

21ST CENTURY INSURANCE GROUP

PUBLIC POLICY COMMITTEE CHARTER

Purpose and Responsibilities

The Public Policy Committee is a standing committee of the Board of Directors charged with making recommendations to the Board of Directors relating to public relations, government affairs, and community involvement.

Organization and Functions

- Appointment and Term. The Public Policy Committee shall be appointed annually by a majority vote of the Board of Directors upon recommendation of the Nominating and Corporate Governance Committee. The Board of Directors, by majority vote, may remove any member of the Public Policy Committee. Except for the prior resignation or removal, each member of the Public Policy Committee shall serve on the Public Policy Committee until his or her term of office as a director of the Company expires.
- Composition. The Public Policy Committee shall be composed of at least three Directors.
- Qualifications. In addition to meeting the director qualifications set forth in the Company's Corporate Governance Guidelines, the members of the Public Policy Committee shall demonstrate an understanding of business and public affairs, issues affecting insurance, economic health and good corporate citizenship, as well as applicable legal requirements and restrictions, in order to be able to review and make recommendations regarding Company policy relating public relations, government affairs, and community involvement.
- Appointment of Chairperson. The Board of Directors shall select a Chairperson from among the members of the Public Policy Committee. It is the responsibility of the Chairperson to schedule all meetings of the Public Policy Committee and provide the Public Policy Committee, other board members, and the Company's Secretary with a written notice and written agenda for all meetings.
- Meetings. The Public Policy Committee shall meet as circumstances require. The Public Policy Committee may ask members of management or others to attend the meetings and provide pertinent information as necessary.
- Reporting and Minutes. The Public Policy Committee shall report to the entire Board of Directors and shall provide all notices and minutes of meetings of the Public Policy Committee to the Board of Directors. All notices, agendas, minutes of meetings shall be provided to the Company's Secretary in order for payment of any applicable meeting fees and expenses to be made.

As of June 25, 2003.