

2021 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Data Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 221 | 1,403,578,239 | 1,299,122,086 | 556,123,609 | 42.81 % |
| 02.1 | ALLIED LINES | 210 | 870,859,142 | 830,303,592 | 477,183,740 | 57.47 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 563,640,902 | 547,364,920 | 672,426,189 | 122.85 % |
| 02.3 | FEDERAL FLOOD | 23 | 144,445,781 | 144,110,380 | 1,677,044 | 1.16 % |
| 02.4 | PRIVATE CROP | 11 | 15,288,038 | 16,282,681 | 9,938,063 | 61.03 % |
| 02.5 | PRIVATE FLOOD | 61 | 63,660,931 | 57,658,089 | 5,474,599 | 9.49 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 22 | 221,275,700 | 215,690,885 | 80,286,883 | 37.22 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 118 | 10,912,068,287 | 10,298,463,872 | 4,753,166,698 | 46.15 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 204 | 3,394,137,983 | 3,287,288,294 | 1,699,427,421 | 51.70 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 197 | 1,977,909,504 | 1,946,454,383 | 1,039,026,991 | 53.38 % |
| 06. | MORTGAGE GUARANTY | 13 | 519,519,862 | 562,774,784 | 20,563,817 | 3.65 % |
| 08. | OCEAN MARINE | 73 | 426,491,365 | 416,481,798 | 228,126,208 | 54.77 % |
| 09. | INLAND MARINE | 273 | 3,115,892,566 | 3,035,089,727 | 1,650,575,684 | 54.38 % |
| 10. | FINANCIAL GUARANTY | 6 | 44,694,022 | 61,617,147 | 9,706,562 | 15.75 % |
| 11. | MEDICAL PROF. LIAB. | 38 | 441,828,544 | 439,204,537 | 164,413,824 | 37.43 % |
| 12. | EARTHQUAKE | 138 | 2,030,214,326 | 1,985,324,714 | (192,549) | (0.01) % |
| 13. | GROUP A AND H | 43 | 460,656,910 | 435,902,716 | 303,453,687 | 69.62 % |
| 14. | CREDIT A&H (GRP&IND) | 1 | 14,209 | 14,209 | 38,831 | 273.28 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 43,150 | 43,247 | (29,908) | (69.16) % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 5,559 | 5,559 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 7 | 74,038,261 | 74,596,568 | 141,908,022 | 190.23 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 1 | 6,471,933 | 6,366,119 | 1,968,525 | 30.92 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 2,093,718 | 2,054,412 | 360,563 | 17.55 % |
| 15.7 | ALL OTHER A&H | 13 | 54,392,820 | 53,037,303 | 23,362,306 | 44.05 % |
| 16. | WORKERS' COMPENSATION | 229 | 10,406,237,034 | 10,280,465,339 | 5,003,547,216 | 48.67 % |
| 17.1 | OTHER LIABILITY - Occurrence | 344 | 4,139,833,685 | 3,957,106,958 | 2,976,031,495 | 75.21 % |
| 17.2 | OTHER LIABILITY - Claims Made | 194 | 4,378,017,899 | 3,779,397,378 | 2,225,436,795 | 58.88 % |
| 17.3 | EXCESS WORKERS' COMP. | 20 | 219,397,920 | 214,259,224 | 110,185,892 | 51.43 % |
| 18. | PRODUCTS LIABILITY | 139 | 261,017,043 | 257,589,902 | 162,569,511 | 63.11 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 5 | 3,072 | 2,873 | 231 | 8.04 % |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 134 | 17,768,636,749 | 17,762,920,275 | 10,952,953,438 | 61.66 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 21 | 3,250,598 | 2,968,447 | 492,850 | 16.60 % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 239 | 3,844,471,774 | 3,669,120,217 | 2,416,414,450 | 65.86 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 133 | 13,947,868,919 | 13,705,541,824 | 9,632,479,995 | 70.28 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 232 | 1,036,455,502 | 997,658,980 | 560,370,128 | 56.17 % |
| 22. | AIRCRAFT | 26 | 240,897,001 | 229,799,668 | 154,427,909 | 67.20 % |
| 23. | FIDELITY | 111 | 154,905,364 | 145,915,825 | 57,532,064 | 39.43 % |
| 24. | SURETY | 144 | 925,821,247 | 911,808,357 | 83,154,720 | 9.12 % |
| 26. | BURGLARY & THEFT | 110 | 47,290,116 | 46,160,028 | 22,040,358 | 47.75 % |
| 27. | BOILER & MACHINERY | 120 | 170,457,761 | 158,284,707 | 45,583,012 | 28.80 % |
| 28. | CREDIT | 28 | 162,727,270 | 155,690,307 | 16,847,981 | 10.82 % |
| 30. | WARRANTY | 24 | 235,789,495 | 204,466,549 | 98,061,053 | 47.96 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 23 | 80,011,658 | 79,640,225 | 37,735,607 | 47.38 % |
| 35. | TOTAL LINE | 606 | 84,753,505,880 | 82,311,978,138 | 46,389,025,209 | 56.36 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 137 | 31,716,505,668 | 31,468,462,099 | 20,585,433,433 | 65.42 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 249 | 4,880,927,276 | 4,666,779,197 | 2,976,784,578 | 63.79 % |
| | TOTAL: PROP 103 LINES ONLY | | 71,888,862,435 | 69,536,572,527 | 39,887,263,122 | 57.36 % |

2021 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 | 1,403,578,239 | 1,299,122,086 | 556,123,609 | 42.81 % |
| 02.1 | ALLIED LINES | 210 | 870,859,142 | 830,303,592 | 477,183,740 | 57.47 % |
| 02.4 | PRIVATE CROP | 11 | 15,288,038 | 16,282,681 | 9,938,063 | 61.03 % |
| 02.5 | PRIVATE FLOOD | 61 | 63,660,931 | 57,658,089 | 5,474,599 | 9.49 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 22 | 221,275,700 | 215,690,885 | 80,286,883 | 37.22 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 118 | 10,912,068,287 | 10,298,463,872 | 4,753,166,698 | 46.15 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 204 | 3,394,137,983 | 3,287,288,294 | 1,699,427,421 | 51.70 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 197 | 1,977,909,504 | 1,946,454,383 | 1,039,026,991 | 53.38 % |
| 09. | INLAND MARINE | 273 | 3,115,892,566 | 3,035,089,727 | 1,650,575,684 | 54.38 % |
| 10. | FINANCIAL GUARANTY | 6 | 44,694,022 | 61,617,147 | 9,706,562 | 15.75 % |
| 11. | MEDICAL PROF. LIAB. | 38 | 441,828,544 | 439,204,537 | 164,413,824 | 37.43 % |
| 12. | EARTHQUAKE | 138 | 2,030,214,326 | 1,985,324,714 | (192,549) | (0.01) % |
| 17.1 | OTHER LIABILITY - Occurrence | 344 | 4,139,833,685 | 3,957,106,958 | 2,976,031,495 | 75.21 % |
| 17.2 | OTHER LIABILITY - Claims Made | 194 | 4,378,017,899 | 3,779,397,378 | 2,225,436,795 | 58.88 % |
| 18. | PRODUCTS LIABILITY | 139 | 261,017,043 | 257,589,902 | 162,569,511 | 63.11 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 5 | 3,072 | 2,873 | 231 | n/a |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 134 | 17,768,636,749 | 17,762,920,275 | 10,952,953,438 | 61.66 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 21 | 3,250,598 | 2,968,447 | 492,850 | 16.60 % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 239 | 3,844,471,774 | 3,669,120,217 | 2,416,414,450 | 65.86 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 133 | 13,947,868,919 | 13,705,541,824 | 9,632,479,995 | 70.28 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 232 | 1,036,455,502 | 997,658,980 | 560,370,128 | 56.17 % |
| 22. | AIRCRAFT | 26 | 240,897,001 | 229,799,668 | 154,427,909 | 67.20 % |
| 23. | FIDELITY | 111 | 154,905,364 | 145,915,825 | 57,532,064 | 39.43 % |
| 24. | SURETY | 144 | 925,821,247 | 911,808,357 | 83,154,720 | 9.12 % |
| 26. | BURGLARY & THEFT | 110 | 47,290,116 | 46,160,028 | 22,040,358 | 47.75 % |
| 27. | BOILER & MACHINERY | 120 | 170,457,761 | 158,284,707 | 45,583,012 | 28.80 % |
| 28. | CREDIT | 28 | 162,727,270 | 155,690,307 | 16,847,981 | 10.82 % |
| 30. | WARRANTY | 24 | 235,789,495 | 204,466,549 | 98,061,053 | 47.96 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 23 | 80,011,658 | 79,640,225 | 37,735,607 | 47.38 % |
| 35. | TOTAL LINE | 606 | 84,753,505,880 | 82,311,978,138 | 46,389,025,209 | 56.36 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 137 | 31,716,505,668 | 31,468,462,099 | 20,585,433,433 | 65.42 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 249 | 4,880,927,276 | 4,666,779,197 | 2,976,784,578 | 63.79 % |
| TOTAL: PROP 103 LINES ONLY * | | | 71,888,862,435 | 69,536,572,527 | 39,887,263,122 | 57.36 % |

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

2020 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 232 | 1,266,062,293 | 1,163,475,335 | 773,516,029 | 66.48 % |
| 02.1 | ALLIED LINES | 218 | 809,794,137 | 751,644,492 | 608,290,065 | 80.93 % |
| 02.2 | MULTIPLE PERIL CROP | 11 | 517,600,677 | 510,063,583 | 646,023,640 | 126.66 % |
| 02.3 | FEDERAL FLOOD | 24 | 144,321,320 | 145,948,335 | (5,083,285) | (3.48) % |
| 02.4 | PRIVATE CROP | 11 | 18,252,299 | 18,067,126 | 3,983,362 | 22.05 % |
| 02.5 | PRIVATE FLOOD | 57 | 50,864,526 | 47,265,013 | 15,962,610 | 33.77 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 29 | 214,652,910 | 213,926,958 | 215,290,299 | 100.64 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 118 | 9,767,233,243 | 9,362,270,255 | 3,539,955,749 | 37.81 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 214 | 3,208,393,424 | 3,162,137,573 | 1,783,058,167 | 56.39 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 204 | 1,852,547,880 | 1,794,877,616 | 1,031,180,823 | 57.45 % |
| 06. | MORTGAGE GUARANTY | 13 | 505,142,731 | 589,949,377 | 262,774,577 | 44.54 % |
| 08. | OCEAN MARINE | 77 | 407,134,524 | 387,466,100 | 198,587,198 | 51.25 % |
| 09. | INLAND MARINE | 276 | 2,810,666,254 | 2,877,818,314 | 1,819,898,488 | 63.24 % |
| 10. | FINANCIAL GUARANTY | 7 | 39,520,047 | 49,319,467 | (99,892,656) | (202.54) % |
| 11. | MEDICAL PROF. LIAB. | 41 | 426,706,353 | 430,593,370 | 119,447,967 | 27.74 % |
| 12. | EARTHQUAKE | 149 | 1,904,088,068 | 1,762,455,802 | 5,751,462 | 0.33 % |
| 13. | GROUP A AND H | 42 | 418,489,462 | 404,654,061 | 284,391,340 | 70.28 % |
| 14. | CREDIT A&H (GRP&IND) | 1 | 23,148 | 23,148 | (31,557) | (136.33) % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 44,086 | 47,848 | 203,131 | 424.53 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 4,196 | 4,196 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 6 | 75,470,284 | 40,639,430 | 129,707,875 | 319.17 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 2 | 6,046,750 | 5,868,147 | 1,584,642 | 27.00 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 861,558 | (60,690) | 66,291 | (109.23) % |
| 15.7 | ALL OTHER A&H | 11 | 42,016,621 | 42,481,990 | 47,147,730 | 110.98 % |
| 16. | WORKERS' COMPENSATION | 233 | 10,111,645,436 | 10,095,769,492 | 4,084,833,826 | 40.46 % |
| 17.1 | OTHER LIABILITY - Occurrence | 338 | 3,653,325,010 | 3,619,933,392 | 3,041,707,067 | 84.03 % |
| 17.2 | OTHER LIABILITY - Claims Made | 189 | 3,275,307,945 | 2,793,103,473 | 1,605,922,151 | 57.50 % |
| 17.3 | EXCESS WORKERS' COMP. | 21 | 202,839,137 | 205,671,732 | 174,426,872 | 84.81 % |
| 18. | PRODUCTS LIABILITY | 144 | 260,111,691 | 252,678,757 | 128,345,955 | 50.79 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 5 | 13,087,647 | 13,560,136 | 7,882,000 | 58.13 % |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 143 | 17,309,027,480 | 17,401,825,658 | 9,273,247,965 | 53.29 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 15 | 102,372 | 60,576 | 331,791 | 547.73 % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 241 | 3,379,247,830 | 3,271,299,200 | 2,367,824,227 | 72.38 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 141 | 12,998,250,668 | 12,969,322,562 | 6,726,522,854 | 51.86 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 229 | 938,892,927 | 929,069,321 | 463,211,515 | 49.86 % |
| 22. | AIRCRAFT | 28 | 210,352,120 | 199,501,903 | 147,238,317 | 73.80 % |
| 23. | FIDELITY | 115 | 139,596,993 | 136,686,038 | 73,429,023 | 53.72 % |
| 24. | SURETY | 151 | 915,004,548 | 898,761,894 | 197,862,235 | 22.01 % |
| 26. | BURGLARY & THEFT | 113 | 47,550,607 | 46,299,681 | 33,862,235 | 73.14 % |
| 27. | BOILER & MACHINERY | 125 | 144,411,347 | 134,670,614 | 49,128,567 | 36.48 % |
| 28. | CREDIT | 26 | 147,258,854 | 142,902,585 | 103,530,599 | 72.45 % |
| 30. | WARRANTY | 25 | 196,898,261 | 183,608,658 | 91,168,775 | 49.65 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 23 | 67,050,550 | 66,776,351 | 33,774,804 | 50.58 % |
| 35. | TOTAL LINE | 608 | 78,471,674,995 | 77,147,465,760 | 40,262,774,902 | 52.19 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 147 | 30,307,278,148 | 30,371,148,220 | 15,999,770,819 | 52.68 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 248 | 4,318,140,757 | 4,200,368,521 | 2,831,035,742 | 67.40 % |
| | TOTAL: PROP 103 LINES ONLY | | 66,064,258,284 | 64,693,912,120 | 34,161,432,445 | 52.80 % |

2019 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 232 | 1,081,235,771 | 1,007,514,103 | 324,081,533 | 32.17 % |
| 02.1 | ALLIED LINES | 224 | 708,929,065 | 669,456,184 | 363,952,578 | 54.37 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 456,908,944 | 445,799,713 | 369,590,742 | 82.91 % |
| 02.3 | FEDERAL FLOOD | 25 | 144,684,574 | 144,748,449 | 12,290,974 | 8.49 % |
| 02.4 | PRIVATE CROP | 13 | 13,018,722 | 12,632,213 | 5,832,224 | 46.17 % |
| 02.5 | PRIVATE FLOOD | 43 | 44,138,813 | 41,449,354 | 16,582,262 | 40.01 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 26 | 215,921,812 | 216,205,997 | 125,782,562 | 58.18 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 117 | 9,004,847,173 | 8,631,287,540 | 2,818,562,833 | 32.66 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 208 | 3,062,982,701 | 2,954,133,114 | 1,068,448,117 | 36.17 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 197 | 1,833,409,158 | 1,796,848,385 | 1,179,277,995 | 65.63 % |
| 06. | MORTGAGE GUARANTY | 12 | 489,016,516 | 542,992,895 | 26,674,400 | 4.91 % |
| 08. | OCEAN MARINE | 70 | 353,808,986 | 333,642,594 | 193,692,635 | 58.05 % |
| 09. | INLAND MARINE | 281 | 3,002,379,927 | 2,940,538,817 | 1,418,114,167 | 48.23 % |
| 10. | FINANCIAL GUARANTY | 7 | 26,502,828 | 53,538,892 | (86,124,252) | (160.86) % |
| 11. | MEDICAL PROF. LIAB. | 40 | 442,189,095 | 431,462,992 | 200,176,560 | 46.39 % |
| 12. | EARTHQUAKE | 145 | 1,649,410,966 | 1,590,545,137 | 9,269,819 | 0.58 % |
| 13. | GROUP A AND H | 44 | 406,652,766 | 379,293,343 | 262,469,298 | 69.20 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 28,111 | 108,417 | (23,748) | (21.90) % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 58,442 | 58,414 | 230,103 | 393.92 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,938 | 3,938 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 5 | 78,709,189 | 41,395,527 | 133,429,413 | 322.33 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 2 | 5,849,117 | 5,811,937 | 2,187,628 | 37.64 % |
| 15.5 | OTHER ACCIDENT ONLY | 10 | 12,494,445 | 6,650,792 | 2,423,545 | 36.44 % |
| 15.7 | ALL OTHER A&H | 13 | 92,895,134 | 94,071,074 | 76,342,595 | 81.15 % |
| 16. | WORKERS' COMPENSATION | 226 | 11,418,933,467 | 11,479,054,677 | 4,660,590,445 | 40.60 % |
| 17.1 | OTHER LIABILITY - Occurrence | 343 | 3,771,654,726 | 3,552,083,445 | 2,584,904,394 | 72.77 % |
| 17.2 | OTHER LIABILITY - Claims Made | 187 | 2,403,371,105 | 2,167,744,635 | 1,232,629,677 | 56.86 % |
| 17.3 | EXCESS WORKERS' COMP. | 20 | 204,193,791 | 205,384,411 | 117,287,599 | 57.11 % |
| 18. | PRODUCTS LIABILITY | 153 | 253,119,356 | 241,035,908 | 51,850,746 | 21.51 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 2 | 1,508 | 779 | - | n/a |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 155 | 17,960,230,340 | 17,737,734,204 | 11,619,034,705 | 65.50 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 17 | 117,026 | 68,059 | 338,378 | 497.18 % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 246 | 3,257,871,858 | 3,169,920,704 | 2,533,458,407 | 79.92 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 152 | 13,161,623,489 | 13,002,415,060 | 8,212,670,057 | 63.16 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 243 | 943,888,790 | 923,310,106 | 523,010,152 | 56.65 % |
| 22. | AIRCRAFT | 30 | 171,237,592 | 167,071,135 | 93,568,482 | 56.01 % |
| 23. | FIDELITY | 113 | 134,301,253 | 130,594,828 | 45,848,300 | 35.11 % |
| 24. | SURETY | 154 | 878,800,390 | 853,235,497 | 144,559,298 | 16.94 % |
| 26. | BURGLARY & THEFT | 118 | 42,199,210 | 39,775,049 | 17,713,666 | 44.53 % |
| 27. | BOILER & MACHINERY | 126 | 131,023,552 | 128,277,918 | 48,667,104 | 37.94 % |
| 28. | CREDIT | 23 | 134,794,700 | 127,758,942 | 43,816,328 | 34.30 % |
| 30. | WARRANTY | 24 | 202,032,182 | 173,667,100 | 105,977,730 | 61.02 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 25 | 71,160,564 | 70,117,978 | 25,656,942 | 36.59 % |
| 35. | TOTAL LINE | 605 | 78,249,222,828 | 76,522,562,620 | 40,349,477,764 | 52.73 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 161 | 31,121,853,829 | 30,740,149,264 | 19,831,704,762 | 64.51 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 255 | 4,201,760,648 | 4,093,230,810 | 3,056,468,559 | 74.67 % |
| | TOTAL: PROP 103 LINES ONLY | | 64,602,393,672 | 62,830,424,075 | 34,727,660,764 | 55.27 % |

2018 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 233 | 939,112,586 | 934,161,721 | 1,534,083,985 | 164.22 % |
| 02.1 | ALLIED LINES | 230 | 599,352,239 | 578,458,847 | 389,542,262 | 67.34 % |
| 02.2 | MULTIPLE PERIL CROP | 14 | 424,577,059 | 415,323,824 | 297,101,439 | 71.53 % |
| 02.3 | FEDERAL FLOOD | 27 | 143,540,112 | 145,666,209 | 16,191,181 | 11.12 % |
| 02.4 | PRIVATE CROP | 13 | 15,411,116 | 15,811,411 | 1,688,513 | 10.68 % |
| 02.5 | PRIVATE FLOOD | 38 | 74,468,626 | 70,188,400 | 4,846,725 | 6.91 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 26 | 214,107,254 | 211,017,480 | 150,830,800 | 71.48 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 112 | 8,266,332,994 | 7,983,075,132 | 13,577,455,112 | 170.08 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 215 | 2,850,096,005 | 2,822,686,282 | 2,303,310,270 | 81.60 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 206 | 1,751,379,369 | 1,722,720,288 | 1,019,707,892 | 59.19 % |
| 06. | MORTGAGE GUARANTY | 12 | 464,561,035 | 461,319,147 | (19,045,787) | (4.13) % |
| 08. | OCEAN MARINE | 74 | 314,543,950 | 301,876,700 | 160,288,859 | 53.10 % |
| 09. | INLAND MARINE | 286 | 2,734,448,881 | 2,676,262,583 | 1,346,787,942 | 50.32 % |
| 10. | FINANCIAL GUARANTY | 7 | 23,439,858 | 98,379,568 | (98,214,047) | (99.83) % |
| 11. | MEDICAL PROF. LIAB. | 42 | 437,161,169 | 439,935,999 | 73,994,872 | 16.82 % |
| 12. | EARTHQUAKE | 150 | 1,520,916,327 | 1,468,171,552 | 6,287,554 | 0.43 % |
| 13. | GROUP A AND H | 42 | 363,257,436 | 344,776,877 | 165,636,607 | 48.04 % |
| 14. | CREDIT A&H (GRP&IND) | 1 | 123,417 | 123,417 | 55,826 | 45.23 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 72,938 | 74,250 | 177,343 | 238.85 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 1,042 | 1,041 | 32,640 | 3135.45 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 6 | 78,953,283 | 21,903,117 | 120,464,945 | 549.99 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 2 | 5,790,716 | 5,698,150 | 2,277,018 | 39.96 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 2,012,722 | 1,982,730 | (69,789) | (3.52) % |
| 15.7 | ALL OTHER A&H | 12 | 100,591,485 | 98,013,562 | 82,800,880 | 84.48 % |
| 16. | WORKERS' COMPENSATION | 230 | 12,324,684,337 | 12,470,275,010 | 5,206,980,021 | 41.76 % |
| 17.1 | OTHER LIABILITY - Occurrence | 343 | 3,407,282,104 | 3,221,450,725 | 2,349,997,042 | 72.95 % |
| 17.2 | OTHER LIABILITY - Claims Made | 188 | 2,006,558,581 | 1,946,172,242 | 1,202,498,426 | 61.79 % |
| 17.3 | EXCESS WORKERS' COMP. | 21 | 209,022,776 | 204,673,002 | 124,786,903 | 60.97 % |
| 18. | PRODUCTS LIABILITY | 150 | 235,559,964 | 227,278,105 | 242,671,075 | 106.77 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 3 | 27,881 | 171,972 | (2,716) | n/a |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 158 | 17,237,283,705 | 16,787,241,387 | 11,415,014,873 | 68.00 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 18 | 25,115 | 29,512 | (76,620) | (259.62) % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 253 | 3,009,056,531 | 2,855,686,364 | 2,154,625,317 | 75.45 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 152 | 12,651,114,407 | 12,358,314,054 | 7,749,952,812 | 62.71 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 247 | 885,921,931 | 843,727,337 | 495,863,336 | 58.77 % |
| 22. | AIRCRAFT | 32 | 159,852,707 | 149,093,339 | 100,860,751 | 67.65 % |
| 23. | FIDELITY | 122 | 125,721,479 | 122,627,778 | 35,416,194 | 28.88 % |
| 24. | SURETY | 153 | 902,518,299 | 871,539,999 | 61,641,863 | 7.07 % |
| 26. | BURGLARY & THEFT | 111 | 38,937,151 | 36,583,710 | 8,207,228 | 22.43 % |
| 27. | BOILER & MACHINERY | 132 | 122,044,326 | 121,264,406 | 20,710,896 | 17.08 % |
| 28. | CREDIT | 24 | 130,607,764 | 124,065,977 | 68,022,231 | 54.83 % |
| 30. | WARRANTY | 24 | 196,878,585 | 154,134,978 | 89,915,761 | 58.34 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 22 | 70,792,749 | 71,782,498 | 33,293,428 | 46.38 % |
| 35. | TOTAL LINE | 609 | 75,006,621,044 | 73,394,588,310 | 52,477,489,909 | 71.50 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 161 | 29,888,398,112 | 29,145,555,441 | 19,164,967,685 | 65.76 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 258 | 3,894,978,462 | 3,699,413,701 | 2,650,488,653 | 71.65 % |
| | TOTAL: PROP 103 LINES ONLY | | 60,606,409,703 | 58,912,033,646 | 46,338,933,777 | 78.66 % |

2017 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 227 | 923,299,224 | 933,262,145 | 902,086,719 | 96.66 % |
| 02.1 | ALLIED LINES | 225 | 544,410,949 | 542,112,731 | 563,388,256 | 103.92 % |
| 02.2 | MULTIPLE PERIL CROP | 13 | 398,134,591 | 407,149,734 | 358,575,323 | 88.07 % |
| 02.3 | FEDERAL FLOOD | 29 | 150,021,654 | 150,284,689 | 47,723,798 | 31.76 % |
| 02.4 | PRIVATE CROP | 14 | 20,965,398 | 20,755,153 | 9,263,477 | 44.63 % |
| 02.5 | PRIVATE FLOOD | 31 | 64,357,224 | 60,665,984 | 7,569,536 | 12.48 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 26 | 208,032,034 | 206,303,651 | 464,271,923 | 225.04 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 108 | 7,761,932,830 | 7,664,490,935 | 15,418,577,650 | 201.17 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 219 | 2,801,647,020 | 2,739,089,260 | 2,229,735,229 | 81.40 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 208 | 1,686,412,040 | 1,717,564,751 | 917,655,995 | 53.43 % |
| 06. | MORTGAGE GUARANTY | 13 | 466,077,590 | 436,305,553 | 18,009,067 | 4.13 % |
| 08. | OCEAN MARINE | 72 | 280,032,788 | 272,577,966 | 163,454,531 | 59.97 % |
| 09. | INLAND MARINE | 284 | 2,605,843,437 | 2,586,343,682 | 1,381,494,250 | 53.41 % |
| 10. | FINANCIAL GUARANTY | 9 | 41,543,928 | 154,557,684 | 42,212,553 | 27.31 % |
| 11. | MEDICAL PROF. LIAB. | 44 | 444,168,541 | 440,944,860 | 172,044,301 | 39.02 % |
| 12. | EARTHQUAKE | 145 | 1,396,373,365 | 1,334,711,308 | (89,343) | (0.01) % |
| 13. | GROUP A AND H | 41 | 373,664,553 | 350,636,165 | 244,377,283 | 69.70 % |
| 14. | CREDIT A&H (GRP&IND) | 1 | 291,853 | 291,853 | 51,246 | 17.56 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 79,779 | 83,294 | 63,757 | 76.54 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 207,668 | 75,744 | 8,072 | 10.66 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 80,256,683 | 23,342,078 | 113,060,698 | 484.36 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 5,661,837 | 5,468,448 | 2,364,889 | 43.25 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 823,930 | 794,261 | 250,484 | 31.54 % |
| 15.7 | ALL OTHER A&H | 13 | 52,597,399 | 53,857,329 | 45,788,178 | 85.02 % |
| 16. | WORKERS' COMPENSATION | 219 | 12,770,440,503 | 12,741,056,697 | 6,052,042,673 | 47.50 % |
| 17.1 | OTHER LIABILITY - Occurrence | 339 | 3,217,359,770 | 3,062,231,436 | 2,313,460,292 | 75.55 % |
| 17.2 | OTHER LIABILITY - Claims Made | 175 | 1,873,064,539 | 1,862,864,302 | 1,316,688,486 | 70.68 % |
| 17.3 | EXCESS WORKERS' COMP. | 20 | 195,104,509 | 195,006,182 | 102,622,124 | 52.63 % |
| 18. | PRODUCTS LIABILITY | 148 | 245,847,142 | 245,376,247 | 140,299,872 | 57.18 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | - | - | - | - | n/a |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 167 | 15,504,990,771 | 15,074,112,576 | 11,024,724,877 | 73.14 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 19 | 283,632 | 206,938 | 94,330 | 45.58 % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 257 | 2,725,528,129 | 2,611,924,926 | 2,013,684,467 | 77.10 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 165 | 11,755,597,804 | 11,505,677,949 | 7,597,693,551 | 66.03 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 247 | 810,329,618 | 766,176,283 | 501,474,509 | 65.45 % |
| 22. | AIRCRAFT | 34 | 147,572,177 | 146,596,769 | 108,961,337 | 74.33 % |
| 23. | FIDELITY | 115 | 123,017,154 | 120,626,965 | 55,904,660 | 46.35 % |
| 24. | SURETY | 157 | 840,523,077 | 790,483,399 | 110,563,744 | 13.99 % |
| 26. | BURGLARY & THEFT | 114 | 35,580,247 | 33,308,940 | 10,689,426 | 32.09 % |
| 27. | BOILER & MACHINERY | 131 | 118,203,278 | 121,360,597 | 73,550,808 | 60.61 % |
| 28. | CREDIT | 29 | 120,410,340 | 133,339,585 | 79,111,093 | 59.33 % |
| 30. | WARRANTY | 26 | 198,349,739 | 167,956,111 | 94,173,130 | 56.07 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 26 | 84,313,180 | 86,496,179 | 32,562,516 | 37.65 % |
| 35. | TOTAL LINE | 615 | 71,053,858,335 | 69,796,084,417 | 54,597,252,690 | 78.22 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 172 | 27,260,588,575 | 26,579,790,525 | 18,622,418,428 | 70.06 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 264 | 3,535,857,747 | 3,378,101,209 | 2,515,158,976 | 74.45 % |
| | TOTAL: PROP 103 LINES ONLY | | 56,299,956,587 | 55,129,541,346 | 47,581,847,644 | 86.31 % |

2016 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|-----------------------|-----------------------|-----------------------|----------------|
| 01. | FIRE | 225 | 948,340,971 | 931,691,877 | 386,113,924 | 41.44 % |
| 02.1 | ALLIED LINES | 225 | 571,852,846 | 595,216,561 | 283,830,759 | 47.69 % |
| 02.2 | MULTIPLE PERIL CROP | 13 | 466,850,788 | 470,388,755 | 334,438,620 | 71.10 % |
| 02.3 | FEDERAL FLOOD | 32 | 154,628,112 | 167,528,136 | 7,144,343 | 4.26 % |
| 02.4 | PRIVATE CROP | 13 | 14,754,741 | 14,722,880 | 9,035,466 | 61.37 % |
| 02.5 | PRIVATE FLOOD | 17 | 46,102,945 | 24,136,464 | 361,160 | 1.50 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 24 | 209,370,547 | 212,489,626 | 85,619,721 | 40.29 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 107 | 7,645,677,515 | 7,475,784,553 | 4,047,329,931 | 54.14 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 216 | 2,759,010,475 | 2,735,636,027 | 1,198,343,783 | 43.80 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 205 | 1,646,416,097 | 1,605,267,198 | 1,026,790,945 | 63.96 % |
| 06. | MORTGAGE GUARANTY | 13 | 459,017,197 | 432,649,267 | 31,446,472 | 7.27 % |
| 08. | OCEAN MARINE | 72 | 276,391,153 | 278,183,358 | 152,830,536 | 54.94 % |
| 09. | INLAND MARINE | 290 | 2,392,612,969 | 2,379,182,971 | 1,140,261,362 | 47.93 % |
| 10. | FINANCIAL GUARANTY | 9 | 47,698,715 | 203,727,931 | (44,841,724) | (22.01) % |
| 11. | MEDICAL PROF. LIAB. | 45 | 450,121,156 | 458,586,473 | 213,106,431 | 46.47 % |
| 12. | EARTHQUAKE | 146 | 1,290,175,933 | 1,277,960,523 | 119,112 | 0.01 % |
| 13. | GROUP A AND H | 33 | 342,771,501 | 315,843,552 | 219,807,404 | 69.59 % |
| 14. | CREDIT A&H (GRP&IND) | 1 | 335,889 | 335,889 | 87,315 | 26.00 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 93,498 | 100,490 | (356,681) | (354.94) % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,888 | 3,874 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 7 | 81,669,666 | 25,636,975 | 125,568,807 | 489.80 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 5,208,357 | 5,204,162 | 2,061,860 | 39.62 % |
| 15.5 | OTHER ACCIDENT ONLY | 6 | 860,308 | 839,212 | 48,828 | 5.82 % |
| 15.7 | ALL OTHER A&H | 10 | 33,431,854 | 31,101,167 | 26,588,900 | 85.49 % |
| 16. | WORKERS' COMPENSATION | 226 | 12,962,449,922 | 12,782,176,587 | 6,611,820,758 | 51.73 % |
| 17.1 | OTHER LIABILITY - Occurrence | 337 | 2,942,344,182 | 2,914,445,683 | 2,247,552,221 | 77.12 % |
| 17.2 | OTHER LIABILITY - Claims Made | 179 | 1,852,328,484 | 1,813,129,724 | 1,000,525,093 | 55.18 % |
| 17.3 | EXCESS WORKERS' COMP. | 19 | 243,485,387 | 239,540,567 | 100,557,408 | 41.98 % |
| 18. | PRODUCTS LIABILITY | 151 | 229,783,521 | 225,303,618 | 92,845,748 | 41.21 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | - | - | - | - | n/a |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 172 | 14,231,022,452 | 13,805,008,511 | 10,818,475,687 | 78.37 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 13 | 242,940 | (9,930,304) | 2,989,176 | (30.10) % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 250 | 2,501,486,661 | 2,424,670,972 | 1,892,856,090 | 78.07 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 167 | 11,025,332,193 | 10,789,545,736 | 7,140,171,666 | 66.18 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 246 | 728,297,032 | 750,129,294 | 471,638,337 | 62.87 % |
| 22. | AIRCRAFT | 31 | 140,129,707 | 139,758,324 | 68,195,820 | 48.80 % |
| 23. | FIDELITY | 116 | 120,817,661 | 120,222,439 | 37,481,024 | 31.18 % |
| 24. | SURETY | 155 | 753,410,917 | 729,766,118 | 33,359,841 | 4.57 % |
| 26. | BURGLARY & THEFT | 118 | 31,874,418 | 31,319,036 | 6,294,345 | 20.10 % |
| 27. | BOILER & MACHINERY | 134 | 124,808,046 | 120,719,154 | 58,332,018 | 48.32 % |
| 28. | CREDIT | 29 | 138,888,191 | 126,498,721 | 54,077,020 | 42.75 % |
| 30. | WARRANTY | 23 | 194,670,478 | 168,141,910 | 80,587,134 | 47.93 % |
| 34. | AGG. WRITE-INS FOR OTHER LINES | 26 | 87,139,160 | 84,779,131 | 27,747,670 | 32.73 % |
| 35. | TOTAL LINE | 610 | 68,133,586,567 | 66,992,137,164 | 40,176,096,792 | 59.97 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 175 | 25,256,354,645 | 24,594,554,247 | 17,958,647,353 | 73.02 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 257 | 3,229,783,693 | 3,174,800,266 | 2,364,494,427 | 74.48 % |
| | TOTAL: PROP 103 LINES ONLY | | 53,063,853,267 | 52,109,051,807 | 32,369,803,134 | 62.12 % |

2015 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 13 | 488,836,978 | 427,229,808 | 671,561,189 | 157.19 % |
| 02.3 | FEDERAL FLOOD | 30 | 163,140,635 | 155,954,292 | 5,452,695 | 3.50 % |
| 02.4 | PRIVATE CROP | 11 | 14,983,507 | 14,768,361 | 1,932,553 | 13.09 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 13 | 458,718,567 | 403,934,017 | 33,019,618 | 8.17 % |
| 08. | OCEAN MARINE | 71 | 277,628,158 | 276,326,741 | 140,063,012 | 50.69 % |
| 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 % |
| 13. | GROUP A AND H | 35 | 343,355,100 | 309,424,797 | 169,558,888 | 54.80 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 480,212 | 836,178 | 456,401 | 54.58 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 131,323 | 134,985 | (233,264) | (172.81) % |
| 15.2 | NON-CANCELLABLE A&H | 1 | 3,744 | 3,744 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 81,194,083 | 25,410,652 | 101,463,659 | 399.30 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 5,574,075 | 5,542,266 | 3,937,364 | 71.04 % |
| 15.5 | OTHER ACCIDENT ONLY | 7 | 747,580 | 1,018,509 | 257,060 | 25.24 % |
| 15.7 | ALL OTHER A&H | 8 | 22,325,298 | 22,368,262 | 17,278,166 | 77.24 % |
| 16. | WORKERS' COMPENSATION | 224 | 12,334,059,626 | 12,114,247,225 | 6,861,435,126 | 56.64 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 21 | 240,071,651 | 224,949,269 | 168,410,178 | 74.87 % |
| 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. | 179 | 23,250,975,868 | 22,751,989,258 | 15,381,569,880 | 67.61 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 253 | 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 % |

2014 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 403,796,746 | 396,276,135 | 417,664,042 | 105.40 % |
| 02.3 | FEDERAL FLOOD | 30 | 165,119,480 | 161,702,754 | 6,670,583 | 4.13 % |
| 02.4 | PRIVATE CROP | 12 | 14,129,956 | 14,396,641 | 38,695,156 | 268.78 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 14 | 427,044,405 | 364,200,050 | 53,436,837 | 14.67 % |
| 08. | OCEAN MARINE | 74 | 275,319,629 | 265,569,334 | 105,792,169 | 39.84 % |
| 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. | 41 | 474,616,083 | 469,384,423 | 204,582,446 | 43.59 % |
| 12. | EARTHQUAKE | 150 | 1,259,163,352 | 1,229,480,403 | 8,693,706 | 0.71 % |
| 13. | GROUP A AND H | 32 | 346,714,343 | 314,456,713 | 182,885,802 | 58.16 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 1,119,290 | 1,050,039 | 291,523 | 27.76 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 150,362 | 156,334 | 834,600 | 533.86 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,775 | 3,773 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 79,351,420 | 16,127,678 | 90,866,746 | 563.42 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 5,628,630 | 5,528,304 | 3,915,904 | 70.83 % |
| 15.5 | OTHER ACCIDENT ONLY | 6 | 1,349,388 | 1,288,597 | 876,283 | 68.00 % |
| 15.7 | ALL OTHER A&H | 8 | 18,212,876 | 18,218,867 | 17,778,572 | 97.58 % |
| 16. | WORKERS' COMPENSATION | 238 | 11,425,340,216 | 11,320,509,129 | 7,095,006,044 | 62.67 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 23 | 216,259,152 | 213,569,608 | 117,510,118 | 55.02 % |
| 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 | 14 | 92,397 | 104,482 | 51,214 | 49.02 % |
| 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 | 631,984,919 | 604,701,029 | 358,118,958 | 59.22 % |
| 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 | 622 | 61,157,750,124 | 60,161,335,615 | 33,440,700,799 | 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 | 2,729,368,237 | 2,631,043,666 | 1,720,373,890 | 65.39 % |
| | TOTAL: PROP 103 LINES ONLY | | 47,797,883,290 | 46,984,772,588 | 25,219,301,986 | 53.68 % |

2013 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 14 | 313,384,430 | 291,404,288 | 123,760,294 | 42.47 % |
| 02.3 | FEDERAL FLOOD | 31 | 168,088,672 | 167,912,365 | 3,286,781 | 1.96 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 15 | 390,128,373 | 339,691,340 | 193,100,685 | 56.85 % |
| 08. | OCEAN MARINE | 76 | 265,218,481 | 256,475,320 | 100,043,906 | 39.01 % |
| 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) % |
| 13. | GROUP A AND H | 38 | 406,640,775 | 378,660,306 | 250,693,573 | 66.21 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 1,238,389 | 1,169,893 | (77,104) | (6.59) % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 2 | 175,707 | 180,548 | 81,225 | 44.99 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,517 | 3,512 | - | 0.00 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 82,174,074 | 19,265,967 | 96,500,779 | 500.89 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 5,839,938 | 5,827,506 | 4,190,738 | 71.91 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 2,242,826 | 2,726,032 | 1,272,975 | 46.70 % |
| 15.7 | ALL OTHER A&H | 7 | 12,111,003 | 12,165,371 | 9,240,518 | 75.96 % |
| 16. | WORKERS' COMPENSATION | 239 | 10,296,178,869 | 10,046,923,051 | 7,057,280,814 | 70.24 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 24 | 203,005,818 | 199,483,890 | 92,318,632 | 46.28 % |
| 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 % |

2012 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 14 | 276,687,431 | 269,431,112 | 108,901,698 | 40.42 % |
| 02.3 | FEDERAL FLOOD | 31 | 163,322,322 | 162,920,867 | 1,818,829 | 1.12 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 14 | 328,898,236 | 291,059,127 | 643,924,341 | 221.23 % |
| 08. | OCEAN MARINE | 71 | 240,580,687 | 245,929,360 | 343,899,340 | 139.84 % |
| 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 % |
| 13. | GROUP A AND H | 39 | 359,392,825 | 336,185,064 | 182,329,213 | 54.23 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 1,643,178 | 1,695,826 | 126,743 | 7.47 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 210,106 | 213,840 | 229,442 | 107.30 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,521 | 3,520 | 611 | 17.36 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 7 | 83,492,265 | 17,213,553 | 103,513,672 | 601.35 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 6,091,776 | 6,082,691 | 7,421,421 | 122.01 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 2,984,711 | 2,999,459 | 1,441,812 | 48.07 % |
| 15.7 | ALL OTHER A&H | 8 | 10,580,040 | 10,767,142 | 6,454,159 | 59.94 % |
| 16. | WORKERS' COMPENSATION | 226 | 9,005,555,144 | 8,647,469,290 | 6,253,166,730 | 72.31 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 25 | 183,032,790 | 181,419,586 | 175,514,004 | 96.74 % |
| 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 % |
| 35. | TOTAL LINE | 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 % |
| | TOTAL: PROP 103 LINES ONLY | | 43,725,022,982 | 43,391,671,158 | 22,885,367,862 | 52.74 % |

2011 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 259,463,560 | 257,003,881 | 135,417,342 | 52.69 % |
| 02.3 | FEDERAL FLOOD | 29 | 166,029,650 | 166,198,522 | 2,262,980 | 1.36 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 15 | 349,887,136 | 342,746,963 | 1,129,439,092 | 329.53 % |
| 08. | OCEAN MARINE | 76 | 225,092,598 | 223,315,025 | 106,198,016 | 47.56 % |
| 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 PROF. LIAB. | 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 % |
| 13. | GROUP A AND H | 38 | 318,465,714 | 293,967,810 | 171,459,797 | 58.33 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 1,638,473 | 1,925,048 | 95,518 | 4.96 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 239,354 | 238,910 | 648,058 | 271.26 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,629 | 3,628 | (8) | (0.22) % |
| 15.3 | GUARANTEED RENEWABLE A&H | 7 | 83,318,185 | 16,305,233 | 84,567,395 | 518.65 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 6,498,856 | 6,558,716 | 3,856,917 | 58.81 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 2,677,317 | 2,551,925 | 1,389,736 | 54.46 % |
| 15.7 | ALL OTHER A&H | 8 | 8,588,296 | 8,666,328 | 2,030,879 | 23.43 % |
| 16. | WORKERS' COMPENSATION | 227 | 7,827,723,401 | 7,576,178,320 | 4,574,172,863 | 60.38 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 24 | 189,800,428 | 207,052,070 | 134,590,156 | 65.00 % |
| 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 % |
| 35. | TOTAL LINE | 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 % |
| | TOTAL: PROP 103 LINES ONLY | | 43,014,261,170 | 42,846,961,043 | 22,173,900,592 | 51.75 % |

2010 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 226,188,157 | 219,333,275 | 89,579,022 | 40.84 % |
| 02.3 | FEDERAL FLOOD | 29 | 189,887,375 | 190,469,679 | 3,235,168 | 1.70 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 15 | 325,604,536 | 345,618,988 | 888,224,609 | 257.00 % |
| 08. | OCEAN MARINE | 73 | 218,496,001 | 208,732,613 | 98,707,382 | 47.29 % |
| 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 % |
| 13. | GROUP A AND H | 38 | 241,585,282 | 217,494,040 | 156,885,808 | 72.13 % |
| 14. | CREDIT A&H (GRP&IND) | 2 | 2,262,074 | 2,466,174 | 870,668 | 35.30 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 271,348 | 262,179 | 236,939 | 90.37 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,612 | 3,612 | (20) | (0.55) % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 81,701,148 | 18,486,001 | 73,434,420 | 397.24 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 6,936,725 | 7,044,514 | 6,202,145 | 88.04 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 2,789,380 | 3,030,336 | 1,808,182 | 59.67 % |
| 15.7 | ALL OTHER A&H | 9 | 7,429,852 | 7,610,646 | 4,364,590 | 57.35 % |
| 16. | WORKERS' COMPENSATION | 220 | 7,115,216,292 | 6,942,143,750 | 5,032,363,386 | 72.49 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 22 | 230,417,315 | 177,567,629 | 89,634,612 | 50.48 % |
| 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 % |
| 35. | TOTAL LINE | 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 % |

2009 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 254,434,517 | 244,067,917 | 212,554,407 | 87.09 % |
| 02.3 | FEDERAL FLOOD | 31 | 179,463,664 | 176,511,406 | 8,075,285 | 4.57 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 16 | 381,907,640 | 407,836,748 | 1,243,047,284 | 304.79 % |
| 08. | OCEAN MARINE | 75 | 224,229,853 | 227,848,157 | 106,778,919 | 46.86 % |
| 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) % |
| 13. | GROUP A AND H | 37 | 256,144,990 | 252,261,645 | 200,945,794 | 79.66 % |
| 14. | CREDIT A&H (GRP&IND) | 4 | 4,541,957 | 4,287,441 | 1,119,261 | 26.11 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 320,182 | 294,464 | 63,776 | 21.66 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,382 | 3,389 | 229 | 6.76 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 8 | 82,415,678 | 20,067,079 | 56,984,945 | 283.97 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 2 | 7,504,682 | 7,630,165 | 5,229,682 | 68.54 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 4,880,300 | 5,853,908 | 2,814,417 | 48.08 % |
| 15.7 | ALL OTHER A&H | 9 | 7,366,563 | 7,548,689 | 3,373,882 | 44.69 % |
| 16. | WORKERS' COMPENSATION | 207 | 6,901,664,129 | 6,766,542,785 | 4,636,687,077 | 68.52 % |
| 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 % |
| 17.3 | EXCESS WORKERS' COMP. | 24 | 201,651,066 | 193,451,219 | 95,846,141 | 49.55 % |
| 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) % |
| 35. | TOTAL LINE | 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 % |

2008 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 12 | 201,812,544 | 198,925,358 | 88,890,200 | 44.69 % |
| 02.3 | FEDERAL FLOOD | 30 | 167,867,325 | 151,265,944 | 4,198,312 | 2.78 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 16 | 497,833,818 | 505,612,975 | 2,366,631,067 | 468.07 % |
| 08. | OCEAN MARINE | 68 | 283,185,009 | 282,950,115 | 156,083,495 | 55.16 % |
| 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) % |
| 13. | GROUP A AND H | 36 | 244,950,468 | 231,746,339 | 135,593,230 | 58.51 % |
| 14. | CREDIT A&H (GRP&IND) | 6 | 27,265,631 | 26,978,439 | 2,983,346 | 11.06 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 420,783 | 473,484 | (282,530) | (59.67) % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,191 | 3,191 | 1,076 | 33.72 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 10 | 84,293,269 | 22,494,667 | 56,193,808 | 249.81 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 8,302,487 | 8,468,905 | 6,083,850 | 71.84 % |
| 15.5 | OTHER ACCIDENT ONLY | 7 | 10,098,284 | 11,114,706 | 5,457,941 | 49.11 % |
| 15.7 | ALL OTHER A&H | 12 | 10,841,112 | 10,796,346 | 6,827,931 | 63.24 % |
| 16. | WORKERS' COMPENSATION | 207 | 7,646,401,821 | 7,707,215,020 | 4,544,798,209 | 58.97 % |
| 17.1 | OTHER LIABILITY | 326 | 4,097,637,131 | 4,188,477,472 | 2,606,965,447 | 62.24 % |
| 17.3 | EXCESS WORKERS' COMP. | 26 | 171,459,325 | 140,440,749 | 104,121,384 | 74.14 % |
| 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 % |
| 35. | TOTAL LINE | 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 % |

2007 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 11 | 190,177,272 | 188,458,055 | 81,528,948 | 43.26 % |
| 02.3 | FEDERAL FLOOD | 28 | 153,726,393 | 150,444,788 | 511,581 | 0.34 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 15 | 477,992,892 | 431,893,851 | 637,510,219 | 147.61 % |
| 08. | OCEAN MARINE | 72 | 286,626,507 | 291,209,222 | 102,935,109 | 35.35 % |
| 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) % |
| 13. | GROUP A AND H | 38 | 198,284,651 | 168,508,494 | 101,725,902 | 60.37 % |
| 14. | CREDIT A&H (GRP&IND) | 6 | 28,680,985 | 28,649,401 | 2,277,246 | 7.95 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 596,808 | 594,033 | 138,737 | 23.36 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,191 | 3,191 | 213 | 6.68 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 9 | 85,306,120 | 22,774,235 | 47,717,354 | 209.52 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 4 | 9,084,869 | 9,230,669 | 5,199,129 | 56.32 % |
| 15.5 | OTHER ACCIDENT ONLY | 8 | 12,170,252 | 11,846,679 | 5,203,624 | 43.92 % |
| 15.6 | MEDICARE TITLE XVIII | 1 | 35 | (206) | - | 0.00 % |
| 15.7 | ALL OTHER A&H | 8 | 14,913,156 | 14,920,392 | 7,843,507 | 52.57 % |
| 16. | WORKERS' COMPENSATION | 207 | 8,993,380,154 | 8,993,511,680 | 4,816,001,069 | 53.55 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2006 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 10 | 189,864,614 | 195,153,628 | 170,750,299 | 87.50 % |
| 02.3 | FEDERAL FLOOD | 27 | 149,395,406 | 140,639,955 | 68,334,202 | 48.59 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 17 | 405,386,122 | 399,164,527 | 122,029,788 | 30.57 % |
| 08. | OCEAN MARINE | 70 | 291,751,221 | 288,789,226 | 321,350,351 | 111.28 % |
| 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) % |
| 13. | GROUP A AND H | 37 | 175,949,777 | 160,594,828 | 66,944,983 | 41.69 % |
| 14. | CREDIT A&H (GRP&IND) | 5 | 29,897,398 | 29,837,180 | 1,790,157 | 6.00 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 3,124,580 | 3,168,332 | 386,102 | 12.19 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 3,408 | 3,408 | 3,371 | 98.91 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 11 | 85,085,516 | 22,059,923 | 48,775,847 | 221.11 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 9,848,258 | 10,125,512 | 6,179,480 | 61.03 % |
| 15.5 | OTHER ACCIDENT ONLY | 6 | 9,317,708 | 9,022,645 | 4,358,278 | 48.30 % |
| 15.6 | ALL OTHER A&H | 9 | 7,794,788 | 7,800,055 | 3,792,406 | 48.62 % |
| 16. | WORKERS' COMPENSATION | 204 | 11,157,132,302 | 11,478,828,093 | 5,423,230,095 | 47.25 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2005 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 11 | 181,107,816 | 170,419,198 | 74,357,311 | 43.63 % |
| 02.3 | FEDERAL FLOOD | 25 | 128,920,096 | 126,622,564 | 23,348,105 | 18.44 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 17 | 439,788,935 | 425,957,198 | 80,082,220 | 18.80 % |
| 08. | OCEAN MARINE | 69 | 276,327,638 | 269,118,823 | 272,493,618 | 101.25 % |
| 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 % |
| 13. | GROUP A AND H | 37 | 248,371,899 | 228,157,154 | 123,865,216 | 54.29 % |
| 14. | CREDIT A&H (GRP&IND) | 6 | 38,883,970 | 39,480,884 | 2,325,250 | 5.89 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 6 | 2,150,591 | 2,254,904 | 2,060,800 | 91.39 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 5,965 | 5,965 | 83,867 | 1405.98 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 10 | 84,945,635 | 30,804,102 | 48,249,697 | 156.63 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 4 | 10,540,738 | 10,646,964 | 6,835,021 | 64.20 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 14,101,491 | 14,175,568 | 3,497,029 | 24.67 % |
| 15.6 | ALL OTHER A&H | 11 | 12,698,608 | 9,408,134 | 6,115,284 | 65.00 % |
| 16. | WORKERS' COMPENSATION | 210 | 14,592,722,090 | 14,557,496,792 | 8,346,439,922 | 57.33 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2004 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 10 | 167,863,693 | 169,121,322 | 63,321,185 | 37.44 % |
| 02.3 | FEDERAL FLOOD | 28 | 129,513,586 | 122,221,059 | 3,885,354 | 3.18 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 17 | 505,750,484 | 512,372,329 | 69,405,813 | 13.55 % |
| 08. | OCEAN MARINE | 69 | 265,127,646 | 263,813,520 | 149,848,483 | 56.80 % |
| 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 % |
| 13. | GROUP A AND H | 45 | 249,786,596 | 232,176,026 | 141,357,928 | 60.88 % |
| 14. | CREDIT A&H (GRP&IND) | 7 | 45,111,417 | 46,362,619 | 3,931,059 | 8.48 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 2,833,716 | 3,008,076 | 1,682,080 | 55.92 % |
| 15.2 | NON-CANCELLABLE A&H | 2 | 5,253 | 5,249 | 13,287 | 253.13 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 11 | 82,285,208 | 36,074,710 | 36,849,705 | 102.15 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 3 | 10,938,808 | 10,821,974 | 6,188,401 | 57.18 % |
| 15.5 | OTHER ACCIDENT ONLY | 9 | 30,019,321 | 29,422,933 | 3,267,469 | 11.11 % |
| 15.6 | ALL OTHER A&H | 9 | 6,880,715 | 6,861,988 | 3,177,973 | 46.31 % |
| 16. | WORKERS' COMPENSATION | 214 | 16,105,359,553 | 15,926,141,063 | 10,169,341,823 | 63.85 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2003 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 10 | 157,369,292 | 157,627,494 | 53,271,922 | 33.80 % |
| 02.3 | FEDERAL FLOOD | 32 | 117,191,903 | 103,217,419 | 4,175,351 | 4.05 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 16 | 585,425,919 | 588,849,773 | 98,679,819 | 16.76 % |
| 08. | OCEAN MARINE | 76 | 237,818,704 | 228,761,446 | 195,211,132 | 85.33 % |
| 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 % |
| 13. | GROUP A AND H | 43 | 256,522,837 | 240,377,854 | 159,934,886 | 66.53 % |
| 14. | CREDIT A&H (GRP&IND) | 7 | 60,305,353 | 60,160,340 | 6,477,257 | 10.77 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 894,399 | 879,142 | 2,741,114 | 311.79 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 10,733 | 10,733 | 14,736 | 137.30 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 11 | 82,417,692 | 34,991,624 | 34,539,706 | 98.71 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 4 | 10,683,893 | 10,609,665 | 8,014,547 | 75.54 % |
| 15.5 | OTHER ACCIDENT ONLY | 11 | 30,444,316 | 30,875,187 | 1,154,487 | 3.74 % |
| 15.6 | ALL OTHER A&H | 9 | 6,563,311 | 6,295,163 | 3,230,670 | 51.32 % |
| 16. | WORKERS' COMPENSATION | 225 | 14,702,631,764 | 14,232,915,084 | 11,135,095,579 | 78.23 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2002 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 11 | 149,383,394 | 136,532,880 | 83,867,295 | 61.43 % |
| 02.3 | FEDERAL FLOOD | 30 | 109,175,639 | 114,213,125 | 2,170,159 | 1.90 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 16 | 564,793,942 | 565,808,545 | 38,747,767 | 6.85 % |
| 08. | OCEAN MARINE | 78 | 218,989,754 | 206,305,719 | 119,103,371 | 57.73 % |
| 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 % |
| 13. | GROUP A AND H | 46 | 256,634,021 | 241,497,933 | 183,173,380 | 75.85 % |
| 14. | CREDIT A&H (GRP&IND) | 7 | 82,236,726 | 82,821,357 | 8,985,713 | 10.85 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 560,981 | 553,546 | 492,160 | 88.91 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 22,936 | 35,785 | 43,645 | 121.96 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 75,559,405 | 35,309,627 | 41,852,350 | 118.53 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 6 | 10,636,335 | 10,643,821 | 8,576,809 | 80.58 % |
| 15.5 | OTHER ACCIDENT ONLY | 14 | 33,342,091 | 33,610,089 | 12,493,045 | 37.17 % |
| 15.6 | ALL OTHER A&H | 9 | 8,378,723 | 8,297,348 | 3,134,247 | 37.77 % |
| 15.7 | FED. EMPLOYEES HEALTH BEN. | 1 | 35,013,308 | 35,013,308 | 34,502,177 | 98.54 % |
| 16. | WORKERS' COMPENSATION | 230 | 10,876,609,874 | 10,376,038,384 | 10,107,894,184 | 97.42 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2001 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date 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 % |
| 02.2 | MULTIPLE PERIL CROP | 10 | 135,097,974 | 130,366,847 | 65,925,325 | 50.57 % |
| 02.3 | FEDERAL FLOOD | 31 | 119,638,395 | 120,413,259 | 3,094,321 | 2.57 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 15 | 508,808,025 | 529,721,454 | 67,824,633 | 12.80 % |
| 08. | OCEAN MARINE | 78 | 190,554,387 | 185,692,823 | 109,212,125 | 58.81 % |
| 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 % |
| 13. | GROUP A AND H | 50 | 365,138,430 | 359,759,715 | 200,636,948 | 55.77 % |
| 14. | CREDIT A&H (GRP&IND) | 7 | 107,007,851 | 108,030,785 | 9,713,322 | 8.99 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 586,325 | 609,735 | 1,164,871 | 191.05 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 28,867 | 29,519 | 69,547 | 235.60 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 11 | 65,610,618 | 30,292,837 | 27,446,861 | 90.61 % |
| 15.4 | NON-RENEW. - ST. REASONS ONLY | 7 | 11,033,462 | 11,290,095 | 8,558,962 | 75.81 % |
| 15.5 | OTHER ACCIDENT ONLY | 13 | 35,169,910 | 35,636,246 | 7,305,461 | 20.50 % |
| 15.6 | ALL OTHER A&H | 13 | 10,348,049 | 10,545,798 | 8,949,592 | 84.86 % |
| 15.7 | FED. EMPLOYEES HEALTH BEN. | 1 | 71,932,889 | 71,932,889 | 61,443,124 | 85.42 % |
| 16. | WORKERS' COMPENSATION | 235 | 8,439,566,246 | 8,227,250,405 | 8,069,939,151 | 98.09 % |
| 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 % |
| 34. | TOTAL LINE | 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 % |

2000 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 2000 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 % |
| 02.2 | MULTIPLE PERIL CROP | 9 | 124,552,046 | 124,605,230 | 74,885,115 | 60.10 % |
| 02.3 | FEDERAL FLOOD | 33 | 116,576,700 | 121,832,200 | 2,829,616 | 2.32 % |
| 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 % |
| 06. | MORTGAGE GUARANTY | 14 | 475,241,558 | 474,363,857 | 62,152,299 | 13.10 % |
| 08. | OCEAN MARINE | 77 | 169,957,549 | 163,240,803 | 113,058,550 | 69.26 % |
| 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 % |
| 13. | GROUP A AND H | 50 | 337,608,875 | 328,873,475 | 281,526,254 | 85.60 % |
| 14. | CREDIT A&H (GRP&IND) | 8 | 108,172,992 | 108,598,177 | 8,965,428 | 8.26 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 828,703 | 776,976 | 1,539,993 | 198.20 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 112,123 | 113,395 | 138,573 | 122.20 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 55,875,156 | 28,254,687 | 21,399,597 | 75.74 % |
| 15.4 | NON-RENEW. - STATED REASONS ONLY | 7 | 10,344,398 | 11,361,780 | 8,292,766 | 72.99 % |
| 15.5 | OTHER ACCIDENT ONLY | 13 | 34,688,321 | 33,208,355 | 3,546,871 | 10.68 % |
| 15.6 | ALL OTHER A&H | 13 | 11,495,403 | 12,331,528 | 8,096,280 | 65.66 % |
| 15.7 | FED. EMPLOYEES HEALTH BEN. | 1 | 21,596,435 | 21,596,435 | 19,430,899 | 89.97 % |
| 16. | WORKERS' COMPENSATION | 244 | 6,430,560,370 | 6,163,646,831 | 6,679,399,029 | 108.37 % |
| 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 % |
| 32. | TOTAL LINE | 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 % |

1999 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1999 NAIC database

| LINE # | LINE NAME | CO CNT [1] | PREM WRITTEN [2] | PREM EARNED [3] | LOSS INCURRED [4] | LOSS RATIO [4] / [3] |
|-------------|----------------------------------|------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| 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 % |
| 02.2 | MULTIPLE PERIL CROP | 9 | 120,147,321 | 120,094,137 | 48,152,102 | 40.10 % |
| 02.3 | FEDERAL FLOOD | 31 | 115,038,190 | 113,041,340 | 2,310,618 | 2.04 % |
| 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 % |
| 06 | MORTGAGE GUARANTY | 15 | 428,247,914 | 453,570,199 | 104,980,109 | 23.15 % |
| 08 | OCEAN MARINE | 89 | 162,158,038 | 159,321,520 | 108,870,966 | 68.33 % |
| 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 % |
| 13 | GROUP A AND H | 55 | 286,422,335 | 281,316,072 | 183,582,650 | 65.26 % |
| 14 | CREDIT A&H (GRP&IND) | 8 | 121,081,906 | 122,687,350 | 12,032,631 | 9.81 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 732,150 | 856,336 | 1,377,315 | 160.84 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 2,897 | 10,192 | (68) | (0.67) % |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 48,102,101 | 26,248,846 | 17,619,968 | 67.13 % |
| 15.4 | NON-RENEWABLE ST. REASONS | 6 | 13,303,438 | 14,377,819 | 12,193,246 | 84.81 % |
| 15.5 | OTHER ACCIDENT ONLY | 14 | 20,588,275 | 21,529,269 | 775,335 | 3.60 % |
| 15.6 | ALL OTHER A&H | 14 | 17,384,396 | 16,594,552 | 10,921,684 | 65.81 % |
| 16 | WORKERS' COMPENSATION * | 246 | 5,738,487,462 | 5,609,008,031 | 5,848,934,594 | 104.28 % |
| 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 DMG. | 239 | 5,315,200,087 | 5,198,630,892 | 3,231,996,138 | 62.17 % |
| 21.2 | COMMERCIAL AUTO PHY DMG. | 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 | 62.04 % |
| 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 | AGGREGATE WRITE-INS | 57 | 209,353,798 | 183,980,221 | 170,160,364 | 92.49 % |
| 32 | TOTAL LINE * | 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 % |

Note: (*) The numbers shown on line 32 include the following companies which did not appear in the NAIC database:

| | | | | |
|-----------------------------------|-------------|-------------|-------------|----------|
| CA EARTHQUAKE AUTHORITY (Line 12) | 417,507,589 | 406,387,744 | 756,624 | 0.19 % |
| FREMONT COMP INS CO (Line 16) | 414,813,857 | 395,789,681 | 439,866,978 | 111.14 % |

This report includes only companies with written premium greater than zero.

**1998 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY
LICENSED INSURERS**

Date Source: NAIC database

| LINE # | LINE NAME | CO. COUNT [2] | WRITTEN PREM [1] | EARNED PREM [3] | LOSS INCURRED [4] | LOSS RATIO [4]/[3] |
|-----------|----------------------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 11 | 106,076,544 | 106,816,209 | 165,312,872 | 154.76% |
| 02.3 | FEDERAL FLOOD | 30 | 119,539,377 | 115,993,835 | 49,589,998 | 42.75% |
| 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 | C.M.P. (NON-LIAB) | 238 | 1,525,990,501 | 1,522,491,355 | 689,704,986 | 45.30% |
| 05.2 | C.M.P. (LIABILITY) | 233 | 1,403,985,856 | 1,379,247,307 | 1,064,294,272 | 77.16% |
| 06 | MORTGAGE GUARANTY | 16 | 464,291,304 | 479,248,102 | 278,696,154 | 58.15% |
| 08 | OCEAN MARINE | 100 | 175,044,722 | 173,797,357 | 121,190,406 | 69.73% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 50 | 284,803,004 | 280,457,032 | 284,129,235 | 101.31% |
| 14 | CREDIT A&H (GRP&IND) | 7 | 62,214,254 | 62,752,449 | 14,693,473 | 23.41% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 1,323,742 | 1,288,976 | 361,593 | 28.05% |
| 15.2 | NON-CANCELLABLE A&H | 4 | 2,823 | 3,263 | -167 | -5.12% |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 40,522,298 | 23,449,913 | 14,131,771 | 60.26% |
| 15.4 | NON-RENEW. ST. REASONS ONLY | 9 | 15,844,943 | 15,032,525 | 9,045,457 | 60.17% |
| 15.5 | OTHER ACCIDENT ONLY | 16 | 21,565,645 | 20,882,563 | 689,086 | 3.30% |
| 15.6 | ALL OTHER A&H | 16 | 73,402,081 | 74,378,105 | 12,621,437 | 16.97% |
| 16 | WORKERS' COMPENSATION | 249 | 5,435,008,535 | 5,321,460,727 | 4,731,250,670 | 88.91% |
| 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 LIAB. | 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 | COMM. AUTO PHYSICAL 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 | AGGREGATE WRITE-INS | 53 | 194,544,375 | 172,985,281 | 134,080,362 | 77.51% |
| 32 | TOTAL LINE | 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% |

**1997 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY
LICENSED INSURERS**

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 12 | 87,063,605 | 87,779,144 | 37,145,258 | 42.32% |
| 02.3 | FEDERAL FLOOD | 28 | 100,229,015 | 69,830,179 | 35,107,075 | 50.27% |
| 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 | C.M.P. (NON-LIAB) | 246 | 1,491,709,195 | 1,501,416,861 | 702,229,038 | 46.77% |
| 05.2 | C.M.P. (LIABILITY) | 228 | 1,411,486,248 | 1,396,531,928 | 804,055,496 | 57.58% |
| 06 | MORTGAGE GUARANTY | 17 | 465,010,864 | 480,931,641 | 457,665,826 | 95.16% |
| 08 | OCEAN MARINE | 101 | 174,807,298 | 178,915,048 | 92,582,355 | 51.75% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 53 | 283,913,175 | 283,009,780 | 195,698,189 | 69.15% |
| 14 | CREDIT A&H (GRP&IND) | 7 | 49,749,691 | 49,483,117 | 10,995,780 | 22.22% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5 | 697,762 | 744,327 | 1,471,569 | 197.70% |
| 15.2 | NON-CANCELLABLE A&H | 5 | 7,035 | 9,622 | -1,086 | -11.29% |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 36,849,354 | 22,994,382 | 19,072,681 | 82.94% |
| 15.4 | NON-RENEWABLE ST. REASONS | 8 | 11,141,737 | 10,083,689 | 10,357,492 | 102.72% |
| 15.5 | OTHER ACCIDENT ONLY | 17 | 6,839,077 | 7,007,174 | 1,284,112 | 18.33% |
| 15.6 | ALL OTHER A&H | 17 | 86,699,242 | 89,276,994 | 15,075,267 | 16.89% |
| 16 | WORKERS' COMPENSATION | 241 | 4,920,517,490 | 4,784,724,347 | 4,074,949,568 | 85.17% |
| 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 DAMAGE | 203 | 4,819,494,387 | 4,724,633,248 | 2,944,936,798 | 62.33% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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 | AGGREGATE WRITE-INS | 54 | 157,245,464 | 149,858,873 | 140,213,674 | 93.56% |
| 32 | TOTAL LINE | 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% |

1996 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 10 | 56,607,068 | 56,148,031 | 23,253,251 | 41.41% |
| 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 | C.M.P. (NON-LIAB) | 237 | 1,513,950,958 | 1,512,051,666 | 731,645,613 | 48.39% |
| 05.2 | C.M.P. (LIABILITY) | 222 | 1,404,607,591 | 1,383,848,064 | 893,306,720 | 64.55% |
| 06 | MORTGAGE GUARANTY | 17 | 442,630,852 | 454,105,971 | 568,603,621 | 125.21% |
| 08 | OCEAN MARINE | 97 | 187,230,090 | 187,790,529 | 108,817,853 | 57.95% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 46 | 269,305,312 | 266,179,972 | 198,728,166 | 74.66% |
| 14 | CREDIT A&H (GRP&IND) | 7 | 54,134,814 | 52,950,054 | 11,415,748 | 21.56% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 6 | 1,529,319 | 1,568,651 | 1,386,114 | 88.36% |
| 15.2 | NON-CANCELLABLE A&H | 5 | 7,374 | 9,264 | -968 | -10.45% |
| 15.3 | GUARANTEED RENEWABLE A&H | 14 | 26,562,328 | 15,451,552 | 14,985,288 | 96.98% |
| 15.4 | NON-RENEWABLE ST. REASONS | 9 | 9,155,688 | 9,374,666 | 7,018,531 | 74.87% |
| 15.5 | OTHER ACCIDENT ONLY | 22 | 20,784,062 | 20,802,637 | 4,613,643 | 22.18% |
| 15.6 | ALL OTHER A&H | 15 | 64,114,501 | 68,461,069 | 28,954,283 | 42.29% |
| 16 | WORKERS' COMPENSATION | 234 | 4,641,713,409 | 4,564,616,839 | 3,677,609,046 | 80.57% |
| 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 DAMAGE | 199 | 4,516,305,794 | 4,434,647,866 | 2,843,791,909 | 64.13% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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% |
| 25 | GLASS | 83 | 2,267,252 | 2,261,806 | 323,513 | 14.30% |
| 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 | AGGREGATE WRITE-INS | 57 | 195,888,565 | 174,116,725 | 104,810,384 | 60.20% |
| 32 | TOTAL LINE | 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% |

**1995 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY
LICENSED INSURERS**

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 7 | 54,175,906 | 54,056,956 | 22,587,146 | 41.78% |
| 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 | C.M.P. (NON-LIAB) | 265 | 1,542,041,115 | 1,483,341,913 | 981,769,303 | 66.19% |
| 05.2 | C.M.P. (LIABILITY) | 251 | 1,488,358,847 | 1,464,619,109 | 878,972,413 | 60.01% |
| 06 | MORTGAGE GUARANTY | 18 | 388,403,825 | 396,683,081 | 482,995,148 | 121.76% |
| 08 | OCEAN MARINE | 102 | 179,628,137 | 168,913,870 | 87,480,183 | 51.79% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 49 | 164,830,794 | 161,680,743 | 110,419,156 | 68.29% |
| 14 | CREDIT A&H (GRP&IND) | 6 | 48,184,720 | 46,281,996 | 12,939,672 | 27.96% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 9 | 5,425,174 | 5,436,726 | 6,269,265 | 115.31% |
| 15.2 | NON-CANCELLABLE A&H | 5 | 12,436 | 33,279 | -8,711 | -26.18% |
| 15.3 | GUARANTEED RENEWABLE A&H | 18 | 21,468,989 | 13,853,449 | 9,673,233 | 69.83% |
| 15.4 | NON-RENEWABLE ST. REASONS | 9 | 9,561,582 | 9,983,551 | 6,704,013 | 67.15% |
| 15.5 | OTHER ACCIDENT ONLY | 23 | 20,187,826 | 18,808,680 | 6,644,808 | 35.33% |
| 15.6 | ALL OTHER A&H | 19 | 56,758,759 | 53,074,455 | 37,920,815 | 71.45% |
| 16 | WORKERS' COMPENSATION | 238 | 5,060,488,643 | 5,263,838,980 | 3,209,322,485 | 60.97% |
| 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 DAMAGE | 208 | 4,415,236,361 | 4,397,818,244 | 2,842,755,465 | 64.64% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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% |
| 25 | GLASS | 84 | 2,446,188 | 2,573,628 | 557,576 | 21.66% |
| 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 | AGGREGATE WRITE-INS | 60 | 158,222,556 | 162,623,555 | 146,361,724 | 90.00% |
| 32 | TOTAL LINE | 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% |

1994 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 8 | 33,009,076 | 33,013,443 | 9,417,719 | 28.53% |
| 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 | C.M.P. (NON-LIAB) | 266 | 1,482,359,574 | 1,434,557,028 | 1,633,266,837 | 113.85% |
| 05.2 | C.M.P. (LIABILITY) | 255 | 1,443,221,955 | 1,431,737,884 | 896,469,381 | 62.61% |
| 06 | MORTGAGE GUARANTY | 19 | 336,721,239 | 343,761,310 | 474,564,298 | 138.05% |
| 08 | OCEAN MARINE | 98 | 162,075,019 | 154,028,532 | 91,622,703 | 59.48% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 43 | 155,449,902 | 156,744,826 | 102,553,855 | 65.43% |
| 14 | CREDIT A&H (GRP&IND) | 7 | 41,744,699 | 39,701,796 | 7,412,847 | 18.67% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 9 | 6,251,951 | 6,676,395 | 5,544,832 | 83.05% |
| 15.2 | NON-CANCELLABLE A&H | 5 | 18,369 | 19,373 | 11,926 | 61.56% |
| 15.3 | GUARANTEED RENEWABLE A&H | 19 | 20,093,210 | 14,564,377 | 10,315,474 | 70.83% |
| 15.4 | NON-RENEWABLE ST. REASONS | 10 | 11,322,543 | 12,058,502 | 7,917,690 | 65.66% |
| 15.5 | OTHER ACCIDENT ONLY | 21 | 16,531,596 | 16,171,155 | 4,424,977 | 27.36% |
| 15.6 | ALL OTHER A&H | 20 | 59,078,162 | 61,306,514 | 38,858,405 | 63.38% |
| 16 | WORKERS' COMPENSATION | 237 | 7,615,932,674 | 7,765,645,959 | 4,137,463,447 | 53.28% |
| 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 DAMAGE | 203 | 4,293,269,292 | 4,255,263,585 | 2,616,227,138 | 61.48% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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% |
| 25 | GLASS | 90 | 2,555,209 | 2,586,663 | 807,069 | 31.20% |
| 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 | AGGREGATE WRITE-INS | 62 | 168,129,674 | 169,565,924 | 165,386,378 | 97.54% |
| 32 | TOTAL LINE | 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% |

**1993 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY
LICENSED INSURERS**

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | 8 | 28,165,311 | 28,142,063 | 12,213,284 | 43.40% |
| 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 | C.M.P. (NON-LIAB) | 239 | 1,481,852,301 | 1,381,789,906 | 739,744,249 | 53.54% |
| 05.2 | C.M.P. (LIABILITY) | 231 | 1,437,969,751 | 1,383,075,569 | 855,504,387 | 61.86% |
| 06 | MORTGAGE GUARANTY | 17 | 311,846,920 | 280,149,626 | 307,459,725 | 109.75% |
| 08 | OCEAN MARINE | 80 | 133,055,429 | 129,500,304 | 74,079,559 | 57.20% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 43 | 130,053,417 | 126,871,321 | 112,803,878 | 88.91% |
| 14 | CREDIT A&H (GRP&IND) | 5 | 15,573,094 | 15,106,765 | 4,785,155 | 31.68% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 10 | 4,970,336 | 5,391,022 | 4,719,281 | 87.54% |
| 15.2 | NON-CANCELLABLE A&H | 5 | 19,944 | 26,820 | -52,101 | -194.26% |
| 15.3 | GUARANTEED RENEWABLE A&H | 18 | 19,378,033 | 12,146,305 | 10,304,790 | 84.84% |
| 15.4 | NON-RENEWABLE ST. REASONS | 8 | 13,839,310 | 13,874,672 | 8,262,857 | 59.55% |
| 15.5 | OTHER ACCIDENT ONLY | 24 | 13,335,508 | 13,144,516 | 3,619,576 | 27.54% |
| 15.6 | ALL OTHER A&H | 23 | 66,804,433 | 67,010,136 | 43,071,691 | 64.28% |
| 16 | WORKERS' COMPENSATION | 235 | 9,019,992,732 | 9,139,512,975 | 5,953,581,927 | 65.14% |
| 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 DAMAGE | 201 | 4,206,272,494 | 4,115,571,737 | 2,427,657,463 | 58.99% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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% |
| 25 | GLASS | 87 | 3,452,955 | 3,416,463 | 827,315 | 24.22% |
| 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 | AGGREGATE WRITE-INS | 57 | 196,978,074 | 249,480,405 | 174,425,708 | 69.92% |
| 32 | TOTAL LINE | 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% |

1992 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | n/a | 23,825,566 | 23,783,182 | 6,414,795 | 26.97% |
| 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 | C.M.P. (NON-LIAB) | 227 | 1,399,097,093 | 1,407,038,547 | 1,138,898,185 | 80.94% |
| 05.2 | C.M.P. (LIABILITY) | 211 | 1,313,606,574 | 1,388,274,854 | 1,061,653,231 | 76.47% |
| 06 | MORTGAGE GUARANTY | 17 | 233,252,217 | 208,832,395 | 143,930,249 | 68.92% |
| 08 | OCEAN MARINE | 79 | 118,089,522 | 116,848,811 | 66,897,967 | 57.25% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | 44 | 141,629,292 | 142,992,670 | 115,557,138 | 80.81% |
| 14 | CREDIT A&H (GRP&IND) | 5 | 13,047,681 | 13,032,103 | 5,823,203 | 44.68% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 10 | 5,001,683 | 5,660,773 | 2,827,243 | 49.94% |
| 15.2 | NON-CANCELLABLE A&H | 6 | 27,099 | 35,153 | 27,291 | 77.63% |
| 15.3 | GUARANTEED RENEWABLE A&H | 19 | 22,771,075 | 22,541,116 | 16,403,642 | 72.77% |
| 15.4 | NON-RENEWABLE ST. REASONS | 8 | 15,050,774 | 15,186,573 | 9,389,908 | 61.83% |
| 15.5 | OTHER ACCIDENT ONLY | 23 | 12,344,168 | 12,130,746 | 3,119,568 | 25.72% |
| 15.6 | ALL OTHER A&H | 26 | 53,233,664 | 52,100,067 | 38,543,399 | 73.98% |
| 16 | WORKERS' COMPENSATION | 243 | 8,596,782,372 | 8,724,243,691 | 6,914,923,749 | 79.26% |
| 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 DMG. | 204 | 4,004,867,944 | 3,984,727,516 | 2,211,775,060 | 55.51% |
| 21.2 | COMMERCIAL AUTO PHY. DMG. | 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% |
| 25 | GLASS | 87 | 2,662,917 | 2,773,375 | 984,694 | 35.51% |
| 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 | AGGREGATE WRITE-INS | 60 | 218,394,465 | 249,761,978 | 179,040,388 | 71.68% |
| 32 | TOTAL LINE | 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% |

**1991 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY
LICENSED INSURERS**

Date Source: NAIC database

| LINE # | LINE NAME | COMPANY COUNT | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|----------------------------------|---------------|-----------------------|-----------------------|-----------------------|--------------------|
| 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% |
| 02.2 | MULTIPLE PERIL CROP | n/a | 22,697,910 | 22,705,879 | 20,515,002 | 90.35% |
| 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% |
| 08 | OCEAN MARINE | n/a | 107,722,953 | 107,190,994 | 67,643,790 | 63.11% |
| 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% |
| 13 | GROUP ACCIDENT AND HEALTH | n/a | 147,063,066 | 149,462,880 | 120,529,075 | 80.64% |
| 14 | CREDIT A&H (GRP&IND) | n/a | 16,375,025 | 16,373,281 | 7,935,654 | 48.47% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | n/a | 5,729,071 | 4,959,100 | 2,815,033 | 56.76% |
| 15.2 | NON-CANCELLABLE A&H | n/a | 33,548 | 43,951 | 17,494 | 39.80% |
| 15.3 | GUARANTEED RENEWABLE A&H | n/a | 29,700,782 | 26,774,643 | 18,974,534 | 70.87% |
| 15.4 | NON-RENEWABLE ST. REASONS ONLY | n/a | 14,452,765 | 13,836,103 | 10,395,857 | 75.14% |
| 15.5 | OTHER ACCIDENT ONLY | n/a | 10,840,462 | 11,338,413 | 3,879,322 | 34.21% |
| 15.6 | ALL OTHER A&H | n/a | 55,180,324 | 55,062,256 | 46,145,220 | 83.81% |
| 16 | WORKERS' COMPENSATION | 246 | 8,508,295,542 | 8,734,534,512 | 6,854,321,071 | 78.47% |
| 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 PASSENGER 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 DAMAGE | 222 | 3,994,535,670 | 3,996,112,007 | 2,199,074,668 | 55.03% |
| 21.2 | COMMERCIAL AUTO PHY. DAMAGE | 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% |
| 25 | GLASS | 94 | 2,844,449 | 2,752,768 | 1,255,964 | 45.63% |
| 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 | AGGREGATE WRITE-INS | n/a | 388,854,586 | 397,504,298 | 232,493,190 | 58.49% |
| 32 | TOTAL LINE | 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% |