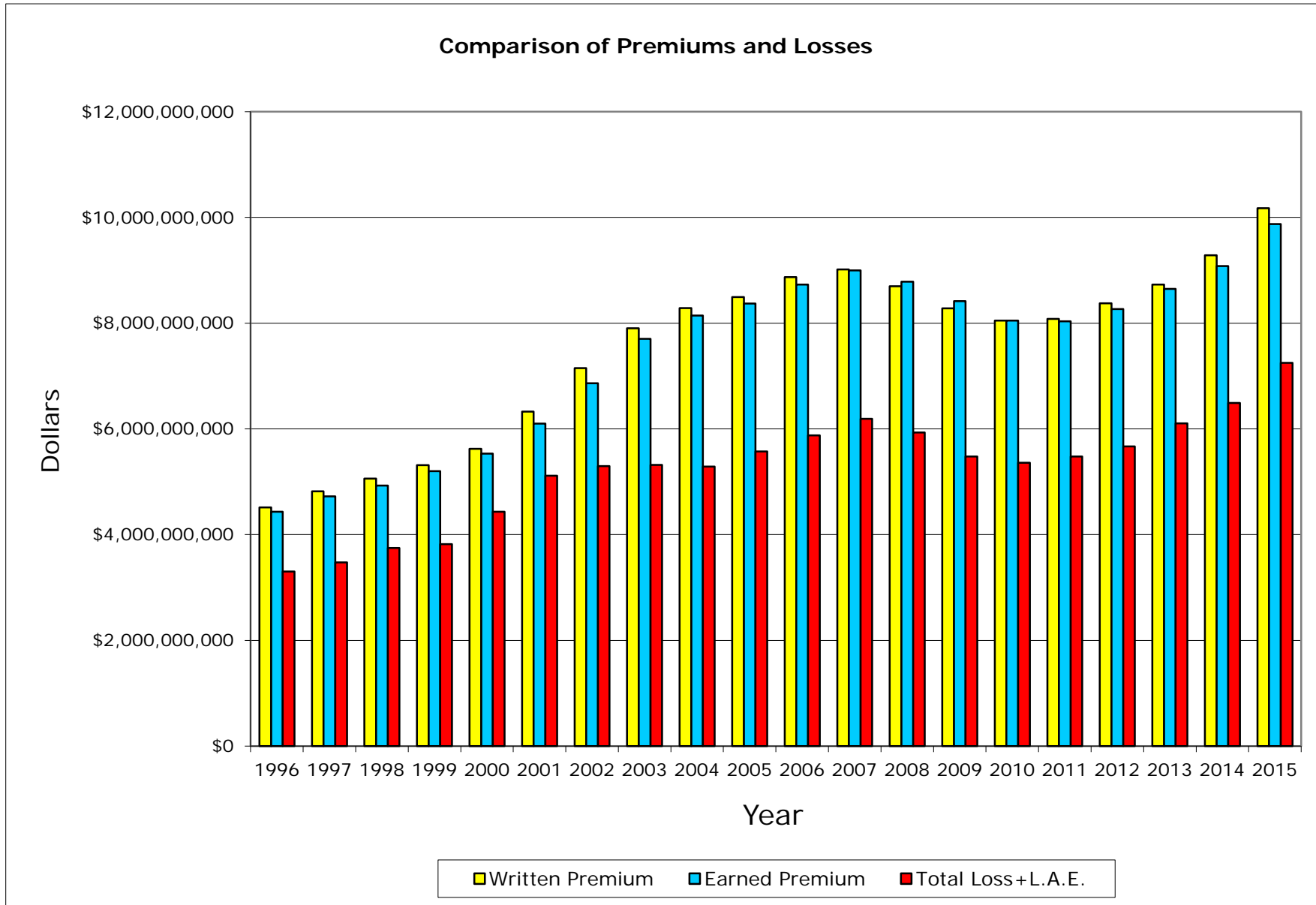


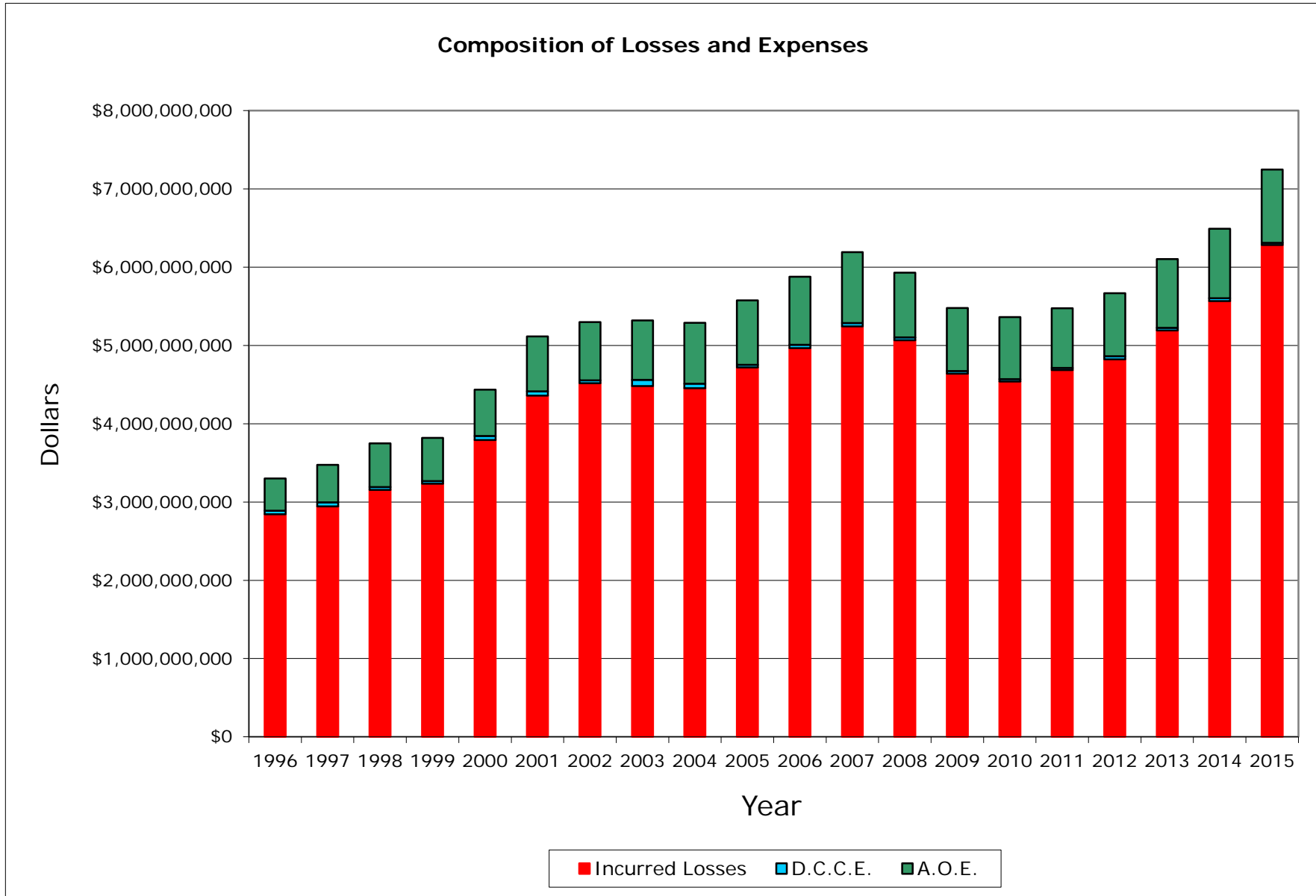
P. P. Auto. P.D.
California Statewide Total

Graph 1.a.



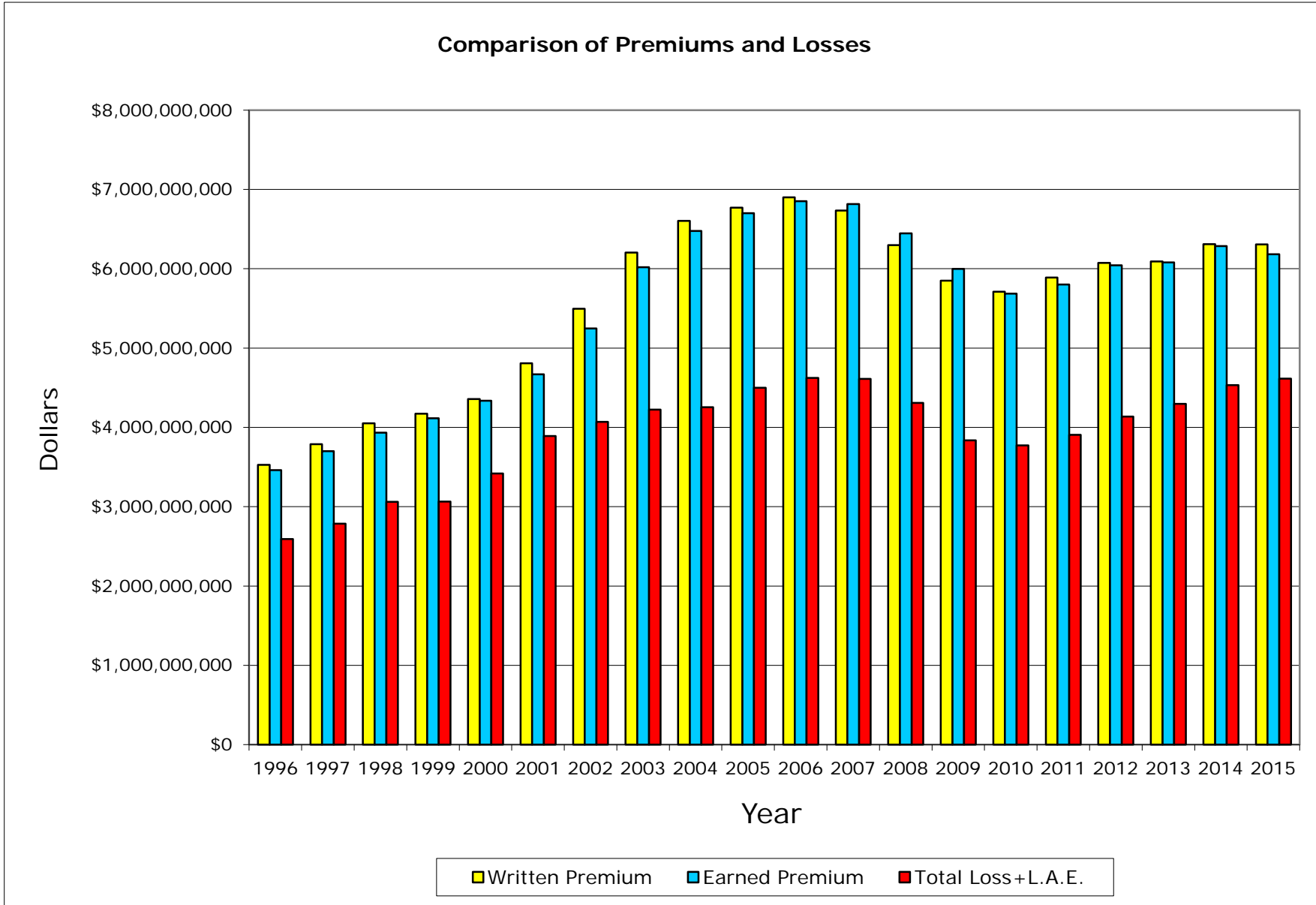
P. P. Auto. P.D.
California Statewide Total

Graph 1.b.



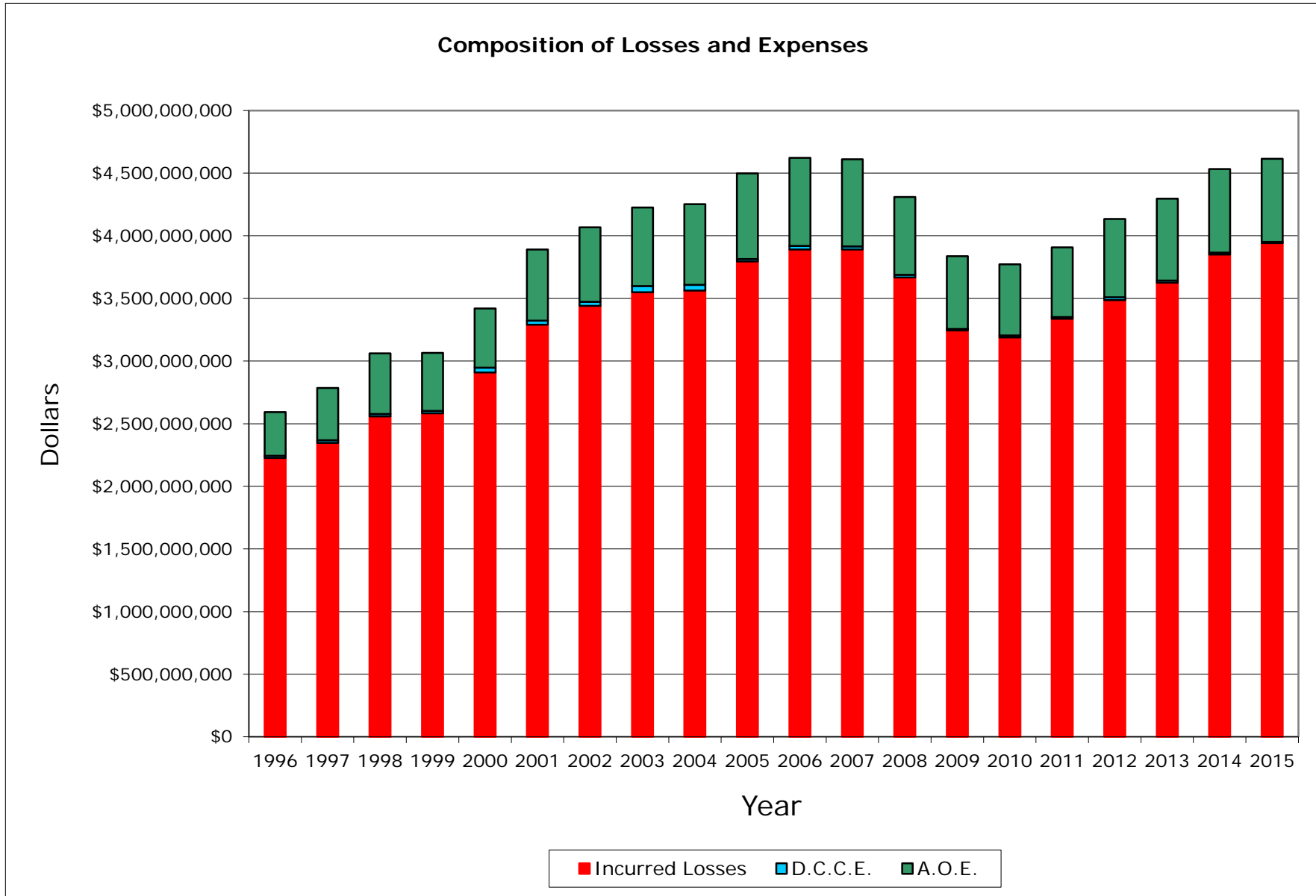
P. P. Auto. P.D.
Selected 20 Aggregate

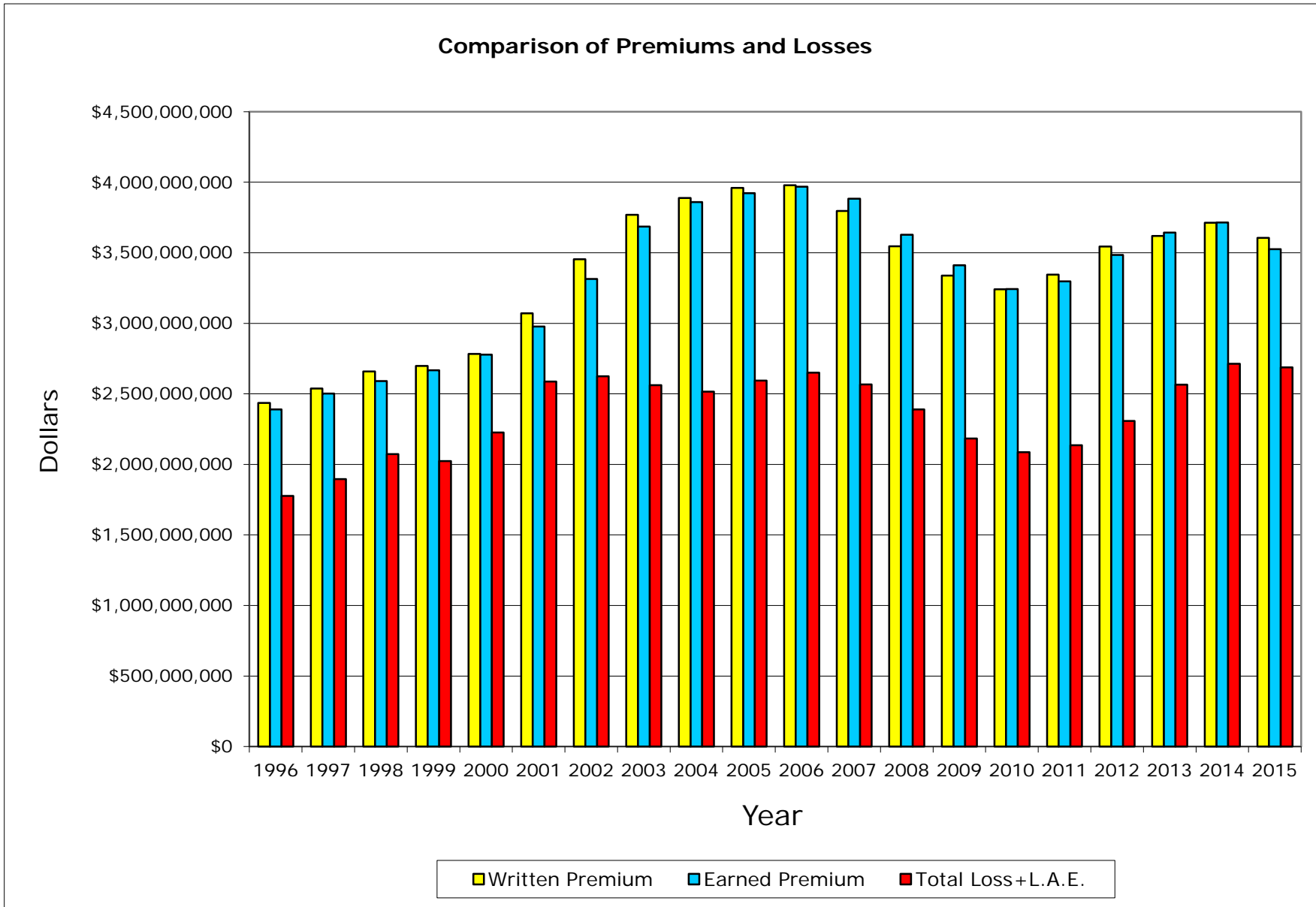
Graph 2.a.

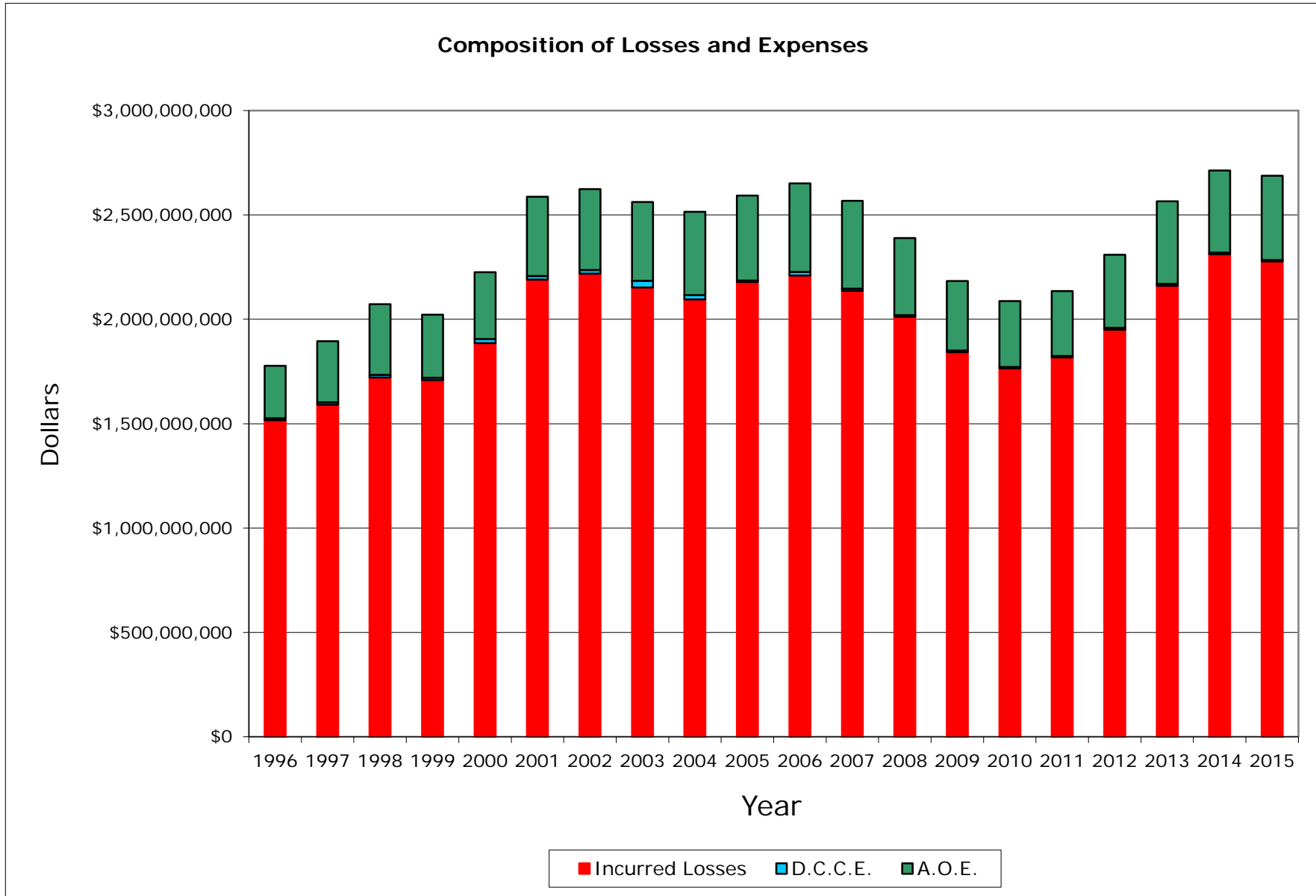


P. P. Auto. P.D.
Selected 20 Aggregate

Graph 2.b.

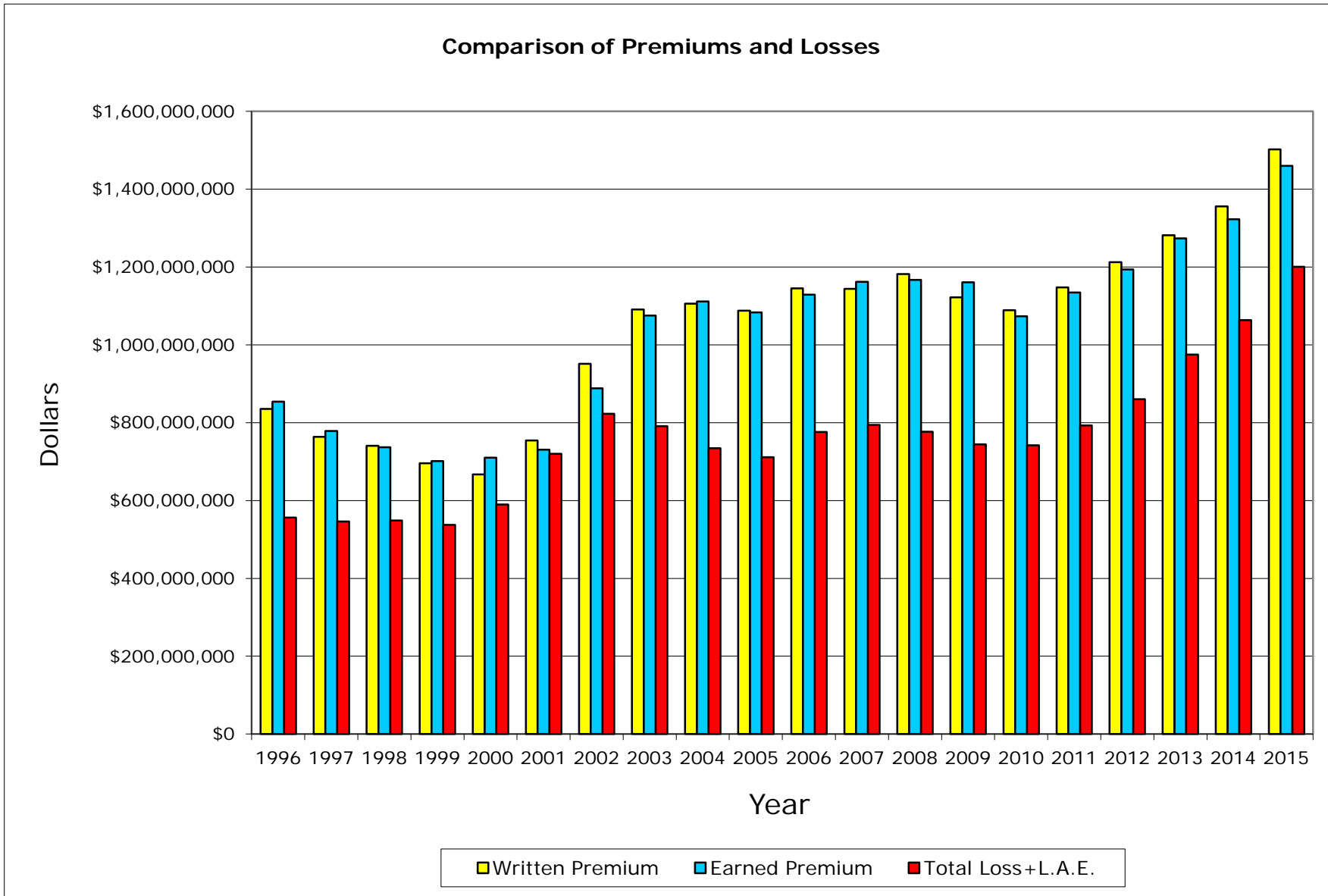






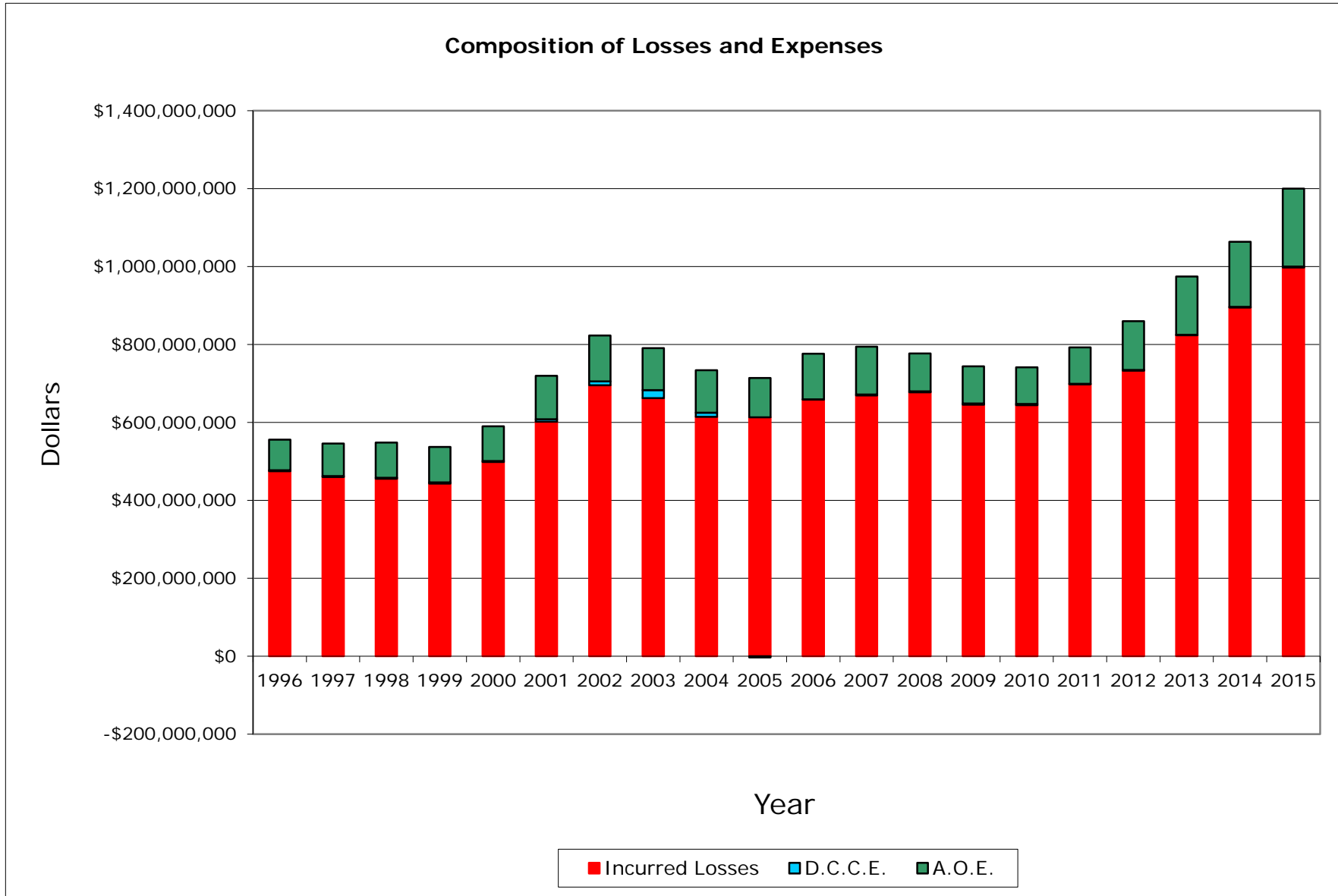
P. P. Auto. P.D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



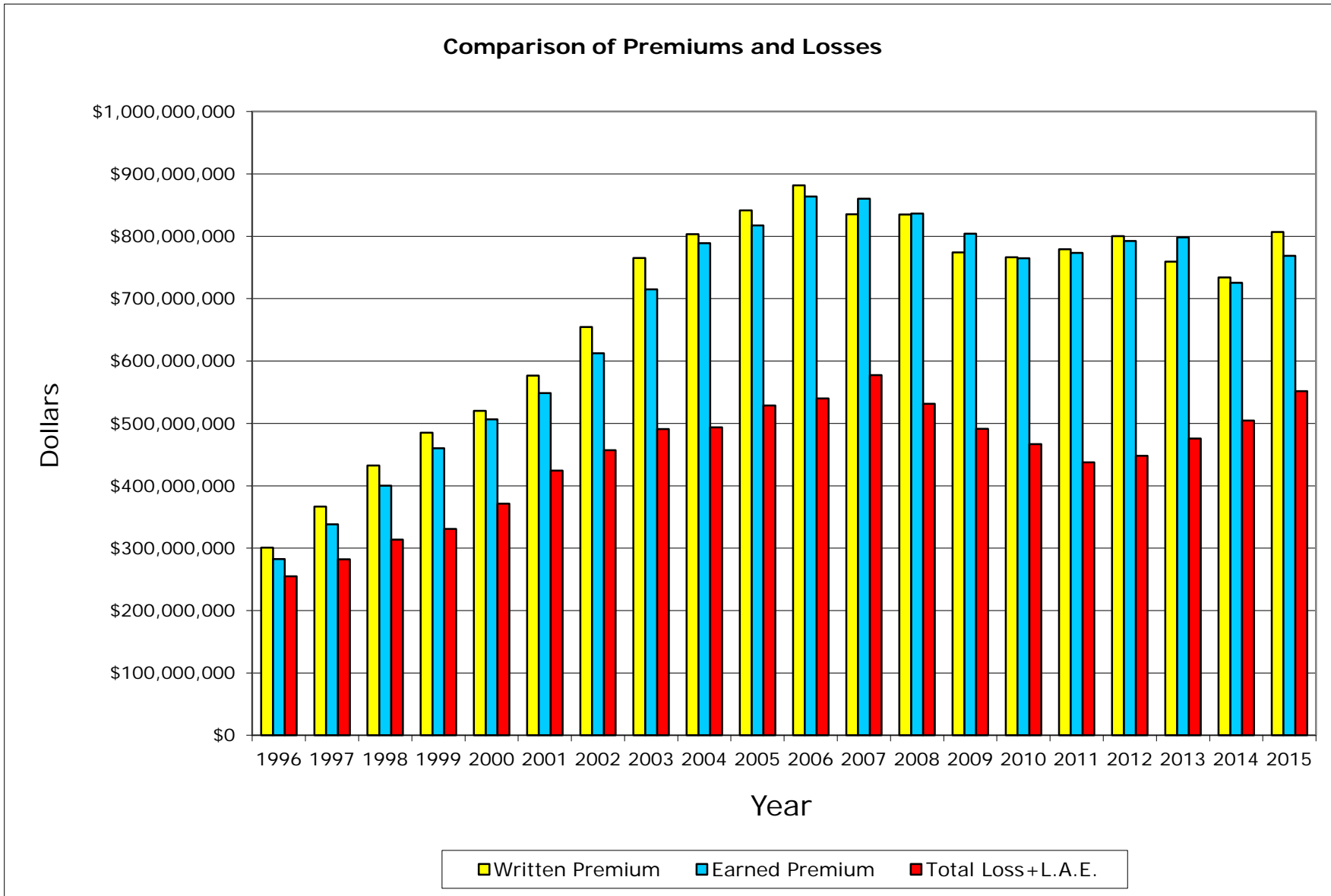
P. P. Auto. P.D.
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.b.



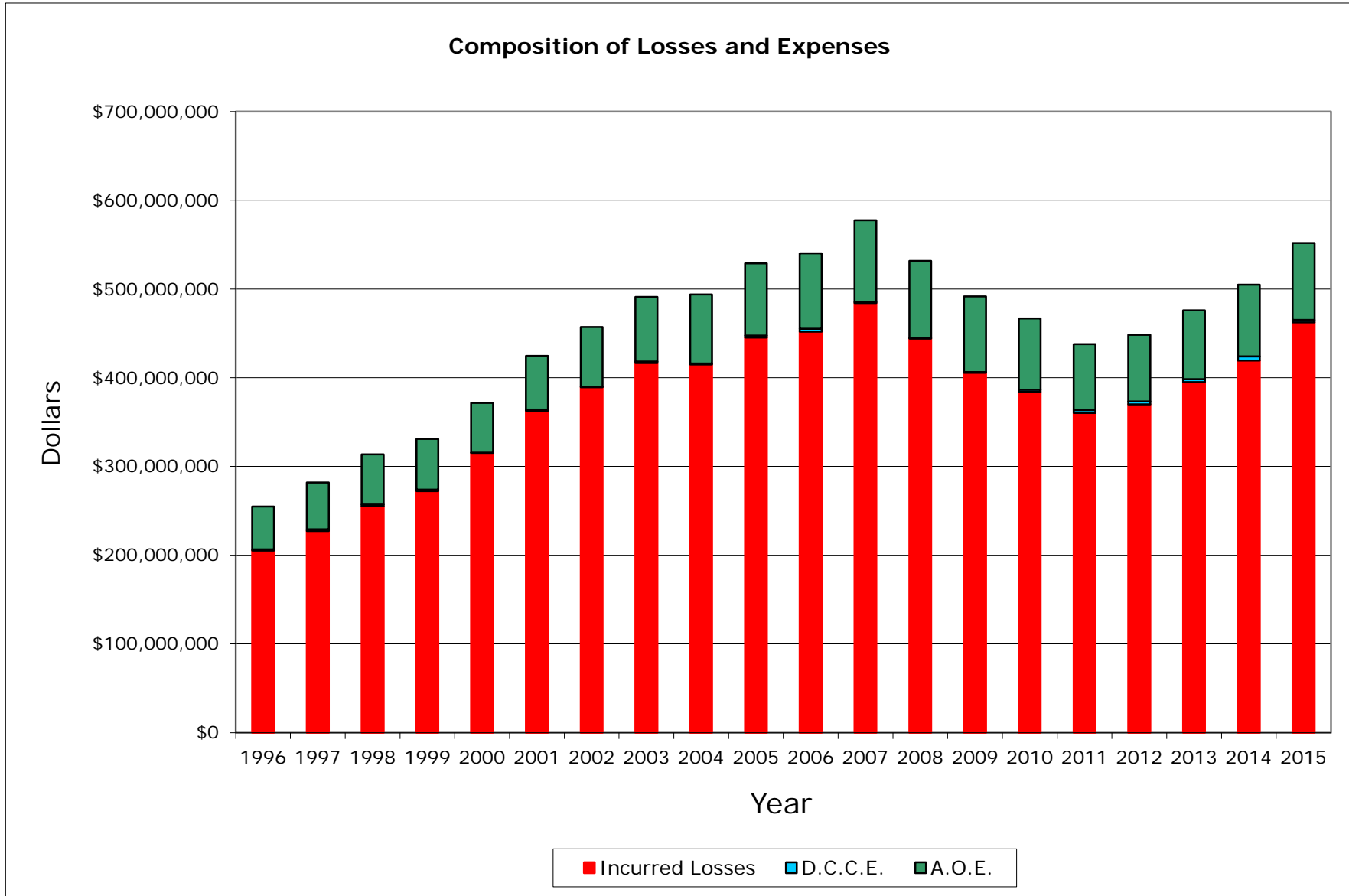
P. P. Auto. P.D.
Interins Exch Of The Automobile Club
NAIC #15598

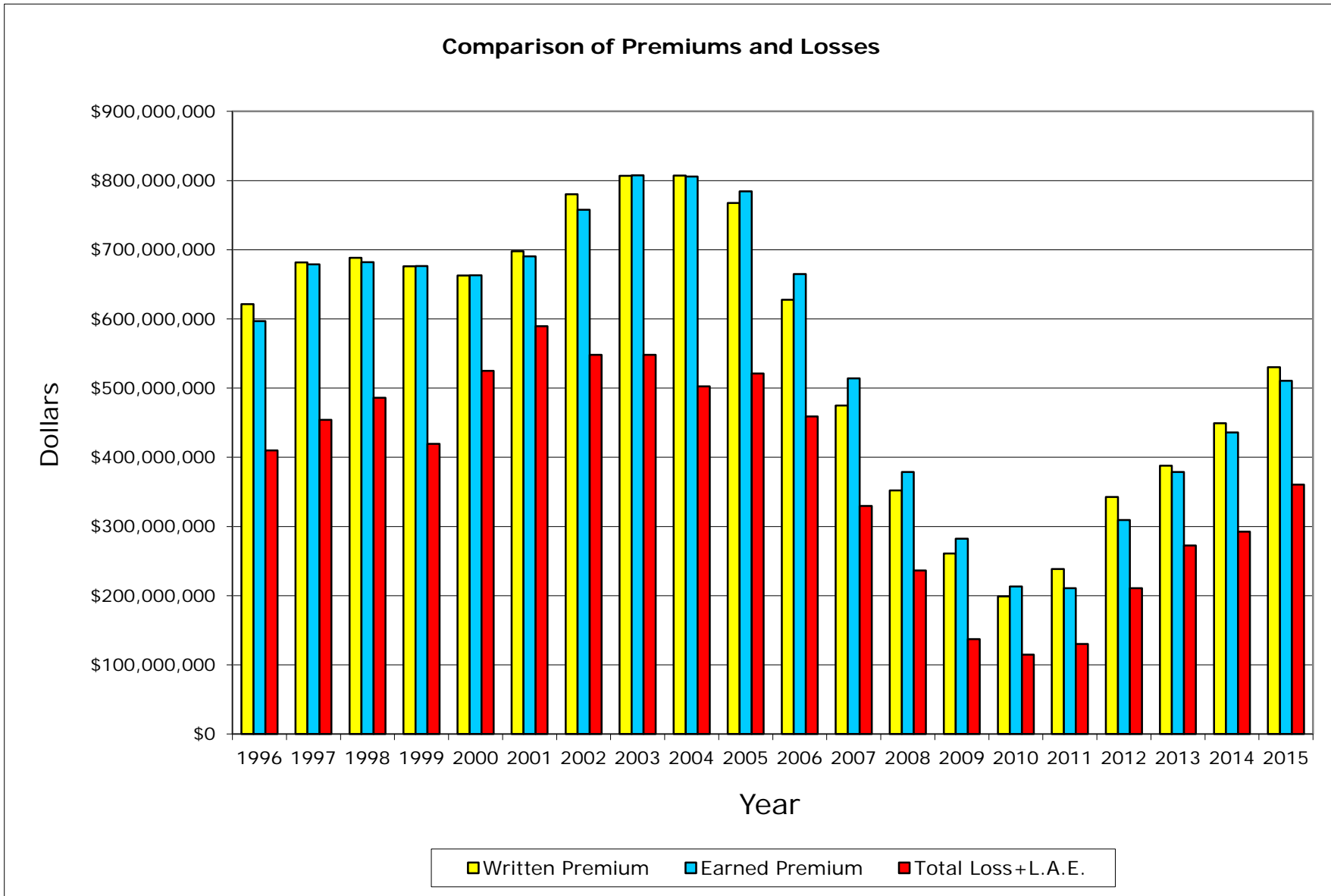
Graph 3.2.a.



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

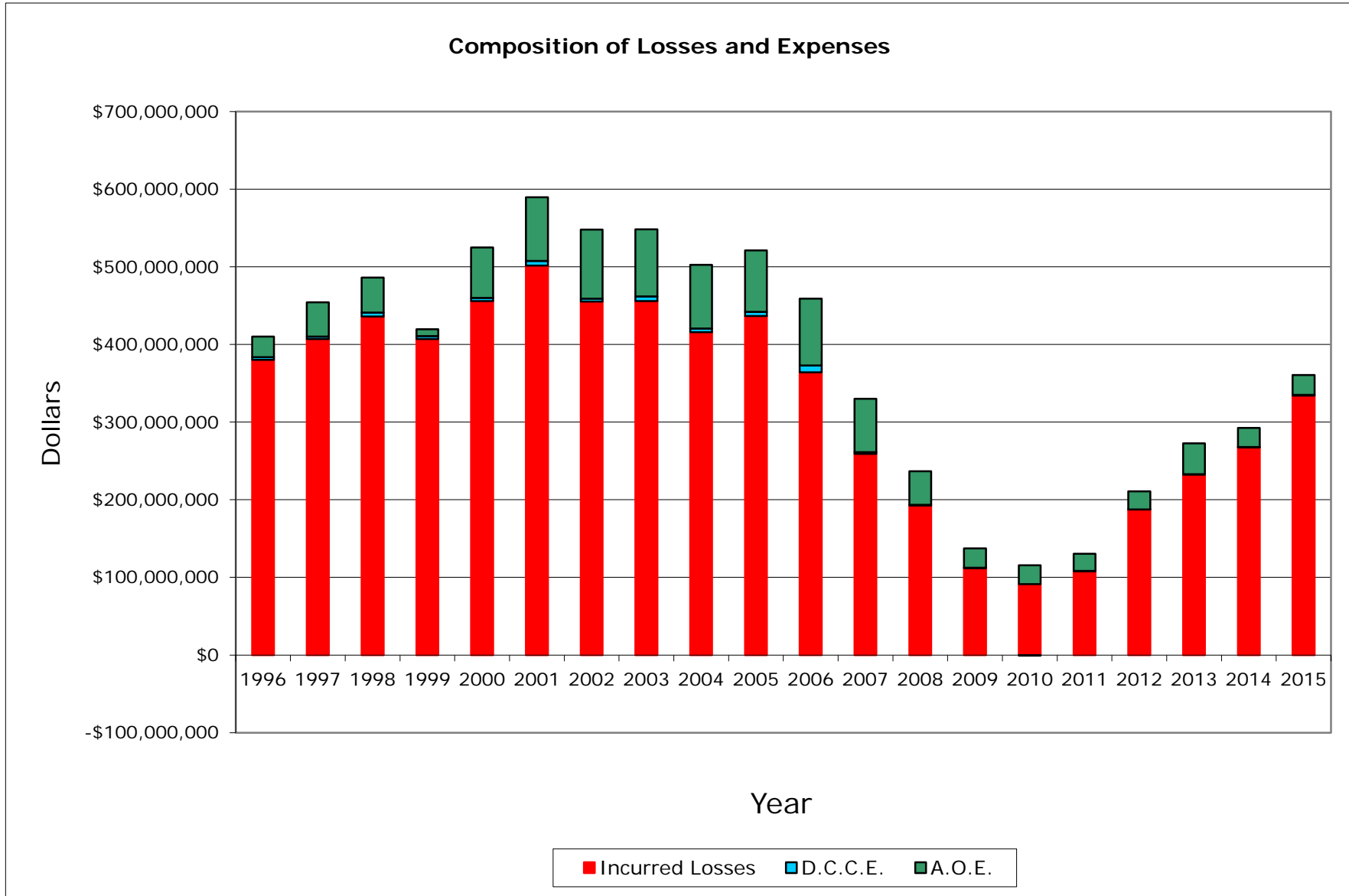
Graph 3.2.b.

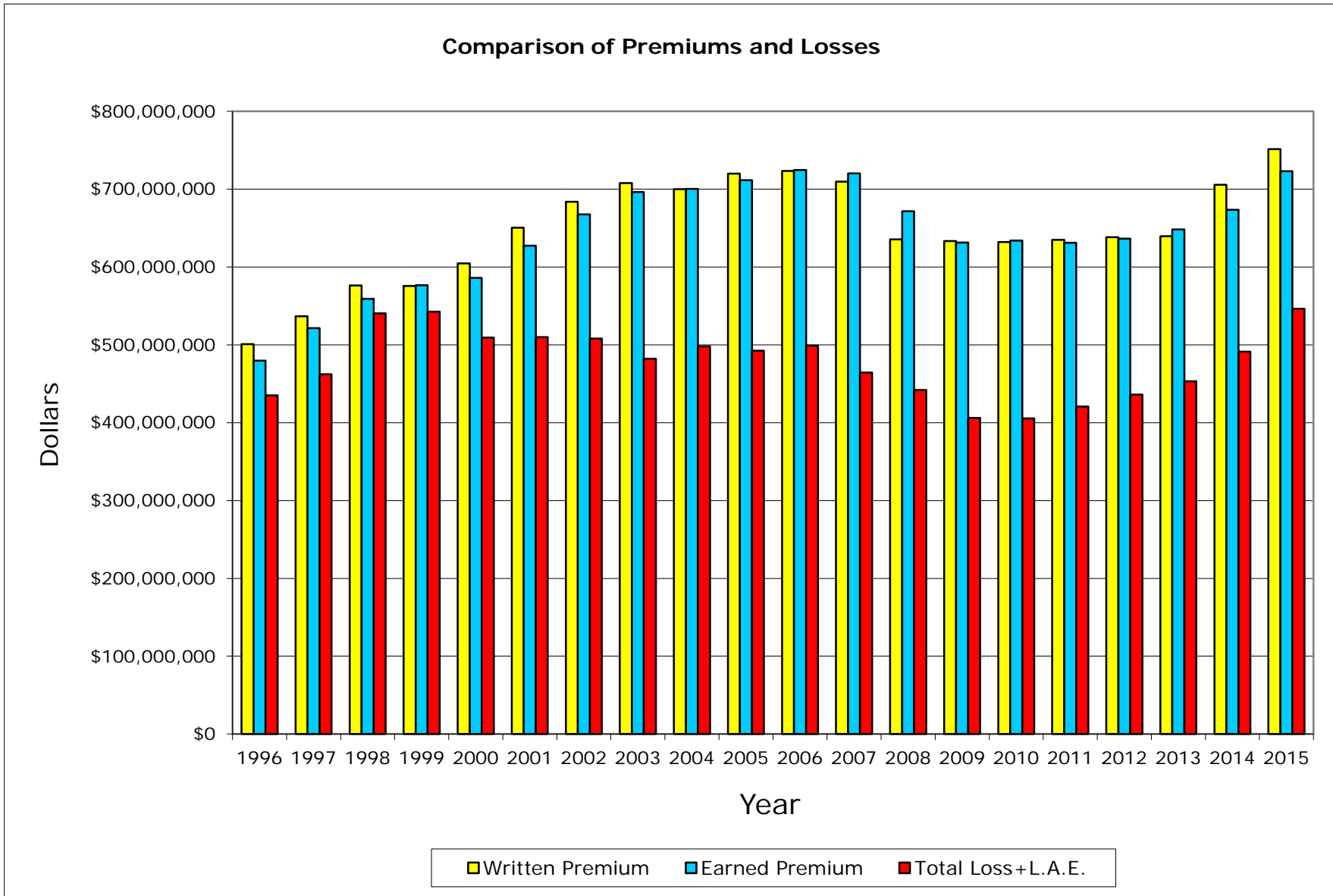


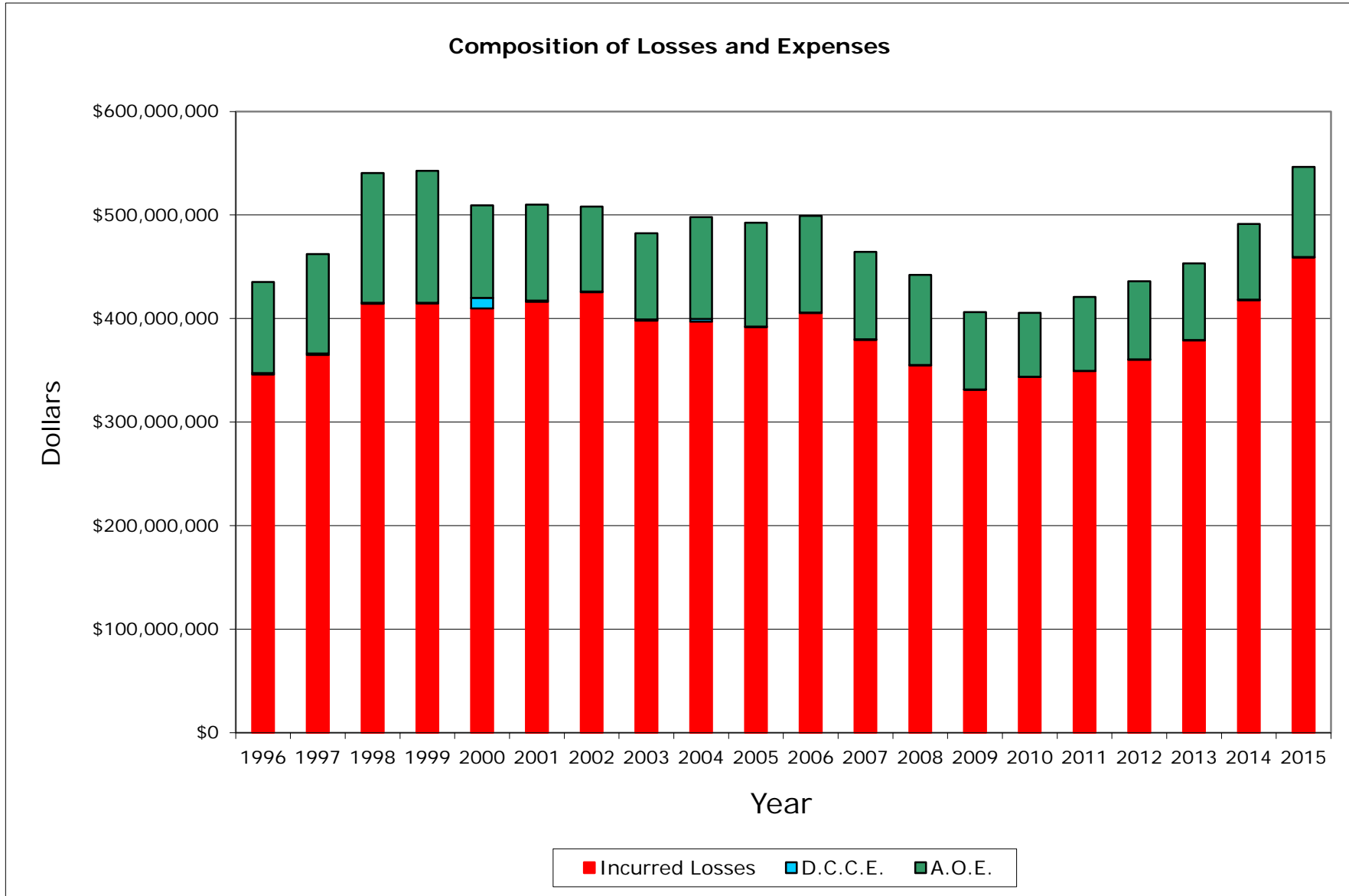


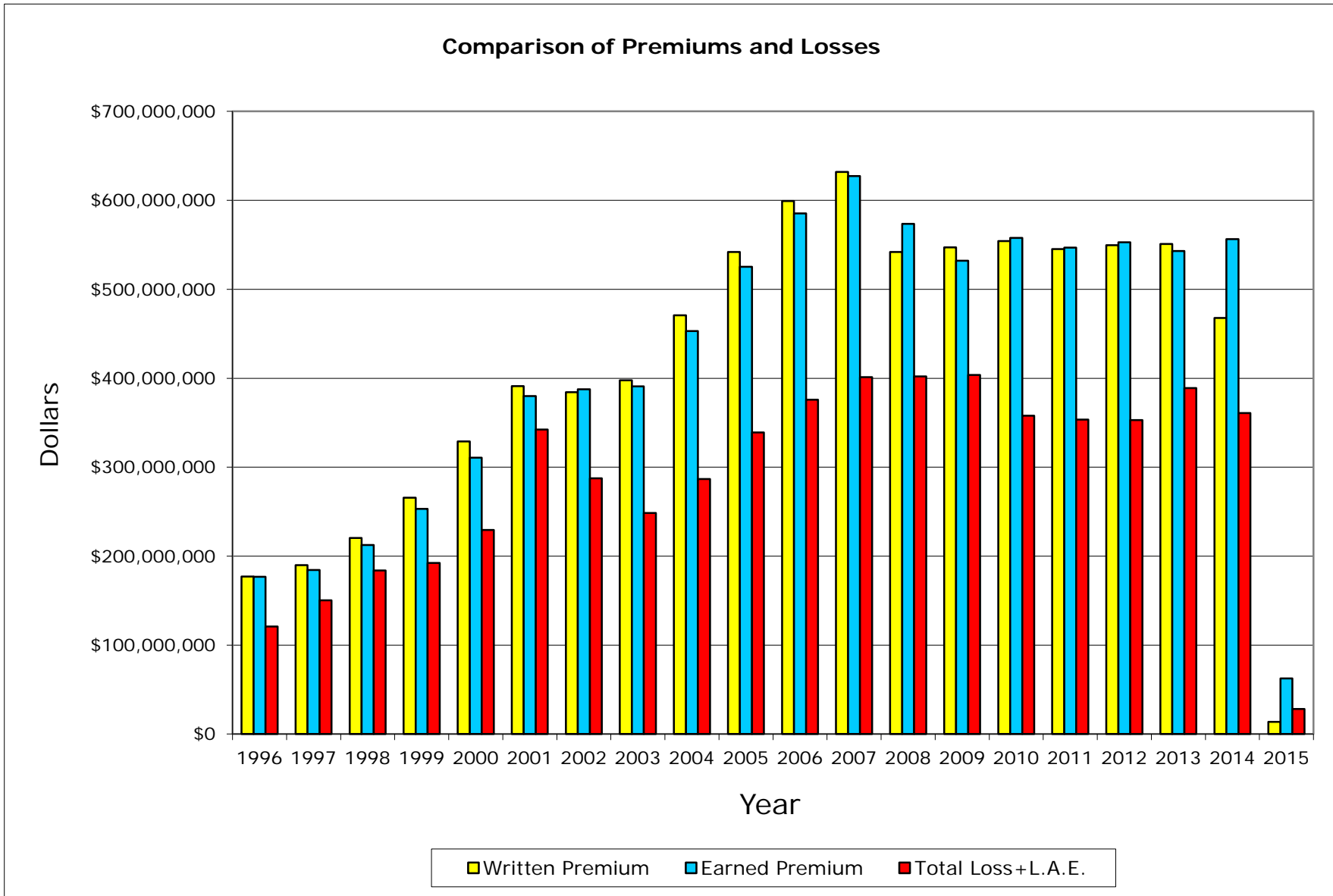
P. P. Auto. P.D.
Farmers Ins Exch
NAIC #21652

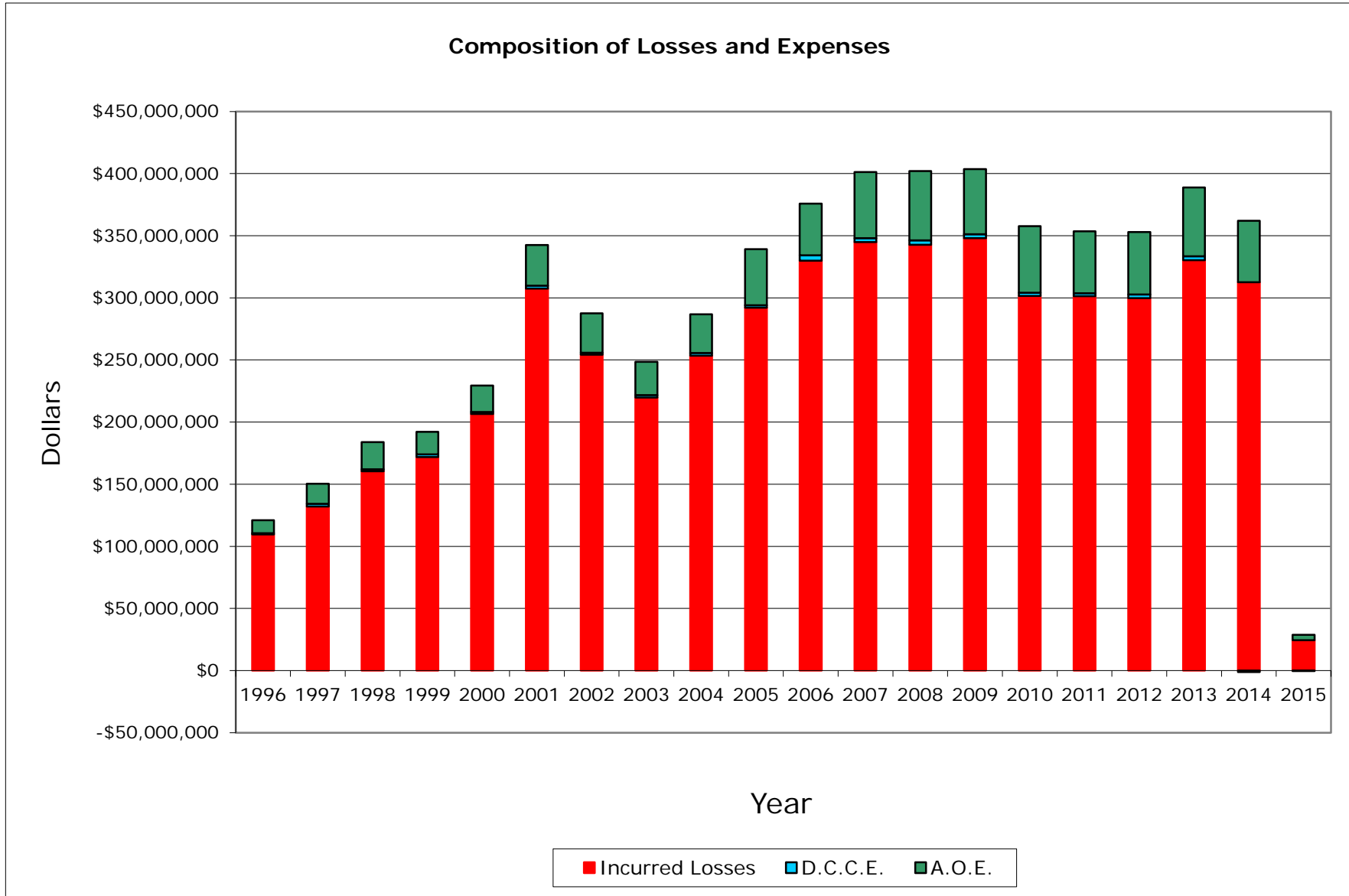
Graph 3.3.b.











CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. P.D.

Data Years: 1996 - 2015

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	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%	80.41%	82.22%	73.66%
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%	69.58%	71.77%	66.68%
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%	67.13%	70.64%	68.36%
15539	CSAA 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%	72.92%	75.57%	74.46%
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%	64.86%	45.20%	69.02%
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%	71.58%	73.30%	70.07%
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%	69.69%	58.28%	74.74%
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%	48.42%	61.95%	59.32%
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%	0.00%	0.00%	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%	72.20%	69.09%	61.79%
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%	72.98%	72.81%	67.98%
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%	65.91%	65.95%	71.94%
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%	63.47%	65.17%	66.57%
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%	66.26%	72.73%	68.58%
44288	Progressive Choice Ins Co	0.00%	0.00%	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%	0.00%	0.00%	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%	71.42%	75.04%	71.82%
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%	66.81%	68.39%	67.24%
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%	76.88%	83.86%	74.22%
23089	Granite States Ins Co	-3.94%	-14.26%	-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%	0.00%	0.00%	0.00%	0.00%	63.06%
10683	Wawanesa Gen Ins Co	0.00%	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%	99.25%	105.46%	101.88%
	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%	72.12%	74.63%	70.82%
	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%	70.02%	71.37%	70.19%
	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%	71.47%	73.41%	70.66%
	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%	73.99%	74.23%	71.10%

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 - 2015
MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	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%	14.60%	14.77%	13.82%
15598	Interins Exch Of The Automobile Clu	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%	7.91%	7.93%	9.08%
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%	4.84%	5.21%	7.32%
15539	CSAA 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%	7.60%	7.39%	8.58%
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%	5.04%	0.13%	5.54%
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%	6.40%	6.10%	6.02%
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%	2.44%	2.28%	4.66%
19232	Allstate Ins Co	4.78%	4.06%	3.68%	3.41%	3.35%	3.13%	2.96%	2.75%	2.49%	2.36%	2.39%	2.05%	1.67%	1.60%	1.65%	1.56%	1.39%	1.20%	0.90%	0.15%	2.14%
11908	Mercury Gas Co	1.21%	1.55%	1.87%	2.05%	1.96%	1.78%	1.97%	2.14%	2.14%	2.37%	2.01%	1.65%	1.60%	1.47%	1.41%	1.43%	0.68%	0.00%	0.00%	0.00%	1.39%
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%	2.63%	2.63%	1.85%
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%	1.42%	1.26%	1.43%
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%	1.80%	1.73%	1.84%
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%	1.89%	1.75%	1.85%	1.91%	1.96%	1.97%	1.79%
24740	Safeco Ins Co Of Amer	1.59%	1.58%	1.58%	1.56%	1.72%	1.57%	1.48%	1.46%	1.48%	1.54%	1.50%	1.61%	1.62%	1.71%	1.67%	1.64%	1.67%	1.71%	1.70%	1.67%	1.61%
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%	0.00%	0.00%	0.98%
35882	Geico Gen Ins Co	0.30%	0.50%	0.80%	1.09%	1.38%	1.56%	1.51%	1.47%	1.41%	1.61%	1.66%	1.77%	2.23%	2.59%	2.70%	2.97%	3.62%	4.21%	4.71%	4.71%	2.17%
23035	Liberty Natl 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%	1.65%	1.57%	1.28%
25089	Coast Natl Ins Co	0.36%	0.64%	0.77%	1.01%	1.03%	1.34%	1.71%	2.00%	2.16%	1.71%	0.95%	0.74%	0.73%	1.40%	1.69%	1.42%	1.28%	1.40%	1.15%	1.15%	1.22%
23089	Granite States 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%	0.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%
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%	1.44%	1.35%	1.02%
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%	67.96%	61.99%	74.11%
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%	32.04%	38.01%	25.89%
California Total Written Premium:		4,516,306,794	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	9,284,729,379	10,171,516,539	151,036,304,626

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 - 2015
INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	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%	67.65%	68.34%	62.47%
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%	57.80%	60.11%	55.58%
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%	60.55%	61.36%	61.32%	65.44%	58.84%	
15539	CSAA 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%	61.98%	63.45%	60.49%
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%	56.18%	38.95%	59.94%
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%	60.08%	62.07%	60.45%
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%	54.23%	52.52%	62.24%
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%	41.02%	52.68%	50.97%
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%	0.00%	0.00%	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%	61.69%	59.76%	52.53%
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%	64.42%	65.46%	58.00%
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%	58.30%	58.87%	60.61%
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%	57.28%	59.38%	57.53%
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%	56.61%	59.97%	57.88%
44288	Progressive Choice Ins Co	0.00%	0.00%	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%	0.00%	0.00%	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%	63.70%	67.29%	62.87%
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%	55.60%	58.39%	56.66%
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%	65.16%	71.02%	62.61%
23089	Granite States 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%	0.00%	0.00%	0.00%	0.00%	60.79%
10683	Wawanesa Gen Ins Co	0.00%	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%	73.18%	80.50%	80.47%
	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%	61.27%	63.74%	59.89%
	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%	61.34%	63.50%	60.74%
	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%	61.29%	63.65%	60.11%
	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%	64.20%	64.60%	61.32%

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 - 2015
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	2014	2015	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	2,303,704	2,554,094	78,282,049
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	4,733,635	2,874,920	38,407,370
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	637,859	799,227	60,750,016
15539	CSAA 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	698,971	612,602	25,659,586
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	(1,132,919)	(468,097)	42,237,676
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	959,087	632,913	28,821,591
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	1,194,943	398,750	63,151,161
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	(177,721)	(13,657)	13,769,099
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	0	0	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	1,435,637	(1,209,305)	17,009,584
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	803,908	377,632	16,546,592
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	725,761	576,484	10,596,979
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	684,082	574,602	8,052,325
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	513,875	226,481	7,375,351
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)	0	0	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	393,886	753,934	6,992,603
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	271,535	265,965	4,861,391
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)	150,489	185,097	21,135,266
23089	Granite States 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	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	1,129,893	836,637	8,072,410
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	15,326,425	9,978,279	472,812,189
% 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%	41.89%	36.01%	56.41%
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	21,261,815	17,734,620	365,403,548
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	36,588,240	27,712,899	838,215,737
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	227,883,000	231,320,000	5,306,233,000
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%	16.06%	11.98%	15.80%

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 - 2015

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

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	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%	0.17%	0.17%	0.38%
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%	0.65%	0.37%	0.29%
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%	0.15%	0.16%	0.55%
15539	CSAA 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%	0.10%	0.08%	0.20%
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%	-0.20%	-0.75%	0.50%
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%	0.16%	0.10%	0.32%
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%	0.53%	0.17%	0.89%
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%	-0.18%	-0.06%	0.42%
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%	0.00%	0.00%	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%	0.61%	-0.47%	0.64%
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%	0.61%	0.29%	0.78%
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%	0.44%	0.33%	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%	0.38%	0.29%	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%	0.34%	0.14%	0.31%
44288	Progressive Choice Ins Co	0.00%	0.00%	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%	0.00%	0.00%	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%	0.11%	0.16%	0.22%
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%	0.18%	0.17%	0.26%
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%	0.12%	0.15%	1.18%
23089	Granite States 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%	0.00%	0.00%	0.00%	0.00%	1.50%
10683	Wawanesa Gen Ins Co	0.00%	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%	0.86%	0.62%	0.54%
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%	0.24%	0.16%	0.43%
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%	0.77%	0.60%	0.76%	0.48%	0.96%	
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%	0.40%	0.28%	0.56%
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%	0.31%	0.30%	0.43%

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 - 2015

ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	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%	12.59%	13.71%	10.81%
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%	11.13%	11.28%	10.81%
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%	5.67%	5.04%	8.97%
15539	CSAA 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%	10.84%	12.03%	13.77%
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%	8.88%	7.00%	8.57%
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%	11.34%	11.12%	9.29%
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%	14.94%	5.58%	11.61%
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%	7.58%	9.32%	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%	0.00%	0.00%	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%	9.91%	9.80%	8.62%
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%	7.96%	7.06%	9.20%
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%	7.16%	6.74%	10.94%
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%	5.81%	5.50%	8.73%
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%	9.32%	12.61%	10.39%
44288	Progressive Choice Ins Co	0.00%	0.00%	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%	0.00%	0.00%	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%	7.61%	7.58%	8.73%
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%	9.33%	9.34%	11.02%	9.83%	10.32%	
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%	11.59%	12.69%	10.43%
23089	Granite States 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%	0.00%	0.00%	0.00%	0.00%	0.77%
10683	Wawanesa Gen Ins Co	0.00%	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%	25.22%	24.34%	20.87%
Sub Total		10.66%	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%	10.61%	10.73%	10.50%
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%	7.92%	7.39%	8.49%
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%	9.78%	9.48%	9.98%
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%	9.48%	9.33%	9.35%

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