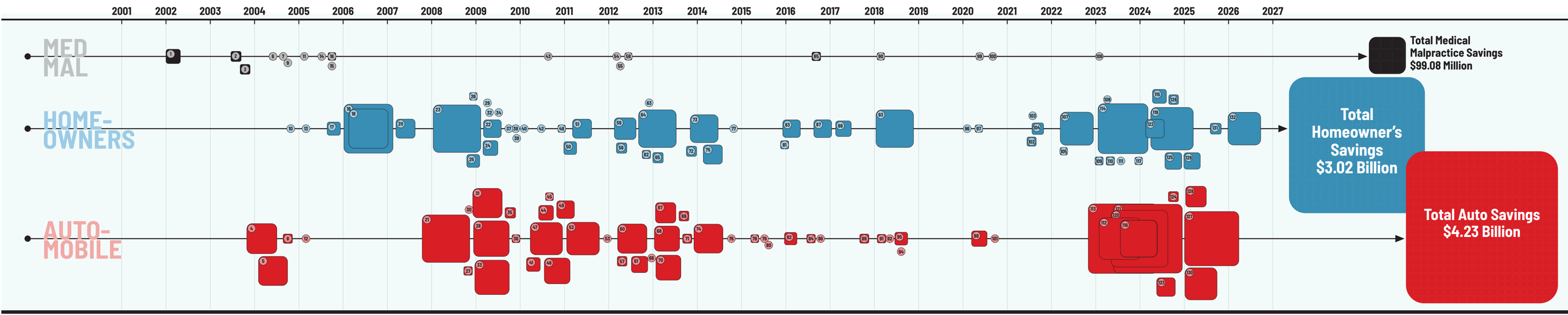
CONSUMER SAVINGS FROM INSURANCE RATE CHALLENGES BY CONSUMER WATCHDOG 2002–2026

SCALE KEY:
■ = $10 million



MEDICAL MALPRACTICE

1. $23,000,000 - SCPIE
2. $11,600,000 - Norcal Mutual
3. $11,000,000 - SCPIE
6. $4,900,000 - Norcal Mutual
7. $3,900,000 - Medical Protective Co.
9. $500,000 - Medical Protective Co.
11. $800,000 - 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.
43. $53,371 - American Casualty Co. of Reading, Pennsylvania (Medical Malpractice)
54. $2,827,993 - NORCAL Mutual Insurance Co. (Medical Malpractice)
55. $2,575,538 - The Medical Protective Co. (Medical Malpractice)
58. $5,689,346 - The Doctors Co.
85. $8,300,000 - State Farm (Commercial Multiperil)
90. $5,900,000 - Travelers (Commercial Multi Peril)
99. $5,200,000 - NORCAL (Med Mal)
100. $1,120,000 - American Casualty Co. of Reading, Pennsylvania (Medical Mal)
106. $1,410,000 - Medical Insurance Exchange of California (20-4143)

HOME OWNERS

10. $3,200,000 - CA Casualty Insurance Co. (Homeowners)
13. $3,800,000 - State Farm (Mobilehomes)
17. $19,300,000 - Safeco (Earthquake)
18. $171,000,000 - Farmers (Homeowners)
19. $266,000,000 - State Farm (Homeowners)
20. $40,500,000 - Safeco (Homeowners)
22. $35,000,000 - Fireman's Fund Insurance Co. (Homeowners)
23. $250,000,000 - Allstate Insurance Co. (Homeowners)
24. $24,244,585 - Farmers Insurance Exchange (Homeowners)
25. $18,245,444 - GeoVera Insurance Co. (Earthquake)
26. $6,400,000 - GeoVera Insurance Co. (Earthquake)
29. $2,236,591 - Fireman's Fund Insurance Co. (Earthquake)
32. $4,638,846 - Safeco Insurance Co. of America (Homeowners)
34. $1,774,000 - Nationwide Insurance Co. of America (Homeowners)
37. $660,185 - Oregon Mutual Insurance Co. (Earthquake)
38. $4,822,487 - Allied Property and Casualty Insurance Co. (Homeowners)
39. $1,237,313 - Nationwide Insurance Co. of America (Umbrella Liability)
40. $2,119,585 - American Modern Home Insurance Co. (Homeowners)
42. $1,939,000 - Encompass Insurance Co. (Fire)
48. $6,010,606 - Encompass Insurance Co. (Homeowners)
50. $18,042,701 - Safeco Insurance Co. of America (Homeowners)
51. $40,000,000 - USAA General Indemnity Co. (Homeowners)
56. $12,000,000 - Travelers Property Casualty Insurance Co. (Homeowners)
59. $52,046,800 - CSAA (Homeowners)
62. $7,686,768 - Chartis Property and Casualty (Earthquake)
63. $4,290,706 - Federal Insurance Co., Pacific Indemnity Co. and Vigilant Insurance Co. (Earthquake)
64. $157,000,000 - State Farm General Insurance Co. (Homeowners)
65. $12,000,000 - Mercury (Homeowners)
72. $11,468,408 - Mercury Casualty (Homeowners)
73. $86,000,000 - State Farm (Homeowners)
75. $40,500,000 - USAA (Homeowners)
77. $818,000 - CSAA Tenants (Homeowners)
81. $7,400,000 - Allied (Homeowners)
83. $34,200,000 - Allstate (Homeowners)
87. $35,100,000 - State Farm (Dwelling)
88. $27,000,000 - Farmers (Homeowners)
93. $156,000,000 - State Farm (Homeowners)
96. $800,000 - Pacific Specialty (Mobile Home Renters and Condo)
97. $5,950,000 - Pacific Specialty Preferred (Homeowners)
102. $9,280,000 - Homesite (Homeowners)
103. $2,478,000 - Farmers/Fire (Renters & Condo)
104. $14,750,000 - CSAA (Homeowners)
105. $6,050,000 - Farmers Personal Property (Fire and Allied Lines)
107. $121,000,000 - Farmers HO Base Rate Revision (22-1617, A, B)
108. $1,160,000 - Garrison Property and Casualty Insurance Co. (21-812)
109. $7,310,000 - USAA-Casualty Insurance Co. (21-810)
110. $7,800,000 - Safeco / First National HO (22-491, A, B)
111. $2,800,000 - Allstate HO Base Rate Revision (21-1436)
114. $276,000,000 - Farmers HO 2023 (23-844, A, B)
115. $21,500,000 - State Farm Rental 2023 (23-563)
117. $6,300,000 - Pacific Specialty Preferred HO (May 2020 Notice) (20-1565)
119. $199,700,000 - State Farm HO 2023 (23-613)
122. $37,800,000 - Standard Fire HO (23-1183)
125. $31,100,000 - Liberty Insurance HO (23-2333)
126. $10,400,000 - United Services HO 2023 (23-3147)
129. $30,000,000 - General Insurance HO (24-1184)
131. $13,270,990 - Stillwater HO 2025 (25-465)
132. $116,196,980 - Farmers HO 2026 (25-2528, A, B)
133. $5,500,000 - State Farm HO (24-1273, 24-1271, 24-1330)*

*Settlement of Consumer Watchdog, CDI and State Farm pending approval by the Commissioner

AUTOMOTIVE

4. $100,000,000 - State Farm Mutual Auto Insurance Co.
5. $93,900,000 - Farmers Insurance Exchange (Automobile)
8. $9,600,000 - Calif Casualty Indemnity Exchange (Automobile)
12. $1,200,000 - Executive Risk (Automobile)
21. $250,000,000 - Allstate Insurance Co. (Auto)
27. $8,271,272 - Explorer Insurance Co. (Auto)
28. $140,716,762 - Interinsurance Exchange of the Automobile Club (Auto)
30. $259,037 - Topa Insurance Co. (Auto)
31. $95,926,605 - 21st Century Casualty Co. (Auto)
33. $131,400,000 - State Farm Mutual Automobile Insurance Co. (Auto)
35. $12,400,000 - Mid-Century Insurance Co. (Auto)
36. $7,018,608 - Progressive Choice Insurance Co. (Auto)
41. $21,000,000 - GEICO General Insurance Co. (Auto)
44. $24,136,989 - Liberty Mutual Fire Insurance Co. (Auto)
45. $6,827,395 - Hartford Casualty Insurance Co. (Auto)
46. $73,427,908 - Farmers Insurance Exchange (Auto)
47. $115,001,845 - Mercury Casualty Co. (Auto)
49. $34,680,358 - Allstate Insurance Co. (Auto)
52. $117,946,624 - GEICO General Insurance Co. (Auto)
53. $3,800,000 - Progressive West Insurance Co. (Auto)
57. $10,446,268 - Infinity (Auto)
60. $95,197,281 - Allstate (Auto)
61. $29,478,310 - Mercury (Auto)
66. $1,490,000 - Progressive West Insurance Co. (Auto)
67. $46,000,000 - Farmers Insurance Exchange, Mid-Century Insurance Co., and Truck Insurance Exchange (Auto)
68. $70,200,000 - Interinsurance Exchange of the Automobile Club (Auto)
69. $10,900,000 - Coast National Insurance Co. (Auto)
70. $69,000,000 - State Farm Mutual Automobile Insurance Co. (Auto)
71. $9,400,000 - GEICO Indemnity Co. (Auto)
74. $92,991,856 - Allstate Insurance Co., Allstate Indemnity Co., and Northbrook Indemnity Co. (Auto)
76. $140,000 - LCA 2014 (Auto)
78. $7,000,000 - Mercury (Auto)
79. $980,000 - Explorer (Auto)
80. $318,000 - LCA 2015 (Auto)
82. $17,100,000 - United Financial Casualty Co. (Auto)
84. $8,200,000 - Commerce West (Auto)
86. $237,000 - Low Cost Auto 2016 (Auto)
89. $9,300,000 - Geico (Auto Class Plans & Rate)
91. $8,200,000 - Progressive/UFC (Commercial Auto)
92. $550,000 - Nationwide (Commercial Auto)
94. $3,000,000 - Liberty (Auto Class Plans & Rate)
95. $18,350,000 - Loya (Auto)
98. $26,739,550 - Esurance (Auto)
101. $259,000 - Low Cost Auto 2020
112. $192,400,000 - CSAA Auto 2023 (23-385)
113. $535,000,000 - Farmers Auto Business & Professional (23-648, A, B; 23-649, A, B; 23-650, A, B)
116. $149,500,000 - Allstate Northbrook Auto (23-1442)
118. $151,700,000 - State Farm Auto 2023 (23-890)
120. $356,000,000 - GEICO Auto 2023 (23-1820, A, B, C)
121. $525,000,000 - CSAA Auto 2023-24 (23-2721)
123. $38,400,000 - Liberty Mutual Fire Insurance Co. (Auto) (24-94)
124. $11,400,000 - 21st Century Auto (24-496, A)
127. $326,000,000 - State Farm Auto 2024 (24-788)
128. $47,500,000 - United Financial Casualty Co. (Auto) (24-43)
130. $114,000,000 - Garrison-USAA Auto (24-722, 24-723, 24-744)

Intervenor cost
21¢ per $100 saved
(including CWD and outside experts/counsel)

Total awarded to Consumer Watchdog to pay for experts, including actuaries, lawyers, geologists, and economists.
$15.73 Million

Total Combined Savings
$7.35 Billion

October 12,2025