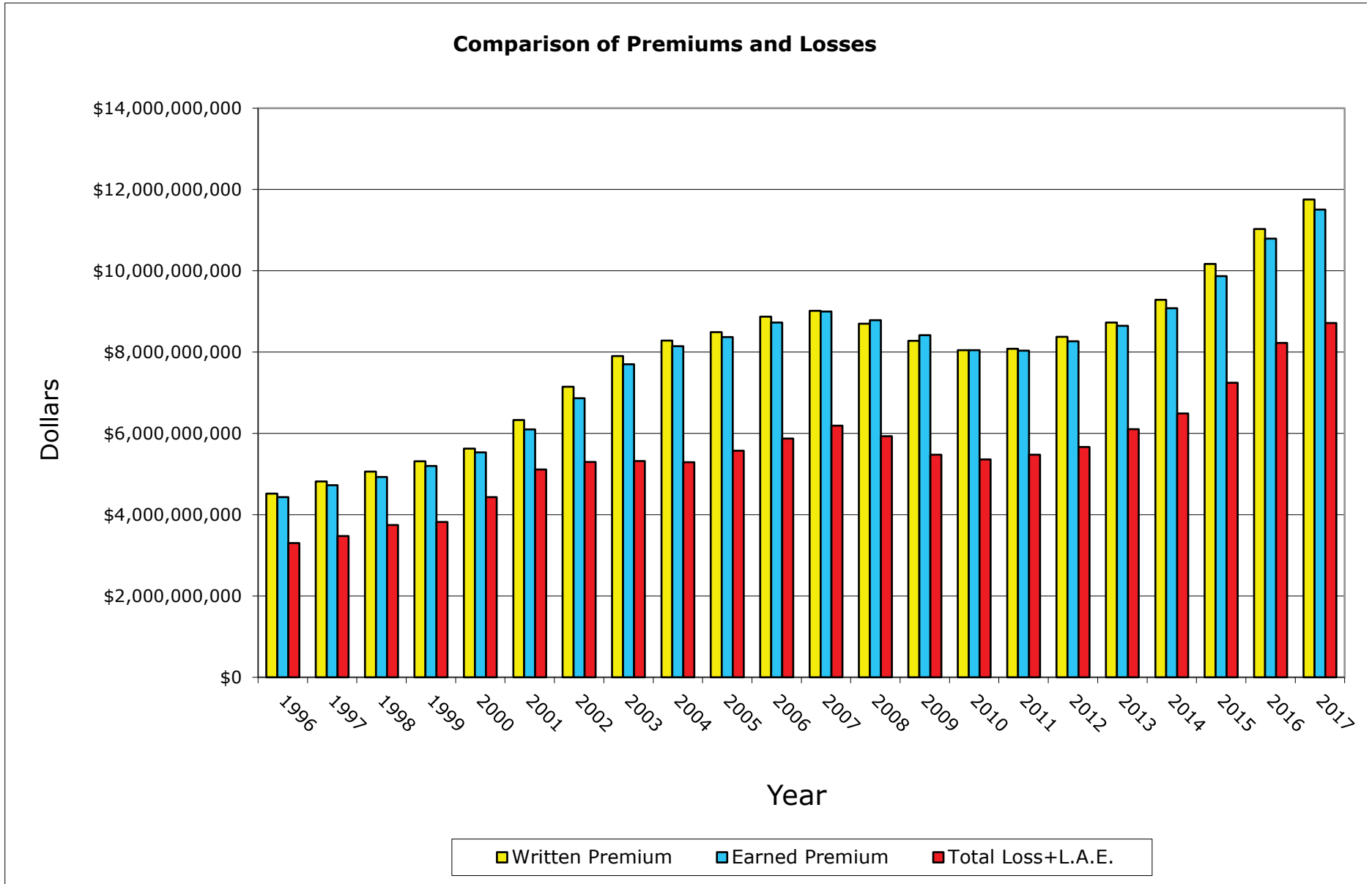


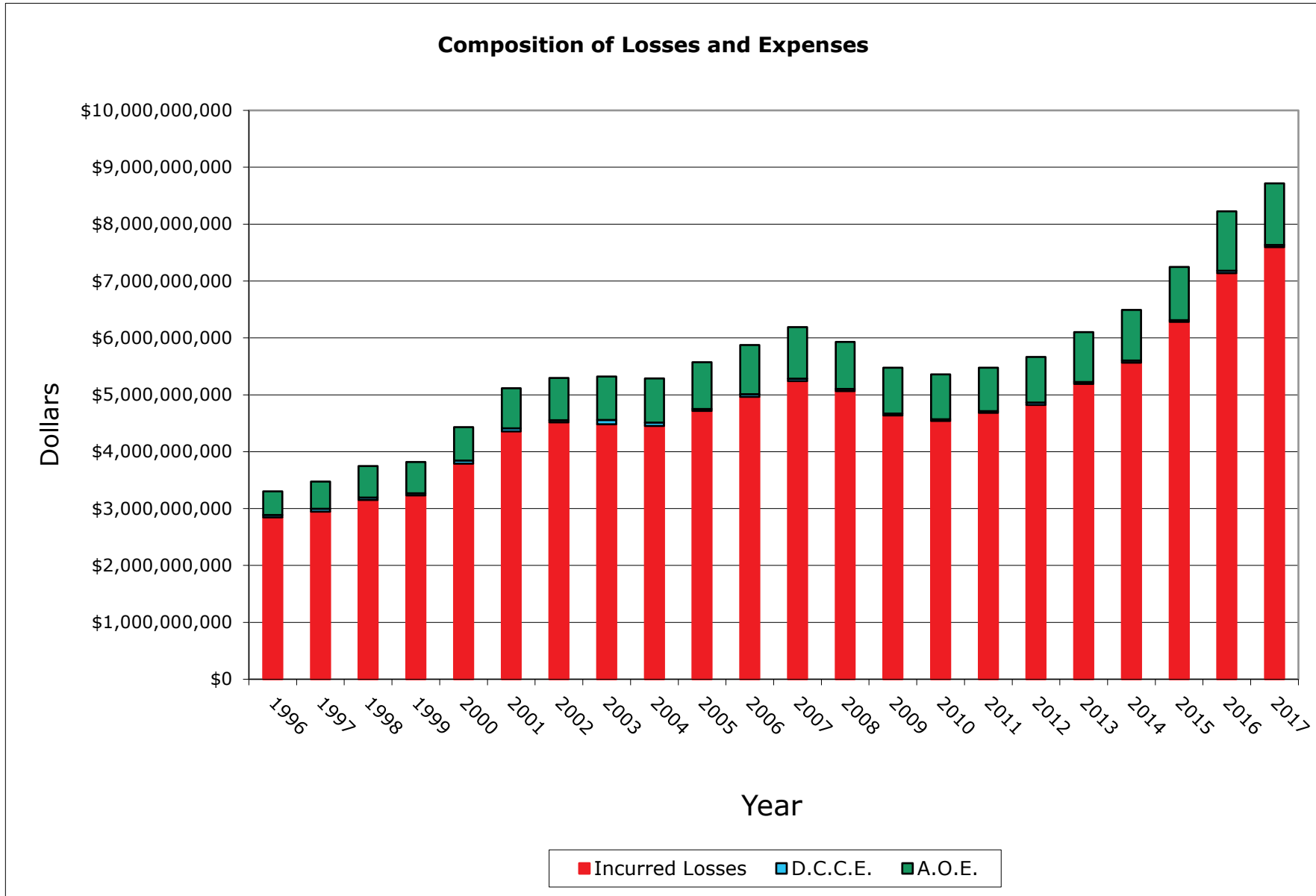
P. P. Auto. P.D.
California Statewide Total

Graph 1.a.



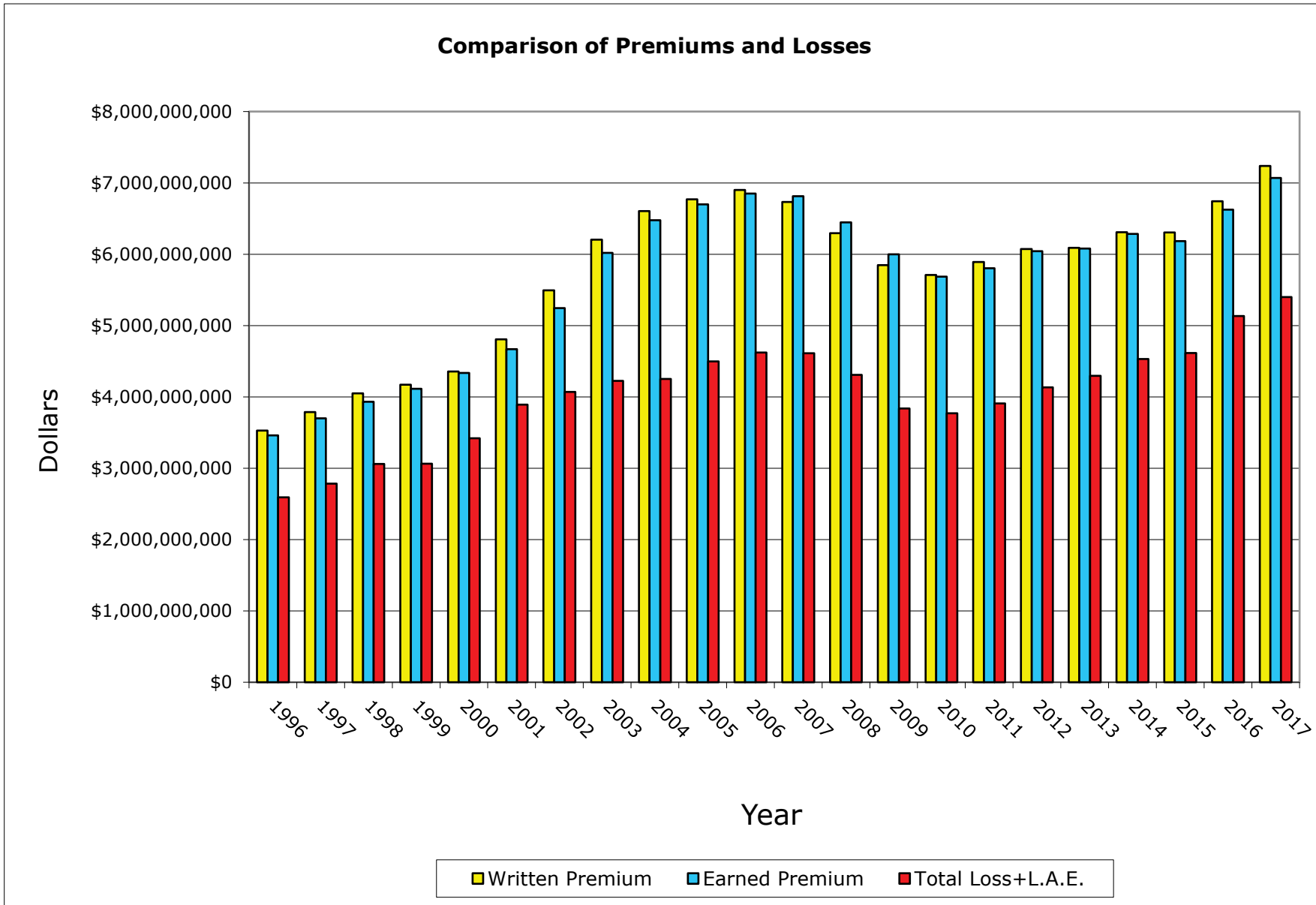
P. P. Auto. P.D.
California Statewide Total

Graph 1.b.



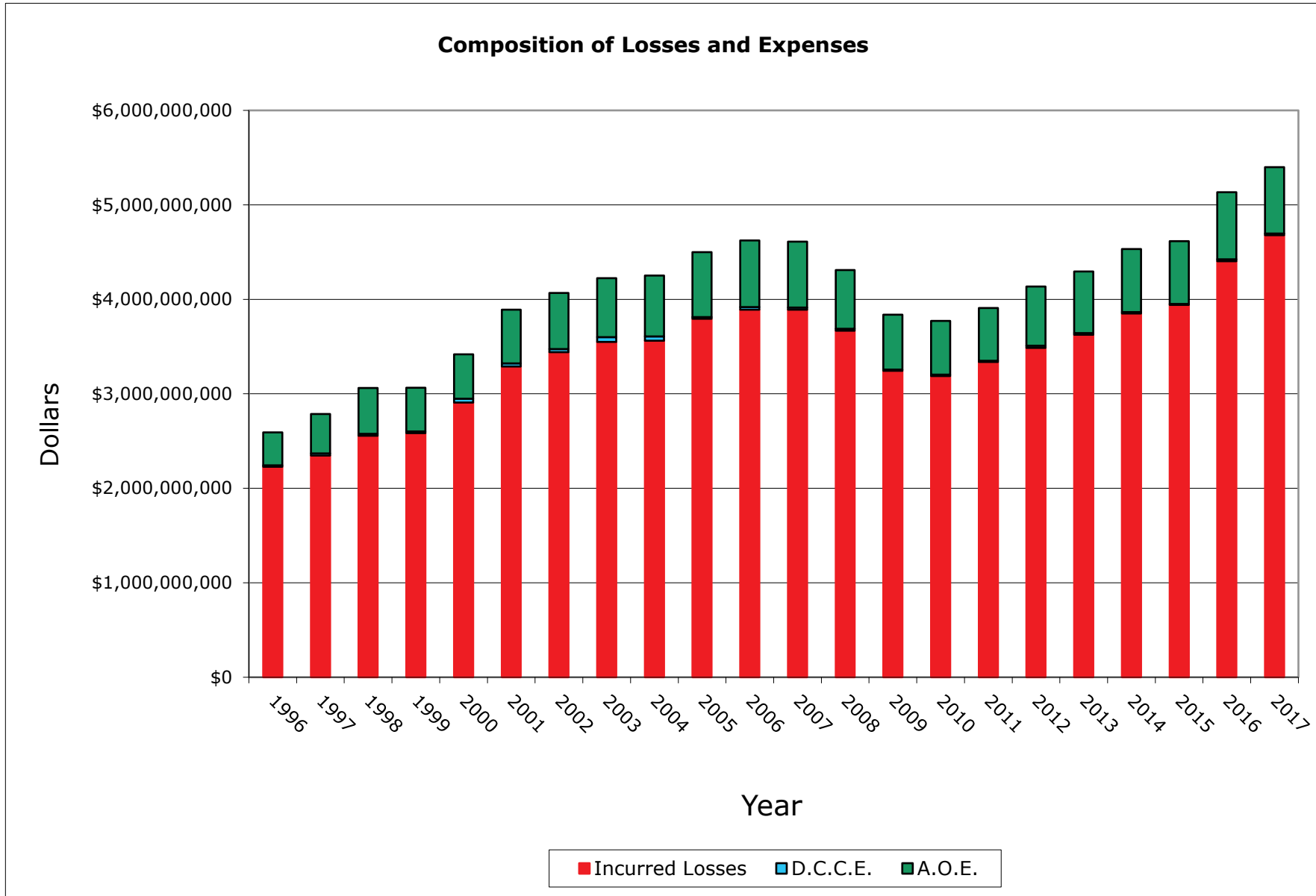
P. P. Auto. P.D.
Selected 20 Aggregate

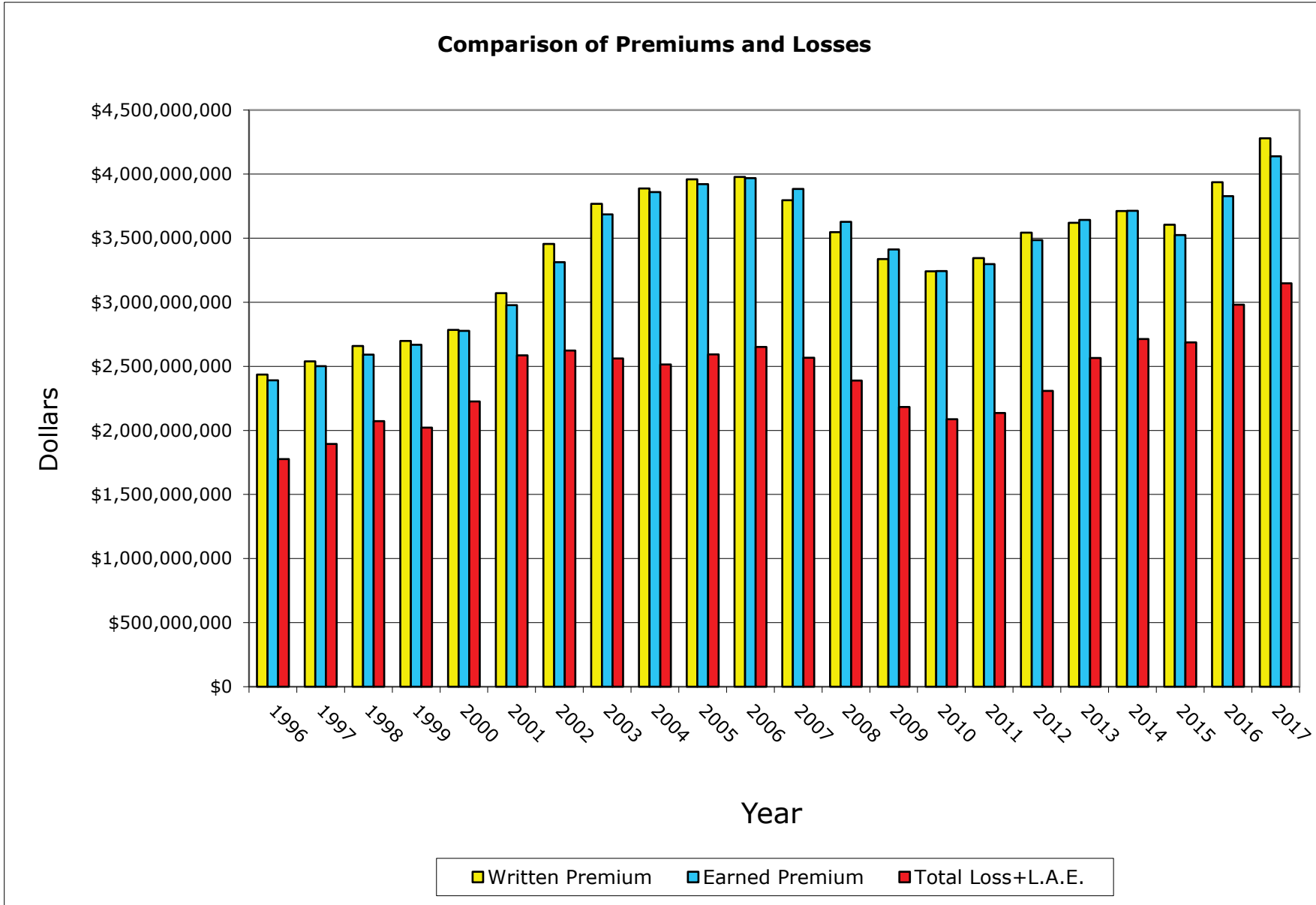
Graph 2.a.

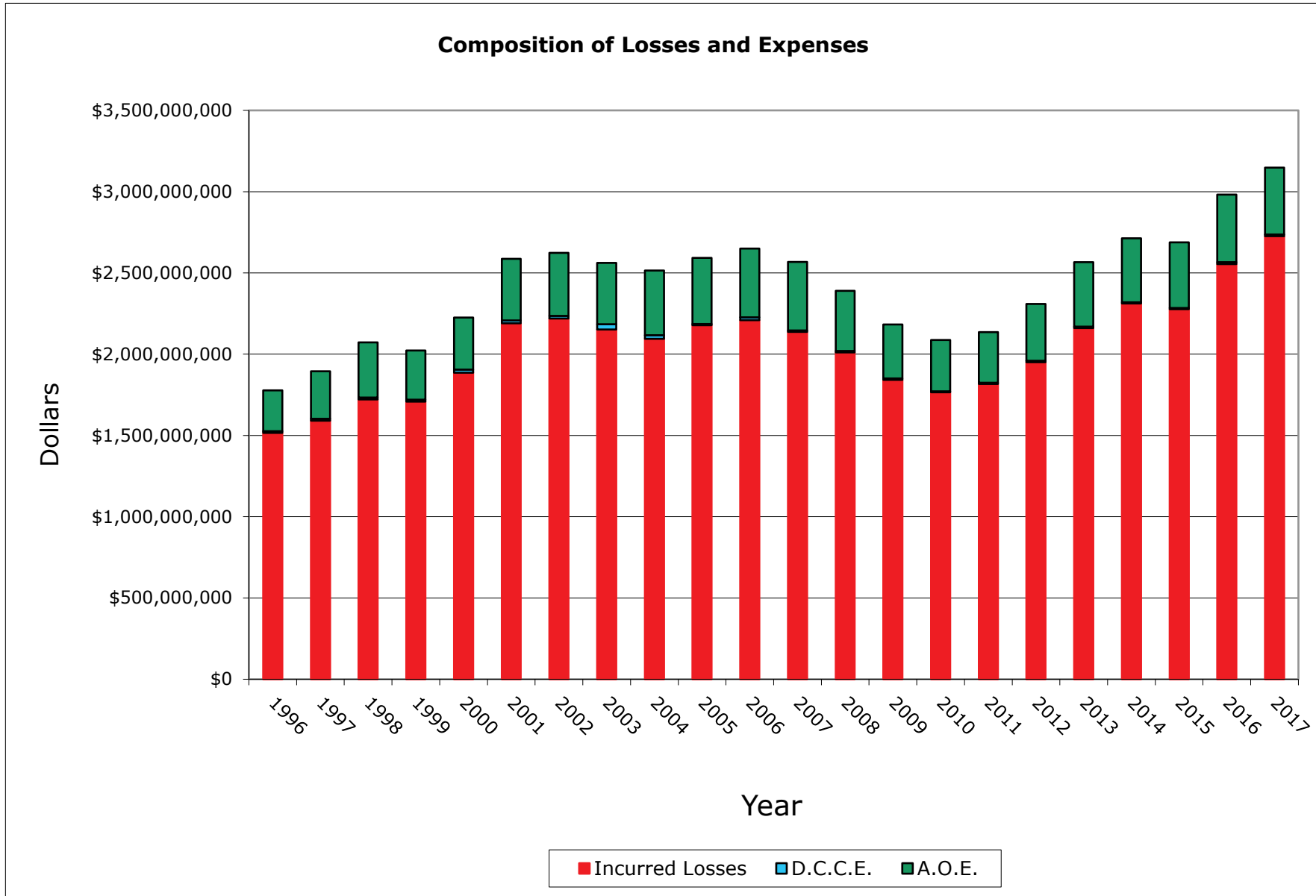


P. P. Auto. P.D.
Selected 20 Aggregate

Graph 2.b.

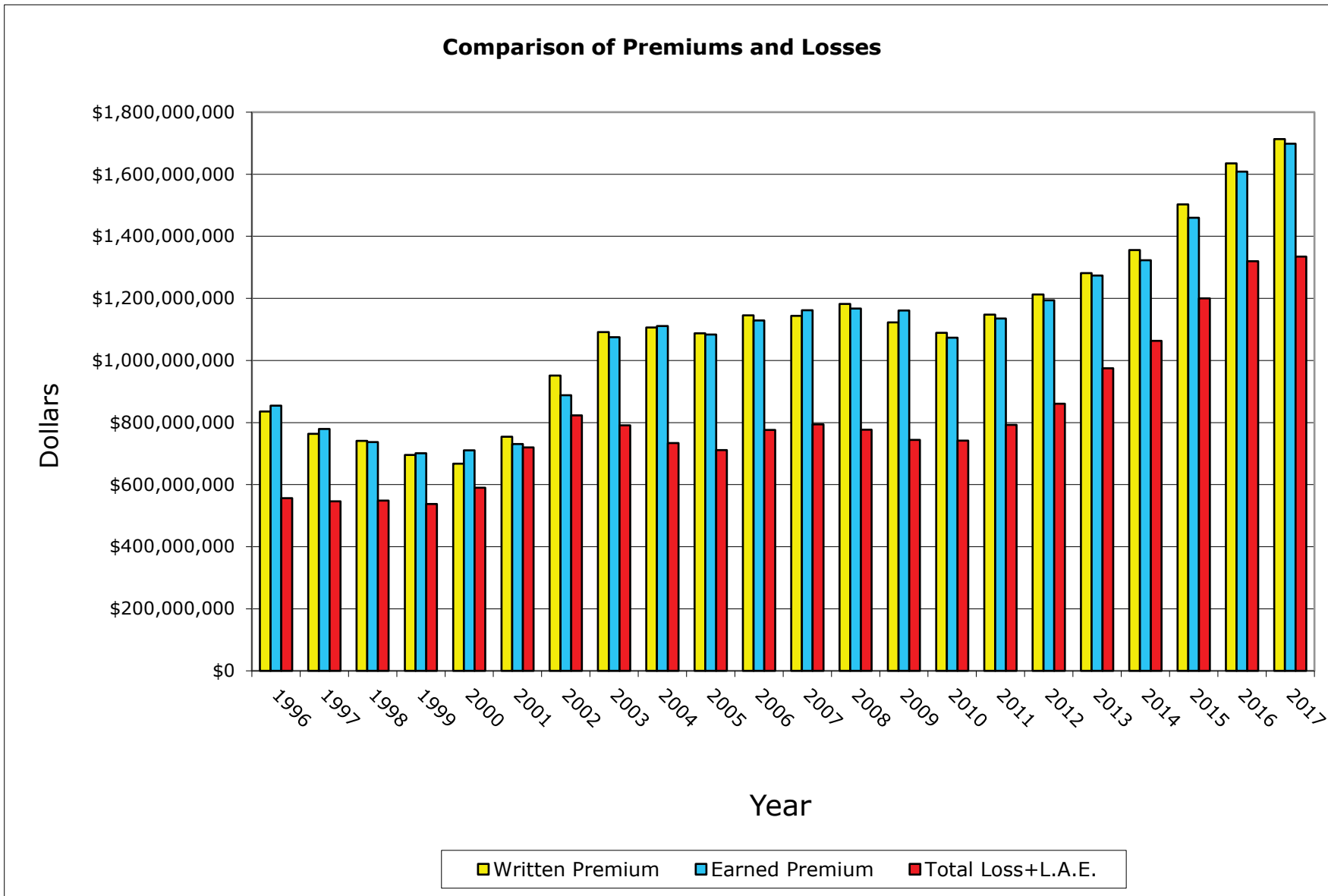






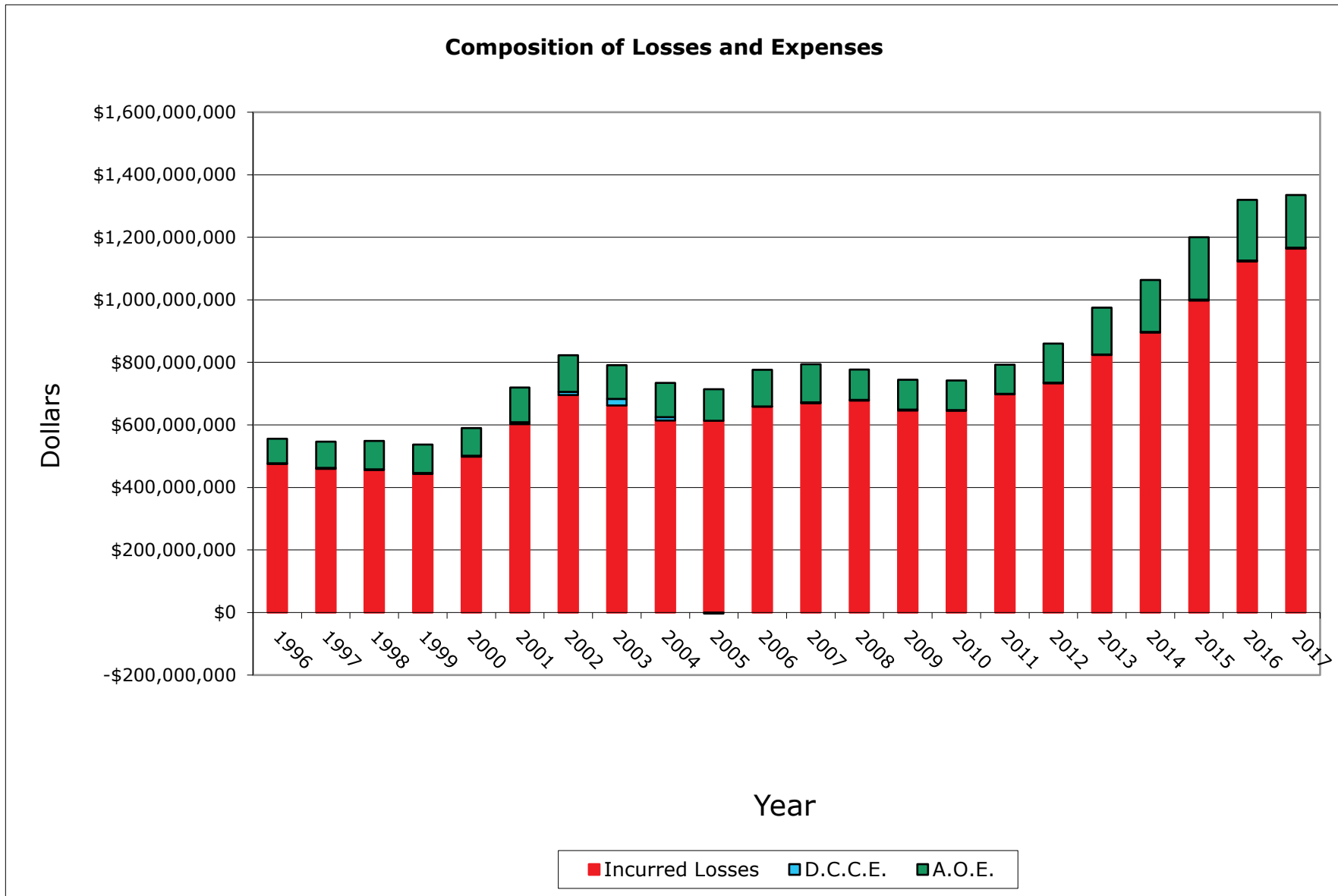
P. P. Auto. P.D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



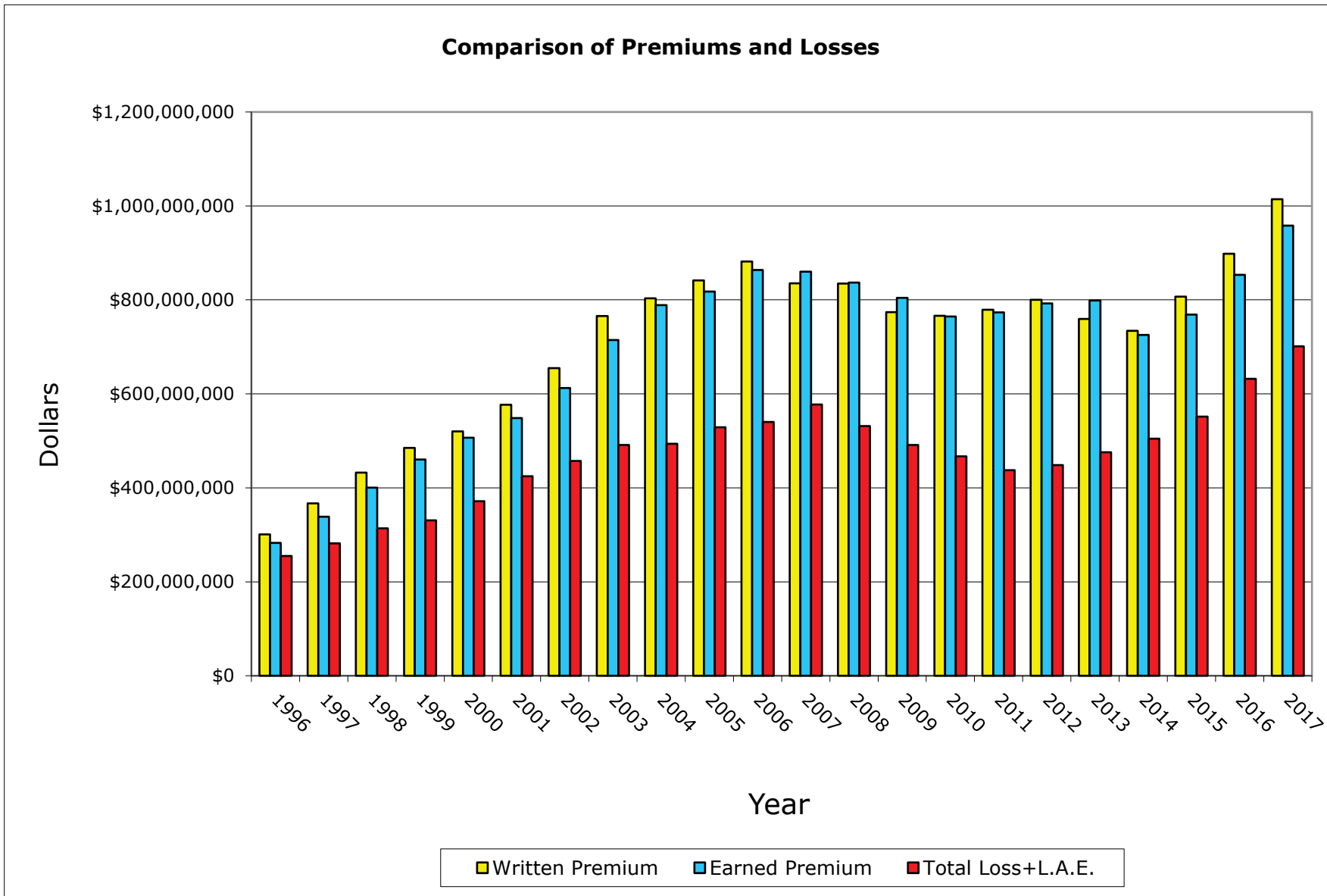
P. P. Auto. P.D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.b.



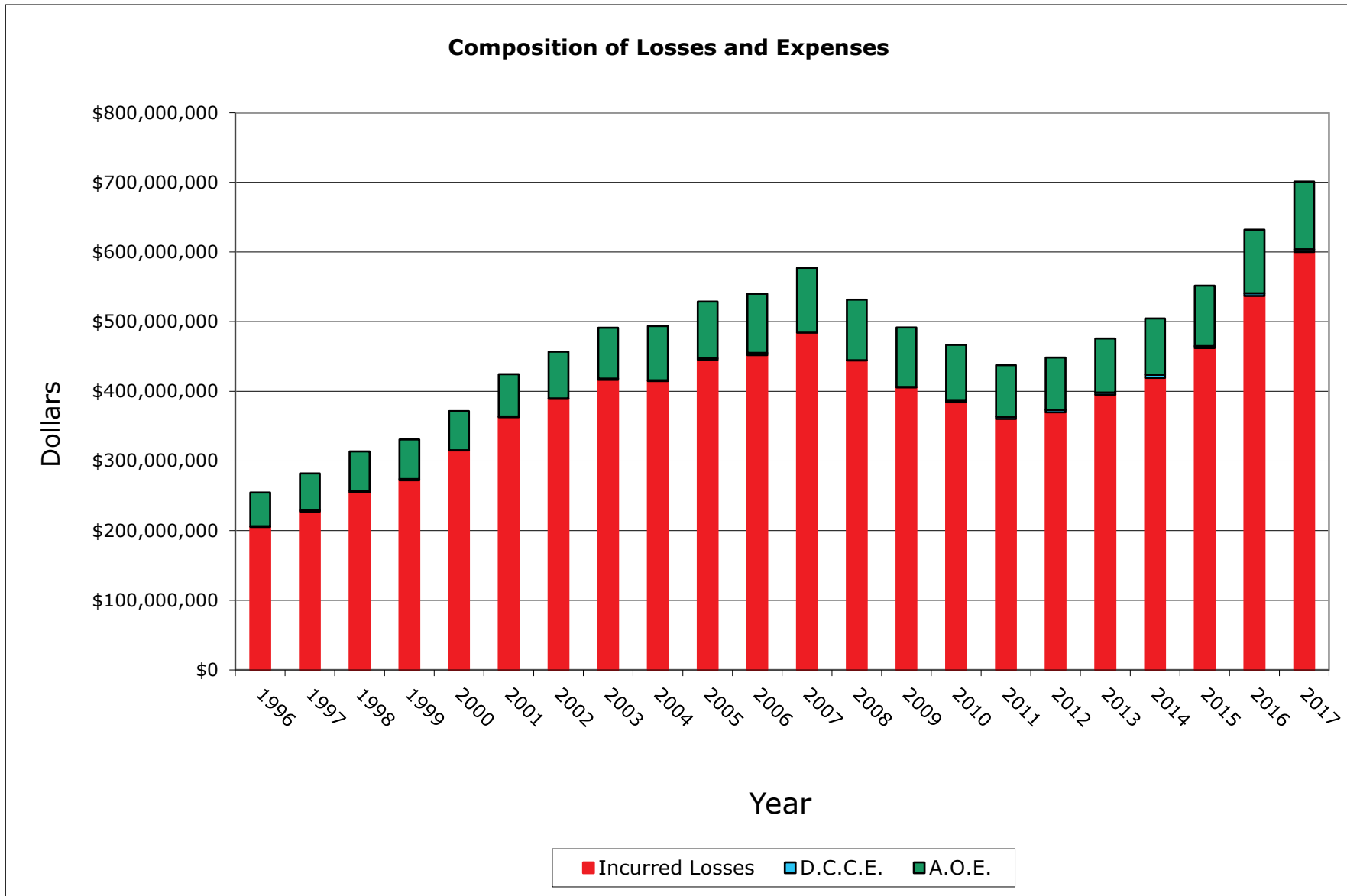
P. P. Auto. P.D.
Interins Exch Of The Automobile Club
NAIC #15598

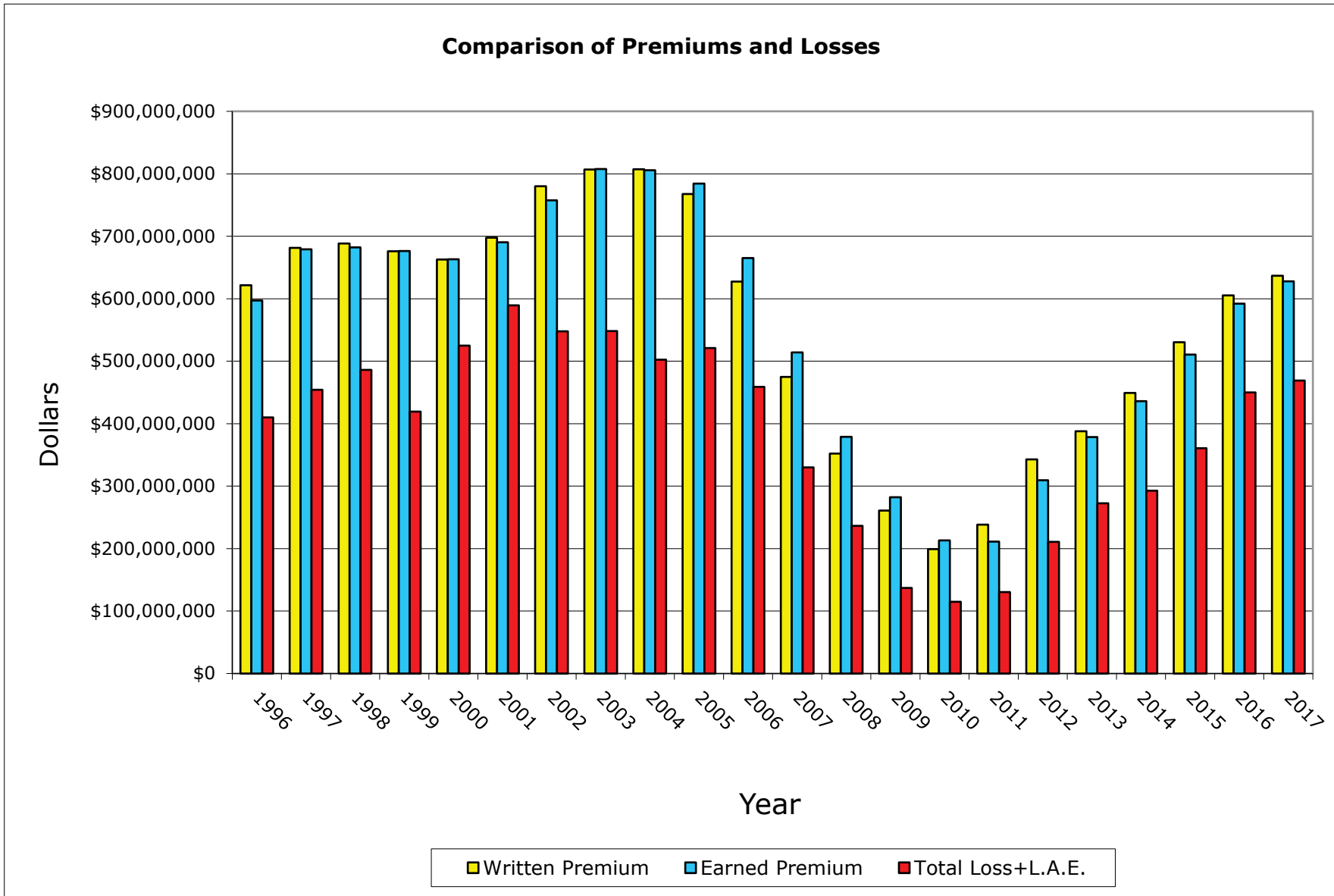
Graph 3.2.a.



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

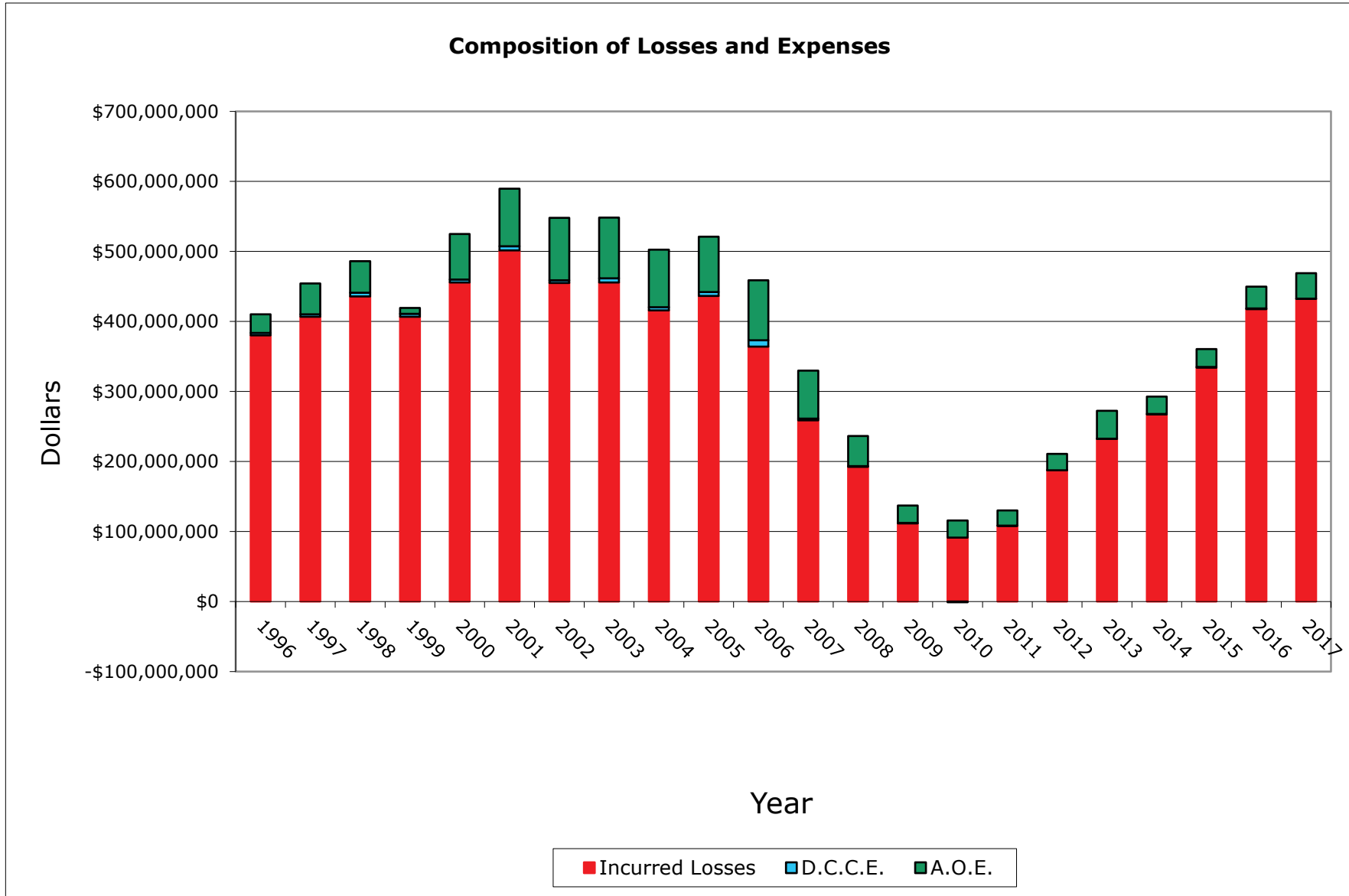
Graph 3.2.b.

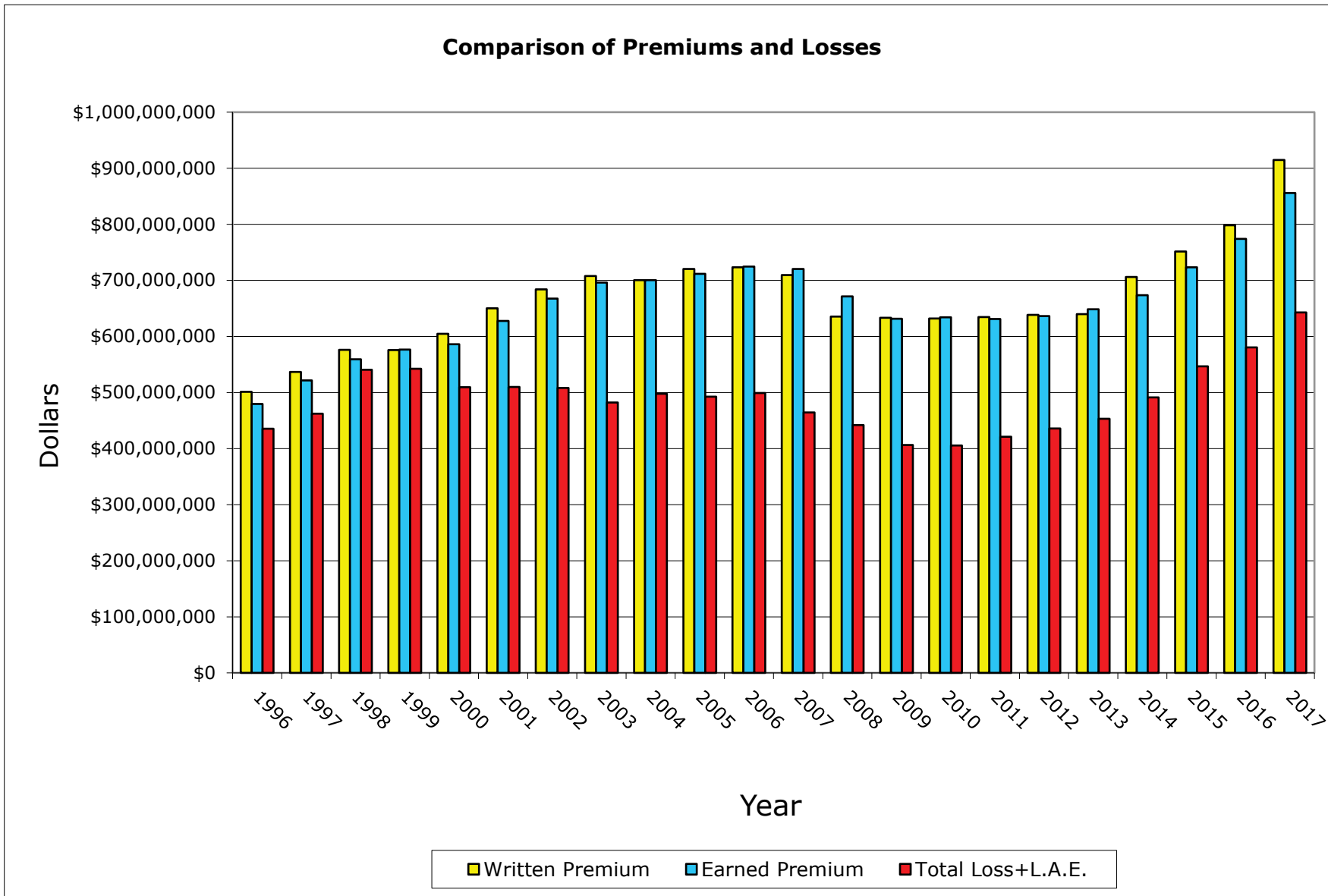


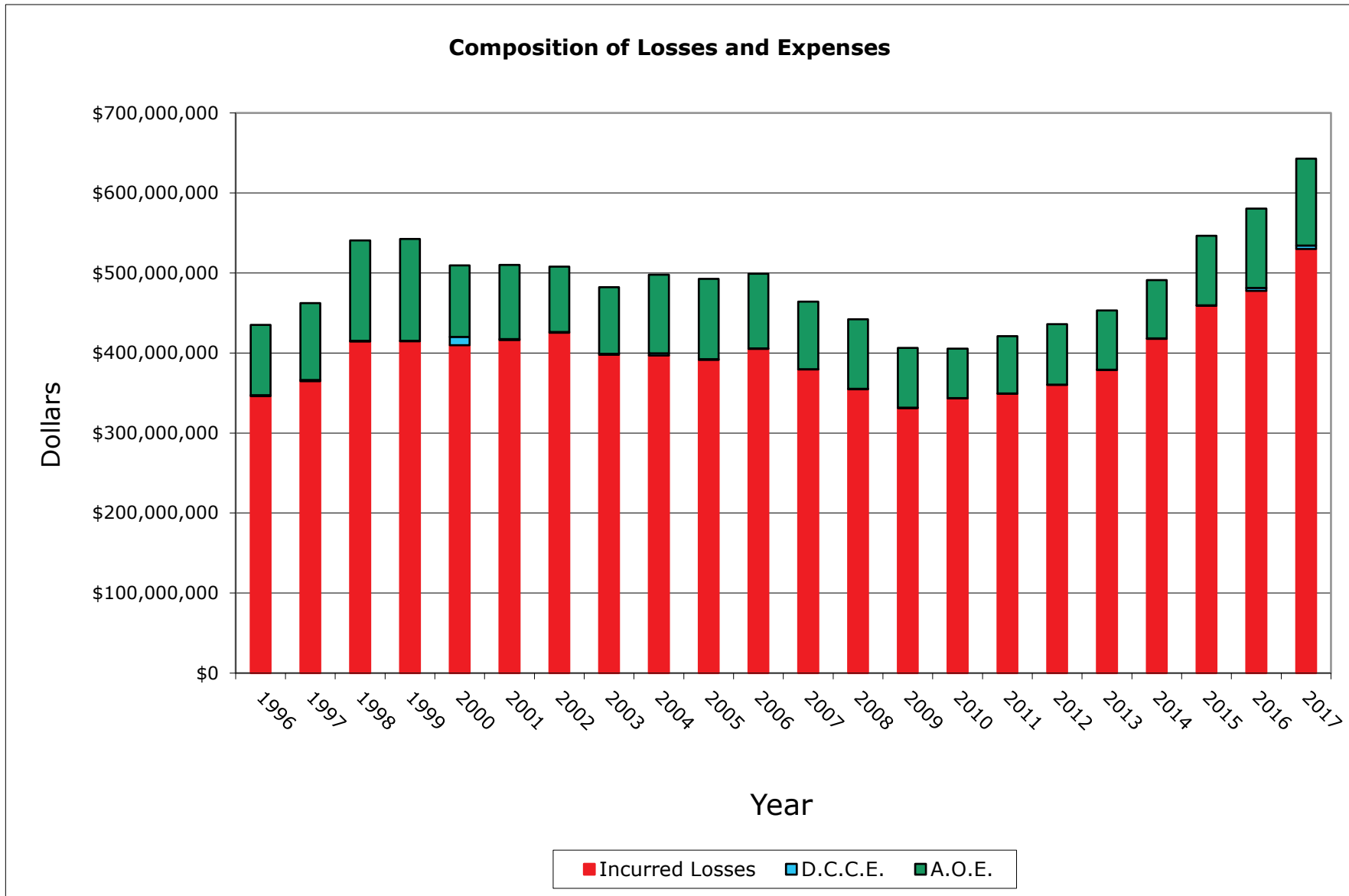


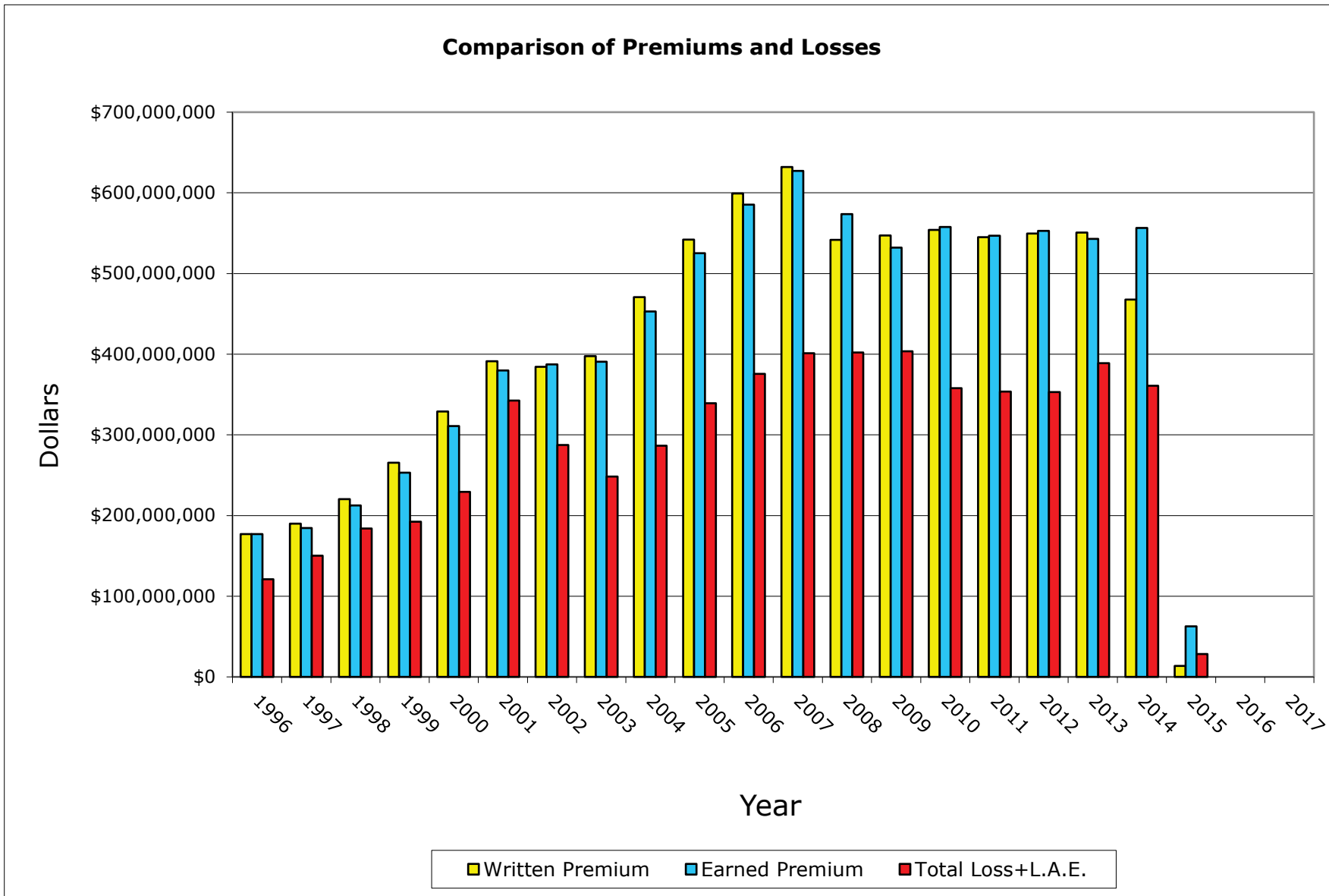
P. P. Auto. P.D.
Farmers Ins Exch
NAIC #21652

Graph 3.3.b.



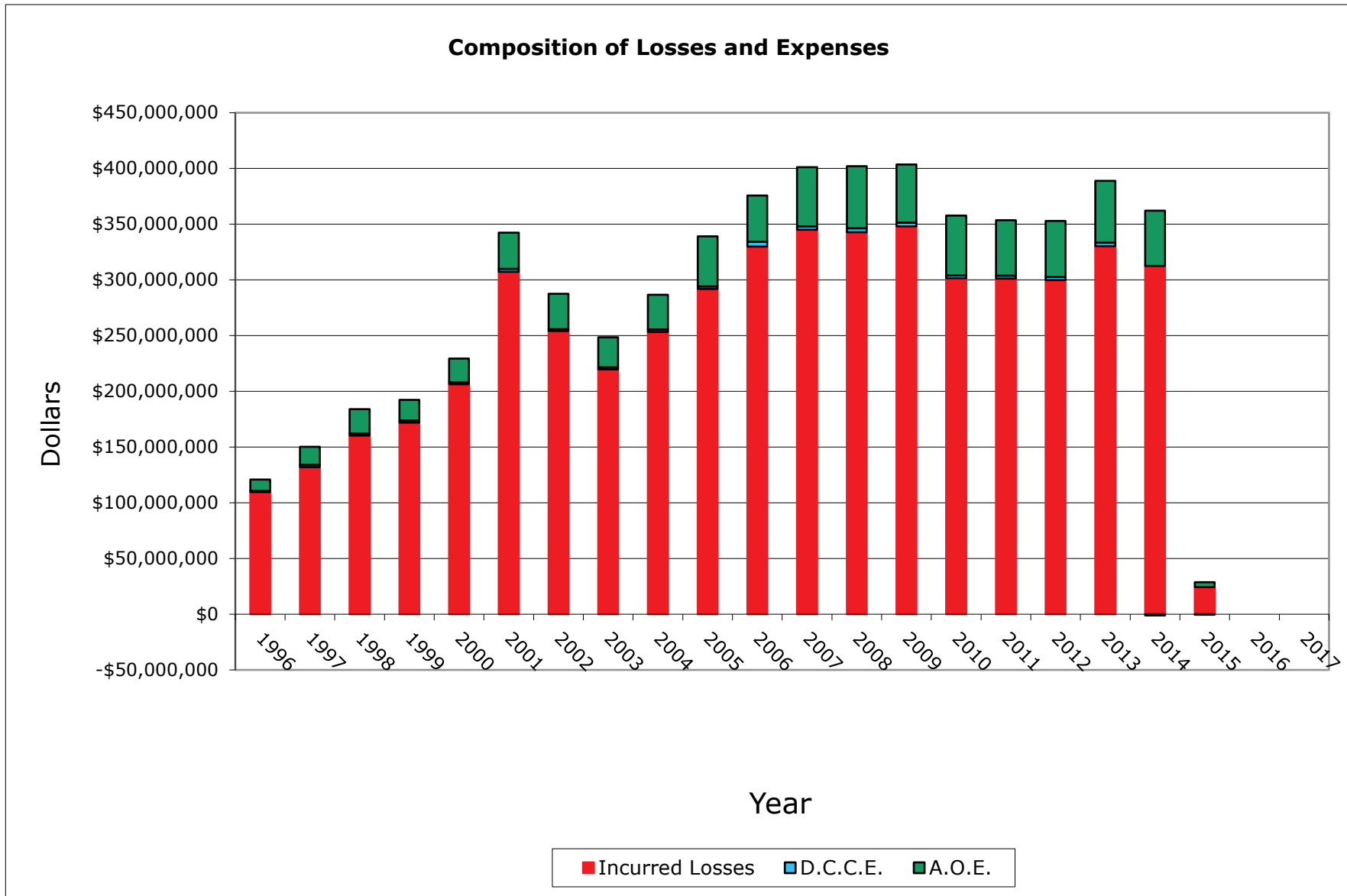






P. P. Auto. P.D.
Allstate Ind Co
NAIC #19240

Graph 3.5.b.



CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
WRITTEN PREMIUM

Table with columns for NAIC COMPANY NAME, years 1996-2017, and Grand Total. Rows include various insurance companies like State Farm Mut Auto Ins Co, Interins Exch Of The Automobile Clud, etc.

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P.D.

Data Years: 1996 - 2017

EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25178	State Farm Mut Auto Ins Co	854,292,184	778,970,159	736,687,015	701,345,695	710,445,713	731,011,229	888,379,681	1,075,330,510	1,111,288,259	1,083,602,387	1,129,036,180	1,161,812,346	1,167,292,276	1,161,101,861	1,073,715,233	1,134,906,874	1,193,890,604	1,273,513,759	1,322,694,808	1,460,100,412	1,608,170,382	1,698,073,856	24,055,661,423	
15598	Interins Exch Of The Automobile Cld	282,566,731	338,420,685	400,370,146	460,252,465	506,734,770	548,741,600	612,621,304	714,826,344	789,089,221	817,616,442	863,748,029	860,147,000	836,637,951	894,164,880	773,293,292	792,564,165	798,511,199	725,599,724	768,883,370	853,598,439	958,303,357	15,271,151,750		
21852	Farmers Ins Exch	597,017,802	678,915,286	682,078,134	676,433,370	663,130,969	690,297,315	757,655,464	807,653,826	805,654,516	784,376,811	665,045,083	513,967,473	378,916,466	282,432,455	213,272,946	211,011,526	309,460,761	378,656,045	435,930,018	510,521,899	592,164,734	627,921,428	12,262,514,327	
15539	CSAA Ins Exch	479,604,998	521,427,780	559,190,252	576,638,450	586,063,711	627,549,282	667,535,463	696,259,034	700,543,003	711,746,462	724,611,101	720,474,744	671,613,068	631,455,672	633,953,560	633,233,383	636,378,792	648,376,206	673,668,156	723,164,377	774,216,733	855,668,693	14,451,372,880	
19240	Allstate Ind Co	176,897,175	184,535,613	212,618,308	253,172,395	310,789,016	379,983,127	387,473,399	390,792,561	453,072,749	525,312,528	585,340,721	627,232,904	573,556,552	532,173,381	557,694,246	546,763,101	552,879,017	543,029,453	556,470,335	621,517,079			0	8,412,303,660
27553	Mercury Ins Co	161,377,917	220,243,280	265,833,178	299,540,177	312,215,131	321,135,824	366,946,296	416,429,504	468,267,725	521,133,571	557,232,702	570,525,490	554,705,019	529,574,231	519,180,705	526,458,880	547,167,619	589,390,202	598,045,458	613,733,864	642,168,404	676,084,969	10,277,390,145	
12963	21st Century Ins Co	299,306,445	301,068,017	314,514,201	329,476,319	349,110,342	362,352,647	378,664,934	469,181,966	522,192,199	526,364,365	499,512,257	469,619,844	425,642,986	352,907,869	279,730,886	253,890,017	238,134,876	231,777,602	227,217,931	230,146,900	233,297,320	200,666,406	7,494,776,329	
19232	Allstate Cas Co	217,715,484	200,693,108	188,266,800	181,298,975	186,593,313	194,686,783	207,562,941	218,787,343	208,620,716	201,842,280	195,904,019	186,950,453	158,459,082	130,423,221	133,591,404	128,027,074	120,133,027	106,195,644	97,842,379	23,167,904	11,822,157	12,366,417	3,310,950,524	
11908	Mercury Cas Co	51,474,776	69,915,110	88,791,617	106,622,517	111,446,570	110,592,436	132,728,833	162,657,706	176,181,624	182,618,800	182,110,355	155,037,126	141,494,354	126,351,089	114,932,471	114,851,277	85,500,520	416,464			921	541	2,113,777,659	
22268	Infinity Ins Co	26,009,437	26,596,412	29,463,100	34,212,233	52,259,308	63,869,035	90,169,575	136,519,174	150,521,172	164,479,116	184,111,488	177,564,909	168,298,643	162,396,643	171,421,958	196,960,580	219,913,359	236,769,130	258,814,337	264,866,483	238,398,922	3,173,107,699		
27804	Progressive West Ins Co	18,550,073	41,556,947	71,277,319	78,139,232	62,459,739	65,228,064	71,696,528	119,496,645	143,257,159	153,441,021	171,618,649	174,642,628	146,206,337	110,860,735	97,157,976	105,689,633	118,003,914	123,241,238	132,731,111	129,405,144	118,924,656	119,097,092	2,364,272,298	
25941	United Serv Automobile Assn	98,669,593	101,421,287	104,020,154	102,623,668	106,653,979	116,886,099	126,776,226	135,304,039	143,808,415	151,035,880	157,778,265	156,321,042	160,194,084	158,063,415	139,932,086	146,112,114	153,191,811	159,508,570	165,233,506	173,728,349	181,450,483	190,212,173	3,128,925,238	
25968	USAA Cas Ins Co	63,374,094	73,131,959	79,354,901	84,002,207	92,672,902	105,952,223	116,752,406	127,574,725	137,913,942	149,682,348	159,871,651	160,323,216	166,951,070	163,918,630	139,042,280	147,163,694	157,162,706	168,072,230	179,736,354	195,150,677	210,011,573	228,896,354	3,103,712,142	
24740	Safeco Ins Co Of Amer	72,589,878	74,522,344	79,326,499	81,608,670	94,277,422	98,296,267	103,477,220	113,830,255	120,364,095	129,147,481	132,925,791	142,521,719	142,021,515	141,444,556	127,748,797	124,721,089	132,595,576	142,919,990	153,297,078	161,808,069	169,592,432	187,454,697	2,726,491,440	
44288	Progressive Choice Ins Co			9,884	216,217	82,568	13,967	8,819,861	47,356,778	83,276,133	114,511,070	145,849,659	167,953,633	180,023,080	182,255,064	185,296,318	187,627,854	175,250,945	7,256,048	0	0			1,485,799,079	
35882	Geico Gen Ins Co	11,991,985	20,923,892	36,410,892	53,743,453	72,694,394	94,591,642	108,473,791	117,542,506	120,918,215	118,842,810	137,336,160	152,014,391	147,915,822	177,344,268	203,301,491	218,986,354	235,853,113	299,598,468	371,193,293	458,855,529	546,104,396	644,259,430	4,348,896,295	
23035	Liberty Mut Fire Ins Co	34,415,406	35,868,339	36,164,888	33,826,201	36,262,238	42,213,650	49,934,988	58,934,830	80,519,002	101,989,057	111,177,651	122,958,593	129,711,271	132,276,992	135,989,548	134,595,532	141,597,832	147,060,657	151,366,997	155,723,875	166,542,374	182,474,922	2,221,604,843	
25089	Coast Natl Ins Co	14,606,879	27,325,342	35,450,744	43,173,407	58,997,028	79,067,870	113,997,422	150,524,224	150,315,591	120,174,160	90,640,010	75,000,485	68,203,498	57,697,323	88,814,424	125,027,906	133,192,394	118,189,411	125,048,419	122,911,425	105,422,434	88,116,780	1,991,897,176	
23081	Granite States Ins Co	87,812	78,858	45,699	18,624	1,973,552	6,789,781	16,168,960	29,366,243	53,829,325	76,817,597	92,156,684	113,045,023	106,739,977	42,422,066	879,350								540,417,759	
10683	Wawanesa Gen Ins Co		4,545,521	12,114,697	17,429,541	21,216,596	28,158,918	40,324,931	57,031,257	69,973,991	78,716,027	85,484,595	100,194,169	111,966,213	113,816,797	114,065,224	120,631,611	122,538,989	122,757,684	131,671,276	134,774,158	145,273,247	163,232,145	1,795,920,587	
	Sub Total (2)	3,460,548,629	3,700,159,839	3,891,988,428	4,113,773,816	4,336,112,261	4,667,417,759	5,246,160,623	6,019,924,999	6,475,605,054	6,899,492,269	6,851,858,678	6,814,853,766	6,445,815,330	5,998,983,148	5,685,398,224	5,802,414,377	6,042,507,241	6,078,384,229	6,284,275,973	6,183,407,368	6,623,627,168	7,068,228,182	124,530,935,661	
	% of California Total	78.0%	78.32%	79.75%	78.13%	78.37%	78.51%	76.43%	78.19%	79.51%	80.02%	78.49%	75.74%	73.39%	71.27%	70.64%	72.23%	73.12%	70.29%	69.21%	62.64%	61.39%	61.43%	72.75%	
	Remainder of California	974,089,237	1,024,473,309	998,266,791	1,084,857,076	1,196,633,120	1,432,825,221	1,617,589,243	1,682,628,631	1,669,206,264	1,872,298,506	1,878,264,532	2,182,962,881	2,337,107,886	2,418,528,560	2,363,422,723	2,230,541,387	2,221,228,555	2,969,217,889	2,796,310,438	3,687,820,715	4,165,928,888	4,437,723,307	46,642,117,059	
	California Total Earned Premium	4,434,647,866	4,724,633,248	4,890,255,219	5,198,630,892	5,532,745,381	6,100,342,980	6,863,729,866	7,702,553,630	8,144,811,318	8,371,790,775	8,730,123,210	8,997,816,647	8,782,923,516	8,417,511,708	8,048,818,947	8,032,955,764	8,263,735,796	8,647,691,918	9,080,586,411	9,871,328,083	10,789,556,056	11,905,953,489	171,173,052,720	
	Countrywide Total Earned Premium	38,646,915,000	42,695,450,000	46,193,880,000	48,928,301,000	54,858,778,000	55,044,927,000	59,838,260,000	63,915,994,000	65,562,701,000	66,742,681,000	66,905,874,000	67,343,789,000	67,221,602,000	66,141,849,000	65,320,779,000	65,168,250,000	66,545,664,000	69,385,248,000	73,467,533,000	78,312,364,000	84,320,405,000	90,556,142,000	1,404,117,386,000	
	Ratio of CA E.P. / CW E.P.	11.19%	11.07%	10.67%	10.62%	10.09%	11.08%	11.47%	12.09%	12.42%	12.54%	13.05%	13.38%	13.07%	12.73%	12.32%	12.33%	12.42%	12.46%	12.38%	12.61%	12.80%	12.71%	12.19%	

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

Table with columns for NAIC, COMPANY NAME, and years 1996-2017, plus Grand Total. Includes sub-totals for California and Countrywide.

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

California Department of Insurance / Rate Specialist Bureau

December 12, 2018

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25178	State Farm Mut Auto Ins Co	65.09%	70.13%	74.46%	76.62%	83.07%	98.47%	92.65%	73.57%	66.08%	65.63%	68.77%	68.38%	66.56%	64.09%	69.09%	69.86%	72.06%	76.55%	80.41%	82.22%	82.05%	78.62%	74.57%
15598	Interins Exch Of The Automobile Club	90.16%	83.33%	78.36%	71.92%	73.31%	77.36%	74.61%	68.70%	62.56%	64.69%	62.54%	67.12%	63.53%	61.11%	61.04%	56.60%	56.56%	59.60%	69.58%	71.77%	74.04%	73.18%	67.50%
21652	Farmers Ins Exch	68.70%	66.91%	71.25%	62.00%	79.17%	85.41%	72.33%	67.89%	62.37%	66.44%	69.02%	64.18%	62.42%	48.58%	53.85%	61.74%	68.18%	71.98%	67.13%	70.64%	75.98%	74.71%	69.06%
15539	CSAA Ins Exch	90.75%	88.67%	96.68%	94.09%	86.92%	81.28%	76.12%	69.26%	71.08%	69.22%	68.88%	64.45%	65.83%	64.34%	63.98%	66.69%	69.90%	72.92%	75.57%	74.99%	75.14%	74.53%	
19240	Allstate Ind Co	68.36%	81.43%	86.52%	75.93%	73.83%	90.13%	74.18%	63.58%	63.28%	64.56%	64.19%	63.96%	70.09%	75.85%	64.15%	64.66%	63.84%	71.61%	64.86%	45.20%	0.00%	0.00%	69.02%
27553	Mercury Ins Co	79.77%	70.19%	63.73%	58.32%	57.25%	66.80%	69.90%	68.72%	65.86%	67.88%	70.38%	73.75%	73.89%	72.66%	75.45%	71.82%	68.72%	71.36%	71.58%	73.30%	74.05%	75.59%	70.68%
12963	21st Century Ins Co	81.57%	79.28%	84.45%	85.97%	87.80%	86.94%	84.53%	83.83%	78.09%	78.17%	74.53%	64.64%	66.20%	57.64%	63.21%	64.55%	63.33%	63.27%	69.69%	58.28%	73.27%	70.80%	74.59%
19232	Allstate Ins Co	71.60%	71.74%	70.41%	69.66%	75.94%	71.95%	67.77%	55.10%	49.19%	50.56%	48.01%	46.08%	50.15%	57.18%	50.82%	49.23%	49.65%	53.64%	48.42%	61.95%	86.00%	90.01%	59.53%
11908	Mercury Cas Co	87.74%	79.68%	76.85%	68.82%	73.02%	76.36%	75.63%	71.87%	68.73%	72.46%	74.10%	84.28%	79.78%	76.84%	81.44%	75.50%	73.74%	543.54%	0.00%	0.00%	-9605.61%	-4099.52%	75.70%
22268	Infinity Ins Co	63.61%	65.75%	56.43%	64.49%	79.72%	65.64%	58.04%	60.84%	48.97%	53.03%	55.41%	62.03%	66.20%	51.29%	55.18%	59.76%	64.18%	65.58%	72.20%	69.09%	79.75%	75.32%	64.31%
27804	Progressive West Ins Co	80.64%	74.25%	71.38%	67.60%	71.15%	63.02%	61.17%	65.00%	59.26%	64.87%	68.22%	70.43%	59.98%	54.16%	66.67%	74.43%	78.45%	76.99%	72.98%	72.81%	68.31%	62.35%	67.71%
25941	United Serv Automobile Assn	77.12%	77.23%	73.84%	78.73%	83.20%	83.90%	81.72%	75.07%	72.06%	71.29%	69.86%	75.65%	65.48%	60.56%	72.87%	71.49%	66.64%	67.20%	65.91%	65.95%	71.12%	71.07%	71.84%
25968	USAA Cas Ins Co	73.91%	70.95%	72.51%	75.19%	78.93%	80.36%	76.19%	70.39%	66.13%	63.74%	61.40%	66.50%	58.16%	54.46%	66.45%	66.47%	64.05%	65.19%	63.47%	65.17%	70.33%	69.11%	67.01%
24740	Safeco Ins Co Of Amer	63.87%	69.50%	68.72%	66.09%	71.02%	73.46%	74.86%	68.77%	62.66%	65.40%	64.72%	67.77%	67.87%	62.79%	63.71%	73.85%	75.46%	71.95%	66.26%	72.73%	77.78%	85.70%	70.32%
44288	Progressive Choice Ins Co	0.00%	0.00%	138.81%	124.61%	52.20%	3.54%	82.50%	82.00%	71.75%	74.59%	74.08%	78.78%	69.55%	63.59%	64.93%	62.97%	64.65%	61.10%	0.00%	0.00%	0.00%	0.00%	69.27%
35882	Geico Gen Ins Co	91.54%	89.91%	83.71%	79.51%	81.75%	81.70%	76.43%	64.00%	59.45%	64.72%	67.48%	66.39%	73.69%	69.38%	69.20%	67.41%	75.30%	73.77%	71.42%	75.04%	78.87%	79.10%	73.79%
23035	Liberty Mut Fire Ins Co	59.66%	65.42%	67.09%	69.26%	71.00%	77.71%	80.59%	77.20%	64.51%	69.08%	71.39%	70.01%	64.02%	57.92%	60.01%	65.16%	70.21%	67.47%	66.81%	68.39%	72.95%	74.17%	68.23%
25089	Geast Natl Ins Co	60.47%	71.01%	80.66%	69.69%	102.11%	78.71%	65.79%	63.74%	55.32%	54.47%	54.12%	60.20%	58.05%	58.58%	86.18%	103.98%	103.36%	80.21%	76.88%	83.86%	82.94%	72.46%	74.61%
23089	Granite States Ins Co	-3.94%	-14.36%	-13.93%	-7.31%	93.40%	83.77%	61.93%	56.17%	68.79%	69.03%	57.96%	66.01%	67.56%	44.20%	-210.70%	19369.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	63.06%
10683	Wawanesa Gen Ins Co	0.00%	112.77%	100.63%	87.03%	107.49%	116.98%	111.94%	105.44%	103.35%	111.45%	109.34%	104.22%	92.99%	93.01%	94.28%	100.56%	103.59%	102.15%	99.25%	105.46%	105.58%	105.84%	102.54%
	Sub Total	74.91%	75.28%	77.84%	74.50%	78.85%	83.34%	77.55%	70.18%	65.68%	67.15%	67.47%	67.65%	66.86%	63.96%	66.34%	67.33%	68.43%	70.67%	72.12%	74.63%	77.49%	76.40%	71.49%
	Remainder of California	72.83%	67.33%	68.91%	69.46%	84.78%	85.45%	75.97%	65.09%	62.04%	64.37%	66.72%	72.40%	69.31%	67.80%	67.25%	70.32%	68.99%	70.37%	70.02%	71.37%	74.20%	74.71%	70.97%
	California Total	74.45%	73.55%	76.03%	73.45%	80.13%	83.84%	77.17%	69.07%	64.93%	66.59%	67.31%	68.80%	67.51%	65.06%	66.61%	68.16%	68.58%	70.58%	71.47%	73.41%	76.22%	75.75%	71.35%
	Countrywide Total	79.02%	73.76%	73.44%	73.15%	75.38%	77.53%	70.97%	67.45%	62.54%	67.32%	65.17%	67.69%	69.95%	67.41%	67.73%	74.48%	74.58%	72.32%	73.99%	74.23%	77.86%	75.00%	71.75%

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25178	State Farm Mut Auto Ins Co	18.49%	15.84%	14.64%	13.09%	11.86%	11.92%	13.31%	13.81%	13.35%	12.81%	12.91%	12.69%	13.59%	13.56%	13.54%	14.20%	14.48%	14.69%	14.60%	14.77%	14.83%	14.57%	13.94%
15598	Interins Exch Of The Automobile Clud	6.67%	7.61%	8.55%	9.13%	9.25%	9.12%	9.16%	9.69%	9.70%	9.91%	9.94%	9.27%	9.60%	9.35%	9.52%	9.64%	9.56%	8.70%	7.91%	7.93%	8.15%	8.63%	8.99%
21652	Farmers Ins Exch	13.76%	14.14%	13.60%	12.72%	11.78%	11.03%	10.91%	10.21%	9.75%	9.04%	7.07%	5.27%	4.05%	3.15%	2.47%	2.95%	4.09%	4.45%	4.84%	5.21%	5.49%	5.42%	7.07%
15539	CSAA Ins Exch	11.09%	11.14%	11.39%	10.83%	10.75%	10.28%	9.57%	8.96%	8.45%	8.48%	8.15%	7.87%	7.31%	7.65%	7.85%	7.86%	7.62%	7.33%	7.60%	7.39%	7.24%	7.78%	8.44%
19240	Allstate Ind Co	3.92%	3.94%	4.36%	5.00%	5.85%	6.18%	5.38%	5.03%	5.68%	6.38%	6.75%	7.01%	6.23%	6.61%	6.89%	6.75%	6.56%	6.31%	5.04%	0.13%	0.00%	0.00%	4.82%
27553	Mercury Ins Co	3.84%	4.87%	5.47%	5.74%	5.50%	5.22%	5.30%	5.47%	5.80%	6.25%	6.37%	6.33%	6.32%	6.34%	6.44%	6.58%	6.25%	6.78%	6.85%	6.40%	6.10%	5.88%	6.00%
12963	21st Century Ins Co	6.51%	6.35%	6.33%	6.23%	6.26%	5.70%	5.55%	6.15%	6.39%	6.13%	5.54%	5.14%	4.71%	3.98%	3.39%	3.08%	2.82%	2.64%	2.44%	2.28%	2.06%	1.67%	4.29%
19232	Allstate Ins Co	4.78%	4.06%	3.68%	3.41%	3.35%	3.13%	2.96%	2.75%	2.49%	2.36%	2.19%	2.05%	1.67%	1.60%	1.55%	1.39%	1.20%	0.90%	0.15%	0.11%	0.11%	1.88%	
11908	Mercury Cas Co	1.21%	1.55%	1.87%	2.05%	1.96%	1.78%	1.97%	2.14%	2.14%	2.17%	2.01%	1.65%	1.60%	1.47%	1.41%	1.43%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	1.21%
22268	Infinity Ins Co	0.62%	0.57%	0.70%	0.78%	1.02%	1.15%	1.45%	1.72%	1.69%	1.87%	1.99%	2.07%	1.96%	2.00%	1.97%	2.29%	2.49%	2.62%	2.63%	2.63%	2.33%	2.03%	1.89%
27804	Progressive West Ins Co	0.55%	1.15%	1.65%	1.35%	0.89%	1.02%	1.08%	1.55%	1.75%	1.86%	1.97%	1.88%	1.56%	1.29%	1.26%	1.36%	1.42%	1.44%	1.42%	1.26%	1.06%	1.04%	1.38%
25941	United Serv Automobile Assn	2.15%	2.13%	2.06%	1.92%	1.94%	1.89%	1.80%	1.74%	1.76%	1.80%	1.78%	1.75%	1.85%	1.84%	1.75%	1.83%	1.85%	1.84%	1.80%	1.73%	1.66%	1.64%	1.81%
25968	USAA Cas Ins Co	1.42%	1.57%	1.60%	1.59%	1.71%	1.71%	1.68%	1.64%	1.70%	1.80%	1.81%	1.80%	1.93%	1.89%	1.75%	1.85%	1.91%	1.96%	1.97%	1.95%	1.94%	1.96%	1.81%
24740	Safeco Ins Co Of Amer	1.59%	1.58%	1.58%	1.56%	1.72%	1.57%	1.49%	1.46%	1.48%	1.54%	1.50%	1.61%	1.62%	1.71%	1.67%	1.64%	1.67%	1.71%	1.70%	1.67%	1.59%	1.67%	1.61%
4428	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.69%	1.08%	1.47%	1.70%	1.93%	2.06%	2.21%	2.31%	2.35%	1.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.85%
35882	Geico Gen Ins Co	0.30%	0.50%	0.80%	1.09%	1.38%	1.56%	1.56%	1.38%	1.51%	1.47%	1.41%	1.61%	1.66%	1.57%	2.23%	2.59%	2.70%	2.97%	3.62%	4.21%	4.71%	5.18%	2.60%
23035	Liberty Mut Fire Ins Co	0.78%	0.75%	0.70%	0.63%	0.69%	0.72%	0.76%	0.82%	1.18%	1.25%	1.31%	1.42%	1.51%	1.61%	1.69%	1.69%	1.74%	1.70%	1.65%	1.57%	1.57%	1.62%	1.32%
25089	Coast Natl Ins Co	0.36%	0.64%	0.77%	1.01%	1.03%	1.34%	1.71%	2.00%	2.16%	1.17%	0.95%	0.74%	0.73%	0.73%	1.69%	1.69%	1.42%	1.28%	1.40%	1.15%	0.86%	0.71%	1.16%
23089	Granite States Ins Co	0.00%	0.00%	0.00%	0.00%	0.08%	0.14%	0.30%	0.38%	0.81%	1.02%	1.20%	1.36%	1.01%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%
10683	Wawanesa Gen Ins Co	0.00%	0.18%	0.30%	0.36%	0.42%	0.30%	0.52%	0.68%	0.81%	0.97%	1.01%	1.21%	1.38%	1.44%	1.43%	1.44%	1.43%	1.46%	1.44%	1.35%	1.23%	1.25%	1.05%
Sub Total		78.08%	78.59%	80.85%	78.48%	77.45%	75.99%	76.84%	78.53%	79.73%	79.69%	77.77%	74.70%	72.39%	70.65%	70.98%	72.90%	72.53%	69.79%	67.98%	61.99%	61.17%	61.58%	72.44%
Remainder of California		21.92%	21.41%	19.95%	21.51%	22.55%	24.01%	23.16%	21.47%	20.27%	20.31%	22.23%	25.30%	27.61%	29.35%	29.04%	27.10%	27.47%	30.21%	32.04%	38.01%	38.83%	38.42%	27.56%
California Total Written Premium:		4,516,305,794	4,819,494,387	5,059,352,038	5,315,200,087	5,624,794,681	6,326,872,103	7,150,120,702	7,900,430,670	8,282,950,885	8,493,202,402	8,871,299,757	9,014,141,349	8,698,363,678	8,277,869,103	8,048,285,044	8,080,326,187	8,373,897,820	8,727,151,921	9,284,729,379	10,171,516,538	11,026,061,308	11,755,476,122	173,817,842,056

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
INCURRED LOSSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25178	State Farm Mut Auto Ins Co	475,254,406	459,785,229	455,437,660	443,246,645	498,455,590	602,180,801	695,323,298	662,385,041	614,338,998	613,138,689	658,595,232	669,319,520	677,448,437	645,756,989	644,742,393	697,973,756	733,102,486	823,819,054	894,796,496	997,761,775	1,122,595,048	1,163,925,748	15,249,383,291	
15598	Interins Exch Of The Automobile Clud	205,287,749	227,292,277	255,221,743	272,142,704	315,274,748	362,760,503	389,143,930	416,660,137	414,939,821	445,216,715	451,937,388	484,131,602	444,264,036	405,636,495	384,066,868	360,285,616	369,958,726	395,155,908	419,275,871	462,212,051	536,848,617	599,962,433	8,617,675,938	
21652	Farmers Ins Exch	380,029,262	406,835,941	435,890,305	406,813,709	455,831,481	501,504,830	455,130,419	455,669,792	436,471,206	363,917,156	383,567,623	258,947,623	192,388,940	111,668,407	91,164,475	108,183,316	187,389,421	232,359,779	267,299,272	334,100,303	417,643,857	432,162,124	7,347,184,448	
15539	CSAA Ins Exch	346,011,978	364,797,613	414,305,633	414,561,662	409,713,713	416,093,985	425,297,360	397,931,939	396,926,055	391,508,281	405,288,544	379,350,915	354,619,076	331,214,687	343,494,037	349,195,802	360,167,138	378,824,784	417,550,079	458,850,295	477,648,370	529,923,286	8,763,275,232	
19240	Allstate Ind Co	109,593,108	132,111,985	160,421,200	171,944,419	206,460,747	307,382,545	254,219,279	219,825,795	253,377,836	291,977,654	329,862,691	344,931,184	342,755,006	348,045,504	301,578,710	301,244,937	299,780,285	330,236,318	312,650,604	24,349,432			0	5,042,749,239
27553	Mercury Ins Co	113,781,374	134,915,850	148,073,095	154,110,188	177,169,722	189,821,802	228,436,211	252,861,461	266,642,608	304,595,381	336,663,788	362,733,383	355,652,623	318,718,870	325,213,229	323,774,150	325,286,495	357,277,482	359,291,792	380,970,366	407,750,572	435,178,799	6,258,919,241	
12963	21st Century Ins Co	214,547,072	205,286,994	227,043,417	230,366,947	249,739,255	248,481,488	249,680,366	314,112,045	335,788,475	346,229,123	314,779,932	257,195,385	244,880,902	177,620,043	155,701,927	139,083,233	120,677,950	119,088,342	123,218,753	120,883,425	135,096,077	123,256,045	4,652,757,196	
19232	Allstate Ins Co	137,462,890	123,582,699	113,770,561	110,403,275	125,002,628	122,935,584	122,643,965	104,027,125	87,941,544	85,903,628	80,259,291	73,124,699	67,397,229	62,245,284	56,441,239	53,527,888	48,536,556	40,138,032	12,205,405		8,583,564		9,320,772	1,693,119,754
11908	Mercury Cas Co	39,609,467	48,139,976	58,745,386	63,687,632	71,393,277	74,827,642	89,108,925	102,338,778	104,810,931	114,822,320	116,885,053	113,457,670	98,187,883	81,124,791	78,107,756	74,066,784	54,089,582	1,810,970	0			(14,655)	(29,384)	1,385,070,804
22268	Infinity Ins Co	14,148,230	15,002,486	14,105,491	18,478,810	36,418,366	36,249,059	43,810,527	59,462,537	56,002,569	66,868,426	78,509,510	96,665,753	101,039,923	73,041,998	74,596,187	87,816,716	107,199,383	122,374,343	146,052,341	154,666,107	154,666,107	184,837,154	156,435,812	1,743,781,728
27804	Progressive West Ins Co	13,210,449	25,991,957	41,384,161	44,765,440	37,566,226	33,811,321	36,261,780	55,856,817	70,158,823	83,746,023	98,312,884	106,605,325	74,345,444	51,785,842	56,114,202	68,370,615	81,384,585	83,629,630	85,502,492	84,712,149	73,324,521	66,295,023	1,372,867,709	
25941	United Serv Automobile Assn	61,993,395	61,684,076	61,279,967	62,769,078	70,113,930	80,472,294	87,647,269	85,195,368	85,278,485	91,455,547	93,768,089	101,607,280	90,771,926	81,253,581	86,670,277	89,654,246	88,185,408	92,624,986	96,338,461	102,277,614	115,303,011	119,229,335	1,905,773,623	
25968	USAA Gas Ins Co	38,296,402	41,501,818	46,201,285	50,101,082	59,654,861	70,732,162	75,836,243	77,550,868	77,462,212	83,333,051	84,926,119	92,510,239	85,285,699	77,901,092	80,760,018	86,623,902	89,650,918	97,731,652	102,959,611	115,874,248	134,759,156	140,798,974	1,810,451,612	
24740	Safeco Ins Co Of Amer	39,884,706	44,209,174	46,177,229	45,754,435	57,775,824	61,803,657	64,244,626	63,785,084	62,187,512	70,444,592	72,273,141	82,660,904	80,049,133	77,592,225	68,456,677	81,871,908	80,497,217	87,858,221	86,779,221	97,038,628	112,541,004	140,719,954	1,624,605,072	
44288	Progressive Choice Ins Co			7,473	218,377	40,239	2,711	6,159,642	29,820,528	48,176,438	69,188,152	88,429,282	113,298,251	103,437,106	97,634,299	102,484,772	101,387,846	97,659,912	3,871,834	0	0			0	861,816,862
35882	Geico Gen Ins Co	9,633,721	16,334,619	26,597,592	36,825,361	52,175,281	68,168,730	72,694,566	64,478,282	60,283,186	66,826,322	78,751,235	85,628,764	93,444,054	105,120,473	120,975,988	130,120,985	157,831,354	194,765,727	236,448,217	308,762,547	385,473,095	458,081,899	2,829,421,998	
23035	Liberty Mut Fire Ins Co	19,879,835	19,617,880	20,159,814	19,638,793	21,816,845	27,927,601	33,355,698	38,225,362	49,098,875	56,734,640	64,459,052	69,816,089	69,730,705	63,463,877	66,692,070	74,200,087	85,832,259	85,206,426	84,167,020	90,931,383	103,116,831	120,170,955	1,284,252,097	
25089	Coast Natl Ins Co	8,674,629	15,237,407	22,807,592	24,377,106	44,133,132	52,992,079	65,977,520	82,952,863	71,154,862	56,706,055	42,355,199	38,817,957	34,848,456	28,937,677	67,641,213	115,175,733	104,580,693	79,875,993	81,486,581	87,295,127	74,275,252	52,453,414	1,252,756,540	
23087	Granite States Ins Co	(1,611)	(10,827)	(6,015)	(1,354)	1,705,215	5,185,677	9,399,625	16,061,327	34,117,064	47,536,407	52,729,388	73,026,461	71,282,716	19,550,040	(1,689,312)	(371,789)	0	0	0				0	328,512,992
10683	Waunansa Gen Ins Co		4,191,741	9,952,590	13,565,041	17,944,887	26,477,060	36,998,074	49,131,383	58,823,265	73,111,168	77,962,281	87,328,156	85,473,442	85,284,759	85,263,678	95,200,033	95,077,112	90,831,906	96,350,809	108,490,030	114,105,004	131,151,746	1,442,214,165	
	Sub Total	2,227,287,082	2,346,588,895	2,557,576,179	2,583,789,350	2,908,389,967	3,289,811,531	3,440,869,323	3,548,445,570	3,563,179,351	3,795,543,380	3,890,665,255	3,891,157,160	3,667,302,738	3,243,596,833	3,188,476,384	3,337,383,764	3,486,887,480	3,625,209,251	3,850,385,652	3,941,380,885	4,403,786,478	4,679,036,935	75,466,589,541	
	% of California Total	78.32%	79.68%	81.12%	79.84%	76.73%	75.49%	76.19%	79.19%	80.03%	80.45%	78.36%	74.21%	72.40%	69.93%	70.24%	71.23%	72.31%	69.83%	69.18%	62.73%	61.68%	61.58%	72.41%	
	Remainder of California	616,494,827	598,427,803	595,164,218	648,226,788	882,120,200	1,067,863,191	1,075,370,533	932,280,367	888,923,342	822,430,800	1,074,656,684	1,332,369,336	1,397,868,223	1,384,864,255	1,350,797,473	1,347,789,214	1,335,419,745	1,566,397,884	1,715,184,294	2,341,841,250	2,736,387,874	2,918,739,918	28,779,709,419	
	CA Total Incurred Losses	2,843,781,909	2,944,938,798	3,152,740,397	3,231,996,138	3,790,510,167	4,357,674,722	4,516,239,856	4,480,725,937	4,452,102,693	4,717,974,180	4,965,321,939	5,243,517,496	5,065,270,959	4,638,461,188	4,539,273,857	4,685,182,978	4,822,307,225	5,191,607,135	5,565,498,946	6,283,222,135	7,140,174,452	7,997,776,853	104,226,298,860	
	CW Total Incurred Losses	27,548,022,000	27,273,791,000	28,332,958,000	30,874,940,000	36,015,741,000	37,071,772,000	36,690,055,000	37,120,279,000	34,836,195,000	37,904,146,000	37,176,754,000	38,882,712,000	40,614,064,000	38,312,556,000	37,873,986,000	41,983,097,000	42,844,513,000	43,318,804,000	47,168,543,000	50,591,602,000	57,687,197,000	59,909,450,000	871,332,177,000	
	Ratio of CA I.L. / CW I.L.	10.32%	10.80%	10.75%	10.43%	10.52%	11.75%	12.31%	12.07%	12.78%	12.45%	13.36%	13.49%	12.47%	12.11%	11.89%	11.16%	11.23%	11.98%	11.89%	12.42%	12.38%	12.68%	11.96%	

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
INCURRED LOSSES TO EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25178	State Farm Mut Auto Ins Co	55.63%	59.02%	61.82%	63.20%	70.16%	82.38%	78.27%	61.60%	55.28%	56.58%	58.33%	57.61%	58.04%	55.62%	60.05%	61.50%	61.40%	64.69%	67.65%	68.34%	69.81%	68.54%	63.39%
15598	Interins Exch Of The Automobile Club	72.65%	67.16%	63.75%	59.13%	62.22%	66.11%	63.52%	58.29%	52.58%	54.45%	52.32%	56.28%	53.10%	50.44%	50.22%	46.59%	46.68%	49.49%	57.80%	60.11%	62.89%	62.61%	56.43%
21652	Farmers Ins Exch	63.65%	59.92%	63.91%	60.14%	68.74%	72.65%	60.07%	56.43%	51.59%	55.65%	54.72%	50.38%	50.77%	39.54%	42.75%	51.27%	60.55%	61.36%	61.32%	65.44%	70.53%	68.82%	59.92%
15539	CSAA Ins Exch	72.15%	69.96%	74.09%	71.89%	69.91%	66.30%	63.71%	57.15%	56.66%	55.01%	55.93%	52.65%	52.80%	52.45%	54.18%	55.32%	56.60%	58.43%	61.98%	63.45%	61.69%	61.93%	60.64%
19240	Allstate Ind Co	61.95%	71.59%	75.45%	67.92%	66.43%	80.89%	65.61%	56.25%	55.92%	55.58%	56.35%	54.99%	59.76%	65.40%	54.08%	55.10%	54.22%	60.81%	56.18%	38.95%	0.00%	0.00%	59.94%
27553	Mercury Ins Co	70.51%	61.26%	55.70%	51.45%	56.75%	59.11%	62.25%	60.72%	56.94%	58.45%	60.42%	63.58%	64.12%	60.18%	62.64%	61.50%	59.45%	60.62%	60.08%	62.07%	63.50%	64.37%	60.90%
12963	21st Century Ins Co	71.68%	68.19%	72.19%	69.92%	71.54%	68.57%	65.94%	66.95%	64.30%	65.78%	63.02%	54.77%	57.53%	50.33%	55.66%	54.78%	50.68%	51.38%	54.23%	52.52%	57.91%	61.42%	62.08%
19232	Allstate Ins Co	63.14%	61.58%	60.43%	60.90%	66.99%	63.15%	59.09%	47.55%	42.15%	42.56%	40.97%	39.11%	42.53%	47.73%	42.25%	41.81%	40.40%	44.88%	41.02%	52.68%	72.61%	75.37%	51.14%
11908	Mercury Cas Co	76.95%	68.85%	66.16%	59.73%	64.06%	67.66%	67.14%	62.92%	59.49%	62.88%	64.18%	73.18%	69.39%	64.21%	67.96%	64.49%	63.23%	434.84%	0.00%	0.00%	-12448.97%	-5431.42%	65.53%
22268	Infinity Ins Co	54.40%	56.41%	47.88%	54.01%	69.64%	56.76%	48.59%	49.78%	41.02%	44.42%	47.73%	52.50%	56.90%	43.40%	45.93%	51.23%	54.43%	55.65%	61.69%	59.76%	69.79%	65.62%	54.96%
27804	Progressive West Ins Co	71.22%	62.55%	58.06%	57.29%	60.15%	51.84%	50.58%	50.28%	48.97%	54.40%	57.29%	61.04%	50.85%	46.71%	57.76%	64.69%	68.97%	67.86%	64.42%	65.46%	61.66%	55.66%	58.07%
25941	United Serv Automobile Assn	62.87%	60.82%	58.91%	61.16%	65.74%	68.85%	69.14%	62.97%	59.30%	60.55%	59.43%	65.00%	56.66%	51.41%	61.94%	61.36%	57.57%	58.19%	58.30%	58.87%	63.55%	62.68%	60.91%
25968	USAA Cas Ins Co	60.43%	56.75%	58.22%	59.64%	64.37%	66.76%	64.95%	60.79%	56.17%	55.67%	53.12%	57.70%	51.08%	47.52%	58.08%	58.86%	57.04%	58.15%	57.28%	59.38%	64.17%	62.33%	58.33%
24740	Safeco Ins Co Of Amer	54.95%	59.32%	58.21%	56.07%	61.28%	62.87%	62.09%	56.04%	51.67%	54.55%	54.37%	58.00%	56.36%	54.86%	53.59%	65.64%	60.71%	61.47%	56.61%	59.97%	66.36%	75.07%	59.59%
44288	Progressive Choice Ins Co	0.00%	0.00%	75.61%	101.00%	48.73%	19.41%	69.84%	62.97%	57.85%	60.42%	60.63%	67.46%	57.46%	53.57%	55.31%	54.04%	55.73%	53.36%	0.00%	0.00%	0.00%	0.00%	58.00%
35882	Geico Gen Ins Co	80.33%	78.07%	73.05%	68.52%	71.77%	72.07%	67.02%	54.86%	49.85%	56.23%	57.34%	63.17%	59.27%	59.51%	59.42%	66.92%	65.01%	63.70%	67.29%	70.59%	71.10%	65.06%	65.06%
23035	Liberty Mut Fire Ins Co	57.76%	54.69%	55.74%	58.06%	60.17%	66.16%	66.80%	64.86%	60.98%	55.63%	57.98%	56.78%	53.76%	47.98%	49.04%	55.13%	60.62%	57.94%	55.60%	58.39%	61.92%	65.86%	57.81%
25089	Geast Natl Ins Co	59.39%	55.76%	64.34%	56.46%	74.81%	67.02%	57.88%	55.11%	47.34%	47.19%	46.73%	51.76%	51.09%	50.15%	76.16%	92.12%	78.52%	67.58%	65.16%	71.02%	70.45%	59.53%	62.89%
23089	Granite States Ins Co	-1.83%	-13.73%	-13.16%	-7.27%	86.40%	76.37%	58.13%	54.69%	63.38%	61.88%	57.22%	64.60%	66.78%	46.08%	-192.11%	20747.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	60.79%
10683	Wawanesa Gen Ins Co	0.00%	92.22%	82.15%	77.83%	84.58%	94.03%	90.51%	86.15%	84.06%	92.88%	91.20%	87.16%	76.34%	74.93%	74.75%	78.92%	77.59%	73.99%	73.18%	80.50%	78.55%	80.35%	80.31%
Sub Total		64.36%	63.42%	65.05%	62.81%	67.07%	70.48%	65.59%	58.95%	55.02%	56.65%	56.78%	57.10%	56.89%	54.07%	56.08%	57.52%	57.71%	59.64%	61.27%	63.74%	66.49%	66.20%	60.60%
Remainder of California		63.29%	58.41%	59.62%	59.75%	73.72%	74.52%	66.48%	55.41%	53.25%	55.16%	57.22%	61.95%	59.82%	57.67%	57.15%	60.42%	60.12%	60.97%	61.34%	63.50%	65.68%	65.77%	61.66%
California Total		64.13%	62.33%	63.95%	62.17%	68.51%	71.43%	65.80%	58.17%	54.66%	56.36%	56.88%	58.28%	57.67%	55.10%	56.40%	58.32%	58.36%	60.04%	61.29%	63.65%	66.16%	66.03%	60.89%
Countrywide Total		69.49%	63.88%	63.50%	63.31%	65.65%	67.35%	61.32%	58.08%	53.13%	56.79%	55.57%	57.74%	60.42%	57.92%	58.13%	64.42%	64.53%	62.43%	64.20%	64.60%	68.41%	66.16%	62.06%

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25178	State Farm Mut Auto Ins Co	2,162,970	2,446,021	2,804,421	2,863,387	2,975,400	6,204,079	10,061,020	20,891,756	10,513,014	(3,255,343)	537,270	2,541,170	2,318,398	3,103,847	2,784,929	1,102,755	1,787,764	1,581,393	2,303,704	2,554,094	3,351,410	2,456,658	84,090,117
15598	Interins Exch Of The Automobile Club	1,182,189	1,947,190	1,849,501	1,733,426	163,435	1,253,712	565,655	1,637,986	926,940	2,127,902	3,098,897	1,190,511	395,235	792,930	2,281,537	3,179,460	3,245,518	3,226,791	4,733,635	2,874,920	3,992,325	3,990,506	46,390,201
21652	Farmers Ins Exch	3,567,593	3,256,021	5,217,039	4,000,892	4,213,392	6,116,126	3,763,708	5,991,224	4,704,378	5,606,281	9,122,608	2,186,484	936,915	629,741	(813,319)	270,425	160,756	382,666	637,859	799,227	956,535	333,397	62,039,948
15539	CSAA Ins Exch	1,418,558	1,406,157	965,848	536,675	10,290,577	1,187,306	813,825	1,124,377	2,675,285	649,100	480,530	519,730	608,044	369,914	286,753	214,403	406,206	394,725	698,971	612,602	3,759,560	4,306,018	33,725,164
19240	Allstate Ind Co	1,063,635	2,106,041	1,651,363	1,984,401	1,713,292	2,436,552	1,551,309	1,791,542	2,158,466	2,100,945	4,367,498	3,117,213	3,487,609	3,216,235	2,511,461	2,417,652	2,979,623	3,183,855	(1,132,919)	(468,097)		0	42,237,676
27553	Mercury Ins Co	1,128,421	1,203,069	1,506,362	1,507,001	1,557,885	1,530,491	1,587,580	1,939,691	1,910,684	1,692,460	2,383,488	2,491,841	1,373,878	429,129	1,422,419	1,009,142	1,359,399	1,196,651	959,087	632,913	1,095,171	949,911	30,866,673
12963	21st Century Ins Co	889,513	934,189	3,119,543	2,709,538	6,195,847	8,957,872	9,490,920	10,261,941	11,971,251	(1,840,045)	1,653,477	1,518,893	2,511,436	(418,642)	137,412	298,246	1,129,087	2,036,990	1,194,943	398,750	253,945	109,862	63,514,968
19232	Allstate Ins Co	1,209,644	1,597,143	243,442	912,498	817,083	732,944	776,932	859,415	1,204,119	715,496	1,109,894	688,296	690,437	500,519	482,949	438,238	531,509	449,919	(177,721)	(13,657)	215,111	91,948	14,716,158
11908	Mercury Cas Co	380,351	393,965	483,909	672,382	544,522	547,267	564,390	793,240	600,481	694,744	720,295	802,760	388,163	44,487	358,839	250,162	219,849	20,514	0	0	48,601	12,921	8,541,842
22268	Infinity Ins Co	460,255	565,507	59,686	54,063	374,513	294,609	143,659	1,078,222	773,409	2,207,327	563,744	2,613,494	2,476,801	579,948	1,493,968	(171,396)	1,802,485	1,412,958	1,435,637	(1,209,305)	818,507	89,227	17,917,318
27804	Progressive West Ins Co	1,747,235	4,822,970	716,080	106,089	431,741	116,963	200,896	638,644	856,922	811,883	739,778	720,880	578,905	288,980	510,876	612,311	725,846	738,053	803,908	377,632	214,623	356,324	17,117,539
25941	United Serv Automobile Assn	35,980	(227,104)	34,026	748,018	1,131,979	541,878	(10,536)	415,276	43,525	8,191	870,962	850,720	1,015,212	717,560	747,342	828,929	782,722	760,054	725,761	576,484	552,729	695,394	11,845,102
25968	USAA Cas Ins Co	281,569	(95,035)	21,097	103,375	27,623	43,177	85,621	246,917	28,289	50,736	790,757	843,619	1,055,827	759,059	566,485	685,327	631,961	667,237	684,082	574,602	594,561	663,527	9,310,413
24740	Safeco Ins Co Of Amer	195,407	109,832	70,719	153,966	213,754	172,684	410,600	508,203	938,113	570,379	692,718	503,604	396,089	898,112	248,301	90,731	330,918	130,865	513,875	226,481	137,113	129,463	7,641,927
44288	Progressive Choice Ins Co	0	0	40	9,782	(895)	(2,722)	56,606	226,124	463,834	898,004	101,339	360,091	467,182	399,404	695,118	303,902	663,385	(125,276)	0	0		0	4,515,918
35882	Geico Gen Ins Co	103,551	191,455	149,233	856,877	342,086	707,101	518,291	412,932	364,441	(686,543)	421,445	444,144	72,594	238,304	373,512	210,298	594,526	530,736	393,686	753,934	958,823	1,349,687	9,301,113
23035	Liberty Mut Fire Ins Co	650,681	675,144	368,232	97,602	102,919	100,187	128,002	88,335	230,784	187,264	(373,394)	237,526	327,577	296,532	247,187	319,521	368,708	271,084	271,535	265,965	282,597	292,593	5,436,581
25089	Coast Natl Ins Co	157,913	390,682	462,692	(4,102)	8,210,281	566,792	1,038,731	1,534,623	1,150,149	335,810	459,854	212,489	294,330	178,712	322,748	790,645	4,812,198	(104,867)	150,489	185,097	137,272	84,356	21,356,894
23089	Granite States Ins Co	(1,851)	(499)	(349)	(8)	27,163	198,575	152,762	137,701	2,913,643	4,471,207	157,681	604,712	120,685	(624,113)	(92,427)	30,020	0	0	0	0	0	0	8,094,902
10683	Wawanesa Gen Ins Co	0	102,271	38,684	24,694	36,736	52,162	107,046	154,668	86,675	275,192	218,353	623,967	647,210	587,962	476,314	791,988	634,959	1,246,999	1,129,893	836,637	1,916,052	816,592	10,805,054
Sub Total		16,633,614	21,825,019	19,761,568	19,070,556	39,389,333	31,757,755	31,997,817	50,732,817	44,514,402	17,620,990	28,117,194	23,072,144	20,162,527	12,988,620	15,042,404	13,672,759	23,167,419	18,001,347	15,326,425	9,978,279	19,284,935	16,728,384	508,825,508
% of California Total		36.78%	42.93%	50.16%	53.43%	73.35%	58.23%	87.89%	65.28%	74.99%	52.89%	64.29%	55.16%	54.75%	39.18%	48.73%	49.88%	57.61%	41.89%	36.01%	46.75%	46.31%	55.57%	
Remainder of California		28,585,703	29,014,837	19,638,457	16,621,366	14,307,321	22,779,357	4,743,432	27,003,453	14,845,855	15,697,399	15,615,425	18,755,269	16,665,329	20,159,690	15,827,072	13,737,312	17,047,612	15,362,224	21,261,815	17,734,620	21,970,216	19,390,734	406,764,498
California Total		45,219,317	50,839,856	39,400,025	35,691,922	53,676,654	54,537,112	36,740,449	77,736,270	59,360,257	33,318,389	43,732,619	41,827,413	36,827,856	33,148,310	30,869,476	27,410,071	40,215,031	33,363,571	36,588,240	27,712,899	41,255,151	36,119,118	915,590,006
Countrywide Total		414,837,000	421,775,000	260,368,000	276,234,000	262,253,000	278,755,000	235,204,000	313,611,000	262,856,000	200,580,000	264,423,000	235,560,000	256,056,000	232,972,000	243,707,000	227,019,000	261,054,000	199,766,000	227,883,000	231,320,000	267,962,000	279,477,000	5,853,672,000
Ratio of CA D.C.C.E. / CW D.C.C.E.		10.90%	12.05%	15.13%	12.92%	20.47%	19.56%	15.62%	24.79%	22.58%	16.61%	16.54%	17.76%	14.38%	14.23%	12.67%	12.07%	15.40%	16.70%	16.06%	11.98%	15.40%	12.92%	15.64%

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
DEFENSE & COST CONTAINMENT EXPENSE (DCEE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25178	State Farm Mut Auto Ins Co	0.25%	0.31%	0.38%	0.41%	0.42%	0.85%	1.13%	1.94%	0.95%	-0.30%	0.05%	0.22%	0.20%	0.27%	0.26%	0.10%	0.15%	0.12%	0.17%	0.17%	0.21%	0.14%	0.35%	
15598	Interins Exch Of The Automobile Club	0.42%	0.58%	0.46%	0.38%	0.03%	0.23%	0.09%	0.23%	0.12%	0.26%	0.36%	0.14%	0.05%	0.10%	0.30%	0.41%	0.26%	0.41%	0.40%	0.65%	0.37%	0.47%	0.42%	0.30%
21652	Farmers Ins Exch	0.60%	0.48%	0.76%	0.59%	0.64%	0.89%	0.50%	0.74%	0.58%	0.71%	1.37%	0.43%	0.25%	0.22%	-0.38%	0.13%	0.05%	0.10%	0.15%	0.16%	0.16%	0.05%	0.51%	
15539	CSAA Ins Exch	0.30%	0.27%	0.17%	0.09%	1.76%	0.19%	0.12%	0.16%	0.38%	0.09%	0.07%	0.07%	0.09%	0.06%	0.05%	0.03%	0.06%	0.06%	0.10%	0.08%	0.49%	0.50%	0.23%	
19240	Allstate Ind Co	0.60%	1.14%	0.78%	0.78%	0.55%	0.64%	0.40%	0.46%	0.48%	0.40%	0.75%	0.50%	0.61%	0.60%	0.45%	0.44%	0.54%	0.59%	-0.20%	-0.75%	0.00%	0.00%	0.50%	
27553	Mercury Ins Co	0.70%	0.55%	0.57%	0.50%	0.50%	0.48%	0.43%	0.47%	0.41%	0.32%	0.43%	0.44%	0.25%	0.08%	0.27%	0.19%	0.25%	0.20%	0.16%	0.10%	0.17%	0.14%	0.30%	
12963	21st Century Ins Co	0.30%	0.31%	0.99%	0.82%	1.77%	2.47%	2.51%	2.19%	2.29%	-0.35%	0.33%	0.32%	0.59%	-0.12%	0.05%	0.12%	0.47%	0.88%	0.53%	0.17%	0.11%	0.05%	0.85%	
19232	Allstate Ins Co	0.56%	0.80%	0.13%	0.50%	0.44%	0.38%	0.37%	0.39%	0.58%	0.35%	0.57%	0.37%	0.44%	0.38%	0.36%	0.34%	0.44%	0.42%	-0.18%	-0.06%	1.82%	0.74%	0.43%	
11908	Mercury Cas Co	0.74%	0.56%	0.54%	0.63%	0.49%	0.49%	0.43%	0.49%	0.34%	0.38%	0.40%	0.52%	0.27%	0.04%	0.31%	0.22%	0.26%	4.93%	0.00%	0.00%	5276.98%	2388.35%	0.40%	
22268	Infinity Ins Co	1.77%	2.13%	0.20%	0.16%	0.72%	0.46%	0.16%	0.90%	0.57%	1.47%	0.34%	1.42%	1.39%	0.34%	0.92%	-0.10%	0.92%	0.64%	0.61%	-0.47%	0.31%	0.04%	0.56%	
27804	Progressive West Ins Co	9.42%	11.61%	1.00%	0.14%	0.69%	0.18%	0.28%	0.57%	0.60%	0.53%	0.43%	0.41%	0.40%	0.26%	0.53%	0.58%	0.62%	0.60%	0.61%	0.29%	0.18%	0.30%	0.72%	
25941	United Serv Automobile Assn	0.04%	-0.22%	0.03%	0.73%	1.06%	0.46%	-0.01%	0.31%	0.03%	0.01%	0.55%	0.54%	0.63%	0.45%	0.53%	0.57%	0.51%	0.48%	0.44%	0.33%	0.30%	0.37%	0.38%	
25968	USAA Cas Ins Co	0.44%	-0.13%	0.03%	0.12%	0.03%	0.04%	0.07%	0.19%	0.02%	0.03%	0.49%	0.53%	0.63%	0.46%	0.41%	0.47%	0.40%	0.40%	0.38%	0.29%	0.28%	0.29%	0.30%	
24740	SafeCo Ins Co Of Amer	0.27%	0.15%	0.09%	0.19%	0.23%	0.18%	0.40%	0.45%	0.78%	0.44%	0.52%	0.35%	0.28%	0.63%	0.19%	0.07%	0.25%	0.09%	0.34%	0.14%	0.08%	0.07%	0.28%	
44288	Progressive Choice Ins Co	0.00%	0.00%	0.40%	4.52%	-1.08%	-19.49%	0.64%	0.48%	0.56%	0.78%	0.07%	0.21%	0.26%	0.22%	0.38%	0.16%	0.38%	-1.73%	0.00%	0.00%	0.00%	0.00%	0.30%	
35882	Geico Gen Ins Co	0.86%	0.92%	0.41%	1.59%	0.47%	0.75%	0.48%	0.35%	0.30%	-0.58%	0.31%	0.29%	0.05%	0.13%	0.18%	0.10%	0.25%	0.18%	0.11%	0.16%	0.18%	0.21%	0.21%	
23035	Liberty Mut Fire Ins Co	1.89%	1.88%	1.02%	0.29%	0.28%	0.24%	0.26%	0.15%	0.29%	0.18%	-0.34%	0.19%	0.25%	0.22%	0.18%	0.24%	0.26%	0.18%	0.18%	0.17%	0.17%	0.16%	0.24%	
25089	Coast Natl Ins Co	1.08%	1.43%	1.31%	-0.01%	13.92%	0.72%	0.90%	1.02%	0.77%	0.28%	0.28%	0.38%	0.43%	0.31%	0.36%	0.63%	3.61%	-0.09%	0.12%	0.15%	0.13%	0.10%	1.07%	
23089	Granite States Ins Co	-2.11%	-0.63%	-0.76%	-0.04%	1.38%	2.92%	0.94%	0.47%	5.41%	5.82%	0.17%	0.53%	0.11%	-1.47%	-10.51%	-1675.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.50%	
10683	Wawanesa Gen Ins Co	0.00%	2.25%	0.32%	0.14%	0.17%	0.19%	0.27%	0.27%	0.12%	0.35%	0.26%	0.62%	0.58%	0.52%	0.42%	0.66%	0.52%	1.02%	0.86%	0.62%	1.32%	0.50%	0.60%	
Sub Total		0.48%	0.59%	0.50%	0.46%	0.91%	0.68%	0.61%	0.84%	0.69%	0.26%	0.41%	0.34%	0.31%	0.22%	0.26%	0.24%	0.38%	0.30%	0.24%	0.16%	0.29%	0.24%	0.41%	
Remainder of California		2.93%	2.83%	1.97%	1.53%	1.20%	1.59%	0.29%	1.60%	0.89%	0.94%	0.83%	0.86%	0.71%	0.83%	0.67%	0.62%	0.77%	0.60%	0.76%	0.48%	0.53%	0.44%	0.87%	
California Total		1.02%	1.08%	0.80%	0.69%	0.97%	0.89%	0.54%	1.01%	0.73%	0.40%	0.50%	0.46%	0.42%	0.39%	0.38%	0.34%	0.49%	0.39%	0.40%	0.28%	0.38%	0.31%	0.53%	
Countrywide Total		1.05%	0.99%	0.56%	0.56%	0.48%	0.51%	0.39%	0.49%	0.40%	0.30%	0.40%	0.35%	0.38%	0.35%	0.37%	0.35%	0.39%	0.29%	0.31%	0.30%	0.32%	0.31%	0.42%	

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

CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. P.D.
Data Years: 1996 - 2017
ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25178	State Farm Mut Auto Ins Co	78,636,217	84,042,832	90,329,471	91,247,994	88,701,015	111,472,678	117,714,868	107,819,822	109,452,581	101,329,789	117,276,144	122,551,261	97,217,852	95,282,423	94,266,199	93,795,690	125,452,500	149,503,771	166,497,814	200,207,728	193,561,363	168,623,526	2,604,983,539	
15598	Interins Exch Of The Automobile Club	48,283,941	52,757,840	56,668,908	57,155,181	56,045,691	60,505,259	67,347,222	72,814,885	77,800,666	81,581,961	85,170,270	91,988,980	86,883,857	85,030,590	80,415,072	74,197,779	75,104,475	77,569,261	80,700,834	86,722,516	91,157,407	97,375,395	1,643,277,990	
21652	Farmers Ins Exch	26,529,889	44,202,926	44,845,754	8,606,892	64,931,774	81,971,013	89,138,106	86,510,474	82,137,025	79,092,063	85,947,396	68,730,309	43,209,156	24,918,841	24,494,483	21,815,592	23,424,857	39,808,990	24,703,183	25,745,235	31,306,228	36,611,155	1,058,681,341	
15539	CSAA Ins Exch	87,818,414	96,140,709	125,376,208	127,463,038	89,428,371	92,812,470	81,995,991	83,199,998	98,372,413	100,478,478	93,377,518	84,454,872	86,873,766	74,718,784	61,792,514	71,552,477	75,479,976	73,974,112	73,004,453	87,024,866	99,162,869	108,726,264	1,973,228,561	
19240	Allstate Ind Co	10,266,562	16,056,449	21,876,768	18,306,127	21,281,643	32,643,481	31,674,868	26,831,969	31,159,000	45,078,766	41,502,982	53,132,056	55,787,644	52,402,912	53,646,576	49,884,686	50,221,892	55,430,370	49,426,901	4,373,999	0	0	720,985,652	
27553	Mercury Ins Co	13,820,045	18,472,979	19,836,013	19,064,023	0	23,155,976	26,465,024	31,379,057	39,850,941	47,482,059	53,135,967	55,526,059	52,830,944	65,644,973	65,075,045	53,336,025	49,391,075	62,099,084	67,837,961	68,244,066	66,674,930	74,903,965	974,226,212	
12963	21st Century Ins Co	28,714,010	32,464,999	35,429,065	50,161,380	50,593,395	57,572,325	60,908,086	68,926,584	59,994,092	67,081,055	55,877,311	44,836,516	34,366,695	26,219,866	20,968,539	24,507,770	28,996,693	25,514,307	33,943,659	12,842,772	35,580,400	18,703,308	874,202,825	
19232	Allstate Ins Co	17,212,057	18,804,668	18,544,144	14,980,496	15,873,570	16,417,316	17,247,842	15,664,074	13,467,578	15,422,357	12,680,576	12,328,194	11,376,519	11,830,332	10,967,521	9,055,449	10,572,105	8,842,387	7,414,122	2,160,370	1,368,397	1,718,650	263,948,725	
11908	Mercury Cas Co	5,175,064	7,171,996	9,009,008	9,017,025	9,435,302	9,068,839	10,711,981	13,771,090	15,685,246	16,802,758	17,340,611	16,402,372	14,306,329	15,922,596	15,135,282	12,401,510	8,771,284	432,146	0	0	(22,414)	(5,715)	206,532,311	
22268	Infinity Ins Co	1,935,094	1,919,267	2,459,948	3,531,241	4,894,563	5,381,324	8,383,595	12,139,913	10,076,890	10,744,902	12,072,527	14,931,530	14,033,793	12,705,360	13,518,943	14,788,611	17,414,286	20,423,103	23,471,036	25,363,946	25,573,795	23,039,980	278,803,645	
27804	Progressive West Ins Co	1,000	42,000	8,777,034	7,951,807	6,439,557	7,177,719	7,395,022	15,714,840	13,878,616	15,256,275	18,030,061	15,673,525	12,766,883	7,964,362	8,154,884	9,678,662	10,468,075	10,516,079	10,566,061	9,134,124	7,698,590	7,610,117	210,895,653	
25941	United Serv Automobile Assn	14,064,354	16,875,089	15,492,286	17,281,446	17,494,292	17,057,585	15,967,223	15,965,683	18,309,789	16,216,922	15,585,307	15,802,833	13,103,679	13,744,926	14,554,073	13,965,353	13,121,581	13,610,730	11,837,625	11,715,883	13,185,042	15,177,686	330,129,388	
25968	USAA Cas Ins Co	8,259,677	10,483,523	11,317,972	12,953,065	13,462,661	14,366,813	13,033,871	11,997,183	13,714,333	12,028,904	12,440,256	13,259,245	10,749,889	10,616,652	11,067,283	10,513,954	10,374,821	11,173,958	10,443,901	10,730,479	12,344,942	14,652,693	259,986,073	
24740	Safeco Ins Co Of Amer	6,281,663	7,476,461	8,262,494	8,026,617	8,966,376	10,229,299	12,811,684	13,987,236	12,298,169	13,447,869	13,069,456	13,417,376	15,945,522	10,318,060	12,679,211	10,147,289	19,233,277	14,844,695	14,282,243	20,412,036	19,222,874	19,794,666	285,154,574	
44288	Progressive Choice Ins Co	0	0	6,207	41,266	3,755	505	1,060,399	8,786,272	11,111,519	15,329,914	19,512,368	18,647,787	21,298,404	17,866,472	17,135,473	16,463,599	14,973,133	687,035	0	0	0	0	162,924,108	
35882	Geico Gen Ins Co	1,239,695	2,286,534	3,734,405	5,047,256	6,911,605	8,402,906	9,693,994	10,332,833	11,238,504	10,777,442	13,507,887	14,853,600	15,486,758	17,678,552	19,327,144	17,294,698	19,163,098	25,720,650	28,262,379	34,792,596	44,286,666	50,181,625	370,220,828	
23035	Liberty Mut Fire Ins Co	0	3,173,616	3,736,224	3,692,257	3,824,691	4,778,240	6,759,169	7,184,373	2,611,698	13,534,210	15,280,001	16,035,630	12,986,465	12,858,870	14,666,136	13,171,607	13,210,659	13,740,558	16,682,269	15,305,866	18,088,058	14,882,686	226,203,281	
25089	Coast Natl Ins Co	0	3,776,853	5,326,037	5,714,225	7,890,643	8,677,071	7,992,094	11,459,335	10,849,246	8,416,822	6,242,327	6,119,389	4,450,825	4,682,524	8,576,336	14,042,984	28,276,563	15,023,560	14,496,230	15,597,070	13,027,052	11,315,533	211,960,599	
23089	Granite States Ins Co	0	0	0	0	110,862	303,271	461,738	295,588	0	1,021,301	522,407	989,464	710,080	(176,633)	(71,072)	(5,324)	0	0	0	0	0	0	0	4,161,683
10683	Wawanesa Gen Ins Co	0	831,949	2,200,130	1,578,926	4,824,819	6,409,911	8,533,932	10,848,329	13,407,765	14,339,206	15,289,348	16,469,245	17,994,769	19,991,337	21,803,002	25,315,424	31,227,255	33,312,553	33,201,761	32,808,821	37,359,233	40,801,368	388,549,085	

Sub Total	348,237,682	416,980,690	483,228,076	461,820,261	471,122,584	568,404,001	595,296,709	625,629,540	645,416,071	685,463,053	703,860,720	696,150,124	622,379,832	580,221,799	568,172,644	555,923,835	624,877,607	652,227,348	666,772,432	663,182,374	709,575,790	704,112,901	13,049,056,074
% of California Total	84.0%	86.9%	86.8%	83.8%	79.9%	80.9%	80.0%	82.14%	83.04%	83.20%	81.20%	76.89%	75.20%	72.09%	71.83%	72.87%	77.63%	74.24%	75.07%	70.88%	68.09%	65.11%	76.82%
Remainder of California	64,373,659	62,369,990	73,062,363	88,683,879	118,092,137	133,810,935	148,795,538	136,003,400	131,812,942	138,395,213	162,984,075	209,289,952	205,269,972	224,664,007	222,854,837	206,968,056	180,024,800	226,321,964	221,487,522	272,428,032	332,579,550	377,251,573	3,937,524,035
California Total	412,611,341	479,350,679	556,290,439	550,504,140	589,214,721	702,214,937	744,092,247	761,632,941	777,229,013	823,858,267	866,844,794	905,439,716	827,649,803	804,885,806	791,027,481	762,891,891	804,902,407	878,549,311	888,259,954	935,610,406	1,042,155,340	1,081,364,474	16,986,580,108

Countrywide Total	3,363,362,000	3,798,241,000	4,329,940,000	4,537,542,000	5,072,940,000	5,324,042,000	5,541,758,000	5,675,946,000	5,900,681,000	6,823,660,000	6,163,218,000	6,467,261,000	6,149,060,000	6,043,009,000	6,026,773,000	6,328,727,000	6,424,817,000	6,663,251,000	6,961,644,000	7,310,419,000	7,693,995,000	7,725,150,000	130,325,236,000
Ratio of CA A.O.E. / CW A.O.E.	12.27%	12.62%	12.85%	12.13%	11.61%	13.19%	13.43%	13.42%	13.17%	12.07%	14.06%	14.00%	13.46%	13.32%	13.13%	12.05%	12.53%	13.18%	12.76%	12.80%	13.55%	14.00%	13.03%

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
P. P. Auto. P.D.
Data Years: 1996 - 2017
ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25178	State Farm Mut Auto Ins Co	9.20%	10.79%	12.26%	13.01%	12.49%	15.25%	13.25%	10.03%	9.85%	9.35%	10.39%	10.55%	8.33%	8.21%	8.78%	8.26%	10.51%	11.74%	12.59%	13.71%	12.04%	9.93%	10.83%
15598	Interins Exch Of The Automobile Club	17.09%	15.59%	14.15%	12.42%	11.06%	11.03%	10.99%	10.19%	9.86%	9.98%	9.86%	10.69%	10.38%	10.57%	10.52%	9.60%	9.48%	9.71%	11.13%	11.28%	10.68%	10.16%	10.76%
21652	Farmers Ins Exch	4.44%	6.51%	6.57%	1.27%	9.79%	11.87%	11.76%	10.71%	10.20%	10.08%	12.92%	13.37%	11.40%	8.82%	11.49%	10.34%	7.57%	10.51%	5.67%	5.04%	5.29%	5.83%	8.63%
15539	CSAA Ins Exch	18.31%	18.44%	22.42%	22.10%	15.26%	14.79%	12.28%	11.95%	14.04%	14.12%	12.89%	11.72%	12.94%	11.83%	9.75%	11.34%	11.86%	11.41%	10.84%	12.03%	12.81%	12.71%	13.65%
19246	Allstate Ind Co	5.80%	8.70%	10.29%	7.23%	6.85%	8.59%	8.17%	6.87%	6.88%	8.58%	7.09%	8.47%	9.73%	9.85%	9.62%	9.12%	9.08%	10.21%	8.88%	7.00%	0.00%	0.00%	8.57%
27553	Mercury Ins Co	8.56%	8.39%	7.46%	6.36%	0.00%	7.21%	7.21%	7.54%	8.51%	9.11%	9.54%	9.73%	9.52%	12.40%	12.53%	10.13%	9.03%	10.54%	11.34%	11.12%	10.38%	11.08%	9.48%
12963	21st Century Ins Co	9.59%	10.78%	11.26%	15.22%	14.49%	15.89%	16.08%	14.69%	11.49%	12.74%	11.19%	9.55%	8.07%	7.43%	7.50%	9.65%	12.18%	11.01%	14.94%	5.58%	15.25%	9.32%	11.66%
19232	Allstate Ins Co	7.91%	9.37%	9.85%	8.26%	8.51%	8.43%	8.31%	7.16%	6.46%	7.64%	6.47%	6.59%	7.18%	9.07%	8.21%	7.07%	8.80%	8.33%	7.58%	9.32%	11.57%	13.90%	7.97%
11908	Mercury Cas Co	10.05%	10.26%	10.15%	8.46%	8.47%	8.20%	8.07%	8.47%	8.90%	9.20%	9.52%	10.58%	10.11%	12.60%	13.17%	10.80%	10.25%	103.77%	0.00%	0.00%	-2433.63%	-1056.45%	9.77%
22268	Infinity Ins Co	7.44%	7.22%	8.35%	10.32%	9.36%	8.43%	9.30%	10.16%	7.38%	7.14%	7.34%	8.11%	7.90%	7.55%	8.32%	8.63%	8.84%	9.29%	9.91%	9.80%	9.66%	9.66%	8.79%
27804	Progressive West Ins Co	0.01%	0.10%	12.31%	10.18%	10.31%	11.00%	10.31%	14.15%	9.69%	9.94%	10.51%	8.97%	8.73%	7.18%	8.39%	9.16%	8.87%	8.53%	7.96%	7.06%	6.47%	6.39%	8.92%
25941	United Serv Automobile Assn	14.25%	16.64%	14.89%	16.84%	16.40%	14.59%	12.59%	11.80%	12.73%	10.74%	9.88%	10.11%	8.18%	8.70%	10.40%	9.56%	8.57%	8.53%	7.16%	6.74%	7.27%	7.98%	10.55%
25968	USAA Cas Ins Co	13.03%	14.34%	14.26%	15.42%	14.53%	13.56%	11.16%	9.40%	9.94%	8.04%	7.78%	8.27%	6.44%	6.48%	7.96%	7.14%	6.60%	6.65%	5.81%	5.50%	5.88%	6.49%	8.38%
24740	Safeco Ins Co Of Amer	8.65%	10.03%	10.42%	9.84%	9.51%	10.41%	12.38%	12.29%	10.22%	10.41%	9.83%	9.41%	11.23%	7.29%	9.93%	8.14%	14.51%	10.39%	9.32%	12.61%	11.33%	10.56%	10.46%
44288	Progressive Choice Ins Co	0.00%	0.00%	62.80%	19.09%	4.55%	3.62%	12.02%	18.55%	13.34%	13.39%	13.38%	11.10%	11.83%	9.80%	9.25%	8.77%	8.54%	9.47%	0.00%	0.00%	0.00%	0.00%	10.97%
35882	Geico Gen Ins Co	10.34%	10.93%	10.26%	9.39%	9.51%	8.88%	8.94%	8.79%	9.29%	9.77%	9.84%	10.47%	9.97%	9.51%	7.90%	8.13%	8.59%	7.61%	7.58%	8.11%	7.79%	8.51%	
23035	Liberty Mut Fire Ins Co	0.00%	8.85%	10.33%	10.92%	10.55%	11.32%	13.54%	12.19%	3.24%	13.27%	13.74%	13.04%	10.01%	9.72%	10.78%	9.79%	9.33%	9.34%	11.02%	9.83%	10.86%	8.16%	10.18%
25089	Coast Natl Ins Co	0.00%	13.82%	15.02%	13.34%	13.39%	10.97%	7.01%	7.61%	7.22%	7.00%	6.89%	8.16%	6.53%	8.12%	9.66%	11.23%	21.23%	12.71%	11.59%	12.69%	12.36%	12.84%	10.64%
23089	Granite States Ins Co	0.00%	0.00%	0.00%	0.00%	5.62%	4.47%	2.86%	1.01%	0.00%	1.33%	0.57%	0.88%	0.67%	-0.42%	-0.08%	297.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%
10683	Wawanesa Gen Ins Co	0.00%	18.30%	18.16%	9.06%	22.74%	22.76%	21.16%	19.02%	19.16%	18.22%	17.89%	16.44%	16.07%	17.56%	19.11%	20.99%	25.48%	27.14%	25.22%	24.34%	25.72%	25.00%	21.64%
Sub Total		10.06%	11.27%	12.29%	11.23%	10.87%	12.18%	11.35%	10.39%	9.97%	10.23%	10.27%	10.22%	9.66%	9.67%	9.99%	9.58%	10.34%	10.73%	10.61%	10.73%	10.71%	9.96%	10.48%
Remainder of California		6.61%	6.09%	7.32%	8.17%	9.87%	9.34%	9.20%	8.08%	7.90%	8.28%	8.68%	9.59%	8.78%	9.29%	9.43%	9.28%	8.10%	8.81%	7.92%	7.39%	7.98%	8.50%	8.44%
California Total		9.30%	10.15%	11.28%	10.59%	10.65%	11.51%	10.84%	9.89%	9.54%	9.84%	9.93%	10.86%	9.42%	9.56%	9.83%	9.50%	9.74%	10.16%	9.78%	9.48%	9.66%	9.40%	9.92%
Countrywide Total		8.48%	8.90%	9.37%	9.27%	9.25%	9.67%	9.26%	8.88%	9.00%	10.22%	9.21%	9.60%	9.15%	9.14%	9.23%	9.71%	9.65%	9.60%	9.48%	9.33%	9.12%	8.53%	9.28%

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