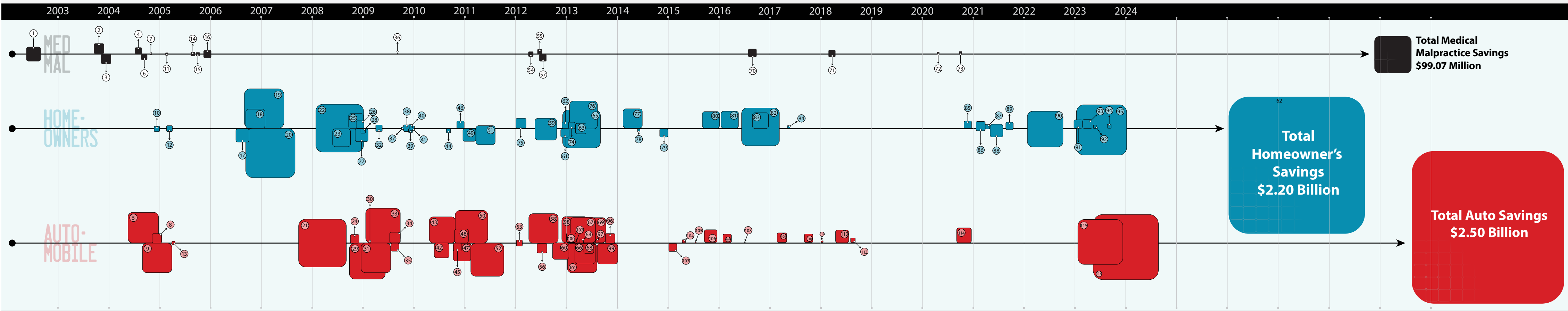


# CONSUMER SAVINGS FROM INSURANCE RATE CHALLENGES BY CONSUMER WATCHDOG 2002-2023

**SCALE KEY:**  
■ = \$10 million



## MEDICAL MALPRACTICE

1. \$23,000,000 - SCPIE
2. \$11,600,000 - Norcal Mutual
3. \$11,000,000 - SCPIE
4. \$4,900,000 - Norcal Mutual
6. \$3,900,000 - Medical Protective Co.
7. \$500,000 - Medical Protective Co.
11. \$900,000 - National Union
14. \$2,000,000 - Medical Protective Co.
15. \$1,600,000 - American Casualty of Reading, PA
16. \$6,600,000 - The Doctors Co.
36. \$53,371 - American Casualty Co. of Reading, PA
54. \$2,827,993 - NORCAL Mutual Insurance Co.
55. \$2,575,538 - The Medical Protective Co.
57. \$5,689,346 - The Doctors Company
70. \$5,900,000 - Travelers (Commercial Multi Peril)
71. \$5,200,000 - NORCAL (Med Mal)
72. \$1,120,000 - American Casualty Company of Reading, Pennsylvania (Medical Mal)
73. \$1,410,000 - Medical Insurance Exchange of California

## HOME OWNERS

10. \$3,200,000 - CA Casualty Insurance Co.
12. \$3,800,000 - State Farm
17. \$19,300,000 - Safeco (Earthquake)
18. \$40,500,000 - Safeco
19. \$171,000,000 Farmers
20. \$266,000,000 - State Farm
22. \$250,000,000 - Allstate Insurance Co.
23. \$35,000,000 - Fireman's Fund Insurance Co.
25. \$24,244,585 - Farmers Insurance Exchange
26. \$6,400,000 - GeoVera Insurance Co. (Earthquake)
27. \$18,245,444 - GeoVera Insurance Co. (Earthquake)
28. \$2,236,591 - Fireman's Fund Insurance Co. (Earthquake)
32. \$4,638,846 - Safeco Insurance Co. of America
37. \$660,185 - Oregon Mutual Insurance Co. (Earthquake)
38. \$4,822,487 - Allied Property & Casualty Insurance Co.
39. \$1,774,000 - Nationwide Insurance Co. of America
40. \$1,237,313 - Nationwide Insurance Co. of America
41. \$2,119,585 - American Modern Home Insurance Co.

44. \$1,939,000 - Encompass Insurance Co.
46. \$6,010,606 - Encompass Insurance Co.
49. \$18,042,701 - Safeco Insurance Co.
51. \$40,000,000 - USAA General Indemnity Co.
59. \$52,046,800 - CSAA
61. \$7,696,768 - Chartis Property & Casualty (Earthquake)
62. \$4,290,706 - Federal Insurance Co. (Earthquake)
63. \$12,000,000 - Travelers Property Casualty Ins. Co.
65. \$157,000,000 - State Farm General Insurance Co.
74. \$4,290,706 - Federal Insurance Company, Pacific Indemnity Company and Vigilant Insurance Company (Earthquake)
75. \$11,468,408 - Mercury Casualty (Homeowners)
76. \$86,000,000 - State Farm (Homeowners)
77. \$40,500,000 - USAA (Homeowners)
78. \$818,000 - CSAA Tenants (Homeowners)
79. \$7,400,000 - Allied (Homeowners)
80. \$34,200,000 - Allstate (Homeowners)
81. \$35,100,000 - State Farm (Dwelling)
82. \$156,000,000 - State Farm (Homeowners)
83. \$27,000,000 - Farmers (Homeowners)
84. \$800,000 - Pacific Specialty (Mobile Home Renters and Condo)
85. \$5,950,000 - Pacific Specialty Preferred (Homeowners)

86. \$9,280,000 - Homesite (Homeowners)
87. \$2,478,000 - Farmers/Fire (Renters & Condo)
88. \$14,750,000 - CSAA (Homeowners)
89. \$6,050,000 - Farmers Personal Property (Fire and Allied Lines)
90. \$121,000,000 - Farmers HO Base Rate Revision
91. \$7,310,000 - USAA-Casualty Insurance Company (21-810)
92. \$1,160,000 - Garrison Property and Casualty Insurance Company (21-812)
93. \$7,800,000 - Safeco / First National HO
94. \$2,800,000 - Allstate HO Base Rate Revision
95. \$276,000,000 - Farmers HO 2023

## AUTOMOTIVE

5. \$100,000,000 - State Farm Mutual Auto Insurance Co.
8. \$9,600,000 - Calif Casualty Indemnity Exchange
9. \$93,900,000 - Farmers Insurance Exchange
13. \$1,200,000 - Executive Risk
21. \$250,000,000 - Allstate Insurance Co.
24. \$8,271,272 - Explorer Insurance Co.
29. \$140,716,762 - Interinsurance Exchange of the Auto Club
30. \$259,037 - Topa Insurance Company
31. \$95,926,605 - 21st Century
33. \$131,400,000 - State Farm Mutual Auto Insurance Co.
34. \$12,400,000 - Mid-Century Insurance Co.
35. \$7,018,608 - Progressive Choice Insurance Co.
42. \$24,136,989 - Liberty Mutual Fire Insurance Co.
43. \$73,427,908 - Farmers Insurance Exchange
45. \$6,827,395 - Hartford Casualty Insurance Co.
47. \$34,680,358 - Allstate Insurance Co.
48. \$21,000,000 - GEICO General Insurance Co.
50. \$115,001,845 - Mercury Casualty Co.
52. \$117,946,624 - GEICO General Insurance Co.
53. \$3,800,000 - Progressive West Insurance Co.

56. \$10,446,268 - Infinity
58. \$95,197,281 - Allstate
60. \$29,478,310 - Mercury
64. \$1,490,000 - Progressive West Insurance Co.
66. \$46,000,000 - Farmers Insurance Exchange
67. \$70,200,000 - Auto Club Interinsurance Exchange
68. \$10,900,000 - Coast National Insurance Co.
69. \$69,000,000 - State Farm Mutual Auto Insurance Co.
96. \$10,900,000 - Coast National Insurance Company (Auto)
97. \$1,490,000 - Progressive West Insurance Company (Auto)
98. \$70,200,000 - Interinsurance Exchange of the Automobile Club (Auto)
99. \$46,000,000 - Farmers Insurance Exchange, Mid-Century Insurance Company, and Truck Insurance Exchange
100. \$9,400,000 - GEICO Indemnity Company (Auto)
101. \$92,991,856 - Allstate Insurance Company, Allstate Indemnity Company; and Northbrook Indemnity Company
102. \$140,000 - ILCA 2014 (Auto)
103. \$7,000,000 - Mercury (Auto)
104. \$980,000 - Explorer (Auto)

105. \$318,000 - LCA 2015 (Auto)
106. \$17,100,000 - United Financial Casualty Co (Auto)
107. \$8,200,000 - Commerce West (Auto)
108. \$237,000 - Low Cost Auto 2016 (Auto)
109. \$9,300,000 - Geico (Auto Class Plans & Rate)
110. \$8,200,000 - Progressive/UFC (Commercial Auto)
111. \$550,000 - Nationwide (Commercial Auto)
112. \$18,350,000 - Loya (Auto)
113. \$3,000,000 - Liberty (Auto Class Plans & Rate)
114. \$26,739,550 - Esurance (Auto)
115. \$192,400,000 - CSAA Auto 2023
116. \$535,000,000 - Farmers Auto Business & Professional

Intervenor cost  
 25¢ per \$100 saved  
 (including CWD and outside experts/counsel)

Total awarded to  
 Consumer Watchdog  
 to pay for experts,  
 including actuaries,  
 lawyers, geologists,  
 and economists.  
 \$11.5 Million

**Total Combined Savings**  
**\$4.621 Billion**