

**SUMMARY OF YEAR 2004 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	1,031,162,515	1,021,356,978	666,146	495,612,804	304,397,101	328,520,405	32.17%	390,362,973	11,218,811	11,456,260	3.49%	23,674,553	139,217,444	13.63%	18,216,977	1.78%
02.1	ALLIED LINES	643,020,813	640,609,250	351,651	285,236,569	204,130,976	259,507,042	40.51%	297,999,134	15,957,347	19,289,238	7.43%	23,011,829	98,291,770	15.34%	13,164,788	2.06%
02.2	MP CROP	167,863,693	169,121,322	0	14,035,283	90,834,522	63,321,185	37.44%	27,400,510	156,762	252,786	0.40%	0	11,523,911	6.81%	86,922	0.05%
02.3	FED FLOOD	129,336,060	123,794,510	0	66,164,501	3,198,039	3,758,982	3.04%	2,955,227	171,958	171,827	4.57%	192,722	21,934,886	17.72%	2,900,200	2.34%
03	FARMOWNER MP	165,566,516	160,725,978	0	79,438,776	68,236,771	69,115,336	43.00%	69,424,827	9,657,563	7,560,457	10.94%	11,488,670	31,827,451	19.80%	4,516,873	2.81%
04	HOMEOWNER MP	5,876,020,939	5,594,335,653	11,233,620	3,044,626,480	2,552,755,736	1,728,920,108	30.90%	1,651,920,187	176,592,400	170,422,176	9.86%	320,042,271	804,287,593	14.38%	143,355,450	2.56%
05.1	CMP (N-LIAB)	2,522,892,442	2,491,189,643	339,410	1,240,798,354	873,776,838	855,920,142	34.36%	905,867,612	91,260,225	118,740,658	13.87%	198,676,518	431,010,806	17.30%	62,302,652	2.50%
05.2	CMP (LIAB)	1,908,253,754	1,855,094,854	213,794	908,420,937	780,396,073	708,969,604	38.22%	2,514,489,061	525,075,581	513,745,132	72.46%	1,210,854,942	329,954,649	17.79%	44,798,486	2.41%
06	MORTG GRNTY	505,750,484	512,372,329	0	43,909,091	31,731,252	69,405,813	13.55%	617,172,205	2,077,873	126,167	0.18%	2,926,964	399,965	0.08%	12,299,552	2.40%
08	OCEAN MRN	265,444,225	267,222,179	131,094	75,489,582	131,247,797	148,844,214	55.70%	197,366,195	9,739,370	12,903,801	8.67%	15,096,864	38,754,479	14.50%	4,741,907	1.77%
09	INLAND MRN	1,621,715,173	1,646,154,868	1,955,756	644,594,263	513,399,402	478,297,767	29.06%	469,622,761	28,144,754	29,328,825	6.13%	41,463,892	244,273,572	14.84%	34,271,487	2.08%
10	FIN GRNTY	385,466,933	198,952,041	0	1,768,838,642	-331,236	-3,205,187	-1.61%	4,778,955	42,885	-115,977	3.62%	133,706	0	0.00%	9,558,780	4.80%
11	MED MAL	965,391,741	933,757,007	2,545,193	330,980,826	304,302,362	390,310,076	41.80%	1,244,467,214	224,596,814	232,225,198	59.50%	480,756,754	61,514,077	6.59%	20,119,625	2.15%
12	EARTHQUAKE	722,349,159	706,391,475	12,164	342,715,885	120,151,366	160,729,184	22.75%	309,014,774	29,144,478	10,789,596	6.71%	29,588,785	99,773,040	14.12%	11,305,632	1.60%
13	GROUP A&H	250,051,753	232,466,585	0	89,777,508	153,779,874	138,902,276	59.75%	184,521,583	2,314,621	2,660,302	1.92%	1,076,981	26,923,653	11.58%	3,931,255	1.69%
14	CR A&H	45,111,417	46,362,733	0	2,996,164	6,339,986	4,256,067	9.18%	6,363,662	12,738	14,159	0.33%	22,444	13,665,046	29.47%	1,329,581	2.87%
15.1	RENEWBL A&H	2,833,716	3,008,076	0	3,214,039	2,741,911	1,677,941	55.78%	6,847,381	113	113	0.01%	0	549,188	18.26%	543,192	18.06%
15.2	NON-CNCL A&H	6,046	6,043	0	115	15,944	10,973	181.58%	1	0	2	0.02%	14	151	2.50%	2	0.03%
15.3	GRNT RNW A&H	82,548,498	36,343,595	0	298,931,080	26,974,927	37,352,864	102.78%	85,197,439	30,311	73,211	0.20%	449,443	10,445,867	28.74%	1,716,554	4.72%
15.4	NON-RNW RSN	10,938,808	10,822,293	305	3,864,573	6,889,436	6,187,502	57.17%	4,730,071	61,394	50,180	0.81%	75,674	1,137,885	10.51%	260,269	2.40%
15.5	OTHR ACC	29,609,858	28,972,648	0	2,576,692	2,892,737	3,032,223	10.47%	2,503,990	3,913	-59,599	-1.97%	16,690	4,130,438	14.26%	171,486	0.59%
15.6	ALL OTHR A&H	6,889,776	7,003,307	0	1,871,518	3,575,148	3,915,993	55.92%	1,931,048	84,216	75,290	1.92%	-679,243	837,674	11.96%	78,151	1.12%
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	16,084,341,604	15,933,214,136	-8,600,657	2,221,432,585	6,551,593,137	10,316,036,890	64.75%	28,932,317,497	557,558,581	942,957,053	9.14%	1,976,480,297	1,179,741,822	7.40%	464,640,917	2.92%
17	OTHER LIAB	7,348,099,472	6,946,448,804	4,095,610	3,452,158,544	2,924,674,572	4,904,885,001	70.61%	13,726,837,545	1,064,490,900	1,605,077,066	32.72%	2,936,195,602	1,018,413,810	14.66%	126,499,775	1.82%
18	PROD LIAB	735,932,129	657,387,311	-13,371	370,032,712	326,682,394	565,742,101	86.06%	1,891,855,483	216,608,522	308,079,913	54.46%	706,390,721	99,720,705	15.17%	6,740,571	1.03%
19.1	PPA NO-FAULT	3,636,239	2,271,273	0	1,617,309	1,718,246	2,701,209	118.93%	5,424,554	492,954	775,852	28.72%	347,303	1,331,919	58.64%	419,727	18.48%
19.2	PPA LIAB	10,723,469,136	10,583,126,079	111,939,015	3,406,608,139	5,772,573,775	5,790,476,088	54.71%	5,521,000,835	479,378,941	486,281,954	8.40%	954,465,956	1,026,427,985	9.70%	274,655,752	2.60%
19.3	CML A NO-FLT	389,330	370,514	0	79,623	1,379,461	3,537,705	954.81%	2,946,118	19,411	507,969	14.36%	735,461	50,086	13.52%	17,205	4.64%
19.4	COMLA LIAB	2,267,899,251	2,214,771,932	12,400	991,974,951	1,041,373,142	1,185,781,348	53.54%	2,250,371,070	147,993,544	172,569,525	14.55%	308,665,143	302,537,853	13.66%	59,495,210	2.69%
21.1	PPA PD	8,282,410,331	8,146,995,242	99,135,607	2,697,620,569	4,468,319,123	4,463,490,078	54.79%	340,197,412	53,624,431	57,936,994	1.30%	50,056,549	759,951,129	9.33%	210,168,925	2.58%
21.2	COMLA PD	770,132,552	766,372,308	46,264	359,898,547	341,278,664	322,693,342	42.11%	96,932,451	8,405,266	7,668,209	2.38%	12,348,283	129,973,941	16.96%	19,869,719	2.59%
22	AIRCRAFT	208,329,236	216,942,771	0	84,829,131	69,552,514	83,277,650	38.39%	154,893,995	15,186,937	16,285,993	19.56%	18,200,799	27,442,497	12.65%	4,576,386	2.11%
23	FIDELITY	132,544,098	132,391,238	1,340	72,917,023	48,567,755	63,587,833	48.03%	129,825,762	5,068,709	6,105,840	9.60%	14,225,926	16,027,577	12.11%	3,552,033	2.68%
24	SURETY	585,533,654	552,631,227	0	328,834,947	209,754,352	348,971,768	63.15%	476,215,409	55,485,603	61,911,217	17.74%	45,464,017	134,957,947	24.42%	20,904,611	3.78%
26	BRGLRY THEFT	15,142,606	14,287,814	666	7,870,482	3,566,436	4,615,204	32.30%	6,633,691	576,100	845,796	18.33%	805,207	1,768,057	12.37%	395,098	2.77%
27	BLR & MCHNRY	99,345,730	101,365,031	295	48,122,155	18,859,171	15,440,782	15.23%	30,202,964	898,731	926,152	6.00%	2,162,724	11,358,908	11.21%	2,709,557	2.67%
28	CREDIT	88,402,119	79,524,242	95,758	40,149,327	28,064,252	31,930,110	40.15%	22,275,030	377,139	81,519	0.26%	535,104	12,920,561	16.25%	2,501,000	3.14%
33	AGG WI	362,433,421	324,349,680	228,070	342,917,989	186,831,595	277,579,272	85.58%	674,067,299	2,494,097	4,526,369	1.63%	28,059,158	47,080,552	14.52%	11,066,206	3.41%
34	TOTAL	65,046,265,229	63,358,512,949	224,390,130	24,171,157,712	28,176,225,530	33,838,496,865	53.41%	63,256,933,903	3,735,003,975	4,802,247,199	14.19%	9,414,008,703	7,140,158,898	11.27%	1,597,882,504	2.52%

**Total Number of Companies Included in This Report is 933.**