TOP 25* CALIFORNIA HOMEOWNER INSURERS

SHORT_COMPANY_NAME	GROUP CODE	2013 WP (millions)	Incurred Loss & DCCE** Ratio					Average for Most Recent:			
			2009	2010	2011	2012	2013	2 Yrs	3 Yrs	4 Yrs	5 Yrs
State Farm Gen Ins Co	176	1,488	0.465	0.493	0.431	0.467	0.441	0.454	0.446	0.458	0.459
Allstate Ins Co	8	565	0.401	0.486	0.484	0.433	0.394	0.414	0.437	0.449	0.440
Mid Century Ins Co	69	555	0.467	0.461	0.459	0.528	0.545	0.536	0.510	0.498	0.492
Fire Ins Exch	69	481	0.153	0.379	0.316	0.423	0.449	0.436	0.396	0.392	0.344
CSAA Ins Exch	1278	452	0.454	0.418	0.438	0.383	0.399	0.391	0.407	0.409	0.418
Interins Exch Of The Automobile Club	1318	378	0.433	0.582	0.556	0.621	0.655	0.638	0.611	0.603	0.569
Mercury Cas Co	660	253	0.479	0.580	0.563	0.628	0.590	0.609	0.593	0.590	0.568
Travelers Commercial Ins Co	3548	216	0.460	0.532	0.609	0.422	0.482	0.452	0.504	0.511	0.501
Amco Ins Co	140	164	0.389	0.527	0.549	0.491	0.513	0.502	0.518	0.520	0.494
United Serv Automobile Assn	200	163	0.155	0.415	0.414	0.482	0.411	0.447	0.436	0.431	0.375
Liberty Mut Fire Ins Co	111	150	0.120	0.384	0.255	0.365	0.407	0.386	0.342	0.353	0.306
USAA Cas Ins Co	200	139	0.254	0.381	0.433	0.416	0.421	0.418	0.423	0.413	0.381
Pacific Specialty Ins Co	2898	115	0.431	0.397	0.382	0.448	0.443	0.445	0.424	0.417	0.420
Federal Ins Co	38	113	0.170	0.483	0.439	0.377	0.360	0.368	0.392	0.415	0.366
AIG Prop Cas Co	12	108	0.413	0.405	0.471	0.355	0.555	0.455	0.460	0.447	0.440
Firemans Fund Ins Co	761	106	0.354	0.576	0.404	0.498	0.452	0.475	0.452	0.483	0.457
Foremost Ins Co Grand Rapids MI	69	84	0.351	0.505	0.398	0.399	0.506	0.453	0.434	0.452	0.432
Safeco Ins Co Of Amer	111	72	0.277	0.360	0.308	0.398	0.371	0.385	0.359	0.359	0.343
Tower Ins Co Of NY	3703	65	0.649	0.445	0.556	0.733	0.370	0.551	0.553	0.526	0.550
Allied Prop & Cas Ins Co	140	65	0.344	0.456	0.508	0.512	0.599	0.556	0.540	0.519	0.484
First Natl Ins Co Of Amer	111	60	0.523	0.513	0.669	0.644	0.627	0.635	0.647	0.613	0.595
Safeco Ins Co Of IL	111	58	0.481	0.518	0.494	0.535	0.454	0.495	0.494	0.500	0.496
California Capital Ins Co	802	55	0.493	0.476	0.571	0.553	0.643	0.598	0.589	0.561	0.547
General Ins Co Of Amer	111	52			0.327	0.547	0.577	0.562	0.484	0.484	0.484
Hartford Underwriters Ins Co	91	52	0.434	0.435	0.483	0.426	0.652	0.539	0.520	0.499	0.486

* On the basis of 2013 Written Premium

DCCE - defense and cost containment expenses means the company's historic costs per exposure associated with the defense and cost containment of claims