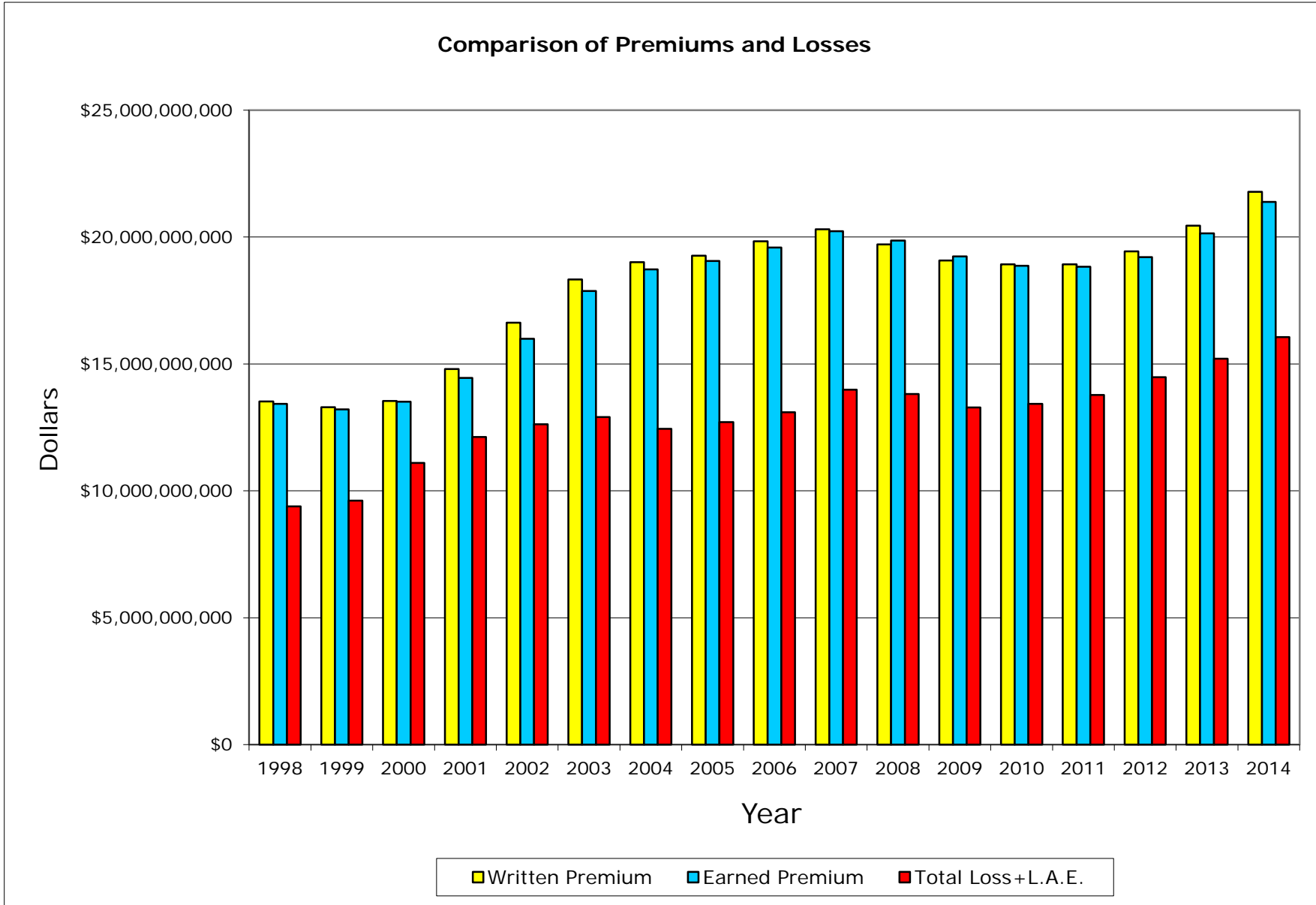


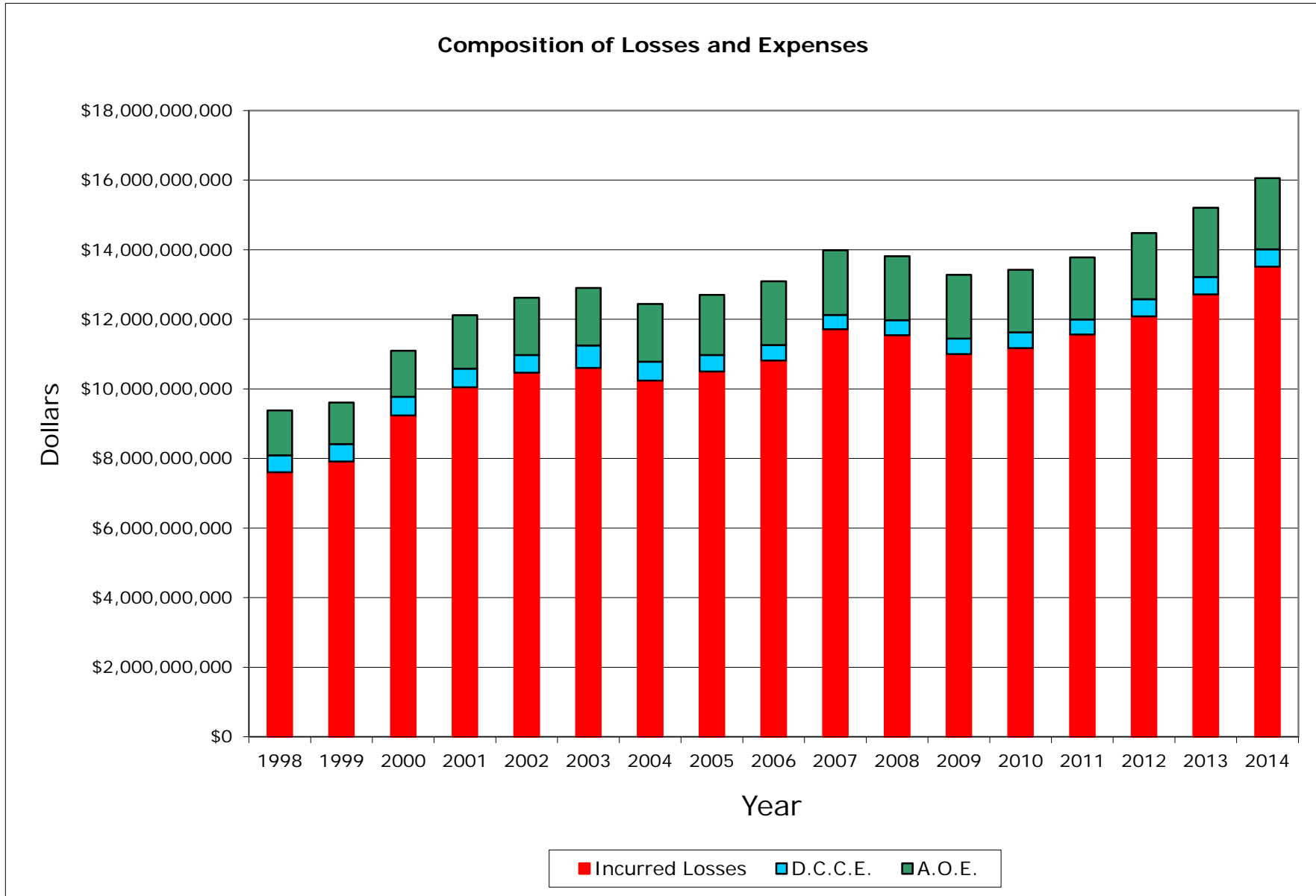
Combined P. P. Auto.
California Statewide Total

Graph 1.a.



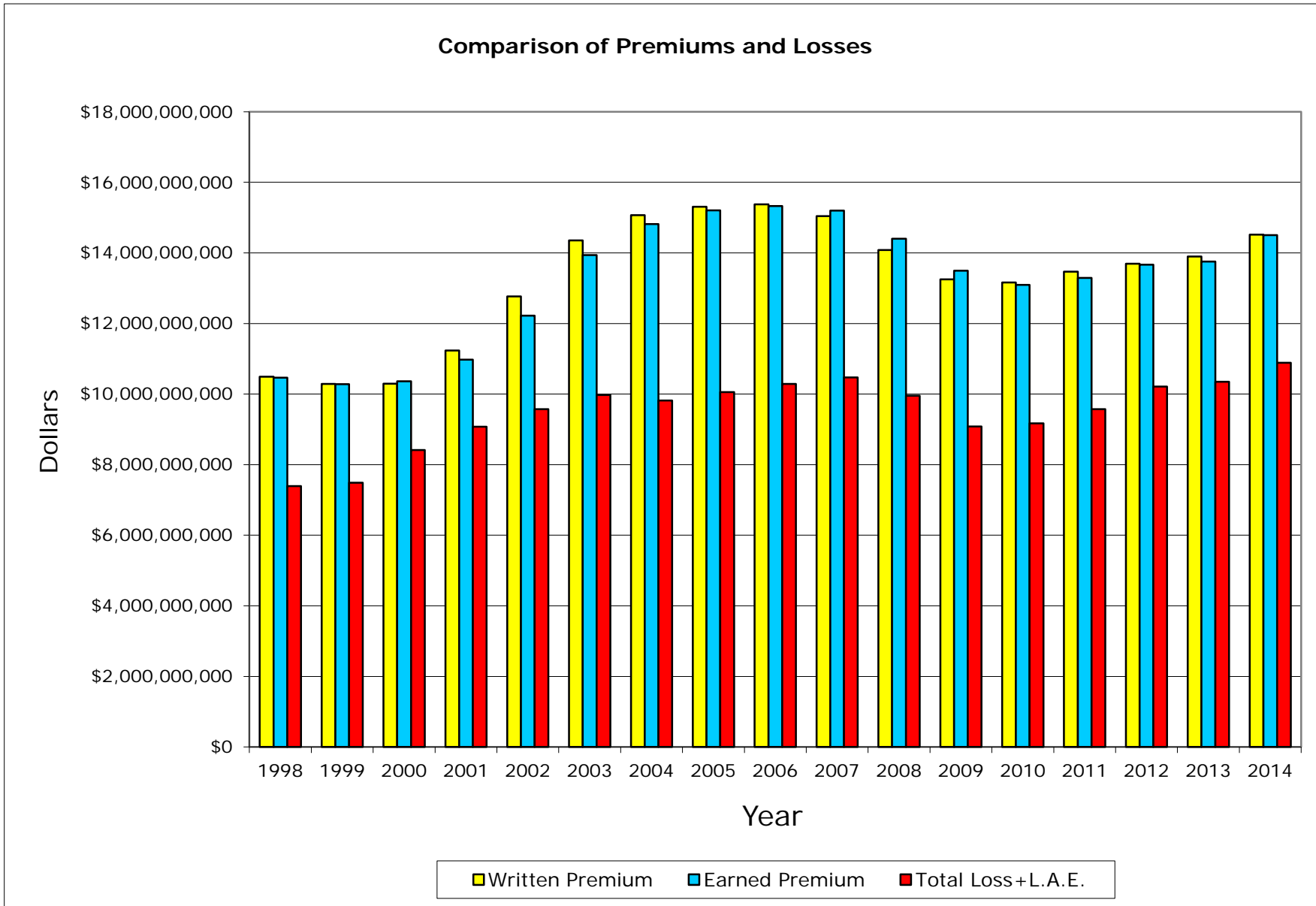
Combined P. P. Auto.
California Statewide Total

Graph 1.b.



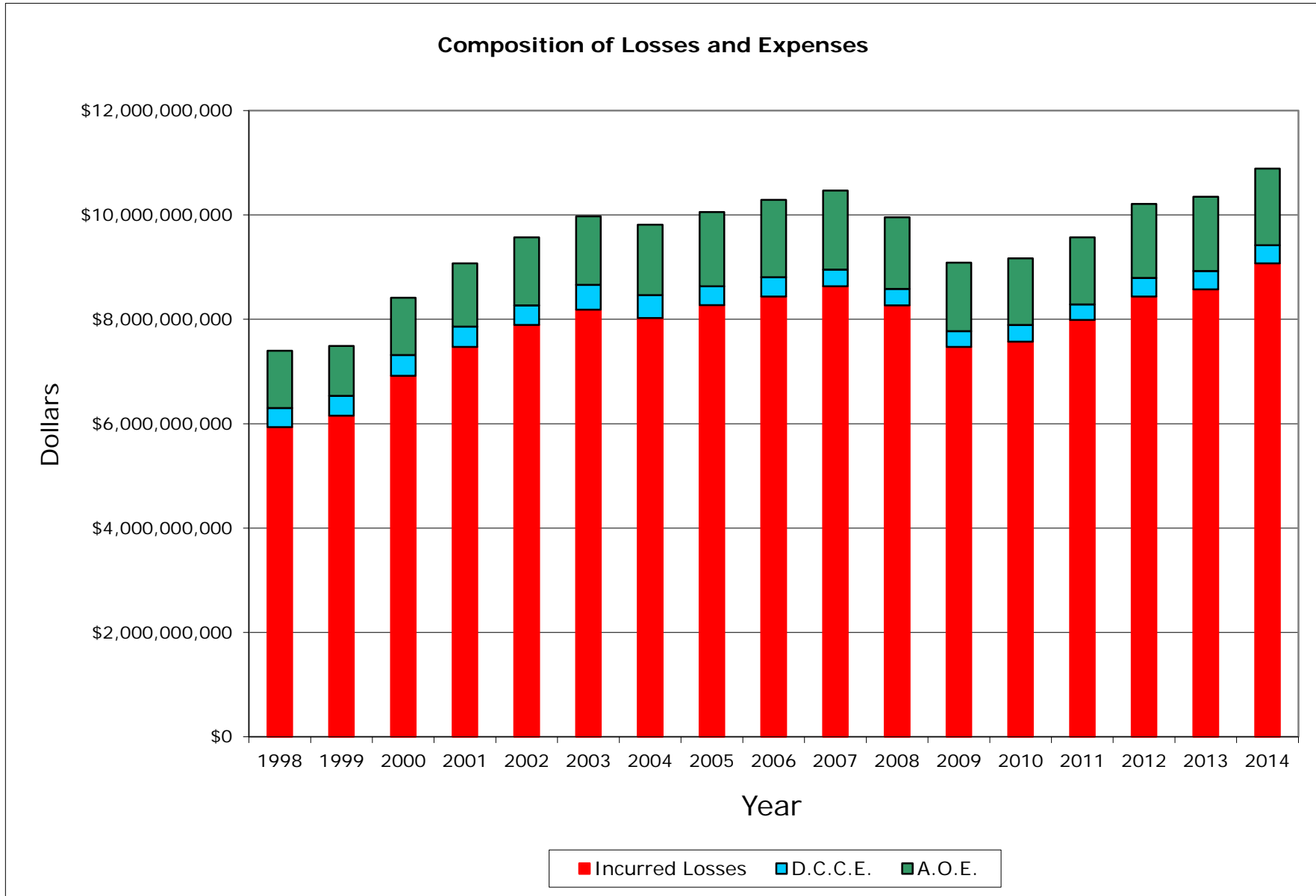
Combined P. P. Auto.
Selected 20 Aggregate

Graph 2.a.



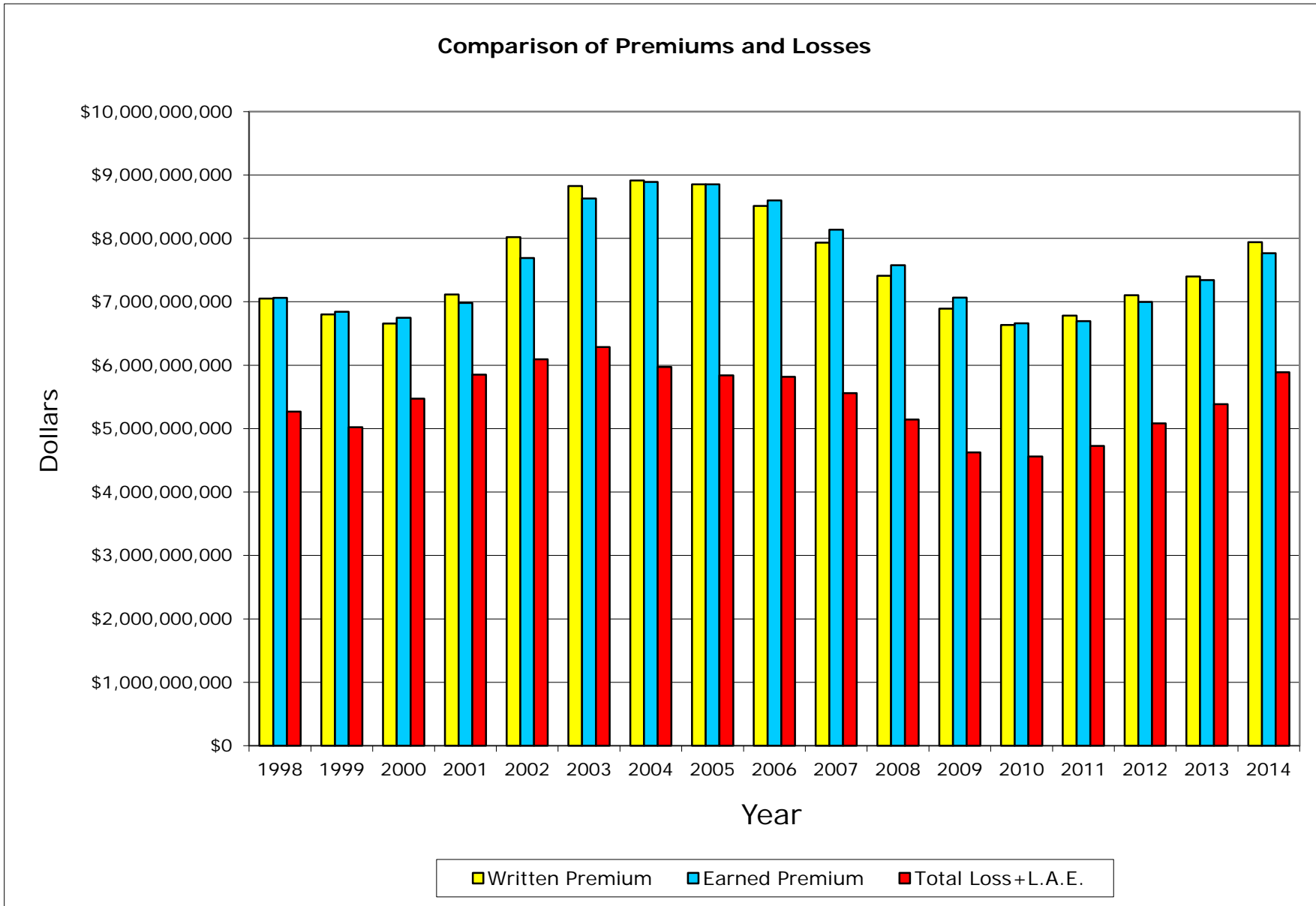
Combined P. P. Auto.
Selected 20 Aggregate

Graph 2.b.



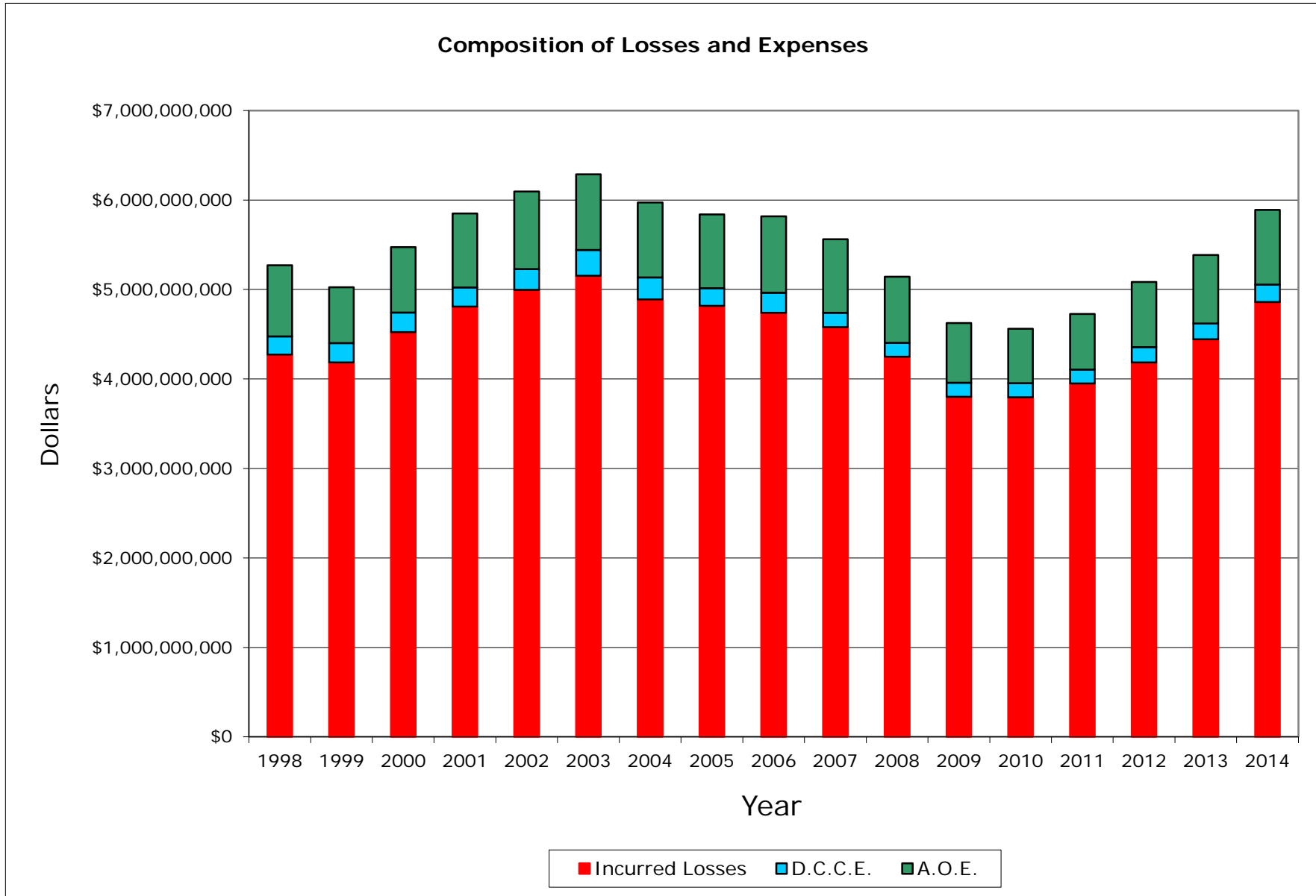
Combined P. P. Auto.
Top 5 Aggregate

Graph 3.a.



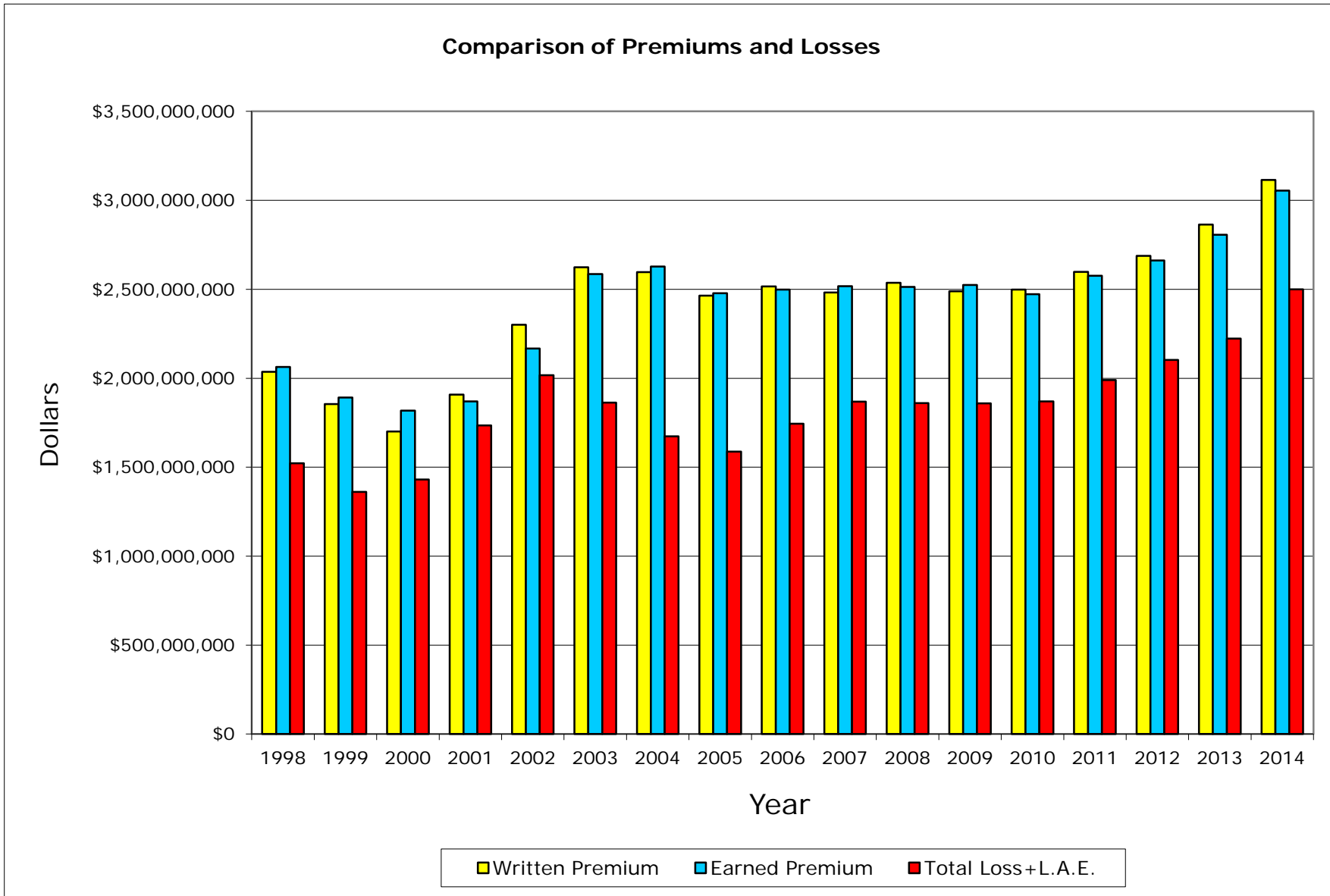
Combined P. P. Auto.
Top 5 Aggregate

Graph 3.b.



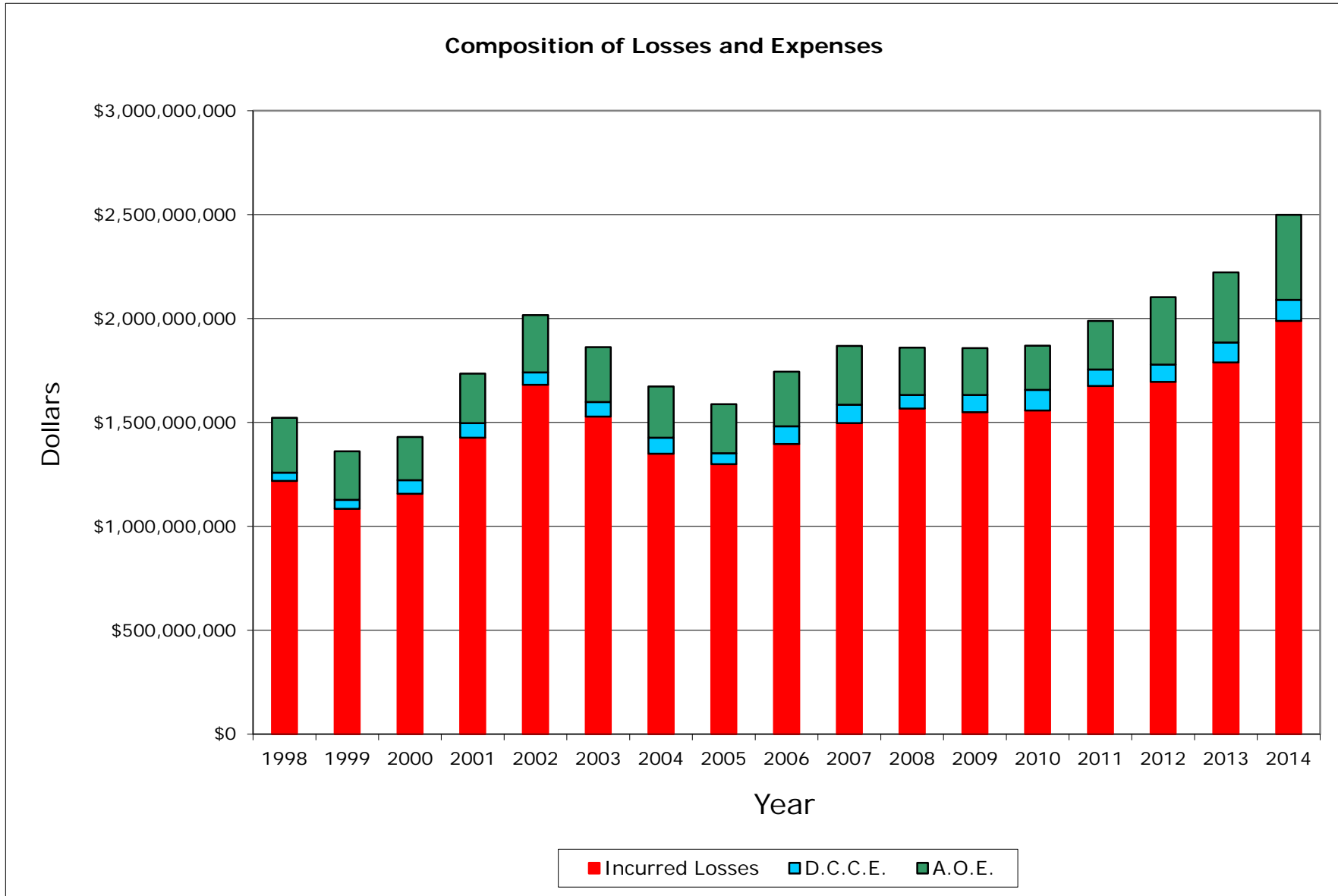
Combined P. P. Auto.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



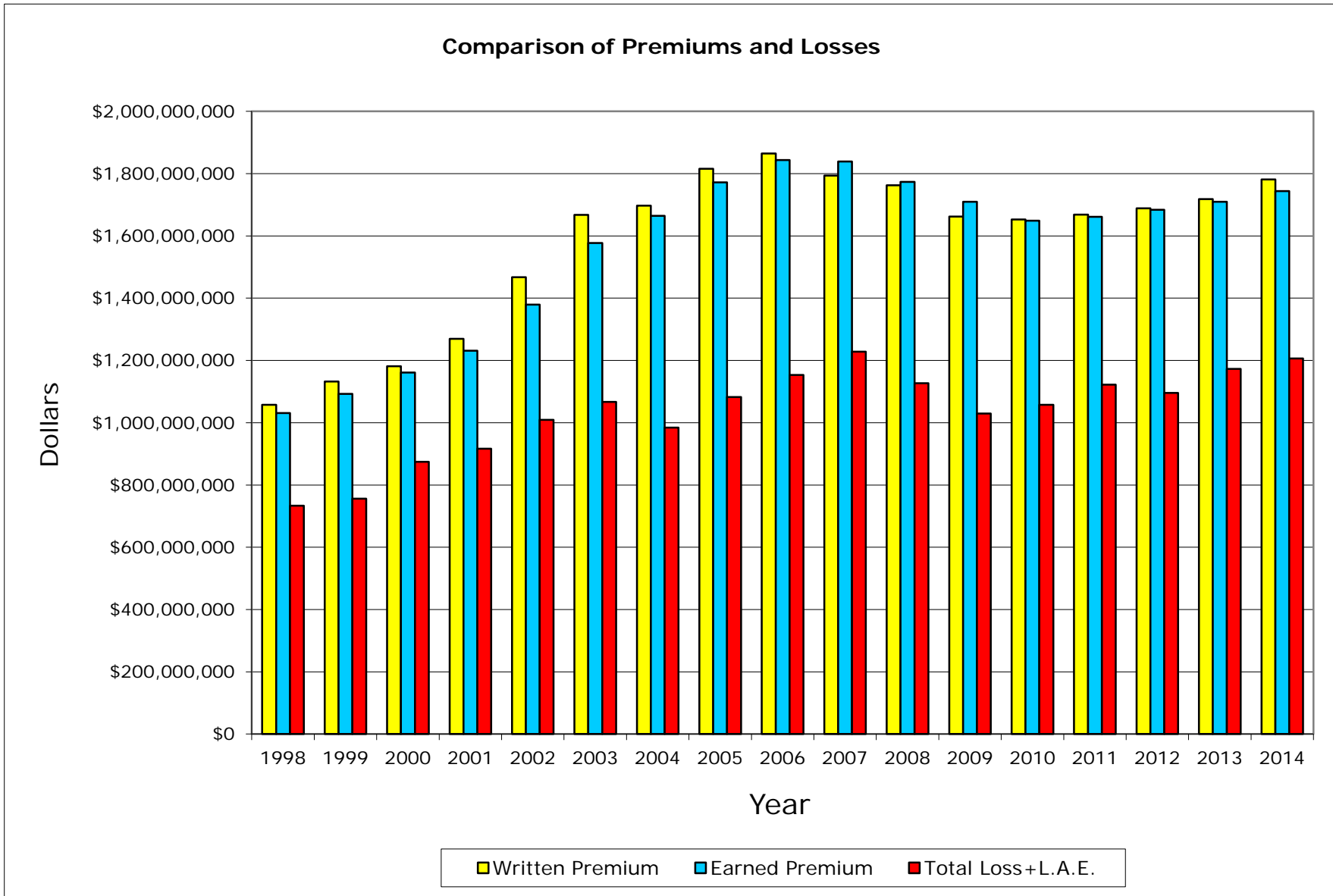
Combined P. P. Auto.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.b.



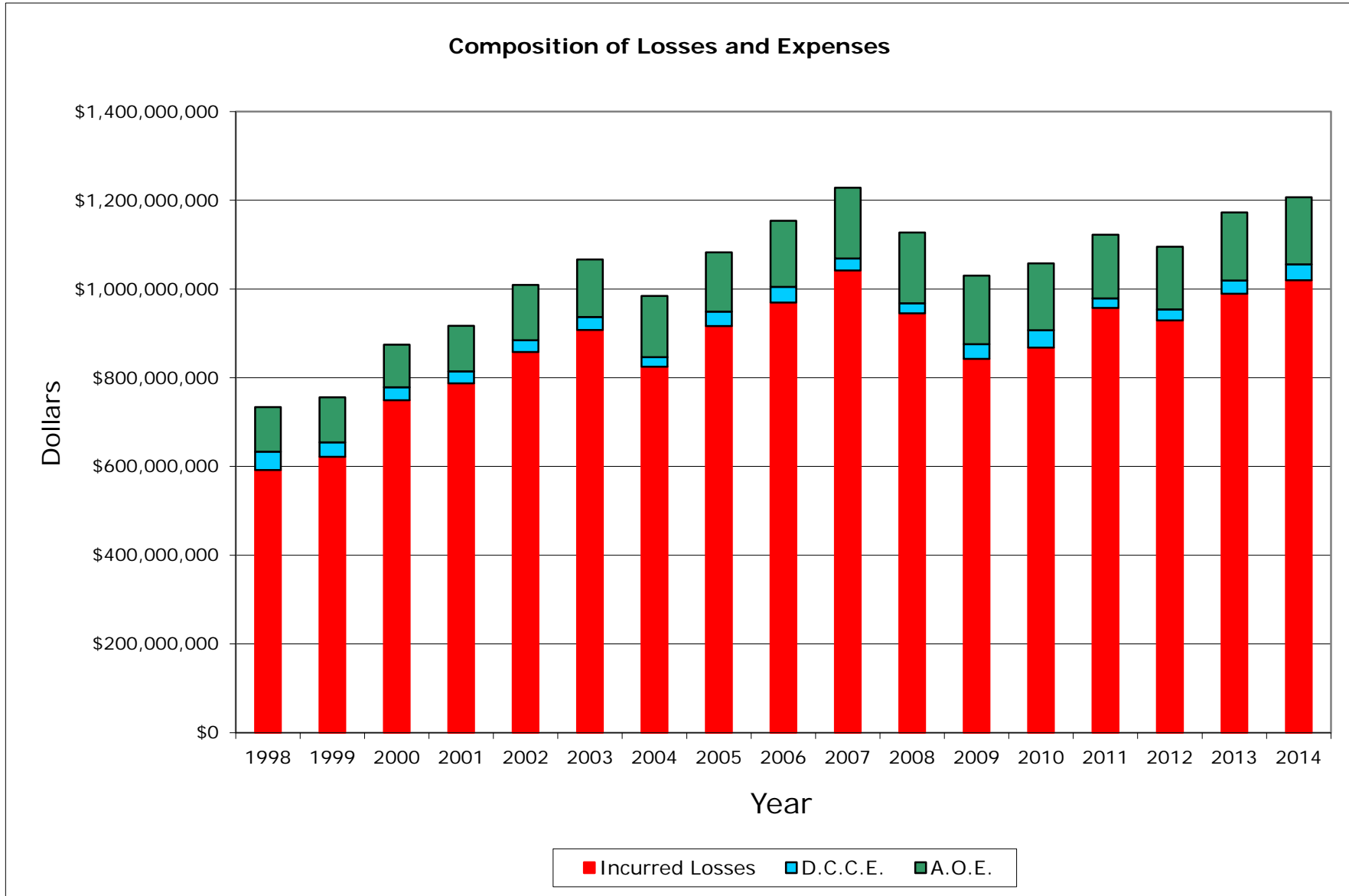
Combined P. P. Auto.
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.2.a.



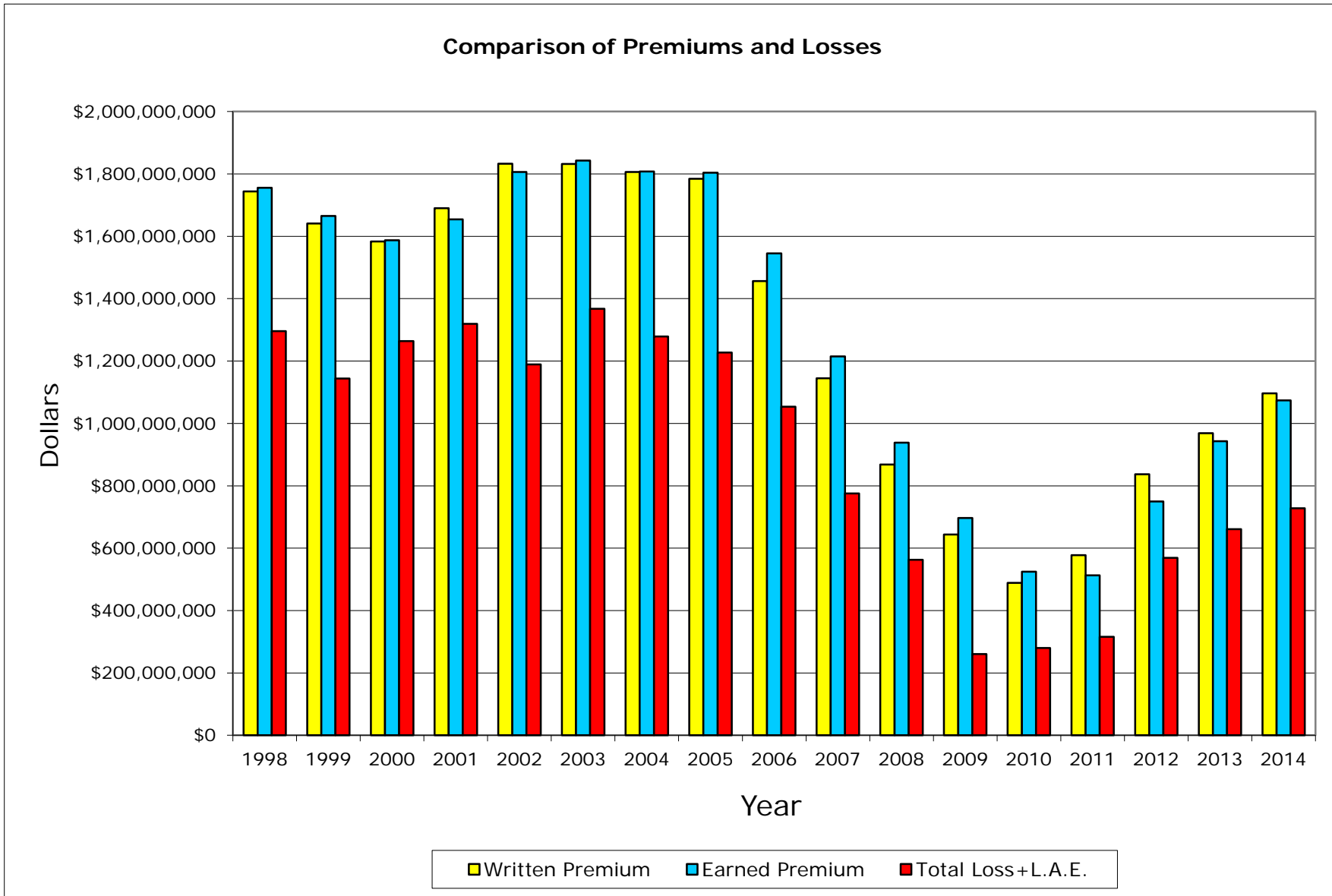
Combined P. P. Auto.
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.2.b.



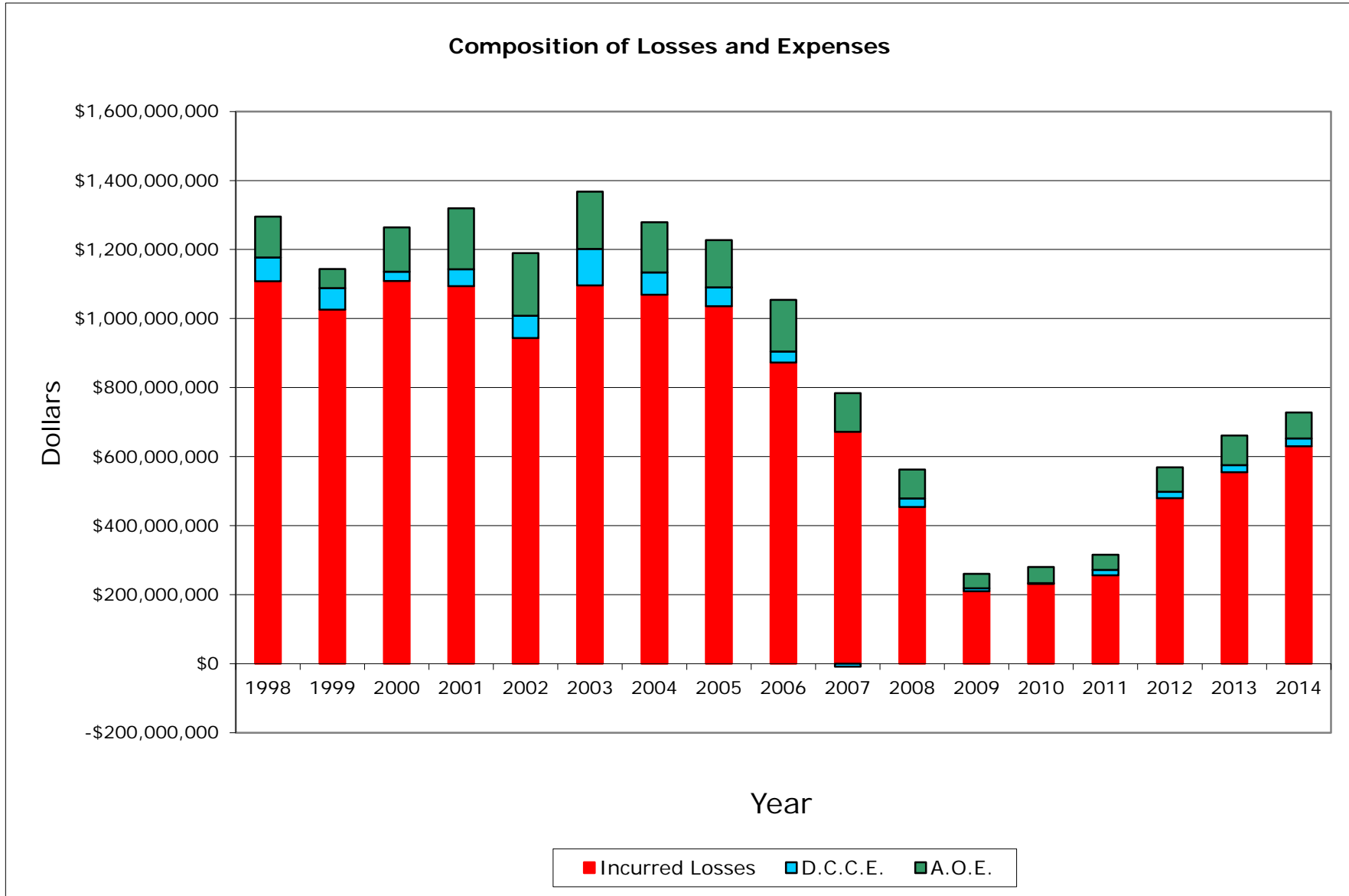
Combined P. P. Auto.
Farmers Ins Exch
NAIC #21652

Graph 3.3.a.



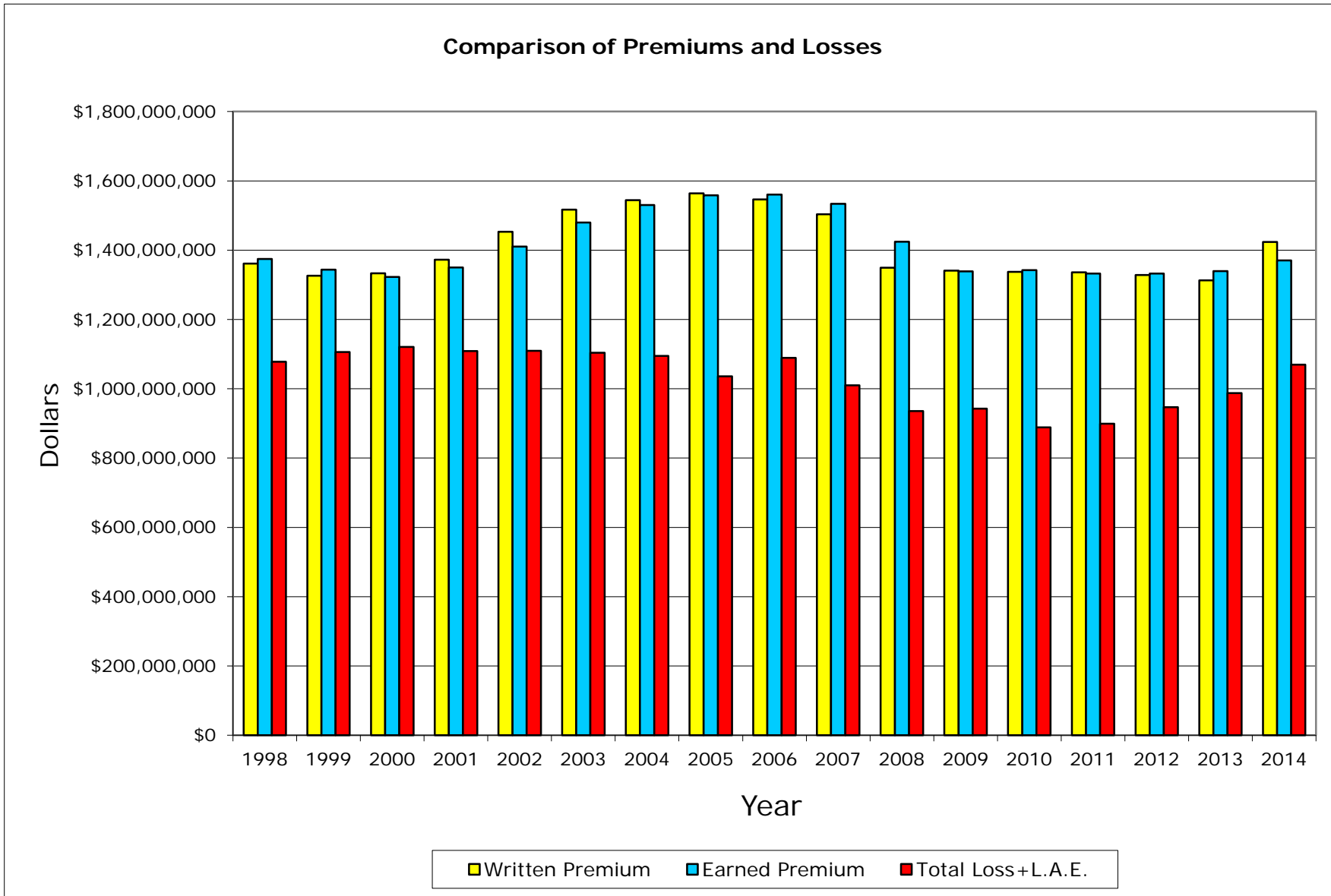
Combined P. P. Auto.
Farmers Ins Exch
NAIC #21652

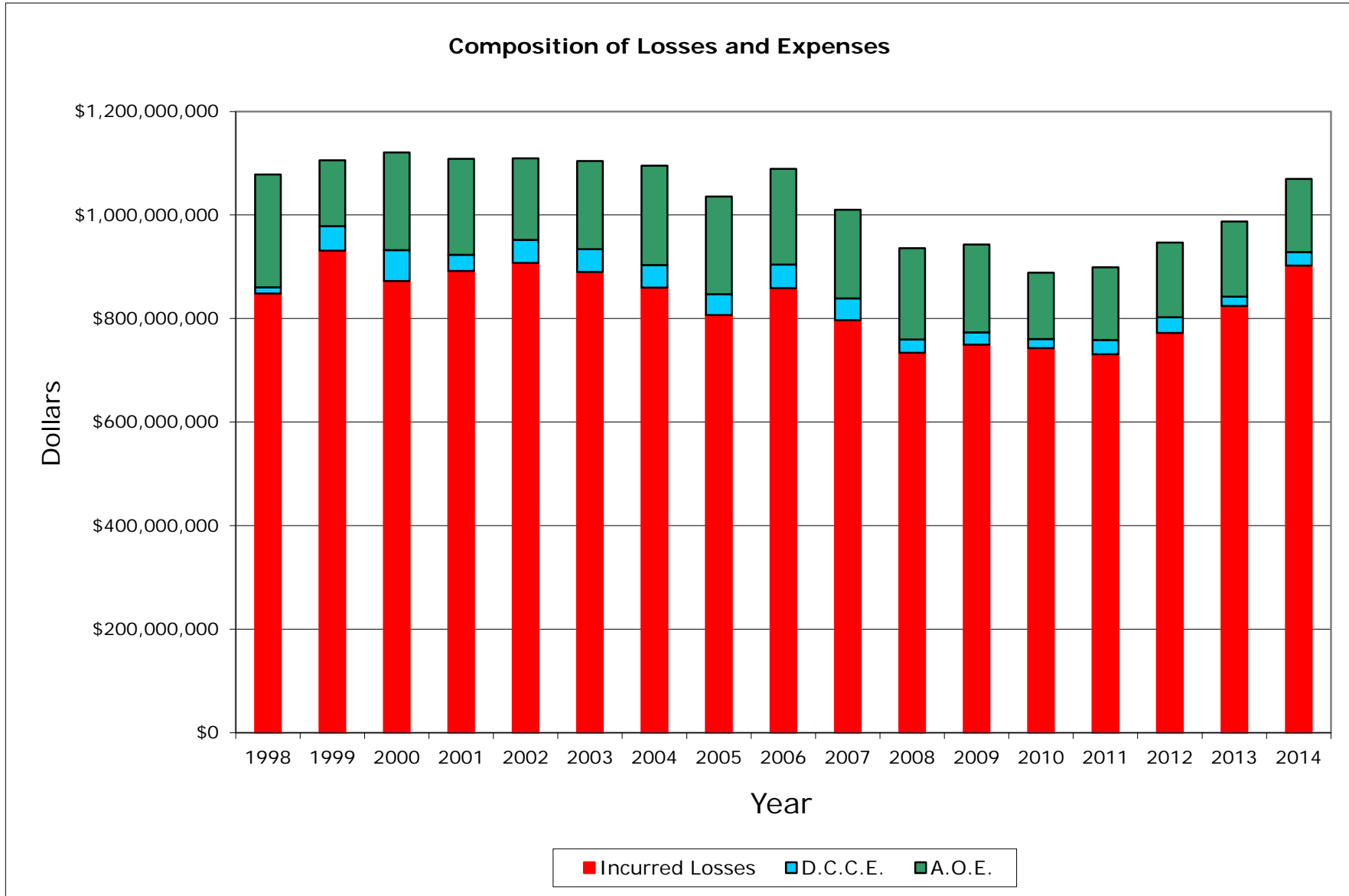
Graph 3.3.b.



Combined P. P. Auto.
CSAA Ins Exch
NAIC #15539

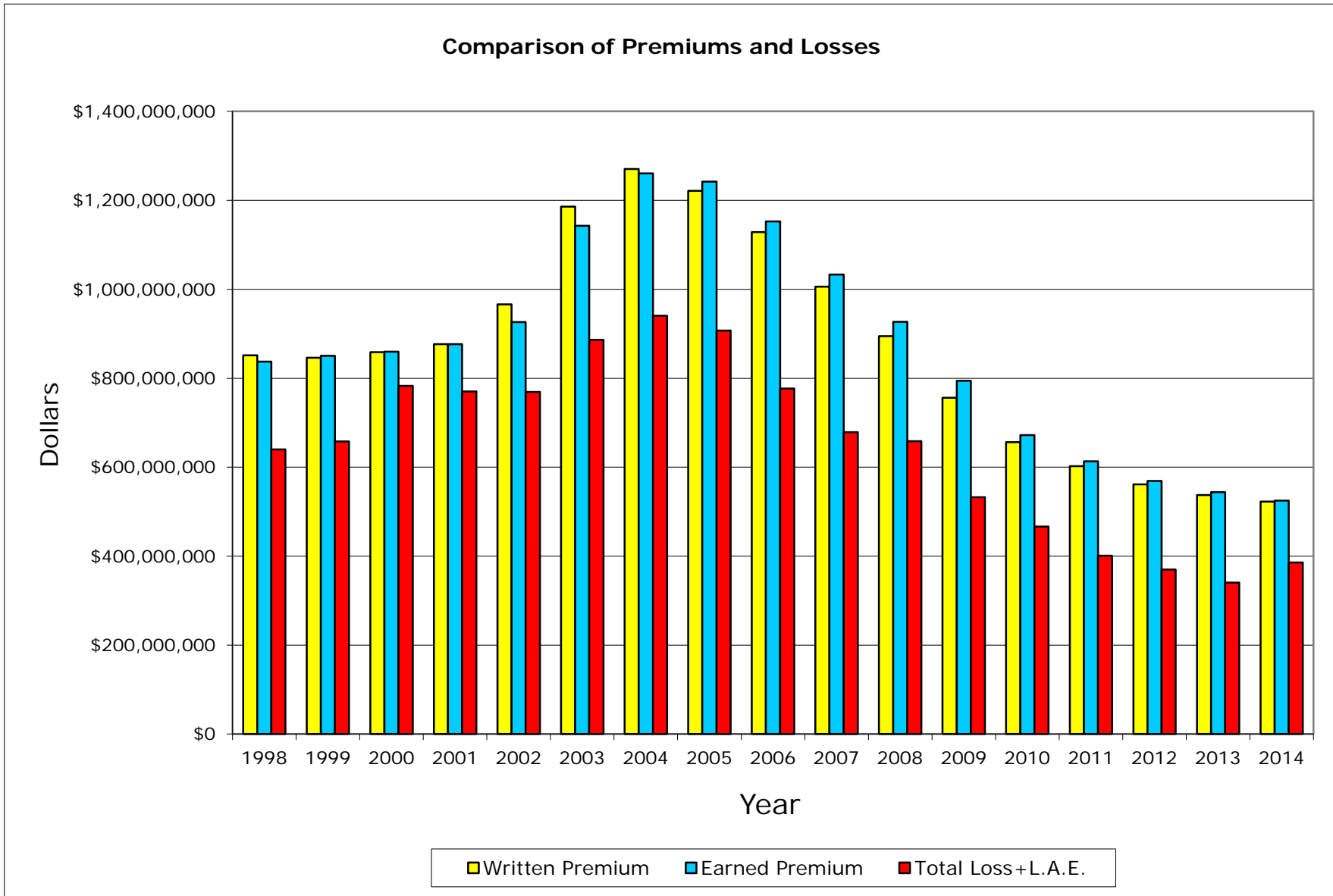
Graph 3.4.a.





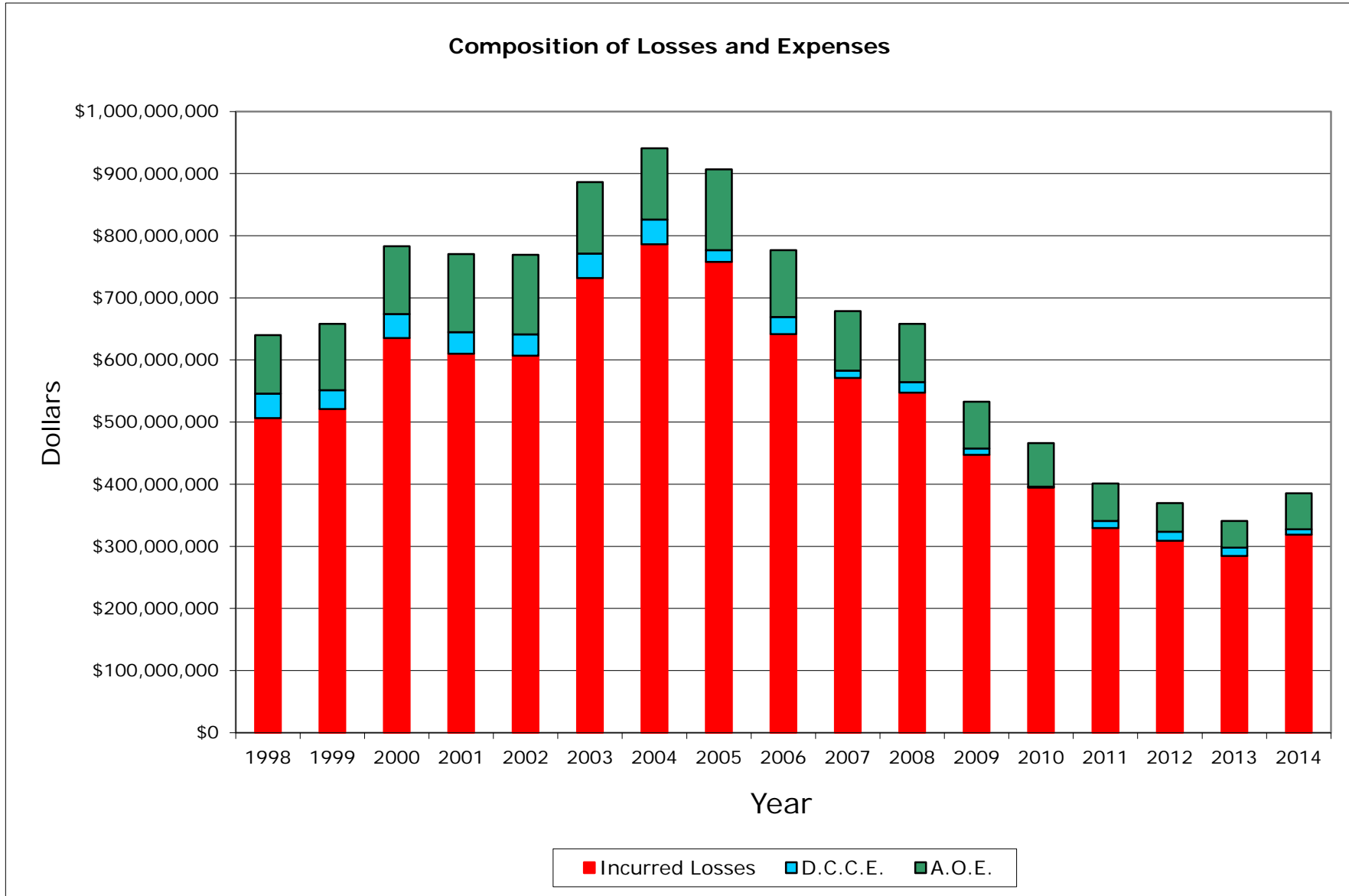
Combined P. P. Auto.
21st Century Ins Co
NAIC #12963

Graph 3.5.a.



Combined P. P. Auto.
21st Century Ins Co
NAIC #12963

Graph 3.5.b.



CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
WRITTEN PREMIUM

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	2,036,010,712	1,854,519,635	1,700,944,089	1,908,536,380	2,300,459,373	2,623,466,641	2,596,503,219	2,464,492,020	2,515,774,165	2,482,433,592	2,536,911,673	2,488,427,566	2,497,898,418	2,597,966,864	2,687,822,731	2,863,699,003	3,114,997,385	41,270,864,266
15598	Interins Exch Of The Automobile Clut	1,057,642,442	1,132,734,190	1,181,173,614	1,269,429,314	1,467,490,126	1,667,908,480	1,696,916,771	1,815,393,787	1,864,796,814	1,793,614,096	1,762,682,270	1,661,780,558	1,652,981,927	1,668,464,561	1,688,449,954	1,718,428,606	1,781,732,608	26,881,620,118
21652	Farmers Ins Exch	1,744,115,284	1,641,389,537	1,583,835,290	1,689,837,135	1,832,783,229	1,832,123,295	1,806,129,363	1,784,766,638	1,456,390,957	1,144,709,746	868,304,567	643,820,786	488,509,777	577,788,616	837,425,306	968,457,397	1,096,582,860	21,996,969,783
15539	CSAA Ins Exch	1,361,487,867	1,326,521,698	1,333,247,764	1,372,759,416	1,452,809,476	1,516,945,187	1,544,586,420	1,564,226,620	1,546,558,730	1,503,985,146	1,349,258,058	1,340,937,370	1,337,121,081	1,336,379,356	1,328,408,289	1,312,589,388	1,423,992,499	23,951,814,365
12963	21st Century Ins Co	851,463,943	846,120,857	858,642,712	876,446,529	965,898,172	1,185,715,972	1,270,362,336	1,221,559,741	1,128,529,429	1,006,071,924	894,839,920	756,278,171	656,493,156	602,360,576	561,134,484	537,187,768	522,449,694	14,741,555,384
27553	Mercury Ins Co	734,737,549	740,400,970	738,552,378	790,774,526	929,465,588	1,070,280,688	1,147,508,260	1,214,596,308	1,292,406,784	1,360,189,166	1,304,228,861	1,217,051,519	1,201,450,391	1,225,596,659	1,287,786,742	1,350,176,279	1,416,406,840	19,021,609,508
19240	Allstate Ind Co	590,116,809	657,434,779	757,368,180	901,998,077	861,581,547	874,933,596	1,022,362,624	1,179,429,717	1,294,648,741	1,345,227,488	1,259,257,585	1,310,439,149	1,308,765,172	1,264,704,108	1,270,627,516	1,338,371,047	1,102,710,353	18,339,976,488
19232	Allstate Ins Co	508,553,189	465,713,942	456,164,564	476,218,128	497,502,711	502,141,793	457,864,118	451,455,702	436,973,013	406,905,224	322,865,111	303,928,750	301,305,218	280,931,974	258,900,020	246,448,162	191,570,700	6,565,442,319
11908	Mercury Cas Co	251,704,865	264,784,896	260,745,584	264,697,768	342,760,267	424,327,905	437,507,034	443,012,636	430,821,379	404,548,679	360,231,074	303,952,729	282,033,700	276,496,746	129,105,814	(64,268)	0	4,876,666,808
22268	Infinity Ins Co	139,372,472	139,602,858	167,984,135	189,802,218	265,998,211	348,708,449	355,214,811	395,447,010	448,059,295	502,715,789	443,393,469	440,903,073	445,336,816	498,356,120	545,718,170	590,529,182	622,275,234	6,539,417,312
27804	Progressive West Ins Co	224,491,644	178,108,236	113,817,104	147,394,623	169,736,467	267,967,150	314,856,155	343,800,611	381,690,536	378,056,610	310,091,956	255,048,653	250,165,727	271,818,947	285,119,436	293,675,635	303,837,087	4,489,676,577
25941	United Serv Automobile Assn	226,648,555	220,655,889	231,299,280	252,977,556	287,784,642	305,165,748	314,686,750	322,187,394	327,754,656	324,241,457	325,216,515	320,445,825	318,086,647	326,908,004	336,508,204	342,533,226	349,381,237	5,132,481,585
44288	Progressive Choice Ins Co	127,551	396,895	88,068	5,568	46,223,987	138,427,295	227,045,150	312,582,447	369,495,419	412,096,325	419,956,821	435,713,829	452,279,621	453,017,248	320,161,657	(381,331)	0	3,587,236,550
25968	USAA Cas Ins Co	177,567,368	180,832,314	199,432,473	225,387,157	252,210,884	274,788,196	292,538,082	309,433,859	319,423,773	323,711,665	329,967,051	326,246,246	326,579,006	340,601,148	357,555,600	373,646,889	393,022,167	5,002,943,878
24740	Safeco Ins Co Of Amer	203,067,610	198,994,691	227,016,822	235,678,827	253,637,063	282,368,094	297,320,511	307,504,236	306,646,639	328,008,579	324,434,407	323,071,010	335,306,945	323,220,250	330,536,922	350,163,374	357,768,915	4,984,744,895
25089	Coast Natl Ins Co	163,537,481	174,676,230	158,778,455	220,159,263	312,216,879	412,312,395	486,325,256	285,440,638	246,599,569	201,589,178	194,130,140	189,722,534	326,113,136	381,710,827	307,723,147	284,065,237	326,336,886	4,671,437,251
35882	Geico Gen Ins Co	97,309,797	134,397,758	172,034,059	212,901,742	240,419,548	252,722,091	251,593,721	268,022,860	313,308,154	331,071,658	353,424,060	419,978,675	469,475,405	490,330,295	554,994,790	689,044,954	853,895,060	6,104,924,627
23035	Liberty Mut Fire Ins Co	81,448,890	79,460,797	85,444,376	98,501,625	117,157,152	143,439,076	212,620,506	225,705,433	240,520,627	264,136,503	269,852,729	273,072,870	281,381,493	292,268,008	319,258,230	338,824,724	350,029,401	3,673,122,440
23809	Granite States Ins Co	80,807	28,419	12,955,031	24,771,495	59,876,235	82,126,764	165,284,684	209,246,391	259,509,367	323,668,586	237,955,261	13,667,287	(425,582)	(10,300)	0	0	0	1,388,734,445
10683	Wawanesa Gen Ins Co	40,392,264	48,038,234	57,634,102	76,200,977	109,679,956	146,594,953	170,690,513	185,875,338	197,488,577	202,501,184	216,848,572	228,805,487	232,848,401	262,548,409	284,654,369	300,208,489	311,751,755	3,072,761,580

Sub Total	10,489,877,999	10,284,812,825	10,297,158,080	11,234,478,324	12,765,691,513	14,352,463,768	15,067,916,284	15,304,179,386	15,377,396,624	15,039,482,595	14,083,850,100	13,253,292,087	13,163,706,455	13,471,458,416	13,691,891,381	13,897,604,561	14,518,740,681	226,294,000,179
% of California Total	77.59%	77.39%	76.03%	75.93%	76.78%	78.29%	79.27%	79.43%	77.55%	74.06%	71.46%	69.49%	69.56%	71.18%	70.46%	67.98%	66.67%	73.76%
Remainder of California	3,030,418,120	3,005,010,985	3,246,953,173	3,561,989,427	3,859,669,547	3,979,535,164	3,939,297,681	3,963,859,077	4,451,622,985	5,268,775,517	5,625,696,304	5,820,160,319	5,761,569,047	5,453,218,035	5,739,915,671	6,547,300,638	7,258,951,887	80,513,943,577
California Total Written Premium	13,520,295,219	13,289,823,810	13,544,111,253	14,796,467,751	16,625,361,060	18,331,998,932	19,007,213,965	19,268,038,463	19,829,019,609	20,308,258,112	19,709,546,404	19,073,452,406	18,925,275,502	18,924,676,451	19,431,807,052	20,444,905,199	21,777,692,568	306,807,943,756

Countrywide Total Written Premium	119,396,139,000	124,643,676,000	126,011,274,000	132,053,548,000	145,324,640,000	156,956,861,000	160,267,420,000	163,740,566,000	164,533,080,000	164,609,607,000	164,162,061,000	164,111,957,000	166,582,966,000	169,015,129,000	174,601,547,000	181,696,698,000	190,337,381,000	2,668,044,550,000
Ratio of CA W.P. / CW W.P.	11.32%	10.66%	10.75%	11.20%	11.44%	11.68%	11.86%	11.77%	12.05%	12.34%	12.01%	11.62%	11.36%	11.20%	11.13%	11.25%	11.44%	11.50%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
EARNED PREMIUM

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	2,063,775,249	1,891,134,566	1,817,637,920	1,869,666,396	2,166,760,553	2,585,875,863	2,628,109,946	2,477,625,417	2,497,676,114	2,517,170,378	2,513,864,675	2,524,561,721	2,471,873,470	2,576,149,091	2,661,712,740	2,805,903,823	3,054,312,452	41,123,810,374
15598	Interins Exch Of The Automobile Clut	1,031,228,310	1,092,820,766	1,161,539,398	1,231,191,291	1,379,411,561	1,577,171,679	1,664,532,166	1,771,829,021	1,843,362,270	1,839,096,968	1,773,950,668	1,709,409,640	1,648,988,010	1,661,629,269	1,683,890,621	1,709,494,936	1,743,671,131	26,523,217,705
21652	Farmers Ins Exch	1,755,258,829	1,664,954,159	1,587,228,255	1,654,429,588	1,806,579,590	1,842,582,041	1,807,770,347	1,803,728,049	1,545,154,656	1,215,250,012	937,976,135	697,187,055	524,287,880	513,188,541	750,173,776	942,954,355	1,074,097,754	22,122,801,022
15539	CSAA Ins Exch	1,374,543,666	1,343,579,025	1,322,475,362	1,350,304,803	1,410,295,153	1,480,060,437	1,530,187,791	1,558,144,429	1,560,593,016	1,533,495,185	1,424,394,363	1,339,031,139	1,342,281,483	1,332,355,494	1,332,292,026	1,339,315,085	1,370,484,843	23,943,833,300
12963	21st Century Ins Co	837,508,022	850,713,681	859,508,188	876,468,173	926,350,066	1,142,543,240	1,260,590,774	1,242,286,755	1,152,425,940	1,033,228,050	926,639,740	794,103,127	672,310,457	613,161,506	569,057,198	544,188,443	525,071,272	14,826,154,632
27553	Mercury Ins Co	727,788,466	738,083,280	741,827,376	776,306,990	890,737,320	1,034,066,711	1,137,375,577	1,195,431,909	1,270,369,344	1,351,027,643	1,318,374,162	1,227,615,080	1,203,979,856	1,215,819,883	1,243,806,630	1,336,543,614	1,405,680,427	18,814,834,268
19240	Allstate Ind Co	580,721,188	637,738,482	726,439,148	873,685,978	876,271,590	862,652,844	982,984,014	1,147,130,219	1,268,463,150	1,336,763,652	1,288,199,742	1,282,956,715	1,320,103,967	1,274,853,210	1,263,747,675	1,320,259,937	1,320,167,013	18,363,138,524
19232	Allstate Ins Co	526,754,537	473,088,643	456,435,335	468,148,410	489,294,017	506,497,607	466,395,370	457,001,430	440,586,489	412,364,540	354,278,784	301,687,914	303,610,944	286,260,563	263,025,570	249,659,868	226,677,506	6,681,767,527
11908	Mercury Cas Co	243,225,991	263,385,831	263,008,447	262,688,899	320,508,923	406,340,709	438,805,814	440,010,563	434,565,489	411,403,353	372,292,748	314,771,346	286,685,381	277,053,223	198,038,230	962,659	0	4,933,747,606
22268	Infinity Ins Co	132,442,219	124,362,149	161,420,901	176,109,112	231,699,498	309,913,047	349,328,780	378,086,256	412,137,161	490,658,526	455,436,532	442,762,125	443,251,980	469,776,817	519,041,169	572,412,156	605,595,531	6,274,433,959
27804	Progressive West Ins Co	203,997,130	201,700,315	150,712,012	151,396,710	159,527,095	242,650,687	311,828,836	333,537,869	372,961,768	387,281,735	329,637,244	262,792,922	238,579,209	261,890,773	286,600,081	290,693,105	306,312,138	4,492,099,629
25941	United Serv Automobile Assn	234,104,105	221,107,624	227,991,454	245,989,807	280,414,271	301,414,774	313,053,474	320,285,170	327,740,019	323,572,189	325,408,868	323,393,859	316,425,875	324,818,233	334,199,330	341,122,109	347,607,217	5,108,648,378
44288	Progressive Choice Ins Co	18,950	414,832	156,523	26,368	22,569,338	120,393,668	210,542,237	287,664,262	358,488,657	401,270,846	423,171,518	430,495,541	451,887,378	449,694,332	413,433,628	17,008,472	0	3,587,236,550
25968	USAA Cas Ins Co	180,423,052	180,307,511	193,829,528	218,476,801	246,231,146	269,620,078	288,289,982	305,480,261	319,171,164	321,126,116	329,011,149	329,120,794	323,678,905	337,254,663	353,245,742	369,637,113	387,891,020	4,952,795,025
24740	Safeco Ins Co Of Amer	205,146,187	197,893,219	220,768,692	233,550,191	247,375,883	275,440,152	293,618,605	305,924,539	307,818,466	323,123,234	325,744,496	323,787,896	311,512,481	307,088,692	316,230,458	335,986,526	352,793,861	4,883,803,578
25089	Coast Natl Ins Co	162,072,592	152,000,843	170,600,915	207,899,585	290,736,368	390,050,260	404,560,053	338,203,892	262,860,266	225,275,085	205,378,713	181,869,212	265,918,924	355,992,022	359,050,877	301,821,204	315,063,848	4,589,354,659
35882	Geico Gen Ins Co	88,206,803	125,568,712	162,619,612	204,089,523	233,441,631	251,539,349	251,953,318	260,631,037	302,506,082	332,194,363	341,397,996	404,239,274	459,460,824	488,285,754	531,395,171	652,431,544	815,328,906	5,905,289,899
23035	Liberty Mut Fire Ins Co	83,461,120	79,501,165	82,541,325	91,532,248	107,725,037	129,532,674	176,225,920	218,758,807	232,836,482	253,794,625	266,665,533	271,005,024	278,588,807	285,591,114	305,044,463	329,918,091	342,633,804	3,535,356,239
23809	Granite States Ins Co	103,774	43,388	5,424,884	18,581,313	44,435,600	81,872,368	136,569,874	186,088,352	223,564,613	292,767,312	282,888,078	114,159,558	2,286,698	(10,360)	0	0	0	1,388,775,452
10683	Wawanesa Gen Ins Co	33,991,376	44,152,483	52,315,091	66,753,759	92,218,972	128,837,469	161,108,974	178,793,710	192,173,972	199,939,427	209,294,425	223,513,958	230,517,039	259,597,475	282,975,114	291,328,988	307,608,629	2,955,120,861

Sub Total ⁽²⁾	10,464,771,566	10,282,550,674	10,364,480,366	10,977,295,945	12,222,583,612	13,939,055,657	14,813,831,852	15,206,641,947	15,325,455,118	15,200,803,239	14,404,005,569	13,498,463,900	13,096,229,568	13,290,450,295	13,666,960,499	13,751,642,028	14,500,997,352	225,006,219,187
% of California Total	77.93%	77.87%	76.69%	75.98%	76.43%	77.99%	79.11%	79.79%	78.23%	75.16%	72.54%	70.18%	69.40%	70.58%	71.17%	68.26%	67.82%	74.12%
Remainder of California	2,963,550,091	2,923,031,773	3,150,198,497	3,469,899,706	3,769,842,565	3,933,201,951	3,912,571,598	3,851,511,479	4,264,185,239	5,024,231,466	5,452,407,676	5,736,890,822	5,773,542,822	5,538,752,925	5,537,628,911	6,394,402,124	6,881,004,829	78,576,854,474
California Total Earned Premium	13,428,321,657	13,205,582,447	13,514,678,863	14,447,195,651	15,992,426,177	17,872,257,608	18,726,403,450	19,058,153,426	19,589,640,357	20,225,034,705	19,856,413,245	19,235,354,722	18,869,772,390	18,829,203,220	19,204,589,410	20,146,044,152	21,382,002,181	303,583,073,661

Countrywide Total Earned Premium	117,875,314,000	119,563,350,000	125,592,765,000	129,755,837,000	141,325,375,000	153,656,789,000	158,885,909,000	163,715,915,000	164,449,951,000	165,000,257,000	164,197,642,000	164,048,188,000	165,385,086,000	167,793,461,000	172,497,469,000	179,333,018,000	187,630,004,000	2,640,706,330,000
Ratio of CA E.P. / CW E.P.	11.39%	11.04%	10.76%	11.13%	11.32%	11.63%	11.79%	11.64%	11.91%	12.26%	12.09%	11.73%	11.41%	11.22%	11.13%	11.23%	11.40%	11.50%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	1,522,537,015	1,361,018,289	1,430,825,064	1,734,933,795	2,016,589,201	1,862,424,736	1,673,469,253	1,587,796,862	1,744,373,561	1,868,394,911	1,859,721,847	1,858,285,999	1,869,305,939	1,989,196,281	2,103,247,366	2,222,875,398	2,499,165,052	31,204,160,570
15598	Interins Exch Of The Automobile Clut	733,625,514	755,666,236	874,446,172	916,886,348	1,009,268,503	1,066,560,351	984,511,410	1,082,317,981	1,153,453,239	1,228,389,925	1,126,945,440	1,029,814,788	1,057,557,077	1,122,248,969	1,095,383,345	1,172,551,357	1,206,651,754	17,616,278,409
21652	Farmers Ins Exch	1,295,675,227	1,143,677,120	1,264,036,412	1,319,361,789	1,189,370,352	1,367,764,447	1,278,969,728	1,227,081,855	1,053,818,813	775,615,808	562,703,839	260,568,941	279,981,442	315,746,873	568,662,233	661,306,141	728,053,911	15,292,394,930
15539	CSAA Ins Exch	1,078,240,424	1,105,711,732	1,120,756,828	1,108,561,227	1,109,594,627	1,104,103,112	1,095,186,022	1,035,707,174	1,088,950,227	1,010,252,233	935,963,207	942,893,815	888,500,332	899,208,005	946,535,283	987,658,566	1,069,507,442	17,527,330,256
12963	21st Century Ins Co	639,842,907	657,961,255	782,986,318	770,546,561	769,108,866	886,382,182	940,532,099	906,925,418	776,864,529	678,535,309	658,272,468	532,747,538	466,358,265	400,965,417	369,793,979	340,726,984	385,560,929	10,964,111,023
27553	Mercury Ins Co	421,898,453	467,713,223	518,295,871	541,865,490	632,414,338	707,769,669	707,175,950	761,439,729	829,065,875	902,359,971	936,124,912	807,759,466	849,580,580	873,121,128	958,860,147	1,005,167,507	987,624,131	12,908,236,440
19240	Allstate Ind Co	353,328,049	443,627,864	573,828,587	799,564,338	702,961,661	571,968,827	671,358,409	805,807,342	852,598,418	919,313,358	946,811,526	1,017,841,166	1,023,470,398	963,718,508	944,419,400	1,025,651,212	955,003,528	13,571,272,591
19232	Allstate Ins Co	261,982,010	303,544,716	360,650,187	368,548,098	337,995,435	305,955,040	266,259,111	246,715,838	249,973,946	218,253,713	182,130,935	188,637,999	188,738,704	162,098,449	158,352,845	134,024,642	128,664,601	4,062,526,270
11908	Mercury Cas Co	168,650,137	196,513,203	214,213,043	209,420,282	247,040,378	282,469,709	274,305,139	288,122,062	290,351,977	277,845,208	257,122,329	210,052,292	201,382,115	200,724,065	169,012,967	(1,438,037)	0	3,485,786,869
22268	Infinity Ins Co	58,836,380	75,463,789	124,133,704	123,306,677	158,828,654	202,968,308	193,991,301	204,401,824	241,176,219	317,542,888	306,409,291	287,872,209	257,751,829	312,398,463	389,211,180	468,533,952	465,637,659	4,188,464,328
27804	Progressive West Ins Co	130,367,206	136,001,664	117,712,952	102,706,578	112,599,132	166,708,394	199,355,642	219,460,884	251,253,681	298,183,611	231,556,581	158,656,202	157,146,482	192,619,332	229,099,724	243,437,210	244,555,600	3,191,420,873
25941	United Serv Automobile Assn	177,528,547	218,230,424	243,071,283	212,919,087	231,885,282	241,502,836	227,271,923	246,359,387	248,046,054	255,135,937	222,603,169	211,895,870	238,615,282	245,164,005	234,552,953	249,782,250	263,516,200	3,968,080,489
44288	Progressive Choice Ins Co	19,900	521,482	147,834	4,918	16,933,965	85,635,419	137,764,292	184,620,839	225,944,773	304,126,899	303,027,925	299,177,713	296,944,069	284,752,112	288,566,083	12,174,555	0	2,440,362,778
25968	USAA Cas Ins Co	132,458,399	151,608,160	186,127,393	183,234,964	212,247,192	194,325,633	195,083,750	209,099,855	240,351,957	228,566,067	211,249,105	225,785,303	246,289,344	247,315,964	248,242,912	275,533,513	284,375,963	3,671,895,473
24740	Safeco Ins Co Of Amer	144,044,362	157,479,503	177,851,184	180,544,855	188,985,979	184,594,468	168,770,910	222,009,701	202,425,511	259,370,797	220,192,129	190,787,484	215,483,652	223,474,802	224,797,500	264,261,279	231,485,534	3,456,559,650
25089	Coast Natl Ins Co	110,578,963	110,205,405	155,812,828	163,824,813	220,484,566	279,176,270	256,360,389	193,816,643	156,483,469	135,939,842	124,765,139	114,408,008	206,393,253	320,325,755	339,622,545	213,398,289	256,086,321	3,357,682,499
35882	Geico Gen Ins Co	68,743,736	99,955,209	145,443,064	175,125,564	192,526,151	191,099,592	176,627,795	175,271,165	199,789,522	216,115,502	244,064,463	280,224,095	318,350,480	344,852,964	426,123,265	529,392,571	627,258,646	4,410,963,784
23035	Liberty Mut Fire Ins Co	60,870,910	55,544,315	65,439,628	77,546,667	90,699,358	100,204,826	124,433,846	148,232,893	156,782,287	178,925,638	184,939,394	176,569,876	195,731,895	219,720,942	248,984,491	266,073,294	269,844,248	2,620,544,508
23809	Granite States Ins Co	(51,824)	(22,746)	4,913,957	16,011,722	34,340,593	50,930,115	97,495,802	138,081,098	150,014,017	202,514,306	231,878,244	72,830,491	(18,117,450)	(1,351,250)	0	0	0	979,467,073
10683	Wawanesa Gen Ins Co	36,164,866	47,430,023	51,428,771	68,063,068	95,826,390	119,805,537	145,773,002	170,880,949	178,551,699	192,945,927	207,543,056	216,240,339	227,782,371	253,426,159	267,733,892	278,410,302	284,979,419	2,842,985,772

Sub Total	7,395,341,181	7,487,850,865	8,412,121,082	9,072,976,841	9,569,700,624	9,972,349,471	9,814,695,773	10,054,149,500	10,290,269,775	10,468,327,849	9,954,024,998	9,083,049,595	9,167,246,059	9,569,726,939	10,211,202,111	10,349,520,985	10,887,970,937	161,760,524,586
% of California Total	78.81%	77.92%	75.82%	74.88%	75.84%	77.29%	78.89%	79.14%	78.58%	74.85%	72.04%	68.39%	68.29%	69.47%	70.52%	68.06%	67.80%	73.53%
Remainder of California	1,988,036,206	2,122,057,960	2,682,735,409	3,043,748,033	3,048,425,220	2,929,464,219	2,625,902,744	2,650,064,536	2,805,734,463	3,517,520,743	3,862,426,471	4,198,183,066	4,257,013,135	4,206,082,099	4,268,175,357	4,856,169,416	5,170,626,685	58,232,365,763
California Total	9,383,377,387	9,609,908,825	11,094,856,491	12,116,724,874	12,618,125,844	12,901,813,690	12,440,598,517	12,704,214,036	13,096,004,238	13,985,848,593	13,816,451,469	13,281,232,661	13,424,259,194	13,775,809,038	14,479,377,468	15,205,690,401	16,058,597,622	219,992,890,350

Countrywide Total	89,176,742,000	93,532,042,000	103,937,524,000	110,348,768,000	112,974,614,000	115,223,557,000	111,866,193,000	118,406,103,000	114,552,061,000	120,347,476,000	123,434,700,000	125,506,934,000	126,605,218,000	133,664,654,000	135,742,048,000	139,314,388,000	146,215,329,000	2,020,848,351,000
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Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	73.77%	71.97%	78.72%	92.79%	93.07%	72.02%	63.68%	64.09%	69.84%	74.23%	73.98%	73.61%	75.62%	77.22%	79.02%	79.22%	81.82%	75.88%
15598	Interins Exch Of The Automobile Club	71.14%	69.15%	75.28%	74.47%	73.17%	67.62%	59.15%	61.08%	62.57%	66.79%	63.53%	60.24%	64.13%	67.54%	65.05%	68.59%	69.20%	66.42%
21652	Farmers Ins Exch	73.82%	68.69%	79.64%	79.75%	65.84%	74.23%	70.75%	68.03%	68.20%	63.82%	59.99%	37.37%	53.40%	61.53%	75.80%	70.13%	67.78%	69.13%
15539	CSAA Ins Exch	78.44%	82.30%	84.75%	82.10%	78.68%	74.60%	71.57%	66.47%	69.78%	65.88%	65.71%	70.42%	66.19%	67.49%	71.05%	73.74%	78.04%	73.20%
12963	21st Century Ins Co	76.40%	77.34%	91.10%	87.91%	83.03%	77.58%	74.61%	73.00%	67.41%	65.67%	71.04%	67.09%	69.37%	65.39%	64.98%	62.61%	73.43%	73.95%
27553	Mercury Ins Co	57.97%	63.37%	69.87%	69.80%	71.00%	68.45%	62.18%	63.70%	65.26%	66.79%	71.01%	65.80%	70.56%	71.81%	77.09%	75.21%	70.26%	68.61%
19240	Allstate Ind Co	60.84%	69.56%	78.99%	91.52%	80.22%	66.30%	68.30%	70.25%	67.22%	68.77%	73.50%	79.34%	77.53%	75.59%	74.73%	77.69%	72.34%	73.90%
19232	Allstate Ins Co	49.74%	64.16%	79.01%	78.72%	69.08%	60.41%	57.09%	53.99%	56.74%	52.93%	51.41%	62.53%	62.16%	56.63%	60.20%	53.68%	56.76%	60.80%
11908	Mercury Cas Co	69.34%	74.61%	81.45%	79.72%	77.08%	69.52%	62.51%	65.48%	66.81%	67.54%	69.06%	66.73%	70.24%	72.45%	85.34%	-149.38%	0.00%	70.65%
22268	Infinity Ins Co	44.42%	60.68%	76.90%	70.02%	68.55%	65.49%	55.53%	54.06%	58.52%	64.72%	67.28%	65.02%	58.15%	66.50%	74.99%	81.85%	76.89%	66.75%
27804	Progressive West Ins Co	63.91%	67.43%	78.10%	67.84%	70.58%	68.70%	63.93%	65.80%	67.37%	76.99%	70.25%	60.37%	65.87%	73.55%	79.94%	83.74%	79.84%	71.05%
25941	United Serv Automobile Assn	75.83%	98.70%	106.61%	86.56%	82.69%	80.12%	72.60%	76.92%	75.68%	78.85%	68.41%	65.52%	75.41%	75.48%	70.18%	73.22%	75.81%	77.67%
44288	Progressive Choice Ins Co	105.01%	125.71%	94.45%	18.65%	75.03%	71.13%	65.43%	64.18%	63.03%	75.79%	71.61%	69.50%	65.71%	63.32%	69.80%	71.58%	0.00%	68.03%
25968	USAA Cas Ins Co	73.42%	84.08%	96.03%	83.87%	86.20%	72.07%	67.67%	68.45%	75.31%	71.18%	64.21%	68.60%	76.09%	73.33%	70.27%	74.54%	73.31%	74.14%
24740	Safeco Ins Co Of Amer	70.22%	79.58%	80.56%	77.30%	76.40%	67.02%	57.48%	72.57%	65.76%	80.27%	67.60%	58.92%	69.17%	72.77%	71.09%	78.65%	65.61%	70.78%
25089	Coast Natl Ins Co	68.23%	72.50%	91.33%	78.80%	75.84%	71.57%	63.37%	57.31%	59.53%	60.34%	60.75%	62.91%	77.62%	89.98%	94.59%	70.70%	81.28%	73.16%
35882	Geico Gen Ins Co	77.93%	79.60%	89.44%	85.81%	82.47%	75.97%	70.10%	67.25%	66.04%	65.06%	71.49%	69.32%	69.29%	70.63%	80.19%	81.14%	76.93%	74.70%
23035	Liberty Mut Fire Ins Co	72.93%	69.87%	79.28%	84.72%	84.20%	77.36%	70.61%	67.76%	67.34%	70.50%	69.35%	65.15%	70.26%	76.94%	81.62%	80.65%	78.76%	74.12%
23809	Granite States Ins Co	-49.94%	-52.42%	90.58%	86.17%	77.28%	62.21%	71.39%	74.20%	67.10%	69.17%	81.97%	63.80%	-792.30%	13042.98%	0.00%	0.00%	0.00%	70.53%
10683	Wawanesa Gen Ins Co	106.39%	107.42%	98.31%	101.96%	103.91%	92.99%	90.48%	95.57%	92.91%	96.50%	99.16%	96.75%	98.81%	97.62%	94.61%	95.57%	92.64%	96.21%
	Sub Total	70.67%	72.82%	81.16%	82.65%	78.30%	71.54%	66.25%	66.12%	67.14%	68.87%	69.11%	67.29%	70.00%	72.00%	74.71%	75.26%	75.08%	71.89%
	Remainder of California	67.08%	72.60%	85.16%	87.72%	80.86%	74.48%	67.11%	68.81%	65.80%	70.01%	70.84%	73.18%	73.73%	75.94%	77.08%	75.94%	75.14%	74.11%
	California Total	69.88%	72.77%	82.09%	83.87%	78.90%	72.19%	66.43%	66.66%	66.85%	69.15%	69.58%	69.05%	71.14%	73.16%	75.40%	75.48%	75.10%	72.47%
	Countrywide Total	75.65%	78.23%	82.76%	85.04%	79.94%	74.99%	70.41%	72.32%	69.66%	72.94%	75.17%	76.51%	76.55%	79.66%	78.69%	77.68%	77.93%	76.53%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
MARKET SHARE

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25179	State Farm Mut Auto Ins Co	15.06%	13.95%	12.56%	12.90%	13.84%	14.31%	13.66%	12.79%	12.69%	12.22%	12.87%	13.05%	13.20%	13.73%	13.83%	14.01%	14.30%	13.45%
15598	Interins Exch Of The Automobile Clut	7.82%	8.52%	8.72%	8.58%	8.83%	9.10%	8.93%	9.42%	9.40%	8.83%	8.94%	8.71%	8.73%	8.82%	8.69%	8.41%	8.18%	8.76%
21652	Farmers Ins Exch	12.90%	12.35%	11.69%	11.42%	11.02%	9.99%	9.50%	9.26%	7.34%	5.64%	4.41%	3.38%	2.58%	3.05%	4.31%	4.74%	5.04%	7.17%
15539	CSAA Ins Exch	10.07%	9.98%	9.84%	9.28%	8.74%	8.27%	8.13%	8.12%	7.80%	7.41%	6.85%	7.03%	7.07%	7.06%	6.84%	6.42%	6.54%	7.81%
12963	21st Century Ins Co	6.30%	6.37%	6.34%	5.92%	5.81%	6.47%	6.68%	6.34%	5.69%	4.95%	4.54%	3.97%	3.47%	3.18%	2.89%	2.63%	2.40%	4.80%
27553	Mercury Ins Co	5.43%	5.57%	5.45%	5.34%	5.59%	5.84%	6.04%	6.30%	6.52%	6.70%	6.62%	6.38%	6.35%	6.48%	6.63%	6.60%	6.50%	6.20%
19240	Allstate Ind Co	4.36%	4.95%	5.59%	6.10%	5.18%	4.77%	5.38%	6.12%	6.53%	6.62%	6.39%	6.87%	6.92%	6.68%	6.54%	6.55%	5.06%	5.98%
19232	Allstate Ins Co	3.76%	3.50%	3.37%	3.22%	2.99%	2.74%	2.41%	2.34%	2.20%	2.00%	1.64%	1.59%	1.48%	1.33%	1.21%	1.21%	0.88%	2.14%
11908	Mercury Cas Co	1.86%	1.99%	1.93%	1.79%	2.06%	2.31%	2.30%	2.30%	2.17%	1.99%	1.83%	1.59%	1.49%	1.46%	0.66%	0.00%	0.00%	1.59%
22268	Infinity Ins Co	1.03%	1.05%	1.24%	1.28%	1.60%	1.90%	1.87%	2.05%	2.26%	2.48%	2.25%	2.31%	2.35%	2.63%	2.81%	2.89%	2.86%	2.13%
27804	Progressive West Ins Co	1.66%	1.34%	0.84%	1.00%	1.02%	1.46%	1.66%	1.78%	1.92%	1.86%	1.57%	1.34%	1.32%	1.44%	1.47%	1.44%	1.40%	1.46%
25941	United Serv Automobile Assn	1.68%	1.66%	1.71%	1.71%	1.73%	1.66%	1.66%	1.67%	1.65%	1.60%	1.65%	1.68%	1.68%	1.73%	1.73%	1.68%	1.60%	1.67%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.28%	0.76%	1.19%	1.62%	1.86%	2.03%	2.13%	2.28%	2.39%	2.39%	1.65%	0.00%	0.00%	1.17%
25968	USAA Cas Ins Co	1.31%	1.36%	1.47%	1.52%	1.52%	1.50%	1.54%	1.61%	1.61%	1.59%	1.67%	1.71%	1.73%	1.80%	1.84%	1.83%	1.80%	1.63%
24740	Safeco Ins Co Of Amer	1.50%	1.50%	1.68%	1.59%	1.53%	1.54%	1.56%	1.60%	1.55%	1.62%	1.65%	1.69%	1.77%	1.71%	1.70%	1.71%	1.64%	1.62%
25089	Coast Natl Ins Co	1.21%	1.31%	1.17%	1.49%	1.88%	2.25%	2.56%	1.48%	1.24%	0.99%	0.98%	0.99%	1.72%	2.02%	1.58%	1.39%	1.50%	1.52%
35882	Geico Gen Ins Co	0.72%	1.01%	1.27%	1.44%	1.45%	1.38%	1.32%	1.39%	1.58%	1.63%	1.79%	2.20%	2.48%	2.59%	2.86%	3.37%	3.92%	1.99%
23035	Liberty Mut Fire Ins Co	0.60%	0.60%	0.63%	0.67%	0.70%	0.78%	1.12%	1.17%	1.21%	1.30%	1.37%	1.43%	1.49%	1.54%	1.64%	1.66%	1.61%	1.20%
23809	Granite States Ins Co	0.00%	0.00%	0.10%	0.17%	0.36%	0.45%	0.87%	1.09%	1.31%	1.59%	1.21%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%
10683	Wawanesa Gen Ins Co	0.30%	0.36%	0.43%	0.51%	0.66%	0.80%	0.90%	0.96%	1.00%	1.00%	1.10%	1.20%	1.23%	1.39%	1.46%	1.47%	1.43%	1.00%
Sub Total		77.59%	77.39%	76.03%	75.93%	76.78%	78.22%	79.27%	79.43%	77.55%	74.06%	71.46%	69.49%	69.56%	71.18%	70.46%	67.98%	66.67%	73.76%
Remainder of California		22.41%	22.61%	23.97%	24.07%	23.22%	21.71%	20.73%	20.57%	22.45%	25.94%	28.54%	30.51%	30.44%	28.82%	29.54%	32.02%	33.33%	26.24%
California Total Written Premium:		13,520,295,219	13,289,823,810	13,544,111,253	14,796,467,751	16,625,361,060	18,331,998,932	19,007,213,965	19,268,038,463	19,829,019,609	20,308,258,112	19,709,546,404	19,073,452,406	18,925,275,502	18,924,676,451	19,431,807,052	20,444,905,199	21,777,692,568	306,807,943,756

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
INCURRED LOSSES

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	1,219,116,230	1,084,232,413	1,157,445,847	1,426,804,181	1,680,984,147	1,528,225,578	1,349,216,587	1,299,044,939	1,396,523,610	1,496,721,385	1,566,894,364	1,549,465,643	1,557,418,180	1,676,050,915	1,695,983,746	1,789,541,216	1,988,929,814	25,462,598,795
15598	Interins Exch Of The Automobile Clut	591,970,677	621,588,034	748,963,066	787,192,819	857,761,815	907,843,152	824,662,466	916,166,862	969,486,382	1,041,819,254	945,173,449	842,207,502	867,991,945	957,283,332	929,298,759	989,029,331	1,019,653,295	14,818,092,140
21652	Farmers Ins Exch	1,108,291,072	1,025,550,366	1,108,899,540	1,093,954,152	943,175,953	1,096,027,167	1,069,204,238	1,035,757,568	872,858,903	671,711,085	453,972,929	210,184,815	230,895,045	256,143,761	479,341,619	554,621,278	630,002,017	12,840,591,508
15539	CSAA Ins Exch	848,318,988	931,376,848	872,631,249	891,903,719	907,528,653	889,815,741	859,508,399	806,866,474	858,909,478	796,836,329	733,969,759	749,769,193	743,143,193	730,922,442	772,108,614	824,409,751	902,243,219	14,120,262,049
12963	21st Century Ins Co	506,184,732	521,068,984	635,336,976	610,045,444	606,996,711	731,895,045	786,166,616	757,713,936	641,652,387	571,117,016	547,396,320	447,399,877	394,278,943	329,550,394	309,054,815	284,466,664	318,885,597	8,999,210,457
27553	Mercury Ins Co	337,683,012	379,869,980	432,137,532	448,117,531	531,714,362	585,065,075	576,830,414	630,592,083	681,265,634	748,669,653	767,017,482	637,252,604	684,199,622	732,481,729	795,665,343	834,840,754	825,588,844	10,628,991,654
19240	Allstate Ind Co	272,306,544	353,292,854	471,097,790	657,096,901	579,775,055	475,464,008	548,425,632	644,655,524	699,942,968	750,310,256	771,179,699	842,827,287	835,149,930	785,691,749	769,860,421	834,077,575	797,801,943	11,088,956,136
19232	Allstate Ins Co	191,583,550	236,194,472	289,154,702	301,437,754	285,019,715	248,020,716	217,412,352	198,881,709	198,738,701	174,203,483	149,927,177	153,926,473	154,645,469	133,728,433	129,624,911	110,915,494	109,517,963	3,282,933,076
11908	Mercury Cas Co	133,650,899	160,757,414	174,284,721	173,237,389	205,868,304	234,748,156	223,711,815	242,419,549	240,025,007	230,536,891	213,177,948	163,955,963	164,308,899	168,950,105	140,242,331	(306,846)	0	2,869,568,545
22268	Infinity Ins Co	48,762,882	58,816,989	102,052,087	99,406,182	122,043,586	153,328,348	146,496,254	161,033,109	177,713,884	237,922,781	260,671,167	238,193,622	204,109,322	254,456,859	320,005,983	382,606,285	378,449,542	3,346,068,882
27804	Progressive West Ins Co	98,494,192	110,177,075	96,504,488	79,352,016	81,548,528	127,366,056	151,308,936	169,734,703	202,130,134	238,146,421	186,481,029	128,220,256	128,831,919	159,010,736	192,114,475	206,120,179	207,449,540	2,562,990,683
25941	United Serv Automobile Assn	133,010,468	160,306,620	187,443,759	171,651,361	194,203,559	200,776,858	186,958,333	206,677,422	211,063,972	217,451,500	196,996,143	179,112,256	203,325,559	212,734,616	204,298,709	219,276,900	230,823,147	3,316,111,182
44288	Progressive Choice Ins Co	11,158	452,303	113,355	7,763	13,379,474	65,866,702	104,563,751	143,589,494	179,205,477	240,301,686	243,238,034	240,796,496	239,438,468	236,994,591	242,799,774	10,190,167	0	1,960,948,693
25968	USAA Cas Ins Co	100,588,791	114,356,302	147,453,161	148,551,301	178,863,008	166,984,128	165,590,656	181,726,212	207,199,240	197,277,847	188,576,764	195,185,138	213,270,617	216,459,549	218,014,900	242,490,622	253,770,754	3,136,358,990
24740	Safeco Ins Co Of Amer	121,293,537	133,469,112	150,452,298	153,643,332	158,346,916	148,054,317	139,296,051	186,685,304	167,139,139	218,246,239	180,143,572	153,225,015	169,891,690	183,664,037	174,997,146	204,615,052	185,753,905	2,828,916,662
25089	Coast Natl Ins Co	84,180,589	94,220,251	115,751,959	138,031,900	186,289,556	231,384,472	204,126,374	158,000,439	129,662,841	110,285,974	103,148,772	95,870,394	177,409,386	265,921,711	269,186,739	178,189,286	222,182,109	2,763,842,752
35882	Genco Gen Ins Co	58,955,067	85,948,612	126,107,547	153,984,803	168,772,757	163,363,064	148,532,602	150,498,566	170,299,242	183,817,639	208,468,165	239,700,621	273,159,365	298,680,527	369,105,687	460,031,398	551,147,767	3,810,573,429
23035	Liberty Mut Fire Ins Co	48,654,426	44,184,296	54,609,148	64,164,476	73,906,924	81,564,437	114,524,127	120,747,850	136,166,690	150,134,608	155,173,179	147,955,959	158,117,024	180,328,015	207,280,195	224,648,313	223,725,294	2,185,938,961
23809	Granite States Ins Co	(41,858)	(19,200)	4,363,717	14,681,290	32,669,427	47,250,685	84,196,903	114,521,701	142,745,118	195,214,589	222,834,739	75,972,714	(13,580,783)	(1,569,113)	0	0	0	919,239,929
10683	Wawanesa Gen Ins Co	29,840,595	38,033,433	41,791,442	56,263,261	84,250,512	101,003,678	123,734,676	145,829,649	151,325,856	163,381,522	173,053,662	181,484,250	187,281,948	210,141,238	217,653,515	221,780,550	227,713,629	2,354,563,416

Sub Total	5,932,855,551	6,153,877,158	6,916,594,384	7,469,527,577	7,893,098,962	8,184,047,383	8,024,467,182	8,271,143,093	8,434,054,663	8,634,106,158	8,267,494,353	7,472,706,078	7,573,339,741	7,987,625,626	8,436,637,682	8,571,543,969	9,073,638,379	133,296,757,339
% of California Total	77.99%	77.74%	74.86%	74.33%	75.41%	77.17%	78.38%	78.76%	77.99%	73.72%	71.61%	67.94%	67.80%	69.08%	69.81%	67.40%	67.15%	72.94%
Remainder of California	1,674,412,096	1,762,495,822	2,322,534,602	2,579,712,200	2,573,483,866	2,420,823,729	2,213,855,154	2,230,311,205	2,380,416,521	3,077,178,064	3,276,894,239	3,525,625,302	3,596,193,447	3,574,733,518	3,649,284,285	4,145,518,689	4,439,415,497	49,442,888,236
CA Total Incurred Losses	7,607,267,647	7,916,372,980	9,239,128,986	10,049,239,777	10,466,582,828	10,604,871,112	10,238,322,336	10,501,454,298	10,814,471,184	11,711,284,222	11,544,388,592	10,998,331,380	11,169,533,188	11,562,359,144	12,085,921,967	12,717,062,658	13,513,053,876	182,739,646,175

CW Total Incurred Losses	74,291,566,000	78,611,487,000	88,398,865,000	94,024,775,000	95,437,329,000	96,719,302,000	93,062,180,000	97,950,314,000	95,160,739,000	101,103,670,000	104,450,551,000	105,837,616,000	106,965,070,000	113,309,059,000	114,420,194,000	117,340,638,000	123,582,786,000	1,700,666,141,000
Ratio of CA LL / CW LL	10.24%	10.07%	10.45%	10.69%	10.97%	10.96%	11.00%	10.72%	11.36%	11.58%	11.05%	10.39%	10.44%	10.20%	10.56%	10.84%	10.93%	10.75%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	59.07%	57.33%	63.68%	76.31%	77.58%	59.10%	51.34%	52.43%	55.91%	59.46%	62.33%	61.38%	63.01%	65.06%	63.72%	63.78%	65.12%	61.92%
15598	Interins Exch Of The Automobile Club	57.40%	56.88%	64.48%	63.94%	62.18%	57.56%	49.54%	51.71%	52.59%	56.65%	53.28%	49.27%	52.64%	57.61%	55.19%	57.86%	58.48%	55.87%
21652	Farmers Ins Exch	63.14%	61.60%	69.86%	66.12%	52.21%	59.48%	59.14%	57.42%	56.49%	55.27%	48.40%	30.15%	44.04%	49.91%	63.90%	58.82%	58.65%	58.04%
15539	CSAA Ins Exch	61.72%	69.32%	65.98%	66.05%	64.35%	60.12%	56.17%	51.78%	55.04%	51.96%	51.53%	55.99%	55.36%	54.86%	57.95%	61.55%	65.83%	58.97%
12963	21st Century Ins Co	60.44%	61.25%	73.92%	69.60%	65.53%	64.06%	62.36%	60.99%	55.68%	55.28%	59.07%	56.34%	58.65%	53.75%	54.31%	52.27%	60.73%	60.70%
27553	Mercury Ins Co	46.40%	51.47%	58.25%	57.72%	59.69%	56.58%	50.72%	52.75%	53.63%	55.41%	58.18%	51.91%	56.83%	60.25%	63.97%	62.46%	58.73%	56.49%
19240	Allstate Ind Co	46.89%	55.40%	64.85%	75.21%	66.16%	55.12%	55.79%	56.20%	55.18%	56.13%	59.86%	65.69%	63.26%	61.63%	60.92%	63.18%	60.43%	60.39%
19232	Allstate Ins Co	36.37%	49.93%	63.35%	64.39%	58.25%	48.97%	46.62%	43.52%	45.11%	42.25%	42.32%	51.02%	50.94%	46.72%	49.28%	44.43%	48.31%	49.13%
11908	Mercury Cas Co	54.95%	61.03%	66.27%	65.95%	64.23%	57.77%	50.98%	55.09%	55.23%	56.04%	57.26%	52.09%	57.31%	60.98%	70.82%	-31.87%	0.00%	58.16%
22268	Infinity Ins Co	36.82%	47.29%	63.22%	56.45%	52.67%	49.47%	41.94%	42.59%	43.12%	48.49%	57.24%	53.80%	46.05%	54.17%	61.65%	66.84%	62.49%	53.33%
27804	Progressive West Ins Co	48.28%	54.62%	64.03%	52.41%	51.12%	52.49%	48.52%	50.89%	54.20%	61.49%	56.57%	48.79%	54.00%	60.72%	67.03%	70.91%	67.72%	57.06%
25941	United Serv Automobile Assn	56.82%	72.50%	82.22%	69.78%	69.26%	66.61%	59.72%	64.53%	64.40%	67.20%	60.54%	55.39%	64.26%	65.49%	61.13%	64.28%	66.40%	64.91%
44288	Progressive Choice Ins Co	58.88%	109.03%	72.42%	29.44%	59.28%	54.71%	49.66%	49.92%	49.99%	59.89%	57.48%	55.93%	52.99%	52.70%	58.73%	59.91%	0.00%	54.66%
25968	USAA Cas Ins Co	55.75%	63.42%	76.07%	67.99%	72.64%	61.93%	57.44%	59.49%	64.92%	61.43%	57.32%	59.31%	65.89%	64.18%	61.72%	65.60%	65.42%	63.33%
24740	Safeco Ins Co Of Amer	59.13%	67.45%	68.15%	65.79%	64.01%	53.75%	47.44%	61.02%	54.30%	67.54%	55.30%	47.32%	54.54%	59.81%	55.34%	60.90%	52.65%	57.92%
25089	Coast Natl Ins Co	51.94%	61.99%	67.85%	66.39%	64.08%	59.32%	50.46%	46.72%	49.33%	48.96%	50.22%	52.71%	66.72%	74.70%	74.97%	59.04%	70.52%	60.22%
35882	Geico Gen Ins Co	66.84%	68.45%	77.55%	75.45%	72.30%	64.95%	58.95%	57.74%	56.30%	55.33%	61.06%	59.30%	59.45%	61.17%	69.46%	70.51%	67.60%	64.53%
23035	Liberty Mut Fire Ins Co	58.30%	55.58%	66.16%	70.10%	68.61%	62.97%	64.99%	55.20%	58.48%	59.16%	58.19%	54.60%	56.78%	63.14%	67.95%	68.09%	65.30%	61.83%
23809	Granite States Ins Co	-40.34%	-44.25%	80.44%	79.01%	73.52%	57.71%	61.65%	61.54%	63.85%	66.68%	78.77%	66.55%	-593.90%	15145.88%	0.00%	0.00%	0.00%	66.19%
10683	Wawanesa Gen Ins Co	87.79%	86.14%	79.88%	84.28%	91.36%	78.40%	76.80%	81.56%	78.74%	81.72%	82.68%	81.20%	81.24%	80.95%	76.92%	76.13%	74.03%	79.68%
Sub Total		56.69%	59.85%	66.73%	68.05%	64.58%	58.71%	54.17%	54.39%	55.03%	56.80%	57.40%	55.36%	57.83%	60.10%	61.73%	62.33%	62.57%	59.24%
Remainder of California		56.50%	60.30%	73.73%	74.35%	68.27%	61.55%	56.58%	57.91%	55.82%	61.25%	60.10%	61.46%	62.29%	64.54%	65.90%	64.83%	64.52%	62.92%
California Total		56.65%	59.95%	68.36%	69.56%	65.45%	59.34%	54.67%	55.10%	55.21%	57.90%	58.14%	57.18%	59.19%	61.41%	62.93%	63.12%	63.20%	60.19%
Countrywide Total		63.03%	65.75%	70.39%	72.46%	67.53%	62.95%	58.57%	59.83%	57.87%	61.27%	63.61%	64.52%	64.68%	67.53%	66.33%	65.43%	65.87%	64.40%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	39,671,320	43,146,299	64,610,965	70,554,206	59,690,436	69,936,594	77,298,643	53,361,798	85,039,218	89,307,113	64,977,483	82,559,912	99,439,626	78,913,214	82,222,707	95,809,714	101,516,462	1,258,055,710
15598	Interins Exch Of The Automobile Club	41,403,081	32,575,093	29,434,036	26,917,035	26,898,277	28,853,206	21,600,975	32,797,796	35,045,535	26,637,928	22,785,296	33,547,991	38,793,151	21,686,536	24,826,854	29,948,388	35,567,842	509,319,020
21652	Farmers Ins Exch	68,377,671	62,805,507	26,555,884	48,929,924	65,029,512	105,555,632	64,354,472	54,658,336	31,756,570	(8,553,732)	24,956,459	8,106,712	2,365,233	15,389,785	18,515,459	20,744,446	22,818,941	632,366,811
15539	CSAA Ins Exch	12,014,582	46,871,846	59,600,037	31,328,890	44,447,023	44,192,363	43,562,844	39,893,367	45,276,622	41,907,617	25,298,312	23,585,191	17,460,414	27,720,879	30,286,782	17,910,430	26,111,657	577,468,856
12963	21st Century Ins Co	39,535,044	30,175,300	38,597,049	34,864,995	34,270,129	39,163,336	39,990,417	19,081,429	27,342,445	11,830,522	16,966,143	10,018,537	1,765,546	11,275,216	14,570,185	13,358,700	8,641,687	391,446,680
27553	Mercury Ins Co	40,395,439	40,836,245	34,243,395	39,668,016	36,884,933	46,834,588	43,189,624	31,665,634	39,803,299	34,998,303	52,072,508	40,192,943	45,241,853	23,195,440	44,964,751	42,100,632	33,831,320	670,118,923
19240	Allstate Ind Co	36,743,560	38,806,912	37,760,339	54,167,487	21,095,613	27,318,699	29,321,621	28,922,766	25,623,356	31,917,214	36,160,097	37,914,735	46,436,704	41,228,643	40,685,024	44,264,282	37,877,213	616,244,265
19232	Allstate Ins Co	34,514,635	28,750,927	24,771,912	21,627,436	9,933,371	17,856,664	12,225,905	9,531,791	9,650,817	7,838,033	7,316,947	8,222,836	9,575,427	7,908,998	7,945,193	5,483,206	3,499,828	226,653,926
11908	Mercury Cas Co	15,846,358	13,473,529	17,620,699	15,267,206	17,706,325	16,768,446	17,379,420	9,824,724	14,481,763	12,882,347	12,841,041	14,418,908	9,403,096	5,392,260	7,121,394	(1,484,732)	0	198,942,784
22268	Infinity Ins Co	99,438	2,748,102	5,692,570	4,961,406	8,647,229	15,258,272	10,845,577	8,628,162	19,498,058	19,345,030	(1,937,450)	2,581,397	1,941,797	4,745,164	7,882,176	16,242,315	6,257,457	133,436,700
27804	Progressive West Ins Co	(984,660)	3,695,497	3,717,078	4,353,860	4,107,496	7,498,523	8,361,861	8,134,911	4,374,770	6,632,532	5,117,537	4,198,060	2,402,784	3,399,906	4,639,470	5,189,497	5,508,738	80,347,860
25941	United Serv Automobile Assn	11,120,441	13,877,256	12,707,112	7,003,567	7,493,240	11,302,925	9,067,355	8,923,062	5,901,580	5,492,743	3,175,127	4,037,285	4,168,966	3,816,605	3,570,084	2,826,857	6,743,431	121,227,636
44288	Progressive Choice Ins Co	372	26,501	11,039	(4,041)	716,140	3,021,634	5,279,192	4,503,278	4,470,649	6,987,458	7,796,466	8,277,001	5,640,426	2,914,603	5,589,762	474,398	0	55,704,878
25968	USAA Cas Ins Co	6,667,578	7,712,200	6,869,857	5,503,516	7,254,656	6,700,848	5,750,392	4,741,767	5,821,805	4,978,216	3,810,352	5,232,573	6,047,253	6,803,328	6,095,458	7,941,857	7,121,566	105,053,222
24740	Safeco Ins Co Of Amer	4,068,817	5,108,566	7,223,405	5,727,803	5,276,088	8,704,939	7,144,354	7,252,085	8,230,289	6,186,532	7,579,508	4,440,046	10,889,934	7,959,121	15,631,693	16,871,061	13,139,359	141,433,600
25089	Coast Natl Ins Co	9,116,598	(2,214,189)	21,353,378	6,077,651	9,299,948	10,261,809	16,522,633	7,386,086	2,412,588	5,062,829	5,065,623	1,465,767	479,525	11,141,296	15,075,284	2,987,327	2,102,585	123,596,738
35882	Geico Gen Ins Co	3,208,545	3,994,837	5,047,696	4,981,807	5,488,137	6,884,749	5,717,926	2,282,853	3,921,782	4,674,816	6,115,527	6,658,580	7,987,998	9,764,010	12,703,269	14,019,226	14,413,952	117,865,710
23035	Liberty Mut Fire Ins Co	4,539,983	4,522,774	3,183,720	4,161,414	5,049,489	4,715,305	5,796,452	6,632,316	(4,067,648)	1,708,730	2,964,279	2,346,101	7,104,178	6,656,973	6,252,483	7,317,223	8,296,089	77,179,861
23809	Granite States Ins Co	(9,966)	(3,546)	199,262	428,270	393,707	2,525,122	13,298,899	21,243,153	5,178,601	4,447,951	6,710,374	(2,195,461)	(4,352,393)	774,455	0	0	0	48,638,428
10683	Wawanesa Gen Ins Co	1,340,140	2,012,064	1,476,412	1,582,259	2,868,987	3,012,612	2,208,903	3,864,346	3,649,121	3,847,074	6,587,700	3,563,283	6,671,273	5,592,828	5,763,154	10,242,644	11,086,032	75,368,832
Sub Total		367,668,976	378,921,720	400,675,845	388,102,707	372,550,736	476,366,266	438,917,465	363,329,660	373,411,220	318,129,256	316,359,329	299,172,397	319,462,791	296,279,260	354,341,182	352,247,471	344,534,159	6,160,470,440
% of California Total		76.47%	76.31%	74.92%	73.02%	73.19%	74.49%	80.66%	77.23%	83.15%	76.55%	73.58%	66.57%	70.45%	68.73%	72.17%	70.93%	69.27%	74.04%
Remainder of California		113,127,032	117,629,687	134,130,025	143,398,954	136,451,574	163,160,731	105,217,201	107,138,695	75,680,721	97,453,821	113,617,859	150,256,402	134,020,658	134,820,150	136,619,717	144,381,674	152,818,667	2,159,923,568
California Total		480,796,008	496,551,407	534,805,870	531,501,661	509,002,310	639,526,997	544,134,666	470,468,355	449,091,941	415,583,077	429,977,188	449,428,799	453,483,449	431,099,410	490,960,899	496,629,145	497,352,826	8,320,394,008
Countrywide Total		3,538,530,000	3,622,193,000	3,712,287,000	3,751,196,000	3,993,171,000	4,614,165,000	4,311,872,000	3,912,987,000	3,914,835,000	3,732,380,000	3,777,119,000	4,136,361,000	4,210,516,000	4,198,871,000	4,694,978,000	4,822,752,000	4,993,633,000	69,937,846,000
Ratio of CA D.C.C.E. / CW D.C.C.E.		13.59%	13.71%	14.41%	14.17%	12.75%	13.86%	12.62%	12.02%	11.47%	11.13%	11.38%	10.87%	10.77%	10.27%	10.46%	10.30%	9.96%	11.90%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	1.92%	2.28%	3.55%	3.77%	2.75%	2.70%	2.94%	2.15%	3.40%	3.55%	2.58%	3.27%	4.02%	3.06%	3.09%	3.41%	3.32%	3.06%
15598	Interins Exch Of The Automobile Club	4.01%	2.98%	2.53%	2.19%	1.95%	1.83%	1.30%	1.85%	1.90%	1.45%	1.28%	1.96%	2.35%	1.31%	1.47%	1.75%	2.04%	1.92%
21652	Farmers Ins Exch	3.90%	3.77%	1.67%	2.96%	3.60%	5.73%	3.56%	3.03%	2.06%	-0.70%	2.66%	1.16%	0.45%	3.00%	2.47%	2.20%	2.12%	2.86%
15539	CSAA Ins Exch	0.87%	3.49%	4.51%	2.32%	3.15%	2.99%	2.85%	2.56%	2.90%	2.73%	1.78%	1.76%	1.30%	2.08%	2.27%	1.34%	1.91%	2.41%
12963	21st Century Ins Co	4.72%	3.55%	4.49%	3.98%	3.70%	3.43%	3.17%	1.54%	2.37%	1.15%	1.83%	1.26%	0.26%	1.84%	2.56%	2.45%	1.65%	2.64%
27553	Mercury Ins Co	5.55%	5.53%	4.62%	5.11%	4.14%	4.53%	3.80%	2.65%	3.13%	2.59%	3.95%	3.27%	3.76%	1.91%	3.62%	3.15%	2.41%	3.56%
19240	Allstate Ind Co	6.33%	6.09%	5.20%	6.20%	2.41%	3.17%	2.98%	2.52%	2.02%	2.39%	2.81%	2.96%	3.52%	3.23%	3.22%	3.35%	2.87%	3.36%
19232	Allstate Ins Co	6.55%	6.08%	5.43%	4.62%	2.03%	3.53%	2.62%	2.09%	2.19%	1.90%	2.07%	2.73%	3.15%	2.76%	3.02%	2.20%	1.54%	3.39%
11908	Mercury Cas Co	6.52%	5.12%	6.70%	5.81%	5.52%	4.13%	3.96%	2.23%	3.33%	3.13%	3.45%	4.58%	3.28%	1.95%	3.60%	-154.23%	0.00%	4.03%
22268	Infinity Ins Co	0.08%	2.21%	3.53%	2.82%	3.73%	4.92%	3.10%	2.28%	4.73%	3.94%	-0.43%	0.58%	0.44%	1.01%	1.52%	2.84%	1.03%	2.13%
27804	Progressive West Ins Co	-0.48%	1.83%	2.47%	2.88%	2.57%	3.09%	2.68%	2.44%	1.17%	1.71%	1.55%	1.60%	1.01%	1.30%	1.62%	1.79%	1.80%	1.79%
25941	United Serv Automobile Assn	4.75%	6.28%	5.57%	2.85%	2.67%	3.75%	2.90%	2.79%	1.80%	1.70%	0.98%	1.25%	1.32%	1.17%	1.07%	0.83%	1.94%	2.37%
44288	Progressive Choice Ins Co	1.96%	6.39%	7.05%	-15.33%	3.17%	2.51%	2.51%	1.57%	1.25%	1.74%	1.84%	1.92%	1.25%	0.65%	1.35%	2.79%	0.00%	1.55%
25968	USAA Cas Ins Co	3.70%	4.28%	3.54%	2.52%	2.95%	2.49%	1.99%	1.55%	1.82%	1.55%	1.16%	1.59%	2.02%	1.73%	2.15%	1.84%	2.12%	2.12%
24740	Safeco Ins Co Of Amer	1.98%	2.58%	3.27%	2.45%	2.13%	3.16%	2.43%	2.37%	2.67%	1.91%	2.33%	1.37%	3.50%	2.59%	4.94%	5.02%	3.72%	2.90%
25089	Coast Natl Ins Co	5.63%	-1.46%	12.52%	2.92%	3.20%	2.63%	4.08%	2.18%	0.92%	2.25%	2.47%	0.81%	0.18%	3.13%	4.20%	0.99%	0.67%	2.69%
35882	Geico Gen Ins Co	3.64%	3.18%	3.10%	2.44%	2.35%	2.74%	2.27%	0.88%	1.30%	1.41%	1.79%	1.65%	1.74%	2.00%	2.39%	2.15%	1.77%	2.00%
23035	Liberty Mut Fire Ins Co	5.44%	5.69%	3.86%	4.55%	4.69%	3.64%	3.29%	3.03%	-1.75%	0.67%	1.11%	0.87%	2.55%	2.33%	2.05%	2.22%	2.42%	2.18%
23809	Granite States Ins Co	-9.60%	-8.17%	3.67%	2.30%	0.89%	3.08%	9.74%	11.42%	2.32%	1.52%	2.37%	-1.92%	-190.34%	-7475.43%	0.00%	0.00%	0.00%	3.50%
10683	Wawanesa Gen Ins Co	3.94%	4.56%	2.82%	2.37%	3.11%	2.34%	1.37%	2.16%	1.90%	1.92%	3.15%	1.59%	2.89%	2.15%	2.04%	3.52%	3.60%	2.55%
	Sub Total	3.51%	3.69%	3.87%	3.54%	3.05%	3.42%	2.96%	2.39%	2.44%	2.09%	2.20%	2.22%	2.44%	2.23%	2.59%	2.56%	2.38%	2.74%
	Remainder of California	3.82%	4.02%	4.26%	4.13%	3.62%	4.15%	2.69%	2.78%	1.77%	1.94%	2.08%	2.62%	2.32%	2.43%	2.47%	2.26%	2.22%	2.75%
	California Total	3.58%	3.76%	3.96%	3.68%	3.18%	3.58%	2.91%	2.47%	2.29%	2.05%	2.17%	2.34%	2.40%	2.29%	2.56%	2.47%	2.33%	2.74%
	Countrywide Total	3.00%	3.03%	2.96%	2.89%	2.83%	3.00%	2.71%	2.39%	2.38%	2.26%	2.30%	2.52%	2.55%	2.50%	2.72%	2.69%	2.66%	2.65%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	263,749,465	233,639,577	208,768,252	237,575,408	275,914,618	264,262,564	246,954,023	235,390,125	262,810,733	282,366,413	227,850,000	226,260,444	212,448,133	234,232,152	325,040,913	337,524,468	408,718,776	4,483,506,065
15598	Interins Exch Of The Automobile Club	100,251,756	101,503,109	96,049,070	102,776,494	124,608,411	129,863,993	138,247,969	133,353,323	148,921,322	159,932,743	158,986,695	154,059,295	150,771,981	143,279,101	141,257,732	153,573,638	151,430,617	2,288,867,249
21652	Farmers Ins Exch	119,006,484	55,321,247	128,580,988	176,477,713	181,164,887	166,181,648	145,411,018	136,665,951	149,203,340	112,458,455	83,774,451	42,277,414	46,721,164	44,213,327	70,805,155	85,940,417	75,232,953	1,819,436,611
15539	CSAA Ins Exch	217,906,854	127,463,038	188,525,542	185,328,618	157,618,951	170,095,008	192,114,779	188,947,333	184,764,127	171,508,287	176,695,136	169,539,431	127,896,725	140,564,684	144,139,887	145,338,385	141,152,566	2,829,599,351
12963	21st Century Ins Co	94,123,131	106,716,971	109,052,293	125,636,122	127,842,026	115,323,801	114,375,066	130,130,053	107,869,697	95,587,771	93,910,005	75,329,124	70,313,776	60,139,807	46,168,979	42,901,620	58,033,645	1,573,453,886
27553	Mercury Ins Co	43,820,002	47,006,998	51,914,944	54,079,943	63,815,043	75,870,006	87,155,912	99,182,012	107,996,942	118,692,015	117,034,922	130,313,919	120,139,105	117,443,959	118,230,053	128,226,121	128,203,967	1,609,125,863
19240	Allstate Ind Co	44,277,945	51,528,098	64,970,458	88,299,950	102,090,993	69,186,120	93,611,156	132,229,052	127,032,094	137,085,888	139,471,730	137,099,144	141,883,764	136,798,116	133,873,955	147,309,355	119,324,372	1,866,072,190
19232	Allstate Ins Co	35,883,825	38,599,317	46,723,573	45,482,906	43,042,349	40,077,660	36,620,854	38,302,338	41,584,428	36,212,197	24,886,811	26,488,690	24,517,808	20,461,018	20,782,741	17,625,942	15,646,810	552,939,268
11908	Mercury Cas Co	19,152,880	22,282,260	22,307,623	20,915,687	23,465,749	30,953,107	33,213,904	35,877,789	35,845,207	34,425,970	31,103,340	31,677,421	27,670,120	26,381,700	21,649,242	353,541	0	417,275,540
22268	Infinity Ins Co	9,974,060	13,898,698	16,389,047	18,939,089	28,137,839	34,381,688	36,649,470	34,740,553	43,964,277	60,275,077	47,675,574	47,097,190	51,700,710	53,196,440	61,323,021	69,685,352	80,930,660	708,958,746
27804	Progressive West Ins Co	32,857,674	22,129,092	17,491,386	19,000,702	26,943,108	31,843,815	39,684,845	41,591,270	44,748,777	53,404,658	39,958,015	26,237,886	25,911,779	30,208,690	32,345,779	32,127,534	31,597,322	548,082,330
25941	United Serv Automobile Assn	33,397,638	44,046,548	42,920,412	34,264,159	30,188,483	29,423,053	31,246,235	30,758,903	31,080,502	32,191,694	22,431,899	28,746,329	31,120,757	28,612,784	26,684,160	27,678,493	25,949,622	530,741,671
44288	Progressive Choice Ins Co	8,370	42,678	23,440	1,196	2,838,351	16,747,083	27,921,349	36,528,067	42,268,647	56,837,755	51,993,425	50,104,216	51,865,175	44,842,918	40,176,547	1,509,990	0	423,709,207
25968	USAA Cas Ins Co	25,202,030	29,539,658	31,804,375	29,180,147	26,129,528	20,640,657	23,742,702	22,631,876	27,330,912	26,310,004	18,861,989	25,367,592	26,971,474	24,053,087	24,132,554	25,101,034	23,483,643	430,483,261
24740	Safeco Ins Co Of Amer	18,682,008	18,901,825	20,175,481	21,173,720	25,362,975	27,835,212	22,330,505	28,072,312	27,056,083	34,938,026	32,469,049	33,122,423	34,702,028	31,851,644	34,168,661	42,775,166	32,592,270	486,209,388
25089	Coast Natl Ins Co	17,281,776	18,199,343	18,707,491	19,715,262	24,895,062	37,529,989	35,711,382	28,430,118	24,408,040	20,591,039	16,550,744	17,071,847	28,504,342	43,262,748	55,360,522	32,221,676	31,801,627	470,243,009
35882	Geico Gen Ins Co	6,580,124	10,011,760	14,287,821	16,158,954	18,265,257	20,851,779	22,377,267	22,489,746	25,568,498	27,623,047	29,480,771	33,864,894	37,203,117	36,408,427	44,314,309	55,341,947	61,696,927	482,524,645
23035	Liberty Mut Fire Ins Co	7,676,501	6,837,245	7,646,760	9,220,777	11,742,945	13,925,084	4,113,267	20,852,727	24,683,245	27,082,300	26,801,936	26,267,816	30,456,693	32,735,954	35,451,813	34,107,758	37,822,865	357,425,686
23809	Granite States Ins Co	0	0	350,978	902,162	1,277,459	1,154,308		2,316,244	2,090,298	2,851,766	2,333,131	(946,762)	(184,274)	(556,595)		0	0	11,588,716
10683	Wawanesa Gen Ins Co	4,984,131	7,384,526	8,160,917	10,217,548	8,706,891	15,789,247	19,829,423	21,186,954	23,576,722	25,717,331	27,901,694	31,192,806	33,829,150	37,692,093	44,317,223	46,387,108	46,179,758	413,053,524

Sub Total	1,094,816,654	955,051,987	1,094,850,853	1,215,346,557	1,304,050,926	1,311,935,822	1,351,311,126	1,419,676,747	1,482,803,892	1,516,092,435	1,370,171,316	1,311,171,120	1,274,443,527	1,285,822,053	1,420,223,247	1,425,729,545	1,469,798,399	22,303,296,207
% of California Total	84.52%	79.79%	82.89%	79.12%	79.39%	79.16%	81.50%	81.95%	80.92%	81.56%	74.38%	71.51%	70.75%	72.14%	74.65%	71.57%	71.76%	77.09%
Remainder of California	200,497,078	241,932,451	226,070,782	320,636,879	338,489,780	345,479,759	306,830,389	312,614,636	349,637,221	342,888,858	471,914,373	522,301,362	526,799,030	496,528,431	482,271,355	566,269,053	578,392,521	6,629,553,959
California Total	1,295,313,732	1,196,984,438	1,320,921,635	1,535,983,436	1,642,540,706	1,657,415,581	1,658,141,515	1,732,291,383	1,832,441,113	1,858,981,294	1,842,085,689	1,833,472,482	1,801,242,557	1,782,350,484	1,902,494,602	1,991,998,598	2,048,190,920	28,932,850,167

Countrywide Total	11,346,646,000	11,298,362,000	11,826,372,000	12,572,797,000	13,544,114,000	13,890,090,000	14,492,141,000	16,542,802,000	15,476,487,000	15,511,426,000	15,207,030,000	15,532,957,000	15,429,632,000	16,156,724,000	16,626,876,000	17,150,998,000	17,638,910,000	250,244,364,000
Ratio of CA A.O.E. / CW A.O.E.	11.42%	10.59%	11.17%	12.22%	12.13%	11.93%	11.44%	10.47%	11.84%	11.98%	12.11%	11.80%	11.67%	11.03%	11.44%	11.61%	11.61%	11.56%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

Note 2: AOE is allocated by [California IL * Countrywide AOE] / Countrywide IL

CALIFORNIA SELECTED 20 COMPANIES
Combined P. P. Auto.
Data Years: 1998 - 2014
ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25178	State Farm Mut Auto Ins Co	12.78%	12.35%	11.49%	12.71%	12.73%	10.22%	9.40%	9.50%	10.52%	11.22%	9.06%	8.96%	8.59%	9.09%	12.21%	12.03%	13.38%	10.90%
15598	Interins Exch Of The Automobile Club	9.72%	9.29%	8.27%	8.35%	9.03%	8.23%	8.31%	7.53%	8.08%	8.70%	8.96%	9.01%	9.14%	8.62%	8.39%	8.98%	8.68%	8.63%
21652	Farmers Ins Exch	6.78%	3.32%	8.10%	10.67%	10.03%	9.02%	8.04%	7.58%	9.66%	9.25%	8.93%	6.06%	8.91%	8.62%	9.44%	9.11%	7.00%	8.22%
15539	CSAA Ins Exch	15.85%	9.49%	14.26%	13.72%	11.18%	11.49%	12.55%	12.13%	11.84%	11.18%	12.40%	12.66%	9.53%	10.55%	10.82%	10.85%	10.30%	11.82%
12963	21st Century Ins Co	11.24%	12.54%	12.69%	14.33%	13.80%	10.09%	9.07%	10.48%	9.36%	9.25%	10.13%	9.49%	10.46%	9.81%	8.11%	7.88%	11.05%	10.61%
27553	Mercury Ins Co	6.02%	6.37%	7.00%	6.97%	7.16%	7.34%	7.66%	8.30%	8.50%	8.79%	8.88%	10.62%	9.98%	9.66%	9.51%	9.59%	9.12%	8.55%
19240	Allstate Ind Co	7.62%	8.08%	8.94%	10.11%	11.65%	8.02%	9.52%	11.53%	10.01%	10.26%	10.83%	10.69%	10.75%	10.73%	10.59%	11.16%	9.04%	10.16%
19232	Allstate Ins Co	6.81%	8.16%	10.24%	9.72%	8.80%	7.91%	7.85%	8.38%	9.44%	8.78%	7.02%	8.78%	8.08%	7.15%	7.90%	7.06%	6.90%	8.28%
11908	Mercury Cas Co	7.87%	8.46%	8.48%	7.96%	7.32%	7.62%	7.57%	8.15%	8.25%	8.37%	8.35%	10.06%	9.65%	9.52%	10.93%	36.73%	0.00%	8.46%
22268	Infinity Ins Co	7.53%	11.18%	10.15%	10.75%	12.14%	11.09%	10.49%	9.19%	10.67%	12.28%	10.47%	10.64%	11.66%	11.32%	11.81%	12.17%	13.36%	11.30%
27804	Progressive West Ins Co	16.11%	10.97%	11.61%	12.55%	16.89%	13.12%	12.73%	12.47%	12.00%	13.79%	12.12%	9.98%	10.86%	11.53%	11.29%	11.05%	10.32%	12.20%
25941	United Serv Automobile Assn	14.27%	19.92%	18.83%	13.93%	10.77%	9.76%	9.98%	9.60%	9.48%	9.95%	6.89%	8.89%	9.84%	8.81%	7.98%	8.11%	7.47%	10.39%
44288	Progressive Choice Ins Co	44.17%	10.29%	14.98%	4.54%	12.58%	13.91%	13.26%	12.70%	11.79%	14.16%	12.29%	11.64%	11.48%	9.97%	9.72%	8.88%	0.00%	11.81%
25968	USAA Cas Ins Co	13.97%	16.38%	16.41%	13.36%	10.61%	7.66%	8.24%	7.41%	8.56%	8.19%	5.73%	7.71%	8.33%	7.13%	6.83%	6.79%	6.05%	8.69%
24740	Safeco Ins Co Of Amer	9.11%	9.55%	9.14%	9.07%	10.25%	10.11%	7.61%	9.18%	8.79%	10.81%	9.97%	10.23%	11.14%	10.37%	10.80%	12.73%	9.24%	9.96%
25089	Coast Natl Ins Co	10.66%	11.97%	10.97%	9.48%	8.56%	9.62%	8.83%	8.41%	9.29%	9.14%	8.06%	9.39%	10.72%	12.15%	15.42%	10.68%	10.09%	10.25%
35882	Geico Gen Ins Co	7.46%	7.97%	8.79%	7.92%	7.82%	8.29%	8.88%	8.63%	8.45%	8.32%	8.64%	8.38%	8.10%	7.46%	8.34%	8.48%	7.57%	8.17%
23035	Liberty Mut Fire Ins Co	9.20%	8.60%	9.26%	10.07%	10.90%	10.75%	2.33%	9.53%	10.60%	10.67%	10.05%	9.69%	10.93%	11.46%	11.62%	10.34%	11.04%	10.11%
23809	Granite States Ins Co	0.00%	0.00%	6.47%	4.86%	2.87%	1.41%	0.00%	1.24%	0.93%	0.97%	0.82%	-0.83%	-8.06%	5372.54%	0.00%	0.00%	0.00%	0.83%
10683	Wawanesa Gen Ins Co	14.66%	16.73%	15.60%	15.31%	9.44%	12.26%	12.31%	11.85%	12.27%	12.86%	13.33%	13.96%	14.68%	14.52%	15.66%	15.92%	15.01%	13.98%
Sub Total		10.46%	9.29%	10.56%	11.07%	10.67%	9.41%	9.12%	9.34%	9.68%	9.97%	9.51%	9.71%	9.73%	9.67%	10.39%	10.37%	10.14%	9.91%
Remainder of California		6.77%	8.28%	7.18%	9.24%	8.98%	8.78%	7.84%	8.12%	8.20%	6.82%	8.66%	9.10%	9.12%	8.96%	8.71%	8.86%	8.41%	8.44%
California Total		9.65%	9.06%	9.77%	10.63%	10.27%	9.27%	8.85%	9.09%	9.35%	9.19%	9.28%	9.53%	9.55%	9.47%	9.91%	9.89%	9.58%	9.53%
Countrywide Total		9.63%	9.45%	9.42%	9.69%	9.58%	9.04%	9.12%	10.10%	9.41%	9.40%	9.26%	9.47%	9.33%	9.63%	9.64%	9.56%	9.40%	9.48%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.