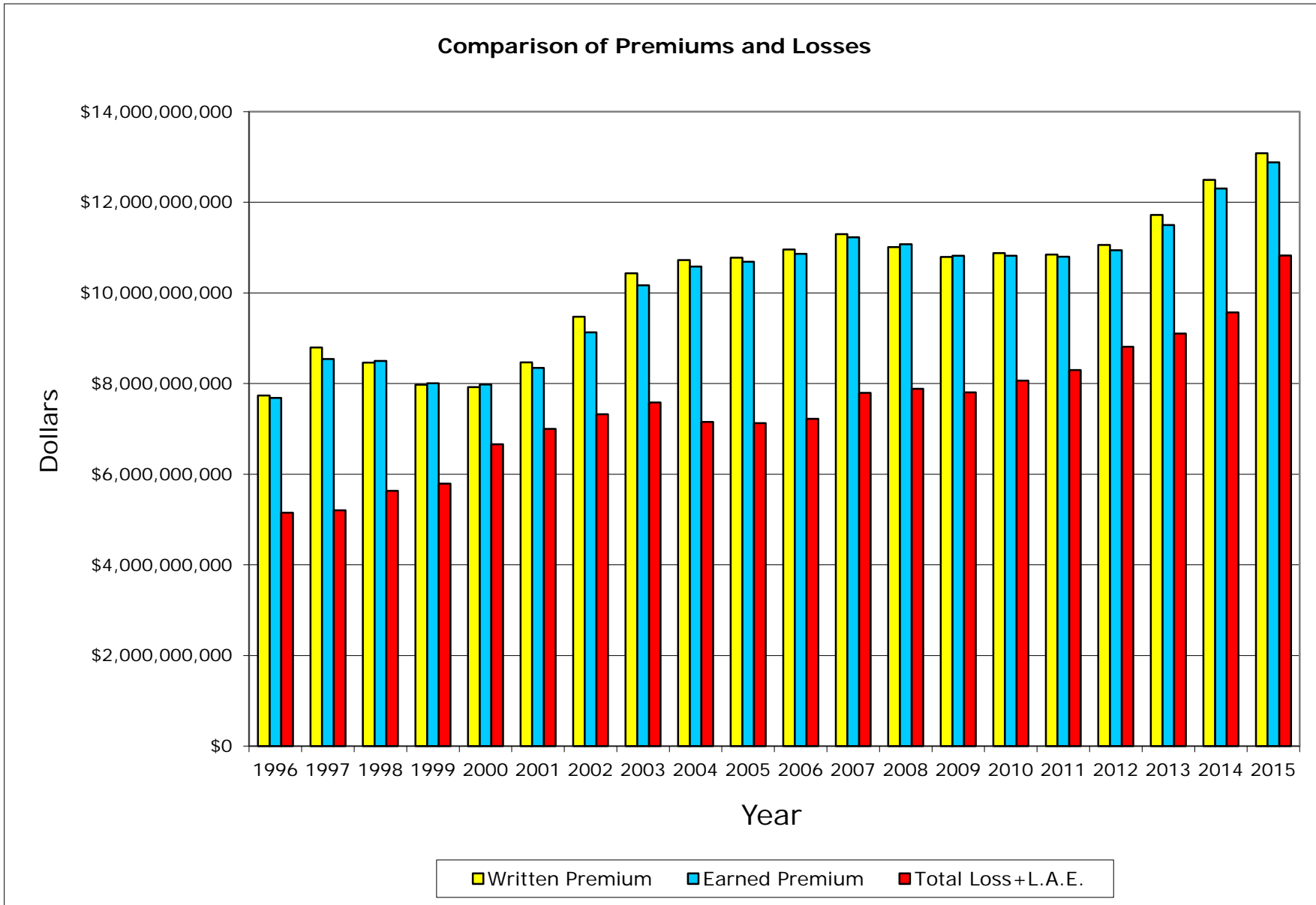


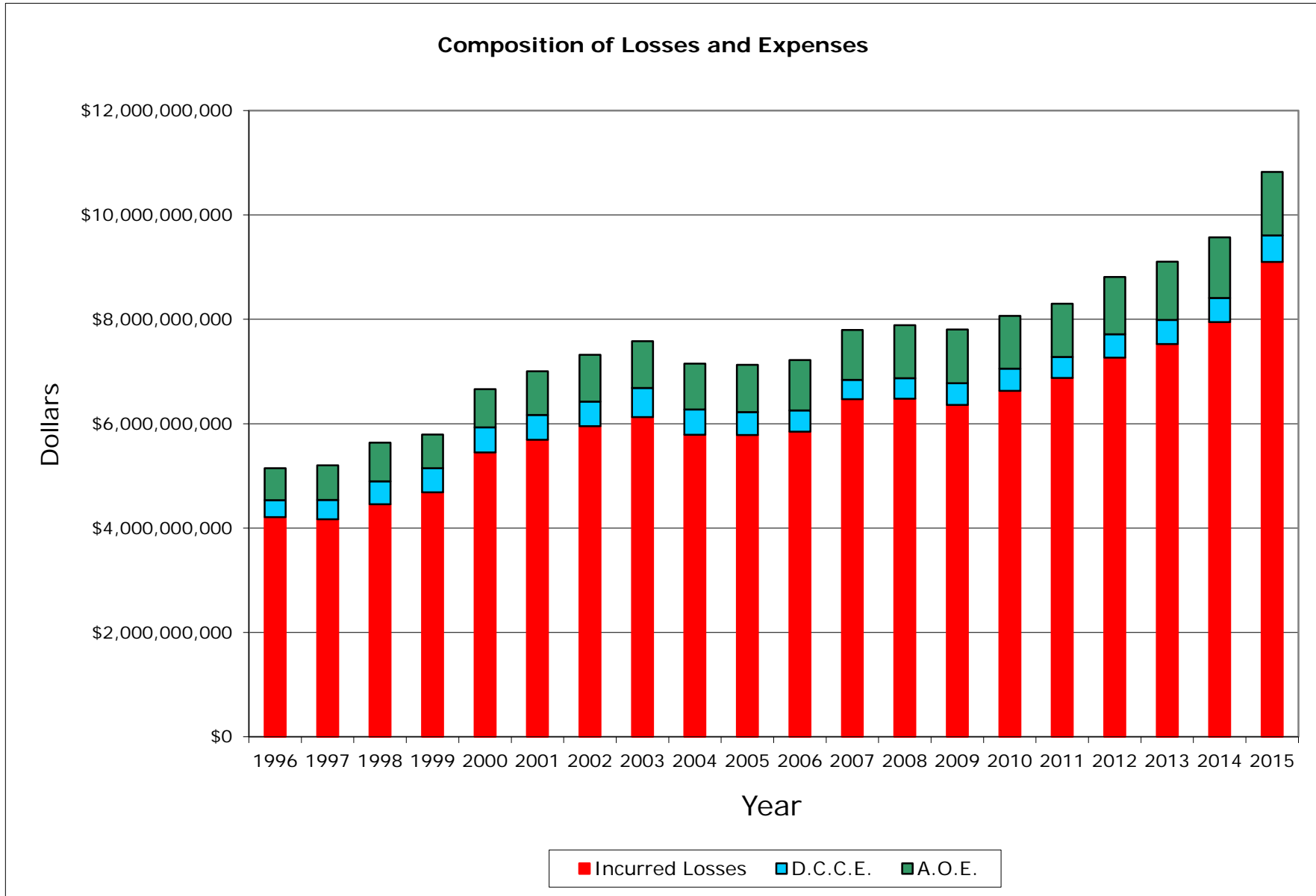
P. P. Auto. Liab.
California Statewide Total

Graph 1.a.



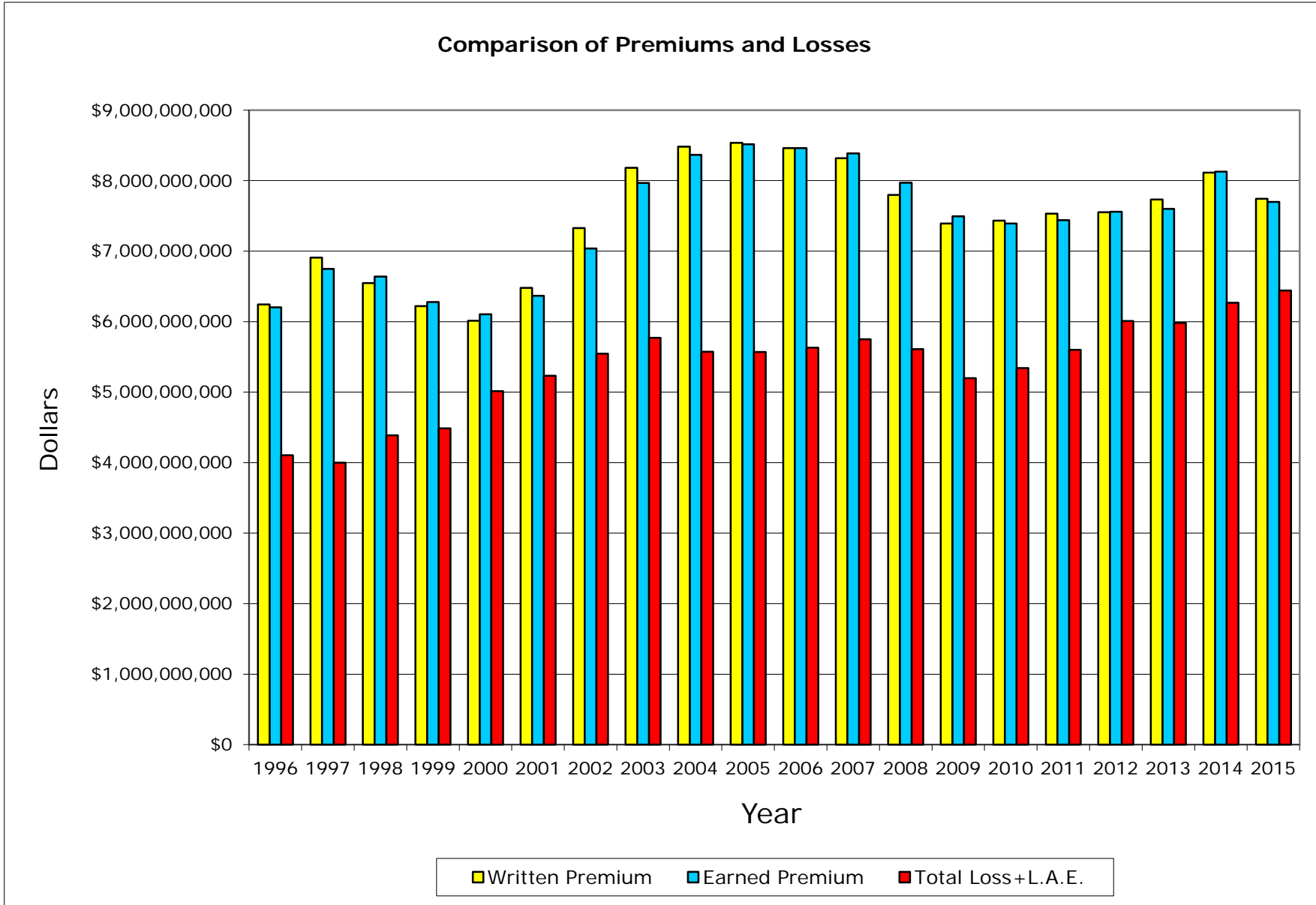
P. P. Auto. Liab.
California Statewide Total

Graph 1.b.



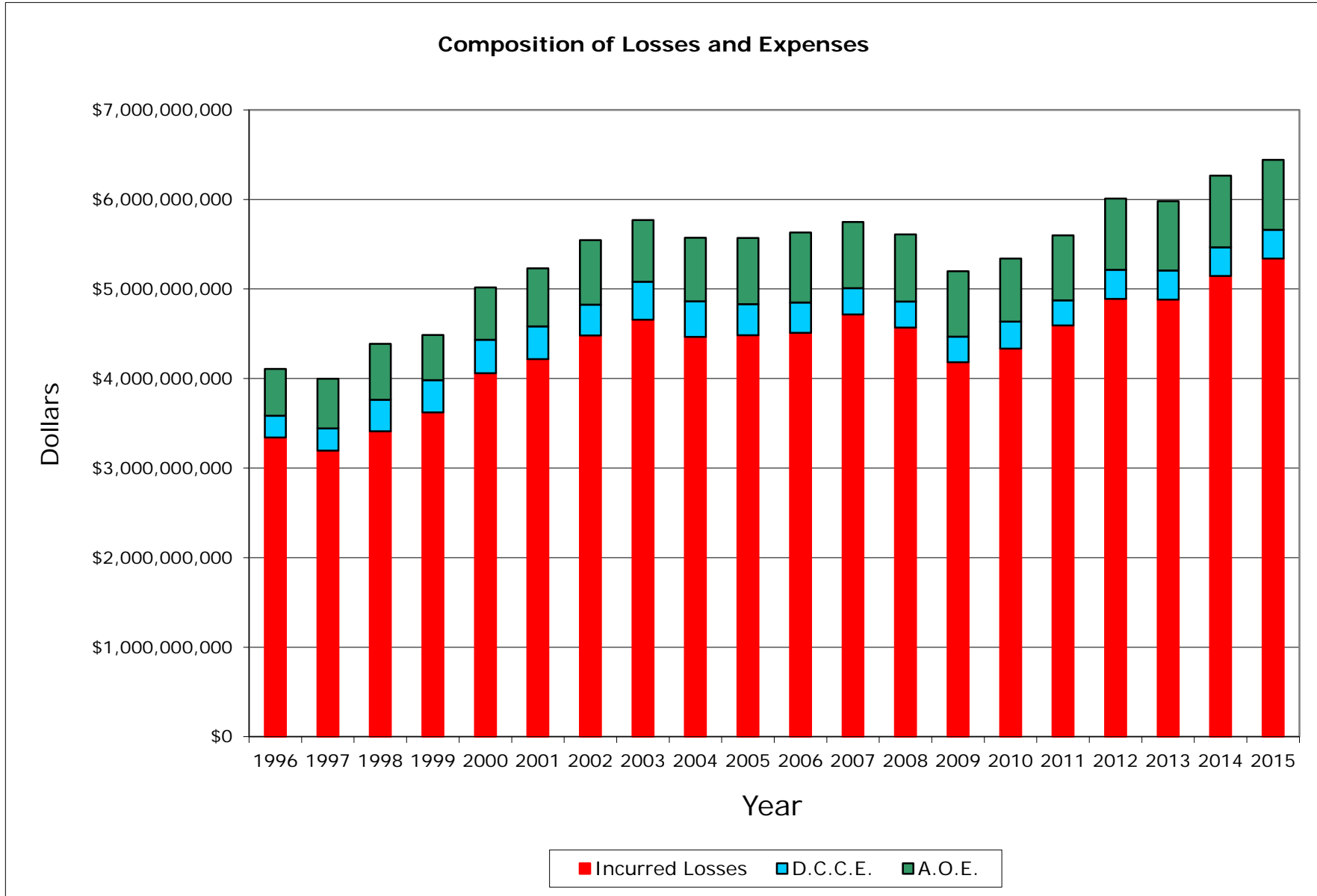
P. P. Auto. Liab.
Selected 20 Aggregate

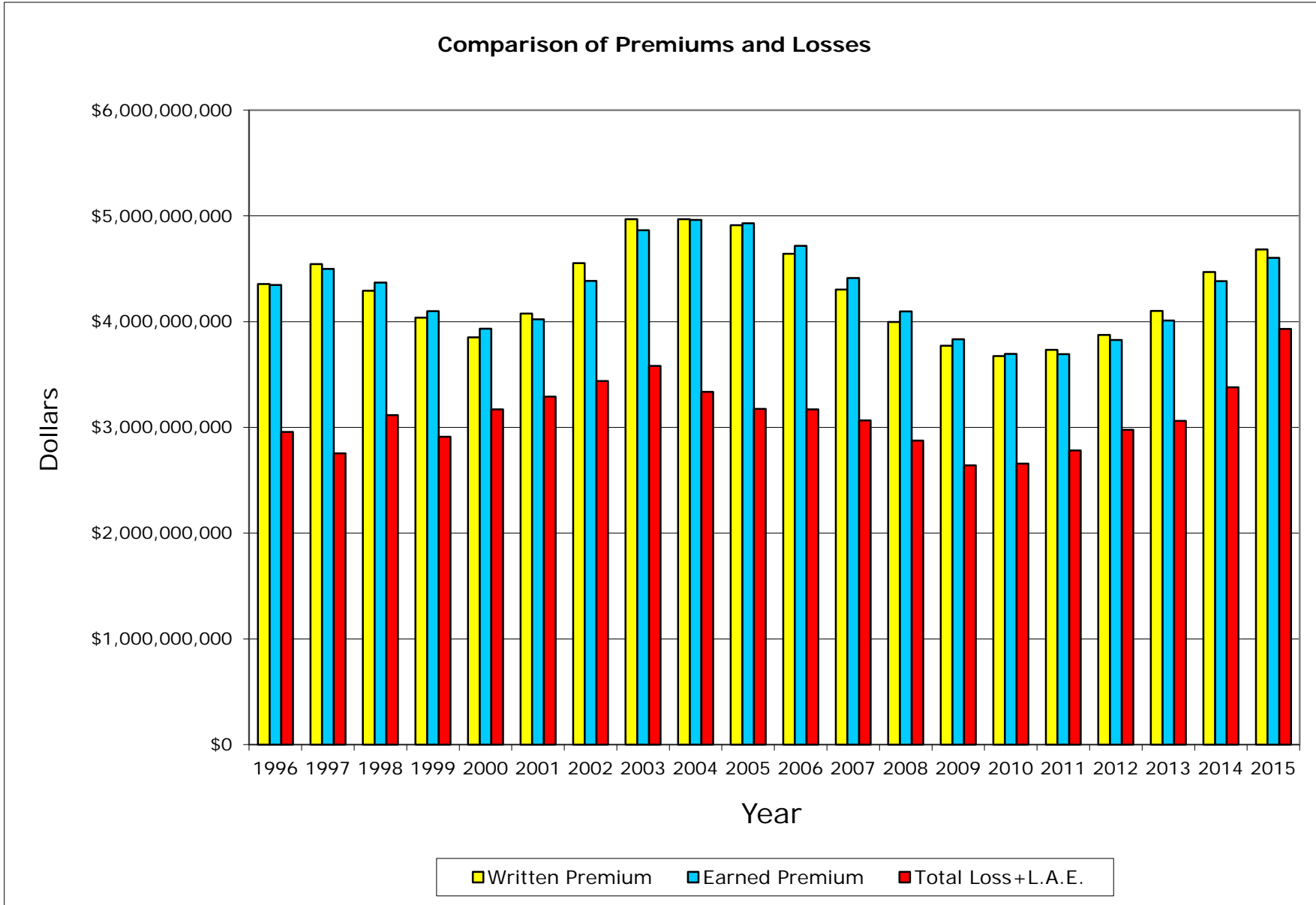
Graph 2.a.

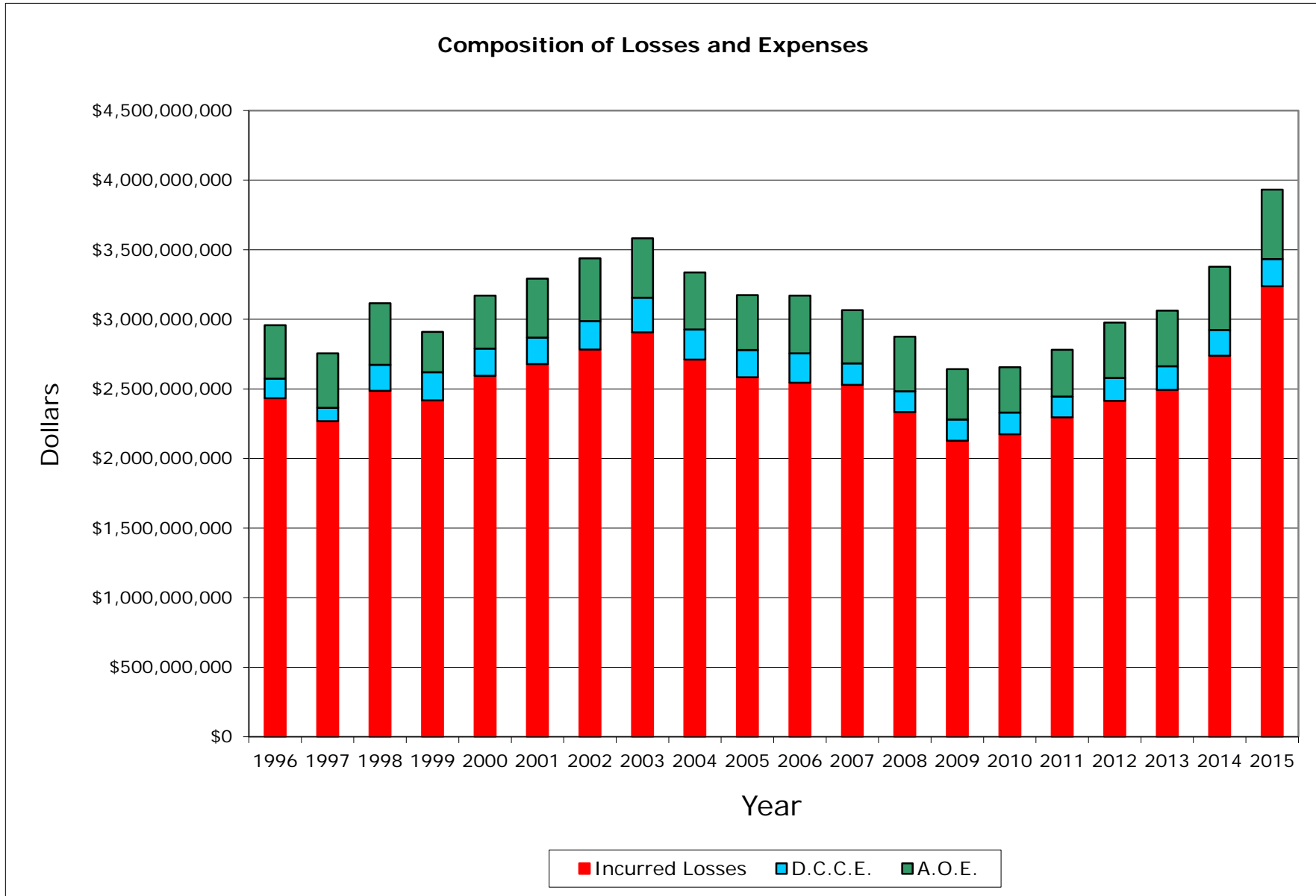


P. P. Auto. Liab.
Selected 20 Aggregate

Graph 2.b.

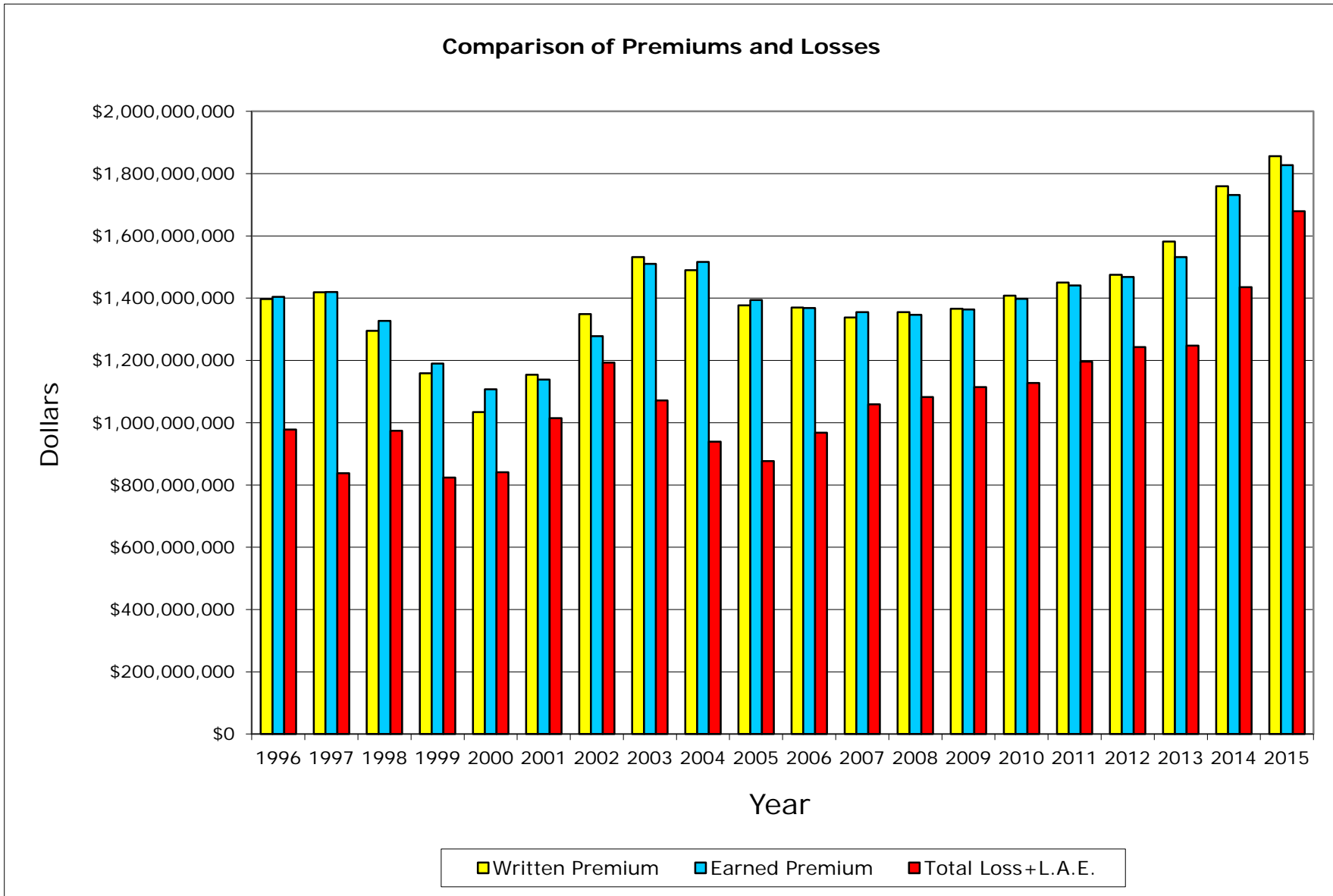






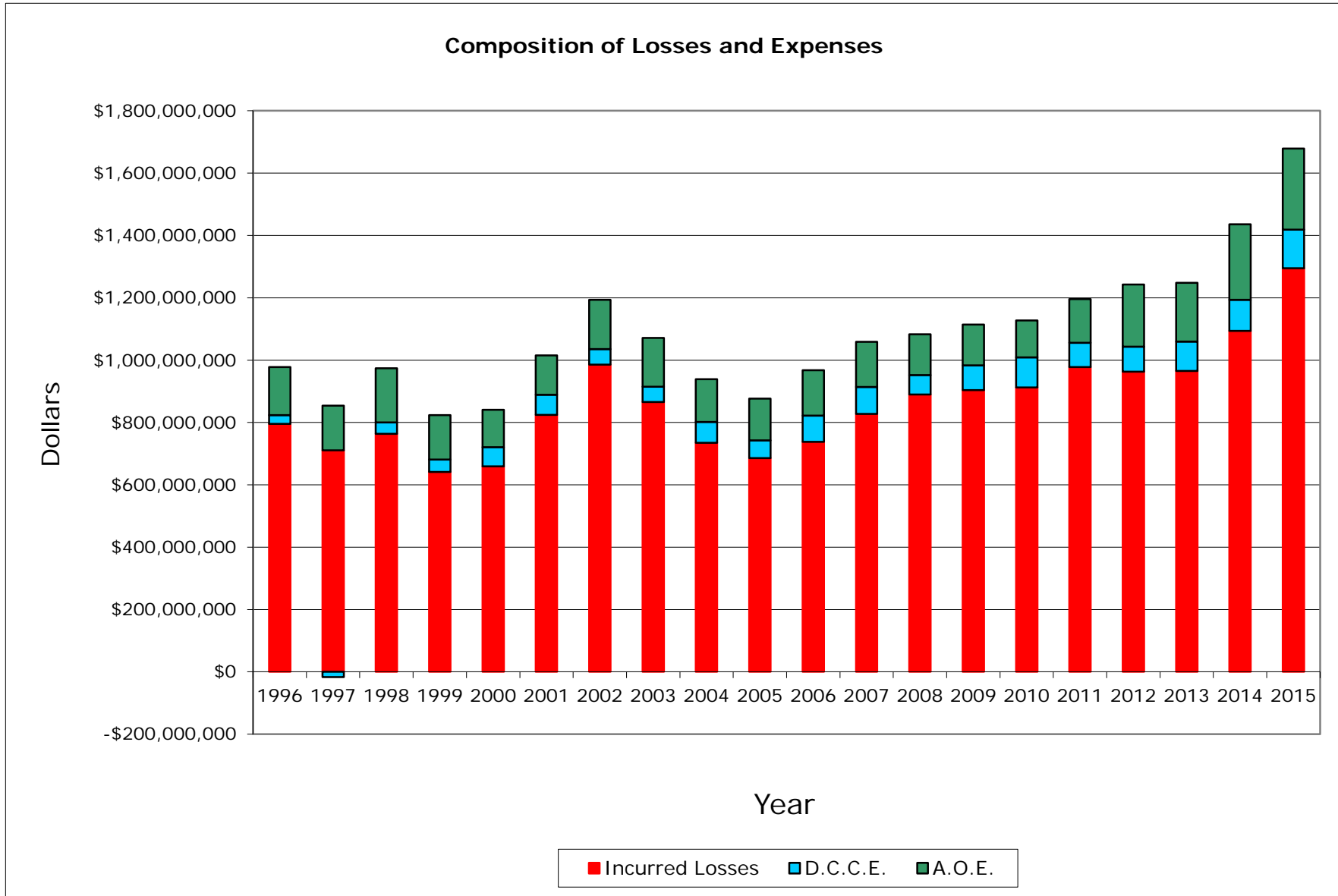
P. P. Auto. Liab.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



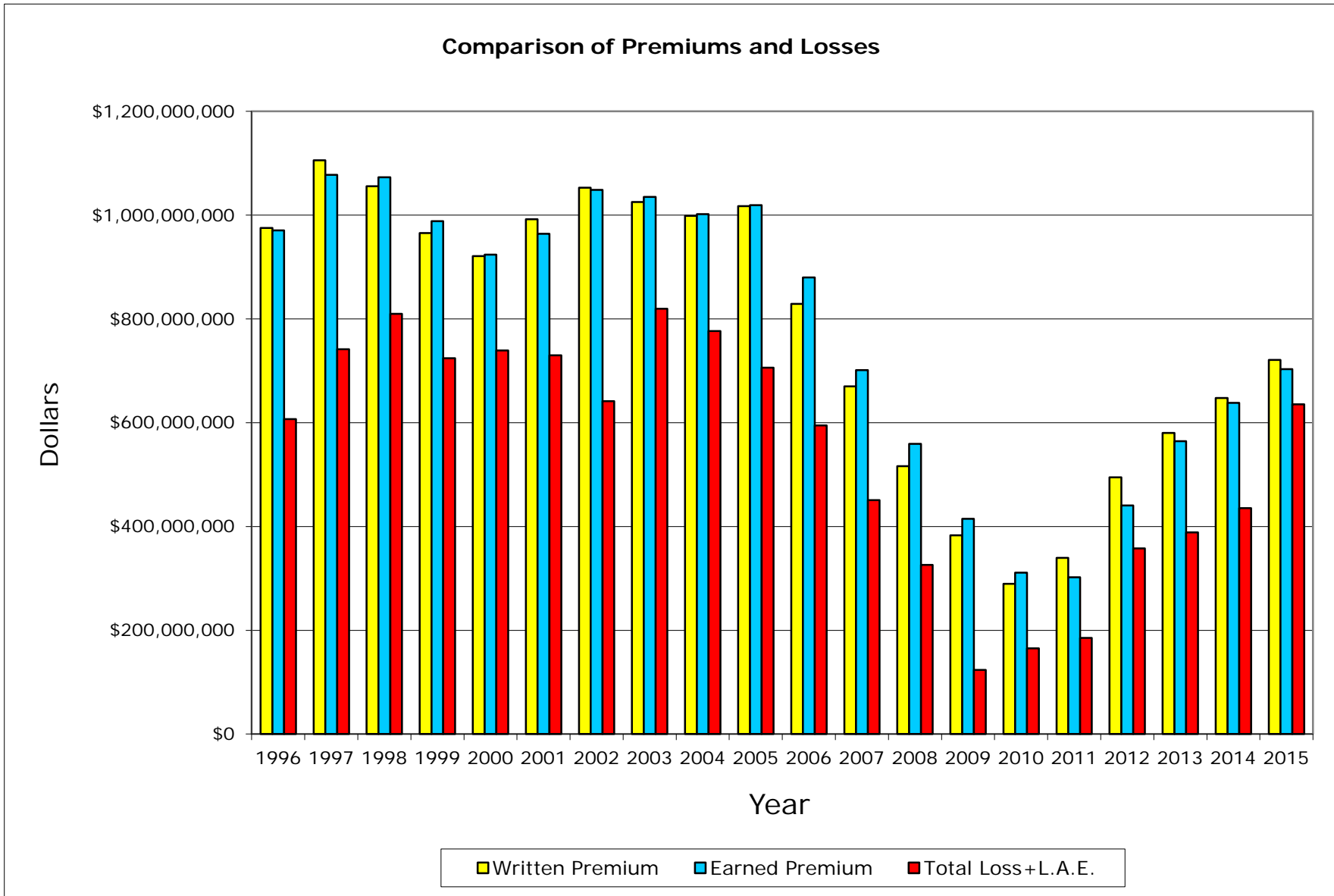
P. P. Auto. Liab.
State Farm Mut Auto Ins Co
NAIC #25178

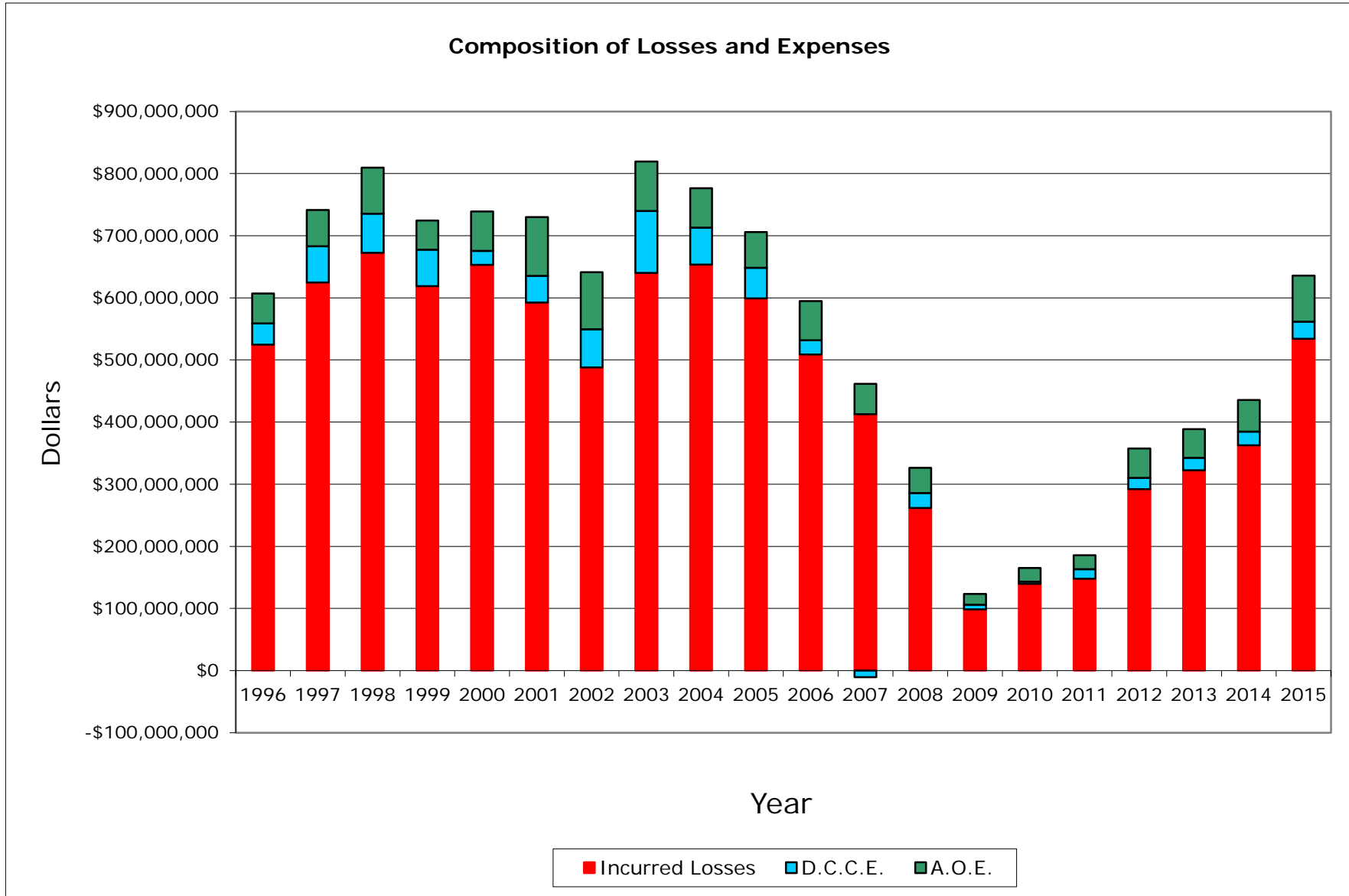
Graph 3.1.b.



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

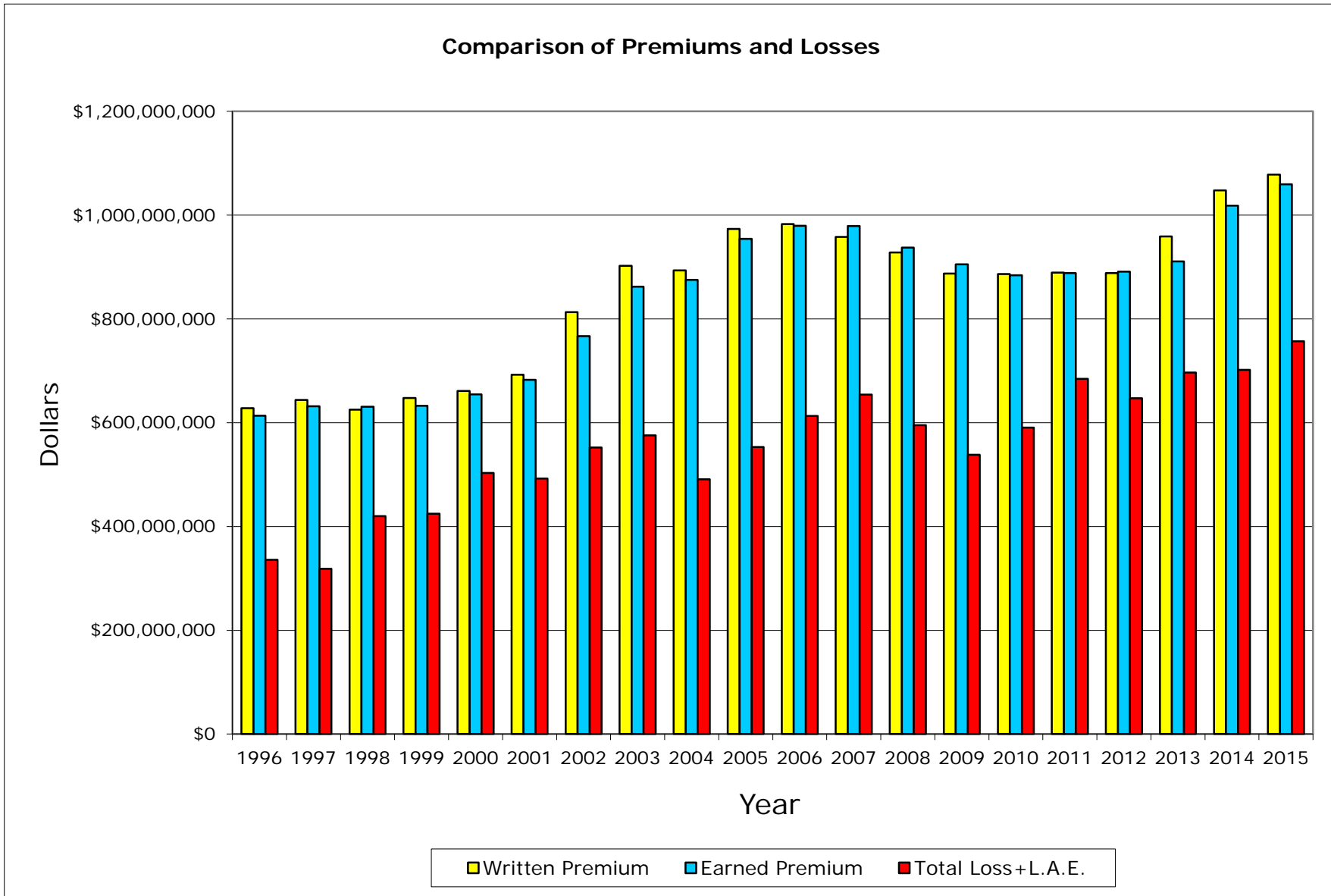
Graph 3.2.a.





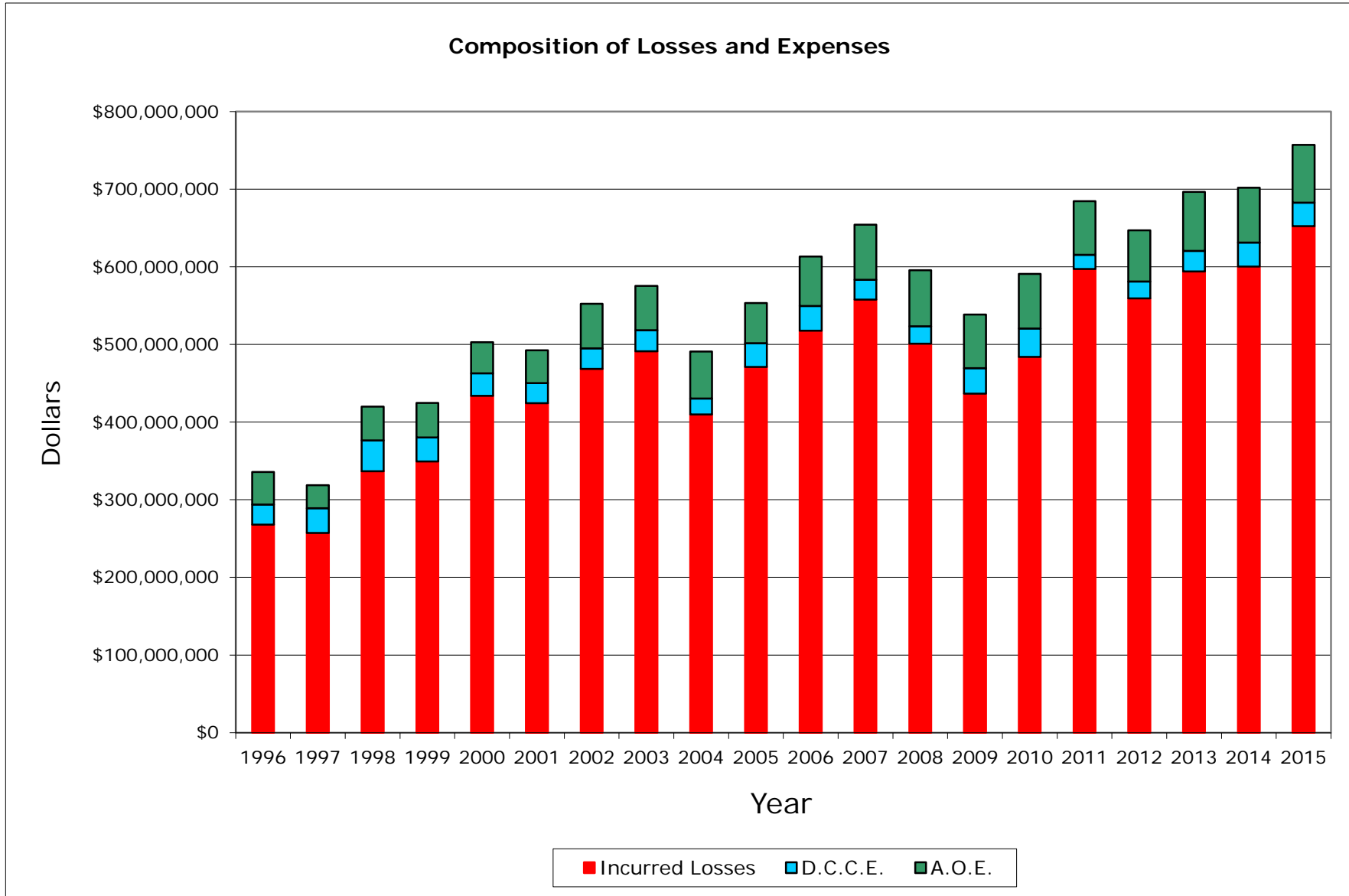
P. P. Auto. Liab.
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.3.a.



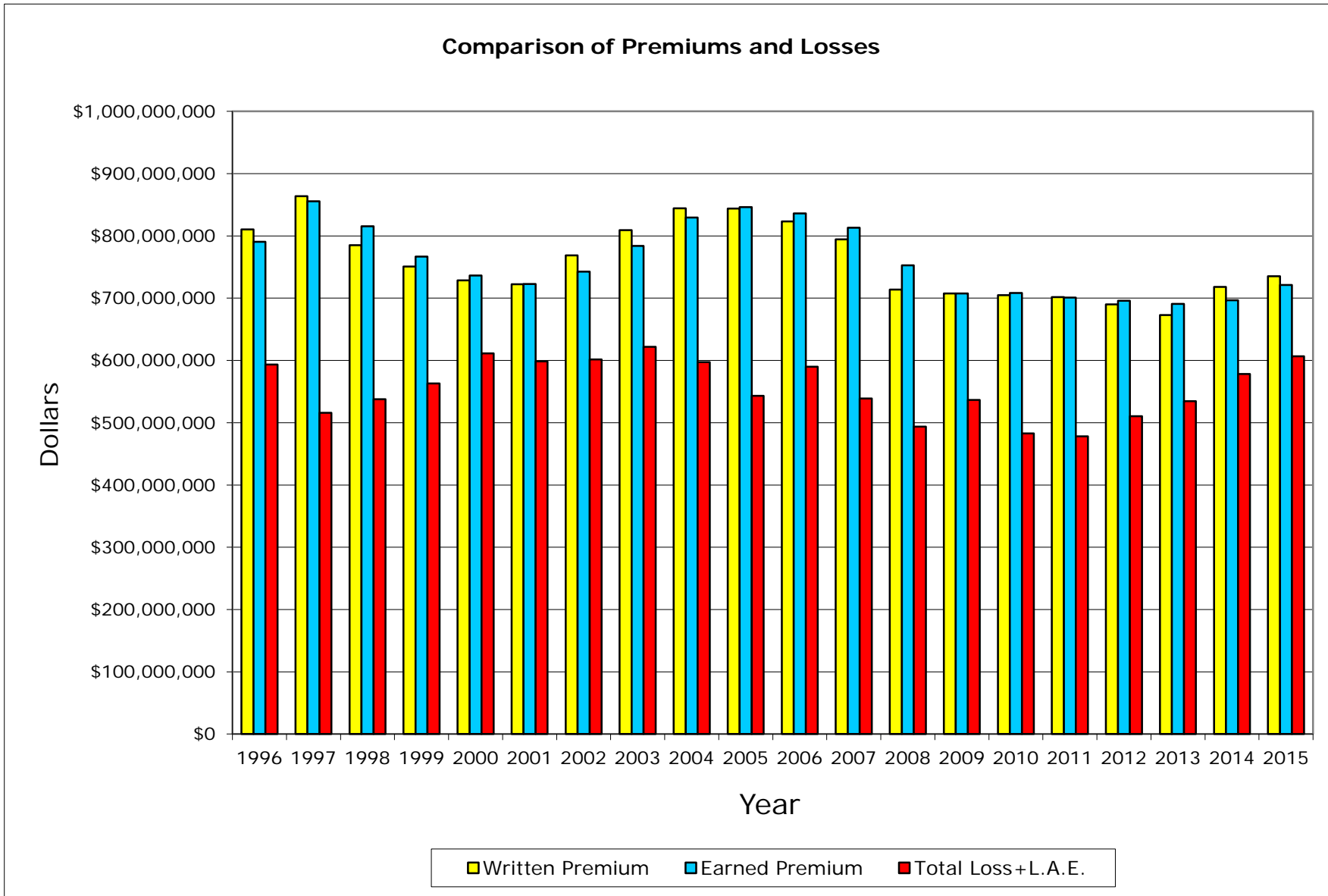
P. P. Auto. Liab.
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.3.b.



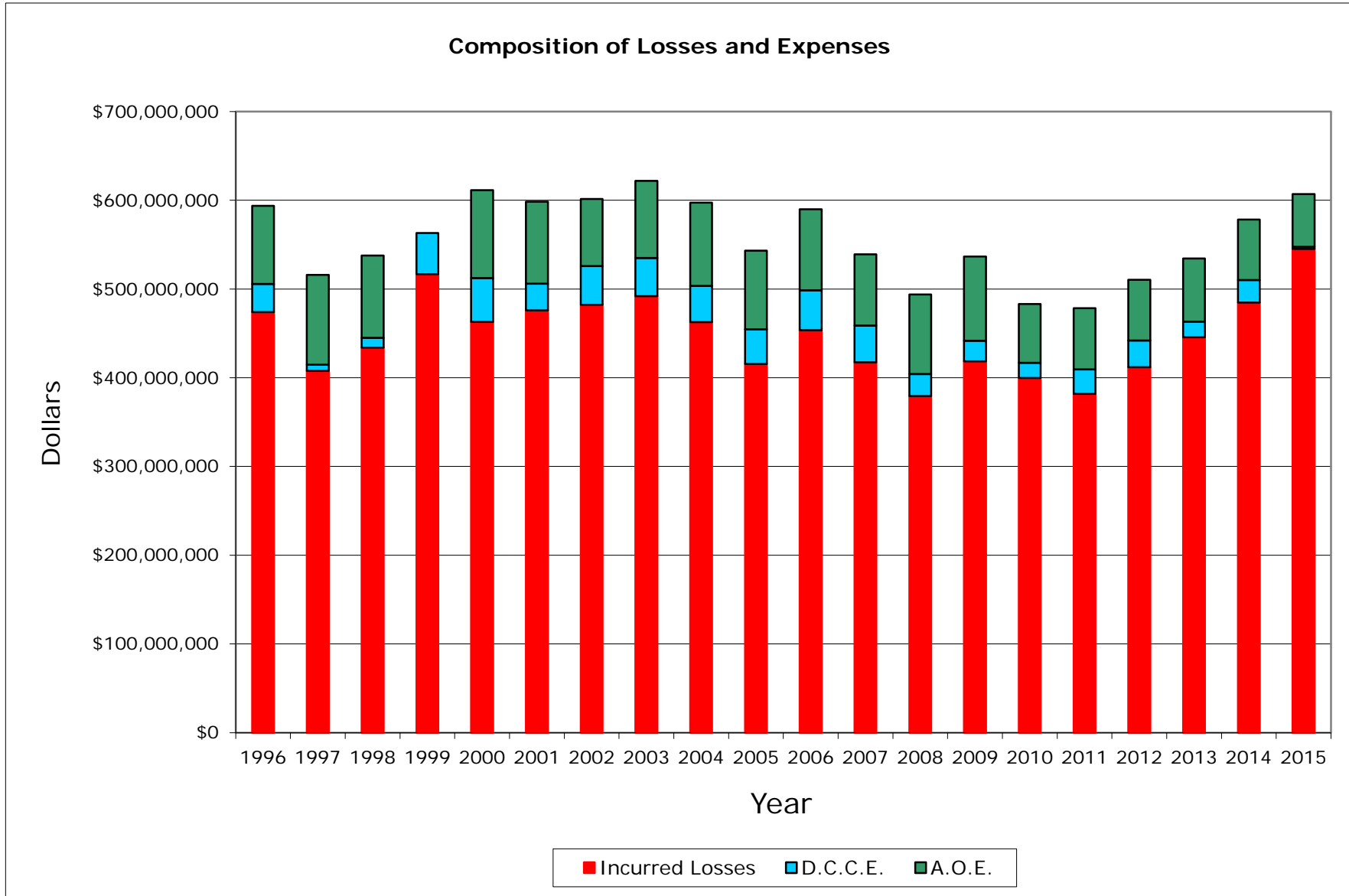
P. P. Auto. Liab.
 AAA Northern CA NV & UT Ins Exch
 NAIC #15539

Graph 3.4.a.



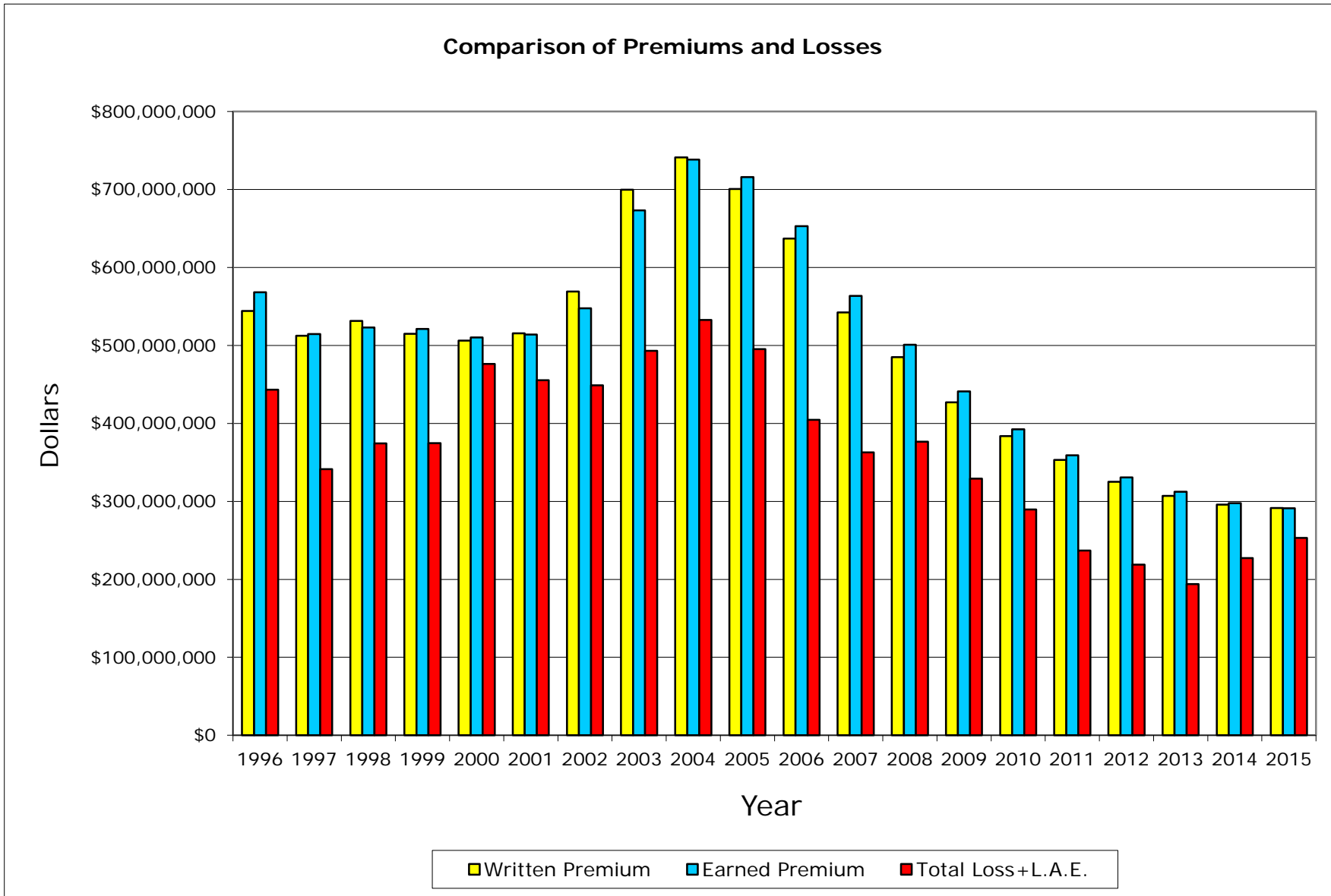
P. P. Auto. Liab.
AAA Northern CA NV & UT Ins Exch
NAIC #15539

Graph 3.4.b.



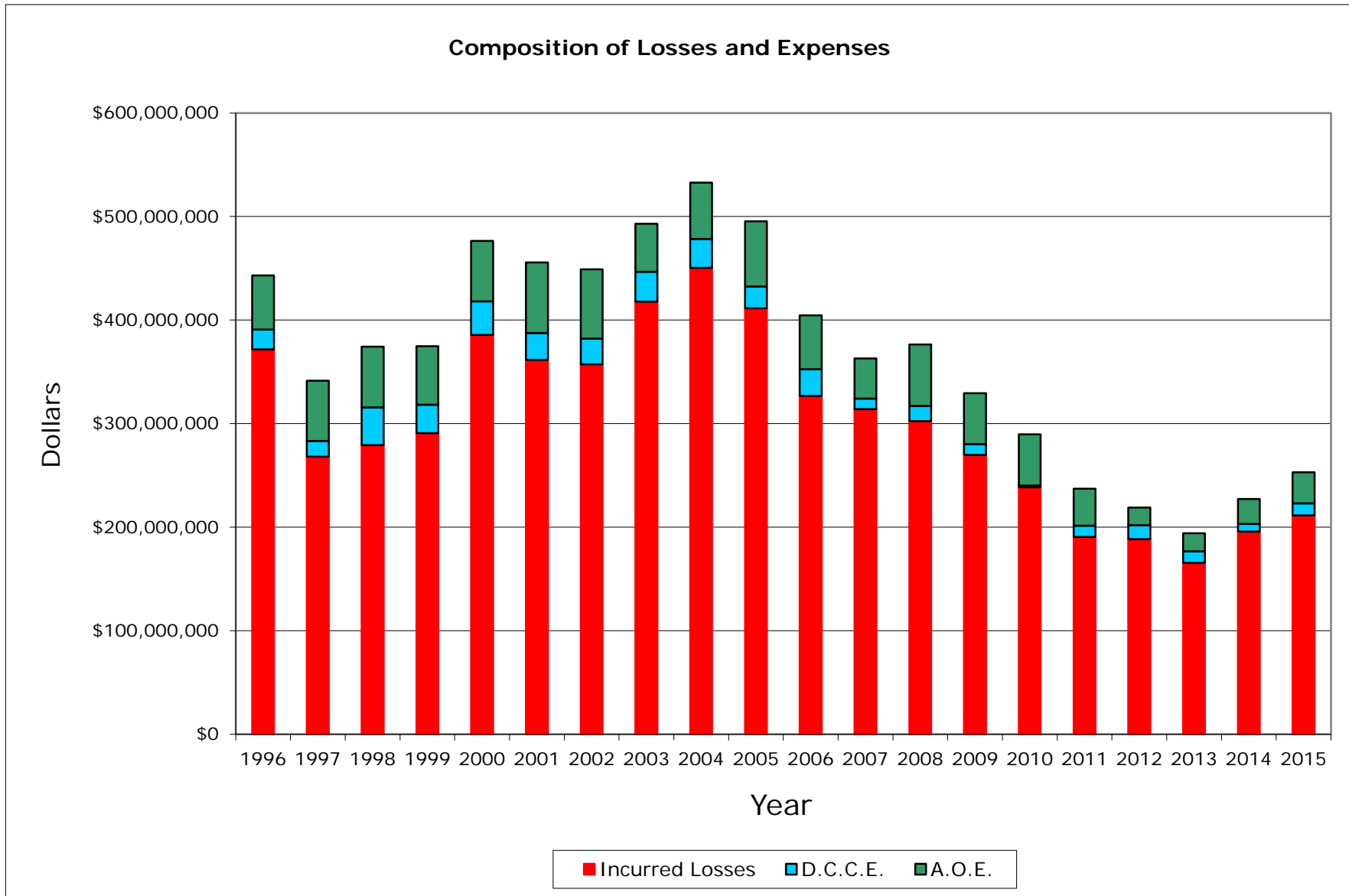
P. P. Auto. Liab.
 21st Century Ins Co
 NAIC #12963

Graph 3.5.a.



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

Graph 3.5.b.



CALIFORNIA SELECTED 20 COMPANIES
P. P. Auto. Liab.
Data Years: 1996 - 2015
WRITTEN PREMIUM

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | Grand Total |
|-------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| 25178 | State Farm Mut Auto Ins Co | 1,397,626,217 | 1,418,779,773 | 1,295,188,906 | 1,158,891,589 | 1,033,851,570 | 1,154,066,042 | 1,348,835,718 | 1,532,400,442 | 1,490,350,371 | 1,376,653,621 | 1,370,246,237 | 1,338,312,225 | 1,354,849,254 | 1,366,067,321 | 1,408,501,967 | 1,450,275,929 | 1,475,183,197 | 1,582,066,623 | 1,759,332,017 | 1,856,290,312 | 28,167,767,331 |
| 21652 | Farmers Ins Exch | 975,325,271 | 1,105,524,661 | 1,055,854,218 | 965,402,866 | 921,015,399 | 992,095,740 | 1,052,720,865 | 1,025,204,581 | 998,754,591 | 1,017,313,262 | 828,818,145 | 669,904,907 | 516,028,549 | 382,949,354 | 289,447,880 | 339,329,443 | 494,681,688 | 580,510,714 | 647,449,203 | 720,811,418 | 15,579,142,755 |
| 15598 | Interins Exch Of The Automobile Clab | 628,180,396 | 643,808,984 | 625,224,307 | 647,621,974 | 661,089,506 | 692,642,288 | 812,880,435 | 902,475,545 | 893,456,110 | 973,678,767 | 982,888,566 | 958,128,056 | 927,895,370 | 887,603,192 | 886,559,867 | 889,122,320 | 888,295,749 | 959,082,209 | 1,047,595,100 | 1,078,219,588 | 16,986,448,329 |
| 15539 | AAA Northern CA NV & UT Ins Exch | 810,360,457 | 863,873,217 | 785,134,455 | 750,889,356 | 728,597,674 | 722,374,039 | 768,834,516 | 809,148,265 | 844,381,944 | 844,106,411 | 823,199,831 | 794,271,640 | 713,710,518 | 707,662,924 | 705,039,043 | 701,588,156 | 689,913,740 | 672,994,775 | 718,162,670 | 735,149,127 | 15,189,392,758 |
| 12963 | 21st Century Ins Co | 544,204,166 | 512,339,199 | 531,447,609 | 514,966,589 | 506,269,152 | 515,729,325 | 569,155,548 | 699,738,346 | 741,254,946 | 700,794,178 | 637,078,954 | 542,421,330 | 484,997,983 | 427,095,289 | 383,702,957 | 353,082,986 | 325,225,271 | 307,034,290 | 295,786,291 | 291,500,526 | 9,883,824,935 |
| 27553 | Mercury Ins Co | 364,523,565 | 471,160,520 | 458,004,241 | 435,285,140 | 429,441,457 | 460,461,055 | 550,401,436 | 638,151,427 | 667,301,537 | 683,573,524 | 727,603,018 | 789,495,314 | 754,828,661 | 692,176,514 | 683,477,113 | 693,991,081 | 720,136,770 | 752,370,723 | 822,342,737 | 852,722,757 | 12,647,448,569 |
| 19240 | Allstate Ind Co | 295,466,755 | 354,660,116 | 369,672,717 | 391,816,014 | 428,376,412 | 510,810,108 | 477,256,263 | 477,342,141 | 551,527,024 | 637,369,263 | 695,397,086 | 713,233,566 | 717,444,798 | 763,379,347 | 754,578,884 | 719,538,134 | 720,973,459 | 787,474,891 | 634,943,139 | 17,448,252 | 11,018,708,369 |
| 11908 | Mercury Gas Co | 118,510,832 | 150,024,469 | 156,904,852 | 155,635,320 | 150,492,957 | 152,296,253 | 202,236,337 | 255,038,390 | 260,260,689 | 258,570,464 | 252,311,149 | 255,521,370 | 220,924,987 | 182,061,496 | 148,840,322 | 160,677,107 | 72,557,306 | (37,353) | 0 | 1,554 | 3,172,828,501 |
| 19232 | Allstate Ins Co | 415,613,966 | 382,796,740 | 322,392,512 | 284,334,667 | 267,547,182 | 278,088,880 | 285,872,786 | 284,712,640 | 251,723,219 | 250,976,160 | 242,513,883 | 222,553,413 | 177,211,897 | 171,738,905 | 168,324,249 | 154,523,124 | 142,090,183 | 141,773,628 | 108,030,742 | 12,700,069 | 4,565,507,845 |
| 22268 | Infinity Ins Co | 46,325,609 | 122,134,569 | 104,004,503 | 98,166,039 | 110,663,962 | 116,871,580 | 162,147,150 | 213,073,606 | 215,277,546 | 236,365,782 | 271,433,069 | 315,922,258 | 275,210,174 | 274,945,740 | 286,563,977 | 312,947,463 | 336,851,774 | 361,936,449 | 378,025,786 | 413,135,534 | 4,650,027,410 |
| 44288 | Progressive Choice Ins Co | | | 61,370 | 189,897 | 40,717 | 3,133 | 28,501,961 | 83,814,812 | 137,527,056 | 187,725,074 | 218,350,654 | 238,470,013 | 241,072,315 | 252,736,384 | 266,631,743 | 263,146,992 | 183,403,476 | (238,126) | 0 | 0 | 2,101,437,471 |
| 25089 | Coast Natl Ins Co | 61,620,671 | 142,046,141 | 124,453,129 | 121,005,199 | 100,798,512 | 135,535,763 | 190,219,358 | 254,531,092 | 307,172,711 | 185,962,321 | 162,723,524 | 135,238,905 | 130,647,179 | 129,559,906 | 213,777,302 | 245,158,228 | 189,171,925 | 171,993,899 | 196,513,717 | 171,502,027 | 3,369,631,509 |
| 27804 | Progressive West Ins Co | 53,085,996 | 124,983,518 | 141,197,452 | 106,521,620 | 63,967,001 | 83,058,432 | 92,739,133 | 145,174,167 | 169,769,260 | 185,833,888 | 207,081,982 | 208,291,546 | 174,173,195 | 148,593,774 | 148,589,205 | 162,198,492 | 166,260,257 | 168,400,074 | 171,956,581 | 172,825,116 | 2,894,700,689 |
| 24740 | Safeco Ins Co Of Amer | 124,128,811 | 129,806,100 | 122,986,148 | 115,873,830 | 130,261,673 | 136,352,328 | 147,380,947 | 167,035,260 | 174,559,168 | 176,827,691 | 173,480,891 | 183,277,087 | 183,117,429 | 181,864,869 | 201,025,699 | 190,538,736 | 190,529,321 | 201,003,885 | 199,635,096 | 208,219,672 | 3,337,904,641 |
| 25941 | United Serv Automobile Assn | 160,852,658 | 156,520,633 | 122,572,200 | 118,821,944 | 122,154,967 | 133,541,938 | 158,830,274 | 167,701,604 | 169,202,929 | 169,368,014 | 169,747,790 | 166,875,334 | 164,557,858 | 167,947,616 | 177,089,180 | 179,234,752 | 181,503,244 | 181,702,587 | 182,392,544 | 183,297,915 | 3,233,915,981 |
| 25968 | USAA Cas Ins Co | 103,438,744 | 114,716,236 | 96,818,344 | 96,323,589 | 103,117,694 | 117,054,717 | 132,216,951 | 145,192,469 | 151,765,995 | 156,891,239 | 159,166,286 | 161,545,899 | 162,092,920 | 169,910,943 | 186,119,314 | 191,349,829 | 197,701,362 | 202,914,500 | 209,843,945 | 217,324,844 | 3,075,505,820 |
| 35882 | Geico Gen Ins Co | 27,300,476 | 40,213,755 | 56,697,574 | 76,395,743 | 94,141,643 | 113,927,650 | 129,035,489 | 133,777,473 | 130,236,114 | 148,047,253 | 170,365,313 | 181,749,074 | 199,754,901 | 235,380,914 | 261,115,106 | 271,940,366 | 306,052,774 | 373,194,822 | 462,656,811 | 519,055,925 | 3,931,039,176 |
| 23809 | Granite State Ins Co | 121,416 | 123,624 | 43,575 | 16,637 | 8,178,899 | 15,687,212 | 38,215,680 | 52,497,269 | 98,050,653 | 122,732,629 | 153,445,286 | 201,019,647 | 149,930,569 | 8,962,273 | (271,930) | 0 | 0 | 0 | 0 | 0 | 848,744,915 |
| 23035 | Liberty Mut Fire Ins Co | 48,902,429 | 48,879,850 | 46,092,709 | 45,785,995 | 46,802,454 | 52,661,766 | 63,156,722 | 78,576,021 | 114,752,415 | 119,279,862 | 124,087,674 | 136,125,602 | 138,203,895 | 139,661,966 | 145,516,640 | 156,032,803 | 173,221,223 | 190,125,399 | 196,783,707 | 203,913,248 | 2,268,562,380 |
| 13137 | Viking Ins Co Of WI | 68,079,461 | 125,804,789 | 130,397,921 | 134,822,331 | 104,134,451 | 95,350,491 | 114,985,064 | 117,198,190 | 115,714,323 | 105,105,897 | 92,047,368 | 105,481,220 | 111,588,056 | 102,658,674 | 96,196,433 | 97,588,139 | 99,352,815 | 96,092,628 | 82,707,582 | 89,056,158 | 2,084,361,951 |
| | Sub Total | 6,243,667,896 | 6,908,196,854 | 6,545,147,742 | 6,218,756,339 | 6,010,943,302 | 6,478,608,740 | 7,325,623,633 | 8,182,783,740 | 8,483,028,601 | 8,537,174,700 | 8,461,986,706 | 8,317,838,406 | 7,796,240,508 | 7,392,957,401 | 7,430,844,951 | 7,532,254,576 | 7,553,105,534 | 7,730,395,617 | 8,114,157,068 | 7,743,174,042 | 149,006,895,354 |
| | % of California Total | 80.73% | 78.54% | 77.36% | 77.98% | 75.90% | 76.49% | 77.31% | 78.44% | 79.10% | 79.23% | 77.22% | 73.65% | 70.80% | 68.48% | 68.32% | 69.46% | 68.31% | 65.97% | 64.95% | 59.20% | 72.73% |
| | Remainder of California | 1,490,440,138 | 1,887,997,718 | 1,915,795,439 | 1,755,867,384 | 1,908,373,270 | 1,990,986,908 | 2,149,617,725 | 2,248,784,522 | 2,241,224,377 | 2,237,661,361 | 2,495,733,146 | 2,976,278,537 | 3,214,942,718 | 3,402,551,990 | 3,446,145,507 | 3,312,095,688 | 3,504,803,698 | 3,987,357,661 | 4,378,806,121 | 5,336,285,287 | 55,881,748,517 |
| | California Total Written Premium | 7,734,108,034 | 8,796,194,572 | 8,460,943,181 | 7,974,623,723 | 7,919,316,572 | 8,469,595,648 | 9,475,240,358 | 10,431,568,262 | 10,724,262,980 | 10,774,836,061 | 10,957,719,852 | 11,294,116,763 | 11,011,182,726 | 10,795,509,391 | 10,876,990,458 | 10,844,350,264 | 11,057,609,232 | 11,717,753,278 | 12,492,963,189 | 13,079,459,329 | 208,888,643,873 |
| | Countrywide Total Written Premium | 70,121,744,000 | 72,391,141,000 | 71,906,449,000 | 70,807,546,000 | 70,661,006,000 | 75,903,994,000 | 84,067,072,000 | 91,947,397,000 | 94,334,304,000 | 97,093,444,000 | 97,531,557,000 | 97,287,065,000 | 97,113,548,000 | 98,319,511,000 | 101,199,994,000 | 103,643,181,000 | 107,190,020,000 | 111,119,553,000 | 115,446,169,000 | 119,341,419,000 | 1,847,426,114,000 |
| | Ratio of CA W.P. / CW W.P. | 11.03% | 12.15% | 11.77% | 11.26% | 11.21% | 11.16% | 11.27% | 11.35% | 11.37% | 11.10% | 11.24% | 11.61% | 11.34% | 10.98% | 10.75% | 10.46% | 10.32% | 10.55% | 10.82% | 10.96% | 11.09% |

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. Liab.
Data Years: 1996 - 2015
EARNED PREMIUM

Table with columns for NAIC, COMPANY NAME, and years 1996-2015, plus Grand Total. Includes rows for various insurance companies like State Farm, Farmers, AAA Northern, 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. Liab.
Data Years: 1996 - 2015
INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | Grand Total |
|--------------------------------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|
| 25178 | State Farm Mut Auto Ins Co | 978,165,310 | 837,470,871 | 973,965,463 | 823,660,263 | 840,693,058 | 1,015,076,237 | 1,193,490,015 | 1,071,328,117 | 939,164,660 | 876,583,727 | 967,964,916 | 1,058,754,939 | 1,082,737,160 | 1,114,142,739 | 1,127,512,418 | 1,196,324,080 | 1,242,904,616 | 1,247,971,180 | 1,435,567,037 | 1,678,915,883 | 21,702,392,691 |
| 21652 | Farmers Ins Exch | 606,887,897 | 741,484,473 | 809,722,129 | 724,255,627 | 739,059,765 | 729,769,821 | 641,338,119 | 819,479,918 | 776,458,533 | 705,912,305 | 594,831,652 | 450,760,979 | 326,168,828 | 123,351,950 | 165,135,803 | 185,477,540 | 357,687,199 | 388,754,707 | 435,413,596 | 635,683,213 | 10,957,634,055 |
| 15598 | Interins Exch Of The Automobile Club | 335,749,505 | 318,630,924 | 419,885,362 | 424,634,925 | 502,962,298 | 492,366,874 | 552,211,696 | 575,447,343 | 490,843,984 | 553,391,403 | 613,246,685 | 654,060,911 | 595,402,312 | 538,354,772 | 590,793,600 | 684,586,113 | 647,074,626 | 696,599,396 | 701,941,414 | 757,143,065 | 11,145,327,208 |
| 15539 | AAA Northern CA NV & UT Ins Exch | 593,634,842 | 515,898,894 | 537,592,736 | 563,150,357 | 611,324,168 | 598,467,466 | 601,487,451 | 621,846,798 | 597,212,269 | 543,071,315 | 589,803,636 | 539,093,649 | 493,862,321 | 536,590,429 | 482,927,028 | 478,245,322 | 510,481,963 | 534,464,945 | 578,253,939 | 606,785,901 | 11,134,195,428 |
| 12963 | 21st Century Ins Co | 443,123,354 | 341,475,283 | 374,250,882 | 374,723,390 | 476,457,821 | 455,534,876 | 449,029,494 | 493,081,612 | 532,778,281 | 495,455,285 | 404,553,809 | 362,835,783 | 376,513,434 | 329,326,271 | 289,550,387 | 237,076,168 | 218,990,249 | 194,087,344 | 227,203,574 | 253,058,908 | 7,329,106,205 |
| 27553 | Mercury Ins Co | 204,531,146 | 256,406,374 | 252,482,984 | 293,032,010 | 287,653,320 | 327,357,222 | 375,925,523 | 421,589,459 | 398,771,716 | 407,669,829 | 436,882,632 | 478,557,774 | 526,267,467 | 422,966,493 | 457,869,887 | 495,001,811 | 582,823,178 | 584,594,291 | 559,535,292 | 562,047,896 | 8,331,966,303 |
| 19240 | Allstate Ind Co | 203,567,119 | 188,329,127 | 169,378,719 | 251,392,917 | 344,372,905 | 457,101,760 | 415,516,205 | 323,519,520 | 384,663,106 | 466,649,976 | 476,865,247 | 505,084,522 | 544,781,267 | 614,176,515 | 665,733,651 | 610,171,233 | 591,437,600 | 636,800,669 | 594,058,942 | 114,293,773 | 8,557,894,774 |
| 11908 | Mercury Gas Co | 79,715,137 | 91,668,344 | 100,411,833 | 123,136,164 | 132,839,942 | 124,976,534 | 146,655,082 | 165,566,601 | 153,208,481 | 155,802,240 | 155,406,018 | 145,505,574 | 144,239,954 | 112,960,417 | 107,780,238 | 114,005,609 | 105,932,252 | (3,701,663) | 0 | 2,080,981 | 2,158,189,735 |
| 19232 | Allstate Ins Co | 220,979,422 | 167,873,385 | 129,423,863 | 177,248,447 | 218,956,907 | 228,462,253 | 197,326,696 | 185,404,426 | 163,645,971 | 144,674,356 | 155,924,185 | 124,430,258 | 102,466,751 | 114,061,863 | 120,846,995 | 99,076,874 | 98,712,674 | 77,066,440 | 81,290,168 | 32,249,284 | 2,840,321,119 |
| 22268 | Infinity Ins Co | 26,901,121 | 58,670,631 | 42,211,255 | 53,399,676 | 82,446,262 | 81,381,685 | 106,490,873 | 130,287,636 | 127,138,433 | 124,581,770 | 150,030,438 | 193,199,705 | 188,858,774 | 201,544,902 | 168,142,731 | 209,964,532 | 262,795,026 | 324,323,548 | 294,678,646 | 328,652,185 | 3,155,699,427 |
| 44288 | Progressive Choice Ins Co | 0 | 0 | 6,180 | 252,057 | 104,735 | 4,424 | 9,657,318 | 46,802,495 | 78,012,501 | 99,204,769 | 117,901,784 | 160,912,295 | 177,825,232 | 183,277,537 | 176,628,706 | 166,596,765 | 175,269,653 | 7,740,962 | 0 | 0 | 1,400,197,413 |
| 25089 | Coast Natl Ins Co | 25,052,607 | 75,439,239 | 81,982,643 | 80,118,176 | 95,570,772 | 101,588,870 | 145,486,221 | 183,229,449 | 173,206,133 | 128,357,957 | 107,426,089 | 92,950,433 | 85,171,527 | 80,609,094 | 129,852,956 | 190,316,393 | 201,953,091 | 118,603,603 | 159,953,020 | 162,247,036 | 2,419,115,309 |
| 27804 | Progressive West Ins Co | 27,876,885 | 59,081,136 | 79,489,931 | 83,178,328 | 73,273,428 | 61,600,575 | 68,741,434 | 94,498,093 | 114,461,281 | 119,916,703 | 134,170,958 | 167,727,368 | 143,865,349 | 96,617,017 | 92,366,520 | 113,957,743 | 136,521,218 | 148,553,448 | 147,683,139 | 147,972,478 | 2,113,553,032 |
| 24740 | Safeco Ins Co Of Amer | 88,739,258 | 81,223,592 | 89,533,920 | 103,544,485 | 110,895,230 | 108,339,216 | 111,519,069 | 106,313,945 | 93,347,115 | 137,546,861 | 116,390,196 | 156,419,405 | 123,801,384 | 101,979,086 | 134,099,463 | 131,364,873 | 161,427,498 | 129,910,194 | 152,709,624 | 2,363,840,505 | |
| 25941 | United Serv Automobile Assn | 110,847,283 | 67,648,828 | 100,722,268 | 137,431,882 | 154,331,082 | 114,847,330 | 128,281,326 | 139,926,509 | 123,640,124 | 138,678,727 | 137,821,697 | 136,324,500 | 117,712,351 | 116,179,801 | 136,643,590 | 140,715,477 | 132,463,242 | 142,586,480 | 154,614,353 | 164,103,959 | 2,595,520,809 |
| 25968 | USAA Cas Ins Co | 62,706,559 | 53,029,967 | 74,918,044 | 88,450,638 | 112,982,248 | 98,092,812 | 123,291,457 | 104,530,666 | 103,878,916 | 113,687,165 | 142,194,825 | 122,845,162 | 114,157,690 | 136,508,499 | 153,895,558 | 149,492,782 | 147,585,212 | 165,960,666 | 170,288,369 | 199,262,706 | 2,437,759,941 |
| 35882 | Geico Gen Ins Co | 16,128,274 | 23,255,461 | 38,262,506 | 57,225,715 | 86,014,092 | 97,846,827 | 109,619,300 | 115,875,545 | 104,741,664 | 98,353,945 | 107,108,955 | 115,144,024 | 135,061,057 | 157,186,765 | 177,673,836 | 197,226,983 | 248,534,287 | 308,375,458 | 362,154,364 | 433,227,936 | 2,989,016,991 |
| 23809 | Granite State Ins Co | 15,588 | (171,489) | (45,460) | (21,384) | 3,070,717 | 10,324,199 | 24,326,468 | 34,435,499 | 60,465,095 | 85,052,183 | 96,604,541 | 127,110,792 | 159,764,763 | 54,081,198 | 16,264,619 | (1,004,160) | 0 | 0 | 0 | 0 | 637,743,931 |
| 23035 | Liberty Mut Fire Ins Co | 36,535,234 | 41,173,972 | 36,606,640 | 32,115,663 | 39,693,173 | 44,740,639 | 50,456,489 | 54,706,756 | 72,492,490 | 77,776,779 | 77,416,628 | 94,306,610 | 101,894,647 | 99,950,596 | 114,126,502 | 132,021,727 | 149,572,865 | 166,855,226 | 168,723,425 | 145,041,553 | 1,736,213,614 |
| 13137 | Viking Ins Co Of WI | 44,896,446 | 80,048,696 | 75,476,851 | 95,210,151 | 103,003,775 | 83,621,885 | 94,246,102 | 82,556,216 | 83,013,157 | 96,313,467 | 47,843,135 | 63,184,137 | 68,561,925 | 61,177,619 | 65,473,384 | 68,932,592 | 74,251,026 | 78,632,852 | 65,270,518 | 66,231,301 | 1,497,945,236 |
| Sub Total | | 4,106,052,986 | 3,988,637,910 | 4,384,278,747 | 4,486,139,488 | 5,015,705,699 | 5,231,501,504 | 5,545,096,339 | 5,770,426,602 | 5,571,143,809 | 5,568,480,161 | 5,630,388,024 | 5,749,208,822 | 5,609,214,194 | 5,197,043,563 | 5,340,788,634 | 5,599,550,459 | 6,009,726,065 | 5,979,497,047 | 6,266,539,990 | 6,441,713,683 | 107,503,633,727 |
| % of California Total | | 79.76% | 76.85% | 77.84% | 77.46% | 75.29% | 74.71% | 75.74% | 76.11% | 77.90% | 78.11% | 77.98% | 73.75% | 71.12% | 66.59% | 66.24% | 47.46% | 68.20% | 65.70% | 65.49% | 59.52% | 71.67% |
| Remainder of California | | 1,042,014,999 | 1,204,478,876 | 1,248,667,779 | 1,305,577,138 | 1,645,749,249 | 1,770,796,600 | 1,775,956,953 | 1,811,291,940 | 1,580,762,745 | 1,560,383,040 | 1,589,716,862 | 2,045,855,146 | 2,277,388,657 | 2,607,693,794 | 2,722,299,746 | 2,700,773,639 | 2,802,226,740 | 3,122,473,337 | 3,301,719,492 | 4,381,120,852 | 42,946,947,584 |
| California Total | | 5,148,067,985 | 5,203,116,787 | 5,634,946,526 | 5,791,716,625 | 6,661,454,949 | 7,002,298,104 | 7,321,053,292 | 7,581,718,542 | 7,151,906,554 | 7,129,063,200 | 7,220,104,886 | 7,795,063,967 | 7,886,702,851 | 7,804,737,357 | 8,063,088,380 | 8,300,324,098 | 8,811,952,805 | 9,102,170,384 | 9,568,259,482 | 10,822,834,535 | 150,000,581,311 |
| Countrywide Total | | 53,060,469,000 | 53,712,551,000 | 55,253,476,000 | 57,743,326,000 | 62,586,590,000 | 67,674,199,000 | 70,507,597,000 | 72,113,721,000 | 70,866,461,000 | 73,477,717,000 | 70,947,666,000 | 74,761,943,000 | 76,415,520,000 | 80,918,397,000 | 82,360,752,000 | 85,125,811,000 | 86,111,864,000 | 89,132,567,000 | 91,857,259,000 | 99,270,078,000 | 1,473,897,964,000 |

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. Liab.

Data Years: 1996 - 2015

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 | Grand Total |
|--------------------------------|--------------------------------------|--------|----------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------|-----------|--------|----------|--------|------------|-------------|
| 25178 | State Farm Mut Auto Ins Co | 69.67% | 58.99% | 73.39% | 69.23% | 75.93% | 89.15% | 93.36% | 70.92% | 61.92% | 62.88% | 70.72% | 78.12% | 80.41% | 81.71% | 80.64% | 83.01% | 84.68% | 81.44% | 82.90% | 91.86% | 77.18% |
| 21652 | Farmers Ins Exch | 62.53% | 68.80% | 75.45% | 73.27% | 79.98% | 75.69% | 61.14% | 79.18% | 77.48% | 69.25% | 67.59% | 64.28% | 58.34% | 29.74% | 53.10% | 61.38% | 81.16% | 68.89% | 68.23% | 90.37% | 70.16% |
| 15598 | Interins Exch Of The Automobile Club | 54.73% | 50.45% | 66.56% | 67.13% | 76.81% | 72.15% | 72.02% | 66.73% | 56.07% | 57.99% | 62.60% | 66.81% | 63.52% | 59.47% | 66.81% | 77.06% | 72.60% | 76.47% | 68.93% | 71.45% | 66.51% |
| 15539 | AAA Northern CA NW & UT Ins Exch | 75.10% | 60.30% | 65.93% | 73.43% | 83.01% | 82.80% | 80.98% | 79.34% | 71.98% | 64.16% | 70.55% | 66.31% | 65.61% | 75.84% | 68.18% | 68.21% | 73.35% | 77.35% | 82.99% | 84.13% | 73.18% |
| 12963 | 21st Century Ins Co | 77.97% | 66.37% | 71.56% | 71.89% | 93.35% | 88.61% | 81.99% | 73.23% | 72.15% | 69.21% | 61.96% | 64.38% | 75.15% | 74.64% | 73.76% | 65.99% | 66.18% | 62.13% | 76.28% | 86.92% | 73.51% |
| 27553 | Mercury Ins Co | 59.39% | 56.69% | 54.66% | 66.82% | 66.96% | 71.92% | 71.77% | 68.26% | 59.60% | 60.46% | 61.26% | 61.31% | 68.91% | 60.59% | 66.86% | 71.81% | 83.66% | 78.24% | 69.28% | 66.94% | 66.72% |
| 19240 | Allstate Ind Co | 67.87% | 55.92% | 46.01% | 65.37% | 82.85% | 92.59% | 85.01% | 68.56% | 72.59% | 75.05% | 69.81% | 71.19% | 76.23% | 81.80% | 87.32% | 83.80% | 83.20% | 81.93% | 77.79% | 138.30% | 77.14% |
| 11908 | Mercury Cas Co | 70.78% | 63.65% | 65.02% | 78.55% | 87.65% | 82.17% | 78.10% | 67.94% | 58.34% | 60.53% | 61.56% | 56.76% | 62.50% | 59.95% | 62.75% | 70.29% | 94.17% | -677.72% | 0.00% | 133911.29% | 67.49% |
| 19232 | Allstate Ins Co | 51.79% | 42.97% | 38.24% | 60.75% | 81.14% | 83.54% | 70.04% | 64.44% | 63.48% | 56.70% | 63.73% | 55.20% | 52.43% | 66.60% | 71.08% | 62.61% | 69.08% | 53.72% | 63.10% | 135.47% | 60.72% |
| 22268 | Infinity Ins Co | 59.41% | 59.30% | 40.99% | 59.23% | 75.55% | 72.51% | 75.24% | 68.41% | 59.74% | 54.75% | 60.58% | 63.02% | 67.97% | 73.43% | 59.87% | 70.37% | 81.59% | 92.01% | 79.90% | 81.75% | 70.72% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 68.16% | 126.91% | 141.62% | 35.67% | 70.24% | 64.08% | 61.30% | 57.29% | 55.45% | 68.97% | 73.13% | 73.83% | 66.25% | 63.57% | 73.59% | 79.37% | 0.00% | 0.00% | 66.63% |
| 25089 | Coast Natl Ins Co | 42.97% | 61.23% | 64.75% | 73.62% | 85.63% | 78.85% | 82.32% | 76.50% | 68.13% | 58.87% | 62.38% | 61.85% | 62.09% | 64.92% | 73.32% | 82.40% | 89.42% | 64.59% | 84.18% | 90.00% | 72.92% |
| 27804 | Progressive West Ins Co | 68.56% | 63.57% | 59.89% | 67.32% | 83.03% | 71.49% | 78.27% | 71.83% | 67.90% | 66.58% | 66.64% | 78.88% | 78.43% | 64.91% | 65.31% | 72.96% | 80.98% | 88.71% | 85.08% | 85.27% | 73.84% |
| 24740 | Safeco Ins Co Of Amer | 71.37% | 63.39% | 71.16% | 89.04% | 87.67% | 80.10% | 77.50% | 65.78% | 53.88% | 77.81% | 66.55% | 86.61% | 67.38% | 55.93% | 72.97% | 72.03% | 67.93% | 83.61% | 65.12% | 76.35% | 72.16% |
| 25941 | United Serv Automobile Assn | 68.69% | 42.47% | 77.43% | 115.99% | 127.19% | 88.96% | 83.50% | 84.24% | 73.05% | 81.94% | 81.09% | 81.51% | 71.25% | 70.27% | 77.42% | 78.74% | 73.18% | 78.51% | 84.78% | 89.66% | 80.38% |
| 25968 | USAA Cas Ins Co | 61.66% | 46.61% | 74.13% | 91.84% | 111.69% | 87.17% | 95.22% | 73.59% | 69.08% | 72.97% | 89.26% | 76.39% | 70.44% | 82.63% | 83.35% | 78.64% | 75.27% | 82.34% | 81.81% | 92.46% | 79.99% |
| 35882 | Geico Gen Ins Co | 66.10% | 62.43% | 73.87% | 79.67% | 95.65% | 89.36% | 87.72% | 86.48% | 79.93% | 69.37% | 64.85% | 63.91% | 69.81% | 69.28% | 69.36% | 73.24% | 84.09% | 87.40% | 81.54% | 85.20% | 78.48% |
| 23809 | Granite State Ins Co | 11.47% | -142.27% | -78.28% | -86.35% | 88.97% | 87.56% | 86.06% | 65.58% | 73.08% | 77.84% | 73.52% | 70.73% | 90.70% | 75.39% | -1155.69% | 11719.89% | 0.00% | 0.00% | 0.00% | 0.00% | 75.14% |
| 23035 | Liberty Mut Fire Ins Co | 74.32% | 83.69% | 77.40% | 70.31% | 85.77% | 90.72% | 87.31% | 77.49% | 75.74% | 66.61% | 63.63% | 72.08% | 74.40% | 72.05% | 80.03% | 87.43% | 91.51% | 91.25% | 88.21% | 71.89% | 79.32% |
| 13137 | Viking Ins Co Of WI | 67.29% | 65.54% | 58.85% | 70.92% | 97.70% | 88.84% | 84.18% | 69.89% | 70.31% | 90.08% | 51.57% | 62.35% | 62.06% | 59.75% | 68.05% | 75.80% | 78.71% | 81.74% | 75.62% | 80.05% | 72.73% |
| Sub Total | | 66.20% | 59.26% | 66.07% | 71.48% | 82.19% | 82.19% | 78.80% | 72.44% | 66.60% | 65.41% | 66.56% | 68.54% | 70.37% | 69.37% | 72.26% | 75.26% | 79.51% | 78.67% | 77.11% | 83.70% | 72.47% |
| Remainder of California | | 70.31% | 67.17% | 67.17% | 75.44% | 87.58% | 89.37% | 84.88% | 82.17% | 71.32% | 71.83% | 66.24% | 72.05% | 73.41% | 78.41% | 79.36% | 80.47% | 82.84% | 80.11% | 79.10% | 84.51% | 77.97% |
| California Total | | 66.99% | 60.92% | 66.31% | 72.33% | 83.46% | 83.89% | 80.20% | 74.55% | 67.59% | 66.71% | 66.49% | 69.43% | 71.22% | 72.15% | 74.51% | 76.88% | 80.54% | 79.16% | 77.78% | 84.02% | 73.95% |
| Countrywide Total | | 76.57% | 75.06% | 77.08% | 81.75% | 88.48% | 90.58% | 86.53% | 80.36% | 75.94% | 75.77% | 72.73% | 76.56% | 78.80% | 82.65% | 82.31% | 82.95% | 81.27% | 81.07% | 80.46% | 84.36% | 80.51% |

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. Liab.
Data Years: 1996 - 2015
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 | Grand Total |
|--|--------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| 25178 | State Farm Mut Auto Ins Co | 18.07% | 16.13% | 15.31% | 14.53% | 13.05% | 13.63% | 14.24% | 14.69% | 13.90% | 12.78% | 12.50% | 11.85% | 12.30% | 12.65% | 12.95% | 13.37% | 13.34% | 13.50% | 14.08% | 14.19% | 13.75% |
| 21652 | Farmers Ins Exch | 12.61% | 12.57% | 12.48% | 12.11% | 11.63% | 11.71% | 11.11% | 9.83% | 9.31% | 9.44% | 7.56% | 5.93% | 4.69% | 3.55% | 2.66% | 3.13% | 4.47% | 4.95% | 5.18% | 5.51% | 7.60% |
| 15598 | Interins Exch Of The Automobile Clut | 8.12% | 7.32% | 7.39% | 8.12% | 8.35% | 8.18% | 8.58% | 8.65% | 8.33% | 9.04% | 8.97% | 8.48% | 8.43% | 8.22% | 8.15% | 8.20% | 8.03% | 8.18% | 8.39% | 8.24% | 8.29% |
| 15539 | AAA Northern CA NV & UT Ins Exch | 10.48% | 9.82% | 9.28% | 9.42% | 9.20% | 8.53% | 8.11% | 7.76% | 7.87% | 7.83% | 7.51% | 7.03% | 6.48% | 6.56% | 6.48% | 6.47% | 6.24% | 5.74% | 5.75% | 5.62% | 7.41% |
| 12963 | 21st Century Ins Co | 7.04% | 5.82% | 6.28% | 6.46% | 6.39% | 6.09% | 6.01% | 6.71% | 6.91% | 6.50% | 5.81% | 4.80% | 4.40% | 3.96% | 3.53% | 2.94% | 2.62% | 2.37% | 2.23% | 4.82% | |
| 27553 | Mercury Ins Co | 4.71% | 5.36% | 5.41% | 5.46% | 5.42% | 5.44% | 5.81% | 6.12% | 6.22% | 6.34% | 6.64% | 6.99% | 6.86% | 6.41% | 6.28% | 6.40% | 6.51% | 6.42% | 6.58% | 6.52% | 6.17% |
| 19240 | Allstate Ind Co | 3.82% | 4.03% | 4.37% | 4.91% | 5.41% | 6.03% | 5.04% | 4.58% | 5.14% | 5.92% | 6.35% | 6.32% | 6.52% | 7.07% | 6.94% | 6.64% | 6.52% | 6.72% | 5.08% | 0.13% | 5.38% |
| 11908 | Mercury Gas Co | 1.52% | 1.71% | 1.85% | 1.95% | 1.99% | 1.80% | 2.13% | 2.44% | 2.43% | 2.40% | 2.30% | 2.26% | 2.01% | 1.69% | 1.55% | 1.48% | 0.66% | 0.00% | 0.00% | 0.00% | 1.55% |
| 19232 | Allstate Ins Co | 5.37% | 4.35% | 3.81% | 3.57% | 3.38% | 3.28% | 3.02% | 2.73% | 2.35% | 2.32% | 2.21% | 1.97% | 1.67% | 1.59% | 1.55% | 1.42% | 1.28% | 1.21% | 0.86% | 0.10% | 2.23% |
| 22268 | Infinity Ins Co | 0.60% | 1.39% | 1.23% | 1.23% | 1.40% | 1.38% | 1.71% | 2.04% | 2.01% | 2.19% | 2.48% | 2.80% | 2.46% | 2.55% | 2.63% | 2.89% | 3.05% | 3.09% | 3.03% | 3.16% | 2.27% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.30% | 0.80% | 1.28% | 1.74% | 1.99% | 2.11% | 2.19% | 2.34% | 2.45% | 2.43% | 1.66% | 0.00% | 0.00% | 0.00% | 1.03% |
| 25089 | Coast Natl Ins Co | 0.80% | 1.61% | 1.47% | 1.52% | 1.27% | 1.60% | 2.01% | 2.44% | 2.86% | 1.73% | 1.49% | 1.20% | 1.19% | 1.20% | 1.97% | 2.26% | 1.71% | 1.47% | 1.57% | 1.31% | 1.64% |
| 27804 | Progressive West Ins Co | 0.69% | 1.42% | 1.67% | 1.34% | 0.81% | 0.98% | 0.98% | 1.39% | 1.58% | 1.72% | 1.89% | 1.84% | 1.58% | 1.38% | 1.37% | 1.50% | 1.50% | 1.44% | 1.38% | 1.32% | 1.41% |
| 24740 | Safeco Ins Co Of Amer | 1.60% | 1.48% | 1.45% | 1.45% | 1.64% | 1.61% | 1.56% | 1.60% | 1.63% | 1.64% | 1.62% | 1.66% | 1.68% | 1.85% | 1.85% | 1.76% | 1.72% | 1.72% | 1.60% | 1.59% | 1.63% |
| 25941 | United Serv Automobile Assn | 2.08% | 1.78% | 1.45% | 1.49% | 1.54% | 1.58% | 1.68% | 1.61% | 1.58% | 1.57% | 1.55% | 1.48% | 1.49% | 1.56% | 1.63% | 1.65% | 1.64% | 1.55% | 1.46% | 1.40% | 1.58% |
| 25968 | USAA Cas Ins Co | 1.34% | 1.30% | 1.14% | 1.21% | 1.30% | 1.38% | 1.40% | 1.39% | 1.42% | 1.46% | 1.45% | 1.43% | 1.47% | 1.71% | 1.76% | 1.79% | 1.73% | 1.68% | 1.66% | 1.66% | 1.50% |
| 35882 | Geico Gen Ins Co | 0.35% | 0.46% | 0.67% | 0.96% | 1.19% | 1.35% | 1.36% | 1.28% | 1.21% | 1.37% | 1.55% | 1.61% | 1.81% | 2.18% | 2.40% | 2.51% | 2.77% | 3.18% | 3.70% | 3.97% | 1.92% |
| 23809 | Granite State Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.19% | 0.40% | 0.50% | 0.91% | 1.14% | 1.40% | 1.78% | 1.36% | 0.08% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.41% |
| 23035 | Liberty Mut Fire Ins Co | 0.63% | 0.56% | 0.54% | 0.57% | 0.59% | 0.62% | 0.67% | 0.75% | 1.07% | 1.11% | 1.13% | 1.21% | 1.26% | 1.29% | 1.34% | 1.44% | 1.57% | 1.62% | 1.58% | 1.56% | 1.11% |
| 13137 | Viking Ins Co Of WI | 0.88% | 1.43% | 1.54% | 1.69% | 1.31% | 1.13% | 1.21% | 1.12% | 1.08% | 0.98% | 0.84% | 0.93% | 1.01% | 0.95% | 0.88% | 0.90% | 0.90% | 0.82% | 0.66% | 0.68% | 1.02% |
| Sub Total | | 80.73% | 78.54% | 77.36% | 77.98% | 75.90% | 76.49% | 77.31% | 78.44% | 79.10% | 79.22% | 77.22% | 73.65% | 70.80% | 68.48% | 68.32% | 69.46% | 68.31% | 65.97% | 64.95% | 59.20% | 72.73% |
| Remainder of California | | 19.27% | 21.46% | 22.64% | 22.02% | 24.10% | 23.51% | 22.69% | 21.56% | 20.90% | 20.77% | 22.78% | 26.35% | 29.20% | 31.52% | 31.68% | 30.54% | 31.69% | 34.03% | 35.05% | 40.80% | 27.27% |
| California Total Written Premium: | | 7,734,108,034 | 8,796,194,572 | 8,460,943,181 | 7,974,623,723 | 7,919,316,572 | 8,469,595,648 | 9,475,240,358 | 10,431,568,262 | 10,724,262,980 | 10,774,836,061 | 10,957,719,852 | 11,294,116,763 | 11,011,182,726 | 10,795,509,391 | 10,876,990,458 | 10,844,350,264 | 11,057,609,232 | 11,717,753,278 | 12,492,963,189 | 13,079,459,329 | 204,888,643,873 |

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. Liab.
Data Years: 1996 - 2015
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 | Grand Total |
|---------------------------------|--------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------|
| 25178 | State Farm Mut Auto Ins Co | 795,589,725 | 710,428,812 | 763,678,570 | 640,985,768 | 658,990,257 | 824,623,380 | 985,660,849 | 865,840,537 | 734,877,589 | 685,906,250 | 737,928,378 | 827,401,865 | 889,445,927 | 903,708,654 | 912,675,787 | 978,077,159 | 962,881,260 | 965,722,162 | 1,094,133,318 | 1,294,760,578 | 17,233,316,825 |
| 21652 | Farmers Ins Exch | 524,490,530 | 624,927,317 | 672,400,767 | 618,736,657 | 653,068,059 | 592,449,322 | 488,045,534 | 640,244,337 | 653,534,446 | 599,286,362 | 508,941,747 | 412,763,462 | 261,583,989 | 98,516,408 | 139,730,570 | 147,960,445 | 291,952,198 | 322,261,499 | 362,702,745 | 534,013,268 | 9,147,609,662 |
| 15598 | Interins Exch Of The Automobile Clai | 267,843,160 | 257,165,553 | 336,748,934 | 349,445,330 | 433,688,318 | 424,432,316 | 468,617,885 | 491,183,015 | 409,722,645 | 470,950,147 | 517,548,994 | 557,687,652 | 500,909,413 | 436,571,007 | 483,925,077 | 596,997,716 | 559,340,033 | 593,873,423 | 600,377,424 | 652,173,880 | 9,409,201,922 |
| 15539 | AAA Northern CA NV & UT Ins Exch | 473,827,969 | 407,766,128 | 434,013,355 | 516,815,186 | 462,917,536 | 475,809,734 | 482,231,293 | 491,883,802 | 462,582,344 | 415,358,193 | 453,620,934 | 417,485,414 | 379,350,683 | 418,554,506 | 399,649,156 | 381,726,640 | 411,941,476 | 445,584,967 | 484,693,140 | 545,008,023 | 8,960,820,479 |
| 12963 | 21st Century Ins Co | 371,612,269 | 268,116,691 | 279,141,315 | 290,702,037 | 385,597,721 | 361,563,956 | 357,316,345 | 417,783,000 | 450,378,141 | 411,484,813 | 326,872,455 | 313,921,631 | 302,515,418 | 269,779,834 | 238,577,016 | 190,467,161 | 188,376,865 | 165,378,322 | 195,666,844 | 211,260,073 | 5,996,511,907 |
| 27553 | Mercury Ins Co | 163,069,449 | 184,055,423 | 189,609,917 | 225,759,792 | 254,967,810 | 258,295,729 | 303,278,151 | 332,203,614 | 310,187,806 | 325,996,702 | 344,601,846 | 385,936,270 | 411,364,859 | 318,533,734 | 358,986,393 | 408,707,579 | 470,378,848 | 477,563,272 | 466,297,052 | 470,222,432 | 6,660,016,678 |
| 19240 | Allstate Ind Co | 161,383,526 | 137,681,207 | 111,885,344 | 181,348,435 | 264,637,043 | 349,714,356 | 325,555,776 | 255,638,213 | 295,047,796 | 352,677,870 | 370,080,277 | 405,379,072 | 428,424,693 | 494,781,783 | 533,571,220 | 484,446,812 | 470,080,136 | 503,841,257 | 485,151,339 | 88,212,798 | 6,699,538,953 |
| 11908 | Mercury Gas Co | 63,706,045 | 67,853,957 | 74,905,513 | 97,069,782 | 102,891,444 | 98,409,747 | 116,759,379 | 132,409,378 | 118,900,884 | 127,597,229 | 123,139,954 | 117,079,221 | 114,990,065 | 82,831,172 | 86,201,143 | 94,883,321 | 86,152,749 | (2,117,816) | 0 | 1,665,651 | 1,705,328,818 |
| 19232 | Allstate Ins Co | 164,319,121 | 116,802,662 | 77,872,989 | 125,791,197 | 164,152,074 | 178,502,112 | 163,375,750 | 143,992,591 | 129,470,808 | 112,978,981 | 118,479,410 | 101,078,784 | 82,529,948 | 91,681,189 | 98,204,230 | 80,200,545 | 81,088,355 | 63,249,598 | 69,379,931 | 27,108,722 | 2,189,199,157 |
| 22268 | Infinity Ins Co | 22,104,842 | 46,252,348 | 34,657,391 | 40,338,179 | 65,633,721 | 63,157,123 | 78,233,059 | 93,865,811 | 90,493,685 | 94,164,683 | 99,204,374 | 141,257,028 | 159,631,244 | 165,151,624 | 129,513,135 | 166,640,143 | 212,806,600 | 260,231,942 | 232,397,201 | 266,075,491 | 4,261,809,624 |
| 44288 | Progressive Choice Ins Co | | | 3,685 | 233,926 | 73,116 | 5,052 | 7,219,832 | 36,046,174 | 56,387,313 | 74,401,342 | 90,776,195 | 127,003,435 | 139,800,928 | 143,162,197 | 136,953,696 | 135,606,745 | 145,139,862 | 6,318,333 | 0 | 0 | 1,099,131,831 |
| 25089 | Coast Natl Ins Co | 23,651,315 | 58,460,253 | 61,372,997 | 69,843,145 | 71,618,827 | 85,039,821 | 120,312,036 | 148,431,609 | 132,971,512 | 101,294,384 | 87,307,642 | 71,468,017 | 68,300,316 | 66,932,717 | 109,768,173 | 150,745,978 | 164,606,046 | 98,313,293 | 140,695,528 | 139,318,928 | 1,970,452,537 |
| 27804 | Progressive West Ins Co | 21,693,353 | 43,904,672 | 57,110,031 | 65,411,635 | 58,936,262 | 45,540,695 | 45,286,748 | 71,509,239 | 81,150,113 | 86,258,680 | 103,817,250 | 131,541,096 | 112,135,585 | 76,434,414 | 72,717,717 | 90,640,121 | 110,729,890 | 122,490,549 | 121,947,048 | 119,191,948 | 1,638,447,046 |
| 24740 | Safeco Ins Co Of Amer | 73,831,017 | 67,282,119 | 75,116,308 | 87,714,677 | 92,676,474 | 91,839,675 | 94,102,290 | 84,269,233 | 77,108,539 | 116,240,712 | 94,865,998 | 135,585,335 | 100,094,439 | 75,632,790 | 101,435,013 | 101,792,129 | 94,499,929 | 116,756,831 | 98,974,684 | 125,362,495 | 1,905,180,687 |
| 25941 | United Serv Automobile Assn | 85,023,405 | 48,833,575 | 71,730,501 | 97,537,542 | 117,329,829 | 91,179,067 | 106,556,290 | 115,581,490 | 101,679,848 | 115,221,875 | 117,295,883 | 115,844,220 | 106,224,217 | 97,858,675 | 116,655,282 | 123,080,370 | 116,113,301 | 126,451,914 | 134,484,686 | 144,400,928 | 2,149,082,898 |
| 25968 | USAA Cas Ins Co | 49,373,874 | 39,820,754 | 54,387,506 | 64,255,220 | 77,988,300 | 77,819,139 | 103,026,765 | 89,433,260 | 88,128,444 | 98,393,161 | 122,273,121 | 104,767,608 | 103,291,065 | 117,284,046 | 132,510,599 | 129,835,647 | 128,363,982 | 144,758,970 | 150,811,143 | 178,248,868 | 2,064,581,422 |
| 35882 | Geico Gen Ins Co | 13,849,490 | 19,974,747 | 32,357,475 | 49,123,251 | 73,932,266 | 85,816,073 | 96,078,191 | 98,884,782 | 88,249,416 | 83,672,244 | 91,548,007 | 98,188,875 | 115,024,111 | 134,580,148 | 152,183,177 | 168,559,542 | 211,274,333 | 265,265,671 | 314,699,550 | 376,693,677 | 2,569,955,224 |
| 23809 | Granite State Ins Co | 17,626 | (154,676) | (35,843) | (17,846) | 2,658,502 | 9,495,613 | 23,269,802 | 31,189,358 | 50,079,839 | 66,985,294 | 90,015,730 | 122,188,128 | 151,552,023 | 56,422,674 | (11,891,451) | (1,197,324) | 0 | 0 | 0 | 0 | 590,571,449 |
| 23035 | Liberty Mut Fire Ins Co | 30,437,488 | 32,860,261 | 28,494,612 | 24,545,503 | 32,790,303 | 36,236,875 | 40,551,226 | 43,339,075 | 65,425,252 | 64,013,210 | 71,707,638 | 80,318,519 | 85,442,474 | 84,492,082 | 91,478,954 | 106,119,928 | 121,447,936 | 139,441,887 | 139,558,274 | 117,759,635 | 1,436,461,132 |
| 13137 | Viking Ins Co Of WI | 34,574,569 | 61,653,306 | 55,672,380 | 76,445,823 | 75,805,873 | 66,222,656 | 76,301,462 | 72,387,929 | 67,212,771 | 80,715,538 | 40,196,850 | 49,074,821 | 55,673,878 | 49,443,312 | 50,634,050 | 57,593,058 | 60,693,354 | 65,385,882 | 52,195,766 | 47,179,936 | 1,195,063,216 |
| Sub Total | | 3,340,398,773 | 3,193,685,109 | 3,411,063,747 | 3,622,085,239 | 4,060,163,725 | 4,216,152,501 | 4,466,117,447 | 4,463,589,191 | 4,483,596,770 | 4,510,222,682 | 4,715,970,453 | 4,568,285,275 | 4,182,352,966 | 4,333,479,137 | 4,592,883,715 | 4,887,867,153 | 4,880,771,956 | 5,144,165,675 | 5,338,657,331 | 5,328,657,331 | 87,082,287,519 |
| % of California Total | | 79.34% | 76.83% | 76.58% | 77.32% | 74.52% | 74.08% | 75.30% | 76.03% | 77.14% | 77.52% | 77.11% | 72.91% | 70.51% | 65.76% | 65.36% | 66.78% | 67.29% | 64.86% | 64.73% | 58.68% | 70.91% |
| Remainder of California | | 869,667,623 | 973,975,002 | 1,043,463,503 | 1,062,291,603 | 1,388,455,084 | 1,475,412,554 | 1,469,564,369 | 1,468,027,728 | 1,322,630,452 | 1,299,883,348 | 1,338,926,562 | 1,751,796,273 | 1,910,832,358 | 2,177,517,226 | 2,296,780,194 | 2,284,292,451 | 2,375,747,589 | 2,644,683,567 | 2,803,398,255 | 3,759,690,414 | 35,717,036,095 |
| CA Total Incurred Losses | | 4,210,066,396 | 4,167,660,111 | 4,454,527,250 | 4,684,376,842 | 5,448,618,819 | 5,691,565,055 | 5,950,342,972 | 6,124,145,175 | 5,786,219,643 | 5,783,480,118 | 5,849,149,245 | 6,467,766,726 | 6,479,117,633 | 6,359,870,192 | 6,630,259,331 | 6,877,176,166 | 7,263,614,742 | 7,525,455,523 | 7,947,563,930 | 9,098,347,745 | 122,799,323,614 |
| CW Total Incurred Losses | | 44,437,609,000 | 44,455,326,000 | 44,958,608,000 | 47,636,547,000 | 52,383,124,000 | 56,953,003,000 | 58,747,274,000 | 59,599,023,000 | 58,225,985,000 | 60,046,168,000 | 57,983,985,000 | 62,220,958,000 | 63,836,487,000 | 67,525,060,000 | 68,991,084,000 | 71,325,962,000 | 71,475,681,000 | 74,021,834,000 | 76,414,243,000 | 83,204,381,000 | 1,224,442,342,000 |
| Ratio of CA LL / CW LL | | 9.47% | 9.37% | 9.91% | 9.83% | 10.40% | 9.99% | 10.13% | 10.28% | 9.94% | 9.63% | 10.09% | 10.39% | 10.15% | 9.42% | 9.61% | 9.64% | 10.16% | 10.17% | 10.40% | 10.93% | 10.03% |

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. Liab.
Data Years: 1996 - 2015
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 | Grand Total |
|--------------------------------|--------------------------------------|--------|----------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|-----------|--------|----------|--------|------------|-------------|
| 25178 | State Farm Mut Auto Ins Co | 56.66% | 50.04% | 57.55% | 53.87% | 59.52% | 72.42% | 77.10% | 57.32% | 48.45% | 49.20% | 53.92% | 61.05% | 66.05% | 66.28% | 65.28% | 67.86% | 65.60% | 63.02% | 63.19% | 70.84% | 61.29% |
| 21652 | Farmers Ins Exch | 54.04% | 57.98% | 62.65% | 62.59% | 70.67% | 61.45% | 46.53% | 61.86% | 65.22% | 58.79% | 57.83% | 58.86% | 46.79% | 23.75% | 44.93% | 48.96% | 66.25% | 57.11% | 56.84% | 75.91% | 58.57% |
| 15598 | Interins Exch Of The Automobile Club | 43.66% | 40.72% | 53.38% | 55.24% | 66.23% | 62.19% | 61.11% | 56.96% | 46.80% | 49.35% | 52.83% | 56.97% | 53.44% | 48.23% | 54.72% | 67.20% | 62.75% | 65.19% | 58.96% | 61.54% | 56.15% |
| 15539 | AAA Northern CA NW & UT Ins Exch | 59.94% | 47.66% | 53.23% | 67.39% | 62.86% | 65.83% | 64.92% | 62.76% | 55.76% | 49.07% | 54.26% | 51.35% | 50.39% | 59.15% | 56.42% | 54.45% | 59.19% | 64.49% | 69.56% | 75.57% | 58.90% |
| 12963 | 21st Century Ins Co | 65.39% | 52.11% | 53.37% | 55.77% | 75.55% | 70.33% | 65.24% | 62.04% | 60.99% | 57.48% | 50.06% | 55.70% | 60.38% | 61.15% | 60.77% | 53.01% | 56.92% | 52.94% | 65.69% | 72.56% | 60.15% |
| 27553 | Mercury Ins Co | 47.35% | 40.70% | 41.05% | 51.48% | 59.35% | 56.75% | 57.90% | 53.79% | 46.36% | 48.35% | 48.32% | 49.45% | 53.87% | 45.63% | 52.42% | 59.29% | 67.52% | 63.92% | 57.74% | 56.00% | 53.33% |
| 19240 | Allstate Ind Co | 53.81% | 40.88% | 30.40% | 47.16% | 63.67% | 70.83% | 66.60% | 54.18% | 55.68% | 56.72% | 54.17% | 57.13% | 59.95% | 65.90% | 69.98% | 66.54% | 66.13% | 64.83% | 63.53% | 106.74% | 60.39% |
| 11908 | Mercury Cas Co | 56.56% | 47.11% | 48.50% | 61.92% | 67.89% | 64.70% | 62.18% | 54.34% | 45.27% | 49.57% | 48.78% | 45.67% | 49.82% | 43.96% | 50.19% | 58.50% | 76.59% | -387.74% | 0.00% | 107184.75% | 53.32% |
| 19232 | Allstate Ins Co | 38.51% | 29.90% | 22.99% | 43.11% | 60.83% | 65.28% | 57.64% | 50.05% | 50.23% | 44.28% | 48.42% | 44.84% | 42.15% | 53.53% | 57.76% | 50.68% | 56.75% | 44.09% | 53.85% | 113.88% | 46.80% |
| 22268 | Infinity Ins Co | 48.82% | 46.75% | 33.65% | 44.75% | 60.14% | 56.27% | 55.28% | 49.28% | 42.52% | 41.38% | 40.06% | 46.08% | 57.45% | 60.17% | 46.11% | 55.85% | 66.07% | 73.82% | 63.01% | 66.18% | 55.17% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 40.65% | 117.78% | 98.87% | 40.74% | 52.51% | 49.35% | 44.31% | 42.97% | 42.69% | 54.43% | 57.50% | 57.67% | 51.37% | 51.75% | 60.94% | 64.79% | 0.00% | 0.00% | 52.30% |
| 25089 | Coast Natl Ins Co | 40.57% | 47.45% | 48.47% | 64.18% | 64.17% | 66.01% | 68.07% | 61.97% | 52.30% | 46.46% | 50.70% | 47.56% | 49.79% | 53.90% | 61.98% | 65.27% | 72.88% | 53.54% | 74.04% | 77.28% | 59.39% |
| 27804 | Progressive West Ins Co | 53.35% | 47.24% | 43.03% | 52.94% | 66.78% | 52.85% | 51.56% | 54.35% | 48.14% | 47.90% | 51.56% | 61.86% | 61.13% | 50.31% | 51.42% | 58.03% | 65.68% | 73.15% | 70.25% | 68.68% | 57.24% |
| 24740 | Safeco Ins Co Of Amer | 59.38% | 52.51% | 59.70% | 75.43% | 73.27% | 67.90% | 65.39% | 52.14% | 44.51% | 65.76% | 54.24% | 75.07% | 54.48% | 41.48% | 55.20% | 55.82% | 51.46% | 60.47% | 49.61% | 62.67% | 58.16% |
| 25941 | United Serv Automobile Assn | 52.68% | 30.66% | 55.14% | 82.32% | 96.70% | 70.62% | 69.36% | 69.58% | 60.08% | 68.08% | 69.01% | 69.26% | 64.29% | 59.19% | 66.10% | 68.87% | 64.15% | 69.63% | 73.74% | 78.89% | 66.56% |
| 25968 | USAA Cas Ins Co | 48.55% | 35.00% | 53.81% | 66.72% | 86.79% | 69.16% | 79.57% | 62.96% | 58.61% | 63.15% | 76.76% | 65.15% | 63.74% | 70.99% | 71.77% | 68.30% | 65.46% | 71.82% | 72.45% | 82.71% | 67.74% |
| 35882 | Geico Gen Ins Co | 56.76% | 53.62% | 62.47% | 68.39% | 82.22% | 78.37% | 76.88% | 73.80% | 67.35% | 59.01% | 55.43% | 54.49% | 59.45% | 59.31% | 59.41% | 62.59% | 71.49% | 75.18% | 70.86% | 74.08% | 67.48% |
| 23809 | Granite State Ins Co | 12.97% | -128.32% | -61.72% | -72.06% | 77.03% | 80.53% | 82.32% | 59.40% | 60.53% | 61.30% | 68.50% | 67.99% | 86.04% | 78.65% | -844.95% | 13974.37% | 0.00% | 0.00% | 0.00% | 0.00% | 69.58% |
| 23035 | Liberty Mut Fire Ins Co | 61.91% | 66.79% | 60.25% | 53.74% | 70.85% | 73.48% | 70.17% | 61.39% | 68.36% | 54.82% | 58.94% | 61.39% | 62.39% | 60.90% | 64.15% | 70.28% | 74.30% | 76.26% | 72.97% | 58.37% | 65.63% |
| 13137 | Viking Ins Co Of WI | 51.82% | 50.48% | 43.41% | 56.94% | 71.91% | 70.36% | 68.15% | 61.28% | 56.93% | 75.49% | 43.33% | 48.43% | 50.40% | 48.29% | 52.63% | 63.33% | 64.33% | 67.97% | 60.47% | 57.02% | 58.02% |
| Sub Total | | 53.86% | 47.33% | 51.38% | 57.71% | 66.53% | 66.24% | 63.68% | 58.45% | 53.36% | 52.66% | 53.31% | 56.23% | 57.31% | 55.82% | 58.64% | 61.73% | 64.67% | 64.21% | 63.30% | 69.36% | 58.70% |
| Remainder of California | | 58.68% | 54.31% | 56.13% | 61.38% | 73.88% | 74.46% | 70.24% | 66.60% | 59.67% | 59.84% | 55.79% | 61.69% | 61.60% | 65.48% | 66.95% | 68.06% | 70.24% | 67.86% | 67.16% | 72.52% | 65.53% |
| California Total | | 54.79% | 48.80% | 52.42% | 58.50% | 68.26% | 68.19% | 65.18% | 60.22% | 54.68% | 54.12% | 53.86% | 57.61% | 58.51% | 58.79% | 61.27% | 63.70% | 66.39% | 65.45% | 64.61% | 70.64% | 60.54% |
| Countrywide Total | | 64.12% | 62.13% | 62.72% | 67.44% | 74.06% | 76.23% | 72.09% | 66.41% | 62.39% | 61.92% | 59.44% | 63.71% | 65.83% | 68.97% | 68.95% | 69.50% | 67.46% | 67.32% | 66.93% | 70.71% | 66.89% |

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. Liab.
Data Years: 1996 - 2015
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 | Grand Total |
|---|--------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|
| 25178 | State Farm Mut Auto Ins Co | 27,978,817 | (16,495,952) | 36,866,899 | 40,282,912 | 61,635,565 | 64,350,127 | 49,629,416 | 49,044,838 | 66,785,629 | 56,617,141 | 84,501,948 | 86,765,943 | 62,659,085 | 79,456,065 | 96,654,697 | 77,810,459 | 80,434,943 | 94,228,321 | 99,212,758 | 123,713,781 | 1,322,133,392 |
| 21652 | Farmers Ins Exch | 34,533,169 | 58,220,557 | 63,160,632 | 58,804,615 | 22,342,492 | 42,813,798 | 61,265,804 | 99,564,408 | 59,650,094 | 49,052,055 | 22,633,962 | (10,740,216) | 24,019,544 | 7,476,971 | 3,178,552 | 15,119,360 | 18,354,703 | 20,361,780 | 22,181,082 | 27,552,218 | 699,545,580 |
| 15598 | Interins Exch Of The Automobile Club | 25,928,320 | 32,049,203 | 39,553,580 | 30,841,667 | 29,270,601 | 25,663,323 | 26,332,622 | 27,215,220 | 20,674,035 | 30,669,894 | 31,946,638 | 25,447,417 | 22,390,061 | 32,755,061 | 36,511,614 | 18,507,076 | 21,581,336 | 26,721,597 | 30,834,207 | 30,329,243 | 565,222,715 |
| 15539 | AAA Northern CA NW & UT Ins Exch | 31,840,266 | 6,799,450 | 11,048,734 | 46,335,171 | 49,309,460 | 30,141,584 | 43,633,198 | 43,067,986 | 40,887,559 | 39,244,267 | 44,796,092 | 41,387,887 | 24,690,268 | 23,215,277 | 17,173,661 | 27,506,476 | 29,880,576 | 17,515,705 | 25,412,686 | 2,497,114 | 596,383,417 |
| 12963 | 21st Century Ins Co | 19,302,047 | 15,224,659 | 36,415,501 | 27,465,762 | 32,401,202 | 25,907,123 | 24,779,209 | 28,901,395 | 28,019,166 | 20,921,474 | 25,688,968 | 10,311,629 | 14,454,707 | 10,437,179 | 1,628,134 | 10,976,970 | 13,441,098 | 11,321,710 | 7,446,744 | 11,657,080 | 376,701,757 |
| 27553 | Mercury Ins Co | 20,803,640 | 44,890,888 | 38,889,077 | 39,329,244 | 32,685,510 | 38,137,525 | 35,297,353 | 44,894,897 | 41,278,940 | 29,973,174 | 37,419,811 | 32,506,462 | 50,698,630 | 39,763,814 | 43,819,434 | 22,186,298 | 43,605,352 | 40,903,981 | 32,872,233 | 36,469,413 | 746,425,676 |
| 19240 | Allstate Ind Co | 19,326,281 | 25,387,960 | 35,092,197 | 36,822,511 | 36,047,047 | 51,730,935 | 19,544,304 | 25,527,157 | 27,163,155 | 26,821,821 | 21,255,858 | 28,800,001 | 32,672,488 | 34,698,500 | 43,925,243 | 38,810,991 | 37,705,401 | 41,080,427 | 39,010,132 | 7,345,346 | 628,767,755 |
| 11908 | Mercury Cas Co | 7,485,086 | 13,023,394 | 15,362,449 | 12,801,147 | 17,076,177 | 14,719,939 | 17,141,935 | 15,975,206 | 16,778,939 | 9,129,980 | 13,761,468 | 12,079,587 | 12,452,878 | 14,374,421 | 9,044,257 | 5,142,098 | 6,901,545 | (1,505,246) | 0 | 298,943 | 212,044,203 |
| 19232 | Allstate Ins Co | 25,801,980 | 26,883,829 | 34,271,193 | 27,838,429 | 23,954,829 | 20,894,492 | 9,156,439 | 16,997,249 | 11,021,786 | 8,816,295 | 8,540,923 | 7,149,737 | 6,626,510 | 7,722,317 | 9,092,478 | 7,470,760 | 7,413,684 | 5,033,287 | 3,677,549 | 1,450,740 | 269,814,506 |
| 22268 | Infinity Ins Co | 1,761,198 | 5,919,263 | 39,752 | 2,694,039 | 5,318,057 | 4,666,797 | 8,503,570 | 14,180,050 | 10,072,168 | 6,420,835 | 18,934,314 | 16,731,536 | (4,414,251) | 2,001,449 | 447,829 | 4,916,560 | 6,079,691 | 14,829,357 | 4,821,820 | 7,375,876 | 131,299,910 |
| 44288 | Progressive Choice Ins Co | | | 332 | 16,719 | 11,934 | | 659,534 | 2,795,510 | 4,815,358 | 3,605,274 | 4,369,310 | 6,627,367 | 7,329,284 | 7,877,597 | 4,945,308 | 2,610,701 | 4,926,377 | 599,674 | 0 | 0 | 51,188,960 |
| 25089 | Coast Natl Ins Co | 1,401,292 | 7,005,943 | 8,653,906 | (2,210,087) | 13,143,097 | 5,510,859 | 8,271,217 | 8,727,186 | 15,372,484 | 7,050,276 | 1,952,734 | 4,850,340 | 4,771,293 | 1,287,055 | 156,777 | 10,350,651 | 10,263,086 | 3,092,194 | 1,952,096 | 5,207,401 | 116,809,800 |
| 27804 | Progressive West Ins Co | 6,181,532 | 15,165,464 | (1,700,740) | 3,589,408 | 3,285,337 | 4,236,897 | 3,906,600 | 6,859,879 | 7,504,939 | 7,323,028 | 3,634,992 | 5,911,652 | 4,538,632 | 3,909,080 | 1,891,908 | 2,787,595 | 3,913,624 | 4,451,444 | 4,704,830 | 7,386,924 | 99,483,025 |
| 24740 | Safeco Ins Co Of Amer | 3,655,689 | 3,821,881 | 3,998,098 | 4,954,600 | 7,009,651 | 5,555,119 | 4,865,488 | 8,196,736 | 6,206,241 | 6,681,706 | 7,537,571 | 5,682,928 | 7,183,419 | 3,541,934 | 10,641,633 | 7,868,390 | 15,300,775 | 16,740,196 | 12,625,484 | 14,510,404 | 156,577,943 |
| 25941 | United Serv Automobile Assn | 5,023,615 | (1,737,309) | 11,086,415 | 13,129,238 | 11,575,133 | 6,461,689 | 7,503,776 | 10,887,649 | 9,023,830 | 8,914,871 | 5,030,618 | 4,642,023 | 2,159,915 | 3,319,725 | 3,421,624 | 2,987,676 | 2,787,362 | 2,064,803 | 6,017,670 | 6,381,589 | 120,683,912 |
| 25968 | USAA Cas Ins Co | 1,394,728 | 210,435 | 6,646,481 | 7,608,825 | 6,842,234 | 5,460,339 | 7,169,035 | 6,453,931 | 5,722,103 | 4,691,031 | 5,031,048 | 4,134,597 | 2,754,525 | 4,473,514 | 5,480,768 | 6,118,001 | 5,463,497 | 7,274,620 | 6,437,484 | 7,434,785 | 106,801,981 |
| 35882 | Geico Gen Ins Co | 931,278 | 1,167,239 | 3,059,312 | 3,137,960 | 4,705,610 | 4,274,706 | 4,969,846 | 6,471,817 | 5,353,485 | 2,969,396 | 3,500,337 | 4,230,672 | 6,042,933 | 6,420,276 | 7,614,486 | 9,553,712 | 12,108,743 | 13,488,490 | 14,020,266 | 18,560,255 | 132,580,819 |
| 23809 | Granite State Ins Co | (2,038) | (16,813) | (9,617) | (3,538) | 172,099 | 229,695 | 240,945 | 2,387,421 | 10,385,256 | 16,771,946 | 5,020,920 | 3,843,239 | 6,589,689 | (1,571,348) | (4,259,966) | 744,435 | 0 | 0 | 0 | 0 | 40,522,325 |
| 23035 | Liberty Mut Fire Ins Co | 6,097,746 | 4,502,797 | 4,171,751 | 4,425,172 | 3,080,801 | 4,061,227 | 4,921,487 | 4,626,970 | 5,565,668 | 6,445,052 | (3,694,254) | 1,471,204 | 2,636,702 | 2,049,569 | 6,856,991 | 6,337,452 | 5,883,775 | 7,046,139 | 8,024,554 | 9,191,290 | 93,702,093 |
| 13137 | Viking Ins Co Of WI | 3,340,960 | 7,281,206 | 4,545,085 | 1,546,657 | 13,763,146 | 10,703,386 | 7,061,142 | 2,531,724 | 5,110,947 | 5,584,904 | (1,917,107) | 1,578,909 | 1,778,190 | 1,768,194 | 4,772,669 | 2,289,400 | 1,736,279 | 1,043,341 | 2,639,520 | 3,300,025 | 80,458,577 |
| Sub Total | | 242,785,606 | 249,304,094 | 351,151,037 | 359,410,451 | 373,629,982 | 365,518,241 | 344,852,920 | 425,307,229 | 397,391,782 | 347,704,420 | 339,946,151 | 293,412,914 | 292,034,502 | 284,976,650 | 302,998,097 | 280,095,061 | 327,781,847 | 326,293,820 | 321,891,115 | 320,662,427 | 6,547,148,346 |
| % of California Total | | 74.80% | 67.20% | 79.55% | 77.99% | 77.66% | 76.63% | 73.02% | 75.71% | 81.97% | 79.54% | 83.86% | 78.50% | 74.28% | 68.46% | 71.70% | 69.38% | 72.72% | 70.43% | 69.86% | 62.83% | 74.30% |
| Remainder of California | | 81,788,237 | 121,709,355 | 90,244,946 | 101,449,034 | 107,499,234 | 111,446,308 | 127,408,941 | 136,483,498 | 87,382,627 | 89,445,546 | 65,413,171 | 80,342,750 | 101,114,830 | 131,303,839 | 119,615,876 | 123,594,278 | 122,964,021 | 136,971,754 | 138,873,471 | 189,720,456 | 2,264,772,172 |
| California Total | | 324,573,843 | 371,013,449 | 441,395,983 | 460,859,485 | 481,129,216 | 476,964,549 | 472,261,861 | 561,790,727 | 484,774,409 | 437,149,966 | 405,359,322 | 373,755,664 | 393,149,332 | 416,280,489 | 422,613,973 | 403,689,339 | 450,745,868 | 463,265,574 | 460,764,586 | 510,382,883 | 8,811,920,518 |
| Countrywide Total | | 2,545,092,000 | 2,818,626,000 | 3,278,162,000 | 3,345,959,000 | 3,450,034,000 | 3,472,441,000 | 3,757,967,000 | 4,300,554,000 | 4,049,016,000 | 3,712,407,000 | 3,650,412,000 | 3,496,820,000 | 3,521,063,000 | 3,903,389,000 | 3,966,809,000 | 3,971,852,000 | 4,433,924,000 | 4,622,986,000 | 4,765,750,000 | 4,896,153,000 | 75,599,416,000 |
| Ratio of CA D.C.C.E. / CW D.C.C.E. | | 12.75% | 13.16% | 13.46% | 13.77% | 13.95% | 13.74% | 12.57% | 13.06% | 11.97% | 11.78% | 11.10% | 10.69% | 11.17% | 10.66% | 10.65% | 10.16% | 10.17% | 10.02% | 9.67% | 10.42% | 11.60% |

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. Liab.

Data Years: 1996 - 2015

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 | 2015 | Grand Total |
|--------------------------------|--------------------------------------|--------|---------|---------|---------|--------|---------|-------|-------|--------|--------|--------|--------|--------|--------|----------|----------|-------|----------|-------|-----------|-------------|
| 25178 | State Farm Mut Auto Ins Co | 1.99% | -1.16% | 2.78% | 3.39% | 5.57% | 5.65% | 3.88% | 3.25% | 4.40% | 4.06% | 6.17% | 6.40% | 4.65% | 5.83% | 6.91% | 5.40% | 5.48% | 6.15% | 5.73% | 6.77% | 4.70% |
| 21652 | Farmers Ins Exch | 3.56% | 5.40% | 5.89% | 5.95% | 2.42% | 4.44% | 5.84% | 9.62% | 5.95% | 4.81% | 2.57% | -1.53% | 4.30% | 1.80% | 1.02% | 5.00% | 4.16% | 3.61% | 3.48% | 3.92% | 4.48% |
| 15598 | Interins Exch Of The Automobile Club | 4.23% | 5.07% | 6.27% | 4.88% | 4.47% | 3.76% | 3.43% | 3.16% | 2.36% | 3.21% | 3.26% | 2.60% | 2.39% | 3.62% | 4.13% | 2.08% | 2.42% | 2.93% | 3.03% | 2.86% | 3.37% |
| 15539 | AAA Northern CA NW & UT Ins Exch | 4.03% | 0.79% | 1.36% | 6.04% | 6.70% | 4.17% | 5.87% | 5.49% | 4.93% | 4.64% | 5.36% | 5.09% | 3.28% | 3.28% | 2.42% | 3.92% | 4.29% | 2.54% | 3.65% | 0.35% | 3.92% |
| 12963 | 21st Century Ins Co | 3.40% | 2.96% | 6.96% | 5.27% | 6.35% | 5.04% | 4.52% | 4.29% | 3.79% | 2.92% | 3.93% | 1.83% | 2.89% | 2.37% | 0.41% | 3.06% | 4.06% | 3.62% | 2.50% | 4.00% | 3.78% |
| 27553 | Mercury Ins Co | 6.04% | 9.93% | 8.42% | 8.97% | 7.61% | 8.38% | 6.74% | 7.27% | 6.17% | 4.45% | 5.25% | 4.16% | 6.64% | 5.70% | 6.40% | 3.22% | 6.26% | 5.47% | 4.07% | 4.34% | 5.98% |
| 19240 | Allstate Ind Co | 6.44% | 7.54% | 9.53% | 9.58% | 8.67% | 10.48% | 4.00% | 5.41% | 5.13% | 4.31% | 3.11% | 4.06% | 4.57% | 4.62% | 5.76% | 5.33% | 5.30% | 5.29% | 5.11% | 8.89% | 5.67% |
| 11908 | Mercury Cas Co | 6.65% | 9.04% | 9.95% | 8.17% | 11.27% | 9.68% | 9.13% | 6.56% | 6.39% | 3.55% | 5.45% | 4.71% | 5.40% | 7.63% | 5.27% | 3.17% | 6.14% | -275.59% | 0.00% | 19237.00% | 6.63% |
| 19232 | Allstate Ins Co | 6.05% | 6.88% | 10.12% | 9.54% | 8.88% | 7.64% | 3.25% | 5.91% | 4.28% | 3.46% | 3.49% | 3.17% | 3.38% | 4.51% | 5.35% | 4.72% | 5.19% | 3.51% | 2.85% | 6.09% | 5.77% |
| 22268 | Infinity Ins Co | 3.89% | 5.98% | 0.04% | 2.99% | 4.87% | 4.16% | 6.01% | 7.45% | 4.73% | 2.82% | 7.65% | 5.46% | -1.59% | 0.73% | 0.16% | 1.65% | 1.89% | 4.21% | 1.31% | 1.83% | 2.94% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 3.66% | 8.42% | 16.14% | -10.64% | 4.80% | 3.83% | 3.78% | 2.08% | 2.05% | 2.84% | 3.01% | 3.17% | 1.86% | 1.00% | 2.07% | 6.15% | 0.00% | 0.00% | 2.44% |
| 25089 | Coast Natl Ins Co | 2.40% | 5.69% | 6.83% | -2.03% | 11.78% | 4.28% | 4.68% | 3.64% | 6.05% | 3.23% | 1.13% | 3.23% | 3.48% | 1.04% | 0.09% | 4.48% | 4.54% | 1.68% | 1.03% | 2.89% | 3.52% |
| 27804 | Progressive West Ins Co | 15.20% | 16.32% | -1.28% | 2.90% | 3.72% | 4.92% | 4.45% | 5.21% | 4.45% | 4.07% | 1.81% | 2.78% | 2.47% | 2.57% | 1.34% | 1.78% | 2.32% | 2.66% | 2.71% | 4.26% | 3.48% |
| 24740 | Safeco Ins Co Of Amer | 2.94% | 2.98% | 3.18% | 4.26% | 5.54% | 4.11% | 3.38% | 5.07% | 3.58% | 3.78% | 4.31% | 3.15% | 3.91% | 1.94% | 5.79% | 4.31% | 8.33% | 8.67% | 6.33% | 7.25% | 4.78% |
| 25941 | United Serv Automobile Assn | 3.11% | -1.09% | 8.52% | 11.08% | 9.54% | 5.01% | 4.88% | 6.55% | 5.33% | 5.27% | 2.96% | 2.78% | 1.31% | 2.01% | 1.94% | 1.67% | 1.54% | 1.14% | 3.30% | 3.49% | 3.74% |
| 25968 | USAA Cas Ins Co | 1.37% | 0.18% | 6.58% | 7.90% | 6.76% | 4.85% | 5.54% | 4.54% | 3.81% | 3.01% | 3.16% | 2.57% | 1.70% | 2.71% | 2.97% | 3.22% | 2.79% | 3.61% | 3.09% | 3.45% | 3.50% |
| 35882 | Geico Gen Ins Co | 3.82% | 3.13% | 5.91% | 4.37% | 5.23% | 3.90% | 3.98% | 4.83% | 4.09% | 2.09% | 2.12% | 2.35% | 3.12% | 2.83% | 2.97% | 3.55% | 4.10% | 3.82% | 3.16% | 3.65% | 3.48% |
| 23809 | Granite State Ins Co | -1.50% | -13.95% | -16.56% | -14.29% | 4.99% | 1.95% | 0.85% | 4.55% | 12.55% | 15.35% | 3.82% | 2.14% | 3.74% | -2.19% | -302.69% | -868.55% | 0.00% | 0.00% | 0.00% | 0.00% | 4.77% |
| 23035 | Liberty Mut Fire Ins Co | 12.40% | 9.15% | 8.82% | 9.69% | 6.66% | 8.23% | 8.52% | 6.55% | 5.82% | 5.52% | -3.04% | 1.12% | 1.93% | 1.48% | 4.81% | 4.20% | 3.60% | 3.85% | 4.20% | 4.56% | 4.28% |
| 13137 | Viking Ins Co Of WI | 5.01% | 5.96% | 3.54% | 1.15% | 13.06% | 11.37% | 6.31% | 2.14% | 4.33% | 5.22% | -2.07% | 1.56% | 1.61% | 1.73% | 4.96% | 2.52% | 1.84% | 1.08% | 3.06% | 3.99% | 3.91% |
| Sub Total | | 3.91% | 3.69% | 5.29% | 5.73% | 6.12% | 5.74% | 4.90% | 5.34% | 4.75% | 4.08% | 4.02% | 3.50% | 3.66% | 3.80% | 4.10% | 3.76% | 4.34% | 4.29% | 3.96% | 4.17% | 4.41% |
| Remainder of California | | 5.52% | 6.79% | 4.85% | 5.86% | 5.72% | 5.62% | 6.09% | 6.19% | 3.94% | 4.12% | 2.73% | 2.83% | 3.26% | 3.95% | 3.49% | 3.68% | 3.64% | 3.51% | 3.33% | 3.66% | 4.16% |
| California Total | | 4.22% | 4.34% | 5.19% | 5.76% | 6.03% | 5.71% | 5.17% | 5.52% | 4.58% | 4.09% | 3.73% | 3.33% | 3.55% | 3.85% | 3.91% | 3.74% | 4.12% | 4.03% | 3.75% | 3.96% | 4.34% |
| Countrywide Total | | 3.67% | 3.94% | 4.57% | 4.74% | 4.88% | 4.65% | 4.61% | 4.79% | 4.34% | 3.83% | 3.74% | 3.58% | 3.63% | 3.99% | 3.96% | 3.87% | 4.18% | 4.20% | 4.17% | 4.16% | 4.15% |

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. Liab.

Data Years: 1996 - 2015

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 | Grand Total |
|---------------------------------------|--------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| 25178 | State Farm Mut Auto Ins Co | 154,596,768 | 143,538,011 | 173,419,994 | 142,391,583 | 120,067,236 | 126,102,730 | 158,199,750 | 156,442,742 | 137,501,442 | 134,060,336 | 145,534,590 | 144,587,131 | 130,632,148 | 130,978,020 | 118,181,934 | 140,436,462 | 199,588,413 | 188,020,697 | 242,220,961 | 260,441,524 | 3,146,942,474 |
| 21652 | Farmers Ins Exch | 47,864,198 | 58,336,599 | 74,160,730 | 46,714,355 | 63,649,214 | 94,506,701 | 92,026,781 | 79,671,173 | 63,273,993 | 57,573,888 | 63,255,943 | 48,737,733 | 40,565,295 | 17,358,571 | 22,226,681 | 22,397,735 | 47,380,298 | 46,131,428 | 50,529,769 | 74,117,727 | 1,110,478,813 |
| 15598 | Interins Exch Of The Automobile Club | 41,978,025 | 29,416,168 | 43,582,848 | 44,347,928 | 40,003,379 | 42,271,235 | 57,261,189 | 57,049,108 | 60,447,304 | 51,771,362 | 63,751,053 | 70,925,842 | 72,102,838 | 69,028,704 | 70,356,909 | 69,081,321 | 66,153,257 | 76,004,376 | 70,729,783 | 74,639,942 | 1,170,902,572 |
| 15539 | AAA Northern CA NW & UT Ins Exch | 87,966,607 | 101,333,316 | 92,530,647 | 0 | 99,097,172 | 92,516,148 | 75,622,960 | 86,895,010 | 93,742,366 | 88,468,855 | 91,386,610 | 80,220,348 | 89,821,370 | 94,820,646 | 66,104,211 | 69,012,206 | 68,659,911 | 71,364,273 | 68,148,113 | 59,280,764 | 1,576,991,532 |
| 12963 | 21st Century Ins Co | 52,209,038 | 58,133,933 | 58,694,066 | 56,555,591 | 58,458,898 | 68,063,797 | 66,933,940 | 46,397,217 | 54,380,974 | 63,048,998 | 51,992,386 | 38,602,523 | 59,543,309 | 49,109,258 | 49,345,237 | 35,632,037 | 17,172,286 | 17,387,312 | 24,089,986 | 30,141,755 | 955,892,541 |
| 27553 | Mercury Ins Co | 20,658,057 | 27,460,063 | 23,983,990 | 27,942,974 | 0 | 30,923,968 | 37,350,019 | 44,490,948 | 47,304,970 | 51,699,953 | 54,860,975 | 60,115,042 | 64,203,978 | 64,668,945 | 55,064,060 | 64,107,934 | 68,838,978 | 66,127,038 | 60,366,007 | 55,356,051 | 925,523,949 |
| 19240 | Allstate Ind Co | 22,857,312 | 25,259,960 | 22,401,178 | 33,221,971 | 43,688,815 | 55,656,469 | 70,416,125 | 42,354,150 | 62,452,155 | 87,150,285 | 85,529,112 | 70,905,449 | 83,684,086 | 84,696,232 | 88,237,188 | 86,913,430 | 83,452,063 | 91,878,985 | 69,897,471 | 18,735,629 | 1,229,588,066 |
| 11908 | Mercury Cas Co | 8,524,006 | 10,790,993 | 10,143,871 | 13,265,235 | 12,872,321 | 11,846,848 | 12,753,768 | 17,182,017 | 17,528,658 | 19,075,031 | 18,504,596 | 16,346,766 | 16,797,011 | 15,754,824 | 12,534,838 | 13,980,190 | 12,877,958 | (78,605) | 0 | 116,387 | 240,816,714 |
| 19232 | Allstate Ins Co | 30,858,321 | 24,186,894 | 17,339,681 | 23,618,821 | 30,850,004 | 29,065,589 | 25,794,507 | 24,413,586 | 23,153,277 | 22,879,980 | 28,903,852 | 16,201,737 | 13,510,293 | 14,658,357 | 13,550,287 | 11,405,569 | 10,210,635 | 8,783,555 | 8,232,688 | 3,689,822 | 381,307,456 |
| 22268 | Infinity Ins Co | 3,035,081 | 6,499,220 | 7,514,112 | 10,367,458 | 11,494,484 | 13,557,765 | 19,754,244 | 22,241,775 | 26,572,580 | 23,995,652 | 31,891,750 | 35,211,141 | 33,641,781 | 34,391,829 | 38,181,767 | 38,407,829 | 43,908,735 | 49,262,249 | 57,459,625 | 55,200,818 | 562,589,893 |
| 44288 | Progressive Choice Ins Co | 0 | 2,163 | 1,412 | 19,685 | 691 | 1,777,952 | 7,960,811 | 16,809,830 | 21,198,153 | 22,756,279 | 27,281,493 | 30,695,020 | 32,237,743 | 34,729,702 | 28,379,319 | 25,203,414 | 822,955 | 0 | 0 | 0 | 249,876,622 |
| 25089 | Coast Natl Ins Co | 0 | 9,973,043 | 11,955,740 | 12,485,118 | 10,808,848 | 11,038,190 | 16,902,968 | 26,070,654 | 24,862,137 | 20,013,297 | 18,165,713 | 16,632,076 | 12,099,918 | 12,389,322 | 19,928,006 | 29,219,764 | 27,083,959 | 17,198,116 | 17,305,396 | 17,720,707 | 331,852,972 |
| 27804 | Progressive West Ins Co | 2,000 | 11,000 | 24,080,640 | 14,177,285 | 11,051,829 | 11,822,983 | 19,548,086 | 16,128,975 | 25,806,229 | 26,334,995 | 26,718,716 | 30,274,620 | 27,191,132 | 18,273,523 | 17,756,895 | 20,530,027 | 21,877,704 | 21,611,455 | 21,031,261 | 21,393,606 | 375,622,961 |
| 24740 | Safeco Ins Co Of Amer | 11,252,552 | 10,119,592 | 10,419,514 | 10,875,208 | 11,209,105 | 10,944,422 | 12,551,291 | 13,847,976 | 10,032,335 | 14,624,443 | 13,986,627 | 15,151,142 | 16,523,526 | 22,804,362 | 22,022,817 | 21,704,354 | 14,935,384 | 27,930,471 | 18,310,026 | 12,836,725 | 302,081,875 |
| 25941 | United Serv Automobile Assn | 20,800,263 | 20,552,562 | 17,905,352 | 26,765,102 | 25,426,120 | 17,206,574 | 14,221,260 | 13,457,370 | 12,936,446 | 14,541,981 | 15,495,196 | 15,838,257 | 9,328,219 | 15,001,401 | 16,566,684 | 14,647,431 | 13,562,579 | 14,067,763 | 14,111,997 | 13,321,442 | 325,753,999 |
| 25968 | USAA Cas Ins Co | 11,937,957 | 12,998,778 | 13,884,057 | 16,586,593 | 18,341,714 | 14,813,334 | 13,095,657 | 8,643,475 | 10,028,369 | 10,602,973 | 14,890,656 | 13,942,957 | 8,112,100 | 14,750,939 | 15,904,191 | 13,539,134 | 13,757,733 | 13,927,076 | 13,039,742 | 13,579,053 | 266,376,488 |
| 35882 | Geico Gen Ins Co | 1,347,506 | 2,113,475 | 2,845,719 | 4,964,504 | 7,376,216 | 7,756,048 | 8,571,263 | 10,518,946 | 11,138,763 | 11,712,305 | 12,060,611 | 12,724,477 | 13,994,013 | 16,186,341 | 17,875,973 | 19,113,729 | 25,151,211 | 29,621,297 | 33,434,548 | 37,974,004 | 286,480,946 |
| 23809 | Granite State Ins Co | 0 | 0 | 0 | 0 | 240,116 | 598,891 | 815,721 | 858,720 | 0 | 1,294,943 | 1,567,891 | 1,079,425 | 1,623,051 | (770,128) | (113,202) | (551,271) | 0 | 0 | 0 | 0 | 6,644,157 |
| 23035 | Liberty Mut Fire Ins Co | 0 | 3,810,914 | 3,940,277 | 3,144,988 | 3,822,069 | 4,442,537 | 4,983,776 | 6,740,711 | 1,501,570 | 7,318,517 | 9,403,244 | 12,516,887 | 13,815,471 | 13,408,945 | 15,790,557 | 19,564,347 | 22,241,154 | 20,367,200 | 21,140,597 | 18,096,628 | 206,050,389 |
| 13137 | Viking Ins Co Of WI | 6,980,917 | 11,114,184 | 15,259,386 | 17,217,671 | 13,434,756 | 6,695,843 | 10,883,498 | 7,636,563 | 10,689,439 | 10,013,025 | 9,563,392 | 12,530,407 | 11,109,857 | 9,966,113 | 10,066,665 | 9,050,134 | 11,821,393 | 12,203,629 | 10,435,230 | 15,751,340 | 222,423,443 |
| Sub Total | | 522,868,607 | 555,648,707 | 624,063,963 | 504,643,798 | 581,911,982 | 649,830,762 | 719,464,756 | 689,001,926 | 710,162,836 | 737,378,971 | 780,219,190 | 739,825,455 | 748,994,417 | 729,713,947 | 704,311,400 | 726,571,683 | 794,077,065 | 772,631,271 | 800,483,200 | 782,393,925 | 13,874,197,862 |
| % of California Total | | 85.24% | 83.63% | 84.44% | 78.06% | 79.53% | 77.94% | 80.08% | 76.92% | 80.62% | 81.17% | 80.80% | 77.59% | 73.83% | 70.94% | 69.72% | 71.27% | 72.35% | 69.39% | 69.01% | 64.44% | 75.45% |
| Remainder of California | | 90,559,139 | 108,794,519 | 114,959,330 | 141,836,501 | 149,794,931 | 183,937,738 | 178,983,703 | 206,780,714 | 170,749,666 | 171,054,146 | 185,377,129 | 213,716,123 | 265,441,469 | 298,872,729 | 305,903,676 | 292,886,910 | 303,515,130 | 340,818,016 | 359,447,766 | 431,709,982 | 4,515,139,317 |
| California Total | | 613,427,746 | 664,443,227 | 739,023,293 | 646,480,298 | 731,706,914 | 833,768,500 | 898,448,459 | 895,782,640 | 880,912,502 | 908,433,116 | 965,596,319 | 953,541,577 | 1,014,435,886 | 1,028,586,676 | 1,010,215,076 | 1,019,458,593 | 1,097,592,195 | 1,113,449,287 | 1,159,930,966 | 1,214,103,907 | 18,389,337,179 |
| Countrywide Total | | 6,077,768,000 | 6,438,599,000 | 7,016,706,000 | 6,760,820,000 | 6,753,432,000 | 7,248,755,000 | 8,002,356,000 | 8,214,144,000 | 8,591,460,000 | 9,719,142,000 | 9,313,269,000 | 9,044,165,000 | 9,057,970,000 | 9,489,948,000 | 9,402,859,000 | 9,827,997,000 | 10,202,259,000 | 10,487,747,000 | 10,677,266,000 | 11,169,544,000 | 173,496,206,000 |
| Ratio of CA A.O.E. / CW A.O.E. | | 10.09% | 10.32% | 10.53% | 9.56% | 10.83% | 11.50% | 11.23% | 10.91% | 10.25% | 9.35% | 10.37% | 10.54% | 11.20% | 10.84% | 10.74% | 10.37% | 10.76% | 10.62% | 10.86% | 10.87% | 10.60% |

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. Liab.

Data Years: 1996 - 2015

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 | Grand Total |
|--------------------------------|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|--------|---------|--------|----------|-------------|
| 25178 | State Farm Mut Auto Ins Co | 11.01% | 10.11% | 13.07% | 11.97% | 10.84% | 11.07% | 12.38% | 10.36% | 9.07% | 9.62% | 10.63% | 10.67% | 9.70% | 9.61% | 8.45% | 9.74% | 13.60% | 12.27% | 13.99% | 14.25% | 11.19% |
| 21652 | Farmers Ins Exch | 4.93% | 5.41% | 6.91% | 4.73% | 6.89% | 9.80% | 8.77% | 7.70% | 6.31% | 5.65% | 7.19% | 6.95% | 7.26% | 4.19% | 7.15% | 7.41% | 10.75% | 8.18% | 7.92% | 10.54% | 7.11% |
| 15598 | Interins Exch Of The Automobile Club | 6.84% | 4.66% | 6.91% | 7.01% | 6.11% | 6.19% | 7.47% | 6.62% | 6.90% | 5.43% | 6.51% | 7.25% | 7.69% | 7.63% | 7.96% | 7.78% | 7.42% | 8.34% | 6.95% | 7.04% | 6.99% |
| 15539 | AAA Northern CA NW & UT Ins Exch | 11.13% | 11.84% | 11.35% | 0.00% | 13.46% | 12.80% | 10.18% | 11.09% | 11.30% | 10.45% | 10.93% | 9.87% | 11.93% | 13.40% | 9.33% | 9.84% | 9.87% | 10.33% | 9.78% | 8.22% | 10.37% |
| 12963 | 21st Century Ins Co | 9.19% | 11.30% | 11.22% | 10.85% | 11.45% | 13.24% | 12.22% | 6.89% | 7.36% | 8.81% | 7.96% | 6.85% | 11.88% | 11.13% | 12.57% | 9.92% | 5.19% | 5.57% | 8.09% | 10.35% | 9.59% |
| 27553 | Mercury Ins Co | 6.00% | 6.07% | 5.19% | 6.37% | 0.00% | 6.79% | 7.13% | 7.20% | 7.07% | 7.67% | 7.69% | 7.70% | 8.41% | 9.26% | 8.04% | 9.30% | 9.88% | 8.85% | 7.47% | 6.59% | 7.41% |
| 19240 | Allstate Ind Co | 7.62% | 7.50% | 6.09% | 8.64% | 10.51% | 11.27% | 14.41% | 8.98% | 11.79% | 14.02% | 12.52% | 9.99% | 11.71% | 11.28% | 11.57% | 11.94% | 11.77% | 11.82% | 9.15% | 22.67% | 11.08% |
| 11908 | Mercury Cas Co | 7.57% | 7.49% | 6.57% | 8.46% | 8.49% | 7.79% | 6.79% | 7.05% | 6.67% | 7.41% | 7.33% | 6.38% | 7.28% | 8.36% | 7.30% | 8.62% | 11.45% | -14.39% | 0.00% | 7489.54% | 7.53% |
| 19232 | Allstate Ins Co | 7.23% | 6.19% | 5.12% | 8.09% | 11.43% | 10.63% | 9.16% | 8.49% | 8.98% | 8.97% | 11.81% | 7.19% | 6.90% | 8.56% | 7.97% | 7.21% | 7.15% | 6.12% | 6.39% | 15.50% | 8.15% |
| 22268 | Infinity Ins Co | 6.70% | 6.57% | 7.30% | 11.50% | 10.53% | 12.08% | 13.96% | 11.68% | 12.49% | 10.54% | 12.88% | 11.49% | 12.11% | 12.53% | 13.59% | 12.87% | 13.63% | 13.98% | 15.58% | 13.73% | 12.61% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 23.86% | 0.71% | 26.62% | 5.57% | 12.93% | 10.90% | 13.21% | 12.24% | 10.70% | 11.69% | 12.62% | 12.99% | 13.03% | 10.83% | 10.58% | 8.44% | 0.00% | 0.00% | 11.89% |
| 25089 | Coast Natl Ins Co | 0.00% | 8.10% | 9.44% | 11.47% | 9.69% | 8.57% | 9.56% | 10.88% | 9.78% | 9.18% | 10.55% | 11.07% | 8.82% | 9.98% | 11.25% | 12.65% | 11.99% | 9.37% | 9.11% | 9.83% | 10.00% |
| 27804 | Progressive West Ins Co | 0.00% | 0.01% | 18.14% | 11.47% | 12.52% | 13.72% | 22.26% | 12.26% | 15.31% | 14.62% | 13.27% | 14.24% | 14.82% | 12.03% | 12.56% | 13.14% | 12.98% | 12.91% | 12.12% | 12.33% | 13.12% |
| 24740 | Safeco Ins Co Of Amer | 9.05% | 7.90% | 8.28% | 9.35% | 8.86% | 8.09% | 8.72% | 8.57% | 5.79% | 8.27% | 8.00% | 8.39% | 8.99% | 12.51% | 11.98% | 11.90% | 8.13% | 14.47% | 9.18% | 6.42% | 9.22% |
| 25941 | United Serv Automobile Assn | 12.89% | 12.90% | 13.76% | 22.59% | 20.95% | 13.33% | 9.26% | 8.10% | 7.64% | 8.59% | 9.12% | 9.47% | 5.65% | 9.07% | 9.39% | 8.20% | 7.49% | 7.75% | 7.74% | 7.28% | 10.09% |
| 25968 | USAA Cas Ins Co | 11.74% | 11.42% | 13.74% | 17.22% | 18.13% | 13.16% | 10.11% | 6.09% | 6.67% | 6.81% | 9.35% | 8.67% | 5.01% | 8.93% | 8.61% | 7.12% | 7.02% | 6.91% | 6.26% | 6.30% | 8.74% |
| 35882 | Geico Gen Ins Co | 5.52% | 5.67% | 5.49% | 6.91% | 8.20% | 7.08% | 6.86% | 7.85% | 8.50% | 8.26% | 7.30% | 7.06% | 7.23% | 7.13% | 6.98% | 7.10% | 8.51% | 8.40% | 7.53% | 7.47% | 7.52% |
| 23809 | Granite State Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 6.96% | 5.08% | 2.89% | 1.64% | 0.00% | 1.19% | 1.19% | 0.60% | 0.92% | -1.07% | -8.04% | 6434.07% | 0.00% | 0.00% | 0.00% | 0.00% | 0.78% |
| 23035 | Liberty Mut Fire Ins Co | 0.00% | 7.75% | 8.33% | 6.89% | 8.26% | 9.01% | 8.62% | 9.55% | 1.57% | 6.27% | 7.73% | 9.57% | 9.67% | 11.07% | 12.96% | 13.61% | 11.14% | 11.05% | 8.97% | 9.41% | |
| 13137 | Viking Ins Co Of WI | 10.46% | 9.10% | 11.90% | 12.82% | 12.74% | 7.11% | 9.72% | 6.46% | 9.05% | 9.36% | 10.31% | 12.36% | 10.06% | 9.73% | 10.46% | 9.95% | 12.53% | 12.69% | 12.09% | 19.04% | 10.80% |
| Sub Total | | 8.43% | 8.23% | 9.40% | 8.04% | 9.54% | 10.21% | 10.22% | 8.65% | 8.49% | 8.66% | 9.22% | 8.82% | 9.40% | 9.74% | 9.53% | 9.77% | 10.51% | 10.17% | 9.85% | 10.17% | 9.35% |
| Remainder of California | | 6.11% | 6.07% | 6.18% | 8.20% | 7.97% | 9.28% | 8.55% | 9.38% | 7.70% | 7.87% | 7.72% | 7.53% | 8.56% | 8.99% | 8.92% | 8.73% | 8.97% | 8.74% | 8.61% | 8.33% | 8.28% |
| California Total | | 7.98% | 7.78% | 8.70% | 8.07% | 9.17% | 9.99% | 9.84% | 8.81% | 8.32% | 8.50% | 8.89% | 8.49% | 9.16% | 9.51% | 9.34% | 9.44% | 10.03% | 9.68% | 9.43% | 9.43% | 9.07% |
| Countrywide Total | | 8.77% | 9.00% | 9.79% | 9.57% | 9.55% | 9.70% | 9.82% | 9.15% | 9.21% | 10.02% | 9.55% | 9.26% | 9.34% | 9.69% | 9.40% | 9.58% | 9.63% | 9.54% | 9.35% | 9.49% | 9.48% |

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