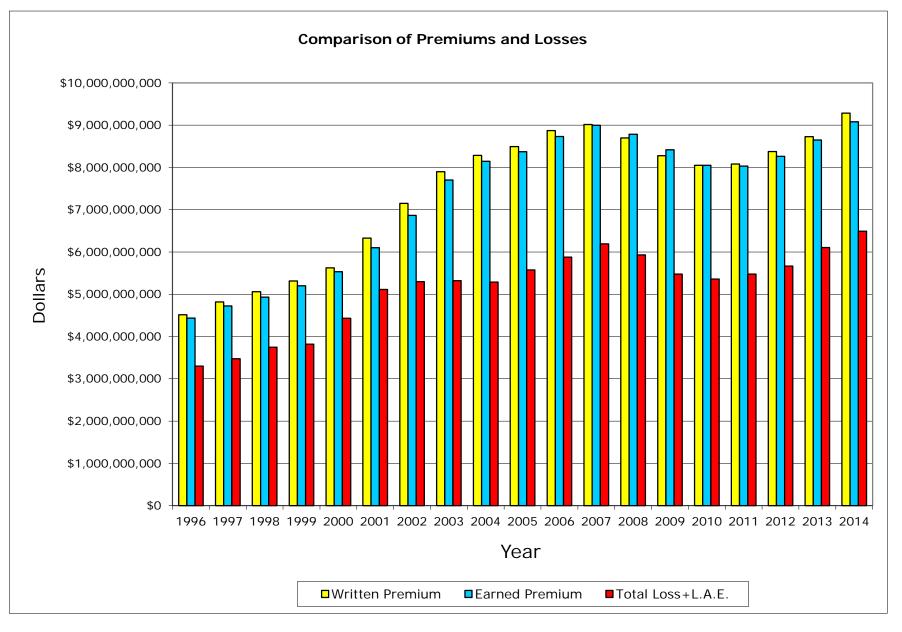
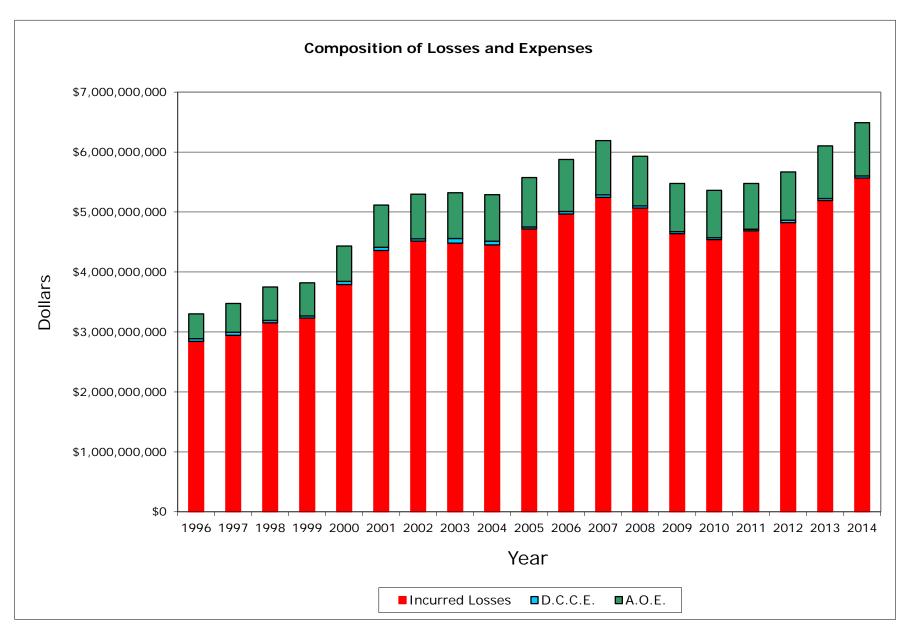
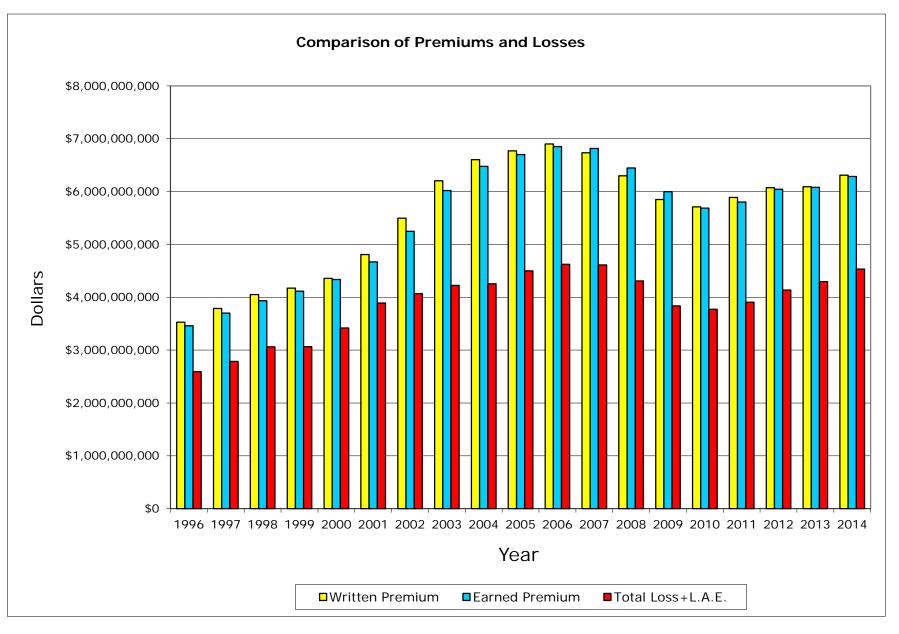
P. P. Auto. P. D. California Statewide Total



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



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

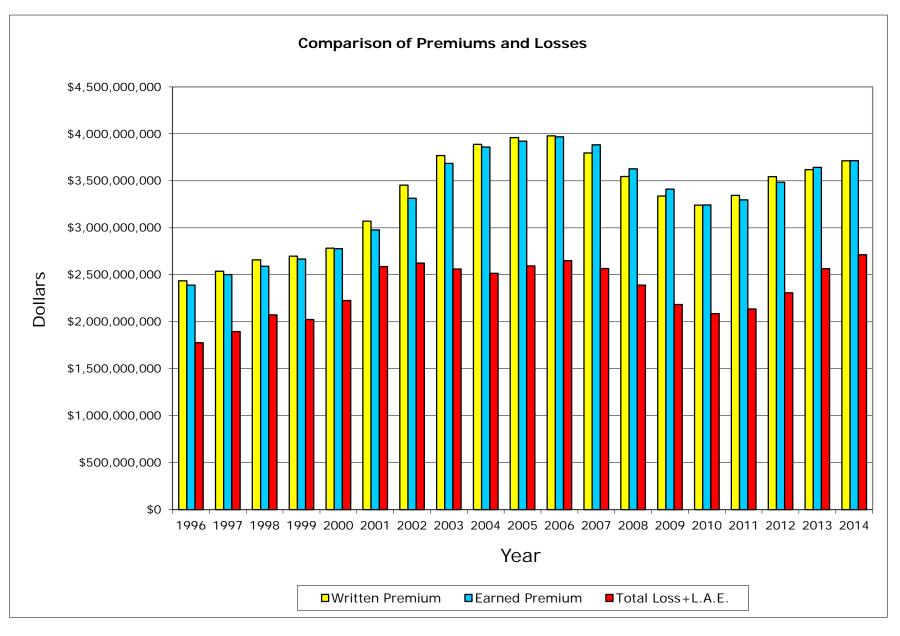


California Department of Insurance

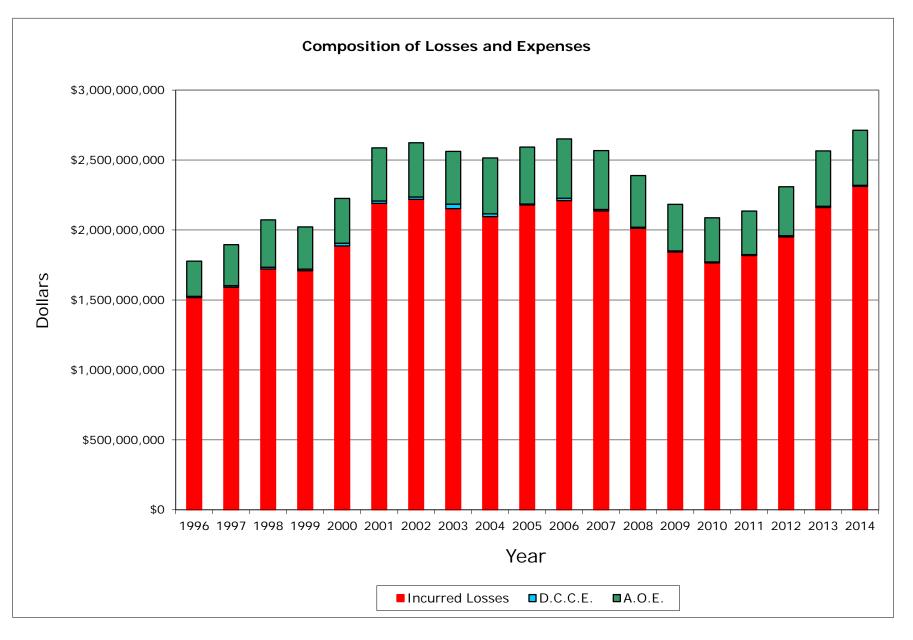
P. P. Auto. P. D. Selected 20 Aggregate



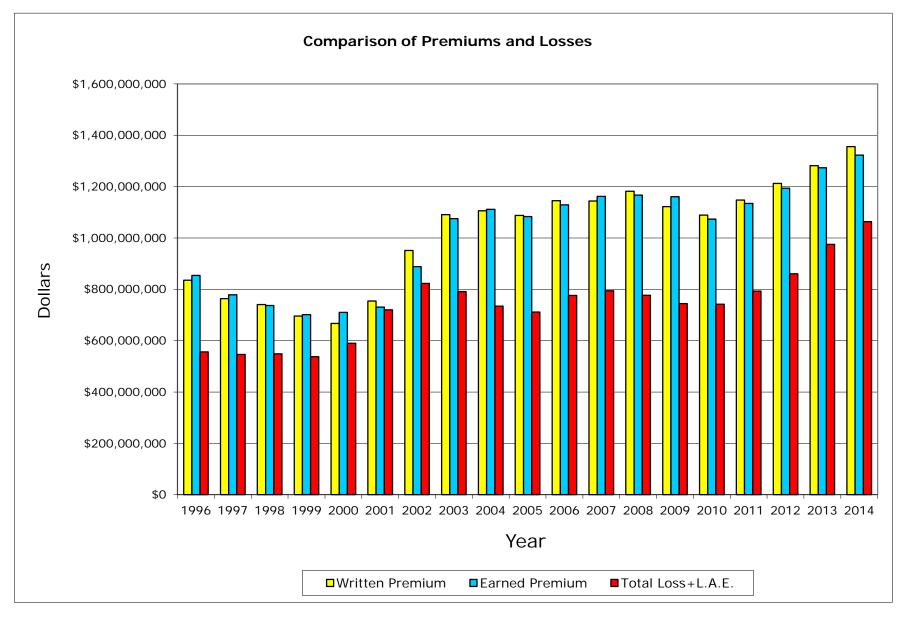
P. P. Auto. P. D. Top 5 Aggregate



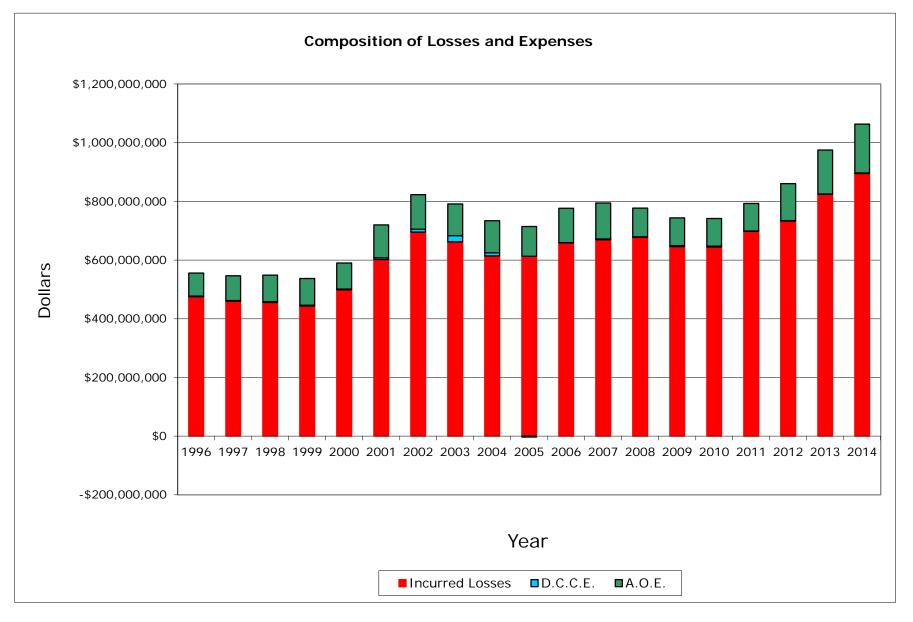
P. P. Auto. P. D. Top 5 Aggregate



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

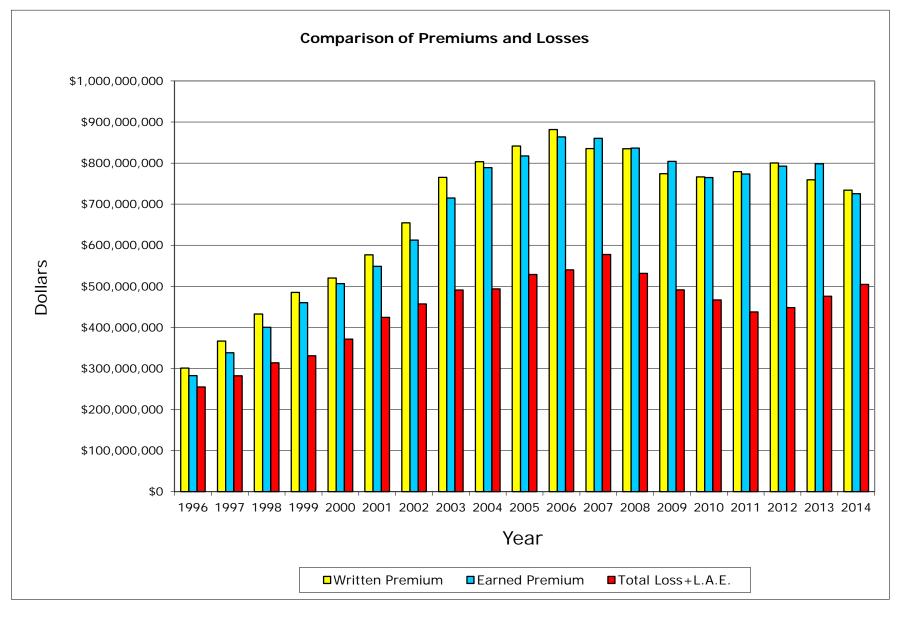


P. P. Auto. P. D. State Farm Mut Auto Ins Co NAIC #25178

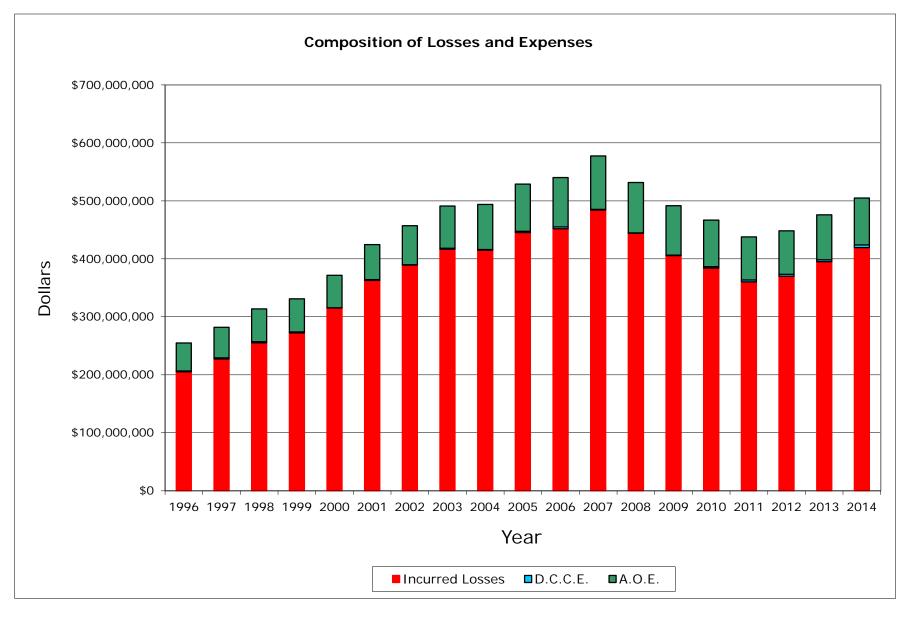


California Department of Insurance

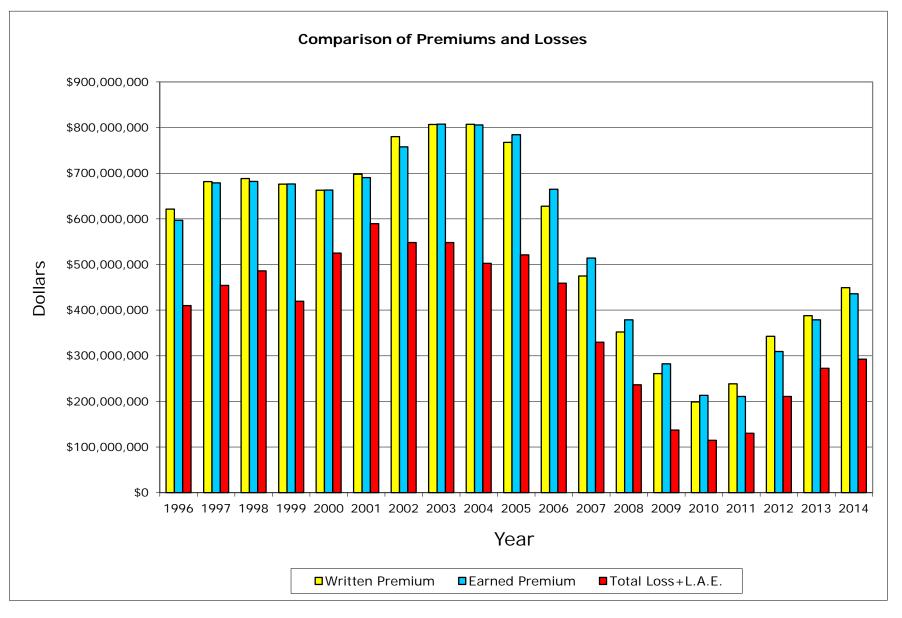
P. P. Auto. P. D. Interins Exch Of The Automobile Club NAIC #15598



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

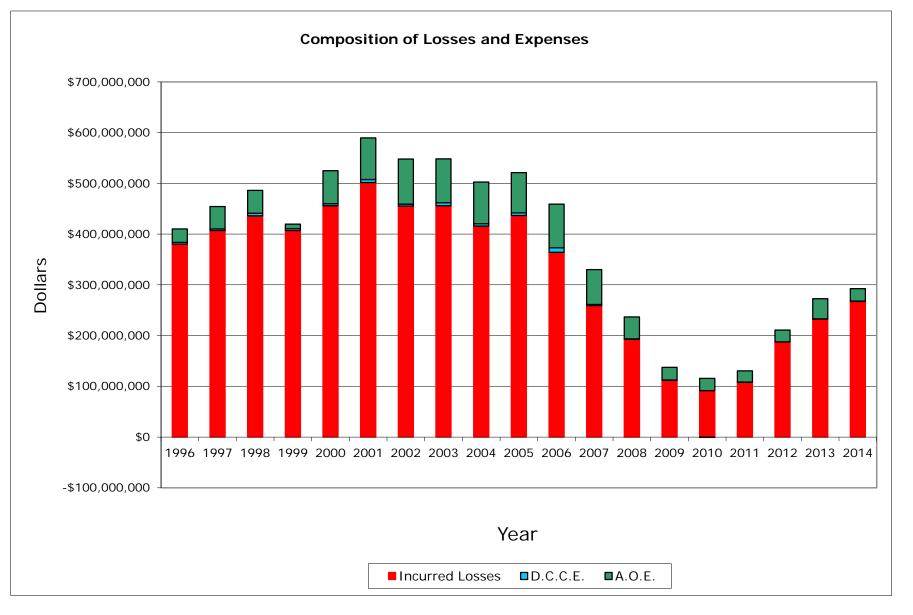


P. P. Auto. P. D. Farmers Ins Exch NAIC #21652

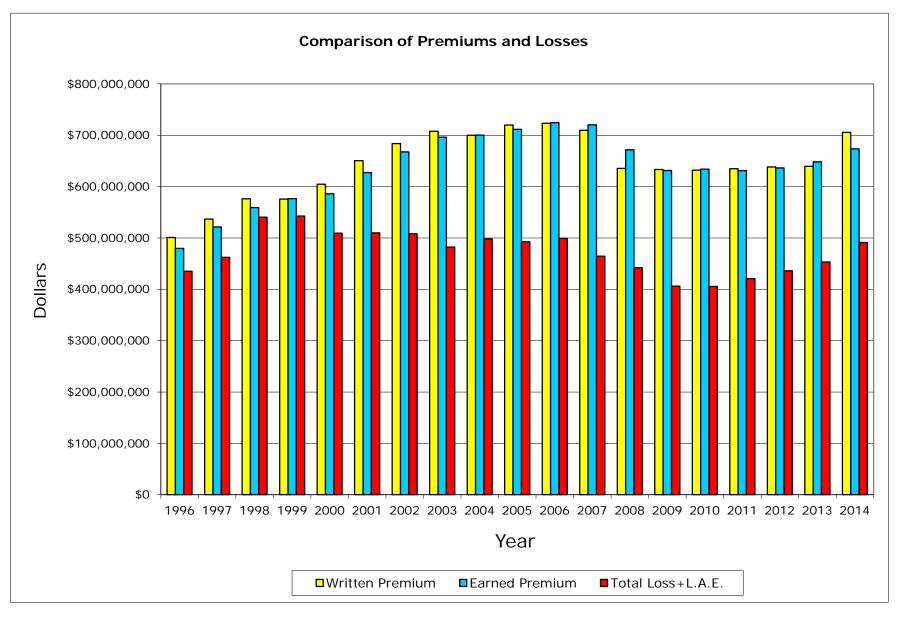


California Department of Insurance

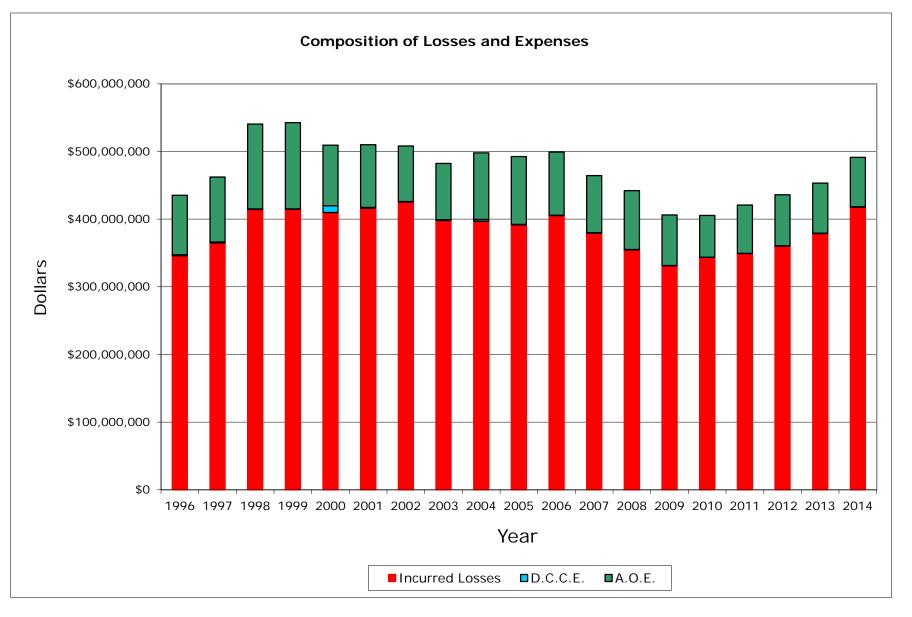
P. P. Auto. P. D. Farmers Ins Exch NAIC #21652



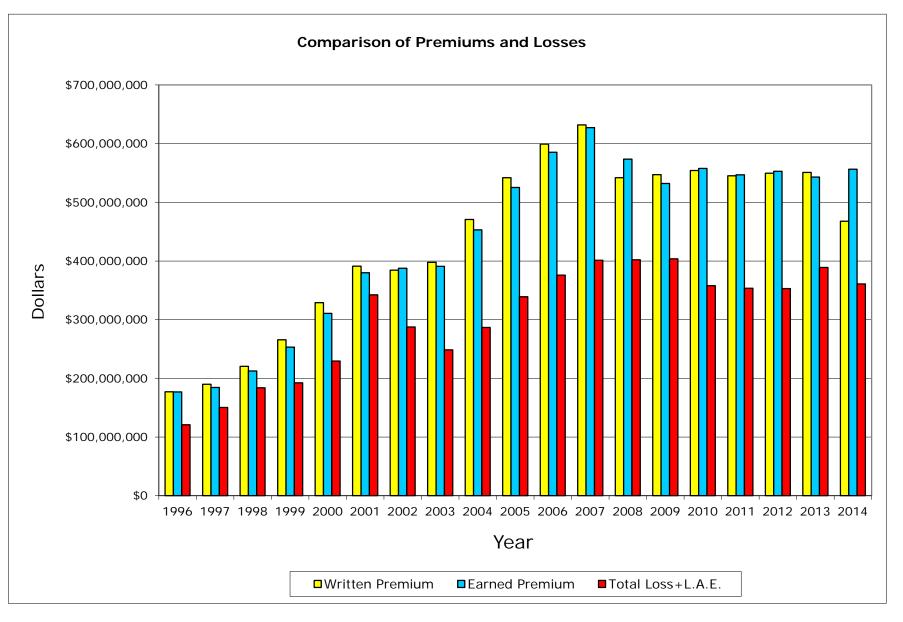
<u>P. P. Auto. P. D.</u> <u>CSAA Ins Exch</u> <u>NAIC #15539</u>

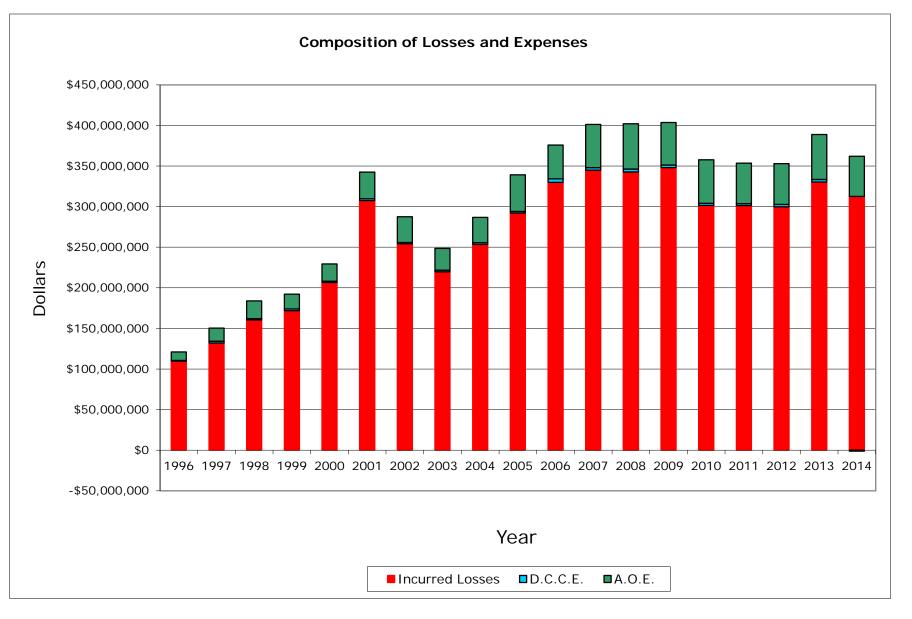


P. P. Auto. P. D. CSAA Ins Exch NAIC #15539



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





CALIFORNIA SELECTED 20 COMPANIES P. P. Auto. P. D. Data Years: 1996 - 2014 WRITTEN PREMIUM

| NAIC COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | |
| 25178 State Farm Mut Auto Ins Co | 835,248,932 | 763,467,305 | 740,823,806 | 695,628,046 | 667,092,519 | 754,470,338 | 951,623,655 | 1,091,066,199 | 1,106,152,848 | 1,087,838,399 | 1,145,527,928 | 1,144,121,367 | 1,182,062,419 | 1,122,360,245 | 1,089,396,451 | 1,147,690,935 | 1,212,639,534 | 1,281,633,180 | 1,355,665,368 | 19,374,509,474 |
| 15598 Interins Exch Of The Automobile Club | 301,033,689 | 366,646,695 | 432,418,135 | 485,112,216 | 520,084,108 | 576,787,026 | 654,609,691 | 765,432,935 | 803,460,661 | 841,715,020 | 881,908,248 | 835,486,040 | 834,786,900 | 774,177,366 | 766,422,060 | 779,342,241 | 800,154,205 | 759,346,397 | 734,137,508 | 12,913,061,141 |
| 21652 Farmers Ins Exch | 621,565,482 | 681,594,271 | 688,261,066 | 675,986,671 | 662,819,891 | 697,741,395 | 780,062,364 | 806,918,714 | 807,374,772 | 767,453,376 | 627,572,812 | 474,804,839 | 352,276,018 | 260,871,432 | 199,061,897 | 238,459,173 | 342,743,618 | 387,946,683 | 449,133,657 | 10,522,648,131 |
| 15539 CSAA Ins Exch | 501,031,304 | 536,827,496 | 576,353,412 | 575,632,342 | 604,650,090 | 650,385,377 | 683,974,960 | 707,796,922 | 700,204,476 | 720,120,209 | 723,358,899 | 709,713,506 | 635,547,540 | 633,274,446 | 632,082,038 | 634,791,200 | 638,494,549 | 639,594,613 | 705,829,829 | 12,209,663,208 |
| 19240 Allstate Ind Co | 177,005,064 | 189,856,744 | 220,444,092 | 265,618,765 | 328,991,768 | 391,187,969 | 384,325,284 | 397,591,455 | 470,835,600 | 542,060,454 | 599,251,655 | 631,993,922 | 541,812,787 | 547,059,802 | 554,186,288 | 545,165,974 | 549,654,057 | 550,896,156 | 467,767,214 | 8,355,705,050 |
| 27553 Mercury Ins Co | 173,573,700 | 234,743,243 | 276,733,308 | 305,115,830 | 309,110,921 | 330,313,471 | 379,064,152 | 432,129,261 | 480,206,723 | 531,022,784 | 564,803,766 | 570,693,852 | 549,400,200 | 524,875,005 | 517,973,278 | 531,605,578 | 567,649,972 | 597,805,556 | 594,064,103 | 8,470,884,703 |
| 12963 21st Century Ins Co | 294,218,216 | 306,236,604 | 320,016,334 | 331,154,268 | 352,373,560 | 360,717,204 | 396,742,624 | 485,977,626 | 529,107,390 | 520,765,563 | 491,450,475 | 463,650,594 | 409,841,937 | 329,182,882 | 272,790,199 | 249,277,590 | 235,909,213 | 230,153,478 | 226,663,403 | 6,806,229,160 |
| 19232 Allstate Ins Co | 215,963,643 | 195,713,440 | 186,159,677 | 181,389,275 | 188,617,382 | 198,129,248 | 211,629,925 | 217,429,153 | 206,140,899 | 200,479,542 | 194,459,130 | 184,351,811 | 145,653,214 | 132,189,845 | 132,980,969 | 126,409,850 | 116,809,837 | 104,675,534 | 83,539,958 | 3,222,722,332 |
| 11908 Mercury Cas Co | 54,823,065 | 74,914,514 | 94,800,013 | 109,149,576 | 110,252,627 | 112,401,515 | 140,523,930 | 169,289,515 | 177,246,345 | 184,442,172 | 178,510,230 | 149,027,309 | 139,306,087 | 121,891,233 | 113,193,378 | 115,819,639 | 56,548,508 | (26,915) | 0 | 2,102,112,741 |
| 22268 Infinity Ins Co | 28,105,871 | 27,627,680 | 35,367,969 | 41,436,819 | 57,320,153 | 72,930,638 | 103,851,061 | 135,634,843 | 139,937,265 | 159,081,828 | 176,626,226 | 186,793,531 | 170,183,295 | 165,957,333 | 158,752,839 | 185,408,637 | 208,866,396 | 228,592,733 | 244,250,048 | 2,526,725,165 |
| 27804 Progressive West Ins Co | 25,000,312 | 55,479,702 | 83,294,192 | 71,586,616 | 49,850,103 | 64,336,191 | 76,997,334 | 122,792,983 | 145,086,895 | 157,966,723 | 174,608,554 | 169,765,064 | 135,918,761 | 106,454,879 | 101,576,522 | 109,620,455 | 118,859,179 | 125,275,561 | 131,880,506 | 2,026,350,532 |
| 25941 United Serv Automobile Assn | 97,181,136 | 102,765,419 | 104,076,355 | 101,833,945 | 109,144,313 | 119,435,618 | 128,954,368 | 137,464,144 | 145,483,821 | 152,819,380 | 158,006,866 | 157,366,123 | 160,658,657 | 152,498,209 | 140,997,467 | 147,673,252 | 155,004,960 | 160,830,639 | 166,988,693 | 2,599,183,365 |
| 25968 USAA Cas Ins Co | 64,174,573 | 75,432,730 | 80,749,024 | 84,508,725 | 96,314,779 | 108,332,440 | 119,993,933 | 129,595,727 | 140,772,087 | 152,542,620 | 160,257,487 | 162,165,766 | 167,874,131 | 156,335,303 | 140,459,692 | 149,251,319 | 159,854,238 | 170,732,389 | 183,178,222 | 2,502,525,185 |
| 24740 Safeco Ins Co Of Amer | 72,009,977 | 76,314,482 | 80,081,462 | 83,120,861 | 96,755,149 | 99,326,499 | 106,256,116 | 115,332,834 | 122,761,343 | 130,676,545 | 133,165,748 | 144,731,492 | 141,316,978 | 141,206,141 | 134,281,246 | 132,681,514 | 140,007,601 | 149,159,489 | 158,133,819 | 2,257,319,296 |
| 44288 Progressive Choice Ins Co | | | 66,181 | 206,998 | 47,351 | 2,435 | 17,722,026 | 54,612,483 | 89,518,094 | 124,857,373 | 151,144,765 | 173,626,312 | 178,884,506 | 182,977,445 | 185,647,878 | 189,870,256 | 136,758,181 | (143,205) | 0 | 1,485,799,079 |
| 35882 Geico Gen Ins Co | 13,681,069 | 24,031,706 | 40,612,223 | 58,002,015 | 77,892,416 | 98,974,092 | 111,384,059 | 118,944,618 | 121,357,607 | 119,975,607 | 142,942,841 | 149,322,584 | 153,669,159 | 184,597,761 | 208,360,299 | 218,389,929 | 248,942,016 | 315,850,132 | 391,238,249 | 2,798,168,382 |
| 23035 Liberty Mut Fire Ins Co | 35,328,918 | 36,262,661 | 35,356,181 | 33,674,802 | 38,641,922 | 45,839,859 | 54,000,430 | 64,863,055 | 97,868,091 | 106,425,571 | 116,432,953 | 128,010,901 | 131,648,834 | 133,410,904 | 135,864,853 | 136,235,205 | 146,037,007 | 148,699,325 | 153,245,694 | 1,777,847,166 |
| 25089 Coast Natl Ins Co | 16,231,274 | 31,069,227 | 39,084,352 | 53,671,031 | 57,979,943 | 84,623,500 | 121,997,521 | 157,781,303 | 179,152,545 | 99,478,317 | 83,876,045 | 66,350,273 | 63,482,961 | 60,162,628 | 112,335,834 | 136,552,599 | 118,551,222 | 112,071,338 | 129,823,169 | 1,724,275,082 |
| 23089 Granite States Ins Co | 79,837 | 80,695 | 37,232 | 11,782 | 4,776,132 | 9,084,283 | 21,660,555 | 29,629,495 | 67,234,031 | 86,513,762 | 106,064,081 | 122,648,939 | 88,024,692 | 4,705,014 | (153,652) | (1,776) | 0 | 0 | 0 | 540,395,102 |
| 10683 Wawanesa Gen Ins Co | | 8,569,760 | 15,165,200 | 19,214,349 | 23,760,884 | 32,682,665 | 48,533,675 | 64,022,419 | 74,465,166 | 82,341,596 | 89,213,857 | 109,209,728 | 114,130,532 | 114,025,329 | 114,547,135 | 115,953,577 | 120,026,906 | 127,583,289 | 133,909,857 | 1,407,355,924 |
| <u> </u> | | | 1 | | | | | | | | | | | | | | | | | |
| Sub Total | 3,526,256,062 | 3,787,634,374 | 4,049,900,214 | 4,172,054,932 | 4,356,476,011 | 4,807,701,763 | 5,493,907,663 | 6,204,305,684 | 6,604,366,659 | 6,768,576,841 | 6,899,182,566 | 6,733,833,953 | 6,296,479,608 | 5,848,213,202 | 5,710,756,671 | 5,890,197,147 | 6,073,511,199 | 6,090,676,372 | 6,309,449,297 | 105,623,480,218 |
| % of California Total | 78.08% | 78.59% | 80.05% | 78.49% | 77.45% | 75.99% | 76.84% | 78.53% | 79.73% | 79.69% | 77.77% | 74.70% | 72.39% | 70.65% | 70.96% | 72.90% | 72.53% | 69.79% | 67.96% | 74.98% |
| Remainder of California | 990,049,732 | 1,031,860,013 | 1,009,451,824 | 1,143,145,155 | 1,268,318,670 | 1,519,170,340 | 1,656,213,039 | 1,696,124,986 | 1,678,584,326 | 1,724,625,561 | 1,972,117,191 | 2,280,307,396 | 2,401,884,070 | 2,429,655,901 | 2,337,528,373 | 2,190,129,040 | 2,300,386,621 | 2,636,475,549 | 2,975,280,082 | 35,241,307,869 |
| California Total Written Premium | 4,516,305,794 | 4,819,494,387 | 5,059,352,038 | 5,315,200,087 | 5,624,794,681 | 6,326,872,103 | 7,150,120,702 | 7,900,430,670 | 8,282,950,985 | 8,493,202,402 | 8,871,299,757 | 9,014,141,349 | 8,698,363,678 | 8,277,869,103 | 8,048,285,044 | 8,080,326,187 | 8,373,897,820 | 8,727,151,921 | 9,284,729,379 | 140,864,788,087 |

Countrywide Total Written Premium 40,672,083,000 43,894,768,000 47,489,690,000 53,836,130,000 55,350,268,000 56,149,554,000 61,257,568,000 65,097,464,000 65,933,116,000 66,471,122,000 67,015,223,000 67,322,542,000 67,048,513,000 65,782,446,000 65,382,972,000 65,371,948,000 67,411,527,000 70,571,455,000 74,991,212,000 1,167,039,591,000 1,167 Ratio of CA W.P. / CW W.P. 11.10% 10.98% 10.65% 9.87% 10.16% 11.27% 11.67% 12.15% 12.56% 12.74% 13.24% 13.39% 12.97% 12.58% 12.31% 12.36% 12.42% 12.37% 12.40% 12.07%

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

CALIFORNIA SELECTED 20 COMPANIES P. P. Auto. P. D. Data Years: 1996 - 2014 EARNED PREMIUM

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|-------|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | | |
| 25178 | State Farm Mut Auto Ins Co | 854,292,184 | 778,970,159 | 736,687,015 | 701,345,695 | 710,445,713 | 731,011,229 | 888,379,681 | 1,075,330,510 | 1,111,288,259 | 1,083,602,387 | 1,129,036,180 | 1,161,812,346 | 1,167,292,276 | 1,161,101,861 | 1,073,715,233 | 1,134,906,874 | 1,193,890,604 | 1,273,513,759 | 1,322,694,808 | 19,289,316,773 |
| 15598 | Interins Exch Of The Automobile Club | 282,566,731 | 338,420,685 | 400,370,146 | 460,252,465 | 506,734,770 | 548,741,600 | 612,621,304 | 714,826,344 | 789,089,221 | 817,616,442 | 863,748,029 | 860,147,000 | 836,637,951 | 804,164,880 | 764,700,636 | 773,293,292 | 792,564,165 | 798,511,199 | 725,359,724 | 12,690,366,584 |
| 21652 | Farmers Ins Exch | 597,017,802 | 678,915,286 | 682,078,134 | 676,433,370 | 663,130,969 | 690,297,315 | 757,655,464 | 807,653,826 | 805,654,516 | 784,376,811 | 665,045,083 | 513,967,473 | 378,916,466 | 282,432,455 | 213,272,946 | 211,011,526 | 309,460,761 | 378,656,045 | 435,930,018 | 10,531,906,266 |
| 15539 | CSAA Ins Exch | 479,604,958 | 521,427,780 | 559,190,252 | 576,638,450 | 586,063,711 | 627,549,282 | 667,535,463 | 696,259,034 | 700,543,003 | 711,746,462 | 724,611,101 | 720,474,744 | 671,613,068 | 631,455,672 | 633,953,560 | 631,233,383 | 636,378,792 | 648,376,206 | 673,668,156 | 12,098,323,077 |
| 19240 | Allstate Ind Co | 176,897,175 | 184,535,613 | 212,618,308 | 253,172,395 | 310,789,016 | 379,983,127 | 387,473,399 | 390,792,561 | 453,072,749 | 525,312,528 | 585,340,721 | 627,232,904 | 573,556,552 | 532,173,381 | 557,694,246 | 546,763,101 | 552,879,017 | 543,029,453 | 556,470,335 | 8,349,786,581 |
| 27553 | Mercury Ins Co | 161,377,917 | 220,243,280 | 265,833,178 | 299,540,177 | 312,215,131 | 321,135,824 | 366,946,296 | 416,429,504 | 468,267,725 | 521,133,571 | 557,232,702 | 570,525,489 | 554,705,019 | 529,574,231 | 519,180,705 | 526,458,880 | 547,167,619 | 589,390,202 | 598,045,458 | 8,345,402,908 |
| 12963 | 21st Century Ins Co | 299,306,445 | 301,068,017 | 314,514,201 | 329,476,319 | 349,110,342 | 362,352,647 | 378,664,934 | 469,181,966 | 522,192,199 | 526,364,365 | 499,512,257 | 469,619,844 | 425,642,986 | 352,907,869 | 279,730,886 | 253,890,017 | 238,134,876 | 231,777,602 | 227,217,931 | 6,830,665,703 |
| 19232 | Allstate Ins Co | 217,715,484 | 200,693,108 | 188,266,800 | 181,298,975 | 186,593,313 | 194,686,783 | 207,562,941 | 218,787,343 | 208,620,716 | 201,842,280 | 195,904,019 | 186,950,453 | 158,459,082 | 130,423,221 | 133,591,404 | 128,027,074 | 120,133,027 | 106,195,644 | 97,842,379 | 3,263,594,046 |
| 11908 | Mercury Cas Co | 51,474,776 | 69,915,110 | 88,791,617 | 106,622,517 | 111,446,570 | 110,592,436 | 132,728,833 | 162,657,706 | 176,181,624 | 182,618,800 | 182,110,355 | 155,037,126 | 141,494,354 | 126,351,089 | 114,932,471 | 114,851,277 | 85,550,520 | 416,464 | 0 | 2,113,773,645 |
| 22268 | Infinity Ins Co | 26,009,437 | 26,596,412 | 29,463,100 | 34,212,233 | 52,292,308 | 63,869,035 | 90,169,575 | 119,454,645 | 136,519,174 | 150,521,172 | 164,479,116 | 184,111,488 | 177,564,909 | 168,298,643 | 162,396,643 | 171,421,958 | 196,960,580 | 219,913,359 | 236,769,130 | 2,411,022,917 |
| 27804 | Progressive West Ins Co | 18,550,073 | 41,556,947 | 71,277,319 | 78,139,232 | 62,459,739 | 65,228,064 | 71,696,928 | 111,086,703 | 143,257,159 | 153,441,021 | 171,618,649 | 174,642,628 | 146,206,337 | 110,860,735 | 97,157,976 | 105,689,633 | 118,003,914 | 123,241,238 | 132,731,111 | 1,996,845,406 |
| 25941 | United Serv Automobile Assn | 98,669,593 | 101,421,287 | 104,020,154 | 102,623,668 | 106,653,979 | 116,886,099 | 126,776,226 | 135,304,039 | 143,808,415 | 151,035,880 | 157,778,265 | 156,321,042 | 160,194,084 | 158,063,415 | 139,932,086 | 146,112,114 | 153,191,811 | 159,508,570 | 165,233,506 | 2,583,534,233 |
| 25968 | USAA Cas Ins Co | 63,374,094 | 73,131,959 | 79,354,901 | 84,002,207 | 92,672,902 | 105,952,223 | 116,752,406 | 127,574,725 | 137,913,942 | 149,682,348 | 159,871,651 | 160,323,216 | 166,951,070 | 163,918,630 | 139,042,280 | 147,163,694 | 157,162,706 | 168,072,230 | 179,736,354 | 2,472,653,538 |
| 24740 | Safeco Ins Co Of Amer | 72,589,878 | 74,522,344 | 79,326,499 | 81,608,670 | 94,277,422 | 98,296,267 | 103,477,220 | 113,830,255 | 120,364,095 | 129,147,481 | 132,925,791 | 142,521,719 | 142,021,515 | 141,444,556 | 127,748,797 | 124,721,089 | 132,595,576 | 142,919,990 | 153,297,078 | 2,207,636,242 |
| 44288 | Progressive Choice Ins Co | | | 9,884 | 216,217 | 82,568 | 13,967 | 8,819,861 | 47,356,778 | 83,276,133 | 114,511,070 | 145,849,659 | 167,953,633 | 180,023,080 | 182,255,064 | 185,296,318 | 187,627,854 | 175,250,945 | 7,256,048 | 0 | 1,485,799,079 |
| 35882 | Geico Gen Ins Co | 11,991,985 | 20,923,892 | 36,410,892 | 53,743,453 | 72,694,394 | 94,591,642 | 108,473,791 | 117,542,506 | 120,918,215 | 118,842,810 | 137,336,160 | 152,014,391 | 147,915,822 | 177,344,268 | 203,301,491 | 218,986,354 | 235,853,113 | 299,598,468 | 371,193,293 | 2,699,676,940 |
| 23035 | Liberty Mut Fire Ins Co | 34,415,406 | 35,868,339 | 36,164,888 | 33,826,201 | 36,262,238 | 42,213,650 | 49,934,988 | 58,934,830 | 80,519,002 | 101,989,057 | 111,177,651 | 122,958,593 | 129,711,271 | 132,276,992 | 135,989,548 | 134,595,532 | 141,597,832 | 147,060,657 | 151,366,997 | 1,716,863,672 |
| 25089 | Coast Natl Ins Co | 14,606,879 | 27,325,342 | 35,450,744 | 43,173,407 | 58,997,028 | 79,067,870 | 113,997,422 | 150,524,224 | 150,315,591 | 120,174,160 | 90,640,010 | 75,000,485 | 68,203,498 | 57,697,323 | 88,814,424 | 125,027,906 | 133,192,394 | 118,189,411 | 125,048,419 | 1,675,446,537 |
| 23089 | Granite States Ins Co | 87,812 | 78,858 | 45,699 | 18,624 | 1,973,552 | 6,789,781 | 16,168,960 | 29,366,243 | 53,829,325 | 76,817,597 | 92,156,684 | 113,045,023 | 106,739,977 | 42,422,066 | 879,350 | (1,792) | 0 | 0 | 0 | 540,417,759 |
| 10683 | Wawanesa Gen Ins Co | | 4,545,521 | 12,114,697 | 17,429,541 | 21,216,596 | 28,158,918 | 40,324,931 | 57,031,257 | 69,973,991 | 78,716,027 | 85,484,595 | 100,194,169 | 111,966,213 | 113,816,797 | 114,065,224 | 120,634,611 | 122,538,989 | 122,757,684 | 131,671,276 | 1,352,641,037 |
| | | | | | | | | | | , | | | | | | | | | | | |
| | Sub Total (2) | 3,460,548,629 | 3,700,159,939 | 3,931,988,428 | 4,113,773,816 | 4,336,112,261 | 4,667,417,759 | 5,246,160,623 | 6,019,924,999 | 6,475,605,054 | 6,699,492,269 | 6,851,858,678 | 6,814,853,766 | 6,445,815,530 | 5,998,983,148 | 5,685,396,224 | 5,802,414,377 | 6,042,507,241 | 6,078,384,229 | 6,284,275,973 | 104,655,672,943 |
| | % of California Total | 78.03% | 78.32% | 79.75% | 79.13% | 78.37% | 76.51% | 76.43% | 78.15% | 79.51% | 80.02% | 78.49% | 75.74% | 73.39% | 71.27% | 70.64% | 72.23% | 73.12% | 70.29% | 69.21% | 75.29% |
| | Remainder of California | 974,099,237 | 1,024,473,309 | 998,266,791 | 1,084,857,076 | 1,196,633,120 | 1,432,925,221 | 1,617,569,243 | 1,682,628,631 | 1,669,206,264 | 1,672,298,506 | 1,878,264,532 | 2,182,962,881 | 2,337,107,986 | 2,418,528,560 | 2,363,422,723 | 2,230,541,387 | 2,221,228,555 | 2,569,217,689 | 2,796,310,438 | 34,350,542,149 |
| | California Total Earned Premium | 4,434,647,866 | 4,724,633,248 | 4,930,255,219 | 5,198,630,892 | 5,532,745,381 | 6,100,342,980 | 6,863,729,866 | 7,702,553,630 | 8,144,811,318 | 8,371,790,775 | 8,730,123,210 | 8,997,816,647 | 8,782,923,516 | 8,417,511,708 | 8,048,818,947 | 8,032,955,764 | 8,263,735,796 | 8,647,601,918 | 9,080,586,411 | 139,006,215,092 |

Countrywide Total Earned Premium 39,64,515,000 42,65,455,000 46,193,880,000 48,928,301,000 54,858,778,000 55,049,270,00 59,838,260,000 63,915,940,00 65,520,770,00 65,924,700,00 65,721,602,000 66,118,849,000 65,200,779,000 65,168,250,000 65,168,250,000 63,159,400,00 13,150,294,075,000 13,150,294,075,000 13,150,294,075,000 13,150,294,075,000 13,150,294,075,000 13,150,294,075,000 14,150,294,000 14,150,294,075,00 Ratio of CA E.P. / CW E.P. 11.19% 11.07% 10.67% 10.62% 10.09% 11.08% 11.47% 12.05% 12.42% 12.54% 13.05% 13.36% 13.07% 12.73% 12.32% 12.33% 12.42%

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

September 9, 2015

12.08%

12.36%

12.46%

CALIFORNIA SELECTED 20 COMPANIES P. P. Auto. P. D. Data Years: 1996 - 2014

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 | Grand Total |
|-------|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | | |
| 25178 | itate Farm Mut Auto Ins Co | 556,053,593 | 546,274,082 | 548,571,552 | 537,358,026 | 590,132,005 | 719,857,558 | 823,099,186 | 791,096,619 | 734,304,593 | 711,213,135 | 776,408,646 | 794,411,951 | 776,984,687 | 744,143,259 | 741,793,521 | 792,872,201 | 860,342,750 | 974,904,218 | 1,063,598,014 | 14,083,419,596 |
| 15598 | nterins Exch Of The Automobile Club | 254,753,879 | 281,997,307 | 313,740,152 | 331,031,311 | 371,483,874 | 424,519,474 | 457,056,807 | 491,113,008 | 493,667,427 | 528,926,578 | 540,206,555 | 577,311,093 | 531,543,128 | 491,460,015 | 466,763,477 | 437,662,855 | 448,308,719 | 475,951,960 | 504,710,340 | 8,422,207,959 |
| 21652 | armers Ins Exch | 410,126,744 | 454,294,888 | 485,953,098 | 419,421,493 | 524,976,647 | 589,591,969 | 548,032,233 | 548,284,528 | 502,511,195 | 521,169,550 | 458,987,160 | 329,864,416 | 236,535,011 | 137,216,989 | 114,845,639 | 130,269,333 | 210,975,034 | 272,551,435 | 292,640,314 | 7,188,247,676 |
| 15539 | SAA Ins Exch | 435,248,950 | 462,344,479 | 540,647,689 | 542,561,375 | 509,432,661 | 510,093,761 | 508,107,176 | 482,256,314 | 497,973,753 | 492,635,859 | 499,146,592 | 464,325,517 | 442,100,886 | 406,303,385 | 405,573,304 | 420,962,682 | 436,053,320 | 453,193,621 | 491,253,503 | 9,000,214,826 |
| 19240 | Illstate Ind Co | 120,923,305 | 150,274,475 | 183,949,331 | 192,234,947 | 229,455,682 | 342,462,578 | 287,445,456 | 248,449,306 | 286,695,302 | 339,157,365 | 375,733,171 | 401,180,453 | 402,030,259 | 403,664,651 | 357,736,747 | 353,547,275 | 352,981,800 | 388,850,543 | 360,944,586 | 5,777,717,233 |
| 27553 | Aercury Ins Co | 128,729,840 | 154,591,898 | 169,415,470 | 174,681,212 | 178,727,607 | 214,508,269 | 256,488,815 | 286,180,209 | 308,404,233 | 353,769,900 | 392,183,243 | 420,751,283 | 409,857,445 | 384,792,972 | 391,710,693 | 378,119,317 | 376,036,969 | 420,573,217 | 428,088,840 | 5,827,611,433 |
| 12963 | 1st Century Ins Co | 244,150,595 | 238,686,182 | 265,592,025 | 283,237,865 | 306,528,497 | 315,011,685 | 320,079,372 | 393,300,570 | 407,753,818 | 411,470,133 | 372,310,720 | 303,550,794 | 281,759,033 | 203,421,267 | 176,807,878 | 163,889,249 | 150,803,730 | 146,639,639 | 158,357,355 | 5,143,350,406 |
| 19232 | Illstate Ins Co | 155,884,591 | 143,984,510 | 132,558,147 | 126,296,269 | 141,693,281 | 140,085,844 | 140,668,739 | 120,550,614 | 102,613,241 | 102,041,481 | 94,049,761 | 86,141,189 | 79,464,185 | 74,576,135 | 67,891,709 | 63,021,575 | 59,640,170 | 56,958,202 | 47,374,433 | 1,935,494,077 |
| 11908 | Nercury Cas Co | 45,164,902 | 55,705,937 | 68,238,303 | 73,377,039 | 81,373,101 | 84,443,748 | 100,385,296 | 116,903,108 | 121,096,658 | 132,319,822 | 134,945,959 | 130,662,802 | 112,882,375 | 97,091,874 | 93,601,877 | 86,718,456 | 63,080,715 | 2,263,630 | 0 | 1,600,255,603 |
| 22268 | nfinity Ins Co | 16,543,579 | 17,487,260 | 16,625,125 | 22,064,114 | 41,687,442 | 41,924,992 | 52,337,781 | 72,680,672 | 66,852,868 | 79,820,655 | 91,145,781 | 114,210,777 | 117,550,517 | 86,327,306 | 89,609,098 | 102,433,931 | 126,416,154 | 144,210,404 | 170,959,014 | 1,470,887,469 |
| 27804 | Progressive West Ins Co | 14,958,684 | 30,856,927 | 50,877,275 | 52,823,336 | 44,439,524 | 41,106,003 | 43,857,698 | 72,210,301 | 84,894,361 | 99,544,181 | 117,082,723 | 122,999,730 | 87,691,232 | 60,039,184 | 64,779,962 | 78,661,588 | 92,578,506 | 94,883,762 | 96,872,461 | 1,351,157,438 |
| 25941 | Inited Serv Automobile Assn | 76,093,729 | 78,332,061 | 76,806,279 | 80,798,542 | 88,740,201 | 98,071,757 | 103,603,956 | 101,576,327 | 103,631,799 | 107,680,660 | 110,224,358 | 118,260,833 | 104,890,817 | 95,716,067 | 101,971,692 | 104,448,528 | 102,089,711 | 107,195,770 | 108,901,847 | 1,869,034,935 |
| 25968 | JSAA Cas Ins Co | 46,837,648 | 51,890,306 | 57,540,354 | 63,157,522 | 73,145,145 | 85,142,152 | 88,955,735 | 89,794,968 | 91,204,834 | 95,412,691 | 98,157,132 | 106,613,103 | 97,091,415 | 89,276,803 | 92,393,786 | 97,823,183 | 100,657,700 | 109,572,847 | 114,087,594 | 1,648,754,916 |
| 24740 | afeco Ins Co Of Amer | 46,361,776 | 51,795,467 | 54,510,442 | 53,935,018 | 66,955,954 | 72,205,640 | 77,466,910 | 78,280,523 | 75,423,794 | 84,462,840 | 86,035,315 | 96,581,884 | 96,390,744 | 88,808,397 | 81,384,189 | 92,109,928 | 100,061,412 | 102,833,781 | 101,575,339 | 1,507,179,354 |
| 44288 | Progressive Choice Ins Co | 0 | 0 | 13,720 | 269,425 | 43,099 | 494 | 7,276,647 | 38,832,924 | 59,751,791 | 85,416,070 | 108,042,989 | 132,306,129 | 125,202,692 | 115,900,175 | 120,315,363 | 118,155,347 | 113,296,430 | 4,433,593 | 0 | 1,029,256,888 |
| 35882 | Geico Gen Ins Co | 10,976,967 | 18,812,608 | 30,481,230 | 42,729,494 | 59,428,972 | 77,278,737 | 82,906,851 | 75,224,047 | 71,886,131 | 76,917,221 | 92,680,567 | 100,926,508 | 109,003,406 | 123,037,329 | 140,676,644 | 147,625,981 | 177,588,978 | 221,017,113 | 265,104,282 | 1,924,303,067 |
| 23035 | iberty Mut Fire Ins Co | 20,530,516 | 23,466,640 | 24,264,270 | 23,428,652 | 25,746,455 | 32,806,028 | 40,242,869 | 45,498,070 | 51,941,357 | 70,456,114 | 79,365,659 | 86,089,245 | 83,044,747 | 76,619,279 | 81,605,393 | 87,699,215 | 99,411,626 | 99,218,068 | 101,120,824 | 1,152,555,025 |
| 25089 | Coast Natl Ins Co | 8,832,542 | 19,404,942 | 28,596,321 | 30,087,229 | 60,242,056 | 62,235,942 | 74,998,345 | 95,946,821 | 83,154,257 | 65,458,687 | 49,057,380 | 45,149,715 | 39,593,611 | 33,798,913 | 76,540,297 | 130,009,362 | 137,669,454 | 94,794,686 | 96,133,300 | 1,231,703,861 |
| 23089 | Granite States Ins Co | (3,462) | (11,326) | (6,364) | (1,362) | 1,843,240 | 5,687,523 | 10,014,125 | 16,494,616 | 37,030,707 | 53,028,915 | 53,409,476 | 74,620,637 | 72,113,481 | 18,749,294 | (1,852,831) | (347,093) | 0 | 0 | 0 | 340,769,577 |
| 10683 | Vawanesa Gen Ins Co | 0 | 5,125,961 | 12,191,404 | 15,168,661 | 22,806,442 | 32,939,133 | 45,139,052 | 60,134,380 | 72,317,705 | 87,725,566 | 93,469,982 | 104,421,368 | 104,115,421 | 105,864,058 | 107,542,994 | 121,307,445 | 126,939,326 | 125,391,458 | 130,682,463 | 1,373,282,821 |
| _ | | | | | | | | | | | | | | | | | | | | | |
| ſ | Sub Total | 2,592,168,378 | 2,785,314,604 | 3,060,565,823 | 3,064,660,167 | 3,418,881,884 | 3,889,973,287 | 4,068,163,049 | 4,224,807,927 | 4,253,109,824 | 4,498,627,423 | 4,622,643,169 | 4,610,379,428 | 4,309,845,095 | 3,836,807,352 | 3,771,691,432 | 3,906,990,358 | 4,134,932,506 | 4,295,437,946 | 4,532,404,509 | 73,877,404,161 |
| | % of California Total | 78.51% | 80.15% | 81.65% | 80.26% | 77.12% | 76.06% | 76.80% | 79.41% | 80.42% | 80.69% | 78.67% | 74.47% | 72.68% | 70.06% | 70.35% | 71.35% | 72.96% | 70.38% | 69.83% | 75.43% |
| | Remainder of California | 709,454,189 | 689,812,730 | 687,865,038 | 753,532,033 | 1,014,519,658 | 1,224,453,483 | 1,228,909,503 | 1,095,287,220 | 1,035,582,139 | 1,076,523,412 | 1,253,256,184 | 1,580,405,197 | 1,619,903,524 | 1,639,687,952 | 1,589,479,382 | 1,568,494,582 | 1,532,492,157 | 1,808,082,072 | 1,957,933,631 | 24,065,674,085 |
| | California Total | 3,301,622,567 | 3,475,127,333 | 3,748,430,861 | 3,818,192,200 | 4,433,401,542 | 5,114,426,771 | 5,297,072,552 | 5,320,095,148 | 5,288,691,963 | 5,575,150,836 | 5,875,899,352 | 6,190,784,625 | 5,929,748,618 | 5,476,495,304 | 5,361,170,814 | 5,475,484,940 | 5,667,424,663 | 6,103,520,017 | 6,490,338,140 | 97,943,078,246 |
| - | | | | | | | r | | | | | r | | | | | | | | | |
| L | Countrywide Total | 31,327,221,000 | 31,493,807,000 | 33,923,266,000 | 35,788,716,000 | 41,350,934,000 | 42,674,569,000 | 42,467,017,000 | 43,109,836,000 | 40,999,732,000 | 44,928,386,000 | 43,604,395,000 | 45,585,533,000 | 47,019,180,000 | 44,588,537,000 | 44,244,466,000 | 48,538,843,000 | 49,630,184,000 | 50,181,821,000 | 54,358,070,000 | 815,814,513,000 |

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

P. P. Auto. P. D.

Data Years: 1996 - 2014

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

| NAIC COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|--|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|----------|-----------|---------|---------|--------|-------------|
| | | | | | | | | | | | | | | | | | | | | |
| 25178 State Farm Mut Auto Ins Co | 65.09% | 70.13% | 74.46% | 76.62% | 83.07% | 98.47% | 92.65% | 73.57% | 66.08% | 65.63% | 68.77% | 68.38% | 66.56% | 64.09% | 69.09% | 69.86% | 72.06% | 76.55% | 80.41% | 73.01% |
| 15598 Interins Exch Of The Automobile Club | 90.16% | 83.33% | 78.36% | 71.92% | 73.31% | 77.36% | 74.61% | 68.70% | 62.56% | 64.69% | 62.54% | 67.12% | 63.53% | 61.11% | 61.04% | 56.60% | 56.56% | 59.60% | 69.58% | 66.37% |
| 21652 Farmers Ins Exch | 68.70% | 66.91% | 71.25% | 62.00% | 79.17% | 85.41% | 72.33% | 67.89% | 62.37% | 66.44% | 69.02% | 64.18% | 62.42% | 48.58% | 53.85% | 61.74% | 68.18% | 71.98% | 67.13% | 68.25% |
| 15539 CSAA Ins Exch | 90.75% | 88.67% | 96.68% | 94.09% | 86.92% | 81.28% | 76.12% | 69.26% | 71.08% | 69.22% | 68.88% | 64.45% | 65.83% | 64.34% | 63.98% | 66.69% | 68.52% | 69.90% | 72.92% | 74.39% |
| 19240 Allstate Ind Co | 68.36% | 81.43% | 86.52% | 75.93% | 73.83% | 90.13% | 74.18% | 63.58% | 63.28% | 64.56% | 64.19% | 63.96% | 70.09% | 75.85% | 64.15% | 64.66% | 63.84% | 71.61% | 64.86% | 69.20% |
| 27553 Mercury Ins Co | 79.77% | 70.19% | 63.73% | 58.32% | 57.25% | 66.80% | 69.90% | 68.72% | 65.86% | 67.88% | 70.38% | 73.75% | 73.89% | 72.66% | 75.45% | 71.82% | 68.72% | 71.36% | 71.58% | 69.83% |
| 12963 21st Century Ins Co | 81.57% | 79.28% | 84.45% | 85.97% | 87.80% | 86.94% | 84.53% | 83.83% | 78.09% | 78.17% | 74.53% | 64.64% | 66.20% | 57.64% | 63.21% | 64.55% | 63.33% | 63.27% | 69.69% | 75.30% |
| 19232 Allstate Ins Co | 71.60% | 71.74% | 70.41% | 69.66% | 75.94% | 71.95% | 67.77% | 55.10% | 49.19% | 50.56% | 48.01% | 46.08% | 50.15% | 57.18% | 50.82% | 49.23% | 49.65% | 53.64% | 48.42% | 59.31% |
| 11908 Mercury Cas Co | 87.74% | 79.68% | 76.85% | 68.82% | 73.02% | 76.36% | 75.63% | 71.87% | 68.73% | 72.46% | 74.10% | 84.28% | 79.78% | 76.84% | 81.44% | 75.50% | 73.74% | 543.54% | 0.00% | 75.71% |
| 22268 Infinity Ins Co | 63.61% | 65.75% | 56.43% | 64.49% | 79.72% | 65.64% | 58.04% | 60.84% | 48.97% | 53.03% | 55.41% | 62.03% | 66.20% | 51.29% | 55.18% | 59.76% | 64.18% | 65.58% | 72.20% | 61.01% |
| 27804 Progressive West Ins Co | 80.64% | 74.25% | 71.38% | 67.60% | 71.15% | 63.02% | 61.17% | 65.00% | 59.26% | 64.87% | 68.22% | 70.43% | 59.98% | 54.16% | 66.67% | 74.43% | 78.45% | 76.99% | 72.98% | 67.66% |
| 25941 United Serv Automobile Assn | 77.12% | 77.23% | 73.84% | 78.73% | 83.20% | 83.90% | 81.72% | 75.07% | 72.06% | 71.29% | 69.86% | 75.65% | 65.48% | 60.56% | 72.87% | 71.49% | 66.64% | 67.20% | 65.91% | 72.34% |
| 25968 USAA Cas Ins Co | 73.91% | 70.95% | 72.51% | 75.19% | 78.93% | 80.36% | 76.19% | 70.39% | 66.13% | 63.74% | 61.40% | 66.50% | 58.16% | 54.46% | 66.45% | 66.47% | 64.05% | 65.19% | 63.47% | 66.68% |
| 24740 Safeco Ins Co Of Amer | 63.87% | 69.50% | 68.72% | 66.09% | 71.02% | 73.46% | 74.86% | 68.77% | 62.66% | 65.40% | 64.72% | 67.77% | 67.87% | 62.79% | 63.71% | 73.85% | 75.46% | 71.95% | 66.26% | 68.27% |
| 44288 Progressive Choice Ins Co | 0.00% | 0.00% | 138.81% | 124.61% | 52.20% | 3.54% | 82.50% | 82.00% | 71.75% | 74.59% | 74.08% | 78.78% | 69.55% | 63.59% | 64.93% | 62.97% | 64.65% | 61.10% | 0.00% | 69.27% |
| 35882 Geico Gen Ins Co | 91.54% | 89.91% | 83.71% | 79.51% | 81.75% | 81.70% | 76.43% | 64.00% | 59.45% | 64.72% | 67.48% | 66.39% | 73.69% | 69.38% | 69.20% | 67.41% | 75.30% | 73.77% | 71.42% | 71.28% |
| 23035 Liberty Mut Fire Ins Co | 59.66% | 65.42% | 67.09% | 69.26% | 71.00% | 77.71% | 80.59% | 77.20% | 64.51% | 69.08% | 71.39% | 70.01% | 64.02% | 57.92% | 60.01% | 65.16% | 70.21% | 67.47% | 66.81% | 67.13% |
| 25089 Coast Natl Ins Co | 60.47% | 71.01% | 80.66% | 69.69% | 102.11% | 78.71% | 65.79% | 63.74% | 55.32% | 54.47% | 54.12% | 60.20% | 58.05% | 58.58% | 86.18% | 103.98% | 103.36% | 80.21% | 76.88% | 73.51% |
| 23089 Granite States Ins Co | -3.94% | -14.36% | -13.93% | -7.31% | 93.40% | 83.77% | 61.93% | 56.17% | 68.79% | 69.03% | 57.96% | 66.01% | 67.56% | 44.20% | -210.70% | 19369.03% | 0.00% | 0.00% | 0.00% | 63.06% |
| 10683 Wawanesa Gen Ins Co | 0.00% | 112.77% | 100.63% | 87.03% | 107.49% | 116.98% | 111.94% | 105.44% | 103.35% | 111.45% | 109.34% | 104.22% | 92.99% | 93.01% | 94.28% | 100.56% | 103.59% | 102.15% | 99.25% | 101.53% |
| | | | | | | | | | | | | | | | | | | | | |
| Sub Total | 74.91% | 75.28% | 77.84% | 74.50% | 78.85% | 83.34% | 77.55% | 70.18% | 65.68% | 67.15% | 67.47% | 67.65% | 66.86% | 63.96% | 66.34% | 67.33% | 68.43% | 70.67% | 72.12% | 70.59% |
| | | | | | | | | | | | | | | | | | | | | |
| Remainder of California | 72.83% | 67.33% | 68.91% | 69.46% | 84.78% | 85.45% | 75.97% | 65.09% | 62.04% | 64.37% | 66.72% | 72.40% | 69.31% | 67.80% | 67.25% | 70.32% | 68.99% | 70.37% | 70.02% | 70.06% |
| California Total | 74.45% | 73.55% | 76.03% | 73.45% | 80.13% | 83.84% | 77.17% | 69.07% | 64.93% | 66.59% | 67.31% | 68.80% | 67.51% | 65.06% | 66.61% | 68.16% | 68.58% | 70.58% | 71.47% | 70.46% |
| Countrywide Total | 79.02% | 73.76% | 73.44% | 73.15% | 75.38% | 77.53% | 70.97% | 67.45% | 62.54% | 67.32% | 65.17% | 67.69% | 69.95% | 67.41% | 67.73% | 74.48% | 74.58% | 72.32% | 73.99% | 70.88% |

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

CALIFORNIA SELECTED 20 COMPANIES P. P. Auto. P. D. Data Years: 1996 - 2014 MARKET SHARE

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|-------|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | | |
| | State Farm Mut Auto Ins Co | 18.49% | 15.84% | 14.64% | 13.09% | 11.86% | 11.92% | 13.31% | 13.81% | 13.35% | 12.81% | 12.91% | 12.69% | 13.59% | 13.56% | 13.54% | 14.20% | 14.48% | 14.69% | 14.60% | 13.75% |
| 15598 | nterins Exch Of The Automobile Club | 6.67% | 7.61% | 8.55% | 9.13% | 9.25% | 9.12% | 9.16% | 9.69% | 9.70% | 9.91% | 9.94% | 9.27% | 9.60% | 9.35% | 9.52% | 9.64% | 9.56% | 8.70% | 7.91% | 9.17% |
| 21652 | Farmers Ins Exch | 13.76% | 14.14% | 13.60% | 12.72% | 11.78% | 11.03% | 10.91% | 10.21% | 9.75% | 9.04% | 7.07% | 5.27% | 4.05% | 3.15% | 2.47% | 2.95% | 4.09% | 4.45% | 4.84% | 7.47% |
| 15539 | CSAA Ins Exch | 11.09% | 11.14% | 11.39% | 10.83% | 10.75% | 10.28% | 9.57% | 8.96% | 8.45% | 8.48% | 8.15% | 7.87% | 7.31% | 7.65% | 7.85% | 7.86% | 7.62% | 7.33% | 7.60% | 8.67% |
| 19240 | Allstate Ind Co | 3.92% | 3.94% | 4.36% | 5.00% | 5.85% | 6.18% | 5.38% | 5.03% | 5.68% | 6.38% | 6.75% | 7.01% | 6.23% | 6.61% | 6.89% | 6.75% | 6.56% | 6.31% | 5.04% | 5.93% |
| 27553 | Mercury Ins Co | 3.84% | 4.87% | 5.47% | 5.74% | 5.50% | 5.22% | 5.30% | 5.47% | 5.80% | 6.25% | 6.37% | 6.33% | 6.32% | 6.34% | 6.44% | 6.58% | 6.78% | 6.85% | 6.40% | 6.01% |
| 12963 | 21st Century Ins Co | 6.51% | 6.35% | 6.33% | 6.23% | 6.26% | 5.70% | 5.55% | 6.15% | 6.39% | 6.13% | 5.54% | 5.14% | 4.71% | 3.98% | 3.39% | 3.08% | 2.82% | 2.64% | 2.44% | 4.83% |
| 19232 | Allstate Ins Co | 4.78% | 4.06% | 3.68% | 3.41% | 3.35% | 3.13% | 2.96% | 2.75% | 2.49% | 2.36% | 2.19% | 2.05% | 1.67% | 1.60% | 1.65% | 1.56% | 1.39% | 1.20% | 0.90% | 2.29% |
| 11908 | Mercury Cas Co | 1.21% | 1.55% | 1.87% | 2.05% | 1.96% | 1.78% | 1.97% | 2.14% | 2.14% | 2.17% | 2.01% | 1.65% | 1.60% | 1.47% | 1.41% | 1.43% | 0.68% | 0.00% | 0.00% | 1.49% |
| 22268 | nfinity Ins Co | 0.62% | 0.57% | 0.70% | 0.78% | 1.02% | 1.15% | 1.45% | 1.72% | 1.69% | 1.87% | 1.99% | 2.07% | 1.96% | 2.00% | 1.97% | 2.29% | 2.49% | 2.62% | 2.63% | 1.79% |
| 27804 | Progressive West Ins Co | 0.55% | 1.15% | 1.65% | 1.35% | 0.89% | 1.02% | 1.08% | 1.55% | 1.75% | 1.86% | 1.97% | 1.88% | 1.56% | 1.29% | 1.26% | 1.36% | 1.42% | 1.44% | 1.42% | 1.44% |
| 25941 | Jnited Serv Automobile Assn | 2.15% | 2.13% | 2.06% | 1.92% | 1.94% | 1.89% | 1.80% | 1.74% | 1.76% | 1.80% | 1.78% | 1.75% | 1.85% | 1.84% | 1.75% | 1.83% | 1.85% | 1.84% | 1.80% | 1.85% |
| 25968 | JSAA Cas Ins Co | 1.42% | 1.57% | 1.60% | 1.59% | 1.71% | 1.71% | 1.68% | 1.64% | 1.70% | 1.80% | 1.81% | 1.80% | 1.93% | 1.89% | 1.75% | 1.85% | 1.91% | 1.96% | 1.97% | 1.78% |
| 24740 | Safeco Ins Co Of Amer | 1.59% | 1.58% | 1.58% | 1.56% | 1.72% | 1.57% | 1.49% | 1.46% | 1.48% | 1.54% | 1.50% | 1.61% | 1.62% | 1.71% | 1.67% | 1.64% | 1.67% | 1.71% | 1.70% | 1.60% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.25% | 0.69% | 1.08% | 1.47% | 1.70% | 1.93% | 2.06% | 2.21% | 2.31% | 2.35% | 1.63% | 0.00% | 0.00% | 1.05% |
| 35882 | Geico Gen Ins Co | 0.30% | 0.50% | 0.80% | 1.09% | 1.38% | 1.56% | 1.56% | 1.51% | 1.47% | 1.41% | 1.61% | 1.66% | 1.77% | 2.23% | 2.59% | 2.70% | 2.97% | 3.62% | 4.21% | 1.99% |
| 23035 | iberty Mut Fire Ins Co | 0.78% | 0.75% | 0.70% | 0.63% | 0.69% | 0.72% | 0.76% | 0.82% | 1.18% | 1.25% | 1.31% | 1.42% | 1.51% | 1.61% | 1.69% | 1.69% | 1.74% | 1.70% | 1.65% | 1.26% |
| 25089 | Coast Natl Ins Co | 0.36% | 0.64% | 0.77% | 1.01% | 1.03% | 1.34% | 1.71% | 2.00% | 2.16% | 1.17% | 0.95% | 0.74% | 0.73% | 0.73% | 1.40% | 1.69% | 1.42% | 1.28% | 1.40% | 1.22% |
| 23089 | Granite States Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 0.08% | 0.14% | 0.30% | 0.38% | 0.81% | 1.02% | 1.20% | 1.36% | 1.01% | 0.06% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.38% |
| 10683 | Vawanesa Gen Ins Co | 0.00% | 0.18% | 0.30% | 0.36% | 0.42% | 0.52% | 0.68% | 0.81% | 0.90% | 0.97% | 1.01% | 1.21% | 1.31% | 1.38% | 1.42% | 1.44% | 1.43% | 1.46% | 1.44% | 1.00% |
| | | | | | | | | | | | | | | | | | | | | | |
| l | Sub Total | 78.08% | 78.59% | 80.05% | 78.49% | 77.45% | 75.99% | 76.84% | 78.53% | 79.73% | 79.69% | 77.77% | 74.70% | 72.39% | 70.65% | 70.96% | 72.90% | 72.53% | 69.79% | 67.96% | 74.98% |
| ſ | Remainder of California | 21.92% | 21.41% | 19.95% | 21.51% | 22.55% | 24.01% | 23.16% | 21.47% | 20.27% | 20.31% | 22.23% | 25.30% | 27.61% | 29.35% | 29.04% | 27.10% | 27.47% | 30.21% | 32.04% | 25.02% |
| | California Total Written Premium: | 4,516,305,794 | 4,819,494,387 | 5,059,352,038 | 5,315,200,087 | 5,624,794,681 | 6,326,872,103 | 7,150,120,702 | 7,900,430,670 | 8,282,950,985 | 8,493,202,402 | 8,871,299,757 | 9,014,141,349 | 8,698,363,678 | 8,277,869,103 | 8,048,285,044 | 8,080,326,187 | 8,373,897,820 | 8,727,151,921 | 9,284,729,379 | 140,864,788,087 |

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

CALIFORNIA SELECTED 20 COMPANIES P. P. Auto. P. D. Data Years: 1996 - 2014 INCURRED LOSSES

| NAIC COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | | | | | | | | | | | | | | | | | | | | |
| 25178 State Farm Mut Auto Ins Co | 475,254,406 | 459,785,229 | 455,437,660 | 443,246,645 | 498,455,590 | 602,180,801 | 695,323,298 | 662,385,041 | 614,338,998 | 613,138,689 | 658,595,232 | 669,319,520 | 677,448,437 | 645,756,989 | 644,742,393 | 697,973,756 | 733,102,486 | 823,819,054 | 894,796,496 | 11,965,100,720 |
| 15598 Interins Exch Of The Automobile Club | 205,287,749 | 227,292,277 | 255,221,743 | 272,142,704 | 315,274,748 | 362,760,503 | 389,143,930 | 416,660,137 | 414,939,821 | 445,216,715 | 451,937,388 | 484,131,602 | 444,264,036 | 405,636,495 | 384,066,868 | 360,285,616 | 369,958,726 | 395,155,908 | 419,275,871 | 7,018,652,837 |
| 21652 Farmers Ins Exch | 380,029,262 | 406,835,941 | 435,890,305 | 406,813,709 | 455,831,481 | 501,504,830 | 455,130,419 | 455,782,830 | 415,669,792 | 436,471,206 | 363,917,156 | 258,947,623 | 192,388,940 | 111,668,407 | 91,164,475 | 108,183,316 | 187,389,421 | 232,359,779 | 267,299,272 | 6,163,278,164 |
| 15539 CSAA Ins Exch | 346,011,978 | 364,797,613 | 414,305,633 | 414,561,662 | 409,713,713 | 416,093,985 | 425,297,360 | 397,931,939 | 396,926,055 | 391,508,281 | 405,288,544 | 379,350,915 | 354,619,076 | 331,214,687 | 343,494,037 | 349,195,802 | 360,167,138 | 378,824,784 | 417,550,079 | 7,296,853,281 |
| 19240 Allstate Ind Co | 109,593,108 | 132,111,985 | 160,421,200 | 171,944,419 | 206,460,747 | 307,382,545 | 254,219,279 | 219,825,795 | 253,377,836 | 291,977,654 | 329,862,691 | 344,931,184 | 342,755,006 | 348,045,504 | 301,578,710 | 301,244,937 | 299,780,285 | 330,236,318 | 312,650,604 | 5,018,399,807 |
| 27553 Mercury Ins Co | 113,781,374 | 134,915,850 | 148,073,095 | 154,110,188 | 177,169,722 | 189,821,802 | 228,436,211 | 252,861,461 | 266,642,608 | 304,595,381 | 336,663,788 | 362,733,383 | 355,652,623 | 318,718,870 | 325,213,229 | 323,774,150 | 325,286,495 | 357,277,482 | 359,291,792 | 5,035,019,504 |
| 12963 21st Century Ins Co | 214,547,072 | 205,286,994 | 227,043,417 | 230,366,947 | 249,739,255 | 248,481,488 | 249,680,366 | 314,112,045 | 335,788,475 | 346,229,123 | 314,779,932 | 257,195,385 | 244,880,902 | 177,620,043 | 155,701,927 | 139,083,233 | 120,677,950 | 119,088,342 | 123,218,753 | 4,273,521,649 |
| 19232 Allstate Ins Co | 137,462,890 | 123,582,699 | 113,770,561 | 110,403,275 | 125,002,628 | 122,935,584 | 122,643,965 | 104,027,125 | 87,941,544 | 85,903,628 | 80,259,291 | 73,124,699 | 67,397,229 | 62,245,284 | 56,441,239 | 53,527,888 | 48,536,556 | 47,665,896 | 40,138,032 | 1,663,010,013 |
| 11908 Mercury Cas Co | 39,609,487 | 48,139,976 | 58,745,386 | 63,687,632 | 71,393,277 | 74,827,642 | 89,108,925 | 102,338,778 | 104,810,931 | 114,822,320 | 116,885,053 | 113,457,670 | 98,187,883 | 81,124,791 | 78,107,756 | 74,066,784 | 54,089,582 | 1,810,970 | 0 | 1,385,214,843 |
| 22268 Infinity Ins Co | 14,148,230 | 15,002,486 | 14,105,491 | 18,478,810 | 36,418,366 | 36,249,059 | 43,810,527 | 59,462,537 | 56,002,569 | 66,868,426 | 78,509,510 | 96,665,753 | 101,039,923 | 73,041,998 | 74,596,187 | 87,816,716 | 107,199,383 | 122,374,343 | 146,052,341 | 1,247,842,655 |
| 27804 Progressive West Ins Co | 13,210,449 | 25,991,957 | 41,384,161 | 44,765,440 | 37,568,226 | 33,811,321 | 36,261,780 | 55,856,817 | 70,158,823 | 83,476,023 | 98,312,884 | 106,605,325 | 74,345,444 | 51,785,842 | 56,114,202 | 68,370,615 | 81,384,585 | 83,629,630 | 85,502,492 | 1,148,536,016 |
| 25941 United Serv Automobile Assn | 61,993,395 | 61,684,076 | 61,279,967 | 62,769,078 | 70,113,930 | 80,472,294 | 87,647,269 | 85,195,368 | 85,278,485 | 91,455,547 | 93,768,089 | 101,607,280 | 90,771,926 | 81,253,581 | 86,670,277 | 89,654,246 | 88,185,408 | 92,824,986 | 96,338,461 | 1,568,963,663 |
| 25968 USAA Cas Ins Co | 38,296,402 | 41,501,818 | 46,201,285 | 50,101,082 | 59,654,861 | 70,732,162 | 75,836,243 | 77,550,868 | 77,462,212 | 83,333,051 | 84,926,119 | 92,510,239 | 85,285,699 | 77,901,092 | 80,760,018 | 86,623,902 | 89,650,918 | 97,731,652 | 102,959,611 | 1,419,019,234 |
| 24740 Safeco Ins Co Of Amer | 39,884,706 | 44,209,174 | 46,177,229 | 45,754,435 | 57,775,824 | 61,803,657 | 64,244,626 | 63,785,084 | 62,187,512 | 70,444,592 | 72,273,141 | 82,660,904 | 80,049,133 | 77,592,225 | 68,456,677 | 81,871,908 | 80,497,217 | 87,858,221 | 86,779,221 | 1,274,305,486 |
| 44288 Progressive Choice Ins Co | | | 7,473 | 218,377 | 40,239 | 2,711 | 6,159,642 | 29,820,528 | 48,176,438 | 69,188,152 | 88,429,282 | 113,298,251 | 103,437,106 | 97,634,299 | 102,484,772 | 101,387,846 | 97,659,912 | 3,871,834 | 0 | 861,816,862 |
| 35882 Geico Gen Ins Co | 9,633,721 | 16,334,619 | 26,597,592 | 36,825,361 | 52,175,281 | 68,168,730 | 72,694,566 | 64,478,282 | 60,283,186 | 66,826,322 | 78,751,235 | 85,628,764 | 93,444,054 | 105,120,473 | 120,975,988 | 130,120,985 | 157,831,354 | 194,765,727 | 236,448,217 | 1,677,104,457 |
| 23035 Liberty Mut Fire Ins Co | 19,879,835 | 19,617,880 | 20,159,814 | 19,638,793 | 21,818,845 | 27,927,601 | 33,355,698 | 38,225,362 | 49,098,875 | 56,734,640 | 64,459,052 | 69,816,089 | 69,730,705 | 63,463,877 | 66,692,070 | 74,208,087 | 85,832,259 | 85,206,426 | 84,167,020 | 970,032,928 |
| 25089 Coast Natl Ins Co | 8,674,629 | 15,237,407 | 22,807,592 | 24,377,106 | 44,133,132 | 52,992,079 | 65,977,520 | 82,952,863 | 71,154,862 | 56,706,055 | 42,355,199 | 38,817,957 | 34,848,456 | 28,937,677 | 67,641,213 | 115,175,733 | 104,580,693 | 79,875,993 | 81,486,581 | 1,038,732,747 |
| 23089 Granite States Ins Co | (1,611) | (10,827) | (6,015) | (1,354) | 1,705,215 | 5,185,677 | 9,399,625 | 16,061,327 | 34,117,064 | 47,536,407 | 52,729,388 | 73,026,461 | 71,282,716 | 19,550,040 | (1,689,332) | (371,789) | 0 | 0 | 0 | 328,512,992 |
| 10683 Wawanesa Gen Ins Co | | 4,191,741 | 9,952,590 | 13,565,041 | 17,944,887 | 26,477,060 | 36,498,074 | 49,131,383 | 58,823,265 | 73,111,168 | 77,962,281 | 87,328,156 | 85,473,442 | 85,284,759 | 85,263,678 | 95,200,033 | 95,077,112 | 90,831,906 | 96,350,809 | 1,088,467,385 |
| | | | | | | | | | | | | | | | | | , | | | |
| Sub Total | 2,227,297,082 | 2,346,508,895 | 2,557,576,179 | 2,583,769,350 | 2,908,389,967 | 3,289,811,531 | 3,440,869,323 | 3,548,445,570 | 3,563,179,351 | 3,795,543,380 | 3,890,665,255 | 3,891,157,160 | 3,667,302,736 | 3,243,596,933 | 3,188,476,384 | 3,337,393,764 | 3,486,887,480 | 3,625,209,251 | 3,850,305,652 | 62,442,385,243 |
| % of California Total | 78.32% | 79.68% | 81.12% | 79.94% | 76.73% | 75.49% | 76.19% | 79.19% | 80.03% | 80.45% | 78.36% | 74.21% | 72.40% | 69.93% | 70.24% | 71.23% | 72.31% | 69.83% | 69.18% | 75.05% |
| Remainder of California | 616,494,827 | 598,427,903 | 595,164,218 | 648,226,788 | 882,120,200 | 1,067,863,191 | 1,075,370,533 | 932,280,367 | 888,923,342 | 922,430,800 | 1,074,656,684 | 1,352,360,336 | 1,397,968,223 | 1,394,864,255 | 1,350,797,473 | 1,347,789,214 | 1,335,419,745 | 1,566,397,884 | 1,715,184,294 | 20,762,740,277 |
| CA Total Incurred Losses | 2,843,791,909 | 2,944,936,798 | 3,152,740,397 | 3,231,996,138 | 3,790,510,167 | 4,357,674,722 | 4,516,239,856 | 4,480,725,937 | 4,452,102,693 | 4,717,974,180 | 4,965,321,939 | 5,243,517,496 | 5,065,270,959 | 4,638,461,188 | 4,539,273,857 | 4,685,182,978 | 4,822,307,225 | 5,191,607,135 | 5,565,489,946 | 83,205,125,520 |

CW Total incurred Losses 27.549,022.00 21,273,791.00 29,332,958,00 30,974,940,00 36,015,741.00 37,077.720,0 36,690,055,00 37,102,279,00 34,8155,00 37,175,754,000 38,882,712,000 40,614,064,000 38,312,556,00 37,973,966,000 41,983,997,000 42,944,513.00 43,318,844,000 47,185,453,000 703,143,258,000 703,14

12.45%

13.36%

13.49%

12.47%

12.11%

11.95%

11.16%

11.23%

11.98%

12.78%

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

10.80%

10.75%

10.43%

10.52%

11.75%

12.31%

12.07%

California Department of Insurance / Rate Specialist Bureau

Ratio of CA I.L. / CW I.L. 10.32%

September 9, 2015

11.83%

11.80%

P. P. Auto. P. D. Data Years: 1996 - 2014 INCURRED LOSSES to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|-------|--------------------------------------|--------|---------|---------|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------|-----------|--------|---------|--------|-------------|
| | | | | | | | | | | | | | | | | | | | | r | |
| 25178 | State Farm Mut Auto Ins Co | 55.63% | 59.02% | 61.82% | 63.20% | 70.16% | 82.38% | 78.27% | 61.60% | 55.28% | 56.58% | 58.33% | 57.61% | 58.04% | 55.62% | 60.05% | 61.50% | 61.40% | 64.69% | 67.65% | 62.03% |
| 15598 | Interins Exch Of The Automobile Club | 72.65% | 67.16% | 63.75% | 59.13% | 62.22% | 66.11% | 63.52% | 58.29% | 52.58% | 54.45% | 52.32% | 56.28% | 53.10% | 50.44% | 50.22% | 46.59% | 46.68% | 49.49% | 57.80% | 55.31% |
| 21652 | Farmers Ins Exch | 63.65% | 59.92% | 63.91% | 60.14% | 68.74% | 72.65% | 60.07% | 56.43% | 51.59% | 55.65% | 54.72% | 50.38% | 50.77% | 39.54% | 42.75% | 51.27% | 60.55% | 61.36% | 61.32% | 58.52% |
| 15539 | CSAA Ins Exch | 72.15% | 69.96% | 74.09% | 71.89% | 69.91% | 66.30% | 63.71% | 57.15% | 56.66% | 55.01% | 55.93% | 52.65% | 52.80% | 52.45% | 54.18% | 55.32% | 56.60% | 58.43% | 61.98% | 60.31% |
| 19240 | Allstate Ind Co | 61.95% | 71.59% | 75.45% | 67.92% | 66.43% | 80.89% | 65.61% | 56.25% | 55.92% | 55.58% | 56.35% | 54.99% | 59.76% | 65.40% | 54.08% | 55.10% | 54.22% | 60.81% | 56.18% | 60.10% |
| 27553 | Mercury Ins Co | 70.51% | 61.26% | 55.70% | 51.45% | 56.75% | 59.11% | 62.25% | 60.72% | 56.94% | 58.45% | 60.42% | 63.58% | 64.12% | 60.18% | 62.64% | 61.50% | 59.45% | 60.62% | 60.08% | 60.33% |
| 12963 | 21st Century Ins Co | 71.68% | 68.19% | 72.19% | 69.92% | 71.54% | 68.57% | 65.94% | 66.95% | 64.30% | 65.78% | 63.02% | 54.77% | 57.53% | 50.33% | 55.66% | 54.78% | 50.68% | 51.38% | 54.23% | 62.56% |
| 19232 | Allstate Ins Co | 63.14% | 61.58% | 60.43% | 60.90% | 66.99% | 63.15% | 59.09% | 47.55% | 42.15% | 42.56% | 40.97% | 39.11% | 42.53% | 47.73% | 42.25% | 41.81% | 40.40% | 44.88% | 41.02% | 50.96% |
| 11908 | Mercury Cas Co | 76.95% | 68.85% | 66.16% | 59.73% | 64.06% | 67.66% | 67.14% | 62.92% | 59.49% | 62.88% | 64.18% | 73.18% | 69.39% | 64.21% | 67.96% | 64.49% | 63.23% | 434.84% | 0.00% | 65.53% |
| 22268 | Infinity Ins Co | 54.40% | 56.41% | 47.88% | 54.01% | 69.64% | 56.76% | 48.59% | 49.78% | 41.02% | 44.42% | 47.73% | 52.50% | 56.90% | 43.40% | 45.93% | 51.23% | 54.43% | 55.65% | 61.69% | 51.76% |
| 27804 | Progressive West Ins Co | 71.22% | 62.55% | 58.06% | 57.29% | 60.15% | 51.84% | 50.58% | 50.28% | 48.97% | 54.40% | 57.29% | 61.04% | 50.85% | 46.71% | 57.76% | 64.69% | 68.97% | 67.86% | 64.42% | 57.52% |
| 25941 | United Serv Automobile Assn | 62.83% | 60.82% | 58.91% | 61.16% | 65.74% | 68.85% | 69.14% | 62.97% | 59.30% | 60.55% | 59.43% | 65.00% | 56.66% | 51.41% | 61.94% | 61.36% | 57.57% | 58.19% | 58.30% | 60.73% |
| 25968 | USAA Cas Ins Co | 60.43% | 56.75% | 58.22% | 59.64% | 64.37% | 66.76% | 64.95% | 60.79% | 56.17% | 55.67% | 53.12% | 57.70% | 51.08% | 47.52% | 58.08% | 58.86% | 57.04% | 58.15% | 57.28% | 57.39% |
| 24740 | Safeco Ins Co Of Amer | 54.95% | 59.32% | 58.21% | 56.07% | 61.28% | 62.87% | 62.09% | 56.04% | 51.67% | 54.55% | 54.37% | 58.00% | 56.36% | 54.86% | 53.59% | 65.64% | 60.71% | 61.47% | 56.61% | 57.72% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 75.61% | 101.00% | 48.73% | 19.41% | 69.84% | 62.97% | 57.85% | 60.42% | 60.63% | 67.46% | 57.46% | 53.57% | 55.31% | 54.04% | 55.73% | 53.36% | 0.00% | 58.00% |
| 35882 | Geico Gen Ins Co | 80.33% | 78.07% | 73.05% | 68.52% | 71.77% | 72.07% | 67.02% | 54.86% | 49.85% | 56.23% | 57.34% | 56.33% | 63.17% | 59.27% | 59.51% | 59.42% | 66.92% | 65.01% | 63.70% | 62.12% |
| 23035 | Liberty Mut Fire Ins Co | 57.76% | 54.69% | 55.74% | 58.06% | 60.17% | 66.16% | 66.80% | 64.86% | 60.98% | 55.63% | 57.98% | 56.78% | 53.76% | 47.98% | 49.04% | 55.13% | 60.62% | 57.94% | 55.60% | 56.50% |
| 25089 | Coast Natl Ins Co | 59.39% | 55.76% | 64.34% | 56.46% | 74.81% | 67.02% | 57.88% | 55.11% | 47.34% | 47.19% | 46.73% | 51.76% | 51.09% | 50.15% | 76.16% | 92.12% | 78.52% | 67.58% | 65.16% | 62.00% |
| 23089 | Granite States Ins Co | -1.83% | -13.73% | -13.16% | -7.27% | 86.40% | 76.37% | 58.13% | 54.69% | 63.38% | 61.88% | 57.22% | 64.60% | 66.78% | 46.08% | -192.11% | 20747.15% | 0.00% | 0.00% | 0.00% | 60.79% |
| 10683 | Wawanesa Gen Ins Co | 0.00% | 92.22% | 82.15% | 77.83% | 84.58% | 94.03% | 90.51% | 86.15% | 84.06% | 92.88% | 91.20% | 87.16% | 76.34% | 74.93% | 74.75% | 78.92% | 77.59% | 73.99% | 73.18% | 80.47% |
| | | | | | | | | | | | | | | | | | | | | | |
| | Sub Total | 64.36% | 63.42% | 65.05% | 62.81% | 67.07% | 70.48% | 65.59% | 58.95% | 55.02% | 56.65% | 56.78% | 57.10% | 56.89% | 54.07% | 56.08% | 57.52% | 57.71% | 59.64% | 61.27% | 59.66% |
| | Remainder of California | 63.29% | 58.41% | 59.62% | 59.75% | 73.72% | 74.52% | 66.48% | 55.41% | 53.25% | 55.16% | 57.22% | 61.95% | 59.82% | 57.67% | 57.15% | 60.42% | 60.12% | 60.97% | 61.34% | 60.44% |
| | | 64.13% | 62.33% | 63.95% | 59.75% 62.17% | 68.51% | 74.52% | 65.80% | 58.17% | 53.25% | 56.36% | 56.88% | 58.28% | 59.62% | 57.67% | 57.15% | 58.32% | 58.36% | 60.04% | 61.34% | 59.86% |
| | California Total | 04.13% | 02.33% | 03.95% | 62.17% | 08.51% | /1.43% | 05.80% | 58.17% | 54.00% | 30.30% | 06.88% | 58.28% | 57.67% | 55.10% | 36.40% | 58.3Z% | 58.36% | 60.04% | 01.29% | 59.86% |
| | Countrywide Total | 69.49% | 63.88% | 63.50% | 63.31% | 65.65% | 67.35% | 61.32% | 58.08% | 53.13% | 56.79% | 55.57% | 57.74% | 60.42% | 57.92% | 58.13% | 64.42% | 64.53% | 62.43% | 64.20% | 61.09% |

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

P. P. Auto. P. D. Data Years: 1996 - 2014 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 | Grand Total |
|-------|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------------|-------------|----------------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------------------|
| | | | | | | | | | | | | | | | | | | | | | |
| 25178 | State Farm Mut Auto Ins Co | 2,162,970 | 2,446,021 | 2,804,421 | 2,863,387 | 2,975,400 | 6,204,079 | 10,061,020 | 20,891,756 | 10,513,014 | (3,255,343) | 537,270 | 2,541,170 | 2,318,398 | 3,103,847 | 2,784,929 | 1,102,755 | 1,787,764 | 1,581,393 | 2,303,704 | 75,727,955 |
| 15598 | Interins Exch Of The Automobile Club | 1,182,189 | 1,947,190 | 1,849,501 | 1,733,426 | 163,435 | 1,253,712 | 565,655 | 1,637,986 | 926,940 | 2,127,902 | 3,098,897 | 1,190,511 | 395,235 | 792,930 | 2,281,537 | 3,179,460 | 3,245,518 | 3,226,791 | 4,733,635 | 35,532,450 |
| 21652 | Farmers Ins Exch | 3,567,593 | 3,256,021 | 5,217,039 | 4,000,892 | 4,213,392 | 6,116,126 | 3,763,708 | 5,991,224 | 4,704,378 | 5,606,281 | 9,122,608 | 2,186,484 | 936,915 | 629,741 | (813,319) | 270,425 | 160,756 | 382,666 | 637,859 | 59,950,789 |
| 15539 | CSAA Ins Exch | 1,418,558 | 1,406,157 | 965,848 | 536,675 | 10,290,577 | 1,187,306 | 813,825 | 1,124,377 | 2,675,285 | 649,100 | 480,530 | 519,730 | 608,044 | 369,914 | 286,753 | 214,403 | 406,206 | 394,725 | 698,971 | 25,046,984 |
| 19240 | Allstate Ind Co | 1,063,635 | 2,106,041 | 1,651,363 | 1,984,401 | 1,713,292 | 2,436,552 | 1,551,309 | 1,791,542 | 2,158,466 | 2,100,945 | 4,367,498 | 3,117,213 | 3,487,609 | 3,216,235 | 2,511,461 | 2,417,652 | 2,979,623 | 3,183,855 | (1,132,919) | 42,705,773 |
| 27553 | Mercury Ins Co | 1,128,421 | 1,203,069 | 1,506,362 | 1,507,001 | 1,557,885 | 1,530,491 | 1,587,580 | 1,939,691 | 1,910,684 | 1,692,460 | 2,383,488 | 2,491,841 | 1,373,878 | 429,129 | 1,422,419 | 1,009,142 | 1,359,399 | 1,196,651 | 959,087 | 28,188,678 |
| 12963 | 21st Century Ins Co | 889,513 | 934,189 | 3,119,543 | 2,709,538 | 6,195,847 | 8,957,872 | 9,490,920 | 10,261,941 | 11,971,251 | (1,840,045) | 1,653,477 | 1,518,893 | 2,511,436 | (418,642) | 137,412 | 298,246 | 1,129,087 | 2,036,990 | 1,194,943 | 62,752,411 |
| 19232 | Allstate Ins Co | 1,209,644 | 1,597,143 | 243,442 | 912,498 | 817,083 | 732,944 | 776,932 | 859,415 | 1,204,119 | 715,496 | 1,109,894 | 688,296 | 690,437 | 500,519 | 482,949 | 438,238 | 531,509 | 449,919 | (177,721) | 13,782,756 |
| 11908 | Mercury Cas Co | 380,351 | 393,965 | 483,909 | 672,382 | 544,522 | 547,267 | 564,390 | 793,240 | 600,481 | 694,744 | 720,295 | 802,760 | 388,163 | 44,487 | 358,839 | 250,162 | 219,849 | 20,514 | 0 | 8,480,320 |
| 22268 | Infinity Ins Co | 460,255 | 565,507 | 59,686 | 54,063 | 374,513 | 294,609 | 143,659 | 1,078,222 | 773,409 | 2,207,327 | 563,744 | 2,613,494 | 2,476,801 | 579,948 | 1,493,968 | (171,396) | 1,802,485 | 1,412,958 | 1,435,637 | 18,218,889 |
| 27804 | Progressive West Ins Co | 1,747,235 | 4,822,970 | 716,080 | 106,089 | 431,741 | 116,963 | 200,896 | 638,644 | 856,922 | 811,883 | 739,778 | 720,880 | 578,905 | 288,980 | 510,876 | 612,311 | 725,846 | 738,053 | 803,908 | 16,168,960 |
| 25941 | United Serv Automobile Assn | 35,980 | (227,104) | 34,026 | 748,018 | 1,131,979 | 541,878 | (10,536) | 415,276 | 43,525 | 8,191 | 870,962 | 850,720 | 1,015,212 | 717,560 | 747,342 | 828,929 | 782,722 | 760,054 | 725,761 | 10,020,495 |
| 25968 | USAA Cas Ins Co | 281,569 | (95,035) | 21,097 | 103,375 | 27,623 | 43,177 | 85,621 | 246,917 | 28,289 | 50,736 | 790,757 | 843,619 | 1,055,827 | 759,059 | 566,485 | 685,327 | 631,961 | 667,237 | 684,082 | 7,477,723 |
| 24740 | Safeco Ins Co Of Amer | 195,407 | 109,832 | 70,719 | 153,966 | 213,754 | 172,684 | 410,600 | 508,203 | 938,113 | 570,379 | 692,718 | 503,604 | 396,089 | 898,112 | 248,301 | 90,731 | 330,918 | 130,865 | 513,875 | 7,148,870 |
| 44288 | Progressive Choice Ins Co | 0 | 0 | 40 | 9,782 | (895) | (2,722) | 56,606 | 226,124 | 463,834 | 898,004 | 101,339 | 360,091 | 467,182 | 399,404 | 695,118 | 303,902 | 663,385 | (125,276) | 0 | 4,515,918 |
| 35882 | Geico Gen Ins Co | 103,551 | 191,455 | 149,233 | 856,877 | 342,086 | 707,101 | 518,291 | 412,932 | 364,441 | (686,543) | 421,445 | 444,144 | 72,594 | 238,304 | 373,512 | 210,298 | 594,526 | 530,736 | 393,686 | 6,238,669 |
| 23035 | Liberty Mut Fire Ins Co | 650,681 | 675,144 | 368,232 | 97,602 | 102,919 | 100,187 | 128,002 | 88,335 | 230,784 | 187,264 | (373,394) | 237,526 | 327,577 | 296,532 | 247,187 | 319,521 | 368,708 | 271,084 | 271,535 | 4,595,426 |
| 25089 | Coast Natl Ins Co | 157,913 | 390,682 | 462,692 | (4,102) | 8,210,281 | 566,792 | 1,028,731 | 1,534,623 | 1,150,149 | 335,810 | 459,854 | 212,489 | 294,330 | 178,712 | 322,748 | 790,645 | 4,812,198 | (104,867) | 150,489 | 20,950,169 |
| 23089 | Granite States Ins Co | (1,851) | (499) | (349) | (8) | 27,163 | 198,575 | 152,762 | 137,701 | 2,913,643 | 4,471,207 | 157,681 | 604,712 | 120,685 | (624,113) | (92,427) | 30,020 | 0 | 0 | 0 | 8,094,902 |
| 10683 | Wawanesa Gen Ins Co | 0 | 102,271 | 38,684 | 24,694 | 36,736 | 52,162 | 107,046 | 154,668 | 86,675 | 275,192 | 218,353 | 623,967 | 647,210 | 587,962 | 476,314 | 791,988 | 634,959 | 1,246,999 | 1,129,893 | 7,235,773 |
| | Sub Total | 16.633.614 | 21.825.019 | 19.761.568 | 19.070.556 | 39.369.333 | 31,757,755 | 31.997.017 | 50.732.817 | 44.514.402 | 17.620.990 | 28.117.194 | 23.072.144 | 20.162.527 | 12,988.620 | 15.042.404 | 13,672,759 | 23.167.419 | 18.001.347 | 15.326.425 | 462.833.910 |
| | % of California Total | 36,78% | 21,025,019 | 50.16% | 53,43% | 73.35% | 58.23% | 31,997,017 87.09% | 65.26% | 44,514,402 74,99% | 52.89% | 64.29% | 23,072,144 | 20, 162, 527 | 39,18% | 48,73% | 49.88% | 23,107,419 | 53.96% | 41,89% | 402,833,910 |
| | Remainder of California | 28.585.703 | 42.93% | 19.638.457 | 16.621.366 | 14,307,321 | 22,779,357 | 4.743.432 | 27,003,453 | 14.845.855 | 52.69% | 15,615,425 | 18.755.269 | 16,665,329 | 20.159.690 | 46.73% | 49.06% | 17.047.612 | 15,362,224 | 21,261,815 | 347,668,928 |
| | California Total | 45.219.317 | 29,014,837 | 39,400.025 | 35.691.922 | 53.676.654 | 54.537.112 | 4,743,432 | 27,003,455 | 59.360.257 | 33,318,389 | 43,732,619 | 41.827.413 | 36.827.856 | 33,148,310 | 30,869,476 | 27.410.071 | 40.215.031 | 33,363,571 | 36,588,240 | 347,668,928 810,502,838 |
| | | | ,, | | | | | | ,, | | | .,, | | , | | | , | , | | | |
| | Countrywide Total | 414,837,000 | 421,775,000 | 260,368,000 | 276,234,000 | 262,253,000 | 278,755,000 | 235,204,000 | 313,611,000 | 262,856,000 | 200,580,000 | 264,423,000 | 235,560,000 | 256,056,000 | 232,972,000 | 243,707,000 | 227,019,000 | 261,054,000 | 199,766,000 | 227,883,000 | 5,074,913,000 |
| | Ratio of CA D.C.C.E. / CW D.C.C.E. | 10.90% | 12.05% | 15.13% | 12.92% | 20.47% | 19.56% | 15.62% | 24.79% | 22.58% | 16.61% | 16.54% | 17.76% | 14.38% | 14.23% | 12.67% | 12.07% | 15.40% | 16.70% | 16.06% | 15.97% |

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

P. P. Auto. P. D.

Data Years: 1996 - 2014 DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|-------|--------------------------------------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|---------|---------|-----------|--------|--------|--------|-------------|
| | | | | | | | | | | | | | | | | | | | | | |
| 25178 | State Farm Mut Auto Ins Co | 0.25% | 0.31% | 0.38% | 0.41% | 0.42% | 0.85% | 1.13% | 1.94% | 0.95% | -0.30% | 0.05% | 0.22% | 0.20% | 0.27% | 0.26% | 0.10% | 0.15% | 0.12% | 0.17% | 0.39% |
| 15598 | Interins Exch Of The Automobile Club | 0.42% | 0.58% | 0.46% | 0.38% | 0.03% | 0.23% | 0.09% | 0.23% | 0.12% | 0.26% | 0.36% | 0.14% | 0.05% | 0.10% | 0.30% | 0.41% | 0.41% | 0.40% | 0.65% | 0.28% |
| 21652 | Farmers Ins Exch | 0.60% | 0.48% | 0.76% | 0.59% | 0.64% | 0.89% | 0.50% | 0.74% | 0.58% | 0.71% | 1.37% | 0.43% | 0.25% | 0.22% | -0.38% | 0.13% | 0.05% | 0.10% | 0.15% | 0.57% |
| 15539 | CSAA Ins Exch | 0.30% | 0.27% | 0.17% | 0.09% | 1.76% | 0.19% | 0.12% | 0.16% | 0.38% | 0.09% | 0.07% | 0.07% | 0.09% | 0.06% | 0.05% | 0.03% | 0.06% | 0.06% | 0.10% | 0.21% |
| 19240 | Allstate Ind Co | 0.60% | 1.14% | 0.78% | 0.78% | 0.55% | 0.64% | 0.40% | 0.46% | 0.48% | 0.40% | 0.75% | 0.50% | 0.61% | 0.60% | 0.45% | 0.44% | 0.54% | 0.59% | -0.20% | 0.51% |
| 27553 | Mercury Ins Co | 0.70% | 0.55% | 0.57% | 0.50% | 0.50% | 0.48% | 0.43% | 0.47% | 0.41% | 0.32% | 0.43% | 0.44% | 0.25% | 0.08% | 0.27% | 0.19% | 0.25% | 0.20% | 0.16% | 0.34% |
| 12963 | 21st Century Ins Co | 0.30% | 0.31% | 0.99% | 0.82% | 1.77% | 2.47% | 2.51% | 2.19% | 2.29% | -0.35% | 0.33% | 0.32% | 0.59% | -0.12% | 0.05% | 0.12% | 0.47% | 0.88% | 0.53% | 0.92% |
| 19232 | Allstate Ins Co | 0.56% | 0.80% | 0.13% | 0.50% | 0.44% | 0.38% | 0.37% | 0.39% | 0.58% | 0.35% | 0.57% | 0.37% | 0.44% | 0.38% | 0.36% | 0.34% | 0.44% | 0.42% | -0.18% | 0.42% |
| 11908 | Mercury Cas Co | 0.74% | 0.56% | 0.54% | 0.63% | 0.49% | 0.49% | 0.43% | 0.49% | 0.34% | 0.38% | 0.40% | 0.52% | 0.27% | 0.04% | 0.31% | 0.22% | 0.26% | 4.93% | 0.00% | 0.40% |
| 22268 | Infinity Ins Co | 1.77% | 2.13% | 0.20% | 0.16% | 0.72% | 0.46% | 0.16% | 0.90% | 0.57% | 1.47% | 0.34% | 1.42% | 1.39% | 0.34% | 0.92% | -0.10% | 0.92% | 0.64% | 0.61% | 0.76% |
| 27804 | Progressive West Ins Co | 9.42% | 11.61% | 1.00% | 0.14% | 0.69% | 0.18% | 0.28% | 0.57% | 0.60% | 0.53% | 0.43% | 0.41% | 0.40% | 0.26% | 0.53% | 0.58% | 0.62% | 0.60% | 0.61% | 0.81% |
| 25941 | United Serv Automobile Assn | 0.04% | -0.22% | 0.03% | 0.73% | 1.06% | 0.46% | -0.01% | 0.31% | 0.03% | 0.01% | 0.55% | 0.54% | 0.63% | 0.45% | 0.53% | 0.57% | 0.51% | 0.48% | 0.44% | 0.39% |
| 25968 | USAA Cas Ins Co | 0.44% | -0.13% | 0.03% | 0.12% | 0.03% | 0.04% | 0.07% | 0.19% | 0.02% | 0.03% | 0.49% | 0.53% | 0.63% | 0.46% | 0.41% | 0.47% | 0.40% | 0.40% | 0.38% | 0.30% |
| 24740 | Safeco Ins Co Of Amer | 0.27% | 0.15% | 0.09% | 0.19% | 0.23% | 0.18% | 0.40% | 0.45% | 0.78% | 0.44% | 0.52% | 0.35% | 0.28% | 0.63% | 0.19% | 0.07% | 0.25% | 0.09% | 0.34% | 0.32% |
| 44288 | Progressive Choice Ins Co | 0.00% | 0.00% | 0.40% | 4.52% | -1.08% | -19.49% | 0.64% | 0.48% | 0.56% | 0.78% | 0.07% | 0.21% | 0.26% | 0.22% | 0.38% | 0.16% | 0.38% | -1.73% | 0.00% | 0.30% |
| 35882 | Geico Gen Ins Co | 0.86% | 0.92% | 0.41% | 1.59% | 0.47% | 0.75% | 0.48% | 0.35% | 0.30% | -0.58% | 0.31% | 0.29% | 0.05% | 0.13% | 0.18% | 0.10% | 0.25% | 0.18% | 0.11% | 0.23% |
| 23035 | Liberty Mut Fire Ins Co | 1.89% | 1.88% | 1.02% | 0.29% | 0.28% | 0.24% | 0.26% | 0.15% | 0.29% | 0.18% | -0.34% | 0.19% | 0.25% | 0.22% | 0.18% | 0.24% | 0.26% | 0.18% | 0.18% | 0.27% |
| 25089 | Coast Natl Ins Co | 1.08% | 1.43% | 1.31% | -0.01% | 13.92% | 0.72% | 0.90% | 1.02% | 0.77% | 0.28% | 0.51% | 0.28% | 0.43% | 0.31% | 0.36% | 0.63% | 3.61% | -0.09% | 0.12% | 1.25% |
| 23089 | Granite States Ins Co | -2.11% | -0.63% | -0.76% | -0.04% | 1.38% | 2.92% | 0.94% | 0.47% | 5.41% | 5.82% | 0.17% | 0.53% | 0.11% | -1.47% | -10.51% | -1675.22% | 0.00% | 0.00% | 0.00% | 1.50% |
| 10683 | Wawanesa Gen Ins Co | 0.00% | 2.25% | 0.32% | 0.14% | 0.17% | 0.19% | 0.27% | 0.27% | 0.12% | 0.35% | 0.26% | 0.62% | 0.58% | 0.52% | 0.42% | 0.66% | 0.52% | 1.02% | 0.86% | 0.53% |
| | Sub Total | 0.48% | 0.59% | 0.50% | 0.46% | 0.91% | 0.68% | 0.61% | 0.84% | 0.69% | 0.26% | 0.41% | 0.34% | 0.31% | 0.22% | 0.26% | 0.24% | 0.38% | 0.30% | 0.24% | 0.44% |
| | 500 10101 | 0.4070 | 0.3770 | 0.0070 | 0.4070 | 0.7170 | 0.0070 | 0.0170 | 0.0470 | 3.0770 | 0.2070 | 0.4170 | 0.3470 | 0.0170 | J.22 70 | 0.2070 | 0.2470 | 3.3070 | 0.0070 | 0.2470 | 0.4470 |
| | Remainder of California | 2.93% | 2.83% | 1.97% | 1.53% | 1.20% | 1.59% | 0.29% | 1.60% | 0.89% | 0.94% | 0.83% | 0.86% | 0.71% | 0.83% | 0.67% | 0.62% | 0.77% | 0.60% | 0.76% | 1.01% |
| | California Total | 1.02% | 1.08% | 0.80% | 0.69% | 0.97% | 0.89% | 0.54% | 1.01% | 0.73% | 0.40% | 0.50% | 0.46% | 0.42% | 0.39% | 0.38% | 0.34% | 0.49% | 0.39% | 0.40% | 0.58% |
| | Countrywide Total | 1.05% | 0.99% | 0.56% | 0.56% | 0.48% | 0.51% | 0.39% | 0.49% | 0.40% | 0.30% | 0.40% | 0.35% | 0.38% | 0.35% | 0.37% | 0.35% | 0.39% | 0.29% | 0.31% | 0.44% |

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

P. P. Auto. P. D. Data Years: 1996 - 2014

ADJUSTING & OTHER EXPENSE (AOE)

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|-------|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | | |
| 25178 | State Farm Mut Auto Ins Co | 78,636,217 | 84,042,832 | 90,329,471 | 91,247,994 | 88,701,015 | 111,472,678 | 117,714,868 | 107,819,822 | 109,452,581 | 101,329,789 | 117,276,144 | 122,551,261 | 97,217,852 | 95,282,423 | 94,266,199 | 93,795,690 | 125,452,500 | 149,503,771 | 166,497,814 | 2,042,590,921 |
| 15598 | Interins Exch Of The Automobile Club | 48,283,941 | 52,757,840 | 56,668,908 | 57,155,181 | 56,045,691 | 60,505,259 | 67,347,222 | 72,814,885 | 77,800,666 | 81,581,961 | 85,170,270 | 91,988,980 | 86,883,857 | 85,030,590 | 80,415,072 | 74,197,779 | 75,104,475 | 77,569,261 | 80,700,834 | 1,368,022,672 |
| 21652 | Farmers Ins Exch | 26,529,889 | 44,202,926 | 44,845,754 | 8,606,892 | 64,931,774 | 81,971,013 | 89,138,106 | 86,510,474 | 82,137,025 | 79,092,063 | 85,947,396 | 68,730,309 | 43,209,156 | 24,918,841 | 24,494,483 | 21,815,592 | 23,424,857 | 39,808,990 | 24,703,183 | 965,018,723 |
| 15539 | CSAA Ins Exch | 87,818,414 | 96,140,709 | 125,376,208 | 127,463,038 | 89,428,371 | 92,812,470 | 81,995,991 | 83,199,998 | 98,372,413 | 100,478,478 | 93,377,518 | 84,454,872 | 86,873,766 | 74,718,784 | 61,792,514 | 71,552,477 | 75,479,976 | 73,974,112 | 73,004,453 | 1,678,314,561 |
| 19240 | Allstate Ind Co | 10,266,562 | 16,056,449 | 21,876,768 | 18,306,127 | 21,281,643 | 32,643,481 | 31,674,868 | 26,831,969 | 31,159,000 | 45,078,766 | 41,502,982 | 53,132,056 | 55,787,644 | 52,402,912 | 53,646,576 | 49,884,686 | 50,221,892 | 55,430,370 | 49,426,901 | 716,611,653 |
| 27553 | Mercury Ins Co | 13,820,045 | 18,472,979 | 19,836,013 | 19,064,023 | 0 | 23,155,976 | 26,465,024 | 31,379,057 | 39,850,941 | 47,482,059 | 53,135,967 | 55,526,059 | 52,830,944 | 65,644,973 | 65,075,045 | 53,336,025 | 49,391,075 | 62,099,084 | 67,837,961 | 764,403,251 |
| 12963 | 21st Century Ins Co | 28,714,010 | 32,464,999 | 35,429,065 | 50,161,380 | 50,593,395 | 57,572,325 | 60,908,086 | 68,926,584 | 59,994,092 | 67,081,055 | 55,877,311 | 44,836,516 | 34,366,695 | 26,219,866 | 20,968,539 | 24,507,770 | 28,996,693 | 25,514,307 | 33,943,659 | 807,076,346 |
| 19232 | Allstate Ins Co | 17,212,057 | 18,804,668 | 18,544,144 | 14,980,496 | 15,873,570 | 16,417,316 | 17,247,842 | 15,664,074 | 13,467,578 | 15,422,357 | 12,680,576 | 12,328,194 | 11,376,519 | 11,830,332 | 10,967,521 | 9,055,449 | 10,572,105 | 8,842,387 | 7,414,122 | 258,701,308 |
| 11908 | Mercury Cas Co | 5,175,064 | 7,171,996 | 9,009,008 | 9,017,025 | 9,435,302 | 9,068,839 | 10,711,981 | 13,771,090 | 15,685,246 | 16,802,758 | 17,340,611 | 16,402,372 | 14,306,329 | 15,922,596 | 15,135,282 | 12,401,510 | 8,771,284 | 432,146 | 0 | 206,560,440 |
| 22268 | Infinity Ins Co | 1,935,094 | 1,919,267 | 2,459,948 | 3,531,241 | 4,894,563 | 5,381,324 | 8,383,595 | 12,139,913 | 10,076,890 | 10,744,902 | 12,072,527 | 14,931,530 | 14,033,793 | 12,705,360 | 13,518,943 | 14,788,611 | 17,414,286 | 20,423,103 | 23,471,036 | 204,825,925 |
| 27804 | Progressive West Ins Co | 1,000 | 42,000 | 8,777,034 | 7,951,807 | 6,439,557 | 7,177,719 | 7,395,022 | 15,714,840 | 13,878,616 | 15,256,275 | 18,030,061 | 15,673,525 | 12,766,883 | 7,964,362 | 8,154,884 | 9,678,662 | 10,468,075 | 10,516,079 | 10,566,061 | 186,452,462 |
| 25941 | United Serv Automobile Assn | 14,064,354 | 16,875,089 | 15,492,286 | 17,281,446 | 17,494,292 | 17,057,585 | 15,967,223 | 15,965,683 | 18,309,789 | 16,216,922 | 15,585,307 | 15,802,833 | 13,103,679 | 13,744,926 | 14,554,073 | 13,965,353 | 13,121,581 | 13,610,730 | 11,837,625 | 290,050,777 |
| 25968 | USAA Cas Ins Co | 8,259,677 | 10,483,523 | 11,317,972 | 12,953,065 | 13,462,661 | 14,366,813 | 13,033,871 | 11,997,183 | 13,714,333 | 12,028,904 | 12,440,256 | 13,259,245 | 10,749,889 | 10,616,652 | 11,067,283 | 10,513,954 | 10,374,821 | 11,173,958 | 10,443,901 | 222,257,959 |
| 24740 | Safeco Ins Co Of Amer | 6,281,663 | 7,476,461 | 8,262,494 | 8,026,617 | 8,966,376 | 10,229,299 | 12,811,684 | 13,987,236 | 12,298,169 | 13,447,869 | 13,069,456 | 13,417,376 | 15,945,522 | 10,318,060 | 12,679,211 | 10,147,289 | 19,233,277 | 14,844,695 | 14,282,243 | 225,724,998 |
| 44288 | Progressive Choice Ins Co | 0 | 0 | 6,207 | 41,266 | 3,755 | 505 | 1,060,399 | 8,786,272 | 11,111,519 | 15,329,914 | 19,512,368 | 18,647,787 | 21,298,404 | 17,866,472 | 17,135,473 | 16,463,599 | 14,973,133 | 687,035 | 0 | 162,924,108 |
| 35882 | Geico Gen Ins Co | 1,239,695 | 2,286,534 | 3,734,405 | 5,047,256 | 6,911,605 | 8,402,906 | 9,693,994 | 10,332,833 | 11,238,504 | 10,777,442 | 13,507,887 | 14,853,600 | 15,486,758 | 17,678,552 | 19,327,144 | 17,294,698 | 19,163,098 | 25,720,650 | 28,262,379 | 240,959,941 |
| 23035 | Liberty Mut Fire Ins Co | 0 | 3,173,616 | 3,736,224 | 3,692,257 | 3,824,691 | 4,778,240 | 6,759,169 | 7,184,373 | 2,611,698 | 13,534,210 | 15,280,001 | 16,035,630 | 12,986,465 | 12,858,870 | 14,666,136 | 13,171,607 | 13,210,659 | 13,740,558 | 16,682,269 | 177,926,671 |
| 25089 | Coast Natl Ins Co | 0 | 3,776,853 | 5,326,037 | 5,714,225 | 7,898,643 | 8,677,071 | 7,992,094 | 11,459,335 | 10,849,246 | 8,416,822 | 6,242,327 | 6,119,269 | 4,450,825 | 4,682,524 | 8,576,336 | 14,042,984 | 28,276,563 | 15,023,560 | 14,496,230 | 172,020,945 |
| 23089 | Granite States Ins Co | 0 | 0 | 0 | 0 | 110,862 | 303,271 | 461,738 | 295,588 | 0 | 1,021,301 | 522,407 | 989,464 | 710,080 | (176,633) | (71,072) | (5,324) | 0 | 0 | 0 | 4,161,683 |
| 10683 | Wawanesa Gen Ins Co | 0 | 831,949 | 2,200,130 | 1,578,926 | 4,824,819 | 6,409,911 | 8,533,932 | 10,848,329 | 13,407,765 | 14,339,206 | 15,289,348 | 16,469,245 | 17,994,769 | 19,991,337 | 21,803,002 | 25,315,424 | 31,227,255 | 33,312,553 | 33,201,761 | 277,579,663 |
| | | · | | | | | | | | | | | | | | | | | | | |
| | Sub Total | 348,237,682 | 416,980,690 | 483,228,076 | 461,820,261 | 471,122,584 | 568,404,001 | 595,296,709 | 625,629,540 | 645,416,071 | 685,463,053 | 703,860,720 | 696,150,124 | 622,379,832 | 580,221,799 | 568,172,644 | 555,923,835 | 624,877,607 | 652,227,348 | 666,772,432 | 10,972,185,008 |
| | % of California Total | 84.40% | 86.99% | 86.87% | 83.89% | 79.96% | 80.94% | 80.00% | 82.14% | 83.04% | 83.20% | 81.20% | 76.89% | 75.20% | 72.09% | 71.83% | 72.87% | 77.63% | 74.24% | 75.07% | 78.78% |
| | Remainder of California | 64,373,659 | 62,369,990 | 73,062,363 | 88,683,879 | 118,092,137 | 133,810,935 | 148,795,538 | 136,003,400 | 131,812,942 | 138,395,213 | 162,984,075 | 209,289,592 | 205,269,972 | 224,664,007 | 222,854,837 | 206,968,056 | 180,024,800 | 226,321,964 | 221,487,522 | 2,955,264,880 |
| | California Total | 412,611,341 | 479,350,679 | 556,290,439 | 550,504,140 | 589,214,721 | 702,214,937 | 744,092,247 | 761,632,941 | 777,229,013 | 823,858,267 | 866,844,794 | 905,439,716 | 827,649,803 | 804,885,806 | 791,027,481 | 762,891,891 | 804,902,407 | 878,549,311 | 888,259,954 | 13,927,449,888 |
| | | | | | | | | | | | | | | | | | | | | | |
| | Countrywide Total | 3,363,362,000 | 3,798,241,000 | 4,329,940,000 | 4,537,542,000 | 5,072,940,000 | 5,324,042,000 | 5,541,758,000 | 5,675,946,000 | 5,900,681,000 | 6,823,660,000 | 6,163,218,000 | 6,467,261,000 | 6,149,060,000 | 6,043,009,000 | 6,026,773,000 | 6,328,727,000 | 6,424,617,000 | 6,663,251,000 | 6,961,644,000 | 107,595,672,000 |
| | Ratio of CA A.O.E. / CW A.O.E. | 12.27% | 12.62% | 12.85% | 12.13% | 11.61% | 13.19% | 13.43% | 13.42% | 13.17% | 12.07% | 14.06% | 14.00% | 13.46% | 13.32% | 13.13% | 12.05% | 12.53% | 13.18% | 12.76% | 12.94% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report. Note 2: AOE is allocated by [California IL * Countrywide AOE] / Countrywide IL

California Department of Insurance / Rate Specialist Bureau

P. P. Auto. P. D. Data Years: 1996 - 2014

ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

| NAIC COMP. | PANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Grand Total |
|----------------|--------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|--------|--------|---------|---------|--------|--------|--------|---------|---------|---------|---------|-------------|
| 05470 01 1 5 | | 0.000/ | 10 2001 | 10 0/0/ | 40.040/ | 40.4004 | 45.0501 | 40.050/ | 40.000/ | 0.050/ | 0.050/ | 40.0001 | 40 5501 | | 0.0404 | 0 7004 | | 40.540/ | | 10 500/ | 40 5001 |
| | Farm Mut Auto Ins Co | 9.20% | 10.79% | 12.26% | 13.01% | 12.49% | 15.25% | 13.25% | 10.03% | 9.85% | 9.35% | 10.39% | 10.55% | 8.33% | 8.21% | 8.78% | 8.26% | 10.51% | 11.74% | 12.59% | 10.59% |
| | ns Exch Of The Automobile Club | 17.09% | 15.59% | 14.15% | 12.42% | 11.06% | 11.03% | 10.99% | 10.19% | 9.86% | 9.98% | 9.86% | 10.69% | 10.38% | 10.57% | 10.52% | 9.60% | 9.48% | 9.71% | 11.13% | 10.78% |
| | ers Ins Exch | 4.44% | 6.51% | 6.57% | 1.27% | 9.79% | 11.87% | 11.76% | 10.71% | 10.20% | 10.08% | 12.92% | 13.37% | 11.40% | 8.82% | 11.49% | 10.34% | 7.57% | 10.51% | 5.67% | 9.16% |
| | Ins Exch | 18.31% | 18.44% | 22.42% | 22.10% | 15.26% | 14.79% | 12.28% | 11.95% | 14.04% | 14.12% | 12.89% | 11.72% | 12.94% | 11.83% | 9.75% | 11.34% | 11.86% | 11.41% | 10.84% | 13.87% |
| | te Ind Co | 5.80% | 8.70% | 10.29% | 7.23% | 6.85% | 8.59% | 8.17% | 6.87% | 6.88% | 8.58% | 7.09% | 8.47% | 9.73% | 9.85% | 9.62% | 9.12% | 9.08% | 10.21% | 8.88% | 8.58% |
| 27553 Mercury | | 8.56% | 8.39% | 7.46% | 6.36% | 0.00% | 7.21% | 7.21% | 7.54% | 8.51% | 9.11% | 9.54% | 9.73% | 9.52% | 12.40% | 12.53% | 10.13% | 9.03% | 10.54% | 11.34% | 9.16% |
| 12963 21st Ce | Century Ins Co | 9.59% | 10.78% | 11.26% | 15.22% | 14.49% | 15.89% | 16.08% | 14.69% | 11.49% | 12.74% | 11.19% | 9.55% | 8.07% | 7.43% | 7.50% | 9.65% | 12.18% | 11.01% | 14.94% | 11.82% |
| 19232 Allstate | te Ins Co | 7.91% | 9.37% | 9.85% | 8.26% | 8.51% | 8.43% | 8.31% | 7.16% | 6.46% | 7.64% | 6.47% | 6.59% | 7.18% | 9.07% | 8.21% | 7.07% | 8.80% | 8.33% | 7.58% | 7.93% |
| 11908 Mercury | iry Cas Co | 10.05% | 10.26% | 10.15% | 8.46% | 8.47% | 8.20% | 8.07% | 8.47% | 8.90% | 9.20% | 9.52% | 10.58% | 10.11% | 12.60% | 13.17% | 10.80% | 10.25% | 103.77% | 0.00% | 9.77% |
| 22268 Infinity | ty Ins Co | 7.44% | 7.22% | 8.35% | 10.32% | 9.36% | 8.43% | 9.30% | 10.16% | 7.38% | 7.14% | 7.34% | 8.11% | 7.90% | 7.55% | 8.32% | 8.63% | 8.84% | 9.29% | 9.91% | 8.50% |
| 27804 Progres | essive West Ins Co | 0.01% | 0.10% | 12.31% | 10.18% | 10.31% | 11.00% | 10.31% | 14.15% | 9.69% | 9.94% | 10.51% | 8.97% | 8.73% | 7.18% | 8.39% | 9.16% | 8.87% | 8.53% | 7.96% | 9.34% |
| 25941 United | d Serv Automobile Assn | 14.25% | 16.64% | 14.89% | 16.84% | 16.40% | 14.59% | 12.59% | 11.80% | 12.73% | 10.74% | 9.88% | 10.11% | 8.18% | 8.70% | 10.40% | 9.56% | 8.57% | 8.53% | 7.16% | 11.23% |
| 25968 USAA 0 | Cas Ins Co | 13.03% | 14.34% | 14.26% | 15.42% | 14.53% | 13.56% | 11.16% | 9.40% | 9.94% | 8.04% | 7.78% | 8.27% | 6.44% | 6.48% | 7.96% | 7.14% | 6.60% | 6.65% | 5.81% | 8.99% |
| 24740 Safeco | o Ins Co Of Amer | 8.65% | 10.03% | 10.42% | 9.84% | 9.51% | 10.41% | 12.38% | 12.29% | 10.22% | 10.41% | 9.83% | 9.41% | 11.23% | 7.29% | 9.93% | 8.14% | 14.51% | 10.39% | 9.32% | 10.22% |
| 44288 Progres | essive Choice Ins Co | 0.00% | 0.00% | 62.80% | 19.09% | 4.55% | 3.62% | 12.02% | 18.55% | 13.34% | 13.39% | 13.38% | 11.10% | 11.83% | 9.80% | 9.25% | 8.77% | 8.54% | 9.47% | 0.00% | 10.97% |
| 35882 Geico 0 | Gen Ins Co | 10.34% | 10.93% | 10.26% | 9.39% | 9.51% | 8.88% | 8.94% | 8.79% | 9.29% | 9.07% | 9.84% | 9.77% | 10.47% | 9.97% | 9.51% | 7.90% | 8.13% | 8.59% | 7.61% | 8.93% |
| 23035 Liberty | y Mut Fire Ins Co | 0.00% | 8.85% | 10.33% | 10.92% | 10.55% | 11.32% | 13.54% | 12.19% | 3.24% | 13.27% | 13.74% | 13.04% | 10.01% | 9.72% | 10.78% | 9.79% | 9.33% | 9.34% | 11.02% | 10.36% |
| 25089 Coast M | Natl Ins Co | 0.00% | 13.82% | 15.02% | 13.24% | 13.39% | 10.97% | 7.01% | 7.61% | 7.22% | 7.00% | 6.89% | 8.16% | 6.53% | 8.12% | 9.66% | 11.23% | 21.23% | 12.71% | 11.59% | 10.27% |
| 23089 Granite | te States Ins Co | 0.00% | 0.00% | 0.00% | 0.00% | 5.62% | 4.47% | 2.86% | 1.01% | 0.00% | 1.33% | 0.57% | 0.88% | 0.67% | -0.42% | -8.08% | 297.10% | 0.00% | 0.00% | 0.00% | 0.77% |
| 10683 Wawar | anesa Gen Ins Co | 0.00% | 18.30% | 18.16% | 9.06% | 22.74% | 22.76% | 21.16% | 19.02% | 19.16% | 18.22% | 17.89% | 16.44% | 16.07% | 17.56% | 19.11% | 20.99% | 25.48% | 27.14% | 25.22% | 20.52% |
| | Sub Total | 10.06% | 11.27% | 12.29% | 11.23% | 10.87% | 12.18% | 11.35% | 10.39% | 9.97% | 10.23% | 10.27% | 10.22% | 9.66% | 9.67% | 9,99% | 9.58% | 10.34% | 10.73% | 10.61% | 10.48% |
| | | | | | | | | | | | | | | | | | | | | | |
| | Remainder of California | 6.61% | 6.09% | 7.32% | 8.17% | 9.87% | 9.34% | 9.20% | 8.08% | 7.90% | 8.28% | 8.68% | 9.59% | 8.78% | 9.29% | 9.43% | 9.28% | 8.10% | 8.81% | 7.92% | 8.60% |
| | California Total | 9.30% | 10.15% | 11.28% | 10.59% | 10.65% | 11.51% | 10.84% | 9.89% | 9.54% | 9.84% | 9.93% | 10.06% | 9.42% | 9.56% | 9.83% | 9.50% | 9.74% | 10.16% | 9.78% | 10.02% |
| | Countrywide Total | 8.48% | 8.90% | 9.37% | 9.27% | 9.25% | 9.67% | 9.26% | 8.88% | 9.00% | 10.22% | 9.21% | 9.60% | 9.15% | 9.14% | 9.23% | 9.71% | 9.65% | 9.60% | 9.48% | 9.35% |

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