

# Insurance Rate Savings as a Result of Consumer Watchdog's Challenges since 2003

**Total Savings: \$3,376,030,390.71**

Case Name	Rate Requested	CWD Proposed Rate	Rate Approved	\$ Saved
Geico Class Plans & Rate 2017	4.90%	-3.1%	1.0%	\$9,300,000.00
Integon Class Plan 2017	n/a	n/a	n/a	-
Progressive/United Class Plan 2016	n/a	n/a	n/a	-
Farmers HO 2016	6.90%	-6.9%	4.5%	\$27,000,000.00
LCA 2016	12.80%	3.6%	7.0%	\$237,000.00
State Farm (HO)	6.90%	-5.5%	-7.0%	\$156,000,000.00
State Farm (Dwelling)	-21.6%	-40.0%	-40%	\$35,100,000.00
Commerce West (Auto)	12.8%, 10.2%, 14.0%	n/a	WITHDRAWN	\$8,200,000.00
AlG HO 2015	0%	n/a	0%	\$0.00
State Farm (Commercial Multiperil)	5.0%, 5.5%, 9%	-15.8%, -10.7%, -9.0%	-15.8%, -10.7%, -9.0%	\$8,300,000.00
United Financial Casualty Co (Auto)	6.27%	n/a	WITHDRAWN	\$17,100,000.00
Allstate HO	-6.66%	-12.60%	-12.60%	\$34,200,000.00
Allied HO 2015	5.00%	-12.60%	1.90%	\$7,400,000.00
LCA 2015 (Auto)	20.70%	12.00%	15.00%	\$318,000.00
Coast National Insurance Company (Auto)	6.98%	n/a	6.86%	n/a
Explorer (Auto)	6.86%	0.80%	5.27%	\$980,000.00
Mercury (Auto)	6.88%	5.1%	6.41%	\$7,000,000.00
Allstate Auto Existing	n/a	n/a	n/a	n/a
CSAA Tenants (Homeowners)	6.90%	-5.5%	3.00%	\$818,000.00
Metro Direct (Auto)	6.85%	3.5%	6.85%	n/a
LCA 2014 (Auto)	7.5%	-4.20%	2.2%	\$140,000.00
Farmers Specialty (Auto)	n/a	*	n/a	n/a
USAA (Homeowners)	0%	-13.4% (overall)	-13.6%	\$40,500,000.00
State Farm (Homeowners)	6.9%	-4.1%	-1.2%	\$86,000,000.00
Mercury Casualty (Homeowners)	13%	*	8.26%	\$11,468,408.48
Allstate Insurance Company, Allstate Indemnity Company; and Northbrook Indemnity Company (Auto)	6.11%	*	-0.2%	\$92,991,856.00
GEICO Indemnity Company (Auto)	2.21%	-2.55%	1.08%	\$9,400,000.00
Farmers Insurance Exchange, Mid-Century Insurance Company, and Truck Insurance Exchange (Auto)	6.9%	-1.1%	3.2%	\$46,000,000.00
Interinsurance Exchange of the Automobile Club (Auto)	0%	-14.3%	-4.1%	\$70,200,000.00
Progressive West Insurance Company (Auto)	6.9%	1.1%	5.9%	\$1,490,000.00
Coast National Insurance Company (Auto)	6.9%	-9.1%	4.5%	\$10,900,000.00
State Farm Mutual Automobile Insurance Company (Auto)	6.90%	1.6%	4.2%	\$69,000,000.00
Federal Insurance Company, Pacific Indemnity Company and Vigilant Insurance Company (Earthquake)	5%	-21.5%	-15.46%	\$4,290,706.30
California General Underwriters Insurance Co. Inc. (New Program)	New Program/Class Plan	*	n/a	n/a
State Farm General Insurance Company (Homeowners)	0%	-20%	-12.60%	\$157,000,000.00
Chartis Property and Casualty (Earthquake)	-1%	-24.8%	-15.00%	\$7,696,768.00
Mercury (Auto)	6%(MCC/CAIC) 6%(MIC)	*	3.56%(MCC/CAIC) 4.27%(MIC)	\$29,478,310.00
Infinity (Auto)	6.90%	*	2.98%	\$10,446,268.00
Allstate (Auto)	6.80%	*	0.67%	\$95,197,280.76
CSAA (Homeowners)	3.00%	*	-9.30%	\$52,046,800.00
The Doctors Company (MedMal)	-7.30%	*	-10.00%	\$5,689,345.58
Travelers Property Casualty Insurance Company (Homeowners)	6.90%	-11.2%	-6.40; -6.25	\$12,000,000.00
The Medical Protective Company (Medical Malpractice)	-263%	-11.9%	-11.9%	\$2,575,537.77
Coast National Insurance Company (Auto)	6.9%	*	6.90%	-
NORCAL Mutual Insurance Company (Medical Malpractice)	-5%	*	-7.07%	\$2,827,992.81
Progressive West Insurance Company (Auto)	1.85%	-2%	0.46%	\$3,800,000.00
Fireman's Fund Insurance Company (Homeowners)	0%	-19%	0%	-
GEICO General Insurance Company (Auto)	-5.0% (File Nos. 10-7134; 10-7135; 10-7136), -9.02% (File Nos. 10-7152; 10-7153; 10-7154), -8.81% (File Nos. 10-7188; 10-7189; 10-7190), -14.66% (File Nos. 10-7192; 10-7193; 10-7194), and -6.45% (File Nos. 10-7225; 10-7226; 10-7227)	-27.1%	-10.70%	\$117,946,623.70
USAA General Indemnity Company (Homeowners)	0%	* 4 Analyses in shared	-14.04%	\$40,000,000.00
Encompass Insurance Company (Homeowners)	4.40%		-11.00%	\$6,010,605.99
Encompass Insurance Company (Fire)	30.00%		WITHDRAWN	\$1,939,000.00
Safeco Insurance Company of America (Homeowners)	6.90%		-2.24%	\$18,042,701.20
Hartford Casualty Insurance Company (Auto)	6.8%		-1%	\$6,827,394.92
GEICO General Insurance Company (Auto)	9.46% ( 09-2202, 09-2203, 09-2204); -0.69% (09-2214, 09-2215, 09-2216); -2.6% ( 09-2294, 09-2295, 09-2296)		WITHDRAWN	\$21,000,000.00
Nationwide Insurance Company of America (Umbrella Liability)	14.90%		WITHDRAWN	\$1,237,313.00
Oregon Mutual Insurance Company (Earthquake)	50.60%		WITHDRAWN	\$660,185.00
American Casualty Company of Reading, Pennsylvania (Medical Malpractice)	5.00%		4.6%	\$53,371.16
American Modern Home Insurance Company (Homeowners)	28.68%		9.5%	\$2,119,584.87
Mercury (Homeowners)	3.9%		-5.4%	\$12,000,000.00
Allied Property and Casualty Insurance Company (Homeowners)	6.9%		4.8%	\$4,822,487.36
Nationwide Insurance Company of America (Homeowners)	20.1%		WITHDRAWN	\$1,774,000.00
Allstate Insurance Company (Auto)	6.9%		4.5%	\$34,680,358.00
Mercury Casualty Company (Auto)	1.67%		-4.48%	\$115,001,844.74
Liberty Mutual Fire Insurance Company (Auto)	4.0%		-5.9%	\$24,136,989.00
21st Century Casualty Company (Auto)	08-11243 (6.9%); 08-11244 (5.27%); 08-11245 (3.06%); 08-11246 (2.64%)		08-11243 (1.29%); 08-11244 (-3.00%); 08-11245 (-4.70%); 08-11246 (-9.33%)	\$95,926,605.29
Farmers Insurance Exchang (Auto)	-5.8%		-14.4%	\$73,427,908.10
Mid-Century Insurance Company (Auto)	1.5%		Net Effective Rate of 0% [The Commissioner ordered rates of +0.5% for Mid-Century's "Regular Program" (File No. 08-11150), -2.7% for its "Group 1" program (File No. 08-11151), and -1.3% for its "Group 2" program (File No. 08-11152).]	\$12,400,000.00
Interinsurance Exchange of the Automobile Club (Auto)	2.11%		-5.4%	\$140,716,762.37
State Farm Mutual Automobile Insurance Company (Auto)	-3.20%		-8.0%	\$131,400,000.00
Progressive Choice Insurance Company (Auto)	6.49%		4.70%	\$7,018,607.94
GeoVera Insurance Company (Earthquake)	20.30%		WITHDRAWN	\$18,245,444.00
Topa Insurance Company (Auto)	9.26%		6.90%	\$259,036.83
Safeco Insurance Company of America (Homeowners)	6.90%		4.1%	\$4,638,845.71
State Farm General Insurance Company (Homeowners)	6.90%		6.9%	
Farmers Insurance Exchange (Homeowners)	6.90%		4.1%	\$24,244,585.23
Fireman's Fund Insurance Company (Homeowners)	-5.6%		-17.9%	\$35,000,000.00
Fireman's Fund Insurance Company (Earthquake)	24.7%		15.28%	\$2,236,590.60
Explorer Insurance Company (Auto)	17.5%		-15%	\$8,271,272.00
GeoVera Insurance Company (Earthquake)	6.80%		0%	\$6,400,000.00
Allstate Insurance Company (Auto)	0.0%		-15.9%	\$250,000,000.00
Allstate Insurance Company (Homeowners)	12.2%		-28.5%	\$250,000,000.00
Executive Risk (Automobile)	9.70%		WITHDRAWN	\$1,200,000.00
State Farm Mutual Auto Ins. Co	-4.00%		-7.60%	\$100,000,000.00
Farmers Ins Exchange (Automobile)	5.80%		0.68%	\$93,900,000.00
Calif Cas. Indem. Exch. (Automobile)	6.90%		WITHDRAWN	\$9,600,000.00
Medical Protective Co. (MedMal)	14.50%		7.10%	\$2,000,000.00
American Casualty of Reading, PA (MedMal)	27.70%		9.50%	\$1,600,000.00
Medical Protective Co. (MedMal-Dentists)	15%		2.80%	\$500,000.00
The Doctors Company (MedMal)	5%		WITHDRAWN	\$6,600,000.00
Norcal Mutual (MedMal)	4.30%		1.60%	\$4,900,000.00
National Union (MedMal-Midwives)	39.90%		WITHDRAWN	\$900,000.00
Medical Protective Co. (MedMal)	29.20%		11.80%	\$3,900,000.00
Norcal Mutual (MedMal)	9.90%		2.91%	\$11,600,000.00
SCPIE (MedMal)	8.90%		WITHDRAWN	\$11,000,000.00
SCPIE (MedMal)	15.60%		9.90%	\$23,000,000.00
State Farm (Homeowners)	OSC		-20%	\$266,000,000.00
Farmers (Homeowners)	OSC		-18%	\$171,000,000.00
Safeco (Homeowners)	OSC		-20.00%	\$40,500,000.00
Safeco (Earthquake)	29.80%		13.20%	\$19,300,000.00
State Farm (Mobilehomes)	21.30%		WITHDRAWN	\$3,800,000.00
CA Casualty Ins. Co. (Homeowners)	9.50%		WITHDRAWN	\$3,200,000.00