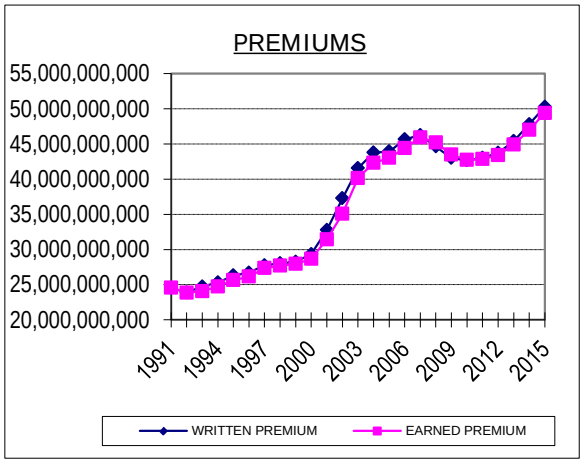
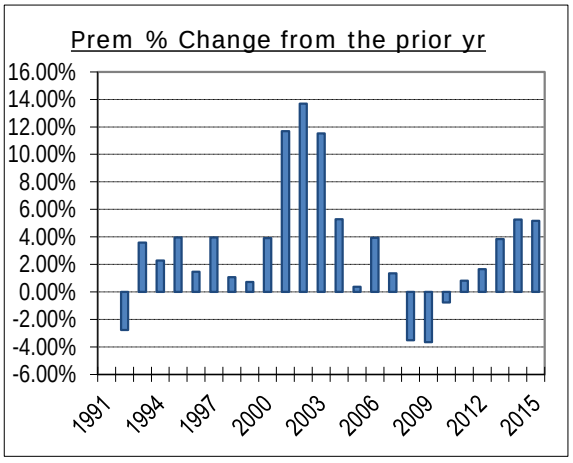
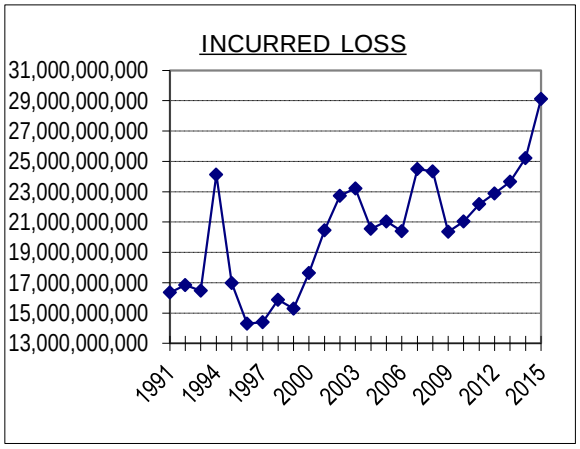
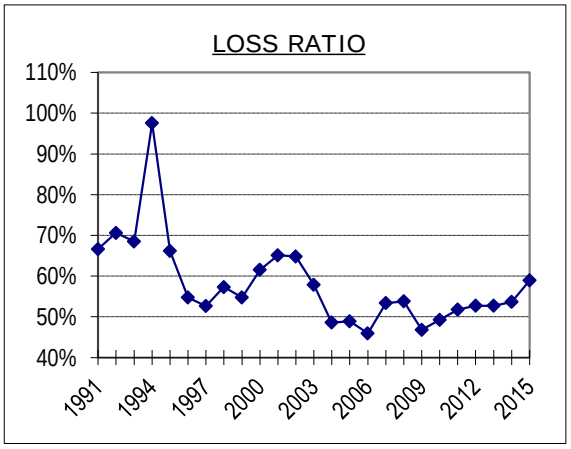
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
TOTAL: PROP 103 LINES ONLY

	WRITTEN PREMIUM	% Chg.	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	24,559,005,432		24,547,143,387	16,352,737,470	66.62%
1992	23,878,845,061	-2.8%	23,861,304,764	16,849,234,520	70.61%
1993	24,733,727,239	3.6%	24,041,353,900	16,473,514,946	68.52%
1994	25,295,967,131	2.3%	24,737,819,953	24,127,707,773	97.53%
1995	26,298,040,716	4.0%	25,656,417,646	16,980,478,750	66.18%
1996	26,683,677,802	1.5%	26,127,472,349	14,296,570,101	54.72%
1997	27,739,245,308	4.0%	27,346,956,271	14,390,669,489	52.62%
1998	28,035,518,014	1.1%	27,698,123,477	15,876,112,806	57.32%
1999	28,240,284,007	0.7%	27,933,308,945	15,294,861,440	54.75%
2000	29,343,353,661	3.9%	28,652,411,024	17,627,449,236	61.52%
2001	32,773,216,210	11.7%	31,432,509,711	20,462,717,685	65.10%
2002	37,262,574,270	13.7%	35,071,457,236	22,734,966,543	64.82%
2003	41,556,246,765	11.5%	40,107,411,808	23,216,249,267	57.89%
2004	43,752,856,868	5.3%	42,307,083,032	20,548,877,283	48.57%
2005	43,918,998,060	0.4%	43,005,736,937	21,041,537,134	48.93%
2006	45,644,938,797	3.9%	44,413,435,860	20,396,566,497	45.92%
2007	46,256,144,503	1.3%	45,901,921,738	24,492,268,976	53.36%
2008	44,628,890,209	-3.5%	45,205,883,209	24,333,089,634	53.83%
2009	42,996,558,092	-3.7%	43,490,004,538	20,355,082,932	46.80%
2010	42,665,821,769	-0.8%	42,716,457,051	21,039,029,115	49.25%
2011	43,014,261,170	0.8%	42,846,961,043	22,173,900,592	51.75%
2012	43,725,022,982	1.7%	43,391,671,158	22,885,367,862	52.74%
2013	45,409,474,154	3.9%	44,891,049,266	23,656,217,228	52.70%
2014	47,797,899,425	5.3%	46,984,788,986	25,219,310,663	53.68%
2015	50,267,139,221	5.2%	49,391,509,752	29,108,936,378	58.94%









Note: This report includes only California licensed companies with written premium greater than zero.

1991 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	289	417,976,842	407,877,851	265,120,897	65.00 %
02.1	ALLIED LINES	283	206,758,588	201,873,845	122,419,635	60.64 %
03.	FARMOWNERS MULTIPLE PERIL	44	79,732,672	75,812,648	43,632,404	57.55 %
04.	HOMEOWNERS MULTIPLE PERIL	191	2,398,651,496	2,349,924,901	2,791,008,371	118.77 %
05.	COMMERCIAL MULTIPLE PERIL	245	2,893,670,084	2,916,258,899	1,836,592,624	62.98 %
09.	INLAND MARINE	319	737,528,056	728,222,452	341,109,293	46.84 %
10.	FINANCIAL GUARANTY	18	70,699,864	24,648,562	(21,514,597)	(87.29) %
11.	MEDICAL MALPRACTICE	42	479,663,284	483,083,221	50,777,603	10.51 %
12.	EARTHQUAKE	226	448,190,226	425,358,724	70,712,094	16.62 %
17.	OTHER LIABILITY	337	1,919,742,983	1,969,405,216	1,482,978,741	75.30 %
18.	PRODUCTS LIABILITY	n/a	168,856,572	177,658,586	222,452,028	125.21 %
19.1	PRIVATE PASS. AUTO NO-FAULT	n/a	3,549,839	4,281,810	5,067	0.12 %
19.2	PRIVATE PASS. AUTO LIABILITY	214	7,699,752,043	7,744,149,657	5,174,507,699	66.82 %
19.3	COMMERCIAL AUTO NO-FAULT	n/a	45,391	237,966	(622,429)	(261.56) %
19.4	COMMERCIAL AUTO LIABILITY	263	1,524,042,947	1,506,898,875	1,056,853,980	70.13 %
21.1	PRIVATE PASS. AUTO PHY DAM.	222	3,994,535,670	3,996,112,007	2,199,074,668	55.03 %
21.2	COMMERCIAL AUTO PHY DAM.	251	505,775,500	521,111,890	201,168,473	38.60 %
22.	AIRCRAFT	51	75,618,152	73,421,581	77,539,261	105.61 %
23.	FIDELITY	134	97,428,675	97,441,583	34,927,087	35.84 %
24.	SURETY	169	322,665,125	325,210,942	116,084,650	35.70 %
26.	BURGLARY & THEFT	120	10,442,925	10,118,590	934,000	9.23 %
27.	BOILER & MACHINERY	82	54,393,378	53,225,846	33,543,103	63.02 %
28.	CREDIT	24	60,430,534	57,303,437	20,939,628	36.54 %
31.	AGG. WRITE-INS FOR OTHER LINES	n/a	388,854,586	397,504,298	232,493,190	58.49 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**24,559,005,432**	**24,547,143,387**	**16,352,737,470**	**66.62 %**
32.	TOTAL LINE: All P&C LINES	n/a	33,455,701,490	33,790,536,205	23,577,203,168	69.77 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,694,287,713	11,740,261,664	7,373,582,367	62.81 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	2,029,818,447	2,028,010,765	1,258,022,453	62.03 %

1992 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	289	424,138,763	419,288,706	268,668,590	64.08 %
02.1	ALLIED LINES	278	207,318,929	203,389,018	159,131,447	78.24 %
03.	FARMOWNERS MULTIPLE PERIL	46	83,174,327	81,757,484	48,689,903	59.55 %
04.	HOMEOWNERS MULTIPLE PERIL	188	2,555,745,940	2,468,835,484	1,980,200,380	80.21 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	227	1,399,097,093	1,407,038,547	1,138,898,185	80.94 %
05.2	COMM. MULTIPLE PERIL(LIAB)	211	1,313,606,574	1,388,274,854	1,061,653,231	76.47 %
09.	INLAND MARINE	313	747,797,258	736,010,644	332,370,676	45.16 %
10.	FINANCIAL GUARANTY	15	127,560,570	37,647,506	10,028,668	26.64 %
11.	MEDICAL MALPRACTICE	47	468,231,310	469,861,987	170,424,895	36.27 %
12.	EARTHQUAKE	220	518,571,831	481,401,801	61,514,432	12.78 %
17.	OTHER LIABILITY	330	1,930,427,697	1,898,880,052	2,838,934,421	149.51 %
18.	PRODUCTS LIABILITY	169	160,862,220	162,371,845	255,180,365	157.16 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	944,642	911,845	781,123	85.66 %
19.2	PRIVATE PASS. AUTO LIABILITY	199	7,338,845,146	7,467,088,200	4,764,423,001	63.81 %
19.3	COMMERCIAL AUTO NO-FAULT	16	68,378	59,763	32,961	55.15 %
19.4	COMMERCIAL AUTO LIABILITY	263	1,344,440,114	1,367,496,522	892,153,956	65.24 %
21.1	PRIVATE PASS. AUTO PHY DAM.	204	4,004,867,944	3,984,727,516	2,211,775,060	55.51 %
21.2	COMMERCIAL AUTO PHY DAM.	251	454,652,372	458,938,234	192,419,653	41.93 %
22.	AIRCRAFT	51	77,077,615	75,333,217	56,398,670	74.87 %
23.	FIDELITY	129	100,588,951	97,003,794	60,650,046	62.52 %
24.	SURETY	166	306,274,471	311,393,304	109,397,531	35.13 %
26.	BURGLARY & THEFT	117	10,990,810	10,651,229	1,349,994	12.67 %
27.	BOILER & MACHINERY	84	54,558,434	54,380,585	45,627,757	83.90 %
28.	CREDIT	18	30,609,207	28,800,649	9,489,187	32.95 %
31.	AGG. WRITE-INS FOR OTHER LINES	60	218,394,465	249,761,978	179,040,388	71.68 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**23,878,845,061**	**23,861,304,764**	**16,849,234,520**	**70.61 %**
32.	TOTAL LINE: All P&C LINES	569	33,077,451,747	33,261,223,152	24,186,446,531	72.72 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,343,713,090	11,451,815,716	6,976,198,061	60.92 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,799,092,486	1,826,434,756	1,084,573,609	59.38 %

1993 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	282	485,283,617	457,284,810	304,497,608	66.59 %
02.1	ALLIED LINES	271	231,886,906	219,740,177	116,291,439	52.92 %
03.	FARMOWNERS MULTIPLE PERIL	42	89,860,318	86,244,111	51,736,880	59.99 %
04.	HOMEOWNERS MULTIPLE PERIL	179	2,669,536,350	2,588,229,132	2,260,932,154	87.35 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	239	1,481,852,301	1,381,789,906	739,744,249	53.54 %
05.2	COMM. MULTIPLE PERIL(LIAB)	231	1,437,969,751	1,383,075,569	855,504,387	61.86 %
09.	INLAND MARINE	310	823,191,818	797,317,855	313,007,815	39.26 %
10.	FINANCIAL GUARANTY	19	190,022,534	65,998,420	(2,871,711)	(4.35) %
11.	MEDICAL MALPRACTICE	53	474,101,262	510,339,210	193,177,205	37.85 %
12.	EARTHQUAKE	214	549,712,468	526,538,095	14,327,587	2.72 %
17.	OTHER LIABILITY	323	1,988,025,500	1,898,463,742	1,919,323,886	101.10 %
18.	PRODUCTS LIABILITY	164	180,152,322	169,699,572	1,270,793,022	748.85 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	84,769	85,911	951,241	1107.24 %
19.2	PRIVATE PASS. AUTO LIABILITY	204	7,290,322,891	7,209,315,430	4,574,662,114	63.45 %
19.3	COMMERCIAL AUTO NO-FAULT	15	986,807	840,317	161,671	19.24 %
19.4	COMMERCIAL AUTO LIABILITY	254	1,358,069,005	1,316,967,513	762,029,052	57.86 %
21.1	PRIVATE PASS. AUTO PHY DAM.	201	4,206,272,494	4,115,571,737	2,427,657,463	58.99 %
21.2	COMMERCIAL AUTO PHY DAM.	252	450,726,420	457,983,490	193,883,787	42.33 %
22.	AIRCRAFT	49	90,420,328	83,447,497	114,665,295	137.41 %
23.	FIDELITY	126	103,490,508	100,636,157	46,950,592	46.65 %
24.	SURETY	171	324,688,687	318,810,502	83,729,709	26.26 %
26.	BURGLARY & THEFT	120	13,302,978	12,192,097	3,508,786	28.78 %
27.	BOILER & MACHINERY	88	61,248,754	57,559,895	38,783,353	67.38 %
28.	CREDIT	16	35,540,377	33,742,350	15,641,654	46.36 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	196,978,074	249,480,405	174,425,708	69.92 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**24,733,727,239**	**24,041,353,900**	**16,473,514,946**	**68.52 %**

32.	TOTAL LINE: All P&C LINES	564	34,447,699,316	33,868,756,556	23,007,153,244	67.93 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,496,595,385	11,324,887,167	7,002,319,577	61.83 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,808,795,425	1,774,951,003	955,912,839	53.86 %

1994 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	325	573,016,142	523,290,231	304,693,941	58.23 %
02.1	ALLIED LINES	307	244,062,246	233,878,721	248,426,066	106.22 %
03.	FARMOWNERS MULTIPLE PERIL	47	93,197,184	91,502,800	47,899,084	52.35 %
04.	HOMEOWNERS MULTIPLE PERIL	176	2,757,073,066	2,688,902,970	1,957,548,203	72.80 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	266	1,482,359,574	1,434,557,028	1,633,266,837	113.85 %
05.2	COMM. MULTIPLE PERIL(LIAB)	255	1,443,221,955	1,431,737,884	896,469,381	62.61 %
09.	INLAND MARINE	366	933,492,565	872,944,053	1,030,160,078	118.01 %
10.	FINANCIAL GUARANTY	15	121,982,832	51,236,348	25,615,945	50.00 %
11.	MEDICAL MALPRACTICE	90	510,239,908	507,567,628	184,672,843	36.38 %
12.	EARTHQUAKE	222	668,045,939	622,870,915	7,424,935,087	1192.05 %
17.	OTHER LIABILITY	430	2,079,240,674	2,066,068,818	1,439,468,154	69.67 %
18.	PRODUCTS LIABILITY	219	180,862,703	155,851,495	261,444,769	167.75 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	13,497,507	14,456,886	12,860,055	88.95 %
19.2	PRIVATE PASS. AUTO LIABILITY	214	7,275,425,912	7,218,242,134	4,554,602,186	63.10 %
19.3	COMMERCIAL AUTO NO-FAULT	16	71,252	65,557	52,998	80.84 %
19.4	COMMERCIAL AUTO LIABILITY	296	1,338,784,852	1,317,682,349	810,575,242	61.52 %
21.1	PRIVATE PASS. AUTO PHY DAM.	203	4,293,269,292	4,255,263,585	2,616,227,138	61.48 %
21.2	COMMERCIAL AUTO PHY DAM.	290	470,577,644	456,069,731	207,826,612	45.57 %
22.	AIRCRAFT	61	95,291,229	88,818,251	94,333,187	106.21 %
23.	FIDELITY	135	103,604,473	103,608,231	60,542,438	58.43 %
24.	SURETY	168	332,160,203	325,066,497	106,191,039	32.67 %
26.	BURGLARY & THEFT	123	15,104,818	14,121,989	3,201,499	22.67 %
27.	BOILER & MACHINERY	94	57,937,256	55,922,832	26,059,927	46.60 %
28.	CREDIT	17	45,318,231	38,527,096	15,248,686	39.58 %
31.	AGG. WRITE-INS FOR OTHER LINES	62	168,129,674	169,565,924	165,386,378	97.54 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**25,295,967,131**	**24,737,819,953**	**24,127,707,773**	**97.53 %**
32.	TOTAL LINE: All P&C LINES	704	33,703,125,382	33,334,173,374	29,075,539,412	87.22 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,568,695,204	11,473,505,719	7,170,829,324	62.50 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,809,362,496	1,773,752,080	1,018,401,854	57.42 %

1995 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	336	604,978,996	588,137,238	188,130,075	31.99 %
02.1	ALLIED LINES	317	279,432,307	259,510,530	231,066,717	89.04 %
03.	FARMOWNERS MULTIPLE PERIL	46	98,839,057	95,678,993	63,555,482	66.43 %
04.	HOMEOWNERS MULTIPLE PERIL	180	2,934,990,317	2,828,528,558	2,170,026,959	76.72 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	265	1,542,041,115	1,483,341,913	981,769,303	66.19 %
05.2	COMM. MULTIPLE PERIL(LIAB)	251	1,488,358,847	1,464,619,109	878,972,413	60.01 %
09.	INLAND MARINE	354	972,834,100	952,245,137	416,158,095	43.70 %
10.	FINANCIAL GUARANTY	14	108,998,001	44,775,685	12,119,985	27.07 %
11.	MEDICAL MALPRACTICE	89	531,375,570	533,929,446	221,664,167	41.52 %
12.	EARTHQUAKE	229	882,989,220	740,270,005	1,082,188,518	146.19 %
17.	OTHER LIABILITY	430	2,048,743,193	1,990,572,529	1,670,266,720	83.91 %
18.	PRODUCTS LIABILITY	217	180,949,732	179,343,694	379,173,984	211.42 %
19.1	PRIVATE PASS. AUTO NO-FAULT	12	15,709,335	16,413,308	10,876,394	66.27 %
19.2	PRIVATE PASS. AUTO LIABILITY	209	7,563,440,188	7,479,544,239	4,341,810,741	58.05 %
19.3	COMMERCIAL AUTO NO-FAULT	20	35,283	56,228	(13,687)	(24.34) %
19.4	COMMERCIAL AUTO LIABILITY	306	1,335,007,833	1,323,125,810	783,837,269	59.24 %
21.1	PRIVATE PASS. AUTO PHY DAM.	208	4,415,236,361	4,397,818,244	2,842,755,465	64.64 %
21.2	COMMERCIAL AUTO PHY DAM.	292	489,660,971	477,242,597	252,924,718	53.00 %
22.	AIRCRAFT	60	96,220,253	94,226,827	50,225,016	53.30 %
23.	FIDELITY	131	98,249,069	100,549,622	73,090,112	72.69 %
24.	SURETY	176	332,344,889	327,956,001	135,401,845	41.29 %
26.	BURGLARY & THEFT	119	13,620,650	13,703,221	2,768,558	20.20 %
27.	BOILER & MACHINERY	87	64,109,843	61,391,927	28,279,603	46.06 %
28.	CREDIT	24	41,653,030	40,813,230	17,068,574	41.82 %
31.	AGG. WRITE-INS FOR OTHER LINES	60	158,222,556	162,623,555	146,361,724	90.00 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**26,298,040,716**	**25,656,417,646**	**16,980,478,750**	**66.18 %**
32.	TOTAL LINE: All P&C LINES	722	32,261,149,311	31,852,393,638	20,996,775,149	65.92 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,978,676,549	11,877,362,483	7,184,566,206	60.49 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,824,668,804	1,800,368,407	1,036,761,987	57.59 %

1996 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	277	631,102,736	614,402,304	212,751,727	34.63 %
02.1	ALLIED LINES	269	300,699,850	292,150,480	140,540,683	48.11 %
03.	FARMOWNERS MULTIPLE PERIL	41	100,383,541	96,631,836	44,982,219	46.55 %
04.	HOMEOWNERS MULTIPLE PERIL	157	3,090,172,058	2,992,922,532	1,536,204,414	51.33 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	237	1,513,950,958	1,512,051,666	731,645,613	48.39 %
05.2	COMM. MULTIPLE PERIL(LIAB)	222	1,404,607,591	1,383,848,064	893,306,720	64.55 %
09.	INLAND MARINE	305	971,937,118	974,007,391	275,004,488	28.23 %
10.	FINANCIAL GUARANTY	12	162,559,833	58,622,741	43,182,665	73.66 %
11.	MEDICAL MALPRACTICE	56	437,474,242	422,718,481	211,688,829	50.08 %
12.	EARTHQUAKE	208	950,812,762	935,686,727	54,461,174	5.82 %
17.	OTHER LIABILITY	332	2,093,018,711	1,991,368,240	1,385,790,604	69.59 %
18.	PRODUCTS LIABILITY	164	169,308,922	167,060,440	355,831,673	213.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	7	18,583,299	18,329,726	10,729,406	58.54 %
19.2	PRIVATE PASS. AUTO LIABILITY	199	7,734,108,034	7,684,493,886	4,210,066,396	54.79 %
19.3	COMMERCIAL AUTO NO-FAULT	14	64,378	56,626	4,276	7.55 %
19.4	COMMERCIAL AUTO LIABILITY	265	1,271,150,159	1,269,507,135	794,415,429	62.58 %
21.1	PRIVATE PASS. AUTO PHY DAM.	199	4,516,305,794	4,434,647,866	2,843,791,909	64.13 %
21.2	COMMERCIAL AUTO PHY DAM.	261	455,976,595	455,048,376	248,412,849	54.59 %
22.	AIRCRAFT	51	104,452,979	105,156,153	31,003,381	29.48 %
23.	FIDELITY	132	96,948,835	97,063,760	47,727,213	49.17 %
24.	SURETY	172	331,837,437	323,790,844	66,947,610	20.68 %
26.	BURGLARY & THEFT	110	13,164,143	13,131,355	2,260,995	17.22 %
27.	BOILER & MACHINERY	80	67,664,271	65,145,478	32,321,915	49.61 %
28.	CREDIT	19	51,504,991	45,513,517	18,687,529	41.06 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	195,888,565	174,116,725	104,810,384	60.20 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**26,683,677,802**	**26,127,472,349**	**14,296,570,101**	**54.72 %**
32.	TOTAL LINE: All P&C LINES	601	32,409,675,757	31,846,646,884	19,031,793,073	59.76 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	12,250,413,828	12,119,141,752	7,053,858,305	58.20 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,727,126,754	1,724,555,511	1,042,828,278	60.47 %

1997 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	275	595,676,281	604,120,230	209,316,624	34.65 %
02.1	ALLIED LINES	263	255,724,950	260,649,586	197,606,651	75.81 %
03.	FARMOWNERS MULTIPLE PERIL	37	105,966,774	102,732,219	66,683,248	64.91 %
04.	HOMEOWNERS MULTIPLE PERIL	156	3,219,673,063	3,128,673,253	1,493,329,331	47.73 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	246	1,491,709,195	1,501,416,861	702,229,038	46.77 %
05.2	COMM. MULTIPLE PERIL(LIAB)	228	1,411,486,248	1,396,531,928	804,055,496	57.58 %
09.	INLAND MARINE	301	931,329,300	934,722,202	378,403,007	40.48 %
10.	FINANCIAL GUARANTY	7	148,562,473	69,909,730	77,091	0.11 %
11.	MEDICAL MALPRACTICE	66	564,351,627	551,318,918	242,817,287	44.04 %
12.	EARTHQUAKE	213	461,470,491	722,932,827	333,734,451	46.16 %
17.	OTHER LIABILITY	347	2,180,938,293	2,085,559,396	1,337,576,004	64.14 %
18.	PRODUCTS LIABILITY	163	170,917,205	169,417,571	213,880,304	126.24 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	32,289	25,690	55,669	216.70 %
19.2	PRIVATE PASS. AUTO LIABILITY	207	8,796,194,572	8,541,145,705	4,167,660,111	48.80 %
19.3	COMMERCIAL AUTO NO-FAULT	15	33,739	34,958	56,717	162.24 %
19.4	COMMERCIAL AUTO LIABILITY	275	1,313,184,757	1,286,243,657	674,349,036	52.43 %
21.1	PRIVATE PASS. AUTO PHY DAM.	203	4,819,494,387	4,724,633,248	2,944,936,798	62.33 %
21.2	COMMERCIAL AUTO PHY DAM.	260	451,718,270	459,983,944	254,708,968	55.37 %
22.	AIRCRAFT	45	97,928,998	94,612,073	53,900,661	56.97 %
23.	FIDELITY	129	87,729,907	87,157,512	63,323,781	72.65 %
24.	SURETY	170	338,690,574	338,853,474	66,083,219	19.50 %
26.	BURGLARY & THEFT	107	18,130,151	17,216,384	2,782,984	16.16 %
27.	BOILER & MACHINERY	86	67,948,452	66,932,256	22,370,865	33.42 %
28.	CREDIT	18	53,107,848	52,273,776	20,518,474	39.25 %
31.	AGG. WRITE-INS FOR OTHER LINES	54	157,245,464	149,858,873	140,213,674	93.56 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**27,739,245,308**	**27,346,956,271**	**14,390,669,489**	**52.62 %**
32.	TOTAL LINE: All P&C LINES	617	33,941,567,907	33,450,647,429	19,372,295,524	57.91 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	221	13,615,688,959	13,265,778,953	7,112,596,909	53.62 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	288	1,764,903,027	1,746,227,601	929,058,004	53.20 %

1998 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	264	551,652,317	562,840,242	180,631,085	32.09 %
02.1	ALLIED LINES	248	253,510,335	243,389,191	129,705,761	53.29 %
03.	FARMOWNERS MULTIPLE PERIL	39	116,892,992	112,540,460	59,747,129	53.09 %
04.	HOMEOWNERS MULTIPLE PERIL	153	3,445,849,365	3,358,899,095	1,758,775,892	52.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	238	1,525,990,501	1,522,491,355	689,704,986	45.30 %
05.2	COMM. MULTIPLE PERIL(LIAB)	233	1,403,985,856	1,379,247,307	1,064,294,272	77.16 %
09.	INLAND MARINE	295	918,155,556	912,889,719	375,055,380	41.08 %
10.	FINANCIAL GUARANTY	10	152,810,379	85,705,501	449,645	0.52 %
11.	MEDICAL MALPRACTICE	69	599,260,197	579,762,444	207,169,202	35.73 %
12.	EARTHQUAKE	180	374,565,092	388,722,280	76,629,132	19.71 %
17.	OTHER LIABILITY	350	2,329,854,232	2,301,723,885	1,866,480,371	81.09 %
18.	PRODUCTS LIABILITY	163	179,247,807	183,326,199	265,104,908	144.61 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	9,706,172	7,056,075	5,524,794	78.30 %
19.2	PRIVATE PASS. AUTO LIABILITY	218	8,452,351,357	8,491,251,877	4,450,515,689	52.41 %
19.3	COMMERCIAL AUTO NO-FAULT	22	529,151	513,743	37,657	7.33 %
19.4	COMMERCIAL AUTO LIABILITY	272	1,292,046,497	1,297,097,077	854,948,832	65.91 %
21.1	PRIVATE PASS. AUTO PHY DAM.	219	5,055,795,761	4,927,492,928	3,150,988,428	63.95 %
21.2	COMMERCIAL AUTO PHY DAM.	273	486,110,622	488,017,836	259,295,917	53.13 %
22.	AIRCRAFT	42	106,747,284	103,761,323	88,351,780	85.15 %
23.	FIDELITY	123	79,081,099	80,860,659	60,856,266	75.26 %
24.	SURETY	170	374,268,096	363,664,518	125,878,166	34.61 %
26.	BURGLARY & THEFT	101	15,677,919	15,795,604	3,731,457	23.62 %
27.	BOILER & MACHINERY	96	54,738,090	61,484,009	34,231,919	55.68 %
28.	CREDIT	18	62,146,962	56,604,869	33,923,776	59.93 %
31.	AGG. WRITE-INS FOR OTHER LINES	53	194,544,375	172,985,281	134,080,362	77.51 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**28,035,518,014**	**27,698,123,477**	**15,876,112,806**	**57.32 %**
32.	TOTAL LINE: All P&C LINES	632	34,811,006,509	34,387,805,092	21,551,000,109	62.67 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	237	13,508,147,118	13,418,744,805	7,601,504,117	56.65 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,778,157,119	1,785,114,913	1,114,244,749	62.42 %

1999 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	271	554,991,561	549,105,020	229,270,829	41.75 %
02.1	ALLIED LINES	264	283,523,155	278,976,886	140,895,489	50.50 %
03.	FARMOWNERS MULTIPLE PERIL	43	117,178,020	116,673,256	72,904,385	62.49 %
04.	HOMEOWNERS MULTIPLE PERIL	163	3,560,100,595	3,476,827,465	1,663,998,077	47.86 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	253	1,501,928,803	1,502,555,441	855,791,253	56.96 %
05.2	COMM. MULTIPLE PERIL(LIAB)	238	1,329,410,174	1,363,525,179	535,765,699	39.29 %
09.	INLAND MARINE	302	992,067,178	925,887,468	312,175,631	33.72 %
10.	FINANCIAL GUARANTY	11	171,370,754	92,540,873	(51,750)	(0.06) %
11.	MEDICAL MALPRACTICE	67	533,411,144	547,677,842	226,422,741	41.34 %
12.	EARTHQUAKE	171	798,377,077	781,016,231	37,321,548	4.78 %
17.	OTHER LIABILITY	365	2,197,991,544	2,243,979,040	1,517,846,740	67.64 %
18.	PRODUCTS LIABILITY	170	148,973,143	145,580,501	169,183,291	116.21 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	21,176,793	23,076,396	10,033,644	43.48 %
19.2	PRIVATE PASS. AUTO LIABILITY	227	7,974,623,723	8,006,951,555	4,684,378,285	58.50 %
19.3	COMMERCIAL AUTO NO-FAULT	16	1,390,217	1,325,519	(3,002,091)	(226.48) %
19.4	COMMERCIAL AUTO LIABILITY	279	1,323,620,995	1,335,749,679	905,534,921	67.79 %
21.1	PRIVATE PASS. AUTO PHY DAM.	239	5,315,200,087	5,198,630,892	3,231,996,138	62.17 %
21.2	COMMERCIAL AUTO PHY DAM.	269	500,981,013	478,419,279	275,485,330	57.58 %
22.	AIRCRAFT	36	111,189,724	106,270,907	68,348,776	64.32 %
23.	FIDELITY	125	81,248,339	79,881,038	49,554,646	
24.	SURETY	175	385,654,818	372,868,979	88,711,294	23.79 %
26.	BURGLARY & THEFT	100	13,553,707	12,701,383	(215,866)	(1.70) %
27.	BOILER & MACHINERY	108	59,507,202	59,477,264	30,152,539	50.70 %
28.	CREDIT	17	53,460,443	49,630,631	22,199,527	44.73 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	209,353,798	183,980,221	170,160,364	92.49 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**28,240,284,007**	**27,933,308,945**	**15,294,861,440**	**54.75 %**
32.	TOTAL LINE: All P&C LINES	644	35,280,098,787	34,880,532,040	21,622,000,948	61.99 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	258	13,289,823,810	13,205,582,447	7,916,374,423	59.95 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,824,602,008	1,814,168,958	1,181,020,251	65.10 %

2000 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	276	527,434,435	507,449,981	148,863,257	29.34 %
02.1	ALLIED LINES	262	318,243,551	292,892,875	241,052,885	82.30 %
03.	FARMOWNERS MULTIPLE PERIL	41	119,759,532	118,615,526	63,814,350	53.80 %
04.	HOMEOWNERS MULTIPLE PERIL	161	3,740,477,538	3,676,266,079	1,908,291,220	51.91 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	237	1,642,391,259	1,581,084,401	905,739,816	57.29 %
05.2	COMM. MULTIPLE PERIL(LIAB)	231	1,319,704,258	1,323,986,601	875,934,466	66.16 %
09.	INLAND MARINE	297	958,935,926	920,062,875	295,771,307	32.15 %
10.	FINANCIAL GUARANTY	10	125,216,135	91,057,413	1,169	0.00 %
11.	MEDICAL MALPRACTICE	58	526,016,546	547,757,297	208,893,535	38.14 %
12.	EARTHQUAKE	164	822,151,419	826,194,330	171,261,981	20.73 %
17.	OTHER LIABILITY	358	2,613,633,550	2,364,234,120	1,680,735,530	71.09 %
18.	PRODUCTS LIABILITY	159	146,533,783	141,038,848	208,563,708	147.88 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	3,952,615	3,413,716	2,410,250	70.60 %
19.2	PRIVATE PASS. AUTO LIABILITY	242	7,919,316,572	7,981,933,482	5,448,618,819	68.26 %
19.3	COMMERCIAL AUTO NO-FAULT	19	135,054	191,875	(4,399,996)	(2293.16) %
19.4	COMMERCIAL AUTO LIABILITY	279	1,432,155,520	1,356,393,051	920,676,228	67.88 %
21.1	PRIVATE PASS. AUTO PHY DAM.	237	5,624,794,681	5,532,745,381	3,790,510,167	68.51 %
21.2	COMMERCIAL AUTO PHY DAM.	270	539,106,013	518,008,917	308,751,951	59.60 %
22.	AIRCRAFT	43	122,633,141	113,070,990	59,903,123	52.98 %
23.	FIDELITY	129	81,372,352	76,777,163	52,264,618	68.07 %
24.	SURETY	178	401,394,544	373,905,400	147,539,691	39.46 %
26.	BURGLARY & THEFT	102	16,430,831	14,964,263	3,382,614	22.60 %
27.	BOILER & MACHINERY	113	67,777,408	62,878,823	21,883,121	34.80 %
28.	CREDIT	18	55,478,503	52,163,439	21,149,284	40.54 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	218,308,495	175,324,178	145,836,142	83.18 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**29,343,353,661**	**28,652,411,024**	**17,627,449,236**	**61.52 %**
32.	TOTAL LINE: All P&C LINES	633	37,207,584,274	36,278,034,266	24,994,560,773	68.90 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	258	13,544,111,253	13,514,678,863	9,239,128,986	68.36 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,971,261,533	1,874,401,968	1,229,428,179	65.59 %

2001 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	272	600,024,242	560,383,605	513,104,484	91.56 %
02.1	ALLIED LINES	255	340,067,674	323,440,772	198,986,814	61.52 %
03.	FARMOWNERS MULTIPLE PERIL	38	127,739,163	102,088,785	57,186,384	56.02 %
04.	HOMEOWNERS MULTIPLE PERIL	166	3,992,960,925	3,866,932,308	2,474,244,352	63.98 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	236	1,865,332,299	1,740,035,898	1,115,276,405	64.10 %
05.2	COMM. MULTIPLE PERIL(LIAB)	227	1,400,325,178	1,352,685,965	603,923,747	44.65 %
09.	INLAND MARINE	311	1,160,180,496	1,114,463,502	400,492,510	35.94 %
10.	FINANCIAL GUARANTY	6	168,118,672	95,857,037	(1,135,643)	(1.18) %
11.	MEDICAL MALPRACTICE	56	579,626,699	562,199,882	321,427,533	57.17 %
12.	EARTHQUAKE	167	937,640,473	883,638,806	270,521,983	30.61 %
17.	OTHER LIABILITY	363	3,130,883,566	2,998,260,038	1,986,613,623	66.26 %
18.	PRODUCTS LIABILITY	164	208,959,607	182,553,030	399,358,692	218.76 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	17,230,667	16,574,238	10,468,262	63.16 %
19.2	PRIVATE PASS. AUTO LIABILITY	238	8,466,006,397	8,340,734,415	5,690,894,896	68.23 %
19.3	COMMERCIAL AUTO NO-FAULT	22	355,581	291,002	(24,602)	(8.45) %
19.4	COMMERCIAL AUTO LIABILITY	277	1,685,861,375	1,539,466,984	1,095,005,705	71.13 %
21.1	PRIVATE PASS. AUTO PHY DAM.	239	6,325,003,208	6,097,965,909	4,355,983,961	71.43 %
21.2	COMMERCIAL AUTO PHY DAM.	267	616,875,365	598,601,558	327,550,191	54.72 %
22.	AIRCRAFT	32	140,726,723	132,261,971	83,901,980	63.44 %
23.	FIDELITY	124	88,063,380	86,687,723	51,839,040	59.80 %
24.	SURETY	167	434,048,078	407,879,371	236,316,279	57.94 %
26.	BURGLARY & THEFT	109	14,952,223	15,088,738	5,650,660	37.45 %
27.	BOILER & MACHINERY	106	83,510,907	74,551,809	27,561,887	36.97 %
28.	CREDIT	20	74,116,972	73,751,990	44,897,983	60.88 %
33.	AGG. WRITE-INS FOR OTHER LINES	57	314,606,340	266,114,375	192,670,559	72.40 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**32,773,216,210**	**31,432,509,711**	**20,462,717,685**	**65.10 %**
34.	TOTAL LINE: All P&C LINES	632	42,387,775,199	40,942,536,624	29,381,589,588	71.76 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	259	14,791,009,605	14,438,700,324	10,046,878,857	69.58 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	292	2,302,736,740	2,138,068,542	1,422,555,896	66.53 %

2002 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	254	655,238,652	644,746,901	195,374,359	30.30 %
02.1	ALLIED LINES	246	441,608,212	388,341,917	111,917,792	28.82 %
03.	FARMOWNERS MULTIPLE PERIL	36	144,374,124	144,647,620	73,897,671	51.09 %
04.	HOMEOWNERS MULTIPLE PERIL	152	4,565,626,156	4,211,592,936	2,476,270,849	58.80 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	223	2,083,146,832	1,959,251,912	1,043,827,539	53.28 %
05.2	COMM. MULTIPLE PERIL(LIAB)	214	1,486,184,218	1,405,649,329	894,095,436	63.61 %
09.	INLAND MARINE	295	1,240,125,336	1,249,328,386	637,496,130	51.03 %
10.	FINANCIAL GUARANTY	8	417,535,767	121,660,455	(582,103)	(0.48) %
11.	MEDICAL MALPRACTICE	52	649,019,958	657,029,612	334,545,327	50.92 %
12.	EARTHQUAKE	161	930,528,526	912,234,065	216,667,259	23.75 %
17.	OTHER LIABILITY	342	3,789,176,694	3,458,229,114	2,833,891,991	81.95 %
18.	PRODUCTS LIABILITY	148	215,113,321	201,184,580	1,175,297,535	584.19 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	1,844,478	1,900,063	1,440,122	75.79 %
19.2	PRIVATE PASS. AUTO LIABILITY	231	9,475,139,315	9,128,623,682	5,955,614,019	65.24 %
19.3	COMMERCIAL AUTO NO-FAULT	15	252,845	282,892	146,438	51.76 %
19.4	COMMERCIAL AUTO LIABILITY	262	1,934,002,209	1,809,690,133	1,157,592,875	63.97 %
21.1	PRIVATE PASS. AUTO PHY DAM.	231	7,150,120,696	6,863,729,860	4,517,260,996	65.81 %
21.2	COMMERCIAL AUTO PHY DAM.	260	733,312,045	680,198,940	368,497,799	54.18 %
22.	AIRCRAFT	24	199,838,416	179,887,386	157,794,111	87.72 %
23.	FIDELITY	128	113,804,124	102,812,597	55,229,126	53.72 %
24.	SURETY	160	519,568,904	476,915,984	275,792,299	57.83 %
26.	BURGLARY & THEFT	108	13,413,024	14,770,328	(1,707,492)	(11.56) %
27.	BOILER & MACHINERY	113	103,907,937	94,629,638	19,662,999	20.78 %
28.	CREDIT	18	79,319,261	77,706,505	51,562,158	66.36 %
33.	AGG. WRITE-INS FOR OTHER LINES	51	320,373,220	286,412,401	183,381,308	64.03 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**37,262,574,270**	**35,071,457,236**	**22,734,966,543**	**64.82 %**
34.	TOTAL LINE: All P&C LINES	621	49,531,134,253	46,835,606,785	33,776,460,793	72.12 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	250	16,625,260,011	15,992,353,542	10,472,875,015	65.49 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	280	2,667,314,254	2,489,889,073	1,526,090,674	61.29 %

2003 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	241	854,138,357	829,504,252	283,423,846	34.17 %
02.1	ALLIED LINES	243	495,798,310	481,302,029	211,523,154	43.95 %
03.	FARMOWNERS MULTIPLE PERIL	37	156,533,386	141,918,293	87,744,371	61.83 %
04.	HOMEOWNERS MULTIPLE PERIL	149	5,313,514,691	4,950,189,928	3,654,030,960	73.82 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	223	2,353,181,975	2,212,088,094	921,699,349	41.67 %
05.2	COMM. MULTIPLE PERIL(LIAB)	210	1,696,741,241	1,582,105,978	769,840,800	48.66 %
09.	INLAND MARINE	286	1,386,276,045	1,406,021,074	544,926,557	38.76 %
10.	FINANCIAL GUARANTY	8	457,234,715	180,776,297	3,232,914	1.79 %
11.	MEDICAL MALPRACTICE	52	772,401,272	745,096,637	354,932,475	47.64 %
12.	EARTHQUAKE	167	929,727,595	928,922,325	185,350,949	19.95 %
17.	OTHER LIABILITY	347	4,229,398,693	4,433,207,281	3,095,578,287	69.83 %
18.	PRODUCTS LIABILITY	147	284,039,765	269,259,453	172,337,287	64.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	4	1,160	596	4,744	795.97 %
19.2	PRIVATE PASS. AUTO LIABILITY	228	10,431,568,262	10,169,703,978	6,124,145,175	60.22 %
19.3	COMMERCIAL AUTO NO-FAULT	18	194,325	172,042	255,202	148.34 %
19.4	COMMERCIAL AUTO LIABILITY	258	2,091,417,534	1,992,063,844	1,209,865,329	60.73 %
21.1	PRIVATE PASS. AUTO PHY DAM.	221	7,900,430,670	7,702,553,630	4,480,725,937	58.17 %
21.2	COMMERCIAL AUTO PHY DAM.	262	745,083,713	718,576,857	350,448,338	48.77 %
22.	AIRCRAFT	32	232,203,048	215,949,832	98,802,774	45.75 %
23.	FIDELITY	114	130,185,426	123,445,298	53,081,645	43.00 %
24.	SURETY	157	532,835,878	503,081,276	268,301,144	53.33 %
26.	BURGLARY & THEFT	97	13,732,447	14,096,529	13,596,913	96.46 %
27.	BOILER & MACHINERY	114	105,553,981	105,139,073	19,757,458	18.79 %
28.	CREDIT	17	79,165,941	77,023,719	31,300,810	40.64 %
33.	AGG. WRITE-INS FOR OTHER LINES	56	364,888,335	325,213,493	281,342,849	86.51 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**41,556,246,765**	**40,107,411,808**	**23,216,249,267**	**57.89 %**

34.	TOTAL LINE: All P&C LINES	614	57,742,692,737	55,816,448,081	35,234,031,170	63.12 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	239	18,331,998,932	17,872,257,608	10,604,871,112	59.34 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	281	2,836,501,247	2,710,640,701	1,560,313,667	57.56 %

2004 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	230	885,920,589	859,623,473	300,464,100	34.95 %
02.1	ALLIED LINES	227	545,627,029	544,293,404	209,988,476	38.58 %
03.	FARMOWNERS MULTIPLE PERIL	32	165,643,632	160,534,114	66,972,615	41.72 %
04.	HOMEOWNERS MULTIPLE PERIL	126	5,862,693,353	5,578,086,309	1,721,627,111	30.86 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	211	2,418,548,346	2,383,761,634	835,419,546	35.05 %
05.2	COMM. MULTIPLE PERIL(LIAB)	190	1,791,375,074	1,744,109,060	665,528,433	38.16 %
09.	INLAND MARINE	286	1,340,263,750	1,327,639,944	439,269,298	33.09 %
10.	FINANCIAL GUARANTY	9	385,466,933	197,599,940	(1,724,442)	(0.87) %
11.	MEDICAL MALPRACTICE	50	772,680,919	754,048,236	299,698,246	39.75 %
12.	EARTHQUAKE	151	984,904,083	961,821,937	158,197,403	16.45 %
17.	OTHER LIABILITY	330	4,743,753,609	4,417,999,768	3,130,510,509	70.86 %
18.	PRODUCTS LIABILITY	144	417,763,796	371,168,463	383,422,929	103.30 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	3,644,189	2,279,231	2,513,873	110.29 %
19.2	PRIVATE PASS. AUTO LIABILITY	213	10,724,262,980	10,581,592,132	5,786,219,643	54.68 %
19.3	COMMERCIAL AUTO NO-FAULT	17	333,337	357,862	85,387	23.86 %
19.4	COMMERCIAL AUTO LIABILITY	231	2,193,138,375	2,128,318,951	1,087,613,584	51.10 %
21.1	PRIVATE PASS. AUTO PHY DAM.	213	8,282,950,985	8,144,811,318	4,452,102,693	54.66 %
21.2	COMMERCIAL AUTO PHY DAM.	237	751,813,971	744,753,806	315,311,842	42.34 %
22.	AIRCRAFT	29	207,839,052	211,510,208	72,186,320	34.13 %
23.	FIDELITY	107	131,705,443	131,581,655	64,193,225	48.79 %
24.	SURETY	151	585,612,090	551,090,609	329,742,582	59.83 %
26.	BURGLARY & THEFT	98	15,077,815	14,222,280	4,333,117	30.47 %
27.	BOILER & MACHINERY	103	97,482,739	99,360,635	15,313,312	15.41 %
28.	CREDIT	18	82,452,987	73,748,094	30,847,819	41.83 %
33.	AGG. WRITE-INS FOR OTHER LINES	51	361,901,792	322,769,969	179,039,662	55.47 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**43,752,856,868**	**42,307,083,032**	**20,548,877,283**	**48.57 %**
34.	TOTAL LINE: All P&C LINES	597	61,303,365,360	59,671,584,509	31,568,899,656	52.90 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	226	19,007,213,965	18,726,403,450	10,238,322,336	54.67 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,944,952,346	2,873,072,757	1,402,925,426	48.83 %

2005 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	234	727,681,516	699,421,658	345,251,747	49.36 %
02.1	ALLIED LINES	223	463,683,050	476,149,093	264,324,374	55.51 %
03.	FARMOWNERS MULTIPLE PERIL	31	185,144,419	179,727,245	65,239,538	36.30 %
04.	HOMEOWNERS MULTIPLE PERIL	113	6,305,176,422	6,065,178,507	2,063,072,529	34.02 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	210	2,486,232,181	2,424,227,211	921,989,603	38.03 %
05.2	COMM. MULTIPLE PERIL(LIAB)	188	1,820,364,393	1,821,415,546	741,900,635	40.73 %
09.	INLAND MARINE	270	1,394,632,693	1,361,188,089	610,843,609	44.88 %
10.	FINANCIAL GUARANTY	9	358,696,841	265,849,089	(1,405,016)	(0.53) %
11.	MEDICAL MALPRACTICE	46	696,532,534	697,186,167	246,400,108	35.34 %
12.	EARTHQUAKE	146	1,024,822,221	976,098,590	183,859,230	18.84 %
17.	OTHER LIABILITY	337	4,403,542,735	4,281,170,576	2,895,594,809	67.64 %
18.	PRODUCTS LIABILITY	141	228,594,215	256,794,926	211,452,572	82.34 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	31,069,558	30,921,136	18,618,144	60.21 %
19.2	PRIVATE PASS. AUTO LIABILITY	192	10,774,836,061	10,686,362,651	5,783,480,118	54.12 %
19.3	COMMERCIAL AUTO NO-FAULT	17	595,915	220,518	71,766	32.54 %
19.4	COMMERCIAL AUTO LIABILITY	233	2,200,854,554	2,182,217,073	1,076,307,200	49.32 %
21.1	PRIVATE PASS. AUTO PHY DAM.	196	8,493,202,402	8,371,790,775	4,717,974,180	56.36 %
21.2	COMMERCIAL AUTO PHY DAM.	235	786,550,610	768,648,974	359,152,035	46.73 %
22.	AIRCRAFT	33	220,325,594	214,316,515	56,175,589	26.21 %
23.	FIDELITY	113	132,829,042	132,494,432	57,321,454	43.26 %
24.	SURETY	158	616,634,014	600,357,023	223,542,869	37.23 %
26.	BURGLARY & THEFT	100	14,407,859	14,315,638	2,656,494	18.56 %
27.	BOILER & MACHINERY	105	97,281,077	99,081,807	9,423,777	9.51 %
28.	CREDIT	17	88,451,935	89,074,667	33,526,105	37.64 %
33.	AGG. WRITE-INS FOR OTHER LINES	44	366,856,219	311,529,031	154,763,665	49.68 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**43,918,998,060**	**43,005,736,937**	**21,041,537,134**	**48.93 %**
34.	TOTAL LINE: All P&C LINES	603	59,907,385,740	58,921,290,324	30,355,962,573	51.52 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	204	19,268,038,463	19,058,153,426	10,501,454,298	55.10 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	255	2,987,405,164	2,950,866,047	1,435,459,235	48.65 %

2006 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	221	877,300,618	796,490,402	230,053,834	28.88 %
02.1	ALLIED LINES	220	571,237,442	513,791,293	166,606,301	32.43 %
03.	FARMOWNERS MULTIPLE PERIL	32	194,804,229	190,360,332	73,992,341	38.87 %
04.	HOMEOWNERS MULTIPLE PERIL	111	6,591,912,516	6,436,870,073	2,147,266,597	33.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	197	2,596,543,557	2,558,457,099	963,326,845	37.65 %
05.2	COMM. MULTIPLE PERIL(LIAB)	184	1,871,502,963	1,824,677,936	775,666,400	42.51 %
09.	INLAND MARINE	263	1,586,497,359	1,514,521,736	513,337,799	33.89 %
10.	FINANCIAL GUARANTY	10	296,414,143	192,300,942	(368,362)	(0.19) %
11.	MEDICAL MALPRACTICE	38	664,637,166	648,877,456	199,268,300	30.71 %
12.	EARTHQUAKE	143	1,092,064,295	1,071,352,628	(103,396)	(0.01) %
17.	OTHER LIABILITY	314	4,511,267,295	4,310,076,576	2,430,383,201	56.39 %
18.	PRODUCTS LIABILITY	139	252,231,344	231,962,932	153,766,634	66.29 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	1,112,854	1,008,885	91,103	9.03 %
19.2	PRIVATE PASS. AUTO LIABILITY	181	10,982,909,943	10,873,936,180	5,858,820,343	53.88 %
19.3	COMMERCIAL AUTO NO-FAULT	16	45,644	320,715	91,547	28.54 %
19.4	COMMERCIAL AUTO LIABILITY	230	2,267,808,734	2,235,698,959	1,029,359,175	46.04 %
21.1	PRIVATE PASS. AUTO PHY DAM.	182	8,871,299,757	8,730,123,210	4,965,321,939	56.88 %
21.2	COMMERCIAL AUTO PHY DAM.	226	821,480,081	791,992,395	383,276,760	48.39 %
22.	AIRCRAFT	36	221,350,467	221,823,401	88,636,003	39.96 %
23.	FIDELITY	107	124,220,772	125,408,995	39,884,323	31.80 %
24.	SURETY	145	709,834,331	659,530,981	75,929,876	11.51 %
26.	BURGLARY & THEFT	102	21,618,325	19,774,606	4,489,659	22.70 %
27.	BOILER & MACHINERY	105	104,255,935	101,084,305	46,028,765	45.54 %
28.	CREDIT	17	101,571,825	98,364,725	48,695,518	49.51 %
33.	AGG. WRITE-INS FOR OTHER LINES	46	311,017,202	264,629,098	202,744,992	76.61 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**45,644,938,797**	**44,413,435,860**	**20,396,566,497**	**45.92 %**
34.	TOTAL LINE: All P&C LINES	579	58,122,368,497	57,193,255,714	26,610,179,082	46.53 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	193	19,854,209,700	19,604,059,390	10,824,142,282	55.21 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	243	3,089,288,815	3,027,691,354	1,412,635,935	46.66 %

2007 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	224	1,042,355,645	956,555,708	329,265,970	34.42 %
02.1	ALLIED LINES	224	678,390,204	625,199,600	170,650,747	27.30 %
03.	FARMOWNERS MULTIPLE PERIL	30	203,141,062	199,843,854	153,714,522	76.92 %
04.	HOMEOWNERS MULTIPLE PERIL	111	6,453,088,200	6,568,857,449	4,675,914,725	71.18 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	190	2,653,876,508	2,639,002,096	1,103,238,957	41.81 %
05.2	COMM. MULTIPLE PERIL(LIAB)	178	1,822,149,198	1,828,583,388	558,565,578	30.55 %
09.	INLAND MARINE	262	1,685,712,491	1,667,645,399	765,570,005	45.91 %
10.	FINANCIAL GUARANTY	10	347,387,829	230,056,082	61,686,473	26.81 %
11.	MEDICAL MALPRACTICE	36	639,699,856	641,288,249	192,509,258	30.02 %
12.	EARTHQUAKE	139	1,117,559,848	1,100,683,902	(51,727,307)	(4.70) %
17.	OTHER LIABILITY	317	4,503,122,300	4,413,214,905	2,585,970,492	58.60 %
18.	PRODUCTS LIABILITY	134	219,891,113	231,323,191	260,435,539	112.59 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	328,828	440,843	7,070	1.60 %
19.2	PRIVATE PASS. AUTO LIABILITY	177	11,294,116,763	11,227,218,058	6,467,766,726	57.61 %
19.3	COMMERCIAL AUTO NO-FAULT	17	149,940	101,762	43,305	42.56 %
19.4	COMMERCIAL AUTO LIABILITY	224	2,224,273,426	2,236,385,065	1,155,396,071	51.66 %
21.1	PRIVATE PASS. AUTO PHY DAM.	184	9,014,141,349	8,997,816,647	5,243,517,496	58.28 %
21.2	COMMERCIAL AUTO PHY DAM.	227	757,661,497	755,993,945	367,603,707	48.63 %
22.	AIRCRAFT	27	218,472,355	221,612,135	88,869,186	40.10 %
23.	FIDELITY	103	127,003,984	127,315,016	53,718,523	42.19 %
24.	SURETY	156	736,544,026	720,702,492	54,652,353	7.58 %
26.	BURGLARY & THEFT	96	16,380,628	16,563,072	3,888,051	23.47 %
27.	BOILER & MACHINERY	107	102,583,776	103,376,133	41,507,438	40.15 %
28.	CREDIT	18	109,048,341	101,994,565	82,846,458	81.23 %
33.	AGG. WRITE-INS FOR OTHER LINES	44	289,065,336	290,148,182	126,657,633	43.65 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**46,256,144,503**	**45,901,921,738**	**24,492,268,976**	**53.36 %**
34.	TOTAL LINE: All P&C LINES	589	56,687,190,572	56,280,156,848	30,275,928,484	53.80 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	191	20,308,258,112	20,225,034,705	11,711,284,222	57.90 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	241	2,981,934,923	2,992,379,010	1,522,999,778	50.90 %

2008 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	221	1,231,946,639	1,159,452,076	787,755,168	67.94 %
02.1	ALLIED LINES	219	751,197,831	717,255,615	236,884,451	33.03 %
03.	FARMOWNERS MULTIPLE PERIL	30	209,593,125	206,400,040	125,053,459	60.59 %
04.	HOMEOWNERS MULTIPLE PERIL	113	6,355,980,869	6,386,251,776	3,452,898,028	54.07 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	200	2,690,941,918	2,680,323,113	1,033,256,753	38.55 %
05.2	COMM. MULTIPLE PERIL(LIAB)	180	1,681,486,879	1,744,269,438	725,324,357	41.58 %
09.	INLAND MARINE	275	1,561,172,928	1,627,041,882	647,912,870	39.82 %
10.	FINANCIAL GUARANTY	9	174,328,032	419,700,456	763,493,173	181.91 %
11.	MEDICAL MALPRACTICE	36	610,446,385	611,448,969	100,485,324	16.43 %
12.	EARTHQUAKE	141	1,146,181,196	1,120,923,158	(22,306,204)	(1.99) %
17.1	OTHER LIABILITY - Occurrence	326	4,097,637,131	4,188,477,472	2,606,965,447	62.24 %
18.	PRODUCTS LIABILITY	131	219,867,938	218,245,040	75,971,764	34.81 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	1,275,860	1,558,204	768,585	49.33 %
19.2	PRIVATE PASS. AUTO LIABILITY	175	11,011,182,726	11,073,489,729	6,479,117,633	58.51 %
19.3	COMMERCIAL AUTO NO-FAULT	18	769,872	236,077	92,559	39.21 %
19.4	COMMERCIAL AUTO LIABILITY	232	2,067,720,580	2,121,751,375	1,138,045,996	53.64 %
21.1	PRIVATE PASS. AUTO PHY DAM.	172	8,698,363,678	8,782,923,516	5,065,270,959	57.67 %
21.2	COMMERCIAL AUTO PHY DAM.	234	639,503,043	684,522,936	370,768,021	54.16 %
22.	AIRCRAFT	30	194,951,767	197,349,940	123,834,181	62.75 %
23.	FIDELITY	103	113,458,537	114,870,793	38,730,843	33.72 %
24.	SURETY	155	711,166,663	718,592,946	186,374,500	25.94 %
26.	BURGLARY & THEFT	98	21,819,499	19,411,243	3,146,466	16.21 %
27.	BOILER & MACHINERY	107	95,217,888	96,655,612	10,069,821	10.42 %
28.	CREDIT	22	111,658,176	112,242,266	121,131,268	107.92 %
30.	WARRANTY	27	111,694,861	53,702,412	92,681,555	172.58 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	119,326,188	148,787,125	169,362,657	113.83 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**44,628,890,209**	**45,205,883,209**	**24,333,089,634**	**53.83 %**
35.	TOTAL LINE: All P&C LINES	596	53,945,980,721	54,635,391,064	31,963,655,131	58.50 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	183	19,709,546,404	19,856,413,245	11,544,388,592	58.14 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	247	2,707,223,623	2,806,274,311	1,508,814,017	53.77 %

2009 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	227	1,163,709,015	1,167,122,132	365,429,687	31.31 %
02.1	ALLIED LINES	229	727,645,867	720,750,476	170,258,025	23.62 %
03.	FARMOWNERS MULTIPLE PERIL	31	214,632,849	213,146,870	56,575,572	26.54 %
04.	HOMEOWNERS MULTIPLE PERIL	115	6,513,371,686	6,391,096,439	2,209,791,955	34.58 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	197	2,633,011,853	2,632,136,571	913,838,359	34.72 %
05.2	COMM. MULTIPLE PERIL(LIAB)	179	1,493,104,718	1,548,892,855	458,985,121	29.63 %
09.	INLAND MARINE	279	1,438,036,611	1,490,484,264	571,181,494	38.32 %
10.	FINANCIAL GUARANTY	8	90,900,910	178,862,897	209,059,979	116.88 %
11.	MEDICAL MALPRACTICE	40	565,612,534	544,200,009	124,715,998	22.92 %
12.	EARTHQUAKE	146	1,210,118,872	1,188,182,122	(951,792)	(0.08) %
17.1	OTHER LIABILITY - Occurrence	320	2,281,085,039	2,355,618,874	1,570,176,632	66.66 %
17.2	OTHER LIABILITY - Claims Made	141	1,614,673,720	1,636,380,800	959,531,363	58.64 %
18.	PRODUCTS LIABILITY	134	203,346,190	209,018,981	83,721,346	40.05 %
19.1	PRIVATE PASS. AUTO NO-FAULT	4	649,579	505,865	656,638	129.80 %
19.2	PRIVATE PASS. AUTO LIABILITY	176	10,795,554,789	10,817,378,596	6,359,911,485	58.79 %
19.3	COMMERCIAL AUTO NO-FAULT	15	524,694	232,012	133,160	57.39 %
19.4	COMMERCIAL AUTO LIABILITY	239	1,891,279,202	1,944,027,677	900,658,160	46.33 %
21.1	PRIVATE PASS. AUTO PHY DAM.	171	8,277,900,332	8,417,007,891	4,638,400,920	55.11 %
21.2	COMMERCIAL AUTO PHY DAM.	237	531,574,892	576,660,975	302,918,291	52.53 %
22.	AIRCRAFT	28	176,735,242	181,971,733	72,279,074	39.72 %
23.	FIDELITY	106	112,005,083	115,136,779	61,407,407	53.33 %
24.	SURETY	159	657,914,860	685,377,506	159,877,121	23.33 %
26.	BURGLARY & THEFT	107	17,868,950	18,645,689	1,789,101	9.60 %
27.	BOILER & MACHINERY	107	105,874,030	104,804,473	33,393,806	31.86 %
28.	CREDIT	23	95,161,453	103,028,761	80,745,003	78.37 %
30.	WARRANTY	28	77,344,180	109,213,423	100,501,130	92.02 %
34.	AGG. WRITE-INS FOR OTHER LINES	29	106,920,942	140,119,868	(49,902,103)	(35.61) %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**42,996,558,092**	**43,490,004,538**	**20,355,082,932**	**46.80 %**
35.	TOTAL LINE: All P&C LINES	604	51,453,652,723	51,843,440,281	26,941,325,085	51.97 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	182	19,073,455,121	19,234,386,487	10,998,312,405	57.18 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,422,854,094	2,520,688,652	1,203,576,451	47.75 %

2010 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	222	1,153,860,735	1,157,779,637	376,685,571	32.54 %
02.1	ALLIED LINES	230	712,699,234	726,232,724	178,872,581	24.63 %
03.	FARMOWNERS MULTIPLE PERIL	29	212,988,548	212,881,042	69,882,079	32.83 %
04.	HOMEOWNERS MULTIPLE PERIL	114	6,758,183,845	6,612,865,838	2,870,059,793	43.40 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	192	2,589,151,345	2,609,061,771	1,046,387,478	40.11 %
05.2	COMM. MULTIPLE PERIL(LIAB)	181	1,423,682,704	1,472,454,019	560,695,581	38.08 %
09.	INLAND MARINE	282	1,477,170,535	1,471,513,315	570,530,540	38.77 %
10.	FINANCIAL GUARANTY	7	62,446,084	185,082,234	325,447,647	175.84 %
11.	MEDICAL MALPRACTICE	40	548,003,891	544,608,949	133,050,164	24.43 %
12.	EARTHQUAKE	144	1,217,497,625	1,202,169,626	2,609,828	0.22 %
17.1	OTHER LIABILITY - Occurrence	320	2,248,960,606	2,254,406,208	1,074,004,415	47.64 %
17.2	OTHER LIABILITY - Claims Made	159	1,538,519,910	1,576,499,737	1,074,771,958	68.17 %
18.	PRODUCTS LIABILITY	135	181,839,581	182,418,507	98,184,103	53.82 %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	6,197	5,032	(158,992)	(3159.62) %
19.2	PRIVATE PASS. AUTO LIABILITY	167	10,877,277,383	10,819,203,444	6,643,806,971	61.41 %
19.3	COMMERCIAL AUTO NO-FAULT	16	65,232	350,057	527,837	150.79 %
19.4	COMMERCIAL AUTO LIABILITY	236	1,772,040,795	1,800,079,894	844,335,327	46.91 %
21.1	PRIVATE PASS. AUTO PHY DAM.	159	8,048,459,313	8,047,637,769	4,540,315,109	56.42 %
21.2	COMMERCIAL AUTO PHY DAM.	237	491,561,042	510,920,831	267,949,440	52.44 %
22.	AIRCRAFT	29	164,808,781	163,849,259	62,205,462	37.97 %
23.	FIDELITY	97	109,509,127	109,511,367	43,041,779	39.30 %
24.	SURETY	156	685,740,762	661,152,821	83,153,353	12.58 %
26.	BURGLARY & THEFT	100	17,510,612	18,200,152	1,544,645	8.49 %
27.	BOILER & MACHINERY	117	103,247,936	102,720,466	29,994,333	29.20 %
28.	CREDIT	24	79,105,809	81,701,992	42,321,612	51.80 %
30.	WARRANTY	26	77,097,077	74,293,096	53,142,501	71.53 %
34.	AGG. WRITE-INS FOR OTHER LINES	27	114,387,060	118,857,264	45,668,000	38.42 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**42,665,821,769**	**42,716,457,051**	**21,039,029,115**	**49.25 %**
35.	TOTAL LINE: All P&C LINES	613	51,275,187,902	51,113,522,134	27,606,239,353	54.01 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	170	18,925,736,696	18,866,841,213	11,184,122,080	59.28 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,263,601,837	2,311,000,725	1,112,284,767	48.13 %

2011 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	227	1,152,988,214	1,129,495,965	280,478,737	24.83 %
02.1	ALLIED LINES	233	706,600,261	691,017,533	296,595,655	42.92 %
03.	FARMOWNERS MULTIPLE PERIL	30	208,524,960	210,023,652	73,015,254	34.77 %
04.	HOMEOWNERS MULTIPLE PERIL	112	6,896,796,197	6,832,454,959	2,890,230,414	42.30 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	203	2,552,233,987	2,568,229,442	1,041,303,411	40.55 %
05.2	COMM. MULTIPLE PERIL(LIAB)	191	1,460,321,534	1,457,898,768	599,501,394	41.12 %
09.	INLAND MARINE	283	1,601,424,630	1,576,748,348	727,869,428	46.16 %
10.	FINANCIAL GUARANTY	7	46,000,287	175,063,076	518,476,359	296.17 %
11.	MEDICAL MALPRACTICE	39	536,383,065	530,638,970	161,256,107	30.39 %
12.	EARTHQUAKE	148	1,240,186,674	1,221,540,837	2,984,214	0.24 %
17.1	OTHER LIABILITY - Occurrence	323	2,329,938,524	2,297,191,181	1,477,782,170	64.33 %
17.2	OTHER LIABILITY - Claims Made	167	1,551,064,311	1,564,749,151	822,033,538	52.53 %
18.	PRODUCTS LIABILITY	134	190,460,063	188,209,022	109,516,635	58.19 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	7,223	10,745	3,496	32.54 %
19.2	PRIVATE PASS. AUTO LIABILITY	167	10,844,350,264	10,796,247,456	6,877,176,166	63.70 %
19.3	COMMERCIAL AUTO NO-FAULT	18	156,067	103,263	980,616	949.63 %
19.4	COMMERCIAL AUTO LIABILITY	244	1,779,414,791	1,775,017,750	916,714,993	51.65 %
21.1	PRIVATE PASS. AUTO PHY DAM.	163	8,080,326,187	8,032,955,764	4,685,182,978	58.32 %
21.2	COMMERCIAL AUTO PHY DAM.	241	478,446,847	485,297,642	280,124,664	57.72 %
22.	AIRCRAFT	32	143,512,610	149,412,185	55,289,513	37.00 %
23.	FIDELITY	108	108,603,246	109,067,431	43,941,284	40.29 %
24.	SURETY	160	698,717,475	688,235,104	172,096,536	25.01 %
26.	BURGLARY & THEFT	106	20,275,150	18,609,233	4,372,017	23.49 %
27.	BOILER & MACHINERY	120	110,310,377	108,610,947	19,093,211	17.58 %
28.	CREDIT	28	107,224,509	97,507,993	43,776,439	44.90 %
30.	WARRANTY	26	97,163,965	81,343,670	48,962,997	60.19 %
34.	AGG. WRITE-INS FOR OTHER LINES	24	72,829,752	61,280,956	25,142,366	41.03 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**43,014,261,170**	**42,846,961,043**	**22,173,900,592**	**51.75 %**
35.	TOTAL LINE: All P&C LINES	615	52,429,464,010	51,985,739,645	28,630,314,912	55.07 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	171	18,924,676,451	18,829,203,220	11,562,359,144	61.41 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	256	2,257,861,638	2,260,315,392	1,196,839,657	52.95 %

2012 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	235	1,008,950,132	1,008,290,786	282,408,811	28.01 %
02.1	ALLIED LINES	236	582,472,855	576,479,534	382,723,995	66.39 %
03.	FARMOWNERS MULTIPLE PERIL	29	204,124,036	206,743,081	86,129,409	41.66 %
04.	HOMEOWNERS MULTIPLE PERIL	116	7,018,043,553	6,962,824,501	3,076,419,837	44.18 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	209	2,604,412,431	2,585,010,780	1,062,196,783	41.09 %
05.2	COMM. MULTIPLE PERIL(LIAB)	198	1,471,756,713	1,482,437,431	600,945,440	40.54 %
09.	INLAND MARINE	283	1,775,763,145	1,755,312,479	993,807,117	56.62 %
10.	FINANCIAL GUARANTY	6	35,516,457	172,668,890	148,398,143	85.94 %
11.	MEDICAL PROF. LIAB.	44	505,680,260	510,682,573	194,917,110	38.17 %
12.	EARTHQUAKE	155	1,205,043,657	1,224,549,347	4,558,867	0.37 %
17.1	OTHER LIABILITY - Occurrence	336	2,452,262,305	2,411,246,560	1,193,769,438	49.51 %
17.2	OTHER LIABILITY - Claims Made	173	1,556,852,410	1,507,128,284	818,561,721	54.31 %
18.	PRODUCTS LIABILITY	147	212,456,045	207,888,909	186,848,459	89.88 %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	6,310	5,625	59,499	1057.76 %
19.2	PRIVATE PASS. AUTO LIABILITY	164	11,057,909,232	10,940,853,614	7,263,614,742	66.39 %
19.3	COMMERCIAL AUTO NO-FAULT	15	36,733	25,861	(1,131,117)	(4373.83) %
19.4	COMMERCIAL AUTO LIABILITY	251	1,808,043,694	1,788,565,133	1,115,582,917	62.37 %
21.1	PRIVATE PASS. AUTO PHY DAM.	160	8,373,897,820	8,263,735,796	4,822,307,225	58.36 %
21.2	COMMERCIAL AUTO PHY DAM.	249	505,993,510	465,669,544	277,006,283	59.49 %
22.	AIRCRAFT	32	151,877,088	153,689,232	41,397,241	26.94 %
23.	FIDELITY	107	109,300,748	108,712,981	63,351,248	58.27 %
24.	SURETY	162	678,277,040	690,785,983	137,785,702	19.95 %
26.	BURGLARY & THEFT	111	23,068,944	21,533,072	3,398,318	15.78 %
27.	BOILER & MACHINERY	133	115,070,875	114,136,756	41,931,746	36.74 %
28.	CREDIT	27	95,136,300	89,585,599	25,621,723	28.60 %
30.	WARRANTY	25	107,554,276	80,678,115	49,963,874	61.93 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	65,516,413	62,430,692	12,793,331	20.49 %
	TOTAL: PROP 103 LINES ONLY	**N/A**	**43,725,022,982**	**43,391,671,158**	**22,885,367,862**	**52.74 %**
35.	TOTAL LINE: All P&C LINES	608	54,352,574,366	53,575,940,454	30,720,871,694	57.34 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	167	19,431,807,052	19,204,589,410	12,085,921,967	62.93 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	265	2,314,037,204	2,254,234,677	1,392,589,200	61.78 %

2013 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	240	974,591,844	982,909,202	285,327,435	29.03 %
02.1	ALLIED LINES	241	591,645,303	574,475,044	291,210,825	50.69 %
03.	FARMOWNERS MULTIPLE PERIL	29	203,010,426	203,745,171	74,748,426	36.69 %
04.	HOMEOWNERS MULTIPLE PERIL	117	7,033,097,194	7,038,071,457	3,189,727,981	45.32 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	218	2,657,105,085	2,634,273,414	959,640,530	36.43 %
05.2	COMM. MULTIPLE PERIL(LIAB)	210	1,511,739,899	1,488,703,949	698,265,786	46.90 %
09.	INLAND MARINE	298	1,944,539,539	1,922,441,304	657,416,100	34.20 %
10.	FINANCIAL GUARANTY	8	28,090,102	179,578,140	35,736,116	19.90 %
11.	MEDICAL PROF. LIAB.	41	479,434,263	466,695,231	213,487,537	45.74 %
12.	EARTHQUAKE	150	1,198,409,274	1,194,497,651	(6,830,817)	(0.57) %
17.1	OTHER LIABILITY - Occurrence	331	2,598,352,873	2,522,761,622	1,275,923,087	50.58 %
17.2	OTHER LIABILITY - Claims Made	165	1,663,619,715	1,615,432,117	960,498,240	59.46 %
18.	PRODUCTS LIABILITY	153	214,882,189	211,262,874	247,079,993	116.95 %
19.1	PRIVATE PASS. AUTO NO-FAULT	-	-	-	-	0.00 %
19.2	PRIVATE PASS. AUTO LIABILITY	166	11,718,229,926	11,483,370,841	7,516,791,434	65.46 %
19.3	COMMERCIAL AUTO NO-FAULT	20	164,715	148,046	(79,540)	(53.73) %
19.4	COMMERCIAL AUTO LIABILITY	257	1,939,160,248	1,888,226,516	1,202,989,990	63.71 %
21.1	PRIVATE PASS. AUTO PHY DAM.	163	8,727,329,426	8,638,627,538	5,185,456,453	60.03 %
21.2	COMMERCIAL AUTO PHY DAM.	248	558,075,289	527,638,216	332,581,715	63.03 %
22.	AIRCRAFT	32	140,979,126	142,632,660	90,894,296	63.73 %
23.	FIDELITY	110	112,773,692	110,970,919	46,955,914	42.31 %
24.	SURETY	163	675,572,542	669,656,014	206,764,211	30.88 %
26.	BURGLARY & THEFT	116	24,299,064	23,159,252	4,014,279	17.33 %
27.	BOILER & MACHINERY	134	112,774,866	109,601,528	80,157,332	73.14 %
28.	CREDIT	26	101,353,697	98,759,006	20,889,870	21.15 %
30.	WARRANTY	26	124,964,199	91,232,770	57,500,354	63.03 %
34.	AGG. WRITE-INS FOR OTHER LINES	28	75,279,658	72,178,784	29,069,681	40.27 %
35.	**TOTAL LINE**	**613**	**57,534,611,063**	**56,613,099,793**	**31,755,528,506**	**56.09 %**
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	168	20,445,559,352	20,121,998,379	12,702,247,887	63.13 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	264	2,497,235,537	2,415,864,732	1,535,571,705	63.56 %

	TOTAL: PROP 103 LINES ONLY *		**45,409,474,154**	**44,891,049,266**	**23,656,217,228**	**52.70 %**

* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

2014 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	236	984,529,598	976,445,775	393,287,027	40.28 %
02.1	ALLIED LINES	228	604,030,206	591,287,128	285,703,932	48.32 %
03.	FARMOWNERS MULTIPLE PERIL	29	205,910,086	203,693,290	82,155,705	40.33 %
04.	HOMEOWNERS MULTIPLE PERIL	116	7,202,319,845	7,031,937,018	3,351,846,286	47.67 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	210	2,583,300,817	2,618,592,074	1,123,505,263	42.90 %
05.2	COMM. MULTIPLE PERIL(LIAB)	198	1,673,394,462	1,585,212,455	703,632,092	44.39 %
09.	INLAND MARINE	296	2,102,996,231	2,095,134,747	934,702,007	44.61 %
10.	FINANCIAL GUARANTY	10	45,972,800	171,894,160	(53,107,080)	(30.90) %
11.	MEDICAL PROF. LIAB.	42	474,632,218	469,400,821	204,591,123	43.59 %
12.	EARTHQUAKE	150	1,259,163,352	1,229,480,403	8,693,706	0.71 %
17.1	OTHER LIABILITY - Occurrence	341	2,707,048,576	2,693,054,093	1,526,647,168	56.69 %
17.2	OTHER LIABILITY - Claims Made	179	1,787,343,780	1,710,182,146	1,135,529,325	66.40 %
18.	PRODUCTS LIABILITY	149	213,926,430	208,403,459	127,308,743	61.09 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	7,446,867	8,321,185	8,836,175	106.19 %
19.2	PRIVATE PASS. AUTO LIABILITY	170	12,485,551,091	12,292,839,998	7,943,286,939	64.62 %
19.3	COMMERCIAL AUTO NO-FAULT	15	104,915	10,403,091	5,883,428	56.55 %
19.4	COMMERCIAL AUTO LIABILITY	250	2,097,383,318	2,026,342,637	1,362,254,932	67.23 %
21.1	PRIVATE PASS. AUTO PHY DAM.	165	9,285,155,449	9,080,411,855	5,565,734,978	61.29 %
21.2	COMMERCIAL AUTO PHY DAM.	246	631,972,401	594,402,420	352,286,744	59.27 %
22.	AIRCRAFT	33	135,074,561	140,858,863	65,162,571	46.26 %
23.	FIDELITY	110	117,359,401	113,888,082	59,817,138	52.52 %
24.	SURETY	161	700,751,228	684,369,712	(95,086,733)	(13.89) %
26.	BURGLARY & THEFT	115	29,236,138	26,891,625	1,850,959	6.88 %
27.	BOILER & MACHINERY	133	110,113,501	108,934,486	(601,232)	(0.55) %
28.	CREDIT	28	114,609,277	102,283,211	31,504,891	30.80 %
30.	WARRANTY	26	160,573,872	133,827,084	70,585,545	52.74 %
34.	AGG. WRITE-INS FOR OTHER LINES	29	77,999,005	76,297,168	23,299,031	30.54 %
35.	**TOTAL LINE**	**623**	**61,157,766,259**	**60,161,352,013**	**33,440,709,476**	**55.59 %**
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	172	21,770,706,540	21,373,251,853	13,509,021,917	63.21 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	259	2,729,355,719	2,620,745,057	1,714,541,676	65.42 %

	TOTAL: PROP 103 LINES ONLY *		**47,797,899,425**	**46,984,788,986**	**25,219,310,663**	**53.68 %**

* All lines EXCEPT: 2.2, 2.3, 2.4, 6, 8, 13, 14, 15, 16 and 17.3.

2015 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	225	937,913,045	950,444,711	452,200,574	47.58 %
02.1	ALLIED LINES	232	607,916,278	601,407,696	367,258,608	61.07 %
03.	FARMOWNERS MULTIPLE PERIL	25	209,680,777	179,569,823	85,623,128	47.68 %
04.	HOMEOWNERS MULTIPLE PERIL	117	7,409,994,305	7,248,990,918	4,230,850,026	58.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	213	2,688,924,131	2,709,919,379	1,145,929,731	42.29 %
05.2	COMM. MULTIPLE PERIL(LIAB)	205	1,606,945,144	1,559,481,191	846,866,890	54.30 %
09.	INLAND MARINE	284	2,308,521,171	2,289,259,281	1,171,259,034	51.16 %
10.	FINANCIAL GUARANTY	10	51,102,241	228,069,003	(110,211,042)	(48.32) %
11.	MEDICAL PROF. LIAB.	44	466,715,656	476,851,578	161,115,611	33.79 %
12.	EARTHQUAKE	142	1,253,019,330	1,248,720,700	7,094,561	0.57 %
17.1	OTHER LIABILITY - Occurrence	341	2,870,770,478	2,795,911,163	1,720,945,574	61.55 %
17.2	OTHER LIABILITY - Claims Made	171	1,855,307,931	1,793,714,522	1,027,100,614	57.26 %
18.	PRODUCTS LIABILITY	145	226,680,129	227,032,335	89,212,961	39.30 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	136,105	53	(865)	(1632.08) %
19.2	PRIVATE PASS. AUTO LIABILITY	176	13,079,459,329	12,880,661,175	9,098,347,745	70.64 %
19.3	COMMERCIAL AUTO NO-FAULT	12	54,258	72,067	(5,795,391)	(8041.67) %
19.4	COMMERCIAL AUTO LIABILITY	247	2,304,533,711	2,198,087,819	1,606,157,089	73.07 %
21.1	PRIVATE PASS. AUTO PHY DAM.	167	10,171,516,539	9,871,328,083	6,283,222,135	63.65 %
21.2	COMMERCIAL AUTO PHY DAM.	243	713,915,520	672,103,850	417,492,512	62.12 %
22.	AIRCRAFT	32	138,433,118	135,054,843	41,049,551	30.39 %
23.	FIDELITY	109	119,008,833	117,474,257	65,797,848	56.01 %
24.	SURETY	155	695,963,755	700,847,710	190,268,124	27.15 %
26.	BURGLARY & THEFT	112	30,446,260	29,186,288	4,543,168	15.57 %
27.	BOILER & MACHINERY	128	121,942,368	116,686,411	58,381,205	50.03 %
28.	CREDIT	28	138,842,788	136,406,796	58,774,937	43.09 %
30.	WARRANTY	25	178,454,085	144,319,452	75,232,907	52.13 %
34.	AGG. WRITE-INS FOR OTHER LINES	27	80,941,936	79,908,648	20,219,143	25.30 %
35.	**TOTAL LINE**	**612**	**64,685,005,797**	**63,404,916,426**	**37,261,121,211**	**58.77 %**
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	172	23,250,975,868	22,751,989,258	15,381,569,880	67.61 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	259	3,018,449,231	2,870,191,669	2,023,649,601	70.51 %

	TOTAL: PROP 103 LINES ONLY *		**50,267,139,221**	**49,391,509,752**	**29,108,936,378**	**58.94 %**

* All lines EXCEPT: 2.2, 2.3, 2.4, 6, 8, 13, 14, 15, 16 and 17.3.