

Exhibit 5.2
Florida
Direct General Insurance Company RAD 6 PPA ABM
Historical Expense Experience

	Cal. Yr. End.	Cal. Yr. End.	Cal. Yr. End.	3 - Year
CW PPA,RV,MC - Product: RAD7 Value - Company: ALL	2022	2023	2024	Total
Direct Written Premium	377,149,908	498,294,312	540,071,588	1,415,515,809
Commissions % of DWP	45,508,242 12.1%	54,328,201 10.9%	60,106,151 11.1%	159,942,594 11.3%
Other Acquisition Expenses I % of DWP	6,795,693 1.8%	6,796,669 1.4%	6,755,226 1.3%	20,347,588 1.4%

Florida
Total PPA
Historical Expense Experience

	Cal. Yr End	Cal. Yr End	Cal. Yr End	3 Year
	2022	2023	2024	Total
Direct Written Premium	715,288,587	961,636,466	1,139,941,454	2,816,866,507
Taxes, Licenses & Fees % of DWP	8,425,592 1.2%	10,969,875 1.1%	14,564,881 1.3%	33,960,349 1.2%

Countrywide
Total PPA
Historical Expense Experience

	Cal. Yr End	Cal. Yr End	Cal. Yr End	3 Year
	2022	2023	2024	Total
Direct Earned Premium	3,641,294,000	4,942,767,000	6,504,884,000	15,088,945,000
Service Fee % of DWP	19,590,916 5.2%	23,098,668 4.6%	26,876,164 5.0%	69,565,748 4.9%
Direct Bill Charge Off % of DWP	12,378,925 3.3%	8,979,823 1.8%	11,656,783 2.2%	33,015,532 2.3%
General Expenses Incurred % of DEP	396,094,000 10.9%	474,727,000 9.6%	605,232,000 9.3%	1,476,053,000 9.8%
Direct Incurred Losses & DC Adjusting and Other Expens % of Incurred Losses & DCC	2,624,183,516 363,914,000 13.9%	3,974,635,362 388,341,000 9.8%	4,547,054,400 504,153,000 11.1%	11,145,873,279 1,256,408,000 11.3%