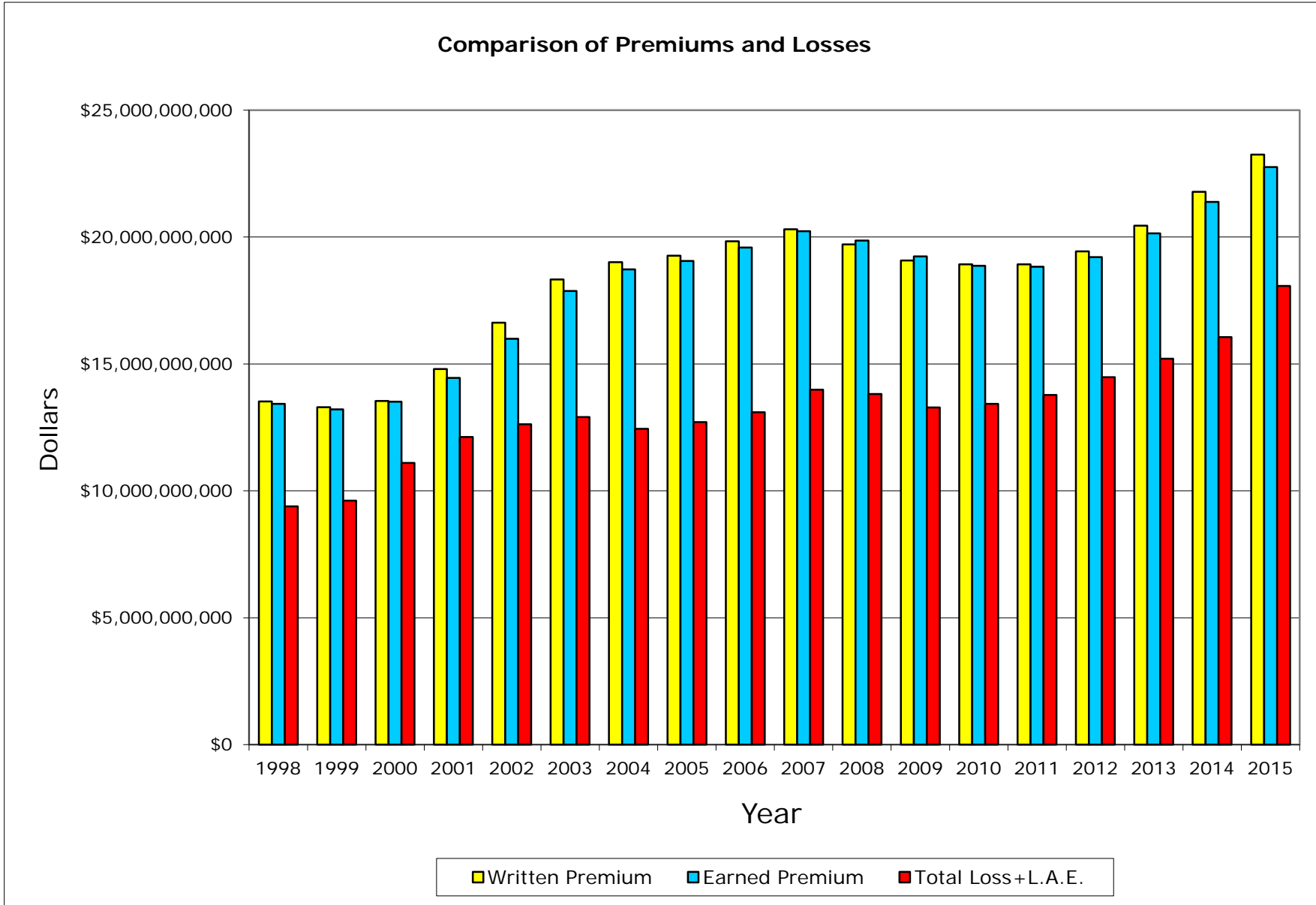


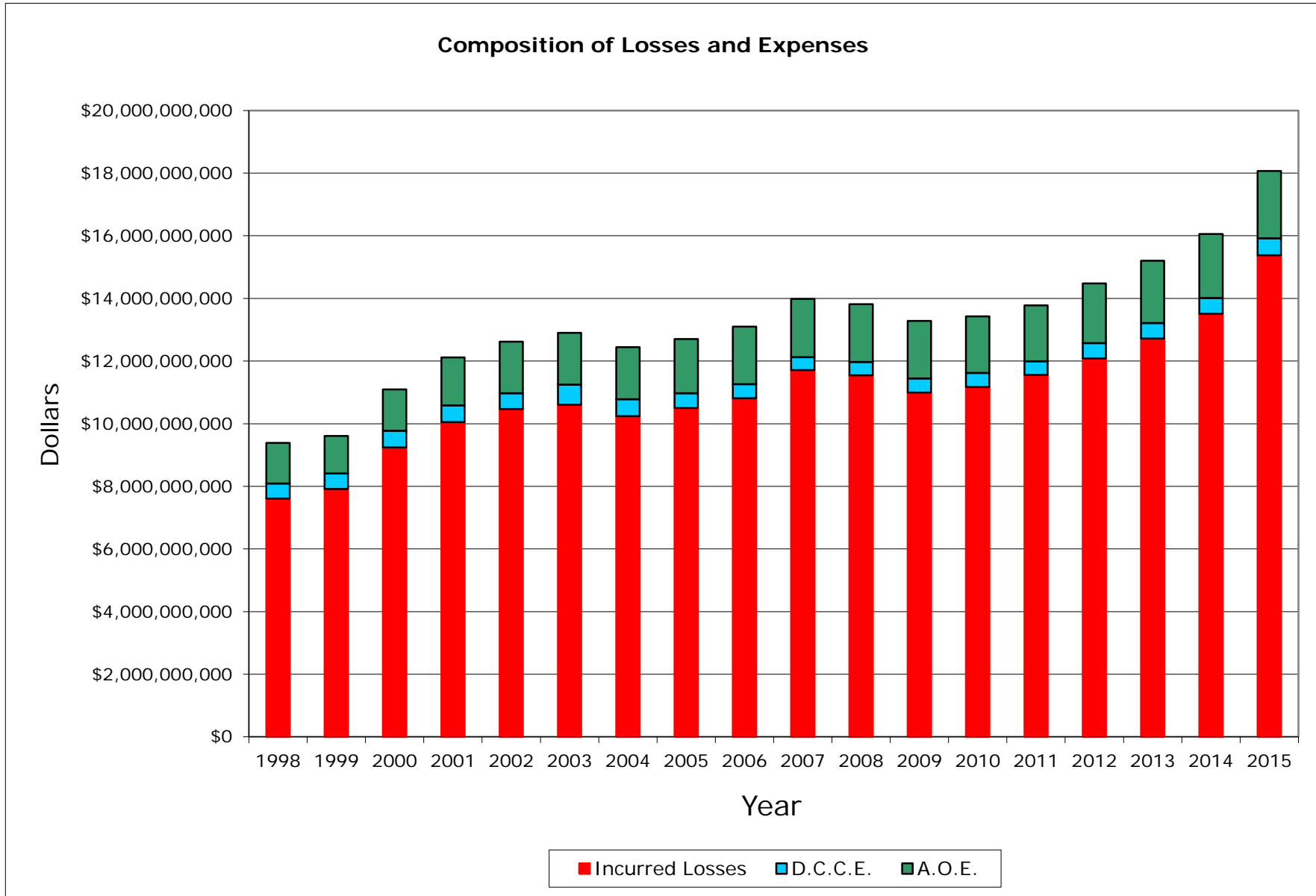
Combined P. P. Auto.  
California Statewide Total

**Graph 1.a.**



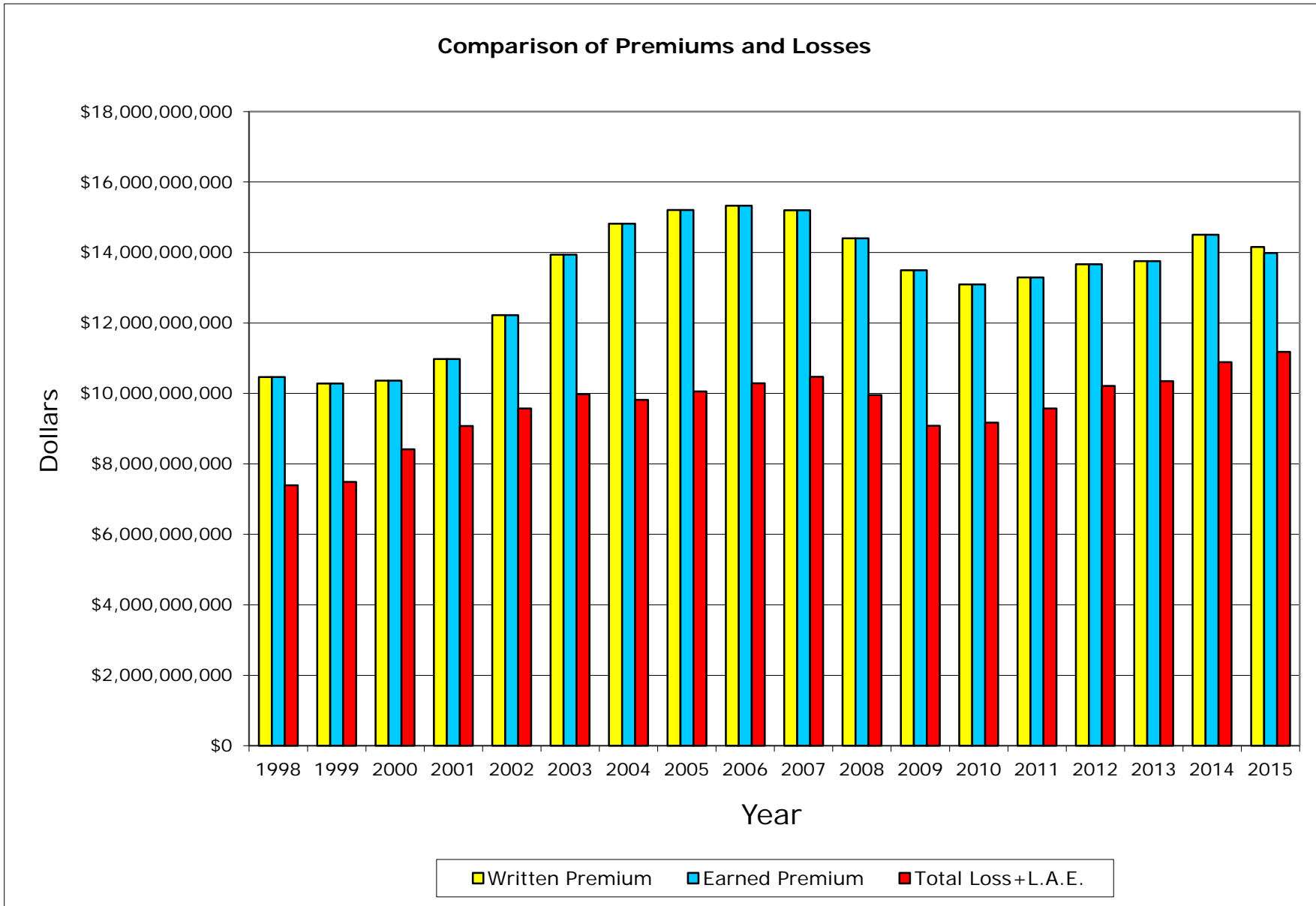
Combined P. P. Auto.  
California Statewide Total

**Graph 1.b.**



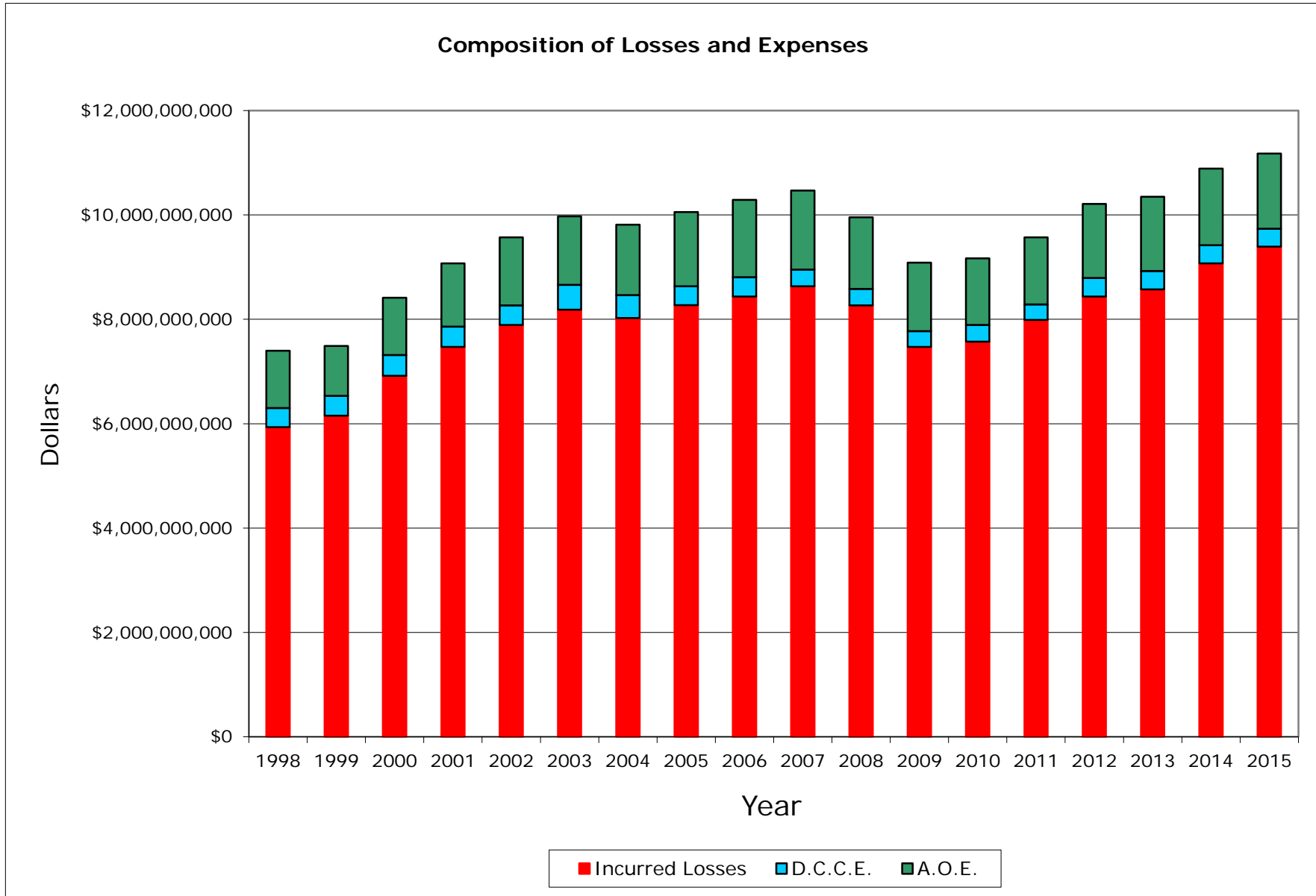
Combined P. P. Auto.  
Selected 20 Aggregate

**Graph 2.a.**



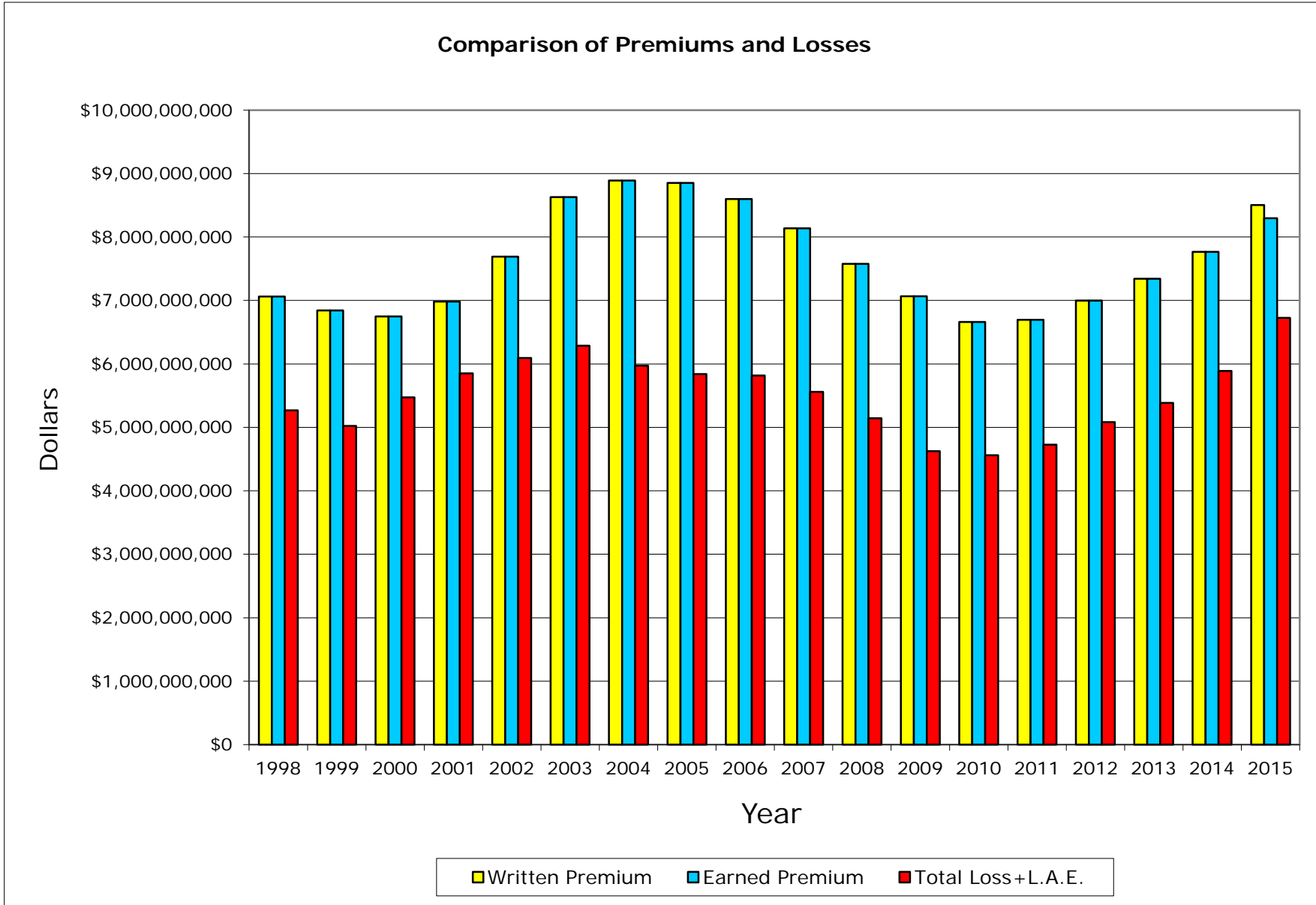
Combined P. P. Auto.  
Selected 20 Aggregate

**Graph 2.b.**



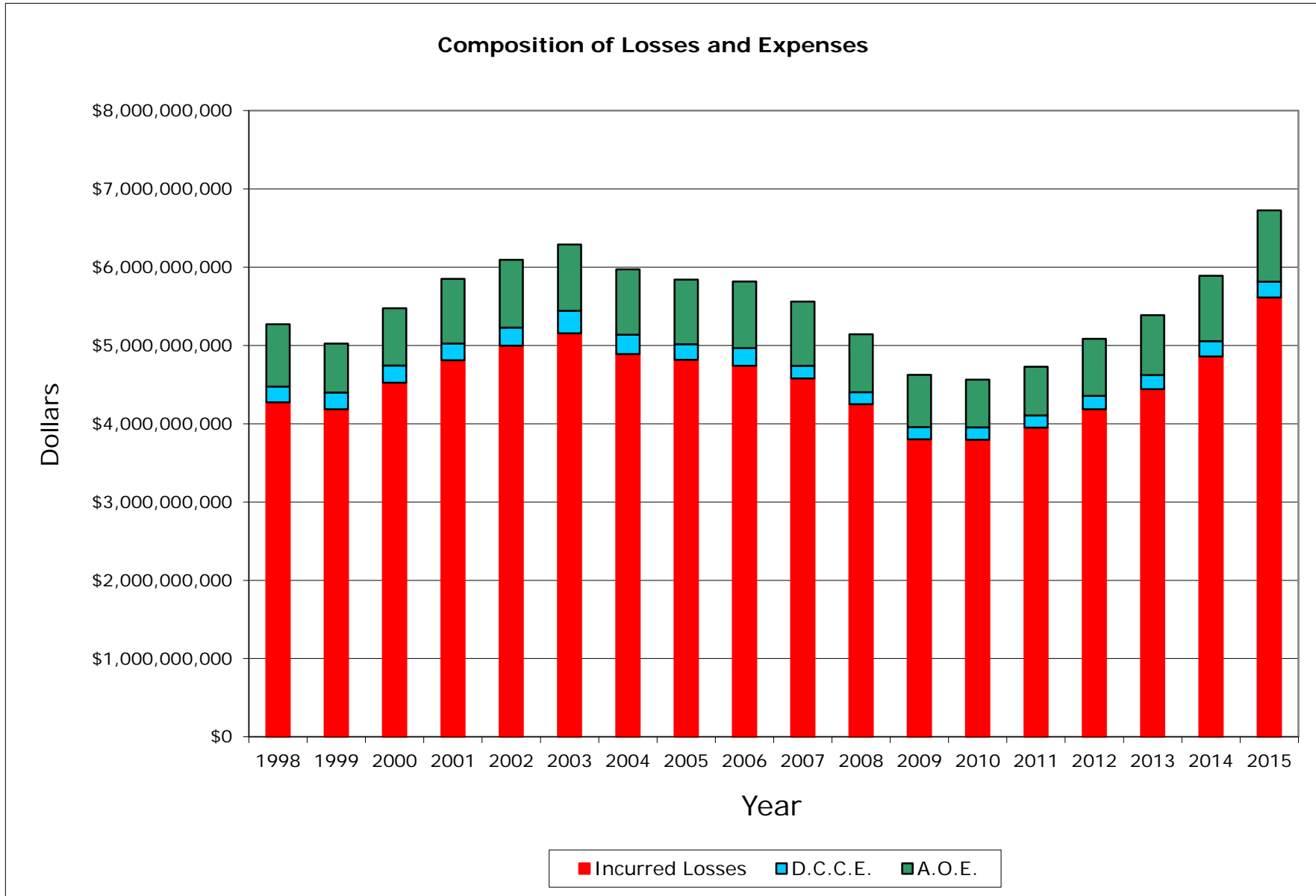
Combined P. P. Auto.  
Top 5 Aggregate

Graph 3.a.



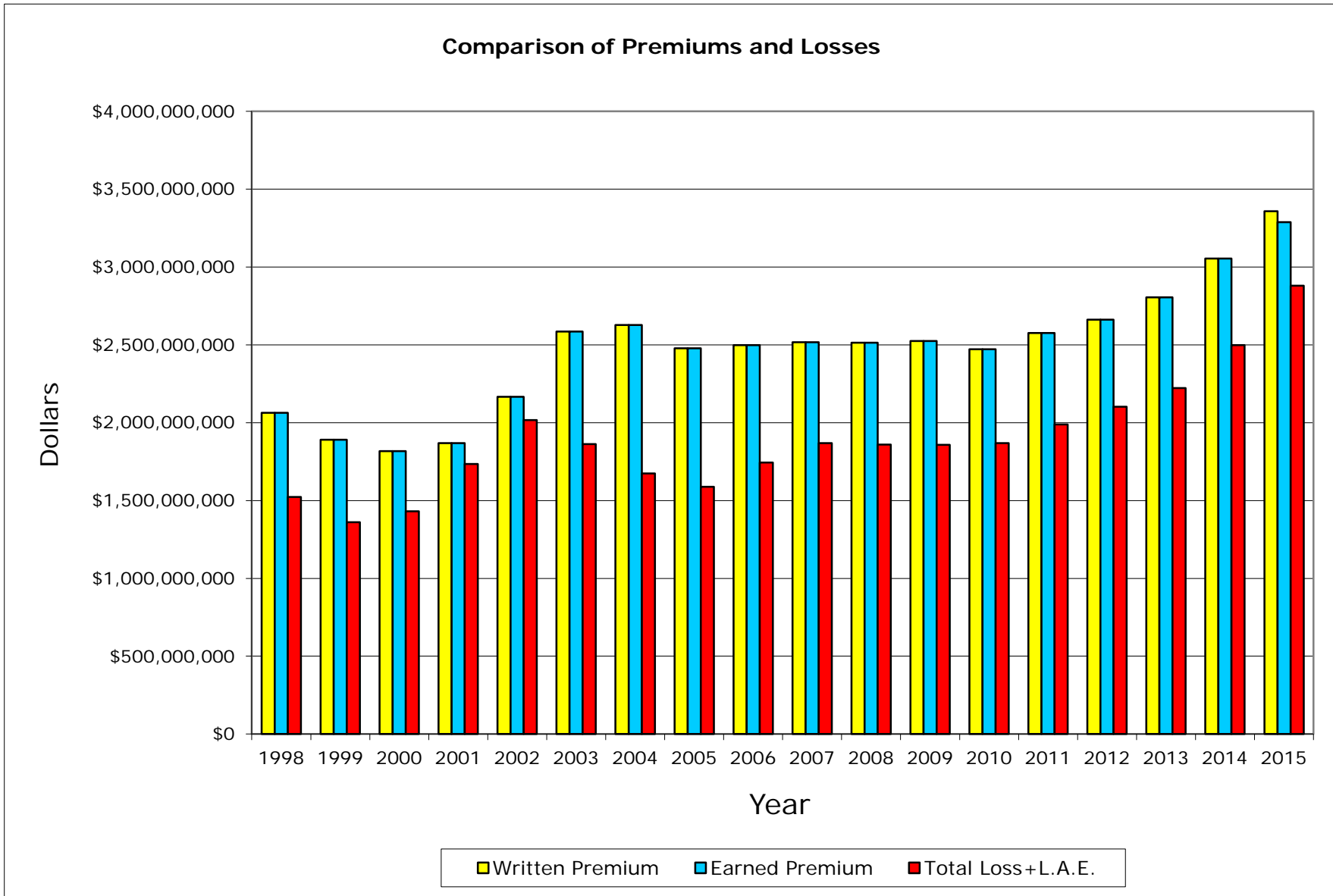
Combined P. P. Auto.  
Top 5 Aggregate

**Graph 3.b.**



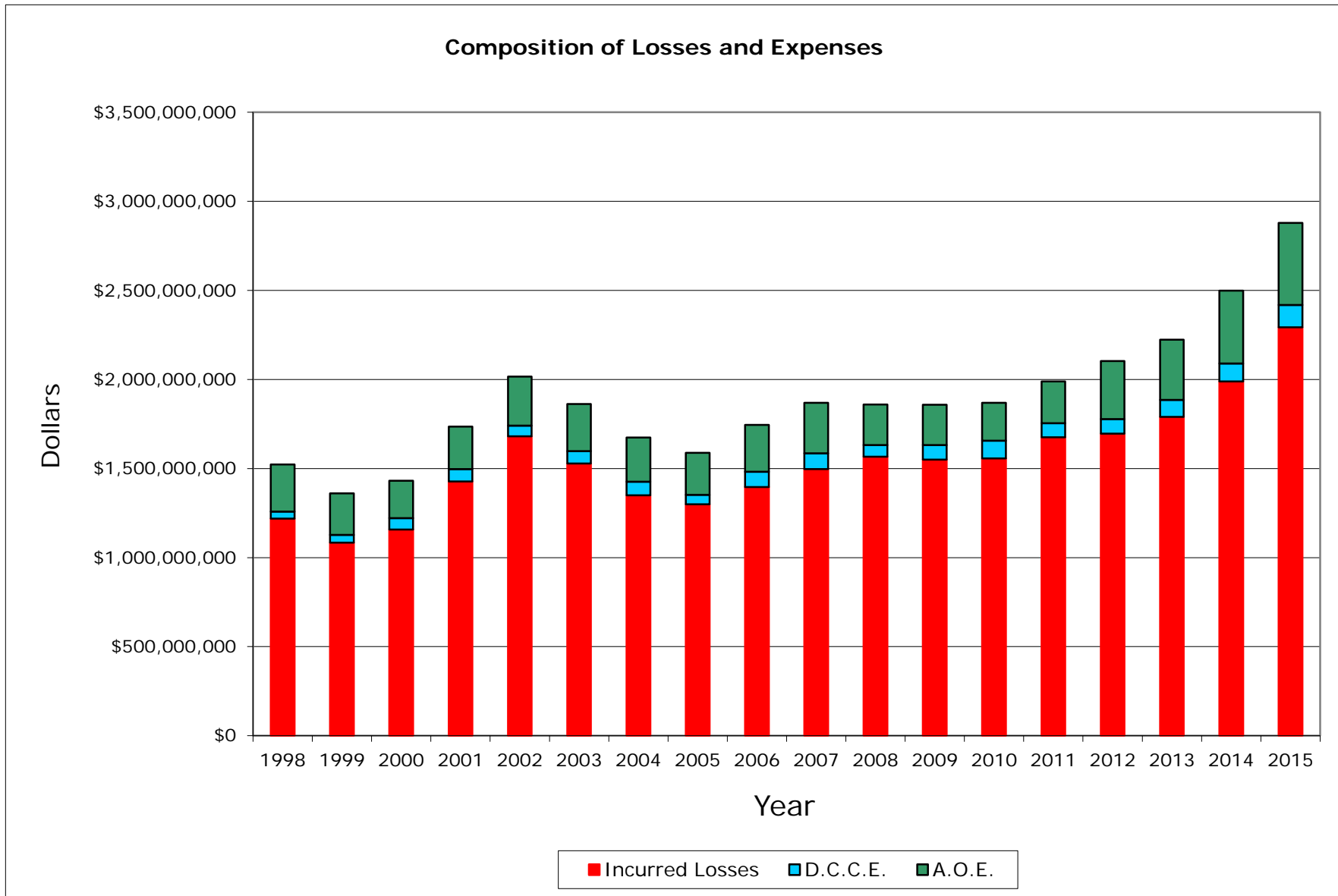
Combined P. P. Auto.  
 State Farm Mut Auto Ins Co  
 NAIC #25178

Graph 3.1.a.



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

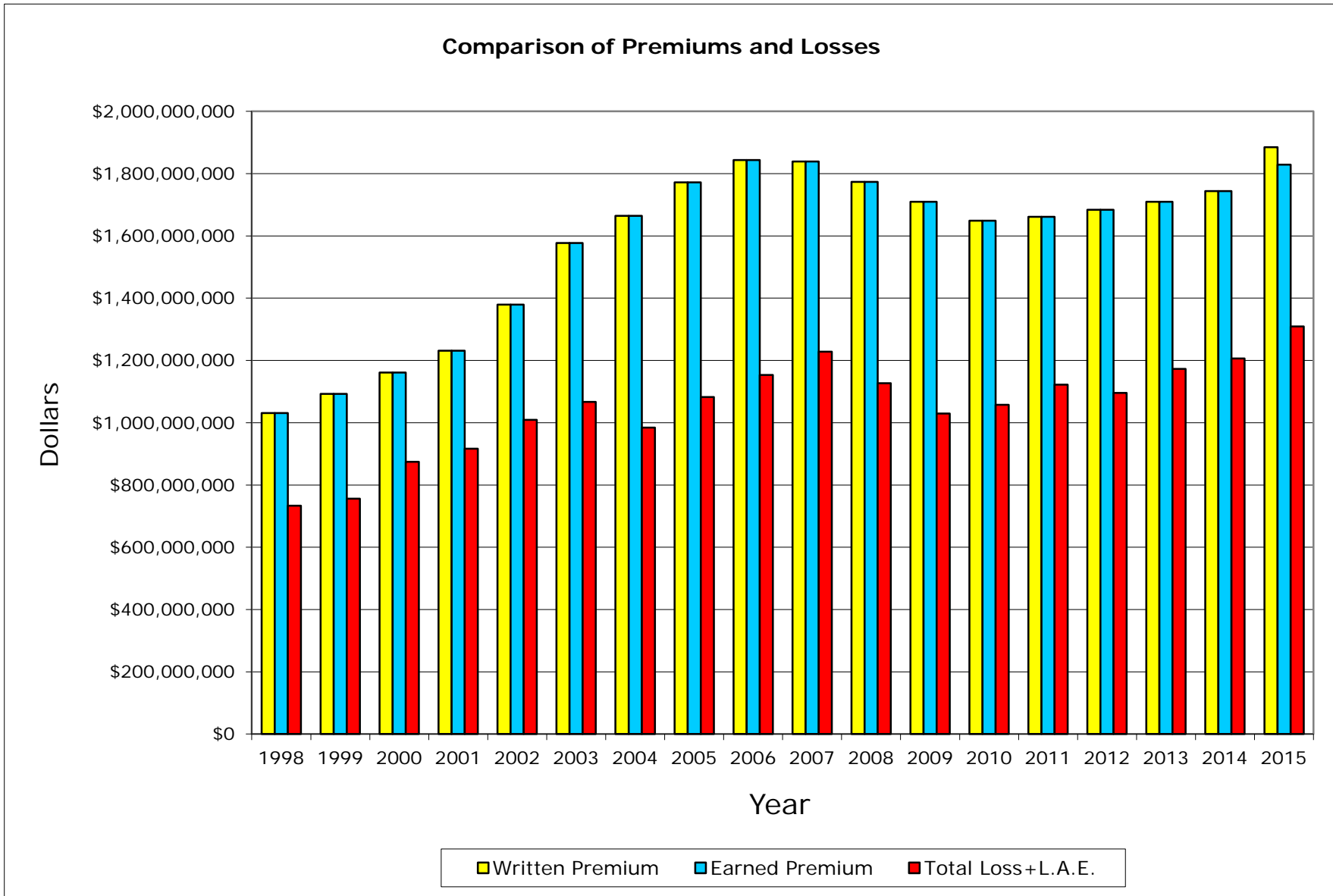
Graph 3.1.b.





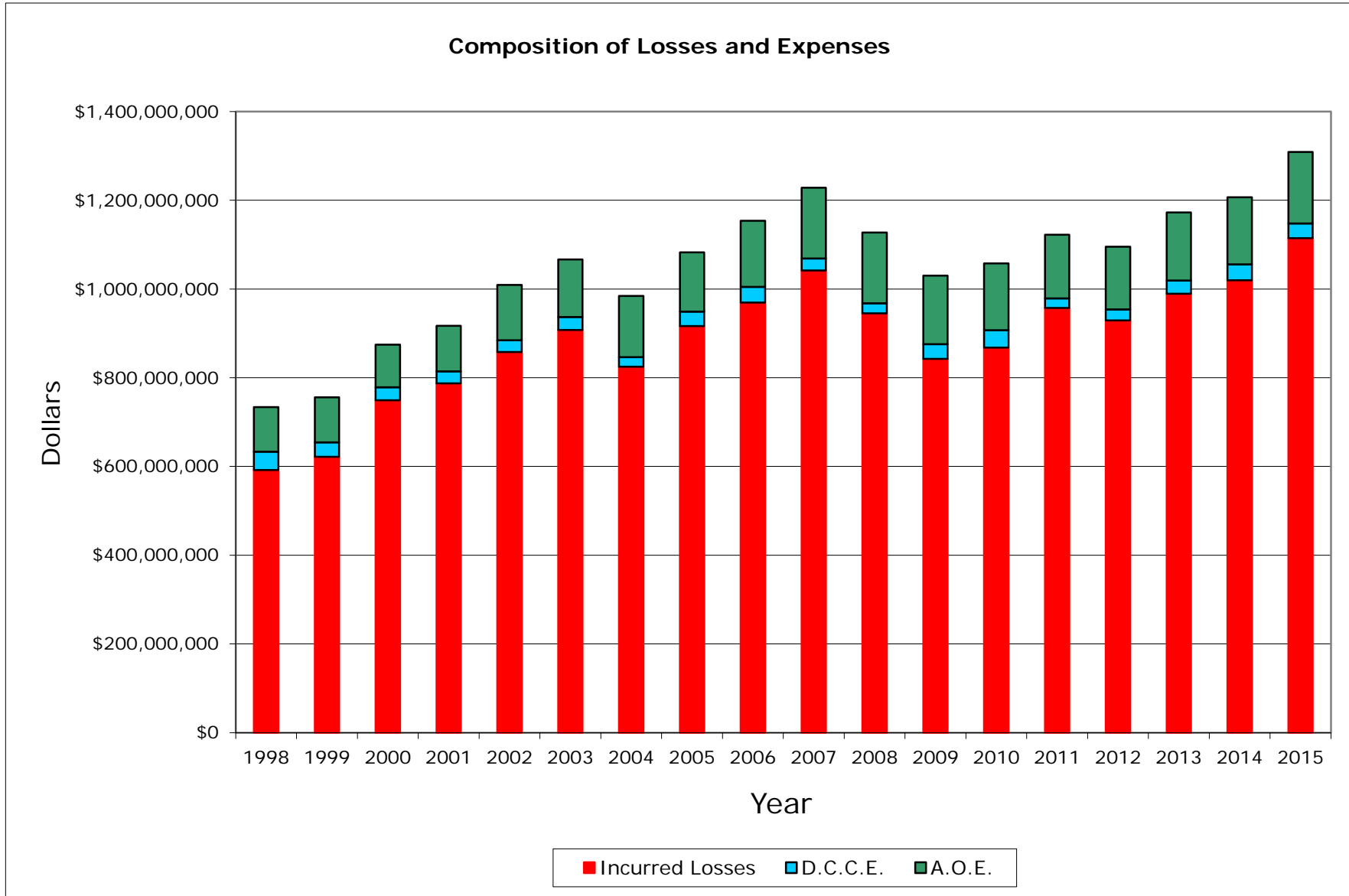
Combined P. P. Auto.  
Interins Exch Of The Automobile Club  
NAIC #15598

**Graph 3.2.a.**



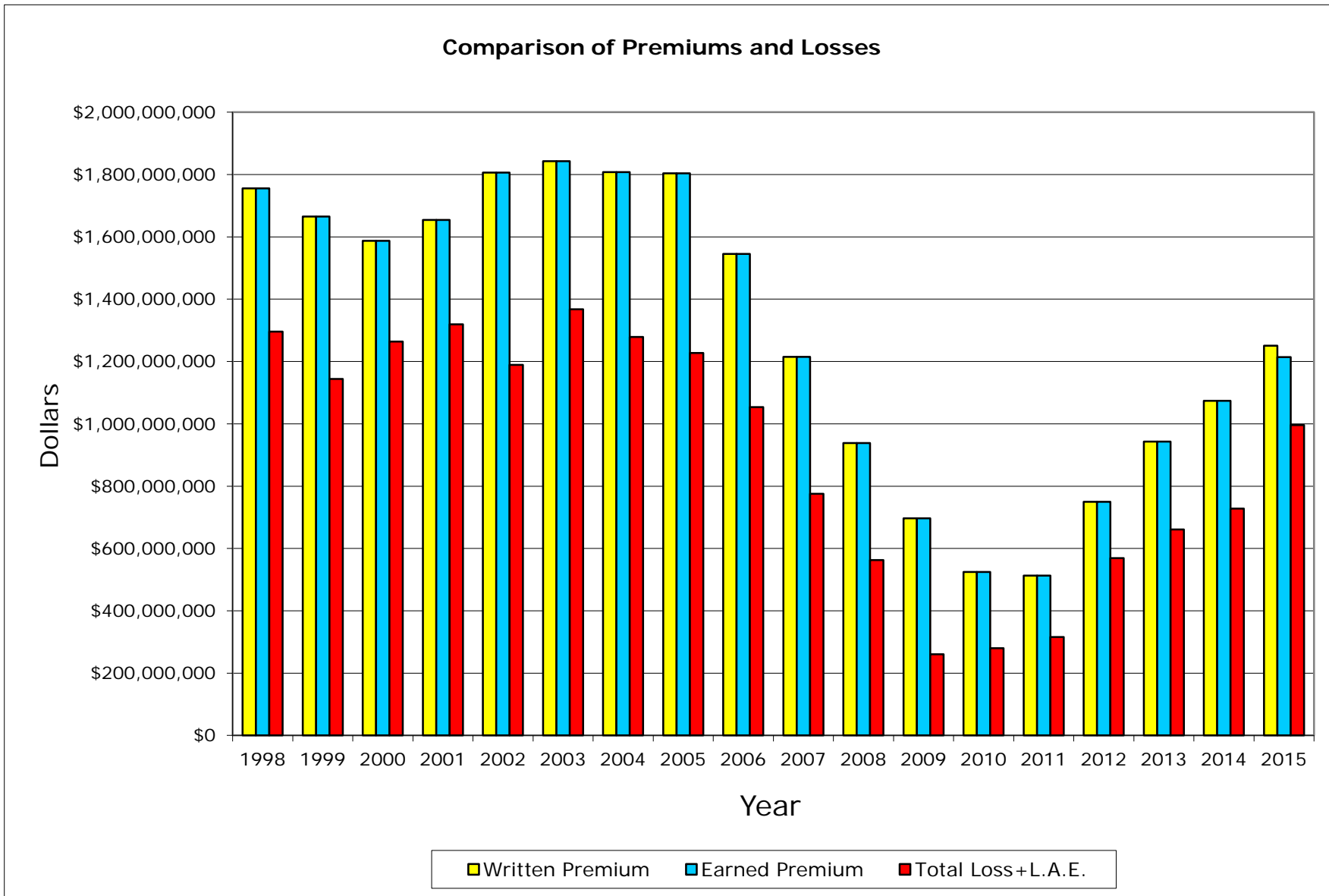
Combined P. P. Auto.  
Interins Exch Of The Automobile Club  
NAIC #15598

Graph 3.2.b.



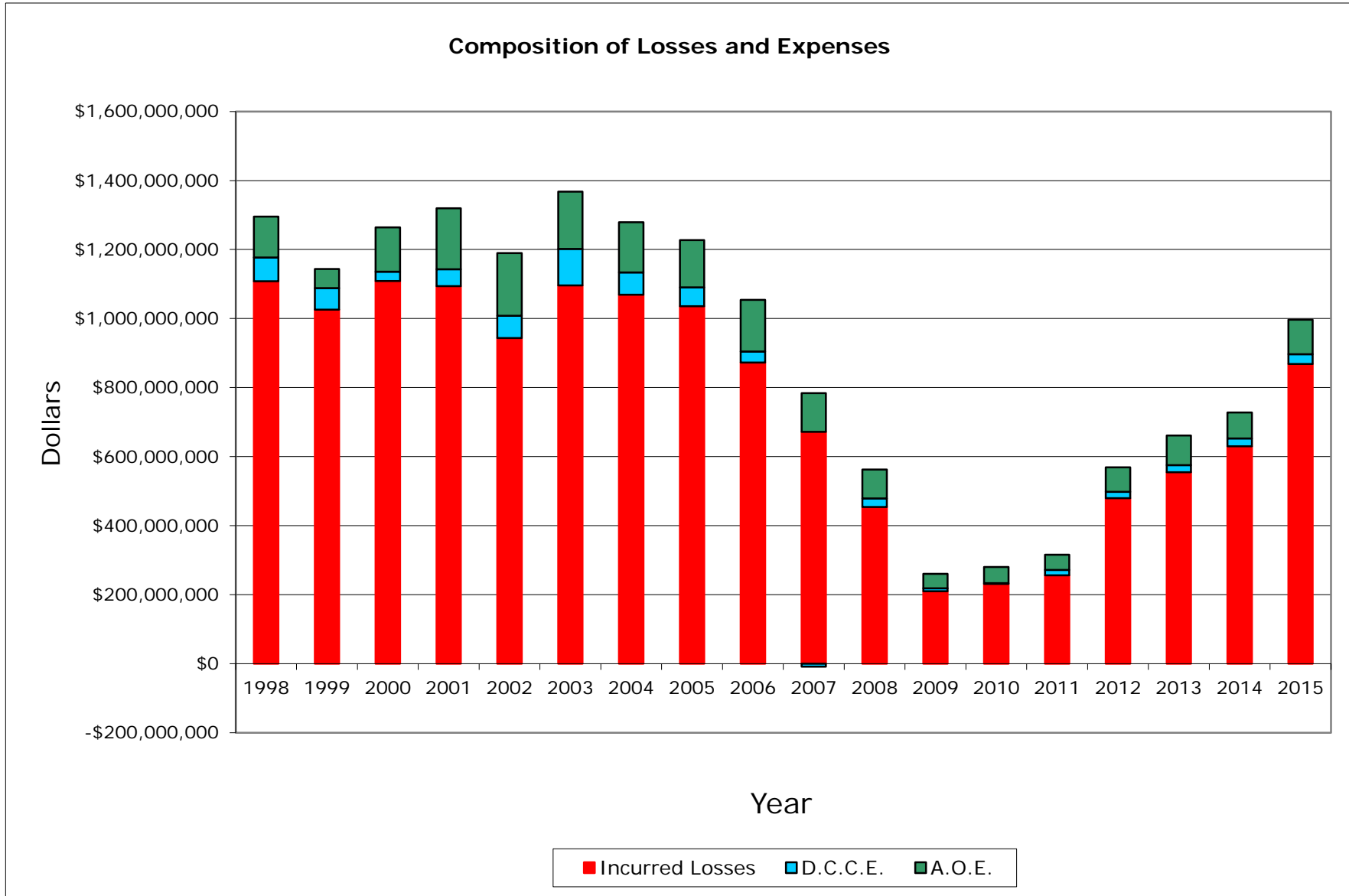
Combined P. P. Auto.  
Farmers Ins Exch  
NAIC #21652

Graph 3.3.a.



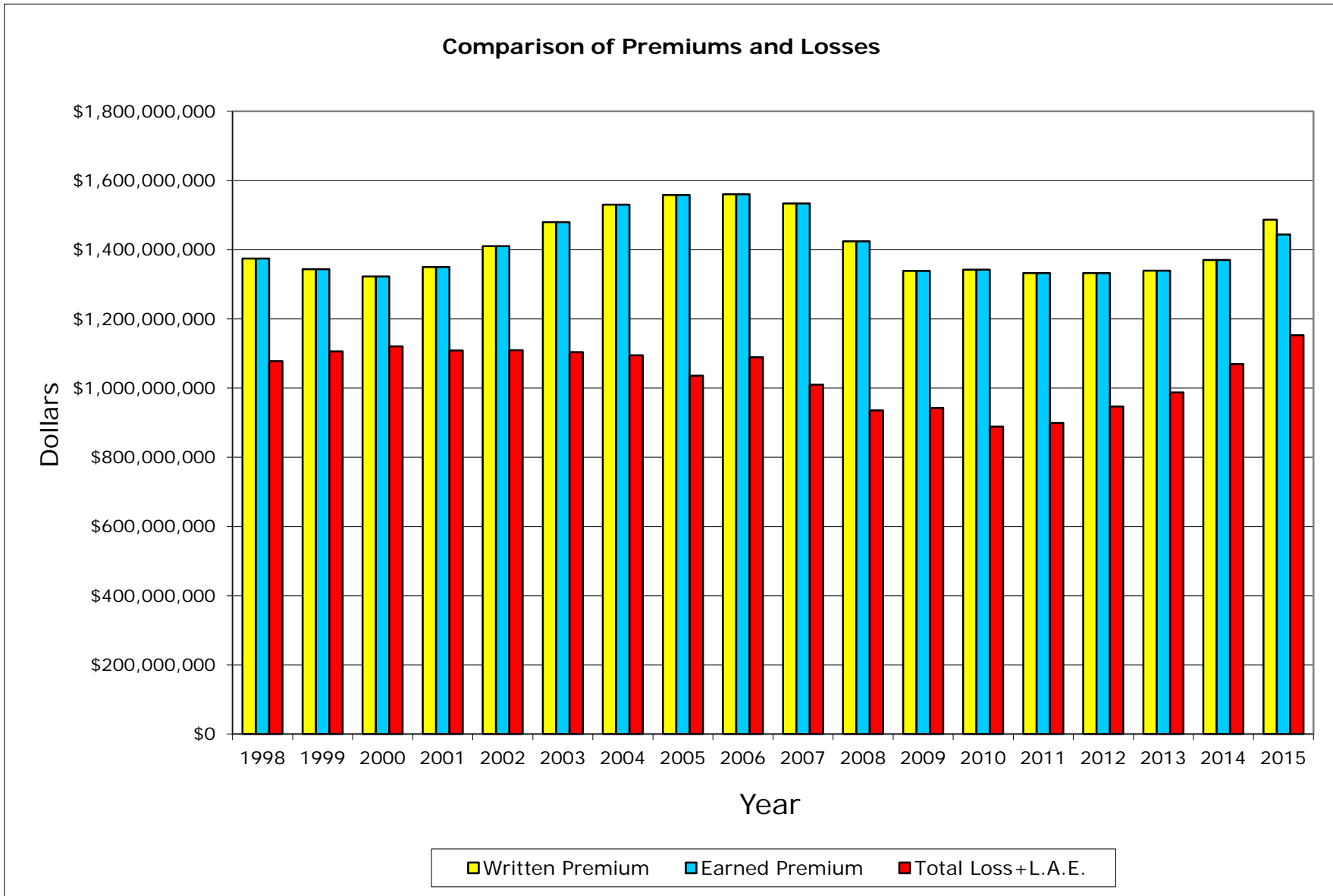
Combined P. P. Auto.  
Farmers Ins Exch  
NAIC #21652

Graph 3.3.b.



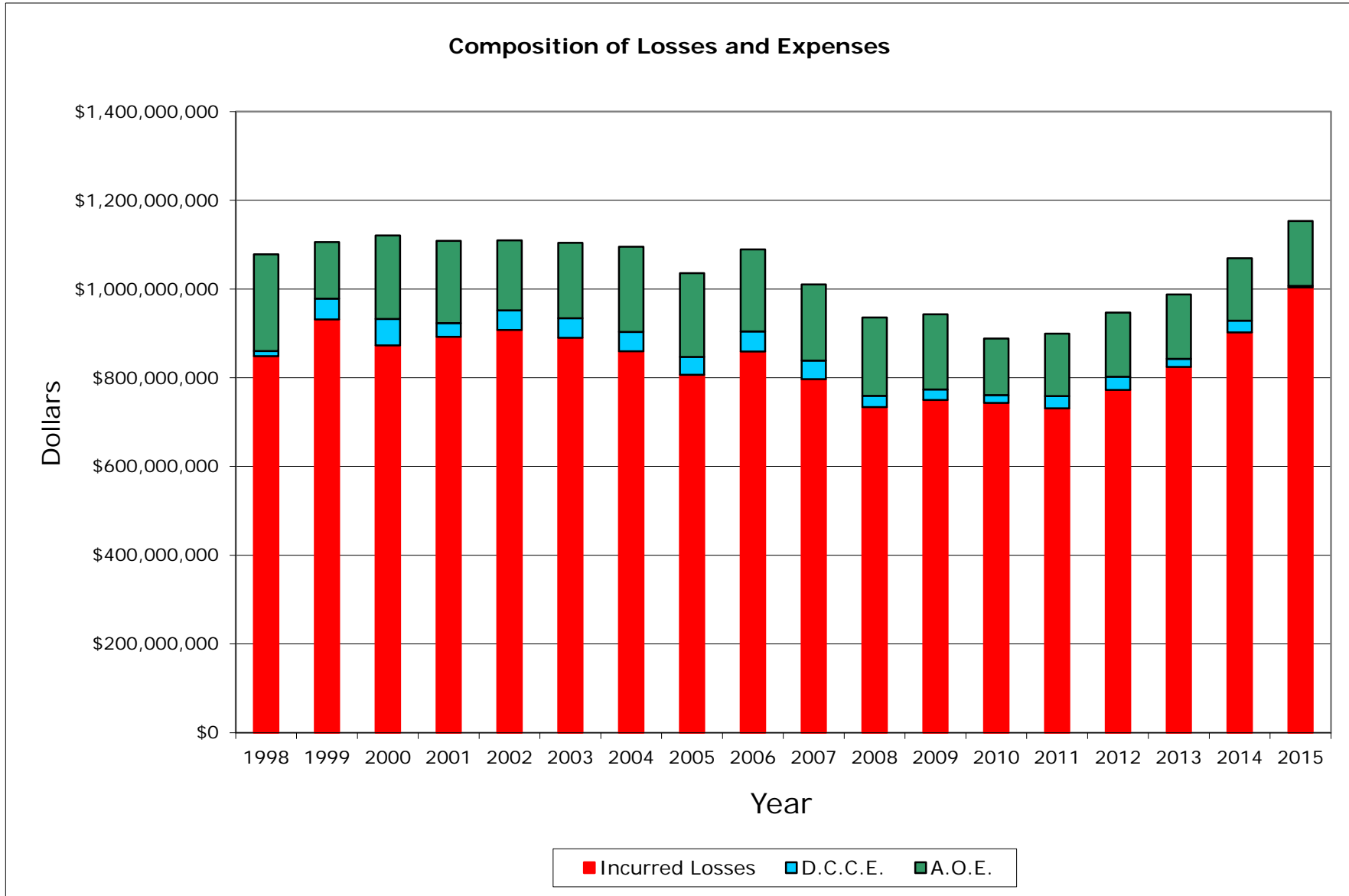
Combined P. P. Auto.  
California State Auto Assn Inter Ins  
NAIC #15539

**Graph 3.4.a.**



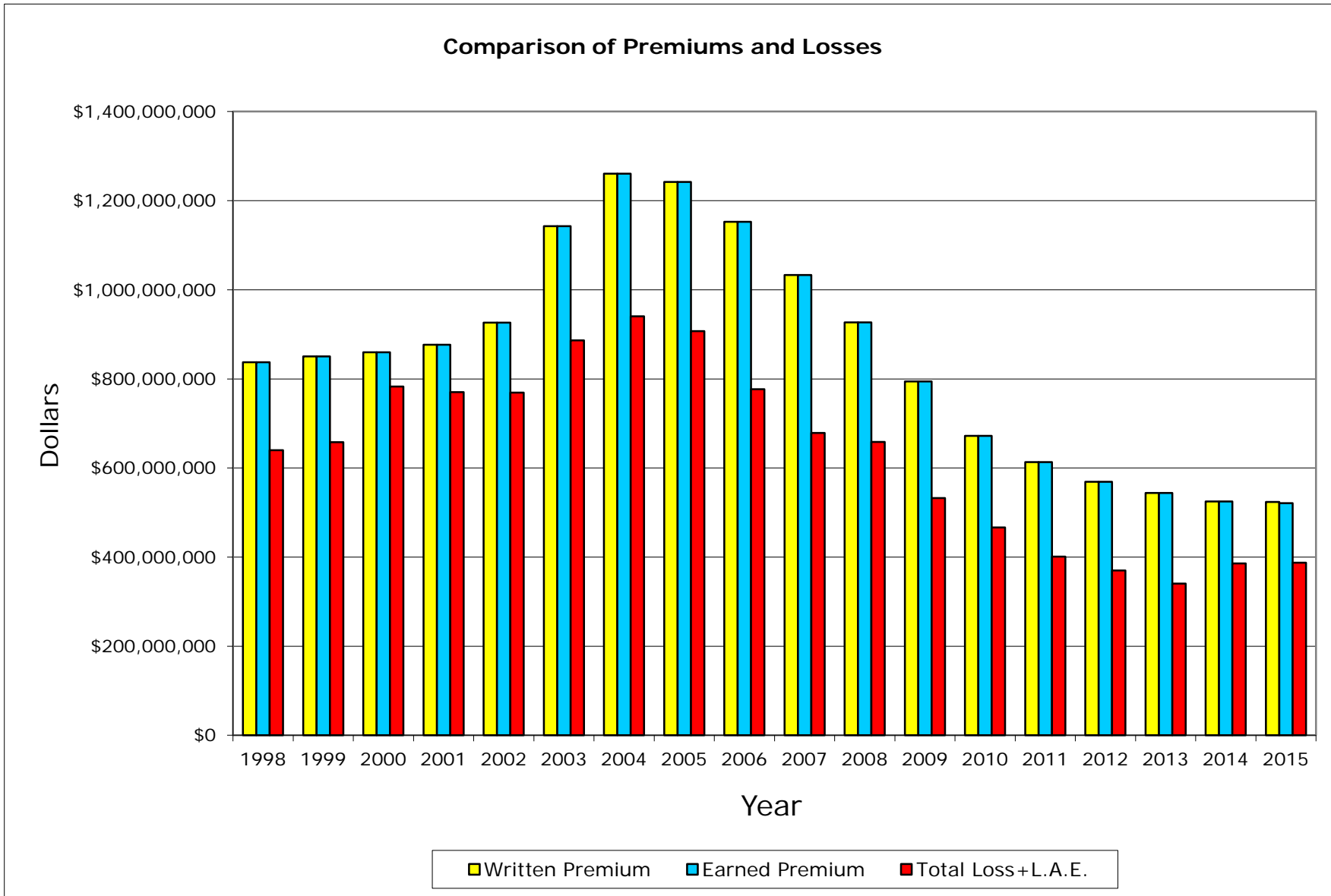
Combined P. P. Auto.  
California State Auto Assn Inter Ins  
NAIC #15539

Graph 3.4.b.



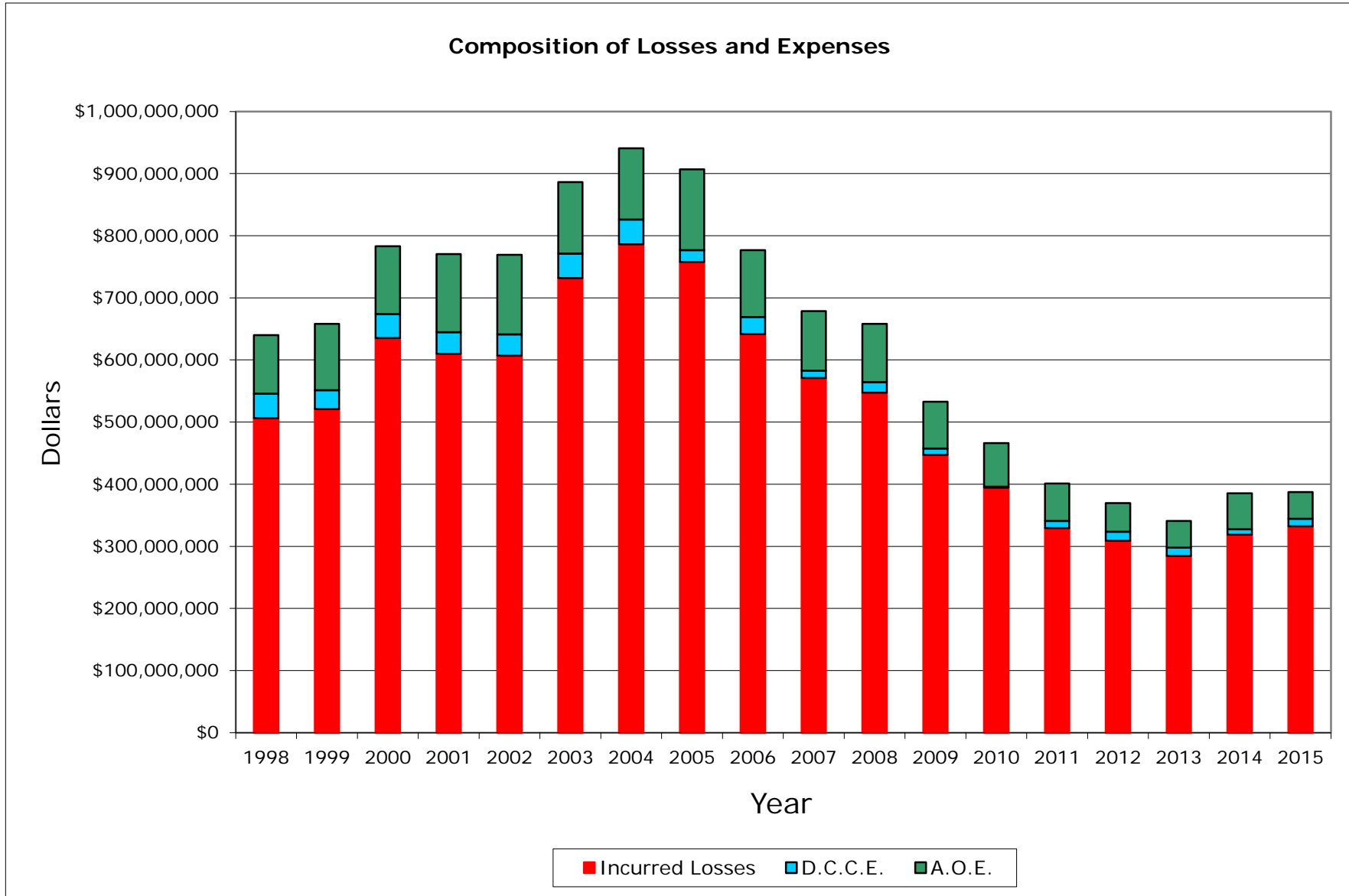
Combined P. P. Auto.  
21st Century Ins Co  
NAIC #12963

Graph 3.5.a.



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

Graph 3.5.b.





**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**WRITTEN PREMIUM**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	2,063,775,249	1,891,134,566	1,817,637,920	1,869,666,396	2,166,760,553	2,585,875,863	2,628,109,946	2,477,625,417	2,497,676,114	2,517,170,378	2,513,864,675	2,524,561,721	2,471,873,470	2,576,149,091	2,661,712,740	2,805,903,823	3,054,312,452	3,358,927,702	44,482,738,076
15598	Interims Exch Of The Automobile Club	1,031,228,310	1,092,820,766	1,161,539,398	1,231,191,291	1,379,411,561	1,577,171,679	1,664,532,166	1,771,829,021	1,843,362,270	1,839,096,968	1,773,950,668	1,709,409,640	1,648,988,010	1,661,629,269	1,709,494,936	1,683,890,621	1,709,494,936	1,885,077,281	28,408,294,986
21652	Farmers Ins Exch	1,755,258,829	1,664,954,159	1,587,228,255	1,654,429,588	1,806,579,590	1,842,582,041	1,807,770,347	1,803,728,049	1,545,154,656	1,215,250,012	937,976,135	697,187,055	524,287,880	513,188,541	750,173,776	942,954,355	1,074,097,754	1,251,000,786	23,373,801,808
15539	California State Auto Assn Inter Ins	1,374,543,666	1,343,579,025	1,322,475,362	1,350,304,803	1,410,295,153	1,480,060,437	1,530,187,791	1,558,144,429	1,560,593,016	1,533,495,185	1,424,394,363	1,339,031,139	1,342,281,483	1,332,355,494	1,332,292,026	1,339,315,085	1,370,484,843	1,486,794,617	25,430,627,917
12963	21st Century Ins Co	837,508,022	850,713,681	859,508,188	876,468,173	926,350,066	1,142,543,240	1,260,590,774	1,242,286,755	1,152,425,940	1,033,228,050	926,639,740	794,103,127	672,310,457	613,161,506	569,057,198	544,188,443	525,071,272	523,636,907	15,349,791,539
27553	Mercury Ins Co	727,788,466	738,083,280	741,827,376	776,306,990	890,737,320	1,034,066,711	1,137,375,577	1,195,431,909	1,270,369,344	1,351,027,643	1,318,374,162	1,227,615,080	1,203,979,856	1,215,819,883	1,243,806,630	1,336,543,614	1,405,680,427	1,472,824,840	20,287,659,108
19240	Allstate Ind Co	580,721,188	637,738,482	726,439,148	873,685,978	876,271,590	862,652,844	982,984,014	1,147,130,219	1,268,463,150	1,336,763,652	1,288,199,742	1,282,956,715	1,320,103,967	1,274,853,210	1,263,747,675	1,320,259,937	1,320,167,013	31,164,282	18,394,302,806
19232	Allstate Ins Co	526,754,537	473,088,643	456,435,335	468,148,410	489,294,017	506,497,607	466,395,370	457,001,430	440,586,489	412,364,540	354,278,784	301,687,914	303,610,944	286,260,563	263,025,570	249,659,868	226,677,506	27,881,722	6,709,649,249
11908	Mercury Cas Co	243,225,991	263,385,831	263,008,447	262,688,899	320,508,923	406,340,709	438,805,814	440,010,563	434,565,489	411,403,353	372,292,748	314,771,346	286,685,381	277,053,223	198,038,230	962,659	0	1,554	4,933,749,160
22268	Infinity Ins Co	132,442,219	124,362,149	161,420,901	176,109,112	231,699,498	309,913,047	349,328,780	378,086,256	412,137,161	490,658,526	455,436,532	442,762,125	443,251,980	469,776,817	519,041,169	572,412,156	605,595,531	680,235,643	6,954,669,602
27804	Progressive West Ins Co	203,997,130	201,700,315	150,712,012	151,396,710	159,527,095	242,650,687	311,828,836	333,537,869	372,961,768	387,281,735	329,637,244	262,792,922	238,579,209	261,890,773	286,600,081	290,693,105	306,312,138	301,007,661	4,793,107,290
25941	USAA	234,104,105	221,107,624	227,991,454	245,989,807	280,414,271	301,414,774	313,053,474	320,285,170	327,740,019	323,572,189	325,408,868	323,393,859	316,425,875	324,818,233	334,199,330	341,122,109	347,607,217	358,929,050	5,467,577,428
44288	Progressive Choice Ins Co	18,950	414,832	156,523	26,368	22,569,338	120,393,668	210,542,237	287,664,262	358,488,657	401,270,846	423,171,518	430,495,541	451,887,378	449,694,332	413,433,628	17,008,472	0	0	3,587,236,550
25968	USAA Cas Ins Co	180,423,052	180,307,511	193,829,528	218,476,801	246,231,146	269,620,078	288,289,982	305,480,261	319,171,164	321,126,116	329,011,149	329,120,794	323,678,905	337,254,663	353,245,742	369,637,113	387,891,020	416,024,880	5,368,819,905
24740	Safeco Ins Co Of Amer	205,146,187	197,893,219	220,768,692	233,550,191	247,375,883	275,440,152	293,618,605	305,924,539	307,818,466	323,123,234	325,744,496	323,787,896	311,512,481	307,088,692	316,230,458	335,986,526	352,793,661	378,525,217	5,262,328,795
25089	Coast Natl Ins Co	162,072,592	152,000,843	170,600,915	207,899,585	290,736,368	390,050,260	404,560,053	338,203,892	262,860,266	225,275,085	205,378,713	181,869,212	265,918,924	355,992,022	359,050,877	301,821,204	315,063,848	288,161,788	4,877,516,447
35882	Geico Gen Ins Co	88,206,803	125,568,712	162,619,612	204,089,523	233,441,631	251,539,349	251,953,318	260,631,037	302,506,082	332,194,363	341,397,996	404,239,274	459,460,824	488,285,754	531,395,171	652,431,544	815,328,906	998,376,322	6,903,666,221
23035	Liberty Mut Fire Ins Co	83,461,120	79,501,165	82,541,325	91,532,248	107,725,037	129,532,674	176,225,920	218,758,807	232,836,482	253,794,625	266,665,533	271,006,024	278,588,807	285,591,114	305,044,463	329,918,091	342,633,804	364,056,403	3,899,412,642
23809	Granite State Ins Co	103,774	43,388	5,424,884	18,581,313	44,435,600	81,872,368	136,569,874	186,088,352	223,564,613	292,767,312	282,888,078	114,159,558	2,286,698	(10,360)	0	0	0	0	1,388,775,452
10683	Wawanesa Gen Ins Co	33,991,376	44,152,483	52,315,091	66,753,759	92,218,972	128,837,469	161,108,974	178,793,710	192,173,972	199,939,427	209,294,425	223,513,958	230,517,039	259,597,475	282,975,114	291,328,988	307,608,629	332,354,601	3,287,475,462

Sub Total	10,464,771,566	10,282,550,674	10,364,480,366	10,977,295,945	12,222,583,612	13,939,055,657	14,813,831,852	15,206,641,947	15,325,455,118	15,200,803,239	14,404,005,569	13,498,463,900	13,096,229,568	13,290,450,295	13,666,960,499	13,751,642,028	14,500,997,352	14,154,981,256	239,161,200,443
% of California Total	77.40%	77.37%	76.52%	74.19%	73.52%	76.04%	77.94%	78.92%	77.29%	74.85%	73.08%	70.77%	69.20%	70.23%	70.33%	67.26%	66.59%	60.88%	72.46%
Remainder of California	3,055,523,653	3,007,273,136	3,179,630,887	3,819,171,806	4,402,777,448	4,392,943,275	4,193,382,113	4,061,396,516	4,503,564,491	5,107,454,873	5,305,540,835	5,574,988,506	5,829,045,934	5,634,226,156	5,764,846,553	6,693,263,171	7,276,695,216	9,095,994,612	90,897,719,181
California Total Written Premium	13,520,295,219	13,289,823,810	13,544,111,253	14,796,467,751	16,625,361,060	18,331,998,932	19,007,213,965	19,268,038,463	19,829,019,609	20,308,258,112	19,709,546,404	19,073,452,406	18,925,275,502	18,924,676,451	19,431,807,052	20,444,905,199	21,777,692,568	23,250,975,868	330,058,919,624

Countrywide Total Written Premium	119,396,139,000	124,643,676,000	126,011,274,000	132,053,548,000	145,324,640,000	156,956,861,000	160,267,420,000	163,740,566,000	164,533,080,000	164,609,607,000	164,162,061,000	164,111,957,000	166,582,966,000	169,015,129,000	174,601,547,000	181,696,698,000	190,337,381,000	199,454,352,000	2,867,498,902,000
Ratio of CA W.P. / CW W.P.	11.32%	10.66%	10.75%	11.20%	11.44%	11.68%	11.86%	11.77%	12.05%	12.34%	12.01%	11.62%	11.36%	11.20%	11.13%	11.25%	11.44%	11.66%	11.51%

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**EARNED PREMIUM**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	2,063,775,249	1,891,134,566	1,817,637,920	1,869,666,396	2,166,760,553	2,585,875,863	2,628,109,946	2,477,625,417	2,497,676,114	2,517,170,378	2,513,864,675	2,524,561,721	2,471,873,470	2,576,149,091	2,661,712,740	2,805,903,823	3,054,312,452	3,287,702,345	44,411,512,719
15598	Interims Exch Of The Automobile Club	1,031,228,310	1,092,820,766	1,161,539,398	1,231,191,291	1,379,411,561	1,577,171,679	1,664,532,166	1,771,829,021	1,843,362,270	1,839,096,968	1,773,950,668	1,709,499,640	1,648,980,010	1,661,629,269	1,683,890,621	1,709,494,936	1,743,671,151	1,828,553,454	28,351,771,159
21652	Farmers Ins Exch	1,755,258,829	1,664,954,159	1,587,228,255	1,654,429,588	1,806,579,590	1,842,582,041	1,807,770,347	1,803,728,049	1,545,154,656	1,215,250,012	937,976,135	697,187,055	524,287,880	513,188,541	750,173,776	942,954,355	1,074,097,754	1,213,963,874	23,336,764,896
15539	California State Auto Assn Inter Ins	1,374,543,666	1,343,579,025	1,322,475,362	1,350,304,803	1,410,295,153	1,480,060,437	1,530,187,791	1,558,144,429	1,560,593,016	1,533,495,185	1,424,394,363	1,339,031,139	1,342,281,483	1,332,355,494	1,332,292,026	1,339,315,085	1,370,484,843	1,444,389,704	25,388,223,004
12963	21st Century Ins Co	837,508,022	850,713,681	859,508,188	876,468,173	926,350,066	1,142,543,240	1,260,590,774	1,242,286,755	1,152,425,940	1,033,228,050	926,639,740	794,103,127	672,310,457	613,161,506	569,057,198	544,188,443	525,071,272	521,301,238	15,347,455,870
27553	Mercury Ins Co	727,788,466	738,083,280	741,827,376	776,306,990	890,737,320	1,034,066,711	1,137,375,577	1,195,431,909	1,270,369,344	1,351,027,643	1,318,374,162	1,227,615,080	1,203,979,856	1,215,819,883	1,243,806,630	1,336,543,614	1,405,680,427	1,453,391,899	20,268,226,167
19240	Allstate Ind Co	580,721,188	637,738,482	726,439,148	873,685,978	876,271,590	862,652,844	982,984,014	1,147,130,219	1,268,463,150	1,336,763,652	1,288,199,742	1,282,956,715	1,320,103,967	1,274,853,210	1,263,747,675	1,320,259,937	1,320,167,013	145,158,972	18,508,297,496
19232	Allstate Ins Co	526,754,537	473,088,643	456,435,335	468,148,410	489,294,017	506,497,607	466,395,370	457,001,430	440,586,489	412,364,540	354,278,784	301,687,914	303,610,944	286,260,563	263,025,570	249,659,868	226,677,506	46,973,079	6,728,740,606
11908	Mercury Cas Co	243,225,991	263,385,831	263,008,447	262,688,899	320,508,923	406,340,709	438,805,814	440,010,563	434,565,489	411,403,353	372,292,748	314,771,346	286,685,381	277,053,223	198,038,230	962,659	0	1,554	4,933,749,160
22268	Infinity Ins Co	132,442,219	124,362,149	161,420,901	176,109,112	231,699,498	309,913,047	349,328,780	378,086,256	412,137,161	490,658,526	455,436,532	442,762,125	443,251,980	469,776,817	519,041,169	572,412,156	605,595,531	660,836,100	6,935,270,059
27804	Progressive West Ins Co	203,997,130	201,700,315	150,712,012	151,396,710	159,527,095	242,650,687	311,828,836	333,537,869	372,961,768	387,281,735	329,637,244	262,792,922	238,579,209	261,890,773	286,600,081	290,693,105	306,312,138	302,943,721	4,795,043,350
25941	USAA	234,104,105	221,107,624	227,991,454	245,989,807	280,414,271	310,543,474	320,285,170	327,740,019	323,572,189	325,408,868	323,393,859	316,425,875	324,818,233	334,199,330	341,122,109	347,607,217	356,763,896	5,465,412,274	
44288	Progressive Choice Ins Co	18,950	414,832	156,523	26,368	22,569,338	120,393,668	210,542,237	287,664,262	358,488,657	401,270,846	423,171,518	430,495,541	451,887,378	449,694,332	413,433,628	17,008,472	0	0	3,587,236,550
25968	USAA Cas Ins Co	180,423,052	180,307,511	193,829,528	218,476,801	246,231,146	269,620,078	288,289,982	305,480,261	319,171,164	321,126,116	329,011,149	329,120,794	323,678,905	337,254,663	353,245,742	369,637,113	387,891,020	410,669,047	5,363,464,072
24740	Safeco Ins Co Of Amer	205,146,187	197,893,219	220,768,692	233,550,191	247,375,883	275,440,152	293,618,605	305,924,539	307,818,466	323,123,234	325,744,496	323,787,896	311,512,481	307,088,692	316,230,458	335,986,526	352,793,661	361,830,845	5,245,634,423
25089	Coast Natl Ins Co	162,072,592	152,000,843	170,600,915	207,899,585	290,736,368	390,050,260	404,560,053	338,203,892	262,860,266	225,275,085	205,378,713	181,869,212	265,918,924	355,992,022	359,050,877	301,821,204	315,063,848	303,183,958	4,892,538,617
35882	Geico Gen Ins Co	88,206,803	125,568,712	162,619,612	204,089,523	233,441,631	251,539,349	251,953,318	260,631,037	302,506,082	332,194,363	341,397,996	404,239,274	459,460,824	488,285,754	531,395,171	652,431,544	815,328,906	967,352,755	6,872,642,654
23035	Liberty Mut Fire Ins Co	83,461,120	79,501,165	82,541,325	91,532,248	107,725,037	129,532,674	176,225,920	218,758,807	232,836,482	253,794,625	266,665,533	271,006,024	278,588,807	285,591,114	305,044,663	329,918,091	342,633,804	357,477,738	3,892,833,977
23809	Granite State Ins Co	103,774	43,388	5,424,884	18,581,313	44,435,600	81,872,368	136,569,874	186,088,352	223,564,613	292,767,312	282,888,078	114,159,558	2,286,698	(10,360)	0	0	0	0	1,388,775,452
10683	Wawanesa Gen Ins Co	33,991,376	44,152,483	52,315,091	66,753,759	92,218,972	128,837,469	161,108,974	178,793,710	192,173,972	199,939,427	209,294,425	223,513,958	230,517,039	259,597,475	282,975,114	291,328,988	307,608,629	320,717,866	3,275,838,727

<b>Sub Total (2)</b>	<b>10,464,771,566</b>	<b>10,282,550,674</b>	<b>10,364,480,366</b>	<b>10,977,295,945</b>	<b>12,222,583,612</b>	<b>13,939,055,657</b>	<b>14,813,831,852</b>	<b>15,206,641,947</b>	<b>15,325,455,118</b>	<b>15,200,803,239</b>	<b>14,404,005,569</b>	<b>13,498,463,900</b>	<b>13,096,229,568</b>	<b>13,290,450,295</b>	<b>13,666,960,499</b>	<b>13,751,642,028</b>	<b>14,500,997,352</b>	<b>13,983,212,045</b>	<b>238,989,431,232</b>
<b>% of California Total</b>	<b>77.93%</b>	<b>77.87%</b>	<b>76.69%</b>	<b>75.98%</b>	<b>76.43%</b>	<b>77.99%</b>	<b>79.11%</b>	<b>79.79%</b>	<b>78.23%</b>	<b>75.16%</b>	<b>72.54%</b>	<b>70.18%</b>	<b>69.40%</b>	<b>70.58%</b>	<b>71.17%</b>	<b>68.26%</b>	<b>67.82%</b>	<b>61.46%</b>	<b>73.23%</b>
<b>Remainder of California</b>	<b>2,963,550,091</b>	<b>2,923,031,773</b>	<b>3,150,198,497</b>	<b>3,469,899,706</b>	<b>3,769,842,565</b>	<b>3,933,201,951</b>	<b>3,912,571,598</b>	<b>3,851,511,479</b>	<b>4,264,185,239</b>	<b>5,024,231,466</b>	<b>5,452,407,676</b>	<b>5,736,890,822</b>	<b>5,773,542,822</b>	<b>5,538,752,925</b>	<b>5,537,628,911</b>	<b>6,394,402,124</b>	<b>6,881,004,829</b>	<b>8,768,777,213</b>	<b>87,345,631,687</b>
<b>California Total Earned Premium</b>	<b>13,428,321,657</b>	<b>13,205,582,447</b>	<b>13,514,678,863</b>	<b>14,447,195,651</b>	<b>15,992,426,177</b>	<b>17,872,257,608</b>	<b>18,726,403,450</b>	<b>19,058,153,426</b>	<b>19,589,640,357</b>	<b>20,225,034,705</b>	<b>19,856,413,245</b>	<b>19,235,354,722</b>	<b>18,869,772,390</b>	<b>18,829,203,220</b>	<b>19,204,589,410</b>	<b>20,146,044,152</b>	<b>21,382,002,181</b>	<b>22,751,989,258</b>	<b>326,335,062,919</b>

<b>Countrywide Total Earned Premium</b>	<b>117,875,314,000</b>	<b>119,563,350,000</b>	<b>125,592,765,000</b>	<b>129,755,837,000</b>	<b>141,325,375,000</b>	<b>153,656,789,000</b>	<b>158,885,909,000</b>	<b>163,715,915,000</b>	<b>164,449,951,000</b>	<b>165,000,257,000</b>	<b>164,197,642,000</b>	<b>164,048,188,000</b>	<b>165,385,086,000</b>	<b>167,793,461,000</b>	<b>172,497,469,000</b>	<b>179,333,018,000</b>	<b>187,630,004,000</b>	<b>195,990,297,000</b>	<b>2,836,696,627,000</b>
<b>Ratio of CA E.P. / CW E.P.</b>	<b>11.39%</b>	<b>11.04%</b>	<b>10.76%</b>	<b>11.13%</b>	<b>11.32%</b>	<b>11.63%</b>	<b>11.79%</b>	<b>11.64%</b>	<b>11.91%</b>	<b>12.26%</b>	<b>12.09%</b>	<b>11.73%</b>	<b>11.41%</b>	<b>11.22%</b>	<b>11.13%</b>	<b>11.23%</b>	<b>11.40%</b>	<b>11.61%</b>	<b>11.50%</b>

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	1,522,537,015	1,361,018,289	1,430,825,064	1,734,933,795	2,016,589,201	1,862,424,736	1,673,469,253	1,587,796,862	1,744,373,561	1,868,394,911	1,859,721,847	1,858,285,999	1,869,305,939	1,989,196,281	2,103,247,366	2,222,875,398	2,499,165,052	2,879,439,481	34,083,600,051
15598	Interins Exch Of The Automobile Club	733,625,514	755,666,236	874,446,172	916,886,348	1,009,268,503	1,066,560,351	984,511,410	1,082,317,981	1,153,453,239	1,228,389,925	1,126,945,440	1,029,814,788	1,057,557,077	1,122,248,969	1,095,383,345	1,172,551,357	1,206,651,754	1,308,952,552	18,925,230,962
21652	Farmers Ins Exch	1,295,675,227	1,143,677,120	1,264,036,412	1,319,361,789	1,189,370,352	1,367,764,447	1,278,969,728	1,227,081,855	1,053,818,813	775,615,808	562,703,839	260,568,941	279,981,442	315,746,873	568,662,233	661,306,141	728,053,911	996,327,978	16,288,722,908
15539	California State Auto Assn Inter Ins	1,078,240,424	1,105,711,732	1,120,756,828	1,108,561,227	1,109,594,627	1,104,103,112	1,095,186,022	1,035,707,174	1,088,950,227	1,010,252,233	935,963,207	942,893,815	888,500,332	899,208,005	946,535,283	987,658,566	1,069,507,442	1,153,273,664	18,680,603,920
12963	21st Century Ins Co	639,842,907	657,961,255	782,986,318	770,546,561	769,108,866	886,382,182	940,532,099	906,925,418	776,864,529	678,535,309	658,272,468	532,747,538	466,358,265	400,965,417	369,793,979	340,726,984	385,560,929	387,183,854	11,351,294,877
27553	Mercury Ins Co	421,898,453	467,713,223	518,295,871	541,865,490	632,414,338	707,769,669	707,175,950	761,439,729	829,065,875	902,359,971	936,124,912	807,759,466	849,580,580	873,121,128	958,860,147	1,005,167,507	987,624,131	1,011,895,240	13,920,131,681
19240	Allstate Ind Co	353,328,049	443,627,864	573,828,587	799,564,338	702,961,661	571,968,827	671,358,409	805,807,342	852,598,418	919,313,358	946,811,526	1,017,841,166	1,023,470,398	963,718,508	944,419,400	1,025,651,212	955,003,528	142,549,107	13,713,821,698
19232	Allstate Ins Co	261,982,010	303,544,716	360,650,187	368,548,098	337,995,435	305,955,040	266,259,111	246,715,838	249,973,946	218,253,713	182,130,935	188,637,999	188,738,704	162,098,449	158,352,845	134,024,642	128,664,601	46,601,402	4,109,127,672
11908	Mercury Cas Co	168,650,137	196,513,203	214,213,043	209,420,282	247,040,378	282,469,709	274,305,139	288,122,062	290,351,977	277,845,208	257,122,329	210,052,292	201,382,115	200,724,065	169,012,967	(1,438,037)	0	2,080,981	3,487,867,850
22268	Infinity Ins Co	58,836,380	75,463,789	124,133,704	123,306,677	158,828,654	202,968,308	193,991,301	204,401,824	241,176,219	317,542,888	306,409,291	287,872,209	257,751,829	312,398,463	389,211,180	468,533,952	465,637,659	507,472,933	4,695,937,260
27804	Progressive West Ins Co	130,367,206	136,001,664	117,712,952	102,706,578	112,599,132	166,708,394	199,355,642	219,460,884	251,253,681	298,183,611	231,556,581	158,656,202	157,146,482	192,619,332	229,099,724	243,437,210	244,555,600	242,196,383	3,433,617,256
25941	USAA	177,528,547	218,230,424	243,071,283	212,919,087	231,885,282	241,502,836	227,271,923	246,359,387	248,046,054	255,135,937	222,603,169	211,895,870	238,615,282	245,164,005	234,552,953	249,782,250	263,516,200	278,673,941	4,246,754,430
44288	Progressive Choice Ins Co	19,900	521,482	147,834	4,918	16,933,965	85,635,419	137,764,292	184,620,839	225,944,773	304,126,899	303,027,925	299,177,713	296,944,069	284,752,112	288,566,083	12,174,555	0	0	2,440,362,778
25968	USAA Cas Ins Co	132,458,399	151,608,160	186,127,393	183,234,964	212,247,192	194,325,633	195,083,750	209,099,855	240,351,957	228,566,067	211,249,105	225,785,303	246,289,344	247,315,964	248,242,912	275,533,513	284,375,963	326,442,036	3,998,337,508
24740	Safeco Ins Co Of Amer	144,044,362	157,479,503	177,851,184	180,544,855	188,985,979	184,594,468	168,770,910	222,009,701	202,425,511	259,370,797	220,192,129	190,787,484	215,483,652	223,474,802	224,797,500	264,261,279	231,485,534	270,386,769	3,726,946,419
25089	Coast Natl Ins Co	110,578,963	110,205,405	155,812,828	163,824,813	220,484,566	279,176,270	256,360,389	193,816,643	156,483,469	135,939,842	124,765,139	114,408,008	206,393,253	320,325,755	339,622,545	213,398,289	256,086,321	265,324,330	3,623,006,829
35882	Geico Gen Ins Co	68,743,736	99,955,209	145,443,064	175,125,564	192,526,151	191,099,592	176,627,795	175,271,165	199,789,522	216,115,502	244,064,463	280,224,095	318,350,480	344,852,964	426,123,265	529,392,571	627,258,646	777,537,012	5,188,500,796
23035	Liberty Mut Fire Ins Co	60,870,910	55,544,315	65,439,628	77,546,667	90,699,358	100,204,826	124,433,846	148,232,893	156,782,287	178,925,638	184,939,394	176,569,876	195,731,895	219,720,942	248,984,491	266,073,294	269,844,248	251,550,767	2,872,095,276
23809	Granite State Ins Co	(51,824)	(22,744)	4,913,957	16,011,722	34,340,593	50,930,115	97,495,802	138,081,098	150,014,017	202,514,306	231,878,244	72,830,491	(18,117,450)	(1,351,253)	0	0	0	0	977,467,073
10683	Wawanesa Gen Ins Co	36,164,866	47,430,023	51,428,771	68,063,068	95,826,390	119,805,537	145,773,002	170,880,949	178,551,699	192,945,927	207,543,056	216,240,339	227,782,371	253,426,159	267,733,892	278,410,302	284,979,419	328,669,898	3,171,655,671

<b>Sub Total</b>	7,395,341,181	7,487,850,865	8,412,121,082	9,072,976,841	9,569,700,624	9,972,349,471	9,814,695,773	10,054,149,500	10,290,269,775	10,468,327,849	9,954,024,998	9,083,049,595	9,167,246,059	9,569,726,939	10,211,202,111	10,349,520,985	10,887,970,937	11,176,558,329	12,937,082,916
<b>% of California Total</b>	78.81%	77.92%	75.82%	74.88%	75.84%	77.29%	78.89%	79.14%	78.58%	74.85%	72.04%	68.39%	68.29%	69.47%	70.52%	68.06%	67.80%	61.85%	72.64%
<b>Remainder of California</b>	1,988,036,206	2,122,057,960	2,682,735,409	3,043,748,033	3,048,425,220	2,929,464,219	2,625,902,744	2,650,064,536	2,805,734,463	3,517,520,743	3,862,426,471	4,198,183,066	4,257,013,135	4,206,082,099	4,268,175,357	4,856,169,416	5,170,626,685	6,892,817,477	65,125,183,241
<b>California Total</b>	9,383,377,387	9,609,908,825	11,094,856,491	12,116,724,874	12,618,125,844	12,901,813,690	12,440,598,517	12,704,214,036	13,096,004,238	13,985,848,593	13,816,451,469	13,281,232,661	13,424,259,194	13,775,809,038	14,479,377,468	15,205,690,401	16,058,597,622	18,069,375,807	238,062,266,156

<b>Countrywide Total</b>	89,176,742,000	93,532,042,000	103,937,524,000	110,348,768,000	112,974,614,000	115,223,557,000	111,866,193,000	118,406,103,000	114,552,061,000	120,347,476,000	123,434,700,000	125,506,934,000	126,605,218,000	133,664,654,000	135,742,048,000	139,314,388,000	146,215,329,000	157,403,419,000	2,178,251,770,000
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Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	73.77%	71.97%	78.72%	92.79%	93.07%	72.02%	63.68%	64.09%	69.84%	74.23%	73.98%	73.61%	75.62%	77.22%	79.02%	79.22%	81.82%	87.58%	76.74%
15598	Interins Exch Of The Automobile Club	71.14%	69.15%	75.28%	74.47%	73.17%	67.62%	59.15%	61.08%	62.57%	66.79%	63.53%	60.24%	64.13%	67.54%	65.05%	68.59%	69.20%	71.58%	66.75%
21652	Farmers Ins Exch	73.82%	68.69%	79.64%	79.75%	65.84%	74.23%	70.75%	68.03%	68.20%	63.82%	59.99%	37.37%	53.40%	61.53%	75.80%	70.13%	67.78%	82.07%	69.80%
15539	California State Auto Assn Inter Ins	78.44%	82.30%	84.75%	82.10%	78.68%	74.60%	71.57%	66.47%	69.78%	65.88%	65.71%	70.42%	66.19%	67.49%	71.05%	73.74%	78.04%	79.85%	73.58%
12963	21st Century Ins Co	76.40%	77.34%	91.10%	87.91%	83.03%	77.58%	74.61%	73.00%	67.41%	65.67%	71.04%	67.09%	69.37%	65.39%	64.98%	62.61%	73.43%	74.27%	73.96%
27553	Mercury Ins Co	57.97%	63.37%	69.87%	69.80%	71.00%	68.45%	62.18%	63.70%	65.26%	66.79%	71.01%	65.80%	70.56%	71.81%	77.09%	75.21%	70.26%	69.62%	68.68%
19240	Allstate Ind Co	60.84%	69.56%	78.99%	91.52%	80.22%	66.30%	68.30%	70.25%	67.22%	68.77%	73.50%	79.34%	77.53%	75.59%	74.73%	77.69%	72.34%	98.20%	74.10%
19232	Allstate Ins Co	49.74%	64.16%	79.01%	78.72%	69.08%	60.41%	57.09%	53.99%	56.74%	52.93%	51.41%	62.53%	62.16%	56.63%	60.20%	53.68%	56.76%	99.21%	61.07%
11908	Mercury Cas Co	69.34%	74.61%	81.45%	79.72%	77.08%	69.52%	62.51%	65.48%	66.81%	67.54%	69.06%	66.73%	70.24%	72.45%	85.34%	-149.38%	#DIV/0!	133911.29%	70.69%
22268	Infinity Ins Co	44.42%	60.68%	76.90%	70.02%	68.55%	65.49%	55.53%	54.06%	58.52%	64.72%	67.28%	65.02%	58.15%	66.50%	74.99%	81.85%	76.89%	76.79%	67.71%
27804	Progressive West Ins Co	63.91%	67.43%	78.10%	67.84%	70.58%	68.70%	63.93%	65.80%	67.37%	76.99%	70.25%	60.37%	65.87%	73.55%	79.94%	83.74%	79.84%	79.95%	71.61%
25941	USAA	75.83%	98.70%	106.61%	86.56%	82.69%	80.12%	72.60%	76.92%	75.68%	78.85%	68.41%	65.52%	75.41%	75.48%	70.18%	73.22%	75.81%	78.11%	77.70%
44288	Progressive Choice Ins Co	105.01%	125.71%	94.45%	18.65%	75.03%	71.13%	65.43%	64.18%	63.03%	75.79%	71.61%	69.50%	65.71%	63.32%	69.80%	71.58%	#DIV/0!	#DIV/0!	68.03%
25968	USAA Cas Ins Co	73.42%	84.08%	96.03%	83.87%	86.20%	72.07%	67.67%	68.45%	75.31%	71.18%	64.21%	68.60%	76.09%	73.33%	70.27%	74.54%	73.31%	79.49%	74.55%
24740	Safeco Ins Co Of Amer	70.22%	79.58%	80.56%	77.30%	76.40%	67.02%	57.48%	72.57%	65.76%	80.27%	67.60%	58.92%	69.17%	72.77%	71.09%	78.65%	65.61%	74.73%	71.05%
25089	Coast Natl Ins Co	68.23%	72.50%	91.33%	78.80%	75.84%	71.57%	63.37%	57.31%	59.53%	60.34%	60.75%	62.91%	77.62%	89.98%	94.59%	70.70%	81.28%	87.51%	74.05%
35882	Geico Gen Ins Co	77.93%	79.60%	89.44%	85.81%	82.47%	75.97%	70.10%	67.25%	66.04%	65.06%	71.49%	69.32%	69.29%	70.63%	80.19%	81.14%	76.93%	80.38%	75.49%
23035	Liberty Mut Fire Ins Co	72.93%	69.87%	79.28%	84.72%	79.28%	77.36%	70.61%	67.76%	67.34%	70.50%	69.35%	65.15%	70.26%	76.94%	81.62%	80.65%	78.76%	70.37%	73.78%
23809	Granite State Ins Co	-49.94%	-52.42%	90.58%	86.17%	77.28%	62.21%	71.39%	74.20%	67.10%	69.17%	81.97%	63.80%	-792.30%	13042.98%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	70.53%
10683	Wawanesa Gen Ins Co	106.39%	107.42%	98.31%	101.96%	103.91%	92.99%	90.48%	95.57%	92.91%	96.50%	99.16%	96.75%	98.81%	97.62%	94.61%	95.57%	92.64%	102.48%	96.82%
<b>Sub Total</b>		<b>70.67%</b>	<b>72.82%</b>	<b>81.16%</b>	<b>82.65%</b>	<b>78.30%</b>	<b>71.54%</b>	<b>66.25%</b>	<b>66.12%</b>	<b>67.14%</b>	<b>68.87%</b>	<b>69.11%</b>	<b>67.29%</b>	<b>70.00%</b>	<b>72.00%</b>	<b>74.71%</b>	<b>75.26%</b>	<b>75.08%</b>	<b>79.93%</b>	<b>72.36%</b>
<b>Remainder of California</b>		<b>67.08%</b>	<b>72.60%</b>	<b>85.16%</b>	<b>87.72%</b>	<b>80.86%</b>	<b>74.48%</b>	<b>67.11%</b>	<b>68.81%</b>	<b>65.80%</b>	<b>70.01%</b>	<b>70.84%</b>	<b>73.18%</b>	<b>73.73%</b>	<b>75.94%</b>	<b>77.08%</b>	<b>75.94%</b>	<b>75.14%</b>	<b>78.61%</b>	<b>74.56%</b>
<b>California Total</b>		<b>69.88%</b>	<b>72.77%</b>	<b>82.09%</b>	<b>83.87%</b>	<b>78.90%</b>	<b>72.19%</b>	<b>66.43%</b>	<b>66.66%</b>	<b>66.85%</b>	<b>69.15%</b>	<b>69.58%</b>	<b>69.05%</b>	<b>71.14%</b>	<b>73.16%</b>	<b>75.40%</b>	<b>75.48%</b>	<b>75.10%</b>	<b>79.42%</b>	<b>72.95%</b>
<b>Countrywide Total</b>		<b>75.65%</b>	<b>78.23%</b>	<b>82.76%</b>	<b>85.04%</b>	<b>79.94%</b>	<b>74.99%</b>	<b>70.41%</b>	<b>72.32%</b>	<b>69.66%</b>	<b>72.94%</b>	<b>75.17%</b>	<b>76.51%</b>	<b>76.55%</b>	<b>79.66%</b>	<b>78.69%</b>	<b>77.68%</b>	<b>77.93%</b>	<b>80.31%</b>	<b>76.79%</b>

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**MARKET SHARE**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	15.26%	14.23%	13.42%	12.64%	13.03%	14.11%	13.83%	12.86%	12.60%	12.39%	12.75%	13.24%	13.06%	13.61%	13.70%	13.72%	14.02%	14.45%	13.48%
15598	Interins Exch Of The Automobile Club	7.63%	8.22%	8.58%	8.32%	8.30%	8.60%	8.76%	9.20%	9.30%	9.06%	9.00%	8.96%	8.71%	8.78%	8.67%	8.36%	8.01%	8.11%	8.61%
21652	Farmers Ins Exch	12.98%	12.53%	11.72%	11.18%	10.87%	10.05%	9.51%	9.36%	7.79%	5.98%	4.76%	3.66%	2.77%	2.71%	3.86%	4.61%	4.93%	5.38%	7.08%
15539	California State Auto Assn Inter Ins	10.17%	10.11%	9.76%	9.13%	8.48%	8.07%	8.05%	8.09%	7.87%	7.55%	7.23%	7.02%	7.09%	7.04%	6.86%	6.55%	6.29%	6.39%	7.70%
12963	21st Century Ins Co	6.19%	6.40%	6.35%	5.92%	5.57%	6.23%	6.63%	6.45%	5.81%	5.09%	4.70%	4.16%	3.55%	3.24%	2.93%	2.66%	2.41%	2.25%	4.65%
27553	Mercury Ins Co	5.38%	5.55%	5.48%	5.25%	5.36%	5.64%	5.98%	6.20%	6.41%	6.65%	6.69%	6.44%	6.36%	6.42%	6.40%	6.54%	6.45%	6.33%	6.15%
19240	Allstate Ind Co	4.30%	4.80%	5.36%	5.90%	5.27%	4.71%	5.17%	5.95%	6.40%	6.58%	6.54%	6.73%	6.98%	6.74%	6.50%	6.46%	6.06%	0.13%	5.57%
19232	Allstate Ins Co	3.90%	3.56%	3.37%	3.16%	2.94%	2.76%	2.45%	2.37%	2.22%	2.03%	1.80%	1.58%	1.60%	1.51%	1.35%	1.22%	1.04%	0.12%	2.03%
11908	Mercury Cas Co	1.80%	1.98%	1.94%	1.78%	1.93%	2.22%	2.31%	2.28%	2.19%	2.03%	1.89%	1.65%	1.51%	1.46%	1.02%	0.00%	0.00%	0.00%	1.49%
22268	Infinity Ins Co	0.98%	0.94%	1.19%	1.19%	1.39%	1.69%	1.84%	1.96%	2.08%	2.42%	2.31%	2.32%	2.34%	2.48%	2.67%	2.80%	2.78%	2.93%	2.11%
27804	Progressive West Ins Co	1.51%	1.52%	1.11%	1.02%	0.96%	1.32%	1.64%	1.73%	1.88%	1.91%	1.67%	1.38%	1.26%	1.38%	1.47%	1.42%	1.41%	1.29%	1.45%
25941	USAA	1.73%	1.66%	1.68%	1.66%	1.69%	1.64%	1.66%	1.65%	1.59%	1.65%	1.70%	1.67%	1.72%	1.72%	1.67%	1.60%	1.54%	1.66%	1.66%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.14%	0.66%	1.11%	1.49%	1.81%	1.98%	2.15%	2.26%	2.39%	2.38%	2.13%	0.08%	0.00%	0.00%	1.09%
25968	USAA Cas Ins Co	1.33%	1.36%	1.43%	1.48%	1.47%	1.47%	1.52%	1.59%	1.61%	1.58%	1.67%	1.73%	1.71%	1.78%	1.82%	1.81%	1.78%	1.79%	1.63%
24740	Safeco Ins Co Of Amer	1.52%	1.49%	1.63%	1.58%	1.49%	1.50%	1.54%	1.59%	1.55%	1.59%	1.65%	1.70%	1.65%	1.62%	1.63%	1.64%	1.62%	1.63%	1.59%
25089	Coast Natl Ins Co	1.20%	1.14%	1.26%	1.41%	1.75%	2.13%	2.13%	1.76%	1.33%	1.11%	1.04%	0.95%	1.41%	1.88%	1.85%	1.48%	1.45%	1.24%	1.48%
35882	Geico Gen Ins Co	0.65%	0.94%	1.20%	1.38%	1.40%	1.37%	1.33%	1.35%	1.53%	1.64%	1.73%	2.12%	2.43%	2.58%	3.19%	3.74%	4.29%	4.29%	2.09%
23035	Liberty Mut Fire Ins Co	0.62%	0.60%	0.61%	0.62%	0.65%	0.71%	0.93%	1.14%	1.17%	1.25%	1.35%	1.42%	1.47%	1.51%	1.57%	1.61%	1.57%	1.57%	1.18%
23809	Granite State Ins Co	0.00%	0.00%	0.04%	0.13%	0.27%	0.45%	0.72%	0.97%	1.13%	1.44%	1.44%	0.60%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%
10683	Wawanesa Gen Ins Co	0.25%	0.33%	0.39%	0.45%	0.55%	0.70%	0.85%	0.93%	0.97%	0.98%	1.06%	1.17%	1.22%	1.37%	1.46%	1.42%	1.41%	1.43%	1.00%
<b>Sub Total</b>		<b>77.40%</b>	<b>77.37%</b>	<b>76.52%</b>	<b>74.19%</b>	<b>73.52%</b>	<b>76.04%</b>	<b>77.94%</b>	<b>78.92%</b>	<b>77.29%</b>	<b>74.85%</b>	<b>73.08%</b>	<b>70.77%</b>	<b>69.20%</b>	<b>70.23%</b>	<b>70.33%</b>	<b>67.26%</b>	<b>66.59%</b>	<b>60.88%</b>	<b>72.46%</b>
<b>Remainder of California</b>		<b>22.60%</b>	<b>22.63%</b>	<b>23.48%</b>	<b>25.81%</b>	<b>26.48%</b>	<b>23.96%</b>	<b>22.06%</b>	<b>21.08%</b>	<b>22.71%</b>	<b>25.15%</b>	<b>26.92%</b>	<b>29.23%</b>	<b>30.80%</b>	<b>29.77%</b>	<b>29.67%</b>	<b>32.74%</b>	<b>33.41%</b>	<b>39.12%</b>	<b>27.54%</b>
<b>California Total Written Premium:</b>		<b>13,520,295,219</b>	<b>13,289,823,810</b>	<b>13,544,111,253</b>	<b>14,796,467,751</b>	<b>16,625,361,060</b>	<b>18,331,998,932</b>	<b>19,007,213,965</b>	<b>19,268,038,463</b>	<b>19,829,019,609</b>	<b>20,308,258,112</b>	<b>19,709,546,404</b>	<b>19,073,452,406</b>	<b>18,925,275,502</b>	<b>18,924,676,451</b>	<b>19,431,807,052</b>	<b>20,444,905,199</b>	<b>21,777,692,568</b>	<b>23,250,975,868</b>	<b>330,058,919,624</b>

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**INCURRED LOSSES**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	1,219,116,230	1,084,232,413	1,157,445,847	1,426,804,181	1,680,984,147	1,528,225,578	1,349,216,587	1,299,044,939	1,396,523,610	1,496,721,385	1,566,894,364	1,549,465,643	1,557,418,180	1,676,050,915	1,695,983,746	1,789,541,216	1,988,929,814	2,292,522,353	27,755,121,148
15598	Interims Exch Of The Automobile Club	591,970,677	621,588,034	748,963,066	787,192,819	857,741,815	907,843,152	824,662,466	916,166,862	969,486,382	1,041,819,254	945,173,449	842,207,502	867,991,945	957,283,332	929,298,759	989,029,331	1,019,653,295	1,114,385,931	15,932,478,071
21652	Farmers Ins Exch	1,108,291,072	1,025,550,366	1,108,899,540	1,093,954,152	943,175,953	1,096,027,167	1,069,204,238	1,035,757,568	872,858,903	671,711,085	453,972,929	210,184,815	230,895,045	256,143,761	479,341,619	554,621,278	630,002,017	868,113,571	13,708,705,079
15539	California State Auto Assn Inter Ins	848,318,988	931,376,848	872,631,249	891,903,719	907,528,653	889,815,741	859,508,399	806,866,474	858,909,478	796,836,329	733,969,759	749,769,193	743,143,193	730,922,442	772,108,614	824,409,751	902,243,219	1,003,858,318	15,124,120,367
12963	21st Century Ins Co	506,184,732	521,068,984	635,336,976	610,045,444	606,996,711	731,895,045	786,166,616	757,713,936	641,652,387	571,117,016	547,396,320	447,399,877	394,278,943	329,550,394	309,054,815	284,466,664	318,885,597	332,143,498	9,331,353,955
27553	Mercury Ins Co	337,683,012	379,869,980	432,137,532	448,117,531	531,714,362	585,065,075	576,830,414	630,592,083	681,265,634	748,669,653	767,017,482	637,252,604	684,199,622	732,481,729	795,665,343	834,840,754	825,588,844	851,192,798	11,480,184,452
19240	Allstate Ind Co	272,306,544	353,292,854	471,097,790	657,096,901	579,775,055	475,464,008	548,425,632	644,655,524	699,942,968	750,310,256	771,179,699	842,827,287	835,149,930	785,691,749	769,860,421	834,077,575	797,801,943	112,562,230	11,201,518,366
19232	Allstate Ins Co	191,583,550	236,194,472	289,154,702	301,437,756	285,019,715	248,020,716	217,412,352	198,881,709	198,738,701	174,203,483	149,927,177	153,926,473	154,645,469	133,728,433	129,624,911	110,915,494	109,517,963	39,314,127	3,322,247,203
11908	Mercury Cas Co	133,650,899	160,757,414	174,284,721	173,237,389	205,868,304	234,748,156	223,711,815	242,419,549	240,025,007	230,536,891	213,177,948	163,955,963	164,308,899	168,950,105	140,242,331	(306,846)	0	1,665,651	2,871,234,196
22268	Infinity Ins Co	48,762,882	58,816,989	102,052,087	99,406,182	122,043,586	153,328,348	146,496,254	161,033,109	177,713,884	237,922,781	260,671,167	238,193,622	204,109,322	254,456,859	320,005,983	382,606,285	378,449,542	420,741,598	3,766,810,480
27804	Progressive West Ins Co	98,494,192	110,177,075	96,504,488	79,352,016	81,548,528	127,366,056	151,308,936	169,734,703	202,130,134	238,146,421	186,481,029	128,220,256	128,831,919	159,010,736	192,114,475	206,120,179	207,449,540	203,904,097	2,766,894,780
25941	USAA	133,010,468	160,306,620	187,443,759	171,651,361	194,203,559	200,776,858	186,958,333	206,677,422	211,063,972	217,451,500	196,996,143	179,112,256	203,325,559	212,734,616	204,298,709	219,276,900	230,823,147	246,678,542	3,562,789,724
44288	Progressive Choice Ins Co	11,158	452,303	113,355	7,763	13,379,474	65,866,702	104,563,751	143,589,494	179,205,477	240,301,686	243,238,034	240,796,496	239,438,468	236,994,591	242,799,774	10,190,167	0	0	1,960,948,693
25968	USAA Cas Ins Co	100,588,791	114,356,302	147,453,161	148,551,301	178,863,008	166,984,128	165,590,456	181,726,212	207,199,240	197,277,847	188,576,764	195,185,138	213,270,617	216,459,549	218,014,900	242,490,622	253,770,754	294,123,116	3,430,482,106
24740	Safeco Ins Co Of Amer	121,293,537	133,469,112	150,452,298	153,643,332	158,346,916	148,054,317	139,296,051	186,685,304	167,139,139	218,246,239	180,143,572	153,225,015	169,891,690	183,644,037	174,997,146	204,615,052	185,753,905	222,401,123	3,051,317,785
25089	Coast Natl Ins Co	84,180,589	94,220,251	115,751,959	138,031,900	186,289,556	231,384,472	204,126,374	158,000,439	129,662,841	110,285,974	103,148,772	95,870,394	177,409,386	265,921,711	269,186,739	178,189,286	222,182,109	226,614,055	2,990,456,807
35882	Geico Gen Ins Co	58,955,067	85,948,612	126,107,547	153,984,803	168,772,757	163,363,064	148,532,602	150,498,566	170,299,242	183,817,639	208,468,165	239,700,621	273,159,365	298,680,527	369,105,687	460,031,398	551,147,767	685,456,224	4,496,029,653
23035	Liberty Mut Fire Ins Co	48,654,426	44,184,296	54,609,148	64,164,476	73,906,924	81,564,437	114,524,127	120,747,850	136,166,690	150,134,608	155,173,179	147,955,959	158,171,024	180,328,015	207,280,195	224,648,313	223,725,294	208,691,018	2,394,629,979
23809	Granite State Ins Co	(41,858)	(19,200)	4,363,717	14,681,290	32,669,427	47,250,685	84,196,903	114,521,701	142,745,318	195,214,589	222,834,739	75,972,714	(13,580,783)	(1,569,113)	0	0	0	0	919,239,929
10683	Wawanesa Gen Ins Co	29,840,595	38,033,433	41,791,442	56,263,261	84,250,512	101,003,678	123,734,676	145,829,649	151,325,856	163,381,522	173,053,662	181,484,250	187,281,948	210,141,238	217,653,515	221,780,550	227,713,629	268,334,741	2,622,898,157

<b>Sub Total</b>	5,932,855,551	6,153,877,158	6,916,594,384	7,469,527,577	7,893,098,962	8,184,047,383	8,024,467,182	8,271,143,093	8,434,054,663	8,634,106,158	8,267,494,353	7,472,706,078	7,573,339,741	7,987,625,626	8,436,637,682	8,571,543,969	9,073,638,379	9,392,702,991	142,689,460,930
<b>% of California Total</b>	77.99%	77.74%	74.86%	74.33%	75.41%	77.17%	78.38%	78.76%	77.99%	73.72%	71.61%	67.94%	67.80%	69.08%	69.81%	67.40%	67.15%	61.06%	72.02%
<b>Remainder of California</b>	1,674,412,096	1,762,495,822	2,322,534,602	2,579,712,200	2,573,483,866	2,420,823,729	2,213,855,154	2,230,311,205	2,380,416,521	3,077,178,064	3,276,894,239	3,525,625,302	3,596,193,447	3,574,733,518	3,649,284,285	4,145,518,689	4,439,415,497	5,988,866,889	55,431,755,125
<b>CA Total Incurred Losses</b>	7,607,267,647	7,916,372,980	9,239,128,986	10,049,239,777	10,466,582,828	10,604,871,112	10,238,322,336	10,501,454,298	10,814,471,184	11,711,284,222	11,544,388,592	10,998,331,380	11,169,533,188	11,562,359,144	12,085,921,967	12,717,062,658	13,513,053,876	15,381,569,880	198,121,216,055

<b>CW Total Incurred Losses</b>	74,291,566,000	78,611,487,000	88,398,865,000	94,024,775,000	95,437,329,000	96,719,302,000	93,062,180,000	97,950,314,000	95,160,739,000	101,103,670,000	104,450,551,000	105,837,616,000	106,965,070,000	113,309,059,000	114,420,194,000	117,340,638,000	123,582,786,000	133,795,983,000	1,834,462,124,000
<b>Ratio of CA LL / CW LL</b>	10.24%	10.07%	10.45%	10.69%	10.97%	10.96%	11.00%	10.72%	11.36%	11.58%	11.05%	10.39%	10.44%	10.20%	10.56%	10.84%	10.93%	11.50%	10.80%

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**INCURRED LOSSES to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	59.07%	57.33%	63.68%	76.31%	77.58%	59.10%	51.34%	52.43%	55.91%	59.46%	62.33%	61.38%	63.01%	65.06%	63.72%	63.78%	65.12%	69.73%	62.50%
15598	Interins Exch Of The Automobile Club	57.40%	56.88%	64.48%	63.94%	62.18%	57.56%	49.54%	51.71%	52.59%	56.65%	53.28%	49.27%	52.64%	57.61%	55.19%	57.86%	58.48%	60.94%	56.20%
21652	Farmers Ins Exch	63.14%	61.60%	69.86%	66.12%	52.21%	59.48%	59.14%	57.42%	56.49%	55.27%	48.40%	30.15%	44.04%	49.91%	63.90%	58.82%	58.65%	71.51%	58.74%
15539	California State Auto Assn Inter Ins	61.72%	69.32%	65.98%	66.05%	64.35%	60.12%	56.17%	51.78%	55.04%	51.96%	51.53%	55.99%	55.36%	54.86%	57.95%	61.55%	65.83%	69.50%	59.57%
12963	21st Century Ins Co	60.44%	61.25%	73.92%	69.60%	65.53%	64.06%	62.36%	60.99%	55.68%	55.28%	59.07%	56.34%	58.65%	53.75%	54.31%	52.27%	60.73%	63.71%	60.80%
27553	Mercury Ins Co	46.40%	51.47%	58.25%	57.72%	59.69%	56.58%	50.72%	52.75%	53.63%	55.41%	58.18%	51.91%	56.83%	60.25%	63.97%	62.46%	58.73%	58.57%	56.64%
19240	Allstate Ind Co	46.89%	55.40%	64.85%	75.21%	66.16%	55.12%	55.79%	56.20%	55.18%	56.13%	59.86%	65.69%	63.26%	61.63%	60.92%	63.18%	60.43%	77.54%	60.52%
19232	Allstate Ins Co	36.37%	49.93%	63.35%	64.39%	58.25%	48.97%	46.62%	43.52%	45.11%	42.25%	42.32%	51.02%	50.94%	46.72%	49.28%	44.43%	48.31%	83.70%	49.37%
11908	Mercury Cas Co	54.95%	61.03%	66.27%	65.95%	64.23%	57.77%	50.98%	55.09%	55.23%	56.04%	57.26%	52.09%	57.31%	60.98%	70.82%	-31.87%	#DIV/0!	107184.75%	58.20%
22268	Infinity Ins Co	36.82%	47.29%	63.22%	56.45%	52.67%	49.47%	41.94%	42.59%	43.12%	48.49%	57.24%	53.80%	46.05%	54.17%	61.65%	66.84%	62.49%	63.67%	54.31%
27804	Progressive West Ins Co	48.28%	54.62%	64.03%	52.41%	51.12%	52.49%	48.52%	50.89%	54.20%	61.49%	56.57%	48.79%	54.00%	60.72%	67.03%	70.91%	67.72%	67.31%	57.70%
25941	USAA	56.82%	72.50%	82.22%	69.78%	69.26%	66.61%	59.72%	64.53%	64.40%	67.20%	60.54%	55.39%	64.26%	65.49%	61.13%	64.28%	66.40%	69.14%	65.19%
44288	Progressive Choice Ins Co	58.88%	109.03%	72.42%	29.44%	59.28%	54.71%	49.66%	49.92%	49.99%	59.89%	57.48%	55.93%	52.99%	52.70%	58.73%	59.91%	#DIV/0!	#DIV/0!	54.66%
25968	USAA Cas Ins Co	55.75%	63.42%	76.07%	67.99%	72.64%	61.93%	57.44%	59.49%	64.92%	61.43%	57.32%	59.31%	65.89%	64.18%	61.72%	65.60%	65.42%	71.62%	63.96%
24740	Safeco Ins Co Of Amer	59.13%	67.45%	68.15%	65.79%	64.01%	53.75%	47.44%	61.02%	54.30%	67.54%	55.30%	47.32%	54.54%	59.81%	55.34%	60.90%	52.65%	61.47%	58.17%
25089	Coast Natl Ins Co	51.94%	61.99%	67.85%	66.39%	64.08%	59.32%	50.46%	46.72%	49.33%	48.96%	50.22%	52.71%	66.72%	74.70%	74.97%	59.04%	70.52%	74.74%	61.12%
35882	Geico Gen Ins Co	66.84%	68.45%	77.55%	75.45%	72.30%	64.95%	58.95%	57.74%	56.30%	55.33%	61.06%	59.30%	59.45%	61.17%	69.46%	70.51%	67.60%	70.86%	65.42%
23035	Liberty Mut Fire Ins Co	58.30%	55.58%	66.16%	70.10%	68.61%	62.97%	64.99%	55.20%	58.48%	59.16%	58.19%	54.60%	56.78%	63.14%	67.95%	68.09%	65.30%	58.38%	61.51%
23809	Granite State Ins Co	-40.34%	-44.25%	80.44%	79.01%	73.52%	57.71%	61.65%	61.54%	63.85%	66.68%	78.77%	66.55%	-593.90%	15145.88%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	66.19%
10683	Wawanesa Gen Ins Co	87.79%	86.14%	79.88%	84.28%	91.36%	78.40%	76.80%	81.56%	78.74%	81.72%	82.68%	81.20%	81.24%	80.95%	76.92%	76.13%	74.03%	83.67%	80.07%
<b>Sub Total</b>		56.69%	59.85%	66.73%	68.05%	64.58%	58.71%	54.17%	54.39%	55.03%	56.80%	57.40%	55.36%	57.83%	60.10%	61.73%	62.33%	62.57%	67.17%	59.71%
<b>Remainder of California</b>		56.50%	60.30%	73.73%	74.35%	68.27%	61.55%	56.58%	57.91%	55.82%	61.25%	60.10%	61.46%	62.29%	64.54%	65.90%	64.83%	64.52%	68.30%	63.46%
<b>California Total</b>		56.65%	59.95%	68.36%	69.56%	65.45%	59.34%	54.67%	55.10%	55.21%	57.90%	58.14%	57.18%	59.19%	61.41%	62.93%	63.12%	63.20%	67.61%	60.71%
<b>Countrywide Total</b>		63.03%	65.75%	70.39%	72.46%	67.53%	62.95%	58.57%	59.83%	57.87%	61.27%	63.61%	64.52%	64.68%	67.53%	66.33%	65.43%	65.87%	68.27%	64.67%

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**DEFENSE & COST CONTAINMENT EXPENSE (DCCE)**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	39,671,320	43,146,299	64,610,965	70,554,206	59,690,436	69,936,594	77,298,643	53,361,798	85,039,218	89,307,113	64,977,483	82,559,912	99,439,626	78,913,214	82,222,707	95,809,714	101,516,462	126,267,875	1,384,323,585
15598	Interins Exch Of The Automobile Club	41,403,081	32,575,093	29,434,036	26,917,035	26,898,277	28,853,206	21,600,975	32,797,796	35,045,535	26,637,928	22,785,296	33,547,991	38,793,151	21,686,536	24,826,854	29,948,388	35,567,842	33,204,163	542,523,183
21652	Farmers Ins Exch	68,377,671	62,805,507	26,555,884	48,929,924	65,029,512	105,555,632	64,354,472	54,658,336	31,756,570	(8,553,732)	24,956,459	8,106,712	2,365,233	15,389,785	18,515,459	20,744,446	22,818,941	28,351,445	660,718,256
15539	California State Auto Assn Inter Ins	12,014,582	46,871,846	59,600,037	31,328,890	44,447,023	44,192,363	43,562,844	39,893,367	45,276,622	41,907,617	25,298,312	23,585,191	17,460,414	27,720,879	30,286,782	17,910,430	26,111,657	3,109,716	580,578,572
12963	21st Century Ins Co	39,535,044	30,175,300	38,597,049	34,864,995	34,270,129	39,163,336	39,990,417	19,081,429	27,342,445	11,830,522	16,966,143	10,018,537	1,765,546	11,275,216	14,570,185	13,358,700	8,641,687	12,055,830	403,502,510
27553	Mercury Ins Co	40,395,439	40,836,245	34,243,395	39,668,016	36,884,933	46,834,588	43,189,624	31,665,634	39,803,299	34,998,303	52,072,508	40,192,943	45,241,853	23,195,440	44,964,751	42,100,632	33,831,320	37,102,326	707,221,249
19240	Allstate Ind Co	36,743,560	38,806,912	37,760,339	54,167,487	21,095,613	27,318,699	29,321,621	28,922,766	25,623,356	31,917,214	36,160,097	37,914,735	46,436,704	41,228,643	40,685,024	44,264,282	37,877,213	6,877,249	623,121,514
19232	Allstate Ins Co	34,514,635	28,750,927	24,771,912	21,627,436	9,933,371	17,856,664	12,225,905	9,531,791	9,650,817	7,838,033	7,316,947	8,222,836	9,575,427	7,908,998	7,945,193	5,483,206	3,499,828	1,437,083	228,091,009
11908	Mercury Cas Co	15,846,358	13,473,529	17,620,699	15,267,206	17,706,325	16,768,446	17,379,420	9,824,724	14,481,763	12,882,347	12,841,041	14,418,908	9,403,096	5,392,260	7,121,394	(1,484,732)	0	298,943	199,241,727
22268	Infinity Ins Co	99,438	2,748,102	5,692,570	4,961,406	8,647,229	15,258,272	10,845,577	8,628,162	19,498,058	19,345,030	(1,937,450)	2,581,397	1,941,797	4,745,164	7,882,176	16,242,315	6,257,457	6,166,571	139,603,271
27804	Progressive West Ins Co	(984,660)	3,695,497	3,717,078	4,353,860	4,107,496	7,498,523	8,361,861	8,134,911	4,374,770	6,632,532	5,117,537	4,198,060	2,402,784	3,399,906	4,639,470	5,189,497	5,508,738	7,764,556	88,112,416
25941	USAA	11,120,441	13,877,256	12,707,112	7,003,567	7,493,240	11,302,925	9,067,355	8,923,062	5,901,580	5,492,743	3,175,127	4,037,285	4,168,966	3,816,605	3,570,084	2,826,857	6,743,431	6,958,073	128,185,709
44288	Progressive Choice Ins Co	372	26,501	11,039	(4,041)	716,140	3,021,634	5,279,192	4,503,278	4,470,649	6,987,458	7,796,466	8,277,001	5,640,426	2,914,603	5,589,762	474,398	0	0	55,704,878
25968	USAA Cas Ins Co	6,667,578	7,712,200	6,869,857	5,503,516	7,254,656	6,700,848	5,750,392	4,741,767	5,821,805	4,978,216	3,810,352	5,232,573	6,047,253	6,803,328	6,095,458	7,941,857	7,121,566	8,009,387	113,062,609
24740	Safeco Ins Co Of Amer	4,068,817	5,108,566	7,223,405	5,727,803	5,276,088	8,704,939	7,144,354	7,252,085	8,230,289	6,186,532	7,579,508	4,440,046	10,889,934	7,959,121	15,631,693	16,871,061	13,139,359	14,736,885	156,170,485
25089	Coast Natl Ins Co	9,116,598	(2,214,189)	21,353,378	6,077,651	9,299,948	10,261,809	16,522,633	7,386,086	2,412,588	5,062,829	5,065,623	1,465,767	479,525	11,141,296	15,075,284	2,987,327	2,102,585	5,392,498	128,989,236
35882	Geico Gen Ins Co	3,208,545	3,994,837	5,047,696	4,981,807	5,488,137	6,884,749	5,717,926	2,282,853	3,921,782	4,674,816	6,115,527	6,658,580	7,987,998	9,764,010	12,703,269	14,019,226	14,413,952	19,314,189	137,179,899
23035	Liberty Mut Fire Ins Co	4,539,983	4,522,774	3,183,720	4,161,414	5,049,489	4,715,305	5,796,452	6,632,316	(4,067,648)	1,708,730	2,964,279	2,346,101	7,104,178	6,656,973	6,252,483	7,317,223	8,296,089	9,457,255	86,637,116
23809	Granite State Ins Co	(9,966)	(3,546)	199,262	428,270	393,707	2,525,122	13,298,899	21,243,153	5,178,601	4,447,951	6,710,374	(2,195,461)	(4,352,393)	774,455	0	0	0	0	48,638,428
10683	Wawanesa Gen Ins Co	1,340,140	2,012,064	1,476,412	1,582,259	2,868,987	3,012,612	2,208,903	3,864,346	3,649,121	3,847,074	6,587,700	3,563,283	6,671,273	5,592,828	5,763,154	10,242,644	11,086,032	14,887,044	90,255,876
<b>Sub Total</b>		<b>367,668,976</b>	<b>378,921,720</b>	<b>400,675,845</b>	<b>388,102,707</b>	<b>372,550,736</b>	<b>476,366,266</b>	<b>438,917,465</b>	<b>363,329,660</b>	<b>373,411,220</b>	<b>318,129,256</b>	<b>316,359,329</b>	<b>299,172,397</b>	<b>319,462,791</b>	<b>296,279,260</b>	<b>354,341,182</b>	<b>352,247,471</b>	<b>344,534,159</b>	<b>341,391,088</b>	<b>6,501,861,528</b>
<b>% of California Total</b>		<b>76.47%</b>	<b>76.31%</b>	<b>74.92%</b>	<b>73.02%</b>	<b>73.19%</b>	<b>74.49%</b>	<b>80.66%</b>	<b>77.23%</b>	<b>83.15%</b>	<b>76.55%</b>	<b>73.58%</b>	<b>66.57%</b>	<b>70.45%</b>	<b>68.73%</b>	<b>72.17%</b>	<b>70.93%</b>	<b>69.27%</b>	<b>63.44%</b>	<b>73.40%</b>
<b>Remainder of California</b>		<b>113,127,032</b>	<b>117,629,687</b>	<b>134,130,025</b>	<b>143,398,954</b>	<b>136,451,574</b>	<b>163,160,731</b>	<b>105,217,201</b>	<b>107,138,695</b>	<b>75,680,721</b>	<b>97,453,821</b>	<b>113,617,859</b>	<b>150,256,402</b>	<b>134,020,658</b>	<b>134,820,150</b>	<b>136,619,717</b>	<b>144,381,674</b>	<b>152,818,667</b>	<b>196,701,273</b>	<b>2,356,624,841</b>
<b>California Total</b>		<b>480,796,008</b>	<b>496,551,407</b>	<b>534,805,870</b>	<b>531,501,661</b>	<b>509,002,310</b>	<b>639,526,997</b>	<b>544,134,666</b>	<b>470,468,355</b>	<b>449,091,941</b>	<b>415,583,077</b>	<b>429,977,188</b>	<b>449,428,799</b>	<b>453,483,449</b>	<b>431,099,410</b>	<b>490,960,899</b>	<b>496,629,145</b>	<b>497,352,826</b>	<b>538,092,361</b>	<b>8,858,486,369</b>
<b>Countrywide Total</b>		<b>3,538,530,000</b>	<b>3,622,193,000</b>	<b>3,712,287,000</b>	<b>3,751,196,000</b>	<b>3,993,171,000</b>	<b>4,614,165,000</b>	<b>4,311,872,000</b>	<b>3,912,987,000</b>	<b>3,914,835,000</b>	<b>3,732,380,000</b>	<b>3,777,119,000</b>	<b>4,136,361,000</b>	<b>4,210,516,000</b>	<b>4,198,871,000</b>	<b>4,694,978,000</b>	<b>4,822,752,000</b>	<b>4,993,633,000</b>	<b>5,127,473,000</b>	<b>75,065,319,000</b>
<b>Ratio of CA D.C.C.E. / CW D.C.C.E.</b>		<b>13.59%</b>	<b>13.71%</b>	<b>14.41%</b>	<b>14.17%</b>	<b>12.75%</b>	<b>13.86%</b>	<b>12.62%</b>	<b>12.02%</b>	<b>11.47%</b>	<b>11.13%</b>	<b>11.38%</b>	<b>10.87%</b>	<b>10.77%</b>	<b>10.27%</b>	<b>10.46%</b>	<b>10.30%</b>	<b>9.96%</b>	<b>10.49%</b>	<b>11.80%</b>

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



**CALIFORNIA SELECTED 20 COMPANIES**

**Combined P. P. Auto.**

**Data Years: 1998 - 2015**

**DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total	
25178	State Farm Mut Auto Ins Co	1.92%	2.28%	3.55%	3.77%	2.75%	2.70%	2.94%	2.15%	3.40%	3.55%	2.58%	3.27%	4.02%	3.06%	3.09%	3.41%	3.32%	3.84%	3.12%	
15598	Interins Exch Of The Automobile Club	4.01%	2.98%	2.53%	2.19%	1.95%	1.83%	1.30%	1.85%	1.90%	1.45%	1.28%	1.47%	1.96%	2.35%	1.31%	1.47%	1.75%	2.04%	1.82%	1.91%
21652	Farmers Ins Exch	3.90%	3.77%	1.67%	2.96%	3.60%	5.73%	3.56%	3.03%	2.06%	-0.70%	2.66%	1.16%	0.45%	3.00%	2.47%	2.20%	2.12%	2.34%	2.83%	
15539	California State Auto Assn Inter Ins	0.87%	3.49%	4.51%	2.32%	3.15%	2.99%	2.85%	2.56%	2.90%	2.73%	1.78%	1.76%	1.30%	2.08%	2.27%	1.34%	1.91%	0.22%	2.29%	
12963	21st Century Ins Co	4.72%	3.55%	4.49%	3.98%	3.70%	3.43%	3.17%	1.54%	2.37%	1.15%	1.83%	1.26%	0.26%	1.84%	2.56%	2.45%	1.65%	2.31%	2.63%	
27553	Mercury Ins Co	5.55%	5.53%	4.62%	5.11%	4.14%	4.53%	3.80%	2.65%	3.13%	2.59%	3.95%	3.27%	3.76%	1.91%	3.62%	3.15%	2.41%	2.55%	3.49%	
19240	Allstate Ind Co	6.33%	6.09%	5.20%	6.20%	2.41%	3.17%	2.98%	2.52%	2.02%	2.39%	2.81%	2.96%	3.52%	3.23%	3.22%	3.35%	2.87%	4.74%	3.37%	
19232	Allstate Ins Co	6.55%	6.08%	5.43%	4.62%	2.03%	3.53%	2.62%	2.09%	2.19%	1.90%	2.07%	2.73%	3.15%	2.76%	3.02%	2.20%	1.54%	3.06%	3.39%	
11908	Mercury Cas Co	6.52%	5.12%	6.70%	5.81%	5.52%	4.13%	3.96%	2.23%	3.33%	3.13%	3.45%	4.58%	3.28%	1.95%	3.60%	-154.23%	#DIV/0!	19237.00%	4.04%	
22268	Infinity Ins Co	0.08%	2.21%	3.53%	2.82%	3.73%	4.92%	3.10%	2.28%	4.73%	3.94%	-0.43%	0.58%	0.44%	1.01%	1.52%	2.84%	1.03%	0.93%	2.01%	
27804	Progressive West Ins Co	-0.48%	1.83%	2.47%	2.88%	2.57%	3.09%	2.68%	2.44%	1.17%	1.71%	1.55%	1.60%	1.01%	1.30%	1.62%	1.79%	1.80%	2.56%	1.84%	
25941	USAA	4.75%	6.28%	5.57%	2.85%	2.67%	3.75%	2.90%	2.79%	1.80%	1.70%	0.98%	1.25%	1.32%	1.17%	1.07%	0.83%	1.94%	1.95%	2.35%	
44288	Progressive Choice Ins Co	1.96%	6.39%	7.05%	-15.33%	3.17%	2.51%	2.51%	1.57%	1.25%	1.74%	1.84%	1.92%	1.25%	0.65%	1.35%	2.79%	#DIV/0!	#DIV/0!	1.55%	
25968	USAA Cas Ins Co	3.70%	4.28%	3.54%	2.52%	2.95%	2.49%	1.99%	1.55%	1.82%	1.55%	1.16%	1.59%	1.87%	2.02%	1.73%	2.15%	1.84%	1.95%	2.11%	
24740	Safeco Ins Co Of Amer	1.98%	2.58%	3.27%	2.45%	2.13%	3.16%	2.43%	2.37%	2.67%	1.91%	2.33%	1.37%	3.50%	2.59%	4.94%	5.02%	3.72%	4.07%	2.98%	
25089	Coast Natl Ins Co	5.63%	-1.46%	12.52%	2.92%	3.20%	2.63%	4.08%	2.18%	0.92%	2.25%	2.47%	0.81%	0.18%	3.13%	4.20%	0.99%	0.67%	1.78%	2.64%	
35882	Geico Gen Ins Co	3.64%	3.18%	3.10%	2.44%	2.35%	2.74%	2.27%	0.88%	1.30%	1.41%	1.79%	1.65%	1.74%	2.00%	2.39%	2.15%	1.77%	2.00%	2.00%	
23035	Liberty Mut Fire Ins Co	5.44%	5.69%	3.86%	4.55%	4.69%	3.64%	3.29%	3.03%	-1.75%	0.67%	1.11%	0.87%	2.55%	2.33%	2.05%	2.22%	2.42%	2.65%	2.23%	
23809	Granite State Ins Co	-9.60%	-8.17%	3.67%	2.30%	0.89%	3.08%	9.74%	11.42%	2.32%	1.52%	2.37%	-1.92%	-190.34%	-7475.43%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3.50%	
10683	Wawanesa Gen Ins Co	3.94%	4.56%	2.82%	2.37%	3.11%	2.34%	1.37%	2.16%	1.90%	1.92%	3.15%	1.59%	2.89%	2.15%	2.04%	3.52%	3.60%	4.64%	2.76%	
<b>Sub Total</b>		3.51%	3.69%	3.87%	3.54%	3.05%	3.42%	2.96%	2.39%	2.44%	2.09%	2.20%	2.22%	2.44%	2.23%	2.59%	2.56%	2.38%	2.44%	2.72%	
<b>Remainder of California</b>		3.82%	4.02%	4.26%	4.13%	3.62%	4.15%	2.69%	2.78%	1.77%	1.94%	2.08%	2.62%	2.32%	2.43%	2.47%	2.26%	2.22%	2.24%	2.70%	
<b>California Total</b>		3.58%	3.76%	3.96%	3.68%	3.18%	3.58%	2.91%	2.47%	2.29%	2.05%	2.17%	2.34%	2.40%	2.29%	2.56%	2.47%	2.33%	2.37%	2.71%	
<b>Countrywide Total</b>		3.00%	3.03%	2.96%	2.89%	2.83%	3.00%	2.71%	2.39%	2.38%	2.26%	2.30%	2.52%	2.55%	2.50%	2.72%	2.69%	2.66%	2.62%	2.65%	

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**ADJUSTING & OTHER EXPENSE (AOE)**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	263,749,465	233,639,577	208,768,252	237,575,408	275,914,618	264,262,564	246,954,023	235,390,125	262,810,733	282,366,413	227,850,000	226,260,444	212,448,133	234,232,152	325,040,913	337,524,468	408,718,776	460,649,253	4,944,155,318
15598	Interins Exch Of The Automobile Club	100,251,756	101,503,109	96,049,070	102,776,494	124,608,411	129,863,993	138,247,969	133,353,323	148,921,322	159,932,743	158,986,695	154,059,295	150,771,981	143,279,101	141,257,732	153,573,638	151,430,617	161,362,458	2,450,229,708
21652	Farmers Ins Exch	119,006,484	55,321,247	128,580,988	176,477,713	181,164,887	166,181,648	145,411,018	136,665,951	149,203,340	112,458,455	83,774,451	42,277,414	46,721,164	44,213,327	70,805,155	85,940,417	75,232,953	99,862,962	1,919,299,573
15539	California State Auto Assn Inter Ins	217,906,854	127,463,038	188,525,542	185,328,618	157,618,951	170,095,008	192,114,779	188,947,333	184,764,127	171,508,287	176,695,136	169,539,431	127,896,725	140,564,684	144,139,887	145,338,385	141,152,566	146,305,630	2,975,904,981
12963	21st Century Ins Co	94,123,131	106,716,971	109,052,293	125,636,122	127,842,026	115,323,801	114,375,066	130,130,053	107,869,697	95,587,771	93,910,005	75,329,124	70,313,776	60,139,807	46,168,979	42,901,620	58,033,645	42,984,526	1,616,438,412
27553	Mercury Ins Co	43,820,002	47,006,998	51,914,944	54,079,943	63,815,043	75,870,006	87,155,912	99,182,012	107,996,942	118,692,015	117,034,922	130,313,919	120,139,105	117,443,959	118,230,053	128,226,121	128,203,967	123,600,116	1,732,725,980
19240	Allstate Ind Co	44,277,945	51,528,098	64,970,458	88,299,950	102,090,993	69,186,120	93,611,156	132,229,052	127,032,094	137,085,888	139,471,730	137,099,144	141,883,764	136,798,116	133,873,955	147,309,355	119,324,372	23,109,628	1,889,181,818
19232	Allstate Ins Co	35,883,825	38,599,317	46,723,573	45,482,906	43,042,349	40,077,660	36,620,854	38,302,338	41,584,428	36,212,197	24,886,811	26,488,690	24,517,808	20,461,018	20,782,741	17,625,942	15,646,810	5,850,192	558,789,460
11908	Mercury Cas Co	19,152,880	22,282,260	22,307,623	20,915,687	23,465,749	30,953,107	33,213,904	35,877,789	35,845,207	34,425,970	31,103,340	31,677,421	27,670,120	26,381,700	21,649,242	353,541	0	116,387	417,391,927
22268	Infinity Ins Co	9,974,060	13,898,698	16,389,047	18,939,089	28,137,839	34,381,688	36,649,470	34,740,553	43,964,277	60,275,077	47,675,574	47,097,190	51,700,710	53,196,440	61,323,021	69,685,352	80,930,660	80,564,764	789,523,509
27804	Progressive West Ins Co	32,857,674	22,129,092	17,491,386	19,000,702	26,943,108	31,843,815	39,684,845	41,591,270	44,748,777	53,404,658	39,958,015	26,237,886	25,911,779	30,208,690	32,345,779	32,127,534	31,597,322	30,527,730	578,610,060
25941	USAA	33,397,638	44,046,548	42,920,412	34,264,159	30,188,483	29,423,053	31,246,235	30,758,903	31,080,502	32,191,694	22,431,899	28,746,329	31,120,757	28,612,784	26,684,160	27,678,493	25,949,622	25,037,326	555,778,997
44288	Progressive Choice Ins Co	8,370	42,678	23,440	1,196	2,838,351	16,747,083	27,921,349	36,528,067	42,268,647	56,837,755	51,993,425	50,104,216	51,865,175	44,842,918	40,176,547	1,509,990	0	0	423,709,207
25968	USAA Cas Ins Co	25,202,030	29,539,658	31,804,375	29,180,147	26,129,528	20,640,657	23,742,702	22,631,876	27,330,912	26,310,004	18,861,989	25,367,592	26,971,474	24,053,087	24,132,554	25,101,034	23,483,643	24,309,533	454,792,793
24740	Safeco Ins Co Of Amer	18,682,008	18,901,825	20,175,481	21,173,720	25,362,975	27,835,212	22,330,505	28,072,312	27,056,083	34,938,026	32,469,049	33,122,423	34,702,028	31,851,644	34,168,661	42,775,166	32,592,270	33,248,761	519,458,149
25089	Coast Natl Ins Co	17,281,776	18,199,343	18,707,491	19,715,262	24,895,062	37,529,989	35,711,382	28,430,118	24,408,040	20,591,039	16,550,744	17,071,847	28,504,342	43,262,748	55,360,522	32,221,676	31,801,627	33,317,777	503,560,786
35882	Geico Gen Ins Co	6,580,124	10,011,760	14,287,821	16,158,954	18,265,257	20,851,779	22,377,267	22,489,746	25,568,498	27,623,047	29,480,771	33,864,894	37,203,117	36,408,427	44,314,309	55,341,947	61,696,927	72,766,599	555,291,244
23035	Liberty Mut Fire Ins Co	7,676,501	6,837,245	7,646,760	9,220,777	11,742,945	13,925,084	4,113,267	20,852,727	24,683,245	27,082,300	26,801,936	26,267,816	30,456,693	32,735,954	35,451,813	34,107,758	37,822,865	33,402,494	390,828,181
23809	Granite State Ins Co	0	0	350,978	902,162	1,277,459	1,154,308	2,316,244	2,090,298	2,851,766	2,333,131	(946,762)	(184,274)	(556,595)	0	0	0	0	0	11,588,716
10683	Wawanesa Gen Ins Co	4,984,131	7,384,526	8,160,917	10,217,548	8,706,891	15,789,247	19,829,423	21,186,954	23,576,722	25,717,331	27,901,694	31,192,806	33,829,150	37,692,093	44,317,223	46,387,108	46,179,758	45,448,113	458,501,638

<b>Sub Total</b>	1,094,816,654	955,051,987	1,094,850,853	1,215,346,557	1,304,050,926	1,311,935,822	1,351,311,126	1,419,676,747	1,482,803,892	1,516,092,435	1,370,171,316	1,311,171,120	1,274,443,527	1,285,822,053	1,420,223,247	1,425,729,545	1,469,798,399	1,442,464,250	1,442,464,250	23,745,760,458
<b>% of California Total</b>	84.52%	79.79%	82.89%	79.12%	79.39%	79.16%	81.50%	81.95%	80.92%	81.56%	74.38%	71.51%	70.75%	72.14%	74.65%	71.57%	71.76%	67.10%	67.10%	76.40%
<b>Remainder of California</b>	200,497,078	241,932,451	226,070,782	320,636,879	338,489,780	345,479,759	306,830,389	312,614,636	349,637,221	342,888,858	471,914,373	522,301,362	526,799,030	496,528,431	482,271,355	566,269,053	578,392,521	707,249,315	736,803,275	7,336,803,275
<b>California Total</b>	1,295,313,732	1,196,984,438	1,320,921,635	1,535,983,436	1,642,540,706	1,657,415,581	1,658,141,515	1,732,291,383	1,832,441,113	1,858,981,294	1,842,085,689	1,833,472,482	1,801,242,557	1,782,350,484	1,902,494,602	1,991,998,598	2,048,190,920	2,149,713,566	31,082,563,732	

<b>Countrywide Total</b>	11,346,646,000	11,298,362,000	11,826,372,000	12,572,797,000	13,544,114,000	13,890,090,000	14,492,141,000	16,542,802,000	15,476,487,000	15,511,426,000	15,207,030,000	15,532,957,000	15,429,632,000	16,156,724,000	16,626,876,000	17,150,998,000	17,638,910,000	18,479,963,000	268,724,327,000
<b>Ratio of CA A.O.E. / CW A.O.E.</b>	11.42%	10.59%	11.17%	12.22%	12.13%	11.93%	11.44%	10.47%	11.84%	11.98%	12.11%	11.80%	11.67%	11.03%	11.44%	11.61%	11.61%	11.63%	11.57%

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**  
**Combined P. P. Auto.**  
**Data Years: 1998 - 2015**  
**ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Grand Total
25178	State Farm Mut Auto Ins Co	12.78%	12.35%	11.49%	12.71%	12.73%	10.22%	9.40%	9.50%	10.52%	11.22%	9.06%	8.96%	8.59%	9.09%	12.21%	12.03%	13.38%	14.01%	11.13%
15598	Interins Exch Of The Automobile Club	9.72%	9.29%	8.27%	8.35%	9.03%	8.23%	8.31%	7.53%	8.08%	8.70%	8.96%	9.01%	9.14%	8.62%	8.39%	8.98%	8.68%	8.82%	8.64%
21652	Farmers Ins Exch	6.78%	3.32%	8.10%	10.67%	10.03%	9.02%	8.04%	7.58%	9.66%	9.25%	8.93%	6.06%	8.91%	8.62%	9.44%	9.11%	7.00%	8.23%	8.22%
15539	California State Auto Assn Inter Ins	15.85%	9.49%	14.26%	13.72%	11.18%	11.49%	12.55%	12.13%	11.84%	11.18%	12.40%	12.66%	9.53%	10.55%	10.82%	10.85%	10.30%	10.13%	11.72%
12963	21st Century Ins Co	11.24%	12.54%	12.69%	14.33%	13.80%	10.09%	9.07%	10.48%	9.36%	9.25%	10.13%	9.49%	10.46%	9.81%	8.11%	7.88%	11.05%	8.25%	10.53%
27553	Mercury Ins Co	6.02%	6.37%	7.00%	6.97%	7.16%	7.34%	7.66%	8.30%	8.50%	8.79%	8.88%	10.62%	9.98%	9.66%	9.51%	9.59%	9.12%	8.50%	8.55%
19240	Allstate Ind Co	7.62%	8.08%	8.94%	10.11%	11.65%	8.02%	9.52%	11.53%	10.01%	10.26%	10.83%	10.69%	10.75%	10.73%	10.59%	11.16%	9.04%	15.92%	10.21%
19232	Allstate Ins Co	6.81%	8.16%	10.24%	9.72%	8.80%	7.91%	7.85%	8.38%	9.44%	8.78%	7.02%	8.78%	8.08%	7.15%	7.90%	7.06%	6.90%	12.45%	8.30%
11908	Mercury Cas Co	7.87%	8.46%	8.48%	7.96%	7.32%	7.62%	7.57%	8.15%	8.25%	8.37%	8.35%	10.06%	9.65%	9.52%	10.93%	36.73%	#DIV/0!	7489.54%	8.46%
22268	Infinity Ins Co	7.53%	11.18%	10.15%	10.75%	12.14%	11.09%	10.49%	9.19%	10.67%	12.28%	10.47%	10.64%	11.66%	11.32%	11.81%	12.17%	13.36%	12.19%	11.38%
27804	Progressive West Ins Co	16.11%	10.97%	11.61%	12.55%	16.89%	13.12%	12.73%	12.47%	12.00%	13.79%	12.12%	9.98%	10.86%	11.53%	11.29%	11.05%	10.32%	10.08%	12.07%
25941	USAA	14.27%	19.92%	18.83%	13.93%	10.77%	9.76%	9.98%	9.60%	9.48%	9.95%	6.89%	8.89%	9.84%	8.81%	7.98%	8.11%	7.47%	7.02%	10.17%
44288	Progressive Choice Ins Co	44.17%	10.29%	14.98%	4.54%	12.58%	13.91%	13.26%	12.70%	11.79%	14.16%	12.29%	11.64%	11.48%	9.97%	9.72%	8.88%	#DIV/0!	#DIV/0!	11.81%
25968	USAA Cas Ins Co	13.97%	16.38%	16.41%	13.36%	10.61%	7.66%	8.24%	7.41%	8.56%	8.19%	5.73%	7.71%	8.33%	7.13%	6.83%	6.79%	6.05%	5.92%	8.48%
24740	Safeco Ins Co Of Amer	9.11%	9.55%	9.14%	9.07%	10.25%	10.11%	7.61%	9.18%	8.79%	10.81%	9.97%	10.23%	11.14%	10.37%	10.80%	12.73%	9.24%	9.19%	9.90%
25089	Coast Natl Ins Co	10.66%	11.97%	10.97%	9.48%	8.56%	9.62%	8.83%	8.41%	9.29%	9.14%	8.06%	9.39%	10.72%	12.15%	15.42%	10.68%	10.09%	10.99%	10.29%
35882	Geico Gen Ins Co	7.46%	7.97%	8.79%	7.92%	7.82%	8.29%	8.88%	8.63%	8.45%	8.32%	8.64%	8.38%	8.10%	7.46%	8.34%	8.48%	7.57%	7.52%	8.08%
23035	Liberty Mut Fire Ins Co	9.20%	8.60%	9.26%	10.07%	10.90%	10.75%	2.33%	9.53%	10.60%	10.67%	10.05%	9.69%	11.46%	11.62%	10.34%	10.34%	11.04%	9.34%	10.04%
23809	Granite State Ins Co	0.00%	0.00%	6.47%	4.86%	2.87%	1.41%	0.00%	1.24%	0.93%	0.97%	0.82%	-0.83%	-8.06%	5372.54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.83%
10683	Wawanesa Gen Ins Co	14.66%	16.73%	15.60%	15.31%	9.44%	12.26%	12.31%	11.85%	12.27%	12.86%	13.33%	13.96%	14.68%	14.52%	15.66%	15.92%	15.01%	14.17%	14.00%
<b>Sub Total</b>		10.46%	9.29%	10.56%	11.07%	10.67%	9.41%	9.12%	9.34%	9.68%	9.97%	9.51%	9.71%	9.73%	9.67%	10.39%	10.37%	10.14%	10.32%	9.94%
<b>Remainder of California</b>		6.77%	8.28%	7.18%	9.24%	8.98%	8.78%	7.84%	8.12%	8.20%	6.82%	8.66%	9.10%	9.12%	8.96%	8.71%	8.86%	8.41%	8.07%	8.40%
<b>California Total</b>		9.65%	9.06%	9.77%	10.63%	10.27%	9.27%	8.85%	9.09%	9.35%	9.19%	9.28%	9.53%	9.55%	9.47%	9.91%	9.89%	9.58%	9.45%	9.52%
<b>Countrywide Total</b>		9.63%	9.45%	9.42%	9.69%	9.58%	9.04%	9.12%	10.10%	9.41%	9.40%	9.26%	9.47%	9.33%	9.63%	9.64%	9.56%	9.40%	9.43%	9.47%

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