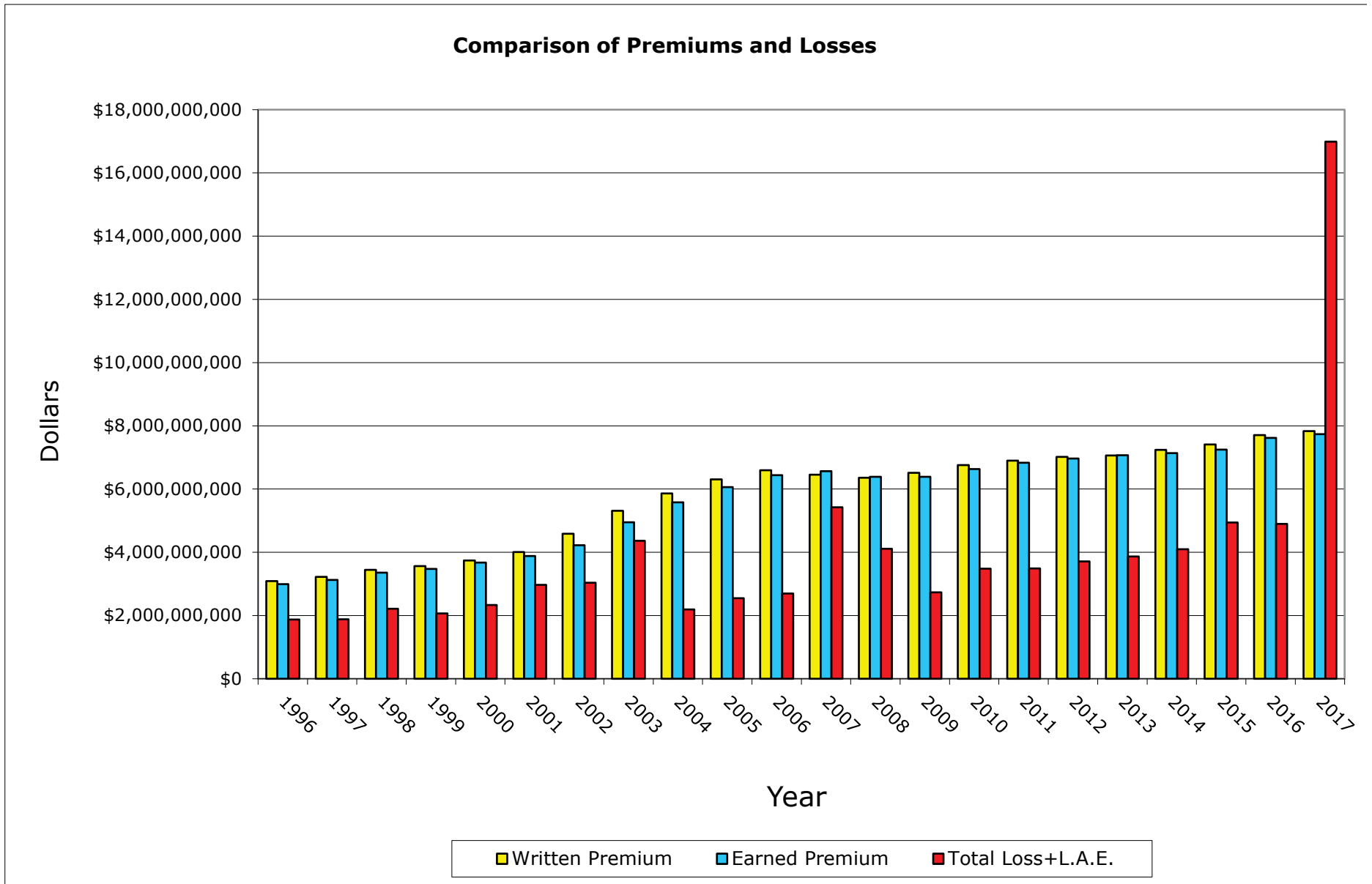


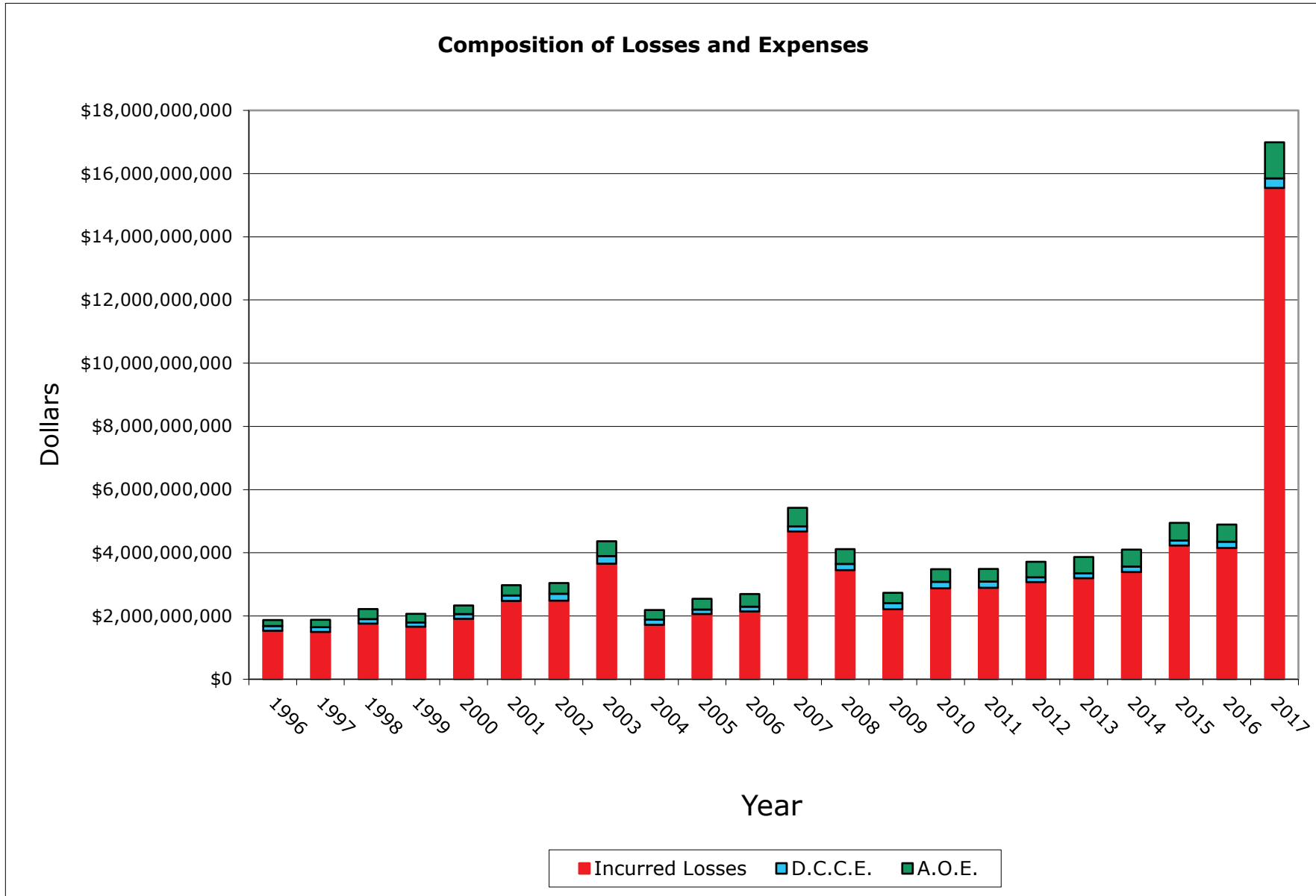
Homeowners Data
California Statewide Total

Graph 1.a.



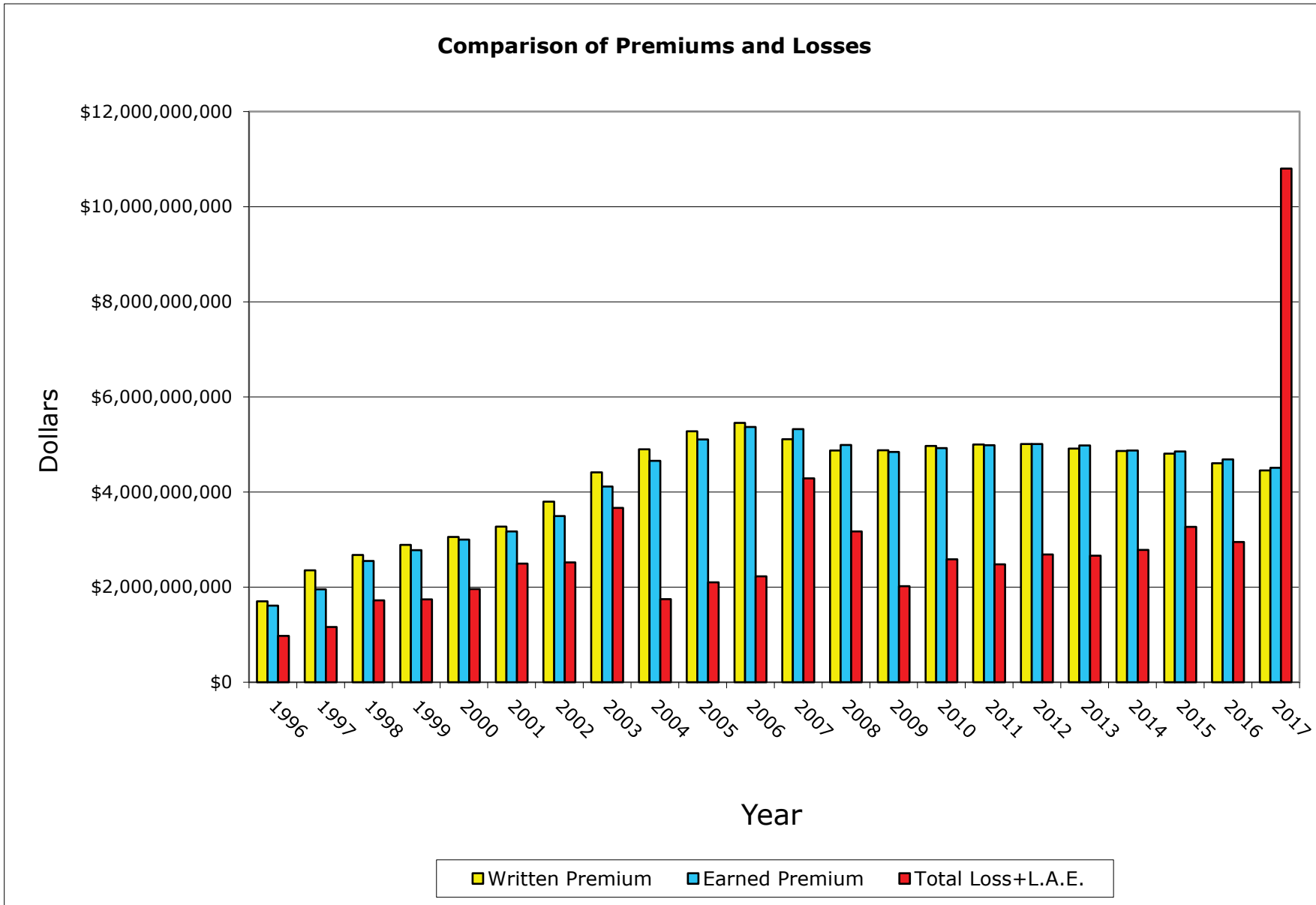
Homeowners Data
California Statewide Total

Graph 1.b.



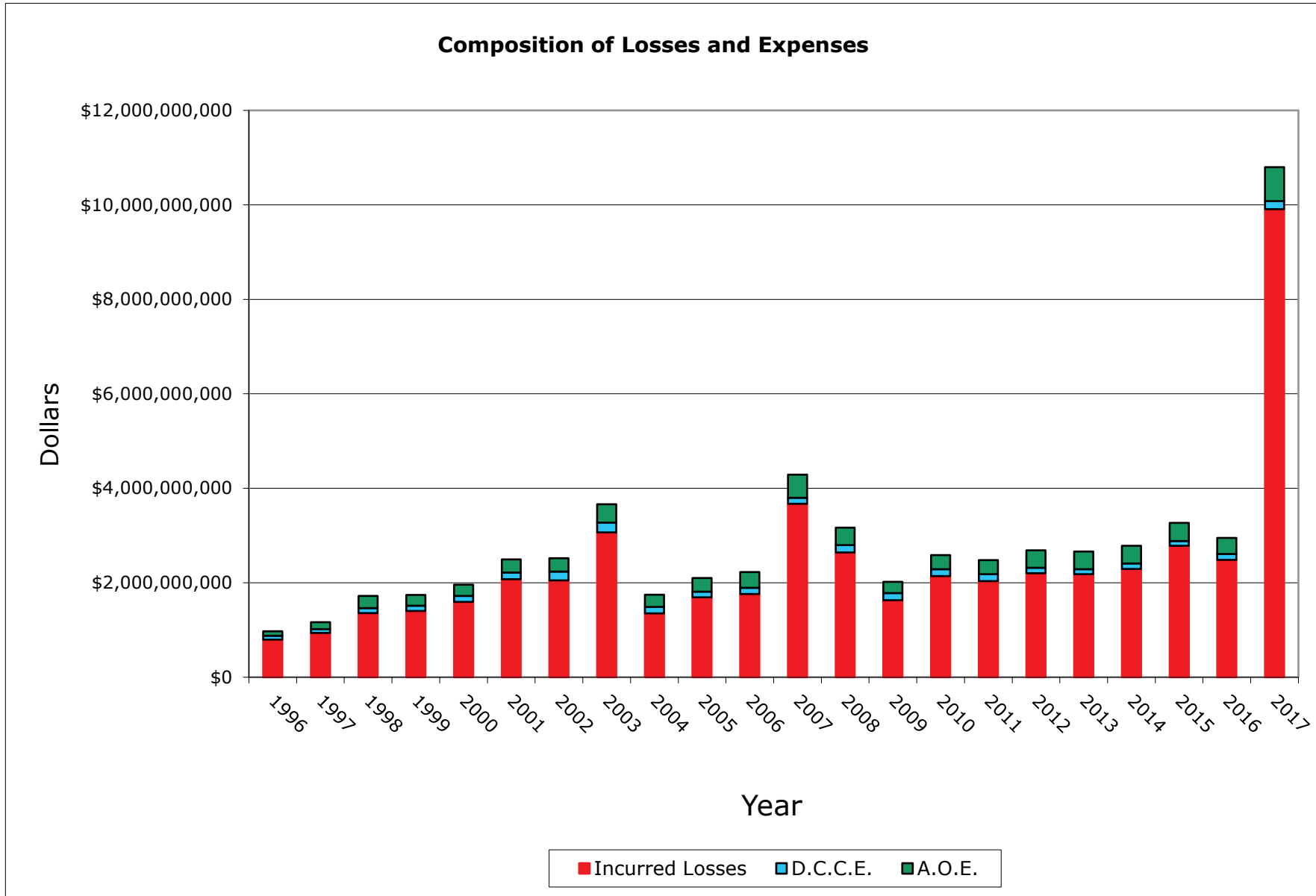
Homeowners Data
Selected 20 Aggregate

Graph 2.a.



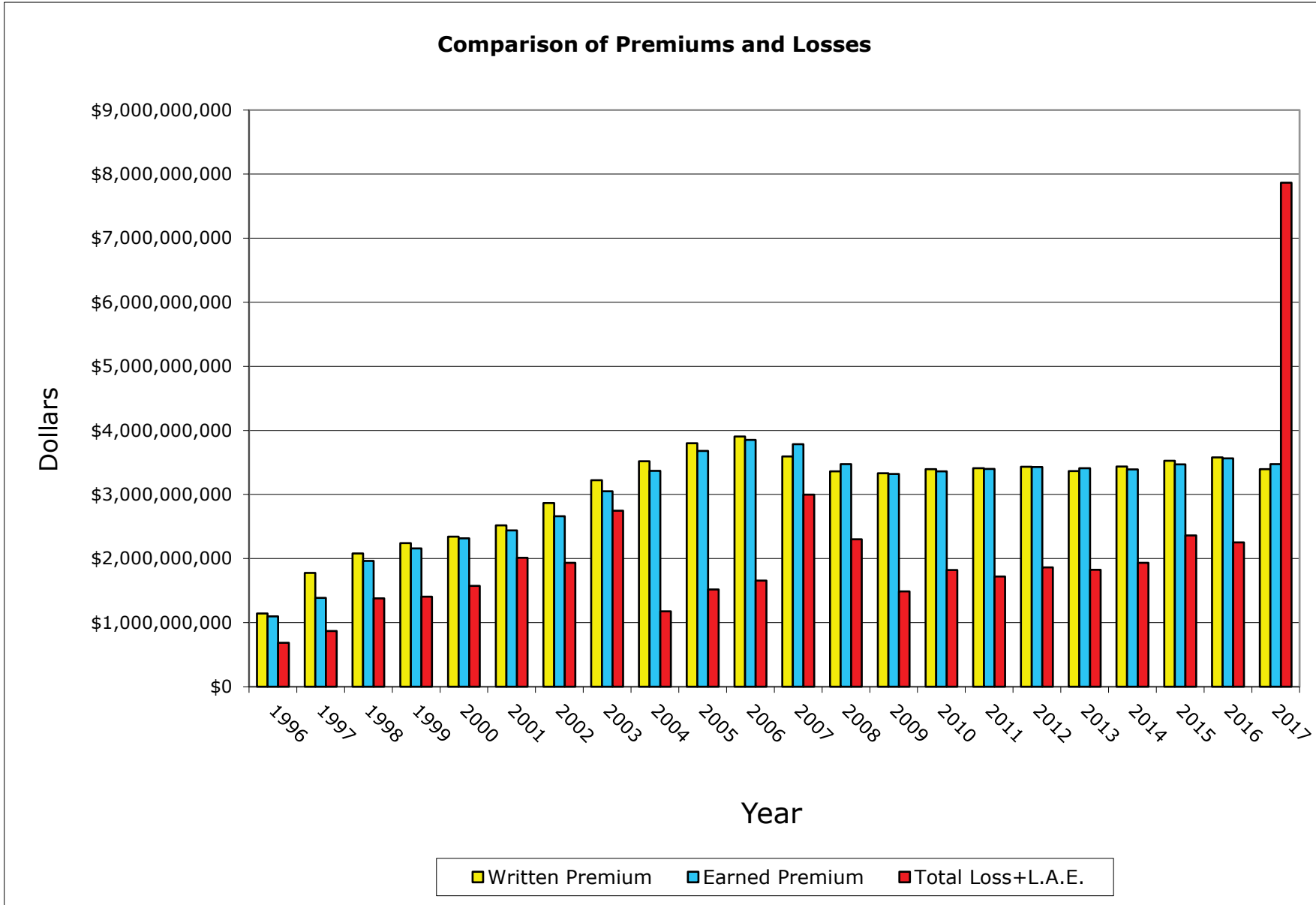
Homeowners Data
Selected 20 Aggregate

Graph 2.b.



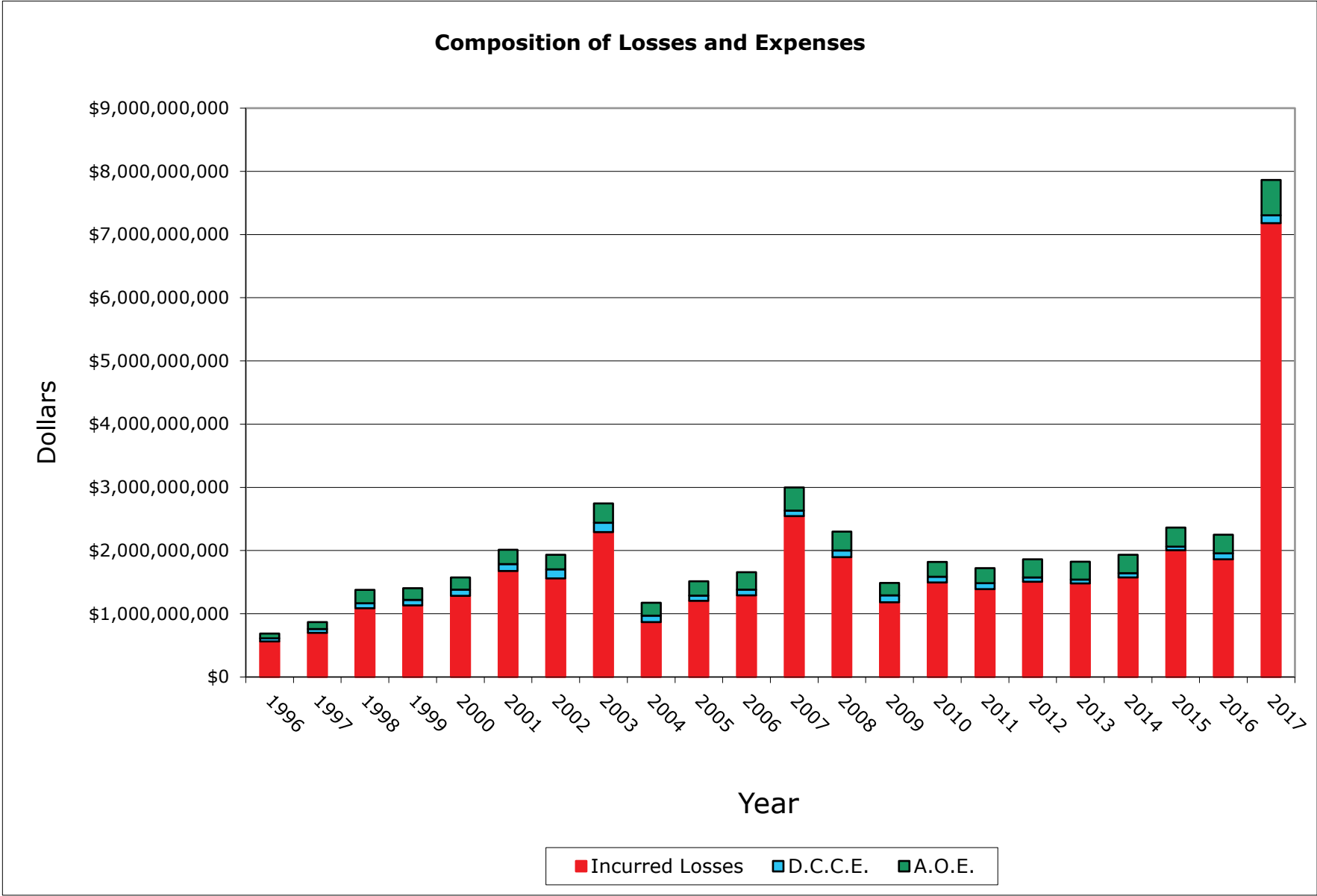
Homeowners Data
Top 5 Aggregate

Graph 3.a.



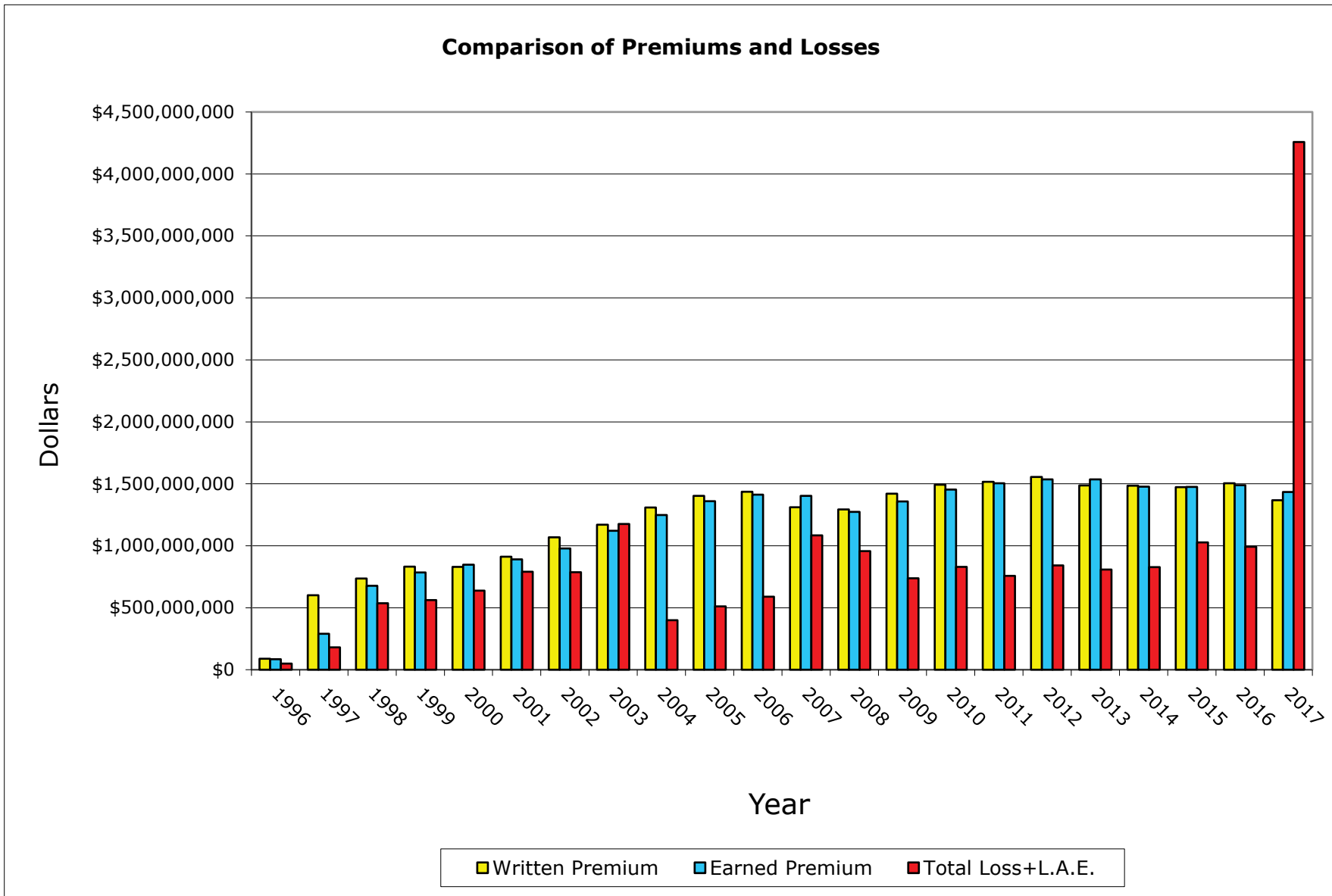
Homeowners Data
Top 5 Aggregate

Graph 3.b.



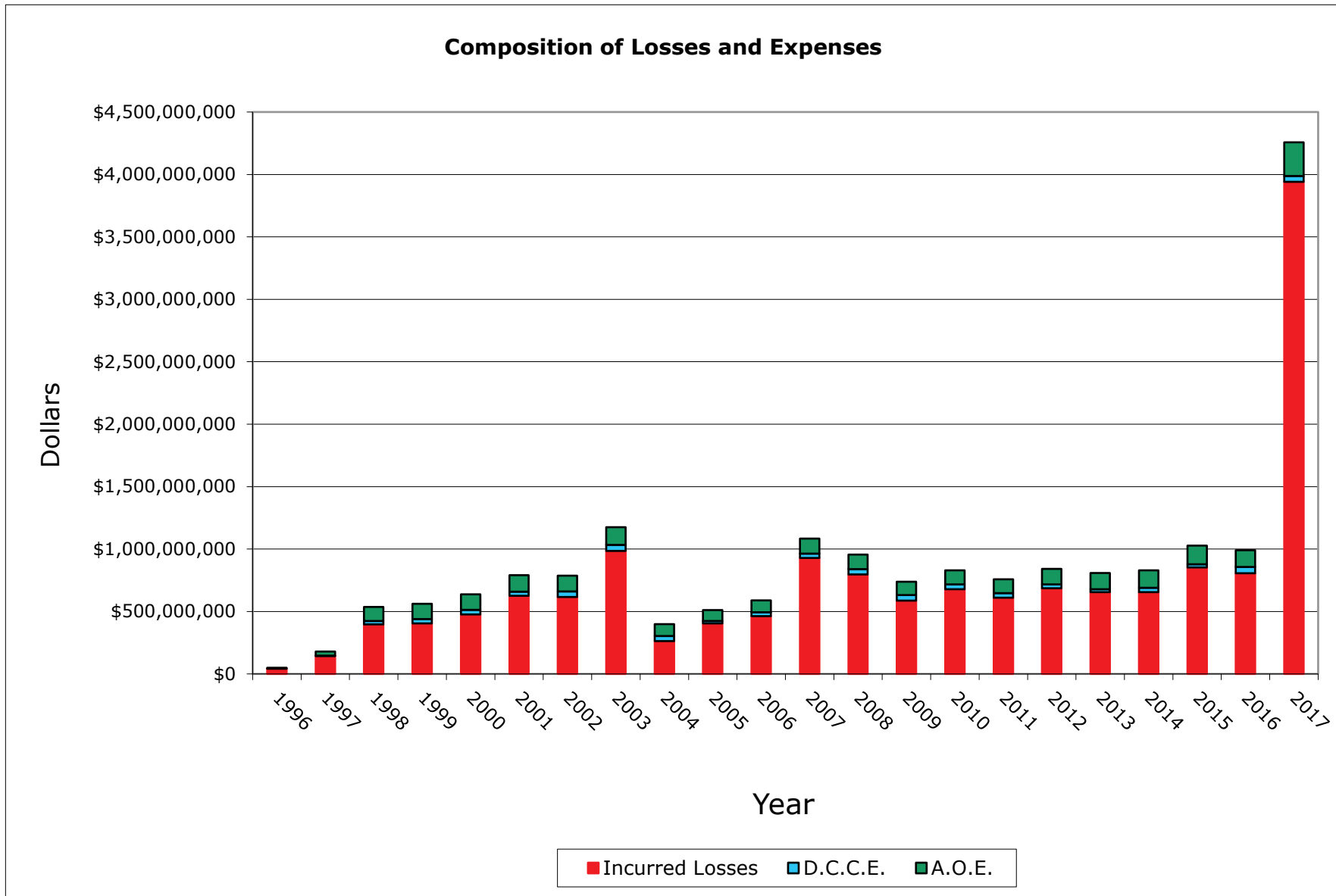
Homeowners Data
State Farm Gen Ins Co
NAIC #25151

Graph 3.1.a.



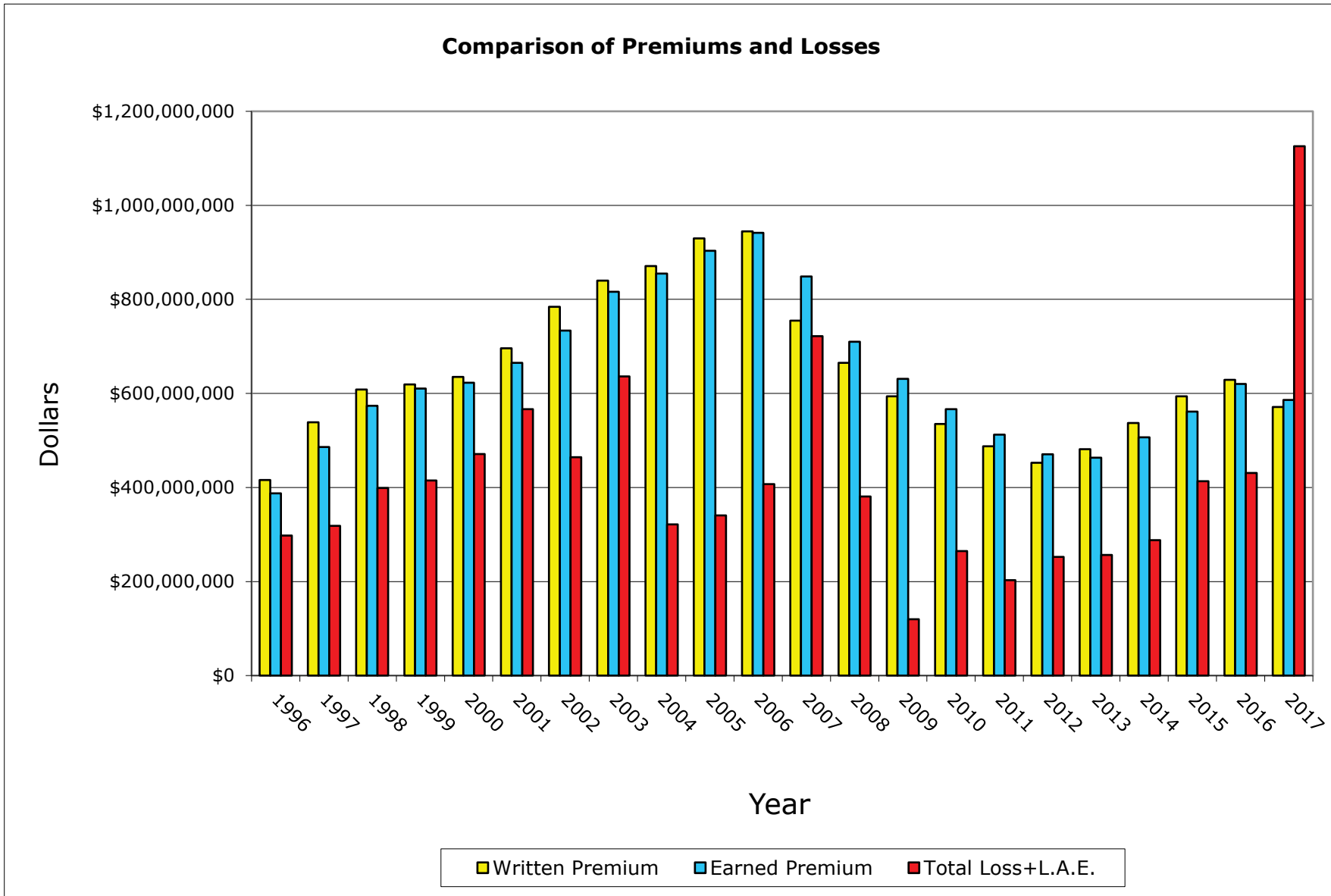
Homeowners Data
State Farm Gen Ins Co
NAIC #25151

Graph 3.1.b.



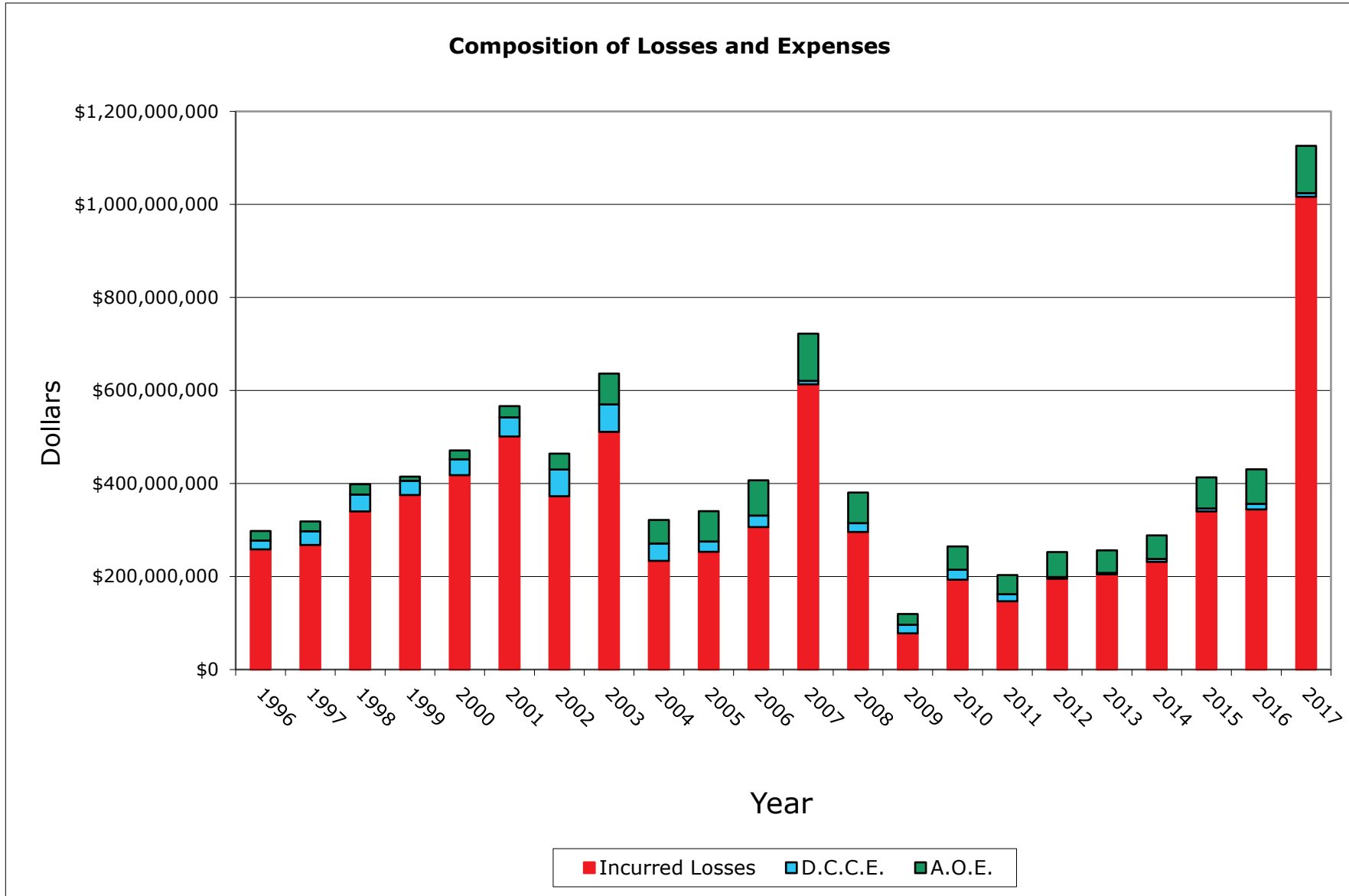
Homeowners Data
 Fire Ins Exch
 NAIC #21660

Graph 3.2.a.



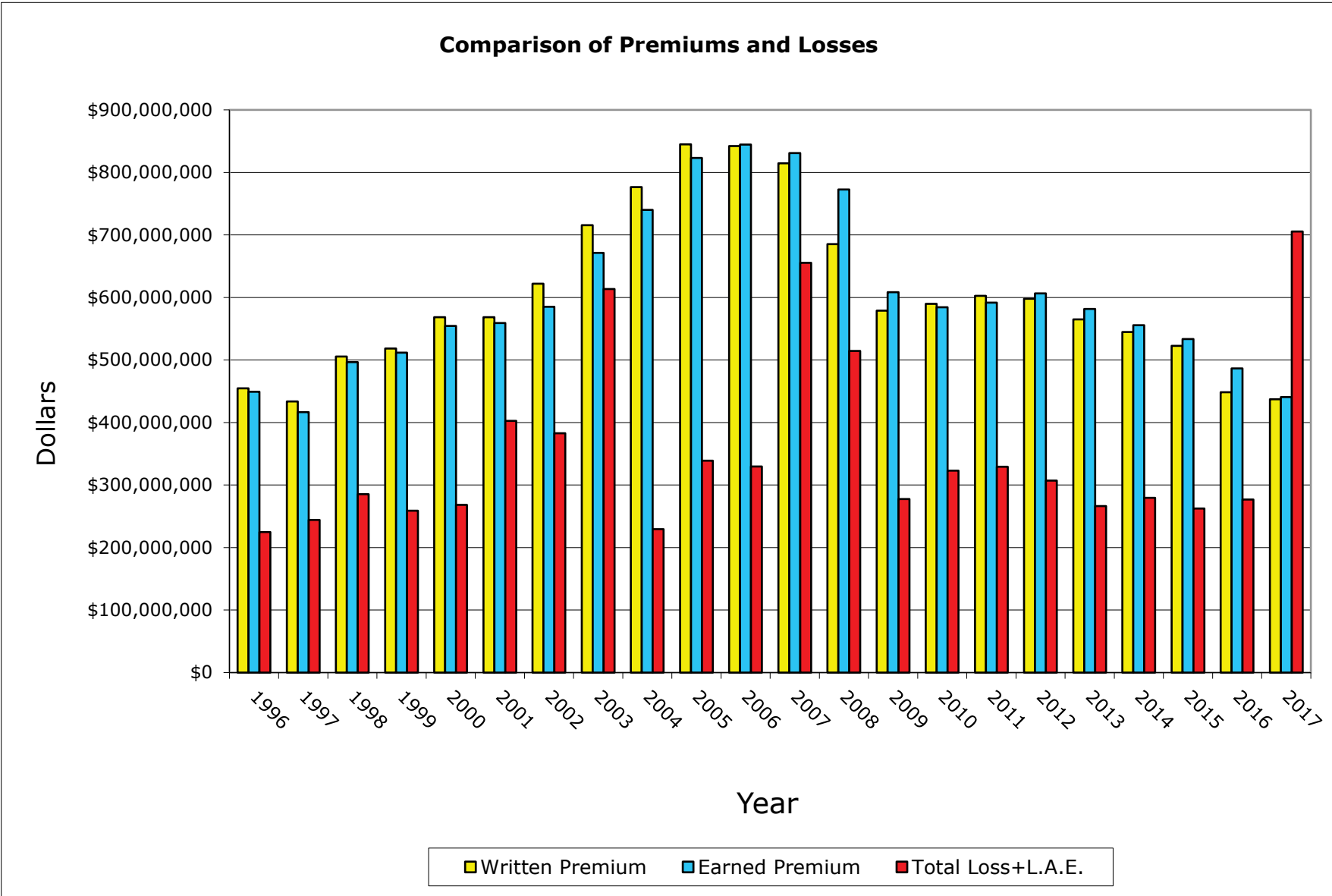
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.b.



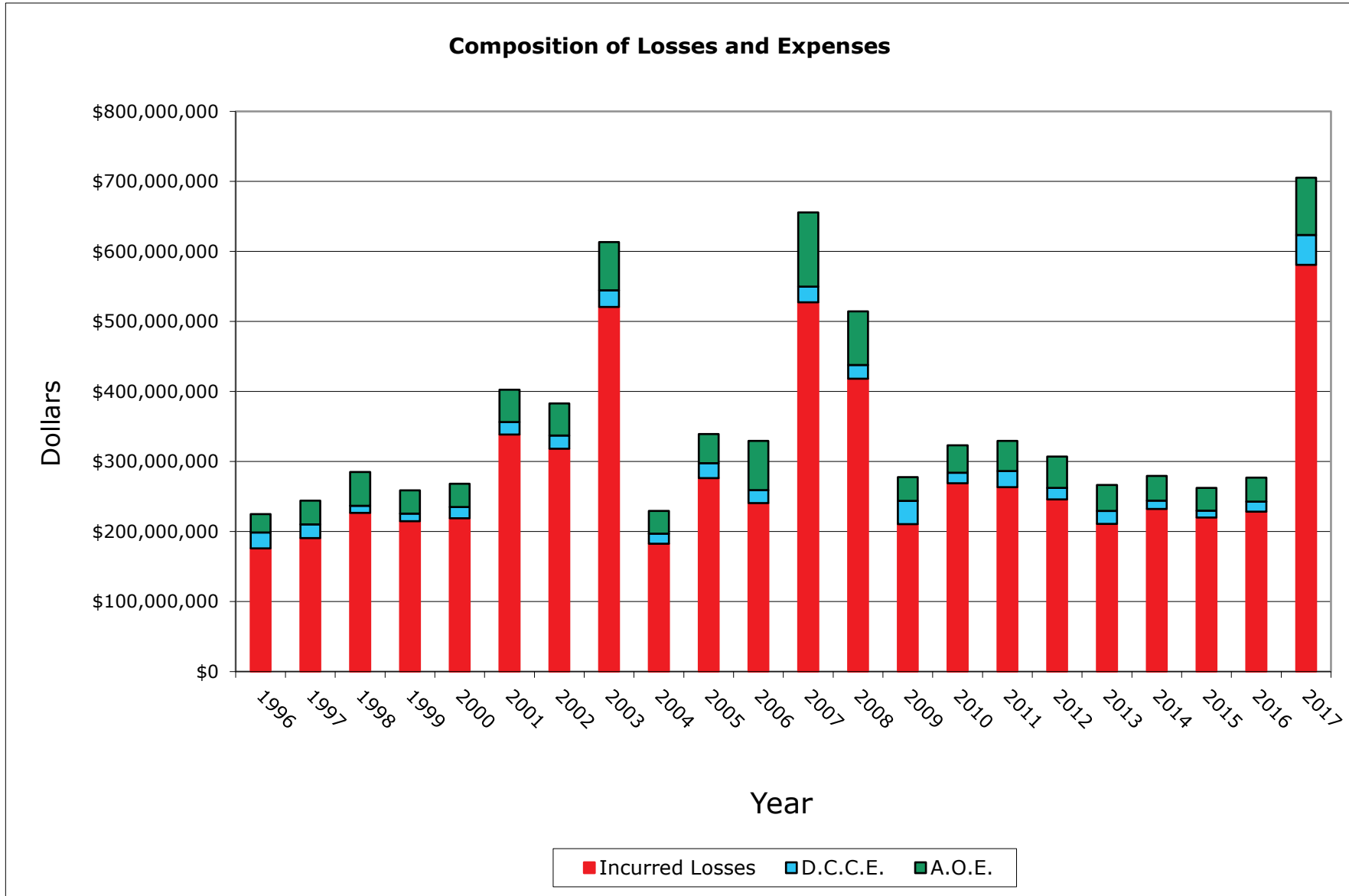
Homeowners Data
 Allstate Ins Co
 NAIC #19232

Graph 3.3.a.



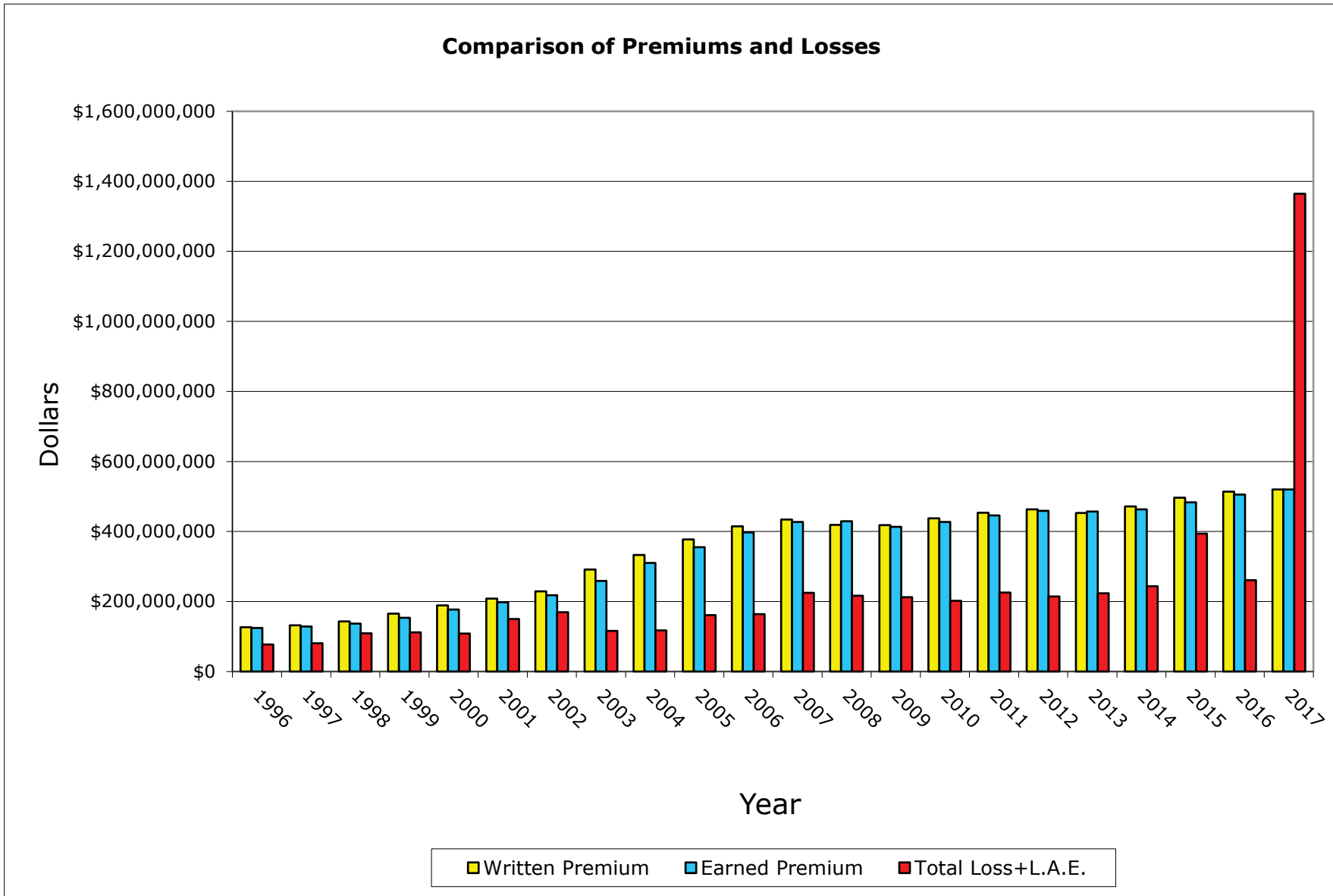
Homeowners Data
Allstate Ins Co
NAIC #19232

Graph 3.3.b.



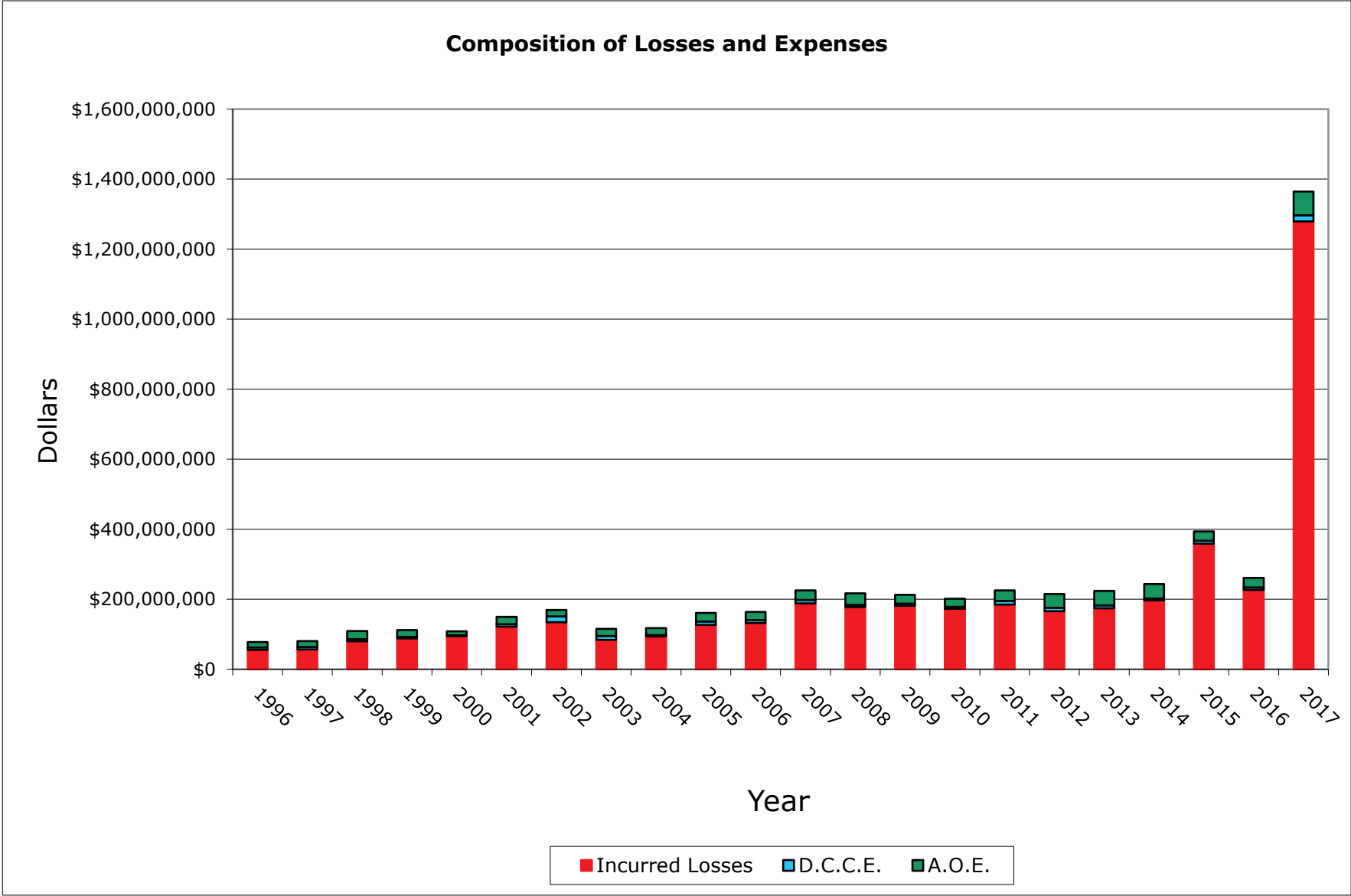
Homeowners Data
CSAA Ins Exch
NAIC #15539

Graph 3.4.a.



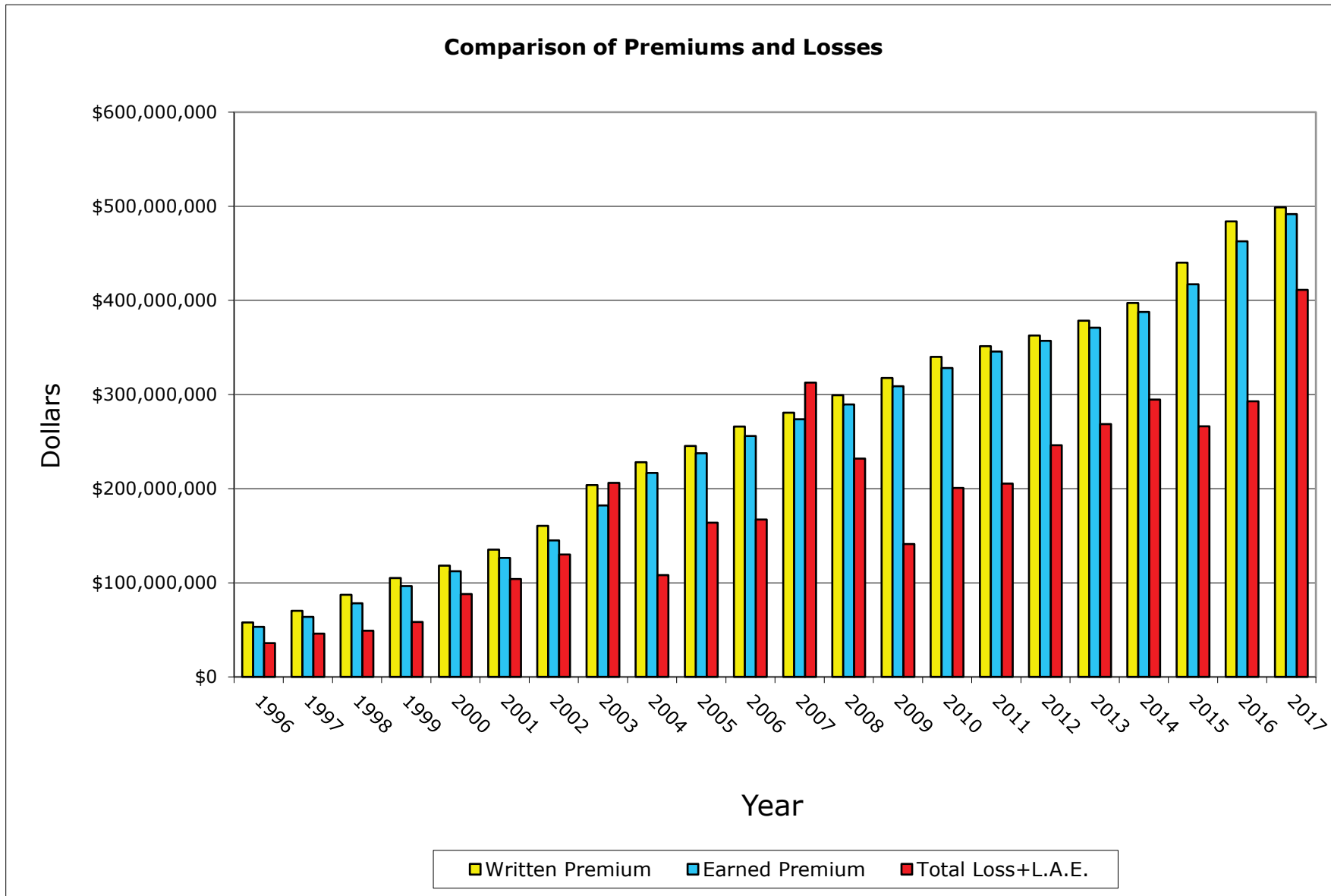
Homeowners Data
CSAA Ins Exch
NAIC #15539

Graph 3.4.b.



Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.a.



Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.b.



CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
WRITTEN PREMIUM

Table with columns: NAIC, COMPANY NAME, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, Grand Total. Rows include companies like State Farm Gen Ins Co, Fire Ins Exch, Allstate Ins Co, etc.

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

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2017

EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	84,388,878	290,131,482	677,292,249	785,397,886	848,251,066	890,472,054	977,350,095	1,121,954,641	1,247,604,635	1,359,374,381	1,413,053,990	1,403,170,777	1,274,084,941	1,358,179,309	1,453,908,717	1,504,918,421	1,535,113,356	1,536,606,772	1,476,593,533	1,475,344,800	1,488,067,789	1,434,679,289	25,635,939,061
21660	Fire Ins Exch	387,406,343	485,814,110	573,665,727	610,201,664	623,018,758	664,980,050	733,889,786	854,765,587	903,272,630	941,446,866	846,645,488	709,736,084	630,846,644	566,690,847	512,554,321	470,806,367	463,601,945	506,698,749	561,642,760	620,412,590	586,116,179	14,073,400,011	
19232	Allstate Ins Co	449,078,082	416,469,394	496,465,901	511,622,475	554,295,647	559,104,559	585,084,472	671,245,446	740,039,941	823,063,080	844,674,220	831,025,374	772,667,666	608,264,780	584,511,693	591,844,890	606,399,989	581,484,844	555,634,680	533,582,182	486,314,843	440,862,647	13,243,736,805
15539	CSAA Ins Exch	124,148,456	128,859,260	137,069,023	153,751,982	177,213,106	198,121,461	218,080,591	258,481,558	309,906,964	355,013,834	397,226,619	427,458,083	429,423,101	413,206,981	427,350,541	445,577,822	458,895,158	457,165,062	463,223,697	483,225,975	505,777,313	520,019,788	7,489,196,375
15598	Interins Exch Of The Automobile Clud	53,268,440	63,750,805	78,237,324	96,418,536	112,337,720	126,510,286	144,980,676	182,245,837	216,628,792	237,720,029	256,009,480	273,761,810	289,544,210	308,725,195	328,144,411	345,600,158	356,973,543	370,870,361	387,845,429	417,215,964	462,716,717	491,725,137	5,601,230,860
11908	Mercury Cas Co	5,048,088	7,171,035	9,522,791	14,723,453	30,219,046	52,885,099	79,475,250	111,935,390	137,746,426	161,842,012	185,769,726	201,094,587	201,284,110	193,267,382	202,409,931	216,056,038	232,255,871	248,669,908	261,051,743	239,208,563	60,246,245	0	2,851,882,694
25941	United Serv Automobile Assn	90,539,693	93,359,785	94,690,755	96,693,751	100,916,760	106,238,204	113,999,264	122,066,635	140,415,927	156,251,113	165,966,383	160,121,534	158,438,545	165,707,682	175,077,572	181,497,394	170,515,983	161,619,008	163,841,382	160,994,411	161,608,262	167,441,920	3,107,660,963
19100	Amico Ins Co	22,122,456	25,226,426	29,708,363	40,325,010	53,572,906	67,687,643	79,374,189	97,179,863	113,643,990	125,103,709	138,540,628	147,983,802	146,280,498	152,904,167	159,005,775	159,161,806	158,753,983	160,385,206	166,372,688	170,438,920	174,016,398	174,067,671	2,561,856,977
25968	USAA Gas Ins Co	31,259,302	36,111,622	40,526,895	46,139,122	53,090,201	60,296,656	70,083,947	82,289,446	101,981,141	118,690,332	128,247,340	120,707,958	119,371,531	126,553,848	136,590,521	143,319,271	138,283,932	136,194,295	141,468,324	130,126,858	128,159,456	136,855,859	2,226,347,857
23035	Liberty Mut Fire Ins Co	24,009,546	26,496,806	28,192,382	28,469,351	29,723,759	32,219,770	36,940,994	49,239,138	78,820,490	115,569,239	124,593,165	131,969,272	136,910,236	141,785,923	146,438,927	148,627,375	157,789,020	162,806,667	68,681,276	0	41,855	42,942	1,669,358,533
21873	Firemans Fund Ins Co	68,628,133	73,872,738	76,234,725	77,031,221	74,200,886	76,800,952	78,352,488	86,956,441	99,489,022	109,048,200	121,421,734	129,492,554	132,659,752	133,485,289	132,720,176	122,168,831	112,175,541	107,978,778	107,930,678	97,960,426	20,684,659	0	2,039,293,264
26905	Century Natl Ins Co	68,700,322	81,047,061	81,747,149	76,772,284	70,897,246	64,813,324	61,649,099	91,977,677	93,993,468	86,522,768	79,043,247	71,387,479	64,643,715	58,929,880	50,683,861	49,473,445	48,525,676	47,444,861	46,930,341	48,284,662	44,264,751	1,461,589,144	
37850	Pacific Specialty Ins Co	12,880,652	24,965,597	18,075,726	20,232,910	24,072,126	24,660,042	40,396,227	84,039,738	95,056,508	88,563,404	77,416,348	68,539,150	74,216,914	79,671,833	88,751,898	98,495,748	104,007,470	110,353,559	121,856,420	130,328,116	140,158,780	148,562,654	1,675,301,820
36161	Travelers Prop Cas Ins Co	22,937,824	24,567,370	25,715,675	28,890,518	29,008,753	27,735,906	28,340,268	37,130,950	56,394,536	73,869,706	85,360,961	95,668,473	90,061,889	83,896,368	76,402,924	70,952,772	62,968,659	34,383,621	1,133,036	71,499	1,527	0	955,493,235
24740	SafeCo Ins Co Of Amer	93,398,959	91,721,976	95,857,925	99,816,464	113,068,263	80,036,818	64,589,063	71,194,832	77,295,523	79,612,673	80,013,381	74,747,445	68,867,452	71,259,688	73,980,905	74,623,542	73,565,686	72,397,611	71,558,680	70,025,415	66,923,035	65,479,805	1,730,035,151
34525	First Amer Specialty Ins Co	3,766,889	5,587,589	4,622,629	5,500,664	6,170,992	7,195,353	28,886,863	69,061,689	82,737,377	72,674,919	71,025,840	66,967,610	57,996,854	50,970,194	46,057,763	43,451,617	42,253,060	41,566,406	41,743,369	42,346,640	42,115,875	41,261,184	873,961,376
42579	Allied Prop & Cas Ins Co	14,242,587	17,667,112	17,987,236	19,638,532	27,318,410	31,585,032	31,860,561	41,714,569	53,110,879	61,326,029	66,886,552	67,158,169	62,965,363	64,971,416	64,774,536	61,897,533	62,136,590	64,113,458	65,799,593	65,855,594	65,138,658	66,163,650	1,094,312,059
39012	SafeCo Ins Co Of IL	6,873,170	6,910,970	7,843,855	9,239,915	12,355,823	40,221,695	56,772,066	61,016,953	64,932,746	65,623,345	65,307,517	61,584,556	58,000,695	60,761,916	63,333,887	64,584,108	62,932,780	59,785,251	57,038,530	54,784,571	55,269,436	55,823,396	1,050,997,181
20821	Federal Ins Co	30,651,196	30,928,562	31,139,992	31,701,683	31,603,314	31,901,590	35,065,719	40,234,998	48,220,516	57,931,239	66,052,515	74,825,180	72,418,032	73,570,400	78,703,403	88,169,482	96,920,477	108,070,076	116,822,715	123,887,695	130,055,934	135,803,624	1,534,678,342
30104	Hartford Underwriters Ins Co	18,497,068	21,606,689	23,306,397	24,628,389	26,713,223	28,356,353	31,325,749	36,162,721	42,472,100	48,013,340	53,914,739	59,652,962	61,501,645	61,871,429	61,733,086	60,615,991	59,170,949	54,427,919	51,827,844	50,163,509	32,194,950	1,106,800	909,263,852
Sub Total (2)		1,611,846,084	1,952,266,389	2,547,902,719	2,777,195,810	2,998,048,005	3,171,822,847	3,496,497,367	4,114,186,189	4,653,240,777	5,106,556,682	5,389,450,772	5,323,618,031	4,987,817,037	4,844,207,169	4,925,517,383	4,984,795,981	5,011,391,859	4,981,005,823	4,874,567,227	4,854,134,238	4,688,188,984	4,510,277,296	91,784,534,680
% of California Total		53.8%	62.40%	75.86%	78.88%	81.53%	81.74%	82.72%	83.11%	83.42%	84.19%	83.42%	81.04%	78.10%	75.80%	74.23%	72.96%	71.97%	70.47%	68.32%	66.96%	61.55%	58.3%	73.81%
Remainder of California		1,381,076,448	1,176,406,864	810,996,376	899,631,655	679,346,276	708,623,313	730,311,891	836,003,739	924,845,532	958,621,825	1,067,419,301	1,245,239,414	1,398,434,738	1,546,925,243	1,709,755,915	1,847,558,978	1,851,432,642	2,086,795,119	2,280,559,413	2,394,856,679	2,928,432,832	3,226,353,382	32,569,727,180
California Total Earned Premium		2,992,922,532	3,128,673,253	3,358,899,095	3,476,827,465	3,677,394,281	3,880,446,160	4,226,809,258	4,950,189,928	5,578,086,309	6,065,178,507	6,436,870,073	6,568,857,449	6,386,251,776	6,391,132,412	6,635,272,908	6,832,454,959	6,962,824,501	7,067,800,942	7,135,126,640	7,248,990,918	7,616,621,816	7,736,630,678	124,354,261,860
Countrywide Total Earned Premium		26,630,751,000	28,110,783,000	29,950,174,000	31,737,392,000	33,882,470,000	36,182,711,000	40,109,563,000	45,781,232,000	50,804,432,000	55,727,931,000	58,867,146,000	62,845,565,000	65,164,568,000	66,618,562,000	69,911,994,000	72,886,025,000	76,361,052,000	80,886,709,000	84,901,760,000	87,646,444,000	90,568,729,000	92,738,228,000	1,288,314,221,000
Ratio of CA E.P. / CW E.P.		11.24%	11.13%	11.21%	10.80%	10.72%	10.72%	10.54%	10.81%	10.88%	10.88%	10.93%	10.45%	9.80%	9.59%	9.37%	9.12%	8.74%	8.40%	8.27%	8.41%	8.34%	8.65%	

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

CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
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	2016	2017	Grand Total
25151	State Farm Gen Ins Co	50,107,882	179,490,918	536,496,627	562,327,813	637,473,476	791,438,228	786,935,871	1,175,911,639	399,355,860	511,113,347	589,546,114	1,084,211,652	956,165,120	737,639,277	829,392,867	757,854,820	840,881,047	809,027,541	828,668,019	1,027,286,641	991,243,864	4,257,263,735	19,339,832,359
21660	Fire Ins Exch	297,777,525	318,321,928	398,667,851	414,986,880	471,153,487	566,371,125	464,353,048	636,201,729	321,714,424	340,510,897	407,028,567	721,956,416	380,681,099	119,594,351	264,530,221	203,023,712	252,355,656	256,295,170	288,190,341	413,099,597	430,701,928	1,125,723,085	9,095,239,036
19232	Allstate Ins Co	224,797,250	244,127,238	285,195,505	258,866,476	268,111,773	402,434,029	382,996,695	613,412,646	229,460,272	339,109,698	329,612,039	655,535,059	514,403,798	277,586,485	323,044,381	329,383,296	306,948,022	266,420,834	279,564,811	262,439,267	276,864,577	705,467,695	7,775,771,845
15539	CSAA Ins Exch	77,591,225	80,803,375	109,236,918	111,918,728	108,363,220	149,801,574	169,676,409	115,765,871	117,342,085	161,146,786	164,030,936	225,070,176	216,784,552	212,524,482	201,801,657	225,514,947	214,812,212	223,729,413	243,474,181	393,683,013	260,630,969	1,364,622,789	5,148,325,517
15598	Interins Exch Of The Automobile Clud	35,842,606	45,921,924	49,020,935	58,465,655	87,989,042	104,069,613	130,105,547	206,259,159	108,163,699	163,955,016	167,128,593	312,550,813	231,937,950	141,218,401	200,846,729	205,347,851	246,052,452	268,615,315	294,588,865	266,192,717	292,806,898	411,270,376	4,028,348,121
11908	Mercury Cas Co	2,623,829	3,637,920	6,555,207	7,922,637	18,957,864	43,021,141	59,376,479	77,864,248	53,132,114	85,350,002	67,843,080	117,876,781	128,655,523	98,368,953	123,629,260	133,682,268	164,296,427	168,021,567	190,788,350	180,443,497	53,813,942	0	1,785,861,088
25941	United Serv Automobile Assn	55,709,064	47,403,174	57,878,198	56,168,230	60,799,778	62,808,276	78,000,745	116,653,420	72,848,872	49,714,425	62,854,273	194,999,667	92,550,789	27,954,449	80,605,077	80,938,268	88,872,745	71,885,815	87,008,908	96,382,500	95,486,057	426,345,783	2,063,940,515
19100	Amico Ins Co	12,121,516	14,186,768	16,333,397	22,196,438	32,477,593	50,033,583	70,567,118	101,053,582	51,871,106	58,541,069	66,643,884	105,181,150	93,764,662	64,414,896	91,144,040	95,092,657	86,630,377	81,880,478	98,901,159	127,241,916	109,208,823	716,016,130	2,175,502,342
25968	USAA Cas Ins Co	18,084,161	20,475,897	25,058,555	30,773,120	29,328,566	41,187,726	45,115,032	63,786,678	43,780,894	45,873,036	45,107,202	116,304,130	66,397,358	34,416,599	56,519,815	66,226,747	61,635,498	61,319,131	72,954,527	84,559,965	79,022,328	297,641,223	1,405,388,187
23035	Liberty Mut Fire Ins Co	13,103,161	15,403,915	17,484,936	16,522,387	18,658,896	28,291,723	31,397,683	55,501,760	32,209,158	38,896,425	45,123,553	161,147,507	75,448,764	18,992,947	62,219,710	42,990,403	65,152,706	76,411,001	34,326,700	0	719,289	(1,138,204)	848,864,620
21873	Firemans Fund Ins Co	36,881,714	26,911,979	39,955,266	33,515,533	32,805,113	42,773,948	35,552,514	46,593,524	32,493,194	50,637,366	34,755,691	94,136,384	64,995,915	48,816,692	80,836,609	53,155,423	61,465,437	57,799,569	50,133,493	52,423,594	31,469,260	0	1,008,106,217
26905	Century Natl Ins Co	49,126,326	54,909,456	54,997,772	41,881,315	34,109,273	39,756,335	50,578,456	97,276,484	54,350,901	49,676,082	37,684,301	32,197,683	38,910,094	17,846,992	20,363,835	19,542,863	25,461,512	25,694,974	23,800,120	22,939,511	22,269,363	33,330,429	846,704,116
37850	Pacific Specialty Ins Co	6,069,508	10,448,585	4,392,947	8,550,256	17,620,789	10,128,143	20,746,429	59,600,484	47,392,964	24,635,328	22,539,635	36,746,512	35,319,249	35,933,660	37,315,452	39,743,122	50,214,939	51,021,445	55,237,388	63,610,377	75,193,133	127,930,272	840,390,619
24740	Travelers Prop Cas Ins Co	13,982,576	13,643,379	21,297,586	12,521,180	15,392,220	19,902,582	20,805,133	41,349,791	23,014,480	30,797,227	32,111,807	90,625,154	61,101,822	37,636,849	20,685,227	33,878,656	25,709,418	21,005,186	(3,792,865)	(1,076,933)	1,974,840	0	532,565,313
24740	SafeCo Ins Co Of Amer	48,222,991	46,198,120	56,491,818	62,149,803	72,074,456	50,825,136	34,598,443	27,544,097	20,949,917	21,460,313	42,900,790	27,433,642	22,135,421	30,486,755	25,634,481	33,421,208	30,360,605	39,713,716	41,800,219	45,006,914	266,933,391	1,065,476,390	
34525	First Amer Specialty Ins Co	1,211,591	1,914,627	1,896,873	1,985,920	2,947,087	5,225,445	19,428,635	89,239,890	48,526,201	37,498,856	34,289,863	46,966,856	35,165,991	21,122,109	23,323,409	21,262,414	22,719,958	23,424,252	28,465,599	24,402,323	53,266,419	565,872,149	
42579	Allied Prop & Cas Ins Co	7,626,221	10,411,942	10,863,277	12,740,883	15,986,462	23,022,850	30,606,243	34,670,277	28,890,708	21,290,078	26,258,210	59,204,600	43,470,846	24,530,138	32,445,941	34,396,658	35,402,195	42,694,934	40,436,077	55,290,105	37,447,741	295,264,991	922,951,376
39012	SafeCo Ins Co Of IL	1,878,028	2,170,763	3,310,858	4,874,375	7,207,703	29,328,031	43,767,852	37,197,451	31,129,370	28,435,743	30,976,855	38,771,933	26,717,183	32,361,913	37,365,036	35,132,463	38,126,993	30,188,400	35,213,126	36,185,723	34,868,666	146,472,172	711,680,639
20281	Federal Ins Co	10,624,707	16,286,456	8,472,559	11,002,813	12,494,119	15,811,689	22,226,496	37,121,371	17,757,979	20,617,223	15,042,413	97,462,343	41,649,559	15,116,557	42,717,608	42,800,451	39,058,046	46,557,046	63,056,920	75,832,180	66,877,943	578,717,821	1,297,304,295
30104	Hartford Underwriters Ins Co	12,649,649	10,616,661	15,953,876	14,609,653	15,927,538	19,940,519	23,784,362	30,990,571	17,067,543	24,261,875	26,864,291	54,476,269	37,228,900	29,703,731	29,625,463	32,453,735	28,955,622	40,963,459	38,051,741	41,945,054	20,432,076	(6,039,262)	560,102,517
	Sub Total	976,031,730	1,163,285,065	1,719,560,961	1,743,980,083	1,959,878,456	2,496,171,696	2,520,619,190	3,663,994,672	1,749,227,887	2,103,010,396	2,226,901,621	4,288,329,877	3,168,782,008	2,018,380,622	2,986,697,792	2,480,116,230	2,686,354,926	2,662,811,838	2,783,809,829	3,268,744,396	2,950,840,931	10,798,898,844	62,016,229,260
	% of California Total	32.08%	61.90%	77.56%	84.32%	83.91%	83.93%	82.90%	83.96%	79.74%	82.50%	82.52%	79.04%	77.02%	73.79%	74.33%	71.14%	72.36%	68.88%	67.90%	66.09%	60.28%	63.56%	72.16%
	Remainder of California	898,881,443	716,051,814	497,490,184	324,252,616	375,867,883	477,963,748	519,934,813	699,779,020	444,503,186	446,044,499	471,860,862	1,137,212,158	945,318,629	716,802,566	893,098,993	1,066,114,405	1,026,319,336	1,203,075,008	1,316,308,953	1,677,120,951	1,944,119,408	6,189,975,988	23,928,076,465
	California Total	1,874,883,174	1,879,336,880	2,217,051,145	2,068,232,709	2,335,746,339	2,974,135,444	3,040,554,003	4,363,773,692	2,193,731,073	2,549,054,896	2,698,762,483	5,425,542,035	4,114,100,637	2,735,183,178	3,479,796,785	3,486,230,635	3,712,674,262	3,865,686,846	4,100,118,782	4,945,865,548	4,894,960,339	16,988,874,842	85,944,305,726
	Countrywide Total	23,664,127,000	18,568,596,000	22,957,218,000	23,661,031,000	26,055,723,000	32,317,281,000	30,974,360,000	31,541,256,000	38,364,231,000	47,848,187,000	33,338,743,000	37,079,212,000	52,910,847,000	46,423,569,000	48,621,679,000	62,686,718,000	51,942,797,000	44,208,041,000	49,121,935,000	51,076,900,000	55,217,368,000	78,458,070,000	906,577,897,000

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

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

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25151	State Farm Gen Ins Co	59.38%	61.87%	79.21%	71.60%	75.15%	88.88%	80.52%	104.81%	32.01%	37.60%	41.72%	77.27%	75.05%	54.31%	57.05%	50.36%	54.78%	52.65%	56.12%	69.63%	66.61%	296.74%	75.44%	
21660	Fire Ins Exch	76.86%	65.52%	69.49%	68.01%	75.62%	85.17%	63.27%	77.95%	37.64%	37.70%	68.01%	43.23%	85.07%	53.64%	18.96%	46.68%	39.61%	53.60%	55.28%	56.88%	73.55%	69.42%	192.06%	64.62%
19232	Allstate Ins Co	50.06%	58.62%	57.45%	50.60%	48.37%	71.98%	65.46%	91.38%	31.01%	41.20%	39.02%	78.88%	66.58%	45.64%	55.27%	55.65%	50.62%	45.82%	50.31%	49.18%	56.93%	160.02%	58.71%	
15539	CSAA Ins Exch	62.50%	62.71%	79.69%	72.79%	61.15%	75.61%	77.80%	44.79%	37.86%	45.39%	41.29%	52.65%	50.48%	51.43%	47.22%	50.61%	46.81%	48.94%	52.56%	81.47%	51.53%	262.42%	68.74%	
15598	Intertins Exch Of The Automobile Club	67.29%	72.03%	62.66%	60.64%	78.33%	82.26%	89.74%	113.18%	49.93%	68.97%	65.28%	114.17%	80.10%	45.74%	61.21%	59.42%	68.93%	72.43%	75.95%	63.80%	63.28%	83.64%	71.92%	
11908	Mercury Cas Co	51.98%	50.73%	68.84%	53.81%	62.73%	81.35%	74.71%	69.56%	38.57%	52.74%	36.52%	58.62%	63.92%	50.90%	61.08%	61.87%	70.74%	67.57%	73.08%	75.43%	89.32%	0.00%	62.62%	
25941	United Serv Automobile Assn	61.53%	50.77%	61.12%	58.09%	60.25%	59.12%	68.42%	95.56%	51.88%	31.82%	37.87%	121.78%	58.41%	16.90%	46.04%	44.60%	52.12%	44.48%	53.15%	59.87%	59.08%	254.62%	66.41%	
19100	Amco Ins Co	54.79%	56.24%	54.98%	55.04%	60.62%	73.92%	88.90%	103.99%	45.64%	46.79%	48.10%	71.08%	64.10%	42.13%	57.32%	59.75%	54.57%	57.29%	59.45%	74.66%	62.76%	411.34%	84.92%	
25968	USAA Cas Ins Co	57.85%	56.70%	61.83%	66.70%	55.24%	68.31%	64.37%	77.52%	42.93%	38.65%	35.17%	96.35%	55.62%	27.20%	41.38%	46.21%	44.57%	45.02%	51.57%	64.98%	61.66%	217.35%	63.13%	
23035	Liberty Mut Fire Ins Co	54.58%	58.13%	62.02%	58.04%	62.77%	87.81%	84.99%	112.74%	40.86%	33.66%	36.22%	122.11%	55.11%	13.40%	42.49%	28.92%	41.29%	46.93%	49.98%	0.00%	1718.53%	-2650.56%	50.85%	
21873	Firemans Fund Ins Co	53.74%	36.43%	52.41%	43.51%	44.21%	55.69%	45.38%	53.58%	32.66%	46.44%	28.62%	72.70%	48.99%	36.57%	60.91%	43.51%	54.79%	53.53%	46.45%	53.52%	152.14%	0.00%	49.43%	
26905	Century Natl Ins Co	71.51%	67.75%	67.28%	54.55%	48.11%	61.34%	82.04%	131.71%	59.09%	52.83%	43.55%	40.73%	54.51%	27.61%	34.56%	38.56%	51.47%	52.95%	50.16%	48.88%	46.12%	75.30%	57.93%	
37850	Pacific Specialty Ins Co	47.12%	41.85%	24.30%	42.26%	73.20%	41.07%	51.36%	70.92%	49.86%	27.82%	29.11%	53.61%	47.59%	45.10%	42.04%	40.35%	48.28%	46.23%	45.33%	48.81%	53.65%	86.11%	50.16%	
36161	Travelers Prop Cas Ins Co	60.96%	55.53%	82.82%	43.34%	53.06%	71.76%	73.41%	111.36%	40.81%	41.69%	37.62%	94.73%	67.84%	44.86%	27.07%	47.75%	40.83%	61.09%	-334.75%	-1506.22%	129328.07%	0.00%	55.74%	
24740	Safeo Ins Co Of Amer	51.63%	50.37%	58.93%	62.26%	63.74%	63.50%	53.57%	38.69%	24.23%	26.31%	26.82%	57.41%	39.84%	31.06%	41.21%	34.35%	45.43%	41.94%	55.50%	59.69%	67.85%	407.66%	61.59%	
34525	First Amer Specialty Ins Co	32.16%	34.27%	41.03%	36.10%	47.76%	47.76%	67.26%	129.22%	58.65%	51.60%	48.28%	70.13%	60.63%	42.35%	45.86%	53.68%	50.32%	54.66%	56.11%	67.22%	57.94%	129.10%	64.75%	
42579	Allied Prop & Cas Ins Co	53.55%	58.93%	60.39%	64.88%	58.52%	72.89%	96.06%	83.11%	54.40%	34.72%	39.26%	88.16%	69.04%	37.76%	50.09%	55.57%	56.97%	66.59%	61.45%	83.96%	57.49%	446.26%	84.34%	
39012	Safeo Ins Co Of IL	27.32%	31.41%	42.21%	52.75%	58.33%	72.92%	77.09%	60.96%	47.94%	43.23%	47.43%	62.96%	46.06%	53.26%	59.00%	54.40%	60.58%	50.49%	61.74%	66.05%	63.09%	262.38%	67.71%	
20281	Federal Ins Co	34.66%	52.66%	27.21%	34.71%	39.53%	49.56%	63.39%	92.26%	36.83%	35.59%	22.77%	130.25%	57.51%	20.55%	54.28%	48.54%	40.30%	43.08%	53.98%	61.21%	51.42%	426.14%	84.53%	
30104	Hartford Underwriters Ins Co	68.39%	49.14%	68.45%	59.32%	59.62%	70.32%	75.93%	85.70%	40.19%	50.53%	49.83%	91.32%	60.53%	48.01%	47.99%	53.54%	48.33%	75.26%	73.42%	83.62%	63.46%	-545.65%	61.60%	
	Sub Total	60.55%	59.59%	67.49%	62.80%	65.37%	78.70%	72.09%	89.06%	37.59%	41.18%	41.47%	80.55%	63.53%	41.67%	52.52%	49.75%	53.60%	53.46%	57.11%	67.34%	62.94%	239.43%	67.57%	
	Remainder of California	65.08%	60.87%	61.34%	46.35%	55.33%	67.45%	71.19%	83.71%	48.06%	46.53%	44.21%	91.32%	67.60%	46.34%	52.24%	54.45%	52.59%	57.65%	58.23%	70.03%	66.39%	191.86%	73.47%	
	California Total	62.64%	60.07%	66.01%	59.49%	63.52%	76.64%	71.93%	88.15%	39.33%	42.03%	41.93%	82.58%	64.42%	42.80%	52.44%	51.02%	53.32%	54.69%	57.46%	68.23%	64.27%	219.59%	69.11%	
	Countrywide Total	88.11%	66.06%	75.45%	74.55%	76.90%	89.32%	77.22%	68.90%	75.51%	86.04%	56.63%	59.00%	81.20%	69.69%	69.55%	86.01%	68.02%	54.65%	57.86%	58.28%	60.97%	84.60%	70.37%	

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

CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	2.88%	18.66%	21.36%	23.37%	22.19%	22.75%	23.31%	22.03%	22.33%	22.24%	21.78%	20.30%	20.35%	21.82%	22.08%	21.97%	22.16%	21.06%	20.52%	19.87%	19.52%	17.44%	20.71%
21660	Fire Ins Exch	13.45%	16.73%	17.65%	17.40%	16.97%	17.38%	17.11%	15.81%	14.86%	14.75%	14.33%	11.70%	10.46%	9.12%	7.91%	7.07%	6.45%	6.81%	7.42%	8.02%	8.16%	7.29%	11.17%
19232	Allstate Ins Co	14.71%	13.47%	14.67%	14.55%	15.19%	14.19%	13.57%	13.47%	13.25%	13.40%	12.78%	12.62%	10.78%	8.89%	8.73%	8.74%	8.52%	8.00%	7.52%	7.05%	5.82%	5.58%	10.43%
15539	CSAA Ins Exch	4.09%	4.11%	4.16%	4.65%	5.05%	5.20%	5.00%	5.49%	5.68%	5.99%	6.29%	6.73%	6.59%	6.42%	6.47%	6.57%	6.60%	6.41%	6.52%	6.70%	6.67%	6.64%	6.06%
15598	Interins Exch Of The Automobile Clud	1.87%	2.18%	2.53%	2.95%	3.16%	3.38%	3.50%	3.84%	3.89%	3.89%	4.04%	4.35%	4.71%	4.87%	5.03%	5.09%	5.17%	5.36%	5.49%	5.94%	6.28%	6.37%	4.59%
11908	Mercury Cas Co	0.17%	0.27%	0.31%	0.55%	1.10%	1.58%	2.06%	2.38%	2.56%	2.78%	2.98%	3.17%	3.09%	3.01%	3.10%	3.23%	3.45%	3.58%	3.67%	2.29%	-0.02%	0.00%	2.24%
25941	United Serv Automobile Assn	2.99%	2.91%	2.79%	2.75%	2.77%	2.75%	2.55%	2.43%	2.57%	2.57%	2.53%	2.42%	2.52%	2.63%	2.64%	2.64%	2.29%	2.30%	2.25%	2.17%	2.12%	2.19%	2.48%
19100	Amico Ins Co	0.77%	0.85%	0.92%	1.40%	1.62%	1.90%	1.82%	2.04%	2.03%	2.10%	2.22%	2.25%	2.36%	2.38%	2.40%	2.29%	2.25%	2.31%	2.38%	2.27%	2.23%	2.23%	2.08%
25968	USAA Gas Ins Co	1.10%	1.18%	1.26%	1.39%	1.52%	1.62%	1.64%	1.72%	1.92%	1.98%	1.94%	1.80%	1.92%	2.04%	2.08%	2.10%	1.90%	1.97%	1.92%	1.70%	1.70%	1.82%	1.80%
23035	Liberty Mut Fire Ins Co	0.82%	0.86%	0.84%	0.80%	0.83%	0.84%	0.91%	1.07%	1.82%	1.91%	1.95%	2.09%	2.18%	2.23%	2.15%	2.22%	2.31%	2.13%	-0.04%	0.00%	0.00%	0.00%	1.31%
21873	Firemans Fund Ins Co	2.37%	2.32%	2.25%	2.10%	1.99%	1.97%	1.72%	1.81%	1.76%	1.83%	1.92%	2.06%	2.08%	2.09%	1.90%	1.68%	1.56%	1.50%	1.51%	1.51%	0.86%	-0.02%	1.58%
26905	Century Natl Ins Co	2.53%	2.61%	2.34%	2.06%	1.82%	1.48%	1.41%	1.62%	1.64%	1.43%	1.25%	1.15%	1.06%	0.95%	0.80%	0.71%	0.70%	0.68%	0.65%	0.63%	0.58%	0.57%	1.14%
37850	Pacific Specialty Ins Co	0.85%	0.60%	0.46%	0.64%	0.64%	0.63%	1.32%	1.83%	1.61%	1.32%	1.09%	1.08%	1.21%	1.27%	1.39%	1.47%	1.52%	1.62%	1.76%	1.81%	1.86%	1.98%	1.38%
36161	Travelers Prop Cas Ins Co	0.82%	0.75%	0.82%	0.82%	0.75%	0.69%	0.65%	0.87%	1.14%	1.28%	1.39%	1.48%	1.36%	1.10%	0.98%	0.82%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%
24740	Safeco Ins Co Of Amer	2.98%	2.91%	2.84%	2.95%	2.90%	1.52%	1.48%	1.41%	1.36%	1.26%	1.20%	1.05%	1.10%	1.13%	1.10%	1.08%	1.04%	1.02%	0.98%	0.93%	0.85%	0.85%	1.35%
34525	First Amer Specialty Ins Co	0.22%	0.14%	0.13%	0.17%	0.17%	0.22%	1.14%	1.58%	1.33%	1.12%	1.07%	0.97%	0.85%	0.74%	0.66%	0.62%	0.60%	0.58%	0.58%	0.57%	0.55%	0.52%	0.70%
42579	Allied Prop & Cas Ins Co	0.54%	0.57%	0.53%	0.63%	0.85%	0.76%	0.76%	0.92%	0.98%	1.03%	1.04%	0.99%	1.00%	1.01%	0.93%	0.89%	0.89%	0.92%	0.93%	0.87%	0.85%	0.86%	0.88%
39012	Safeco Ins Co Of IL	0.22%	0.22%	0.25%	0.29%	0.57%	1.37%	1.29%	1.19%	1.13%	1.03%	0.98%	0.88%	0.93%	0.96%	0.94%	0.87%	0.82%	0.77%	0.77%	0.74%	0.71%	0.73%	0.85%
20281	Federal Ins Co	1.01%	0.97%	0.90%	0.91%	0.82%	0.83%	0.82%	0.81%	0.91%	0.98%	1.08%	1.19%	1.11%	1.15%	1.23%	1.34%	1.47%	1.60%	1.67%	1.73%	1.71%	1.76%	1.25%
30104	Hartford Underwriters Ins Co	0.66%	0.71%	0.69%	0.72%	0.73%	0.73%	0.72%	0.75%	0.77%	0.81%	0.87%	0.95%	0.97%	0.96%	0.96%	0.87%	0.81%	0.74%	0.72%	0.72%	0.65%	0.12%	0.71%
Sub Total		55.08%	73.01%	77.88%	81.11%	81.65%	81.70%	82.86%	83.08%	83.54%	83.69%	82.74%	79.21%	76.64%	74.90%	73.56%	72.49%	71.35%	69.52%	67.19%	64.84%	59.72%	56.82%	73.45%
Remainder of California		44.92%	26.99%	22.32%	18.89%	18.35%	18.30%	17.14%	16.92%	16.46%	16.31%	17.26%	20.79%	23.36%	25.10%	26.44%	27.51%	28.65%	30.48%	32.81%	35.16%	40.28%	43.18%	26.55%
California Total Written Premium:		3,090,172,058	3,219,673,063	3,445,849,365	3,560,100,595	3,741,502,067	4,005,835,540	4,584,483,581	5,313,514,691	5,862,693,353	6,305,176,422	6,591,912,516	6,453,088,200	6,355,880,869	6,513,387,297	6,757,149,900	6,896,796,197	7,018,043,553	7,063,887,118	7,239,216,050	7,409,894,305	7,709,570,749	7,837,088,747	126,975,178,236

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

CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
INCURRED LOSSES

Table with columns for NAIC, COMPANY NAME, and years 1996 through 2017, plus Grand Total. Includes sub-totals for California, remainder of California, and CA Total Incurred Losses, along with CW Total Incurred Losses and Ratio of CA I.L. / CW I.L.

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

California Department of Insurance / Rate Specialist Bureau

December 12, 2018

CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	49.67%	49.40%	58.52%	51.49%	56.10%	70.25%	63.11%	87.86%	21.10%	29.74%	32.74%	66.21%	62.55%	43.18%	46.66%	40.52%	44.71%	42.67%	44.37%	57.75%	54.21%	274.74%	62.48%
21660	Fire Ins Exch	66.68%	55.11%	59.31%	61.46%	67.05%	75.32%	50.75%	62.64%	27.31%	28.05%	32.54%	72.26%	41.66%	12.34%	34.12%	28.66%	41.45%	44.15%	45.68%	60.51%	55.48%	173.45%	53.27%
19232	Allstate Ins Co	39.20%	45.76%	45.68%	41.96%	39.51%	60.56%	54.37%	77.55%	24.67%	33.59%	28.47%	63.45%	54.13%	34.60%	46.04%	44.52%	40.53%	36.29%	41.77%	41.24%	46.97%	131.76%	47.65%
15539	CSAA Ins Exch	44.61%	44.10%	58.28%	57.60%	53.26%	61.33%	61.64%	32.58%	30.34%	35.69%	33.25%	43.98%	41.43%	43.84%	40.46%	41.47%	36.18%	38.14%	42.38%	74.31%	44.87%	245.95%	58.41%
15598	Intertns Exch Of The Automobile Club	55.39%	61.42%	55.10%	53.25%	67.55%	70.85%	81.61%	104.58%	43.21%	60.81%	58.49%	105.65%	71.96%	40.48%	54.93%	53.30%	59.40%	62.89%	66.92%	55.89%	55.52%	73.75%	63.74%
11908	Mercury Cas Co	41.06%	39.93%	58.79%	42.62%	48.41%	68.42%	63.34%	59.12%	31.55%	42.98%	29.53%	51.55%	53.73%	42.57%	48.47%	50.11%	58.58%	54.64%	58.19%	63.48%	76.54%	0.00%	51.70%
25941	United Serv Automobile Assn	47.27%	35.04%	43.49%	42.60%	45.26%	45.22%	53.76%	80.55%	44.24%	27.29%	31.69%	105.48%	49.15%	13.58%	39.71%	40.11%	46.67%	39.93%	48.47%	55.30%	54.11%	236.04%	57.13%
19100	Amco Ins Co	46.83%	47.57%	47.34%	44.82%	49.92%	57.58%	67.66%	79.16%	33.71%	31.49%	37.76%	59.39%	55.77%	35.88%	48.70%	51.68%	46.47%	49.46%	52.38%	66.01%	54.88%	390.53%	73.89%
25968	USAA Cas Ins Co	45.28%	41.73%	44.59%	49.34%	42.42%	52.83%	51.18%	60.78%	35.86%	32.43%	28.68%	83.43%	46.92%	23.60%	35.86%	40.23%	39.60%	40.94%	47.55%	60.45%	56.90%	202.63%	54.89%
23035	Liberty Mut Fire Ins Co	48.75%	48.46%	51.53%	48.81%	54.79%	76.46%	73.76%	96.53%	36.06%	28.53%	29.12%	104.31%	47.21%	9.71%	36.04%	24.84%	34.92%	39.59%	41.79%	0.00%	-502.01%	-3007.49%	43.06%
21873	Firemans Fund Ins Co	43.77%	35.68%	40.24%	33.83%	35.60%	45.01%	49.20%	46.90%	29.05%	44.11%	25.80%	70.81%	43.81%	33.61%	55.47%	38.26%	47.01%	42.67%	35.73%	39.34%	176.80%	0.00%	43.61%
26905	Century Natl Ins Co	57.20%	54.45%	52.87%	41.99%	36.96%	47.27%	64.27%	105.65%	50.49%	43.18%	32.72%	39.68%	42.09%	21.54%	24.10%	30.22%	40.68%	42.19%	40.09%	37.78%	34.77%	58.06%	46.07%
37850	Pacific Specialty Ins Co	40.82%	35.78%	20.36%	33.24%	54.89%	32.76%	41.54%	60.66%	43.78%	21.58%	21.20%	43.59%	41.42%	35.10%	34.78%	30.45%	34.38%	39.18%	37.01%	40.40%	43.93%	73.29%	41.03%
36161	Travelers Prop Cas Ins Co	52.08%	45.65%	72.80%	35.79%	47.59%	62.89%	64.96%	100.33%	33.52%	35.64%	29.87%	81.38%	62.89%	36.39%	22.77%	41.30%	32.63%	49.07%	-354.42%	-1399.11%	100257.69%	0.00%	47.07%
24740	Safeo Ins Co Of Amer	44.22%	42.39%	50.10%	53.98%	54.61%	57.40%	45.59%	32.31%	19.93%	20.77%	21.91%	48.37%	33.45%	26.00%	34.10%	28.33%	38.30%	34.82%	44.98%	50.90%	57.91%	364.74%	52.87%
34525	First Amer Specialty Ins Co	30.27%	29.94%	35.74%	30.75%	39.36%	60.85%	58.77%	120.92%	53.24%	45.62%	41.95%	63.50%	54.91%	35.01%	40.51%	48.49%	46.61%	48.93%	51.36%	61.33%	51.72%	121.05%	58.53%
42579	Allied Prop & Cas Ins Co	42.21%	50.62%	53.52%	55.21%	49.97%	64.75%	82.62%	77.17%	51.05%	31.62%	35.76%	74.69%	61.30%	31.11%	42.38%	48.14%	49.03%	57.72%	54.51%	73.66%	49.74%	149.55%	75.53%
39012	Safeo Ins Co Of IL	23.20%	28.56%	35.21%	43.82%	51.70%	65.30%	67.26%	50.55%	34.44%	40.26%	55.90%	39.54%	45.75%	48.38%	44.98%	50.97%	42.57%	48.98%	57.08%	53.98%	237.09%	57.97%	
20281	Federal Ins Co	20.53%	39.74%	24.70%	31.05%	30.95%	42.68%	50.57%	77.72%	32.20%	30.50%	21.18%	114.83%	49.60%	22.16%	44.92%	43.94%	35.94%	32.35%	46.62%	52.14%	49.30%	402.15%	76.04%
30104	Hartford Underwriters Ins Co	62.39%	43.11%	60.29%	51.06%	49.94%	59.18%	65.40%	71.12%	34.41%	44.44%	47.02%	80.52%	54.83%	42.11%	42.38%	46.61%	41.36%	61.14%	59.65%	68.57%	54.17%	-424.66%	53.14%
Sub Total		49.42%	47.99%	53.37%	50.57%	53.22%	65.39%	58.66%	74.50%	29.09%	33.16%	32.83%	69.01%	52.94%	33.61%	43.46%	40.85%	43.97%	43.80%	46.99%	57.36%	53.02%	219.64%	56.72%
Remainder of California		53.55%	47.31%	49.18%	37.10%	46.13%	57.10%	58.99%	70.46%	39.81%	38.58%	36.04%	80.49%	58.09%	37.60%	43.01%	46.21%	44.74%	48.70%	48.72%	60.39%	56.91%	174.74%	63.07%
California Total		51.33%	47.73%	52.36%	47.86%	51.91%	63.88%	58.72%	73.82%	30.86%	34.02%	33.36%	71.18%	54.07%	34.58%	43.34%	42.30%	44.18%	45.25%	47.54%	58.36%	54.52%	200.92%	58.39%
Countrywide Total		76.14%	55.11%	63.73%	63.66%	66.31%	77.10%	65.78%	59.08%	65.79%	75.10%	48.23%	50.75%	70.90%	59.29%	60.40%	75.71%	58.64%	46.28%	49.53%	49.92%	52.56%	74.24%	60.70%

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

CALIFORNIA SELECTED 20 COMPANIES Homeowners Data Data Years: 1996 - 2017 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total	
25151	State Farm Gen Ins Co	2,257,708	3,664,640	27,611,129	35,232,111	37,969,488	33,717,657	44,555,858	47,248,277	40,595,203	19,616,893	30,658,794	33,609,436	43,277,675	45,134,895	38,553,662	38,256,514	30,262,771	22,633,270	35,491,265	25,788,170	49,568,115	46,195,478	731,899,009	
21660	Fire Ins Exch	18,821,611	29,727,403	35,857,446	30,816,390	34,499,688	41,031,614	57,733,734	58,877,276	37,421,741	21,703,970	24,664,673	7,159,533	19,268,558	18,659,981	21,572,192	14,932,678	3,791,528	3,366,030	6,498,297	6,245,979	12,007,733	7,805,404	512,463,459	
19232	Allstate Ins Co	22,581,936	19,677,302	9,879,681	11,081,827	15,933,726	17,736,080	19,124,558	23,906,564	14,200,839	21,226,550	18,858,598	22,446,799	19,748,485	33,347,169	14,836,940	22,848,806	16,623,112	18,349,973	12,079,145	9,680,477	14,504,825	42,782,116	421,455,508	
15539	CSAA Ins Exch	6,622,504	6,702,121	6,060,529	3,817,356	2,939,665	7,568,889	16,498,757	11,312,694	4,291,616	9,580,564	8,378,204	10,165,596	6,367,365	6,474,047	5,837,866	10,380,909	9,545,933	8,106,881	5,650,885	8,344,467	7,020,555	17,883,275	179,550,678	
15598	Intertins Exch Of The Automobile Club	1,257,863	2,219,685	2,203,935	4,010,785	7,449,069	8,685,149	5,901,773	6,391,628	5,826,258	10,310,375	7,881,037	13,274,425	14,174,835	8,860,092	10,743,537	8,057,285	9,591,556	9,584,599	7,583,734	8,320,194	9,327,150	11,229,239	172,884,203	
11908	Mercury Gas Co	336,375	521,623	378,521	576,797	2,178,092	3,793,108	5,133,670	7,600,479	6,273,057	9,859,842	8,816,472	7,356,413	13,314,308	10,377,343	19,395,419	13,341,821	9,692,258	10,794,799	16,470,855	9,496,889	1,754,399	0	157,462,540	
25941	United Serv Automobile Assn	3,865,366	2,456,351	3,227,502	3,038,509	2,856,629	2,266,765	3,554,754	2,207,695	2,461,563	1,635,277	1,467,285	1,772,394	3,430,568	3,124,599	3,219,712	2,321,238	2,672,345	1,841,105	1,453,437	729,920	1,063,442	1,076,848	51,743,304	
19100	Amco Ins Co	1,083,232	1,051,538	1,048,813	1,700,044	2,416,383	3,287,995	6,815,520	9,030,962	2,735,823	4,466,353	4,561,544	6,586,807	5,057,750	4,585,520	6,298,308	5,081,868	4,214,445	2,994,372	2,088,959	3,278,463	4,654,135	14,065,027	97,103,861	
25968	USAA Cas Ins Co	925,777	170,923	1,643,665	1,052,755	906,586	1,448,276	1,822,947	2,627,820	1,121,099	1,809,237	2,724,044	2,856,372	1,853,043	2,226,077	3,108,631	4,396,937	2,765,110	1,533,957	1,259,642	974,580	588,372	1,779,472	39,595,322	
23035	Liberty Mut Fire Ins Co	1,398,902	889,034	1,082,876	1,002,971	586,284	1,018,844	755,543	1,402,274	2,291,248	1,729,239	3,729,229	1,627,149	3,690,491	3,306,885	3,451,175	981,302	2,489,157	1,861,442	1,047,332	0	958,751	367,576	35,667,704	
21873	Firemans Fund Ins Co	4,718,849	(1,035,598)	5,235,262	4,405,948	2,493,015	5,308,486	(2,240,126)	3,196,888	2,493,596	1,112,251	1,186,497	(66,563)	4,552,643	2,348,442	2,823,313	2,661,637	3,157,257	2,714,052	4,725,235	4,742,160	(652,986)	0	0	53,880,268
26905	Century Natl Ins Co	6,652,819	7,056,654	4,041,021	3,998,443	3,440,069	4,674,603	6,299,855	8,373,558	2,099,400	2,452,107	2,497,402	(4,338,020)	4,026,425	565,149	2,991,427	1,673,169	2,166,636	1,545,880	1,616,368	2,528,254	1,830,280	1,563,135	67,754,634	
37850	Pacific Specialty Ins Co	424,198	1,109,240	323,983	984,304	3,360,647	1,808,380	2,666,429	6,988,020	5,031,833	3,506,056	4,669,448	5,193,036	3,216,415	6,378,933	4,332,941	7,582,105	10,837,199	5,653,943	8,196,124	7,677,778	9,638,273	9,504,052	109,082,937	
36161	Travelers Prop Cas Ins Co	781,147	1,526,659	1,048,688	1,343,301	593,024	1,085,787	731,639	1,212,521	926,428	1,028,279	1,867,032	2,950,981	4,076,805	2,224,167	1,449,555	1,404,427	1,586,947	1,626,538	990,595	118,673	190,743	0	28,763,936	
24740	Safeco Ins Co Of Amer	3,635,888	3,662,787	4,145,409	3,630,226	5,304,060	1,682,160	2,405,163	1,736,312	532,145	1,170,603	1,170,307	1,598,840	1,469,592	1,192,232	1,399,060	1,847,538	1,141,236	1,655,324	3,824,488	1,889,878	2,427,342	1,953,952	49,474,542	
34525	First Amer Speciatly Ins Co	71,252	167,883	132,585	186,219	280,420	513,084	1,652,190	3,437,035	2,467,794	4,347,547	3,257,969	2,881,848	1,914,691	2,357,694	1,712,450	1,388,850	865,809	1,688,064	1,334,796	1,635,287	1,542,281	2,083,213	35,918,961	
42579	Allied Prop & Cas Ins Co	1,222,094	675,943	402,236	758,332	743,998	2,571,437	4,282,973	2,479,122	1,673,394	1,769,843	1,878,302	2,114,478	1,449,439	2,109,547	2,092,050	1,633,711	1,348,648	1,404,583	1,063,756	1,741,096	1,621,297	5,328,222	40,364,501	
39012	Safeco Ins Co Of IL	302,637	90,862	259,784	467,604	510,233	1,387,701	2,482,517	2,865,554	1,536,158	1,936,386	1,149,813	1,233,367	1,711,661	1,444,156	2,140,047	2,826,847	1,602,165	1,703,537	3,612,567	1,754,784	2,318,914	1,831,537	35,038,931	
20281	Federal Ins Co	3,633,951	2,191,370	(208,454)	658,801	2,011,502	1,202,742	3,575,811	4,014,545	1,349,631	1,801,531	(20,197)	7,402,085	2,980,422	(3,809,265)	2,683,442	(7,392)	1,679,467	3,896,710	2,913,845	5,124,730	3,762,584	11,050,622	57,888,483	
30104	Hartford Underwriters Ins Co	428,529	420,463	587,880	769,429	963,397	1,180,830	1,476,622	2,809,391	1,008,005	(9,242)	(88,405)	1,131,978	346,253	776,595	709,403	1,040,570	716,391	2,219,281	1,985,272	1,024,545	(109,965)	(500,380)	18,886,842	

	Sub Total	80,922,638	82,916,893	104,962,491	109,532,152	127,436,075	141,969,587	185,230,187	207,718,615	136,336,831	121,053,661	129,308,048	126,956,954	155,927,424	151,684,258	149,350,730	142,650,820	116,749,970	105,174,340	119,886,597	101,096,324	124,016,240	175,998,788	2,896,879,623
% of California Total	55.80%	53.88%	73.87%	81.56%	83.19%	82.90%	84.32%	85.21%	81.87%	83.50%	85.06%	79.49%	78.68%	75.94%	72.82%	72.57%	76.63%	69.09%	67.81%	64.06%	62.62%	57.27%	73.69%	
Remainder of California	64,109,577	70,964,303	37,136,911	24,758,866	25,755,367	29,280,457	34,449,913	36,050,932	30,182,113	23,925,034	22,708,223	32,756,012	42,260,450	48,054,815	56,301,040	53,909,388	35,604,231	47,055,679	56,916,888	56,726,849	74,037,502	131,296,117	1,034,240,667	
California Total	145,032,215	153,881,196	142,099,402	134,291,018	153,191,442	171,250,044	219,680,100	243,769,547	166,518,944	144,978,695	152,016,271	159,712,966	198,187,874	199,739,073	205,651,770	196,560,208	152,354,201	152,230,019	176,803,485	157,823,173	198,053,742	307,294,905	3,931,120,290	

Countrywide Total	1,001,190,000	914,348,000	619,733,000	640,998,000	711,823,000	1,066,059,000	1,223,000,000	1,030,495,000	990,221,000	882,400,000	727,846,000	923,093,000	1,167,558,000	1,109,309,000	1,249,072,000	1,274,113,000	1,261,152,000	1,219,450,000	1,240,809,000	1,237,499,000	1,373,422,000	1,708,190,000	23,571,780,000
Ratio of CA D.C.C.E. / CW D.C.C.E.	14.49%	16.83%	22.93%	20.95%	21.52%	16.06%	17.96%	23.66%	16.82%	16.43%	20.89%	17.30%	16.97%	18.01%	16.46%	15.43%	12.08%	12.48%	14.25%	12.75%	14.42%	17.99%	16.68%

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

CALIFORNIA SELECTED 20 COMPANIES
Homeowners Data
Data Years: 1996 - 2017
DEFENSE & COST CONTAINMENT EXPENSE (DCCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	2.68%	1.26%	4.08%	4.49%	4.48%	3.79%	4.56%	4.21%	3.25%	1.44%	2.17%	2.40%	3.40%	3.32%	2.65%	2.54%	1.97%	1.47%	2.40%	1.75%	3.33%	3.22%	2.85%
21660	Fire Ins Exch	4.86%	6.12%	6.25%	5.05%	5.54%	6.17%	7.87%	7.21%	4.38%	2.40%	2.62%	0.84%	2.71%	2.96%	3.81%	2.91%	0.81%	0.73%	1.28%	1.11%	1.94%	1.33%	3.64%
19232	Allstate Ins Co	5.03%	4.72%	1.99%	2.17%	2.87%	3.17%	3.27%	3.56%	1.92%	2.58%	2.23%	2.70%	2.56%	5.48%	2.54%	3.86%	2.74%	3.16%	2.17%	1.81%	2.98%	9.70%	3.18%
15539	CSAA Ins Exch	5.33%	5.20%	4.42%	2.48%	1.66%	3.82%	7.57%	4.38%	1.38%	2.70%	2.11%	2.38%	1.48%	1.57%	2.33%	2.08%	1.77%	1.22%	1.73%	1.39%	3.44%	2.40%	
15598	Intertns Exch Of The Automobile Club	2.36%	3.48%	2.82%	4.16%	6.63%	6.87%	4.07%	3.51%	2.69%	4.34%	3.08%	4.85%	4.90%	2.87%	3.27%	2.33%	2.69%	2.58%	1.96%	1.99%	2.02%	2.28%	3.09%
11908	Mercury Gas Co	6.66%	7.27%	3.97%	3.92%	7.21%	7.17%	6.46%	6.79%	4.55%	6.09%	4.75%	3.66%	6.61%	5.37%	9.58%	6.18%	4.17%	4.34%	6.31%	3.97%	2.91%	0.00%	5.52%
25941	United Serv Automobile Assn	4.27%	2.63%	3.41%	3.14%	2.83%	2.13%	3.12%	1.81%	1.75%	1.05%	0.88%	1.11%	2.17%	1.89%	1.84%	1.28%	1.57%	1.14%	0.89%	0.45%	0.66%	0.64%	1.67%
19100	Amco Ins Co	4.90%	4.17%	3.53%	4.22%	4.51%	4.86%	8.59%	9.29%	2.41%	3.57%	3.29%	4.45%	3.46%	3.00%	3.96%	3.19%	2.65%	1.87%	1.26%	1.92%	2.67%	8.08%	3.79%
25968	USAA Cas Ins Co	2.96%	0.47%	4.06%	2.28%	1.71%	2.40%	2.60%	3.19%	1.10%	1.52%	2.12%	2.37%	1.55%	1.76%	2.28%	3.07%	2.00%	1.13%	0.89%	0.75%	0.46%	1.30%	1.78%
23035	Liberty Mut Fire Ins Co	5.83%	3.36%	3.84%	3.52%	1.97%	3.16%	2.05%	2.85%	2.91%	1.50%	2.99%	1.23%	2.70%	2.33%	2.36%	0.66%	1.58%	1.14%	1.52%	0.00%	2290.65%	855.98%	2.14%
21873	Firemans Fund Ins Co	6.88%	-1.40%	6.87%	5.72%	3.36%	6.91%	-2.86%	3.68%	2.51%	1.02%	0.98%	-0.05%	3.43%	1.76%	2.13%	2.18%	2.81%	2.51%	4.38%	4.84%	-3.16%	0.00%	2.64%
26905	Century Natl Ins Co	9.68%	8.71%	4.94%	5.21%	4.85%	7.21%	10.22%	11.34%	2.28%	2.61%	2.89%	-5.49%	5.64%	0.87%	5.08%	3.30%	4.38%	3.19%	3.41%	5.39%	3.79%	3.53%	4.64%
37850	Pacific Specialty Ins Co	3.29%	4.44%	1.79%	4.86%	13.96%	7.33%	6.60%	8.32%	5.29%	3.96%	6.03%	7.58%	4.33%	8.01%	4.88%	7.70%	10.42%	5.12%	6.73%	5.89%	6.88%	6.40%	6.51%
36161	Travelers Prop Cas Ins Co	3.41%	6.21%	4.08%	4.65%	2.04%	3.91%	2.58%	3.27%	1.64%	1.39%	2.19%	3.08%	4.53%	2.65%	1.90%	1.98%	2.52%	4.73%	87.43%	165.98%	12491.36%	0.00%	3.01%
24740	Safeco Ins Co Of Amer	3.89%	3.99%	4.32%	3.64%	4.69%	2.10%	3.72%	2.44%	0.69%	1.47%	1.46%	2.14%	2.13%	1.67%	1.89%	2.48%	1.55%	2.29%	5.34%	2.70%	3.63%	2.98%	2.86%
34525	First Amer Specialty Ins Co	1.89%	3.00%	2.87%	3.39%	4.54%	7.13%	5.72%	4.98%	2.98%	5.98%	4.59%	4.30%	3.30%	4.63%	3.72%	3.20%	2.05%	4.06%	3.20%	3.86%	3.66%	5.05%	4.11%
42579	Allied Prop & Cas Ins Co	8.58%	3.83%	2.24%	3.86%	2.72%	8.14%	13.44%	5.94%	3.15%	2.89%	2.81%	3.15%	2.30%	3.25%	3.23%	2.64%	2.17%	2.19%	1.62%	2.64%	2.49%	8.05%	3.69%
39012	Safeco Ins Co Of IL	2.95%	0.88%	3.31%	5.06%	4.13%	3.45%	4.37%	4.70%	2.37%	2.95%	1.76%	2.00%	2.95%	2.38%	3.38%	4.38%	2.55%	2.85%	6.33%	3.20%	4.20%	3.28%	3.37%
20281	Federal Ins Co	11.86%	7.09%	-0.67%	2.08%	6.36%	3.77%	10.20%	9.98%	2.80%	3.11%	-0.03%	9.89%	4.12%	-5.18%	3.41%	-0.01%	1.73%	3.61%	2.49%	4.14%	2.89%	8.14%	3.77%
30104	Hartford Underwriters Ins Co	2.32%	1.95%	2.52%	3.12%	3.61%	4.16%	4.71%	7.77%	2.37%	-0.02%	-0.16%	1.90%	0.56%	1.26%	1.15%	1.72%	1.21%	4.08%	3.83%	2.04%	-0.34%	-45.21%	2.08%
Sub Total		5.02%	4.25%	4.12%	3.94%	4.25%	4.48%	5.30%	5.05%	2.93%	2.37%	2.41%	2.38%	3.13%	3.13%	3.03%	2.86%	2.33%	2.11%	2.46%	2.08%	2.65%	3.90%	3.16%
Remainder of California		4.64%	6.03%	4.58%	3.54%	3.79%	4.13%	4.72%	4.31%	3.26%	2.50%	2.13%	2.63%	3.02%	3.11%	3.29%	2.92%	1.82%	2.25%	2.52%	2.37%	2.53%	4.07%	3.18%
California Total		4.85%	4.92%	4.23%	3.86%	4.17%	4.41%	5.28%	4.92%	2.99%	2.39%	2.36%	2.43%	3.10%	3.13%	3.10%	2.88%	2.19%	2.15%	2.48%	2.18%	2.60%	3.97%	3.16%
Countrywide Total		3.76%	3.25%	2.07%	2.02%	2.10%	2.95%	3.05%	2.25%	1.95%	1.58%	1.24%	1.47%	1.79%	1.67%	1.79%	1.75%	1.65%	1.51%	1.46%	1.41%	1.52%	1.84%	1.83%

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

CALIFORNIA SELECTED 20 COMPANIES Homeowners Data Data Years: 1996 - 2017 ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	5,938,247	32,503,529	112,512,546	122,723,158	123,649,566	132,120,742	125,589,596	142,905,587	95,483,350	87,177,382	96,194,787	121,598,009	115,959,259	106,051,032	112,437,295	109,870,987	124,317,675	130,767,843	138,051,833	149,487,890	134,960,309	269,380,979	2,589,681,602
21660	Fire Ins Exch	20,640,466	20,857,291	22,580,282	9,134,193	18,916,644	24,467,835	34,189,976	66,024,866	50,892,469	65,446,662	76,011,419	101,540,307	65,748,863	23,083,656	49,619,150	41,177,597	53,395,459	48,268,439	50,243,421	67,013,695	74,510,324	101,285,694	1,085,050,707
19232	Allstate Ins Co	26,194,462	33,878,776	48,548,951	33,099,755	33,183,786	46,113,704	45,741,644	68,949,516	32,666,085	41,429,849	70,278,224	105,830,726	76,395,803	33,771,946	39,087,104	43,060,971	44,569,585	37,030,472	35,374,766	32,707,183	33,960,432	81,784,020	1,043,657,759
15539	CSAA Ins Exch	15,586,371	17,270,565	23,294,557	19,539,390	11,033,681	20,720,490	18,754,548	20,231,865	19,016,552	24,862,797	23,574,410	26,907,468	32,514,846	24,890,130	23,066,138	30,334,128	39,235,172	41,278,293	41,526,877	26,229,969	26,688,149	67,766,026	594,322,421
15598	Intertins Exch Of The Automobile Club	5,080,962	4,548,030	3,705,606	3,114,116	4,657,629	5,751,016	5,885,919	9,283,779	8,740,714	9,075,898	9,504,516	10,039,313	9,393,125	7,391,203	9,845,959	13,098,791	24,421,748	25,807,760	27,461,274	24,687,360	26,579,762	37,418,260	285,492,741
11908	Mercury Cas Co	214,949	253,024	577,971	1,069,977	2,149,971	3,046,003	3,902,986	4,087,987	3,397,004	5,925,013	4,169,195	6,847,110	7,184,575	5,724,476	6,131,513	12,071,627	18,554,134	21,360,593	22,401,612	19,097,390	5,949,521	0	154,116,630
25941	United Serv Automobile Assn	9,048,755	12,235,217	13,470,320	11,942,891	12,271,155	12,498,471	13,157,836	16,118,495	8,268,534	5,445,809	8,800,238	24,337,419	11,242,773	2,372,627	7,863,884	5,820,694	6,617,560	5,502,471	6,207,431	6,615,570	6,970,229	30,045,313	236,853,694
19100	Amco Ins Co	677,914	1,134,370	1,221,674	2,420,880	3,316,214	7,770,731	10,048,306	15,095,568	10,821,937	14,676,106	9,770,973	10,740,726	7,127,903	4,974,346	7,408,749	7,760,342	8,646,860	9,556,722	9,660,801	11,460,746	9,061,573	22,159,326	185,476,767
25968	USAA Cas Ins Co	3,005,184	5,234,464	5,343,384	6,955,177	5,901,704	7,883,798	7,423,558	11,143,173	6,087,864	5,574,091	5,604,234	12,745,662	8,540,560	2,322,358	4,427,826	4,177,930	4,109,013	4,028,796	4,431,375	4,929,202	5,513,754	18,371,394	143,754,500
23035	Liberty Mut Fire Ins Co	0	1,674,273	1,873,219	1,622,286	1,786,511	2,638,983	3,394,767	6,577,435	1,498,217	4,195,682	5,107,263	21,866,023	7,123,069	1,921,846	5,989,199	5,096,967	7,562,411	10,098,331	4,575,149	0	(29,344)	(214,302)	94,357,985
21873	Firemans Fund Ins Co	2,121,538	1,592,285	4,040,072	3,050,947	3,897,185	2,897,001	(754,306)	2,612,127	1,101,860	1,418,599	2,246,876	2,508,906	2,322,026	1,604,262	4,399,214	3,746,615	5,571,848	9,010,984	6,842,614	9,141,257	(4,448,247)	0	64,923,562
26905	Century Natl Ins Co	3,173,946	3,720,258	7,737,725	5,643,094	4,468,605	4,443,399	4,654,808	10,875,411	5,815,658	6,638,295	6,872,417	5,167,717	4,837,254	3,357,432	3,169,825	2,554,018	3,170,984	3,674,737	3,163,810	2,680,608	3,650,193	6,067,674	105,537,867
37850	Pacific Specialty Ins Co	387,021	407,015	387,997	839,995	1,047,010	240,993	1,300,098	1,632,301	748,274	2,015,548	1,458,071	1,677,737	1,361,641	1,591,479	2,113,917	2,164,573	3,621,358	2,134,852	1,936,439	3,282,038	3,988,250	9,940,281	43,876,890
36161	Travelers Prop Cas Ins Co	1,254,566	901,310	1,527,387	837,677	994,075	1,372,969	1,664,507	2,884,661	3,182,665	3,440,577	4,744,724	9,817,874	6,185,498	4,885,141	1,838,035	3,167,352	3,572,825	2,505,211	(767,721)	(195,256)	253,162	0	54,067,237
24740	Safeco Ins Co Of Amer	3,283,444	3,653,964	4,319,996	4,639,587	5,027,038	3,199,359	2,749,230	2,805,219	2,786,786	3,244,708	2,759,971	5,152,361	2,927,159	2,414,265	3,860,120	2,643,389	4,106,984	3,499,588	3,704,992	4,266,474	4,221,824	26,151,577	101,418,035
34525	First Amer Speciatly Ins Co	0	73,989	112,018	107,982	237,970	334,026	801,020	2,293,996	2,012,018	0	1,234,996	1,561,752	1,406,970	1,386,865	751,894	862,825	702,815	693,392	650,449	860,105	1,079,450	1,235,607	18,400,141
42579	Allied Prop & Cas Ins Co	392,143	793,553	833,579	1,140,856	1,591,176	0	0	0	104,548	129,778	463,475	6,931,748	3,424,911	2,209,155	2,904,824	2,967,463	3,591,023	4,286,794	3,505,088	5,040,500	3,424,895	12,345,996	56,081,506
39012	Safeco Ins Co Of IL	80,549	136,453	289,286	357,561	309,966	1,674,510	3,102,373	3,488,763	4,473,105	3,901,622	3,533,384	3,114,950	2,650,714	3,116,494	4,583,551	3,255,024	4,445,383	3,664,593	3,160,824	2,715,226	3,129,338	67,378,257	
20281	Federal Ins Co	698,437	1,804,667	990,682	500,699	702,563	993,865	919,315	1,836,825	883,357	1,145,467	1,073,382	4,141,130	2,753,357	2,620,573	4,681,769	4,063,566	2,540,924	7,702,481	5,677,545	6,117,369	(1,006,470)	21,531,285	72,372,784
30104	Hartford Underwriters Ins Co	680,098	880,520	1,314,821	1,263,908	1,624,607	1,977,454	1,821,064	2,460,934	1,444,656	2,935,385	1,603,834	5,310,976	3,162,812	2,873,353	2,753,354	3,158,649	3,405,735	5,468,212	5,152,917	6,521,450	3,101,356	(638,780)	58,077,316
Sub Total		98,459,052	143,553,553	254,682,073	230,004,127	236,769,057	280,145,349	284,347,245	391,308,508	259,425,653	288,679,268	335,006,390	487,801,816	372,263,119	238,562,639	296,933,320	301,053,508	366,159,498	375,708,554	373,465,265	383,104,374	341,144,345	716,321,687	7,054,898,400
% of California Total		50.84%	61.84%	80.55%	85.20%	86.57%	86.41%	83.87%	83.98%	84.89%	84.66%	83.86%	82.69%	80.40%	73.24%	74.54%	75.37%	75.67%	72.90%	70.26%	68.76%	62.64%	62.99%	75.00%
Remainder of California		95,197,492	88,572,799	61,493,778	39,939,487	36,745,807	44,070,443	54,679,754	74,664,677	46,159,365	52,324,403	64,473,225	102,112,528	90,751,616	87,142,565	101,400,286	98,386,505	117,740,726	139,687,421	158,117,283	174,087,974	203,447,834	420,907,016	2,352,102,986
California Total		193,656,545	232,126,353	316,175,851	269,943,614	273,514,864	324,215,792	339,026,999	465,973,185	305,585,018	341,003,672	399,479,615	589,914,344	463,014,735	325,705,204	398,333,606	399,440,013	483,900,224	515,395,975	531,582,548	557,192,349	544,592,179	1,137,228,703	9,407,001,387
Countrywide Total		2,186,205,000	2,161,653,000	2,890,680,000	2,816,831,000	2,875,162,000	3,354,129,000	3,368,610,000	3,462,373,000	3,951,867,000	5,211,404,000	4,218,266,000	4,264,062,000	5,539,843,000	5,817,626,000	5,142,535,000	6,227,736,000	5,900,649,000	5,553,065,000	5,831,478,000	6,089,237,000	6,237,978,000	7,899,944,000	101,001,333,000
Ratio of CA A.O.E. / CW A.O.E.		8.86%	10.74%	10.94%	9.58%	9.51%	9.67%	10.06%	13.46%	7.73%	6.54%	9.47%	13.83%	8.36%	5.60%	7.75%	6.41%	8.20%	9.28%	9.12%	9.15%	8.73%	14.40%	9.31%

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
Homeowners Data
Data Years: 1996 - 2017
ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
25151	State Farm Gen Ins Co	7.04%	11.20%	16.61%	15.63%	14.58%	14.84%	12.85%	12.74%	7.65%	6.41%	6.81%	8.67%	9.10%	7.81%	7.73%	7.30%	8.10%	8.51%	9.35%	10.13%	9.07%	18.78%	10.10%
21660	Fire Ins Exch	5.33%	4.29%	3.94%	1.50%	3.04%	3.68%	4.66%	8.09%	5.95%	7.25%	8.07%	11.96%	9.26%	3.66%	8.76%	8.03%	11.34%	10.41%	9.92%	11.93%	12.01%	17.28%	7.71%
19232	Allstate Ins Co	5.83%	8.13%	9.78%	6.47%	5.99%	8.25%	7.82%	10.27%	4.41%	5.03%	8.32%	12.73%	9.89%	5.55%	6.69%	7.28%	7.35%	6.37%	6.37%	6.13%	6.98%	18.55%	7.88%
15539	CSAA Ins Exch	12.55%	13.40%	16.99%	12.71%	6.23%	10.46%	8.60%	7.83%	6.14%	7.00%	5.93%	6.29%	7.57%	6.02%	5.40%	6.81%	8.55%	9.03%	8.96%	5.43%	5.28%	13.03%	7.94%
15598	Intertns Exch Of The Automobile Club	9.54%	7.13%	4.74%	3.23%	4.15%	4.55%	4.06%	5.09%	4.03%	3.82%	3.71%	3.67%	3.24%	2.39%	3.00%	3.79%	6.84%	6.96%	7.08%	5.92%	5.74%	7.61%	5.10%
11908	Mercury Cas Co	4.26%	3.53%	6.07%	7.27%	7.11%	5.76%	4.91%	3.65%	2.47%	3.66%	2.24%	3.40%	3.57%	2.96%	3.03%	5.59%	7.99%	8.59%	8.58%	7.98%	9.88%	0.00%	5.40%
25941	United Serv Automobile Assn	9.99%	13.11%	14.23%	12.35%	12.16%	11.76%	11.54%	13.20%	5.89%	3.49%	5.30%	15.20%	7.10%	1.43%	4.49%	3.21%	3.88%	3.40%	3.79%	4.11%	4.31%	17.94%	7.62%
19100	Amco Ins Co	3.06%	4.50%	4.11%	6.00%	6.19%	11.48%	12.66%	15.53%	9.52%	11.73%	7.05%	7.23%	4.87%	3.25%	4.66%	4.88%	5.45%	5.96%	5.81%	6.72%	5.21%	12.73%	7.24%
25968	USAA Cas Ins Co	9.61%	14.50%	13.18%	15.07%	11.12%	13.08%	10.59%	13.54%	5.97%	4.70%	4.37%	10.56%	7.15%	1.84%	3.24%	2.92%	2.97%	2.96%	3.13%	3.79%	4.30%	13.42%	6.46%
23035	Liberty Mut Fire Ins Co	0.00%	6.32%	6.64%	5.70%	6.01%	8.19%	9.19%	13.36%	1.90%	3.63%	4.10%	16.57%	5.20%	1.36%	4.09%	3.43%	4.79%	6.20%	6.66%	0.00%	-70.11%	-499.05%	5.65%
21873	Firemans Fund Ins Co	3.09%	2.16%	5.30%	3.96%	5.25%	3.77%	-0.96%	3.00%	1.11%	1.30%	1.85%	1.94%	1.75%	1.20%	3.31%	3.07%	4.97%	8.35%	6.34%	9.33%	-21.51%	0.00%	3.18%
26905	Century Natl Ins Co	4.62%	4.59%	9.47%	7.35%	6.30%	6.86%	7.55%	14.72%	6.32%	7.06%	7.94%	6.54%	6.78%	5.19%	5.38%	5.04%	6.41%	7.57%	6.67%	5.71%	7.56%	13.71%	7.22%
37850	Pacific Specialty Ins Co	3.00%	1.63%	2.15%	4.15%	4.35%	0.98%	3.22%	1.94%	0.79%	2.28%	1.88%	2.45%	1.83%	2.00%	2.38%	2.20%	3.48%	1.93%	1.59%	2.52%	2.85%	6.42%	2.62%
36161	Travelers Prop Cas Ins Co	5.47%	3.67%	5.94%	2.90%	3.43%	4.95%	5.87%	7.77%	5.64%	4.66%	5.56%	10.26%	6.87%	5.82%	2.41%	4.46%	5.67%	7.29%	-67.76%	16579.02%	0.00%	5.66%	
24740	Safeco Ins Co Of Amer	3.52%	3.98%	4.51%	4.65%	4.45%	4.00%	4.26%	3.94%	3.61%	4.08%	3.45%	6.89%	4.25%	3.39%	5.22%	3.54%	5.58%	4.83%	5.18%	6.09%	6.31%	39.94%	5.86%
34525	First Amer Speciaty Ins Co	0.00%	1.32%	2.42%	1.96%	3.86%	4.64%	2.77%	3.32%	2.43%	0.00%	1.74%	2.33%	2.43%	2.72%	1.63%	1.99%	1.66%	1.67%	1.56%	2.03%	2.56%	2.99%	2.11%
42579	Allied Prop & Cas Ins Co	2.75%	4.49%	4.63%	5.81%	5.82%	0.00%	0.00%	0.21%	0.20%	0.69%	10.32%	5.44%	3.40%	4.48%	4.79%	5.78%	6.69%	5.33%	7.65%	5.26%	18.66%	5.12%	
39012	Safeco Ins Co Of IL	1.17%	1.97%	3.69%	3.87%	2.51%	4.16%	5.46%	5.72%	6.89%	5.95%	5.41%	5.06%	4.57%	5.17%	7.24%	5.04%	7.06%	5.07%	6.42%	5.77%	4.91%	22.02%	6.41%
20281	Federal Ins Co	2.28%	5.83%	3.18%	1.58%	3.12%	2.22%	2.62%	4.57%	1.83%	1.98%	1.63%	5.53%	3.80%	3.56%	5.95%	4.61%	2.62%	7.13%	4.86%	4.94%	-0.77%	15.85%	4.72%
30104	Hartford Underwriters Ins Co	3.68%	4.08%	5.64%	5.13%	6.08%	6.97%	5.81%	6.81%	3.40%	6.11%	2.97%	8.90%	5.14%	4.64%	4.46%	5.21%	5.76%	10.05%	9.94%	13.00%	9.63%	-75.78%	6.39%
Sub Total		6.11%	7.35%	10.00%	8.28%	7.90%	8.83%	8.13%	9.51%	5.88%	5.65%	6.24%	9.16%	7.46%	4.92%	6.03%	6.04%	7.31%	7.54%	7.66%	7.89%	7.28%	15.88%	7.69%
Remainder of California		6.89%	7.53%	7.58%	5.71%	5.41%	6.22%	7.49%	8.93%	4.99%	5.46%	6.04%	8.20%	6.49%	5.63%	5.93%	5.32%	6.03%	6.69%	6.99%	7.27%	6.95%	13.05%	7.22%
California Total		6.47%	7.42%	9.41%	7.76%	7.44%	8.36%	8.02%	9.41%	5.48%	5.62%	6.21%	8.98%	7.25%	5.10%	6.00%	5.85%	6.95%	7.29%	7.45%	7.69%	7.15%	14.70%	7.56%
Countrywide Total		8.21%	7.69%	9.65%	8.88%	8.49%	9.27%	8.40%	7.56%	7.78%	9.35%	7.17%	6.78%	8.50%	8.73%	7.36%	8.54%	7.73%	6.87%	6.87%	6.95%	6.89%	8.52%	7.84%

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