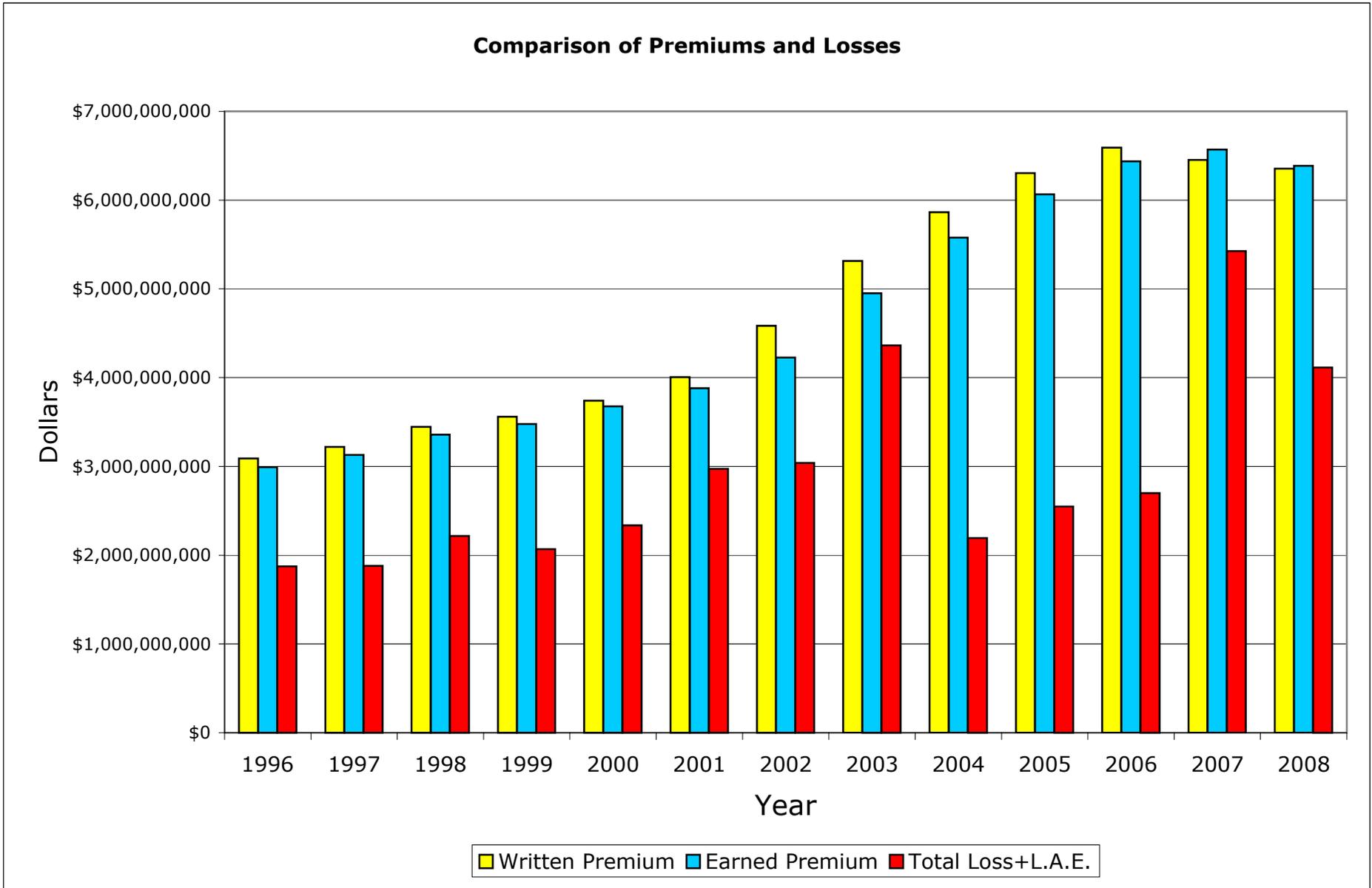


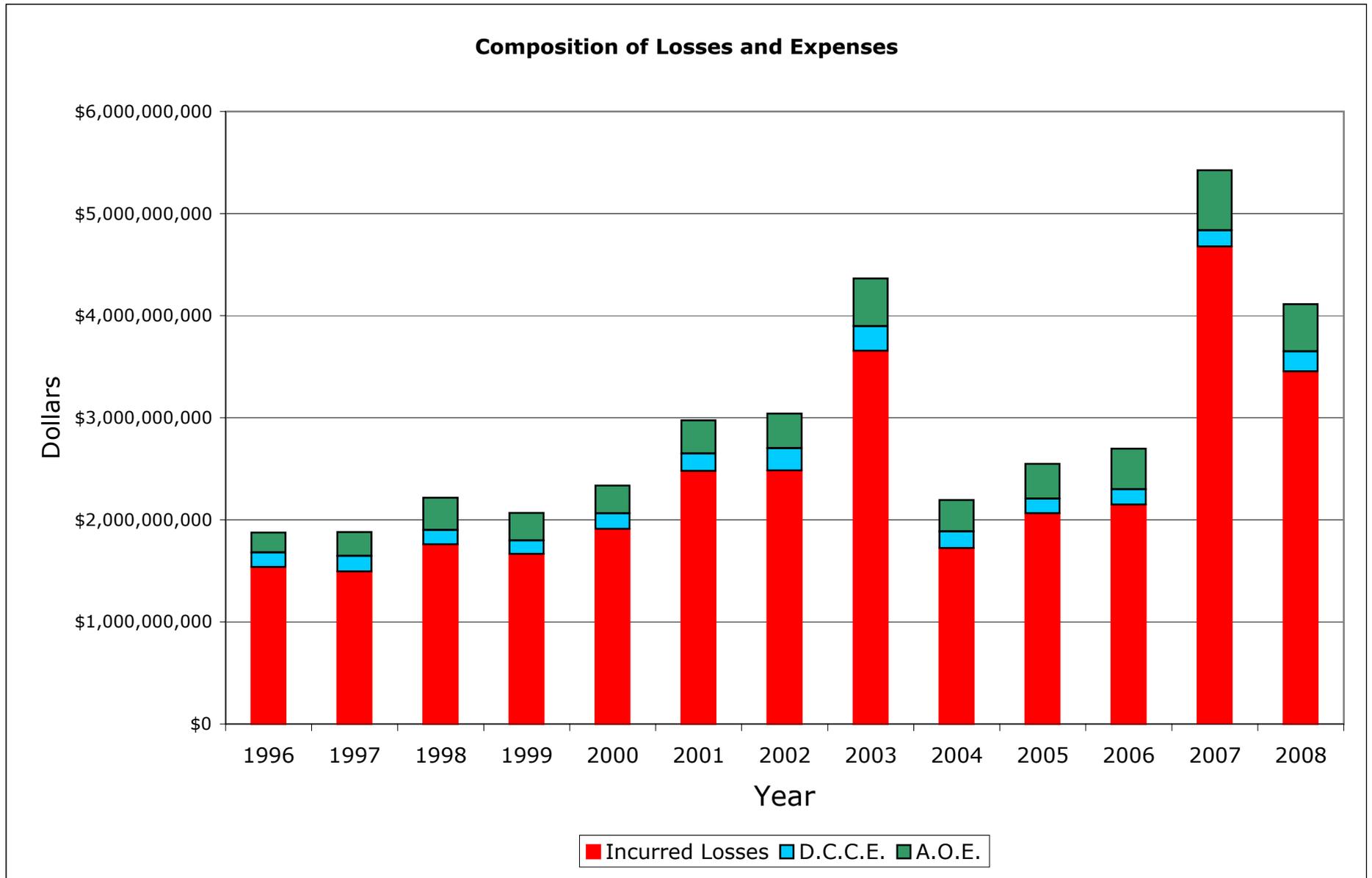
Homeowners Data  
California Statewide Total

Graph 1.a.



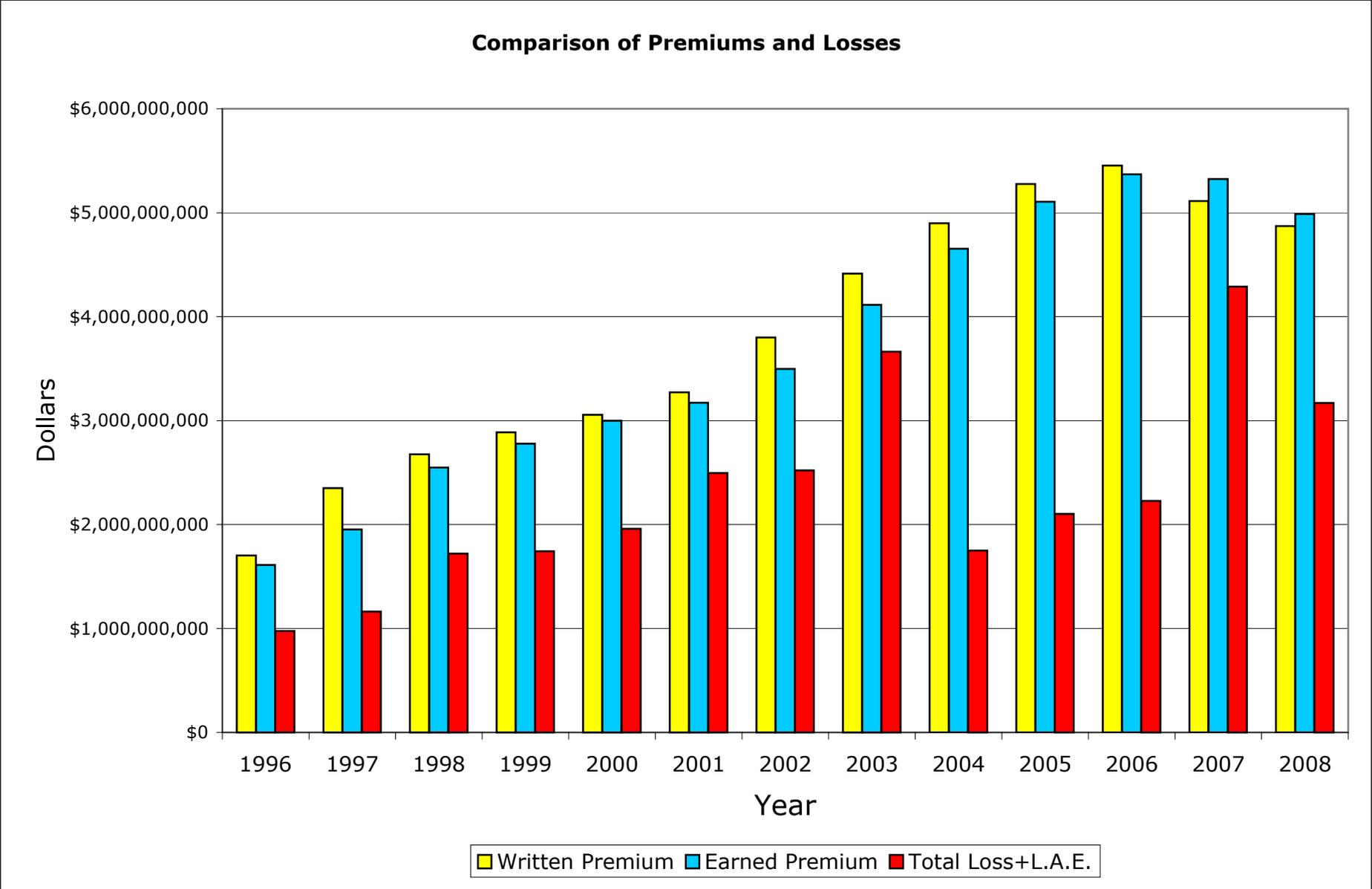
Homeowners Data  
California Statewide Total

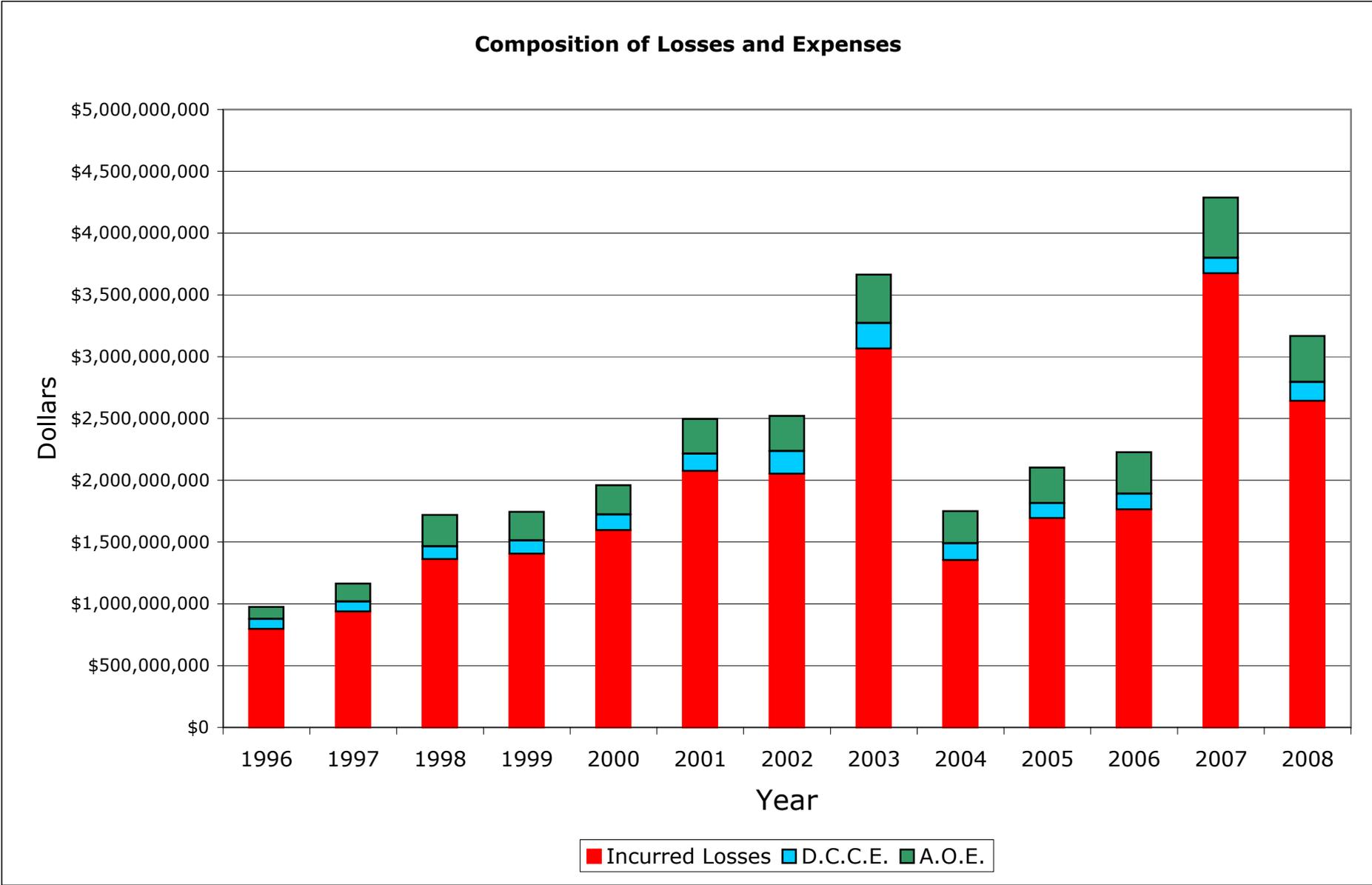
Graph 1.b.



Homeowners Data  
Top 20 Aggregate

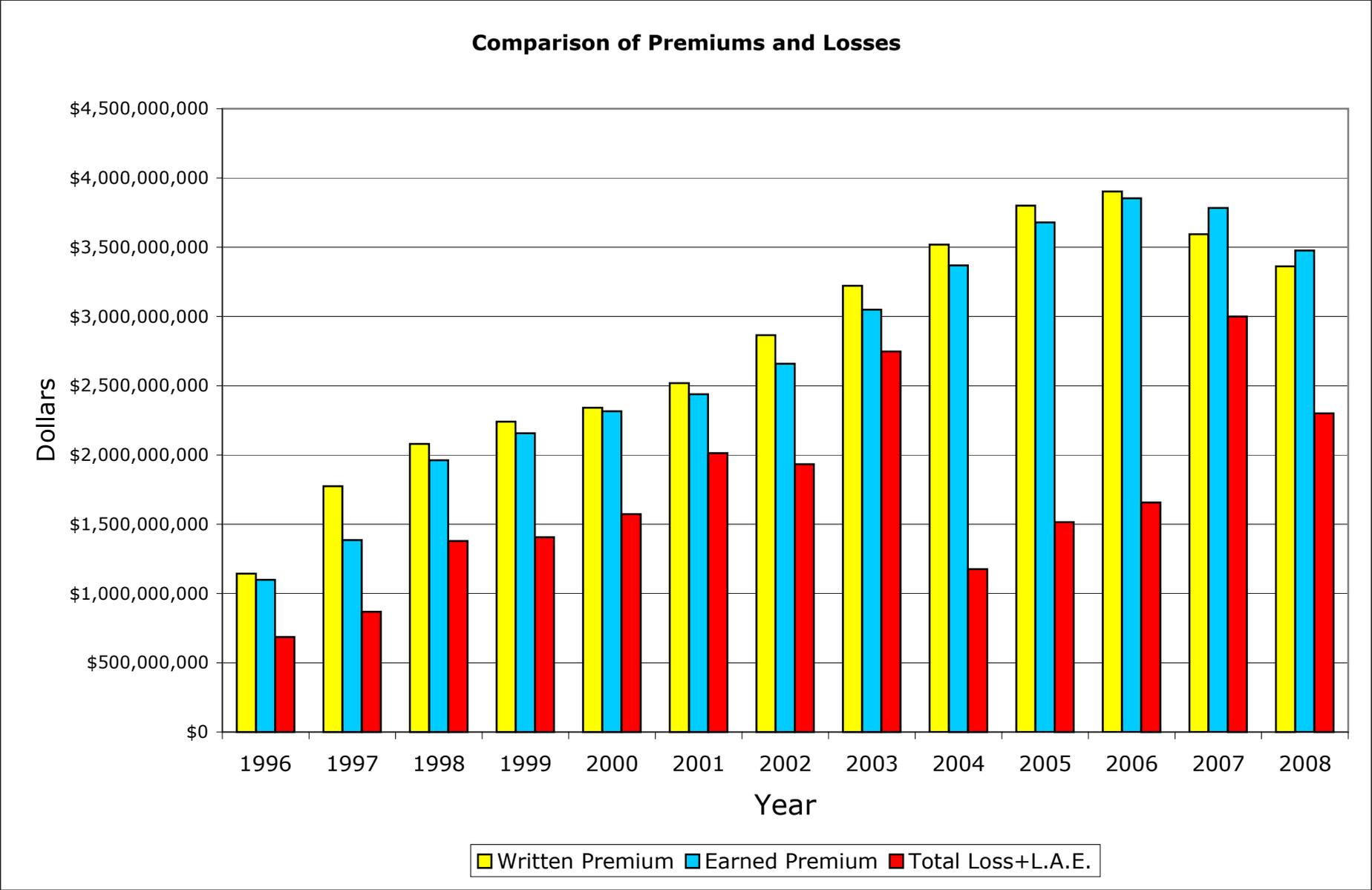
Graph 2.a.





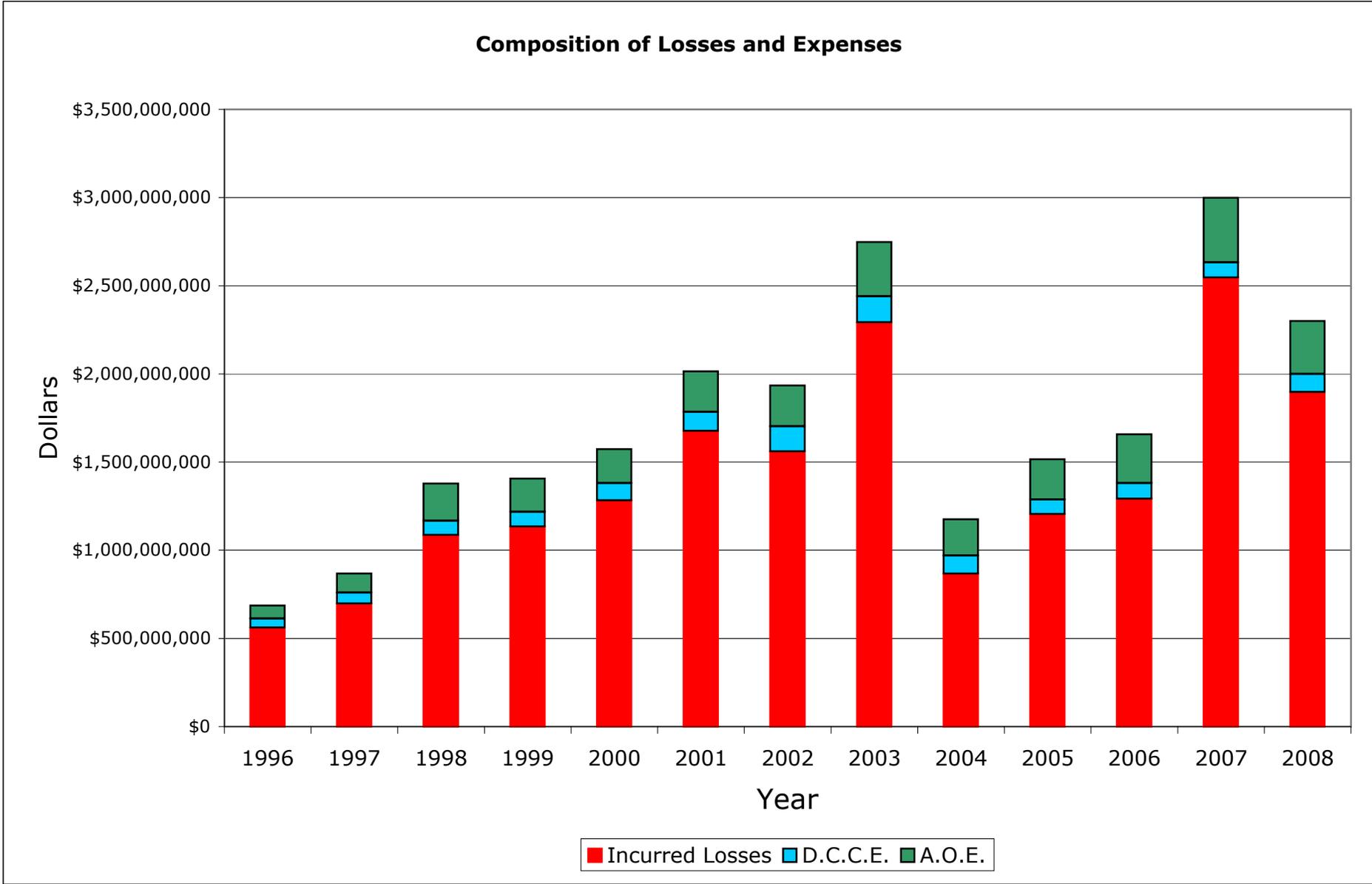
Homeowners Data  
Top 5 Aggregate

Graph 3.a.



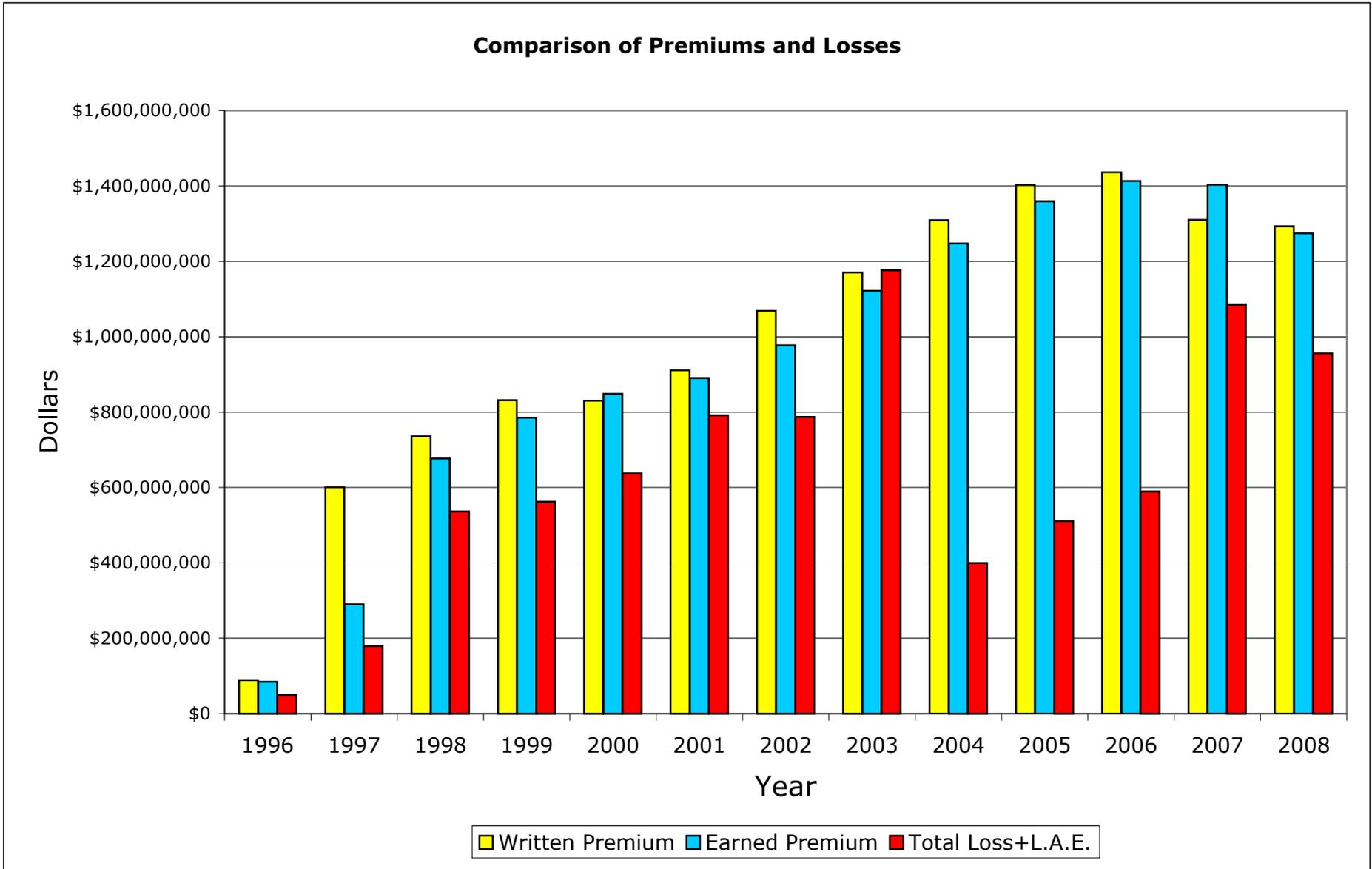
Homeowners Data  
Top 5 Aggregate

Graph 3.b.



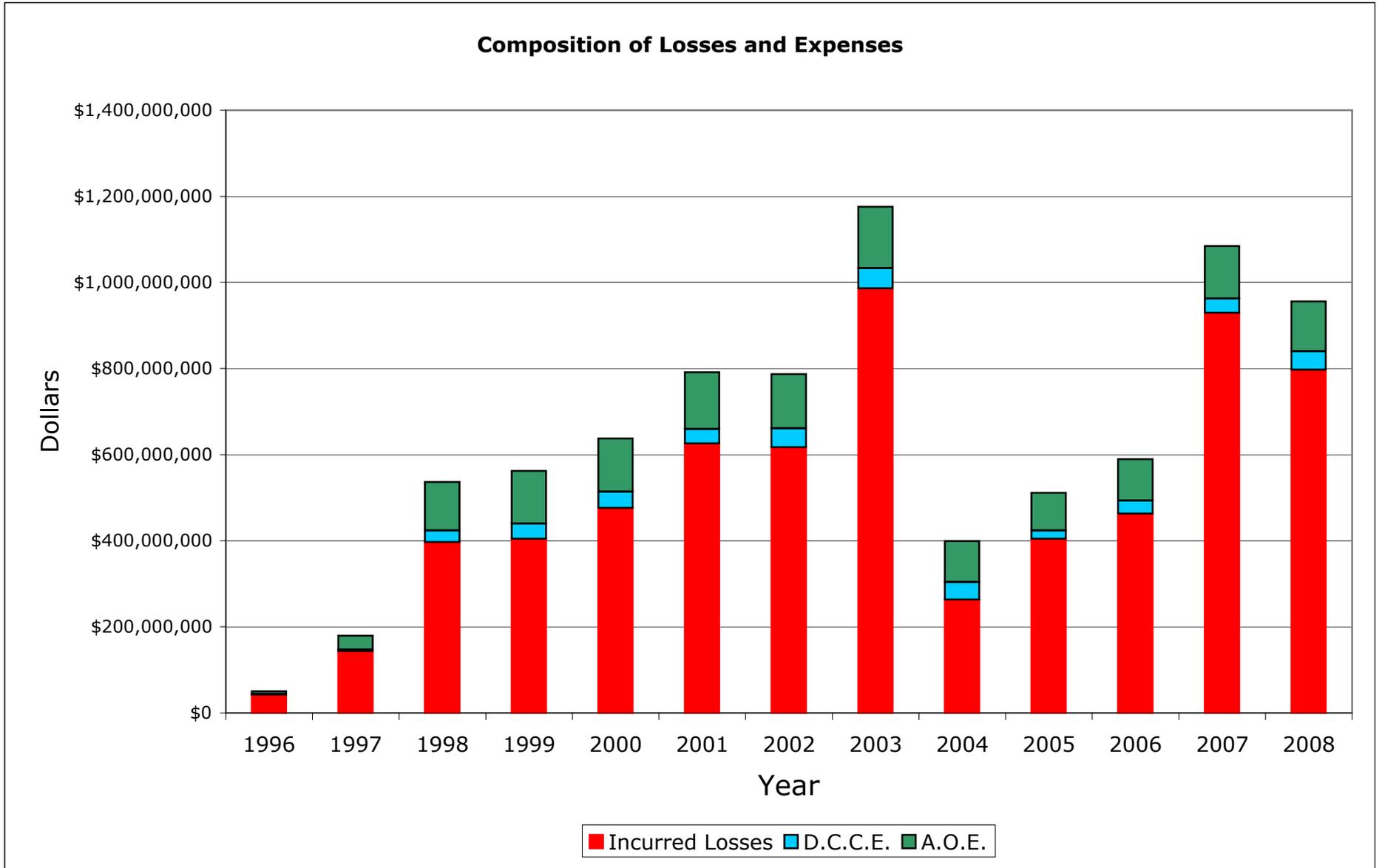
Homeowners Data  
State Farm General Ins Co  
NAIC #25151

Graph 3.1.a.



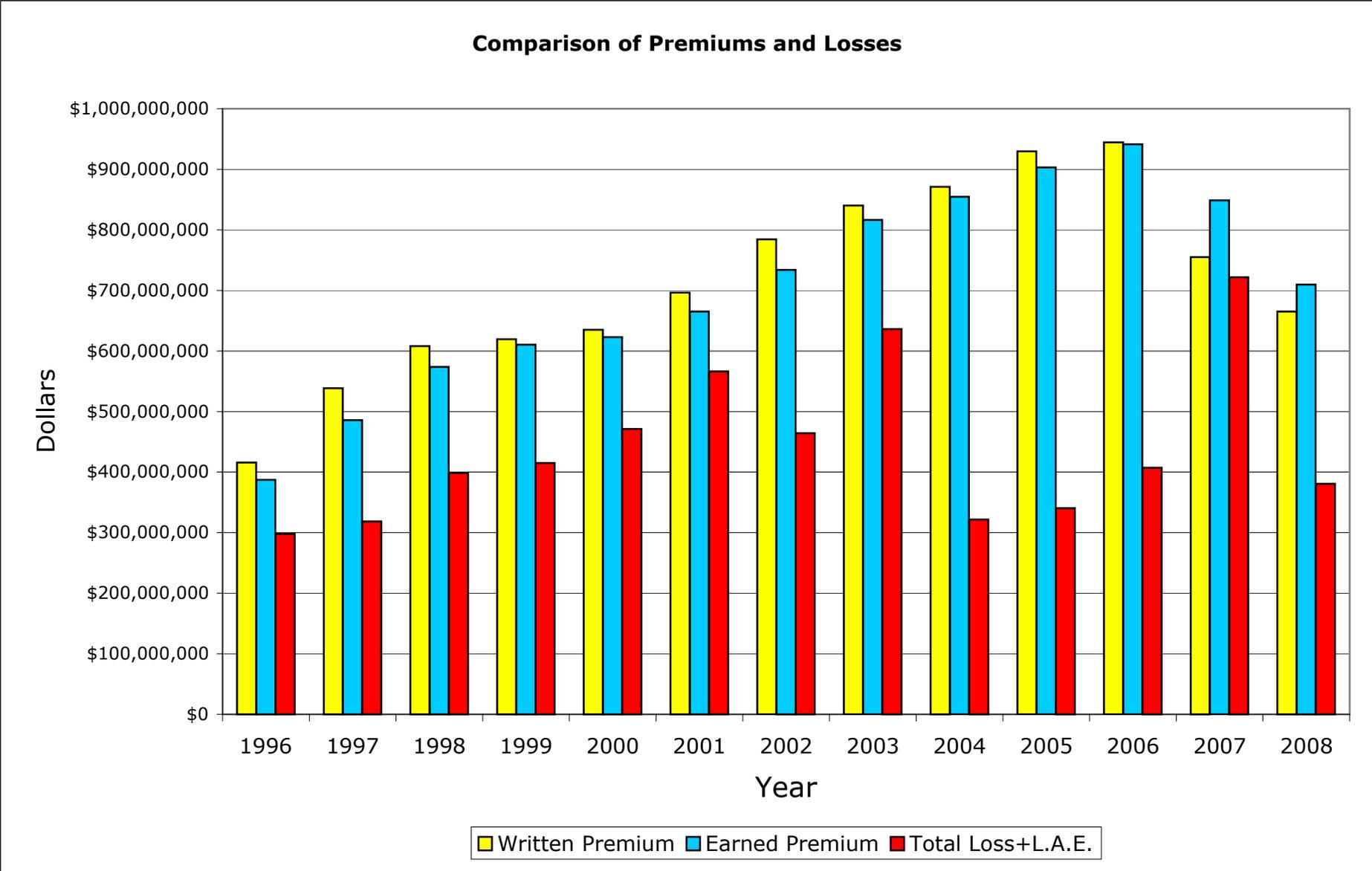
Homeowners Data  
State Farm General Ins Co  
NAIC #25151

Graph 3.1.b.



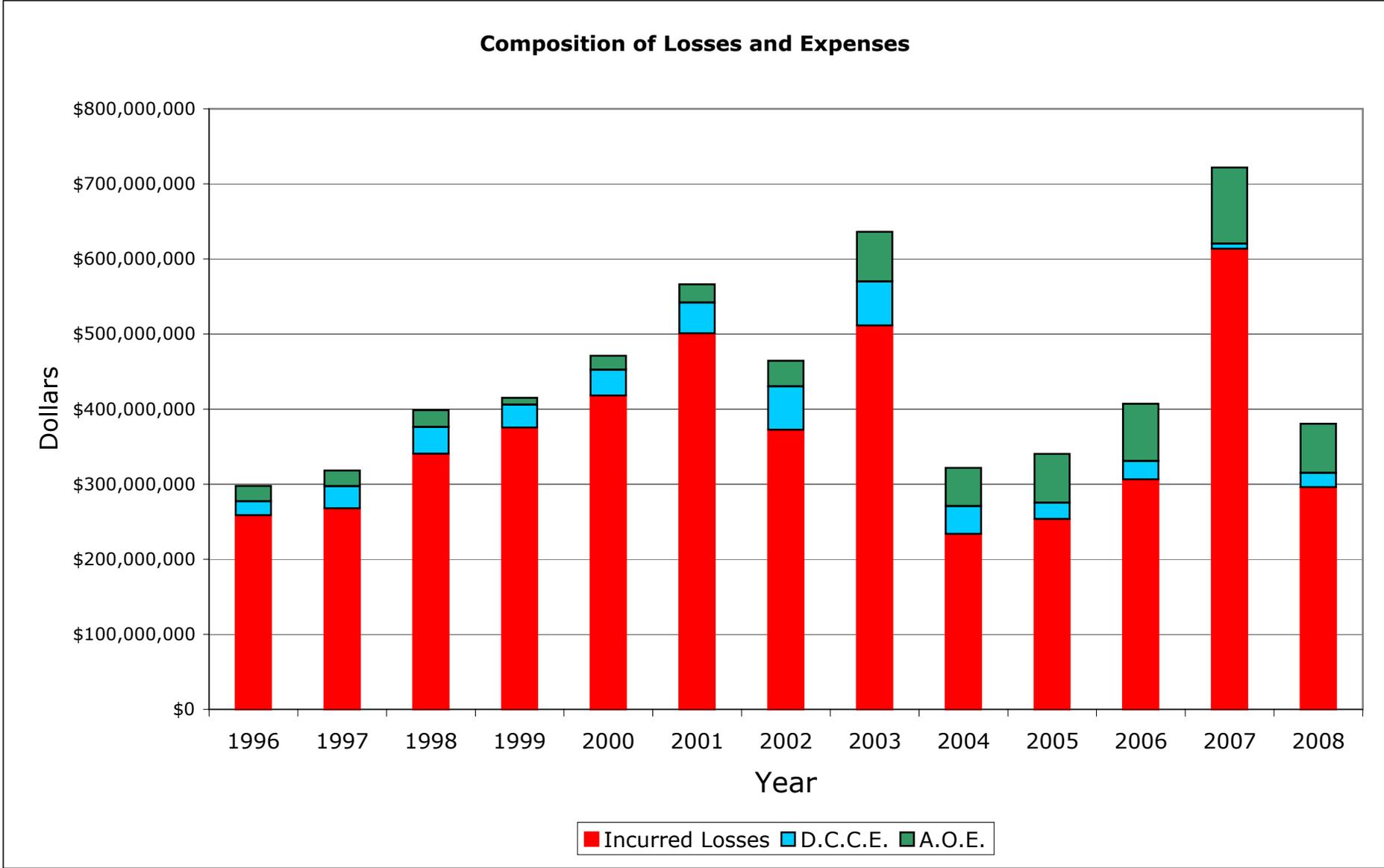
Homeowners Data  
Fire Ins Exch  
NAIC #21660

Graph 3.2.a.



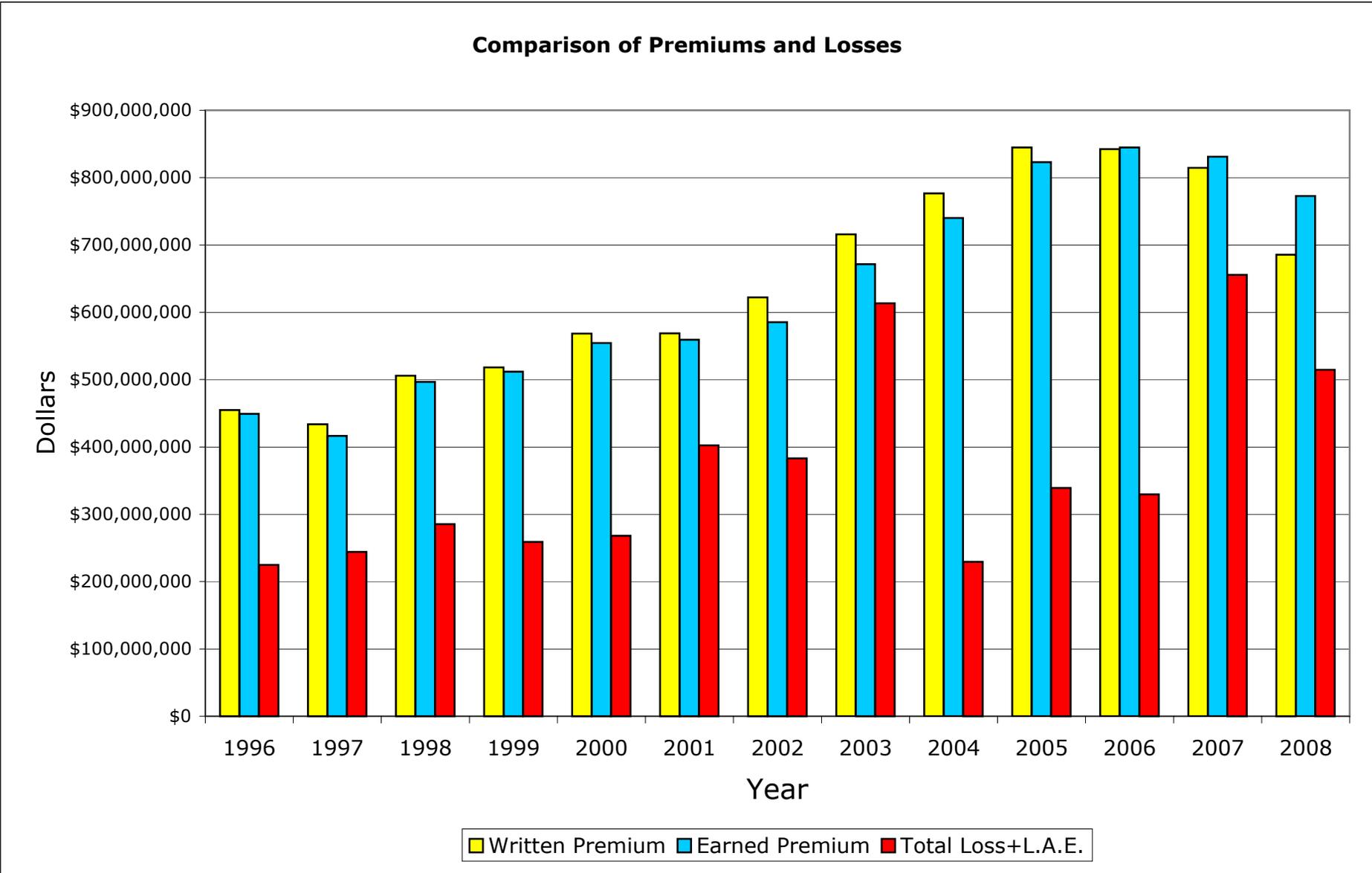
Homeowners Data  
Fire Ins Exch  
NAIC #21660

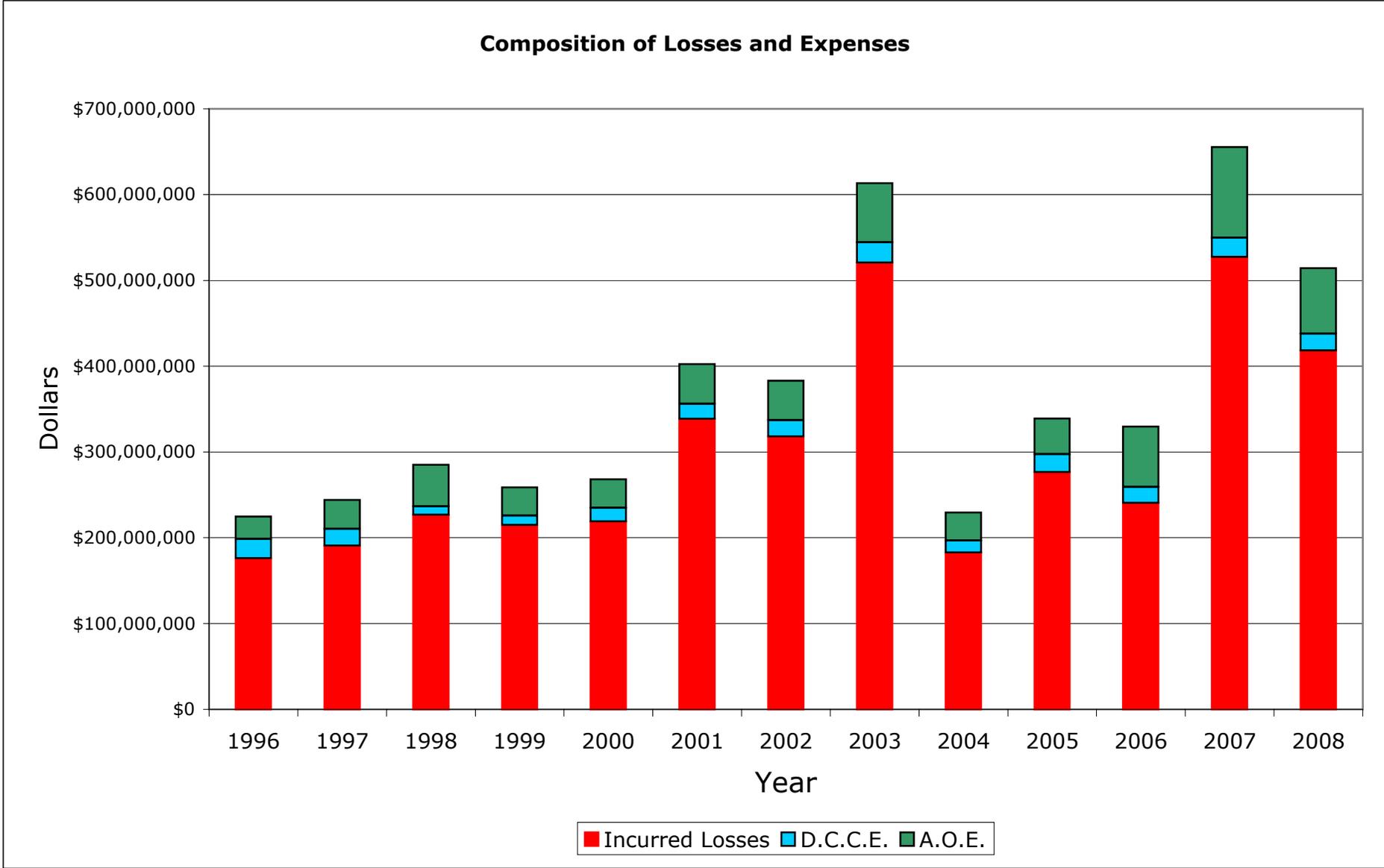
Graph 3.2.b.



Homeowners Data  
Allstate Ins Co  
NAIC #19232

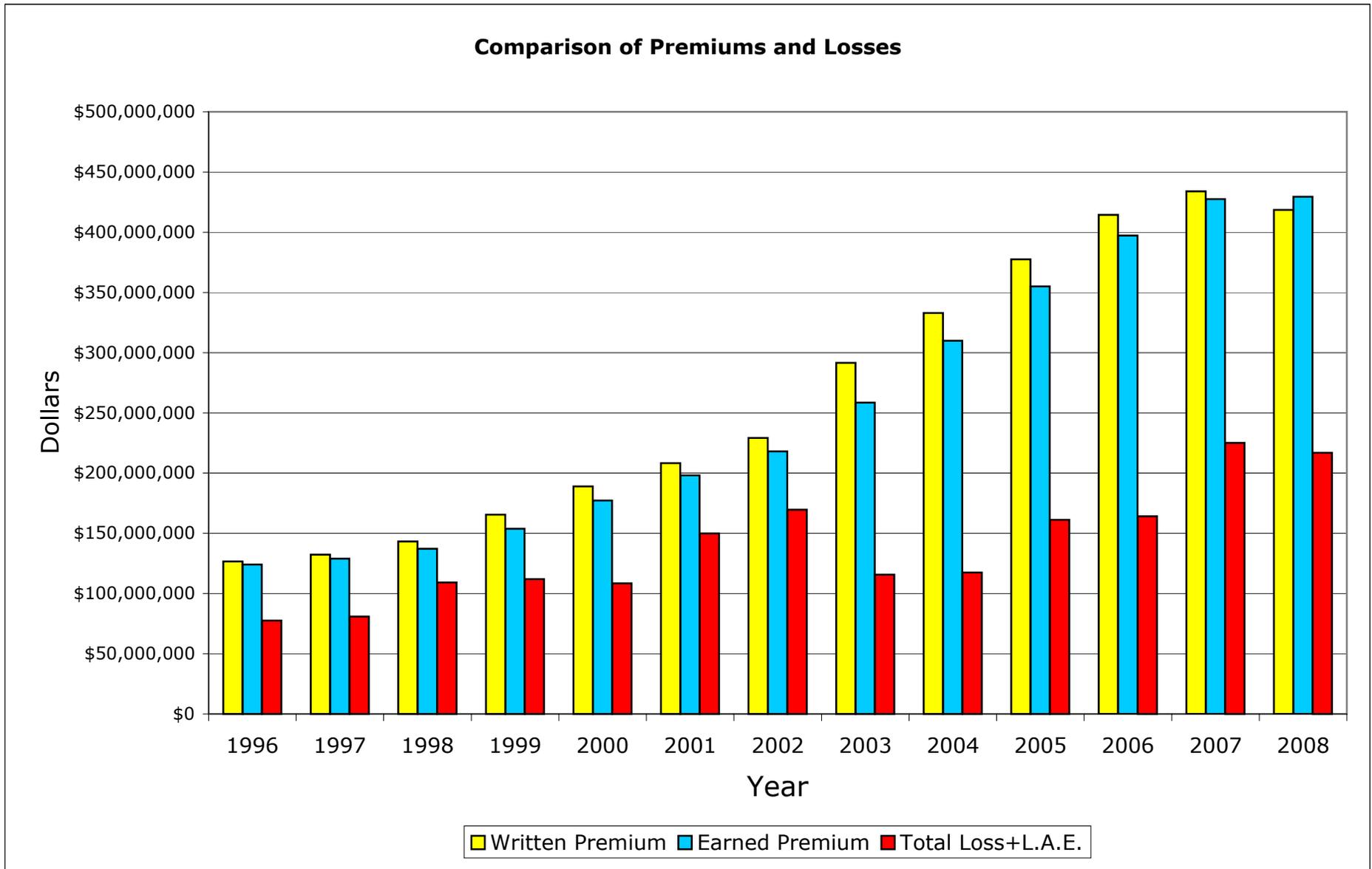
Graph 3.3.a.





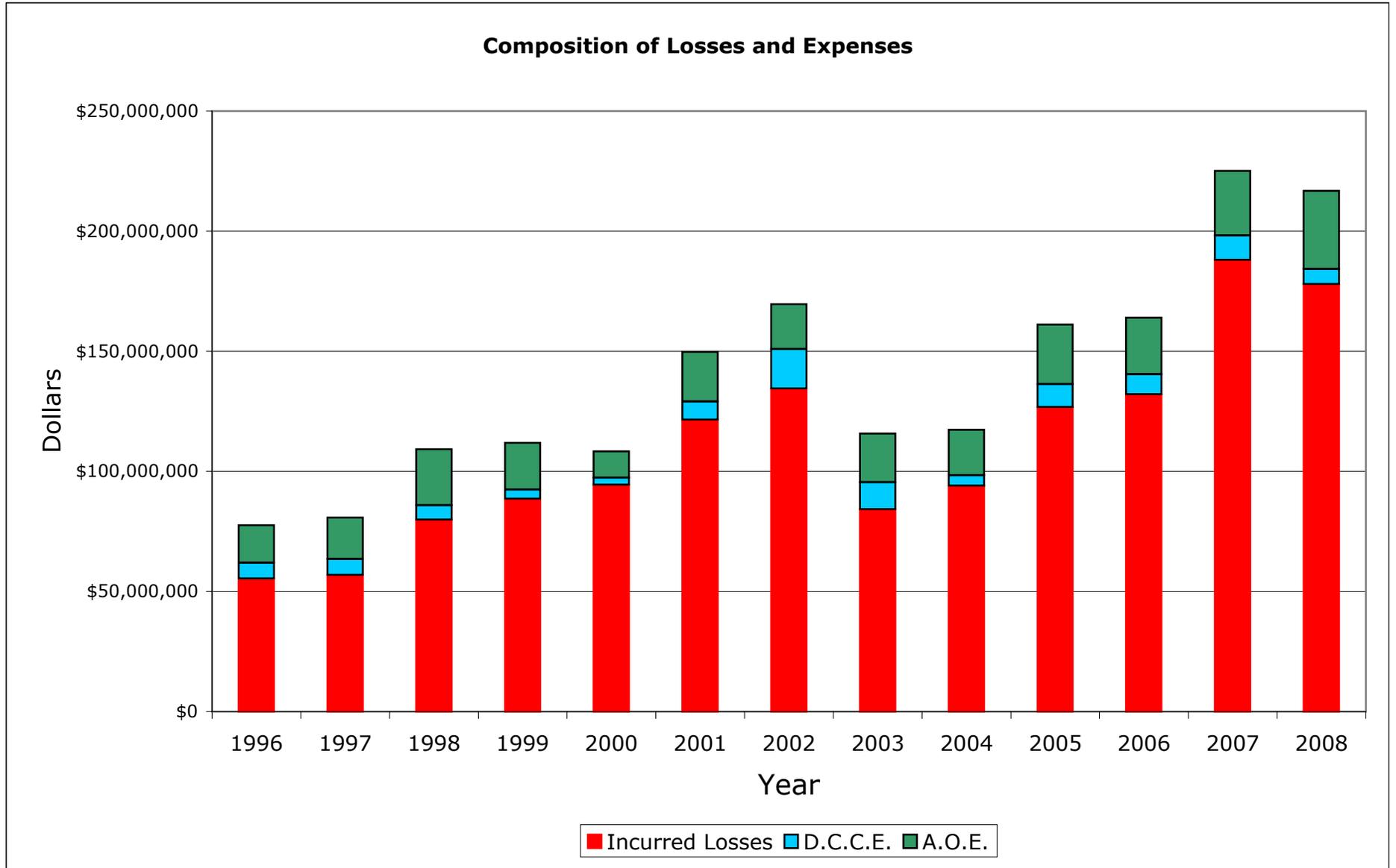
Homeowners Data  
California State Auto Asn Inter-Ins  
NAIC #15539

Graph 3.4.a.



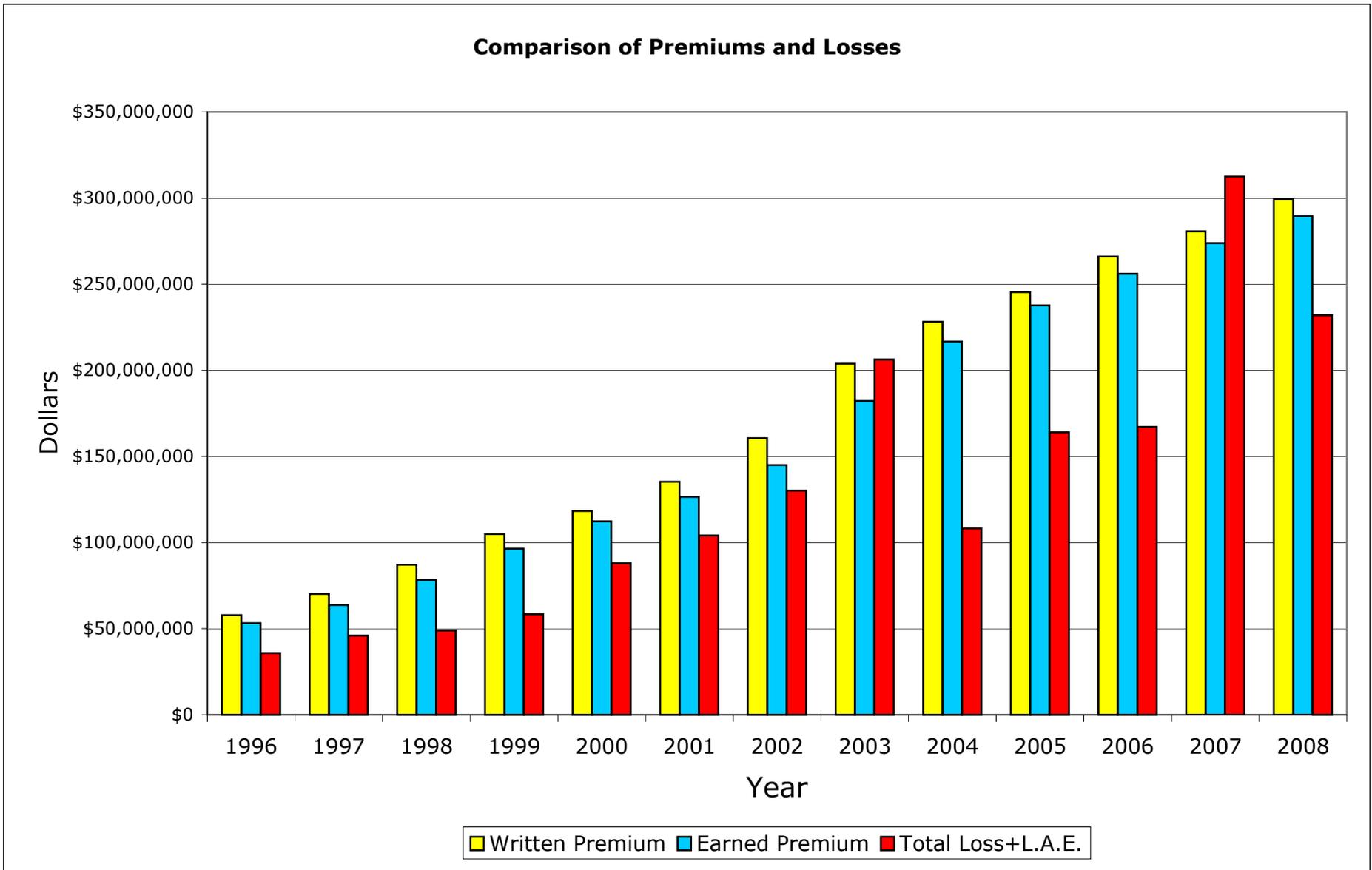
Homeowners Data  
California State Auto Assn Inter-Ins  
NAIC #15539

Graph 3.4.b.



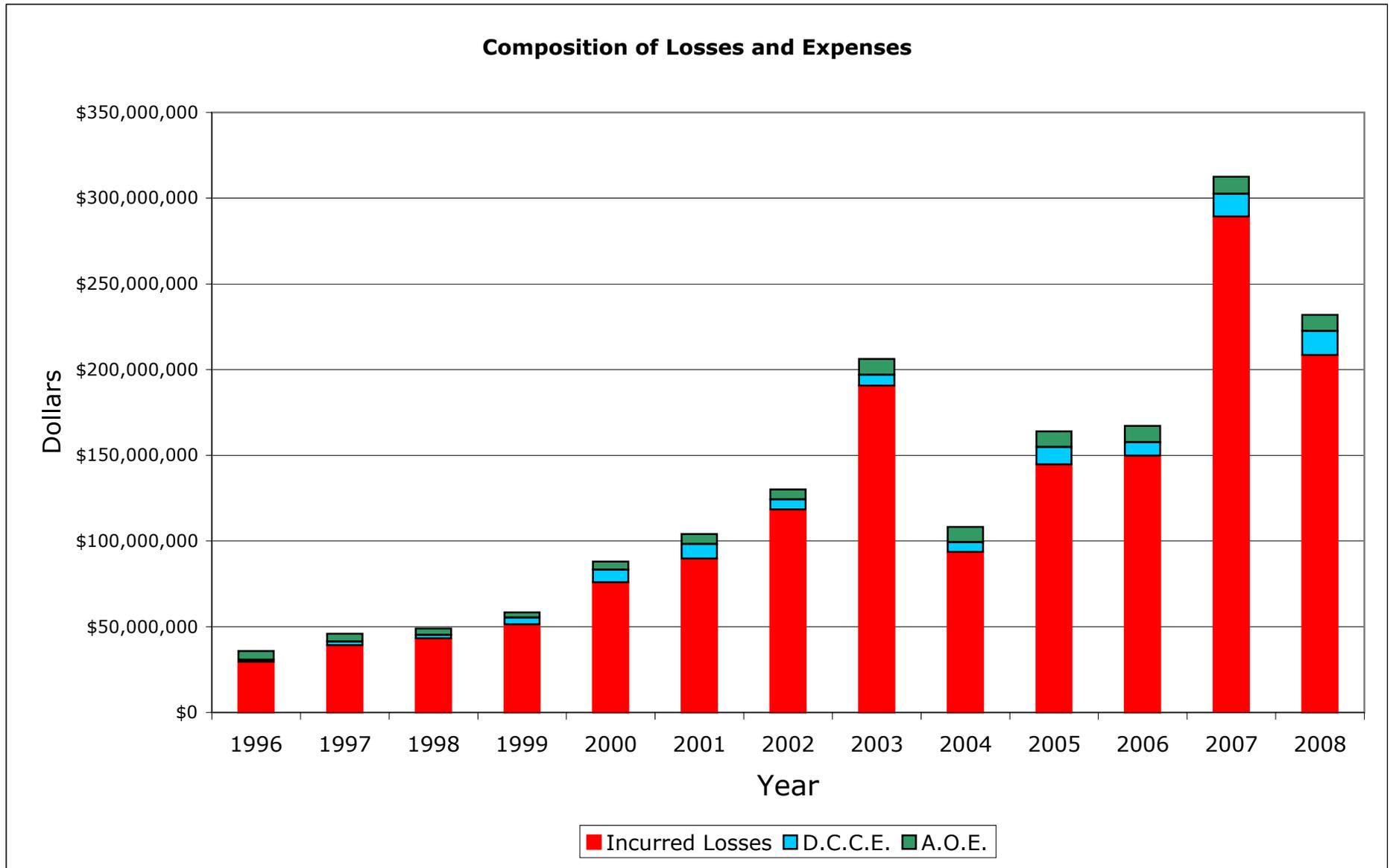
Homeowners Data  
Interins Exch Of The Automobile Club  
NAIC #15598

Graph 3.5.a.



Homeowners Data  
Interins Exch Of The Automobile Club  
NAIC #15598

Graph 3.5.b.



## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	89,075,628	600,645,568	735,902,930	831,858,754	830,221,123	911,279,514	1,068,809,758	1,170,526,471	1,309,339,550	1,402,353,948	1,436,030,372	1,310,195,979	1,293,201,925	12,989,441,520
21660	Fire Ins Exch	415,692,948	538,518,900	608,149,743	619,380,484	635,113,422	696,279,003	784,273,080	840,220,630	871,003,388	929,813,959	944,472,433	755,104,228	665,086,943	9,303,109,161
19232	Allstate Ins Co	454,687,378	433,547,259	505,634,628	518,162,878	568,462,602	568,573,559	622,008,756	715,550,735	776,590,931	844,938,089	842,354,375	814,428,994	685,323,962	8,350,264,146
15539	California State Auto Asn Inter-Ins	126,541,231	132,308,944	143,291,568	165,525,195	188,869,064	208,229,733	229,270,944	291,557,675	333,027,654	377,587,062	414,417,030	434,003,981	418,615,774	3,463,245,855
15598	Interins Exch Of The Automobile Club	57,904,539	70,228,434	87,170,745	104,927,477	118,289,362	135,243,663	160,563,975	203,817,515	228,130,725	245,336,193	266,029,053	280,637,648	299,242,266	2,257,521,595
11908	Mercury Cas Co	5,232,872	8,741,761	10,510,767	19,709,390	41,251,289	63,205,604	94,270,518	126,726,606	150,022,338	175,053,935	196,753,111	204,286,212	196,542,677	1,292,307,080
25941	United Services Auto Assoc	92,460,059	93,767,245	95,998,865	98,030,411	103,510,453	110,178,116	117,115,015	129,370,448	150,805,514	161,901,367	167,025,574	156,105,443	160,168,221	1,636,436,731
19100	Amco Ins Co	23,748,097	27,256,723	31,609,446	49,911,350	60,490,789	72,992,429	87,206,339	108,549,409	118,895,014	132,306,836	146,149,989	145,349,343	150,029,214	1,154,494,978
25968	USAA Cas Ins Co	34,014,423	38,118,981	43,282,469	49,354,962	56,860,564	64,714,594	75,137,256	91,252,935	112,478,760	124,808,994	127,905,265	116,013,944	121,835,470	1,055,778,617
23035	Liberty Mut Fire Ins Co	25,415,249	27,614,006	28,873,265	28,466,272	31,008,608	33,830,767	41,898,199	56,790,303	106,746,733	120,555,155	128,774,902	134,873,074	138,822,448	903,668,981
21873	Firemans Fund Ins Co	73,337,245	74,715,704	77,396,305	74,716,810	74,516,030	78,767,836	78,805,910	96,066,812	103,363,924	115,340,448	126,527,278	132,823,580	132,160,894	1,238,538,776
26905	Century-Natl Ins Co	78,257,976	84,142,952	80,516,685	73,489,417	68,002,356	59,126,039	64,536,134	86,102,942	95,925,957	90,075,564	82,726,028	74,260,785	67,294,021	1,004,456,856
37850	Pacific Specialty Ins Co	26,393,315	19,286,394	16,006,257	22,891,404	24,000,969	25,325,465	60,509,327	97,337,400	94,452,078	83,340,879	71,884,139	69,405,907	76,717,131	687,550,665
36161	Travelers Prop Cas Ins Co	25,419,747	24,247,160	28,203,220	29,283,592	28,113,381	27,673,933	29,642,290	46,434,045	66,860,114	80,483,461	91,730,979	95,289,023	86,372,893	659,753,838
24740	Safeco Ins Co Of Amer	91,949,709	93,706,424	97,913,511	105,130,442	108,373,777	61,029,619	68,005,609	74,659,269	79,690,507	79,397,155	78,919,034	68,038,275	70,081,862	1,076,895,193
34525	First American Speciaty Ins Co	6,803,568	4,429,179	4,625,464	6,031,379	6,486,518	8,749,446	52,178,588	83,854,880	77,730,542	70,587,412	70,659,542	62,723,347	54,197,121	509,056,986
42579	Allied Prop & Cas Ins Co	16,754,455	18,199,860	18,256,614	22,374,945	31,902,400	30,246,461	34,961,775	49,116,057	57,503,665	65,060,102	68,589,620	63,700,262	63,802,425	540,468,641
39012	Safeco Ins Co Of IL	6,863,161	7,150,440	8,621,609	10,226,626	21,488,271	54,898,171	59,255,193	63,231,547	66,392,803	65,001,141	64,738,972	56,725,880	59,380,859	543,974,673
20281	Federal Ins Co	31,167,957	31,114,530	31,117,635	32,219,345	30,654,444	33,095,806	37,574,132	43,242,293	53,421,579	61,602,725	71,061,199	76,580,754	70,844,567	603,696,966
30104	Hartford Underwriters Ins Co	20,398,765	22,833,138	23,753,060	25,802,470	27,494,558	29,355,308	32,843,742	40,054,414	45,231,817	51,002,837	57,226,746	61,248,392	61,471,634	498,716,881
<b>Sub Total</b>		<b>1,702,118,322</b>	<b>2,350,573,602</b>	<b>2,676,834,786</b>	<b>2,887,493,603</b>	<b>3,055,109,980</b>	<b>3,272,795,066</b>	<b>3,798,866,540</b>	<b>4,414,462,386</b>	<b>4,897,613,593</b>	<b>5,276,547,262</b>	<b>5,453,975,641</b>	<b>5,111,795,051</b>	<b>4,871,192,307</b>	<b>49,769,378,139</b>
<b>% of California 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>79.59%</b>
<b>Remainder of California</b>		<b>1,388,053,736</b>	<b>869,099,461</b>	<b>769,014,579</b>	<b>672,606,992</b>	<b>686,392,087</b>	<b>733,040,474</b>	<b>785,617,041</b>	<b>899,052,305</b>	<b>965,079,760</b>	<b>1,028,629,160</b>	<b>1,137,936,875</b>	<b>1,341,293,149</b>	<b>1,484,788,562</b>	<b>12,760,604,181</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>62,529,982,320</b>
<b>Countrywide Total Written Premium</b>		<b>27,375,160,000</b>	<b>29,117,151,000</b>	<b>30,959,589,000</b>	<b>32,555,097,000</b>	<b>34,694,915,000</b>	<b>37,555,797,000</b>	<b>43,131,450,000</b>	<b>48,828,578,000</b>	<b>53,356,876,000</b>	<b>57,960,863,000</b>	<b>61,296,242,000</b>	<b>63,821,688,000</b>	<b>65,812,541,000</b>	<b>586,465,947,000</b>
<b>Ratio of CA W.P. / CW W.P.</b>		<b>11.29%</b>	<b>11.06%</b>	<b>11.13%</b>	<b>10.94%</b>	<b>10.78%</b>	<b>10.67%</b>	<b>10.63%</b>	<b>10.88%</b>	<b>10.99%</b>	<b>10.88%</b>	<b>10.75%</b>	<b>10.11%</b>	<b>9.66%</b>	<b>10.66%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	84,388,878	290,131,482	677,292,249	785,397,886	848,251,066	890,472,054	977,350,095	1,121,954,641	1,247,604,635	1,359,374,381	1,413,053,990	1,403,170,777	1,274,084,941	12,372,527,075
21660	Fire Ins Exch	387,406,343	485,814,110	573,665,727	610,201,664	623,018,758	664,980,050	733,889,786	816,186,516	854,765,587	903,272,630	941,446,866	848,645,488	709,736,084	9,153,029,609
19232	Allstate Ins Co	449,078,082	416,469,394	496,465,901	511,622,475	554,295,647	559,104,559	585,084,472	671,245,446	740,039,941	823,063,080	844,674,220	831,025,374	772,667,666	8,254,836,257
15539	California State Auto Asn Inter-Ins	124,148,456	128,859,260	137,069,023	153,751,982	177,213,106	198,121,461	218,080,591	258,481,558	309,906,964	355,013,834	397,226,619	427,458,083	429,423,101	3,314,754,038
15598	Interins Exch Of The Automobile Club	53,268,440	63,750,805	78,237,324	96,418,536	112,337,720	126,510,286	144,980,676	182,245,837	216,628,792	237,720,029	256,009,480	273,761,810	289,544,210	2,131,413,945
11908	Mercury Cas Co	5,048,088	7,171,035	9,522,791	14,723,453	30,219,046	52,885,099	79,475,250	111,935,390	137,746,426	161,842,012	185,769,726	201,094,587	201,284,110	1,198,717,013
25941	United Services Auto Assoc	90,539,693	93,359,785	94,690,755	96,693,751	100,916,760	106,238,204	113,999,264	122,067,635	140,415,927	156,251,113	165,966,383	160,121,534	158,438,545	1,599,699,349
19100	Amco Ins Co	22,122,456	25,226,426	29,708,363	40,325,010	53,572,906	67,687,643	79,374,189	97,179,863	113,643,990	125,103,709	138,540,628	147,983,802	146,280,498	1,086,749,483
25968	USAA Cas Ins Co	31,259,302	36,111,622	40,526,895	46,139,122	53,090,201	60,296,656	70,083,947	82,289,446	101,981,141	118,690,332	128,247,340	120,707,958	119,371,531	1,008,795,493
23035	Liberty Mut Fire Ins Co	24,009,546	26,496,806	28,192,382	28,469,351	29,723,759	32,219,770	36,940,994	49,230,138	78,820,490	115,569,239	124,593,165	131,969,272	136,910,236	843,145,148
21873	Firemans Fund Ins Co	68,628,133	73,872,738	76,234,725	77,031,221	74,200,886	76,800,952	78,352,488	86,956,441	99,489,022	109,048,200	121,421,734	129,492,554	132,659,792	1,204,188,886
26905	Century-Natl Ins Co	68,700,322	81,047,061	81,747,149	76,772,284	70,897,246	64,813,324	61,649,099	73,856,828	91,977,677	93,993,468	86,522,768	79,043,247	71,387,479	1,002,407,952
37850	Pacific Specialty Ins Co	12,880,652	24,965,597	18,075,726	20,232,910	24,072,126	24,660,042	40,396,227	84,039,738	95,056,508	88,563,404	77,416,348	68,539,150	74,216,914	653,115,342
36161	Travelers Prop Cas Ins Co	22,937,824	24,567,370	25,715,675	28,890,518	29,008,753	27,735,906	28,340,268	37,130,950	56,394,536	73,869,706	85,360,961	95,668,473	90,061,889	625,682,829
24740	Safeco Ins Co Of Amer	93,398,959	91,721,976	95,857,925	99,816,464	113,068,263	80,036,818	64,589,063	71,194,832	77,295,523	79,612,673	80,013,381	74,747,445	68,867,452	1,090,220,774
34525	First American Specilaty Ins Co	3,766,889	5,587,589	4,622,629	5,500,664	6,170,992	7,195,353	28,886,863	69,061,689	82,737,377	72,674,919	71,025,840	66,967,610	57,996,854	482,195,268
42579	Allied Prop & Cas Ins Co	14,242,587	17,667,112	17,987,236	19,638,532	27,318,410	31,585,032	31,860,561	41,714,569	53,110,879	61,326,029	66,886,552	67,158,169	62,965,363	513,461,031
39012	Safeco Ins Co Of IL	6,873,170	6,910,970	7,843,855	9,239,915	12,355,823	40,221,695	56,772,066	61,016,953	64,932,746	65,623,345	65,307,517	61,584,556	58,000,695	516,683,306
20281	Federal Ins Co	30,651,196	30,928,562	31,139,992	31,701,683	31,603,314	31,901,590	35,065,719	40,234,998	48,220,516	57,931,239	66,052,515	74,825,180	72,418,032	582,674,536
30104	Hartford Underwriters Ins Co	18,497,068	21,606,689	23,306,397	24,628,389	26,713,223	28,356,353	31,325,749	36,162,721	42,472,100	48,013,340	53,914,739	59,652,962	61,501,645	476,151,375
<b>Sub Total <sup>(2)</sup></b>		<b>1,611,846,084</b>	<b>1,952,266,389</b>	<b>2,547,902,719</b>	<b>2,777,195,810</b>	<b>2,998,048,005</b>	<b>3,171,822,847</b>	<b>3,496,497,367</b>	<b>4,114,186,189</b>	<b>4,653,240,777</b>	<b>5,106,556,682</b>	<b>5,369,450,772</b>	<b>5,323,618,031</b>	<b>4,987,817,037</b>	<b>48,110,448,709</b>
<b>% of California Total</b>		<b>53.86%</b>	<b>62.40%</b>	<b>75.86%</b>	<b>79.88%</b>	<b>81.53%</b>	<b>81.74%</b>	<b>82.72%</b>	<b>83.11%</b>	<b>83.42%</b>	<b>84.19%</b>	<b>83.42%</b>	<b>81.04%</b>	<b>78.10%</b>	<b>79.22%</b>
<b>Remainder of California</b>		<b>1,381,076,448</b>	<b>1,176,406,864</b>	<b>810,996,376</b>	<b>699,631,655</b>	<b>679,346,276</b>	<b>708,623,313</b>	<b>730,311,891</b>	<b>836,003,739</b>	<b>924,845,532</b>	<b>958,621,825</b>	<b>1,067,419,301</b>	<b>1,245,239,418</b>	<b>1,398,434,739</b>	<b>12,616,957,377</b>
<b>California Total Earned Premium</b>		<b>2,992,922,532</b>	<b>3,128,673,253</b>	<b>3,358,899,095</b>	<b>3,476,827,465</b>	<b>3,677,394,281</b>	<b>3,880,446,160</b>	<b>4,226,809,258</b>	<b>4,950,189,928</b>	<b>5,578,086,309</b>	<b>6,065,178,507</b>	<b>6,436,870,073</b>	<b>6,568,857,449</b>	<b>6,386,251,776</b>	<b>60,727,406,086</b>
<b>Countrywide Total Earned Premium</b>		<b>26,630,751,000</b>	<b>28,110,783,000</b>	<b>29,950,174,000</b>	<b>31,737,392,000</b>	<b>33,882,470,000</b>	<b>36,182,711,000</b>	<b>40,109,563,000</b>	<b>45,781,232,000</b>	<b>50,804,432,000</b>	<b>55,727,931,000</b>	<b>58,867,146,000</b>	<b>62,845,565,000</b>	<b>65,164,568,000</b>	<b>565,794,718,000</b>
<b>Ratio of CA E.P. / CW E.P.</b>		<b>11.24%</b>	<b>11.13%</b>	<b>11.21%</b>	<b>10.95%</b>	<b>10.85%</b>	<b>10.72%</b>	<b>10.54%</b>	<b>10.81%</b>	<b>10.98%</b>	<b>10.88%</b>	<b>10.93%</b>	<b>10.45%</b>	<b>9.80%</b>	<b>10.73%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	50,107,882	179,490,918	536,496,627	562,327,813	637,473,476	791,438,228	786,935,871	1,175,911,639	399,355,860	511,113,347	589,546,114	1,084,211,652	956,165,120	8,260,574,548
21660	Fire Ins Exch	297,777,525	318,321,928	398,667,851	414,986,880	471,153,487	566,371,125	464,353,048	636,201,729	321,714,424	340,510,897	407,028,567	721,956,416	380,681,099	5,739,724,977
19232	Allstate Ins Co	224,797,250	244,127,238	285,195,505	258,866,476	268,111,773	402,434,029	382,996,695	613,412,646	229,460,272	339,109,698	329,612,039	655,535,059	514,403,798	4,748,062,479
15539	California State Auto Asn Inter-Ins	77,591,225	80,803,375	109,236,918	111,918,728	108,363,220	149,801,574	169,676,409	115,765,871	117,342,085	161,146,786	164,030,936	225,070,176	216,784,552	1,807,531,854
15598	Interins Exch Of The Automobile Club	35,842,606	45,921,924	49,020,935	58,465,655	87,989,042	104,069,613	130,105,547	206,259,159	108,163,609	163,955,016	167,128,593	312,550,813	231,937,950	1,701,410,463
11908	Mercury Cas Co	2,623,829	3,637,920	6,555,207	7,922,637	18,957,864	43,021,141	59,376,479	77,864,248	53,132,114	85,350,002	67,843,080	117,876,781	128,655,523	672,816,824
25941	United Services Auto Assoc	55,709,064	47,403,174	57,878,198	56,168,230	60,799,778	62,808,276	78,000,745	116,653,420	72,848,872	49,714,425	62,854,273	194,999,667	92,550,789	1,008,388,913
19100	Amco Ins Co	12,121,516	14,186,768	16,333,397	22,196,438	32,477,593	50,033,583	70,567,118	101,053,582	51,871,106	58,541,069	66,643,884	105,181,150	93,764,662	694,971,864
25968	USAA Cas Ins Co	18,084,161	20,475,897	25,058,555	30,773,120	29,328,566	41,187,726	45,115,032	63,786,678	43,780,894	45,873,036	45,107,202	116,304,130	66,397,358	591,272,354
23035	Liberty Mut Fire Ins Co	13,103,361	15,403,915	17,484,936	16,522,387	18,658,896	28,291,723	31,397,683	55,501,760	32,209,158	38,896,425	45,123,553	161,147,507	75,448,764	549,190,068
21873	Firemans Fund Ins Co	36,881,714	26,911,979	39,955,266	33,515,533	32,805,113	42,773,948	35,552,514	46,593,524	32,493,194	50,637,366	34,755,691	94,136,384	64,995,915	572,008,141
26905	Century-Natl Ins Co	49,126,326	54,909,496	54,997,772	41,881,315	34,109,273	39,756,335	50,578,456	97,276,484	54,350,901	49,676,082	37,684,301	32,197,683	38,910,094	635,454,518
37850	Pacific Specialty Ins Co	6,069,508	10,448,585	4,392,947	8,550,256	17,620,789	10,128,143	20,746,429	59,600,484	47,392,964	24,635,328	22,539,635	36,746,512	35,319,249	304,190,830
36161	Travelers Prop Cas Ins Co	13,982,576	13,643,379	21,297,586	12,521,180	15,392,220	19,902,582	20,805,133	41,349,791	23,014,480	30,797,227	32,111,807	90,625,154	61,101,822	396,544,936
24740	Safeco Ins Co Of Amer	48,222,991	46,198,120	56,491,818	62,149,803	72,074,456	50,825,136	34,598,443	27,544,097	18,726,153	20,949,917	21,460,313	42,908,790	27,433,643	529,583,682
34525	First American Speciaty Ins Co	1,211,591	1,914,627	1,896,873	1,985,920	2,947,087	5,225,445	19,428,635	89,239,890	48,526,201	37,498,856	34,289,863	46,966,856	35,165,991	326,297,836
42579	Allied Prop & Cas Ins Co	7,626,221	10,411,942	10,863,277	12,740,883	15,986,462	23,022,850	30,606,243	34,670,277	28,890,708	21,290,078	26,258,210	59,204,600	43,470,846	325,042,597
39012	Safeco Ins Co Of IL	1,878,028	2,170,763	3,310,858	4,874,375	7,207,703	29,328,031	43,767,852	37,197,451	31,129,370	28,435,743	30,976,855	38,771,933	26,717,183	285,766,146
20281	Federal Ins Co	10,624,707	16,286,456	8,472,559	11,002,813	12,494,119	15,811,689	22,226,496	37,121,371	17,757,979	20,617,223	15,042,413	97,462,343	41,649,559	326,569,724
30104	Hartford Underwriters Ins Co	12,649,649	10,616,661	15,953,876	14,609,653	15,927,538	19,940,519	23,784,362	30,990,571	17,067,543	24,261,875	26,864,291	54,476,269	37,228,090	304,370,898

<b>Sub Total</b>	976,031,730	1,163,285,065	1,719,560,961	1,743,980,093	1,959,878,456	2,496,171,696	2,520,619,190	3,663,994,672	1,749,227,887	2,103,010,396	2,226,901,621	4,288,329,877	3,168,782,008	29,779,773,652
<b>% of California Total</b>	52.06%	61.90%	77.56%	84.32%	83.91%	83.93%	82.90%	83.96%	79.74%	82.50%	82.52%	79.04%	77.02%	78.92%
<b>Remainder of California</b>	898,861,443	716,051,814	497,490,184	324,252,616	375,867,883	477,963,748	519,934,813	699,779,020	444,503,186	446,044,499	471,860,862	1,137,212,158	945,318,629	7,955,140,857
<b>California Total</b>	1,874,893,174	1,879,336,880	2,217,051,145	2,068,232,709	2,335,746,339	2,974,135,444	3,040,554,003	4,363,773,692	2,193,731,073	2,549,054,896	2,698,762,483	5,425,542,035	4,114,100,637	37,734,914,509

<b>Countrywide Total</b>	23,464,127,000	18,568,596,000	22,597,218,000	23,661,031,000	26,055,723,000	32,317,281,000	30,974,360,000	31,541,256,000	38,364,231,000	47,948,187,000	33,338,743,000	37,079,212,000	52,910,847,000	418,820,812,000
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Note: The Selection of the Top 20 is based on the 2005 Market Share.

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

### 1996 - 2008 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General 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%	66.77%
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%	62.71%
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%	57.52%
15539	California State Auto Asn Inter-Ins	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%	54.53%
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%	79.83%
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%	56.13%
25941	United Services Auto Assoc	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%	63.04%
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%	63.95%
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%	58.61%
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%	65.14%
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%	47.50%
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%	63.39%
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%	46.58%
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%	63.38%
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%	48.58%
34525	First American Speciaty Ins Co	32.16%	34.27%	41.03%	36.10%	47.76%	72.62%	67.26%	129.22%	58.65%	51.60%	48.28%	70.13%	60.63%	67.67%
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%	63.30%
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%	55.31%
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%	56.05%
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%	63.92%
	<b>Sub Total</b>	<b>60.55%</b>	<b>59.59%</b>	<b>67.49%</b>	<b>62.80%</b>	<b>65.37%</b>	<b>78.70%</b>	<b>72.09%</b>	<b>89.06%</b>	<b>37.59%</b>	<b>41.18%</b>	<b>41.47%</b>	<b>80.55%</b>	<b>63.53%</b>	<b>61.90%</b>
	<b>Remainder of California</b>	<b>65.08%</b>	<b>60.87%</b>	<b>61.34%</b>	<b>46.35%</b>	<b>55.33%</b>	<b>67.45%</b>	<b>71.19%</b>	<b>83.71%</b>	<b>48.06%</b>	<b>46.53%</b>	<b>44.21%</b>	<b>91.32%</b>	<b>67.60%</b>	<b>63.05%</b>
	<b>California Total</b>	<b>62.64%</b>	<b>60.07%</b>	<b>66.01%</b>	<b>59.49%</b>	<b>63.52%</b>	<b>76.64%</b>	<b>71.93%</b>	<b>88.15%</b>	<b>39.33%</b>	<b>42.03%</b>	<b>41.93%</b>	<b>82.59%</b>	<b>64.42%</b>	<b>62.14%</b>
	<b>Countrywide Total</b>	<b>88.11%</b>	<b>66.06%</b>	<b>75.45%</b>	<b>74.55%</b>	<b>76.90%</b>	<b>89.32%</b>	<b>77.22%</b>	<b>68.90%</b>	<b>75.51%</b>	<b>86.04%</b>	<b>56.63%</b>	<b>59.00%</b>	<b>81.20%</b>	<b>74.02%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General 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%	20.77%
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%	14.88%
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%	13.35%
15539	California State Auto Asn Inter-Ins	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%	5.54%
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%	3.61%
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%	2.07%
25941	United Services Auto Assoc	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%	2.62%
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%	1.85%
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%	1.69%
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%	1.45%
21873	Firemans Fund Ins Co	2.37%	2.32%	2.25%	2.10%	1.99%	1.97%	1.72%	1.81%	1.76%	1.83%	1.92%	2.06%	2.08%	1.98%
26905	Century-Natl Ins Co	2.53%	2.61%	2.34%	2.06%	1.82%	1.48%	1.41%	1.62%	1.64%	1.43%	1.25%	1.15%	1.06%	1.61%
37850	Pacific Specialty Ins Co	0.85%	0.60%	0.46%	0.64%	0.64%	0.63%	1.32%	1.83%	1.61%	1.32%	1.09%	1.08%	1.21%	1.10%
36161	Travelers Prop Cas Ins Co	0.82%	0.75%	0.82%	0.82%	0.75%	0.69%	0.65%	0.87%	1.14%	1.28%	1.39%	1.48%	1.36%	1.06%
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%	1.72%
34525	First American Speciaty 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%	0.81%
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%	0.86%
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%	0.87%
20281	Federal Ins Co	1.01%	0.97%	0.90%	0.91%	0.82%	0.83%	0.82%	0.81%	0.91%	0.98%	1.08%	1.19%	1.11%	0.97%
30104	Hartford Underwriters Ins Co	0.66%	0.71%	0.69%	0.72%	0.73%	0.73%	0.72%	0.75%	0.77%	0.81%	0.87%	0.95%	0.97%	0.80%
<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>79.59%</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>20.41%</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>62,529,982,320</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 INCURRED LOSSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	41,911,927	143,322,749	396,372,952	404,372,544	475,854,422	625,599,829	616,790,417	985,757,775	263,277,307	404,319,072	462,692,533	929,004,207	796,928,186	6,546,203,920
21660	Fire Ins Exch	258,315,448	267,737,234	340,230,123	375,036,297	417,735,155	500,871,676	372,429,338	511,299,587	233,400,214	253,360,265	306,352,475	613,256,576	295,663,678	4,745,688,066
19232	Allstate Ins Co	176,020,852	190,571,160	226,766,873	214,684,894	218,994,261	338,584,245	318,130,493	520,556,566	182,593,348	276,453,299	240,475,217	527,257,534	418,259,510	3,849,348,252
15539	California State Auto Asn Inter-Ins	55,382,350	56,830,689	79,881,832	88,561,982	94,389,874	121,512,195	134,423,104	84,221,312	94,033,917	126,703,425	132,078,322	187,997,112	177,902,341	1,433,918,455
15598	Interins Exch Of The Automobile Club	29,503,781	39,154,209	43,111,394	51,340,754	75,882,344	89,633,448	118,317,855	190,583,752	93,596,637	144,568,743	149,743,040	289,237,075	208,369,990	1,523,043,022
11908	Mercury Cas Co	2,072,505	2,863,273	5,598,715	6,275,863	14,629,801	36,182,030	50,339,823	66,175,782	43,462,053	69,565,147	54,857,413	103,673,258	108,156,640	563,852,303
25941	United Services Auto Assoc	42,794,943	32,711,606	41,180,376	41,186,830	45,671,994	48,043,040	61,288,155	98,327,230	62,118,775	42,633,339	52,586,750	168,889,854	77,877,448	815,310,340
19100	Amco Ins Co	10,360,370	12,000,860	14,062,910	18,075,514	26,744,996	38,974,857	53,703,292	76,927,052	38,313,346	39,398,610	52,311,367	87,889,617	81,579,009	550,341,800
25968	USAA Cas Ins Co	14,153,200	15,070,510	18,071,506	22,765,188	22,520,276	31,855,652	35,868,527	50,015,685	36,571,931	38,489,708	36,778,924	100,702,096	56,003,755	478,866,958
23035	Liberty Mut Fire Ins Co	11,704,459	12,840,608	14,528,841	13,897,130	16,286,101	24,633,896	27,247,373	47,522,051	28,419,693	32,971,504	36,287,061	137,654,335	64,635,204	468,628,256
21873	Firemans Fund Ins Co	30,041,327	26,355,282	30,679,932	26,058,638	26,414,913	34,568,461	38,546,946	40,784,509	28,897,738	48,106,516	31,322,318	91,694,141	58,121,246	511,591,967
26905	Century-Natl Ins Co	39,299,561	44,132,584	43,219,026	32,239,778	26,200,599	30,638,333	39,623,793	78,027,515	46,435,843	40,585,680	28,314,482	31,367,986	30,046,415	510,131,595
37850	Pacific Specialty Ins Co	5,258,289	8,932,330	3,680,967	6,725,957	13,213,132	8,078,770	16,779,902	50,980,163	41,612,857	19,113,724	16,412,116	29,875,739	30,741,193	251,405,139
36161	Travelers Prop Cas Ins Co	11,946,863	11,215,410	18,721,511	10,340,202	13,805,121	17,443,826	18,408,987	37,252,609	18,905,387	26,328,371	25,500,051	77,856,299	50,839,519	338,564,156
24740	Safeco Ins Co Of Amer	41,303,659	38,881,369	48,026,413	53,879,990	61,743,358	45,943,617	29,444,050	23,002,566	15,407,222	16,534,606	17,530,035	36,157,589	23,036,892	450,891,366
34525	First American Speciaty Ins Co	1,140,339	1,672,755	1,652,270	1,691,719	2,428,697	4,378,335	16,975,425	83,508,859	44,046,389	33,151,309	29,796,898	42,523,256	31,844,330	294,810,581
42579	Allied Prop & Cas Ins Co	6,011,984	8,942,446	9,627,462	10,841,695	13,651,288	20,451,413	26,323,270	32,191,155	27,112,766	19,390,457	23,916,433	50,158,374	38,596,496	287,215,239
39012	Safeco Ins Co Of IL	1,594,842	1,973,448	2,761,788	4,049,210	6,387,404	26,265,820	38,182,962	30,843,134	25,120,107	22,597,735	26,293,658	34,423,616	22,354,808	242,848,532
20281	Federal Ins Co	6,292,319	12,290,419	7,690,331	9,843,313	9,780,054	13,615,082	17,731,370	31,270,001	15,524,991	17,670,225	13,989,228	85,919,128	35,915,780	277,532,241
30104	Hartford Underwriters Ins Co	11,541,022	9,315,678	14,051,175	12,576,316	13,339,534	16,782,235	20,486,676	25,720,246	14,614,882	21,335,732	25,348,862	48,033,315	33,719,025	266,864,698
<b>Sub Total</b>		<b>796,650,040</b>	<b>936,814,619</b>	<b>1,359,916,397</b>	<b>1,404,443,814</b>	<b>1,595,673,324</b>	<b>2,074,056,760</b>	<b>2,051,041,758</b>	<b>3,064,967,549</b>	<b>1,353,465,403</b>	<b>1,693,277,467</b>	<b>1,762,587,183</b>	<b>3,673,571,107</b>	<b>2,640,591,465</b>	<b>24,407,056,886</b>
<b>% of California Total</b>		<b>51.86%</b>	<b>62.73%</b>	<b>77.32%</b>	<b>84.40%</b>	<b>83.59%</b>	<b>83.68%</b>	<b>82.64%</b>	<b>83.88%</b>	<b>78.62%</b>	<b>82.08%</b>	<b>82.09%</b>	<b>78.56%</b>	<b>76.47%</b>	<b>78.64%</b>
<b>Remainder of California</b>		<b>739,554,374</b>	<b>556,514,712</b>	<b>398,859,495</b>	<b>259,554,263</b>	<b>313,366,709</b>	<b>404,612,848</b>	<b>430,805,146</b>	<b>589,063,411</b>	<b>368,161,708</b>	<b>369,795,062</b>	<b>384,679,414</b>	<b>1,002,343,618</b>	<b>812,306,563</b>	<b>6,629,617,323</b>
<b>CA Total Incurred Losses</b>		<b>1,536,204,414</b>	<b>1,493,329,331</b>	<b>1,758,775,892</b>	<b>1,663,998,077</b>	<b>1,909,040,033</b>	<b>2,478,669,608</b>	<b>2,481,846,904</b>	<b>3,654,030,960</b>	<b>1,721,627,111</b>	<b>2,063,072,529</b>	<b>2,147,266,597</b>	<b>4,675,914,725</b>	<b>3,452,898,028</b>	<b>31,036,674,209</b>
<b>CW Total Incurred Losses</b>		<b>20,276,732,000</b>	<b>15,492,595,000</b>	<b>19,086,805,000</b>	<b>20,203,202,000</b>	<b>22,468,738,000</b>	<b>27,897,093,000</b>	<b>26,382,750,000</b>	<b>27,048,388,000</b>	<b>33,422,143,000</b>	<b>41,854,383,000</b>	<b>28,392,631,000</b>	<b>31,892,057,000</b>	<b>46,203,446,000</b>	<b>360,620,963,000</b>
<b>Ratio of CA I.L. / CW I.L.</b>		<b>7.58%</b>	<b>9.64%</b>	<b>9.21%</b>	<b>8.24%</b>	<b>8.50%</b>	<b>8.89%</b>	<b>9.41%</b>	<b>13.51%</b>	<b>5.15%</b>	<b>4.93%</b>	<b>7.56%</b>	<b>14.66%</b>	<b>7.47%</b>	<b>8.61%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General 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%	52.91%
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%	51.85%
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%	46.63%
15539	California State Auto Asn Inter-Ins	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%	43.26%
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%	71.46%
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%	47.04%
25941	United Services Auto Assoc	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%	50.97%
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%	50.64%
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%	47.47%
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%	55.58%
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%	42.48%
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%	50.89%
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%	38.49%
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%	54.11%
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%	41.36%
34525	First American Speciaty 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%	61.14%
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%	55.94%
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%	47.00%
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%	47.63%
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%	56.05%
<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>50.73%</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>52.55%</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>51.11%</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>63.74%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	2,257,708	3,664,640	27,611,129	35,232,111	37,969,488	33,717,657	44,555,858	47,248,277	40,595,203	19,616,893	30,658,794	33,609,436	43,277,675	400,014,869
21660	Fire Ins Exch	18,821,611	29,727,403	35,857,446	30,816,390	34,499,688	41,031,614	57,733,734	58,877,276	37,421,741	21,703,970	24,664,673	7,159,533	19,268,558	417,583,637
19232	Allstate Ins Co	22,581,936	19,677,302	9,879,681	11,081,827	15,933,726	17,736,080	19,124,558	23,906,564	14,200,839	21,226,550	18,858,598	22,446,799	19,748,485	236,402,945
15539	California State Auto Asn Inter-Ins	6,622,504	6,702,121	6,060,529	3,817,356	2,939,665	7,568,889	16,498,757	11,312,694	4,291,616	9,580,564	8,378,204	10,165,596	6,367,365	100,305,860
15598	Interins Exch Of The Automobile Club	1,257,863	2,219,685	2,203,935	4,010,785	7,449,069	8,685,149	5,901,773	6,391,628	5,826,258	10,310,375	7,881,037	13,274,425	14,174,835	89,586,817
11908	Mercury Cas Co	336,375	521,623	378,521	576,797	2,178,092	3,793,108	5,133,670	7,600,479	6,273,057	9,859,842	8,816,472	7,356,413	13,314,308	66,138,757
25941	United Services Auto Assoc	3,865,366	2,456,351	3,227,502	3,038,509	2,856,629	2,266,765	3,554,754	2,207,695	2,461,563	1,635,277	1,467,285	1,772,394	3,430,568	34,240,658
19100	Amco Ins Co	1,083,232	1,051,538	1,048,813	1,700,044	2,416,383	3,287,995	6,815,520	9,030,962	2,735,823	4,466,353	4,561,544	6,586,807	5,057,750	49,842,764
25968	USAA Cas Ins Co	925,777	170,923	1,643,665	1,052,755	906,586	1,448,276	1,822,947	2,627,820	1,121,099	1,809,237	2,724,044	2,856,372	1,853,043	20,962,544
23035	Liberty Mut Fire Ins Co	1,398,902	889,034	1,082,876	1,002,971	586,284	1,018,844	755,543	1,402,274	2,291,248	1,729,239	3,729,229	1,627,149	3,690,491	21,204,084
21873	Firemans Fund Ins Co	4,718,849	(1,035,588)	5,235,262	4,405,948	2,493,015	5,308,486	(2,240,126)	3,196,888	2,493,596	1,112,251	1,186,497	(66,563)	4,552,643	31,361,158
26905	Century-Natl Ins Co	6,652,819	7,056,654	4,041,021	3,998,443	3,440,069	4,674,603	6,299,855	8,373,558	2,099,400	2,452,107	2,497,402	(4,338,020)	4,026,425	51,274,336
37850	Pacific Specialty Ins Co	424,198	1,109,240	323,983	984,304	3,360,647	1,808,380	2,666,429	6,988,020	5,031,833	3,506,056	4,669,448	5,193,036	3,216,415	39,281,989
36161	Travelers Prop Cas Ins Co	781,147	1,526,659	1,048,688	1,343,301	593,024	1,085,787	731,639	1,212,521	926,428	1,028,279	1,867,032	2,950,981	4,076,805	19,172,291
24740	Safeco Ins Co Of Amer	3,635,888	3,662,787	4,145,409	3,630,226	5,304,060	1,682,160	2,405,163	1,736,312	532,145	1,170,603	1,170,307	1,598,840	1,469,592	32,143,492
34525	First American Speciaty Ins Co	71,252	167,883	132,585	186,219	280,420	513,084	1,652,190	3,437,035	2,467,794	4,347,547	3,257,969	2,881,848	1,914,691	21,310,517
42579	Allied Prop & Cas Ins Co	1,222,094	675,943	402,236	758,332	743,998	2,571,437	4,282,973	2,479,122	1,673,394	1,769,843	1,878,302	2,114,478	1,449,439	22,021,591
39012	Safeco Ins Co Of IL	202,637	60,862	259,784	467,604	510,333	1,387,701	2,482,517	2,865,554	1,536,158	1,936,386	1,149,813	1,233,367	1,711,661	15,804,377
20281	Federal Ins Co	3,633,951	2,191,370	(208,454)	658,801	2,011,502	1,202,742	3,575,811	4,014,545	1,349,631	1,801,531	(20,197)	7,402,085	2,980,422	30,593,740
30104	Hartford Underwriters Ins Co	428,529	420,463	587,880	769,429	963,397	1,180,830	1,476,622	2,809,391	1,008,005	(9,242)	(88,405)	1,131,978	346,253	11,025,130
<b>Sub Total</b>		80,922,638	82,916,893	104,962,491	109,532,152	127,436,075	141,969,587	185,230,187	207,718,615	136,336,831	121,053,661	129,308,048	126,956,954	155,927,424	1,710,271,556
<b>% of California Total</b>		55.80%	53.88%	73.87%	81.56%	83.19%	82.90%	84.32%	85.21%	81.87%	83.50%	85.06%	79.49%	78.68%	78.29%
<b>Remainder of California</b>		64,109,577	70,964,303	37,136,911	24,758,866	25,755,367	29,280,457	34,449,913	36,050,932	30,182,113	23,925,034	22,708,223	32,756,012	42,260,450	474,338,158
<b>California Total</b>		145,032,215	153,881,196	142,099,402	134,291,018	153,191,442	171,250,044	219,680,100	243,769,547	166,518,944	144,978,695	152,016,271	159,712,966	198,187,874	2,184,609,714
<b>Countrywide Total</b>		1,001,190,000	914,348,000	619,733,000	640,998,000	711,823,000	1,066,059,000	1,223,000,000	1,030,495,000	990,221,000	882,400,000	727,846,000	923,093,000	1,167,558,000	11,898,764,000
<b>Ratio of CA D.C.C.E. / CW D.C.C.E.</b>		14.49%	16.83%	22.93%	20.95%	21.52%	16.06%	17.96%	23.66%	16.82%	16.43%	20.89%	17.30%	16.97%	18.36%

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

### 1996 - 2008 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	Grand Total
25151	State Farm General 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%	3.23%
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%	4.56%
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%	2.86%
15539	California State Auto Asn Inter-Ins	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%	3.03%
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%	4.20%
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%	5.52%
25941	United Services Auto Assoc	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%	2.14%
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%	4.59%
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%	2.08%
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%	2.51%
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%	2.60%
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%	5.12%
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%	6.01%
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%	3.06%
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%	2.95%
34525	First American Speciaty 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%	4.42%
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%	4.29%
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%	3.06%
20281	Federal Ins Co	11.86%	7.09%	-0.67%	2.08%	6.36%	3.77%	10.20%	9.98%	2.80%	3.11%	-0.03%	9.89%	4.12%	5.25%
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%	2.32%
<b>Sub Total</b>		<b>5.02%</b>	<b>4.25%</b>	<b>4.12%</b>	<b>3.94%</b>	<b>4.25%</b>	<b>4.48%</b>	<b>5.30%</b>	<b>5.05%</b>	<b>2.93%</b>	<b>2.37%</b>	<b>2.41%</b>	<b>2.38%</b>	<b>3.13%</b>	<b>3.55%</b>
<b>Remainder of California</b>		<b>4.64%</b>	<b>6.03%</b>	<b>4.58%</b>	<b>3.54%</b>	<b>3.79%</b>	<b>4.13%</b>	<b>4.72%</b>	<b>4.31%</b>	<b>3.26%</b>	<b>2.50%</b>	<b>2.13%</b>	<b>2.63%</b>	<b>3.02%</b>	<b>3.76%</b>
<b>California Total</b>		<b>4.85%</b>	<b>4.92%</b>	<b>4.23%</b>	<b>3.86%</b>	<b>4.17%</b>	<b>4.41%</b>	<b>5.20%</b>	<b>4.92%</b>	<b>2.99%</b>	<b>2.39%</b>	<b>2.36%</b>	<b>2.43%</b>	<b>3.10%</b>	<b>3.60%</b>
<b>Countrywide Total</b>		<b>3.76%</b>	<b>3.25%</b>	<b>2.07%</b>	<b>2.02%</b>	<b>2.10%</b>	<b>2.95%</b>	<b>3.05%</b>	<b>2.25%</b>	<b>1.95%</b>	<b>1.58%</b>	<b>1.24%</b>	<b>1.47%</b>	<b>1.79%</b>	<b>2.10%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General Ins Co	5,938,247	32,503,529	112,512,546	122,723,158	123,649,566	132,120,742	125,589,596	142,905,587	95,483,350	87,177,382	96,194,787	121,598,009	115,959,259	1,314,355,759
21660	Fire Ins Exch	20,640,466	20,857,291	22,580,282	9,134,193	18,918,644	24,467,835	34,189,976	66,024,866	50,892,469	65,446,662	76,011,419	101,540,307	65,748,863	576,453,274
19232	Allstate Ins Co	26,194,462	33,878,776	48,548,951	33,099,755	33,183,786	46,113,704	45,741,644	68,949,516	32,666,085	41,429,849	70,278,224	105,830,726	76,395,803	662,311,282
15539	California State Auto Asn Inter-Ins	15,586,371	17,270,565	23,294,557	19,539,390	11,033,681	20,720,490	18,754,548	20,231,865	19,016,552	24,862,797	23,574,410	26,907,468	32,514,846	273,307,539
15598	Interins Exch Of The Automobile Club	5,080,962	4,548,030	3,705,606	3,114,116	4,657,629	5,751,016	5,885,919	9,283,779	8,740,714	9,075,898	9,504,516	10,039,313	9,393,125	88,780,624
11908	Mercury Cas Co	214,949	253,024	577,971	1,069,977	2,149,971	3,046,003	3,902,986	4,087,987	3,397,004	5,925,013	4,169,195	6,847,110	7,184,575	42,825,764
25941	United Services Auto Assoc	9,048,755	12,235,217	13,470,320	11,942,891	12,271,155	12,498,471	13,157,836	16,118,495	8,268,534	5,445,809	8,800,238	24,337,419	11,242,773	158,837,915
19100	Amco Ins Co	677,914	1,134,370	1,221,674	2,420,880	3,316,214	7,770,731	10,048,306	15,095,568	10,821,937	14,676,106	9,770,973	10,704,726	7,127,903	94,787,300
25968	USAA Cas Ins Co	3,005,184	5,234,464	5,343,384	6,955,177	5,901,704	7,883,798	7,423,558	11,143,173	6,087,864	5,574,091	5,604,234	12,745,662	8,540,560	91,442,852
23035	Liberty Mut Fire Ins Co	0	1,674,273	1,873,219	1,622,286	1,786,511	2,638,983	3,394,767	6,577,435	1,498,217	4,195,682	5,107,263	21,866,023	7,123,069	59,357,728
21873	Firemans Fund Ins Co	2,121,538	1,592,285	4,040,072	3,050,947	3,897,185	2,897,001	(754,306)	2,612,127	1,101,860	1,418,599	2,246,876	2,508,806	2,322,026	29,055,016
26905	Century-Natl Ins Co	3,173,946	3,720,258	7,737,725	5,643,094	4,468,605	4,443,399	4,654,808	10,875,411	5,815,658	6,638,295	6,872,417	5,167,717	4,837,254	74,048,587
37850	Pacific Specialty Ins Co	387,021	407,015	387,997	839,995	1,047,010	240,993	1,300,098	1,632,301	748,274	2,015,548	1,458,071	1,677,737	1,361,641	13,503,702
36161	Travelers Prop Cas Ins Co	1,254,566	901,310	1,527,387	837,677	994,075	1,372,969	1,664,507	2,884,661	3,182,665	3,440,577	4,744,724	9,817,874	6,185,498	38,808,489
24740	Safeco Ins Co Of Amer	3,283,444	3,653,964	4,319,996	4,639,587	5,027,038	3,199,359	2,749,230	2,805,219	2,786,786	3,244,708	2,759,971	5,152,361	2,927,159	46,548,824
34525	First American Speciatly Ins Co	0	73,989	112,018	107,982	237,970	334,026	801,020	2,293,996	2,012,018	0	1,234,996	1,561,752	1,406,970	10,176,738
42579	Allied Prop & Cas Ins Co	392,143	793,553	833,579	1,140,856	1,591,176	0	0	0	104,548	129,778	463,475	6,931,748	3,424,911	15,805,767
39012	Safeco Ins Co Of IL	80,549	136,453	289,286	357,561	309,966	1,674,510	3,102,373	3,488,763	4,473,105	3,901,622	3,533,384	3,114,950	2,650,714	27,113,237
20281	Federal Ins Co	698,437	1,804,667	990,682	500,699	702,563	993,865	919,315	1,836,825	883,357	1,145,467	1,073,382	4,141,130	2,753,357	18,443,743
30104	Hartford Underwriters Ins Co	680,098	880,520	1,314,821	1,263,908	1,624,607	1,977,454	1,821,064	2,460,934	1,444,656	2,935,385	1,603,834	5,310,976	3,162,812	26,481,070
<b>Sub Total</b>		<b>98,459,052</b>	<b>143,553,553</b>	<b>254,682,073</b>	<b>230,004,127</b>	<b>236,769,057</b>	<b>280,145,349</b>	<b>284,347,245</b>	<b>391,308,508</b>	<b>259,425,653</b>	<b>288,679,268</b>	<b>335,006,390</b>	<b>487,801,816</b>	<b>372,263,119</b>	<b>3,662,445,210</b>
<b>% of California Total</b>		<b>50.84%</b>	<b>61.84%</b>	<b>80.55%</b>	<b>85.20%</b>	<b>86.57%</b>	<b>86.41%</b>	<b>83.87%</b>	<b>83.98%</b>	<b>84.89%</b>	<b>84.66%</b>	<b>83.86%</b>	<b>82.69%</b>	<b>80.40%</b>	<b>81.14%</b>
<b>Remainder of California</b>		<b>95,197,492</b>	<b>88,572,799</b>	<b>61,493,778</b>	<b>39,939,487</b>	<b>36,745,807</b>	<b>44,070,443</b>	<b>54,679,754</b>	<b>74,664,677</b>	<b>46,159,365</b>	<b>52,324,403</b>	<b>64,473,225</b>	<b>102,112,528</b>	<b>90,751,616</b>	<b>851,185,376</b>
<b>California Total</b>		<b>193,656,545</b>	<b>232,126,353</b>	<b>316,175,851</b>	<b>269,943,614</b>	<b>273,514,864</b>	<b>324,215,792</b>	<b>339,026,999</b>	<b>465,973,185</b>	<b>305,585,018</b>	<b>341,003,672</b>	<b>399,479,615</b>	<b>589,914,344</b>	<b>463,014,735</b>	<b>4,513,630,586</b>
<b>Countrywide Total</b>		<b>2,186,205,000</b>	<b>2,161,653,000</b>	<b>2,890,680,000</b>	<b>2,816,831,000</b>	<b>2,875,162,000</b>	<b>3,354,129,000</b>	<b>3,368,610,000</b>	<b>3,462,373,000</b>	<b>3,951,867,000</b>	<b>5,211,404,000</b>	<b>4,218,266,000</b>	<b>4,264,062,000</b>	<b>5,539,843,000</b>	<b>46,301,085,000</b>
<b>Ratio of CA A.O.E. / CW A.O.E.</b>		<b>8.86%</b>	<b>10.74%</b>	<b>10.94%</b>	<b>9.58%</b>	<b>9.51%</b>	<b>9.67%</b>	<b>10.06%</b>	<b>13.46%</b>	<b>7.73%</b>	<b>6.54%</b>	<b>9.47%</b>	<b>13.83%</b>	<b>8.36%</b>	<b>9.75%</b>

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

## HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2008 ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Grand Total
25151	State Farm General 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%	10.62%
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%	6.30%
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%	8.02%
15539	California State Auto Asn Inter-Ins	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%	8.25%
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%	4.17%
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%	3.57%
25941	United Services Auto Assoc	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%	9.93%
19100	Amco Ins Co	3.06%	4.50%	4.11%	6.00%	6.19%	11.48%	12.66%	15.53%	9.52%	11.73%	7.05%	7.23%	4.87%	8.72%
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%	9.06%
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%	7.04%
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%	2.41%
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%	7.39%
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%	2.07%
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%	6.20%
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%	4.27%
34525	First American Speciaty Ins Co	0.00%	1.32%	2.42%	1.96%	3.86%	4.64%	2.77%	3.32%	2.43%	0.00%	1.74%	2.33%	2.43%	2.11%
42579	Allied Prop & Cas Ins Co	2.75%	4.49%	4.63%	5.81%	5.82%	0.00%	0.00%	0.00%	0.20%	0.21%	0.69%	10.32%	5.44%	3.08%
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%	5.25%
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%	5.53%	3.80%	3.17%
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%	5.56%
<b>Sub Total</b>		<b>6.11%</b>	<b>7.35%</b>	<b>10.00%</b>	<b>8.28%</b>	<b>7.90%</b>	<b>8.83%</b>	<b>8.13%</b>	<b>9.51%</b>	<b>5.58%</b>	<b>5.65%</b>	<b>6.24%</b>	<b>9.16%</b>	<b>7.46%</b>	<b>7.61%</b>
<b>Remainder of California</b>		<b>6.89%</b>	<b>7.53%</b>	<b>7.58%</b>	<b>5.71%</b>	<b>5.41%</b>	<b>6.22%</b>	<b>7.49%</b>	<b>8.93%</b>	<b>4.99%</b>	<b>5.46%</b>	<b>6.04%</b>	<b>8.20%</b>	<b>6.49%</b>	<b>6.75%</b>
<b>California Total</b>		<b>6.47%</b>	<b>7.42%</b>	<b>9.41%</b>	<b>7.76%</b>	<b>7.44%</b>	<b>8.36%</b>	<b>8.02%</b>	<b>9.41%</b>	<b>5.48%</b>	<b>5.62%</b>	<b>6.21%</b>	<b>8.98%</b>	<b>7.25%</b>	<b>7.43%</b>
<b>Countrywide Total</b>		<b>8.21%</b>	<b>7.69%</b>	<b>9.65%</b>	<b>8.88%</b>	<b>8.49%</b>	<b>9.27%</b>	<b>8.40%</b>	<b>7.56%</b>	<b>7.78%</b>	<b>9.35%</b>	<b>7.17%</b>	<b>6.78%</b>	<b>8.50%</b>	<b>8.18%</b>

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