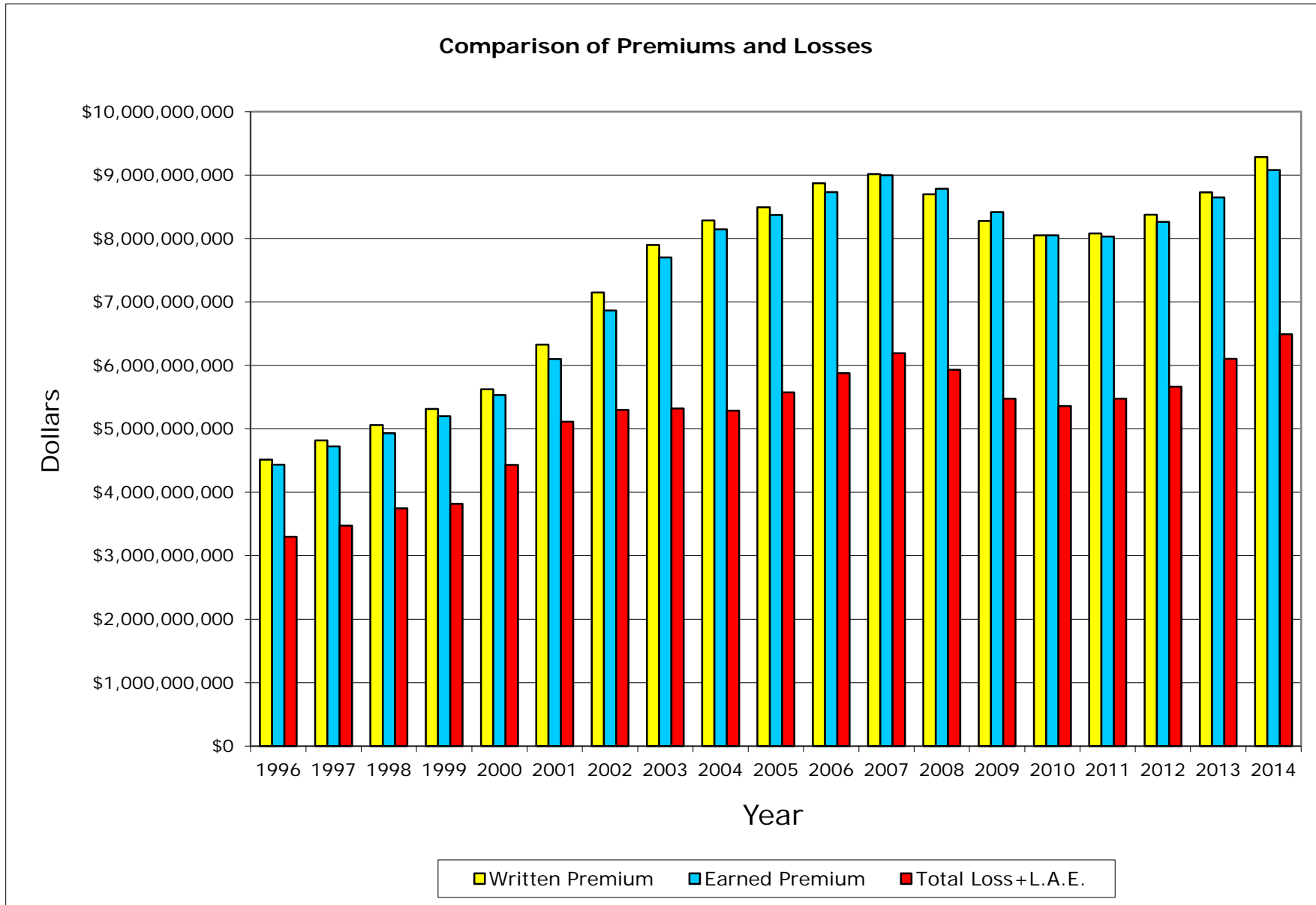


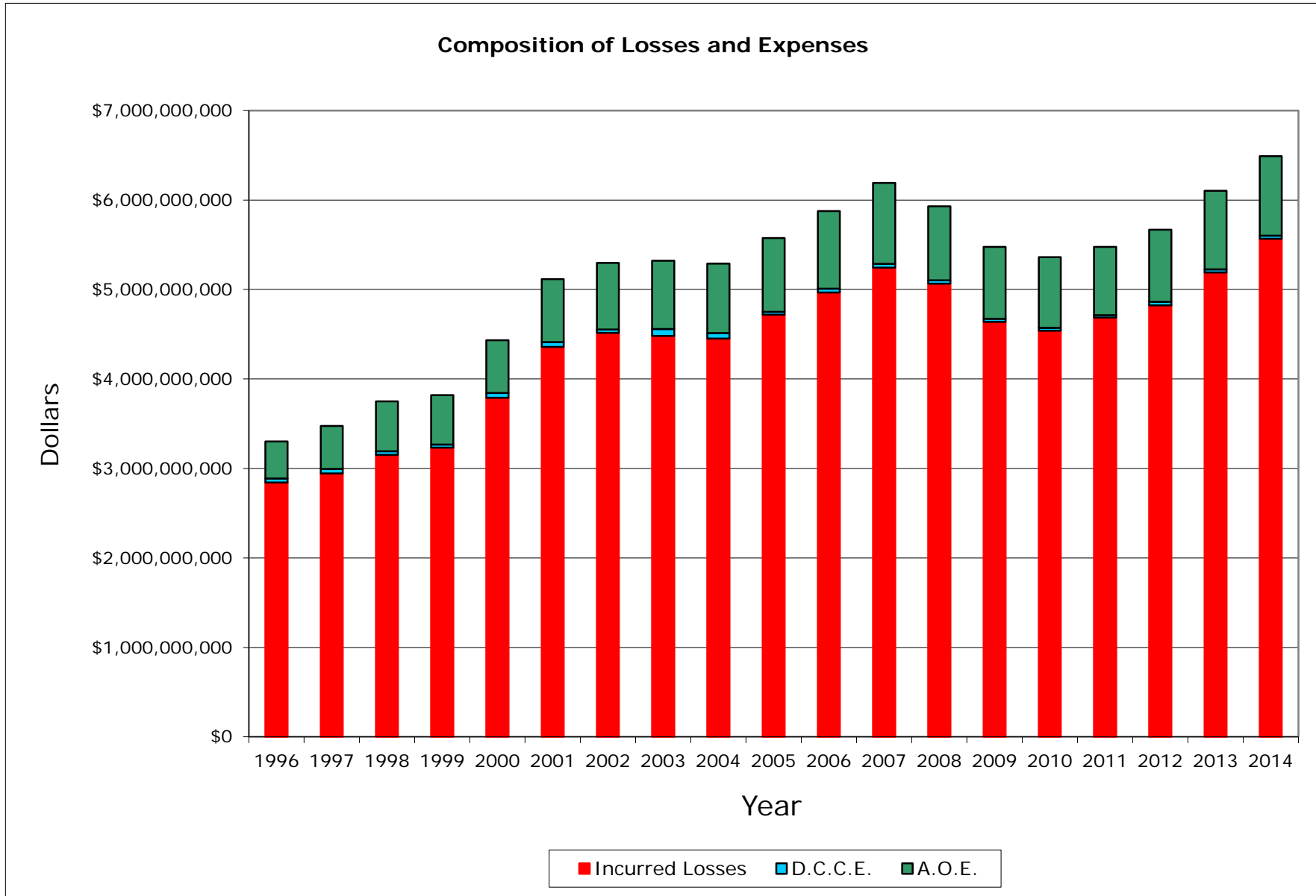
P. P. Auto. P. D.  
California Statewide Total

Graph 1.a.



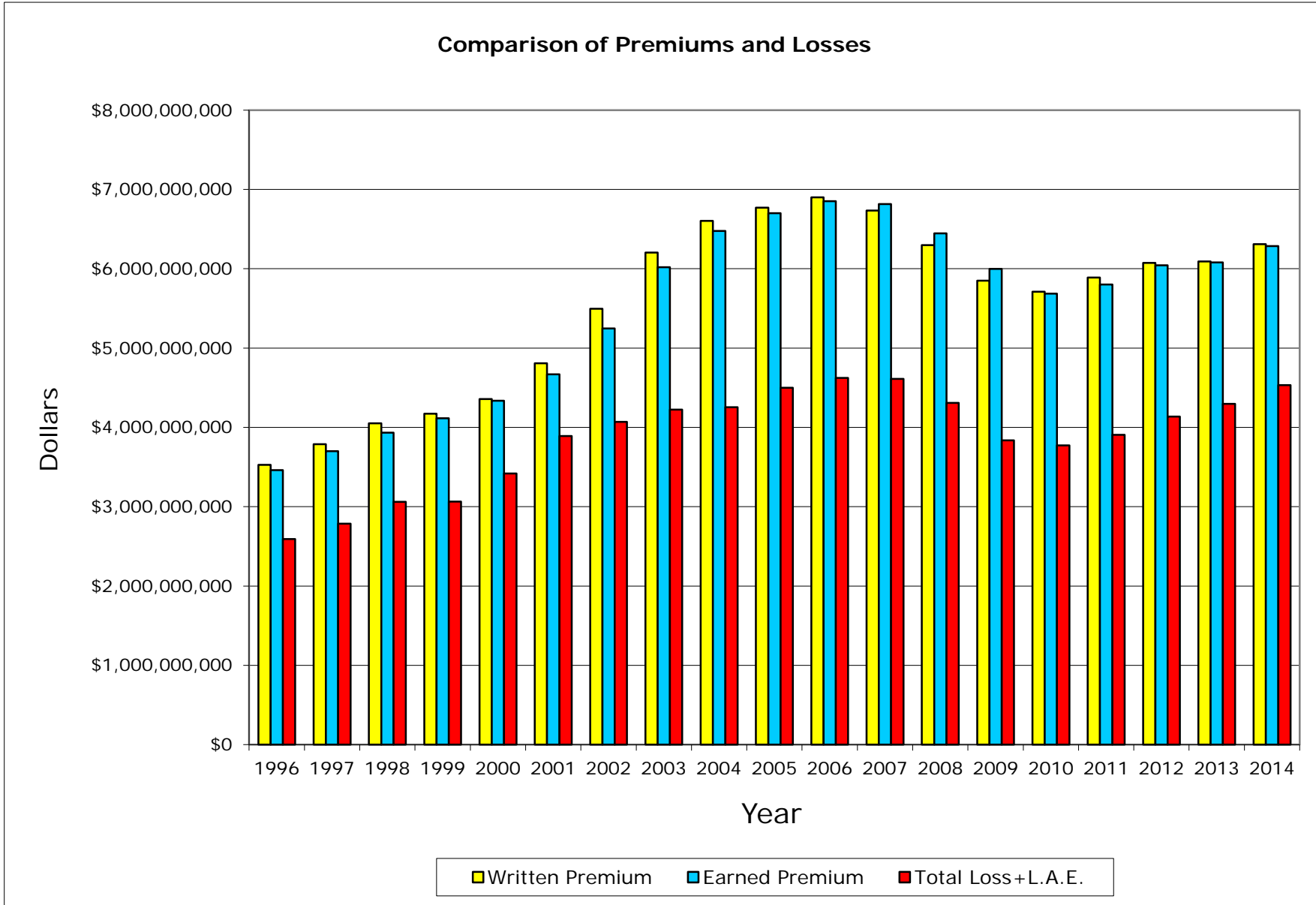
P. P. Auto. P. D.  
California Statewide Total

Graph 1.b.



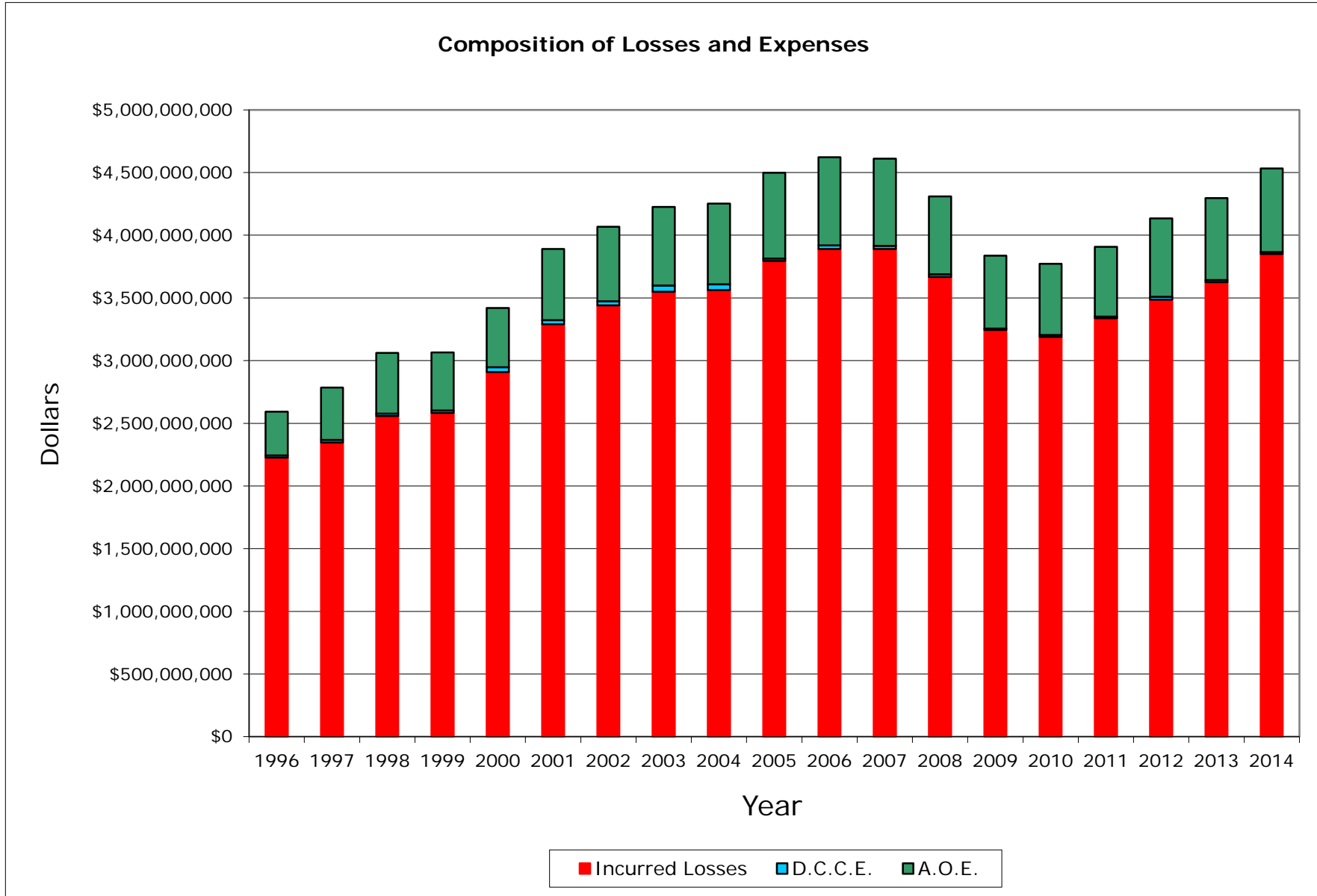
P. P. Auto. P. D.  
Selected 20 Aggregate

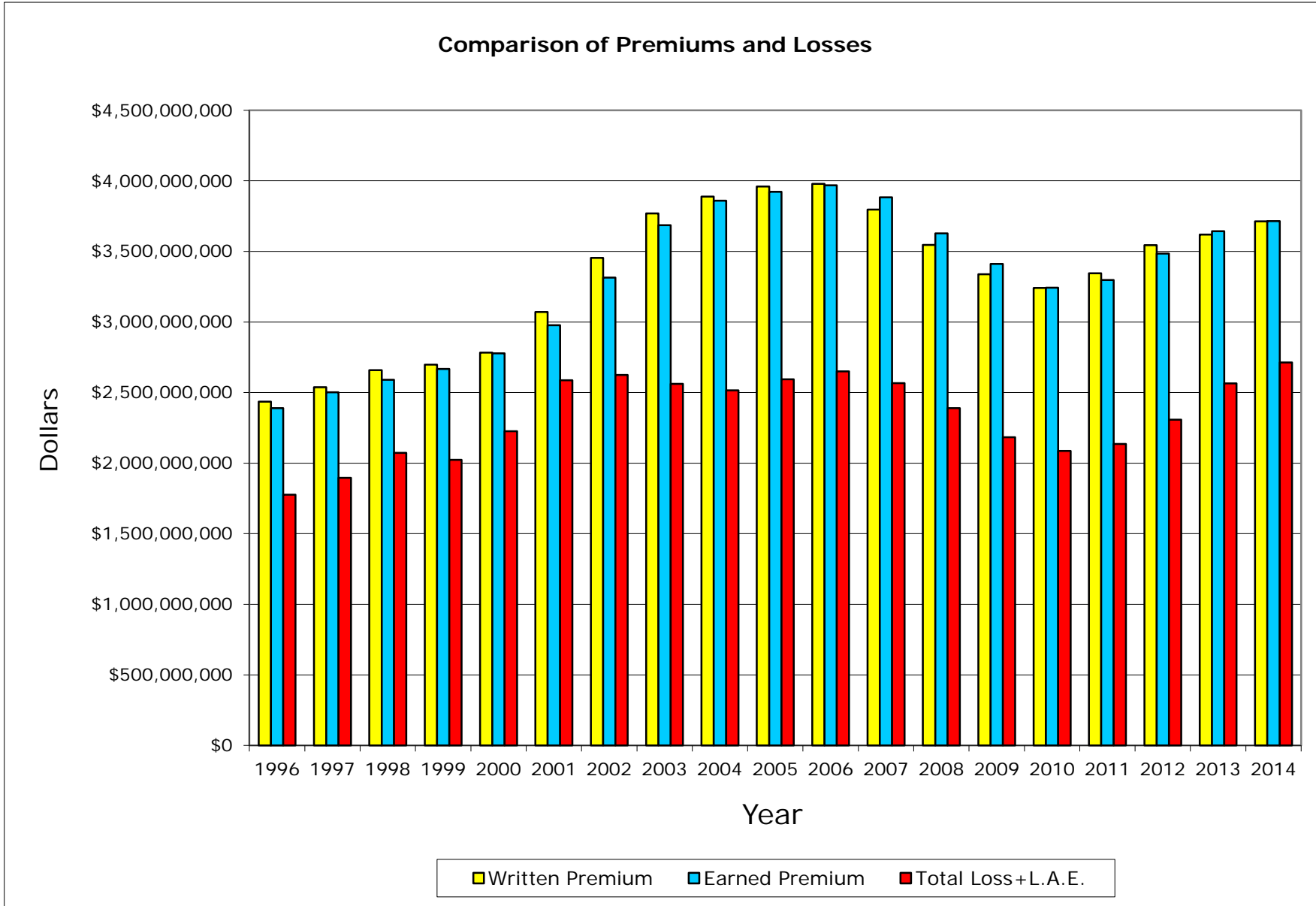
**Graph 2.a.**

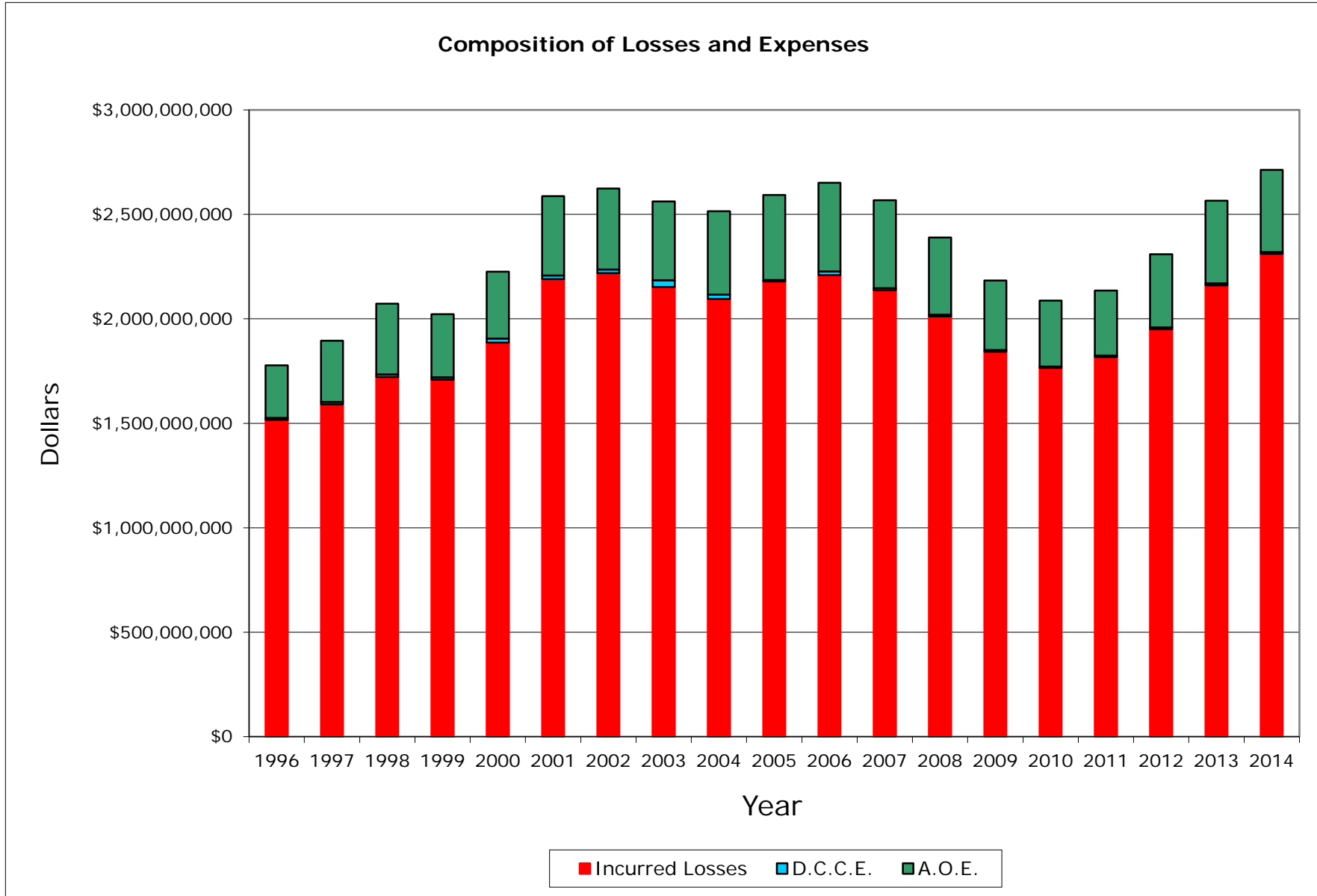


P. P. Auto. P. D.  
Selected 20 Aggregate

**Graph 2.b.**

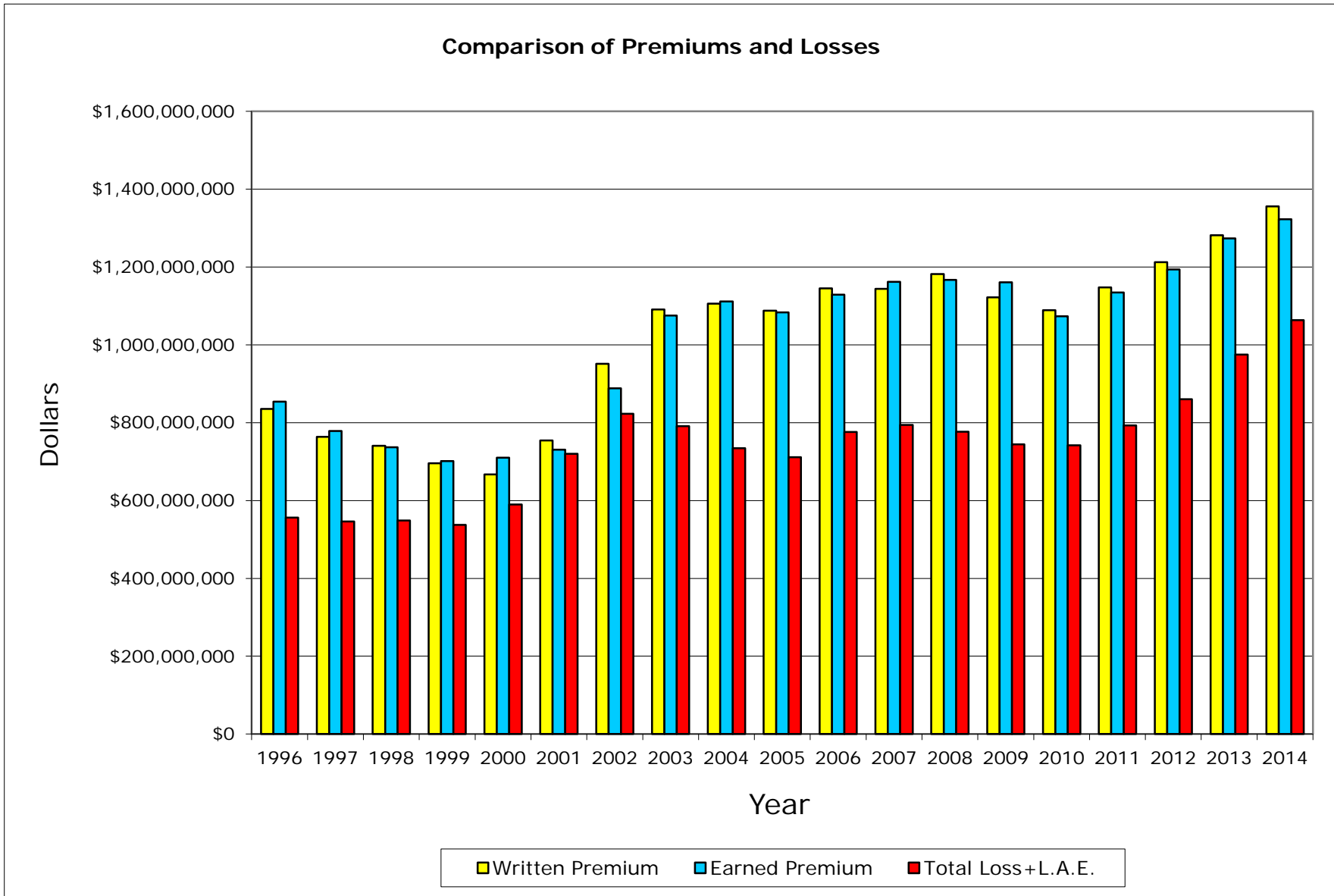






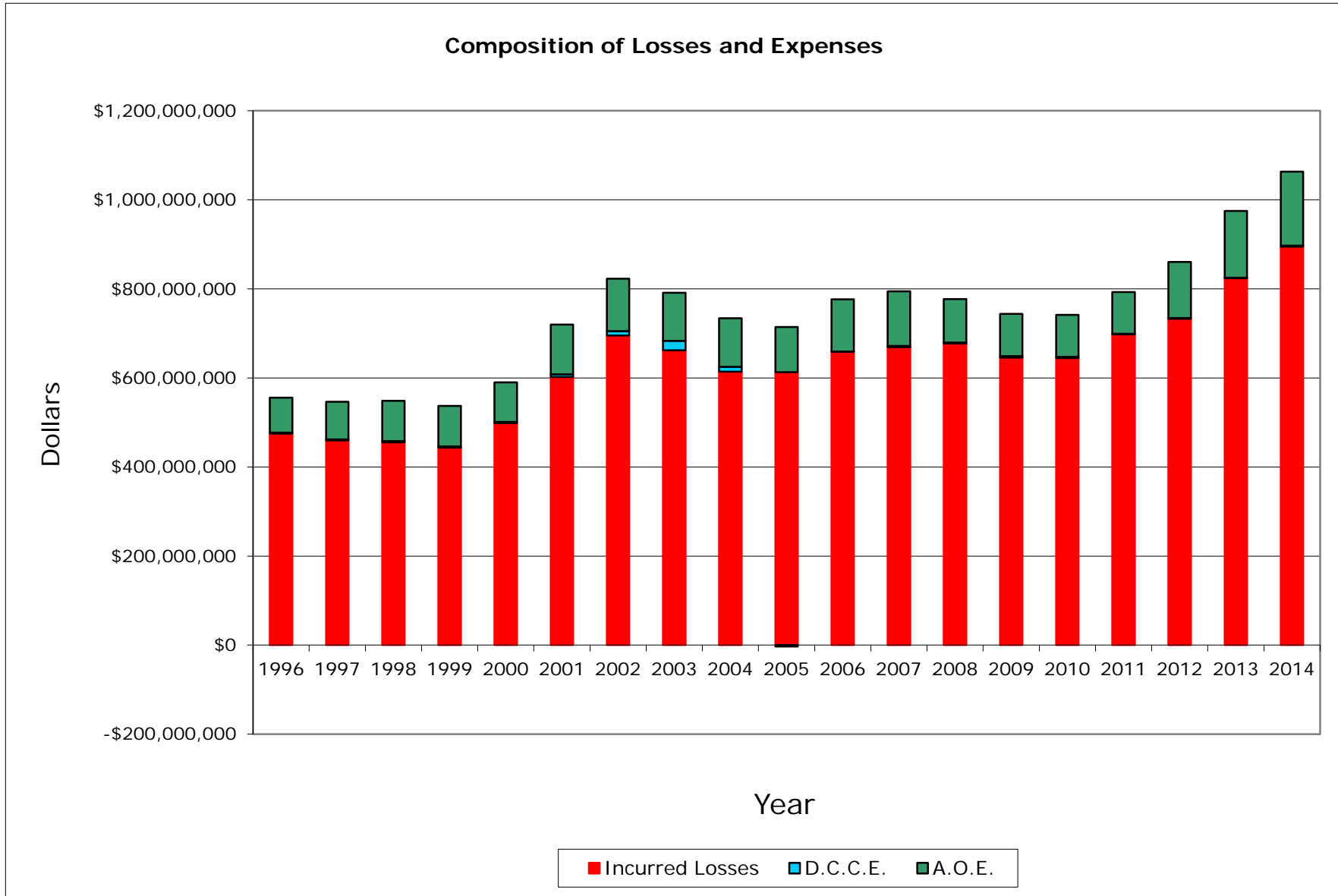
P. P. Auto. P. D.  
 State Farm Mut Auto Ins Co  
 NAIC #25178

Graph 3.1.a.



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

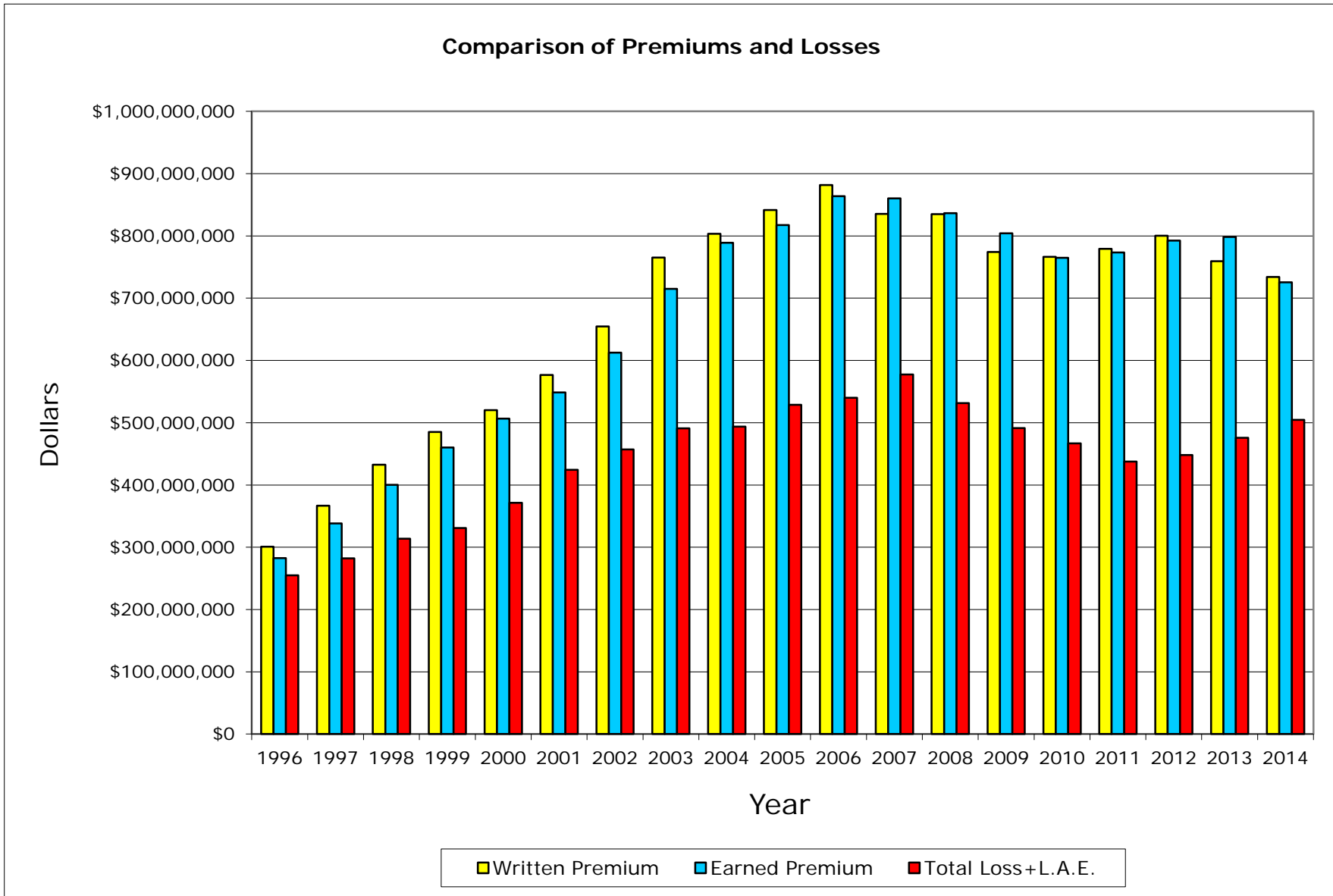
Graph 3.1.b.





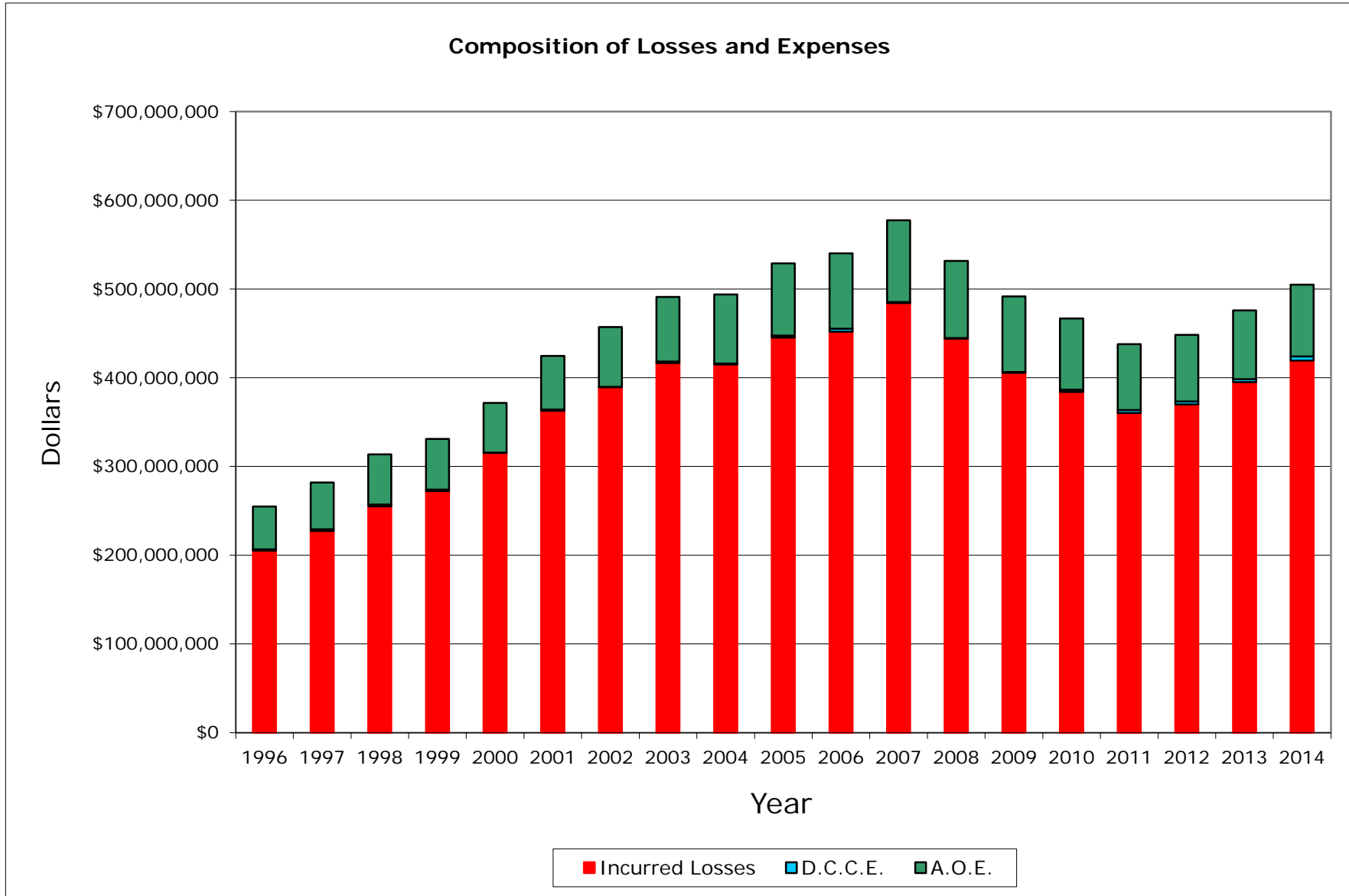
P. P. Auto. P. D.  
Interins Exch Of The Automobile Club  
NAIC #15598

**Graph 3.2.a.**



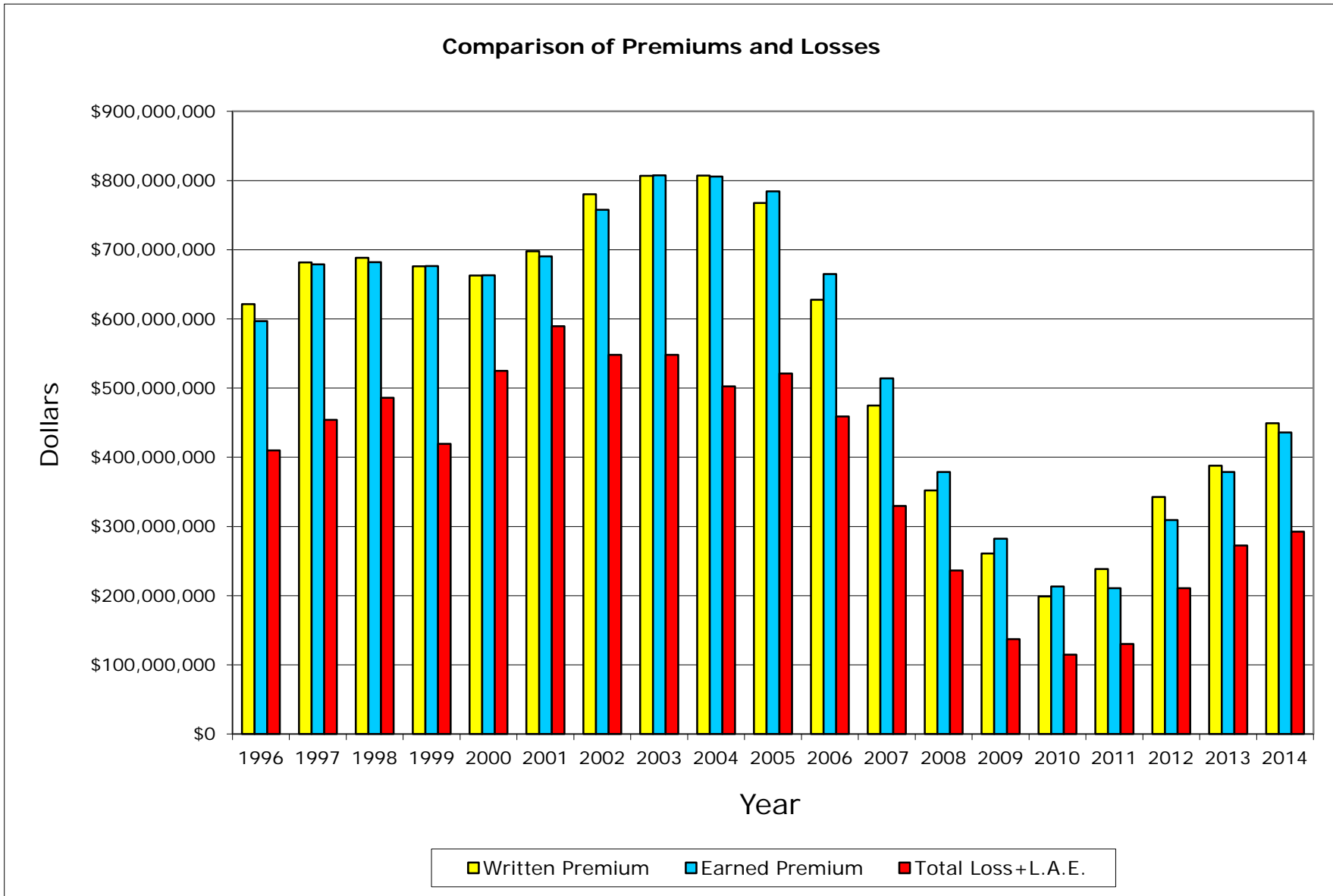
P. P. Auto. P. D.  
Interins Exch Of The Automobile Club  
NAIC #15598

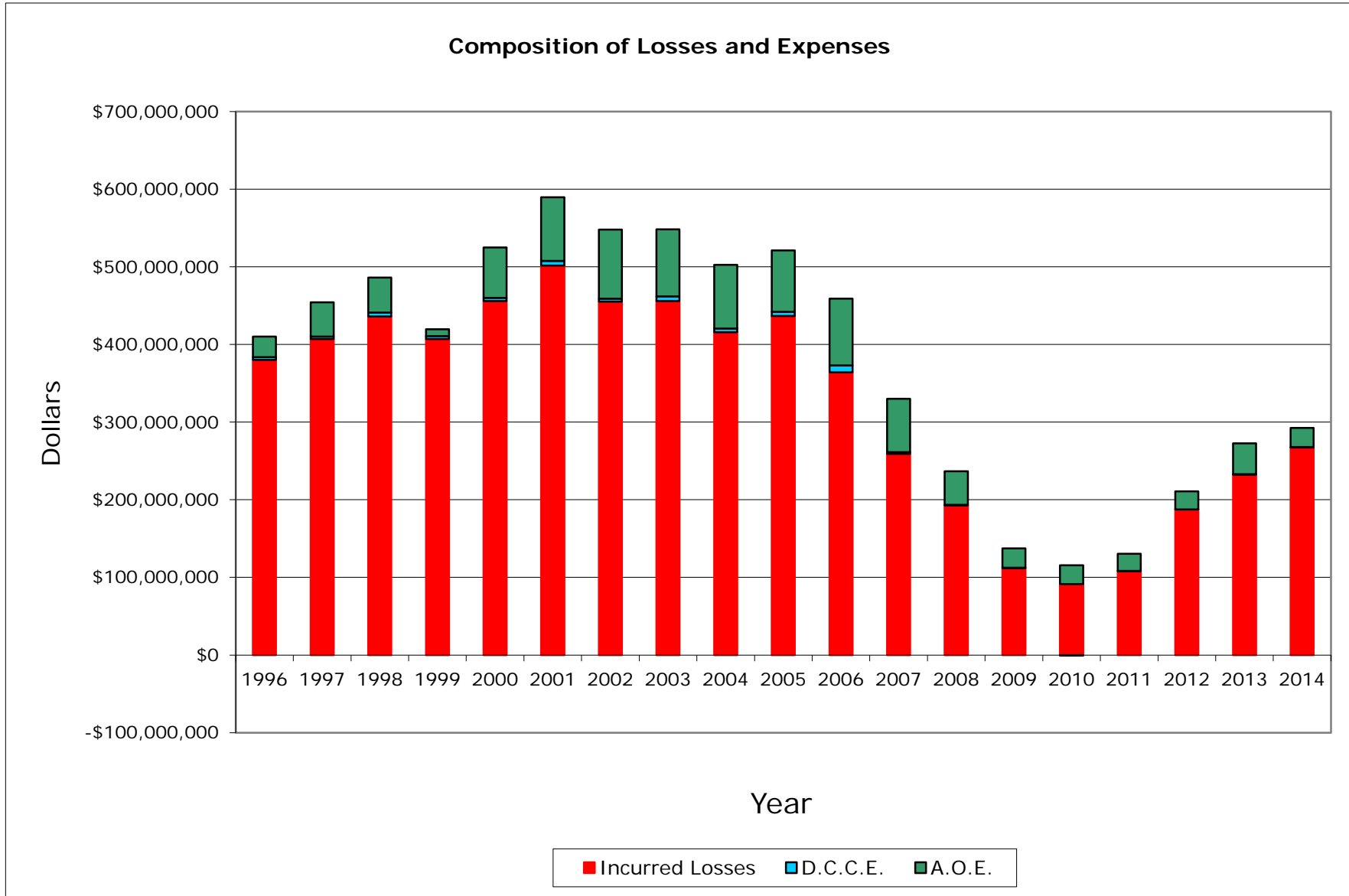
Graph 3.2.b.

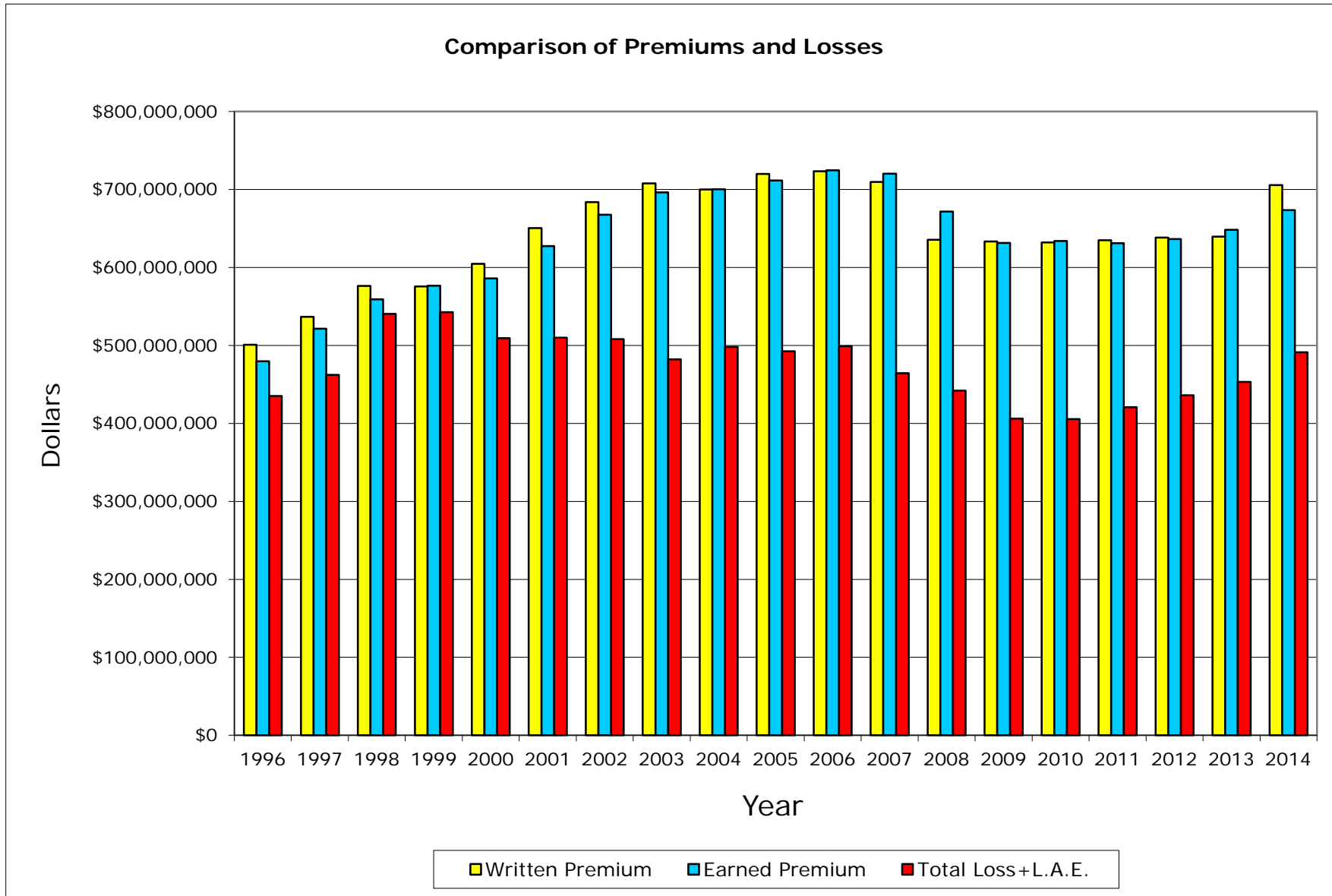


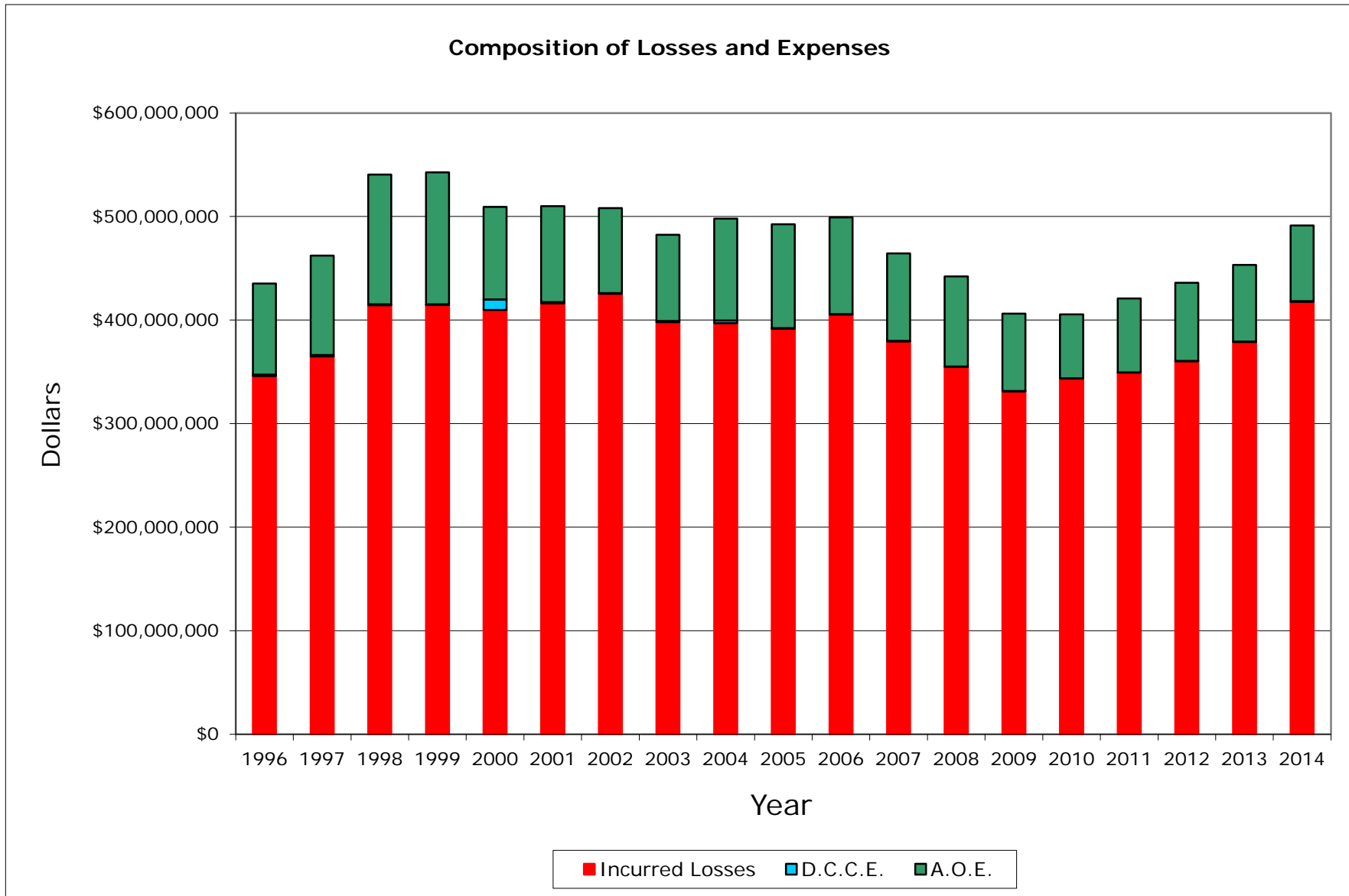
P. P. Auto. P. D.  
 Farmers Ins Exch  
 NAIC #21652

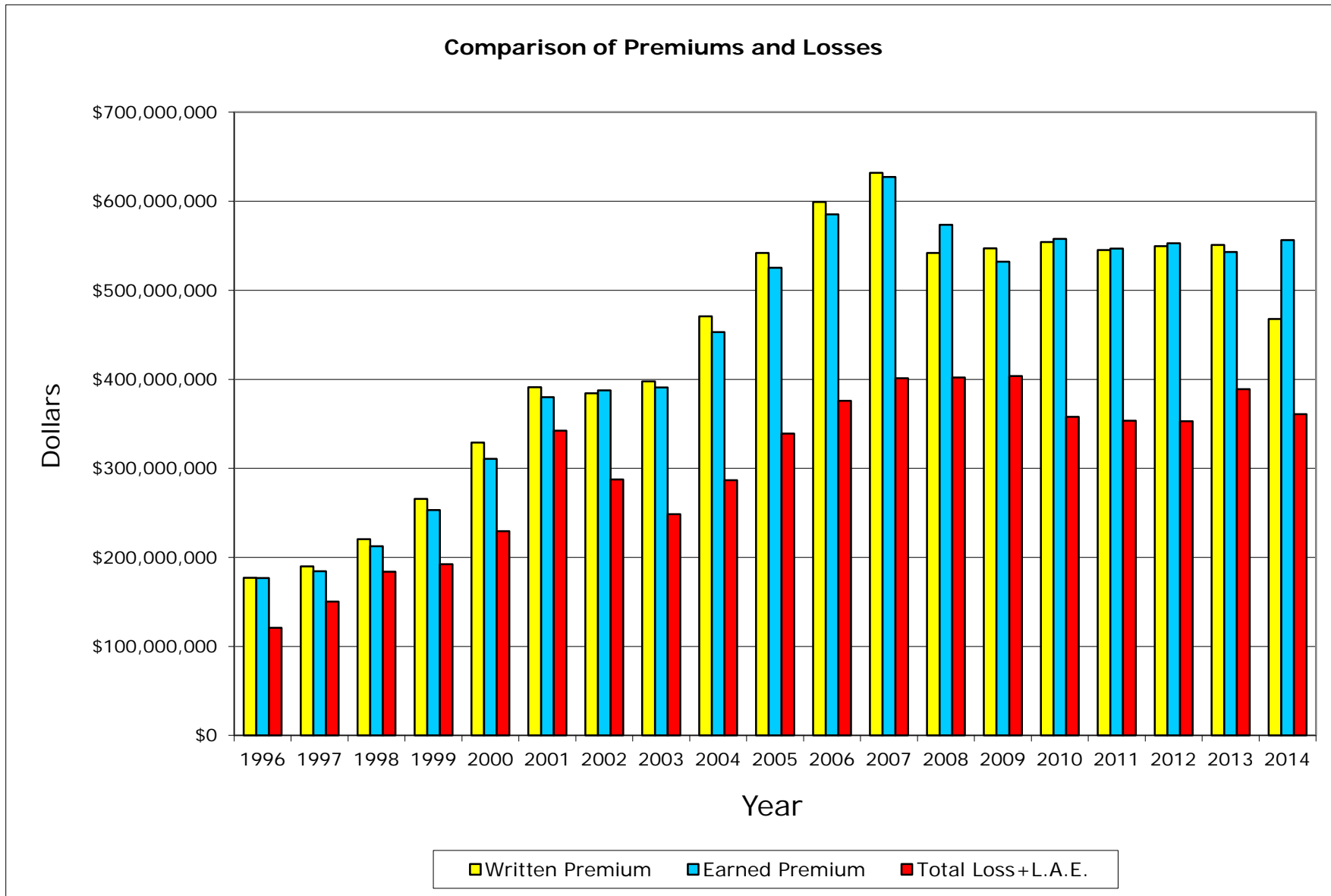
Graph 3.3.a.

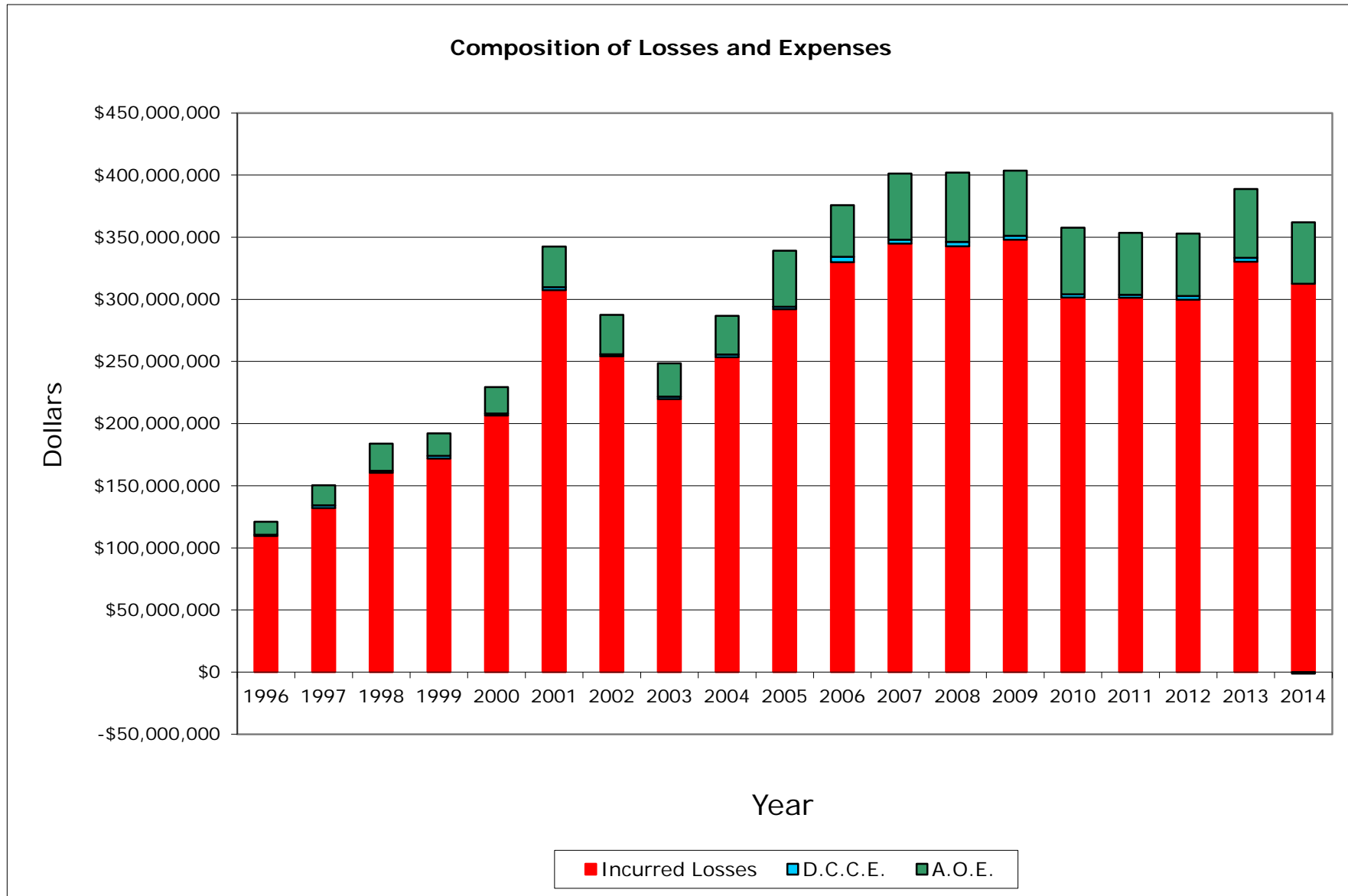




















**CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. P. D.**

Data Years: 1996 - 2014

**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	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%	73.01%
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%	66.37%
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%	68.25%
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%	68.52%	69.90%	72.92%	74.39%
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%	69.20%
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%	69.83%
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%	75.30%
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%	59.31%
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%	75.71%
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%	61.01%
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%	67.66%
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%	72.34%
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%	66.68%
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%	68.27%
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%	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%	71.28%
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%	67.13%
25089	Coast 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%	73.51%
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%	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%	101.53%
<b>Sub Total</b>		74.91%	75.28%	77.84%	74.50%	78.85%	83.34%	77.55%	70.18%	65.66%	67.15%	67.47%	67.65%	66.86%	63.96%	66.34%	67.33%	68.43%	70.67%	72.12%	70.59%
<b>Remainder of California</b>		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%	70.06%
<b>California Total</b>		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%	70.46%
<b>Countrywide Total</b>		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%	70.88%

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 - 2014**  
**MARKET SHARE**

NAIC	COMPANY NAME	1996	1997	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	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%	13.75%
15598	Interins Exch Of The Automobile Club	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%	9.17%
21452	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%	7.47%
15559	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%	8.67%
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%	5.93%
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%	6.78%	6.85%	6.40%	6.01%
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%	4.83%
19232	Allstate Ins Co	4.78%	4.06%	3.68%	3.41%	3.35%	3.13%	2.96%	2.75%	2.49%	2.36%	2.05%	1.67%	1.60%	1.65%	1.39%	1.56%	1.39%	1.20%	0.90%	2.29%
11908	Mercury Gas 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%	1.49%
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%	1.79%
27804	Progressive West Ins Co	0.55%	1.15%	1.65%	1.35%	0.89%	1.02%	1.08%	1.55%	1.75%	1.88%	1.97%	1.88%	1.56%	1.29%	1.26%	1.36%	1.42%	1.44%	1.42%	1.44%
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%	1.85%
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%	1.78%
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%	1.60%
44288	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%	1.05%
35882	Geico Gen Ins Co	0.30%	0.50%	0.80%	1.09%	1.38%	1.56%	1.56%	1.51%	1.47%	1.41%	1.61%	1.66%	1.77%	2.23%	2.59%	2.70%	2.97%	3.62%	4.21%	1.99%
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%	1.42%	1.51%	1.61%	1.69%	1.69%	1.74%	1.74%	1.70%	1.65%	1.26%
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%	1.40%	1.69%	1.42%	1.28%	1.40%	0.38%
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%	0.38%
10863	Wawanesa Gen Ins Co	0.00%	0.18%	0.30%	0.36%	0.42%	0.52%	0.68%	0.81%	0.90%	0.97%	1.01%	1.21%	1.31%	1.38%	1.42%	1.44%	1.43%	1.46%	1.44%	1.00%
<b>Sub Total</b>		<b>78.08%</b>	<b>78.59%</b>	<b>80.05%</b>	<b>78.49%</b>	<b>77.45%</b>	<b>75.99%</b>	<b>76.84%</b>	<b>78.53%</b>	<b>79.73%</b>	<b>79.69%</b>	<b>77.77%</b>	<b>74.70%</b>	<b>72.39%</b>	<b>70.65%</b>	<b>70.96%</b>	<b>72.90%</b>	<b>72.53%</b>	<b>69.79%</b>	<b>67.96%</b>	<b>74.98%</b>
<b>Remainder of California</b>		<b>21.92%</b>	<b>21.41%</b>	<b>19.95%</b>	<b>21.51%</b>	<b>22.55%</b>	<b>24.01%</b>	<b>23.16%</b>	<b>21.47%</b>	<b>20.27%</b>	<b>20.31%</b>	<b>22.23%</b>	<b>25.30%</b>	<b>27.61%</b>	<b>29.35%</b>	<b>29.04%</b>	<b>27.10%</b>	<b>27.47%</b>	<b>30.21%</b>	<b>32.04%</b>	<b>25.02%</b>
<b>California Total Written Premium:</b>		<b>4,516,305,794</b>	<b>4,819,494,387</b>	<b>5,059,352,038</b>	<b>5,315,200,087</b>	<b>5,624,794,681</b>	<b>6,326,872,103</b>	<b>7,150,120,702</b>	<b>7,900,430,670</b>	<b>8,282,950,985</b>	<b>8,493,202,402</b>	<b>8,871,299,757</b>	<b>9,014,141,349</b>	<b>8,698,363,678</b>	<b>8,277,869,103</b>	<b>8,048,285,044</b>	<b>8,080,326,187</b>	<b>8,373,897,820</b>	<b>8,727,151,921</b>	<b>9,284,729,379</b>	<b>140,864,788,087</b>

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 - 2014**  
**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	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%	62.03%
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%	55.31%
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%	58.52%
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%	60.31%
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%	60.10%
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%	60.33%
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%	62.56%
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%	50.96%
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%	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%	51.76%
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%	57.52%
25941	United Serv Automobile Assn	62.83%	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%	60.73%
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%	57.39%
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%	57.72%
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%	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%	56.33%	63.17%	59.27%	59.51%	59.42%	66.92%	65.01%	63.70%	62.12%
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%	56.50%
25089	Coast 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%	62.00%
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%	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%	80.47%
<b>Sub Total</b>		<b>64.36%</b>	<b>63.42%</b>	<b>65.05%</b>	<b>62.81%</b>	<b>67.07%</b>	<b>70.48%</b>	<b>65.59%</b>	<b>58.95%</b>	<b>55.02%</b>	<b>56.65%</b>	<b>56.78%</b>	<b>57.10%</b>	<b>56.89%</b>	<b>54.07%</b>	<b>56.08%</b>	<b>57.52%</b>	<b>57.71%</b>	<b>59.64%</b>	<b>61.27%</b>	<b>59.66%</b>
<b>Remainder of California</b>		<b>63.29%</b>	<b>58.41%</b>	<b>59.62%</b>	<b>59.75%</b>	<b>73.72%</b>	<b>74.52%</b>	<b>66.48%</b>	<b>55.41%</b>	<b>53.25%</b>	<b>55.16%</b>	<b>57.22%</b>	<b>61.95%</b>	<b>59.82%</b>	<b>57.67%</b>	<b>57.15%</b>	<b>60.42%</b>	<b>60.12%</b>	<b>60.97%</b>	<b>61.34%</b>	<b>60.44%</b>
<b>California Total</b>		<b>64.13%</b>	<b>62.33%</b>	<b>63.95%</b>	<b>62.17%</b>	<b>68.51%</b>	<b>71.43%</b>	<b>65.80%</b>	<b>58.17%</b>	<b>54.66%</b>	<b>56.36%</b>	<b>56.88%</b>	<b>58.28%</b>	<b>57.67%</b>	<b>55.10%</b>	<b>56.40%</b>	<b>58.32%</b>	<b>58.36%</b>	<b>60.04%</b>	<b>61.29%</b>	<b>59.86%</b>
<b>Countrywide Total</b>		<b>69.49%</b>	<b>63.88%</b>	<b>63.50%</b>	<b>63.31%</b>	<b>65.65%</b>	<b>67.35%</b>	<b>61.32%</b>	<b>58.08%</b>	<b>53.13%</b>	<b>56.79%</b>	<b>55.57%</b>	<b>57.74%</b>	<b>60.42%</b>	<b>57.92%</b>	<b>58.13%</b>	<b>64.42%</b>	<b>64.53%</b>	<b>62.43%</b>	<b>64.20%</b>	<b>61.09%</b>

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 - 2014

**DEFENSE & COST CONTAINMENT EXPENSE (DCCE) 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	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%	0.39%
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%	0.41%	0.40%	0.65%	0.28%
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%	0.57%
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%	0.21%
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%	0.51%
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%	0.34%
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%	0.92%
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%	0.42%
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%	0.40%
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%	0.76%
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%	0.81%
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%	0.39%
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%	0.30%
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%	0.32%
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%	0.30%
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%	0.23%
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%	0.27%
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%	0.51%	0.28%	0.43%	0.31%	0.36%	0.63%	3.61%	-0.09%	0.12%	1.25%
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%	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%	0.53%
<b>Sub Total</b>		<b>0.48%</b>	<b>0.59%</b>	<b>0.50%</b>	<b>0.46%</b>	<b>0.91%</b>	<b>0.68%</b>	<b>0.61%</b>	<b>0.84%</b>	<b>0.69%</b>	<b>0.26%</b>	<b>0.41%</b>	<b>0.34%</b>	<b>0.31%</b>	<b>0.22%</b>	<b>0.26%</b>	<b>0.24%</b>	<b>0.38%</b>	<b>0.30%</b>	<b>0.24%</b>	<b>0.44%</b>
<b>Remainder of California</b>		<b>2.93%</b>	<b>2.83%</b>	<b>1.97%</b>	<b>1.53%</b>	<b>1.20%</b>	<b>1.59%</b>	<b>0.29%</b>	<b>1.60%</b>	<b>0.89%</b>	<b>0.94%</b>	<b>0.83%</b>	<b>0.86%</b>	<b>0.71%</b>	<b>0.83%</b>	<b>0.67%</b>	<b>0.62%</b>	<b>0.77%</b>	<b>0.60%</b>	<b>0.76%</b>	<b>1.01%</b>
<b>California Total</b>		<b>1.02%</b>	<b>1.08%</b>	<b>0.80%</b>	<b>0.69%</b>	<b>0.97%</b>	<b>0.89%</b>	<b>0.54%</b>	<b>1.01%</b>	<b>0.73%</b>	<b>0.40%</b>	<b>0.50%</b>	<b>0.46%</b>	<b>0.42%</b>	<b>0.39%</b>	<b>0.38%</b>	<b>0.34%</b>	<b>0.49%</b>	<b>0.39%</b>	<b>0.40%</b>	<b>0.58%</b>
<b>Countrywide Total</b>		<b>1.05%</b>	<b>0.99%</b>	<b>0.56%</b>	<b>0.56%</b>	<b>0.48%</b>	<b>0.51%</b>	<b>0.39%</b>	<b>0.49%</b>	<b>0.40%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.35%</b>	<b>0.38%</b>	<b>0.35%</b>	<b>0.37%</b>	<b>0.35%</b>	<b>0.39%</b>	<b>0.29%</b>	<b>0.31%</b>	<b>0.44%</b>

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 - 2014**  
**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	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	2,042,590,921
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	1,368,022,672
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	965,018,723
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	1,678,314,561
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	716,611,653
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	764,403,251
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	807,076,346
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	258,701,308
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	206,560,440
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	204,825,925
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	186,452,462
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	290,050,777
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	222,257,959
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	225,724,998
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	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	240,959,941
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	177,926,671
25089	Coast Natl Ins Co	0	3,376,853	5,326,037	5,714,225	7,898,643	8,677,071	7,992,094	11,459,335	10,849,246	8,416,822	6,242,327	6,119,269	4,450,825	4,682,524	8,576,336	14,042,984	28,276,563	15,023,560	14,496,230	172,020,945
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	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	277,579,663

<b>Sub Total</b>	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	10,972,185,008
<b>% of California Total</b>	84.40%	86.99%	86.87%	83.89%	79.96%	80.94%	80.00%	82.14%	83.04%	83.20%	81.20%	76.89%	75.20%	72.09%	71.83%	72.87%	77.63%	74.24%	75.07%	78.78%
<b>Remainder of California</b>	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	209,289,592	205,269,972	224,664,007	222,854,837	206,968,056	180,024,800	226,321,964	221,487,522	2,955,264,880
<b>California Total</b>	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	13,927,449,888

<b>Countrywide Total</b>	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	6,424,617,000	6,663,251,000	6,961,644,000	107,595,672,000
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%	12.94%

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 - 2014**

**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	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%	10.59%
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%	10.78%
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%	9.16%
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%	13.87%
19240	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%	8.58%
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%	9.16%
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%	11.82%
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%	7.93%
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%	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%	8.50%
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%	9.34%
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%	11.23%
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%	8.99%
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%	10.22%
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%	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%	9.07%	9.84%	9.77%	10.47%	9.97%	9.51%	7.90%	8.13%	8.59%	7.61%	8.93%
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%	10.36%
25089	Coast Natl Ins Co	0.00%	13.82%	15.02%	13.24%	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%	10.27%
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%	-8.08%	297.10%	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%	20.52%
<b>Sub Total</b>		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%	10.48%
<b>Remainder of California</b>		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%	8.60%
<b>California Total</b>		9.30%	10.15%	11.28%	10.59%	10.65%	11.51%	10.84%	9.89%	9.54%	9.84%	9.93%	10.06%	9.42%	9.56%	9.83%	9.50%	9.74%	10.16%	9.78%	10.02%
<b>Countrywide Total</b>		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%	9.35%

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