

**CSAA Insurance Exchange  
Homeowners  
State of California  
Exhibit 15C.1 - FireLine Rating - Derivation of Non-CAT Non-Wildfire Losses**

	(1)	(2)	(3)	(4)	(5)
FireLine Score	Earned Exposures	Adjusted On-Level Earned Premium	Non-CAT Non-Wildfire Claim Counts	Non-CAT Non-Wildfire Losses	Non-CAT Non-Wildfire Loss Ratio
0	1,444,453	1,290,111,385	554,013,774	546,115,918	42%
1	103,780	117,744,457	48,210,132	47,582,021	40%
2	123,180	161,651,204	58,816,971	57,924,434	36%
3	51,439	74,312,005	32,812,396	32,347,783	44%
4	47,386	69,189,597	25,807,208	25,437,343	37%
5	8,878	13,783,507	3,112,510	3,075,235	22%
6	73,475	114,038,268	40,545,633	39,994,691	35%
7	8,000	12,861,968	4,660,215	4,583,932	36%
8	9,252	14,609,191	4,778,412	4,728,213	32%
9	28,859	48,249,631	16,700,627	16,361,896	34%
10	816	1,314,697	660,403	654,664	50%
11	4,864	8,261,333	4,909,240	4,816,076	58%
12	5,844	10,233,461	3,323,231	3,288,765	32%
13	2,588	4,612,679	541,732	535,140	12%
14	353	592,424	173,407	170,065	29%
15	1,260	2,203,024	845,411	831,571	38%
16	16	22,748	-	-	0%
17	438	780,746	26,703	26,479	3%
18	192	324,603	44,396	44,114	14%
19	1	964	-	-	0%
20	114	173,792	59,012	57,905	33%
21	1	650	-	-	0%
22					0%
23	23	50,865	17,828	17,576	35%
24					0%
25	30	56,863	24,116	24,024	42%
26					0%
27					0%
28					0%
29					0%
30	1	1,318	-	-	0%
<b>Total</b>	<b>1,915,245</b>	<b>1,945,181,382</b>	<b>800,083,354</b>	<b>788,617,843</b>	<b>41%</b>

- (1), (2) Earned March 2013 through August 2017. Policies effective prior to October 2015 were assumed to have the Fireline score recorded as of October 2015, if available. Policies with no Fireline score available at any time are excluded from the analysis. These policies constitute approximately 5% of total earned exposures. Premium adjustments are outlined in Exhibit 15C.
- (3) See Exhibit 15C.3 for definition of "CAT" and "Wildfire"
- (4) See Exhibit 15C.3 for definition of "CAT" and "Wildfire"
- (5) =(4) / (2)