenses Incurred	82	0.00	42	1.42	31	0.01	1,917	1.91	5,131	0.23	7,203	0.25
7 Unpaid Losses	0	0.00	11	0.37	1,557	0.27	568	0.57	62,854	2.85	64,990	2.25
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	156	0.03	134	0.13	4,154	0.19	4,444	0.15
9 Adjusting and Other Expenses Unpaid	49	0.00	20	0.68	59	0.01	331	0.33	6,057	0.27	6,516	0.23
10 Unearned Premium Reserves	0	0.00	1,353	45.88	276,063	47.46	51,613	51.44	1,057,103	47.95	1,386,132	47.97
11 Agents Balances	637	0.00	412	13.97	112,812	19.40	21,289	21.22	507,198	23.01	642,348	22.23
12 Commission and Brokerage Expenses Incurred	0	0.00	309	10.48	4,507	0.77	6,707	6.68	275,885	12.51	287,408	9.95
13 Taxes, Licenses, and Fees Incurred	0	0.00	49	1.66	15,172	2.61	1,972	1.97	50,443	2.29	67,636	2.34
14 Other Acquisition Expenses Incurred	51	0.00	63	2.14	42,630	7.33	3,962	3.95	59,378	2.69	106,084	3.67
15 General Expenses Incurred	34	0.00	134	4.54	120,202	20.67	1,915	1.91	89,029	4.04	211,314	7.31
16 Other Income Less Other Expenses	44	0.00	(1)	(0.03)	(1,516)	(0.26)	(441)	(0.44)	(3,612)	(0.16)	(5,526)	(0.19)
17 Pretax Profit or Loss Excluding Investment Gain*	(123)	0.00	2,343	79.45	395,278	67.96	79,071	78.80	1,701,007	77.15	2,177,576	75.36

\* (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 2024 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	344	93.22	0	0.00	10,801	102.45	11,145	102.14
2 Premiums Earned	0	0.00	0	0.00	369	100.00	0	0.00	10,543	100.00	10,912	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	1,129	305.96	0	0.00	2,087	19.80	3,216	29.47
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(197)	(1.87)	(197)	(1.81)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	230	62.33	0	0.00	388	3.68	618	5.66
7 Unpaid Losses	0	0.00	0	0.00	1,636	443.36	0	0.00	2,689	25.51	4,325	39.64
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.54	0	0.00	897	8.51	899	8.24
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	133	36.04	0	0.00	135	1.28	268	2.46
10 Unearned Premium Reserves	0	0.00	0	0.00	61	16.53	0	0.00	4,233	40.15	4,294	39.35
11 Agents Balances	0	0.00	0	0.00	189	51.22	0	0.00	2,312	21.93	2,501	22.92
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	14	3.79	0	0.00	4,716	44.73	4,730	43.35
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	20	5.42	0	0.00	264	2.50	284	2.60
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	51	13.82	0	0.00	12,085	114.63	12,136	111.22
15 General Expenses Incurred	0	0.00	0	0.00	29	7.86	0	0.00	4,828	45.79	4,857	44.51
16 Other Income Less Other Expenses	0	0.00	0	0.00	3	0.81	0	0.00	1	0.01	4	0.04
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,103)	(298.92)	0	0.00	(13,627)	(129.25)	(14,730)	(134.99)

\* (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 2024 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	346,794	100.00	0	0.00	852,074	100.51	1,198,868	100.36
2 Premiums Earned	0	0.00	0	0.00	346,794	100.00	0	0.00	847,789	100.00	1,194,583	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	378,201	109.06	0	0.00	538,481	63.52	916,682	76.74
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(214)	(0.06)	0	0.00	8,854	1.04	8,640	0.72
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,170	6.10	0	0.00	6,422	0.76	27,592	2.31
7 Unpaid Losses	0	0.00	0	0.00	85,272	24.59	0	0.00	263,400	31.07	348,672	29.19
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	85	0.02	0	0.00	6,791	0.80	6,876	0.58
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	80,495	23.21	0	0.00	7,035	0.83	87,530	7.33
10 Unearned Premium Reserves	0	0.00	0	0.00	44	0.01	0	0.00	296,147	34.93	296,191	24.79
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	408,599	48.20	408,599	34.20
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	61	0.02	0	0.00	93,328	11.01	93,389	7.82
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	2,969	0.86	0	0.00	22,648	2.67	25,617	2.14
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	58,242	6.87	58,247	4.88
15 General Expenses Incurred	0	0.00	0	0.00	6	0.00	0	0.00	84,620	9.98	84,626	7.08
16 Other Income Less Other Expenses	0	0.00	0	0.00	(192)	(0.06)	0	0.00	2,380	0.28	2,188	0.18
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(55,597)	(16.03)	0	0.00	37,572	4.43	(18,025)	(1.51)

\* (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 2024 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)	(4.17)	0	0.00	209,230	98.43	209,229	98.42
2 Premiums Earned	0	0.00	0	0.00	24	100.00	0	0.00	212,573	100.00	212,597	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	41	170.83	0	0.00	26,669	12.55	26,710	12.56
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24	0.01	24	0.01
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	(4.17)	0	0.00	817	0.38	816	0.38
7 Unpaid Losses	0	0.00	0	0.00	57	237.50	0	0.00	23,844	11.22	23,901	11.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	298	0.14	298	0.14
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5	20.83	0	0.00	(249)	(0.12)	(244)	(0.11)
10 Unearned Premium Reserves	0	0.00	0	0.00	13	54.17	0	0.00	88,009	41.40	88,022	41.40
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	32,311	15.20	32,311	15.20
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	43,997	20.70	43,997	20.70
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,881	3.24	6,881	3.24
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,799	4.14	8,799	4.14
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	8,131	3.83	8,131	3.82
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	7,506	3.53	7,506	3.53
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(16)	(66.67)	0	0.00	124,762	58.69	124,746	58.68

\* (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 2024 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	822,683	100.01	0	0.00	6,136,862	100.11	6,959,545	100.10
2 Premiums Earned	0	0.00	0	0.00	822,600	100.00	0	0.00	6,129,850	100.00	6,952,450	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	6	0.00	0	0.00	0	0.00	6	0.00
4 Incurred Losses	0	0.00	0	0.00	640,586	77.87	0	0.00	4,731,242	77.18	5,371,828	77.27
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	658	0.08	0	0.00	32,809	0.54	33,467	0.48
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	27,105	3.30	0	0.00	127,565	2.08	154,670	2.22
7 Unpaid Losses	0	0.00	0	0.00	1,103,751	134.18	0	0.00	5,423,868	88.48	6,527,619	93.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,261	0.15	0	0.00	60,631	0.99	61,892	0.89
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	118,456	14.40	0	0.00	119,874	1.96	238,330	3.43
10 Unearned Premium Reserves	0	0.00	0	0.00	328,527	39.94	0	0.00	709,955	11.58	1,038,482	14.94
11 Agents Balances	0	0.00	0	0.00	119,970	14.58	0	0.00	1,570,662	25.62	1,690,632	24.32
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	78,272	9.52	0	0.00	879,592	14.35	957,864	13.78
13 Taxes, Licenses, and Fees Incurred	0	0.00	1	0.00	16,396	1.99	0	0.00	140,635	2.29	157,032	2.26
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	62,383	7.58	0	0.00	268,023	4.37	330,406	4.75
15 General Expenses Incurred	0	0.00	0	0.00	35,294	4.29	0	0.00	415,553	6.78	450,847	6.48
16 Other Income Less Other Expenses	0	0.00	0	0.00	211,831	25.75	0	0.00	85,277	1.39	297,108	4.27
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1)	0.00	173,726	21.12	0	0.00	(380,295)	(6.20)	(206,570)	(2.97)

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

**Total for Workers' Compensation**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	8,853	97.36	2,703,162	98.13	197,222	99.74	43,278,999	100.18	46,188,236	100.06
2 Premiums Earned	0	0.00	9,093	100.00	2,754,703	100.00	197,728	100.00	43,200,182	100.00	46,161,706	100.00
3 Dividends to Policyholders	0	0.00	60	0.66	445,848	16.18	508	0.26	364,388	0.84	810,804	1.76
4 Incurred Losses	0	0.00	(2,862)	(31.47)	1,262,963	45.85	78,978	39.94	20,293,714	46.98	21,632,793	46.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	(298)	(3.28)	138,630	5.03	8,050	4.07	2,981,161	6.90	3,127,543	6.78
6 Adjusting and Other Expenses Incurred	0	0.00	(128)	(1.41)	203,244	7.38	11,701	5.92	2,447,604	5.67	2,662,421	5.77
7 Unpaid Losses	0	0.00	19,515	214.62	6,190,206	224.71	557,518	281.96	110,317,173	255.36	117,084,412	253.64
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,265	13.91	444,248	16.13	44,989	22.75	14,393,941	33.32	14,884,443	32.24
9 Adjusting and Other Expenses Unpaid	0	0.00	826	9.08	290,416	10.54	45,053	22.79	5,325,771	12.33	5,662,066	12.27
10 Unearned Premium Reserves	0	0.00	3,315	36.46	1,165,972	42.33	79,382	40.15	14,917,918	34.53	16,166,587	35.02
11 Agents Balances	0	0.00	49	0.54	1,013,573	36.79	35,740	18.08	12,992,960	30.08	14,042,322	30.42
12 Commission and Brokerage Expenses Incurred	0	0.00	998	10.98	277,967	10.09	15,757	7.97	4,068,925	9.42	4,363,647	9.45
13 Taxes, Licenses, and Fees Incurred	0	0.00	245	2.69	64,217	2.33	6,872	3.48	1,309,439	3.03	1,380,773	2.99
14 Other Acquisition Expenses Incurred	0	0.00	351	3.86	206,455	7.49	15,497	7.84	1,995,028	4.62	2,217,331	4.80
15 General Expenses Incurred	0	0.00	540	5.94	290,574	10.55	14,019	7.09	3,289,650	7.61	3,594,783	7.79
16 Other Income Less Other Expenses	0	0.00	29	0.32	(590)	(0.02)	(4,540)	(2.30)	(95,800)	(0.22)	(100,901)	(0.22)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	10,212	112.31	(135,773)	(4.93)	41,808	21.14	6,354,463	14.71	6,270,710	13.58

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

**Total for General Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	(41)	68.33	97,095	106.17	2,435,905	103.53	896,653	104.42	45,282,432	103.12	48,712,044	103.17
2 Premiums Earned	(60)	100.00	91,451	100.00	2,352,859	100.00	858,692	100.00	43,911,978	100.00	47,214,920	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	9,418	0.40	20,622	2.40	1,340	0.00	31,380	0.07
4 Incurred Losses	8	(13.33)	68,075	74.44	1,600,822	68.04	869,783	101.29	39,455,052	89.85	41,993,740	88.94
5 Defense and Cost Containment Expenses Incurred	1	(1.67)	2,499	2.73	168,944	7.18	45,385	5.29	3,720,558	8.47	3,937,387	8.34
6 Adjusting and Other Expenses Incurred	403	(671.67)	7,790	8.52	111,693	4.75	39,444	4.59	2,004,380	4.56	2,163,710	4.58
7 Unpaid Losses	5	(8.33)	101,560	111.05	4,208,979	178.89	2,034,042	236.88	107,519,291	244.85	113,863,877	241.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	5,841	6.39	616,419	26.20	309,352	36.03	15,115,493	34.42	16,047,105	33.99
9 Adjusting and Other Expenses Unpaid	241	(401.67)	7,542	8.25	178,187	7.57	65,285	7.60	4,508,763	10.27	4,760,018	10.08
10 Unearned Premium Reserves	30	(50.00)	36,719	40.15	1,198,268	50.93	402,029	46.82	26,456,241	60.25	28,093,287	59.50
11 Agents Balances	3,132	(5220.00)	7,184	7.86	825,880	35.10	149,359	17.39	10,675,211	24.31	11,660,766	24.70
12 Commission and Brokerage Expenses Incurred	(3)	5.00	7,282	7.96	278,366	11.83	60,086	7.00	5,242,975	11.94	5,588,706	11.84
13 Taxes, Licenses, and Fees Incurred	1	(1.67)	1,268	1.39	49,547	2.11	20,050	2.33	1,020,120	2.32	1,090,986	2.31
14 Other Acquisition Expenses Incurred	250	(416.67)	1,633	1.79	199,880	8.50	105,896	12.33	1,941,620	4.42	2,249,279	4.76
15 General Expenses Incurred	163	(271.67)	2,489	2.72	171,448	7.29	28,972	3.37	3,101,800	7.06	3,304,872	7.00
16 Other Income Less Other Expenses	216	(360.00)	35	0.04	6,593	0.28	(2,256)	(0.26)	(328,613)	(0.75)	(324,025)	(0.69)
17 Pretax Profit or Loss Excluding Investment Gain*	(667)	1111.67	450	0.49	(230,662)	(9.80)	(333,802)	(38.87)	(12,904,503)	(29.39)	(13,469,184)	(28.53)

\* (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 2024 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	308	0.00	329	95.92	258,501	99.99	77,223	101.16	23,203,719	98.85	23,540,080	98.87
2 Premiums Earned	0	0.00	343	100.00	258,525	100.00	76,340	100.00	23,474,051	100.00	23,809,259	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,234	1.25	3,500	4.58	0	0.00	6,734	0.03
4 Incurred Losses	0	0.00	(18)	(5.25)	120,932	46.78	30,627	40.12	11,639,485	49.58	11,791,026	49.52
5 Defense and Cost Containment Expenses Incurred	0	0.00	25	7.29	35,026	13.55	17,448	22.86	2,449,460	10.43	2,501,959	10.51
6 Adjusting and Other Expenses Incurred	0	0.00	7	2.04	15,903	6.15	687	0.90	844,289	3.60	860,886	3.62
7 Unpaid Losses	0	0.00	217	63.27	244,504	94.58	62,793	82.25	45,898,864	195.53	46,206,378	194.07
8 Defense and Cost Containment Expenses Unpaid	0	0.00	186	54.23	89,756	34.72	30,715	40.23	9,546,961	40.67	9,667,618	40.60
9 Adjusting and Other Expenses Unpaid	0	0.00	23	6.71	16,877	6.53	3,710	4.86	2,000,325	8.52	2,020,935	8.49
10 Unearned Premium Reserves	169	0.00	163	47.52	120,706	46.69	35,066	45.93	13,413,226	57.14	13,569,330	56.99
11 Agents Balances	0	0.00	326	95.04	62,668	24.24	7,440	9.75	5,235,393	22.30	5,305,827	22.28
12 Commission and Brokerage Expenses Incurred	0	0.00	57	16.62	22,989	8.89	3,413	4.47	3,757,011	16.00	3,783,470	15.89
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	1.46	6,274	2.43	1,727	2.26	510,371	2.17	518,377	2.18
14 Other Acquisition Expenses Incurred	0	0.00	212	61.81	21,389	8.27	3,923	5.14	1,176,963	5.01	1,202,487	5.05
15 General Expenses Incurred	0	0.00	903	263.27	34,021	13.16	7,634	10.00	1,506,303	6.42	1,548,861	6.51
16 Other Income Less Other Expenses	0	0.00	(13)	(3.79)	(716)	(0.28)	55	0.07	(34,840)	(0.15)	(35,514)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(859)	(250.44)	(1,958)	(0.76)	7,435	9.74	1,555,336	6.63	1,559,954	6.55

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

**Total for Excess Workers' Compensation**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	2,337	70.84	2,536	100.88	1,216,032	99.94	1,220,905	99.86
2 Premiums Earned	0	0.00	0	0.00	3,299	100.00	2,514	100.00	1,216,766	100.00	1,222,579	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	4,768	144.53	831	33.05	218,761	17.98	224,360	18.35
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	38	1.15	0	0.00	46,661	3.83	46,699	3.82
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	140	4.24	822	32.70	11,280	0.93	12,242	1.00
7 Unpaid Losses	0	0.00	0	0.00	12,323	373.54	13,303	529.16	11,637,902	956.46	11,663,528	954.01
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	81	2.46	0	0.00	604,437	49.68	604,518	49.45
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	364	11.03	0	0.00	180,531	14.84	180,895	14.80
10 Unearned Premium Reserves	0	0.00	0	0.00	1,089	33.01	253	10.06	469,595	38.59	470,937	38.52
11 Agents Balances	0	0.00	0	0.00	1,731	52.47	0	0.00	396,142	32.56	397,873	32.54
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	183	5.55	0	0.00	79,271	6.51	79,454	6.50
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	33	1.00	71	2.82	29,996	2.47	30,100	2.46
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	168	5.09	0	0.00	21,949	1.80	22,117	1.81
15 General Expenses Incurred	0	0.00	0	0.00	244	7.40	210	8.35	184,158	15.14	184,612	15.10
16 Other Income Less Other Expenses	0	0.00	0	0.00	(20)	(0.61)	0	0.00	(4,136)	(0.34)	(4,156)	(0.34)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(2,295)	(69.57)	580	23.07	620,553	51.00	618,838	50.62

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

**Total for Products Liability - Occurrence**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	8,485	108.24	177,267	105.88	0	0.00	2,492,419	102.83	2,678,171	103.04
2 Premiums Earned	0	0.00	7,839	100.00	167,428	100.00	5	100.00	2,423,907	100.00	2,599,179	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	22	0.01	0	0.00	7	0.00	29	0.00
4 Incurred Losses	0	0.00	4,954	63.20	139,210	83.15	(20)	(400.00)	1,780,972	73.48	1,925,116	74.07
5 Defense and Cost Containment Expenses Incurred	0	0.00	(1,487)	(18.97)	42,800	25.56	15	300.00	706,409	29.14	747,737	28.77
6 Adjusting and Other Expenses Incurred	0	0.00	846	10.79	19,728	11.78	53	1060.00	143,525	5.92	164,152	6.32
7 Unpaid Losses	0	0.00	29,115	371.41	310,250	185.30	87	1740.00	9,151,790	377.56	9,491,242	365.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6,589	84.05	127,941	76.42	27	540.00	3,658,883	150.95	3,793,440	145.95
9 Adjusting and Other Expenses Unpaid	0	0.00	3,365	42.93	22,867	13.66	6	120.00	712,438	29.39	738,676	28.42
10 Unearned Premium Reserves	0	0.00	3,980	50.77	78,828	47.08	0	0.00	1,120,311	46.22	1,203,119	46.29
11 Agents Balances	0	0.00	472	6.02	48,981	29.25	0	0.00	669,440	27.62	718,893	27.66
12 Commission and Brokerage Expenses Incurred	0	0.00	1,115	14.22	19,667	11.75	0	0.00	297,710	12.28	318,492	12.25
13 Taxes, Licenses, and Fees Incurred	0	0.00	154	1.96	3,232	1.93	0	0.00	52,620	2.17	56,006	2.15
14 Other Acquisition Expenses Incurred	0	0.00	232	2.96	17,042	10.18	1	20.00	118,413	4.89	135,688	5.22
15 General Expenses Incurred	0	0.00	182	2.32	12,155	7.26	0	0.00	175,743	7.25	188,080	7.24
16 Other Income Less Other Expenses	0	0.00	4	0.05	32	0.02	0	0.00	(224)	(0.01)	(188)	(0.01)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,848	23.57	(86,399)	(51.60)	(42)	(840.00)	(851,726)	(35.14)	(936,319)	(36.02)

\* (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 2024 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	307,639	100.68	307,639	100.68
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	305,566	100.00	305,566	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)	0.00	0	0.00	0	0.00	79,489	26.01	79,486	26.01
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,321	5.34	16,321	5.34
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3	0.00	0	0.00	14,863	4.86	14,866	4.87
7 Unpaid Losses	0	0.00	7	0.00	0	0.00	0	0.00	592,514	193.91	592,521	193.91
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	203,232	66.51	203,233	66.51
9 Adjusting and Other Expenses Unpaid	0	0.00	1	0.00	0	0.00	0	0.00	34,789	11.39	34,790	11.39
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	132,426	43.34	132,426	43.34
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	73,087	23.92	73,087	23.92
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	42,737	13.99	42,737	13.99
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,181	2.35	7,181	2.35
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	(1)	0.00	0	0.00	13,352	4.37	13,351	4.37
15 General Expenses Incurred	0	0.00	0	0.00	33	0.00	0	0.00	21,273	6.96	21,306	6.97
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(6,557)	(2.15)	(6,557)	(2.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3	0.00	(35)	0.00	0	0.00	103,807	33.97	103,775	33.96

\* (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 2024 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	201,331	99.18	597	88.58	2,545,096	99.42	263,242	99.33	8,912,005	99.39	11,922,271	99.39
2 Premiums Earned	202,988	100.00	674	100.00	2,559,910	100.00	265,023	100.00	8,966,746	100.00	11,995,341	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,725	0.07	18,438	6.96	11,492	0.13	31,655	0.26
4 Incurred Losses	142,358	70.13	(198)	(29.38)	1,644,718	64.25	299,309	112.94	6,235,681	69.54	8,321,868	69.38
5 Defense and Cost Containment Expenses Incurred	12,843	6.33	(50)	(7.42)	(45,634)	(1.78)	2,273	0.86	744,052	8.30	713,484	5.95
6 Adjusting and Other Expenses Incurred	33,011	16.26	(20)	(2.97)	114,363	4.47	14,249	5.38	833,612	9.30	995,215	8.30
7 Unpaid Losses	112,050	55.20	73	10.83	12,005,623	468.99	1,311,992	495.05	13,506,456	150.63	26,936,194	224.56
8 Defense and Cost Containment Expenses Unpaid	17,461	8.60	123	18.25	607,028	23.71	55,781	21.05	1,770,095	19.74	2,450,488	20.43
9 Adjusting and Other Expenses Unpaid	8,494	4.18	35	5.19	371,832	14.53	12,332	4.65	618,998	6.90	1,011,691	8.43
10 Unearned Premium Reserves	61,782	30.44	265	39.32	654,232	25.56	70,297	26.52	2,658,490	29.65	3,445,066	28.72
11 Agents Balances	42,632	21.00	143	21.22	347,850	13.59	48,115	18.16	1,668,416	18.61	2,107,156	17.57
12 Commission and Brokerage Expenses Incurred	19,881	9.79	64	9.50	265,918	10.39	10,879	4.10	507,763	5.66	804,505	6.71
13 Taxes, Licenses, and Fees Incurred	3,874	1.91	11	1.63	47,342	1.85	10,806	4.08	210,778	2.35	272,811	2.27
14 Other Acquisition Expenses Incurred	5,028	2.48	48	7.12	145,608	5.69	24,398	9.21	378,648	4.22	553,730	4.62
15 General Expenses Incurred	3,974	1.96	23	3.41	58,055	2.27	7,543	2.85	408,128	4.55	477,723	3.98
16 Other Income Less Other Expenses	543	0.27	(3)	(0.45)	3,653	0.14	(1,042)	(0.39)	98,220	1.10	101,371	0.85
17 Pretax Profit or Loss Excluding Investment Gain*	(17,442)	(8.59)	792	117.51	331,469	12.95	(123,913)	(46.76)	(265,211)	(2.96)	(74,305)	(0.62)

\* (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 2024 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	10,245,686	102.06	23,923	96.34	34,220,041	102.97	8,375,698	102.76	82,978,621	101.56	135,843,969	102.02
2 Premiums Earned	10,039,194	100.00	24,832	100.00	33,234,142	100.00	8,150,796	100.00	81,701,544	100.00	133,150,508	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	31,107	0.09	563,870	6.92	158,880	0.19	753,857	0.57
4 Incurred Losses	6,731,408	67.05	21,125	85.07	26,653,041	80.20	6,096,842	74.80	56,726,307	69.43	96,228,723	72.27
5 Defense and Cost Containment Expenses Incurred	230,736	2.30	1,391	5.60	2,101,412	6.32	278,872	3.42	2,075,195	2.54	4,687,606	3.52
6 Adjusting and Other Expenses Incurred	520,370	5.18	1,587	6.39	2,002,181	6.02	628,834	7.72	5,460,824	6.68	8,613,796	6.47
7 Unpaid Losses	6,308,396	62.84	25,591	103.06	29,916,439	90.02	7,910,910	97.06	67,299,581	82.37	111,460,917	83.71
8 Defense and Cost Containment Expenses Unpaid	564,300	5.62	2,808	11.31	4,786,835	14.40	548,515	6.73	6,615,480	8.10	12,517,938	9.40
9 Adjusting and Other Expenses Unpaid	332,937	3.32	2,065	8.32	2,683,006	8.07	447,017	5.48	3,792,229	4.64	7,257,254	5.45
10 Unearned Premium Reserves	3,085,680	30.74	10,878	43.81	9,064,627	27.28	2,768,130	33.96	25,331,126	31.00	40,260,441	30.24
11 Agents Balances	2,082,124	20.74	6,493	26.15	5,060,660	15.23	1,547,122	18.98	14,463,127	17.70	23,159,526	17.39
12 Commission and Brokerage Expenses Incurred	792,218	7.89	3,390	13.65	3,382,129	10.18	245,657	3.01	5,810,019	7.11	10,233,413	7.69
13 Taxes, Licenses, and Fees Incurred	190,711	1.90	427	1.72	738,470	2.22	189,475	2.32	2,035,466	2.49	3,154,549	2.37
14 Other Acquisition Expenses Incurred	290,128	2.89	2,105	8.48	2,121,105	6.38	817,440	10.03	4,685,412	5.73	7,916,190	5.95
15 General Expenses Incurred	256,795	2.56	1,094	4.41	1,245,752	3.75	229,579	2.82	4,048,927	4.96	5,782,147	4.34
16 Other Income Less Other Expenses	26,202	0.26	94	0.38	18,479	0.06	6,392	0.08	464,114	0.57	515,281	0.39
17 Pretax Profit or Loss Excluding Investment Gain*	1,053,027	10.49	(6,192)	(24.94)	(5,022,572)	(15.11)	(893,379)	(10.96)	1,164,606	1.43	(3,704,510)	(2.78)

\* (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 2024 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)**

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	11,313	107.08	166	100.61	40,995	101.69	6,908	97.42	636,113	106.73	695,495	106.32
2 Premiums Earned	10,565	100.00	165	100.00	40,312	100.00	7,091	100.00	596,009	100.00	654,142	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	29	0.07	0	0.00	1,161	0.19	1,190	0.18
4 Incurred Losses	6,306	59.69	(8)	(4.85)	27,208	67.49	1,649	23.25	305,413	51.24	340,568	52.06
5 Defense and Cost Containment Expenses Incurred	4,056	38.39	(1)	(0.61)	3,595	8.92	(57)	(0.80)	57,265	9.61	64,858	9.91
6 Adjusting and Other Expenses Incurred	4,754	45.00	73	44.24	3,219	7.99	(6)	(0.08)	59,039	9.91	67,079	10.25
7 Unpaid Losses	6,451	61.06	59	35.76	89,613	222.30	11,032	155.58	1,095,333	183.78	1,202,488	183.83
8 Defense and Cost Containment Expenses Unpaid	979	9.27	7	4.24	6,956	17.26	1,868	26.34	108,829	18.26	118,639	18.14
9 Adjusting and Other Expenses Unpaid	1,299	12.30	76	46.06	3,817	9.47	4,027	56.79	64,926	10.89	74,145	11.33
10 Unearned Premium Reserves	5,493	51.99	73	44.24	17,243	42.77	1,744	24.59	302,271	50.72	326,824	49.96
11 Agents Balances	3,156	29.87	3	1.82	11,390	28.25	593	8.36	570,226	95.67	585,368	89.49
12 Commission and Brokerage Expenses Incurred	1,028	9.73	25	15.15	5,211	12.93	279	3.93	56,161	9.42	62,704	9.59
13 Taxes, Licenses, and Fees Incurred	191	1.81	3	1.82	968	2.40	222	3.13	25,018	4.20	26,402	4.04
14 Other Acquisition Expenses Incurred	101	0.96	3	1.82	9,077	22.52	2,002	28.23	54,908	9.21	66,091	10.10
15 General Expenses Incurred	189	1.79	8	4.85	11,135	27.62	982	13.85	36,396	6.11	48,710	7.45
16 Other Income Less Other Expenses	83	0.79	0	0.00	(42)	(0.10)	2,583	36.43	(15,045)	(2.52)	(12,421)	(1.90)
17 Pretax Profit or Loss Excluding Investment Gain*	(5,979)	(56.59)	61	36.97	(20,175)	(50.05)	4,603	64.91	(14,384)	(2.41)	(35,874)	(5.48)

\* (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 2024 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	1,498,481	105.56	34,564	104.69	3,107,147	103.11	342,012	99.02	34,343,333	105.12	39,325,537	104.92
2 Premiums Earned	1,419,552	100.00	33,016	100.00	3,013,456	100.00	345,381	100.00	32,669,145	100.00	37,480,550	100.00
3 Dividends to Policyholders	0	0.00	1	0.00	3,750	0.12	0	0.00	4,664	0.01	8,415	0.02
4 Incurred Losses	927,703	65.35	14,337	43.42	2,201,071	73.04	226,141	65.48	26,374,634	80.73	29,743,886	79.36
5 Defense and Cost Containment Expenses Incurred	57,223	4.03	2,152	6.52	253,510	8.41	35,924	10.40	2,670,478	8.17	3,019,287	8.06
6 Adjusting and Other Expenses Incurred	53,290	3.75	652	1.97	181,734	6.03	13,217	3.83	1,653,574	5.06	1,902,467	5.08
7 Unpaid Losses	1,574,010	110.88	31,116	94.25	3,909,022	129.72	656,871	190.19	51,574,980	157.87	57,745,999	154.07
8 Defense and Cost Containment Expenses Unpaid	136,432	9.61	3,419	10.36	607,632	20.16	63,991	18.53	5,445,067	16.67	6,256,541	16.69
9 Adjusting and Other Expenses Unpaid	42,422	2.99	1,958	5.93	207,058	6.87	89,689	25.97	2,013,314	6.16	2,354,441	6.28
10 Unearned Premium Reserves	740,647	52.17	15,686	47.51	1,365,141	45.30	102,986	29.82	15,592,544	47.73	17,817,004	47.54
11 Agents Balances	409,287	28.83	2,197	6.65	929,673	30.85	39,659	11.48	9,712,973	29.73	11,093,789	29.60
12 Commission and Brokerage Expenses Incurred	145,475	10.25	4,327	13.11	386,536	12.83	22,117	6.40	4,154,215	12.72	4,712,670	12.57
13 Taxes, Licenses, and Fees Incurred	25,594	1.80	592	1.79	70,386	2.34	13,012	3.77	848,503	2.60	958,087	2.56
14 Other Acquisition Expenses Incurred	16,642	1.17	1,096	3.32	222,364	7.38	55,632	16.11	1,331,631	4.08	1,627,365	4.34
15 General Expenses Incurred	31,081	2.19	1,296	3.93	134,631	4.47	29,539	8.55	1,962,230	6.01	2,158,777	5.76
16 Other Income Less Other Expenses	10,043	0.71	10	0.03	3,325	0.11	55,725	16.13	24,903	0.08	94,006	0.25
17 Pretax Profit or Loss Excluding Investment Gain*	172,589	12.16	8,572	25.96	(437,205)	(14.51)	5,520	1.60	(6,305,876)	(19.30)	(6,556,400)	(17.49)

\* (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 2024 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	7,327,987	100.20	24,642	94.86	33,705,999	103.19	7,763,103	103.19	68,699,851	101.65	117,521,582	102.10
2 Premiums Earned	7,313,593	100.00	25,978	100.00	32,662,571	100.00	7,522,899	100.00	67,584,522	100.00	115,109,563	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	27,596	0.08	487,129	6.48	147,954	0.22	662,679	0.58
4 Incurred Losses	4,285,573	58.60	10,371	39.92	20,628,668	63.16	4,368,446	58.07	38,711,042	57.28	68,004,100	59.08
5 Defense and Cost Containment Expenses Incurred	13,047	0.18	170	0.65	92,199	0.28	22,925	0.30	183,363	0.27	311,704	0.27
6 Adjusting and Other Expenses Incurred	434,934	5.95	1,043	4.01	1,969,331	6.03	541,155	7.19	4,268,066	6.32	7,214,529	6.27
7 Unpaid Losses	327,194	4.47	762	2.93	3,670,103	11.24	157,041	2.09	3,177,118	4.70	7,332,218	6.37
8 Defense and Cost Containment Expenses Unpaid	20,621	0.28	52	0.20	79,838	0.24	9,345	0.12	188,649	0.28	298,505	0.26
9 Adjusting and Other Expenses Unpaid	59,815	0.82	203	0.78	1,666,552	5.10	144,588	1.92	934,334	1.38	2,805,492	2.44
10 Unearned Premium Reserves	2,251,988	30.79	11,223	43.20	9,048,477	27.70	2,531,627	33.65	21,461,071	31.75	35,304,386	30.67
11 Agents Balances	1,483,056	20.28	6,624	25.50	5,097,808	15.61	1,428,138	18.98	11,284,659	16.70	19,300,285	16.77
12 Commission and Brokerage Expenses Incurred	515,990	7.06	3,916	15.07	3,310,174	10.13	229,238	3.05	4,929,971	7.29	8,989,289	7.81
13 Taxes, Licenses, and Fees Incurred	137,685	1.88	441	1.70	711,549	2.18	176,311	2.34	1,580,307	2.34	2,606,293	2.26
14 Other Acquisition Expenses Incurred	209,722	2.87	2,150	8.28	2,128,847	6.52	777,808	10.34	3,744,819	5.54	6,863,346	5.96
15 General Expenses Incurred	184,642	2.52	1,136	4.37	927,134	2.84	211,627	2.81	3,240,074	4.79	4,564,613	3.97
16 Other Income Less Other Expenses	19,291	0.26	138	0.53	12,195	0.04	20,349	0.27	222,967	0.33	274,940	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	1,551,297	21.21	6,890	26.52	2,879,273	8.82	728,610	9.69	11,001,887	16.28	16,167,957	14.05

\* (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 2024 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	455,500	102.90	8,693	101.86	1,271,150	103.27	144,029	96.62	9,804,772	103.11	11,684,144	103.04
2 Premiums Earned	442,684	100.00	8,534	100.00	1,230,870	100.00	149,075	100.00	9,508,615	100.00	11,339,778	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	285	0.02	0	0.00	2,134	0.02	2,419	0.02
4 Incurred Losses	215,960	48.78	4,371	51.22	691,171	56.15	93,092	62.45	5,628,098	59.19	6,632,692	58.49
5 Defense and Cost Containment Expenses Incurred	2,108	0.48	50	0.59	11,074	0.90	1,709	1.15	120,304	1.27	135,245	1.19
6 Adjusting and Other Expenses Incurred	22,989	5.19	498	5.84	93,809	7.62	3,291	2.21	496,503	5.22	617,090	5.44
7 Unpaid Losses	29,826	6.74	637	7.46	92,549	7.52	35,827	24.03	1,780,803	18.73	1,939,642	17.10
8 Defense and Cost Containment Expenses Unpaid	2,679	0.61	(4)	(0.05)	11,790	0.96	1,558	1.05	175,334	1.84	191,357	1.69
9 Adjusting and Other Expenses Unpaid	4,239	0.96	200	2.34	25,271	2.05	4,942	3.32	198,814	2.09	233,466	2.06
10 Unearned Premium Reserves	217,165	49.06	3,487	40.86	540,724	43.93	43,855	29.42	4,087,577	42.99	4,892,808	43.15
11 Agents Balances	119,274	26.94	275	3.22	357,015	29.01	40,189	26.96	2,647,558	27.84	3,164,311	27.90
12 Commission and Brokerage Expenses Incurred	48,222	10.89	1,579	18.50	156,635	12.73	18,991	12.74	1,237,862	13.02	1,463,289	12.90
13 Taxes, Licenses, and Fees Incurred	7,862	1.78	148	1.73	27,118	2.20	2,285	1.53	234,860	2.47	272,273	2.40
14 Other Acquisition Expenses Incurred	4,591	1.04	163	1.91	97,947	7.96	8,252	5.54	408,137	4.29	519,090	4.58
15 General Expenses Incurred	8,315	1.88	379	4.44	58,927	4.79	12,917	8.66	639,687	6.73	720,225	6.35
16 Other Income Less Other Expenses	2,508	0.57	1	0.01	1,484	0.12	4,797	3.22	9,966	0.10	18,756	0.17
17 Pretax Profit or Loss Excluding Investment Gain*	135,141	30.53	1,347	15.78	95,390	7.75	13,335	8.95	750,989	7.90	996,202	8.79

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

**Total for Aircraft**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	2,971,618	101.57	2,971,618	101.57
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	2,925,628	100.00	2,925,628	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	3,900	0.00	0	0.00	1,498,218	51.21	1,502,118	51.34
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	68	0.00	0	0.00	168,206	5.75	168,274	5.75
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(2)	0.00	0	0.00	52,819	1.81	52,817	1.81
7 Unpaid Losses	0	0.00	0	0.00	13,368	0.00	0	0.00	3,200,280	109.39	3,213,648	109.84
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	176	0.00	0	0.00	389,717	13.32	389,893	13.33
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	69	0.00	0	0.00	112,724	3.85	112,793	3.86
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	1,342,707	45.89	1,342,707	45.89
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	716,660	24.50	716,660	24.50
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	465,749	15.92	465,749	15.92
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	71,399	2.44	71,399	2.44
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	112,126	3.83	112,126	3.83
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	122,632	4.19	122,632	4.19
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	(1,508)	(0.05)	(1,508)	(0.05)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(3,965)	0.00	0	0.00	432,969	14.80	429,004	14.66

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

**Total for Fidelity**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	17,248	98.32	1,460	101.53	1,382,079	100.06	1,400,787	100.04
2 Premiums Earned	0	0.00	0	0.00	17,543	100.00	1,438	100.00	1,381,224	100.00	1,400,205	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	22	0.13	0	0.00	728	0.05	750	0.05
4 Incurred Losses	0	0.00	1	0.00	5,553	31.65	439	30.53	512,742	37.12	518,735	37.05
5 Defense and Cost Containment Expenses Incurred	0	0.00	4	0.00	112	0.64	(20)	(1.39)	(5,777)	(0.42)	(5,681)	(0.41)
6 Adjusting and Other Expenses Incurred	0	0.00	(7)	0.00	419	2.39	71	4.94	54,933	3.98	55,416	3.96
7 Unpaid Losses	0	0.00	9	0.00	3,855	21.97	960	66.76	1,302,195	94.28	1,307,019	93.34
8 Defense and Cost Containment Expenses Unpaid	0	0.00	14	0.00	353	2.01	290	20.17	100,191	7.25	100,848	7.20
9 Adjusting and Other Expenses Unpaid	0	0.00	(7)	0.00	178	1.01	73	5.08	90,222	6.53	90,466	6.46
10 Unearned Premium Reserves	0	0.00	0	0.00	8,855	50.48	257	17.87	772,768	55.95	781,880	55.84
11 Agents Balances	0	0.00	0	0.00	5,191	29.59	50	3.48	50,611	3.66	55,852	3.99
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	1,884	10.74	38	2.64	224,852	16.28	226,774	16.20
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	369	2.10	41	2.85	33,130	2.40	33,540	2.40
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,580	9.01	386	26.84	96,083	6.96	98,049	7.00
15 General Expenses Incurred	0	0.00	0	0.00	794	4.53	72	5.01	104,088	7.54	104,954	7.50
16 Other Income Less Other Expenses	0	0.00	0	0.00	(6)	(0.03)	2	0.14	(2,052)	(0.15)	(2,056)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1	0.00	6,801	38.77	414	28.79	358,384	25.95	365,600	26.11

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

**Total for Surety**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	455,719	111.64	4	100.00	10,127,546	108.19	10,583,269	108.33
2 Premiums Earned	0	0.00	0	0.00	408,216	100.00	4	100.00	9,360,897	100.00	9,769,117	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	5,238	1.28	0	0.00	54,639	0.58	59,877	0.61
4 Incurred Losses	0	0.00	0	0.00	126,430	30.97	0	0.00	2,158,711	23.06	2,285,141	23.39
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	5,246	1.29	0	0.00	284,066	3.03	289,312	2.96
6 Adjusting and Other Expenses Incurred	0	0.00	7	0.00	6,964	1.71	0	0.00	219,990	2.35	226,961	2.32
7 Unpaid Losses	0	0.00	0	0.00	138,407	33.91	0	0.00	4,748,134	50.72	4,886,541	50.02
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	17,665	4.33	0	0.00	776,255	8.29	793,920	8.13
9 Adjusting and Other Expenses Unpaid	0	0.00	7	0.00	5,218	1.28	0	0.00	290,473	3.10	295,698	3.03
10 Unearned Premium Reserves	0	0.00	0	0.00	248,093	60.77	0	0.00	6,050,137	64.63	6,298,230	64.47
11 Agents Balances	0	0.00	79	0.00	86,543	21.20	1	25.00	1,735,764	18.54	1,822,387	18.65
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	136,040	33.33	0	0.00	2,697,681	28.82	2,833,721	29.01
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	14,599	3.58	0	0.00	273,771	2.92	288,370	2.95
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	74,782	18.32	0	0.00	743,058	7.94	817,840	8.37
15 General Expenses Incurred	0	0.00	0	0.00	28,721	7.04	0	0.00	865,904	9.25	894,625	9.16
16 Other Income Less Other Expenses	0	0.00	0	0.00	5,800	1.42	(39,570)	(989250.00)	(29,527)	(0.32)	(63,297)	(0.65)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(7)	0.00	15,996	3.92	(39,566)	(989150.00)	2,033,548	21.72	2,009,971	20.57

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

**Total for Burglary and Theft**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 Insurance Expense Exhibit, Part III - Direct Business  
(\$ in Thousands)

Direct Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	3,050	100.20	83	70.94	21,362	138.89	686	109.24	459,407	103.14	484,588	104.30
2 Premiums Earned	3,044	100.00	117	100.00	15,381	100.00	628	100.00	445,423	100.00	464,593	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	41	1.35	(2)	(1.71)	2,176	14.15	40	6.37	109,698	24.63	111,953	24.10
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	53	0.34	79	12.58	1,274	0.29	1,406	0.30
6 Adjusting and Other Expenses Incurred	4	0.13	(1)	(0.85)	217	1.41	48	7.64	11,740	2.64	12,008	2.58
7 Unpaid Losses	12	0.39	25	21.37	797	5.18	131	20.86	250,936	56.34	251,901	54.22
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	54	0.35	56	8.92	26,961	6.05	27,071	5.83
9 Adjusting and Other Expenses Unpaid	5	0.16	3	2.56	50	0.33	1	0.16	39,114	8.78	39,173	8.43
10 Unearned Premium Reserves	71	2.33	28	23.93	10,004	65.04	248	39.49	236,156	53.02	246,507	53.06
11 Agents Balances	54	1.77	10	8.55	4,250	27.63	41	6.53	97,623	21.92	101,978	21.95
12 Commission and Brokerage Expenses Incurred	543	17.84	15	12.82	2,760	17.94	0	0.00	76,356	17.14	79,674	17.15
13 Taxes, Licenses, and Fees Incurred	11	0.36	2	1.71	520	3.38	16	2.55	9,853	2.21	10,402	2.24
14 Other Acquisition Expenses Incurred	177	5.81	4	3.42	800	5.20	427	67.99	28,262	6.34	29,670	6.39
15 General Expenses Incurred	118	3.88	1	0.85	1,991	12.94	38	6.05	31,995	7.18	34,143	7.35
16 Other Income Less Other Expenses	1	0.03	0	0.00	2	0.01	0	0.00	(1,057)	(0.24)	(1,054)	(0.23)
17 Pretax Profit or Loss Excluding Investment Gain*	2,152	70.70	99	84.62	6,869	44.66	(19)	(3.03)	175,182	39.33	184,283	39.67

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

**Total for Boiler and Machinery**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	5,451	100.33	991,251	100.04	277	223.39	1,627,759	101.23	2,624,738	100.78
2 Premiums Earned	0	0.00	5,433	100.00	990,888	100.00	124	100.00	1,607,905	100.00	2,604,350	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	7	0.00	7	0.00
4 Incurred Losses	0	0.00	497	9.15	261,810	26.42	20	16.13	435,094	27.06	697,421	26.78
5 Defense and Cost Containment Expenses Incurred	0	0.00	36	0.66	2,735	0.28	4	3.23	10,982	0.68	13,757	0.53
6 Adjusting and Other Expenses Incurred	0	0.00	95	1.75	9,712	0.98	(1)	(0.81)	48,456	3.01	58,262	2.24
7 Unpaid Losses	0	0.00	1,489	27.41	317,905	32.08	10	8.06	633,651	39.41	953,055	36.59
8 Defense and Cost Containment Expenses Unpaid	0	0.00	117	2.15	5,835	0.59	5	4.03	24,293	1.51	30,250	1.16
9 Adjusting and Other Expenses Unpaid	0	0.00	140	2.58	13,042	1.32	1	0.81	33,934	2.11	47,117	1.81
10 Unearned Premium Reserves	0	0.00	2,564	47.19	510,132	51.48	153	123.39	744,571	46.31	1,257,420	48.28
11 Agents Balances	0	0.00	626	11.52	196,029	19.78	24	19.35	369,431	22.98	566,110	21.74
12 Commission and Brokerage Expenses Incurred	0	0.00	713	13.12	12,067	1.22	41	33.06	189,126	11.76	201,947	7.75
13 Taxes, Licenses, and Fees Incurred	0	0.00	95	1.75	27,167	2.74	6	4.84	39,027	2.43	66,295	2.55
14 Other Acquisition Expenses Incurred	0	0.00	59	1.09	69,965	7.06	28	22.58	94,627	5.89	164,679	6.32
15 General Expenses Incurred	0	0.00	932	17.15	201,997	20.39	34	27.42	145,877	9.07	348,840	13.39
16 Other Income Less Other Expenses	0	0.00	0	0.00	(2,217)	(0.22)	0	0.00	(4,287)	(0.27)	(6,504)	(0.25)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,005	55.31	403,218	40.69	(8)	(6.45)	640,422	39.83	1,046,637	40.19

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

**Total for Credit**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	44,646	95.51	269	105.08	0	0.00	2,694,321	101.64	2,739,236	101.54
2 Premiums Earned	0	0.00	46,743	100.00	256	100.00	0	0.00	2,650,746	100.00	2,697,745	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	41,888	89.61	53	20.70	0	0.00	1,155,796	43.60	1,197,737	44.40
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	12,772	0.48	12,772	0.47
6 Adjusting and Other Expenses Incurred	0	0.00	416	0.89	17	6.64	0	0.00	33,308	1.26	33,741	1.25
7 Unpaid Losses	0	0.00	6,870	14.70	2	0.78	0	0.00	1,260,576	47.56	1,267,448	46.98
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	33,786	1.27	33,786	1.25
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	13	5.08	0	0.00	37,991	1.43	38,004	1.41
10 Unearned Premium Reserves	0	0.00	1,057	2.26	70	27.34	0	0.00	1,265,552	47.74	1,266,679	46.95
11 Agents Balances	0	0.00	118	0.25	34	13.28	0	0.00	465,912	17.58	466,064	17.28
12 Commission and Brokerage Expenses Incurred	0	0.00	3,322	7.11	29	11.33	0	0.00	533,735	20.14	537,086	19.91
13 Taxes, Licenses, and Fees Incurred	0	0.00	88	0.19	6	2.34	0	0.00	65,012	2.45	65,106	2.41
14 Other Acquisition Expenses Incurred	0	0.00	186	0.40	19	7.42	0	0.00	161,712	6.10	161,917	6.00
15 General Expenses Incurred	0	0.00	4	0.01	7	2.73	0	0.00	215,712	8.14	215,723	8.00
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	24,884	0.94	24,884	0.92
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	839	1.79	126	49.22	0	0.00	497,575	18.77	498,540	18.48

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

**Total for International**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	35,704	106.22	35,704	106.22
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	33,613	100.00	33,613	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	837	2.49	837	2.49
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(1,677)	(4.99)	(1,677)	(4.99)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(4,167)	(12.40)	(4,167)	(12.40)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	(17,821)	(53.02)	(17,821)	(53.02)
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(541)	(1.61)	(541)	(1.61)
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	(1,607)	(4.78)	(1,607)	(4.78)
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	8,255	24.56	8,255	24.56
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	23,106	68.74	23,106	68.74
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	20,120	59.86	20,120	59.86
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,764	5.25	1,764	5.25
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	11,139	33.14	11,139	33.14
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	13,369	39.77	13,369	39.77
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	(7,771)	(23.12)	(7,771)	(23.12)

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

**Total for Warranty**  
**Countrywide Results of Companies Writing in Texas**  
Source: NAIC 2024 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	250	304.88	0	0.00	0	0.00	0	0.00	3,763,903	105.40	3,764,153	105.40
2 Premiums Earned	82	100.00	0	0.00	0	0.00	0	0.00	3,571,132	100.00	3,571,214	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	15	18.29	0	0.00	0	0.00	0	0.00	2,382,753	66.72	2,382,768	66.72
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,696	0.16	5,696	0.16
6 Adjusting and Other Expenses Incurred	1	1.22	0	0.00	56	0.00	0	0.00	36,511	1.02	36,568	1.02
7 Unpaid Losses	15	18.29	0	0.00	0	0.00	0	0.00	286,252	8.02	286,267	8.02
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,338	0.07	2,338	0.07
9 Adjusting and Other Expenses Unpaid	1	1.22	0	0.00	0	0.00	0	0.00	4,953	0.14	4,954	0.14
10 Unearned Premium Reserves	167	203.66	0	0.00	0	0.00	0	0.00	9,774,693	273.71	9,774,860	273.71
11 Agents Balances	113	137.80	0	0.00	0	0.00	0	0.00	279,971	7.84	280,084	7.84
12 Commission and Brokerage Expenses Incurred	3	3.66	0	0.00	0	0.00	0	0.00	270,553	7.58	270,556	7.58
13 Taxes, Licenses, and Fees Incurred	4	4.88	0	0.00	0	0.00	0	0.00	81,963	2.30	81,967	2.30
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	48,450	1.36	48,450	1.36
15 General Expenses Incurred	1	1.22	0	0.00	0	0.00	0	0.00	199,515	5.59	199,516	5.59
16 Other Income Less Other Expenses	1	1.22	0	0.00	0	0.00	0	0.00	115,125	3.22	115,126	3.22
17 Pretax Profit or Loss Excluding Investment Gain*	59	71.95	0	0.00	(55)	0.00	0	0.00	660,813	18.50	660,817	18.50

\* (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, 2024**

**Total for All Property and Casualty Lines Combined**  
**Countrywide Results of Companies Writing in Texas (Summary of Pages 45-84)**  
Source: NAIC 2024 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	30,938	90.23	3,865,420	107.77	134,827,144	101.63	35,753,524	104.92	537,274,796	103.12	711,751,822	102.94
2 Premiums Earned	34,287	100.00	3,586,774	100.00	132,668,324	100.00	34,076,279	100.00	521,029,057	100.00	691,394,721	100.00
3 Dividends to Policyholders	0	0.00	4	0.00	678,129	0.51	1,537,930	4.51	789,708	0.15	3,005,771	0.43
4 Incurred Losses	23,801	69.42	2,129,551	59.37	88,749,667	66.90	22,158,947	65.03	312,189,867	59.92	425,251,833	61.51
5 Defense and Cost Containment Expenses Incurred	1,811	5.28	60,482	1.69	4,153,276	3.13	877,389	2.57	20,781,442	3.99	25,874,400	3.74
6 Adjusting and Other Expenses Incurred	1,436	4.19	269,316	7.51	7,438,852	5.61	2,335,430	6.85	27,983,745	5.37	38,028,779	5.50
7 Unpaid Losses	26,581	77.53	1,020,796	28.46	81,973,444	61.79	17,153,227	50.34	512,104,699	98.29	612,278,747	88.56
8 Defense and Cost Containment Expenses Unpaid	1,023	2.98	54,760	1.53	11,879,028	8.95	2,099,982	6.16	66,971,867	12.85	81,006,660	11.72
9 Adjusting and Other Expenses Unpaid	1,842	5.37	187,630	5.23	7,879,832	5.94	1,619,388	4.75	29,294,674	5.62	38,983,366	5.64
10 Unearned Premium Reserves	4,572	13.33	2,071,587	57.76	47,919,988	36.12	14,850,471	43.58	244,411,601	46.91	309,258,219	44.73
11 Agents Balances	(104,290)	(304.17)	758,569	21.15	28,369,569	21.38	10,686,942	31.36	118,206,286	22.69	157,917,076	22.84
12 Commission and Brokerage Expenses Incurred	(302,409)	(881.99)	502,923	14.02	16,222,716	12.23	512,433	1.50	59,351,062	11.39	76,286,725	11.03
13 Taxes, Licenses, and Fees Incurred	93,560	272.87	100,920	2.81	2,626,438	1.98	1,025,571	3.01	13,482,726	2.59	17,329,215	2.51
14 Other Acquisition Expenses Incurred	180,607	526.75	256,801	7.16	7,775,595	5.86	4,399,906	12.91	28,668,155	5.50	41,281,064	5.97
15 General Expenses Incurred	170,694	497.84	116,398	3.25	7,301,756	5.50	1,560,897	4.58	34,962,930	6.71	44,112,675	6.38
16 Other Income Less Other Expenses	93,396	272.39	647	0.02	440,964	0.33	(21,467)	(0.06)	1,141,515	0.22	1,655,055	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	(41,813)	(121.95)	151,024	4.21	(1,837,122)	(1.38)	(353,696)	(1.04)	23,960,759	4.60	21,879,152	3.16
18 Investment Gain from Insurance Funds	2,522	7.36	76,841	2.14	281,703,231	212.34	706,109	2.07	28,171,156	5.41	310,659,859	44.93
19 Profit or Loss Excluding Investment Gain	(39,291)	(114.59)	227,866	6.35	279,866,118	210.95	352,416	1.03	52,132,007	10.01	332,539,116	48.10
20 Investment Gain from Capital and Surplus	3,556	10.37	152,706	4.26	(267,872,569)	(201.91)	1,658,558	4.87	26,617,062	5.11	(239,440,687)	(34.63)
21 Total Profit or Losses**	(35,737)	(104.23)	380,571	10.61	11,993,537	9.04	2,010,974	5.90	78,749,048	15.11	93,098,393	13.47

\* (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 2024 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	75,383	95.75	3,866,678	107.77	137,810,122	101.80	35,768,715	104.92	557,518,962	102.92	735,039,860	102.83
2 Premiums Earned	78,731	100.00	3,588,034	100.00	135,375,070	100.00	34,091,471	100.00	541,685,341	100.00	714,818,647	100.00
3 Dividends to Policyholders	0	0.00	4	0.00	678,132	0.50	1,537,930	4.51	789,721	0.15	3,005,787	0.42
4 Incurred Losses	23,800	30.23	2,130,453	59.38	90,838,278	67.10	22,166,340	65.02	325,343,141	60.06	440,502,012	61.62
5 Defense and Cost Containment Expenses Incurred	1,810	2.30	60,498	1.69	4,219,372	3.12	879,088	2.58	21,527,306	3.97	26,688,074	3.73
6 Adjusting and Other Expenses Incurred	1,436	1.82	269,378	7.51	7,576,823	5.60	2,335,489	6.85	28,187,940	5.20	38,371,066	5.37
7 Unpaid Losses	26,582	33.76	1,022,251	28.49	84,417,284	62.36	17,178,978	50.39	560,678,343	103.51	663,323,438	92.80
8 Defense and Cost Containment Expenses Unpaid	1,023	1.30	54,774	1.53	11,935,105	8.82	2,105,467	6.18	69,554,514	12.84	83,650,883	11.70
9 Adjusting and Other Expenses Unpaid	1,842	2.34	187,637	5.23	7,937,778	5.86	1,619,626	4.75	30,085,811	5.55	39,832,694	5.57
10 Unearned Premium Reserves	4,572	5.81	2,071,841	57.74	49,162,011	36.32	14,850,473	43.56	252,965,809	46.70	319,054,706	44.63
11 Agents Balances	(104,287)	(132.46)	758,234	21.13	29,743,476	21.97	10,687,690	31.35	124,447,241	22.97	165,532,354	23.16
12 Commission and Brokerage Expenses Incurred	(302,409)	(384.10)	503,173	14.02	16,316,662	12.05	514,619	1.51	63,559,818	11.73	80,591,863	11.27
13 Taxes, Licenses, and Fees Incurred	93,561	118.84	100,918	2.81	2,626,449	1.94	1,025,569	3.01	13,556,317	2.50	17,402,814	2.43
14 Other Acquisition Expenses Incurred	180,608	229.40	256,804	7.16	7,776,098	5.74	4,400,156	12.91	29,107,962	5.37	41,721,628	5.84
15 General Expenses Incurred	170,694	216.81	116,396	3.24	7,304,909	5.40	1,562,219	4.58	35,742,573	6.60	44,896,791	6.28
16 Other Income Less Other Expenses	92,620	117.64	648	0.02	438,818	0.32	(21,471)	(0.06)	106,487	0.02	617,102	0.09
17 Pretax Profit or Loss Excluding Investment Gain*	1,854	2.35	151,058	4.21	(1,522,835)	(1.12)	(351,407)	(1.03)	23,977,029	4.43	22,255,699	3.11
18 Investment Gain from Insurance Funds	2,520	3.20	76,902	2.14	281,810,543	208.17	707,159	2.07	29,823,757	5.51	312,420,881	43.71
19 Profit or Loss Excluding Investment Gain	4,374	5.56	227,961	6.35	280,287,708	207.05	355,754	1.04	53,800,776	9.93	334,676,573	46.82
20 Investment Gain from Capital and Surplus	6,237	7.92	154,122	4.30	(267,609,554)	(197.68)	1,660,125	4.87	123,009,697	22.71	(142,779,373)	(19.97)
21 Total Profit or Losses**	10,609	13.47	382,081	10.65	12,678,158	9.37	2,015,878	5.91	176,810,461	32.64	191,897,187	26.85

\* (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 2024 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	13,019	84.05	2,023,967	103.13	624,668	116.58	15,254,263	104.58	17,915,917	104.77
2 Premiums Earned	0	0.00	15,489	100.00	1,962,604	100.00	535,832	100.00	14,586,703	100.00	17,100,628	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	6,514	0.33	9,308	1.74	206	0.00	16,028	0.09
4 Incurred Losses	0	0.00	4,847	31.29	1,071,548	54.60	195,059	36.40	5,872,374	40.26	7,143,828	41.78
5 Defense and Cost Containment Expenses Incurred	0	0.00	(5)	(0.03)	14,247	0.73	5,835	1.09	261,847	1.80	281,924	1.65
6 Adjusting and Other Expenses Incurred	0	0.00	526	3.40	45,235	2.30	18,778	3.50	405,318	2.78	469,857	2.75
7 Unpaid Losses	0	0.00	1,459	9.42	1,286,792	65.57	76,419	14.26	7,777,062	53.32	9,141,732	53.46
8 Defense and Cost Containment Expenses Unpaid	0	0.00	51	0.33	28,338	1.44	3,610	0.67	291,473	2.00	323,472	1.89
9 Adjusting and Other Expenses Unpaid	0	0.00	136	0.88	47,147	2.40	14,933	2.79	308,808	2.12	371,024	2.17
10 Unearned Premium Reserves	0	0.00	6,600	42.61	1,130,171	57.59	420,417	78.46	8,161,375	55.95	9,718,563	56.83
11 Agents Balances	(69)	0.00	638	4.12	522,408	26.62	387,094	72.24	3,828,684	26.25	4,738,755	27.71
12 Commission and Brokerage Expenses Incurred	(18)	0.00	(32)	(0.21)	188,336	9.60	(13,059)	(2.44)	2,460,994	16.87	2,636,221	15.42
13 Taxes, Licenses, and Fees Incurred	14	0.00	918	5.93	47,758	2.43	23,876	4.46	339,218	2.33	411,784	2.41
14 Other Acquisition Expenses Incurred	4	0.00	466	3.01	168,570	8.59	91,295	17.04	858,439	5.89	1,118,774	6.54
15 General Expenses Incurred	34	0.00	1,540	9.94	360,140	18.35	46,099	8.60	1,005,153	6.89	1,412,966	8.26
16 Other Income Less Other Expenses	0	0.00	150	0.97	(2,292)	(0.12)	(5,919)	(1.10)	(20,426)	(0.14)	(28,487)	(0.17)
17 Pretax Profit or Loss Excluding Investment Gain*	(34)	0.00	7,382	47.66	57,960	2.95	152,718	28.50	3,362,720	23.05	3,580,746	20.94
18 Investment Gain from Insurance Funds	9	0.00	255	1.65	65,513	3.34	3,577	0.67	641,531	4.40	710,885	4.16
19 Profit or Loss Excluding Investment Gain	(26)	0.00	7,637	49.31	123,475	6.29	156,295	29.17	4,004,253	27.45	4,291,634	25.10
20 Investment Gain from Capital and Surplus	0	0.00	548	3.54	288,615	14.71	15,325	2.86	719,895	4.94	1,024,383	5.99
21 Total Profit or Losses**	(26)	0.00	8,185	52.84	412,093	21.00	171,620	32.03	4,724,150	32.39	5,316,022	31.09

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	28,287	83.40	2,726,950	96.12	706,990	109.88	12,346,760	102.73	15,808,987	101.77
2 Premiums Earned	0	0.00	33,919	100.00	2,837,039	100.00	643,391	100.00	12,018,999	100.00	15,533,348	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,260	0.04	29,369	4.56	208	0.00	30,837	0.20
4 Incurred Losses	0	0.00	29,245	86.22	2,208,242	77.84	453,328	70.46	6,390,637	53.17	9,081,452	58.46
5 Defense and Cost Containment Expenses Incurred	0	0.00	311	0.92	13,762	0.49	4,842	0.75	257,898	2.15	276,813	1.78
6 Adjusting and Other Expenses Incurred	0	0.00	3,633	10.71	130,643	4.60	29,573	4.60	502,689	4.18	666,538	4.29
7 Unpaid Losses	0	0.00	11,305	33.33	1,875,477	66.11	138,662	21.55	8,254,731	68.68	10,280,175	66.18
8 Defense and Cost Containment Expenses Unpaid	0	0.00	920	2.71	35,122	1.24	3,447	0.54	307,533	2.56	347,022	2.23
9 Adjusting and Other Expenses Unpaid	0	0.00	2,233	6.58	61,610	2.17	12,601	1.96	374,954	3.12	451,398	2.91
10 Unearned Premium Reserves	0	0.00	17,993	53.05	1,523,538	53.70	420,708	65.39	6,518,963	54.24	8,481,202	54.60
11 Agents Balances	0	0.00	836	2.46	664,756	23.43	334,303	51.96	2,792,783	23.24	3,792,678	24.42
12 Commission and Brokerage Expenses Incurred	0	0.00	(282)	(0.83)	254,784	8.98	4,095	0.64	1,607,570	13.38	1,866,167	12.01
13 Taxes, Licenses, and Fees Incurred	0	0.00	2,823	8.32	87,602	3.09	18,232	2.83	282,902	2.35	391,559	2.52
14 Other Acquisition Expenses Incurred	0	0.00	1,918	5.65	226,525	7.98	91,228	14.18	799,202	6.65	1,118,873	7.20
15 General Expenses Incurred	9	0.00	5,100	15.04	499,668	17.61	32,453	5.04	700,830	5.83	1,238,060	7.97
16 Other Income Less Other Expenses	0	0.00	474	1.40	(242)	(0.01)	(5,128)	(0.80)	(50,427)	(0.42)	(55,323)	(0.36)
17 Pretax Profit or Loss Excluding Investment Gain*	(9)	0.00	(8,354)	(24.63)	(585,686)	(20.64)	(24,857)	(3.86)	1,426,646	11.87	807,740	5.20
18 Investment Gain from Insurance Funds	3	0.00	979	2.89	93,222	3.29	4,332	0.67	535,695	4.46	634,231	4.08
19 Profit or Loss Excluding Investment Gain	(6)	0.00	(7,374)	(21.74)	(492,465)	(17.36)	(20,527)	(3.19)	1,962,338	16.33	1,441,966	9.28
20 Investment Gain from Capital and Surplus	0	0.00	1,740	5.13	382,594	13.49	20,027	3.11	632,057	5.26	1,036,418	6.67
21 Total Profit or Losses**	(6)	0.00	(5,634)	(16.61)	(109,874)	(3.87)	(501)	(0.08)	2,594,386	21.59	2,478,371	15.96

\* (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 2024 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	647,005	107.80	0	0.00	7,292,925	99.77	7,939,931	100.38
2 Premiums Earned	0	0.00	1	100.00	600,196	100.00	0	0.00	7,309,415	100.00	7,909,612	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	100.00	478,368	79.70	0	0.00	5,872,846	80.35	6,351,215	80.30
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(395)	(0.07)	0	0.00	29,724	0.41	29,329	0.37
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	32,912	5.48	0	0.00	268,699	3.68	301,611	3.81
7 Unpaid Losses	0	0.00	1	100.00	230,924	38.47	0	0.00	3,188,852	43.63	3,419,777	43.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	765	0.13	0	0.00	31,861	0.44	32,626	0.41
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	6,206	1.03	0	0.00	44,900	0.61	51,106	0.65
10 Unearned Premium Reserves	0	0.00	0	0.00	80,489	13.41	0	0.00	1,230,609	16.84	1,311,098	16.58
11 Agents Balances	0	0.00	0	0.00	(269,395)	(44.88)	0	0.00	(1,713,817)	(23.45)	(1,983,212)	(25.07)
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(37,756)	(6.29)	0	0.00	465,924	6.37	428,168	5.41
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	858	0.14	0	0.00	47,569	0.65	48,427	0.61
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	24,040	4.01	0	0.00	(197,389)	(2.70)	(173,349)	(2.19)
15 General Expenses Incurred	0	0.00	0	0.00	39,516	6.58	0	0.00	399,793	5.47	439,309	5.55
16 Other Income Less Other Expenses	0	0.00	0	0.00	(599)	(0.10)	0	0.00	(835)	(0.01)	(1,434)	(0.02)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	62,055	10.34	0	0.00	421,415	5.77	483,470	6.11
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	16,583	2.76	0	0.00	128,198	1.75	144,781	1.83
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	78,638	13.10	0	0.00	549,614	7.52	628,252	7.94
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	14,458	2.41	0	0.00	152,963	2.09	167,421	2.12
21 Total Profit or Losses**	0	0.00	0	0.00	93,096	15.51	0	0.00	702,575	9.61	795,671	10.06

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	0	0.00	0	0.00	44	0.00	44	0.00
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	367	0.00	367	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	7,379	0.00	7,379	0.00
5 Defense and Cost Containment Expenses Incurred	0	0.00	1	0.00	20	0.00	(1)	0.00	(3,209)	0.00	(3,189)	0.00
6 Adjusting and Other Expenses Incurred	0	0.00	114	0.00	(65)	0.00	0	0.00	27,572	0.00	27,621	0.00
7 Unpaid Losses	0	0.00	0	0.00	(494)	0.00	0	0.00	6,820	0.00	6,326	0.00
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	88	0.00	0	0.00	37	0.00	125	0.00
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	(88)	0.00	0	0.00	23,359	0.00	23,271	0.00
10 Unearned Premium Reserves	0	0.00	0	0.00	3,382	0.00	0	0.00	811	0.00	4,193	0.00
11 Agents Balances	0	0.00	(2,815)	0.00	6,247	0.00	(8,218)	0.00	27,026	0.00	22,240	0.00
12 Commission and Brokerage Expenses Incurred	0	0.00	(23,000)	0.00	(856)	0.00	(417)	0.00	(292,299)	0.00	(316,572)	0.00
13 Taxes, Licenses, and Fees Incurred	0	0.00	500	0.00	0	0.00	0	0.00	40,071	0.00	40,571	0.00
14 Other Acquisition Expenses Incurred	0	0.00	3,009	0.00	0	0.00	0	0.00	55,850	0.00	58,859	0.00
15 General Expenses Incurred	0	0.00	5,319	0.00	0	0.00	0	0.00	81,141	0.00	86,460	0.00
16 Other Income Less Other Expenses	0	0.00	0	0.00	113	0.00	0	0.00	2,287	0.00	2,400	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	14,057	0.00	(1,760)	0.00	418	0.00	84,718	0.00	97,433	0.00
18 Investment Gain from Insurance Funds	0	0.00	81	0.00	359,458,321	0.00	97	0.00	958	0.00	359,459,457	0.00
19 Profit or Loss Excluding Investment Gain	0	0.00	14,138	0.00	359,456,560	0.00	517	0.00	85,679	0.00	359,556,894	0.00
20 Investment Gain from Capital and Surplus	0	0.00	45	0.00	(359,458,649)	0.00	0	0.00	1,032	0.00	(359,457,572)	0.00
21 Total Profit or Losses**	0	0.00	14,183	0.00	(2,089)	0.00	517	0.00	86,712	0.00	99,323	0.00

\* (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 2024 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	135,002	100.16	0	0.00	828,649	99.94	963,651	99.97
2 Premiums Earned	0	0.00	0	0.00	134,782	100.00	0	0.00	829,173	100.00	963,955	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	(1)	(0.00)	(1)	(0.00)
4 Incurred Losses	0	0.00	0	0.00	104,441	77.49	0	0.00	784,047	94.56	888,488	92.17
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	351	0.26	0	0.00	2,804	0.34	3,155	0.33
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	6,964	5.17	0	0.00	37,054	4.47	44,018	4.57
7 Unpaid Losses	0	0.00	0	0.00	25,600	18.99	0	0.00	234,605	28.29	260,205	26.99
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,035	0.25	2,035	0.21
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	425	0.32	0	0.00	3,706	0.45	4,131	0.43
10 Unearned Premium Reserves	0	0.00	0	0.00	344	0.26	0	0.00	1,839	0.22	2,183	0.23
11 Agents Balances	0	0.00	0	0.00	(12,522)	(9.29)	0	0.00	(197,076)	(23.77)	(209,598)	(21.74)
12 Commission and Brokerage Expenses Incurred	0	0.00	146	0.00	19,395	14.39	0	0.00	219,637	26.49	239,178	24.81
13 Taxes, Licenses, and Fees Incurred	0	0.00	44	0.00	3,818	2.83	0	0.00	13,247	1.60	17,109	1.77
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	7,166	5.32	0	0.00	14,498	1.75	21,664	2.25
15 General Expenses Incurred	0	0.00	39	0.00	20,347	15.10	0	0.00	31,201	3.76	51,587	5.35
16 Other Income Less Other Expenses	0	0.00	0	0.00	(161)	(0.12)	0	0.00	(8,647)	(1.04)	(8,808)	(0.91)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(229)	0.00	(27,859)	(20.67)	0	0.00	(281,965)	(34.01)	(310,053)	(32.16)
18 Investment Gain from Insurance Funds	0	0.00	2	0.00	959	0.71	0	0.00	4,558	0.55	5,519	0.57
19 Profit or Loss Excluding Investment Gain	0	0.00	(227)	0.00	(26,900)	(19.96)	0	0.00	(277,407)	(33.46)	(304,534)	(31.59)
20 Investment Gain from Capital and Surplus	0	0.00	230	0.00	2,656	1.97	0	0.00	14,144	1.71	17,030	1.77
21 Total Profit or Losses**	0	0.00	3	0.00	(24,244)	(17.99)	0	0.00	(263,266)	(31.75)	(287,507)	(29.83)

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	5,206	85.92	0	0.00	603,027	96.90	608,233	96.79
2 Premiums Earned	0	0.00	0	0.00	6,059	100.00	0	0.00	622,333	100.00	628,392	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	6,200	102.33	0	0.00	275,034	44.19	281,234	44.75
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	59	0.97	0	0.00	16,213	2.61	16,272	2.59
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	157	2.59	0	0.00	10,003	1.61	10,160	1.62
7 Unpaid Losses	0	0.00	0	0.00	4,309	71.12	0	0.00	275,976	44.35	280,285	44.60
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	125	2.06	0	0.00	17,247	2.77	17,372	2.76
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	42	0.69	0	0.00	6,716	1.08	6,758	1.08
10 Unearned Premium Reserves	0	0.00	0	0.00	2,492	41.13	0	0.00	346,708	55.71	349,200	55.57
11 Agents Balances	0	0.00	(65)	0.00	1,519	25.07	0	0.00	142,120	22.84	143,574	22.85
12 Commission and Brokerage Expenses Incurred	0	0.00	(202)	0.00	739	12.20	0	0.00	54,140	8.70	54,677	8.70
13 Taxes, Licenses, and Fees Incurred	0	0.00	26	0.00	105	1.73	0	0.00	15,749	2.53	15,880	2.53
14 Other Acquisition Expenses Incurred	0	0.00	8	0.00	176	2.90	0	0.00	63,502	10.20	63,686	10.13
15 General Expenses Incurred	0	0.00	15	0.00	950	15.68	0	0.00	56,302	9.05	57,267	9.11
16 Other Income Less Other Expenses	0	0.00	0	0.00	(4)	(0.07)	0	0.00	3,691	0.59	3,687	0.59
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	152	0.00	(2,331)	(38.47)	0	0.00	135,085	21.71	132,906	21.15
18 Investment Gain from Insurance Funds	0	0.00	2	0.00	154	2.54	1	0.00	27,925	4.49	28,082	4.47
19 Profit or Loss Excluding Investment Gain	0	0.00	154	0.00	(2,175)	(35.90)	1	0.00	163,006	26.19	160,986	25.62
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	162	2.67	0	0.00	23,543	3.78	23,705	3.77
21 Total Profit or Losses**	0	0.00	154	0.00	(2,013)	(33.22)	1	0.00	186,547	29.98	184,689	29.39

\* (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 2024 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	45,777	97.10	1,053,743	91.94	38	475.00	2,754,545	105.21	3,854,103	101.12
2 Premiums Earned	0	0.00	47,142	100.00	1,146,090	100.00	8	100.00	2,618,101	100.00	3,811,341	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	29,593	62.77	734,131	64.06	0	0.00	1,817,157	69.41	2,580,881	67.72
5 Defense and Cost Containment Expenses Incurred	0	0.00	293	0.62	7,984	0.70	0	0.00	49,582	1.89	57,859	1.52
6 Adjusting and Other Expenses Incurred	0	0.00	2,226	4.72	48,181	4.20	0	0.00	69,161	2.64	119,568	3.14
7 Unpaid Losses	0	0.00	8,523	18.08	337,902	29.48	0	0.00	760,351	29.04	1,106,776	29.04
8 Defense and Cost Containment Expenses Unpaid	0	0.00	500	1.06	25,114	2.19	0	0.00	55,757	2.13	81,371	2.13
9 Adjusting and Other Expenses Unpaid	0	0.00	1,352	2.87	16,759	1.46	0	0.00	39,480	1.51	57,591	1.51
10 Unearned Premium Reserves	0	0.00	23,677	50.22	570,724	49.80	33	412.50	924,414	35.31	1,518,848	39.85
11 Agents Balances	0	0.00	11,273	23.91	320,374	27.95	15	187.50	514,167	19.64	845,829	22.19
12 Commission and Brokerage Expenses Incurred	0	0.00	7,010	14.87	197,582	17.24	0	0.00	425,943	16.27	630,535	16.54
13 Taxes, Licenses, and Fees Incurred	0	0.00	925	1.96	23,715	2.07	1	12.50	47,321	1.81	71,962	1.89
14 Other Acquisition Expenses Incurred	0	0.00	2,466	5.23	67,795	5.92	14	175.00	109,606	4.19	179,881	4.72
15 General Expenses Incurred	0	0.00	916	1.94	91,082	7.95	14	175.00	119,774	4.57	211,786	5.56
16 Other Income Less Other Expenses	0	0.00	(53)	(0.11)	3,184	0.28	0	0.00	29,284	1.12	32,415	0.85
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,662	7.77	(21,197)	(1.85)	(24)	(300.00)	8,845	0.34	(8,714)	(0.23)
18 Investment Gain from Insurance Funds	0	0.00	799	1.69	14,444	1.26	2	25.00	40,950	1.56	56,195	1.47
19 Profit or Loss Excluding Investment Gain	0	0.00	4,461	9.46	(6,754)	(0.59)	(21)	(262.50)	49,798	1.90	47,484	1.25
20 Investment Gain from Capital and Surplus	0	0.00	2,005	4.25	44,763	3.91	66	825.00	47,488	1.81	94,322	2.47
21 Total Profit or Losses**	0	0.00	6,465	13.71	38,011	3.32	45	562.50	97,283	3.72	141,804	3.72

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	3,503,017	108.59	15,177,880	106.93	11,154,699	107.95	83,394,262	106.93	113,229,858	107.08
2 Premiums Earned	0	0.00	3,225,815	100.00	14,194,350	100.00	10,332,992	100.00	77,986,444	100.00	105,739,601	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	79,950	0.56	398,348	3.86	696	0.00	478,994	0.45
4 Incurred Losses	0	0.00	1,886,051	58.47	9,927,050	69.94	7,077,779	68.50	50,837,214	65.19	69,728,094	65.94
5 Defense and Cost Containment Expenses Incurred	0	0.00	53,077	1.65	119,330	0.84	106,999	1.04	1,257,068	1.61	1,536,474	1.45
6 Adjusting and Other Expenses Incurred	0	0.00	247,564	7.67	811,473	5.72	675,730	6.54	4,961,723	6.36	6,696,490	6.33
7 Unpaid Losses	0	0.00	868,284	26.92	4,417,666	31.12	2,962,943	28.67	26,783,663	34.34	35,032,556	33.13
8 Defense and Cost Containment Expenses Unpaid	0	0.00	39,203	1.22	199,326	1.40	119,003	1.15	1,595,874	2.05	1,953,406	1.85
9 Adjusting and Other Expenses Unpaid	0	0.00	171,624	5.32	399,287	2.81	267,823	2.59	2,771,224	3.55	3,609,958	3.41
10 Unearned Premium Reserves	0	0.00	1,887,990	58.53	8,673,093	61.10	5,917,930	57.27	45,345,636	58.15	61,824,649	58.47
11 Agents Balances	20,223	0.00	694,772	21.54	3,138,634	22.11	3,691,344	35.72	16,499,178	21.16	24,044,151	22.74
12 Commission and Brokerage Expenses Incurred	(3,732)	0.00	495,750	15.37	2,592,355	18.26	84,422	0.82	9,633,690	12.35	12,802,485	12.11
13 Taxes, Licenses, and Fees Incurred	2,577	0.00	87,987	2.73	203,489	1.43	350,897	3.40	2,300,913	2.95	2,945,863	2.79
14 Other Acquisition Expenses Incurred	551	0.00	224,229	6.95	666,480	4.70	1,534,906	14.85	5,108,415	6.55	7,534,581	7.13
15 General Expenses Incurred	252	0.00	85,785	2.66	900,439	6.34	516,938	5.00	3,454,817	4.43	4,958,231	4.69
16 Other Income Less Other Expenses	0	0.00	(483)	(0.01)	70,637	0.50	(36,221)	(0.35)	154,580	0.20	188,513	0.18
17 Pretax Profit or Loss Excluding Investment Gain*	351	0.00	144,894	4.49	(1,035,584)	(7.30)	(449,247)	(4.35)	586,493	0.75	(753,093)	(0.71)
18 Investment Gain from Insurance Funds	(252)	0.00	66,998	2.08	522,098	3.68	131,124	1.27	2,260,198	2.90	2,980,166	2.82
19 Profit or Loss Excluding Investment Gain	99	0.00	211,891	6.57	(513,490)	(3.62)	(318,122)	(3.08)	2,846,685	3.65	2,227,063	2.11
20 Investment Gain from Capital and Surplus	0	0.00	131,739	4.08	681,764	4.80	388,395	3.76	2,584,550	3.31	3,786,448	3.58
21 Total Profit or Losses**	99	0.00	343,633	10.65	168,276	1.19	70,272	0.68	5,431,235	6.96	6,013,515	5.69

\* (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 2024 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	222,106	104.01	5,013,112	94.77	808,545	104.45	38,141,541	104.31	44,185,304	103.13
2 Premiums Earned	0	0.00	213,533	100.00	5,289,998	100.00	774,129	100.00	36,566,975	100.00	42,844,635	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	26,767	0.51	0	0.00	13,682	0.04	40,449	0.09
4 Incurred Losses	0	0.00	149,463	70.00	3,062,353	57.89	481,762	62.23	20,335,082	55.61	24,028,660	56.08
5 Defense and Cost Containment Expenses Incurred	0	0.00	5,461	2.56	299,713	5.67	35,493	4.58	2,360,509	6.46	2,701,176	6.30
6 Adjusting and Other Expenses Incurred	0	0.00	8,867	4.15	381,352	7.21	31,312	4.04	1,667,648	4.56	2,089,179	4.88
7 Unpaid Losses	0	0.00	98,081	45.93	5,058,741	95.63	611,415	78.98	35,529,331	97.16	41,297,568	96.39
8 Defense and Cost Containment Expenses Unpaid	0	0.00	10,996	5.15	1,070,151	20.23	114,191	14.75	7,698,557	21.05	8,893,895	20.76
9 Adjusting and Other Expenses Unpaid	0	0.00	8,946	4.19	351,659	6.65	70,913	9.16	2,438,472	6.67	2,869,990	6.70
10 Unearned Premium Reserves	0	0.00	109,663	51.36	2,541,721	48.05	443,021	57.23	18,927,333	51.76	22,021,738	51.40
11 Agents Balances	0	0.00	53,000	24.82	1,268,765	23.98	383,594	49.55	10,404,722	28.45	12,110,081	28.27
12 Commission and Brokerage Expenses Incurred	0	0.00	18,748	8.78	960,222	18.15	13,933	1.80	6,447,638	17.63	7,440,541	17.37
13 Taxes, Licenses, and Fees Incurred	0	0.00	5,590	2.62	97,444	1.84	30,451	3.93	948,302	2.59	1,081,787	2.52
14 Other Acquisition Expenses Incurred	0	0.00	17,443	8.17	288,615	5.46	123,989	16.02	2,047,480	5.60	2,477,527	5.78
15 General Expenses Incurred	0	0.00	11,122	5.21	535,785	10.13	53,841	6.96	2,661,315	7.28	3,262,063	7.61
16 Other Income Less Other Expenses	0	0.00	(207)	(0.10)	14,890	0.28	(14,811)	(1.91)	72,047	0.20	71,919	0.17
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(3,368)	(1.58)	(347,361)	(6.57)	(11,464)	(1.48)	157,354	0.43	(204,839)	(0.48)
18 Investment Gain from Insurance Funds	0	0.00	5,802	2.72	331,581	6.27	10,862	1.40	1,980,155	5.42	2,328,400	5.43
19 Profit or Loss Excluding Investment Gain	0	0.00	2,436	1.14	(15,777)	(0.30)	(602)	(0.08)	2,137,512	5.85	2,123,569	4.96
20 Investment Gain from Capital and Surplus	0	0.00	11,442	5.36	283,869	5.37	9,312	1.20	1,525,742	4.17	1,830,365	4.27
21 Total Profit or Losses**	0	0.00	13,878	6.50	268,087	5.07	8,707	1.12	3,663,243	10.02	3,953,915	9.23

\* (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 2024 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	77.19	0	0.00	0	0.00	4,203,069	96.68	4,203,113	96.68
2 Premiums Earned	0	0.00	57	100.00	0	0.00	0	0.00	4,347,210	100.00	4,347,267	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	19	33.33	0	0.00	0	0.00	22,607	0.52	22,626	0.52
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	6,249	0.14	6,249	0.14
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	25,553	0.59	25,553	0.59
7 Unpaid Losses	0	0.00	27	47.37	0	0.00	0	0.00	2,911,512	66.97	2,911,539	66.97
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	44,447	1.02	44,447	1.02
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	63,924	1.47	63,924	1.47
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	694,051	15.97	694,051	15.97
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	49,709	1.14	49,709	1.14
12 Commission and Brokerage Expenses Incurred	0	0.00	27	47.37	0	0.00	0	0.00	(508,198)	(11.69)	(508,171)	(11.69)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	146,054	3.36	146,054	3.36
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	155,859	3.59	155,859	3.59
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,136,238	26.14	1,136,238	26.14
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	126,179	2.90	126,179	2.90
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	19.30	0	0.00	0	0.00	3,489,018	80.26	3,489,029	80.26
18 Investment Gain from Insurance Funds	0	0.00	1	1.75	0	0.00	0	0.00	376,803	8.67	376,804	8.67
19 Profit or Loss Excluding Investment Gain	0	0.00	11	19.30	0	0.00	0	0.00	3,865,825	88.93	3,865,836	88.93
20 Investment Gain from Capital and Surplus	0	0.00	1	1.75	0	0.00	0	0.00	501,388	11.53	501,389	11.53
21 Total Profit or Losses**	0	0.00	12	21.05	0	0.00	0	0.00	4,367,214	100.46	4,367,226	100.46

\* (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 2024 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	121	137.50	58,291	91.98	50,462	102.52	4,062,478	100.94	4,171,352	100.83
2 Premiums Earned	0	0.00	88	100.00	63,377	100.00	49,223	100.00	4,024,529	100.00	4,137,217	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	473	0.75	224	0.46	0	0.00	697	0.02
4 Incurred Losses	0	0.00	44	50.00	23,856	37.64	19,890	40.41	2,157,911	53.62	2,201,701	53.22
5 Defense and Cost Containment Expenses Incurred	0	0.00	5	5.68	2,902	4.58	560	1.14	146,342	3.64	149,809	3.62
6 Adjusting and Other Expenses Incurred	0	0.00	2	2.27	3,377	5.33	3,630	7.37	148,431	3.69	155,440	3.76
7 Unpaid Losses	0	0.00	42	47.73	65,972	104.09	15,046	30.57	3,599,821	89.45	3,680,881	88.97
8 Defense and Cost Containment Expenses Unpaid	0	0.00	5	5.68	5,211	8.22	235	0.48	258,527	6.42	263,978	6.38
9 Adjusting and Other Expenses Unpaid	0	0.00	2	2.27	5,619	8.87	275	0.56	164,671	4.09	170,567	4.12
10 Unearned Premium Reserves	0	0.00	54	61.36	23,760	37.49	18,405	37.39	1,810,520	44.99	1,852,739	44.78
11 Agents Balances	0	0.00	(71)	(80.68)	13,500	21.30	28,631	58.17	791,952	19.68	834,012	20.16
12 Commission and Brokerage Expenses Incurred	0	0.00	19	21.59	10,973	17.31	(3,996)	(8.12)	697,677	17.34	704,673	17.03
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,695	2.67	2,202	4.47	81,821	2.03	85,718	2.07
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1,465	2.31	14,087	28.62	256,305	6.37	271,857	6.57
15 General Expenses Incurred	0	0.00	0	0.00	4,266	6.73	2,542	5.16	380,139	9.45	386,947	9.35
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.00)	(524)	(1.06)	28,702	0.71	28,177	0.68
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	19	21.59	14,370	22.67	9,561	19.42	184,610	4.59	208,560	5.04
18 Investment Gain from Insurance Funds	0	0.00	3	3.41	2,356	3.72	202	0.41	213,192	5.30	215,753	5.21
19 Profit or Loss Excluding Investment Gain	0	0.00	22	25.00	16,725	26.39	9,763	19.83	397,793	9.88	424,303	10.26
20 Investment Gain from Capital and Surplus	0	0.00	3	3.41	5,629	8.88	508	1.03	257,135	6.39	263,275	6.36
21 Total Profit or Losses**	0	0.00	25	28.41	22,356	35.27	10,271	20.87	654,935	16.27	687,587	16.62

\* (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 2024 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	5,556	100.23	2,823,207	101.40	276,138	102.23	19,141,686	102.67	22,246,588	102.50
2 Premiums Earned	1	100.00	5,543	100.00	2,784,092	100.00	270,107	100.00	18,644,431	100.00	21,704,174	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,932	0.07	12,521	4.64	577	0.00	15,030	0.07
4 Incurred Losses	0	0.00	2,214	39.94	1,267,885	45.54	90,091	33.35	8,915,286	47.82	10,275,476	47.34
5 Defense and Cost Containment Expenses Incurred	0	0.00	(5)	(0.09)	2,760	0.10	336	0.12	297,265	1.59	300,356	1.38
6 Adjusting and Other Expenses Incurred	0	0.00	287	5.18	64,031	2.30	14,728	5.45	838,484	4.50	917,530	4.23
7 Unpaid Losses	0	0.00	300	5.41	396,927	14.26	40,637	15.04	4,748,696	25.47	5,186,560	23.90
8 Defense and Cost Containment Expenses Unpaid	0	0.00	4	0.07	15,159	0.54	488	0.18	125,921	0.68	141,572	0.65
9 Adjusting and Other Expenses Unpaid	0	0.00	83	1.50	22,742	0.82	3,706	1.37	417,545	2.24	444,076	2.05
10 Unearned Premium Reserves	0	0.00	2,694	48.60	1,403,296	50.40	115,906	42.91	8,394,041	45.02	9,915,937	45.69
11 Agents Balances	13,008	1300800.00	(465)	(8.39)	653,873	23.49	75,099	27.80	5,105,081	27.38	5,846,596	26.94
12 Commission and Brokerage Expenses Incurred	0	0.00	(2,319)	(41.84)	151,920	5.46	6,341	2.35	2,224,619	11.93	2,380,561	10.97
13 Taxes, Licenses, and Fees Incurred	0	0.00	274	4.94	64,053	2.30	8,371	3.10	722,124	3.87	794,822	3.66
14 Other Acquisition Expenses Incurred	0	0.00	387	6.98	204,527	7.35	73,419	27.18	1,117,246	5.99	1,395,579	6.43
15 General Expenses Incurred	0	0.00	180	3.25	446,812	16.05	7,181	2.66	1,918,679	10.29	2,372,852	10.93
16 Other Income Less Other Expenses	0	0.00	6	0.11	14,860	0.53	96	0.04	137,274	0.74	152,236	0.70
17 Pretax Profit or Loss Excluding Investment Gain*	1	100.00	4,530	81.72	595,031	21.37	57,216	21.18	2,747,434	14.74	3,404,212	15.68
18 Investment Gain from Insurance Funds	(477)	(47700.00)	93	1.68	17,445	0.63	1,892	0.70	119,538	0.64	138,491	0.64
19 Profit or Loss Excluding Investment Gain	(476)	(47600.00)	4,623	83.40	612,476	22.00	59,105	21.88	2,866,979	15.38	3,542,707	16.32
20 Investment Gain from Capital and Surplus	176	17600.00	788	14.22	153,005	5.50	8,632	3.20	926,858	4.97	1,089,459	5.02
21 Total Profit or Losses**	(301)	(30100.00)	5,409	97.58	765,480	27.49	67,739	25.08	3,793,819	20.35	4,632,146	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 2024 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	8,824	190.71	0	0.00	309,865	82.49	318,689	83.81
2 Premiums Earned	0	0.00	0	0.00	4,627	100.00	0	0.00	375,636	100.00	380,263	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	532	11.50	0	0.00	235,910	62.80	236,442	62.18
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	16	0.35	0	0.00	47,611	12.67	47,627	12.52
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	3	0.06	0	0.00	(2,542)	(0.68)	(2,539)	(0.67)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	2,420,106	644.27	2,420,106	636.43
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	21,500	5.72	21,500	5.65
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	517	0.14	517	0.14
10 Unearned Premium Reserves	0	0.00	0	0.00	64,939	1403.48	0	0.00	2,502,367	666.17	2,567,306	675.14
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	37,632	10.02	37,632	9.90
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(15,310)	(330.88)	0	0.00	(16,588)	(4.42)	(31,898)	(8.39)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	857	18.52	0	0.00	11,611	3.09	12,468	3.28
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	38,465	831.32	0	0.00	23,059	6.14	61,524	16.18
15 General Expenses Incurred	0	0.00	0	0.00	26,071	563.45	0	0.00	370,792	98.71	396,863	104.37
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	27,601	7.35	27,601	7.26
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(46,008)	(994.34)	0	0.00	(266,619)	(70.98)	(312,627)	(82.21)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	4,569	98.75	0	0.00	135,766	36.14	140,335	36.90
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(41,439)	(895.59)	0	0.00	(130,852)	(34.83)	(172,291)	(45.31)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	(11,908)	(257.36)	0	0.00	441,956	117.66	430,048	113.09
21 Total Profit or Losses**	0	0.00	0	0.00	(53,347)	(1152.95)	0	0.00	311,100	82.82	257,753	67.78

\* (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 2024 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	173,914	101.42	119,948	107.78	1,696,453	100.64	1,990,332	101.11
2 Premiums Earned	0	0.00	17	100.00	171,487	100.00	111,294	100.00	1,685,718	100.00	1,968,516	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,039	0.61	0	0.00	3,156	0.19	4,195	0.21
4 Incurred Losses	0	0.00	0	0.00	82,534	48.13	63,584	57.13	696,590	41.32	842,708	42.81
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	32,592	19.01	35,484	31.88	205,116	12.17	273,192	13.88
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,288	5.42	14,941	13.42	63,800	3.78	88,029	4.47
7 Unpaid Losses	0	0.00	0	0.00	473,686	276.22	164,366	147.69	4,955,560	293.97	5,593,612	284.15
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	140,760	82.08	96,744	86.93	1,374,059	81.51	1,611,563	81.87
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	38,266	22.31	26,997	24.26	229,813	13.63	295,076	14.99
10 Unearned Premium Reserves	0	0.00	9	52.94	102,132	59.56	38,455	34.55	1,022,440	60.65	1,163,036	59.08
11 Agents Balances	0	0.00	3	17.65	74,808	43.62	40,546	36.43	385,609	22.88	500,966	25.45
12 Commission and Brokerage Expenses Incurred	0	0.00	2	11.76	10,413	6.07	1,957	1.76	317,775	18.85	330,147	16.77
13 Taxes, Licenses, and Fees Incurred	0	0.00	5	29.41	4,138	2.41	3,498	3.14	28,933	1.72	36,574	1.86
14 Other Acquisition Expenses Incurred	0	0.00	1	5.88	9,677	5.64	2,528	2.27	53,849	3.19	66,055	3.36
15 General Expenses Incurred	0	0.00	0	0.00	23,923	13.95	12,776	11.48	87,658	5.20	124,357	6.32
16 Other Income Less Other Expenses	0	0.00	0	0.00	396	0.23	0	0.00	33,149	1.97	33,545	1.70
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9	52.94	(1,719)	(1.00)	(23,477)	(21.09)	261,964	15.54	236,777	12.03
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	24,007	14.00	9,704	8.72	329,797	19.56	363,508	18.47
19 Profit or Loss Excluding Investment Gain	0	0.00	9	52.94	22,289	13.00	(13,773)	(12.38)	591,770	35.10	600,295	30.49
20 Investment Gain from Capital and Surplus	0	0.00	1	5.88	20,045	11.69	14,633	13.15	495,031	29.37	529,710	26.91
21 Total Profit or Losses**	0	0.00	10	58.82	42,332	24.69	860	0.77	1,086,797	64.47	1,129,999	57.40

\* (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 2024 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	111.11	989,513	99.01	691,357	103.46	3,756,245	102.70	5,437,125	102.10
2 Premiums Earned	0	0.00	9	100.00	999,453	100.00	668,222	100.00	3,657,548	100.00	5,325,232	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	22,095	2.21	13,605	2.04	15,177	0.41	50,877	0.96
4 Incurred Losses	0	0.00	5	55.56	580,021	58.03	195,664	29.28	2,033,685	55.60	2,809,375	52.76
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	204,299	20.44	190,640	28.53	497,458	13.60	892,397	16.76
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	79,912	8.00	50,599	7.57	170,395	4.66	300,906	5.65
7 Unpaid Losses	0	0.00	8	88.89	1,509,233	151.01	800,729	119.83	8,181,339	223.68	10,491,309	197.01
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	700,235	70.06	511,167	76.50	1,936,411	52.94	3,147,813	59.11
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	168,334	16.84	87,209	13.05	353,449	9.66	608,992	11.44
10 Unearned Premium Reserves	0	0.00	6	66.67	446,437	44.67	297,398	44.51	1,900,022	51.95	2,643,863	49.65
11 Agents Balances	0	0.00	(7)	(77.78)	187,007	18.71	196,072	29.34	809,945	22.14	1,193,017	22.40
12 Commission and Brokerage Expenses Incurred	0	0.00	2	22.22	106,891	10.69	84,930	12.71	537,528	14.70	729,351	13.70
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	20,961	2.10	17,637	2.64	42,804	1.17	81,402	1.53
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	35,024	3.50	15,171	2.27	118,859	3.25	169,054	3.17
15 General Expenses Incurred	0	0.00	0	0.00	133,671	13.37	73,824	11.05	196,829	5.38	404,324	7.59
16 Other Income Less Other Expenses	0	0.00	0	0.00	2,594	0.26	410	0.06	19,557	0.53	22,561	0.42
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2	22.22	(180,823)	(18.09)	26,561	3.97	64,371	1.76	(89,889)	(1.69)
18 Investment Gain from Insurance Funds	0	0.00	1	11.11	90,922	9.10	52,859	7.91	497,856	13.61	641,638	12.05
19 Profit or Loss Excluding Investment Gain	0	0.00	3	33.33	(89,901)	(9.00)	79,420	11.89	562,220	15.37	551,742	10.36
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	94,670	9.47	84,837	12.70	634,616	17.35	814,123	15.29
21 Total Profit or Losses**	0	0.00	4	44.44	4,768	0.48	164,257	24.58	1,196,838	32.72	1,365,867	25.65

\* (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 2024 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	947	104.99	541,930	92.68	89,580	101.86	2,591,790	103.34	3,224,247	101.34
2 Premiums Earned	0	0.00	902	100.00	584,704	100.00	87,942	100.00	2,507,990	100.00	3,181,538	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,066	0.18	4,655	5.29	5	0.00	5,726	0.18
4 Incurred Losses	0	0.00	7	0.78	(10,781)	(1.84)	(663)	(0.75)	30,189	1.20	18,752	0.59
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1	0.00	(15)	(0.02)	4,484	0.18	4,470	0.14
6 Adjusting and Other Expenses Incurred	0	0.00	22	2.44	186	0.03	283	0.32	10,795	0.43	11,286	0.35
7 Unpaid Losses	0	0.00	8	0.89	(8,890)	(1.52)	370	0.42	232,273	9.26	223,761	7.03
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	447	0.08	120	0.14	14,735	0.59	15,302	0.48
9 Adjusting and Other Expenses Unpaid	0	0.00	19	2.11	66	0.01	188	0.21	17,179	0.68	17,452	0.55
10 Unearned Premium Reserves	0	0.00	530	58.76	248,024	42.42	43,929	49.95	1,538,322	61.34	1,830,805	57.54
11 Agents Balances	0	0.00	62	6.87	108,700	18.59	21,230	24.14	657,902	26.23	787,894	24.76
12 Commission and Brokerage Expenses Incurred	0	0.00	120	13.30	23,482	4.02	4,451	5.06	475,430	18.96	503,483	15.83
13 Taxes, Licenses, and Fees Incurred	0	0.00	13	1.44	15,618	2.67	2,193	2.49	56,930	2.27	74,754	2.35
14 Other Acquisition Expenses Incurred	0	0.00	50	5.54	44,049	7.53	4,561	5.19	98,806	3.94	147,466	4.64
15 General Expenses Incurred	0	0.00	11	1.22	123,946	21.20	2,112	2.40	150,117	5.99	276,186	8.68
16 Other Income Less Other Expenses	0	0.00	(1)	(0.11)	(1,162)	(0.20)	(19)	(0.02)	(4,122)	(0.16)	(5,304)	(0.17)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	677	75.06	385,975	66.01	70,345	79.99	1,677,099	66.87	2,134,096	67.08
18 Investment Gain from Insurance Funds	0	0.00	10	1.11	3,846	0.66	515	0.59	52,996	2.11	57,367	1.80
19 Profit or Loss Excluding Investment Gain	0	0.00	688	76.27	389,821	66.67	70,861	80.58	1,730,100	68.98	2,191,470	68.88
20 Investment Gain from Capital and Surplus	0	0.00	36	3.99	68,633	11.74	2,518	2.86	97,642	3.89	168,829	5.31
21 Total Profit or Losses**	0	0.00	722	80.04	458,455	78.41	73,377	83.44	1,827,743	72.88	2,360,297	74.19

\* (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 2024 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	227	93.42	0	0.00	25,012	82.32	25,239	82.41
2 Premiums Earned	0	0.00	0	0.00	243	100.00	0	0.00	30,384	100.00	30,627	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	1,136	467.49	0	0.00	5,128	16.88	6,264	20.45
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	759	2.50	759	2.48
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	230	94.65	0	0.00	(806)	(2.65)	(576)	(1.88)
7 Unpaid Losses	0	0.00	0	0.00	1,623	667.90	0	0.00	7,796	25.66	9,419	30.75
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2	0.82	0	0.00	1,017	3.35	1,019	3.33
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	133	54.73	0	0.00	64	0.21	197	0.64
10 Unearned Premium Reserves	0	0.00	0	0.00	75	30.86	0	0.00	5,283	17.39	5,358	17.49
11 Agents Balances	0	0.00	0	0.00	194	79.84	0	0.00	7,622	25.09	7,816	25.52
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	10	4.12	0	0.00	8,257	27.18	8,267	26.99
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	20	8.23	0	0.00	370	1.22	390	1.27
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	51	20.99	0	0.00	1,350	4.44	1,401	4.57
15 General Expenses Incurred	0	0.00	0	0.00	29	11.93	0	0.00	792	2.61	821	2.68
16 Other Income Less Other Expenses	0	0.00	0	0.00	3	1.23	0	0.00	57	0.19	60	0.20
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,231)	(506.58)	0	0.00	14,591	48.02	13,360	43.62
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	48	19.75	0	0.00	251	0.83	299	0.98
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(1,183)	(486.83)	0	0.00	14,842	48.85	13,659	44.60
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	78	32.10	0	0.00	696	2.29	774	2.53
21 Total Profit or Losses**	0	0.00	0	0.00	(1,105)	(454.73)	0	0.00	15,538	51.14	14,433	47.13

\* (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 2024 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	377,351	99.87	0	0.00	707,764	93.90	1,085,115	95.89
2 Premiums Earned	0	0.00	0	0.00	377,839	100.00	0	0.00	753,731	100.00	1,131,570	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	0	0.00	385,204	101.95	0	0.00	469,573	62.30	854,777	75.54
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(200)	(0.05)	0	0.00	7,552	1.00	7,352	0.65
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	21,170	5.60	0	0.00	8,561	1.14	29,731	2.63
7 Unpaid Losses	0	0.00	0	0.00	85,344	22.59	0	0.00	207,622	27.55	292,966	25.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	90	0.02	0	0.00	9,249	1.23	9,339	0.83
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	80,495	21.30	0	0.00	8,831	1.17	89,326	7.89
10 Unearned Premium Reserves	0	0.00	0	0.00	99	0.03	0	0.00	328,818	43.63	328,917	29.07
11 Agents Balances	0	0.00	0	0.00	8,637	2.29	0	0.00	107,588	14.27	116,225	10.27
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	9,092	2.41	0	0.00	80,930	10.74	90,022	7.96
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3,612	0.96	0	0.00	22,259	2.95	25,871	2.29
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	21,872	2.90	21,877	1.93
15 General Expenses Incurred	0	0.00	0	0.00	27,281	7.22	0	0.00	79,195	10.51	106,476	9.41
16 Other Income Less Other Expenses	0	0.00	0	0.00	183	0.05	0	0.00	935	0.12	1,118	0.10
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(68,143)	(18.03)	0	0.00	64,729	8.59	(3,414)	(0.30)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	5,824	1.54	0	0.00	(18,804)	(2.49)	(12,980)	(1.15)
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(62,319)	(16.49)	0	0.00	45,923	6.09	(16,396)	(1.45)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	19,869	5.26	0	0.00	89,583	11.89	109,452	9.67
21 Total Profit or Losses**	0	0.00	0	0.00	(42,451)	(11.24)	1	0.00	135,509	17.98	93,059	8.22

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	(1)	(4.17)	0	0.00	62,040	94.89	62,039	94.85
2 Premiums Earned	0	0.00	0	0.00	24	100.00	0	0.00	65,384	100.00	65,408	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	41	170.83	0	0.00	12,870	19.68	12,911	19.74
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(298)	(0.46)	(298)	(0.46)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(1)	(4.17)	0	0.00	(407)	(0.62)	(408)	(0.62)
7 Unpaid Losses	0	0.00	0	0.00	57	237.50	0	0.00	13,418	20.52	13,475	20.60
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	298	0.46	298	0.46
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	5	20.83	0	0.00	367	0.56	372	0.57
10 Unearned Premium Reserves	0	0.00	0	0.00	13	54.17	0	0.00	88,009	134.60	88,022	134.57
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	6,019	9.21	6,019	9.20
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	35,231	53.88	35,231	53.86
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	7,032	10.75	7,032	10.75
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,269	8.06	5,269	8.06
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	2,640	4.04	2,640	4.04
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	6,173	9.44	6,173	9.44
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(16)	(66.67)	0	0.00	9,219	14.10	9,203	14.07
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	4	16.67	0	0.00	1,272	1.95	1,276	1.95
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(12)	(50.00)	0	0.00	10,491	16.05	10,479	16.02
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	5	20.83	0	0.00	10,534	16.11	10,539	16.11
21 Total Profit or Losses**	0	0.00	0	0.00	(8)	(33.33)	0	0.00	21,025	32.16	21,017	32.13

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	0	0.00	1,060,010	100.00	0	0.00	6,471,392	99.77	7,531,402	99.80
2 Premiums Earned	0	0.00	0	0.00	1,060,009	100.00	0	0.00	6,486,311	100.00	7,546,320	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	6	0.00	0	0.00	0	0.00	6	0.00
4 Incurred Losses	0	0.00	0	0.00	781,714	73.75	0	0.00	5,042,279	77.74	5,823,993	77.18
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	643	0.06	0	0.00	19,148	0.30	19,791	0.26
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	26,452	2.50	0	0.00	170,703	2.63	197,155	2.61
7 Unpaid Losses	0	0.00	0	0.00	834,808	78.75	0	0.00	6,328,838	97.57	7,163,646	94.93
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,277	0.12	0	0.00	66,324	1.02	67,601	0.90
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	117,473	11.08	0	0.00	152,439	2.35	269,912	3.58
10 Unearned Premium Reserves	0	0.00	0	0.00	199,936	18.86	0	0.00	2,696,253	41.57	2,896,189	38.38
11 Agents Balances	0	0.00	0	0.00	229,814	21.68	0	0.00	1,093,704	16.86	1,323,518	17.54
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	74,403	7.02	0	0.00	1,084,528	16.72	1,158,931	15.36
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24,505	2.31	21	0.00	160,248	2.47	184,774	2.45
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	62,354	5.88	3	0.00	365,249	5.63	427,606	5.67
15 General Expenses Incurred	0	0.00	0	0.00	89,185	8.41	1	0.00	668,593	10.31	757,779	10.04
16 Other Income Less Other Expenses	0	0.00	0	0.00	226,258	21.34	0	0.00	375,552	5.79	601,810	7.97
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	227,003	21.42	(28)	0.00	(648,892)	(10.00)	(421,917)	(5.59)
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	(82,272,977)	(7761.54)	0	0.00	421,871	6.50	(81,851,106)	(1084.65)
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(82,045,974)	(7740.12)	(28)	0.00	(227,027)	(3.50)	(82,273,029)	(1090.24)
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	82,384,214	7772.03	0	0.00	339,248	5.23	82,723,462	1096.21
21 Total Profit or Losses**	0	0.00	0	0.00	338,241	31.91	(28)	0.00	112,230	1.73	450,443	5.97

\* (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 2024 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	966	107.93	3,455,024	99.09	228,368	100.23	31,838,699	100.23	35,523,057	100.12
2 Premiums Earned	0	0.00	895	100.00	3,486,761	100.00	227,842	100.00	31,766,432	100.00	35,481,930	100.00
3 Dividends to Policyholders	0	0.00	3	0.34	453,878	13.02	3,914	1.72	338,082	1.06	795,877	2.24
4 Incurred Losses	0	0.00	459	51.28	1,672,189	47.96	100,637	44.17	13,722,938	43.20	15,496,223	43.67
5 Defense and Cost Containment Expenses Incurred	0	0.00	36	4.02	167,419	4.80	7,214	3.17	2,097,051	6.60	2,271,720	6.40
6 Adjusting and Other Expenses Incurred	0	0.00	53	5.92	271,630	7.79	12,614	5.54	2,253,739	7.09	2,538,036	7.15
7 Unpaid Losses	0	0.00	1,775	198.32	6,949,325	199.31	587,845	258.01	80,530,999	253.51	88,069,944	248.21
8 Defense and Cost Containment Expenses Unpaid	0	0.00	147	16.42	562,612	16.14	54,170	23.78	10,414,241	32.78	11,031,170	31.09
9 Adjusting and Other Expenses Unpaid	0	0.00	147	16.42	371,966	10.67	64,569	28.34	4,917,239	15.48	5,353,921	15.09
10 Unearned Premium Reserves	0	0.00	410	45.81	1,535,891	44.05	96,460	42.34	11,921,969	37.53	13,554,730	38.20
11 Agents Balances	0	0.00	(326)	(36.42)	1,195,765	34.29	54,764	24.04	10,258,766	32.29	11,508,969	32.44
12 Commission and Brokerage Expenses Incurred	0	0.00	327	36.54	389,249	11.16	14,805	6.50	2,423,801	7.63	2,828,182	7.97
13 Taxes, Licenses, and Fees Incurred	0	0.00	43	4.80	86,598	2.48	7,346	3.22	1,183,081	3.72	1,277,068	3.60
14 Other Acquisition Expenses Incurred	0	0.00	70	7.82	237,841	6.82	21,363	9.38	1,828,589	5.76	2,087,863	5.88
15 General Expenses Incurred	0	0.00	616	68.83	346,853	9.95	17,043	7.48	2,958,587	9.31	3,323,099	9.37
16 Other Income Less Other Expenses	0	0.00	29	3.24	(2,555)	(0.07)	(2,085)	(0.92)	(285,243)	(0.90)	(289,854)	(0.82)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(685)	(76.54)	(141,447)	(4.06)	40,823	17.92	4,675,307	14.72	4,573,998	12.89
18 Investment Gain from Insurance Funds	0	0.00	97	10.84	360,992	10.35	14,341	6.29	3,696,940	11.64	4,072,370	11.48
19 Profit or Loss Excluding Investment Gain	0	0.00	(588)	(65.70)	219,547	6.30	55,166	24.21	8,372,246	26.36	8,646,371	24.37
20 Investment Gain from Capital and Surplus	0	0.00	1,243	138.88	449,953	12.90	9,042	3.97	2,222,271	7.00	2,682,509	7.56
21 Total Profit or Losses**	0	0.00	655	73.18	669,497	19.20	64,208	28.18	10,594,518	33.35	11,328,878	31.93

\* (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 2024 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	19,546	109.31	3,906,541	98.19	609,397	105.51	49,283,453	104.75	53,818,937	104.26
2 Premiums Earned	0	0.00	17,881	100.00	3,978,563	100.00	577,577	100.00	47,048,296	100.00	51,622,317	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	9,416	0.24	20,269	3.51	28,800	0.06	58,485	0.11
4 Incurred Losses	0	0.00	12,859	71.91	2,131,142	53.57	608,880	105.42	38,386,651	81.59	41,139,532	79.69
5 Defense and Cost Containment Expenses Incurred	0	0.00	487	2.72	272,796	6.86	41,507	7.19	4,277,940	9.09	4,592,730	8.90
6 Adjusting and Other Expenses Incurred	0	0.00	5,094	28.49	227,968	5.73	37,037	6.41	2,116,377	4.50	2,386,476	4.62
7 Unpaid Losses	0	0.00	20,447	114.35	6,729,043	169.13	1,156,836	200.29	106,908,121	227.23	114,814,447	222.41
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,167	6.53	1,050,755	26.41	289,685	50.16	14,967,950	31.81	16,309,557	31.59
9 Adjusting and Other Expenses Unpaid	0	0.00	2,330	13.03	321,894	8.09	68,512	11.86	4,996,332	10.62	5,389,068	10.44
10 Unearned Premium Reserves	0	0.00	9,867	55.18	1,830,659	46.01	271,775	47.05	27,356,434	58.15	29,468,735	57.09
11 Agents Balances	3	0.00	(1,612)	(9.02)	1,180,645	29.68	207,153	35.87	11,576,810	24.61	12,962,999	25.11
12 Commission and Brokerage Expenses Incurred	1	0.00	2,929	16.38	535,268	13.45	(14,091)	(2.44)	6,842,628	14.54	7,366,735	14.27
13 Taxes, Licenses, and Fees Incurred	0	0.00	519	2.90	69,113	1.74	19,221	3.33	1,048,476	2.23	1,137,329	2.20
14 Other Acquisition Expenses Incurred	0	0.00	660	3.69	272,259	6.84	108,583	18.80	2,436,862	5.18	2,818,364	5.46
15 General Expenses Incurred	0	0.00	806	4.51	317,624	7.98	31,188	5.40	3,747,278	7.96	4,096,896	7.94
16 Other Income Less Other Expenses	0	0.00	94	0.53	4,332	0.11	(2,619)	(0.45)	(228,700)	(0.49)	(226,893)	(0.44)
17 Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	(5,382)	(30.10)	147,317	3.70	(277,634)	(48.07)	(12,065,411)	(25.64)	(12,201,111)	(23.64)
18 Investment Gain from Insurance Funds	0	0.00	1,061	5.93	303,653	7.63	30,556	5.29	5,303,718	11.27	5,638,988	10.92
19 Profit or Loss Excluding Investment Gain	(1)	0.00	(4,320)	(24.16)	450,969	11.33	(247,078)	(42.78)	(6,761,682)	(14.37)	(6,562,112)	(12.71)
20 Investment Gain from Capital and Surplus	0	0.00	880	4.92	277,986	6.99	36,245	6.28	3,219,185	6.84	3,534,296	6.85
21 Total Profit or Losses**	(1)	0.00	(3,441)	(19.24)	728,961	18.32	(210,837)	(36.50)	(3,542,509)	(7.53)	(3,027,827)	(5.87)

\* (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 2024 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	304	152.00	1,369,106	94.76	125,861	100.26	26,170,327	97.71	27,665,598	97.57
2 Premiums Earned	0	0.00	200	100.00	1,444,786	100.00	125,540	100.00	26,784,907	100.00	28,355,433	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,233	0.22	3,500	2.79	1	0.00	6,734	0.02
4 Incurred Losses	0	0.00	69	34.50	539,640	37.35	42,873	34.15	12,828,836	47.90	13,411,418	47.30
5 Defense and Cost Containment Expenses Incurred	0	0.00	13	6.50	113,765	7.87	30,204	24.06	2,607,194	9.73	2,751,176	9.70
6 Adjusting and Other Expenses Incurred	0	0.00	(1)	(0.50)	34,195	2.37	7,734	6.16	830,665	3.10	872,593	3.08
7 Unpaid Losses	0	0.00	129	64.50	1,635,180	113.18	134,057	106.78	50,655,838	189.12	52,425,204	184.89
8 Defense and Cost Containment Expenses Unpaid	0	0.00	40	20.00	501,083	34.68	96,666	77.00	9,180,143	34.27	9,777,932	34.48
9 Adjusting and Other Expenses Unpaid	0	0.00	4	2.00	52,581	3.64	19,149	15.25	2,457,045	9.17	2,528,779	8.92
10 Unearned Premium Reserves	0	0.00	159	79.50	612,589	42.40	21,412	17.06	16,716,849	62.41	17,351,009	61.19
11 Agents Balances	(95)	0.00	(163)	(81.50)	366,125	25.34	13,868	11.05	5,478,689	20.45	5,858,424	20.66
12 Commission and Brokerage Expenses Incurred	0	0.00	83	41.50	266,793	18.47	17,204	13.70	4,198,420	15.67	4,482,500	15.81
13 Taxes, Licenses, and Fees Incurred	0	0.00	2	1.00	18,100	1.25	1,578	1.26	541,565	2.02	561,245	1.98
14 Other Acquisition Expenses Incurred	0	0.00	217	108.50	69,492	4.81	4,905	3.91	1,427,222	5.33	1,501,836	5.30
15 General Expenses Incurred	0	0.00	923	461.50	113,390	7.85	15,129	12.05	2,056,966	7.68	2,186,408	7.71
16 Other Income Less Other Expenses	0	0.00	1	0.50	1,330	0.09	47	0.04	67,496	0.25	68,874	0.24
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(1,105)	(552.50)	287,510	19.90	2,460	1.96	2,361,548	8.82	2,650,413	9.35
18 Investment Gain from Insurance Funds	0	0.00	16	8.00	53,456	3.70	7,223	5.75	3,126,894	11.67	3,187,589	11.24
19 Profit or Loss Excluding Investment Gain	0	0.00	(1,090)	(545.00)	340,968	23.60	9,681	7.71	5,488,443	20.49	5,838,002	20.59
20 Investment Gain from Capital and Surplus	0	0.00	142	71.00	59,659	4.13	10,205	8.13	1,943,665	7.26	2,013,671	7.10
21 Total Profit or Losses**	0	0.00	(947)	(473.50)	400,625	27.73	19,887	15.84	7,432,101	27.75	7,851,666	27.69

\* (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 2024 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	2,280	70.33	1,326	100.91	1,048,246	101.39	1,051,853	101.29
2 Premiums Earned	0	0.00	1	100.00	3,242	100.00	1,314	100.00	1,033,894	100.00	1,038,451	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	2,237	69.00	553	42.09	177,246	17.14	180,036	17.34
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	35	1.08	0	0.00	16,090	1.56	16,125	1.55
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	141	4.35	822	62.56	2,161	0.21	3,124	0.30
7 Unpaid Losses	0	0.00	13	1300.00	9,697	299.11	8,688	661.19	8,506,903	822.80	8,525,301	820.96
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	100.00	124	3.82	0	0.00	430,241	41.61	430,366	41.44
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	364	11.23	0	0.00	155,128	15.00	155,492	14.97
10 Unearned Premium Reserves	0	0.00	0	0.00	1,105	34.08	130	9.89	508,260	49.16	509,495	49.06
11 Agents Balances	0	0.00	0	0.00	771	23.78	0	0.00	131,629	12.73	132,400	12.75
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	196	6.05	(43)	(3.27)	31,717	3.07	31,870	3.07
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	44	1.36	71	5.40	31,038	3.00	31,153	3.00
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	169	5.21	0	0.00	20,181	1.95	20,350	1.96
15 General Expenses Incurred	0	0.00	0	0.00	244	7.53	210	15.98	157,177	15.20	157,631	15.18
16 Other Income Less Other Expenses	0	0.00	0	0.00	(20)	(0.62)	0	0.00	9,328	0.90	9,308	0.90
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	154	4.75	(298)	(22.68)	607,598	58.77	607,454	58.50
18 Investment Gain from Insurance Funds	0	0.00	1	100.00	621	19.15	307	23.36	518,459	50.15	519,388	50.02
19 Profit or Loss Excluding Investment Gain	0	0.00	1	100.00	776	23.94	9	0.68	1,126,060	108.91	1,126,846	108.51
20 Investment Gain from Capital and Surplus	0	0.00	11	1100.00	308	9.50	165	12.56	253,158	24.49	253,642	24.43
21 Total Profit or Losses**	0	0.00	12	1200.00	1,083	33.41	174	13.24	1,379,213	133.40	1,380,482	132.94

\* (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 2024 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	818	103.68	290,940	110.64	13	86.67	2,810,902	102.32	3,102,673	103.05
2 Premiums Earned	0	0.00	789	100.00	262,953	100.00	15	100.00	2,747,163	100.00	3,010,920	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	25	0.01	0	0.00	9	0.00	34	0.00
4 Incurred Losses	0	0.00	780	98.86	197,898	75.26	(6)	(40.00)	1,433,489	52.18	1,632,161	54.21
5 Defense and Cost Containment Expenses Incurred	0	0.00	113	14.32	87,180	33.15	11	73.33	541,484	19.71	628,788	20.88
6 Adjusting and Other Expenses Incurred	0	0.00	(3)	(0.38)	107,219	40.77	35	233.33	210,703	7.67	317,954	10.56
7 Unpaid Losses	0	0.00	2,548	322.94	899,489	342.07	41	273.33	7,575,632	275.76	8,477,710	281.57
8 Defense and Cost Containment Expenses Unpaid	0	0.00	736	93.28	508,445	193.36	20	133.33	3,091,524	112.54	3,600,725	119.59
9 Adjusting and Other Expenses Unpaid	0	0.00	172	21.80	118,513	45.07	3	20.00	803,255	29.24	921,943	30.62
10 Unearned Premium Reserves	0	0.00	360	45.63	138,975	52.85	0	0.00	1,425,801	51.90	1,565,136	51.98
11 Agents Balances	0	0.00	(533)	(67.55)	97,691	37.15	1	6.67	806,774	29.37	903,933	30.02
12 Commission and Brokerage Expenses Incurred	0	0.00	(68)	(8.62)	37,870	14.40	4	26.67	369,537	13.45	407,343	13.53
13 Taxes, Licenses, and Fees Incurred	0	0.00	37	4.69	5,659	2.15	0	0.00	64,023	2.33	69,719	2.32
14 Other Acquisition Expenses Incurred	0	0.00	229	29.02	26,766	10.18	0	0.00	169,225	6.16	196,220	6.52
15 General Expenses Incurred	0	0.00	132	16.73	30,674	11.67	1	6.67	227,983	8.30	258,790	8.60
16 Other Income Less Other Expenses	0	0.00	3	0.38	82	0.03	0	0.00	38,906	1.42	38,991	1.29
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(430)	(54.50)	(230,258)	(87.57)	(28)	(186.67)	(230,403)	(8.39)	(461,119)	(15.31)
18 Investment Gain from Insurance Funds	0	0.00	121	15.34	38,039	14.47	2	13.33	499,607	18.19	537,769	17.86
19 Profit or Loss Excluding Investment Gain	0	0.00	(309)	(39.16)	(192,218)	(73.10)	(26)	(173.33)	269,203	9.80	76,650	2.55
20 Investment Gain from Capital and Surplus	0	0.00	100	12.67	27,003	10.27	2	13.33	251,117	9.14	278,222	9.24
21 Total Profit or Losses**	0	0.00	(209)	(26.49)	(165,219)	(62.83)	(24)	(160.00)	520,321	18.94	354,869	11.79

\* (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 2024 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	18,050	117.25	1,852	100.00	482,765	106.92	502,669	107.23
2 Premiums Earned	0	0.00	2	100.00	15,394	100.00	1,852	100.00	451,522	100.00	468,770	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	1	50.00	11,750	76.33	512	27.65	142,461	31.55	154,724	33.01
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	588	3.82	253	13.66	11,645	2.58	12,486	2.66
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	972	6.31	(14)	(0.76)	15,045	3.33	16,003	3.41
7 Unpaid Losses	0	0.00	2	100.00	7,342	47.69	3,070	165.77	1,048,414	232.20	1,058,828	225.87
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	50.00	758	4.92	2,412	130.24	296,551	65.68	299,722	63.94
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	202	1.31	467	25.22	60,599	13.42	61,268	13.07
10 Unearned Premium Reserves	0	0.00	1	50.00	8,674	56.35	0	0.00	254,430	56.35	263,105	56.13
11 Agents Balances	0	0.00	0	0.00	4,955	32.19	117	6.32	157,338	34.85	162,410	34.65
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5,053	32.82	518	27.97	59,548	13.19	65,119	13.89
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	3	0.02	0	0.00	8,434	1.87	8,437	1.80
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	146	0.95	39	2.11	21,857	4.84	22,042	4.70
15 General Expenses Incurred	0	0.00	0	0.00	888	5.77	197	10.64	38,641	8.56	39,726	8.47
16 Other Income Less Other Expenses	0	0.00	0	0.00	45	0.29	0	0.00	3,038	0.67	3,083	0.66
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(3,961)	(25.73)	347	18.74	156,907	34.75	153,293	32.70
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	168	1.09	208	11.23	59,145	13.10	59,521	12.70
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(3,793)	(24.64)	555	29.97	216,055	47.85	212,817	45.40
20 Investment Gain from Capital and Surplus	0	0.00	4	200.00	297	1.93	277	14.96	33,701	7.46	34,279	7.31
21 Total Profit or Losses**	0	0.00	4	200.00	(3,496)	(22.71)	832	44.92	249,762	55.32	247,102	52.71

\* (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 2024 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	21	84.00	1,636	109.29	2,972,872	97.99	471,427	100.62	7,476,392	100.15	10,922,348	99.57
2 Premiums Earned	25	100.00	1,497	100.00	3,033,897	100.00	468,545	100.00	7,465,313	100.00	10,969,277	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	1,725	0.06	18,893	4.03	11,492	0.15	32,110	0.29
4 Incurred Losses	82	328.00	589	39.35	1,604,237	52.88	272,252	58.11	4,908,995	65.76	6,786,155	61.87
5 Defense and Cost Containment Expenses Incurred	3	12.00	5	0.33	(12,416)	(0.41)	15,066	3.22	637,756	8.54	640,414	5.84
6 Adjusting and Other Expenses Incurred	3	12.00	55	3.67	(50,315)	(1.66)	32,361	6.91	688,964	9.23	671,068	6.12
7 Unpaid Losses	138	552.00	225	15.03	2,184,681	72.01	478,714	102.17	6,019,203	80.63	8,682,961	79.16
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1	0.07	698,463	23.02	80,313	17.14	1,552,792	20.80	2,331,569	21.26
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	399,519	13.17	31,321	6.68	673,775	9.03	1,104,615	10.07
10 Unearned Premium Reserves	2	8.00	408	27.25	732,365	24.14	139,474	29.77	2,318,224	31.05	3,190,473	29.09
11 Agents Balances	(6,994)	(27976.00)	56	3.74	550,880	18.16	133,632	28.52	1,460,149	19.56	2,137,723	19.49
12 Commission and Brokerage Expenses Incurred	(2,738)	(10952.00)	386	25.78	361,926	11.93	7,634	1.63	301,011	4.03	668,219	6.09
13 Taxes, Licenses, and Fees Incurred	651	2604.00	8	0.53	53,885	1.78	13,620	2.91	209,777	2.81	277,941	2.53
14 Other Acquisition Expenses Incurred	1,615	6460.00	48	3.21	157,296	5.18	55,439	11.83	348,743	4.67	563,141	5.13
15 General Expenses Incurred	1,342	5368.00	22	1.47	66,296	2.19	21,691	4.63	348,023	4.66	437,374	3.99
16 Other Income Less Other Expenses	812	3248.00	0	0.00	4,932	0.16	(4,123)	(0.88)	31,004	0.42	32,625	0.30
17 Pretax Profit or Loss Excluding Investment Gain*	(120)	(480.00)	386	25.78	856,198	28.22	27,463	5.86	41,536	0.56	925,463	8.44
18 Investment Gain from Insurance Funds	6	24.00	21	1.40	147,835	4.87	11,525	2.46	345,552	4.63	504,939	4.60
19 Profit or Loss Excluding Investment Gain	(115)	(460.00)	406	27.12	1,004,032	33.09	38,989	8.32	387,105	5.19	1,430,417	13.04
20 Investment Gain from Capital and Surplus	1	4.00	74	4.94	273,586	9.02	20,619	4.40	429,090	5.75	723,370	6.59
21 Total Profit or Losses**	(114)	(456.00)	479	32.00	1,277,617	42.11	59,611	12.72	816,202	10.93	2,153,795	19.63

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	23,867	91.11	8,140	99.57	41,656,817	101.48	10,250,016	102.86	85,304,659	102.33	137,243,499	102.11
2 Premiums Earned	26,196	100.00	8,175	100.00	41,047,987	100.00	9,964,998	100.00	83,363,709	100.00	134,411,065	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	31,107	0.08	549,044	5.51	158,861	0.19	739,012	0.55
4 Incurred Losses	16,042	61.24	4,662	57.03	32,689,794	79.64	7,202,732	72.28	56,276,757	67.51	96,189,987	71.56
5 Defense and Cost Containment Expenses Incurred	1,558	5.95	365	4.46	2,312,869	5.63	344,661	3.46	2,116,092	2.54	4,775,545	3.55
6 Adjusting and Other Expenses Incurred	1,123	4.29	216	2.64	2,538,819	6.19	764,067	7.67	5,657,233	6.79	8,961,458	6.67
7 Unpaid Losses	23,307	88.97	5,918	72.39	35,939,274	87.55	9,234,935	92.67	67,447,016	80.91	112,650,450	83.81
8 Defense and Cost Containment Expenses Unpaid	944	3.60	797	9.75	5,305,509	12.93	673,088	6.75	6,778,534	8.13	12,758,872	9.49
9 Adjusting and Other Expenses Unpaid	1,618	6.18	383	4.69	3,139,225	7.65	690,541	6.93	3,810,462	4.57	7,642,229	5.69
10 Unearned Premium Reserves	3,778	14.42	4,105	50.21	11,126,071	27.11	3,417,838	34.30	26,367,207	31.63	40,918,999	30.44
11 Agents Balances	(235,647)	(899.55)	2,921	35.73	7,855,051	19.14	2,625,359	26.35	16,377,576	19.65	26,625,260	19.81
12 Commission and Brokerage Expenses Incurred	(174,035)	(664.36)	(67)	(0.82)	4,647,977	11.32	156,103	1.57	5,915,294	7.10	10,545,272	7.85
13 Taxes, Licenses, and Fees Incurred	59,621	227.60	361	4.42	821,698	2.00	270,914	2.72	1,954,649	2.34	3,107,243	2.31
14 Other Acquisition Expenses Incurred	96,405	368.01	2,258	27.62	2,299,383	5.60	1,166,378	11.70	4,391,398	5.27	7,955,822	5.92
15 General Expenses Incurred	97,369	371.69	1,095	13.39	1,430,329	3.48	369,135	3.70	3,927,692	4.71	5,825,620	4.33
16 Other Income Less Other Expenses	39,875	152.22	285	3.49	73,835	0.18	29,378	0.29	322,748	0.39	466,121	0.35
17 Pretax Profit or Loss Excluding Investment Gain*	(32,014)	(122.21)	(430)	(5.26)	(5,650,146)	(13.76)	(828,658)	(8.32)	3,288,493	3.94	(3,222,755)	(2.40)
18 Investment Gain from Insurance Funds	(86)	(0.33)	290	3.55	1,801,592	4.39	384,616	3.86	3,062,019	3.67	5,248,431	3.90
19 Profit or Loss Excluding Investment Gain	(32,098)	(122.53)	(141)	(1.72)	(3,848,555)	(9.38)	(444,041)	(4.46)	6,350,522	7.62	2,025,687	1.51
20 Investment Gain from Capital and Surplus	2,932	11.19	558	6.83	3,333,461	8.12	673,503	6.76	3,212,392	3.85	7,222,846	5.37
21 Total Profit or Losses**	(29,168)	(111.35)	417	5.10	(515,097)	(1.25)	229,462	2.30	9,562,900	11.47	9,248,514	6.88

\* (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 2024 Insurance Expense Exhibit, Part II - Net Business  
(\$ in Thousands)**

Net Basis	County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1 Premiums Written	0	0.00	7	100.00	67,311	102.32	7,484	99.75	514,816	102.46	589,618	102.41
2 Premiums Earned	0	0.00	7	100.00	65,786	100.00	7,503	100.00	502,454	100.00	575,750	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	18	0.03	0	0.00	14	0.00	32	0.01
4 Incurred Losses	24	0.00	0	0.00	58,697	89.22	2,769	36.91	260,003	51.75	321,493	55.84
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	10,287	15.64	448	5.97	58,569	11.66	69,304	12.04
6 Adjusting and Other Expenses Incurred	0	0.00	2	28.57	4,052	6.16	32	0.43	48,578	9.67	52,664	9.15
7 Unpaid Losses	0	0.00	6	85.71	99,856	151.79	6,145	81.90	796,242	158.47	902,249	156.71
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	16,786	25.52	1,337	17.82	106,882	21.27	125,005	21.71
9 Adjusting and Other Expenses Unpaid	0	0.00	3	42.86	4,651	7.07	3,187	42.48	58,815	11.71	66,656	11.58
10 Unearned Premium Reserves	0	0.00	3	42.86	31,304	47.58	2,509	33.44	228,187	45.41	262,003	45.51
11 Agents Balances	1,485	0.00	(5)	(71.43)	19,702	29.95	1,590	21.19	1,748,652	348.02	1,771,424	307.67
12 Commission and Brokerage Expenses Incurred	(37)	0.00	16	228.57	14,669	22.30	154	2.05	109,320	21.76	124,122	21.56
13 Taxes, Licenses, and Fees Incurred	16	0.00	2	28.57	9,209	14.00	276	3.68	23,729	4.72	33,232	5.77
14 Other Acquisition Expenses Incurred	65	0.00	1	14.29	18,911	28.75	1,731	23.07	95,001	18.91	115,709	20.10
15 General Expenses Incurred	78	0.00	0	0.00	18,453	28.05	866	11.54	50,560	10.06	69,957	12.15
16 Other Income Less Other Expenses	121	0.00	0	0.00	492	0.75	(139)	(1.85)	1,918	0.38	2,392	0.42
17 Pretax Profit or Loss Excluding Investment Gain*	(24)	0.00	(16)	(228.57)	(68,027)	(103.41)	1,091	14.54	(141,423)	(28.15)	(208,399)	(36.20)
18 Investment Gain from Insurance Funds	22	0.00	0	0.00	3,710	5.64	153	2.04	35,854	7.14	39,739	6.90
19 Profit or Loss Excluding Investment Gain	(2)	0.00	(15)	(214.29)	(64,318)	(97.77)	1,243	16.57	(105,559)	(21.01)	(168,651)	(29.29)
20 Investment Gain from Capital and Surplus	0	0.00	14	200.00	6,076	9.24	97	1.29	23,357	4.65	29,544	5.13
21 Total Profit or Losses**	(2)	0.00	(1)	(14.29)	(58,243)	(88.53)	1,340	17.86	(82,202)	(16.36)	(139,108)	(24.16)

\* (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 2024 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	1,987	109.48	4,706,951	102.82	297,815	102.92	31,814,148	103.96	36,820,901	103.81
2 Premiums Earned	0	0.00	1,815	100.00	4,577,895	100.00	289,371	100.00	30,600,883	100.00	35,469,964	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3,842	0.08	0	0.00	9,370	0.03	13,212	0.04
4 Incurred Losses	(4)	0.00	885	48.76	3,196,376	69.82	188,493	65.14	22,902,758	74.84	26,288,508	74.11
5 Defense and Cost Containment Expenses Incurred	7	0.00	39	2.15	375,316	8.20	22,805	7.88	2,187,836	7.15	2,586,003	7.29
6 Adjusting and Other Expenses Incurred	11	0.00	145	7.99	273,612	5.98	7,638	2.64	1,677,065	5.48	1,958,471	5.52
7 Unpaid Losses	0	0.00	2,492	137.30	6,128,004	133.86	417,687	144.34	46,102,449	150.66	52,650,632	148.44
8 Defense and Cost Containment Expenses Unpaid	1	0.00	153	8.43	879,960	19.22	37,465	12.95	4,702,214	15.37	5,619,793	15.84
9 Adjusting and Other Expenses Unpaid	0	0.00	112	6.17	295,199	6.45	73,654	25.45	2,215,991	7.24	2,584,956	7.29
10 Unearned Premium Reserves	0	0.00	949	52.29	2,287,880	49.98	97,458	33.68	14,748,739	48.20	17,135,026	48.31
11 Agents Balances	187,622	0.00	(1,556)	(85.73)	1,548,292	33.82	65,371	22.59	9,062,461	29.62	10,862,190	30.62
12 Commission and Brokerage Expenses Incurred	(14,245)	0.00	1,347	74.21	594,258	12.98	6,594	2.28	3,507,389	11.46	4,095,343	11.55
13 Taxes, Licenses, and Fees Incurred	3,249	0.00	324	17.85	96,112	2.10	10,630	3.67	840,068	2.75	950,383	2.68
14 Other Acquisition Expenses Incurred	13,856	0.00	778	42.87	292,536	6.39	49,926	17.25	1,532,502	5.01	1,889,598	5.33
15 General Expenses Incurred	13,252	0.00	1,539	84.79	247,441	5.41	27,173	9.39	2,098,019	6.86	2,387,424	6.73
16 Other Income Less Other Expenses	16,297	0.00	7	0.39	3,416	0.07	(4,700)	(1.62)	27,257	0.09	42,277	0.12
17 Pretax Profit or Loss Excluding Investment Gain*	172	0.00	(3,235)	(178.24)	(498,177)	(10.88)	(28,589)	(9.88)	(4,126,875)	(13.49)	(4,656,704)	(13.13)
18 Investment Gain from Insurance Funds	3,078	0.00	151	8.32	290,350	6.34	9,592	3.31	2,144,290	7.01	2,447,461	6.90
19 Profit or Loss Excluding Investment Gain	3,251	0.00	(3,086)	(170.03)	(207,830)	(4.54)	(18,997)	(6.56)	(1,982,593)	(6.48)	(2,209,255)	(6.23)
20 Investment Gain from Capital and Surplus	390	0.00	419	23.09	362,222	7.91	5,899	2.04	1,376,772	4.50	1,745,702	4.92
21 Total Profit or Losses**	3,642	0.00	(2,667)	(146.94)	154,392	3.37	(13,097)	(4.53)	(605,811)	(1.98)	(463,541)	(1.31)

\* (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 2024 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	7,049	87.40	11,733	101.42	39,650,282	102.27	9,057,493	103.48	67,292,390	102.14	116,018,947	102.29
2 Premiums Earned	8,065	100.00	11,569	100.00	38,769,746	100.00	8,752,592	100.00	65,880,520	100.00	113,422,492	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	27,596	0.07	474,280	5.42	147,403	0.22	649,279	0.57
4 Incurred Losses	7,657	94.94	7,223	62.43	24,481,976	63.15	5,013,064	57.28	38,063,861	57.78	67,573,781	59.58
5 Defense and Cost Containment Expenses Incurred	242	3.00	286	2.47	101,585	0.26	33,065	0.38	228,715	0.35	363,893	0.32
6 Adjusting and Other Expenses Incurred	296	3.67	424	3.66	2,227,054	5.74	628,416	7.18	4,170,319	6.33	7,026,509	6.19
7 Unpaid Losses	3,136	38.88	(1,085)	(9.38)	4,063,375	10.48	213,256	2.44	3,101,781	4.71	7,380,463	6.51
8 Defense and Cost Containment Expenses Unpaid	78	0.97	28	0.24	92,466	0.24	13,741	0.16	190,282	0.29	296,595	0.26
9 Adjusting and Other Expenses Unpaid	224	2.78	25	0.22	1,792,720	4.62	178,802	2.04	862,499	1.31	2,834,270	2.50
10 Unearned Premium Reserves	792	9.82	5,324	46.02	10,776,501	27.80	3,022,052	34.53	21,704,573	32.95	35,509,242	31.31
11 Agents Balances	(131,546)	(1631.07)	3,677	31.78	7,727,707	19.93	2,361,581	26.98	12,357,309	18.76	22,318,728	19.68
12 Commission and Brokerage Expenses Incurred	(104,365)	(1294.05)	1,326	11.46	4,358,864	11.24	127,133	1.45	4,115,072	6.25	8,498,030	7.49
13 Taxes, Licenses, and Fees Incurred	26,637	330.28	352	3.04	785,223	2.03	239,333	2.73	1,521,618	2.31	2,573,163	2.27
14 Other Acquisition Expenses Incurred	64,758	802.95	2,286	19.76	2,268,161	5.85	1,030,544	11.77	3,539,240	5.37	6,904,989	6.09
15 General Expenses Incurred	54,876	680.42	1,122	9.70	1,068,537	2.76	316,961	3.62	3,234,120	4.91	4,675,616	4.12
16 Other Income Less Other Expenses	31,870	395.16	341	2.95	29,047	0.07	26,330	0.30	219,189	0.33	306,777	0.27
17 Pretax Profit or Loss Excluding Investment Gain*	(10,161)	(125.99)	(1,109)	(9.59)	3,479,800	8.98	916,127	10.47	11,079,353	16.82	15,464,010	13.63
18 Investment Gain from Insurance Funds	(557)	(6.91)	0	0.00	281,205	0.73	31,128	0.36	396,656	0.60	708,432	0.62
19 Profit or Loss Excluding Investment Gain	(10,719)	(132.91)	(1,107)	(9.57)	3,761,001	9.70	947,257	10.82	11,476,016	17.42	16,172,448	14.26
20 Investment Gain from Capital and Surplus	44	0.55	422	3.65	2,012,548	5.19	354,020	4.04	1,745,006	2.65	4,112,040	3.63
21 Total Profit or Losses**	(10,675)	(132.36)	(687)	(5.94)	5,773,551	14.89	1,301,278	14.87	13,221,017	20.07	20,284,484	17.88

\* (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 2024 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	704	103.07	1,692,972	102.75	138,496	98.62	9,366,858	102.70	11,199,030	102.65
2 Premiums Earned	0	0.00	683	100.00	1,647,588	100.00	140,430	100.00	9,120,911	100.00	10,909,612	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	249	0.02	0	0.00	2,151	0.02	2,400	0.02
4 Incurred Losses	0	0.00	382	55.93	936,086	56.82	90,613	64.53	5,039,788	55.26	6,066,869	55.61
5 Defense and Cost Containment Expenses Incurred	1	0.00	0	0.00	16,529	1.00	1,582	1.13	101,857	1.12	119,969	1.10
6 Adjusting and Other Expenses Incurred	3	0.00	64	9.37	116,218	7.05	2,915	2.08	540,608	5.93	659,808	6.05
7 Unpaid Losses	0	0.00	41	6.00	150,116	9.11	34,762	24.75	1,416,762	15.53	1,601,681	14.68
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	0.29	15,461	0.94	1,094	0.78	163,235	1.79	179,792	1.65
9 Adjusting and Other Expenses Unpaid	0	0.00	25	3.66	39,660	2.41	4,492	3.20	199,826	2.19	244,003	2.24
10 Unearned Premium Reserves	0	0.00	314	45.97	734,930	44.61	41,457	29.52	4,064,198	44.56	4,840,899	44.37
11 Agents Balances	47,659	0.00	(432)	(63.25)	480,533	29.17	50,777	36.16	2,565,406	28.13	3,143,943	28.82
12 Commission and Brokerage Expenses Incurred	(3,240)	0.00	214	31.33	226,387	13.74	13,050	9.29	1,078,729	11.83	1,315,140	12.05
13 Taxes, Licenses, and Fees Incurred	795	0.00	79	11.57	36,150	2.19	3,669	2.61	234,418	2.57	275,111	2.52
14 Other Acquisition Expenses Incurred	3,352	0.00	74	10.83	123,609	7.50	9,155	6.52	323,350	3.55	459,540	4.21
15 General Expenses Incurred	3,461	0.00	386	56.52	89,431	5.43	13,470	9.59	656,924	7.20	763,672	7.00
16 Other Income Less Other Expenses	4,420	0.00	1	0.15	1,900	0.12	(687)	(0.49)	4,588	0.05	10,222	0.09
17 Pretax Profit or Loss Excluding Investment Gain*	46	0.00	(515)	(75.40)	104,823	6.36	5,287	3.76	1,147,668	12.58	1,257,309	11.52
18 Investment Gain from Insurance Funds	770	0.00	20	2.93	11,021	0.67	506	0.36	116,324	1.28	128,641	1.18
19 Profit or Loss Excluding Investment Gain	817	0.00	(495)	(72.47)	115,850	7.03	5,794	4.13	1,263,992	13.86	1,385,958	12.70
20 Investment Gain from Capital and Surplus	13	0.00	165	24.16	72,594	4.41	3,668	2.61	236,611	2.59	313,051	2.87
21 Total Profit or Losses**	830	0.00	(330)	(48.32)	188,443	11.44	9,461	6.74	1,500,605	16.45	1,699,009	15.57

\* (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 2024 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	61	225.93	0	0.00	1,815,883	98.90	1,815,944	98.91
2 Premiums Earned	0	0.00	0	0.00	27	100.00	0	0.00	1,836,009	100.00	1,836,036	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	1,024	3792.59	3	0.00	1,134,337	61.78	1,135,364	61.84
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	40	148.15	0	0.00	115,620	6.30	115,660	6.30
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(4)	(14.81)	0	0.00	20,323	1.11	20,319	1.11
7 Unpaid Losses	0	0.00	0	0.00	4,072	15081.48	0	0.00	2,375,015	129.36	2,379,087	129.58
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	373	1381.48	0	0.00	246,135	13.41	246,508	13.43
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	75	277.78	0	0.00	89,962	4.90	90,037	4.90
10 Unearned Premium Reserves	0	0.00	0	0.00	34	125.93	0	0.00	946,292	51.54	946,326	51.54
11 Agents Balances	0	0.00	0	0.00	22	81.48	0	0.00	1,380,448	75.19	1,380,470	75.19
12 Commission and Brokerage Expenses Incurred	0	0.00	(11)	0.00	6	22.22	0	0.00	302,187	16.46	302,182	16.46
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	7	25.93	0	0.00	57,598	3.14	57,605	3.14
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	1	3.70	0	0.00	84,319	4.59	84,320	4.59
15 General Expenses Incurred	0	0.00	0	0.00	14	51.85	0	0.00	119,800	6.53	119,814	6.53
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	15,821	0.86	15,821	0.86
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	11	0.00	(1,061)	(3929.63)	(3)	0.00	17,664	0.96	16,611	0.90
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	163	603.70	0	0.00	105,661	5.75	105,824	5.76
19 Profit or Loss Excluding Investment Gain	0	0.00	11	0.00	(897)	(3322.22)	(3)	0.00	123,321	6.72	122,432	6.67
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	303	1122.22	0	0.00	81,877	4.46	82,180	4.48
21 Total Profit or Losses**	0	0.00	11	0.00	(595)	(2203.70)	(3)	0.00	205,203	11.18	204,616	11.14

\* (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 2024 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	24,991	103.09	1,050	102.14	1,199,971	98.78	1,226,018	98.87
2 Premiums Earned	0	0.00	6	100.00	24,241	100.00	1,028	100.00	1,214,772	100.00	1,240,047	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	22	0.09	0	0.00	597	0.05	619	0.05
4 Incurred Losses	0	0.00	1	16.67	5,644	23.28	216	21.01	446,194	36.73	452,055	36.45
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	58	0.24	(11)	(1.07)	(7,380)	(0.61)	(7,333)	(0.59)
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	561	2.31	52	5.06	47,032	3.87	47,645	3.84
7 Unpaid Losses	0	0.00	5	83.33	5,222	21.54	433	42.12	1,187,548	97.76	1,193,208	96.22
8 Defense and Cost Containment Expenses Unpaid	0	0.00	2	33.33	432	1.78	135	13.13	94,577	7.79	95,146	7.67
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	340	1.40	44	4.28	79,739	6.56	80,123	6.46
10 Unearned Premium Reserves	0	0.00	4	66.67	14,055	57.98	257	25.00	701,879	57.78	716,195	57.76
11 Agents Balances	0	0.00	(1)	(16.67)	7,491	30.90	4	0.39	245,474	20.21	252,968	20.40
12 Commission and Brokerage Expenses Incurred	0	0.00	1	16.67	2,516	10.38	5	0.49	182,554	15.03	185,076	14.92
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	570	2.35	31	3.02	30,588	2.52	31,189	2.52
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	2,558	10.55	365	35.51	95,236	7.84	98,159	7.92
15 General Expenses Incurred	0	0.00	1	16.67	1,167	4.81	62	6.03	112,311	9.25	113,541	9.16
16 Other Income Less Other Expenses	0	0.00	0	0.00	20	0.08	(5)	(0.49)	1,241	0.10	1,256	0.10
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3	50.00	11,166	46.06	303	29.47	308,875	25.43	320,347	25.83
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	457	1.89	12	1.17	92,814	7.64	93,283	7.52
19 Profit or Loss Excluding Investment Gain	0	0.00	3	50.00	11,627	47.96	313	30.45	401,685	33.07	413,628	33.36
20 Investment Gain from Capital and Surplus	0	0.00	12	200.00	1,209	4.99	23	2.24	74,086	6.10	75,330	6.07
21 Total Profit or Losses**	0	0.00	15	250.00	12,832	52.94	339	32.98	475,782	39.17	488,968	39.43

\* (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 2024 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	553	88.06	562,059	110.51	40,274	90.89	9,156,720	108.76	9,759,606	108.77
2 Premiums Earned	0	0.00	628	100.00	508,603	100.00	44,313	100.00	8,419,057	100.00	8,972,601	100.00
3 Dividends to Policyholders	0	0.00	1	0.16	5,913	1.16	0	0.00	58,843	0.70	64,757	0.72
4 Incurred Losses	0	0.00	126	20.06	82,900	16.30	58,885	132.88	1,378,743	16.38	1,520,654	16.95
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6,657	1.31	354	0.80	251,712	2.99	258,723	2.88
6 Adjusting and Other Expenses Incurred	0	0.00	7	1.11	16,142	3.17	2,098	4.73	160,294	1.90	178,541	1.99
7 Unpaid Losses	0	0.00	185	29.46	124,028	24.39	66,055	149.06	4,494,465	53.38	4,684,733	52.21
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6	0.96	18,953	3.73	807	1.82	625,713	7.43	645,479	7.19
9 Adjusting and Other Expenses Unpaid	0	0.00	32	5.10	12,679	2.49	0	0.00	276,207	3.28	288,918	3.22
10 Unearned Premium Reserves	0	0.00	454	72.29	301,073	59.20	23,360	52.72	6,315,838	75.02	6,640,725	74.01
11 Agents Balances	0	0.00	(570)	(90.76)	115,460	22.70	23,052	52.02	1,550,484	18.42	1,688,426	18.82
12 Commission and Brokerage Expenses Incurred	0	0.00	225	35.83	185,799	36.53	831	1.88	2,461,251	29.23	2,648,106	29.51
13 Taxes, Licenses, and Fees Incurred	0	0.00	1	0.16	16,761	3.30	1,481	3.34	244,213	2.90	262,456	2.93
14 Other Acquisition Expenses Incurred	0	0.00	2	0.32	90,889	17.87	(180)	(0.41)	841,976	10.00	932,687	10.39
15 General Expenses Incurred	20	0.00	5	0.80	37,816	7.44	(83)	(0.19)	870,285	10.34	908,043	10.12
16 Other Income Less Other Expenses	0	0.00	0	0.00	2,308	0.45	(748)	(1.69)	(3,679)	(0.04)	(2,119)	(0.02)
17 Pretax Profit or Loss Excluding Investment Gain*	(20)	0.00	261	41.56	68,037	13.38	(19,820)	(44.73)	2,148,064	25.51	2,196,522	24.48
18 Investment Gain from Insurance Funds	0	0.00	35	5.57	8,067	1.59	774	1.75	938,651	11.15	947,527	10.56
19 Profit or Loss Excluding Investment Gain	(20)	0.00	296	47.13	76,103	14.96	(19,045)	(42.98)	3,086,733	36.66	3,144,067	35.04
20 Investment Gain from Capital and Surplus	0	0.00	77	12.26	25,110	4.94	528	1.19	895,775	10.64	921,490	10.27
21 Total Profit or Losses**	(20)	0.00	373	59.39	101,215	19.90	(18,517)	(41.79)	3,982,506	47.30	4,065,557	45.31

\* (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 2024 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	90.91	23,340	136.86	227	103.65	491,204	99.65	514,781	100.89
2 Premiums Earned	0	0.00	11	100.00	17,054	100.00	219	100.00	492,950	100.00	510,234	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00	2	0.00
4 Incurred Losses	0	0.00	1	9.09	2,128	12.48	14	6.39	181,309	36.78	183,452	35.95
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	39	0.23	57	26.03	4,147	0.84	4,243	0.83
6 Adjusting and Other Expenses Incurred	0	0.00	1	9.09	183	1.07	48	21.92	8,549	1.73	8,781	1.72
7 Unpaid Losses	0	0.00	0	0.00	1,077	6.32	115	52.51	475,946	96.55	477,138	93.51
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	50	0.29	41	18.72	43,822	8.89	43,913	8.61
9 Adjusting and Other Expenses Unpaid	0	0.00	1	9.09	71	0.42	1	0.46	42,996	8.72	43,069	8.44
10 Unearned Premium Reserves	0	0.00	4	36.36	10,566	61.96	87	39.73	260,695	52.88	271,352	53.18
11 Agents Balances	0	0.00	(6)	(54.55)	4,776	28.01	45	20.55	151,056	30.64	155,871	30.55
12 Commission and Brokerage Expenses Incurred	0	0.00	2	18.18	2,994	17.56	(76)	(34.70)	76,977	15.62	79,897	15.66
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	570	3.34	16	7.31	10,447	2.12	11,033	2.16
14 Other Acquisition Expenses Incurred	0	0.00	1	9.09	572	3.35	427	194.98	30,981	6.28	31,981	6.27
15 General Expenses Incurred	0	0.00	2	18.18	1,965	11.52	38	17.35	31,903	6.47	33,908	6.65
16 Other Income Less Other Expenses	0	0.00	0	0.00	19	0.11	0	0.00	(193)	(0.04)	(174)	(0.03)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	4	36.36	8,621	50.55	(304)	(138.81)	148,411	30.11	156,732	30.72
18 Investment Gain from Insurance Funds	5	0.00	0	0.00	81	0.47	3	1.37	26,402	5.36	26,491	5.19
19 Profit or Loss Excluding Investment Gain	5	0.00	4	36.36	8,705	51.04	(301)	(137.44)	174,822	35.46	183,235	35.91
20 Investment Gain from Capital and Surplus	0	0.00	1	9.09	631	3.70	12	5.48	20,518	4.16	21,162	4.15
21 Total Profit or Losses**	5	0.00	6	54.55	9,337	54.75	(289)	(131.96)	195,338	39.63	204,397	40.06

\* (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 2024 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	1,464,199	101.74	0	0.00	3,001,795	104.24	4,465,995	103.41
2 Premiums Earned	0	0.00	1	100.00	1,439,112	100.00	0	0.00	2,879,599	100.00	4,318,712	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	3	0.00	0	0.00	10	0.00	13	0.00
4 Incurred Losses	0	0.00	2	200.00	357,501	24.84	(37)	0.00	844,410	29.32	1,201,876	27.83
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	2,542	0.18	0	0.00	19,867	0.69	22,409	0.52
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	9,237	0.64	1	0.00	75,762	2.63	85,000	1.97
7 Unpaid Losses	0	0.00	(1)	(100.00)	350,942	24.39	1	0.00	1,187,397	41.23	1,538,339	35.62
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4,591	0.32	3	0.00	40,139	1.39	44,733	1.04
9 Adjusting and Other Expenses Unpaid	0	0.00	1	100.00	11,842	0.82	1	0.00	54,152	1.88	65,996	1.53
10 Unearned Premium Reserves	0	0.00	1	100.00	711,609	49.45	0	0.00	1,471,308	51.09	2,182,918	50.55
11 Agents Balances	0	0.00	(7)	(700.00)	292,242	20.31	(82)	0.00	715,630	24.85	1,007,783	23.34
12 Commission and Brokerage Expenses Incurred	0	0.00	(42)	(4200.00)	6,118	0.43	(49)	0.00	619,471	21.51	625,498	14.48
13 Taxes, Licenses, and Fees Incurred	0	0.00	3	300.00	26,293	1.83	6	0.00	37,371	1.30	63,673	1.47
14 Other Acquisition Expenses Incurred	0	0.00	14	1400.00	69,862	4.85	30	0.00	161,933	5.62	231,839	5.37
15 General Expenses Incurred	0	0.00	8	800.00	207,057	14.39	35	0.00	343,335	11.92	550,435	12.75
16 Other Income Less Other Expenses	0	0.00	0	0.00	(3,719)	(0.26)	0	0.00	(14,349)	(0.50)	(18,068)	(0.42)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	15	1500.00	756,781	52.59	15	0.00	763,096	26.50	1,519,907	35.19
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	20,261	1.41	(4)	0.00	(402,851)	(13.99)	(382,594)	(8.86)
19 Profit or Loss Excluding Investment Gain	0	0.00	15	1500.00	777,043	53.99	11	0.00	360,251	12.51	1,137,320	26.33
20 Investment Gain from Capital and Surplus	0	0.00	1	100.00	242,900	16.88	0	0.00	575,368	19.98	818,269	18.95
21 Total Profit or Losses**	0	0.00	16	1600.00	1,019,945	70.87	11	0.00	935,624	32.49	1,955,596	45.28

\* (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 2024 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	104	105.05	1,253	35.21	0	0.00	2,542,831	108.67	2,544,188	108.56
2 Premiums Earned	0	0.00	99	100.00	3,559	100.00	0	0.00	2,339,854	100.00	2,343,512	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	24	24.24	(219)	(6.15)	0	0.00	1,154,697	49.35	1,154,502	49.26
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(103)	(2.89)	0	0.00	33,304	1.42	33,201	1.42
6 Adjusting and Other Expenses Incurred	0	0.00	18	18.18	17	0.48	0	0.00	47,388	2.03	47,423	2.02
7 Unpaid Losses	0	0.00	57	57.58	34	0.96	0	0.00	1,408,493	60.20	1,408,584	60.11
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	28,752	1.23	28,752	1.23
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	13	0.37	0	0.00	41,589	1.78	41,602	1.78
10 Unearned Premium Reserves	0	0.00	8	8.08	740	20.79	0	0.00	1,453,285	62.11	1,454,033	62.05
11 Agents Balances	0	0.00	(35)	(35.35)	326	9.16	0	0.00	481,983	20.60	482,274	20.58
12 Commission and Brokerage Expenses Incurred	0	0.00	265	267.68	322	9.05	0	0.00	471,513	20.15	472,100	20.14
13 Taxes, Licenses, and Fees Incurred	0	0.00	84	84.85	7	0.20	0	0.00	66,938	2.86	67,029	2.86
14 Other Acquisition Expenses Incurred	0	0.00	186	187.88	20	0.56	0	0.00	174,403	7.45	174,609	7.45
15 General Expenses Incurred	0	0.00	(286)	(288.89)	7	0.20	0	0.00	257,548	11.01	257,269	10.98
16 Other Income Less Other Expenses	0	0.00	0	0.00	0	0.00	0	0.00	25,854	1.10	25,854	1.10
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(193)	(194.95)	3,510	98.62	0	0.00	159,900	6.83	163,217	6.96
18 Investment Gain from Insurance Funds	0	0.00	2	2.02	25	0.70	0	0.00	97,156	4.15	97,183	4.15
19 Profit or Loss Excluding Investment Gain	0	0.00	(192)	(193.94)	3,536	99.35	0	0.00	257,063	10.99	260,407	11.11
20 Investment Gain from Capital and Surplus	0	0.00	4	4.04	69	1.94	0	0.00	155,245	6.63	155,318	6.63
21 Total Profit or Losses**	0	0.00	(186)	(187.88)	3,605	101.29	0	0.00	412,310	17.62	415,729	17.74

\* (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 2024 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	132,159	115.03	0	0.00	771,665	106.49	903,824	107.66
2 Premiums Earned	0	0.00	0	0.00	114,895	100.00	0	0.00	724,659	100.00	839,554	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	61,976	53.94	0	0.00	332,469	45.88	394,444	46.98
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	6	0.01	0	0.00	1,623	0.22	1,629	0.19
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	44	0.04	0	0.00	(1,885)	(0.26)	(1,841)	(0.22)
7 Unpaid Losses	0	0.00	1	0.00	96,375	83.88	0	0.00	4,327,343	597.16	4,423,719	526.91
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	162,722	22.45	162,722	19.38
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	71,514	9.87	71,514	8.52
10 Unearned Premium Reserves	0	0.00	0	0.00	17,264	15.03	0	0.00	303,326	41.86	320,590	38.19
11 Agents Balances	0	0.00	0	0.00	0	0.00	0	0.00	105,022	14.49	105,022	12.51
12 Commission and Brokerage Expenses Incurred	0	0.00	1	0.00	37,559	32.69	0	0.00	218,408	30.14	255,968	30.49
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,150	0.43	3,150	0.38
14 Other Acquisition Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	24,753	3.42	24,753	2.95
15 General Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	19,518	2.69	19,518	2.32
16 Other Income Less Other Expenses	0	0.00	0	0.00	(1)	(0.00)	0	0.00	(865)	(0.12)	(866)	(0.10)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	15,308	13.32	0	0.00	125,749	17.35	141,057	16.80
18 Investment Gain from Insurance Funds	0	0.00	0	0.00	2,210	1.92	0	0.00	192,588	26.58	194,798	23.20
19 Profit or Loss Excluding Investment Gain	0	0.00	1	0.00	17,518	15.25	0	0.00	318,344	43.93	335,863	40.00
20 Investment Gain from Capital and Surplus	0	0.00	1	0.00	6,521	5.68	0	0.00	173,383	23.93	179,905	21.43
21 Total Profit or Losses**	0	0.00	2	0.00	24,038	20.92	0	0.00	491,734	67.86	515,774	61.43

\* (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 2024 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	13,805	114.70	0	0.00	1,247,262	100.60	1,261,067	100.73
2 Premiums Earned	0	0.00	0	0.00	12,036	100.00	0	0.00	1,239,835	100.00	1,251,871	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	12,216	101.50	0	0.00	760,127	61.31	772,343	61.70
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	16,198	1.31	16,198	1.29
6 Adjusting and Other Expenses Incurred	0	0.00	0	0.00	(393)	(3.27)	0	0.00	31,991	2.58	31,598	2.52
7 Unpaid Losses	0	0.00	0	0.00	635	5.28	0	0.00	120,760	9.74	121,395	9.70
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	(3)	(0.02)	0	0.00	2,556	0.21	2,553	0.20
9 Adjusting and Other Expenses Unpaid	0	0.00	0	0.00	2,138	17.76	0	0.00	7,131	0.58	9,269	0.74
10 Unearned Premium Reserves	0	0.00	0	0.00	33,038	274.49	0	0.00	2,906,293	234.41	2,939,331	234.80
11 Agents Balances	61	0.00	0	0.00	3,816	31.70	0	0.00	244,080	19.69	247,957	19.81
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	2,217	18.42	0	0.00	105,809	8.53	108,026	8.63
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	188	1.56	0	0.00	56,067	4.52	56,255	4.49
14 Other Acquisition Expenses Incurred	1	0.00	0	0.00	140	1.16	0	0.00	43,058	3.47	43,199	3.45
15 General Expenses Incurred	1	0.00	0	0.00	459	3.81	0	0.00	204,262	16.47	204,722	16.35
16 Other Income Less Other Expenses	1	0.00	0	0.00	(3,156)	(26.22)	0	0.00	(26,455)	(2.13)	(29,610)	(2.37)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(5,946)	(49.40)	0	0.00	(4,133)	(0.33)	(10,079)	(0.81)
18 Investment Gain from Insurance Funds	1	0.00	0	0.00	406	3.37	0	0.00	64,571	5.21	64,978	5.19
19 Profit or Loss Excluding Investment Gain	0	0.00	0	0.00	(5,541)	(46.04)	0	0.00	60,438	4.87	54,897	4.39
20 Investment Gain from Capital and Surplus	0	0.00	0	0.00	523	4.35	0	0.00	198,384	16.00	198,907	15.89
21 Total Profit or Losses**	0	0.00	0	0.00	(5,018)	(41.69)	0	0.00	258,821	20.88	253,803	20.27

\* (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, 2024**

# 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 2024 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 2024 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	19,954,660,018	101.65	6,497,737,813	107.11	10,530,035,752	101.80	4,023,437,270	104.89	47,442,575,783	103.46	88,448,446,636	103.17
2	Premiums Earned	19,631,488,912	100.00	6,066,451,488	100.00	10,343,356,325	100.00	3,835,761,070	100.00	45,854,374,785	100.00	85,731,432,580	100.00
3	Dividends to Policyholders	0	0.00	64,812	0.00	379,145,810	3.67	151,125,790	3.94	103,131,744	0.22	633,468,156	0.74
4	Incurred Losses	12,400,467,002	63.17	3,710,328,867	61.16	7,179,030,641	69.41	2,783,485,641	72.57	30,348,032,282	66.18	56,421,344,433	65.81
5	Defense and Cost Containment Expenses Incurred	321,056,625	1.64	82,839,850	1.37	405,203,309	3.92	57,228,415	1.49	1,816,138,935	3.96	2,682,467,134	3.13
6	Adjusting and Other Expenses Incurred**	1,084,775,216	5.53	384,143,339	6.33	579,892,399	5.61	251,178,356	6.55	2,315,244,362	5.05	4,615,233,673	5.38
7	Unpaid Losses	8,383,734,149	42.71	1,787,880,577	29.47	7,353,249,473	71.09	1,436,678,042	37.45	38,890,526,643	84.81	57,852,068,884	67.48
8	Defense and Cost Containment Expenses Unpaid	743,734,343	3.79	95,917,311	1.58	814,645,517	7.88	118,125,134	3.08	4,796,838,508	10.46	6,569,260,813	7.66
9	Adjusting and Other Expenses Unpaid**	459,845,092	2.34	214,727,089	3.54	638,817,351	6.18	148,642,929	3.88	2,280,563,518	4.97	3,742,595,979	4.37
10	Unearned Premium Reserves	6,494,694,116	33.08	3,364,804,350	55.47	3,592,127,596	34.73	1,640,395,616	42.77	21,576,535,035	47.05	36,668,556,713	42.77
11	Agents Balances**	4,294,140,856	21.87	1,122,737,408	18.51	1,955,377,399	18.90	749,953,897	19.55	9,486,250,219	20.69	17,608,459,779	20.54
12	Commission and Brokerage Expenses Incurred	1,549,599,721	7.89	819,473,574	13.51	1,006,785,491	9.73	267,408,809	6.97	5,791,232,179	12.63	9,434,499,774	11.00
13	Taxes, Licenses, and Fees Incurred	355,452,933	1.81	120,776,112	1.99	211,290,046	2.04	63,935,708	1.67	903,867,307	1.97	1,655,322,106	1.93
14	Other Acquisition Expenses Incurred**	553,873,110	2.82	300,757,056	4.96	709,401,887	6.86	394,253,438	10.28	2,241,549,454	4.89	4,199,834,945	4.90
15	General Expenses Incurred**	497,862,099	2.54	171,033,939	2.82	552,814,382	5.34	130,850,571	3.41	2,667,356,820	5.82	4,019,917,811	4.69
16	Other Income Less Other Expenses**	64,543,013	0.33	(1,078,459)	(0.02)	30,979,868	0.30	(4,276,554)	(0.11)	90,946,118	0.20	181,113,985	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	2,932,945,218	14.94	475,955,479	7.85	(649,227,772)	(6.28)	(267,982,213)	(6.99)	(241,232,179)	(0.53)	2,250,458,534	2.63

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for All Lines (Line 35)**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	19,999,105,038	101.64	6,497,910,459	107.11	10,530,035,749	101.80	4,023,437,268	104.89	47,529,715,306	103.46	88,580,203,820	103.16
2	Premiums Earned	19,675,933,931	100.00	6,066,631,330	100.00	10,343,356,319	100.00	3,835,761,070	100.00	45,942,224,214	100.00	85,863,906,864	100.00
3	Dividends to Policyholders	0	0.00	64,812	0.00	379,145,810	3.67	151,125,790	3.94	103,131,742	0.22	633,468,154	0.74
4	Incurred Losses	12,400,467,003	63.02	3,710,328,866	61.16	7,179,030,635	69.41	2,783,485,643	72.57	30,405,400,975	66.18	56,478,713,122	65.78
5	Defense and Cost Containment Expenses Incurred	321,056,622	1.63	82,839,848	1.37	405,203,314	3.92	57,228,419	1.49	1,817,092,371	3.96	2,683,420,574	3.13
6	Adjusting and Other Expenses Incurred**	1,084,770,886	5.51	384,145,719	6.33	579,891,810	5.61	251,177,786	6.55	2,315,924,249	5.04	4,615,910,451	5.38
7	Unpaid Losses	8,383,734,148	42.61	1,787,880,578	29.47	7,353,249,472	71.09	1,436,678,043	37.45	38,987,366,407	84.86	57,948,908,648	67.49
8	Defense and Cost Containment Expenses Unpaid	743,734,342	3.78	95,917,309	1.58	814,645,517	7.88	118,125,136	3.08	4,797,458,945	10.44	6,569,881,249	7.65
9	Adjusting and Other Expenses Unpaid**	459,848,952	2.34	214,732,191	3.54	638,817,172	6.18	148,643,043	3.88	2,284,120,922	4.97	3,746,162,281	4.36
10	Unearned Premium Reserves	6,494,694,111	33.01	3,364,896,101	55.47	3,592,127,599	34.73	1,640,395,615	42.77	21,635,961,878	47.09	36,728,075,304	42.77
11	Agents Balances**	4,294,142,548	21.82	1,122,776,577	18.51	1,955,376,456	18.90	749,953,555	19.55	9,497,119,611	20.67	17,619,368,747	20.52
12	Commission and Brokerage Expenses Incurred	1,592,386,773	8.09	819,492,493	13.51	1,006,785,490	9.73	267,408,807	6.97	5,796,683,514	12.62	9,482,757,077	11.04
13	Taxes, Licenses, and Fees Incurred	355,452,928	1.81	120,778,947	1.99	211,290,052	2.04	63,935,706	1.67	905,126,201	1.97	1,656,583,834	1.93
14	Other Acquisition Expenses Incurred**	553,875,942	2.81	300,761,284	4.96	709,401,711	6.86	394,252,640	10.28	2,243,203,981	4.88	4,201,495,557	4.89
15	General Expenses Incurred**	497,865,948	2.53	171,032,191	2.82	552,980,641	5.35	130,850,115	3.41	2,674,325,444	5.82	4,027,054,338	4.69
16	Other Income Less Other Expenses**	63,767,993	0.32	(1,076,517)	(0.02)	30,929,009	0.30	(4,276,440)	(0.11)	88,078,877	0.19	177,422,922	0.21
17	Pretax Profit or Loss Excluding Investment Gain*	2,933,825,823	14.91	476,110,652	7.85	(649,444,135)	(6.28)	(267,980,275)	(6.99)	(230,585,386)	(0.50)	2,261,926,680	2.63

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Fire**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	6,133,443	102.80	115,110,907	100.99	187,899,542	102.68	105,280,415	114.62	927,930,679	104.19	1,342,354,986	104.43
2 Premiums Earned	5,966,106	100.00	113,977,429	100.00	182,988,831	100.00	91,851,838	100.00	890,582,861	100.00	1,285,367,065	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	857,292	0.93	1,150	0.00	858,442	0.07
4 Incurred Losses	1,272,980	21.34	158,846,564	139.37	64,059,822	35.01	40,308,658	43.88	469,426,540	52.71	733,914,564	57.10
5 Defense and Cost Containment Expenses Incurred	(400)	(0.01)	2,504,903	2.20	650,525	0.36	290,564	0.32	11,620,575	1.30	15,066,167	1.17
6 Adjusting and Other Expenses Incurred**	570,010	9.55	2,370,988	2.08	3,092,504	1.69	3,273,144	3.56	28,569,636	3.21	37,876,283	2.95
7 Unpaid Losses	251,349	4.21	111,009,659	97.40	58,135,024	31.77	14,646,671	15.95	464,765,499	52.19	648,808,202	50.48
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,723,520	1.51	1,744,440	0.95	229,261	0.25	14,150,429	1.59	17,847,650	1.39
9 Adjusting and Other Expenses Unpaid**	343,006	5.75	2,004,990	1.76	3,697,583	2.02	1,449,729	1.58	17,920,994	2.01	25,416,301	1.98
10 Unearned Premium Reserves	485,736	8.14	58,177,949	51.04	89,336,600	48.82	52,461,029	57.11	412,993,998	46.37	613,455,312	47.73
11 Agents Balances**	4,622,082	77.47	21,085,894	18.50	41,577,815	22.72	16,382,581	17.84	256,690,120	28.82	340,358,493	26.48
12 Commission and Brokerage Expenses Incurred	1,042,349	17.47	16,480,608	14.46	3,385,695	1.85	21,080,220	22.95	96,389,331	10.82	138,378,203	10.77
13 Taxes, Licenses, and Fees Incurred	34,788	0.58	2,037,952	1.79	4,639,121	2.54	2,154,937	2.35	17,778,791	2.00	26,645,589	2.07
14 Other Acquisition Expenses Incurred**	684,012	11.46	3,796,981	3.33	13,476,681	7.36	7,985,086	8.69	51,166,015	5.75	77,108,776	6.00
15 General Expenses Incurred**	458,008	7.68	10,584,947	9.29	30,454,688	16.64	4,354,559	4.74	65,049,668	7.30	110,901,869	8.63
16 Other Income Less Other Expenses**	298,005	4.99	145,999	0.13	(180,297)	(0.10)	471,880	0.51	3,983,527	0.45	4,719,115	0.37
17 Pretax Profit or Loss Excluding Investment Gain*	2,202,364	36.91	(82,499,515)	(72.38)	63,049,499	34.46	12,019,257	13.09	154,564,682	17.36	149,336,287	11.62

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Allied Lines**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	1,333,960	98.79	312,751,126	96.93	179,709,703	99.15	120,112,646	99.67	1,271,966,541	105.20	1,885,873,976	102.78
2	Premiums Earned	1,350,241	100.00	322,667,308	100.00	181,249,710	100.00	120,508,977	100.00	1,209,108,989	100.00	1,834,885,225	100.00
3	Dividends to Policyholders	0	0.00	2,667	0.00	0	0.00	4,016,784	3.33	6,853	0.00	4,026,304	0.22
4	Incurred Losses	531,376	39.35	136,219,362	42.22	153,449,129	84.66	94,035,558	78.03	898,773,525	74.33	1,283,008,950	69.92
5	Defense and Cost Containment Expenses Incurred	0	0.00	1,029,112	0.32	1,328,159	0.73	178,230	0.15	21,530,888	1.78	24,066,389	1.31
6	Adjusting and Other Expenses Incurred**	294,052	21.78	8,042,051	2.49	7,275,581	4.01	7,406,895	6.15	43,080,373	3.56	66,098,952	3.60
7	Unpaid Losses	127,984	9.48	77,777,745	24.10	192,537,395	106.23	20,720,852	17.19	703,108,246	58.15	994,272,222	54.19
8	Defense and Cost Containment Expenses Unpaid	0	0.00	2,214,608	0.69	3,631,839	2.00	333,744	0.28	26,195,606	2.17	32,375,797	1.76
9	Adjusting and Other Expenses Unpaid**	178,032	13.19	5,878,764	1.82	3,668,129	2.02	1,668,919	1.38	25,869,458	2.14	37,263,301	2.03
10	Unearned Premium Reserves	30,979	2.29	167,482,723	51.91	90,820,588	50.11	62,086,106	51.52	593,405,090	49.08	913,825,486	49.80
11	Agents Balances**	2,308,412	170.96	44,364,781	13.75	37,300,849	20.58	22,786,813	18.91	331,481,976	27.42	438,242,831	23.88
12	Commission and Brokerage Expenses Incurred	240,613	17.82	38,236,713	11.85	6,551,315	3.61	5,485,607	4.55	126,433,718	10.46	176,947,966	9.64
13	Taxes, Licenses, and Fees Incurred	4,970	0.37	5,462,856	1.69	5,031,571	2.78	1,441,275	1.20	24,534,939	2.03	36,475,611	1.99
14	Other Acquisition Expenses Incurred**	262,047	19.41	12,798,274	3.97	12,641,446	6.97	10,947,612	9.08	77,360,801	6.40	114,010,179	6.21
15	General Expenses Incurred**	175,031	12.96	17,900,473	5.55	30,121,003	16.62	2,661,273	2.21	62,321,342	5.15	113,179,123	6.17
16	Other Income Less Other Expenses**	159,028	11.78	507,681	0.16	(237,994)	(0.13)	213,676	0.18	(270,824)	(0.02)	371,568	0.02
17	Pretax Profit or Loss Excluding Investment Gain*	1,180	0.09	103,483,482	32.07	(35,386,487)	(19.52)	(5,450,582)	(4.52)	(45,204,274)	(3.74)	17,443,318	0.95

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Multiple Peril Crop**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	119,933,615	98.77	0	0.00	1,608,894,404	96.62	1,728,828,019	96.77
2	Premiums Earned	0	0.00	0	0.00	121,423,209	100.00	0	0.00	1,665,156,234	100.00	1,786,579,443	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	127,540,486	105.04	0	0.00	1,974,849,984	118.60	2,102,390,470	117.68
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	188,532	0.01	188,532	0.01
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,485,945	2.05	0	0.00	27,972,478	1.68	30,458,423	1.70
7	Unpaid Losses	0	0.00	0	0.00	45,915,082	37.81	0	0.00	733,553,861	44.05	779,468,943	43.63
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	462,154	0.03	462,154	0.03
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	468,758	0.39	0	0.00	4,429,497	0.27	4,898,256	0.27
10	Unearned Premium Reserves	0	0.00	0	0.00	25,227,390	20.78	0	0.00	389,025,098	23.36	414,252,488	23.19
11	Agents Balances**	0	0.00	0	0.00	(22,031,188)	(18.14)	0	0.00	59,154,072	3.55	37,122,885	2.08
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	11,641,584	9.59	0	0.00	139,044,805	8.35	150,686,389	8.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,805	0.00	0	0.00	557,738	0.03	559,543	0.03
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	1,815,815	1.50	0	0.00	(32,526,191)	(1.95)	(30,710,376)	(1.72)
15	General Expenses Incurred**	0	0.00	0	0.00	2,984,765	2.46	0	0.00	24,704,069	1.48	27,688,834	1.55
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(42,827)	(0.04)	0	0.00	(1,401,551)	(0.08)	(1,444,379)	(0.08)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(25,090,019)	(20.66)	0	0.00	(471,036,731)	(28.29)	(496,126,750)	(27.77)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Federal Flood  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	29,615,747	100.01	0	0.00	1,772,326	104.05	409,165,088	103.78	440,553,161	103.52
2	Premiums Earned	0	0.00	29,613,787	100.00	0	0.00	1,703,368	100.00	394,272,721	100.00	425,589,876	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	7,853,571	26.52	0	0.00	(760,003)	(44.62)	99,678,692	25.28	106,772,260	25.09
5	Defense and Cost Containment Expenses Incurred	0	0.00	38,112	0.13	0	0.00	(26,229)	(1.54)	1,193,379	0.30	1,205,262	0.28
6	Adjusting and Other Expenses Incurred**	0	0.00	2,318,805	7.83	0	0.00	20,371	1.20	39,198,866	9.94	41,538,042	9.76
7	Unpaid Losses	0	0.00	1,127,785	3.81	120,000	0.00	44,269	2.60	21,959,174	5.57	23,251,228	5.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	7,284	0.02	0	0.00	1,369	0.08	54,687	0.01	63,340	0.01
9	Adjusting and Other Expenses Unpaid**	0	0.00	65,867	0.22	0	0.00	984	0.06	19,099,365	4.84	19,166,216	4.50
10	Unearned Premium Reserves	0	0.00	15,418,819	52.07	0	0.00	927,974	54.48	225,954,129	57.31	242,300,922	56.93
11	Agents Balances**	0	0.00	0	0.00	0	0.00	226,455	13.29	(22,563,709)	(5.72)	(22,337,254)	(5.25)
12	Commission and Brokerage Expenses Incurred	0	0.00	5,595,180	18.89	0	0.00	269,274	15.81	68,280,264	17.32	74,144,718	17.42
13	Taxes, Licenses, and Fees Incurred	115	0.00	533,131	1.80	0	0.00	17,598	1.03	6,689,346	1.70	7,240,190	1.70
14	Other Acquisition Expenses Incurred**	0	0.00	2,494,699	8.42	0	0.00	86,187	5.06	11,131,564	2.82	13,712,450	3.22
15	General Expenses Incurred**	0	0.00	3,892,119	13.14	0	0.00	5,722	0.34	14,516,493	3.68	18,414,333	4.33
16	Other Income Less Other Expenses**	0	0.00	(4,491)	(0.02)	0	0.00	(1,895)	(0.11)	254,742	0.06	248,356	0.06
17	Pretax Profit or Loss Excluding Investment Gain*	(115)	0.00	6,883,680	23.24	0	0.00	2,088,553	122.61	153,838,860	39.02	162,810,977	38.26

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Private Crop**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	1,627,738	98.66	1,506,587	100.00	0	0.00	42,863,534	99.90	45,997,859	99.85
2	Premiums Earned	0	0.00	1,649,771	100.00	1,506,587	100.00	0	0.00	42,908,387	100.00	46,064,745	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	357,411	21.66	4,696,030	311.70	0	0.00	41,777,928	97.37	46,831,369	101.66
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	174,440	0.41	174,440	0.38
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	53,376	3.54	0	0.00	1,201,672	2.80	1,255,047	2.72
7	Unpaid Losses	0	0.00	(40)	(0.00)	4,560	0.30	0	0.00	3,580,909	8.35	3,585,429	7.78
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	34,231	0.08	34,231	0.07
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	3,257	0.22	0	0.00	71,262	0.17	74,519	0.16
10	Unearned Premium Reserves	0	0.00	120,527	7.31	0	0.00	0	0.00	927,892	2.16	1,048,419	2.28
11	Agents Balances**	0	0.00	0	0.00	(96,872)	(6.43)	0	0.00	2,916,441	6.80	2,819,569	6.12
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	120,474	8.00	0	0.00	7,936,357	18.50	8,056,831	17.49
13	Taxes, Licenses, and Fees Incurred	0	0.00	43,875	2.66	13,527	0.90	0	0.00	531,785	1.24	589,187	1.28
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	54,924	3.65	0	0.00	276,541	0.64	331,465	0.72
15	General Expenses Incurred**	0	0.00	0	0.00	155,950	10.35	0	0.00	740,546	1.73	896,497	1.95
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(1,165)	(0.08)	0	0.00	(42,295)	(0.10)	(43,460)	(0.09)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,248,485	75.68	(3,588,859)	(238.21)	0	0.00	(9,773,177)	(22.78)	(12,113,551)	(26.30)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Private Flood**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	149,295	95.79	16,600	388.76	0	0.00	51,724,934	88.43	51,890,829	88.47
2	Premiums Earned	0	0.00	155,849	100.00	4,270	100.00	0	0.00	58,492,609	100.00	58,652,728	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	73	1.71	0	0.00	12,281,789	21.00	12,281,862	20.94
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(11)	(0.26)	0	0.00	874,219	1.49	874,208	1.49
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	392	9.18	0	0.00	676,678	1.16	677,071	1.15
7	Unpaid Losses	0	0.00	0	0.00	225	5.27	0	0.00	21,112,409	36.09	21,112,634	36.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	40	0.94	0	0.00	1,466,886	2.51	1,466,926	2.50
9	Adjusting and Other Expenses Unpaid**	0	0.00	549	0.35	203	4.75	0	0.00	543,798	0.93	544,550	0.93
10	Unearned Premium Reserves	0	0.00	77,831	49.94	21,332	499.58	0	0.00	23,295,101	39.83	23,394,264	39.89
11	Agents Balances**	0	0.00	733	0.47	736	17.23	0	0.00	9,489,232	16.22	9,490,701	16.18
12	Commission and Brokerage Expenses Incurred	0	0.00	19,154	12.29	2,260	52.93	0	0.00	4,583,673	7.84	4,605,087	7.85
13	Taxes, Licenses, and Fees Incurred	0	0.00	2,804	1.80	622	14.57	0	0.00	1,057,712	1.81	1,061,138	1.81
14	Other Acquisition Expenses Incurred**	0	0.00	1,465	0.94	198	4.64	0	0.00	4,444,533	7.60	4,446,196	7.58
15	General Expenses Incurred**	0	0.00	2,747	1.76	494	11.56	0	0.00	4,217,936	7.21	4,221,177	7.20
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(18)	(0.41)	0	0.00	21,700	0.04	21,682	0.04
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	129,679	83.21	224	5.25	0	0.00	30,377,769	51.93	30,507,672	52.01

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Farmowners Multiple Peril  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	50,696,044	105.33	25,335,528	101.64	338,096,363	106.34	168,482,436	108.95	582,610,371	106.77
2	Premiums Earned	0	0.00	48,131,332	100.00	24,926,982	100.00	317,948,797	100.00	154,641,362	100.00	545,648,473	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	31,125,475	64.67	19,751,294	79.24	203,664,993	64.06	72,058,559	46.60	326,600,321	59.86
5	Defense and Cost Containment Expenses Incurred	0	0.00	347,040	0.72	729,239	2.93	544,185	0.17	1,916,028	1.24	3,536,492	0.65
6	Adjusting and Other Expenses Incurred**	0	0.00	2,656,963	5.52	920,943	3.69	8,291,864	2.61	5,663,933	3.66	17,533,704	3.21
7	Unpaid Losses	0	0.00	8,481,162	17.62	12,096,670	48.53	65,421,138	20.58	48,268,592	31.21	134,267,562	24.61
8	Defense and Cost Containment Expenses Unpaid	0	0.00	521,712	1.08	282,246	1.13	2,525,000	0.79	4,368,034	2.82	7,696,992	1.41
9	Adjusting and Other Expenses Unpaid**	0	0.00	1,362,981	2.83	517,089	2.07	925,985	0.29	2,829,314	1.83	5,635,369	1.03
10	Unearned Premium Reserves	0	0.00	24,765,779	51.45	13,611,144	54.60	174,963,953	55.03	81,766,456	52.87	295,107,332	54.08
11	Agents Balances**	0	0.00	9,500,868	19.74	7,649,410	30.69	77,403,733	24.34	37,777,128	24.43	132,331,140	24.25
12	Commission and Brokerage Expenses Incurred	0	0.00	5,819,742	12.09	3,882,918	15.58	27,854,401	8.76	30,479,762	19.71	68,036,823	12.47
13	Taxes, Licenses, and Fees Incurred	0	0.00	925,038	1.92	376,730	1.51	3,312,986	1.04	2,874,705	1.86	7,489,459	1.37
14	Other Acquisition Expenses Incurred**	0	0.00	2,467,966	5.13	1,660,859	6.66	15,984,738	5.03	7,035,448	4.55	27,149,011	4.98
15	General Expenses Incurred**	0	0.00	927,987	1.93	1,830,226	7.34	2,959,952	0.93	10,638,172	6.88	16,356,337	3.00
16	Other Income Less Other Expenses**	0	0.00	(54,999)	(0.11)	61,130	0.25	738,988	0.23	149,775	0.10	894,894	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,806,122	7.91	(4,164,096)	(16.71)	56,074,666	17.64	24,124,529	15.60	79,841,220	14.63

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Homeowners Multiple Peril  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned						
1	Premiums Written	0	0.00	5,264,906,200	108.78	902,706,642	102.65	1,419,622,233	110.18	11,187,712,552	108.38	18,774,947,627	108.33
2	Premiums Earned	0	0.00	4,840,155,286	100.00	879,428,458	100.00	1,288,466,134	100.00	10,322,634,635	100.00	17,330,684,513	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	56,219,177	4.36	0	0.00	56,219,177	0.32
4	Incurred Losses	0	0.00	2,971,409,706	61.39	691,146,499	78.59	1,014,536,270	78.74	6,496,200,516	62.93	11,173,292,991	64.47
5	Defense and Cost Containment Expenses Incurred	0	0.00	67,401,100	1.39	10,871,620	1.24	9,131,915	0.71	153,005,262	1.48	240,409,897	1.39
6	Adjusting and Other Expenses Incurred**	0	0.00	342,139,232	7.07	53,675,383	6.10	80,331,239	6.23	626,894,210	6.07	1,103,040,064	6.36
7	Unpaid Losses	0	0.00	1,159,982,351	23.97	188,770,047	21.47	336,031,817	26.08	2,570,559,396	24.90	4,255,343,611	24.55
8	Defense and Cost Containment Expenses Unpaid	0	0.00	47,562,079	0.98	10,483,135	1.19	9,914,655	0.77	120,798,422	1.17	188,758,291	1.09
9	Adjusting and Other Expenses Unpaid**	0	0.00	179,520,122	3.71	22,568,175	2.57	29,106,608	2.26	344,540,588	3.34	575,735,493	3.32
10	Unearned Premium Reserves	0	0.00	2,737,375,830	56.56	475,541,915	54.07	733,907,908	56.96	5,873,646,477	56.90	9,820,472,130	56.67
11	Agents Balances**	0	0.00	949,145,644	19.61	301,331,288	34.26	258,813,965	20.09	1,550,887,067	15.02	3,060,177,964	17.66
12	Commission and Brokerage Expenses Incurred	0	0.00	643,809,789	13.30	75,433,179	8.58	138,466,896	10.75	1,557,795,407	15.09	2,415,505,271	13.94
13	Taxes, Licenses, and Fees Incurred	19,802	0.00	98,610,601	2.04	20,253,205	2.30	23,969,760	1.86	207,580,179	2.01	350,433,547	2.02
14	Other Acquisition Expenses Incurred**	0	0.00	256,973,174	5.31	77,951,389	8.86	138,028,447	10.71	576,856,000	5.59	1,049,809,010	6.06
15	General Expenses Incurred**	0	0.00	101,869,069	2.10	68,668,524	7.81	43,541,066	3.38	419,751,555	4.07	633,830,214	3.66
16	Other Income Less Other Expenses**	0	0.00	(1,814,001)	(0.04)	5,601,253	0.64	(7,060,454)	(0.55)	15,903,611	0.15	12,630,409	0.07
17	Pretax Profit or Loss Excluding Investment Gain*	(19,802)	0.00	356,128,613	7.36	(112,970,087)	(12.85)	(222,819,090)	(17.29)	300,455,117	2.91	320,774,750	1.85

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Commercial Multiple Peril  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	349,284,066	105.22	208,418,139	97.14	90,210,089	99.73	3,566,632,053	103.86	4,214,544,347	103.53
2	Premiums Earned	0	0.00	331,969,630	100.00	214,545,664	100.00	90,453,948	100.00	3,433,949,187	100.00	4,070,918,429	100.00
3	Dividends to Policyholders	0	0.00	2,162	0.00	1,350,610	0.63	0	0.00	2,245,626	0.07	3,598,398	0.09
4	Incurred Losses	0	0.00	243,413,936	73.32	136,243,308	63.50	74,363,603	82.21	1,993,413,839	58.05	2,447,434,686	60.12
5	Defense and Cost Containment Expenses Incurred	0	0.00	6,635,653	2.00	18,968,634	8.84	2,899,865	3.21	214,267,314	6.24	242,771,466	5.96
6	Adjusting and Other Expenses Incurred**	0	0.00	16,853,673	5.08	10,159,137	4.74	4,143,116	4.58	153,817,622	4.48	184,973,548	4.54
7	Unpaid Losses	0	0.00	193,725,968	58.36	114,731,440	53.48	75,401,261	83.36	2,714,745,777	79.06	3,098,604,446	76.12
8	Defense and Cost Containment Expenses Unpaid	0	0.00	22,554,652	6.79	26,454,186	12.33	13,977,544	15.45	614,599,823	17.90	677,586,205	16.64
9	Adjusting and Other Expenses Unpaid**	0	0.00	11,239,299	3.39	5,831,571	2.72	5,605,899	6.20	209,036,154	6.09	231,712,924	5.69
10	Unearned Premium Reserves	0	0.00	171,612,114	51.70	100,488,673	46.84	45,066,255	49.82	1,673,674,853	48.74	1,990,841,895	48.90
11	Agents Balances**	0	0.00	51,881,618	15.63	69,215,352	32.26	16,643,830	18.40	972,379,313	28.32	1,110,120,112	27.27
12	Commission and Brokerage Expenses Incurred	0	0.00	42,720,358	12.87	24,766,012	11.54	13,266,871	14.67	569,884,605	16.60	650,637,846	15.98
13	Taxes, Licenses, and Fees Incurred	115,107	0.00	6,262,195	1.89	3,420,482	1.59	2,199,369	2.43	67,108,073	1.95	79,105,226	1.94
14	Other Acquisition Expenses Incurred**	0	0.00	15,284,700	4.60	17,046,630	7.95	9,700,704	10.72	173,528,604	5.05	215,560,638	5.30
15	General Expenses Incurred**	0	0.00	11,608,613	3.50	12,619,121	5.88	4,228,313	4.67	250,390,871	7.29	278,846,917	6.85
16	Other Income Less Other Expenses**	0	0.00	(172,076)	(0.05)	690,339	0.32	(1,271,741)	(1.41)	15,175,079	0.44	14,421,601	0.35
17	Pretax Profit or Loss Excluding Investment Gain*	(115,107)	0.00	(10,983,735)	(3.31)	(9,337,930)	(4.35)	(21,619,635)	(23.90)	24,467,712	0.71	(17,588,695)	(0.43)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Mortgage Guaranty**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	549,247,381	98.10	549,247,381	98.10
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	559,887,716	100.00	559,887,716	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4 Incurred Losses	0	0.00	0	0.00	0	0.00	0	0.00	62,070,282	11.09	62,070,282	11.09
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	501,405	0.09	501,405	0.09
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	2,169,094	0.39	2,169,094	0.39
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	223,277,434	39.88	223,277,434	39.88
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	1,253,490	0.22	1,253,490	0.22
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,623,248	1.00	5,623,248	1.00
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	48,239,229	8.62	48,239,229	8.62
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	10,752,873	1.92	10,752,873	1.92
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	9,929,590	1.77	9,929,590	1.77
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	12,576,178	2.25	12,576,178	2.25
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	71,341,427	12.74	71,341,427	12.74
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	11,089,811	1.98	11,089,811	1.98
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	412,389,552	73.66	412,389,552	73.66

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Ocean Marine**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	420,762	97.23	1,777,308	102.65	391,819,167	99.70	394,017,237	99.71
2 Premiums Earned	0	0.00	0	0.00	432,762	100.00	1,731,419	100.00	393,003,297	100.00	395,167,478	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	18,435	1.06	0	0.00	18,435	0.00
4 Incurred Losses	0	0.00	0	0.00	183,240	42.34	331,994	19.17	196,809,423	50.08	197,324,657	49.93
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	21,765	5.03	811	0.05	12,760,394	3.25	12,782,970	3.23
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	19,997	4.62	91,357	5.28	13,421,324	3.42	13,532,678	3.42
7 Unpaid Losses	0	0.00	0	0.00	490,460	113.33	236,228	13.64	304,570,796	77.50	305,297,484	77.26
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	5,437	1.26	3,056	0.18	24,875,898	6.33	24,884,391	6.30
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	66,220	15.30	14,828	0.86	12,289,987	3.13	12,371,035	3.13
10 Unearned Premium Reserves	0	0.00	0	0.00	201,973	46.67	880,303	50.84	133,387,246	33.94	134,469,522	34.03
11 Agents Balances**	0	0.00	0	0.00	58,097	13.42	488,249	28.20	104,161,059	26.50	104,707,405	26.50
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	256,493	14.81	57,344,474	14.59	57,600,967	14.58
13 Taxes, Licenses, and Fees Incurred	898	0.00	49	0.00	5,869	1.36	41,995	2.43	7,070,166	1.80	7,118,977	1.80
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	43,127	9.97	323,916	18.71	20,545,759	5.23	20,912,802	5.29
15 General Expenses Incurred**	0	0.00	0	0.00	36,862	8.52	21,902	1.26	26,754,479	6.81	26,813,243	6.79
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(73)	(0.02)	(194)	(0.01)	(562,415)	(0.14)	(562,681)	(0.14)
17 Pretax Profit or Loss Excluding Investment Gain*	(898)	0.00	(49)	0.00	121,829	28.15	644,322	37.21	57,734,863	14.69	58,500,067	14.80

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Inland Marine**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	48,074,191	107.00	180,975,219	95.99	124,578,814	103.18	100,929,477	103.84	2,936,426,949	103.09	3,390,984,650	102.76
2	Premiums Earned	44,929,674	100.00	188,543,365	100.00	120,740,989	100.00	97,194,666	100.00	2,848,391,020	100.00	3,299,799,714	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	1,732,347	1.78	158,835	0.01	1,891,182	0.06
4	Incurred Losses	22,140,341	49.28	49,122,646	26.05	162,317,956	134.43	39,058,603	40.19	1,484,844,940	52.13	1,757,484,486	53.26
5	Defense and Cost Containment Expenses Incurred	413,572	0.92	595,830	0.32	10,539	0.01	113	0.00	24,196,633	0.85	25,216,687	0.76
6	Adjusting and Other Expenses Incurred**	2,461,037	5.48	2,870,403	1.52	2,653,975	2.20	4,131,515	4.25	71,798,936	2.52	83,915,867	2.54
7	Unpaid Losses	5,947,249	13.24	29,194,341	15.48	28,445,931	23.56	6,963,456	7.16	466,631,245	16.38	537,182,222	16.28
8	Defense and Cost Containment Expenses Unpaid	142,020	0.32	987,794	0.52	842,756	0.70	21,199	0.02	31,751,812	1.11	33,745,581	1.02
9	Adjusting and Other Expenses Unpaid**	4,593,069	10.22	1,458,502	0.77	1,014,355	0.84	920,678	0.95	37,852,488	1.33	45,839,091	1.39
10	Unearned Premium Reserves	24,699,704	54.97	99,328,058	52.68	53,791,038	44.55	48,980,629	50.39	1,346,775,877	47.28	1,573,575,306	47.69
11	Agents Balances**	14,565,218	32.42	39,343,861	20.87	23,966,804	19.85	21,664,756	22.29	585,968,645	20.57	685,509,285	20.77
12	Commission and Brokerage Expenses Incurred	5,225,495	11.63	39,855,333	21.14	4,135,219	3.42	8,011,786	8.24	527,206,360	18.51	584,434,193	17.71
13	Taxes, Licenses, and Fees Incurred	845,658	1.88	3,382,641	1.79	2,602,327	2.16	1,293,964	1.33	59,216,746	2.08	67,341,336	2.04
14	Other Acquisition Expenses Incurred**	3,962,059	8.82	2,205,104	1.17	12,460,532	10.32	18,725,960	19.27	114,316,860	4.01	151,670,515	4.60
15	General Expenses Incurred**	748,011	1.66	14,848,760	7.88	18,330,808	15.18	1,728,026	1.78	168,254,659	5.91	203,910,264	6.18
16	Other Income Less Other Expenses**	79,001	0.18	(2,975)	(0.00)	(418,221)	(0.35)	107,061	0.11	4,421,492	0.16	4,186,359	0.13
17	Pretax Profit or Loss Excluding Investment Gain*	9,212,502	20.50	75,659,672	40.13	(82,188,588)	(68.07)	22,619,414	23.27	402,818,544	14.14	428,121,543	12.97

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Financial Guaranty**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	14,255,363	377.65	0	0.00	25,741,038	162.72	39,996,401	204.12
2 Premiums Earned	0	0.00	0	0.00	3,774,742	100.00	0	0.00	15,819,495	100.00	19,594,237	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	(4,131)	(0.11)	0	0.00	33,122	0.21	28,991	0.15
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	476	0.01	0	0.00	(4,263)	(0.03)	(3,787)	(0.02)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	1,311,716	8.29	1,311,716	6.69
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	100,050	0.63	100,050	0.51
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	6,273	0.04	6,273	0.03
10 Unearned Premium Reserves	0	0.00	0	0.00	73,461,740	1946.14	0	0.00	206,500,425	1305.35	279,962,165	1428.80
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	1,146,475	7.25	1,146,475	5.85
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	283,663	7.51	0	0.00	531,225	3.36	814,888	4.16
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	6,100,808	161.62	0	0.00	956,341	6.05	7,057,149	36.02
15 General Expenses Incurred**	0	0.00	0	0.00	4,139,369	109.66	0	0.00	14,922,149	94.33	19,061,518	97.28
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	1,182,065	7.47	1,182,065	6.03
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,745,443)	(178.70)	0	0.00	562,986	3.56	(6,182,457)	(31.55)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Medical Malpractice - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	17,252	101.76	2,194,421	82.35	4,342,244	103.21	93,866,005	97.82	100,419,922	97.64
2	Premiums Earned	0	0.00	16,954	100.00	2,664,706	100.00	4,207,340	100.00	95,960,220	100.00	102,849,220	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	6,499	0.24	0	0.00	208,425	0.22	214,924	0.21
4	Incurred Losses	0	0.00	0	0.00	2,067,520	77.59	1,390,229	33.04	28,535,588	29.74	31,993,337	31.11
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	487,022	18.28	222,755	5.29	10,446,748	10.89	11,156,525	10.85
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	154,925	5.81	437,375	10.40	3,709,605	3.87	4,301,905	4.18
7	Unpaid Losses	0	0.00	0	0.00	6,431,060	241.34	4,836,648	114.96	145,328,859	151.45	156,596,567	152.26
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,553,789	58.31	2,778,169	66.03	50,019,622	52.13	54,351,580	52.85
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	548,213	20.57	808,540	19.22	8,257,411	8.61	9,614,164	9.35
10	Unearned Premium Reserves	0	0.00	8,885	52.41	711,395	26.70	5,991,493	142.41	38,486,179	40.11	45,197,952	43.95
11	Agents Balances**	0	0.00	2,992	17.65	739,078	27.74	1,245,449	29.60	21,409,971	22.31	23,397,490	22.75
12	Commission and Brokerage Expenses Incurred	0	0.00	1,944	11.47	100,538	3.77	0	0.00	13,463,996	14.03	13,566,478	13.19
13	Taxes, Licenses, and Fees Incurred	0	0.00	4,659	27.48	44,065	1.65	96,146	2.29	1,884,263	1.96	2,029,133	1.97
14	Other Acquisition Expenses Incurred**	0	0.00	997	5.88	152,993	5.74	94,640	2.25	5,085,428	5.30	5,334,058	5.19
15	General Expenses Incurred**	0	0.00	0	0.00	362,255	13.59	474,908	11.29	7,523,292	7.84	8,360,456	8.13
16	Other Income Less Other Expenses**	0	0.00	0	0.00	4,497	0.17	0	0.00	2,625,078	2.74	2,629,575	2.56
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	9,354	55.17	(706,614)	(26.52)	1,491,287	35.44	27,727,953	28.90	28,521,979	27.73

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Medical Malpractice - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	7,145,101	111.21	44,247,992	97.29	77,192,136	91.44	128,585,229	94.32
2 Premiums Earned	0	0.00	0	0.00	6,424,772	100.00	45,480,670	100.00	84,421,365	100.00	136,326,807	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	19,038	0.30	0	0.00	113,226	0.13	132,264	0.10
4 Incurred Losses	0	0.00	0	0.00	2,103,430	32.74	21,108,916	46.41	13,054,645	15.46	36,266,991	26.60
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,426,244	22.20	8,212,240	18.06	11,756,137	13.93	21,394,621	15.69
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	647,556	10.08	3,159,951	6.95	4,217,583	5.00	8,025,090	5.89
7 Unpaid Losses	0	0.00	0	0.00	5,718,512	89.01	36,906,719	81.15	111,699,490	132.31	154,324,721	113.20
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	3,065,331	47.71	31,791,121	69.90	45,656,918	54.08	80,513,370	59.06
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	1,189,247	18.51	5,873,056	12.91	8,971,399	10.63	16,033,701	11.76
10 Unearned Premium Reserves	0	0.00	0	0.00	3,455,759	53.79	21,835,173	48.01	46,525,742	55.11	71,816,674	52.68
11 Agents Balances**	0	0.00	0	0.00	1,778,324	27.68	13,071,697	28.74	19,683,013	23.32	34,533,034	25.33
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	509,733	7.93	4,634,597	10.19	8,047,116	9.53	13,191,446	9.68
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	156,684	2.44	980,516	2.16	1,455,287	1.72	2,592,487	1.90
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	266,158	4.14	1,128,671	2.48	4,945,132	5.86	6,339,961	4.65
15 General Expenses Incurred**	0	0.00	0	0.00	1,015,992	15.81	5,029,090	11.06	7,549,070	8.94	13,594,152	9.97
16 Other Income Less Other Expenses**	0	0.00	0	0.00	20,036	0.31	28,121	0.06	1,105,876	1.31	1,154,032	0.85
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	299,973	4.67	1,254,810	2.76	34,389,044	40.74	35,943,827	26.37

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Earthquake**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	2,895,176	98.18	3,506,482	112.50	847,717	100.75	19,454,050	103.08	26,703,425	103.58
2 Premiums Earned	0	0.00	2,948,809	100.00	3,116,737	100.00	841,431	100.00	18,872,498	100.00	25,779,475	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	0	0.00	85,487	10.16	0	0.00	85,487	0.33
4 Incurred Losses	0	0.00	8,253	0.28	(1,701)	(0.05)	(2,834)	(0.34)	564,689	2.99	568,407	2.20
5 Defense and Cost Containment Expenses Incurred	0	0.00	(7)	(0.00)	(16)	(0.00)	(5)	(0.00)	2,891	0.02	2,863	0.01
6 Adjusting and Other Expenses Incurred**	0	0.00	41,997	1.42	166	0.01	16,075	1.91	43,922	0.23	102,160	0.40
7 Unpaid Losses	0	0.00	10,914	0.37	7,954	0.26	2,610	0.31	1,698,068	9.00	1,719,546	6.67
8 Defense and Cost Containment Expenses Unpaid	0	0.00	63	0.00	1,323	0.04	1,188	0.14	182,293	0.97	184,867	0.72
9 Adjusting and Other Expenses Unpaid**	0	0.00	19,999	0.68	316	0.01	2,776	0.33	51,849	0.27	74,939	0.29
10 Unearned Premium Reserves	0	0.00	1,352,826	45.88	1,364,951	43.79	421,037	50.04	9,163,408	48.55	12,302,222	47.72
11 Agents Balances**	0	0.00	411,973	13.97	604,512	19.40	178,515	21.22	4,341,704	23.01	5,536,704	21.48
12 Commission and Brokerage Expenses Incurred	0	0.00	308,944	10.48	23,955	0.77	1,040	0.12	1,610,167	8.53	1,944,106	7.54
13 Taxes, Licenses, and Fees Incurred	0	0.00	49,661	1.68	90,590	2.91	62,687	7.45	512,564	2.72	715,502	2.78
14 Other Acquisition Expenses Incurred**	0	0.00	62,996	2.14	228,436	7.33	33,223	3.95	508,286	2.69	832,941	3.23
15 General Expenses Incurred**	0	0.00	133,991	4.54	644,112	20.67	16,058	1.91	762,104	4.04	1,556,265	6.04
16 Other Income Less Other Expenses**	0	0.00	(1,000)	(0.03)	(8,124)	(0.26)	(3,698)	(0.44)	(30,919)	(0.16)	(43,741)	(0.17)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,341,974	79.42	2,123,071	68.12	626,003	74.40	14,836,955	78.62	19,928,003	77.30

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Comprehensive Hospital and Medical - Individual  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	0	0.00	0	0.00
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Incurred Losses	0	0.00	0	0.00	6,374	0.00	0	0.00	(158,578)	0.00	(152,204)	0.00
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(29,201)	0.00	(29,201)	0.00
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Unpaid Losses	0	0.00	0	0.00	13,050	0.00	0	0.00	(766,978)	0.00	(753,928)	0.00
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	14	0.00	0	0.00	805,831	0.00	805,845	0.00
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	5	0.00	0	0.00	0	0.00	5	0.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	24	0.00	0	0.00	0	0.00	24	0.00
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(6,403)	0.00	0	0.00	187,779	0.00	181,376	0.00

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Comprehensive Hospital and Medical - Group**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	33,864,127	100.00	0	0.00	63,551,908	101.08	97,416,035	100.70
2	Premiums Earned	0	0.00	0	0.00	33,864,127	100.00	0	0.00	62,873,950	100.00	96,738,077	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	39,108,398	115.49	0	0.00	47,787,052	76.00	86,895,450	89.83
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(18,338)	(0.05)	0	0.00	223,665	0.36	205,327	0.21
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,067,232	6.10	0	0.00	476,270	0.76	2,543,502	2.63
7	Unpaid Losses	0	0.00	0	0.00	8,321,402	24.57	0	0.00	12,074,549	19.20	20,395,951	21.08
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	8,320	0.02	0	0.00	329,651	0.52	337,971	0.35
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,860,265	23.21	0	0.00	521,732	0.83	8,381,997	8.66
10	Unearned Premium Reserves	0	0.00	0	0.00	809	0.00	0	0.00	11,295,847	17.97	11,296,656	11.68
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	30,302,626	48.20	30,302,626	31.32
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	9,943,551	15.82	9,943,551	10.28
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	645,223	1.91	0	0.00	1,500,443	2.39	2,145,666	2.22
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	488	0.00	0	0.00	4,319,358	6.87	4,319,847	4.47
15	General Expenses Incurred**	0	0.00	0	0.00	586	0.00	0	0.00	6,275,611	9.98	6,276,197	6.49
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(18,749)	(0.06)	0	0.00	176,506	0.28	157,758	0.16
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(7,958,211)	(23.50)	0	0.00	(7,475,494)	(11.89)	(15,433,704)	(15.95)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Credit Accident and Health  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	(118)	(3.88)	0	0.00	1,109,618	100.00	1,109,500	99.72
2	Premiums Earned	0	0.00	0	0.00	3,039	100.00	0	0.00	1,109,618	100.00	1,112,657	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	(1,157)	(38.07)	0	0.00	86,995	7.84	85,838	7.71
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(18)	(0.59)	0	0.00	0	0.00	(18)	(0.00)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	(127)	(4.17)	0	0.00	4,265	0.38	4,138	0.37
7	Unpaid Losses	0	0.00	0	0.00	6,443	212.01	0	0.00	51,455	4.64	57,898	5.20
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	4	0.13	0	0.00	0	0.00	4	0.00
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	633	20.83	0	0.00	(1,300)	(0.12)	(667)	(0.06)
10	Unearned Premium Reserves	0	0.00	0	0.00	1,958	64.43	0	0.00	0	0.00	1,958	0.18
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	168,661	15.20	168,661	15.16
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	(24)	(0.79)	0	0.00	943,920	85.07	943,896	84.83
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	(6)	(0.20)	0	0.00	1,479	0.13	1,473	0.13
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	45,930	4.14	45,930	4.13
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	42,443	3.83	42,443	3.81
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	39,181	3.53	39,181	3.52
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	4,371	143.82	0	0.00	23,767	2.14	28,137	2.53

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Other Accident and Health  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	67,410,564	99.67	0	0.00	435,795,817	100.68	503,206,381	100.54
2	Premiums Earned	0	0.00	0	0.00	67,632,274	100.00	0	0.00	432,863,923	100.00	500,496,197	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	163	0.00	0	0.00	0	0.00	163	0.00
4	Incurred Losses	0	0.00	0	0.00	43,840,051	64.82	0	0.00	353,489,560	81.66	397,329,611	79.39
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	56,843	0.08	0	0.00	3,226,480	0.75	3,283,323	0.66
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	2,228,511	3.30	0	0.00	9,008,097	2.08	11,236,608	2.25
7	Unpaid Losses	0	0.00	0	0.00	98,926,200	146.27	0	0.00	281,589,867	65.05	380,516,067	76.03
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	118,096	0.17	0	0.00	5,256,383	1.21	5,374,479	1.07
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	9,739,179	14.40	0	0.00	8,464,992	1.96	18,204,171	3.64
10	Unearned Premium Reserves	0	0.00	0	0.00	17,734,992	26.22	0	0.00	44,492,039	10.28	62,227,031	12.43
11	Agents Balances**	0	0.00	0	0.00	9,863,657	14.58	0	0.00	110,913,467	25.62	120,777,123	24.13
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	6,448,220	9.53	0	0.00	57,101,917	13.19	63,550,137	12.70
13	Taxes, Licenses, and Fees Incurred	0	0.00	500	0.00	874,221	1.29	0	0.00	9,297,016	2.15	10,171,737	2.03
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	5,128,986	7.58	0	0.00	18,926,644	4.37	24,055,630	4.81
15	General Expenses Incurred**	0	0.00	0	0.00	2,901,791	4.29	0	0.00	29,344,585	6.78	32,246,376	6.44
16	Other Income Less Other Expenses**	0	0.00	0	0.00	17,416,256	25.75	0	0.00	6,021,899	1.39	23,438,155	4.68
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(500)	0.00	23,569,744	34.85	0	0.00	(41,508,477)	(9.59)	(17,939,233)	(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 premiums earned \* countrywide ratio = Texas portion).

**Total for Workers' Compensation  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	8,852,056	97.35	1,056,772,462	99.53	11,564,177	96.15	1,529,953,568	99.02	2,607,142,263	99.20
2 Premiums Earned	0	0.00	9,092,691	100.00	1,061,796,548	100.00	12,027,327	100.00	1,545,153,106	100.00	2,628,069,672	100.00
3 Dividends to Policyholders	0	0.00	59,983	0.66	372,524,622	35.08	0	0.00	7,519,173	0.49	380,103,778	14.46
4 Incurred Losses	0	0.00	(2,860,748)	(31.46)	393,210,758	37.03	5,045,076	41.95	631,138,465	40.85	1,026,533,551	39.06
5 Defense and Cost Containment Expenses Incurred	0	0.00	(296,854)	(3.26)	52,244,163	4.92	255,859	2.13	115,795,266	7.49	167,998,434	6.39
6 Adjusting and Other Expenses Incurred**	0	0.00	(127,996)	(1.41)	78,340,125	7.38	711,744	5.92	87,544,143	5.67	166,468,017	6.33
7 Unpaid Losses	0	0.00	19,514,366	214.62	2,617,855,000	246.55	26,098,943	217.00	5,516,056,121	356.99	8,179,524,430	311.24
8 Defense and Cost Containment Expenses Unpaid	0	0.00	1,264,456	13.91	129,379,031	12.18	1,900,442	15.80	678,247,557	43.90	810,791,486	30.85
9 Adjusting and Other Expenses Unpaid**	0	0.00	825,972	9.08	111,940,455	10.54	2,740,468	22.79	190,488,355	12.33	305,995,249	11.64
10 Unearned Premium Reserves	0	0.00	3,314,431	36.45	517,468,026	48.74	5,646,265	46.95	509,966,786	33.00	1,036,395,508	39.44
11 Agents Balances**	0	0.00	48,998	0.54	390,680,343	36.79	2,173,980	18.08	464,722,869	30.08	857,626,189	32.63
12 Commission and Brokerage Expenses Incurred	0	0.00	998,413	10.98	135,526,908	12.76	1,262,446	10.50	121,523,419	7.86	259,311,186	9.87
13 Taxes, Licenses, and Fees Incurred	1	0.00	244,700	2.69	24,961,628	2.35	283,763	2.36	62,954,395	4.07	88,444,487	3.37
14 Other Acquisition Expenses Incurred**	0	0.00	350,988	3.86	79,577,801	7.49	942,646	7.84	71,356,730	4.62	152,228,164	5.79
15 General Expenses Incurred**	0	0.00	539,982	5.94	112,001,356	10.55	852,743	7.09	117,661,840	7.61	231,055,920	8.79
16 Other Income Less Other Expenses**	0	0.00	28,999	0.32	(227,415)	(0.02)	(276,157)	(2.30)	(3,426,506)	(0.22)	(3,901,079)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	(1)	0.00	10,213,222	112.32	(186,818,227)	(17.59)	2,396,893	19.93	326,233,169	21.11	152,025,056	5.78

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for General Liability - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	(41,456)	69.66	70,496,114	108.67	190,377,446	99.57	72,600,145	105.07	3,891,036,851	103.93	4,224,469,100	103.82
2 Premiums Earned	(59,515)	100.00	64,869,424	100.00	191,202,654	100.00	69,099,159	100.00	3,743,879,255	100.00	4,068,990,977	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	175	0.00	1,884,003	2.73	(2,044,803)	(0.05)	(160,625)	(0.00)
4 Incurred Losses	8,110	(13.63)	56,450,342	87.02	145,496,095	76.10	56,628,530	81.95	3,795,338,726	101.37	4,053,921,803	99.63
5 Defense and Cost Containment Expenses Incurred	830	(1.39)	2,508,910	3.87	13,394,410	7.01	2,674,308	3.87	365,891,303	9.77	384,469,761	9.45
6 Adjusting and Other Expenses Incurred**	399,742	(671.67)	5,525,722	8.52	9,076,616	4.75	3,174,068	4.59	170,890,883	4.56	189,067,032	4.65
7 Unpaid Losses	5,406	(9.08)	98,102,305	151.23	288,322,101	150.79	121,789,602	176.25	8,920,145,635	238.26	9,428,365,049	231.71
8 Defense and Cost Containment Expenses Unpaid	385	(0.65)	5,791,235	8.93	39,331,644	20.57	9,515,321	13.77	1,119,801,735	29.91	1,174,440,320	28.86
9 Adjusting and Other Expenses Unpaid**	239,052	(401.67)	5,349,807	8.25	14,480,182	7.57	5,253,500	7.60	384,411,385	10.27	409,733,926	10.07
10 Unearned Premium Reserves	30,380	(51.05)	36,703,734	56.58	91,694,428	47.96	35,707,692	51.68	2,443,575,203	65.27	2,607,711,437	64.09
11 Agents Balances**	3,106,683	(5220.00)	5,095,865	7.86	67,114,284	35.10	12,018,956	17.39	910,154,879	24.31	997,490,667	24.51
12 Commission and Brokerage Expenses Incurred	(3,243)	5.45	10,636,101	16.40	20,182,165	10.56	4,728,545	6.84	408,469,863	10.91	444,013,431	10.91
13 Taxes, Licenses, and Fees Incurred	902	(1.52)	1,263,714	1.95	3,291,916	1.72	1,477,679	2.14	74,797,439	2.00	80,831,650	1.99
14 Other Acquisition Expenses Incurred**	247,979	(416.67)	1,158,345	1.79	16,243,042	8.50	8,521,477	12.33	165,540,046	4.42	191,710,888	4.71
15 General Expenses Incurred**	161,682	(271.67)	1,765,536	2.72	13,932,544	7.29	2,331,384	3.37	264,455,513	7.06	282,646,660	6.95
16 Other Income Less Other Expenses**	214,254	(360.00)	24,827	0.04	535,773	0.28	(181,541)	(0.26)	(28,017,125)	(0.75)	(27,423,812)	(0.67)
17 Pretax Profit or Loss Excluding Investment Gain*	(661,264)	1111.09	(14,414,419)	(22.22)	(29,878,536)	(15.63)	(12,502,377)	(18.09)	(1,527,476,840)	(40.80)	(1,584,933,436)	(38.95)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for General Liability - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	307,835	0.00	328,426	95.84	9,512,590	99.04	26,405,975	101.03	1,681,836,168	99.00	1,718,390,994	99.04
2	Premiums Earned	0	0.00	342,682	100.00	9,604,983	100.00	26,137,952	100.00	1,698,906,969	100.00	1,734,992,586	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	34	0.00	3,500,000	13.39	0	0.00	3,500,034	0.20
4	Incurred Losses	0	0.00	(17,628)	(5.14)	1,302,587	13.56	4,410,441	16.87	853,470,761	50.24	859,166,161	49.52
5	Defense and Cost Containment Expenses Incurred	0	0.00	25,246	7.37	912,196	9.50	7,572,602	28.97	200,408,026	11.80	208,918,070	12.04
6	Adjusting and Other Expenses Incurred**	0	0.00	6,994	2.04	590,844	6.15	235,221	0.90	61,104,428	3.60	61,937,487	3.57
7	Unpaid Losses	0	0.00	216,791	63.26	6,312,281	65.72	13,893,205	53.15	3,534,364,338	208.04	3,554,786,615	204.89
8	Defense and Cost Containment Expenses Unpaid	0	0.00	186,048	54.29	2,496,471	25.99	6,964,107	26.64	684,799,003	40.31	694,445,629	40.03
9	Adjusting and Other Expenses Unpaid**	0	0.00	22,979	6.71	627,031	6.53	1,270,262	4.86	144,771,181	8.52	146,691,453	8.45
10	Unearned Premium Reserves	169,498	0.00	163,527	47.72	4,482,813	46.67	12,620,880	48.29	1,012,770,295	59.61	1,030,207,013	59.38
11	Agents Balances**	0	0.00	325,698	95.04	2,328,305	24.24	2,547,372	9.75	378,905,441	22.30	384,106,816	22.14
12	Commission and Brokerage Expenses Incurred	0	0.00	56,581	16.51	1,138,445	11.85	318,508	1.22	266,162,628	15.67	267,676,162	15.43
13	Taxes, Licenses, and Fees Incurred	0	0.00	5,196	1.52	202,327	2.11	453,086	1.73	30,936,659	1.82	31,597,268	1.82
14	Other Acquisition Expenses Incurred**	0	0.00	211,803	61.81	794,666	8.27	1,343,191	5.14	85,181,320	5.01	87,530,980	5.05
15	General Expenses Incurred**	0	0.00	902,163	263.27	1,263,983	13.16	2,613,795	10.00	109,016,917	6.42	113,796,857	6.56
16	Other Income Less Other Expenses**	0	0.00	(12,988)	(3.79)	(26,602)	(0.28)	18,831	0.07	(2,521,504)	(0.15)	(2,542,262)	(0.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(860,661)	(251.15)	3,373,300	35.12	5,709,939	21.85	90,104,726	5.30	98,327,304	5.67

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Excess Workers' Compensation  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	24,751,464	96.43	24,751,464	96.43
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	25,666,520	100.00	25,666,520	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	4,621,516	18.01	4,621,516	18.01
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	631,626	2.46	631,626	2.46
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	237,941	0.93	237,941	0.93
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	310,855,565	1211.13	310,855,565	1211.13
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	14,795,794	57.65	14,795,794	57.65
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	3,808,130	14.84	3,808,130	14.84
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	12,379,620	48.23	12,379,620	48.23
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	8,356,238	32.56	8,356,238	32.56
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,574,752	6.14	1,574,752	6.14
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	1,984	0.00	0	0.00	744,103	2.90	746,087	2.91
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	462,993	1.80	462,993	1.80
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	3,884,638	15.14	3,884,638	15.14
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(87,245)	(0.34)	(87,245)	(0.34)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(1,984)	0.00	0	0.00	13,421,706	52.29	13,419,722	52.28

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Products Liability - Occurrence**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	8,484,922	108.24	17,062,425	113.45	0	0.00	223,684,020	105.68	249,231,367	106.26
2 Premiums Earned	0	0.00	7,839,048	100.00	15,039,312	100.00	3,617	100.00	211,661,028	100.00	234,543,005	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	4,954,110	63.20	7,122,655	47.36	(1,894)	(52.36)	99,843,869	47.17	111,918,740	47.72
5 Defense and Cost Containment Expenses Incurred	0	0.00	(1,487,576)	(18.98)	2,461,916	16.37	614	16.98	45,638,531	21.56	46,613,485	19.87
6 Adjusting and Other Expenses Incurred**	0	0.00	846,005	10.79	1,772,078	11.78	38,340	1060.00	12,532,927	5.92	15,189,351	6.48
7 Unpaid Losses	0	0.00	29,113,812	371.39	16,658,200	110.76	37,469	1035.91	532,096,309	251.39	577,905,790	246.40
8 Defense and Cost Containment Expenses Unpaid	0	0.00	6,588,019	84.04	6,730,221	44.75	12,843	355.07	194,666,957	91.97	207,998,040	88.68
9 Adjusting and Other Expenses Unpaid**	0	0.00	3,365,021	42.93	2,054,041	13.66	4,340	120.00	62,211,694	29.39	67,635,095	28.84
10 Unearned Premium Reserves	0	0.00	3,978,875	50.76	7,861,923	52.28	0	0.00	104,222,649	49.24	116,063,447	49.48
11 Agents Balances**	0	0.00	472,003	6.02	4,399,745	29.25	0	0.00	58,457,011	27.62	63,328,759	27.00
12 Commission and Brokerage Expenses Incurred	0	0.00	1,114,788	14.22	1,940,656	12.90	(17)	(0.47)	27,287,103	12.89	30,342,530	12.94
13 Taxes, Licenses, and Fees Incurred	0	0.00	154,275	1.97	225,657	1.50	0	0.00	4,203,803	1.99	4,583,735	1.95
14 Other Acquisition Expenses Incurred**	0	0.00	232,001	2.96	1,530,807	10.18	723	20.00	10,340,090	4.89	12,103,622	5.16
15 General Expenses Incurred**	0	0.00	182,001	2.32	1,091,830	7.26	0	0.00	15,346,275	7.25	16,620,106	7.09
16 Other Income Less Other Expenses**	0	0.00	4,000	0.05	2,874	0.02	0	0.00	(19,560)	(0.01)	(12,686)	(0.01)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	1,847,443	23.57	(1,103,413)	(7.34)	(34,150)	(944.14)	(3,551,131)	(1.68)	(2,841,249)	(1.21)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Products Liability - Claims Made**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	22,999,944	110.57	22,999,944	110.57
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	20,801,178	100.00	20,801,178	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	(2,002)	0.00	0	0.00	0	0.00	11,033,363	53.04	11,031,361	53.03
5	Defense and Cost Containment Expenses Incurred	0	0.00	(114)	0.00	0	0.00	0	0.00	(137,724)	(0.66)	(137,838)	(0.66)
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,011,788	4.86	1,011,788	4.86
7	Unpaid Losses	0	0.00	7,204	0.00	0	0.00	0	0.00	36,002,223	173.08	36,009,427	173.11
8	Defense and Cost Containment Expenses Unpaid	0	0.00	640	0.00	0	0.00	0	0.00	9,237,551	44.41	9,238,191	44.41
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	2,368,235	11.39	2,368,235	11.39
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	9,803,902	47.13	9,803,902	47.13
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	4,975,343	23.92	4,975,343	23.92
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	3,502,653	16.84	3,502,653	16.84
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	489,414	2.35	489,414	2.35
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	908,927	4.37	908,927	4.37
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	1,448,144	6.96	1,448,144	6.96
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(446,363)	(2.15)	(446,363)	(2.15)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	2,116	0.00	0	0.00	0	0.00	2,098,250	10.09	2,100,366	10.10

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Private Passenger Automobile No Fault  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	201,330,705	99.18	597,323	88.63	131,320,494	100.72	39,055,057	98.89	156,549,282	96.73	528,852,861	98.78
2	Premiums Earned	202,989,866	100.00	673,929	100.00	130,376,932	100.00	39,492,349	100.00	161,839,221	100.00	535,372,297	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	2,779,191	7.04	1,226,641	0.76	4,005,832	0.75
4	Incurred Losses	142,359,710	70.13	(197,512)	(29.31)	95,767,084	73.45	25,826,586	65.40	87,691,906	54.18	351,447,774	65.65
5	Defense and Cost Containment Expenses Incurred	12,841,779	6.33	(49,142)	(7.29)	(565,789)	(0.43)	1,404,151	3.56	4,593,938	2.84	18,224,937	3.40
6	Adjusting and Other Expenses Incurred**	33,011,303	16.26	(19,998)	(2.97)	5,824,540	4.47	2,123,312	5.38	15,045,716	9.30	55,984,873	10.46
7	Unpaid Losses	112,051,541	55.20	72,647	10.78	33,837,903	25.95	19,780,856	50.09	87,524,330	54.08	253,267,277	47.31
8	Defense and Cost Containment Expenses Unpaid	17,460,499	8.60	122,331	18.15	751,766	0.58	4,801,437	12.16	21,185,574	13.09	44,321,607	8.28
9	Adjusting and Other Expenses Unpaid**	8,494,078	4.18	34,996	5.19	18,937,508	14.53	1,837,650	4.65	11,172,186	6.90	40,476,419	7.56
10	Unearned Premium Reserves	61,780,322	30.44	264,964	39.32	33,196,042	25.46	9,541,036	24.16	43,645,307	26.97	148,427,671	27.72
11	Agents Balances**	42,632,392	21.00	142,985	21.22	17,716,098	13.59	7,169,847	18.16	30,112,947	18.61	97,774,268	18.26
12	Commission and Brokerage Expenses Incurred	19,881,777	9.79	63,812	9.47	12,773,548	9.80	1,079,819	2.73	8,602,336	5.32	42,401,292	7.92
13	Taxes, Licenses, and Fees Incurred	3,815,972	1.88	10,768	1.60	2,621,146	2.01	650,188	1.65	3,048,765	1.88	10,146,839	1.90
14	Other Acquisition Expenses Incurred**	5,028,046	2.48	47,995	7.12	7,415,856	5.69	3,635,663	9.21	6,834,151	4.22	22,961,712	4.29
15	General Expenses Incurred**	3,974,037	1.96	22,998	3.41	2,956,757	2.27	1,124,019	2.85	7,366,230	4.55	15,444,041	2.88
16	Other Income Less Other Expenses**	543,005	0.27	(3,000)	(0.45)	186,048	0.14	(155,273)	(0.39)	1,772,755	1.10	2,343,536	0.44
17	Pretax Profit or Loss Excluding Investment Gain*	(17,379,753)	(8.56)	792,009	117.52	3,769,838	2.89	714,147	1.81	29,202,293	18.04	17,098,533	3.19

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Other Private Passenger Automobile Liability  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	10,250,297,790	102.08	23,923,816	96.34	3,252,987,514	102.10	750,007,702	101.60	4,820,568,025	101.37	19,097,784,847	101.88
2	Premiums Earned	10,041,821,996	100.00	24,832,029	100.00	3,186,219,365	100.00	738,173,488	100.00	4,755,229,555	100.00	18,746,276,433	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	39,293,244	5.32	19,692,174	0.41	58,985,418	0.31
4	Incurred Losses	6,732,126,939	67.04	21,125,215	85.07	2,614,901,152	82.07	600,443,265	81.34	3,502,934,919	73.66	13,471,531,490	71.86
5	Defense and Cost Containment Expenses Incurred	230,778,287	2.30	1,390,799	5.60	240,542,753	7.55	20,217,200	2.74	130,793,854	2.75	623,722,893	3.33
6	Adjusting and Other Expenses Incurred**	520,506,219	5.18	1,587,002	6.39	191,952,838	6.02	56,950,093	7.72	317,833,304	6.68	1,088,829,456	5.81
7	Unpaid Losses	6,309,033,214	62.83	25,590,891	103.06	2,669,284,318	83.78	604,949,755	81.95	3,771,188,499	79.31	13,380,046,677	71.37
8	Defense and Cost Containment Expenses Unpaid	564,325,381	5.62	2,807,811	11.31	483,729,293	15.18	30,648,581	4.15	315,773,013	6.64	1,397,284,079	7.45
9	Adjusting and Other Expenses Unpaid**	333,024,154	3.32	2,065,002	8.32	257,224,804	8.07	40,483,911	5.48	220,716,997	4.64	853,514,868	4.55
10	Unearned Premium Reserves	3,088,803,795	30.76	10,877,315	43.80	828,606,584	26.01	195,532,327	26.49	1,284,266,409	27.01	5,408,086,430	28.85
11	Agents Balances**	2,082,669,045	20.74	6,493,008	26.15	485,174,941	15.23	140,114,468	18.98	841,789,342	17.70	3,556,240,804	18.97
12	Commission and Brokerage Expenses Incurred	792,786,085	7.89	3,391,922	13.66	306,318,758	9.61	16,904,365	2.29	372,022,649	7.82	1,491,423,779	7.96
13	Taxes, Licenses, and Fees Incurred	180,712,330	1.80	426,345	1.72	63,686,522	2.00	11,600,932	1.57	89,246,638	1.88	345,672,767	1.84
14	Other Acquisition Expenses Incurred**	290,203,948	2.89	2,105,002	8.48	203,354,304	6.38	74,031,117	10.03	272,702,430	5.73	842,396,803	4.49
15	General Expenses Incurred**	256,862,222	2.56	1,094,001	4.41	119,432,575	3.75	20,791,728	2.82	235,657,448	4.96	633,837,974	3.38
16	Other Income Less Other Expenses**	26,208,859	0.26	94,000	0.38	1,771,616	0.06	578,889	0.08	27,012,569	0.57	55,665,933	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	1,064,054,825	10.60	(6,194,257)	(24.94)	(552,197,921)	(17.33)	(101,479,567)	(13.75)	(158,641,292)	(3.34)	245,541,788	1.31

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Commercial Automobile No Fault  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	11,312,791	107.07	166,098	101.22	3,437,147	98.90	15,504	109.19	59,713,938	128.27	74,645,478	122.82
2	Premiums Earned	10,566,106	100.00	164,103	100.00	3,475,283	100.00	14,199	100.00	46,554,398	100.00	60,774,089	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	73	0.00	0	0.00	3,471	0.01	3,544	0.01
4	Incurred Losses	6,308,678	59.71	(8,301)	(5.06)	2,558,320	73.61	4,744	33.41	19,297,625	41.45	28,161,066	46.34
5	Defense and Cost Containment Expenses Incurred	4,055,942	38.39	(1,423)	(0.87)	169,609	4.88	(197)	(1.39)	3,590,998	7.71	7,814,929	12.86
6	Adjusting and Other Expenses Incurred**	4,754,498	45.00	72,603	44.24	277,509	7.99	(12)	(0.08)	4,611,550	9.91	9,716,147	15.99
7	Unpaid Losses	6,450,558	61.05	57,471	35.02	1,661,628	47.81	8,824	62.15	49,601,535	106.55	57,780,016	95.07
8	Defense and Cost Containment Expenses Unpaid	979,592	9.27	6,742	4.11	227,580	6.55	82	0.58	6,770,438	14.54	7,984,434	13.14
9	Adjusting and Other Expenses Unpaid**	1,299,136	12.30	75,587	46.06	329,062	9.47	8,064	56.79	5,071,385	10.89	6,783,233	11.16
10	Unearned Premium Reserves	5,494,138	52.00	73,514	44.80	1,317,345	37.91	7,919	55.77	38,686,199	83.10	45,579,115	75.00
11	Agents Balances**	3,156,330	29.87	2,984	1.82	981,928	28.25	1,187	8.36	44,540,482	95.67	48,682,911	80.10
12	Commission and Brokerage Expenses Incurred	1,029,335	9.74	24,965	15.21	341,822	9.84	0	0.00	2,052,682	4.41	3,448,804	5.67
13	Taxes, Licenses, and Fees Incurred	188,932	1.79	3,129	1.91	64,403	1.85	352	2.48	1,090,260	2.34	1,347,076	2.22
14	Other Acquisition Expenses Incurred**	101,011	0.96	2,984	1.82	782,525	22.52	4,009	28.23	4,288,876	9.21	5,179,404	8.52
15	General Expenses Incurred**	189,020	1.79	7,957	4.85	959,944	27.62	1,966	13.85	2,842,900	6.11	4,001,787	6.58
16	Other Income Less Other Expenses**	83,009	0.79	0	0.00	(3,621)	(0.10)	5,172	36.43	(1,175,168)	(2.52)	(1,090,608)	(1.79)
17	Pretax Profit or Loss Excluding Investment Gain*	(5,978,300)	(56.58)	62,190	37.90	(1,682,543)	(48.41)	8,509	59.93	7,600,868	16.33	10,723	0.02

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Other Commercial Automobile Liability**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	1,498,479,724	105.56	34,556,504	104.70	503,817,488	105.54	11,740,522	61.96	3,796,661,829	106.51	5,845,256,067	106.02
2	Premiums Earned	1,419,552,198	100.00	33,005,886	100.00	477,376,091	100.00	18,947,342	100.00	3,564,659,725	100.00	5,513,541,242	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	7,480	0.00	0	0.00	709,285	0.02	716,765	0.01
4	Incurred Losses	927,702,162	65.35	15,061,470	45.63	361,483,034	75.72	17,278,098	91.19	3,285,505,798	92.17	4,607,030,562	83.56
5	Defense and Cost Containment Expenses Incurred	57,225,746	4.03	1,951,371	5.91	52,594,020	11.02	1,180,921	6.23	408,464,185	11.46	521,416,243	9.46
6	Adjusting and Other Expenses Incurred**	53,290,007	3.75	651,800	1.97	28,789,359	6.03	725,075	3.83	180,428,004	5.06	263,884,246	4.79
7	Unpaid Losses	1,574,008,935	110.88	30,576,009	92.64	543,347,968	113.82	39,075,336	206.23	5,565,763,470	156.14	7,752,771,718	140.61
8	Defense and Cost Containment Expenses Unpaid	136,432,979	9.61	3,399,144	10.30	96,654,657	20.25	1,815,576	9.58	658,818,167	18.48	897,120,523	16.27
9	Adjusting and Other Expenses Unpaid**	42,422,006	2.99	1,957,400	5.93	32,801,056	6.87	4,920,271	25.97	219,680,660	6.16	301,781,393	5.47
10	Unearned Premium Reserves	740,646,872	52.17	15,683,639	47.52	216,638,924	45.38	2,579,146	13.61	1,721,908,965	48.31	2,697,457,546	48.92
11	Agents Balances**	409,287,057	28.83	2,196,327	6.65	147,273,981	30.85	2,175,663	11.48	1,059,820,931	29.73	1,620,753,959	29.40
12	Commission and Brokerage Expenses Incurred	145,474,871	10.25	4,324,035	13.10	57,936,956	12.14	1,357,803	7.17	441,417,227	12.38	650,510,892	11.80
13	Taxes, Licenses, and Fees Incurred	25,278,447	1.78	592,850	1.80	9,077,798	1.90	447,219	2.36	74,369,399	2.09	109,765,713	1.99
14	Other Acquisition Expenses Incurred**	16,642,002	1.17	1,095,664	3.32	35,225,753	7.38	3,051,930	16.11	145,299,529	4.08	201,314,879	3.65
15	General Expenses Incurred**	31,081,004	2.19	1,295,603	3.93	21,327,546	4.47	1,620,487	8.55	214,106,682	6.01	269,431,323	4.89
16	Other Income Less Other Expenses**	10,043,001	0.71	9,997	0.03	526,729	0.11	3,057,032	16.13	2,717,265	0.08	16,354,024	0.30
17	Pretax Profit or Loss Excluding Investment Gain*	172,900,959	12.18	8,043,089	24.37	(88,539,125)	(18.55)	(3,657,159)	(19.30)	(1,182,923,120)	(33.18)	(1,094,175,356)	(19.85)

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Private Passenger Automobile Physical Damage  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	7,478,631,843	100.27	24,642,020	94.85	3,205,416,542	101.59	876,750,284	101.86	4,178,982,152	100.07	15,764,422,841	100.56
2	Premiums Earned	7,458,561,475	100.00	25,978,652	100.00	3,155,113,895	100.00	860,778,994	100.00	4,176,076,049	100.00	15,676,509,065	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	40,739,830	4.73	20,473,666	0.49	61,213,496	0.39
4	Incurred Losses	4,352,000,813	58.35	10,371,074	39.92	1,930,492,133	61.19	579,203,553	67.29	2,225,458,069	53.29	9,097,525,642	58.03
5	Defense and Cost Containment Expenses Incurred	13,632,475	0.18	169,984	0.65	4,668,504	0.15	2,296,801	0.27	18,723,746	0.45	39,491,510	0.25
6	Adjusting and Other Expenses Incurred**	443,555,169	5.95	1,043,026	4.01	190,231,920	6.03	61,919,595	7.19	263,725,594	6.32	960,475,304	6.13
7	Unpaid Losses	346,004,590	4.64	762,314	2.93	328,318,154	10.41	46,407,753	5.39	194,104,626	4.65	915,597,437	5.84
8	Defense and Cost Containment Expenses Unpaid	21,715,465	0.29	51,270	0.20	3,518,514	0.11	727,552	0.08	7,249,946	0.17	33,262,747	0.21
9	Adjusting and Other Expenses Unpaid**	61,000,640	0.82	203,005	0.78	160,984,307	5.10	16,543,930	1.92	57,732,891	1.38	296,464,773	1.89
10	Unearned Premium Reserves	2,355,151,261	31.58	11,222,548	43.20	821,113,552	26.02	228,184,313	26.51	1,164,381,156	27.88	4,580,052,830	29.22
11	Agents Balances**	1,512,452,819	20.28	6,624,166	25.50	492,434,134	15.61	163,409,238	18.98	697,283,827	16.70	2,872,204,184	18.32
12	Commission and Brokerage Expenses Incurred	535,154,641	7.18	3,924,341	15.11	300,747,704	9.53	21,424,121	2.49	313,902,481	7.52	1,175,153,288	7.50
13	Taxes, Licenses, and Fees Incurred	136,645,230	1.83	442,003	1.70	63,162,015	2.00	13,360,768	1.55	77,878,183	1.86	291,488,199	1.86
14	Other Acquisition Expenses Incurred**	213,879,065	2.87	2,150,054	8.28	205,640,724	6.52	88,997,711	10.34	231,393,942	5.54	742,061,495	4.73
15	General Expenses Incurred**	188,301,934	2.52	1,136,029	4.37	89,558,577	2.84	24,214,611	2.81	200,205,536	4.79	503,416,686	3.21
16	Other Income Less Other Expenses**	19,673,382	0.26	138,003	0.53	1,178,003	0.04	2,328,357	0.27	13,777,225	0.33	37,094,970	0.24
17	Pretax Profit or Loss Excluding Investment Gain*	1,595,065,531	21.39	6,880,145	26.48	371,790,321	11.78	30,950,361	3.60	838,092,058	20.07	2,842,778,415	18.13

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Commercial Automobile Physical Damage  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	455,499,980	102.89	8,340,633	102.12	159,670,609	101.27	7,963,695	75.02	873,319,313	103.37	1,504,794,230	102.79
2	Premiums Earned	442,684,595	100.00	8,167,802	100.00	157,666,722	100.00	10,615,256	100.00	844,852,726	100.00	1,463,987,101	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	2,779	0.00	0	0.00	332,659	0.04	335,438	0.02
4	Incurred Losses	215,960,229	48.78	4,173,190	51.09	87,747,310	55.65	6,607,886	62.25	549,244,954	65.01	863,733,569	59.00
5	Defense and Cost Containment Expenses Incurred	2,108,229	0.48	36,987	0.45	2,273,422	1.44	96,270	0.91	12,384,715	1.47	16,899,623	1.15
6	Adjusting and Other Expenses Incurred**	22,989,031	5.19	476,631	5.84	12,016,344	7.62	234,344	2.21	44,114,933	5.22	79,831,282	5.45
7	Unpaid Losses	29,827,177	6.74	551,686	6.75	13,986,316	8.87	3,422,215	32.24	177,637,262	21.03	225,424,656	15.40
8	Defense and Cost Containment Expenses Unpaid	2,677,857	0.60	(4,198)	(0.05)	1,702,699	1.08	108,460	1.02	17,050,759	2.02	21,535,577	1.47
9	Adjusting and Other Expenses Unpaid**	4,239,006	0.96	191,418	2.34	3,237,056	2.05	351,907	3.32	17,664,881	2.09	25,684,268	1.75
10	Unearned Premium Reserves	217,163,808	49.06	3,393,321	41.55	64,782,477	41.09	3,014,090	28.39	322,838,606	38.21	611,192,302	41.75
11	Agents Balances**	119,274,160	26.94	263,200	3.22	45,731,381	29.01	2,861,758	26.96	235,238,948	27.84	403,369,447	27.55
12	Commission and Brokerage Expenses Incurred	48,222,332	10.89	1,276,024	15.62	17,941,451	11.38	1,005,964	9.48	106,690,326	12.63	175,136,097	11.96
13	Taxes, Licenses, and Fees Incurred	7,774,578	1.76	142,024	1.74	2,874,775	1.82	88,448	0.83	17,788,905	2.11	28,668,730	1.96
14	Other Acquisition Expenses Incurred**	4,591,006	1.04	156,006	1.91	12,546,396	7.96	587,604	5.54	36,263,500	4.29	54,144,512	3.70
15	General Expenses Incurred**	8,315,011	1.88	362,737	4.44	7,548,179	4.79	919,787	8.66	56,837,016	6.73	73,982,730	5.05
16	Other Income Less Other Expenses**	2,508,003	0.57	957	0.01	190,091	0.12	341,582	3.22	885,492	0.10	3,926,126	0.27
17	Pretax Profit or Loss Excluding Investment Gain*	135,232,182	30.55	1,545,161	18.92	14,906,157	9.45	1,416,535	13.34	22,081,210	2.61	175,181,245	11.97

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Aircraft**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	306,975,683	101.39	306,975,683	101.39
2	Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	302,768,578	100.00	302,768,578	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	162,303	0.00	0	0.00	113,957,820	37.64	114,120,123	37.69
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	1,946	0.00	0	0.00	14,554,263	4.81	14,556,209	4.81
6	Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	5,466,154	1.81	5,466,154	1.81
7	Unpaid Losses	0	0.00	0	0.00	218,505	0.00	0	0.00	275,513,964	91.00	275,732,469	91.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	2,860	0.00	0	0.00	30,146,652	9.96	30,149,512	9.96
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	11,665,627	3.85	11,665,627	3.85
10	Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	120,935,382	39.94	120,935,382	39.94
11	Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	74,166,001	24.50	74,166,001	24.50
12	Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	45,416,171	15.00	45,416,171	15.00
13	Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	5,779,819	1.91	5,779,819	1.91
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	11,603,741	3.83	11,603,741	3.83
15	General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	12,690,990	4.19	12,690,990	4.19
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	(156,061)	(0.05)	(156,061)	(0.05)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(164,249)	0.00	0	0.00	93,143,559	30.76	92,979,310	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 premiums earned \* countrywide ratio = Texas portion).

**Total for Fidelity**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	706,225	100.80	51,047	111.19	95,930,707	100.91	96,687,979	100.92
2 Premiums Earned	0	0.00	0	0.00	700,610	100.00	45,910	100.00	95,063,855	100.00	95,810,375	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	1,659	0.00	182,573	26.06	44	0.10	31,318,231	32.94	31,502,507	32.88
5 Defense and Cost Containment Expenses Incurred	0	0.00	4,378	0.00	(693)	(0.10)	0	0.00	(1,104,511)	(1.16)	(1,100,826)	(1.15)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	16,733	2.39	2,267	4.94	3,780,808	3.98	3,799,808	3.97
7 Unpaid Losses	0	0.00	8,915	0.00	55,801	7.96	361	0.79	110,880,165	116.64	110,945,242	115.80
8 Defense and Cost Containment Expenses Unpaid	0	0.00	13,843	0.00	(9,206)	(1.31)	0	0.00	7,576,623	7.97	7,581,260	7.91
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	7,109	1.01	2,331	5.08	6,209,602	6.53	6,219,041	6.49
10 Unearned Premium Reserves	0	0.00	0	0.00	366,472	52.31	21,608	47.07	54,923,511	57.78	55,311,591	57.73
11 Agents Balances**	0	0.00	0	0.00	207,312	29.59	1,596	3.48	3,483,343	3.66	3,692,251	3.85
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	65,575	9.36	0	0.00	16,127,397	16.96	16,192,972	16.90
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	11,829	1.69	1,092	2.38	1,867,848	1.96	1,880,769	1.96
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	63,100	9.01	12,324	26.84	6,612,990	6.96	6,688,413	6.98
15 General Expenses Incurred**	0	0.00	0	0.00	31,710	4.53	2,299	5.01	7,163,940	7.54	7,197,949	7.51
16 Other Income Less Other Expenses**	0	0.00	0	0.00	(240)	(0.03)	64	0.14	(141,231)	(0.15)	(141,406)	(0.15)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	(6,037)	0.00	329,543	47.04	27,949	60.88	29,155,921	30.67	29,507,376	30.80

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Surety**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	46,560,312	111.57	0	0.00	1,139,318,600	110.01	1,185,878,912	110.07
2 Premiums Earned	0	0.00	0	0.00	41,733,785	100.00	0	0.00	1,035,653,706	100.00	1,077,387,491	100.00
3 Dividends to Policyholders	0	0.00	0	0.00	5,234,337	12.54	0	0.00	52,485,295	5.07	57,719,632	5.36
4 Incurred Losses	0	0.00	0	0.00	53,018,441	127.04	0	0.00	354,827,647	34.26	407,846,088	37.86
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	(13,362)	(0.03)	0	0.00	25,131,706	2.43	25,118,344	2.33
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	711,962	1.71	0	0.00	24,338,849	2.35	25,050,811	2.33
7 Unpaid Losses	0	0.00	0	0.00	56,428,703	135.21	0	0.00	678,175,845	65.48	734,604,548	68.18
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	1,515,170	3.63	0	0.00	81,396,876	7.86	82,912,046	7.70
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	533,460	1.28	0	0.00	32,136,818	3.10	32,670,278	3.03
10 Unearned Premium Reserves	0	0.00	0	0.00	24,966,771	59.82	0	0.00	684,473,026	66.09	709,439,797	65.85
11 Agents Balances**	0	0.00	0	0.00	8,847,686	21.20	0	0.00	192,038,265	18.54	200,885,951	18.65
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	14,253,915	34.15	0	0.00	286,437,531	27.66	300,691,446	27.91
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	786,868	1.89	0	0.00	23,478,275	2.27	24,265,143	2.25
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	7,645,305	18.32	0	0.00	82,209,084	7.94	89,854,390	8.34
15 General Expenses Incurred**	0	0.00	0	0.00	2,936,279	7.04	0	0.00	95,800,294	9.25	98,736,573	9.16
16 Other Income Less Other Expenses**	0	0.00	0	0.00	592,960	1.42	0	0.00	(3,266,754)	(0.32)	(2,673,793)	(0.25)
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	(42,246,999)	(101.23)	0	0.00	87,678,270	8.47	45,431,271	4.22

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Burglary and Theft**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	3,049,707	100.19	83,135	71.14	180,572	102.36	43,655	118.46	40,508,933	105.48	43,866,002	105.00
2	Premiums Earned	3,043,781	100.00	116,853	100.00	176,414	100.00	36,851	100.00	38,403,222	100.00	41,777,121	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	6	0.00	6	0.00
4	Incurred Losses	41,162	1.35	(2,782)	(2.38)	14,934	8.47	3,981	10.80	5,761,412	15.00	5,818,707	13.93
5	Defense and Cost Containment Expenses Incurred	0	0.00	(439)	(0.38)	351	0.20	75,000	203.52	377,343	0.98	452,255	1.08
6	Adjusting and Other Expenses Incurred**	4,000	0.13	(999)	(0.85)	2,489	1.41	2,817	7.64	1,012,193	2.64	1,020,499	2.44
7	Unpaid Losses	11,644	0.38	25,029	21.42	(50,970)	(28.89)	1,591	4.32	28,194,698	73.42	28,181,992	67.46
8	Defense and Cost Containment Expenses Unpaid	0	0.00	545	0.47	2,539	1.44	53,665	145.63	2,404,712	6.26	2,461,461	5.89
9	Adjusting and Other Expenses Unpaid**	5,000	0.16	2,996	2.56	573	0.33	59	0.16	3,372,308	8.78	3,380,936	8.09
10	Unearned Premium Reserves	70,508	2.32	28,250	24.18	91,689	51.97	17,821	48.36	21,449,383	55.85	21,657,651	51.84
11	Agents Balances**	53,996	1.77	9,987	8.55	48,746	27.63	2,406	6.53	8,416,803	21.92	8,531,938	20.42
12	Commission and Brokerage Expenses Incurred	542,861	17.84	14,800	12.67	15,157	8.59	0	0.00	6,799,083	17.70	7,371,901	17.65
13	Taxes, Licenses, and Fees Incurred	11,062	0.36	1,662	1.42	2,970	1.68	934	2.53	731,837	1.91	748,465	1.79
14	Other Acquisition Expenses Incurred**	176,987	5.81	3,995	3.42	9,176	5.20	25,056	67.99	2,436,677	6.34	2,651,891	6.35
15	General Expenses Incurred**	117,992	3.88	999	0.85	22,836	12.94	2,230	6.05	2,758,526	7.18	2,902,582	6.95
16	Other Income Less Other Expenses**	1,000	0.03	0	0.00	23	0.01	0	0.00	(91,132)	(0.24)	(90,109)	(0.22)
17	Pretax Profit or Loss Excluding Investment Gain*	2,150,717	70.66	99,617	85.25	108,524	61.52	(73,167)	(198.55)	18,435,014	48.00	20,720,706	49.60

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Boiler and Machinery  
Results of Companies Writing Direct Business in Texas  
Adjusted for Texas Volume of Business  
Source: NAIC 2024 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	5,452,442	100.35	73,312,054	107.58	697	1834.21	131,905,814	98.65	210,671,007	101.63
2	Premiums Earned	0	0.00	5,433,368	100.00	68,145,872	100.00	38	100.00	133,711,935	100.00	207,291,213	100.00
3	Dividends to Policyholders	0	0.00	0	0.00	0	0.00	0	0.00	62	0.00	62	0.00
4	Incurred Losses	0	0.00	497,495	9.16	39,064,641	57.33	(656)	(1726.32)	56,118,555	41.97	95,680,035	46.16
5	Defense and Cost Containment Expenses Incurred	0	0.00	35,980	0.66	1,987,656	2.92	442	1163.16	724,076	0.54	2,748,154	1.33
6	Adjusting and Other Expenses Incurred**	0	0.00	95,006	1.75	667,919	0.98	(0)	(0.81)	4,029,557	3.01	4,792,482	2.31
7	Unpaid Losses	0	0.00	1,489,732	27.42	16,342,110	23.98	463	1218.42	77,796,751	58.18	95,629,056	46.13
8	Defense and Cost Containment Expenses Unpaid	0	0.00	117,713	2.17	421,322	0.62	762	2005.26	2,151,665	1.61	2,691,462	1.30
9	Adjusting and Other Expenses Unpaid**	0	0.00	140,009	2.58	896,931	1.32	0	0.81	2,821,921	2.11	3,858,862	1.86
10	Unearned Premium Reserves	0	0.00	2,564,045	47.19	33,768,293	49.55	659	1734.21	58,762,762	43.95	95,095,759	45.88
11	Agents Balances**	0	0.00	626,042	11.52	13,481,410	19.78	7	19.35	30,721,550	22.98	44,829,010	21.63
12	Commission and Brokerage Expenses Incurred	0	0.00	714,044	13.14	601,348	0.88	70	184.21	13,618,426	10.18	14,933,888	7.20
13	Taxes, Licenses, and Fees Incurred	0	0.00	95,975	1.77	1,878,485	2.76	14	36.84	2,487,192	1.86	4,461,666	2.15
14	Other Acquisition Expenses Incurred**	0	0.00	59,004	1.09	4,811,670	7.06	9	22.58	7,869,096	5.89	12,739,779	6.15
15	General Expenses Incurred**	0	0.00	932,063	17.15	13,891,844	20.39	10	27.42	12,131,000	9.07	26,954,918	13.00
16	Other Income Less Other Expenses**	0	0.00	0	0.00	(152,469)	(0.22)	0	0.00	(356,503)	(0.27)	(508,972)	(0.25)
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,003,800	55.28	5,089,840	7.47	149	392.91	36,377,467	27.21	44,471,257	21.45

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Credit**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 Annual Statement**

Texas Direct Business		County Mutual		Lloyds		Mutual		Reciprocal		Stock		Total	
		Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned	Amount	% of Premiums Earned
1	Premiums Written	0	0.00	3,785,554	62.00	0	0.00	0	0.00	421,431,265	101.12	425,216,819	100.55
2	Premiums Earned	0	0.00	6,105,501	100.00	0	0.00	0	0.00	416,767,154	100.00	422,872,655	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	2,426,361	39.74	0	0.00	0	0.00	234,356,362	56.23	236,782,723	55.99
5	Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	1,435,844	0.34	1,435,844	0.34
6	Adjusting and Other Expenses Incurred**	0	0.00	54,337	0.89	0	0.00	0	0.00	5,236,896	1.26	5,291,233	1.25
7	Unpaid Losses	0	0.00	481,520	7.89	0	0.00	0	0.00	152,035,313	36.48	152,516,833	36.07
8	Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	2,168,256	0.52	2,168,256	0.51
9	Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	5,973,187	1.43	5,973,187	1.41
10	Unearned Premium Reserves	0	0.00	814,846	13.35	0	0.00	0	0.00	191,578,580	45.97	192,393,426	45.50
11	Agents Balances**	0	0.00	15,413	0.25	0	0.00	0	0.00	73,253,649	17.58	73,269,062	17.33
12	Commission and Brokerage Expenses Incurred	0	0.00	85,983	1.41	0	0.00	0	0.00	65,713,356	15.77	65,799,339	15.56
13	Taxes, Licenses, and Fees Incurred	0	0.00	77,509	1.27	0	0.00	0	0.00	8,155,936	1.96	8,233,445	1.95
14	Other Acquisition Expenses Incurred**	0	0.00	24,295	0.40	0	0.00	0	0.00	25,425,390	6.10	25,449,685	6.02
15	General Expenses Incurred**	0	0.00	522	0.01	0	0.00	0	0.00	33,915,613	8.14	33,916,136	8.02
16	Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	3,912,421	0.94	3,912,421	0.93
17	Pretax Profit or Loss Excluding Investment Gain*	0	0.00	3,436,493	56.29	0	0.00	0	0.00	46,440,178	11.14	49,876,671	11.79

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for International**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	64,179	176.50	64,179	176.50
2 Premiums Earned	0	0.00	0	0.00	0	0.00	0	0.00	36,363	100.00	36,363	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	(41,679)	(114.62)	(41,679)	(114.62)
5 Defense and Cost Containment Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(99)	(0.27)	(99)	(0.27)
6 Adjusting and Other Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	(4,508)	(12.40)	(4,508)	(12.40)
7 Unpaid Losses	0	0.00	0	0.00	0	0.00	0	0.00	457,951	1259.39	457,951	1259.39
8 Defense and Cost Containment Expenses Unpaid	0	0.00	0	0.00	0	0.00	0	0.00	11,507	31.64	11,507	31.64
9 Adjusting and Other Expenses Unpaid**	0	0.00	0	0.00	0	0.00	0	0.00	(1,738)	(4.78)	(1,738)	(4.78)
10 Unearned Premium Reserves	0	0.00	0	0.00	0	0.00	0	0.00	40,277	110.76	40,277	110.76
11 Agents Balances**	0	0.00	0	0.00	0	0.00	0	0.00	24,996	68.74	24,996	68.74
12 Commission and Brokerage Expenses Incurred	0	0.00	0	0.00	0	0.00	0	0.00	(44,285)	(121.79)	(44,285)	(121.79)
13 Taxes, Licenses, and Fees Incurred	0	0.00	0	0.00	0	0.00	0	0.00	40,454	111.25	40,454	111.25
14 Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	12,050	33.14	12,050	33.14
15 General Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	14,463	39.77	14,463	39.77
16 Other Income Less Other Expenses**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17 Pretax Profit or Loss Excluding Investment Gain*	0	0.00	0	0.00	0	0.00	0	0.00	59,967	164.91	59,967	164.91

\* (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 premiums earned \* countrywide ratio = Texas portion).

**Total for Warranty**  
**Results of Companies Writing Direct Business in Texas**  
**Adjusted for Texas Volume of Business**  
**Source: NAIC 2024 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	249,505	302.84	0	0.00	0	0.00	0	0.00	216,807,758	61.64	217,057,263	61.70
2	Premiums Earned	82,389	100.00	0	0.00	0	0.00	0	0.00	351,740,155	100.00	351,822,544	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	14,502	17.60	0	0.00	0	0.00	0	0.00	240,574,873	68.40	240,589,375	68.38
5	Defense and Cost Containment Expenses Incurred	165	0.20	0	0.00	0	0.00	0	0.00	386,060	0.11	386,225	0.11
6	Adjusting and Other Expenses Incurred**	1,005	1.22	0	0.00	0	0.00	0	0.00	3,596,166	1.02	3,597,171	1.02
7	Unpaid Losses	14,502	17.60	0	0.00	0	0.00	0	0.00	43,011,679	12.23	43,026,181	12.23
8	Defense and Cost Containment Expenses Unpaid	165	0.20	0	0.00	0	0.00	0	0.00	223,503	0.06	223,668	0.06
9	Adjusting and Other Expenses Unpaid**	1,005	1.22	0	0.00	0	0.00	0	0.00	487,848	0.14	488,853	0.14
10	Unearned Premium Reserves	167,115	202.84	0	0.00	0	0.00	0	0.00	616,371,931	175.24	616,539,046	175.24
11	Agents Balances**	113,536	137.80	0	0.00	0	0.00	0	0.00	27,575,862	7.84	27,689,398	7.87
12	Commission and Brokerage Expenses Incurred	2,605	3.16	0	0.00	0	0.00	0	0.00	7,466,958	2.12	7,469,563	2.12
13	Taxes, Licenses, and Fees Incurred	4,141	5.03	0	0.00	0	0.00	0	0.00	3,665,936	1.04	3,670,077	1.04
14	Other Acquisition Expenses Incurred**	0	0.00	0	0.00	0	0.00	0	0.00	4,772,103	1.36	4,772,103	1.36
15	General Expenses Incurred**	1,005	1.22	0	0.00	0	0.00	0	0.00	19,651,314	5.59	19,652,319	5.59
16	Other Income Less Other Expenses**	1,005	1.22	0	0.00	0	0.00	0	0.00	11,339,286	3.22	11,340,290	3.22
17	Pretax Profit or Loss Excluding Investment Gain*	59,971	72.79	0	0.00	0	0.00	0	0.00	82,966,030	23.59	83,026,001	23.60

\* (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 premiums earned \* countrywide ratio = Texas portion).



Insurance Expense Exhibits  
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