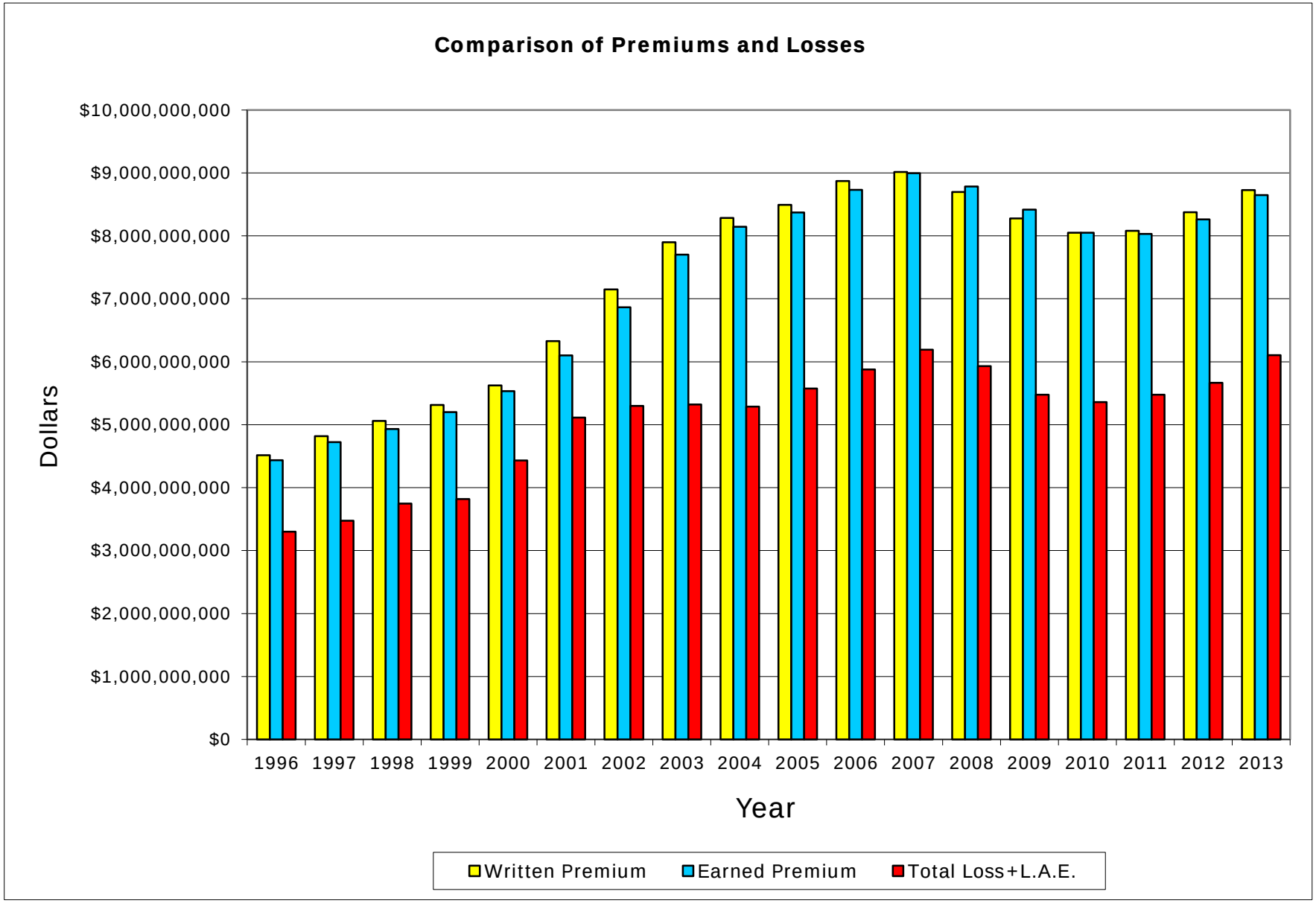
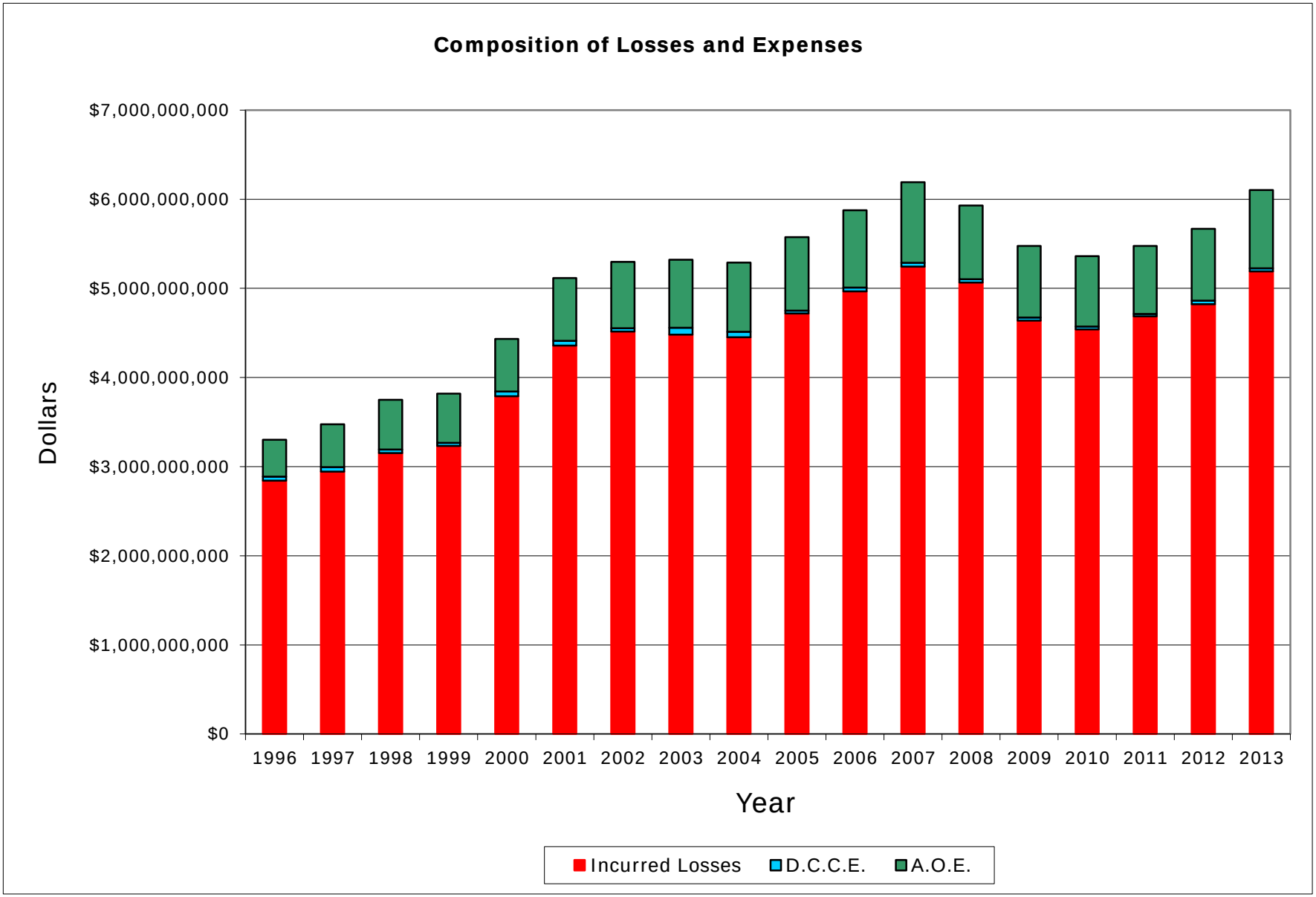
P. P. Auto. P. D.
California Statewide Total

Graph 1.a.



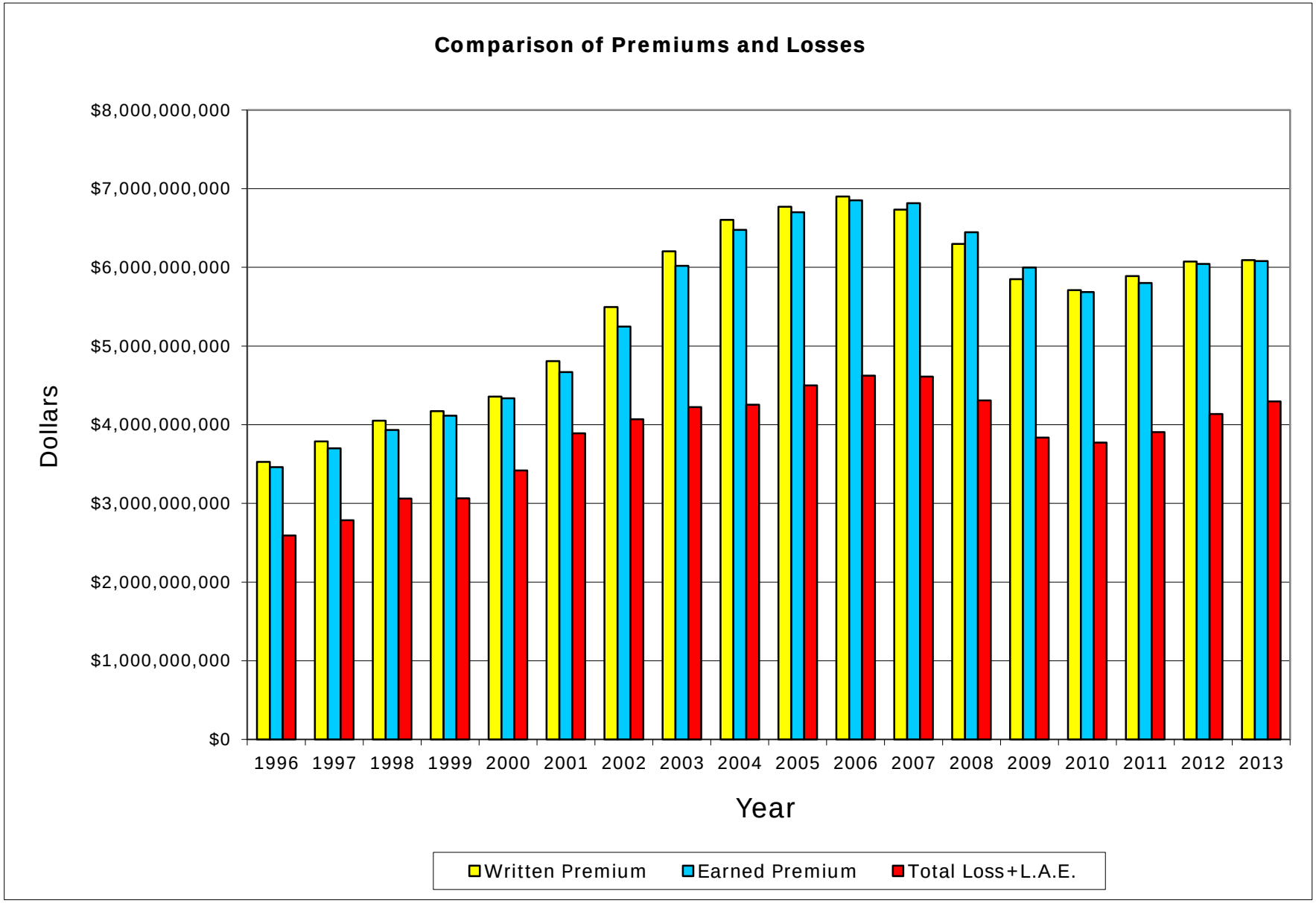
P. P. Auto. P. D.
California Statewide Total

Graph 1.b.



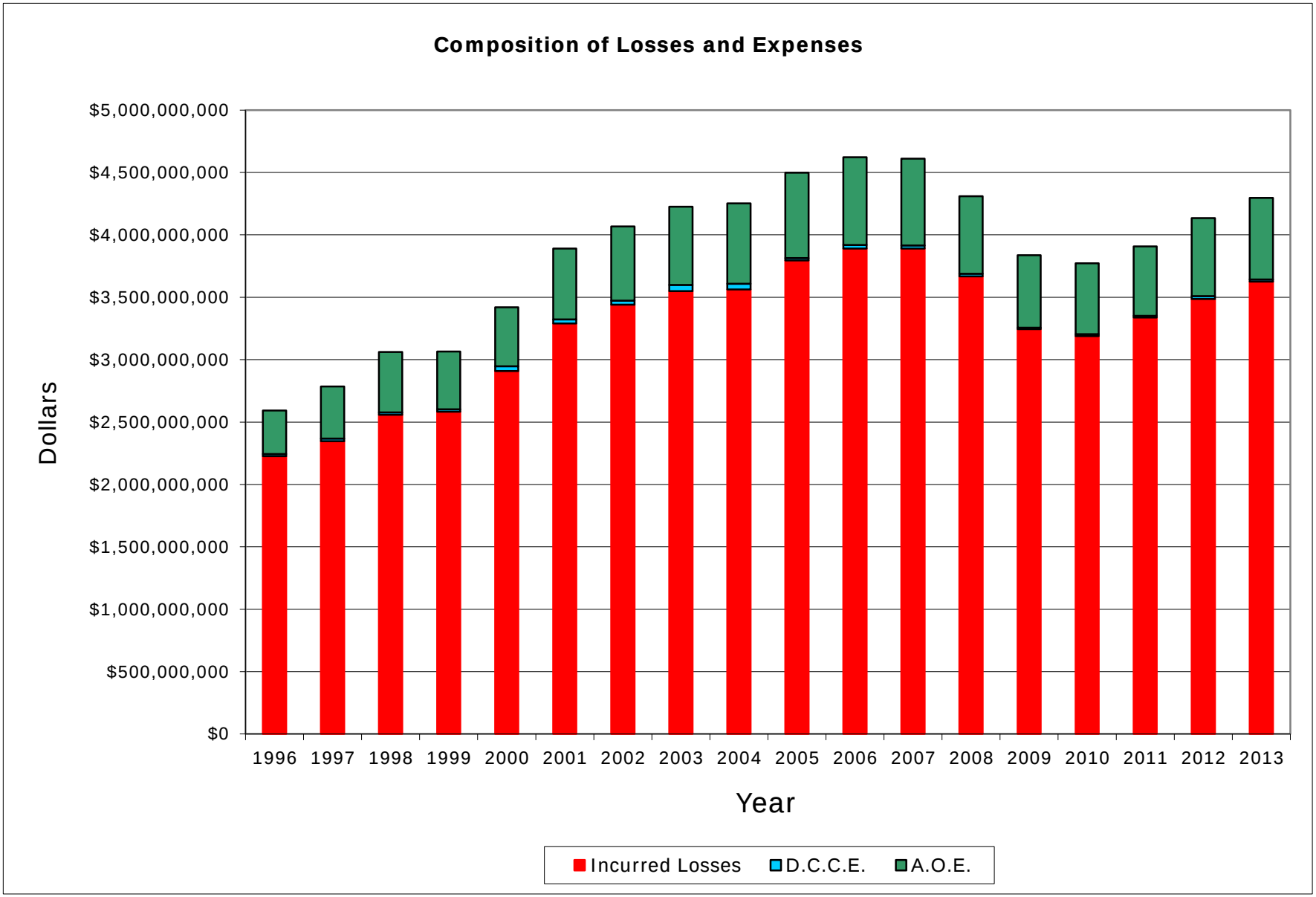
P. P. Auto. P. D.
Selected 20 Aggregate

Graph 2.a.



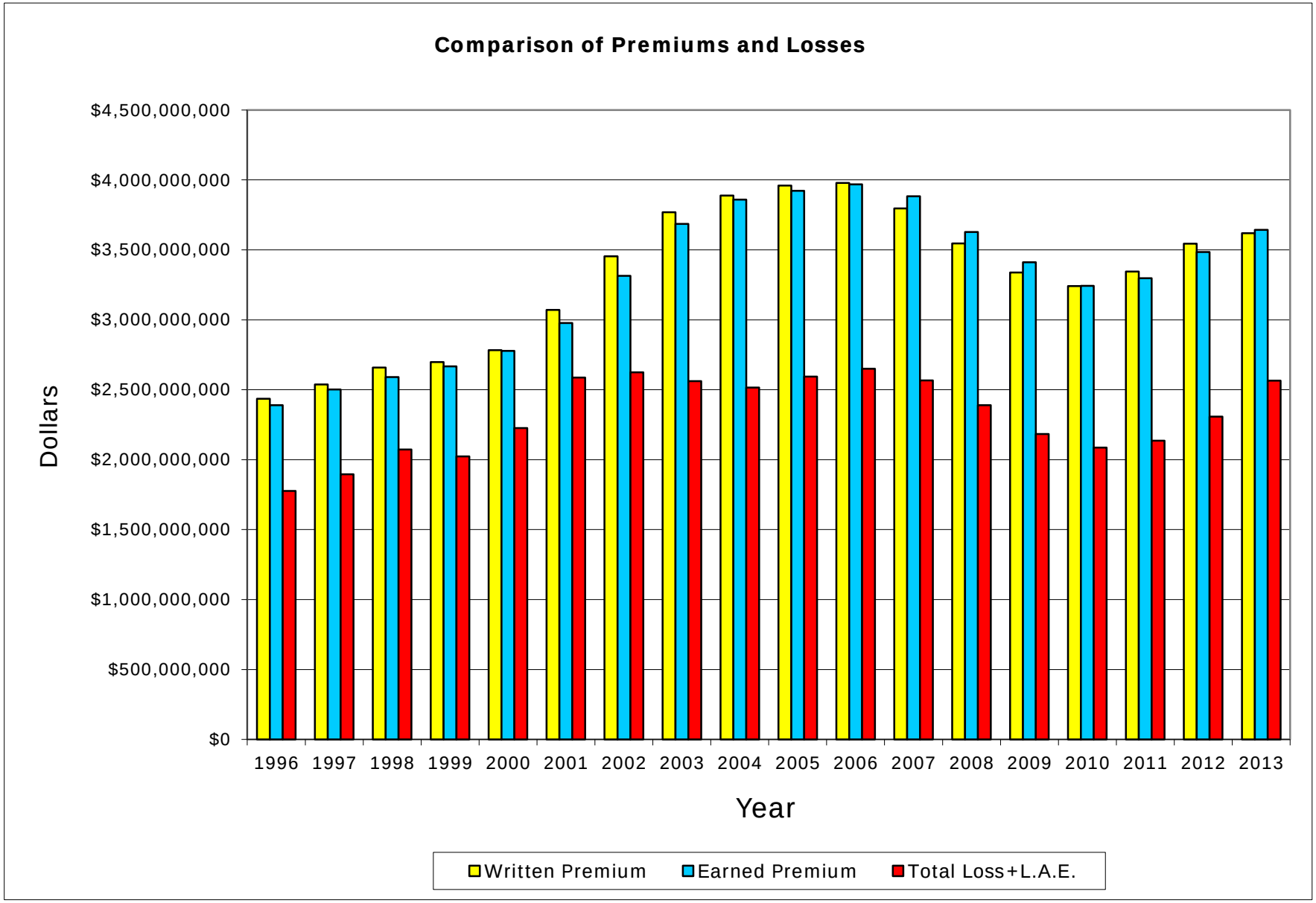
P. P. Auto. P. D.
Selected 20 Aggregate

Graph 2.b.



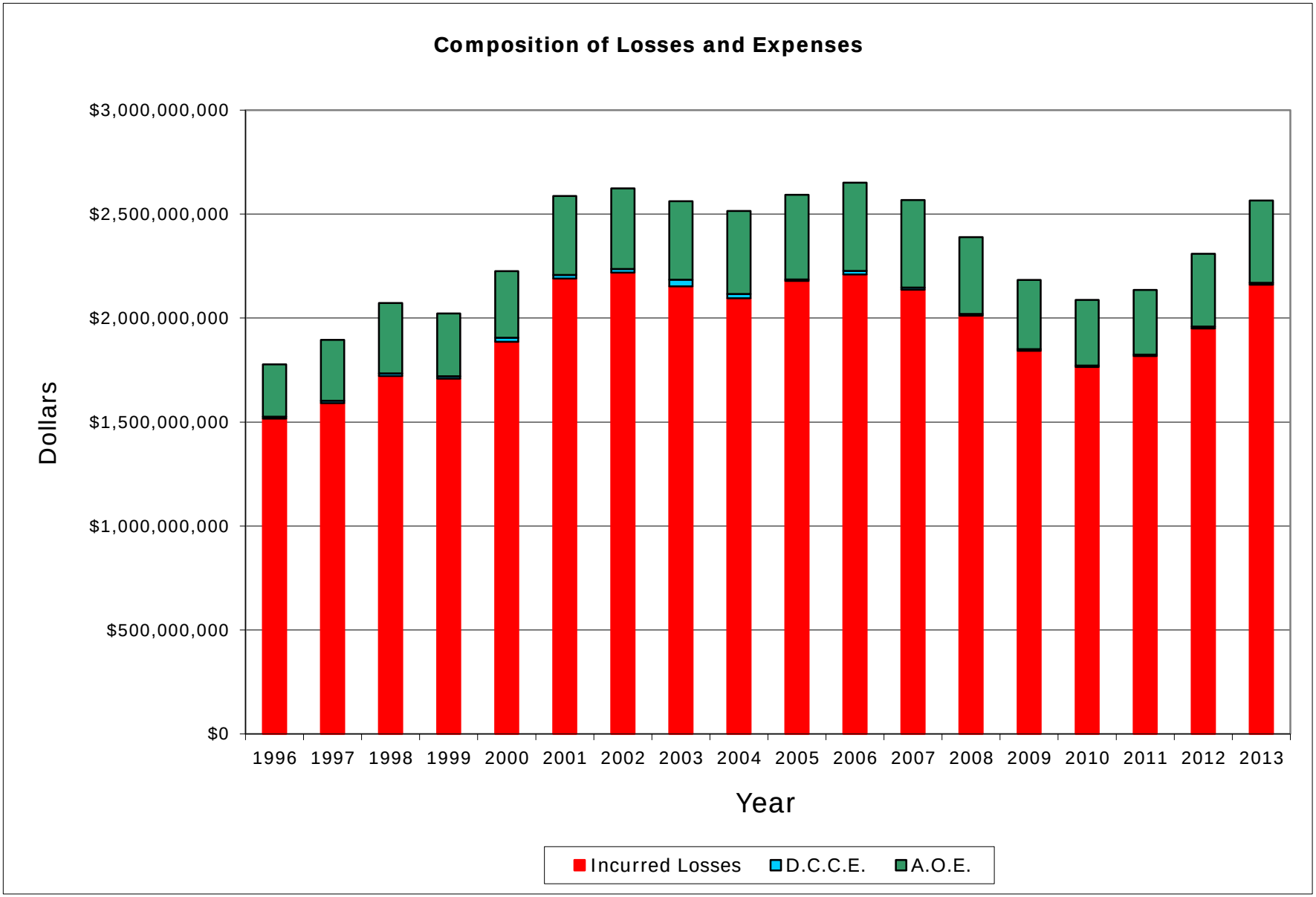
P. P. Auto. P. D.
Top 5 Aggregate

Graph 3.a.



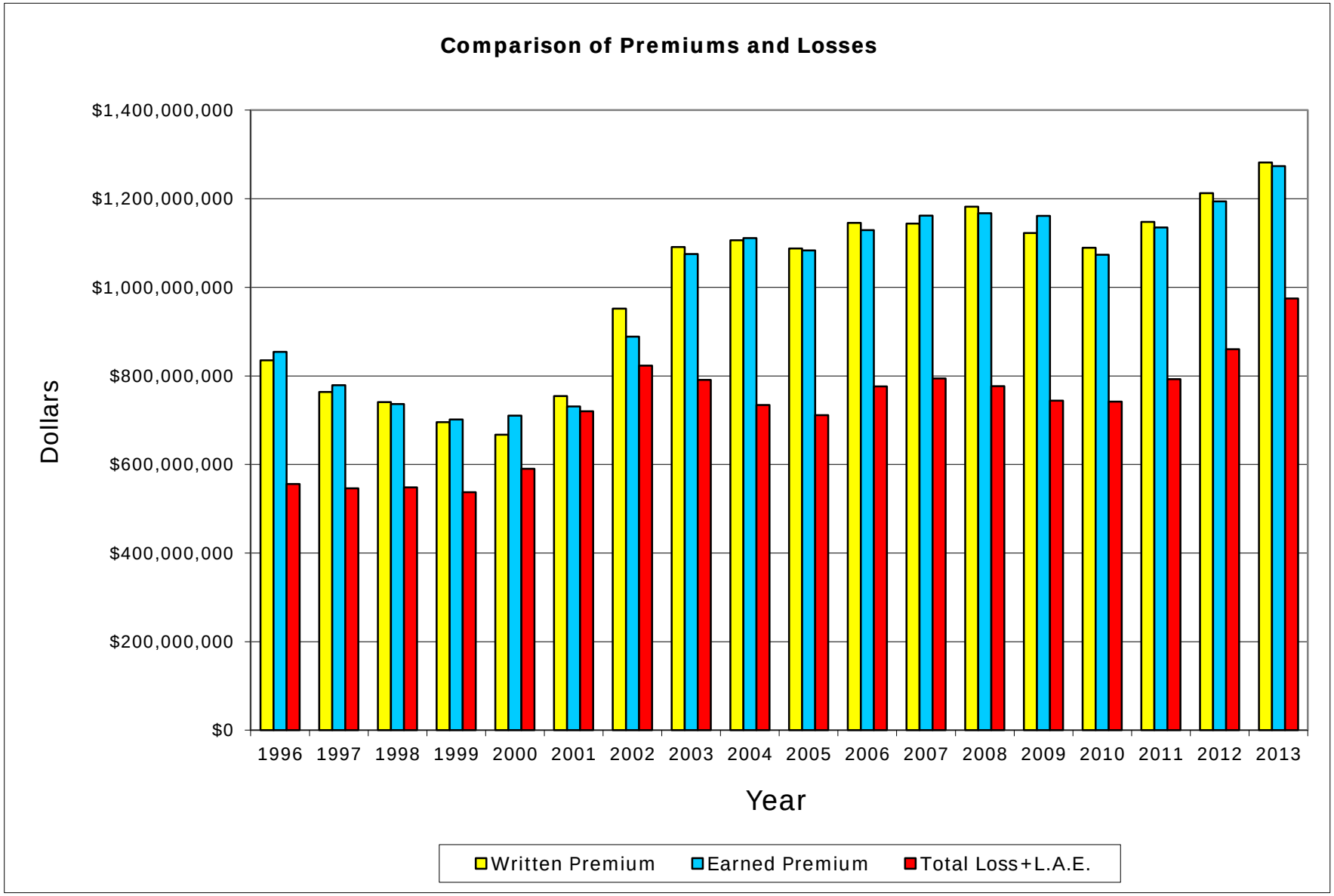
P. P. Auto. P. D.
Top 5 Aggregate

Graph 3.b.



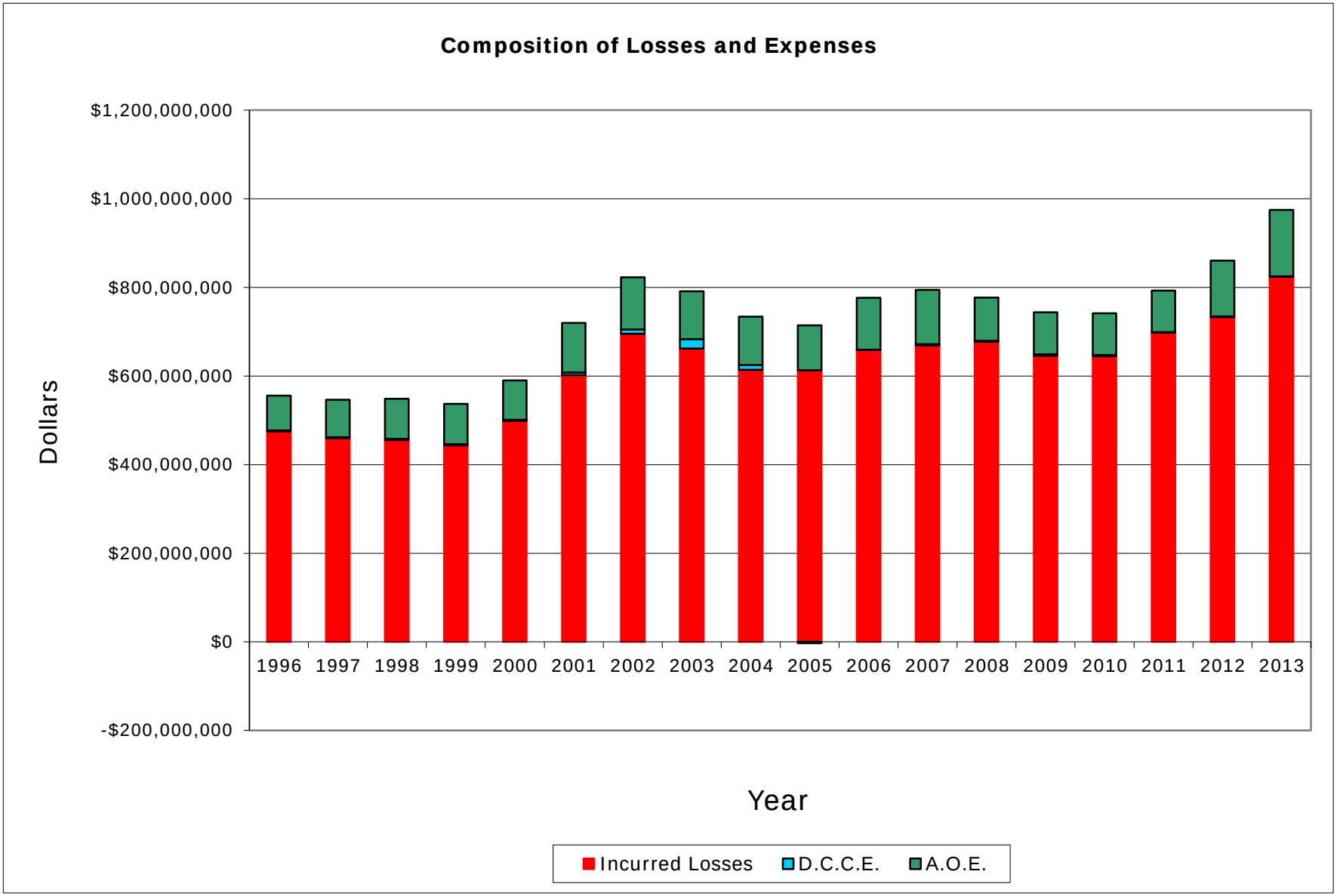
P. P. Auto. P. D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



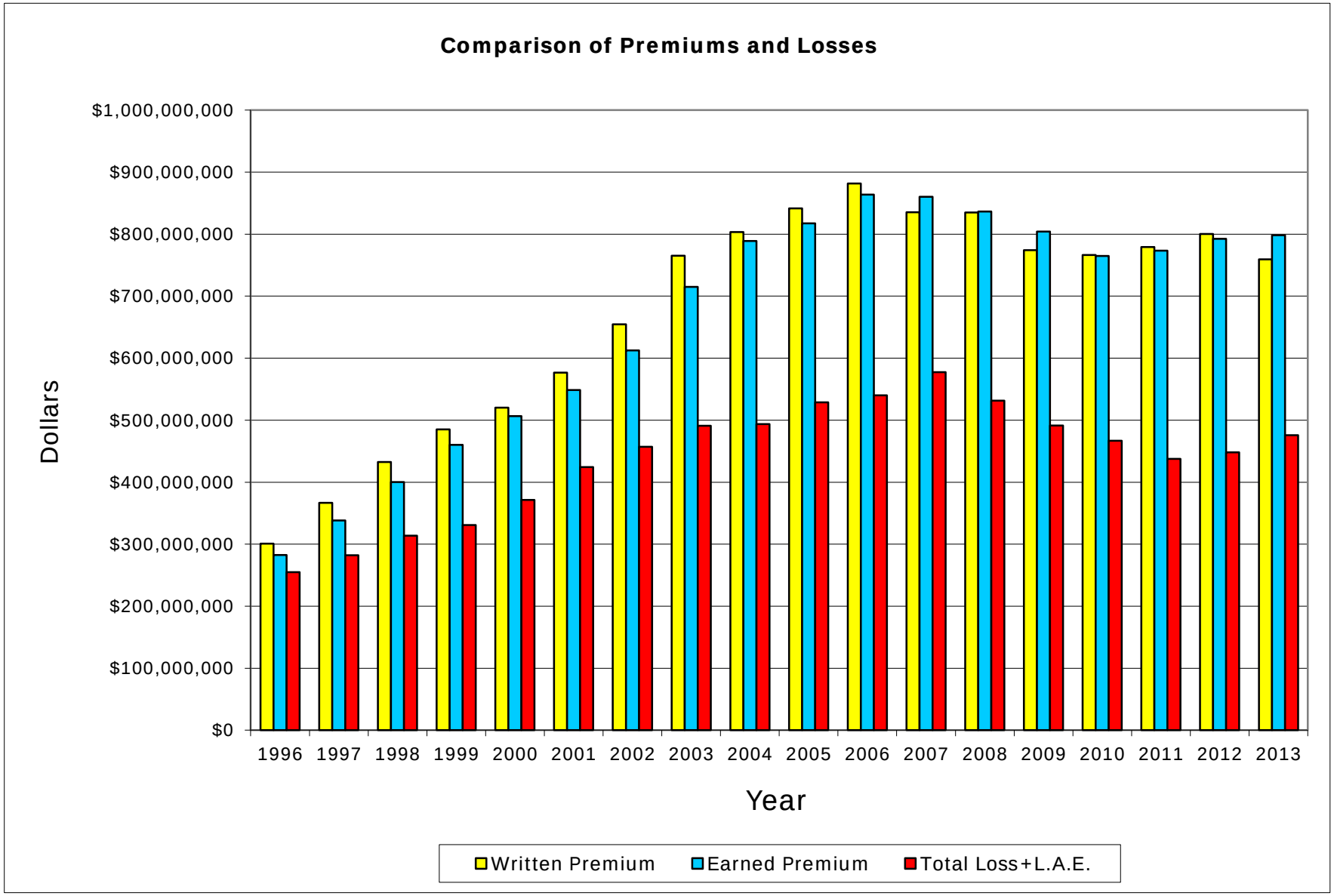
P. P. Auto. P. D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.b.



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

Graph 3.2.a.

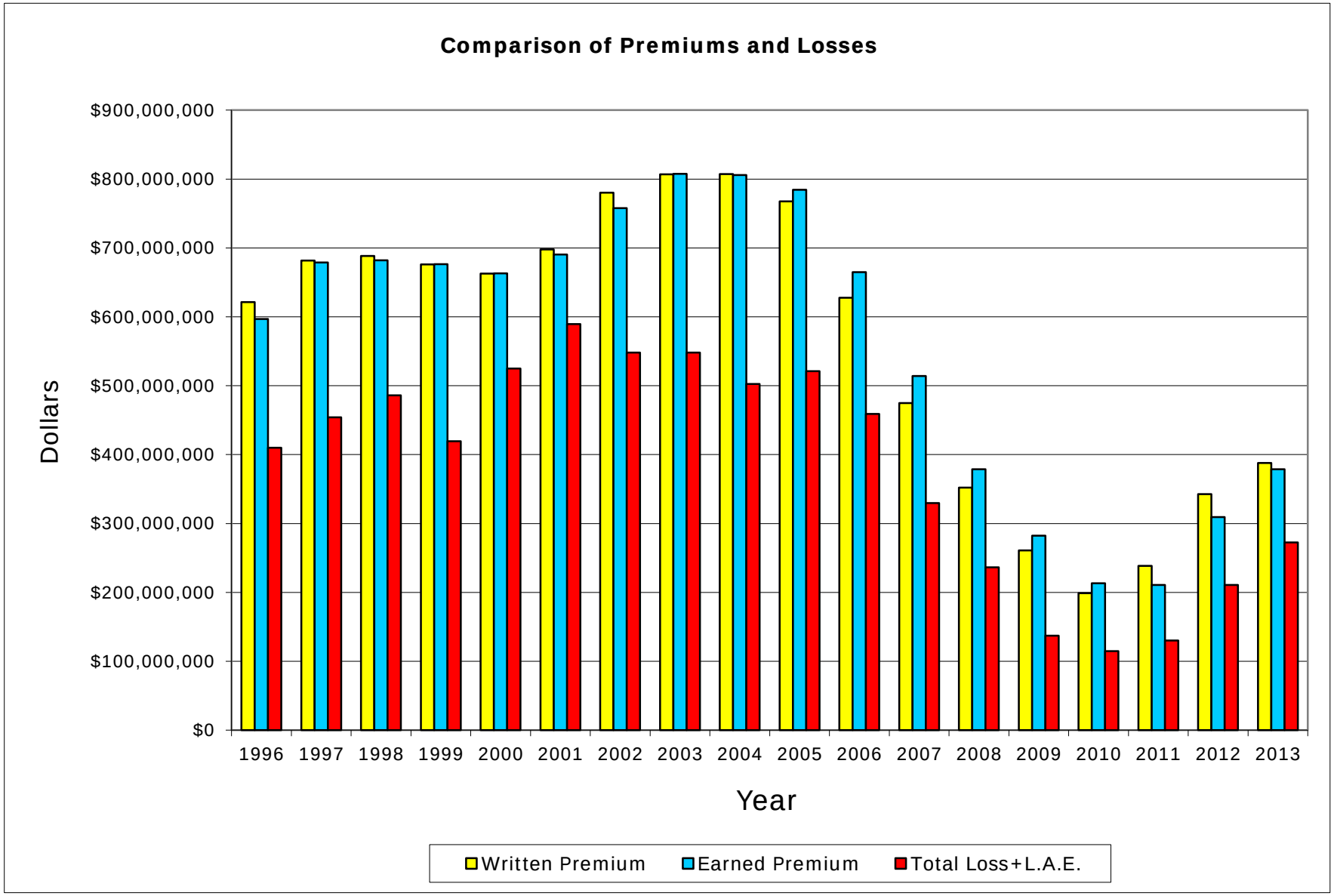


P. P. Auto. P. D.
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.2.b.

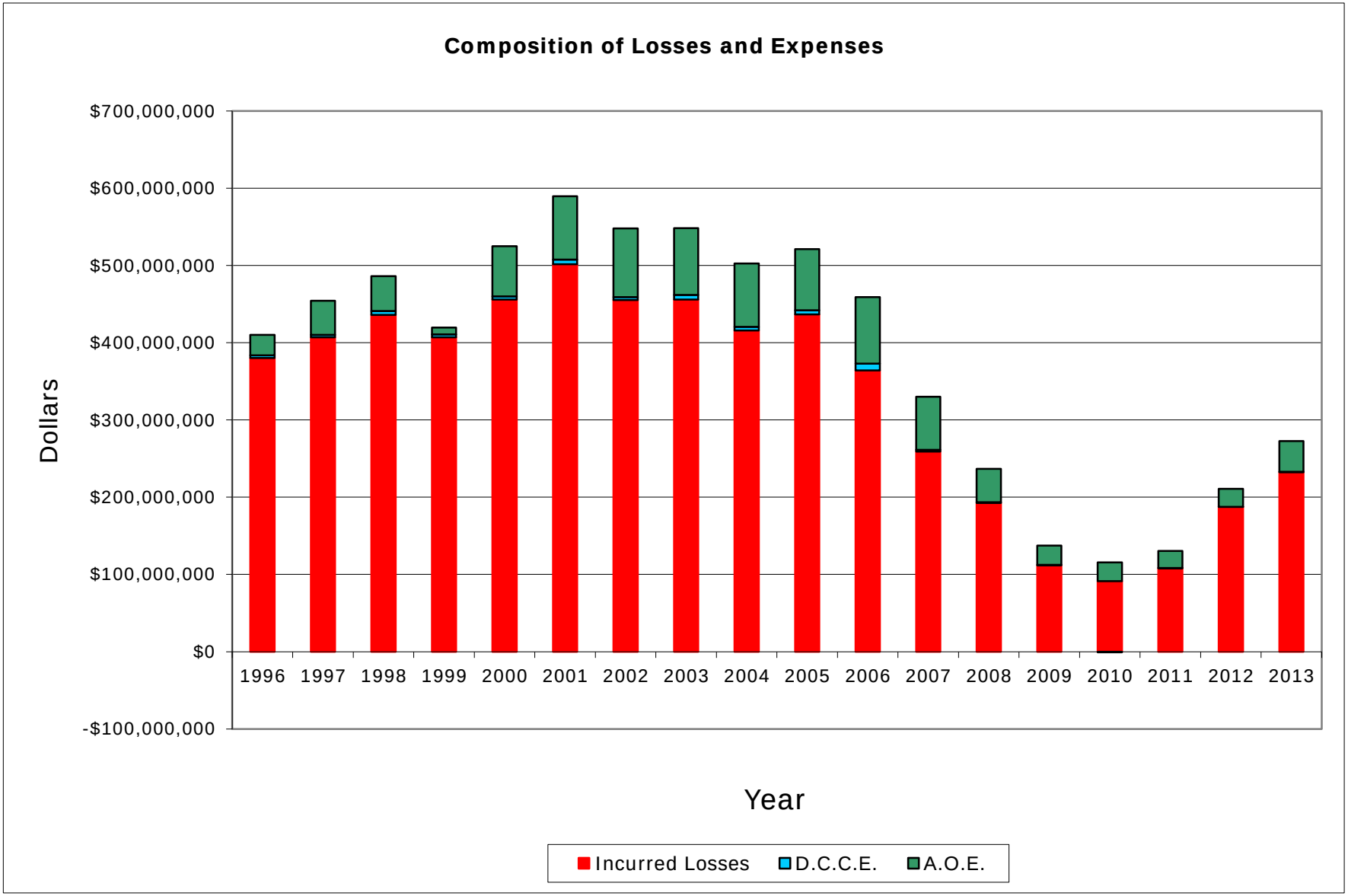
P. P. Auto. P. D.
Farmers Ins Exch
NAIC #21652

Graph 3.3.a.



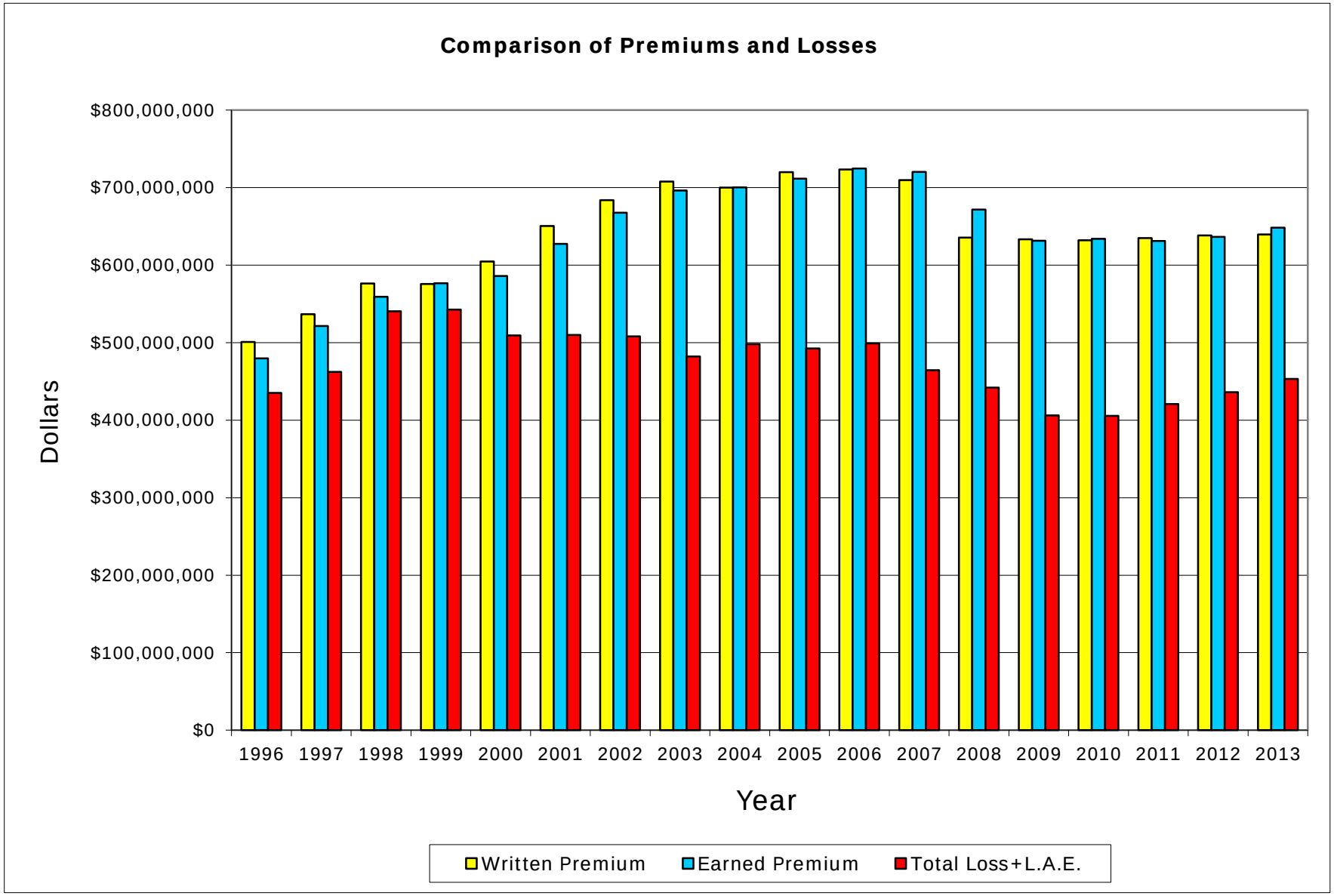
P. P. Auto. P. D.
Farmers Ins Exch
NAIC #21652

Graph 3.3.b.



P. P. Auto. P. D.
AAA Northern CA NV & UT Ins Exch
NAIC #15539

Graph 3.4.a.

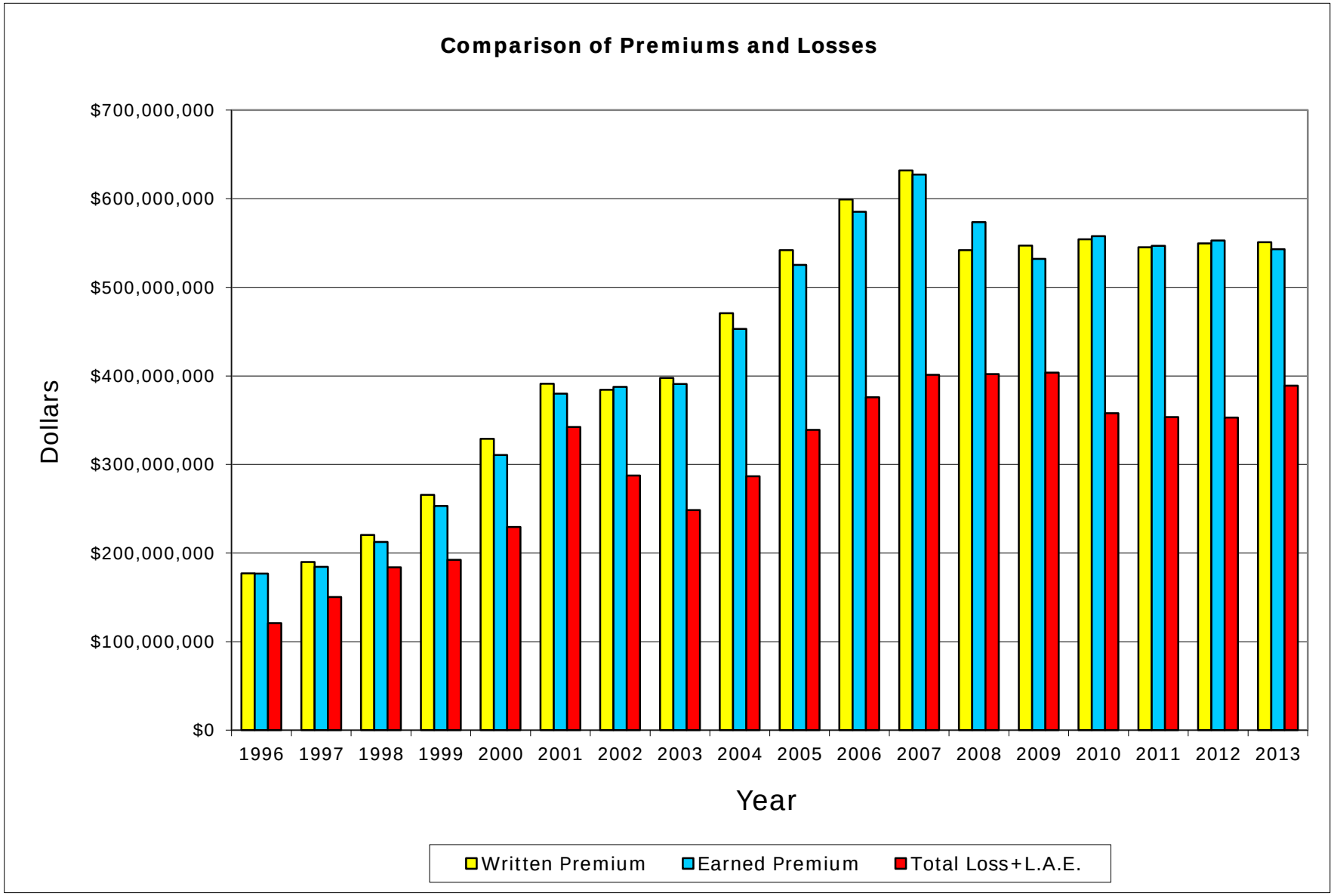


P. P. Auto. P. D.
AAA Northern CA NV & UT Ins Exch
NAIC #15539

Graph 3.4.b.

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

Graph 3.5.a.



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

Graph 3.5.b.

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	835,248,932	763,467,305	740,823,806	695,628,046	667,092,519	754,470,338	951,623,655	1,091,066,199	1,106,152,848	1,087,838,399	1,145,527,928	1,144,121,367	1,182,062,419	1,122,360,245	1,089,396,451	1,147,690,935	1,212,639,534	1,281,633,180	18,018,844,106
15598	Interins Exch Of The Automobile Club	301,033,689	366,646,695	432,418,135	485,112,216	520,084,108	576,787,026	654,609,691	765,432,935	803,460,661	841,715,020	881,908,248	835,486,040	834,786,900	774,177,366	766,422,060	779,342,241	800,154,205	759,346,397	12,178,923,633
21652	Farmers Ins Exch	621,565,482	681,594,271	688,261,066	675,986,671	662,819,891	697,741,395	780,062,364	806,918,714	807,374,772	767,453,376	627,572,812	474,804,839	352,276,018	260,871,432	199,061,897	238,459,173	342,743,618	387,946,683	10,073,514,474
15539	AAA Northern CA NV & UT Ins Exch	501,031,304	536,827,496	576,353,412	575,632,342	604,650,090	650,385,377	683,974,960	707,796,922	700,204,476	720,120,209	723,358,899	709,713,506	635,547,540	633,274,446	632,082,038	634,791,200	638,494,549	639,594,613	11,503,833,379
19240	Allstate Ind Co	177,005,064	189,856,744	220,444,092	265,618,765	328,991,768	391,187,969	384,325,284	397,591,455	470,835,600	542,060,454	599,251,655	631,993,922	541,812,787	547,059,802	554,186,288	545,165,974	549,654,057	550,896,156	7,887,937,836
27553	Mercury Ins Co	173,573,700	234,743,243	276,733,308	305,115,830	309,110,921	330,313,471	379,064,152	432,129,261	480,206,723	531,022,784	564,803,766	570,693,852	549,400,200	524,875,005	517,973,278	531,605,578	567,649,972	597,805,556	7,876,820,600
12963	21st Century Ins Co	294,218,216	306,236,604	320,016,334	331,154,268	352,373,560	360,717,204	396,742,624	485,977,626	529,107,390	520,765,563	491,450,475	463,650,594	409,841,937	329,182,882	272,790,199	249,277,590	235,909,213	230,153,478	6,579,565,757
19232	Allstate Ins Co	215,963,643	195,713,440	186,159,677	181,389,275	188,617,382	198,129,248	211,629,925	217,429,153	206,140,899	200,479,542	194,459,130	184,351,811	145,653,214	132,189,845	132,980,969	126,409,850	116,809,837	104,675,534	3,139,182,374
11908	Mercury Cas Co	54,823,065	74,914,514	94,800,013	109,149,576	110,252,627	112,401,515	140,523,930	169,289,515	177,246,345	184,442,172	178,510,230	149,027,309	139,306,087	121,891,233	113,193,378	115,819,639	56,548,508	(26,915)	2,102,112,741
22268	Infinity Ins Co	28,105,871	27,627,680	35,367,969	41,436,819	57,320,153	72,930,638	103,851,061	135,634,843	139,937,265	159,081,828	176,626,226	186,793,531	170,183,295	165,957,333	158,752,839	185,408,637	208,866,396	228,592,733	2,282,475,117
27804	Progressive West Ins Co	25,000,312	55,479,702	83,294,192	71,586,616	49,850,103	64,336,191	76,997,334	122,792,983	145,086,895	157,966,723	174,608,554	169,765,064	135,918,761	106,454,879	101,576,522	109,620,455	118,859,179	125,275,561	1,894,470,026
25941	United Serv Automobile Assn	97,181,136	102,765,419	104,076,355	101,833,945	109,144,313	119,435,618	128,954,368	137,464,144	145,483,821	152,819,380	158,006,866	157,366,123	160,658,657	152,498,209	140,997,467	147,673,252	155,004,960	160,830,639	2,432,194,672
25968	USAA Cas Ins Co	64,174,573	75,432,730	80,749,024	84,508,725	96,314,779	108,332,440	119,993,933	129,595,727	140,772,087	152,542,620	160,257,487	162,165,766	167,874,131	156,335,303	140,459,692	149,251,319	159,854,238	170,732,389	2,319,346,963
24740	Safeco Ins Co Of Amer	72,009,977	76,314,482	80,081,462	83,120,861	96,755,149	99,326,499	106,256,116	115,332,834	122,761,343	130,676,545	133,165,748	144,731,492	141,316,978	141,206,141	134,281,246	132,681,514	140,007,601	149,159,489	2,099,185,477
44288	Progressive Choice Ins Co			66,181	206,998	47,351	2,435	17,722,026	54,612,483	89,518,094	124,857,373	151,144,765	173,626,312	178,884,506	182,977,445	185,647,878	189,870,256	136,758,181	(143,205)	1,485,799,079
35882	Geico Gen Ins Co	13,681,069	24,031,706	40,612,223	58,002,015	77,892,416	98,974,092	111,384,059	118,944,618	121,357,607	119,975,607	142,942,841	149,322,584	153,669,159	184,597,761	208,360,299	218,389,929	248,942,016	315,850,132	2,406,930,133
23035	Liberty Mut Fire Ins Co	35,328,918	36,262,661	35,356,181	33,674,802	38,641,922	45,839,859	54,000,430	64,863,055	97,868,091	106,425,571	116,432,953	128,010,901	131,648,834	133,410,904	135,864,853	136,235,205	146,037,007	148,699,325	1,624,601,472
25089	Coast Natl Ins Co	16,231,274	31,069,227	39,084,352	53,671,031	57,979,943	84,623,500	121,997,521	157,781,303	179,152,545	99,478,317	83,876,045	66,350,273	63,482,961	60,162,628	112,335,834	136,552,599	118,551,222	112,071,338	1,594,451,913
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	122,648,939	88,024,692	4,705,014	(153,652)	(1,776)	0	0	540,395,102
10683	Wawanesa Gen Ins Co		8,569,760	15,165,200	19,214,349	23,760,884	32,682,665	48,533,675	64,022,419	74,465,166	82,341,596	89,213,857	109,209,728	114,130,532	114,025,329	114,547,135	115,953,577	120,026,906	127,583,289	1,273,446,067
	Sub Total	3,526,256,062	3,787,634,374	4,049,900,214	4,172,054,932	4,356,476,011	4,807,701,763	5,493,907,663	6,204,305,684	6,604,366,659	6,768,576,841	6,899,182,566	6,733,833,953	6,296,479,608	5,848,213,202	5,710,756,671	5,890,197,147	6,073,511,199	6,090,676,372	99,314,030,921
	% of California Total	78.08%	78.59%	80.05%	78.49%	77.45%	75.99%	76.84%	78.53%	79.73%	79.69%	77.77%	74.70%	72.39%	70.65%	70.96%	72.90%	72.53%	69.79%	75.48%
	Remainder of California	990,049,732	1,031,860,013	1,009,451,824	1,143,145,155	1,268,318,670	1,519,170,340	1,656,213,039	1,696,124,986	1,678,584,326	1,724,625,561	1,972,117,191	2,280,307,396	2,401,884,070	2,429,655,901	2,337,528,373	2,190,129,040	2,300,386,621	2,636,475,549	32,266,027,787
	California Total Written Premium	4,516,305,794	4,819,494,387	5,059,352,038	5,315,200,087	5,624,794,681	6,326,872,103	7,150,120,702	7,900,430,670	8,282,950,985	8,493,202,402	8,871,299,757	9,014,141,349	8,698,363,678	8,277,869,103	8,048,285,044	8,080,326,187	8,373,897,820	8,727,151,921	131,580,058,708
	Countrywide Total Written Premium	40,672,083,000	43,894,768,000	47,489,690,000	53,836,130,000	55,350,268,000	56,149,554,000	61,257,568,000	65,009,464,000	65,933,116,000	66,647,122,000	67,001,523,000	67,322,542,000	67,048,513,000	65,792,446,000	65,382,972,000	65,371,948,000	67,411,527,000	70,577,145,000	1,092,148,379,000
	Ratio of CA W.P. / CW W.P.	11.10%	10.98%	10.65%	9.87%	10.16%	11.27%	11.67%	12.15%	12.56%	12.74%	13.24%	13.39%	12.97%	12.58%	12.31%	12.36%	12.42%	12.37%	12.05%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	854,292,184	778,970,159	736,687,015	701,345,695	710,445,713	731,011,229	888,379,681	1,075,330,510	1,111,288,259	1,083,602,387	1,129,036,180	1,161,812,346	1,167,292,276	1,161,101,861	1,073,715,233	1,134,906,874	1,193,890,604	1,273,513,759	17,966,621,965
15598	Interins Exch Of The Automobile Club	282,566,731	338,420,685	400,370,146	460,252,465	506,734,770	548,741,600	612,621,304	714,826,344	789,089,221	817,616,442	863,748,029	860,147,000	836,637,951	804,164,880	764,700,636	773,293,292	792,564,165	798,511,199	11,965,006,860
21652	Farmers Ins Exch	597,017,802	678,915,286	682,078,134	676,433,370	663,130,969	690,297,315	757,655,464	807,653,826	805,654,516	784,376,811	665,045,083	513,967,473	378,916,466	282,432,455	213,272,946	211,011,526	309,460,761	378,656,045	10,095,976,248
15539	AAA Northern CA NV & UT Ins Exch	479,604,958	521,427,780	559,190,252	576,638,450	586,063,711	627,549,282	667,535,463	696,259,034	700,543,003	711,746,462	724,611,101	720,474,744	671,613,068	631,455,672	633,953,560	631,233,383	636,378,792	648,376,206	11,424,654,921
19240	Allstate Ind Co	176,897,175	184,535,613	212,618,308	253,172,395	310,789,016	379,983,127	387,473,399	390,792,561	453,072,749	525,312,528	585,340,721	627,232,904	573,556,552	532,173,381	557,694,246	546,763,101	552,879,017	543,029,453	7,793,316,246
27553	Mercury Ins Co	161,377,917	220,243,280	265,833,178	299,540,177	312,215,131	321,135,824	366,946,296	416,429,504	468,267,725	521,133,571	557,232,702	570,525,489	554,705,019	529,574,231	519,180,705	526,458,880	547,167,619	589,390,202	7,747,357,450
12963	21st Century Ins Co	299,306,445	301,068,017	314,514,201	329,476,319	349,110,342	362,352,647	378,664,934	469,181,966	522,192,199	526,364,365	499,512,257	469,619,844	425,642,986	352,907,869	279,730,886	253,890,017	238,134,876	231,777,602	6,603,447,772
19232	Allstate Ins Co	217,715,484	200,693,108	188,266,800	181,298,975	186,593,313	194,686,783	207,562,941	218,787,343	208,620,716	201,842,280	195,904,019	186,950,453	158,459,082	130,423,221	133,591,404	128,027,074	120,133,027	106,195,644	3,165,751,667
11908	Mercury Cas Co	51,474,776	69,915,110	88,791,617	106,622,517	111,446,570	110,592,436	132,728,833	162,657,706	176,181,624	182,618,800	182,110,355	155,037,126	141,494,354	126,351,089	114,932,471	114,851,277	85,550,520	416,464	2,113,773,645
22268	Infinity Ins Co	26,009,437	26,596,412	29,463,100	34,212,233	52,292,308	63,869,035	90,169,575	119,454,645	136,519,174	150,521,172	164,479,116	184,111,488	177,564,909	168,298,643	162,396,643	171,421,958	196,960,580	219,913,359	2,174,253,787
27804	Progressive West Ins Co	18,550,073	41,556,947	71,277,319	78,139,232	62,459,739	65,228,064	71,696,928	111,086,703	143,257,159	153,441,021	171,618,649	174,642,628	146,206,337	110,860,735	97,157,976	105,689,633	118,003,914	123,241,238	1,864,114,295
25941	United Serv Automobile Assn	98,669,593	101,421,287	104,020,154	102,623,668	106,653,979	116,886,099	126,776,226	135,304,039	143,808,415	151,035,880	157,778,265	156,321,042	160,194,084	158,063,415	139,932,086	146,112,114	153,191,811	159,508,570	2,418,300,727
25968	USAA Cas Ins Co	63,374,094	73,131,959	79,354,901	84,002,207	92,672,902	105,952,223	116,752,406	127,574,725	137,913,942	149,682,348	159,871,651	160,323,216	166,951,070	163,918,630	139,042,280	147,163,694	157,162,706	168,072,230	2,292,917,184
24740	Safeco Ins Co Of Amer	72,589,878	74,522,344	79,326,499	81,608,670	94,277,422	98,296,267	103,477,220	113,830,255	120,364,095	129,147,481	132,925,791	142,521,719	142,021,515	141,444,556	127,748,797	124,721,089	132,595,576	142,919,990	2,054,339,164
44288	Progressive Choice Ins Co			9,884	216,217	82,568	13,967	8,819,861	47,356,778	83,276,133	114,511,070	145,849,659	167,953,633	180,023,080	182,255,064	185,296,318	187,627,854	175,250,945	7,256,048	1,485,799,079
35882	Geico Gen Ins Co	11,991,985	20,923,892	36,410,892	53,743,453	72,694,394	94,591,642	108,473,791	117,542,506	120,918,215	118,842,810	137,336,160	152,014,391	147,915,822	177,344,268	203,301,491	218,986,354	235,853,113	299,598,468	2,328,483,647
23035	Liberty Mut Fire Ins Co	34,415,406	35,868,339	36,164,888	33,826,201	36,262,238	42,213,650	49,934,988	58,934,830	80,519,002	101,989,057	111,177,651	122,958,593	129,711,271	132,276,992	135,989,548	134,595,532	141,597,832	147,060,657	1,565,496,675
25089	Coast Natl Ins Co	14,606,879	27,325,342	35,450,744	43,173,407	58,997,028	79,067,870	113,997,422	150,524,224	150,315,591	120,174,160	90,640,010	75,000,485	68,203,498	57,697,323	88,814,424	125,027,906	133,192,394	118,189,411	1,550,398,118
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	113,045,023	106,739,977	42,422,066	879,350	(1,792)	0	0	540,417,759
10683	Wawanesa Gen Ins Co		4,545,521	12,114,697	17,429,541	21,216,596	28,158,918	40,324,931	57,031,257	69,973,991	78,716,027	85,484,595	100,194,169	111,966,213	113,816,797	114,065,224	120,634,611	122,538,989	122,757,684	1,220,969,761
	Sub Total [2]	3,460,548,629	3,700,159,939	3,931,988,428	4,113,773,816	4,336,112,261	4,667,417,759	5,246,160,623	6,019,924,999	6,475,605,054	6,699,492,269	6,851,858,678	6,814,853,766	6,445,815,530	5,998,983,148	5,685,396,224	5,802,414,377	6,042,507,241	6,078,384,229	98,371,396,970
	% of California Total	78.03%	78.32%	79.75%	79.13%	78.37%	76.51%	76.43%	78.15%	79.51%	80.02%	78.49%	75.74%	73.39%	71.27%	70.64%	72.23%	73.12%	70.29%	75.71%
	Remainder of California	974,099,237	1,024,473,309	998,266,791	1,084,857,076	1,196,633,120	1,432,925,221	1,617,569,243	1,682,628,631	1,669,206,264	1,672,298,506	1,878,264,532	2,182,962,881	2,337,107,986	2,418,528,560	2,363,422,723	2,230,541,387	2,221,228,555	2,569,217,689	31,554,231,711
	California Total Earned Premium	4,434,647,866	4,724,633,248	4,930,255,219	5,198,630,892	5,532,745,381	6,100,342,980	6,863,729,866	7,702,553,630	8,144,811,318	8,371,790,775	8,730,123,210	8,997,816,647	8,782,923,516	8,417,511,708	8,048,818,947	8,032,955,764	8,263,735,796	8,647,601,918	129,925,628,681
	Countrywide Total Earned Premium	39,646,915,000	42,695,450,000	46,193,880,000	48,928,301,000	54,858,778,000	55,044,927,000	59,838,260,000	63,915,994,000	65,562,701,000	66,742,681,000	66,905,874,000	67,343,789,000	67,221,602,000	66,141,849,000	65,320,779,000	65,168,250,000	66,545,664,000	69,385,248,000	1,077,460,942,000
	Ratio of CA E.P. / CW E.P.	11.19%	11.07%	10.67%	10.62%	10.09%	11.08%	11.47%	12.05%	12.42%	12.54%	13.05%	13.36%	13.07%	12.73%	12.32%	12.33%	12.42%	12.46%	12.06%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	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	794,411,951	776,984,687	744,143,259	741,793,521	792,872,201	860,342,750	974,904,218	13,019,821,582
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	577,311,093	531,543,128	491,460,015	466,763,477	437,662,855	448,308,719	475,951,960	7,917,497,619
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	329,864,416	236,535,011	137,216,989	114,845,639	130,269,333	210,975,034	272,551,435	6,895,607,362
15539	AAA Northern CA NV & UT Ins Exch	435,248,950	462,344,479	540,647,689	542,561,375	509,432,661	510,093,761	508,107,176	482,256,314	497,973,753	492,635,859	499,146,592	464,325,517	442,100,886	406,303,385	405,573,304	420,962,682	436,053,320	453,193,621	8,508,961,323
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	401,180,453	402,030,259	403,664,651	357,736,747	353,547,275	352,981,800	388,850,543	5,416,772,647
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	420,751,283	409,857,445	384,792,972	391,710,693	378,119,317	376,036,969	420,573,217	5,399,522,593
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	303,550,794	281,759,033	203,421,267	176,807,878	163,889,249	150,803,730	146,639,639	4,984,993,051
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	86,141,189	79,464,185	74,576,135	67,891,709	63,021,575	59,640,170	56,958,202	1,888,119,644
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	130,662,802	112,882,375	97,091,874	93,601,877	86,718,456	63,080,715	2,263,630	1,600,255,603
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	114,210,777	117,550,517	86,327,306	89,609,098	102,433,931	126,416,154	144,210,404	1,299,928,455
27804	Progressive West Ins Co	14,958,684	30,856,927	50,877,275	52,823,336	44,439,524	41,106,003	43,857,698	72,210,301	84,894,361	99,544,181	117,082,723	122,999,730	87,691,232	60,039,184	64,779,962	78,661,588	92,578,506	94,883,762	1,254,284,977
25941	United Serv Automobile Assn	76,093,729	78,332,061	76,806,279	80,798,542	88,740,201	98,071,757	103,603,956	101,576,327	103,631,799	107,680,660	110,224,358	118,260,833	104,890,817	95,716,067	101,971,692	104,448,528	102,089,711	107,195,770	1,760,133,087
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	106,613,103	97,091,415	89,276,803	92,393,786	97,823,183	100,657,700	109,572,847	1,534,667,322
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	96,581,884	96,390,744	88,808,397	81,384,189	92,109,928	100,061,412	102,833,781	1,405,604,015
44288	Progressive Choice Ins Co	0	0	13,720	269,425	43,099	494	7,276,647	38,832,924	59,751,791	85,416,070	108,042,989	132,306,129	125,202,692	115,900,175	120,315,363	118,155,347	113,296,430	4,433,593	1,029,256,888
35882	Geico Gen Ins Co	10,976,967	18,812,608	30,481,230	42,729,494	59,428,972	77,278,737	82,906,851	75,224,047	71,886,131	76,917,221	92,680,567	100,926,508	109,003,406	123,037,329	140,676,644	147,625,981	177,588,978	221,017,113	1,659,198,785
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	86,089,245	83,044,747	76,619,279	81,605,393	87,699,215	99,411,626	99,218,068	1,051,434,202
25089	Coast Natl Ins Co	8,832,542	19,404,942	28,596,321	30,087,229	60,242,056	62,235,942	74,998,345	95,946,821	83,154,257	65,458,687	49,057,380	45,149,715	39,593,611	33,798,913	76,540,297	130,009,362	137,669,454	94,794,686	1,135,570,561
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	74,620,637	72,113,481	18,749,294	(1,852,831)	(347,093)	0	0	340,769,577
10683	Wawanesa Gen Ins Co	0	5,125,961	12,191,404	15,168,661	22,806,442	32,939,133	45,139,052	60,134,380	72,317,705	87,725,566	93,469,982	104,421,368	104,115,421	105,864,058	107,542,994	121,307,445	126,939,326	125,391,458	1,242,600,358
	Sub Total	2,592,168,378	2,785,314,604	3,060,565,823	3,064,660,167	3,418,881,884	3,889,973,287	4,068,163,049	4,224,807,927	4,253,109,824	4,498,627,423	4,622,643,169	4,610,379,428	4,309,845,095	3,836,807,352	3,771,691,432	3,906,990,358	4,134,932,506	4,295,437,946	69,344,999,652
	% of California Total	78.51%	80.15%	81.65%	80.26%	77.12%	76.06%	76.80%	79.41%	80.42%	80.69%	78.67%	74.47%	72.68%	70.06%	70.35%	71.35%	72.96%	70.38%	75.83%
	Remainder of California	709,454,189	689,812,730	687,865,038	753,532,033	1,014,519,658	1,224,453,483	1,228,909,503	1,095,287,220	1,035,582,139	1,076,523,412	1,253,256,184	1,580,405,197	1,619,903,524	1,639,687,952	1,589,479,382	1,568,494,582	1,532,492,157	1,808,082,072	22,107,740,454
	California Total	3,301,622,567	3,475,127,333	3,748,430,861	3,818,192,200	4,433,401,542	5,114,426,771	5,297,072,552	5,320,095,148	5,288,691,963	5,575,150,836	5,875,899,352	6,190,784,625	5,929,748,618	5,476,495,304	5,361,170,814	5,475,484,940	5,667,424,663	6,103,520,017	91,452,740,106
	Countrywide Total	31,327,221,000	31,493,807,000	33,923,266,000	35,788,716,000	41,350,934,000	42,674,569,000	42,467,017,000	43,109,836,000	40,999,732,000	44,928,386,000	43,604,395,000	45,585,533,000	47,019,180,000	44,588,537,000	44,244,466,000	48,538,843,000	49,630,184,000	50,181,821,000	761,456,443,000

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	65.09%	70.13%	74.46%	76.62%	83.07%	98.47%	92.65%	73.57%	66.08%	65.63%	68.77%	68.38%	66.56%	64.09%	69.09%	69.86%	72.06%	76.55%	72.47%
15598	Interins Exch Of The Automobile Club	90.16%	83.33%	78.36%	71.92%	73.31%	77.36%	74.61%	68.70%	62.56%	64.69%	62.54%	67.12%	63.53%	61.11%	61.04%	56.60%	56.56%	59.60%	66.17%
21652	Farmers Ins Exch	68.70%	66.91%	71.25%	62.00%	79.17%	85.41%	72.33%	67.89%	62.37%	66.44%	69.02%	64.18%	62.42%	48.58%	53.85%	61.74%	68.18%	71.98%	68.30%
15539	AAA Northern CA NV & UT Ins Exch	90.75%	88.67%	96.68%	94.09%	86.92%	81.28%	76.12%	69.26%	71.08%	69.22%	68.88%	64.45%	65.83%	64.34%	63.98%	66.69%	68.52%	69.90%	74.48%
19240	Allstate Ind Co	68.36%	81.43%	86.52%	75.93%	73.83%	90.13%	74.18%	63.58%	63.28%	64.56%	64.19%	63.96%	70.09%	75.85%	64.15%	64.66%	63.84%	71.61%	69.51%
27553	Mercury Ins Co	79.77%	70.19%	63.73%	58.32%	57.25%	66.80%	69.90%	68.72%	65.86%	67.88%	70.38%	73.75%	73.89%	72.66%	75.45%	71.82%	68.72%	71.36%	69.70%
12963	21st Century Ins Co	81.57%	79.28%	84.45%	85.97%	87.80%	86.94%	84.53%	83.83%	78.09%	78.17%	74.53%	64.64%	66.20%	57.64%	63.21%	64.55%	63.33%	63.27%	75.49%
19232	Allstate Ins Co	71.60%	71.74%	70.41%	69.66%	75.94%	71.95%	67.77%	55.10%	49.19%	50.56%	48.01%	46.08%	50.15%	57.18%	50.82%	49.23%	49.65%	53.64%	59.64%
11908	Mercury Cas Co	87.74%	79.68%	76.85%	68.82%	73.02%	76.36%	75.63%	71.87%	68.73%	72.46%	74.10%	84.28%	79.78%	76.84%	81.44%	75.50%	73.74%	543.54%	75.71%
22268	Infinity Ins Co	63.61%	65.75%	56.43%	64.49%	79.72%	65.64%	58.04%	60.84%	48.97%	53.03%	55.41%	62.03%	66.20%	51.29%	55.18%	59.76%	64.18%	65.58%	59.79%
27804	Progressive West Ins Co	80.64%	74.25%	71.38%	67.60%	71.15%	63.02%	61.17%	65.00%	59.26%	64.87%	68.22%	70.43%	59.98%	54.16%	66.67%	74.43%	78.45%	76.99%	67.29%
25941	United Serv Automobile Assn	77.12%	77.23%	73.84%	78.73%	83.20%	83.90%	81.72%	75.07%	72.06%	71.29%	69.86%	75.65%	65.48%	60.56%	72.87%	71.49%	66.64%	67.20%	72.78%
25968	USAA Cas Ins Co	73.91%	70.95%	72.51%	75.19%	78.93%	80.36%	76.19%	70.39%	66.13%	63.74%	61.40%	66.50%	58.16%	54.46%	66.45%	66.47%	64.05%	65.19%	66.93%
24740	Safeco Ins Co Of Amer	63.87%	69.50%	68.72%	66.09%	71.02%	73.46%	74.86%	68.77%	62.66%	65.40%	64.72%	67.77%	67.87%	62.79%	63.71%	73.85%	75.46%	71.95%	68.42%
44288	Progressive Choice Ins Co			138.81%	124.61%	52.20%	3.54%	82.50%	82.00%	71.75%	74.59%	74.08%	78.78%	69.55%	63.59%	64.93%	62.97%	64.65%	61.10%	69.27%
35882	Geico Gen Ins Co	91.54%	89.91%	83.71%	79.51%	81.75%	81.70%	76.43%	64.00%	59.45%	64.72%	67.48%	66.39%	73.69%	69.38%	69.20%	67.41%	75.30%	73.77%	71.26%
23035	Liberty Mut Fire Ins Co	59.66%	65.42%	67.09%	69.26%	71.00%	77.71%	80.59%	77.20%	64.51%	69.08%	71.39%	70.01%	64.02%	57.92%	60.01%	65.16%	70.21%	67.47%	67.16%
25089	Coast Natl Ins Co	60.47%	71.01%	80.66%	69.69%	102.11%	78.71%	65.79%	63.74%	55.32%	54.47%	54.12%	60.20%	58.05%	58.58%	86.18%	103.98%	103.36%	80.21%	73.24%
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%	66.01%	67.56%	44.20%	-210.70%	19369.03%	#DIV/0!	#DIV/0!	63.06%
10683	Wawanesa Gen Ins Co		112.77%	100.63%	87.03%	107.49%	116.98%	111.94%	105.44%	103.35%	111.45%	109.34%	104.22%	92.99%	93.01%	94.28%	100.56%	103.59%	102.15%	101.77%
	Sub Total	74.91%	75.28%	77.84%	74.50%	78.85%	83.34%	77.55%	70.18%	65.68%	67.15%	67.47%	67.65%	66.86%	63.96%	66.34%	67.33%	68.43%	70.67%	70.49%
	Remainder of California	72.83%	67.33%	68.91%	69.46%	84.78%	85.45%	75.97%	65.09%	62.04%	64.37%	66.72%	72.40%	69.31%	67.80%	67.25%	70.32%	68.99%	70.37%	70.06%
	California Total	74.45%	73.55%	76.03%	73.45%	80.13%	83.84%	77.17%	69.07%	64.93%	66.59%	67.31%	68.80%	67.51%	65.06%	66.61%	68.16%	68.58%	70.58%	70.39%
	Countrywide Total	79.02%	73.76%	73.44%	73.15%	75.38%	77.53%	70.97%	67.45%	62.54%	67.32%	65.17%	67.69%	69.95%	67.41%	67.73%	74.48%	74.58%	72.32%	70.67%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	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%	12.69%	13.59%	13.56%	13.54%	14.20%	14.48%	14.69%	13.69%
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%	9.27%	9.60%	9.35%	9.52%	9.64%	9.56%	8.70%	9.26%
21652	Farmers Ins Exch	13.76%	14.14%	13.60%	12.72%	11.78%	11.03%	10.91%	10.21%	9.75%	9.04%	7.07%	5.27%	4.05%	3.15%	2.47%	2.95%	4.09%	4.45%	7.66%
15539	AAA Northern CA NV & UT Ins Exch	11.09%	11.14%	11.39%	10.83%	10.75%	10.28%	9.57%	8.96%	8.45%	8.48%	8.15%	7.87%	7.31%	7.65%	7.85%	7.86%	7.62%	7.33%	8.74%
19240	Allstate Ind Co	3.92%	3.94%	4.36%	5.00%	5.85%	6.18%	5.38%	5.03%	5.68%	6.38%	6.75%	7.01%	6.23%	6.61%	6.89%	6.75%	6.56%	6.31%	5.99%
27553	Mercury Ins Co	3.84%	4.87%	5.47%	5.74%	5.50%	5.22%	5.30%	5.47%	5.80%	6.25%	6.37%	6.33%	6.32%	6.34%	6.44%	6.58%	6.78%	6.85%	5.99%
12963	21st Century Ins Co	6.51%	6.35%	6.33%	6.23%	6.26%	5.70%	5.55%	6.15%	6.39%	6.13%	5.54%	5.14%	4.71%	3.98%	3.39%	3.08%	2.82%	2.64%	5.00%
19232	Allstate Ins Co	4.78%	4.06%	3.68%	3.41%	3.35%	3.13%	2.96%	2.75%	2.49%	2.36%	2.19%	2.05%	1.67%	1.60%	1.65%	1.56%	1.39%	1.20%	2.39%
11908	Mercury Cas Co	1.21%	1.55%	1.87%	2.05%	1.96%	1.78%	1.97%	2.14%	2.14%	2.17%	2.01%	1.65%	1.60%	1.47%	1.41%	1.43%	0.68%	0.00%	1.60%
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%	2.07%	1.96%	2.00%	1.97%	2.29%	2.49%	2.62%	1.73%
27804	Progressive West Ins Co	0.55%	1.15%	1.65%	1.35%	0.89%	1.02%	1.08%	1.55%	1.75%	1.86%	1.97%	1.88%	1.56%	1.29%	1.26%	1.36%	1.42%	1.44%	1.44%
25941	United Serv Automobile Assn	2.15%	2.13%	2.06%	1.92%	1.94%	1.89%	1.80%	1.74%	1.76%	1.80%	1.78%	1.75%	1.85%	1.84%	1.75%	1.83%	1.85%	1.84%	1.85%
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%	1.80%	1.93%	1.89%	1.75%	1.85%	1.91%	1.96%	1.76%
24740	Safeco Ins Co Of Amer	1.59%	1.58%	1.58%	1.56%	1.72%	1.57%	1.49%	1.46%	1.48%	1.54%	1.50%	1.61%	1.62%	1.71%	1.67%	1.64%	1.67%	1.71%	1.60%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.69%	1.08%	1.47%	1.70%	1.93%	2.06%	2.21%	2.31%	2.35%	1.63%	0.00%	1.13%
35882	Geico Gen Ins Co	0.30%	0.50%	0.80%	1.09%	1.38%	1.56%	1.56%	1.51%	1.47%	1.41%	1.61%	1.66%	1.77%	2.23%	2.59%	2.70%	2.97%	3.62%	1.83%
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%	1.42%	1.51%	1.61%	1.69%	1.69%	1.74%	1.70%	1.23%
25089	Coast Natl Ins Co	0.36%	0.64%	0.77%	1.01%	1.03%	1.34%	1.71%	2.00%	2.16%	1.17%	0.95%	0.74%	0.73%	0.73%	1.40%	1.69%	1.42%	1.28%	1.21%
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%	1.36%	1.01%	0.06%	0.00%	0.00%	0.00%	0.00%	0.41%
10683	Wawanesa Gen Ins Co	0.00%	0.18%	0.30%	0.36%	0.42%	0.52%	0.68%	0.81%	0.90%	0.97%	1.01%	1.21%	1.31%	1.38%	1.42%	1.44%	1.43%	1.46%	0.97%
	Sub Total	78.08%	78.59%	80.05%	78.49%	77.45%	75.99%	76.84%	78.53%	79.73%	79.69%	77.77%	74.70%	72.39%	70.65%	70.96%	72.90%	72.53%	69.79%	75.48%
	Remainder of California	21.92%	21.41%	19.95%	21.51%	22.55%	24.01%	23.16%	21.47%	20.27%	20.31%	22.23%	25.30%	27.61%	29.35%	29.04%	27.10%	27.47%	30.21%	24.52%
	California Total Written Premium:	4,516,305,794	4,819,494,387	5,059,352,038	5,315,200,087	5,624,794,681	6,326,872,103	7,150,120,702	7,900,430,670	8,282,950,985	8,493,202,402	8,871,299,757	9,014,141,349	8,698,363,678	8,277,869,103	8,048,285,044	8,080,326,187	8,373,897,820	8,727,151,921	131,580,058,708

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

INCURRED LOSSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	475,254,406	459,785,229	455,437,660	443,246,645	498,455,590	602,180,801	695,323,298	662,385,041	614,338,998	613,138,689	658,595,232	669,319,520	677,448,437	645,756,989	644,742,393	697,973,756	733,102,486	823,819,054	11,070,304,224
15598	Interins Exch Of The Automobile Club	205,287,749	227,292,277	255,221,743	272,142,704	315,274,748	362,760,503	389,143,930	416,660,137	414,939,821	445,216,715	451,937,388	484,131,602	444,264,036	405,636,495	384,066,868	360,285,616	369,958,726	395,155,908	6,599,376,966
21652	Farmers Ins Exch	380,029,262	406,835,941	435,890,305	406,813,709	455,831,481	501,504,830	455,130,419	455,782,830	415,669,792	436,471,206	363,917,156	258,947,623	192,388,940	111,668,407	91,164,475	108,183,316	187,389,421	232,359,779	5,895,978,892
15539	AAA Northern CA NV & UT Ins Exch	346,011,978	364,797,613	414,305,633	414,561,662	409,713,713	416,093,985	425,297,360	397,931,939	396,926,055	391,508,281	405,288,544	379,350,915	354,619,076	331,214,687	343,494,037	349,195,802	360,167,138	378,824,784	6,879,303,202
19240	Allstate Ind Co	109,593,108	132,111,985	160,421,200	171,944,419	206,460,747	307,382,545	254,219,279	219,825,795	253,377,836	291,977,654	329,862,691	344,931,184	342,755,006	348,045,504	301,578,710	301,244,937	299,780,285	330,236,318	4,705,749,203
27553	Mercury Ins Co	113,781,374	134,915,850	148,073,095	154,110,188	177,169,722	189,821,802	228,436,211	252,861,461	266,642,608	304,595,381	336,663,788	362,733,383	355,652,623	318,718,870	325,213,229	323,774,150	325,286,495	357,277,482	4,675,727,712
12963	21st Century Ins Co	214,547,072	205,286,994	227,043,417	230,366,947	249,739,255	248,481,488	249,680,366	314,112,045	335,788,475	346,229,123	314,779,932	257,195,385	244,880,902	177,620,043	155,701,927	139,083,233	120,677,950	119,088,342	4,150,302,896
19232	Allstate Ins Co	137,462,890	123,582,699	113,770,561	110,403,275	125,002,628	122,935,584	122,643,965	104,027,125	87,941,544	85,903,628	80,259,291	73,124,699	67,397,229	62,245,284	56,441,239	53,527,888	48,536,556	47,665,896	1,622,871,981
11908	Mercury Cas Co	39,609,487	48,139,976	58,745,386	63,687,632	71,393,277	74,827,642	89,108,925	102,338,778	104,810,931	114,822,320	116,885,053	113,457,670	98,187,883	81,124,791	78,107,756	74,066,784	54,089,582	1,810,970	1,385,214,843
22268	Infinity Ins Co	14,148,230	15,002,486	14,105,491	18,478,810	36,418,366	36,249,059	43,810,527	59,462,537	56,002,569	66,868,426	78,509,510	96,665,753	101,039,923	73,041,998	74,596,187	87,816,716	107,199,383	122,374,343	1,101,790,314
27804	Progressive West Ins Co	13,210,449	25,991,957	41,384,161	44,765,440	37,568,226	33,811,321	36,261,780	55,856,817	70,158,823	83,476,023	98,312,884	106,605,325	74,345,444	51,785,842	56,114,202	68,370,615	81,384,585	83,629,630	1,063,033,524
25941	United Serv Automobile Assn	61,993,395	61,684,076	61,279,967	62,769,078	70,113,930	80,472,294	87,647,269	85,195,368	85,278,485	91,455,547	93,768,089	101,607,280	90,771,926	81,253,581	86,670,277	89,654,246	88,185,408	92,824,986	1,472,625,202
25968	USAA Cas Ins Co	38,296,402	41,501,818	46,201,285	50,101,082	59,654,861	70,732,162	75,836,243	77,550,868	77,462,212	83,333,051	84,926,119	92,510,239	85,285,699	77,901,092	80,760,018	86,623,902	89,650,918	97,731,652	1,316,059,623
24740	Safeco Ins Co Of Amer	39,884,706	44,209,174	46,177,229	45,754,435	57,775,824	61,803,657	64,244,626	63,785,084	62,187,512	70,444,592	72,273,141	82,660,904	80,049,133	77,592,225	68,456,677	81,871,908	80,497,217	87,858,221	1,187,526,265
44288	Progressive Choice Ins Co			7,473	218,377	40,239	2,711	6,159,642	29,820,528	48,176,438	69,188,152	88,429,282	113,298,251	103,437,106	97,634,299	102,484,772	101,387,846	97,659,912	3,871,834	861,816,862
35882	Geico Gen Ins Co	9,633,721	16,334,619	26,597,592	36,825,361	52,175,281	68,168,730	72,694,566	64,478,282	60,283,186	66,826,322	78,751,235	85,628,764	93,444,054	105,120,473	120,975,988	130,120,985	157,831,354	194,765,727	1,440,656,240
23035	Liberty Mut Fire Ins Co	19,879,835	19,617,880	20,159,814	19,638,793	21,818,845	27,927,601	33,355,698	38,225,362	49,098,875	56,734,640	64,459,052	69,816,089	69,730,705	63,463,877	66,692,070	74,208,087	85,832,259	85,206,426	885,865,908
25089	Coast Natl Ins Co	8,674,629	15,237,407	22,807,592	24,377,106	44,133,132	52,992,079	65,977,520	82,952,863	71,154,862	56,706,055	42,355,199	38,817,957	34,848,456	28,937,677	67,641,213	115,175,733	104,580,693	79,875,993	957,246,166
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	73,026,461	71,282,716	19,550,040	(1,689,332)	(371,789)	0	0	328,512,992
10683	Wawanesa Gen Ins Co		4,191,741	9,952,590	13,565,041	17,944,887	26,477,060	36,498,074	49,131,383	58,823,265	73,111,168	77,962,281	87,328,156	85,473,442	85,284,759	85,263,678	95,200,033	95,077,112	90,831,906	992,116,576
	Sub Total	2,227,297,082	2,346,508,895	2,557,576,179	2,583,769,350	2,908,389,967	3,289,811,531	3,440,869,323	3,548,445,570	3,563,179,351	3,795,543,380	3,890,665,255	3,891,157,160	3,667,302,736	3,243,596,933	3,188,476,384	3,337,393,764	3,486,887,480	3,625,209,251	58,592,079,591
	% of California Total	78.32%	79.68%	81.12%	79.94%	76.73%	75.49%	76.19%	79.19%	80.03%	80.45%	78.36%	74.21%	72.40%	69.93%	70.24%	71.23%	72.31%	69.83%	75.47%
	Remainder of California	616,494,827	598,427,903	595,164,218	648,226,788	882,120,200	1,067,863,191	1,075,370,533	932,280,367	888,923,342	922,430,800	1,074,656,684	1,352,360,336	1,397,968,223	1,394,864,255	1,350,797,473	1,347,789,214	1,335,419,745	1,566,397,884	19,047,555,983
	CA Total Incurred Losses	2,843,791,909	2,944,936,798	3,152,740,397	3,231,996,138	3,790,510,167	4,357,674,722	4,516,239,856	4,480,725,937	4,452,102,693	4,717,974,180	4,965,321,939	5,243,517,496	5,065,270,959	4,638,461,188	4,539,273,857	4,685,182,978	4,822,307,225	5,191,607,135	77,639,635,574
	CW Total Incurred Losses	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	38,882,712,000	40,614,064,000	38,312,556,000	37,973,986,000	41,983,097,000	42,944,513,000	43,318,804,000	655,975,385,000
	Ratio of CA I.L. / CW I.L.	10.32%	10.80%	10.75%	10.43%	10.52%	11.75%	12.31%	12.07%	12.78%	12.45%	13.36%	13.49%	12.47%	12.11%	11.95%	11.16%	11.23%	11.98%	11.84%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	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%	57.61%	58.04%	55.62%	60.05%	61.50%	61.40%	64.69%	61.62%
15598	Interins Exch Of The Automobile Club	72.65%	67.16%	63.75%	59.13%	62.22%	66.11%	63.52%	58.29%	52.58%	54.45%	52.32%	56.28%	53.10%	50.44%	50.22%	46.59%	46.68%	49.49%	55.16%
21652	Farmers Ins Exch	63.65%	59.92%	63.91%	60.14%	68.74%	72.65%	60.07%	56.43%	51.59%	55.65%	54.72%	50.38%	50.77%	39.54%	42.75%	51.27%	60.55%	61.36%	58.40%
15539	AAA Northern CA NV & UT Ins Exch	72.15%	69.96%	74.09%	71.89%	69.91%	66.30%	63.71%	57.15%	56.66%	55.01%	55.93%	52.65%	52.80%	52.45%	54.18%	55.32%	56.60%	58.43%	60.21%
19240	Allstate Ind Co	61.95%	71.59%	75.45%	67.92%	66.43%	80.89%	65.61%	56.25%	55.92%	55.58%	56.35%	54.99%	59.76%	65.40%	54.08%	55.10%	54.22%	60.81%	60.38%
27553	Mercury Ins Co	70.51%	61.26%	55.70%	51.45%	56.75%	59.11%	62.25%	60.72%	56.94%	58.45%	60.42%	63.58%	64.12%	60.18%	62.64%	61.50%	59.45%	60.62%	60.35%
12963	21st Century Ins Co	71.68%	68.19%	72.19%	69.92%	71.54%	68.57%	65.94%	66.95%	64.30%	65.78%	63.02%	54.77%	57.53%	50.33%	55.66%	54.78%	50.68%	51.38%	62.85%
19232	Allstate Ins Co	63.14%	61.58%	60.43%	60.90%	66.99%	63.15%	59.09%	47.55%	42.15%	42.56%	40.97%	39.11%	42.53%	47.73%	42.25%	41.81%	40.40%	44.88%	51.26%
11908	Mercury Cas Co	76.95%	68.85%	66.16%	59.73%	64.06%	67.66%	67.14%	62.92%	59.49%	62.88%	64.18%	73.18%	69.39%	64.21%	67.96%	64.49%	63.23%	434.84%	65.53%
22268	Infinity Ins Co	54.40%	56.41%	47.88%	54.01%	69.64%	56.76%	48.59%	49.78%	41.02%	44.42%	47.73%	52.50%	56.90%	43.40%	45.93%	51.23%	54.43%	55.65%	50.67%
27804	Progressive West Ins Co	71.22%	62.55%	58.06%	57.29%	60.15%	51.84%	50.58%	50.28%	48.97%	54.40%	57.29%	61.04%	50.85%	46.71%	57.76%	64.69%	68.97%	67.86%	57.03%
25941	United Serv Automobile Assn	62.83%	60.82%	58.91%	61.16%	65.74%	68.85%	69.14%	62.97%	59.30%	60.55%	59.43%	65.00%	56.66%	51.41%	61.94%	61.36%	57.57%	58.19%	60.90%
25968	USAA Cas Ins Co	60.43%	56.75%	58.22%	59.64%	64.37%	66.76%	64.95%	60.79%	56.17%	55.67%	53.12%	57.70%	51.08%	47.52%	58.08%	58.86%	57.04%	58.15%	57.40%
24740	Safeco Ins Co Of Amer	54.95%	59.32%	58.21%	56.07%	61.28%	62.87%	62.09%	56.04%	51.67%	54.55%	54.37%	58.00%	56.36%	54.86%	53.59%	65.64%	60.71%	61.47%	57.81%
44288	Progressive Choice Ins Co			75.61%	101.00%	48.73%	19.41%	69.84%	62.97%	57.85%	60.42%	60.63%	67.46%	57.46%	53.57%	55.31%	54.04%	55.73%	53.36%	58.00%
35882	Geico Gen Ins Co	80.33%	78.07%	73.05%	68.52%	71.77%	72.07%	67.02%	54.86%	49.85%	56.23%	57.34%	56.33%	63.17%	59.27%	59.51%	59.42%	66.92%	65.01%	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%	56.78%	53.76%	47.98%	49.04%	55.13%	60.62%	57.94%	56.59%
25089	Coast Natl Ins Co	59.39%	55.76%	64.34%	56.46%	74.81%	67.02%	57.88%	55.11%	47.34%	47.19%	46.73%	51.76%	51.09%	50.15%	76.16%	92.12%	78.52%	67.58%	61.74%
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%	64.60%	66.78%	46.08%	-192.11%	20747.15%	#DIV/0!	#DIV/0!	60.79%
10683	Wawanesa Gen Ins Co		92.22%	82.15%	77.83%	84.58%	94.03%	90.51%	86.15%	84.06%	92.88%	91.20%	87.16%	76.34%	74.93%	74.75%	78.92%	77.59%	73.99%	81.26%
	Sub Total	64.36%	63.42%	65.05%	62.81%	67.07%	70.48%	65.59%	58.95%	55.02%	56.65%	56.78%	57.10%	56.89%	54.07%	56.08%	57.52%	57.71%	59.64%	59.56%
	Remainder of California	63.29%	58.41%	59.62%	59.75%	73.72%	74.52%	66.48%	55.41%	53.25%	55.16%	57.22%	61.95%	59.82%	57.67%	57.15%	60.42%	60.12%	60.97%	60.36%
	California Total	64.13%	62.33%	63.95%	62.17%	68.51%	71.43%	65.80%	58.17%	54.66%	56.36%	56.88%	58.28%	57.67%	55.10%	56.40%	58.32%	58.36%	60.04%	59.76%
	Countrywide Total	69.49%	63.88%	63.50%	63.31%	65.65%	67.35%	61.32%	58.08%	53.13%	56.79%	55.57%	57.74%	60.42%	57.92%	58.13%	64.42%	64.53%	62.43%	60.88%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	2,162,970	2,446,021	2,804,421	2,863,387	2,975,400	6,204,079	10,061,020	20,891,756	10,513,014	(3,255,343)	537,270	2,541,170	2,318,398	3,103,847	2,784,929	1,102,755	1,787,764	1,581,393	73,424,251
15598	Interins Exch Of The Automobile Club	1,182,189	1,947,190	1,849,501	1,733,426	163,435	1,253,712	565,655	1,637,986	926,940	2,127,902	3,098,897	1,190,511	395,235	792,930	2,281,537	3,179,460	3,245,518	3,226,791	30,798,815
21652	Farmers Ins Exch	3,567,593	3,256,021	5,217,039	4,000,892	4,213,392	6,116,126	3,763,708	5,991,224	4,704,378	5,606,281	9,122,608	2,186,484	936,915	629,741	(813,319)	270,425	160,756	382,666	59,312,930
15539	AAA Northern CA NV & UT Ins Exch	1,418,558	1,406,157	965,848	536,675	10,290,577	1,187,306	813,825	1,124,377	2,675,285	649,100	480,530	519,730	608,044	369,914	286,753	214,403	406,206	394,725	24,348,013
19240	Allstate Ind Co	1,063,635	2,106,041	1,651,363	1,984,401	1,713,292	2,436,552	1,551,309	1,791,542	2,158,466	2,100,945	4,367,498	3,117,213	3,487,609	3,216,235	2,511,461	2,417,652	2,979,623	3,183,855	43,838,692
27553	Mercury Ins Co	1,128,421	1,203,069	1,506,362	1,507,001	1,557,885	1,530,491	1,587,580	1,939,691	1,910,684	1,692,460	2,383,488	2,491,841	1,373,878	429,129	1,422,419	1,009,142	1,359,399	1,196,651	27,229,591
12963	21st Century Ins Co	889,513	934,189	3,119,543	2,709,538	6,195,847	8,957,872	9,490,920	10,261,941	11,971,251	(1,840,045)	1,653,477	1,518,893	2,511,436	(418,642)	137,412	298,246	1,129,087	2,036,990	61,557,468
19232	Allstate Ins Co	1,209,644	1,597,143	243,442	912,498	817,083	732,944	776,932	859,415	1,204,119	715,496	1,109,894	688,296	690,437	500,519	482,949	438,238	531,509	449,919	13,960,477
11908	Mercury Cas Co	380,351	393,965	483,909	672,382	544,522	547,267	564,390	793,240	600,481	694,744	720,295	802,760	388,163	44,487	358,839	250,162	219,849	20,514	8,480,320
22268	Infinity Ins Co	460,255	565,507	59,686	54,063	374,513	294,609	143,659	1,078,222	773,409	2,207,327	563,744	2,613,494	2,476,801	579,948	1,493,968	(171,396)	1,802,485	1,412,958	16,783,252
27804	Progressive West Ins Co	1,747,235	4,822,970	716,080	106,089	431,741	116,963	200,896	638,644	856,922	811,883	739,778	720,880	578,905	288,980	510,876	612,311	725,846	738,053	15,365,052
25941	United Serv Automobile Assn	35,980	(227,104)	34,026	748,018	1,131,979	541,878	(10,536)	415,276	43,525	8,191	870,962	850,720	1,015,212	717,560	747,342	828,929	782,722	760,054	9,294,734
25968	USAA Cas Ins Co	281,569	(95,035)	21,097	103,375	27,623	43,177	85,621	246,917	28,289	50,736	790,757	843,619	1,055,827	759,059	566,485	685,327	631,961	667,237	6,793,641
24740	Safeco Ins Co Of Amer	195,407	109,832	70,719	153,966	213,754	172,684	410,600	508,203	938,113	570,379	692,718	503,604	396,089	898,112	248,301	90,731	330,918	130,865	6,634,995
44288	Progressive Choice Ins Co	0	0	40	9,782	(895)	(2,722)	56,606	226,124	463,834	898,004	101,339	360,091	467,182	399,404	695,118	303,902	663,385	(125,276)	4,515,918
35882	Geico Gen Ins Co	103,551	191,455	149,233	856,877	342,086	707,101	518,291	412,932	364,441	(686,543)	421,445	444,144	72,594	238,304	373,512	210,298	594,526	530,736	5,844,983
23035	Liberty Mut Fire Ins Co	650,681	675,144	368,232	97,602	102,919	100,187	128,002	88,335	230,784	187,264	(373,394)	237,526	327,577	296,532	247,187	319,521	368,708	271,084	4,323,891
25089	Coast Natl Ins Co	157,913	390,682	462,692	(4,102)	8,210,281	566,792	1,028,731	1,534,623	1,150,149	335,810	459,854	212,489	294,330	178,712	322,748	790,645	4,812,198	(104,867)	20,799,680
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	604,712	120,685	(624,113)	(92,427)	30,020	0	0	8,094,902
10683	Wawanesa Gen Ins Co	0	102,271	38,684	24,694	36,736	52,162	107,046	154,668	86,675	275,192	218,353	623,967	647,210	587,962	476,314	791,988	634,959	1,246,999	6,105,880
	Sub Total	16,633,614	21,825,019	19,761,568	19,070,556	39,369,333	31,757,755	31,997,017	50,732,817	44,514,402	17,620,990	28,117,194	23,072,144	20,162,527	12,988,620	15,042,404	13,672,759	23,167,419	18,001,347	447,507,485
	% of California Total	36.78%	42.93%	50.16%	53.43%	73.35%	58.23%	87.09%	65.26%	74.99%	52.89%	64.29%	55.16%	54.75%	39.18%	48.73%	49.88%	57.61%	53.96%	57.82%
	Remainder of California	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	18,755,269	16,665,329	20,159,690	15,827,072	13,737,312	17,047,612	15,362,224	326,407,113
	California Total	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	41,827,413	36,827,856	33,148,310	30,869,476	27,410,071	40,215,031	33,363,571	773,914,598
	Countrywide Total	414,837,000	421,775,000	260,368,000	276,234,000	262,253,000	278,755,000	235,204,000	313,611,000	262,856,000	200,580,000	264,423,000	235,560,000	256,056,000	232,972,000	243,707,000	227,019,000	261,054,000	199,766,000	4,847,030,000
	Ratio of CA D.C.C.E. / CW D.C.C.E.	10.90%	12.05%	15.13%	12.92%	20.47%	19.56%	15.62%	24.79%	22.58%	16.61%	16.54%	17.76%	14.38%	14.23%	12.67%	12.07%	15.40%	16.70%	15.97%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

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

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	0.25%	0.31%	0.38%	0.41%	0.42%	0.85%	1.13%	1.94%	0.95%	-0.30%	0.05%	0.22%	0.20%	0.27%	0.26%	0.10%	0.15%	0.12%	0.41%
15598	Interins Exch Of The Automobile Club	0.42%	0.58%	0.46%	0.38%	0.03%	0.23%	0.09%	0.23%	0.12%	0.26%	0.36%	0.14%	0.05%	0.10%	0.30%	0.41%	0.41%	0.40%	0.26%
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%	0.43%	0.25%	0.22%	-0.38%	0.13%	0.05%	0.10%	0.59%
15539	AAA Northern CA NV & UT Ins Exch	0.30%	0.27%	0.17%	0.09%	1.76%	0.19%	0.12%	0.16%	0.38%	0.09%	0.07%	0.07%	0.09%	0.06%	0.05%	0.03%	0.06%	0.06%	0.21%
19240	Allstate Ind Co	0.60%	1.14%	0.78%	0.78%	0.55%	0.64%	0.40%	0.46%	0.48%	0.40%	0.75%	0.50%	0.61%	0.60%	0.45%	0.44%	0.54%	0.59%	0.56%
27553	Mercury Ins Co	0.70%	0.55%	0.57%	0.50%	0.50%	0.48%	0.43%	0.47%	0.41%	0.32%	0.43%	0.44%	0.25%	0.08%	0.27%	0.19%	0.25%	0.20%	0.35%
12963	21st Century Ins Co	0.30%	0.31%	0.99%	0.82%	1.77%	2.47%	2.51%	2.19%	2.29%	-0.35%	0.33%	0.32%	0.59%	-0.12%	0.05%	0.12%	0.47%	0.88%	0.93%
19232	Allstate Ins Co	0.56%	0.80%	0.13%	0.50%	0.44%	0.38%	0.37%	0.39%	0.58%	0.35%	0.57%	0.37%	0.44%	0.38%	0.36%	0.34%	0.44%	0.42%	0.44%
11908	Mercury Cas Co	0.74%	0.56%	0.54%	0.63%	0.49%	0.49%	0.43%	0.49%	0.34%	0.38%	0.40%	0.52%	0.27%	0.04%	0.31%	0.22%	0.26%	4.93%	0.40%
22268	Infinity Ins Co	1.77%	2.13%	0.20%	0.16%	0.72%	0.46%	0.16%	0.90%	0.57%	1.47%	0.34%	1.42%	1.39%	0.34%	0.92%	-0.10%	0.92%	0.64%	0.77%
27804	Progressive West Ins Co	9.42%	11.61%	1.00%	0.14%	0.69%	0.18%	0.28%	0.57%	0.60%	0.53%	0.43%	0.41%	0.40%	0.26%	0.53%	0.58%	0.62%	0.60%	0.82%
25941	United Serv Automobile Assn	0.04%	-0.22%	0.03%	0.73%	1.06%	0.46%	-0.01%	0.31%	0.03%	0.01%	0.55%	0.54%	0.63%	0.45%	0.53%	0.57%	0.51%	0.48%	0.38%
25968	USAA Cas Ins Co	0.44%	-0.13%	0.03%	0.12%	0.03%	0.04%	0.07%	0.19%	0.02%	0.03%	0.49%	0.53%	0.63%	0.46%	0.41%	0.47%	0.40%	0.40%	0.30%
24740	Safeco Ins Co Of Amer	0.27%	0.15%	0.09%	0.19%	0.23%	0.18%	0.40%	0.45%	0.78%	0.44%	0.52%	0.35%	0.28%	0.63%	0.19%	0.07%	0.25%	0.09%	0.32%
44288	Progressive Choice Ins Co			0.40%	4.52%	-1.08%	-19.49%	0.64%	0.48%	0.56%	0.78%	0.07%	0.21%	0.26%	0.22%	0.38%	0.16%	0.38%	-1.73%	0.30%
35882	Geico Gen Ins Co	0.86%	0.92%	0.41%	1.59%	0.47%	0.75%	0.48%	0.35%	0.30%	-0.58%	0.31%	0.29%	0.05%	0.13%	0.18%	0.10%	0.25%	0.18%	0.25%
23035	Liberty Mut Fire Ins Co	1.89%	1.88%	1.02%	0.29%	0.28%	0.24%	0.26%	0.15%	0.29%	0.18%	-0.34%	0.19%	0.25%	0.22%	0.18%	0.24%	0.26%	0.18%	0.28%
25089	Coast Natl Ins Co	1.08%	1.43%	1.31%	-0.01%	13.92%	0.72%	0.90%	1.02%	0.77%	0.28%	0.51%	0.28%	0.43%	0.31%	0.36%	0.63%	3.61%	-0.09%	1.34%
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%	0.53%	0.11%	-1.47%	-10.51%	-1675.22%	#DIV/0!	#DIV/0!	1.50%
10683	Wawanesa Gen Ins Co		2.25%	0.32%	0.14%	0.17%	0.19%	0.27%	0.27%	0.12%	0.35%	0.26%	0.62%	0.58%	0.52%	0.42%	0.66%	0.52%	1.02%	0.50%
	Sub Total	0.48%	0.59%	0.50%	0.46%	0.91%	0.68%	0.61%	0.84%	0.69%	0.26%	0.41%	0.34%	0.31%	0.22%	0.26%	0.24%	0.38%	0.30%	0.45%
	Remainder of California	2.93%	2.83%	1.97%	1.53%	1.20%	1.59%	0.29%	1.60%	0.89%	0.94%	0.83%	0.86%	0.71%	0.83%	0.67%	0.62%	0.77%	0.60%	1.03%
	California Total	1.02%	1.08%	0.80%	0.69%	0.97%	0.89%	0.54%	1.01%	0.73%	0.40%	0.50%	0.46%	0.42%	0.39%	0.38%	0.34%	0.49%	0.39%	0.60%
	Countrywide Total	1.05%	0.99%	0.56%	0.56%	0.48%	0.51%	0.39%	0.49%	0.40%	0.30%	0.40%	0.35%	0.38%	0.35%	0.37%	0.35%	0.39%	0.29%	0.45%

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Grand Total
25178	State Farm Mut Auto Ins Co	78,636,217	84,042,832	90,329,471	91,247,994	88,701,015	111,472,678	117,714,868	107,819,822	109,452,581	101,329,789	117,276,144	122,551,261	97,217,852	95,282,423	94,266,199	93,795,690	125,452,500	149,503,771	1,876,093,107
15598	Interins Exch Of The Automobile Club	48,283,941	52,757,840	56,668,908	57,155,181	56,045,691	60,505,259	67,347,222	72,814,885	77,800,666	81,581,961	85,170,270	91,988,980	86,883,857	85,030,590	80,415,072	74,197,779	75,104,475	77,569,261	1,287,321,838
21652	Farmers Ins Exch	26,529,889	44,202,926	44,845,754	8,606,892	64,931,774	81,971,013	89,138,106	86,510,474	82,137,025	79,092,063	85,947,396	68,730,309	43,209,156	24,918,841	24,494,483	21,815,592	23,424,857	39,808,990	940,315,540
15539	AAA Northern CA NV & UT Ins Exch	87,818,414	96,140,709	125,376,208	127,463,038	89,428,371	92,812,470	81,995,991	83,199,998	98,372,413	100,478,478	93,377,518	84,454,872	86,873,766	74,718,784	61,792,514	71,552,477	75,479,976	73,974,112	1,605,310,108
19240	Allstate Ind Co	10,266,562	16,056,449	21,876,768	18,306,127	21,281,643	32,643,481	31,674,868	26,831,969	31,159,000	45,078,766	41,502,982	53,132,056	55,787,644	52,402,912	53,646,576	49,884,686	50,221,892	55,430,370	667,184,752
27553	Mercury Ins Co	13,820,045	18,472,979	19,836,013	19,064,023	0	23,155,976	26,465,024	31,379,057	39,850,941	47,482,059	53,135,967	55,526,059	52,830,944	65,644,973	65,075,045	53,336,025	49,391,075	62,099,084	696,565,290
12963	21st Century Ins Co	28,714,010	32,464,999	35,429,065	50,161,380	50,593,395	57,572,325	60,908,086	68,926,584	59,994,092	67,081,055	55,877,311	44,836,516	34,366,695	26,219,866	20,968,539	24,507,770	28,996,693	25,514,307	773,132,687
19232	Allstate Ins Co	17,212,057	18,804,668	18,544,144	14,980,496	15,873,570	16,417,316	17,247,842	15,664,074	13,467,578	15,422,357	12,680,576	12,328,194	11,376,519	11,830,332	10,967,521	9,055,449	10,572,105	8,842,387	251,287,186
11908	Mercury Cas Co	5,175,064	7,171,996	9,009,008	9,017,025	9,435,302	9,068,839	10,711,981	13,771,090	15,685,246	16,802,758	17,340,611	16,402,372	14,306,329	15,922,596	15,135,282	12,401,510	8,771,284	432,146	206,560,440
22268	Infinity Ins Co	1,935,094	1,919,267	2,459,948	3,531,241	4,894,563	5,381,324	8,383,595	12,139,913	10,076,890	10,744,902	12,072,527	14,931,530	14,033,793	12,705,360	13,518,943	14,788,611	17,414,286	20,423,103	181,354,889
27804	Progressive West Ins Co	1,000	42,000	8,777,034	7,951,807	6,439,557	7,177,719	7,395,022	15,714,840	13,878,616	15,256,275	18,030,061	15,673,525	12,766,883	7,964,362	8,154,884	9,678,662	10,468,075	10,516,079	175,886,401
25941	United Serv Automobile Assn	14,064,354	16,875,089	15,492,286	17,281,446	17,494,292	17,057,585	15,967,223	15,965,683	18,309,789	16,216,922	15,585,307	15,802,833	13,103,679	13,744,926	14,554,073	13,965,353	13,121,581	13,610,730	278,213,151
25968	USAA Cas Ins Co	8,259,677	10,483,523	11,317,972	12,953,065	13,462,661	14,366,813	13,033,871	11,997,183	13,714,333	12,028,904	12,440,256	13,259,245	10,749,889	10,616,652	11,067,283	10,513,954	10,374,821	11,173,958	211,814,058
24740	Safeco Ins Co Of Amer	6,281,663	7,476,461	8,262,494	8,026,617	8,966,376	10,229,299	12,811,684	13,987,236	12,298,169	13,447,869	13,069,456	13,417,376	15,945,522	10,318,060	12,679,211	10,147,289	19,233,277	14,844,695	211,442,755
44288	Progressive Choice Ins Co	0	0	6,207	41,266	3,755	505	1,060,399	8,786,272	11,111,519	15,329,914	19,512,368	18,647,787	21,298,404	17,866,472	17,135,473	16,463,599	14,973,133	687,035	162,924,108
35882	Geico Gen Ins Co	1,239,695	2,286,534	3,734,405	5,047,256	6,911,605	8,402,906	9,693,994	10,332,833	11,238,504	10,777,442	13,507,887	14,853,600	15,486,758	17,678,552	19,327,144	17,294,698	19,163,098	25,720,650	212,697,562
23035	Liberty Mut Fire Ins Co	0	3,173,616	3,736,224	3,692,257	3,824,691	4,778,240	6,759,169	7,184,373	2,611,698	13,534,210	15,280,001	16,035,630	12,986,465	12,858,870	14,666,136	13,171,607	13,210,659	13,740,558	161,244,403
25089	Coast Natl Ins Co	0	3,776,853	5,326,037	5,714,225	7,898,643	8,677,071	7,992,094	11,459,335	10,849,246	8,416,822	6,242,327	6,119,269	4,450,825	4,682,524	8,576,336	14,042,984	28,276,563	15,023,560	157,524,715
23809	Granite State Ins Co	0	0	0	0	110,862	303,271	461,738	295,588	0	1,021,301	522,407	989,464	710,080	(176,633)	(71,072)	(5,324)	0	0	4,161,683
10683	Wawanesa Gen Ins Co	0	831,949	2,200,130	1,578,926	4,824,819	6,409,911	8,533,932	10,848,329	13,407,765	14,339,206	15,289,348	16,469,245	17,994,769	19,991,337	21,803,002	25,315,424	31,227,255	33,312,553	244,377,902
	Sub Total	348,237,682	416,980,690	483,228,076	461,820,261	471,122,584	568,404,001	595,296,709	625,629,540	645,416,071	685,463,053	703,860,720	696,150,124	622,379,832	580,221,799	568,172,644	555,923,835	624,877,607	652,227,348	10,305,412,576
	% of California Total	84.40%	86.99%	86.87%	83.89%	79.96%	80.94%	80.00%	82.14%	83.04%	83.20%	81.20%	76.89%	75.20%	72.09%	71.83%	72.87%	77.63%	74.24%	79.03%
	Remainder of California	64,373,659	62,369,990	73,062,363	88,683,879	118,092,137	133,810,935	148,795,538	136,003,400	131,812,942	138,395,213	162,984,075	209,289,592	205,269,972	224,664,007	222,854,837	206,968,056	180,024,800	226,321,964	2,733,777,358
	California Total	412,611,341	479,350,679	556,290,439	550,504,140	589,214,721	702,214,937	744,092,247	761,632,941	777,229,013	823,858,267	866,844,794	905,439,716	827,649,803	804,885,806	791,027,481	762,891,891	804,902,407	878,549,311	13,039,189,934
	Countrywide Total	3,363,362,000	3,798,241,000	4,329,940,000	4,537,542,000	5,072,940,000	5,324,042,000	5,541,758,000	5,675,946,000	5,900,681,000	6,823,660,000	6,163,218,000	6,467,261,000	6,149,060,000	6,043,009,000	6,026,773,000	6,328,727,000	6,424,617,000	6,663,251,000	100,634,028,000
	Ratio of CA A.O.E. / CW A.O.E.	12.27%	12.62%	12.85%	12.13%	11.61%	13.19%	13.43%	13.42%	13.17%	12.07%	14.06%	14.00%	13.46%	13.32%	13.13%	12.05%	12.53%	13.18%	12.96%

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

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

CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P. D.

Data Years: 1996 - 2013

ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	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%	10.55%	8.33%	8.21%	8.78%	8.26%	10.51%	11.74%	10.44%
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%	10.69%	10.38%	10.57%	10.52%	9.60%	9.48%	9.71%	10.76%
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%	13.37%	11.40%	8.82%	11.49%	10.34%	7.57%	10.51%	9.31%
15539	AAA Northern CA NV & UT Ins Exch	18.31%	18.44%	22.42%	22.10%	15.26%	14.79%	12.28%	11.95%	14.04%	14.12%	12.89%	11.72%	12.94%	11.83%	9.75%	11.34%	11.86%	11.41%	14.05%
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%	8.47%	9.73%	9.85%	9.62%	9.12%	9.08%	10.21%	8.56%
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%	9.73%	9.52%	12.40%	12.53%	10.13%	9.03%	10.54%	8.99%
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%	9.55%	8.07%	7.43%	7.50%	9.65%	12.18%	11.01%	11.71%
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%	6.59%	7.18%	9.07%	8.21%	7.07%	8.80%	8.33%	7.94%
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%	10.58%	10.11%	12.60%	13.17%	10.80%	10.25%	103.77%	9.77%
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%	8.11%	7.90%	7.55%	8.32%	8.63%	8.84%	9.29%	8.34%
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%	8.97%	8.73%	7.18%	8.39%	9.16%	8.87%	8.53%	9.44%
25941	United Serv Automobile Assn	14.25%	16.64%	14.89%	16.84%	16.40%	14.59%	12.59%	11.80%	12.73%	10.74%	9.88%	10.11%	8.18%	8.70%	10.40%	9.56%	8.57%	8.53%	11.50%
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%	8.27%	6.44%	6.48%	7.96%	7.14%	6.60%	6.65%	9.24%
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%	9.41%	11.23%	7.29%	9.93%	8.14%	14.51%	10.39%	10.29%
44288	Progressive Choice Ins Co			62.80%	19.09%	4.55%	3.62%	12.02%	18.55%	13.34%	13.39%	13.38%	11.10%	11.83%	9.80%	9.25%	8.77%	8.54%	9.47%	10.97%
35882	Geico Gen Ins Co	10.34%	10.93%	10.26%	9.39%	9.51%	8.88%	8.94%	8.79%	9.29%	9.07%	9.84%	9.77%	10.47%	9.97%	9.51%	7.90%	8.13%	8.59%	9.13%
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%	13.04%	10.01%	9.72%	10.78%	9.79%	9.33%	9.34%	10.30%
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%	8.16%	6.53%	8.12%	9.66%	11.23%	21.23%	12.71%	10.16%
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%	0.88%	0.67%	-0.42%	-8.08%	297.10%	#DIV/0!	#DIV/0!	0.77%
10683	Wawanesa Gen Ins Co		18.30%	18.16%	9.06%	22.74%	22.76%	21.16%	19.02%	19.16%	18.22%	17.89%	16.44%	16.07%	17.56%	19.11%	20.99%	25.48%	27.14%	20.02%
	Sub Total	10.06%	11.27%	12.29%	11.23%	10.87%	12.18%	11.35%	10.39%	9.97%	10.23%	10.27%	10.22%	9.66%	9.67%	9.99%	9.58%	10.34%	10.73%	10.48%
	Remainder of California	6.61%	6.09%	7.32%	8.17%	9.87%	9.34%	9.20%	8.08%	7.90%	8.28%	8.68%	9.59%	8.78%	9.29%	9.43%	9.28%	8.10%	8.81%	8.66%
	California Total	9.30%	10.15%	11.28%	10.59%	10.65%	11.51%	10.84%	9.89%	9.54%	9.84%	9.93%	10.06%	9.42%	9.56%	9.83%	9.50%	9.74%	10.16%	10.04%
	Countrywide Total	8.48%	8.90%	9.37%	9.27%	9.25%	9.67%	9.26%	8.88%	9.00%	10.22%	9.21%	9.60%	9.15%	9.14%	9.23%	9.71%	9.65%	9.60%	9.34%

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