

**Esurance Property and Casualty Insurance Company (0008-30210)  
California Premium Relief Support**

**Exhibit 1**

<b>Exhibit 1: California Premium Relief Support - April through June 2021</b>			
<b>Metric</b>	<b>Assumption</b>	<b>Impact</b>	<b>Combined Ratio Impact<sup>5</sup></b>
Reported Frequency <sup>1</sup>	April decline of -9.9%, May decline of -16.9%; June decline of -0.6%; adjusted based on January-February 2020 results	-9.6%	-7.0% pts
Paid Severity <sup>1</sup>	April increase of 11.6%, May increase of 19.9%; June increase of 20.8%; adjusted based on January-February 2020 results	17.0%	12.5% pts
Rate Inadequacy <sup>2</sup>	pre-COVID rate inadequacy		3.8% pts
Premium Trends <sup>3</sup>	Decreasing premium trends from annual mileage reduction		3.9% pts
Other Impacts <sup>4</sup>	Impacts from waiving late fees and free coverage for delivery		TBD
<b>Total Impact</b>			<b>13.1% pts</b>
<b>Total Refund</b>			<b>0.0% pts</b>

<sup>1</sup>CA EPC Auto data for calendar months April through June of 2021

<sup>2</sup>Rate inadequacy pre-COVID from elevated loss costs

<sup>3</sup>Decreasing premium impact from annual mileage reduction since COVID

<sup>4</sup>Other accommodations with projected income impacts not being accounted for

<sup>5</sup>Frequency and severity impact losses and ALAE but do not impact other expenses