

SUMMARY OF YEAR 2003 CALIFORNIA P&C ANNUAL STATEMENT STATE PAGE FOR ALL INSURERS

Line #	Line of Business	Dir Prem Written	Dir Prem Earned	Div to Plyhldr	Dir Prem Unearned	Dir Losses Paid	Dir Losses Incurred	Loss Ratio	Dir Losses Unpaid	Def&CC ExpPaid	Def&CC Exp Incur	Inc Exp to IL	Def&CC Exp Unpaid	Comm & Brkr Exp	Comm to EP	Taxes, Lic,Fees	TLF to EP
01	FIRE	1,039,589,759	1,002,221,684	828,735	477,507,746	282,807,218	330,472,292	32.97%	359,516,155	13,423,726	14,130,261	4.28%	22,110,229	133,821,977	13.35%	18,812,061	1.88%
02.1	ALLIED LINES	578,661,368	538,690,821	359,865	276,094,400	207,621,464	207,283,263	38.48%	224,697,370	15,069,293	20,614,605	9.95%	18,695,538	79,767,224	14.81%	11,546,516	2.14%
02.2	MP CROP	157,369,292	157,627,494	0	15,292,911	67,114,629	53,397,968	33.88%	46,404,644	336,608	-213,957	-0.40%	-96,024	12,495,891	7.93%	111,025	0.07%
02.3	FED FLOOD	116,869,460	115,123,794	0	60,622,951	7,318,232	5,502,469	4.78%	2,394,286	192,649	281,028	5.11%	192,853	19,541,708	16.97%	2,183,039	1.90%
03	FARMOWNER MP	156,522,040	141,617,798	0	74,615,928	67,519,615	86,951,863	61.40%	63,919,339	5,498,939	9,085,702	10.45%	12,283,591	28,600,131	20.20%	4,109,526	2.90%
04	HOMEOWNER MP	5,169,550,384	4,825,891,641	15,560,814	2,679,119,390	2,635,242,282	3,575,626,103	74.09%	2,419,177,639	199,041,250	237,361,362	6.64%	310,117,314	699,841,846	14.50%	132,273,592	2.74%
05.1	CMP (N-LIAB)	2,385,919,098	2,254,768,635	15,255	1,177,357,726	909,333,884	926,137,158	41.07%	915,017,162	94,423,654	116,743,336	12.61%	165,309,072	395,893,283	17.56%	63,925,527	2.84%
05.2	CMP (LIAB)	1,715,315,076	1,602,354,381	8,948	820,943,200	725,231,406	761,248,227	47.51%	2,507,270,494	541,818,417	604,574,253	79.42%	1,163,763,467	289,318,167	18.06%	40,679,020	2.54%
06	MORTG GRNTY	585,425,919	588,849,773	0	50,530,970	28,587,729	98,679,819	16.76%	578,820,799	1,142,738	2,770,863	2.81%	4,868,377	611,720	0.10%	12,166,510	2.07%
08	OCEAN MRN	244,135,930	234,493,713	174,736	73,091,202	149,177,380	201,465,514	85.92%	187,157,851	8,877,938	12,163,181	6.04%	11,921,564	36,167,060	15.42%	4,280,828	1.83%
09	INLAND MRN	1,717,254,886	1,705,583,467	1,535,986	662,423,240	632,259,884	570,349,777	33.44%	504,994,306	34,619,825	31,867,875	5.59%	39,404,313	289,810,398	16.99%	34,537,918	2.02%
10	FIN GRNTY	457,234,715	181,767,444	0	1,578,868,764	-4,588,155	-4,282,768	-2.36%	7,652,884	192,981	-463,552	10.82%	292,568	0	0.00%	10,300,182	5.67%
11	MED MAL	899,421,326	867,869,119	3,826,386	297,109,821	355,839,677	412,212,688	47.50%	1,153,784,187	240,323,248	259,194,339	62.88%	466,871,469	58,465,440	6.74%	21,884,869	2.52%
12	EARTHQUAKE	659,292,528	652,135,013	492,356	315,564,635	253,627,986	219,949,666	33.73%	267,736,631	52,259,521	40,124,170	18.24%	47,713,269	89,765,005	13.76%	13,831,551	2.12%
13	GROUP A&H	257,362,569	241,234,254	0	71,627,644	165,005,023	156,597,612	64.92%	199,343,704	2,312,436	999,320	0.64%	731,297	26,994,597	11.19%	6,168,837	2.56%
14	CR A&H	60,305,353	60,160,226	0	4,248,199	8,637,222	6,491,841	10.79%	8,447,763	564	514	0.01%	21,040	18,774,372	31.21%	1,253,668	2.08%
15.1	RENEWBL A&H	894,399	879,142	0	170,751	1,359,802	3,184,089	362.18%	7,141,952	37	37	0.00%	0	123,722	14.07%	17,796	2.02%
15.2	NON-CNCL A&H	10,733	10,733	0	1	14,736	14,736	137.30%	2	0	2	0.01%	12	18	0.17%	0	0.00%
15.3	GRNT RNW A&H	82,428,274	34,997,619	0	252,699,972	23,950,201	34,646,960	99.00%	74,383,187	24,936	54,764	0.16%	414,562	15,879,207	45.37%	2,084,126	5.96%
15.4	NON-RNW RSN	10,683,819	10,609,591	329	3,748,058	7,928,945	8,014,547	75.54%	5,432,005	122,207	123,599	1.54%	86,888	1,067,215	10.06%	232,898	2.20%
15.5	OTHR ACC	30,444,316	30,907,829	0	5,157,129	5,549,286	705,018	2.28%	3,133,899	50,056	-7,917	-1.12%	80,202	3,840,656	12.43%	701,226	2.27%
15.6	ALL OTHR A&H	6,596,990	6,346,976	0	1,985,049	5,865,841	4,196,413	66.12%	1,589,760	36,610	-249,130	-5.94%	-670,317	678,377	10.69%	187,373	2.95%
15.7	FD EMP H BFT	0	0	0	0	0	0	0.00%	0	0	0	0.00%	0	0	0.00%	0	0.00%
16	WORKERS/COMP	14,673,035,640	14,219,182,759	9,144,273	2,067,493,976	6,423,210,441	11,185,154,599	78.66%	25,161,905,220	510,175,599	769,930,461	6.88%	1,598,126,700	1,165,813,946	8.20%	406,458,878	2.86%
17	OTHER LIAB	6,597,742,014	6,393,848,719	3,255,276	3,036,825,345	2,630,907,315	4,539,752,384	71.00%	11,698,623,208	984,260,002	1,142,186,739	25.16%	2,382,358,161	945,374,828	14.79%	104,103,411	1.63%
18	PROD LIAB	607,092,167	540,236,186	-18,094	292,284,151	1,076,448,610	368,489,505	68.21%	1,651,420,856	210,013,635	220,900,828	59.95%	612,857,552	85,097,809	15.75%	6,100,821	1.13%
19.1	PPA NO-FAULT	-883,792	-884,333	0	192,848	3,375,741	5,850,481	-661.57%	4,665,072	377,413	331,654	5.67%	63,020	8,447,177	-955.20%	18,848	-2.13%
19.2	PPA LIAB	10,314,616,625	10,059,007,863	122,304,450	3,213,400,103	5,701,799,239	6,033,585,128	59.98%	5,408,904,840	526,528,900	553,586,740	9.18%	936,274,370	971,922,655	9.66%	280,166,688	2.79%
19.3	CML A NO-FLT	225,099	-2,366,747	0	2,635,573	437,721	76,820	-3.25%	699,512	140,195	226,710	295.12%	191,467	41,433	-1.75%	13,732	-0.58%
19.4	COMLA LIAB	2,116,310,759	2,018,157,146	-98,155	939,615,620	999,132,921	1,270,112,374	62.93%	2,099,608,872	140,484,716	174,865,596	13.77%	279,754,099	293,465,741	14.54%	56,159,992	2.78%
21.1	PPA PD	7,806,063,947	7,623,003,875	107,956,357	2,513,007,789	4,444,344,447	4,457,958,357	58.48%	349,294,080	63,167,731	92,362,306	2.07%	45,696,503	717,046,286	9.41%	206,195,270	2.70%
21.2	COMLA PD	759,175,636	742,858,444	23,193	355,035,231	352,137,144	358,610,967	48.27%	118,063,957	12,439,906	11,091,957	3.09%	13,211,648	119,912,768	16.14%	20,167,644	2.71%
22	AIRCRAFT	230,922,381	216,141,144	0	92,806,750	176,726,913	101,877,874	47.13%	140,003,589	12,777,029	16,770,297	16.46%	16,963,729	26,893,046	12.44%	4,608,127	2.13%
23	FIDELITY	133,892,625	128,163,825	568	73,374,678	42,777,685	49,194,222	38.38%	114,800,965	3,636,416	4,674,103	9.50%	13,169,064	18,069,467	14.10%	3,560,267	2.78%
24	SURETY	532,317,152	504,086,077	0	295,000,202	236,574,173	251,636,825	49.92%	334,564,690	37,707,781	38,497,985	15.30%	38,540,907	128,019,532	25.40%	19,458,383	3.86%
26	BRGLRY THEFT	13,701,707	14,122,917	513	7,000,590	13,032,103	15,000,741	106.22%	5,527,362	184,180	195,361	1.30%	535,430	1,623,225	11.49%	394,959	2.80%
27	BLR & MCHNRY	105,648,341	105,023,529	167	49,043,405	17,785,316	19,611,072	18.67%	33,577,223	919,188	1,116,994	5.70%	2,103,187	11,014,501	10.49%	2,717,685	2.59%
28	CREDIT	83,276,102	80,935,636	0	30,657,952	30,984,390	34,167,270	42.22%	18,383,616	307,770	329,301	0.96%	830,723	13,033,045	16.10%	1,728,902	2.14%
33	AGG WI	337,489,890	319,840,338	30,493	322,158,308	173,000,173	277,835,370	86.87%	580,726,781	3,100,722	9,029,896	3.25%	25,877,833	46,752,615	14.62%	10,784,795	3.37%
34	TOTAL	60,641,914,535	58,215,498,509	265,402,454	22,189,312,199	28,858,078,640	36,627,759,238	62.92%	57,258,785,838	3,715,988,779	4,385,251,565	11.97%	8,230,665,669	6,753,986,054	11.60%	1,503,926,487	2.58%

Total Number of Companies Included in This Report is 931.