2015 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	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.		23,250,975,868	22,751,989,258	15,381,569,880	67.61 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.		3,018,449,231	2,870,191,669	2,023,649,601	70.51 %

2015 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

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

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

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

2015 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

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

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

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

2014 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	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 %

2014 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	236	984,529,598	976,445,775	393,287,027	40.28 %
02.1	ALLIED LINES	228	604,030,206	591,287,128	285,703,932	48.32 %
03.	FARMOWNERS MULTIPLE PERIL	29	205,910,086	203,693,290	82,155,705	40.33 %
04.	HOMEOWNERS MULTIPLE PERIL	116	7,202,319,845	7,031,937,018	3,351,846,286	47.67 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	210	2,583,300,817	2,618,592,074	1,123,505,263	42.90 %
05.2	COMM. MULTIPLE PERIL(LIAB)	198	1,673,394,462	1,585,212,455	703,632,092	44.39 %
09.	INLAND MARINE	296	2,102,996,231	2,095,134,747	934,702,007	44.61 %
10.	FINANCIAL GUARANTY	10	45,972,800	171,894,160	(53,107,080)	(30.90) %
11.	MEDICAL PROF. LIAB.	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 %
17.1	OTHER LIABILITY - Occurrence	341	2,707,048,576	2,693,054,093	1,526,647,168	56.69 %
17.2	OTHER LIABILITY - Claims Made	179	1,787,343,780	1,710,182,146	1,135,529,325	66.40 %
18.	PRODUCTS LIABILITY	149	213,926,430	208,403,459	127,308,743	61.09 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	7,446,867	8,321,185	8,836,175	106.19 %
19.2	PRIVATE PASS. AUTO LIABILITY	170	12,485,551,091	12,292,839,998	7,943,286,939	64.62 %
19.3	COMMERCIAL AUTO NO-FAULT	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 %**

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

2013 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	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 %

2013 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

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

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

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

2012 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	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%