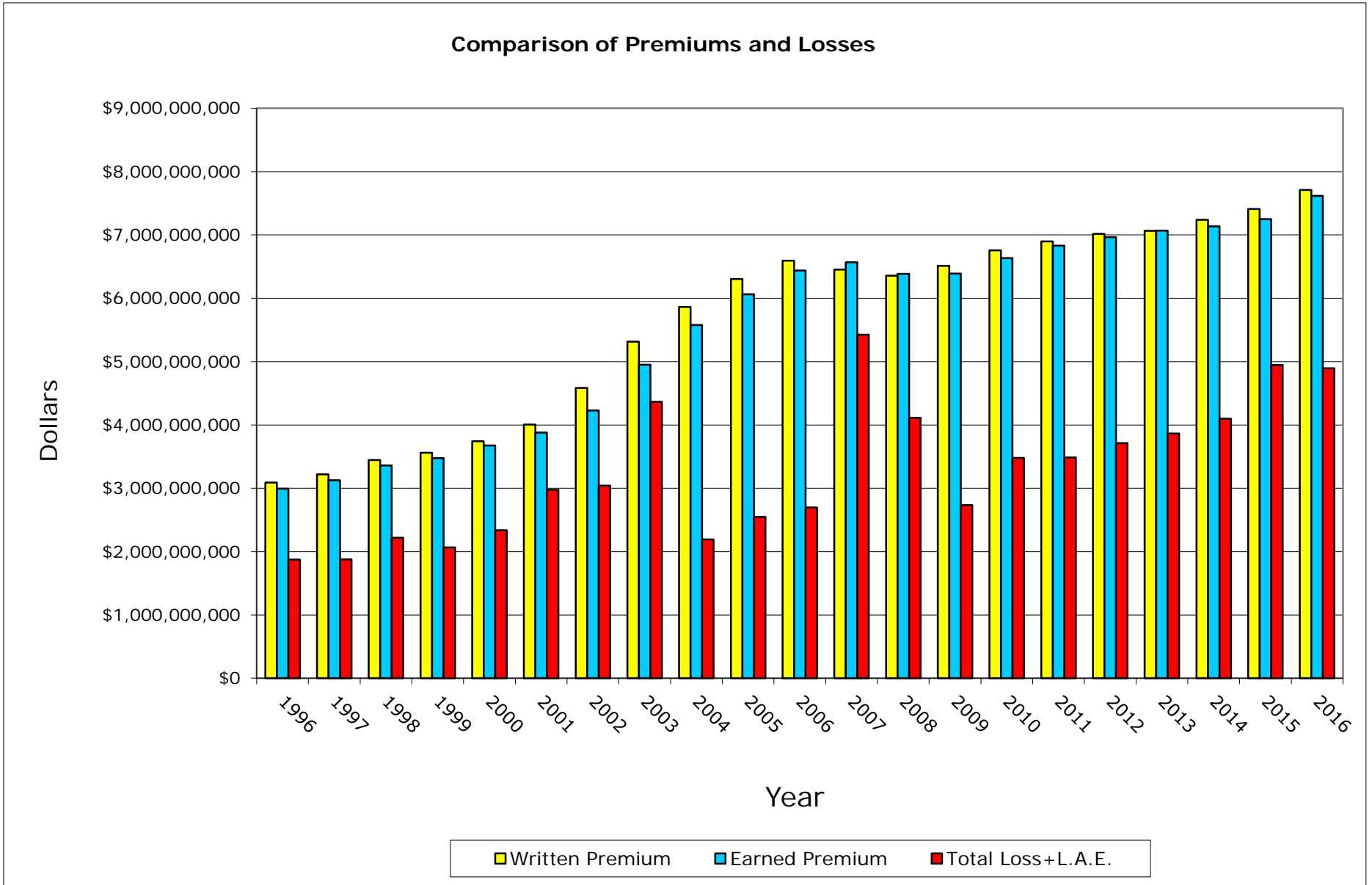


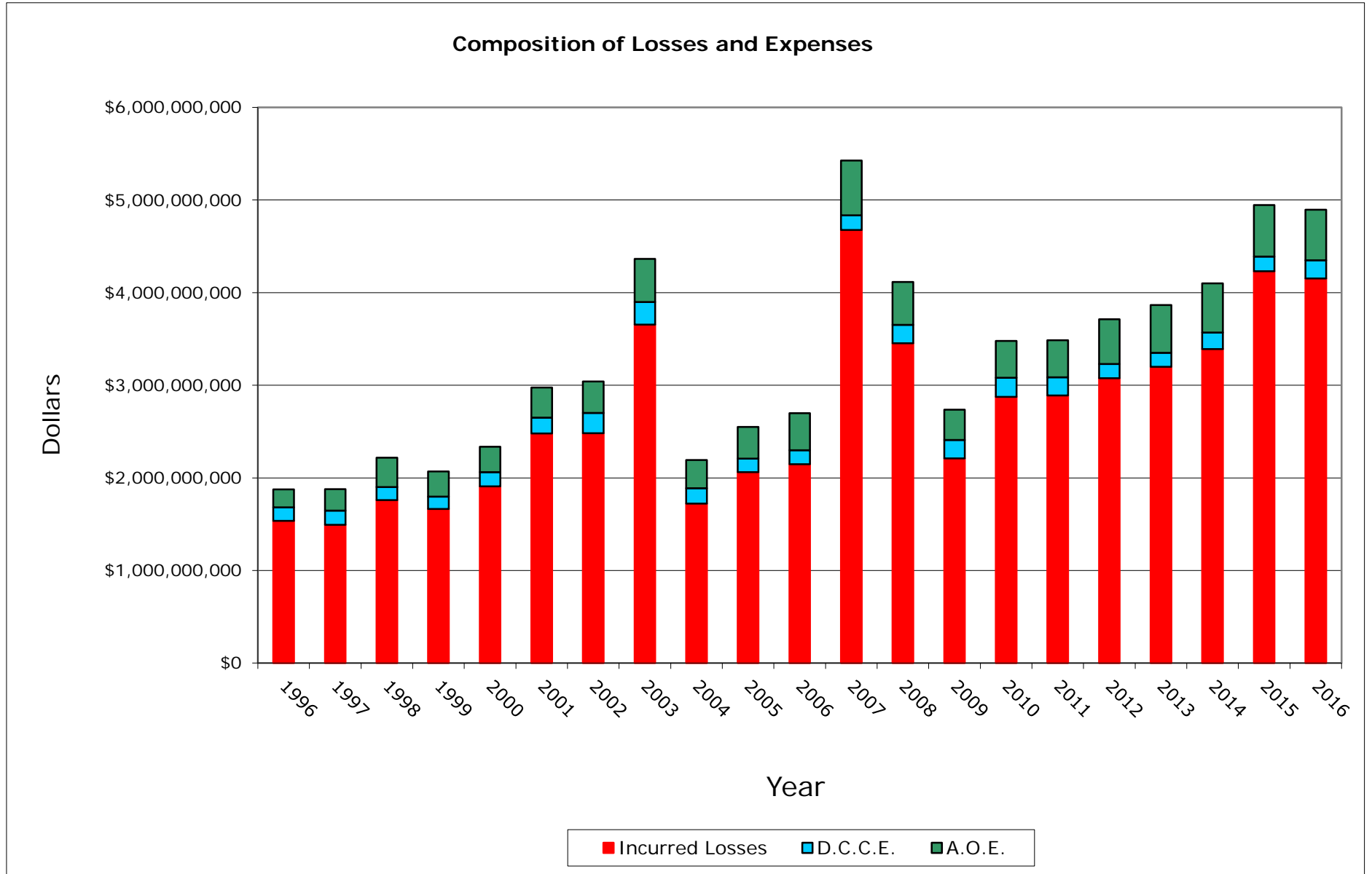
Homeowners Data  
California Statewide Total

**Graph 1.a.**



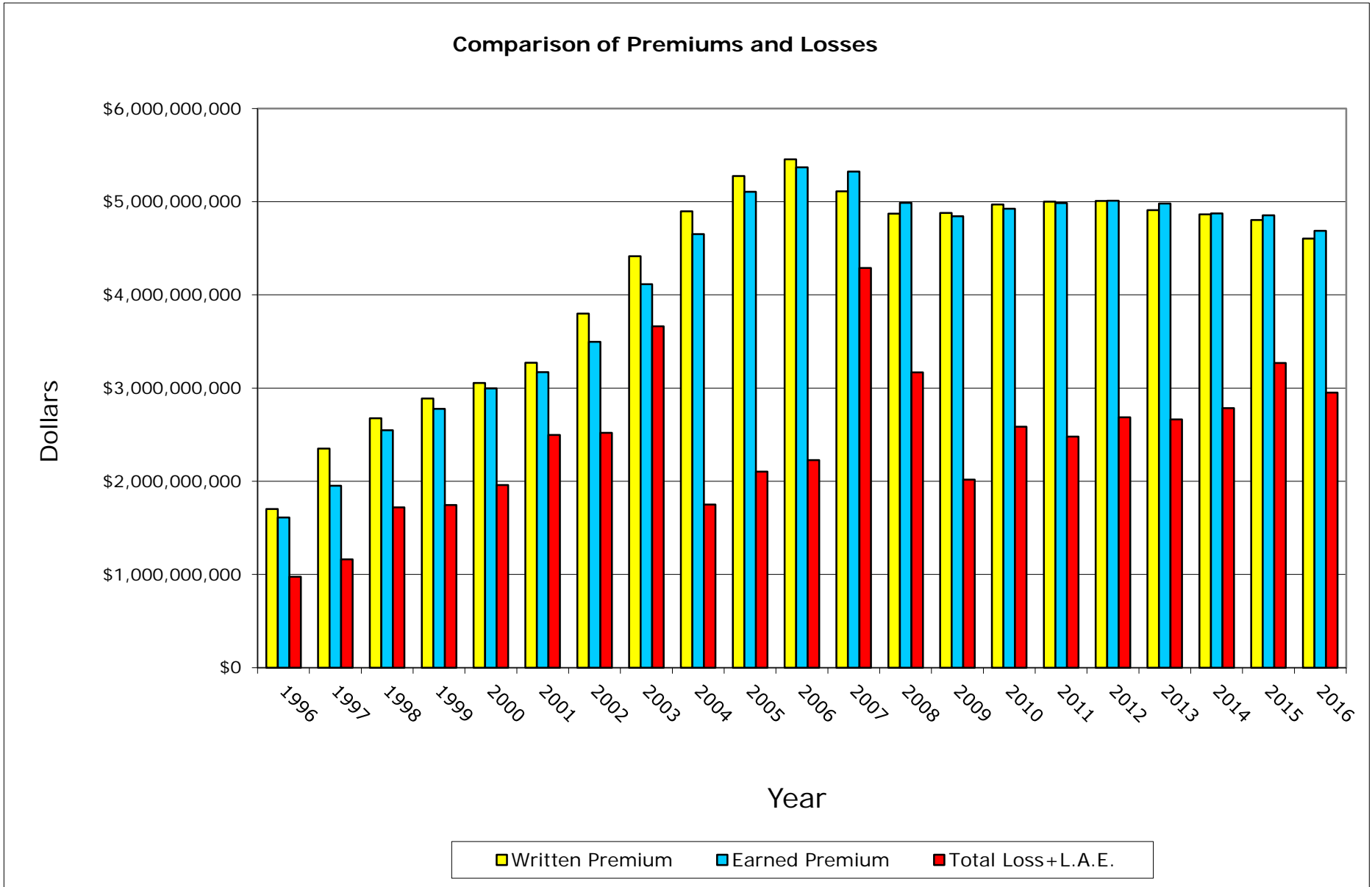
Homeowners Data  
California Statewide Total

Graph 1.b.



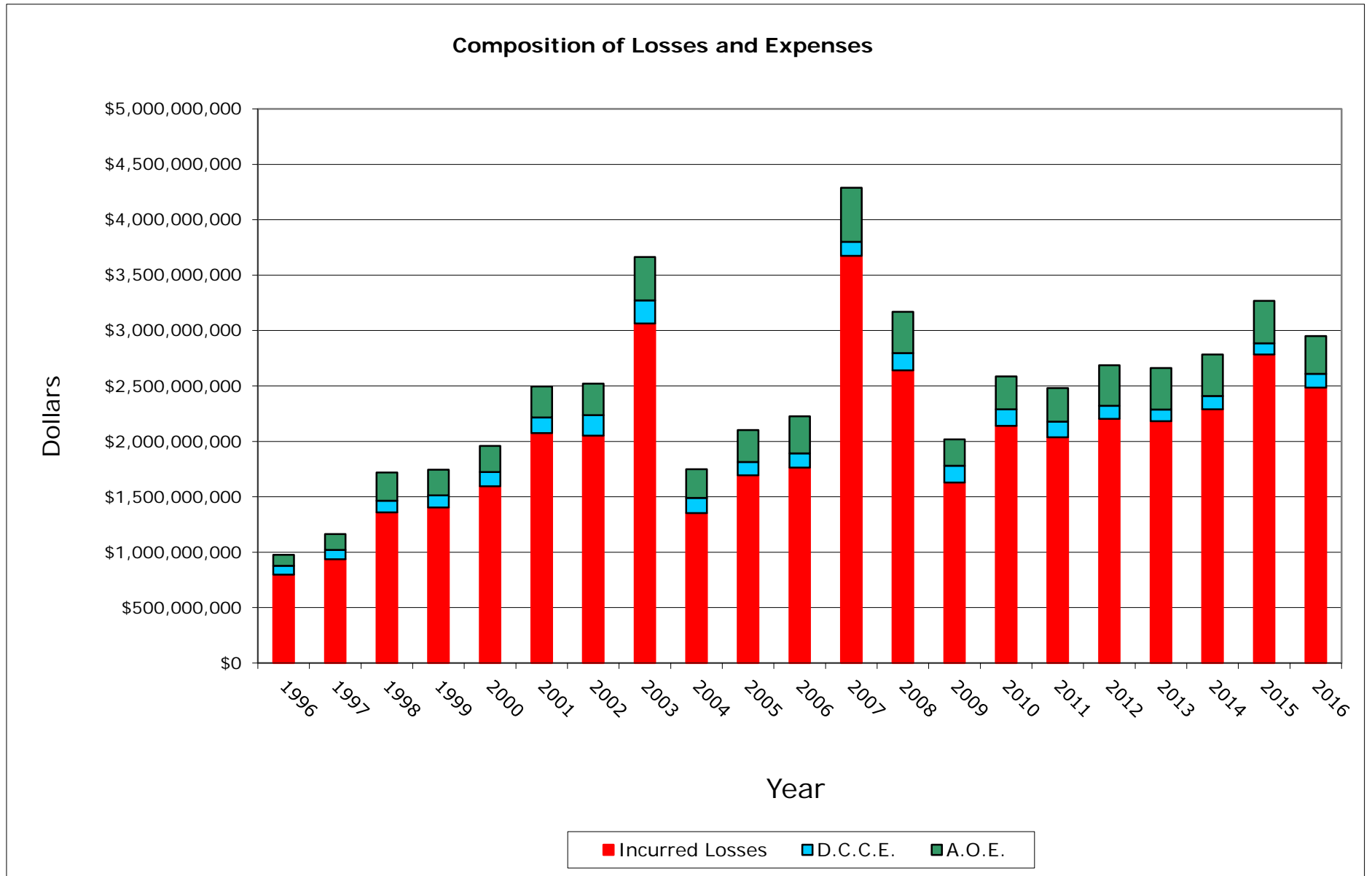
Homeowners Data  
Selected 20 Aggregate

Graph 2.a.



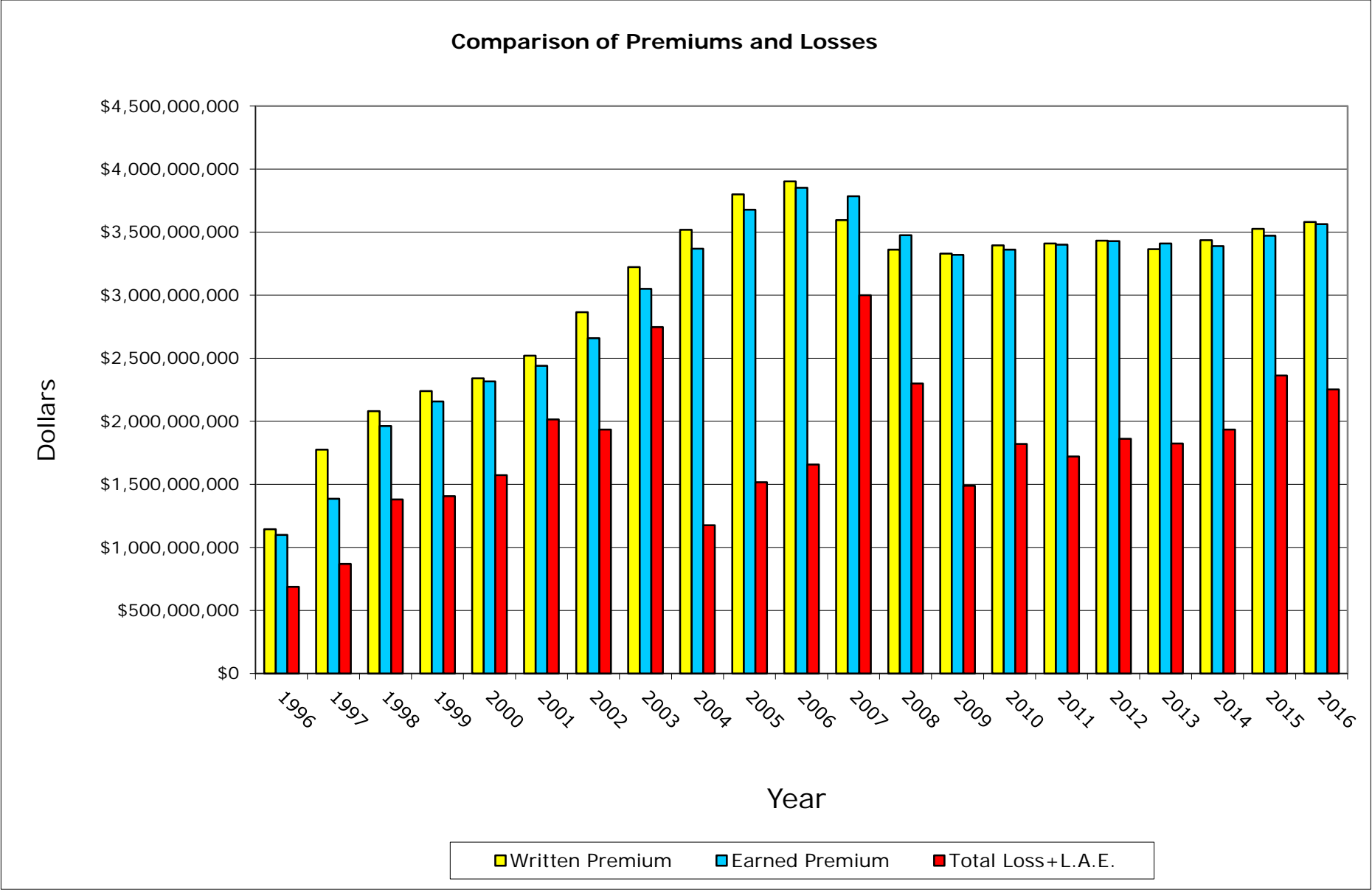
Homeowners Data  
Selected 20 Aggregate

Graph 2.b.



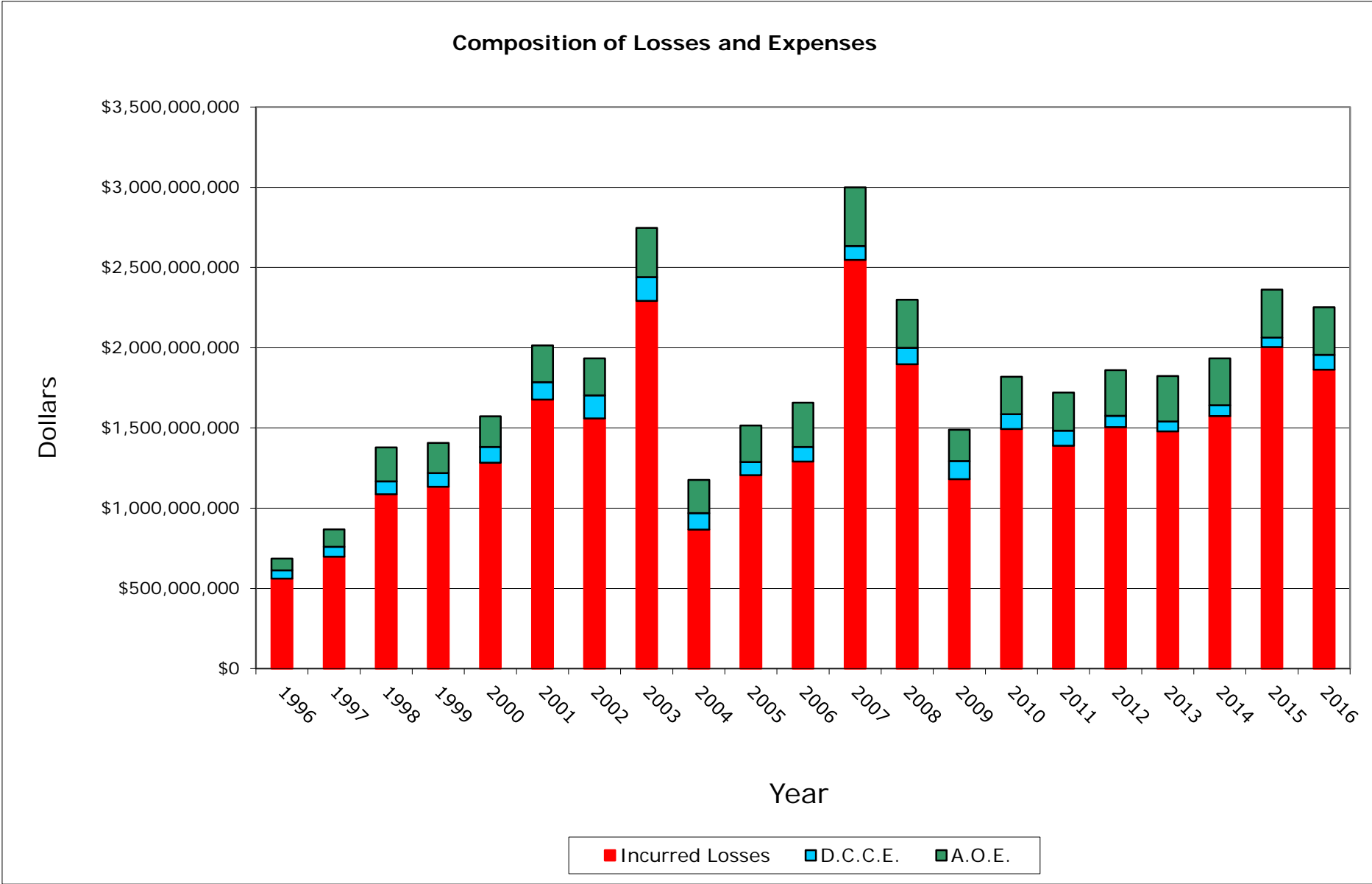
Homeowners Data  
Top 5 Aggregate

Graph 3.a.



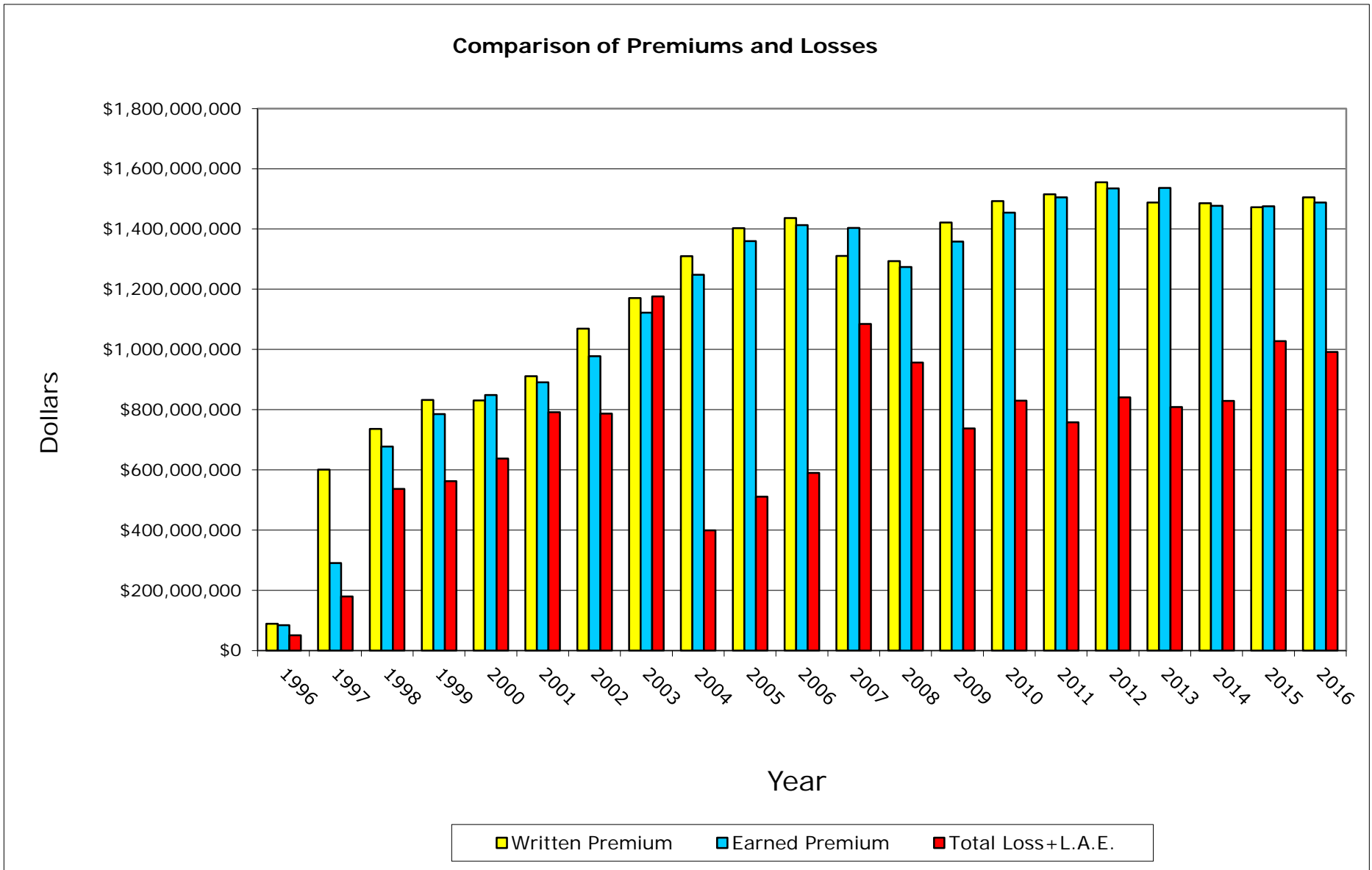
Homeowners Data  
Top 5 Aggregate

Graph 3.b.



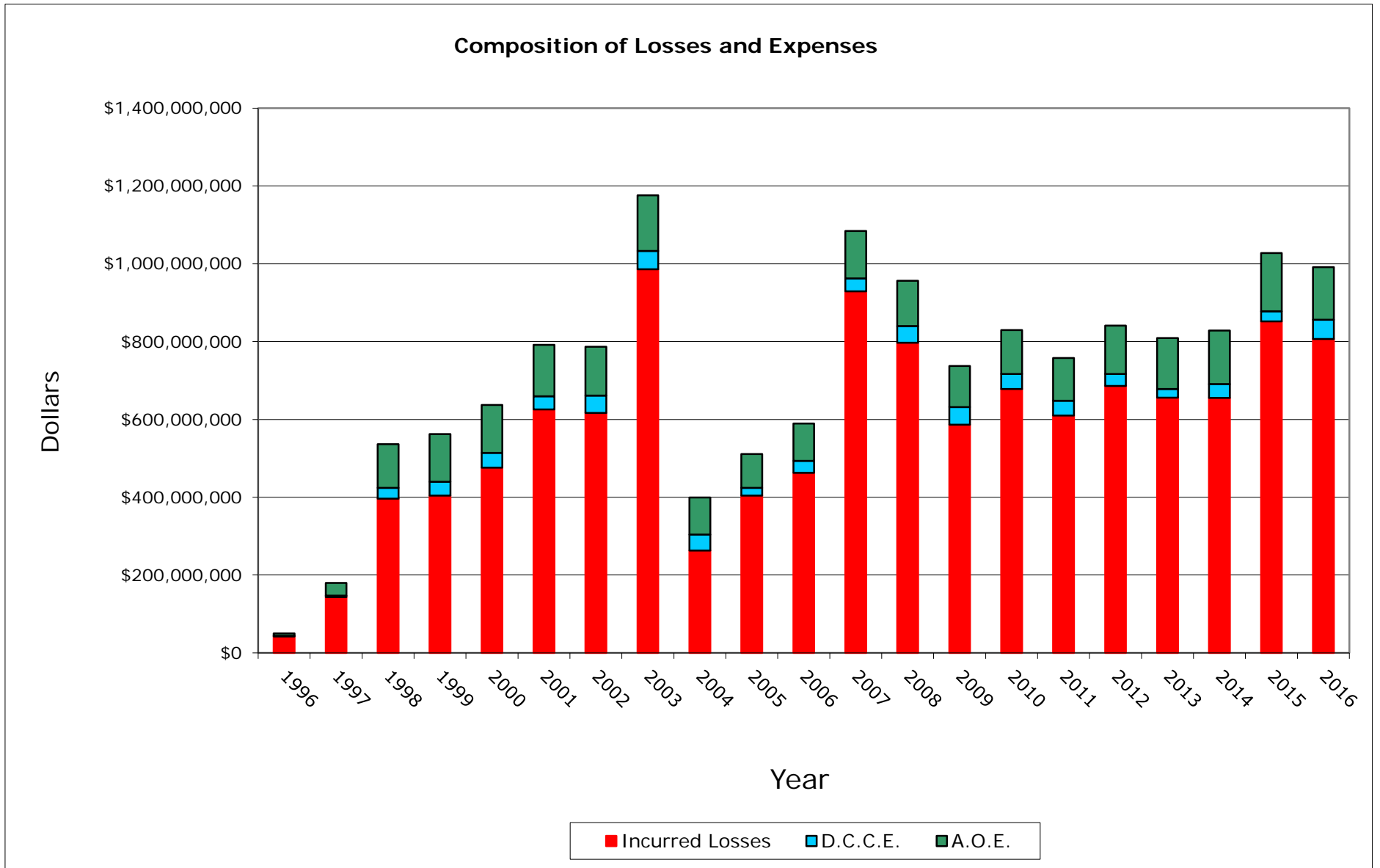
Homeowners Data  
 State Farm Gen Ins Co  
 NAIC #25151

Graph 3.1.a.



Homeowners Data  
State Farm Gen Ins Co  
NAIC #25151

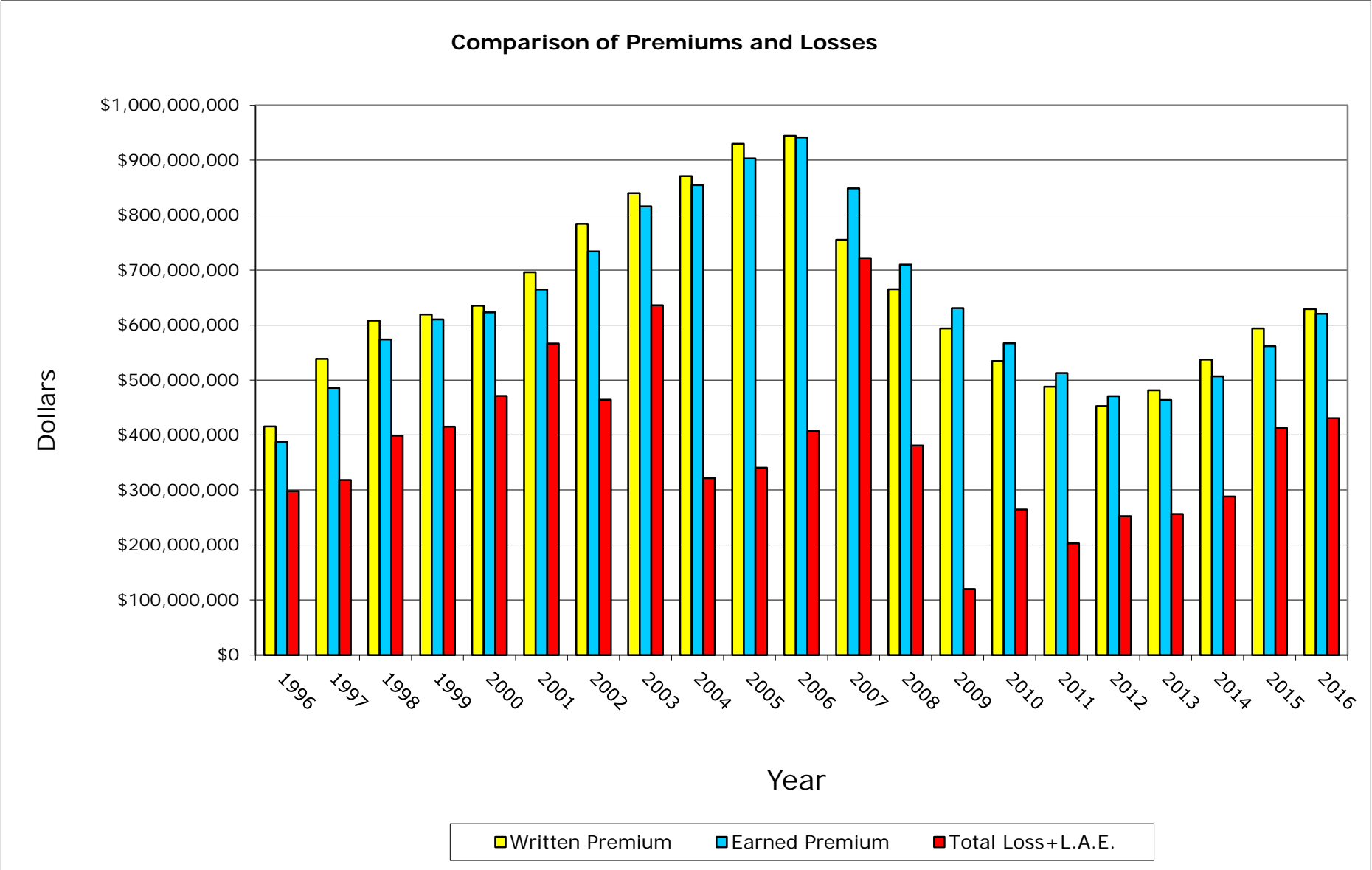
Graph 3.1.b.





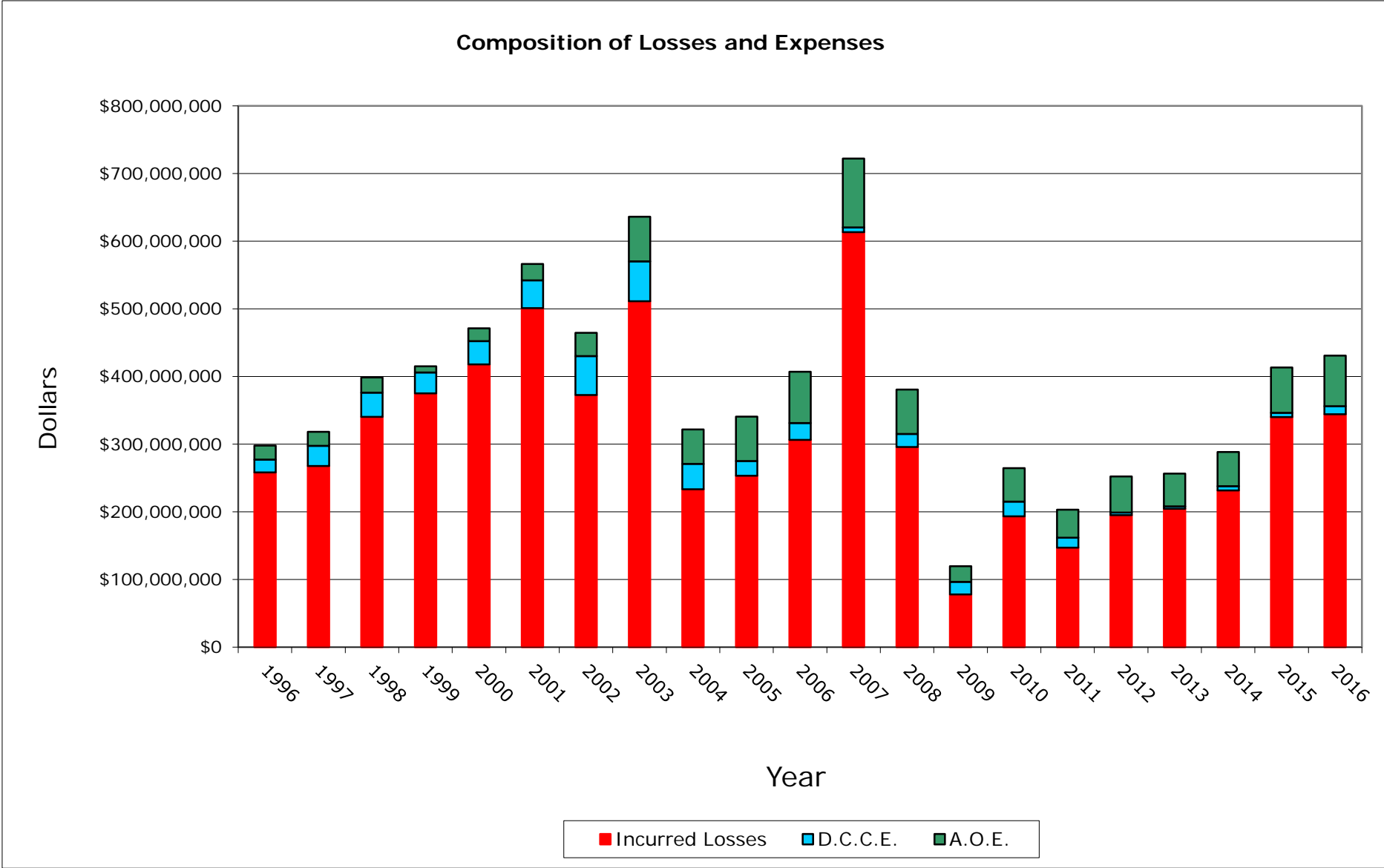
Homeowners Data  
Fire Ins Exch  
NAIC #21660

Graph 3.2.a.



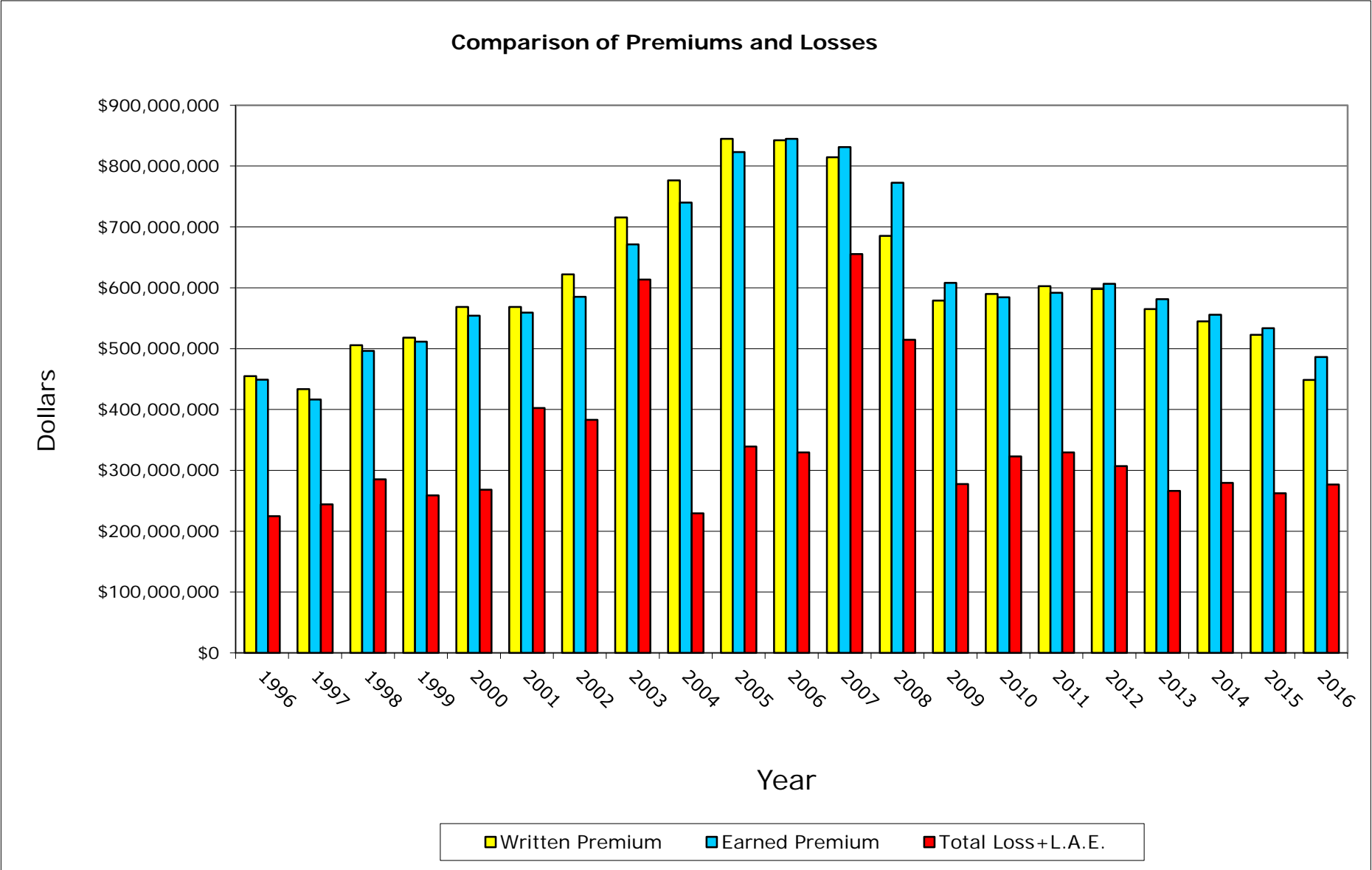
Homeowners Data  
Fire Ins Exch  
NAIC #21660

Graph 3.2.b.



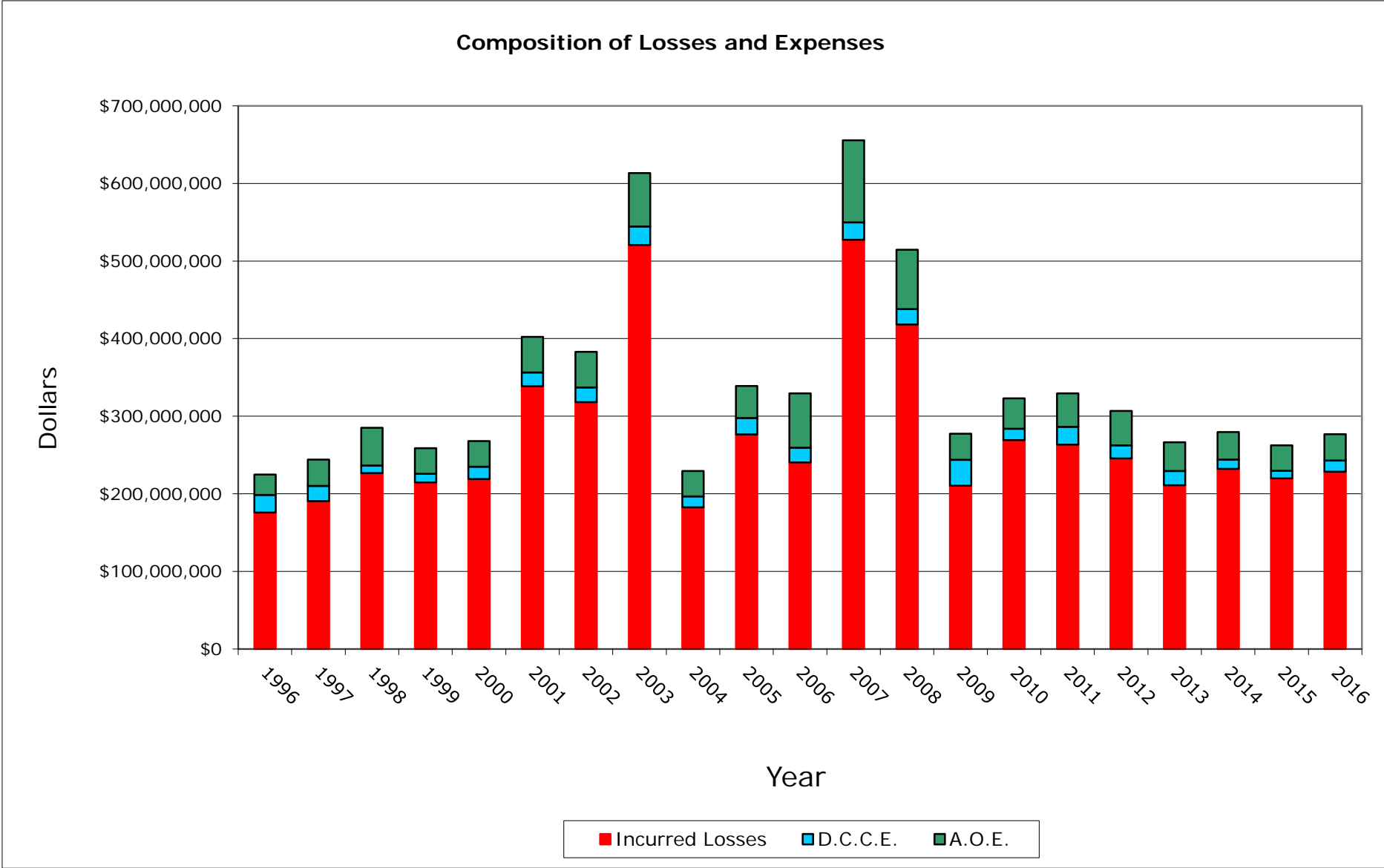
Homeowners Data  
 Allstate Ins Co  
 NAIC #19232

Graph 3.3.a.



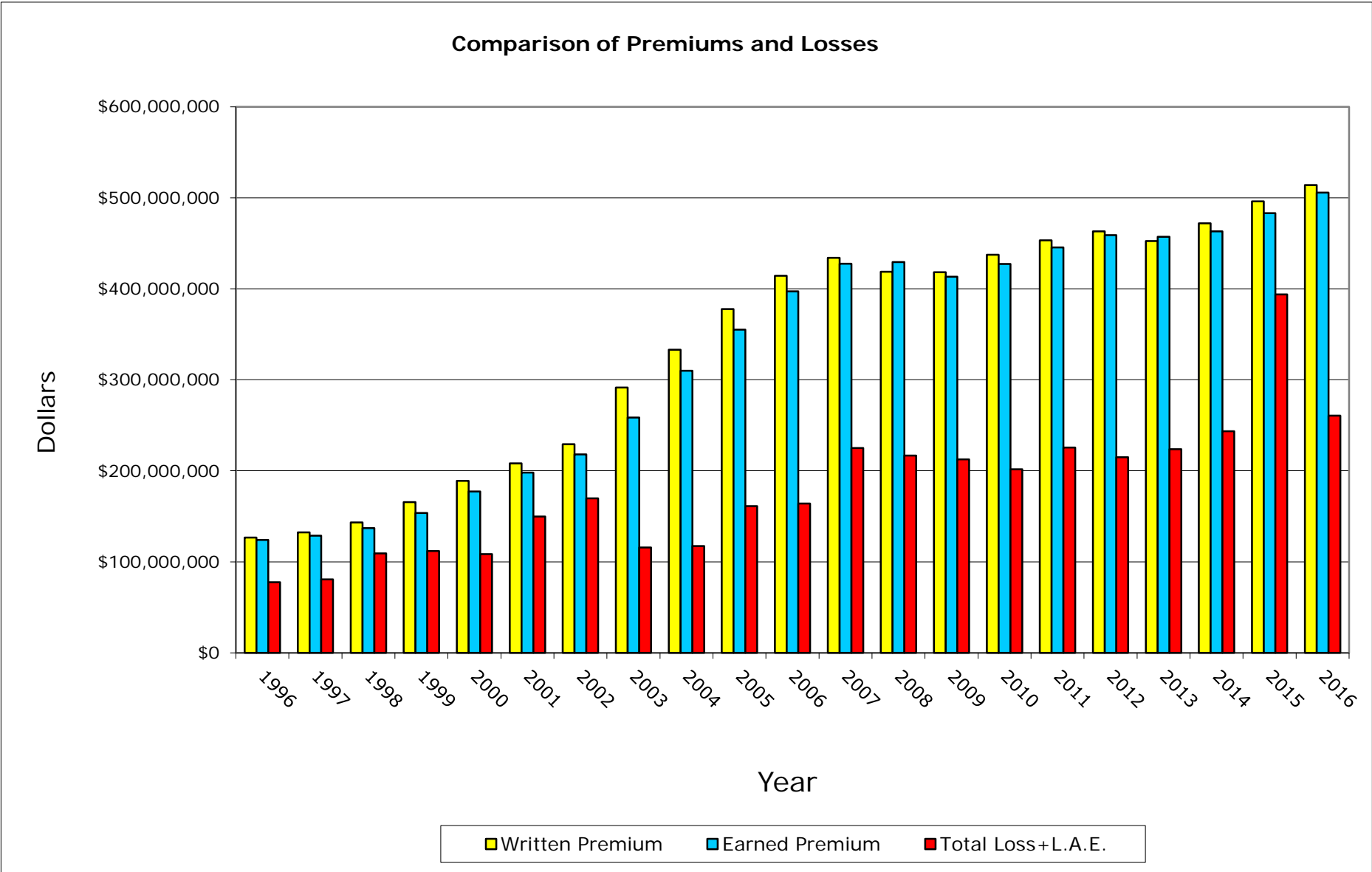
Homeowners Data  
Allstate Ins Co  
NAIC #19232

Graph 3.3.b.



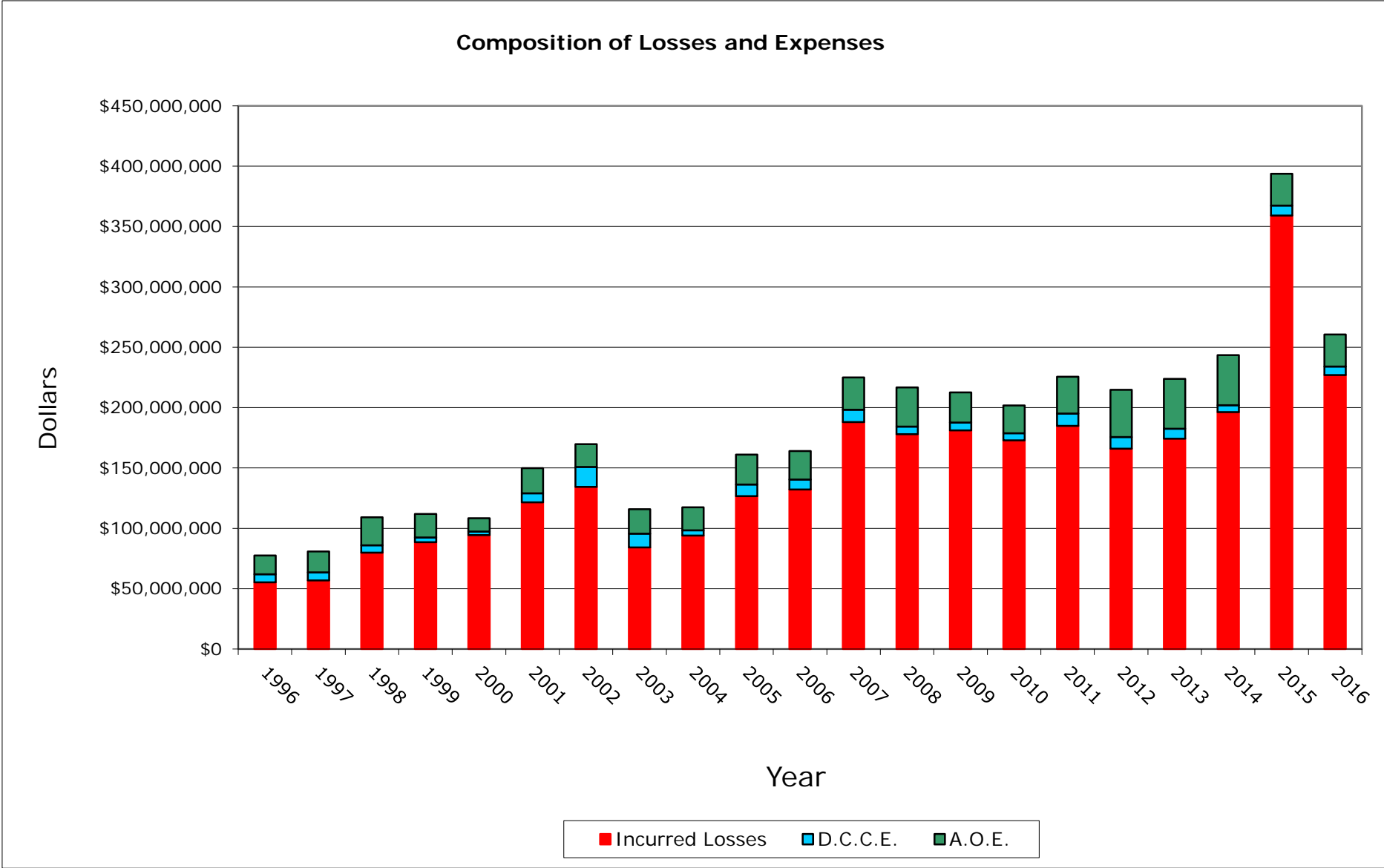
Homeowners Data  
 CSAA Ins Exch  
 NAIC #15539

Graph 3.4.a.



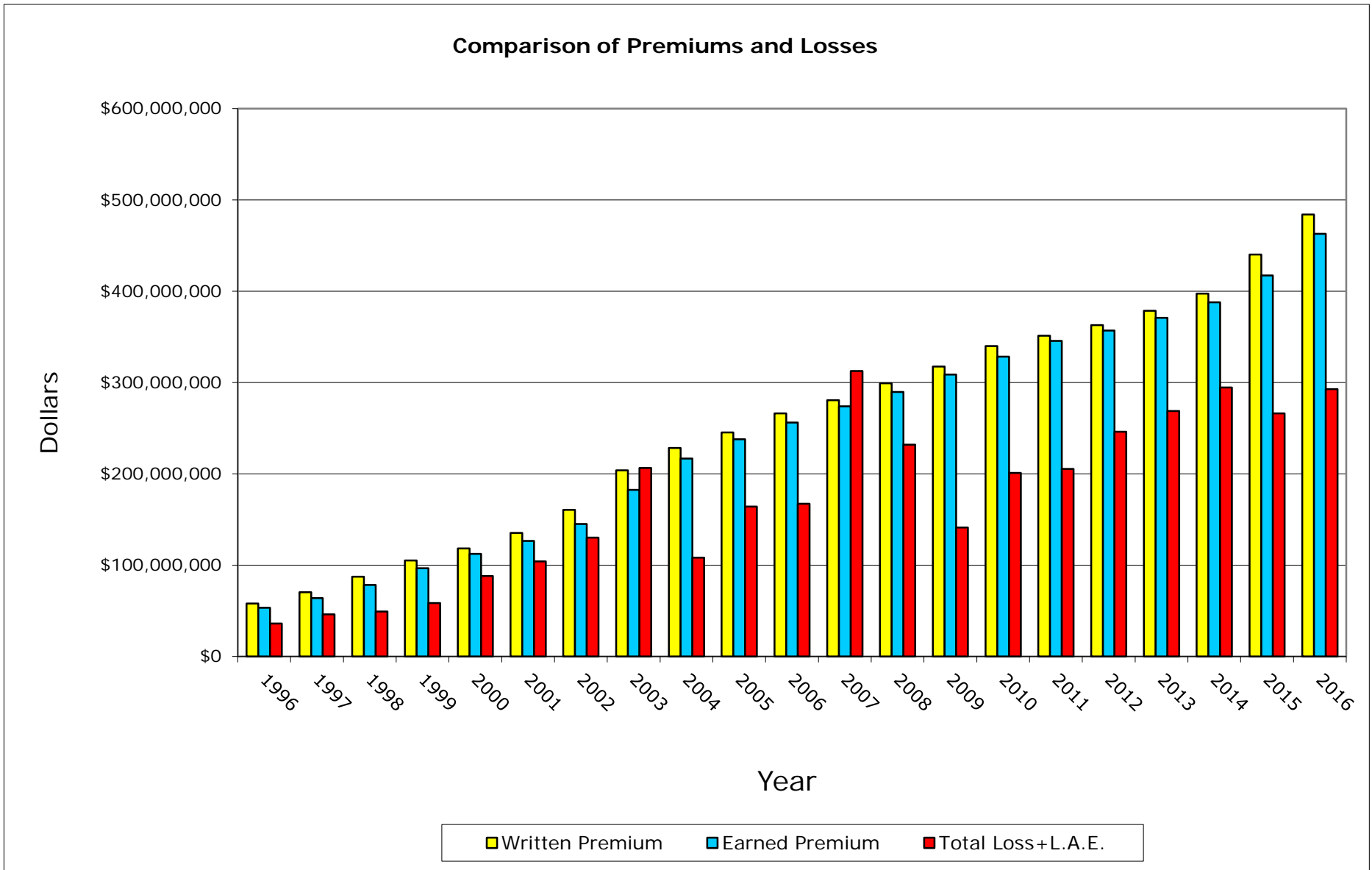
Homeowners Data  
CSAA Ins Exch  
NAIC #15539

Graph 3.4.b.



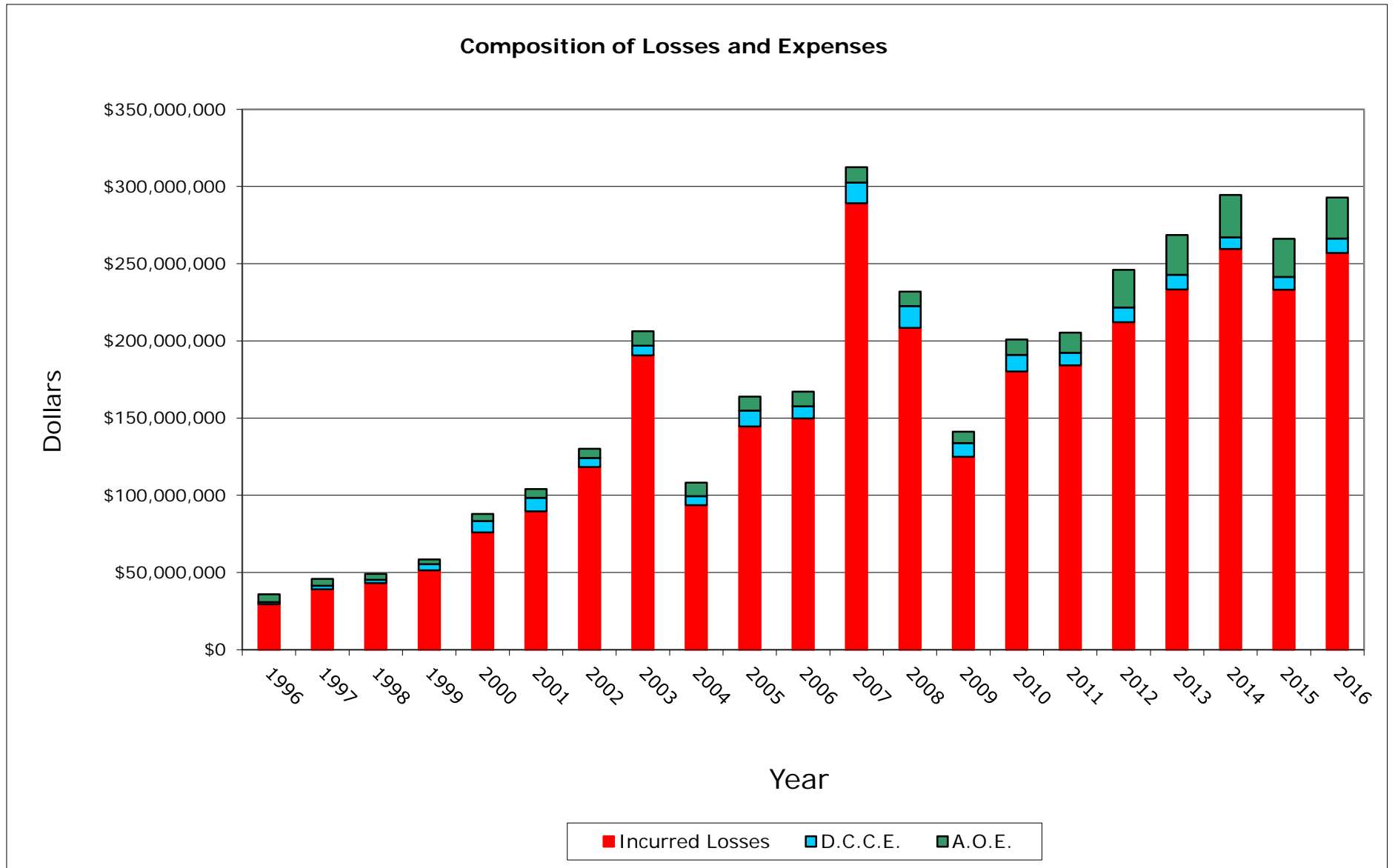
Homeowners Data  
Interins Exch Of The Automobile Club  
NAIC #15598

**Graph 3.5.a.**



Homeowners Data  
Interins Exch Of The Automobile Club  
NAIC #15598

Graph 3.5.b.











## CALIFORNIA SELECTED 20 COMPANIES

### Homeowners Data

Data Years: 1996 - 2016

#### INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Grand Total
25151	State Farm Gen Ins Co	59.38%	61.87%	79.21%	71.60%	75.15%	88.88%	80.52%	104.81%	32.01%	37.60%	41.72%	77.27%	75.05%	54.31%	57.05%	50.36%	54.78%	52.65%	56.12%	69.63%	66.61%	62.32%
21660	Fire Ins Exch	76.86%	65.52%	69.49%	68.01%	75.62%	85.17%	63.27%	77.95%	37.64%	37.70%	43.23%	85.07%	53.64%	18.96%	46.68%	39.61%	53.60%	55.28%	56.88%	73.55%	69.42%	59.08%
19232	Allstate Ins Co	50.06%	58.62%	57.45%	50.60%	48.37%	71.98%	65.46%	91.38%	31.01%	41.20%	39.02%	78.88%	66.58%	45.64%	55.27%	55.65%	50.62%	45.82%	50.31%	49.18%	56.93%	55.22%
15539	CSAA Ins Exch	62.50%	62.71%	79.69%	72.79%	61.15%	75.61%	77.80%	44.79%	37.86%	45.39%	41.29%	52.65%	50.48%	51.43%	47.22%	50.61%	46.81%	48.94%	52.56%	81.47%	51.53%	54.29%
15598	Interins Exch Of The Automobile Club	67.29%	72.03%	62.66%	60.64%	78.33%	82.26%	89.74%	113.18%	49.93%	68.97%	65.28%	114.17%	80.10%	45.74%	61.21%	59.42%	68.93%	72.43%	75.95%	63.80%	63.28%	70.79%
11908	Mercury Cas Co	51.98%	50.73%	68.84%	53.81%	62.73%	81.35%	74.71%	69.56%	38.57%	52.74%	36.52%	58.62%	63.92%	50.90%	61.08%	61.87%	70.74%	67.57%	73.08%	75.43%	89.32%	62.62%
25941	United Serv Automobile Assn	61.53%	50.77%	61.12%	58.09%	60.25%	59.12%	68.42%	95.56%	51.88%	31.82%	37.87%	121.78%	58.41%	16.90%	46.04%	44.60%	52.12%	44.48%	53.15%	59.87%	59.08%	55.70%
19100	Amco Ins Co	54.79%	56.24%	54.98%	55.04%	60.62%	73.92%	88.90%	103.99%	45.64%	46.79%	48.10%	71.08%	64.10%	42.13%	57.32%	59.75%	54.57%	57.29%	59.45%	74.66%	62.76%	61.12%
25968	USAA Cas Ins Co	57.85%	56.70%	61.83%	66.70%	55.24%	68.31%	64.37%	77.52%	42.93%	38.65%	35.17%	96.35%	55.62%	27.20%	41.38%	46.21%	44.57%	45.02%	51.57%	64.98%	61.66%	53.02%
23035	Liberty Mut Fire Ins Co	54.58%	58.13%	62.02%	58.04%	62.77%	87.81%	84.99%	112.74%	40.86%	33.66%	36.22%	122.11%	55.11%	13.40%	42.49%	28.92%	41.29%	46.93%	49.98%	0.00%	1718.53%	50.92%
21873	Firemans Fund Ins Co	53.74%	36.43%	52.41%	43.51%	44.21%	55.69%	45.38%	53.58%	32.66%	46.44%	28.62%	72.70%	48.99%	36.57%	60.91%	43.51%	54.79%	53.53%	46.45%	53.52%	152.14%	49.43%
26905	Century Natl Ins Co	71.51%	67.75%	67.28%	54.55%	48.11%	61.34%	82.04%	131.71%	59.09%	52.85%	43.55%	40.73%	54.51%	27.61%	34.56%	38.56%	51.47%	52.95%	50.16%	48.88%	46.12%	57.39%
37850	Pacific Specialty Ins Co	47.12%	41.85%	24.30%	42.26%	73.20%	41.07%	51.36%	70.92%	49.86%	27.82%	29.11%	53.61%	47.59%	45.10%	42.04%	40.35%	48.28%	46.23%	45.33%	48.81%	53.65%	46.67%
36161	Travelers Prop Cas Ins Co	60.96%	55.53%	82.82%	43.34%	53.06%	71.76%	73.41%	111.36%	40.81%	41.69%	37.62%	94.73%	67.84%	44.86%	27.07%	47.75%	40.83%	61.09%	-334.75%	-1506.22%	129328.07%	55.74%
24740	Safeco Ins Co Of Amer	51.63%	50.37%	58.93%	62.26%	63.74%	63.50%	53.57%	38.69%	24.23%	26.31%	26.82%	57.41%	39.84%	31.06%	41.21%	34.35%	45.43%	41.94%	55.50%	59.69%	67.85%	47.97%
34525	First Amer Speciaty Ins Co	32.16%	34.27%	41.03%	36.10%	47.76%	72.62%	67.28%	129.22%	58.65%	51.60%	48.28%	70.13%	60.63%	42.35%	45.86%	53.68%	50.32%	54.66%	56.11%	67.22%	57.94%	61.56%
42579	Allied Prop & Cas Ins Co	53.55%	58.93%	60.39%	64.88%	58.52%	72.89%	96.06%	83.11%	54.40%	34.72%	39.26%	88.16%	69.04%	37.76%	50.09%	55.57%	56.97%	66.59%	61.45%	83.96%	57.49%	61.05%
39012	Safeco Ins Co Of IL	27.32%	31.41%	42.21%	52.75%	58.33%	72.92%	77.09%	60.96%	47.94%	43.33%	47.43%	62.96%	46.06%	53.26%	59.00%	54.40%	60.58%	50.49%	61.74%	66.05%	63.09%	56.79%
20281	Federal Ins Co	34.66%	52.66%	27.21%	34.71%	39.53%	49.56%	63.39%	92.26%	36.83%	35.59%	22.77%	130.25%	57.51%	20.55%	54.28%	48.54%	40.30%	43.08%	53.98%	61.21%	51.42%	51.37%
30104	Hartford Underwriters Ins Co	68.39%	49.14%	68.45%	59.32%	59.62%	70.32%	75.93%	85.70%	40.19%	50.53%	49.83%	91.32%	60.53%	48.01%	47.99%	53.54%	48.33%	75.26%	73.42%	83.62%	63.46%	62.34%
	<b>Sub Total</b>	60.55%	59.59%	67.49%	62.80%	65.37%	78.70%	72.09%	89.06%	37.59%	41.18%	41.47%	80.55%	63.53%	41.67%	52.52%	49.75%	53.60%	53.46%	57.11%	67.34%	62.94%	58.69%
	<b>Remainder of California</b>	65.08%	60.87%	61.34%	46.35%	55.33%	67.45%	71.19%	83.71%	48.06%	46.53%	44.21%	91.32%	67.60%	46.34%	52.24%	54.45%	52.59%	57.65%	58.23%	70.03%	66.39%	60.45%
	<b>California Total</b>	62.64%	60.07%	66.01%	59.49%	63.52%	76.64%	71.93%	88.15%	39.33%	42.03%	41.93%	82.59%	64.42%	42.80%	52.44%	51.02%	53.32%	54.69%	57.46%	68.23%	64.27%	59.13%
	<b>Countrywide Total</b>	88.11%	66.06%	75.45%	74.55%	76.90%	89.32%	77.22%	68.90%	75.51%	86.04%	56.63%	59.00%	81.20%	69.69%	69.55%	86.01%	68.02%	54.65%	57.86%	58.28%	60.97%	69.27%

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

**CALIFORNIA SELECTED 20 COMPANIES**  
**Homeowners Data**  
**Data Years: 1996 - 2016**  
**MARKET SHARE**

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Grand Total
25151	State Farm Gen Ins Co	2.88%	18.66%	21.36%	23.37%	22.19%	22.75%	23.31%	22.03%	22.33%	22.24%	21.78%	20.30%	20.35%	21.82%	22.08%	21.97%	22.16%	21.06%	20.52%	19.87%	19.52%	20.92%
21660	Fire Ins Exch	13.45%	16.73%	17.65%	17.40%	16.97%	17.38%	17.11%	15.81%	14.86%	14.75%	14.33%	11.70%	10.46%	9.12%	7.91%	7.07%	6.45%	6.81%	7.42%	8.02%	8.16%	11.43%
19232	Allstate Ins Co	14.71%	13.47%	14.67%	14.55%	15.19%	14.19%	13.57%	13.47%	13.25%	13.40%	12.78%	12.62%	10.78%	8.89%	8.73%	8.74%	8.52%	8.00%	7.52%	7.05%	5.82%	10.74%
15539	CSAA Ins Exch	4.09%	4.11%	4.16%	4.65%	5.05%	5.20%	5.00%	5.49%	5.68%	5.99%	6.29%	6.73%	6.59%	6.42%	6.47%	6.57%	6.60%	6.41%	6.52%	6.70%	6.67%	6.02%
15598	Interins Exch Of The Automobile Club	1.87%	2.18%	2.53%	2.95%	3.16%	3.38%	3.50%	3.84%	3.89%	3.89%	4.04%	4.35%	4.71%	4.87%	5.03%	5.09%	5.17%	5.36%	5.49%	5.94%	6.28%	4.47%
11908	Mercury Cas Co	0.17%	0.27%	0.31%	0.55%	1.10%	1.58%	2.06%	2.38%	2.56%	2.78%	2.98%	3.17%	3.09%	3.01%	3.10%	3.23%	3.45%	3.58%	3.67%	2.29%	-0.02%	2.39%
25941	United Serv Automobile Assn	2.99%	2.91%	2.79%	2.75%	2.77%	2.75%	2.55%	2.43%	2.57%	2.57%	2.53%	2.42%	2.52%	2.63%	2.64%	2.64%	2.29%	2.30%	2.25%	2.17%	2.12%	2.50%
19100	Amco Ins Co	0.77%	0.85%	0.92%	1.40%	1.62%	1.82%	1.90%	2.04%	2.03%	2.10%	2.22%	2.25%	2.36%	2.38%	2.40%	2.29%	2.25%	2.31%	2.35%	2.31%	2.27%	2.07%
25968	USAA Cas Ins Co	1.10%	1.18%	1.26%	1.39%	1.52%	1.62%	1.64%	1.72%	1.92%	1.98%	1.94%	1.80%	1.92%	2.04%	2.08%	2.10%	1.90%	1.97%	1.92%	1.70%	1.70%	1.80%
23035	Liberty Mut Fire Ins Co	0.82%	0.86%	0.84%	0.80%	0.83%	0.84%	0.91%	1.07%	1.82%	1.91%	1.95%	2.09%	2.18%	2.23%	2.15%	2.22%	2.31%	2.13%	-0.04%	0.00%	0.00%	1.39%
21873	Fremans Fund Ins Co	2.37%	2.32%	2.29%	2.10%	1.99%	1.97%	1.72%	1.81%	1.76%	1.83%	1.92%	2.06%	2.08%	2.09%	1.90%	1.68%	1.54%	1.50%	1.51%	0.86%	-0.02%	1.68%
26905	Century Natl Ins Co	2.53%	2.41%	2.34%	2.06%	1.82%	1.48%	1.41%	1.62%	1.64%	1.43%	1.25%	1.15%	1.06%	0.95%	0.80%	0.71%	0.70%	0.68%	0.65%	0.63%	0.58%	1.18%
37850	Pacific Specialty Ins Co	0.85%	0.60%	0.46%	0.44%	0.64%	0.63%	1.32%	1.83%	1.61%	1.32%	1.09%	1.08%	1.21%	1.27%	1.39%	1.47%	1.52%	1.42%	1.76%	1.81%	1.86%	1.34%
36141	Travelers Prop Cas Ins Co	0.82%	0.75%	0.82%	0.82%	0.75%	0.69%	0.65%	0.87%	1.14%	1.28%	1.39%	1.48%	1.36%	1.22%	1.10%	0.98%	0.82%	0.10%	0.00%	0.00%	0.00%	0.79%
24740	Safeco Ins Co Of Amer	2.98%	2.91%	2.84%	2.95%	2.90%	1.52%	1.48%	1.41%	1.36%	1.26%	1.20%	1.05%	1.10%	1.13%	1.10%	1.08%	1.04%	1.02%	0.98%	0.93%	0.85%	1.38%
34525	First Amer Specialty Ins Co	0.22%	0.14%	0.13%	0.17%	0.17%	0.22%	1.14%	1.58%	1.33%	1.12%	1.07%	0.97%	0.85%	0.74%	0.66%	0.62%	0.60%	0.58%	0.58%	0.57%	0.55%	0.72%
42579	Allied Prop & Cas Ins Co	0.54%	0.57%	0.53%	0.63%	0.85%	0.76%	0.76%	0.92%	0.98%	1.03%	1.04%	0.99%	1.00%	1.01%	0.93%	0.89%	0.89%	0.92%	0.93%	0.87%	0.85%	0.89%
39012	Safeco Ins Co Of IL	0.22%	0.22%	0.25%	0.29%	0.57%	1.37%	1.29%	1.19%	1.13%	1.03%	0.98%	0.88%	0.93%	0.96%	0.94%	0.87%	0.87%	0.82%	0.77%	0.74%	0.71%	0.86%
20281	Federal Ins Co	1.01%	0.97%	0.90%	0.91%	0.82%	0.83%	0.82%	0.81%	0.82%	0.98%	1.08%	1.19%	1.11%	1.15%	1.23%	1.34%	1.47%	1.60%	1.67%	1.73%	1.71%	1.22%
30104	Hartford Underwriters Ins Co	0.64%	0.71%	0.69%	0.72%	0.73%	0.73%	0.72%	0.75%	0.77%	0.87%	0.95%	0.97%	0.97%	0.96%	0.91%	0.87%	0.81%	0.74%	0.72%	0.65%	0.12%	0.76%
<b>Sub Total</b>		<b>55.08%</b>	<b>73.01%</b>	<b>77.68%</b>	<b>81.11%</b>	<b>81.65%</b>	<b>81.70%</b>	<b>82.86%</b>	<b>83.08%</b>	<b>83.54%</b>	<b>83.69%</b>	<b>82.74%</b>	<b>79.21%</b>	<b>76.64%</b>	<b>74.90%</b>	<b>73.56%</b>	<b>72.49%</b>	<b>71.35%</b>	<b>69.52%</b>	<b>67.19%</b>	<b>64.84%</b>	<b>59.72%</b>	<b>74.54%</b>
<b>Remainder of California</b>		<b>44.92%</b>	<b>26.99%</b>	<b>22.32%</b>	<b>18.89%</b>	<b>18.35%</b>	<b>18.30%</b>	<b>17.14%</b>	<b>16.92%</b>	<b>16.46%</b>	<b>16.31%</b>	<b>17.26%</b>	<b>20.79%</b>	<b>23.36%</b>	<b>25.10%</b>	<b>26.44%</b>	<b>27.51%</b>	<b>28.65%</b>	<b>30.48%</b>	<b>32.81%</b>	<b>35.16%</b>	<b>40.28%</b>	<b>25.46%</b>
<b>California Total Written Premium:</b>		<b>3,090,172,058</b>	<b>3,219,673,063</b>	<b>3,445,849,365</b>	<b>3,560,100,595</b>	<b>3,741,502,067</b>	<b>4,005,835,540</b>	<b>4,584,483,581</b>	<b>5,313,514,691</b>	<b>5,862,693,353</b>	<b>6,305,176,422</b>	<b>6,591,912,516</b>	<b>6,453,088,200</b>	<b>6,355,980,869</b>	<b>6,513,367,297</b>	<b>6,757,149,900</b>	<b>6,896,796,197</b>	<b>7,018,043,553</b>	<b>7,063,967,118</b>	<b>7,239,218,050</b>	<b>7,409,994,305</b>	<b>7,709,570,749</b>	<b>119,138,109,489</b>

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



**CALIFORNIA SELECTED 20 COMPANIES**  
**Homeowners Data**  
**Data Years: 1996 - 2016**  
**INCURRED LOSSES to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Grand Total
25151	State Farm Gen Ins Co	49.67%	49.40%	58.52%	51.49%	56.10%	70.25%	63.11%	87.86%	21.10%	29.74%	32.74%	66.21%	62.55%	43.18%	46.66%	40.52%	44.71%	42.67%	44.37%	57.75%	54.21%	49.90%
21660	Fire Ins Exch	66.68%	55.11%	59.31%	61.46%	67.05%	75.32%	50.75%	62.64%	27.31%	28.05%	32.54%	72.26%	41.66%	12.34%	34.12%	28.66%	41.45%	44.15%	45.68%	60.51%	55.48%	48.04%
19232	Allstate Ins Co	39.20%	45.76%	45.68%	41.96%	39.51%	60.56%	54.37%	77.55%	24.67%	33.59%	28.47%	63.45%	54.13%	34.60%	46.04%	44.52%	40.53%	36.29%	41.77%	41.24%	46.97%	44.75%
15539	CSAA Ins Exch	44.61%	44.10%	58.28%	57.60%	53.26%	61.33%	61.64%	32.58%	30.34%	35.69%	33.25%	43.98%	41.43%	43.84%	40.46%	41.47%	36.18%	38.14%	42.38%	74.31%	44.87%	44.42%
15598	Interins Exch Of The Automobile Club	55.39%	61.42%	55.10%	53.25%	67.55%	70.85%	81.61%	104.58%	43.21%	60.81%	58.49%	105.65%	71.96%	40.48%	54.93%	53.30%	59.40%	62.89%	66.92%	55.89%	55.52%	62.77%
11908	Mercury Cas Co	41.06%	39.93%	58.79%	42.62%	48.41%	68.42%	63.34%	59.12%	31.55%	42.98%	29.53%	51.55%	53.73%	42.57%	48.47%	50.11%	58.58%	54.64%	58.19%	63.48%	76.54%	51.70%
25941	United Serv Automobile Assn	47.27%	35.04%	43.49%	42.60%	45.26%	45.22%	53.76%	80.55%	44.24%	27.29%	31.69%	105.48%	49.15%	13.58%	39.71%	40.11%	46.67%	39.93%	48.47%	55.30%	54.11%	46.94%
19100	Amco Ins Co	46.83%	47.57%	47.34%	44.82%	49.92%	57.58%	67.66%	79.16%	33.71%	31.49%	37.76%	59.39%	55.77%	35.88%	48.70%	51.68%	46.47%	49.46%	52.38%	66.01%	54.88%	50.81%
25968	USAA Cas Ins Co	45.28%	41.73%	44.59%	49.34%	42.42%	52.83%	51.18%	60.78%	35.86%	32.43%	28.68%	83.43%	46.92%	23.60%	35.86%	40.23%	39.60%	40.94%	47.55%	60.45%	56.90%	45.21%
23035	Liberty Mut Fire Ins Co	48.75%	48.46%	51.53%	48.81%	54.79%	76.46%	73.76%	96.53%	36.06%	28.53%	29.12%	104.31%	47.21%	9.71%	36.04%	24.84%	34.92%	39.59%	41.79%	0.00%	-502.01%	43.14%
21873	Firemans Fund Ins Co	43.77%	35.68%	40.24%	33.83%	35.60%	45.01%	49.20%	46.90%	29.05%	44.11%	25.80%	70.81%	43.81%	33.61%	55.47%	38.26%	47.01%	42.67%	35.73%	39.34%	176.80%	43.61%
26905	Century Natl Ins Co	57.20%	54.45%	52.87%	41.99%	36.96%	47.27%	64.27%	105.65%	50.49%	43.18%	32.72%	39.68%	42.09%	21.54%	24.10%	30.22%	40.68%	42.19%	40.09%	37.78%	34.77%	45.70%
37850	Pacific Specialty Ins Co	40.82%	35.78%	20.36%	33.24%	54.89%	32.76%	41.54%	60.66%	43.78%	21.58%	21.20%	43.59%	41.42%	35.10%	34.78%	30.45%	34.38%	39.18%	37.01%	40.40%	43.93%	37.89%
36161	Travelers Prop Cas Ins Co	52.08%	45.65%	72.80%	35.79%	47.59%	62.89%	64.96%	100.33%	33.52%	35.64%	29.87%	81.38%	56.45%	36.39%	22.77%	41.30%	32.63%	49.07%	-354.42%	-1399.11%	100257.69%	47.07%
24740	Safeco Ins Co Of Amer	44.22%	42.39%	50.10%	53.98%	54.61%	57.40%	45.59%	32.31%	19.93%	20.77%	21.91%	48.37%	33.45%	26.00%	34.10%	28.33%	38.30%	34.82%	44.98%	50.90%	57.91%	40.60%
34525	First Amer Specialty Ins Co	30.27%	29.94%	35.74%	30.75%	39.36%	60.85%	58.77%	120.92%	53.24%	45.62%	41.95%	63.50%	54.91%	35.01%	40.51%	48.49%	46.61%	48.93%	51.36%	61.33%	51.72%	55.43%
42579	Allied Prop & Cas Ins Co	42.21%	50.62%	53.52%	55.21%	49.97%	64.75%	82.62%	77.17%	51.05%	31.62%	35.76%	74.69%	61.30%	31.11%	42.38%	48.14%	49.03%	57.72%	54.51%	73.66%	49.74%	53.39%
39012	Safeco Ins Co Of IL	23.20%	28.56%	35.21%	43.82%	51.70%	65.30%	67.26%	50.55%	38.69%	34.44%	40.26%	55.90%	38.54%	45.75%	48.38%	44.98%	50.97%	42.57%	48.98%	57.08%	53.98%	47.92%
20281	Federal Ins Co	20.53%	39.74%	24.70%	31.05%	30.95%	42.68%	50.57%	77.72%	32.20%	30.50%	21.18%	114.83%	49.60%	22.16%	44.92%	43.94%	35.94%	32.35%	46.62%	52.14%	49.30%	44.39%
30104	Hartford Underwriters Ins Co	62.39%	43.11%	60.29%	51.06%	49.94%	59.18%	65.40%	71.12%	34.41%	44.44%	47.02%	80.52%	54.83%	42.11%	42.38%	46.61%	41.36%	61.14%	59.65%	68.57%	54.17%	53.72%
<b>Sub Total</b>		<b>49.42%</b>	<b>47.99%</b>	<b>53.37%</b>	<b>50.57%</b>	<b>53.22%</b>	<b>65.39%</b>	<b>58.66%</b>	<b>74.50%</b>	<b>29.09%</b>	<b>33.16%</b>	<b>32.83%</b>	<b>69.01%</b>	<b>52.94%</b>	<b>33.61%</b>	<b>43.46%</b>	<b>40.85%</b>	<b>43.97%</b>	<b>43.80%</b>	<b>46.99%</b>	<b>57.36%</b>	<b>53.02%</b>	<b>48.31%</b>
<b>Remainder of California</b>		<b>53.55%</b>	<b>47.31%</b>	<b>49.18%</b>	<b>37.10%</b>	<b>46.13%</b>	<b>57.10%</b>	<b>58.99%</b>	<b>70.46%</b>	<b>39.81%</b>	<b>38.58%</b>	<b>36.04%</b>	<b>80.49%</b>	<b>58.09%</b>	<b>37.60%</b>	<b>43.01%</b>	<b>46.21%</b>	<b>44.74%</b>	<b>48.70%</b>	<b>48.72%</b>	<b>60.39%</b>	<b>56.91%</b>	<b>50.79%</b>
<b>California Total</b>		<b>51.33%</b>	<b>47.73%</b>	<b>52.36%</b>	<b>47.86%</b>	<b>51.91%</b>	<b>63.88%</b>	<b>58.72%</b>	<b>73.82%</b>	<b>30.86%</b>	<b>34.02%</b>	<b>33.36%</b>	<b>71.18%</b>	<b>54.07%</b>	<b>34.58%</b>	<b>43.34%</b>	<b>42.30%</b>	<b>44.18%</b>	<b>45.25%</b>	<b>47.54%</b>	<b>58.36%</b>	<b>54.52%</b>	<b>48.93%</b>
<b>Countrywide Total</b>		<b>76.14%</b>	<b>55.11%</b>	<b>63.73%</b>	<b>63.66%</b>	<b>66.31%</b>	<b>77.10%</b>	<b>65.78%</b>	<b>59.08%</b>	<b>65.79%</b>	<b>75.10%</b>	<b>48.23%</b>	<b>50.75%</b>	<b>70.90%</b>	<b>59.29%</b>	<b>60.40%</b>	<b>75.71%</b>	<b>58.64%</b>	<b>46.28%</b>	<b>49.53%</b>	<b>49.92%</b>	<b>52.56%</b>	<b>59.65%</b>

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





## CALIFORNIA SELECTED 20 COMPANIES

### Homeowners Data

Data Years: 1996 - 2016

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

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Grand Total
25151	State Farm Gen Ins Co	2.68%	1.26%	4.08%	4.49%	4.48%	3.79%	4.56%	4.21%	3.25%	1.44%	2.17%	2.40%	3.40%	3.32%	2.65%	2.54%	1.97%	1.47%	2.40%	1.75%	3.33%	2.83%
21660	Fire Ins Exch	4.86%	6.12%	6.25%	5.05%	5.54%	6.17%	7.87%	7.21%	4.38%	2.40%	2.62%	0.84%	2.71%	2.96%	3.81%	2.91%	0.81%	0.73%	1.28%	1.11%	1.94%	3.74%
19232	Allstate Ins Co	5.03%	4.72%	1.99%	2.17%	2.87%	3.17%	3.27%	3.56%	1.92%	2.58%	2.23%	2.70%	2.56%	5.48%	2.54%	3.86%	2.74%	3.16%	2.17%	1.81%	2.98%	2.96%
15539	CSAA Ins Exch	5.33%	5.20%	4.42%	2.48%	1.66%	3.82%	7.57%	4.38%	1.38%	2.70%	2.11%	2.38%	1.48%	1.57%	1.37%	2.33%	2.08%	1.77%	1.22%	1.73%	1.39%	2.32%
15598	Interins Exch Of The Automobile Club	2.36%	3.48%	2.82%	4.16%	6.63%	6.87%	4.07%	3.51%	2.69%	4.34%	3.08%	4.85%	4.90%	2.87%	3.27%	2.33%	2.69%	2.58%	1.96%	1.99%	2.02%	3.16%
11908	Mercury Cas Co	6.66%	7.27%	3.97%	3.92%	7.21%	7.17%	6.46%	6.79%	4.55%	6.09%	4.75%	3.66%	6.61%	5.37%	9.58%	6.18%	4.17%	4.34%	6.31%	3.97%	2.91%	5.52%
25941	United Serv Automobile Assn	4.27%	2.63%	3.41%	3.14%	2.83%	2.13%	3.12%	-1.81%	1.75%	1.05%	0.88%	1.11%	2.17%	1.89%	1.84%	1.28%	1.57%	1.14%	0.89%	0.45%	0.66%	1.72%
19100	Amco Ins Co	4.90%	4.17%	3.53%	4.22%	4.51%	4.86%	8.59%	9.29%	2.41%	3.57%	3.29%	4.45%	3.46%	3.00%	3.96%	3.19%	1.87%	1.26%	1.92%	1.92%	2.67%	3.48%
25968	USAA Cas Ins Co	2.96%	0.47%	4.06%	2.28%	1.71%	2.40%	2.60%	3.19%	1.10%	1.52%	2.12%	2.37%	1.55%	1.76%	2.28%	3.07%	2.00%	1.13%	0.89%	0.75%	0.46%	1.81%
23035	Liberty Mut Fire Ins Co	5.83%	3.36%	3.84%	3.52%	1.97%	3.16%	2.05%	2.85%	2.91%	1.50%	2.99%	1.23%	2.70%	2.33%	2.36%	0.66%	1.58%	1.14%	1.52%	0.00%	2290.65%	2.11%
21873	Firemans Fund Ins Co	6.88%	-1.40%	6.87%	5.72%	3.36%	6.91%	-2.86%	3.68%	2.51%	1.02%	0.98%	-0.05%	3.43%	1.76%	2.13%	2.18%	2.81%	2.51%	4.38%	4.84%	-3.16%	2.64%
26905	Century Natl Ins Co	9.68%	8.71%	4.94%	5.21%	4.85%	7.21%	10.22%	11.34%	2.28%	2.61%	2.89%	-5.49%	5.64%	0.87%	5.08%	3.30%	4.38%	3.19%	3.41%	5.39%	3.79%	4.67%
37850	Pacific Specialty Ins Co	3.29%	4.44%	1.79%	4.86%	13.96%	7.33%	6.60%	8.32%	5.29%	3.96%	6.03%	7.58%	4.33%	8.01%	4.88%	7.70%	10.42%	5.12%	6.73%	5.89%	6.88%	6.52%
36161	Travelers Prop Cas Ins Co	3.41%	6.21%	4.08%	4.65%	2.04%	3.91%	2.58%	3.27%	1.64%	1.39%	2.19%	3.08%	4.53%	2.65%	1.90%	1.98%	2.52%	4.73%	87.43%	165.98%	12491.36%	3.01%
24740	Safeco Ins Co Of Amer	3.89%	3.99%	4.32%	3.64%	4.69%	2.10%	3.72%	2.44%	0.69%	1.47%	1.46%	2.14%	2.13%	1.67%	1.89%	2.48%	1.55%	2.29%	5.34%	2.70%	3.63%	2.85%
34525	First Amer Specialty Ins Co	1.89%	3.00%	2.87%	3.39%	4.54%	7.13%	5.72%	4.98%	2.98%	5.98%	4.59%	4.30%	3.30%	4.63%	3.72%	3.20%	2.05%	4.06%	3.20%	3.86%	3.66%	4.06%
42579	Allied Prop & Cas Ins Co	8.58%	3.83%	2.24%	3.86%	2.72%	8.14%	13.44%	5.94%	3.15%	2.89%	2.81%	3.15%	2.30%	3.25%	3.23%	2.64%	2.19%	1.62%	2.64%	2.49%	2.49%	3.41%
39012	Safeco Ins Co Of IL	2.95%	0.88%	3.31%	5.06%	4.13%	3.45%	4.37%	4.70%	2.37%	2.95%	1.76%	2.00%	2.95%	2.38%	3.38%	4.38%	2.55%	2.85%	6.33%	3.20%	4.20%	3.34%
20281	Federal Ins Co	11.86%	7.09%	-0.67%	2.08%	6.36%	3.77%	10.20%	9.98%	2.80%	3.11%	-0.03%	4.12%	9.89%	3.41%	1.73%	-0.01%	1.73%	3.61%	2.49%	4.14%	2.89%	3.35%
30104	Hartford Underwriters Ins Co	2.32%	1.95%	2.52%	3.12%	3.61%	4.16%	4.71%	7.77%	2.37%	-0.02%	-0.16%	1.90%	0.56%	1.26%	1.15%	1.72%	1.21%	4.08%	3.83%	2.04%	-0.34%	2.13%
<b>Sub Total</b>		5.02%	4.25%	4.12%	3.94%	4.25%	4.48%	5.30%	5.05%	2.93%	2.37%	2.41%	2.38%	3.13%	3.13%	3.03%	2.86%	2.33%	2.11%	2.46%	2.08%	2.65%	3.12%
<b>Remainder of California</b>		4.64%	6.03%	4.58%	3.54%	3.79%	4.13%	4.72%	4.31%	3.26%	2.50%	2.13%	2.63%	3.02%	3.11%	3.29%	2.92%	1.82%	2.25%	2.52%	2.37%	2.53%	3.08%
<b>California Total</b>		4.85%	4.92%	4.23%	3.86%	4.17%	4.41%	5.20%	4.92%	2.99%	2.39%	2.36%	2.43%	3.10%	3.13%	3.10%	2.88%	2.19%	2.15%	2.48%	2.18%	2.60%	3.11%
<b>Countrywide Total</b>		3.76%	3.25%	2.07%	2.02%	2.10%	2.95%	3.05%	2.25%	1.95%	1.58%	1.24%	1.47%	1.79%	1.67%	1.79%	1.75%	1.65%	1.51%	1.46%	1.41%	1.52%	1.83%

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



**CALIFORNIA SELECTED 20 COMPANIES**  
**Homeowners Data**  
**Data Years: 1996 - 2016**  
**ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO**

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Grand Total
25151	State Farm Gen Ins Co	7.04%	11.20%	16.61%	15.63%	14.58%	14.84%	12.85%	12.74%	7.65%	6.41%	6.81%	8.67%	9.10%	7.81%	7.73%	7.30%	8.10%	8.51%	9.35%	10.13%	9.07%	9.59%
21660	Fire Ins Exch	5.33%	4.29%	3.94%	1.50%	3.04%	3.68%	4.66%	8.09%	5.95%	7.25%	8.07%	11.96%	9.26%	3.66%	8.76%	8.03%	11.34%	10.41%	9.92%	11.93%	12.01%	7.29%
19232	Allstate Ins Co	5.83%	8.13%	9.78%	6.47%	5.99%	8.25%	7.82%	10.27%	4.41%	5.03%	8.32%	12.73%	9.89%	5.55%	6.69%	7.28%	7.35%	6.37%	6.13%	6.98%	6.98%	7.51%
15539	CSAA Ins Exch	12.55%	13.40%	16.99%	12.71%	6.23%	10.46%	8.60%	7.83%	6.14%	7.00%	5.93%	6.29%	7.57%	6.02%	5.40%	6.81%	8.55%	9.03%	8.96%	5.43%	5.28%	7.56%
15598	Interins Exch Of The Automobile Club	9.54%	7.13%	4.74%	3.23%	4.15%	4.55%	4.06%	5.09%	4.03%	3.82%	3.71%	3.67%	3.24%	2.39%	3.00%	3.79%	6.84%	6.96%	7.08%	5.92%	5.74%	4.86%
11908	Mercury Cas Co	4.26%	3.53%	6.07%	7.27%	7.11%	5.76%	4.91%	3.65%	2.47%	3.66%	2.24%	3.40%	3.57%	2.96%	3.03%	5.59%	7.99%	8.58%	7.98%	9.88%	9.88%	5.40%
25941	United Serv Automobile Assn	9.99%	13.11%	14.23%	12.35%	12.16%	11.76%	11.54%	13.20%	5.89%	3.49%	5.30%	15.20%	7.10%	1.43%	4.49%	3.21%	3.88%	3.40%	3.79%	4.11%	4.31%	7.03%
19100	Amco Ins Co	3.06%	4.50%	4.11%	6.00%	6.19%	11.48%	12.66%	15.53%	9.52%	11.73%	7.95%	7.23%	4.87%	3.25%	4.66%	4.88%	5.45%	5.96%	5.81%	6.72%	5.21%	6.84%
25968	USAA Cas Ins Co	9.61%	14.50%	13.18%	15.07%	11.12%	13.08%	10.59%	13.54%	5.97%	4.70%	4.37%	10.56%	7.15%	1.84%	3.24%	2.92%	2.97%	2.96%	3.13%	3.79%	4.30%	6.00%
23035	Liberty Mut Fire Ins Co	0.00%	6.32%	6.64%	5.70%	6.01%	8.19%	9.19%	13.36%	1.90%	3.63%	4.10%	16.57%	5.20%	1.36%	4.09%	3.43%	4.79%	6.20%	6.66%	0.00%	-70.11%	5.67%
21873	Firemans Fund Ins Co	3.09%	2.16%	5.30%	3.96%	5.25%	3.77%	-0.96%	3.00%	1.11%	1.30%	1.85%	1.94%	1.75%	1.20%	3.31%	3.07%	4.97%	8.35%	6.34%	9.33%	-21.51%	3.18%
26905	Century Natl Ins Co	4.62%	4.59%	9.47%	7.35%	6.30%	6.86%	7.55%	14.72%	6.32%	7.06%	7.94%	6.54%	6.78%	5.19%	5.38%	5.04%	6.41%	7.57%	6.67%	5.71%	7.56%	7.02%
37850	Pacific Specialty Ins Co	3.00%	1.63%	2.15%	4.15%	4.35%	0.98%	3.22%	1.94%	0.79%	2.28%	1.88%	2.45%	1.83%	2.00%	2.38%	2.20%	3.48%	1.93%	1.59%	2.52%	2.85%	2.25%
36161	Travelers Prop Cas Ins Co	5.47%	3.67%	5.94%	2.90%	3.43%	4.95%	5.87%	7.77%	5.64%	4.66%	5.56%	10.26%	6.87%	5.82%	2.41%	4.46%	5.67%	7.29%	-67.76%	-273.09%	16579.02%	5.66%
24740	Safeco Ins Co Of Amer	3.52%	3.98%	4.51%	4.65%	4.45%	4.00%	4.26%	3.94%	3.61%	4.08%	3.45%	6.89%	4.25%	3.39%	5.22%	3.54%	5.58%	4.83%	5.18%	6.09%	6.31%	4.52%
34525	First Amer Specialty Ins Co	0.00%	1.32%	2.42%	1.96%	3.86%	4.64%	2.77%	3.32%	2.43%	0.00%	1.74%	2.33%	2.43%	2.72%	1.63%	1.99%	1.66%	1.67%	1.56%	2.03%	2.56%	2.06%
42579	Allied Prop & Cas Ins Co	2.75%	4.49%	4.63%	5.81%	5.82%	0.00%	0.00%	0.20%	0.21%	0.69%	10.32%	5.44%	3.40%	4.48%	4.79%	5.78%	6.69%	5.33%	7.65%	6.99%	5.26%	4.25%
39012	Safeco Ins Co Of IL	1.17%	1.97%	3.69%	3.87%	2.51%	4.16%	5.46%	5.72%	6.89%	5.95%	5.41%	5.06%	4.57%	5.13%	7.24%	5.04%	7.06%	5.07%	6.42%	5.77%	4.91%	5.54%
20281	Federal Ins Co	2.28%	5.83%	3.18%	1.58%	2.22%	3.12%	2.62%	4.57%	1.83%	1.98%	1.63%	3.80%	3.56%	5.95%	4.61%	1.98%	2.62%	7.13%	4.86%	4.94%	-0.77%	3.63%
30104	Hartford Underwriters Ins Co	3.68%	4.08%	5.64%	5.13%	6.08%	6.97%	5.81%	6.81%	3.40%	6.11%	2.97%	8.90%	5.14%	4.64%	4.46%	5.21%	5.76%	10.05%	9.94%	13.00%	9.63%	6.49%
<b>Sub Total</b>		6.11%	7.35%	10.00%	8.28%	7.90%	8.83%	8.13%	9.51%	5.58%	5.65%	6.24%	9.16%	7.46%	4.92%	6.03%	6.04%	7.31%	7.54%	7.66%	7.89%	7.28%	7.26%
<b>Remainder of California</b>		6.89%	7.53%	7.58%	5.71%	5.41%	6.22%	7.49%	8.93%	4.99%	5.46%	6.04%	8.20%	6.49%	5.63%	5.93%	5.32%	6.03%	6.69%	6.99%	7.27%	6.95%	6.58%
<b>California Total</b>		6.47%	7.42%	9.41%	7.76%	7.44%	8.36%	8.02%	9.41%	5.48%	5.62%	6.21%	8.98%	7.25%	5.10%	6.00%	5.85%	6.95%	7.29%	7.45%	7.69%	7.15%	7.09%
<b>Countrywide Total</b>		8.21%	7.69%	9.65%	8.88%	8.49%	9.27%	8.40%	7.56%	7.78%	9.35%	7.17%	6.78%	8.50%	8.73%	7.36%	8.54%	7.73%	6.87%	6.87%	6.95%	6.89%	7.79%

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