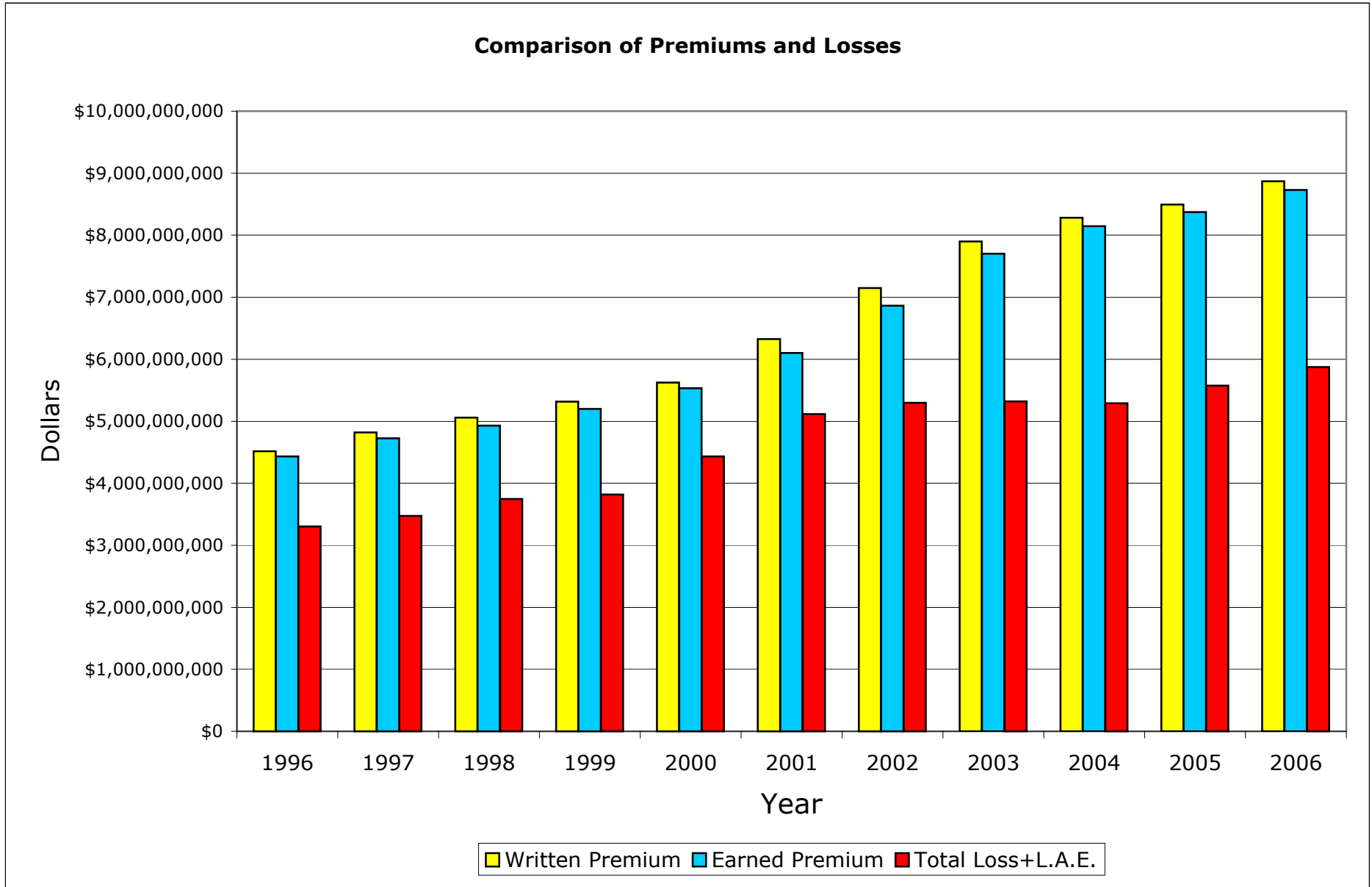


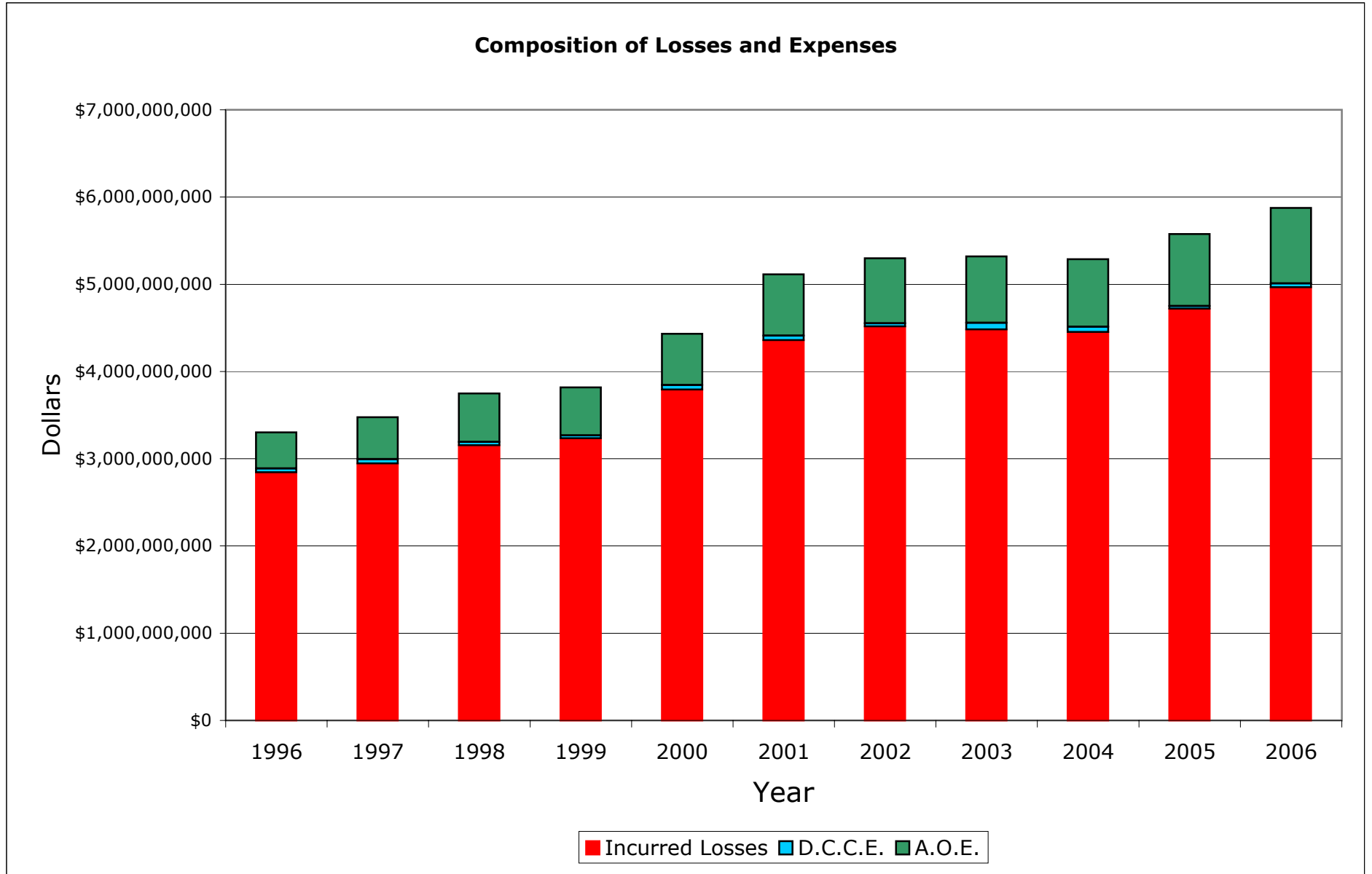
P.P. Auto. P.D. Data  
California Statewide Total

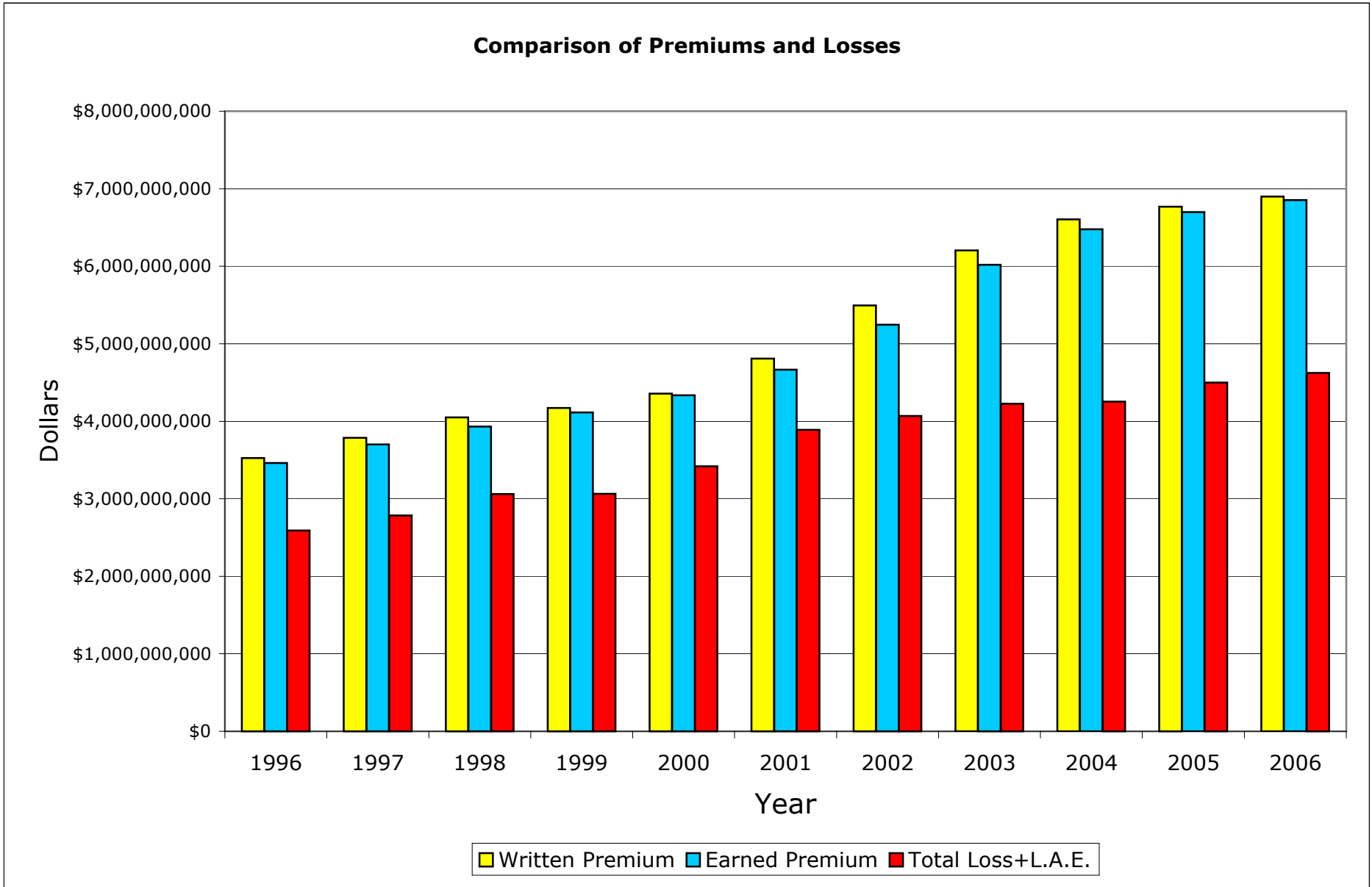
**Graph 1.a.**



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

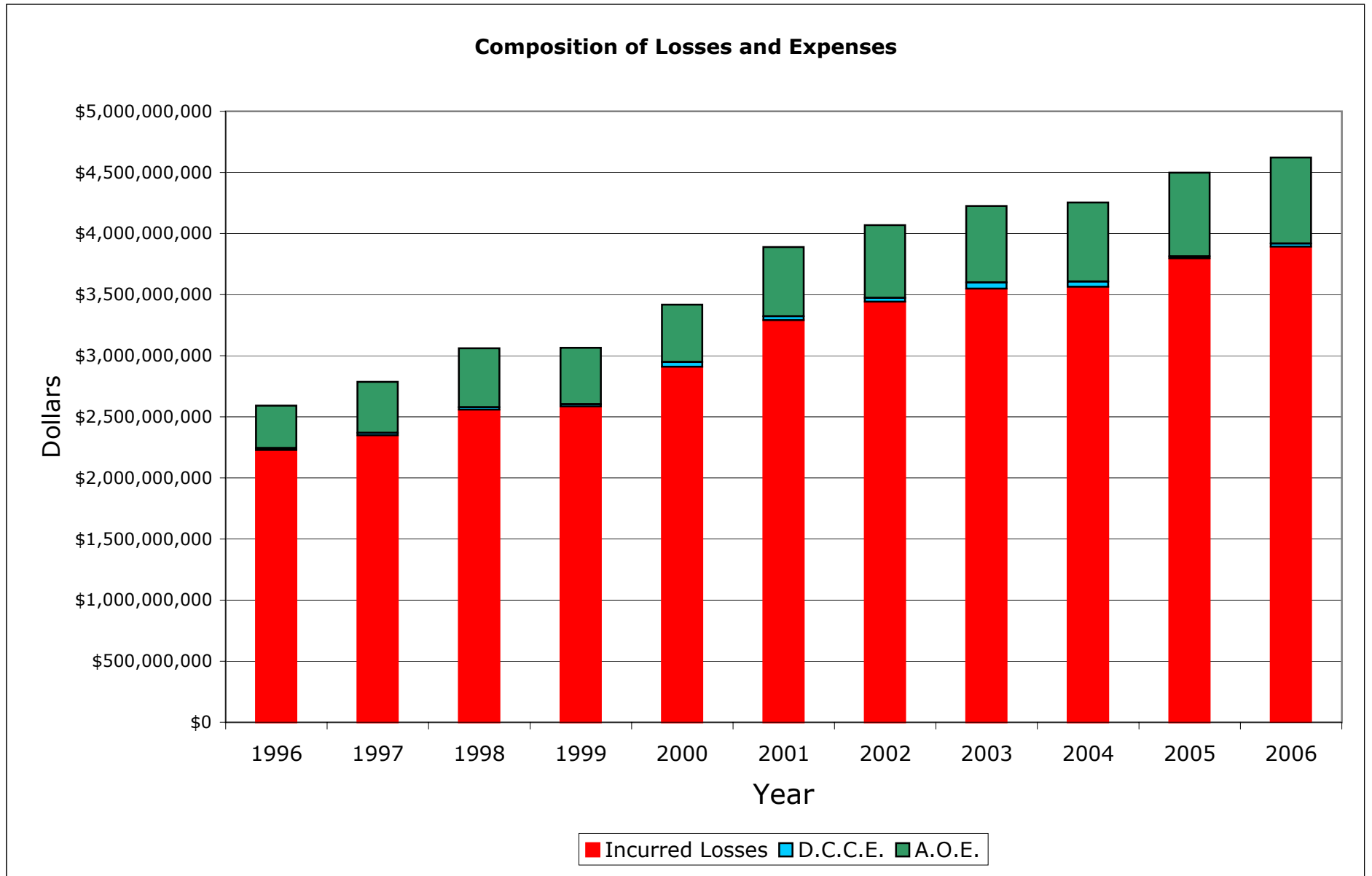
**Graph 1.b.**





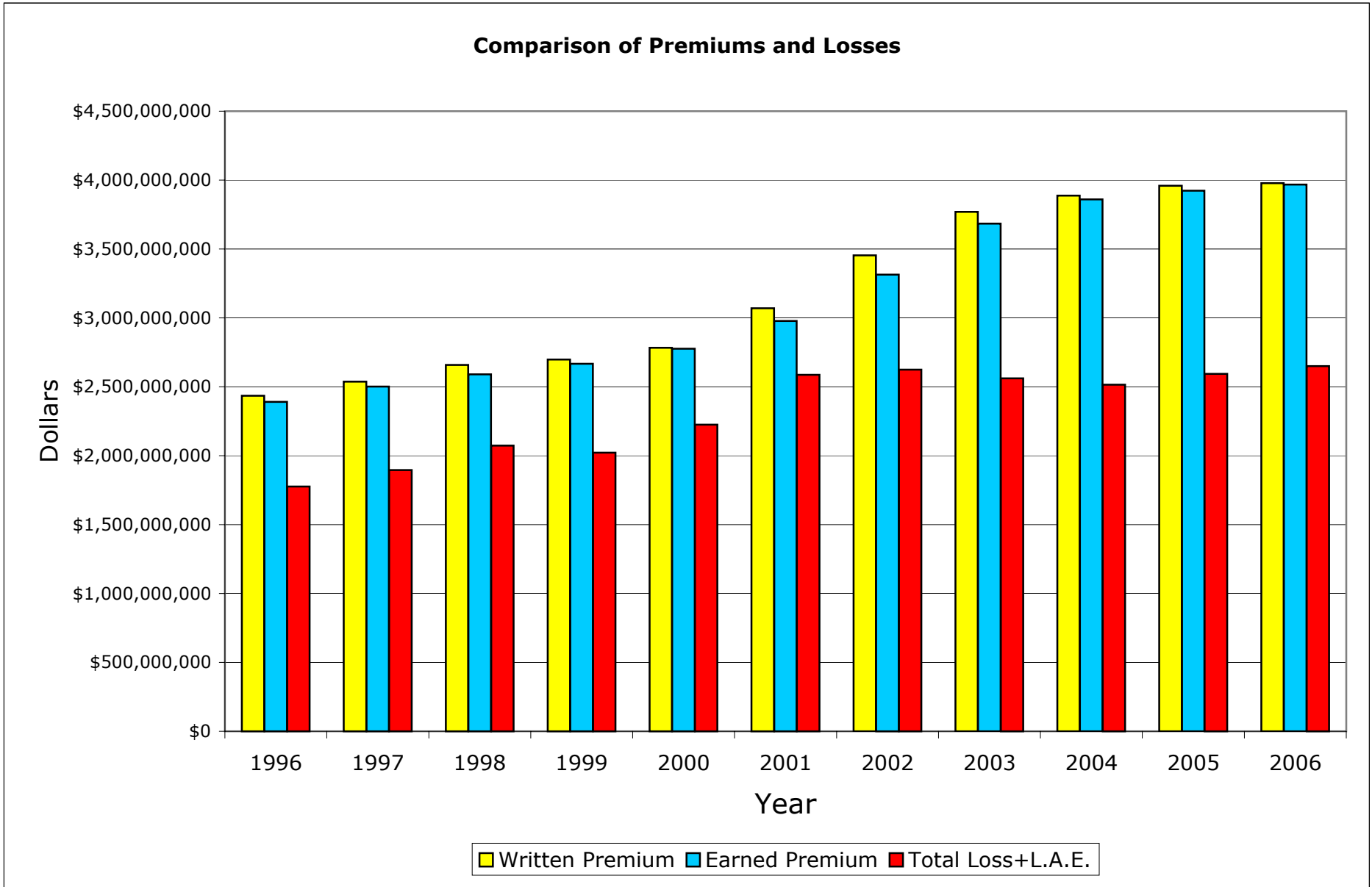
P.P. Auto. P.D. Data  
Top 20 Aggregate

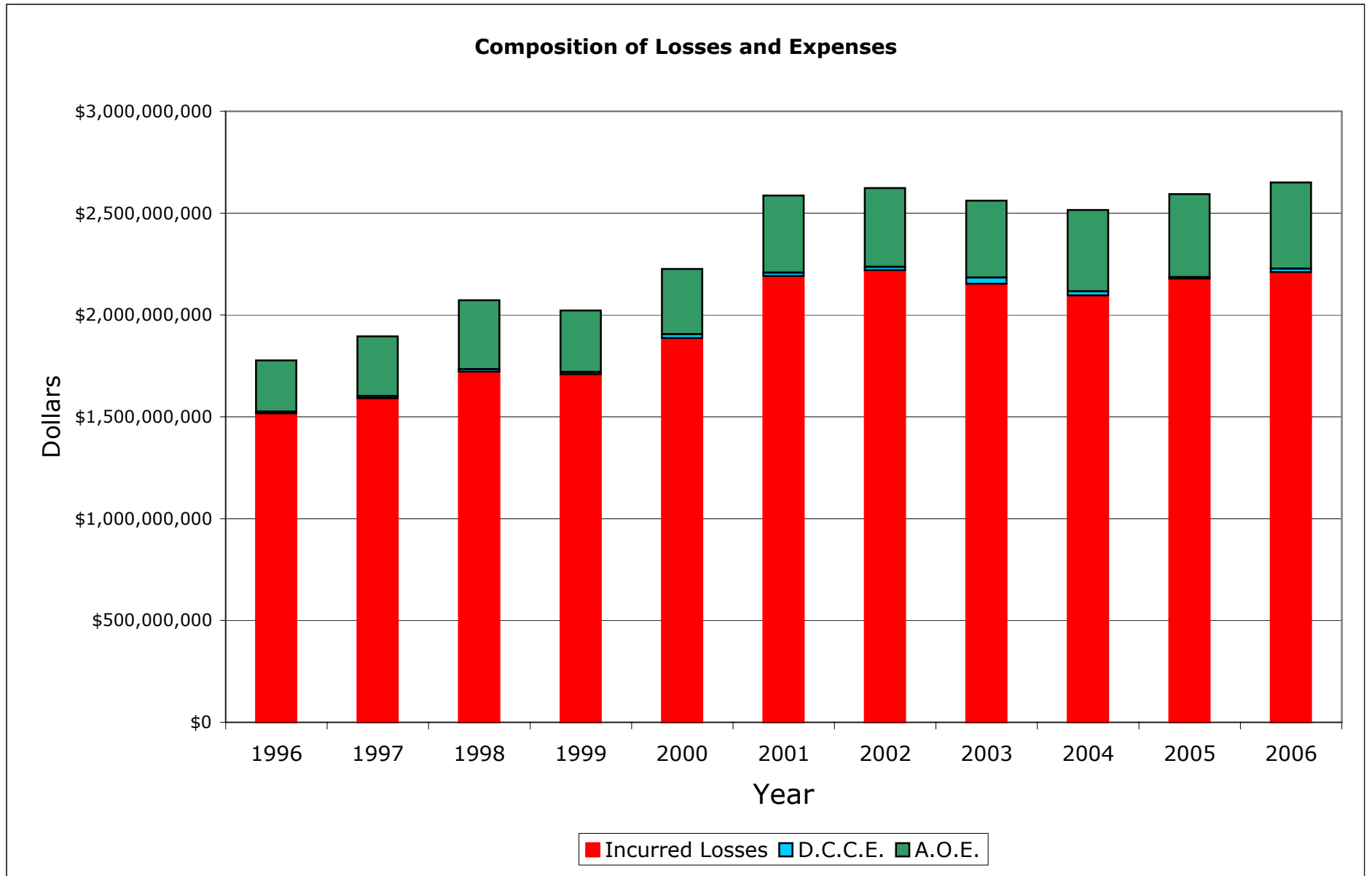
Graph 2.b.



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

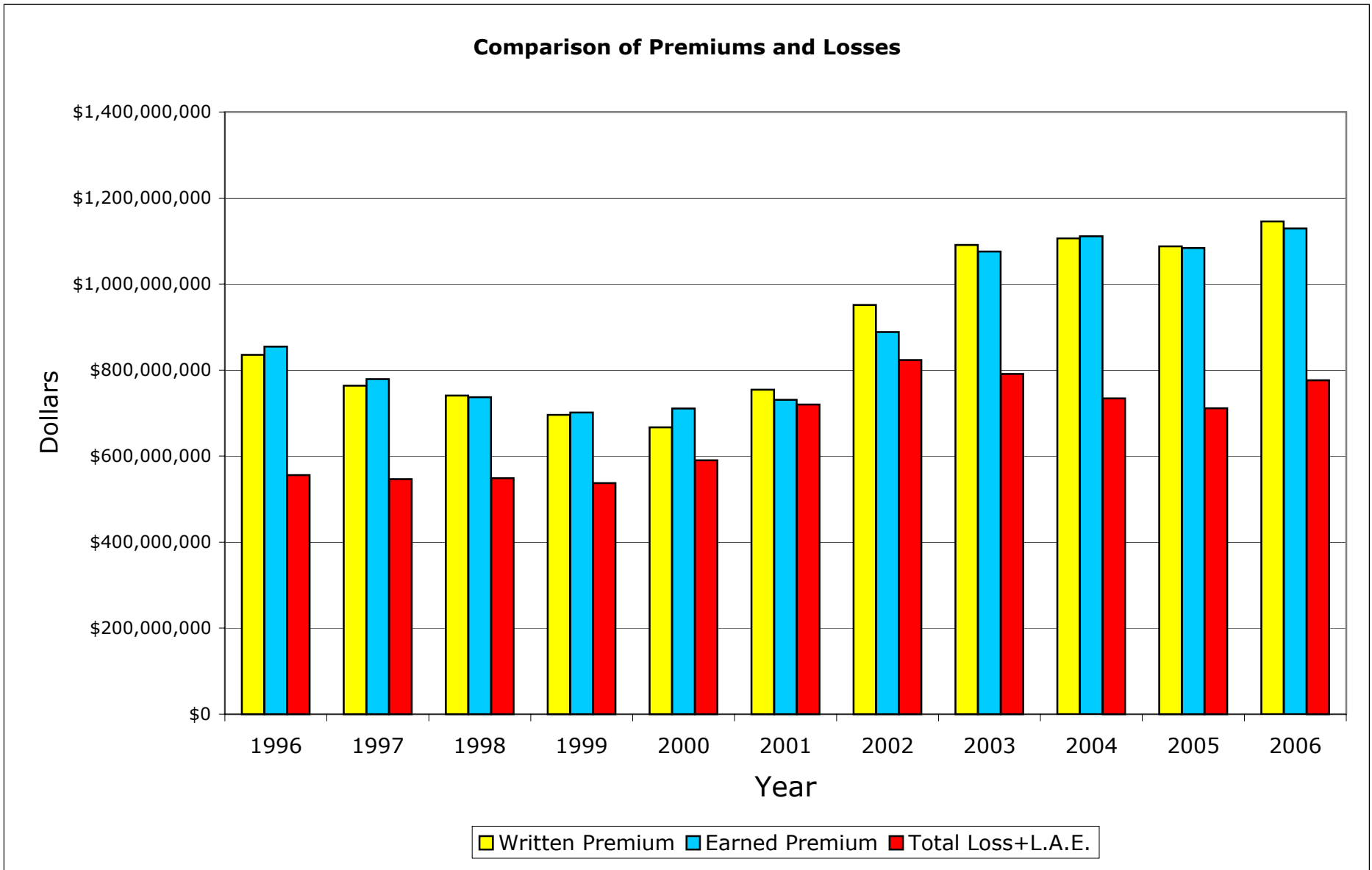
Graph 3.a.





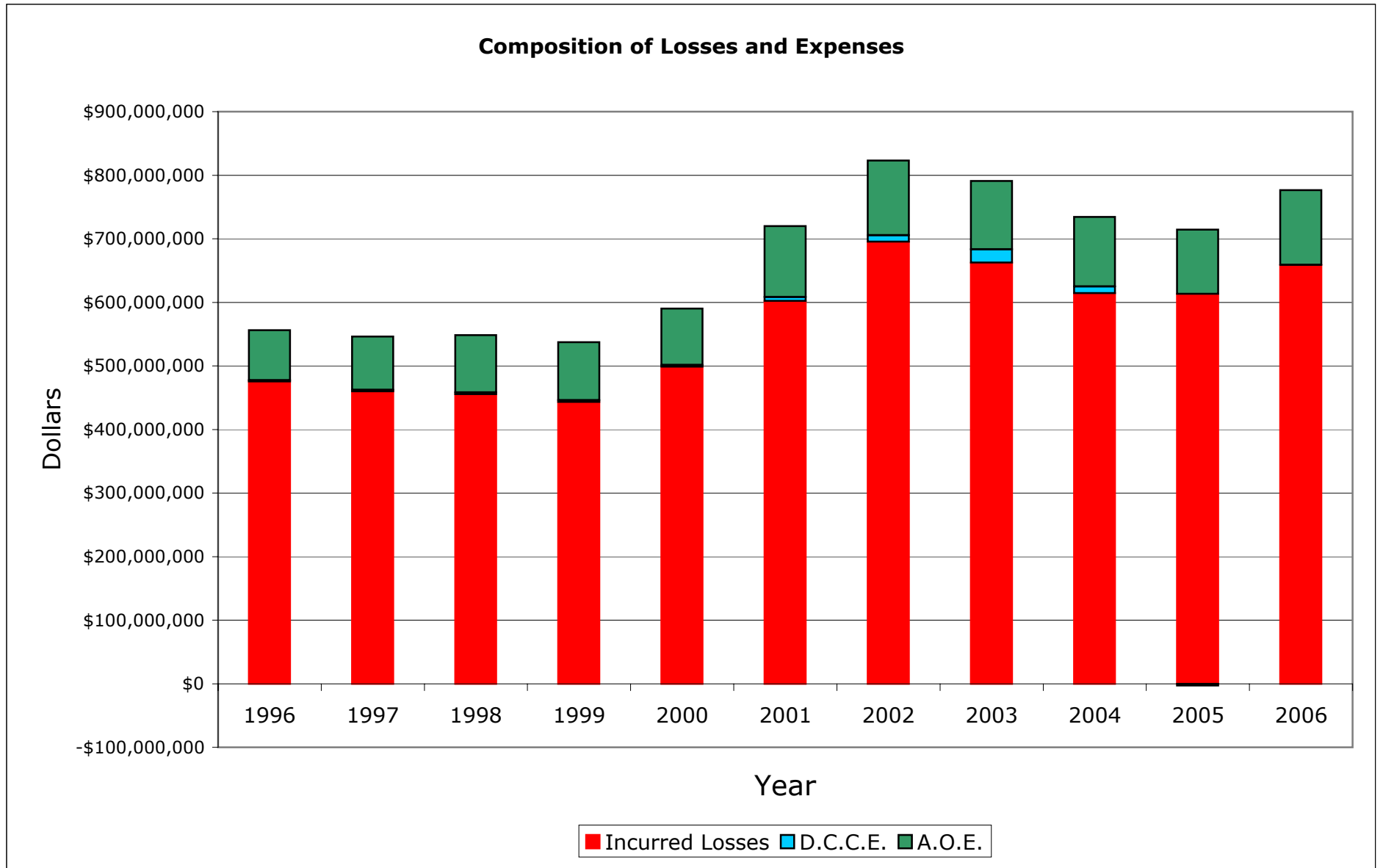
P.P. Auto. P.D. Data  
State Farm Mut Auto Ins Co  
NAIC #25178

Graph 3.1.a.



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

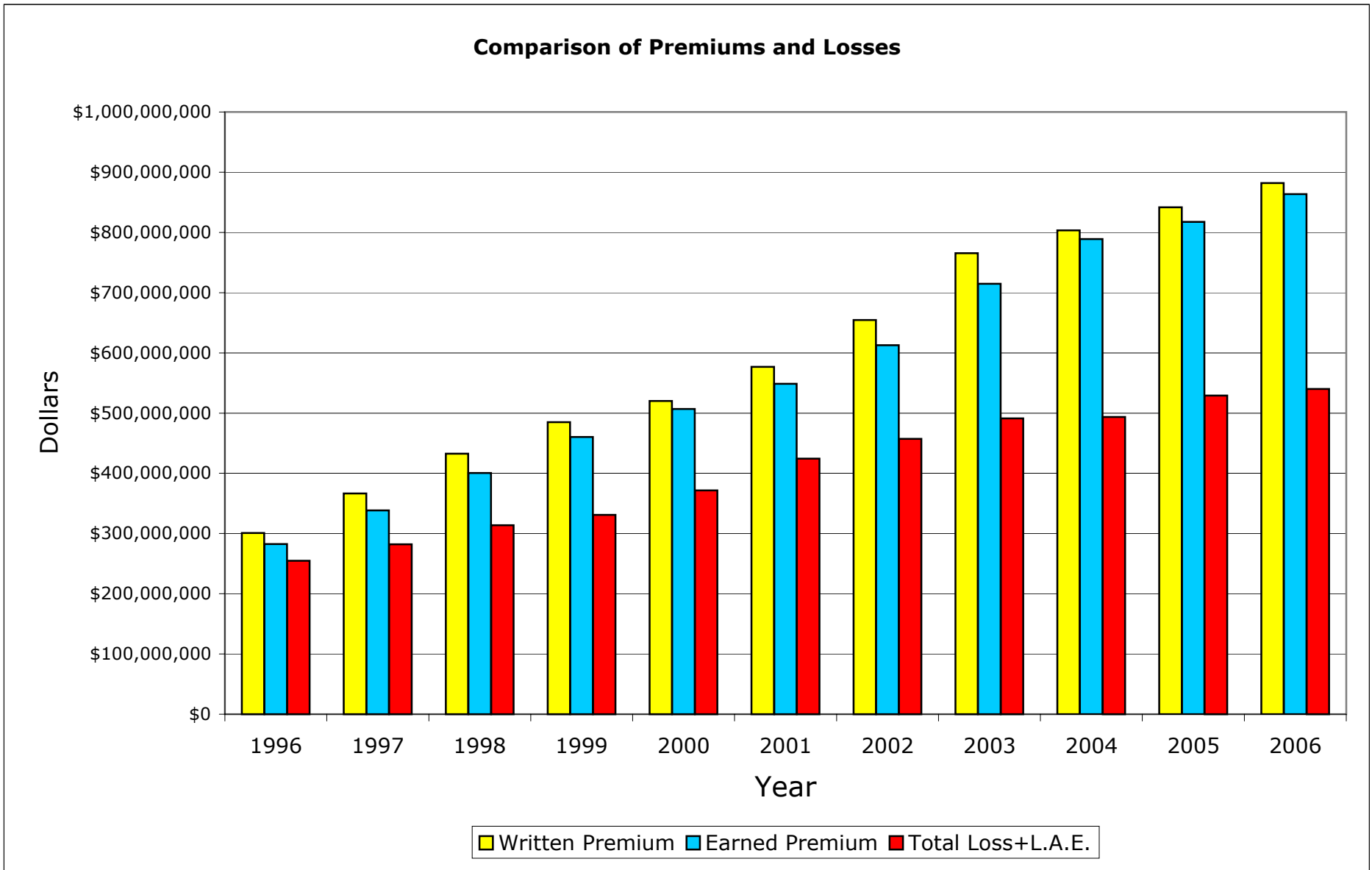
Graph 3.1.b.





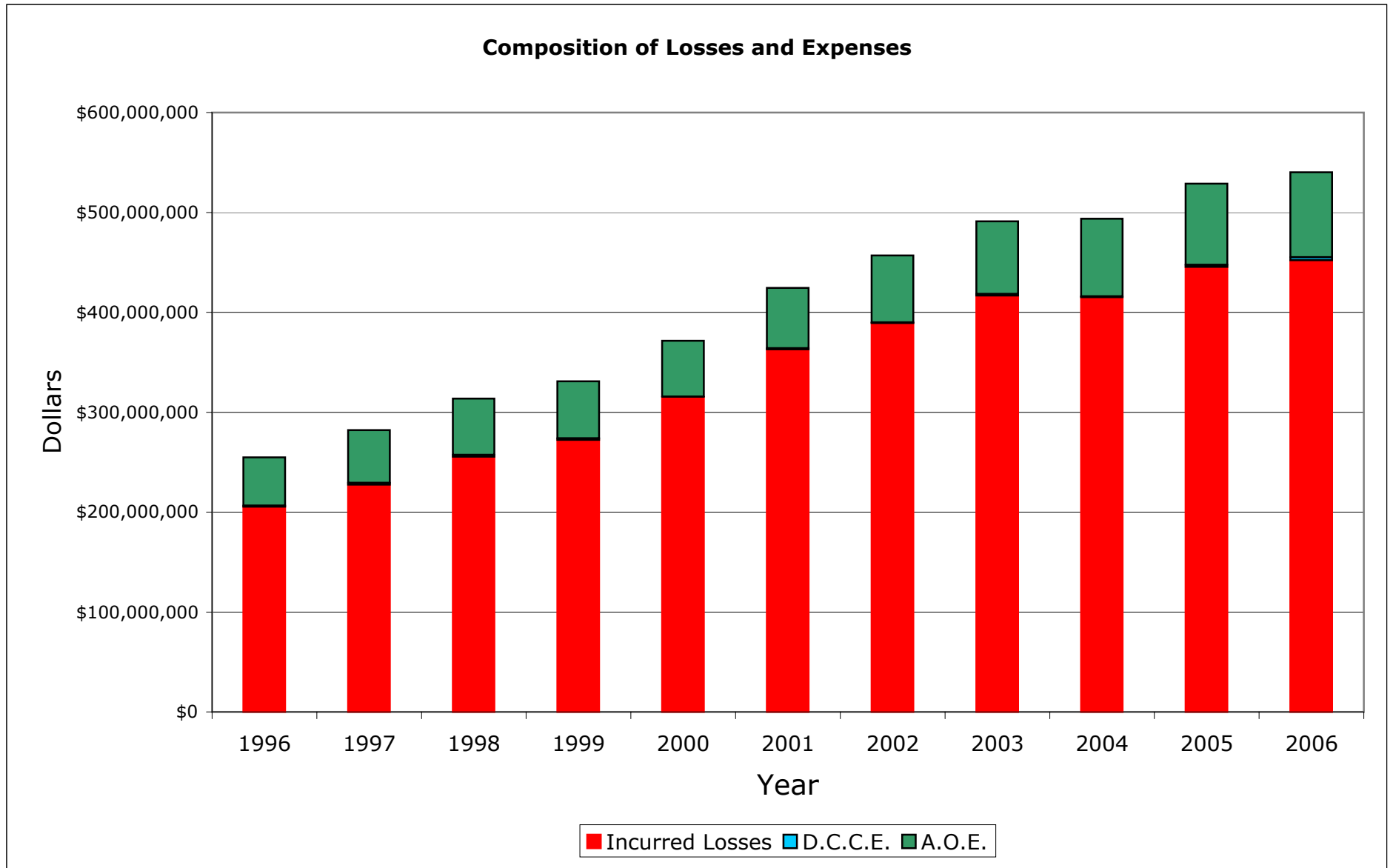
P.P. Auto. P.D. Data  
Interins Exch Of The Automobile Club  
NAIC #15598

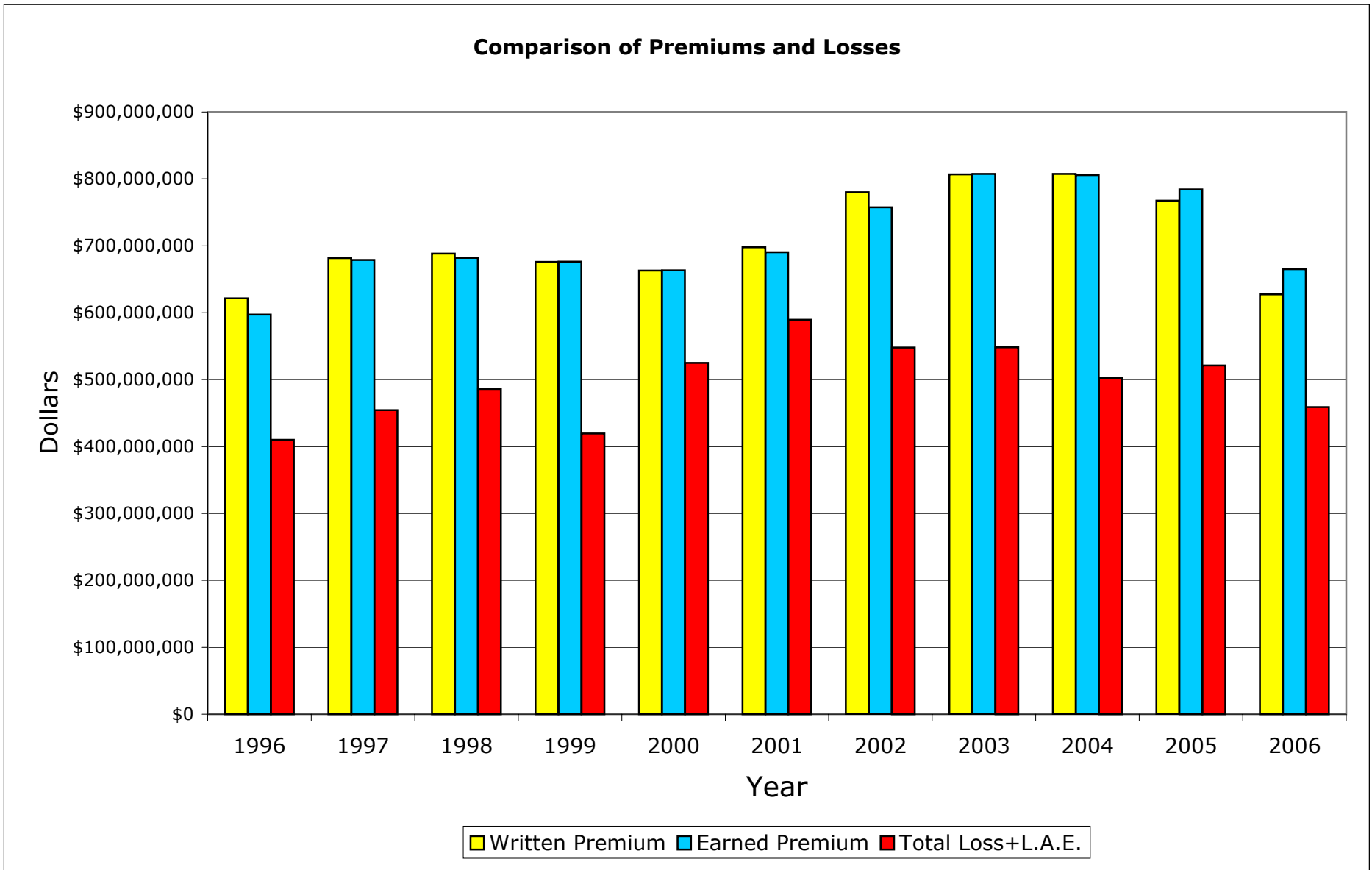
Graph 3.2.a.

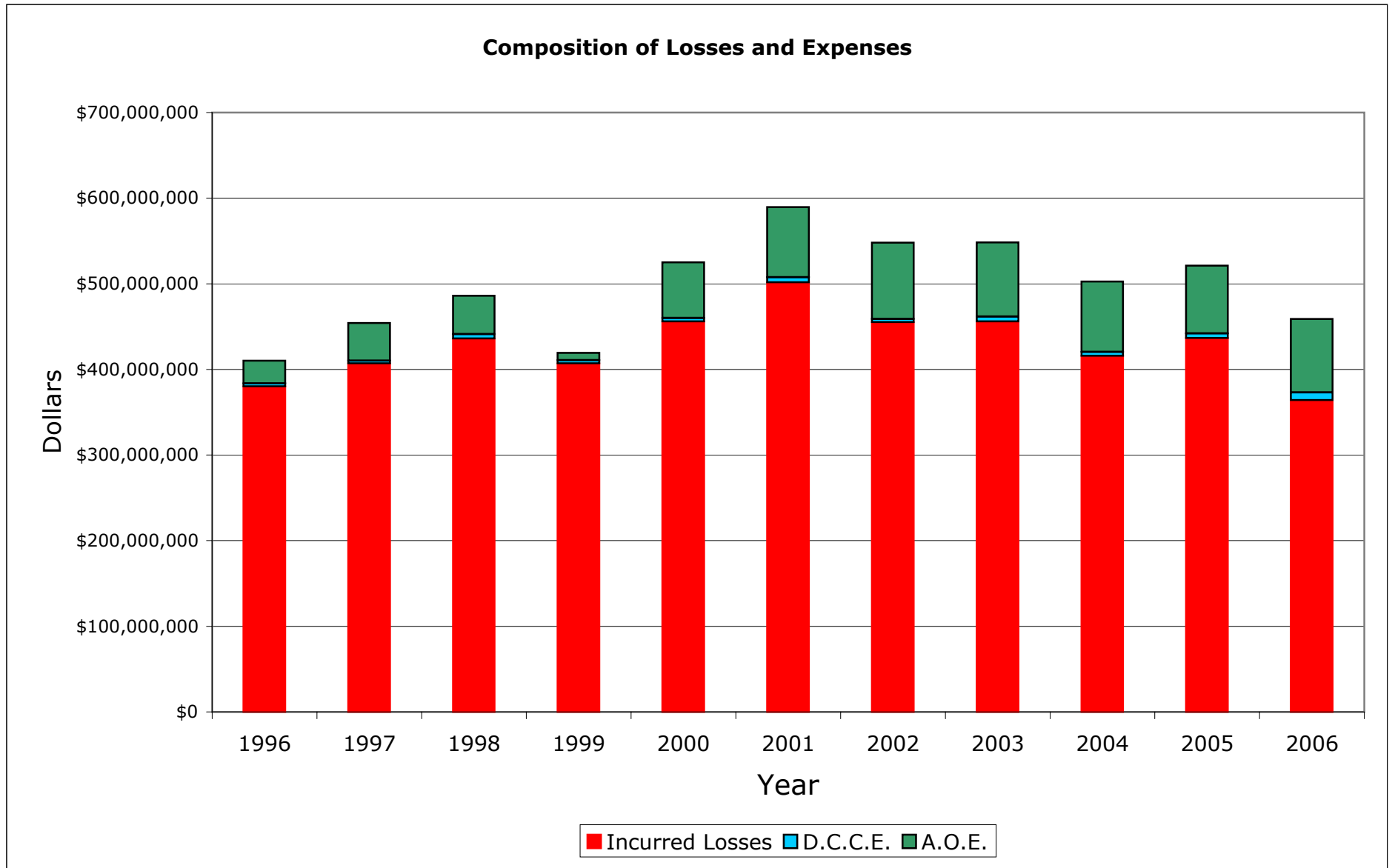


P.P. Auto. P.D. Data  
Interins Exch Of The Automobile Club  
NAIC #15598

Graph 3.2.b.

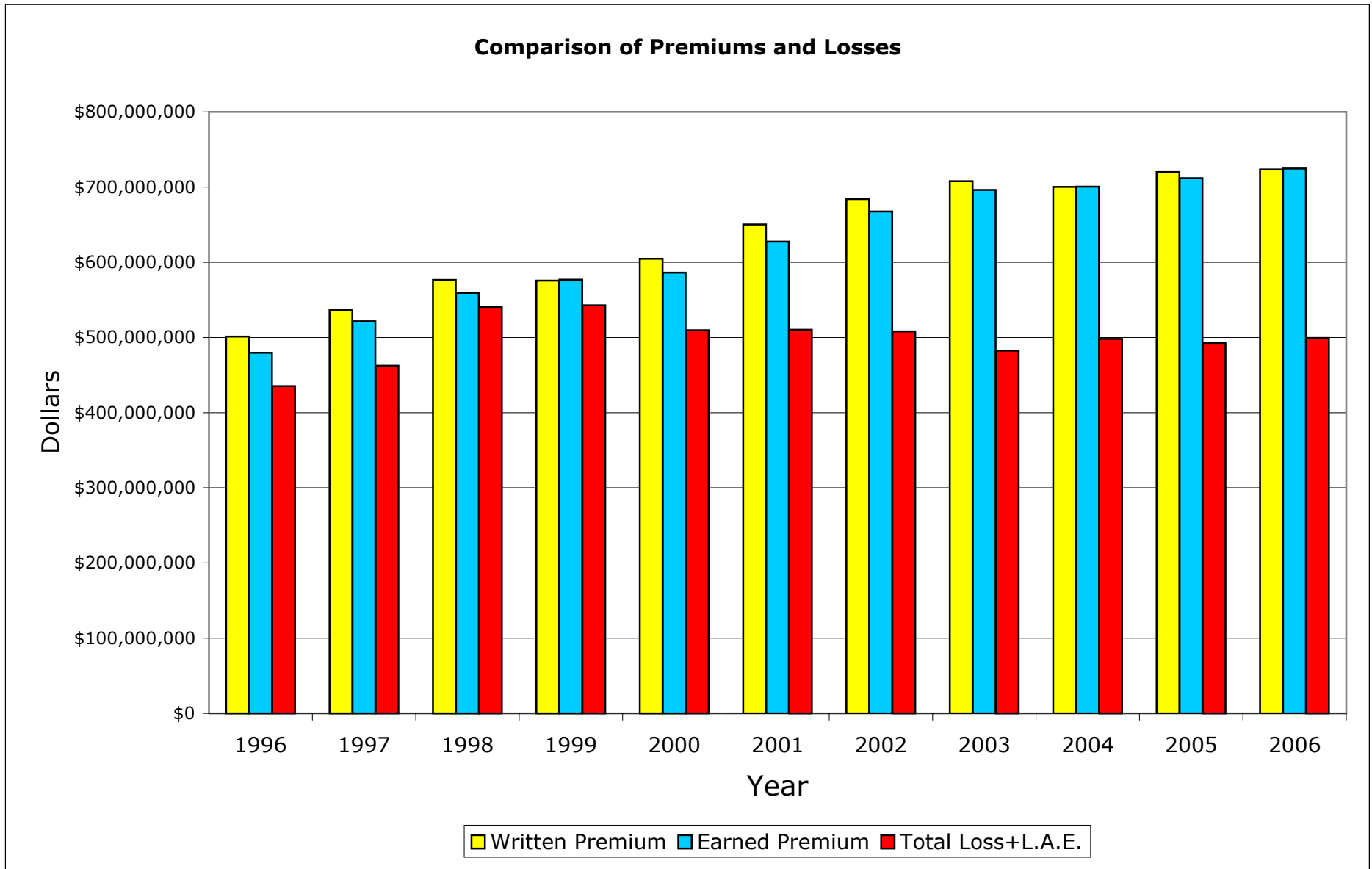






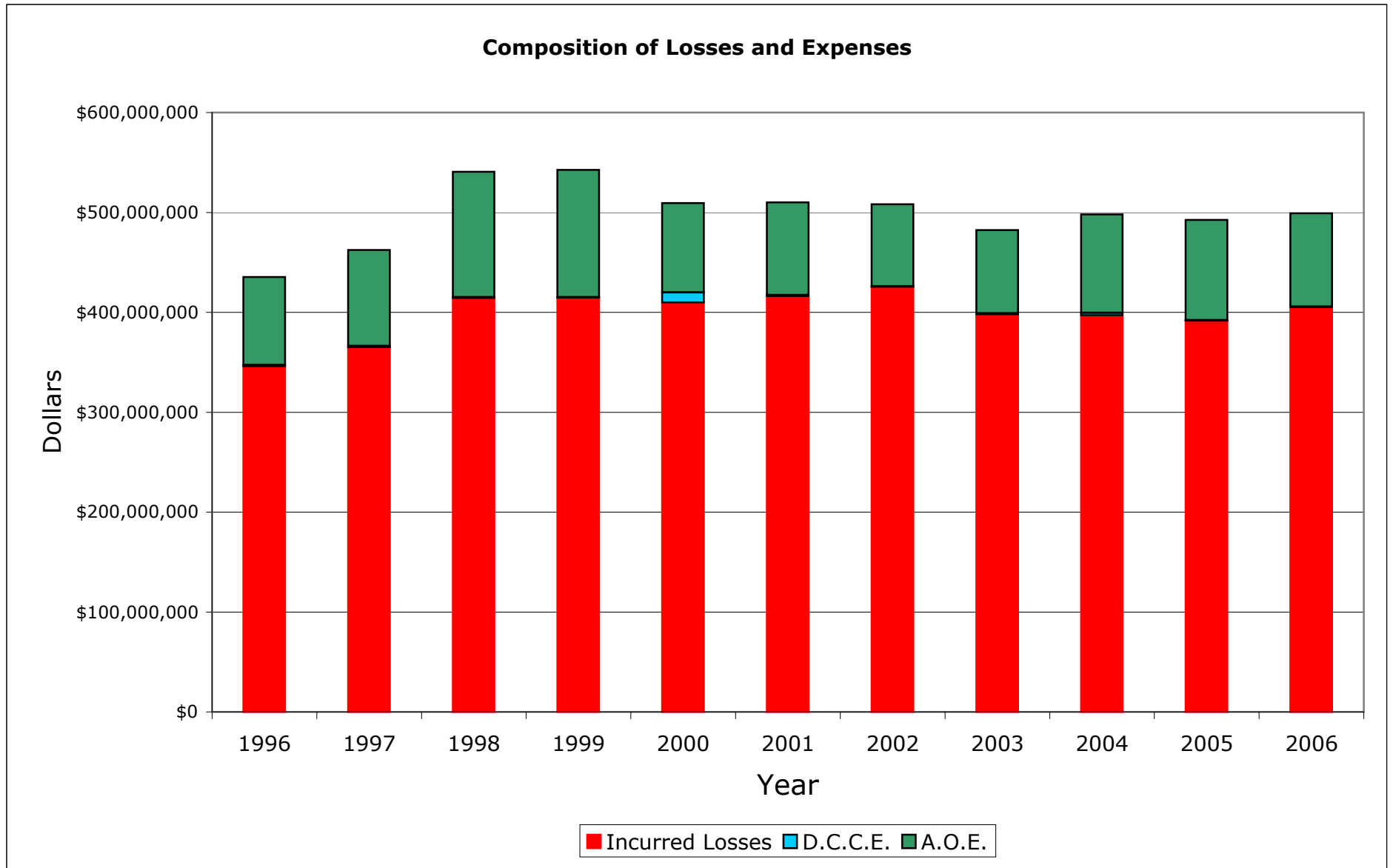
P.P. Auto. P.D. Data  
California State Auto Asn Inter-Ins  
NAIC #15539

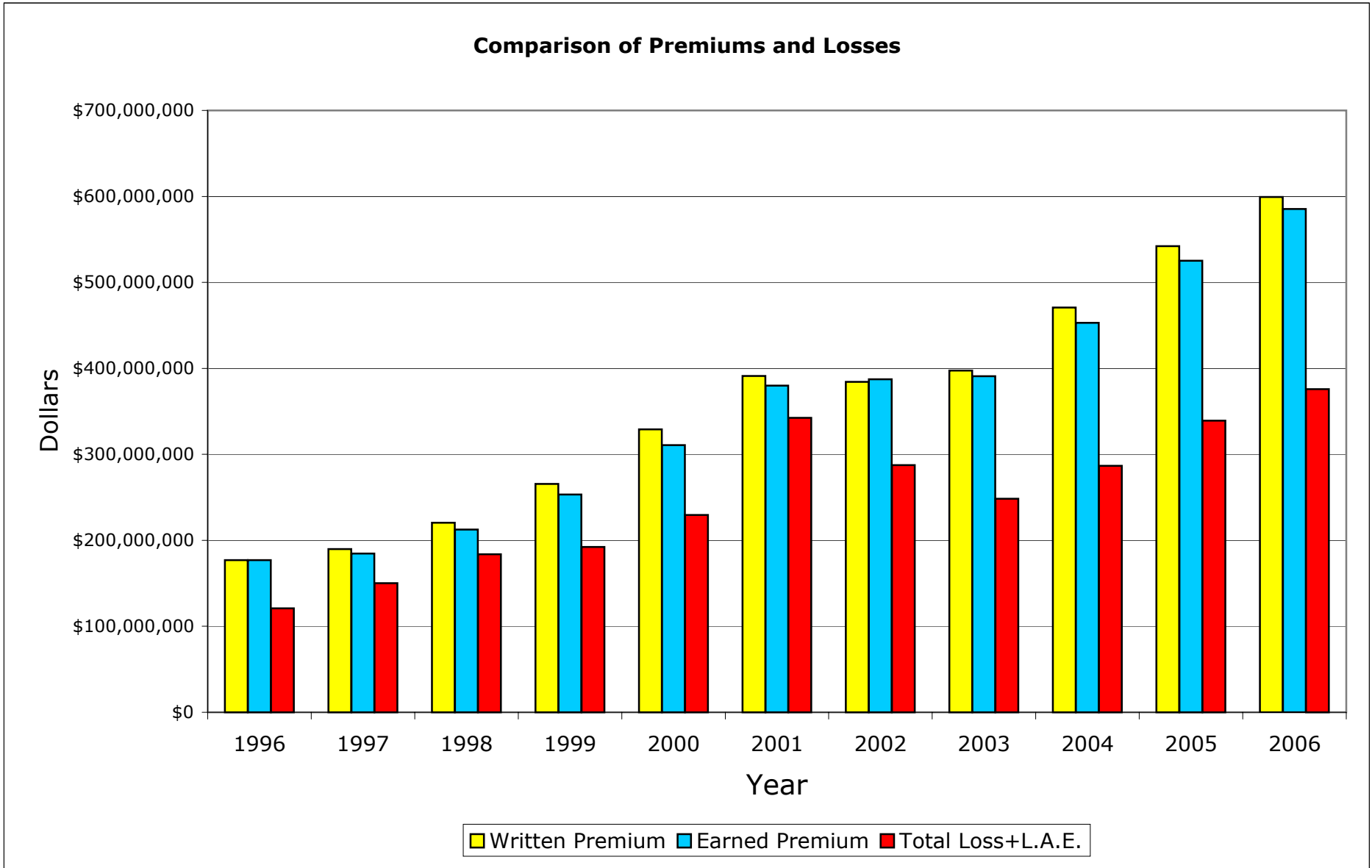
Graph 3.4.a.

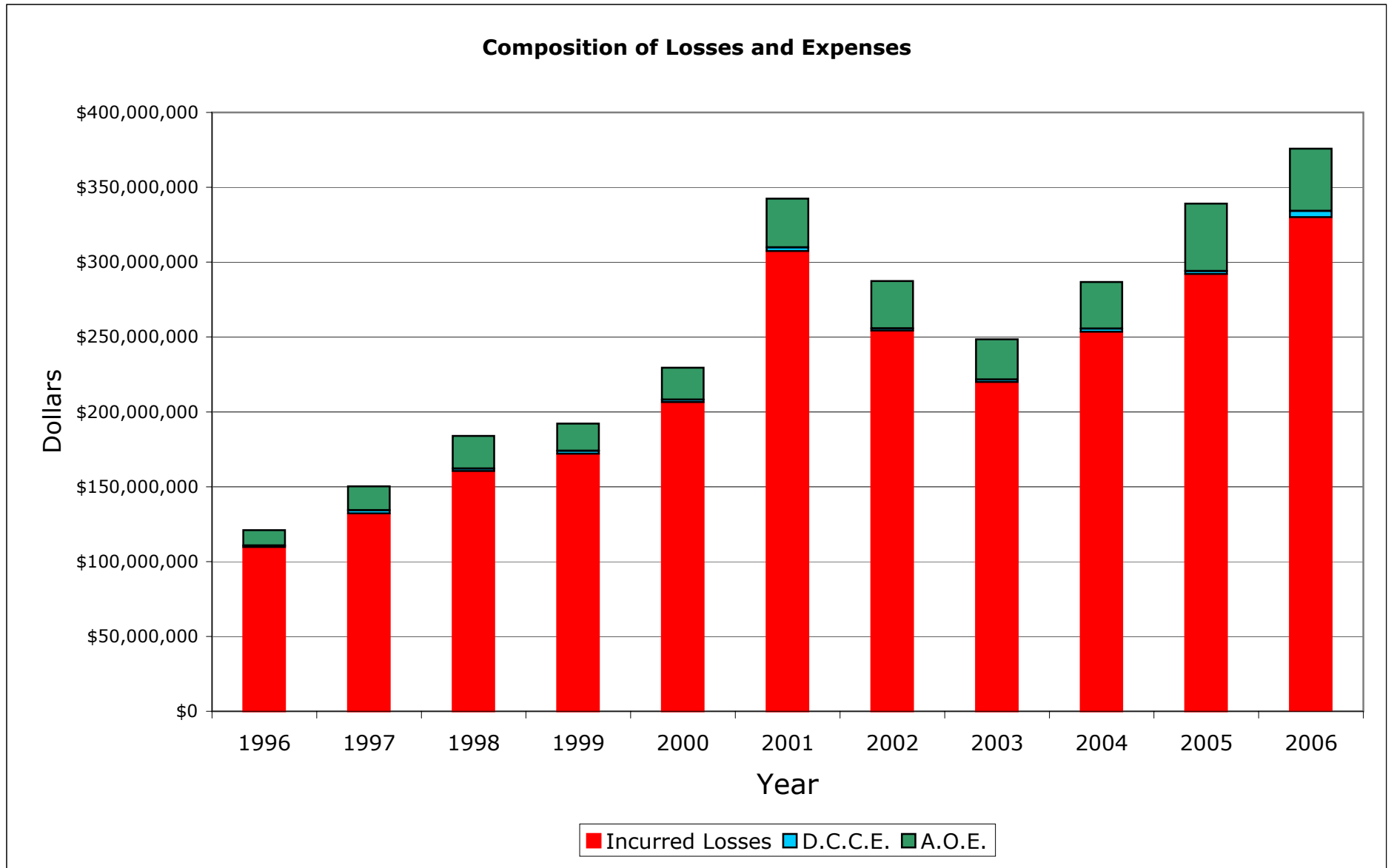


P.P. Auto. P.D. Data  
California State Auto Asn Inter-Ins  
NAIC #15539

Graph 3.4.b.









## P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES 1996 - 2006 WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	835,248,932	763,467,305	740,823,806	695,628,046	667,092,519	754,470,338	951,623,655	1,091,066,199	1,106,152,848	1,087,838,399	1,145,527,928	9,838,939,975
15598	Interins Exch Of The Automobile Club	301,033,689	366,646,695	432,418,135	485,112,216	520,084,108	576,787,026	654,609,691	765,432,935	803,460,661	841,715,020	881,908,248	6,629,208,424
21652	Farmers Ins Exch	621,565,482	681,594,271	688,261,066	675,986,671	662,819,891	697,741,395	780,062,364	806,918,714	807,374,772	767,453,376	627,572,812	7,817,350,814
15539	California State Auto Asn Inter-Ins	501,031,304	536,827,496	576,353,412	575,632,342	604,650,090	650,385,377	683,974,960	707,796,922	700,204,476	720,120,209	723,358,899	6,980,335,487
19240	Allstate Ind Co	177,005,064	189,856,744	220,444,092	265,618,765	328,991,768	391,187,969	384,325,284	397,591,455	470,835,600	542,060,454	599,251,655	3,967,168,850
27553	Mercury Ins Co	173,573,700	234,743,243	276,733,308	305,115,830	309,110,921	330,313,471	379,064,152	432,129,261	480,206,723	531,022,784	564,803,766	4,016,817,159
12963	21st Century Ins Co	294,218,216	306,236,604	320,016,334	331,154,268	352,373,560	360,717,204	396,742,624	485,977,626	529,107,390	520,765,563	491,450,475	4,388,759,864
19232	Allstate Ins Co	215,963,643	195,713,440	186,159,677	181,389,275	188,617,382	198,129,248	211,629,925	217,429,153	206,140,899	200,479,542	194,459,130	2,196,111,314
11908	Mercury Cas Co	54,823,065	74,914,514	94,800,013	109,149,576	110,252,627	112,401,515	140,523,930	169,289,515	177,246,345	184,442,172	178,510,230	1,406,353,502
22268	Infinity Ins Co	28,105,871	27,627,680	35,367,969	41,436,819	57,320,153	72,930,638	103,851,061	135,634,843	139,937,265	159,081,828	176,626,226	977,920,353
27804	Progressive West Ins Co	25,000,312	55,479,702	83,294,192	71,586,616	49,850,103	64,336,191	76,997,334	122,792,983	145,086,895	157,966,723	174,608,554	1,026,999,605
25941	United Services Auto Assoc	97,181,136	102,765,419	104,076,355	101,833,945	109,144,313	119,435,618	128,954,368	137,464,144	145,483,821	152,819,380	158,006,866	1,357,165,365
25968	USAA Cas Ins Co	64,174,573	75,432,730	80,749,024	84,508,725	96,314,779	108,332,440	119,993,933	129,595,727	140,772,087	152,542,620	160,257,487	1,212,674,125
24740	Safeco Ins Co Of Amer	72,009,977	76,314,482	80,081,462	83,120,861	96,755,149	99,326,499	106,256,116	115,332,834	122,761,343	130,676,545	133,165,748	1,115,801,016
44288	Progressive Choice Ins Co			66,181	206,998	47,351	2,435	17,722,026	54,612,483	89,518,094	124,857,373	151,144,765	438,177,706
35882	Geico General Ins Co	13,681,069	24,031,706	40,612,223	58,002,015	77,892,416	98,974,092	111,384,059	118,944,618	121,357,607	119,975,607	142,942,841	927,798,253
23035	Liberty Mut Fire Ins Co	35,328,918	36,262,661	35,356,181	33,674,802	38,641,922	45,839,859	54,000,430	64,863,055	97,868,091	106,425,571	116,432,953	664,694,443
25089	Coast Natl Ins Co	16,231,274	31,069,227	39,084,352	53,671,031	57,979,943	84,623,500	121,997,521	157,781,303	179,152,545	99,478,317	83,876,045	924,945,058
23809	Granite State Ins Co	79,837	80,695	37,232	11,782	4,776,132	9,084,283	21,660,555	29,629,495	67,234,031	86,513,762	106,064,081	325,171,885
10683	Wawanesa General Ins Co		8,569,760	15,165,200	19,214,349	23,760,884	32,682,665	48,533,675	64,022,419	74,465,166	82,341,596	89,213,857	457,969,571

<b>Sub Total</b>	<b>3,526,256,062</b>	<b>3,787,634,374</b>	<b>4,049,900,214</b>	<b>4,172,054,932</b>	<b>4,356,476,011</b>	<b>4,807,701,763</b>	<b>5,493,907,663</b>	<b>6,204,305,684</b>	<b>6,604,366,659</b>	<b>6,768,576,841</b>	<b>6,899,182,566</b>	<b>56,670,362,769</b>
<b>% of California Total</b>	<b>78.08%</b>	<b>78.59%</b>	<b>80.05%</b>	<b>78.49%</b>	<b>77.45%</b>	<b>75.99%</b>	<b>76.84%</b>	<b>78.53%</b>	<b>79.73%</b>	<b>79.69%</b>	<b>77.77%</b>	<b>78.32%</b>
<b>Remainder of California</b>	<b>990,049,732</b>	<b>1,031,860,013</b>	<b>1,009,451,824</b>	<b>1,143,145,155</b>	<b>1,268,318,670</b>	<b>1,519,170,340</b>	<b>1,656,213,039</b>	<b>1,696,124,986</b>	<b>1,678,584,326</b>	<b>1,724,625,561</b>	<b>1,972,117,191</b>	<b>15,689,660,837</b>
<b>California Total Written Premium</b>	<b>4,516,305,794</b>	<b>4,819,494,387</b>	<b>5,059,352,038</b>	<b>5,315,200,087</b>	<b>5,624,794,681</b>	<b>6,326,872,103</b>	<b>7,150,120,702</b>	<b>7,900,430,670</b>	<b>8,282,950,985</b>	<b>8,493,202,402</b>	<b>8,871,299,757</b>	<b>72,360,023,606</b>

<b>Countrywide Total Written Premium</b>	<b>40,672,083,000</b>	<b>43,894,768,000</b>	<b>47,489,690,000</b>	<b>53,836,130,000</b>	<b>55,350,268,000</b>	<b>56,149,554,000</b>	<b>61,257,568,000</b>	<b>65,009,464,000</b>	<b>65,933,116,000</b>	<b>66,647,122,000</b>	<b>67,001,523,000</b>	<b>623,241,286,000</b>
<b>Ratio of CA W.P. / CW W.P.</b>	<b>11.10%</b>	<b>10.98%</b>	<b>10.65%</b>	<b>9.87%</b>	<b>10.16%</b>	<b>11.27%</b>	<b>11.67%</b>	<b>12.15%</b>	<b>12.56%</b>	<b>12.74%</b>	<b>13.24%</b>	<b>11.61%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

**P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES  
1996 - 2006 EARNED PREMIUM**

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	854,292,184	778,970,159	736,687,015	701,345,695	710,445,713	731,011,229	888,379,681	1,075,330,510	1,111,288,259	1,083,602,387	1,129,036,180	9,800,389,012
15598	Interins Exch Of The Automobile Club	282,566,731	338,420,685	400,370,146	460,252,465	506,734,770	548,741,600	612,621,304	714,826,344	789,089,221	817,616,442	863,748,029	6,334,987,737
21652	Farmers Ins Exch	597,017,802	678,915,286	682,078,134	676,433,370	663,130,969	690,297,315	757,655,464	807,653,826	805,654,516	784,376,811	665,045,083	7,808,258,576
15539	California State Auto Asn Inter-Ins	479,604,958	521,427,780	559,190,252	576,638,450	586,063,711	627,549,282	667,535,463	696,259,034	700,543,003	711,746,462	724,611,101	6,851,169,496
19240	Allstate Ind Co	176,897,175	184,535,613	212,618,308	253,172,395	310,789,016	379,983,127	387,473,399	390,792,561	453,072,749	525,312,528	585,340,721	3,859,987,592
27553	Mercury Ins Co	161,377,917	220,243,280	265,833,178	299,540,177	312,215,131	321,135,824	366,946,296	416,429,504	468,267,725	521,133,571	557,232,702	3,910,355,305
12963	21st Century Ins Co	299,306,445	301,068,017	314,514,201	329,476,319	349,110,342	362,352,647	378,664,934	469,181,966	522,192,199	526,364,365	499,512,257	4,351,743,692
19232	Allstate Ins Co	217,715,484	200,693,108	188,266,800	181,298,975	186,593,313	194,686,783	207,562,941	218,787,343	208,620,716	201,842,280	195,904,019	2,201,971,762
11908	Mercury Cas Co	51,474,776	69,915,110	88,791,617	106,622,517	111,446,570	110,592,436	132,728,833	162,657,706	176,181,624	182,618,800	182,110,355	1,375,140,344
22268	Infinity Ins Co	26,009,437	26,596,412	29,463,100	34,212,233	52,292,308	63,869,035	90,169,575	119,454,645	136,519,174	150,521,172	164,479,116	893,586,207
27804	Progressive West Ins Co	18,550,073	41,556,947	71,277,319	78,139,232	62,459,739	65,228,064	71,696,928	111,086,703	143,257,159	153,441,021	171,618,649	988,311,834
25941	United Services Auto Assoc	98,669,593	101,421,287	104,020,154	102,623,668	106,653,979	116,886,099	126,776,226	135,304,039	143,808,415	151,035,880	157,778,265	1,344,977,605
25968	USAA Cas Ins Co	63,374,094	73,131,959	79,354,901	84,002,207	92,672,902	105,952,223	116,752,406	127,574,725	137,913,942	149,682,348	159,871,651	1,190,283,358
24740	Safeco Ins Co Of Amer	72,589,878	74,522,344	79,326,499	81,608,670	94,277,422	98,296,267	103,477,220	113,830,255	120,364,095	129,147,481	132,925,791	1,100,365,922
44288	Progressive Choice Ins Co			9,884	216,217	82,568	13,967	8,819,861	47,356,778	83,276,133	114,511,070	145,849,659	400,136,137
35882	Geico General Ins Co	11,991,985	20,923,892	36,410,892	53,743,453	72,694,394	94,591,642	108,473,791	117,542,506	120,918,215	118,842,810	137,336,160	893,469,740
23035	Liberty Mut Fire Ins Co	34,415,406	35,868,339	36,164,888	33,826,201	36,262,238	42,213,650	49,934,988	58,934,830	80,519,002	101,989,057	111,177,651	621,306,250
25089	Coast Natl Ins Co	14,606,879	27,325,342	35,450,744	43,173,407	58,997,028	79,067,870	113,997,422	150,524,224	150,315,591	120,174,160	90,640,010	884,272,677
23809	Granite State Ins Co	87,812	78,858	45,699	18,624	1,973,552	6,789,781	16,168,960	29,366,243	53,829,325	76,817,597	92,156,684	277,333,135
10683	Wawanesa General Ins Co		4,545,521	12,114,697	17,429,541	21,216,596	28,158,918	40,324,931	57,031,257	69,973,991	78,716,027	85,484,595	414,996,074

<b>Sub Total <sup>(2)</sup></b>	<b>3,460,548,629</b>	<b>3,700,159,939</b>	<b>3,931,988,428</b>	<b>4,113,773,816</b>	<b>4,336,112,261</b>	<b>4,667,417,759</b>	<b>5,246,160,623</b>	<b>6,019,924,999</b>	<b>6,475,605,054</b>	<b>6,699,492,269</b>	<b>6,851,858,678</b>	<b>55,503,042,455</b>
<b>% of California Total</b>	<b>78.03%</b>	<b>78.32%</b>	<b>79.75%</b>	<b>79.13%</b>	<b>78.37%</b>	<b>76.51%</b>	<b>76.43%</b>	<b>78.15%</b>	<b>79.51%</b>	<b>80.02%</b>	<b>78.49%</b>	<b>78.47%</b>
<b>Remainder of California</b>	<b>974,099,237</b>	<b>1,024,473,309</b>	<b>998,266,791</b>	<b>1,084,857,076</b>	<b>1,196,633,120</b>	<b>1,432,925,221</b>	<b>1,617,569,243</b>	<b>1,682,628,631</b>	<b>1,669,206,264</b>	<b>1,672,298,506</b>	<b>1,878,264,532</b>	<b>15,231,221,930</b>
<b>California Total Earned Premium</b>	<b>4,434,647,866</b>	<b>4,724,633,248</b>	<b>4,930,255,219</b>	<b>5,198,630,892</b>	<b>5,532,745,381</b>	<b>6,100,342,980</b>	<b>6,863,729,866</b>	<b>7,702,553,630</b>	<b>8,144,811,318</b>	<b>8,371,790,775</b>	<b>8,730,123,210</b>	<b>70,734,264,385</b>

<b>Countrywide Total Earned Premium</b>	<b>39,646,915,000</b>	<b>42,695,450,000</b>	<b>46,193,880,000</b>	<b>48,928,301,000</b>	<b>54,858,778,000</b>	<b>55,044,927,000</b>	<b>59,838,260,000</b>	<b>63,915,994,000</b>	<b>65,562,701,000</b>	<b>66,742,681,000</b>	<b>66,905,874,000</b>	<b>610,333,761,000</b>
<b>Ratio of CA E.P. / CW E.P.</b>	<b>11.19%</b>	<b>11.07%</b>	<b>10.67%</b>	<b>10.62%</b>	<b>10.09%</b>	<b>11.08%</b>	<b>11.47%</b>	<b>12.05%</b>	<b>12.42%</b>	<b>12.54%</b>	<b>13.05%</b>	<b>11.59%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

## P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES 1996 - 2006 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	556,053,593	546,274,082	548,571,552	537,358,026	590,132,005	719,857,558	823,099,186	791,096,619	734,304,593	711,213,135	776,408,646	7,334,368,996
15598	Interins Exch Of The Automobile Club	254,753,879	281,997,307	313,740,152	331,031,311	371,483,874	424,519,474	457,056,807	491,113,008	493,667,427	528,926,578	540,206,555	4,488,496,371
21652	Farmers Ins Exch	410,126,744	454,294,888	485,953,098	419,421,493	524,976,647	589,591,969	548,032,233	548,284,528	502,511,195	521,169,550	458,987,160	5,463,349,505
15539	California State Auto Asn Inter-Ins	435,248,950	462,344,479	540,647,689	542,561,375	509,432,661	510,093,761	508,107,176	482,256,314	497,973,753	492,635,859	499,146,592	5,480,448,608
19240	Allstate Ind Co	120,923,305	150,274,475	183,949,331	192,234,947	229,455,682	342,462,578	287,445,456	248,449,306	286,695,302	339,157,365	375,733,171	2,756,780,919
27553	Mercury Ins Co	128,729,840	154,591,898	169,415,470	174,681,212	178,727,607	214,508,269	256,488,815	286,180,209	308,404,233	353,769,900	392,183,243	2,617,680,698
12963	21st Century Ins Co	244,150,595	238,686,182	265,592,025	283,237,865	306,528,497	315,011,685	320,079,372	393,300,570	407,753,818	411,470,133	372,310,720	3,558,121,461
19232	Allstate Ins Co	155,884,591	143,984,510	132,558,147	126,296,269	141,693,281	140,085,844	140,668,739	120,550,614	102,613,241	102,041,481	94,049,761	1,400,426,479
11908	Mercury Cas Co	45,164,902	55,705,937	68,238,303	73,377,039	81,373,101	84,443,748	100,385,296	116,903,108	121,096,658	132,319,822	134,945,959	1,013,953,874
22268	Infinity Ins Co	16,543,579	17,487,260	16,625,125	22,064,114	41,687,442	41,924,992	52,337,781	72,680,672	66,852,868	79,820,655	91,145,781	519,170,267
27804	Progressive West Ins Co	14,958,684	30,856,927	50,877,275	52,823,336	44,439,524	41,106,003	43,857,698	72,210,301	84,894,361	99,544,181	117,082,723	652,651,012
25941	United Services Auto Assoc	76,093,729	78,332,061	76,806,279	80,798,542	88,740,201	98,071,757	103,603,956	101,576,327	103,631,799	107,680,660	110,224,358	1,025,559,668
25968	USAA Cas Ins Co	46,837,648	51,890,306	57,540,354	63,157,522	73,145,145	85,142,152	88,955,735	89,794,968	91,204,834	95,412,691	98,157,132	841,238,486
24740	Safeco Ins Co Of Amer	46,361,776	51,795,467	54,510,442	53,935,018	66,955,954	72,205,640	77,466,910	78,280,523	75,423,794	84,462,840	86,035,315	747,433,680
44288	Progressive Choice Ins Co	0	0	13,720	269,425	43,099	494	7,276,647	38,832,924	59,751,791	85,416,070	108,042,989	299,647,159
35882	Geico General Ins Co	10,976,967	18,812,608	30,481,230	42,729,494	59,428,972	77,278,737	82,906,851	75,224,047	71,886,131	76,917,221	92,680,567	639,322,826
23035	Liberty Mut Fire Ins Co	20,530,516	23,466,640	24,264,270	23,428,652	25,746,455	32,806,028	40,242,869	45,498,070	51,941,357	70,456,114	79,365,659	437,746,629
25089	Coast Natl Ins Co	8,832,542	19,404,942	28,596,321	30,087,229	60,242,056	62,235,942	74,998,345	95,946,821	83,154,257	65,458,687	49,057,380	578,014,522
23809	Granite State Ins Co	(3,462)	(11,326)	(6,364)	(1,362)	1,843,240	5,687,523	10,014,125	16,494,616	37,030,707	53,028,915	53,409,476	177,486,089
10683	Wawanesa General Ins Co	0	5,125,961	12,191,404	15,168,661	22,806,442	32,939,133	45,139,052	60,134,380	72,317,705	87,725,566	93,469,982	447,018,287

<b>Sub Total</b>	2,592,168,378	2,785,314,604	3,060,565,823	3,064,660,167	3,418,881,884	3,889,973,287	4,068,163,049	4,224,807,927	4,253,109,824	4,498,627,423	4,622,643,169	40,478,915,536
<b>% of California Total</b>	78.51%	80.15%	81.65%	80.26%	77.12%	76.06%	76.80%	79.41%	80.42%	80.69%	78.67%	78.99%
<b>Remainder of California</b>	709,454,189	689,812,730	687,865,038	753,532,033	1,014,519,658	1,224,453,483	1,228,909,503	1,095,287,220	1,035,582,139	1,076,523,412	1,253,256,184	10,769,195,589
<b>California Total</b>	3,301,622,567	3,475,127,333	3,748,430,861	3,818,192,200	4,433,401,542	5,114,426,771	5,297,072,552	5,320,095,148	5,288,691,963	5,575,150,836	5,875,899,352	51,248,111,124

<b>Countrywide Total</b>	31,327,221,000	31,493,807,000	33,923,266,000	35,788,716,000	41,350,934,000	42,674,569,000	42,467,017,000	43,109,836,000	40,999,732,000	44,928,386,000	43,604,395,000	431,667,879,000
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Note: The Selection of the Top 20 is based on the 2005 Market Share.

## P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

### 1996 - 2006 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	65.09%	70.13%	74.46%	76.62%	83.07%	98.47%	92.65%	73.57%	66.08%	65.63%	68.77%	74.84%
15598	Interins Exch Of The Automobile Club	90.16%	83.33%	78.36%	71.92%	73.31%	77.36%	74.61%	68.70%	62.56%	64.69%	62.54%	70.85%
21652	Farmers Ins Exch	68.70%	66.91%	71.25%	62.00%	79.17%	85.41%	72.33%	67.89%	62.37%	66.44%	69.02%	69.97%
15539	California State Auto Asn Inter-Ins	90.75%	88.67%	96.68%	94.09%	86.92%	81.28%	76.12%	69.26%	71.08%	69.22%	68.88%	79.99%
19240	Allstate Ind Co	68.36%	81.43%	86.52%	75.93%	73.83%	90.13%	74.18%	63.58%	63.28%	64.56%	64.19%	71.42%
27553	Mercury Ins Co	79.77%	70.19%	63.73%	58.32%	57.25%	66.80%	69.90%	68.72%	65.86%	67.88%	70.38%	66.94%
12963	21st Century Ins Co	81.57%	79.28%	84.45%	85.97%	87.80%	86.94%	84.53%	83.83%	78.09%	78.17%	74.53%	81.76%
19232	Allstate Ins Co	71.60%	71.74%	70.41%	69.66%	75.94%	71.95%	67.77%	55.10%	49.19%	50.56%	48.01%	63.60%
11908	Mercury Cas Co	87.74%	79.68%	76.85%	68.82%	73.02%	76.36%	75.63%	71.87%	68.73%	72.46%	74.10%	73.73%
22268	Infinity Ins Co	63.61%	65.75%	56.43%	64.49%	79.72%	65.64%	58.04%	60.84%	48.97%	53.03%	55.41%	58.10%
27804	Progressive West Ins Co	80.64%	74.25%	71.38%	67.60%	71.15%	63.02%	61.17%	65.00%	59.26%	64.87%	68.22%	66.04%
25941	United Services Auto Assoc	77.12%	77.23%	73.84%	78.73%	83.20%	83.90%	81.72%	75.07%	72.06%	71.29%	69.86%	76.25%
25968	USAA Cas Ins Co	73.91%	70.95%	72.51%	75.19%	78.93%	80.36%	76.19%	70.39%	66.13%	63.74%	61.40%	70.68%
24740	Safeco Ins Co Of Amer	63.87%	69.50%	68.72%	66.09%	71.02%	73.46%	74.86%	68.77%	62.66%	65.40%	64.72%	67.93%
44288	Progressive Choice Ins Co			138.81%	124.61%	52.20%	3.54%	82.50%	82.00%	71.75%	74.59%	74.08%	74.89%
35882	Geico General Ins Co	91.54%	89.91%	83.71%	79.51%	81.75%	81.70%	76.43%	64.00%	59.45%	64.72%	67.48%	71.56%
23035	Liberty Mut Fire Ins Co	59.66%	65.42%	67.09%	69.26%	71.00%	77.71%	80.59%	77.20%	64.51%	69.08%	71.39%	70.46%
25089	Coast Natl Ins Co	60.47%	71.01%	80.66%	69.69%	102.11%	78.71%	65.79%	63.74%	55.32%	54.47%	54.12%	65.37%
23809	Granite State Ins Co	-3.94%	-14.36%	-13.93%	-7.31%	93.40%	83.77%	61.93%	56.17%	68.79%	69.03%	57.96%	64.00%
10683	Wawanesa General Ins Co		112.77%	100.63%	87.03%	107.49%	116.98%	111.94%	105.44%	103.35%	111.45%	109.34%	107.72%
	<b>Sub Total</b>	<b>74.91%</b>	<b>75.28%</b>	<b>77.84%</b>	<b>74.50%</b>	<b>78.85%</b>	<b>83.34%</b>	<b>77.55%</b>	<b>70.18%</b>	<b>65.68%</b>	<b>67.15%</b>	<b>67.47%</b>	<b>72.93%</b>
	<b>Remainder of California</b>	<b>72.83%</b>	<b>67.33%</b>	<b>68.91%</b>	<b>69.46%</b>	<b>84.78%</b>	<b>85.45%</b>	<b>75.97%</b>	<b>65.09%</b>	<b>62.04%</b>	<b>64.37%</b>	<b>66.72%</b>	<b>70.70%</b>
	<b>California Total</b>	<b>74.45%</b>	<b>73.55%</b>	<b>76.03%</b>	<b>73.45%</b>	<b>80.13%</b>	<b>83.84%</b>	<b>77.17%</b>	<b>69.07%</b>	<b>64.93%</b>	<b>66.59%</b>	<b>67.31%</b>	<b>72.45%</b>
	<b>Countrywide Total</b>	<b>79.02%</b>	<b>73.76%</b>	<b>73.44%</b>	<b>73.15%</b>	<b>75.38%</b>	<b>77.53%</b>	<b>70.97%</b>	<b>67.45%</b>	<b>62.54%</b>	<b>67.32%</b>	<b>65.17%</b>	<b>70.73%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

## 1996 - 2006 MARKET SHARE

Exhibit 5.c.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	18.49%	15.84%	14.64%	13.09%	11.86%	11.92%	13.31%	13.81%	13.35%	12.81%	12.91%	13.60%
15598	Interins Exch Of The Automobile Club	6.67%	7.61%	8.55%	9.13%	9.25%	9.12%	9.16%	9.69%	9.70%	9.91%	9.94%	9.16%
21652	Farmers Ins Exch	13.76%	14.14%	13.60%	12.72%	11.78%	11.03%	10.91%	10.21%	9.75%	9.04%	7.07%	10.80%
15539	California State Auto Asn Inter-Ins	11.09%	11.14%	11.39%	10.83%	10.75%	10.28%	9.57%	8.96%	8.45%	8.48%	8.15%	9.65%
19240	Allstate Ind Co	3.92%	3.94%	4.36%	5.00%	5.85%	6.18%	5.38%	5.03%	5.68%	6.38%	6.75%	5.48%
27553	Mercury Ins Co	3.84%	4.87%	5.47%	5.74%	5.50%	5.22%	5.30%	5.47%	5.80%	6.25%	6.37%	5.55%
12963	21st Century Ins Co	6.51%	6.35%	6.33%	6.23%	6.26%	5.70%	5.55%	6.15%	6.39%	6.13%	5.54%	6.07%
19232	Allstate Ins Co	4.78%	4.06%	3.68%	3.41%	3.35%	3.13%	2.96%	2.75%	2.49%	2.36%	2.19%	3.03%
11908	Mercury Cas Co	1.21%	1.55%	1.87%	2.05%	1.96%	1.78%	1.97%	2.14%	2.14%	2.17%	2.01%	1.94%
22268	Infinity Ins Co	0.62%	0.57%	0.70%	0.78%	1.02%	1.15%	1.45%	1.72%	1.69%	1.87%	1.99%	1.35%
27804	Progressive West Ins Co	0.55%	1.15%	1.65%	1.35%	0.89%	1.02%	1.08%	1.55%	1.75%	1.86%	1.97%	1.42%
25941	United Services Auto Assoc	2.15%	2.13%	2.06%	1.92%	1.94%	1.89%	1.80%	1.74%	1.76%	1.80%	1.78%	1.88%
25968	USAA Cas Ins Co	1.42%	1.57%	1.60%	1.59%	1.71%	1.71%	1.68%	1.64%	1.70%	1.80%	1.81%	1.68%
24740	Safeco Ins Co Of Amer	1.59%	1.58%	1.58%	1.56%	1.72%	1.57%	1.49%	1.46%	1.48%	1.54%	1.50%	1.54%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.69%	1.08%	1.47%	1.70%	0.61%
35882	Geico General Ins Co	0.30%	0.50%	0.80%	1.09%	1.38%	1.56%	1.56%	1.51%	1.47%	1.41%	1.61%	1.28%
23035	Liberty Mut Fire Ins Co	0.78%	0.75%	0.70%	0.63%	0.69%	0.72%	0.76%	0.82%	1.18%	1.25%	1.31%	0.92%
25089	Coast Natl Ins Co	0.36%	0.64%	0.77%	1.01%	1.03%	1.34%	1.71%	2.00%	2.16%	1.17%	0.95%	1.28%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	0.08%	0.14%	0.30%	0.38%	0.81%	1.02%	1.20%	0.45%
10683	Wawanesa General Ins Co	0.00%	0.18%	0.30%	0.36%	0.42%	0.52%	0.68%	0.81%	0.90%	0.97%	1.01%	0.63%
<b>Sub Total</b>		<b>78.08%</b>	<b>78.59%</b>	<b>80.05%</b>	<b>78.49%</b>	<b>77.45%</b>	<b>75.99%</b>	<b>76.84%</b>	<b>78.53%</b>	<b>79.73%</b>	<b>79.69%</b>	<b>77.77%</b>	<b>78.32%</b>
<b>Remainder of California</b>		<b>21.92%</b>	<b>21.41%</b>	<b>19.95%</b>	<b>21.51%</b>	<b>22.55%</b>	<b>24.01%</b>	<b>23.16%</b>	<b>21.47%</b>	<b>20.27%</b>	<b>20.31%</b>	<b>22.23%</b>	<b>21.68%</b>
<b>California Total Written Premium:</b>		<b>4,516,305,794</b>	<b>4,819,494,387</b>	<b>5,059,352,038</b>	<b>5,315,200,087</b>	<b>5,624,794,681</b>	<b>6,326,872,103</b>	<b>7,150,120,702</b>	<b>7,900,430,670</b>	<b>8,282,950,985</b>	<b>8,493,202,402</b>	<b>8,871,299,757</b>	<b>72,360,023,606</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES 1996 - 2006 INCURRED LOSSES

Exhibit 5.d.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	475,254,406	459,785,229	455,437,660	443,246,645	498,455,590	602,180,801	695,323,298	662,385,041	614,338,998	613,138,689	658,595,232	6,178,141,589
15598	Interins Exch Of The Automobile Club	205,287,749	227,292,277	255,221,743	272,142,704	315,274,748	362,760,503	389,143,930	416,660,137	414,939,821	445,216,715	451,937,388	3,755,877,715
21652	Farmers Ins Exch	380,029,262	406,835,941	435,890,305	406,813,709	455,831,481	501,504,830	455,130,419	455,782,830	415,669,792	436,471,206	363,917,156	4,713,876,931
15539	California State Auto Asn Inter-Ins	346,011,978	364,797,613	414,305,633	414,561,662	409,713,713	416,093,985	425,297,360	397,931,939	396,926,055	391,508,281	405,288,544	4,382,436,763
19240	Allstate Ind Co	109,593,108	132,111,985	160,421,200	171,944,419	206,460,747	307,382,545	254,219,279	219,825,795	253,377,836	291,977,654	329,862,691	2,437,177,259
27553	Mercury Ins Co	113,781,374	134,915,850	148,073,095	154,110,188	177,169,722	189,821,802	228,436,211	252,861,461	266,642,608	304,595,381	336,663,788	2,307,071,480
12963	21st Century Ins Co	214,547,072	205,286,994	227,043,417	230,366,947	249,739,255	248,481,488	249,680,366	314,112,045	335,788,475	346,229,123	314,779,932	2,936,055,114
19232	Allstate Ins Co	137,462,890	123,582,699	113,770,561	110,403,275	125,002,628	122,935,584	122,643,965	104,027,125	87,941,544	85,903,628	80,259,291	1,213,933,190
11908	Mercury Cas Co	39,609,487	48,139,976	58,745,386	63,687,632	71,393,277	74,827,642	89,108,925	102,338,778	104,810,931	114,822,320	116,885,053	884,369,407
22268	Infinity Ins Co	14,148,230	15,002,486	14,105,491	18,478,810	36,418,366	36,249,059	43,810,527	59,462,537	56,002,569	66,868,426	78,509,510	439,056,011
27804	Progressive West Ins Co	13,210,449	25,991,957	41,384,161	44,765,440	37,568,226	33,811,321	36,261,780	55,856,817	70,158,823	83,476,023	98,312,884	540,797,881
25941	United Services Auto Assoc	61,993,395	61,684,076	61,279,967	62,769,078	70,113,930	80,472,294	87,647,269	85,195,368	85,278,485	91,455,547	93,768,089	841,657,498
25968	USAA Cas Ins Co	38,296,402	41,501,818	46,201,285	50,101,082	59,654,861	70,732,162	75,836,243	77,550,868	77,462,212	83,333,051	84,926,119	705,596,103
24740	Safeco Ins Co Of Amer	39,884,706	44,209,174	46,177,229	45,754,435	57,775,824	61,803,657	64,244,626	63,785,084	62,187,512	70,444,592	72,273,141	628,539,980
44288	Progressive Choice Ins Co			7,473	218,377	40,239	2,711	6,159,642	29,820,528	48,176,438	69,188,152	88,429,282	242,042,842
35882	Geico General Ins Co	9,633,721	16,334,619	26,597,592	36,825,361	52,175,281	68,168,730	72,694,566	64,478,282	60,283,186	66,826,322	78,751,235	552,768,895
23035	Liberty Mut Fire Ins Co	19,879,835	19,617,880	20,159,814	19,638,793	21,818,845	27,927,601	33,355,698	38,225,362	49,098,875	56,734,640	64,459,052	370,916,395
25089	Coast Natl Ins Co	8,674,629	15,237,407	22,807,592	24,377,106	44,133,132	52,992,079	65,977,520	82,952,863	71,154,862	56,706,055	42,355,199	487,368,444
23809	Granite State Ins Co	(1,611)	(10,827)	(6,015)	(1,354)	1,705,215	5,185,677	9,399,625	16,061,327	34,117,064	47,536,407	52,729,388	166,714,896
10683	Wawanesa General Ins Co		4,191,741	9,952,590	13,565,041	17,944,887	26,477,060	36,498,074	49,131,383	58,823,265	73,111,168	77,962,281	367,657,490

<b>Sub Total</b>	2,227,297,082	2,346,508,895	2,557,576,179	2,583,769,350	2,908,389,967	3,289,811,531	3,440,869,323	3,548,445,570	3,563,179,351	3,795,543,380	3,890,665,255	34,152,055,883
<b>% of California Total</b>	78.32%	79.68%	81.12%	79.94%	76.73%	75.49%	76.19%	79.19%	80.03%	80.45%	78.36%	78.59%
<b>Remainder of California</b>	616,494,827	598,427,903	595,164,218	648,226,788	882,120,200	1,067,863,191	1,075,370,533	932,280,367	888,923,342	922,430,800	1,074,656,684	9,301,958,853
<b>CA Total Incurred Losses</b>	2,843,791,909	2,944,936,798	3,152,740,397	3,231,996,138	3,790,510,167	4,357,674,722	4,516,239,856	4,480,725,937	4,452,102,693	4,717,974,180	4,965,321,939	43,454,014,736

<b>CW Total Incurred Losses</b>	27,549,022,000	27,273,791,000	29,332,958,000	30,974,940,000	36,015,741,000	37,071,772,000	36,690,055,000	37,120,279,000	34,836,195,000	37,904,146,000	37,176,754,000	371,945,653,000
<b>Ratio of CA I.L. / CW I.L.</b>	10.32%	10.80%	10.75%	10.43%	10.52%	11.75%	12.31%	12.07%	12.78%	12.45%	13.36%	11.68%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

## 1996 - 2006 INCURRED LOSSES to EARNED PREMIUM RATIO

Exhibit 5.e.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	55.63%	59.02%	61.82%	63.20%	70.16%	82.38%	78.27%	61.60%	55.28%	56.58%	58.33%	63.04%
15598	Interins Exch Of The Automobile Club	72.65%	67.16%	63.75%	59.13%	62.22%	66.11%	63.52%	58.29%	52.58%	54.45%	52.32%	59.29%
21652	Farmers Ins Exch	63.65%	59.92%	63.91%	60.14%	68.74%	72.65%	60.07%	56.43%	51.59%	55.65%	54.72%	60.37%
15539	California State Auto Asn Inter-Ins	72.15%	69.96%	74.09%	71.89%	69.91%	66.30%	63.71%	57.15%	56.66%	55.01%	55.93%	63.97%
19240	Allstate Ind Co	61.95%	71.59%	75.45%	67.92%	66.43%	80.89%	65.61%	56.25%	55.92%	55.58%	56.35%	63.14%
27553	Mercury Ins Co	70.51%	61.26%	55.70%	51.45%	56.75%	59.11%	62.25%	60.72%	56.94%	58.45%	60.42%	59.00%
12963	21st Century Ins Co	71.68%	68.19%	72.19%	69.92%	71.54%	68.57%	65.94%	66.95%	64.30%	65.78%	63.02%	67.47%
19232	Allstate Ins Co	63.14%	61.58%	60.43%	60.90%	66.99%	63.15%	59.09%	47.55%	42.15%	42.56%	40.97%	55.13%
11908	Mercury Cas Co	76.95%	68.85%	66.16%	59.73%	64.06%	67.66%	67.14%	62.92%	59.49%	62.88%	64.18%	64.31%
22268	Infinity Ins Co	54.40%	56.41%	47.88%	54.01%	69.64%	56.76%	48.59%	49.78%	41.02%	44.42%	47.73%	49.13%
27804	Progressive West Ins Co	71.22%	62.55%	58.06%	57.29%	60.15%	51.84%	50.58%	50.28%	48.97%	54.40%	57.29%	54.72%
25941	United Services Auto Assoc	62.83%	60.82%	58.91%	61.16%	65.74%	68.85%	69.14%	62.97%	59.30%	60.55%	59.43%	62.58%
25968	USAA Cas Ins Co	60.43%	56.75%	58.22%	59.64%	64.37%	66.76%	64.95%	60.79%	56.17%	55.67%	53.12%	59.28%
24740	Safeco Ins Co Of Amer	54.95%	59.32%	58.21%	56.07%	61.28%	62.87%	62.09%	56.04%	51.67%	54.55%	54.37%	57.12%
44288	Progressive Choice Ins Co			75.61%	101.00%	48.73%	19.41%	69.84%	62.97%	57.85%	60.42%	60.63%	60.49%
35882	Geico General Ins Co	80.33%	78.07%	73.05%	68.52%	71.77%	72.07%	67.02%	54.86%	49.85%	56.23%	57.34%	61.87%
23035	Liberty Mut Fire Ins Co	57.76%	54.69%	55.74%	58.06%	60.17%	66.16%	66.80%	64.86%	60.98%	55.63%	57.98%	59.70%
25089	Coast Natl Ins Co	59.39%	55.76%	64.34%	56.46%	74.81%	67.02%	57.88%	55.11%	47.34%	47.19%	46.73%	55.12%
23809	Granite State Ins Co	-1.83%	-13.73%	-13.16%	-7.27%	86.40%	76.37%	58.13%	54.69%	63.38%	61.88%	57.22%	60.11%
10683	Wawanesa General Ins Co		92.22%	82.15%	77.83%	84.58%	94.03%	90.51%	86.15%	84.06%	92.88%	91.20%	88.59%
<b>Sub Total</b>		<b>64.36%</b>	<b>63.42%</b>	<b>65.05%</b>	<b>62.81%</b>	<b>67.07%</b>	<b>70.48%</b>	<b>65.59%</b>	<b>58.95%</b>	<b>55.02%</b>	<b>56.65%</b>	<b>56.78%</b>	<b>61.53%</b>
<b>Remainder of California</b>		<b>63.29%</b>	<b>58.41%</b>	<b>59.62%</b>	<b>59.75%</b>	<b>73.72%</b>	<b>74.52%</b>	<b>66.48%</b>	<b>55.41%</b>	<b>53.25%</b>	<b>55.16%</b>	<b>57.22%</b>	<b>61.07%</b>
<b>California Total</b>		<b>64.13%</b>	<b>62.33%</b>	<b>63.95%</b>	<b>62.17%</b>	<b>68.51%</b>	<b>71.43%</b>	<b>65.80%</b>	<b>58.17%</b>	<b>54.66%</b>	<b>56.36%</b>	<b>56.88%</b>	<b>61.43%</b>
<b>Countrywide Total</b>		<b>69.49%</b>	<b>63.88%</b>	<b>63.50%</b>	<b>63.31%</b>	<b>65.65%</b>	<b>67.35%</b>	<b>61.32%</b>	<b>58.08%</b>	<b>53.13%</b>	<b>56.79%</b>	<b>55.57%</b>	<b>60.94%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES 1996 - 2006 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

Exhibit 5.f.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	2,162,970	2,446,021	2,804,421	2,863,387	2,975,400	6,204,079	10,061,020	20,891,756	10,513,014	(3,255,343)	537,270	58,203,995
15598	Interins Exch Of The Automobile Club	1,182,189	1,947,190	1,849,501	1,733,426	163,435	1,253,712	565,655	1,637,986	926,940	2,127,902	3,098,897	16,486,833
21652	Farmers Ins Exch	3,567,593	3,256,021	5,217,039	4,000,892	4,213,392	6,116,126	3,763,708	5,991,224	4,704,378	5,606,281	9,122,608	55,559,262
15539	California State Auto Asn Inter-Ins	1,418,558	1,406,157	965,848	536,675	10,290,577	1,187,306	813,825	1,124,377	2,675,285	649,100	480,530	21,548,238
19240	Allstate Ind Co	1,063,635	2,106,041	1,651,363	1,984,401	1,713,292	2,436,552	1,551,309	1,791,542	2,158,466	2,100,945	4,367,498	22,925,044
27553	Mercury Ins Co	1,128,421	1,203,069	1,506,362	1,507,001	1,557,885	1,530,491	1,587,580	1,939,691	1,910,684	1,692,460	2,383,488	17,947,132
12963	21st Century Ins Co	889,513	934,189	3,119,543	2,709,538	6,195,847	8,957,872	9,490,920	10,261,941	11,971,251	(1,840,045)	1,653,477	54,344,046
19232	Allstate Ins Co	1,209,644	1,597,143	243,442	912,498	817,083	732,944	776,932	859,415	1,204,119	715,496	1,109,894	10,178,610
11908	Mercury Cas Co	380,351	393,965	483,909	672,382	544,522	547,267	564,390	793,240	600,481	694,744	720,295	6,395,546
22268	Infinity Ins Co	460,255	565,507	59,686	54,063	374,513	294,609	143,659	1,078,222	773,409	2,207,327	563,744	6,574,994
27804	Progressive West Ins Co	1,747,235	4,822,970	716,080	106,089	431,741	116,963	200,896	638,644	856,922	811,883	739,778	11,189,201
25941	United Services Auto Assoc	35,980	(227,104)	34,026	748,018	1,131,979	541,878	(10,536)	415,276	43,525	8,191	870,962	3,592,195
25968	USAA Cas Ins Co	281,569	(95,035)	21,097	103,375	27,623	43,177	85,621	246,917	28,289	50,736	790,757	1,584,126
24740	Safeco Ins Co Of Amer	195,407	109,832	70,719	153,966	213,754	172,684	410,600	508,203	938,113	570,379	692,718	4,036,375
44288	Progressive Choice Ins Co			40	9,782	(895)	(2,722)	56,606	226,124	463,834	898,004	101,339	1,752,112
35882	Geico General Ins Co	103,551	191,455	149,233	856,877	342,086	707,101	518,291	412,932	364,441	(686,543)	421,445	3,380,869
23035	Liberty Mut Fire Ins Co	650,681	675,144	368,232	97,602	102,919	100,187	128,002	88,335	230,784	187,264	(373,394)	2,255,756
25089	Coast Natl Ins Co	157,913	390,682	462,692	(4,102)	8,210,281	566,792	1,028,731	1,534,623	1,150,149	335,810	459,854	14,293,425
23809	Granite State Ins Co	(1,851)	(499)	(349)	(8)	27,163	198,575	152,762	137,701	2,913,643	4,471,207	157,681	8,056,025
10683	Wawanesa General Ins Co		102,271	38,684	24,694	36,736	52,162	107,046	154,668	86,675	275,192	218,353	1,096,481

<b>Sub Total</b>	16,633,614	21,825,019	19,761,568	19,070,556	39,369,333	31,757,755	31,997,017	50,732,817	44,514,402	17,620,990	28,117,194	321,400,265
<b>% of California Total</b>	36.78%	42.93%	50.16%	53.43%	73.35%	58.23%	87.09%	65.26%	74.99%	52.89%	64.29%	60.61%
<b>Remainder of California</b>	28,585,703	29,014,837	19,638,457	16,621,366	14,307,321	22,779,357	4,743,432	27,003,453	14,845,855	15,697,399	15,615,425	208,852,605
<b>California Total</b>	45,219,317	50,839,856	39,400,025	35,691,922	53,676,654	54,537,112	36,740,449	77,736,270	59,360,257	33,318,389	43,732,619	530,252,870

<b>Countrywide Total</b>	414,837,000	421,775,000	260,368,000	276,234,000	262,253,000	278,755,000	235,204,000	313,611,000	262,856,000	200,580,000	264,423,000	3,190,896,000
<b>Ratio of CA D.C.C.E. / CW D.C.C.E.</b>	10.90%	12.05%	15.13%	12.92%	20.47%	19.56%	15.62%	24.79%	22.58%	16.61%	16.54%	16.62%

Note: The Selection of the Top 20 is based on the 2005 Market Share.



# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

## Exhibit 5.g.

### 1996 - 2006 DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	0.25%	0.31%	0.38%	0.41%	0.42%	0.85%	1.13%	1.94%	0.95%	-0.30%	0.05%	0.59%
15598	Interins Exch Of The Automobile Club	0.42%	0.58%	0.46%	0.38%	0.03%	0.23%	0.09%	0.23%	0.12%	0.26%	0.36%	0.26%
21652	Farmers Ins Exch	0.60%	0.48%	0.76%	0.59%	0.64%	0.89%	0.50%	0.74%	0.58%	0.71%	1.37%	0.71%
15539	California State Auto Asn Inter-Ins	0.30%	0.27%	0.17%	0.09%	1.76%	0.19%	0.12%	0.16%	0.38%	0.09%	0.07%	0.31%
19240	Allstate Ind Co	0.60%	1.14%	0.78%	0.78%	0.55%	0.64%	0.40%	0.46%	0.48%	0.40%	0.75%	0.59%
27553	Mercury Ins Co	0.70%	0.55%	0.57%	0.50%	0.50%	0.48%	0.43%	0.47%	0.41%	0.32%	0.43%	0.46%
12963	21st Century Ins Co	0.30%	0.31%	0.99%	0.82%	1.77%	2.47%	2.51%	2.19%	2.29%	-0.35%	0.33%	1.25%
19232	Allstate Ins Co	0.56%	0.80%	0.13%	0.50%	0.44%	0.38%	0.37%	0.39%	0.58%	0.35%	0.57%	0.46%
11908	Mercury Cas Co	0.74%	0.56%	0.54%	0.63%	0.49%	0.49%	0.43%	0.49%	0.34%	0.38%	0.40%	0.47%
22268	Infinity Ins Co	1.77%	2.13%	0.20%	0.16%	0.72%	0.46%	0.16%	0.90%	0.57%	1.47%	0.34%	0.74%
27804	Progressive West Ins Co	9.42%	11.61%	1.00%	0.14%	0.69%	0.18%	0.28%	0.57%	0.60%	0.53%	0.43%	1.13%
25941	United Services Auto Assoc	0.04%	-0.22%	0.03%	0.73%	1.06%	0.46%	-0.01%	0.31%	0.03%	0.01%	0.55%	0.27%
25968	USAA Cas Ins Co	0.44%	-0.13%	0.03%	0.12%	0.03%	0.04%	0.07%	0.19%	0.02%	0.03%	0.49%	0.13%
24740	Safeco Ins Co Of Amer	0.27%	0.15%	0.09%	0.19%	0.23%	0.18%	0.40%	0.45%	0.78%	0.44%	0.52%	0.37%
44288	Progressive Choice Ins Co			0.40%	4.52%	-1.08%	-19.49%	0.64%	0.48%	0.56%	0.78%	0.07%	0.44%
35882	Geico General Ins Co	0.86%	0.92%	0.41%	1.59%	0.47%	0.75%	0.48%	0.35%	0.30%	-0.58%	0.31%	0.38%
23035	Liberty Mut Fire Ins Co	1.89%	1.88%	1.02%	0.29%	0.28%	0.24%	0.26%	0.15%	0.29%	0.18%	-0.34%	0.36%
25089	Coast Natl Ins Co	1.08%	1.43%	1.31%	-0.01%	13.92%	0.72%	0.90%	1.02%	0.77%	0.28%	0.51%	1.62%
23809	Granite State Ins Co	-2.11%	-0.63%	-0.76%	-0.04%	1.38%	2.92%	0.94%	0.47%	5.41%	5.82%	0.17%	2.90%
10683	Wawanesa General Ins Co		2.25%	0.32%	0.14%	0.17%	0.19%	0.27%	0.27%	0.12%	0.35%	0.26%	0.26%
<b>Sub Total</b>		<b>0.48%</b>	<b>0.59%</b>	<b>0.50%</b>	<b>0.46%</b>	<b>0.91%</b>	<b>0.68%</b>	<b>0.61%</b>	<b>0.84%</b>	<b>0.69%</b>	<b>0.26%</b>	<b>0.41%</b>	<b>0.58%</b>
<b>Remainder of California</b>		<b>2.93%</b>	<b>2.83%</b>	<b>1.97%</b>	<b>1.53%</b>	<b>1.20%</b>	<b>1.59%</b>	<b>0.29%</b>	<b>1.60%</b>	<b>0.89%</b>	<b>0.94%</b>	<b>0.83%</b>	<b>1.37%</b>
<b>California Total</b>		<b>1.02%</b>	<b>1.08%</b>	<b>0.80%</b>	<b>0.69%</b>	<b>0.97%</b>	<b>0.89%</b>	<b>0.54%</b>	<b>1.01%</b>	<b>0.73%</b>	<b>0.40%</b>	<b>0.50%</b>	<b>0.75%</b>
<b>Countrywide Total</b>		<b>1.05%</b>	<b>0.99%</b>	<b>0.56%</b>	<b>0.56%</b>	<b>0.48%</b>	<b>0.51%</b>	<b>0.39%</b>	<b>0.49%</b>	<b>0.40%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.52%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

## 1996 - 2006 ADJUSTING & OTHER EXPENSE (AOE)

Exhibit 5.h.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	78,636,217	84,042,832	90,329,471	91,247,994	88,701,015	111,472,678	117,714,868	107,819,822	109,452,581	101,329,789	117,276,144	1,098,023,412
15598	Interins Exch Of The Automobile Club	48,283,941	52,757,840	56,668,908	57,155,181	56,045,691	60,505,259	67,347,222	72,814,885	77,800,666	81,581,961	85,170,270	716,131,823
21652	Farmers Ins Exch	26,529,889	44,202,926	44,845,754	8,606,892	64,931,774	81,971,013	89,138,106	86,510,474	82,137,025	79,092,063	85,947,396	693,913,312
15539	California State Auto Asn Inter-Ins	87,818,414	96,140,709	125,376,208	127,463,038	89,428,371	92,812,470	81,995,991	83,199,998	98,372,413	100,478,478	93,377,518	1,076,463,607
19240	Allstate Ind Co	10,266,562	16,056,449	21,876,768	18,306,127	21,281,643	32,643,481	31,674,868	26,831,969	31,159,000	45,078,766	41,502,982	296,678,616
27553	Mercury Ins Co	13,820,045	18,472,979	19,836,013	19,064,023	0	23,155,976	26,465,024	31,379,057	39,850,941	47,482,059	53,135,967	292,662,086
12963	21st Century Ins Co	28,714,010	32,464,999	35,429,065	50,161,380	50,593,395	57,572,325	60,908,086	68,926,584	59,994,092	67,081,055	55,877,311	567,722,301
19232	Allstate Ins Co	17,212,057	18,804,668	18,544,144	14,980,496	15,873,570	16,417,316	17,247,842	15,664,074	13,467,578	15,422,357	12,680,576	176,314,679
11908	Mercury Cas Co	5,175,064	7,171,996	9,009,008	9,017,025	9,435,302	9,068,839	10,711,981	13,771,090	15,685,246	16,802,758	17,340,611	123,188,921
22268	Infinity Ins Co	1,935,094	1,919,267	2,459,948	3,531,241	4,894,563	5,381,324	8,383,595	12,139,913	10,076,890	10,744,902	12,072,527	73,539,262
27804	Progressive West Ins Co	1,000	42,000	8,777,034	7,951,807	6,439,557	7,177,719	7,395,022	15,714,840	13,878,616	15,256,275	18,030,061	100,663,930
25941	United Services Auto Assoc	14,064,354	16,875,089	15,492,286	17,281,446	17,494,292	17,057,585	15,967,223	15,965,683	18,309,789	16,216,922	15,585,307	180,309,975
25968	USAA Cas Ins Co	8,259,677	10,483,523	11,317,972	12,953,065	13,462,661	14,366,813	13,033,871	11,997,183	13,714,333	12,028,904	12,440,256	134,058,257
24740	Safeco Ins Co Of Amer	6,281,663	7,476,461	8,262,494	8,026,617	8,966,376	10,229,299	12,811,684	13,987,236	12,298,169	13,447,869	13,069,456	114,857,325
44288	Progressive Choice Ins Co			6,207	41,266	3,755	505	1,060,399	8,786,272	11,111,519	15,329,914	19,512,368	55,852,205
35882	Geico General Ins Co	1,239,695	2,286,534	3,734,405	5,047,256	6,911,605	8,402,906	9,693,994	10,332,833	11,238,504	10,777,442	13,507,887	83,173,062
23035	Liberty Mut Fire Ins Co	0	3,173,616	3,736,224	3,692,257	3,824,691	4,778,240	6,759,169	7,184,373	2,611,698	13,534,210	15,280,001	64,574,478
25089	Coast Natl Ins Co	0	3,776,853	5,326,037	5,714,225	7,898,643	8,677,071	7,992,094	11,459,335	10,849,246	8,416,822	6,242,327	76,352,653
23809	Granite State Ins Co	0	0	0	0	110,862	303,271	461,738	295,588	0	1,021,301	522,407	2,715,168
10683	Wawanesa General Ins Co		831,949	2,200,130	1,578,926	4,824,819	6,409,911	8,533,932	10,848,329	13,407,765	14,339,206	15,289,348	78,264,316

<b>Sub Total</b>	348,237,682	416,980,690	483,228,076	461,820,261	471,122,584	568,404,001	595,296,709	625,629,540	645,416,071	685,463,053	703,860,720	6,005,459,388
<b>% of California Total</b>	84.40%	86.99%	86.87%	83.89%	79.96%	80.94%	80.00%	82.14%	83.04%	83.20%	81.20%	82.68%
<b>Remainder of California</b>	64,373,659	62,369,990	73,062,363	88,683,879	118,092,137	133,810,935	148,795,538	136,003,400	131,812,942	138,395,213	162,984,075	1,258,384,131
<b>California Total</b>	412,611,341	479,350,679	556,290,439	550,504,140	589,214,721	702,214,937	744,092,247	761,632,941	777,229,013	823,858,267	866,844,794	7,263,843,518

<b>Countrywide Total</b>	3,363,362,000	3,798,241,000	4,329,940,000	4,537,542,000	5,072,940,000	5,324,042,000	5,541,758,000	5,675,946,000	5,900,681,000	6,823,660,000	6,163,218,000	56,531,330,000
<b>Ratio of CA A.O.E. / CW A.O.E.</b>	12.27%	12.62%	12.85%	12.13%	11.61%	13.19%	13.43%	13.42%	13.17%	12.07%	14.06%	12.85%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

Note 2: AOE is allocated by California IL \* Countrywide AOE / Countrywide IL

# P.P. AUTO. P.D. - CALIFORNIA TOP 20 COMPANIES

## 1996 - 2006 ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

Exhibit 5.i.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25178	State Farm Mut Auto Ins Co	9.20%	10.79%	12.26%	13.01%	12.49%	15.25%	13.25%	10.03%	9.85%	9.35%	10.39%	11.20%
15598	Interins Exch Of The Automobile Club	17.09%	15.59%	14.15%	12.42%	11.06%	11.03%	10.99%	10.19%	9.86%	9.98%	9.86%	11.30%
21652	Farmers Ins Exch	4.44%	6.51%	6.57%	1.27%	9.79%	11.87%	11.76%	10.71%	10.20%	10.08%	12.92%	8.89%
15539	California State Auto Asn Inter-Ins	18.31%	18.44%	22.42%	22.10%	15.26%	14.79%	12.28%	11.95%	14.04%	14.12%	12.89%	15.71%
19240	Allstate Ind Co	5.80%	8.70%	10.29%	7.23%	6.85%	8.59%	8.17%	6.87%	6.88%	8.58%	7.09%	7.69%
27553	Mercury Ins Co	8.56%	8.39%	7.46%	6.36%	0.00%	7.21%	7.21%	7.54%	8.51%	9.11%	9.54%	7.48%
12963	21st Century Ins Co	9.59%	10.78%	11.26%	15.22%	14.49%	15.89%	16.08%	14.69%	11.49%	12.74%	11.19%	13.05%
19232	Allstate Ins Co	7.91%	9.37%	9.85%	8.26%	8.51%	8.43%	8.31%	7.16%	6.46%	7.64%	6.47%	8.01%
11908	Mercury Cas Co	10.05%	10.26%	10.15%	8.46%	8.47%	8.20%	8.07%	8.47%	8.90%	9.20%	9.52%	8.96%
22268	Infinity Ins Co	7.44%	7.22%	8.35%	10.32%	9.36%	8.43%	9.30%	10.16%	7.38%	7.14%	7.34%	8.23%
27804	Progressive West Ins Co	0.01%	0.10%	12.31%	10.18%	10.31%	11.00%	10.31%	14.15%	9.69%	9.94%	10.51%	10.19%
25941	United Services Auto Assoc	14.25%	16.64%	14.89%	16.84%	16.40%	14.59%	12.59%	11.80%	12.73%	10.74%	9.88%	13.41%
25968	USAA Cas Ins Co	13.03%	14.34%	14.26%	15.42%	14.53%	13.56%	11.16%	9.40%	9.94%	8.04%	7.78%	11.26%
24740	Safeco Ins Co Of Amer	8.65%	10.03%	10.42%	9.84%	9.51%	10.41%	12.38%	12.29%	10.22%	10.41%	9.83%	10.44%
44288	Progressive Choice Ins Co			62.80%	19.09%	4.55%	3.62%	12.02%	18.55%	13.34%	13.39%	13.38%	13.96%
35882	Geico General Ins Co	10.34%	10.93%	10.26%	9.39%	9.51%	8.88%	8.94%	8.79%	9.29%	9.07%	9.84%	9.31%
23035	Liberty Mut Fire Ins Co	0.00%	8.85%	10.33%	10.92%	10.55%	11.32%	13.54%	12.19%	3.24%	13.27%	13.74%	10.39%
25089	Coast Natl Ins Co	0.00%	13.82%	15.02%	13.24%	13.39%	10.97%	7.01%	7.61%	7.22%	7.00%	6.89%	8.63%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	5.62%	4.47%	2.86%	1.01%	0.00%	1.33%	0.57%	0.98%
10683	Wawanesa General Ins Co		18.30%	18.16%	9.06%	22.74%	22.76%	21.16%	19.02%	19.16%	18.22%	17.89%	18.86%
<b>Sub Total</b>		<b>10.06%</b>	<b>11.27%</b>	<b>12.29%</b>	<b>11.23%</b>	<b>10.87%</b>	<b>12.18%</b>	<b>11.35%</b>	<b>10.39%</b>	<b>9.97%</b>	<b>10.23%</b>	<b>10.27%</b>	<b>10.82%</b>
<b>Remainder of California</b>		<b>6.61%</b>	<b>6.09%</b>	<b>7.32%</b>	<b>8.17%</b>	<b>9.87%</b>	<b>9.34%</b>	<b>9.20%</b>	<b>8.08%</b>	<b>7.90%</b>	<b>8.28%</b>	<b>8.68%</b>	<b>8.26%</b>
<b>California Total</b>		<b>9.30%</b>	<b>10.15%</b>	<b>11.28%</b>	<b>10.59%</b>	<b>10.65%</b>	<b>11.51%</b>	<b>10.84%</b>	<b>9.89%</b>	<b>9.54%</b>	<b>9.84%</b>	<b>9.93%</b>	<b>10.27%</b>
<b>Countrywide Total</b>		<b>8.48%</b>	<b>8.90%</b>	<b>9.37%</b>	<b>9.27%</b>	<b>9.25%</b>	<b>9.67%</b>	<b>9.26%</b>	<b>8.88%</b>	<b>9.00%</b>	<b>10.22%</b>	<b>9.21%</b>	<b>9.26%</b>

Note: The Selection of the Top 20 is based on the 2005 Market Share.