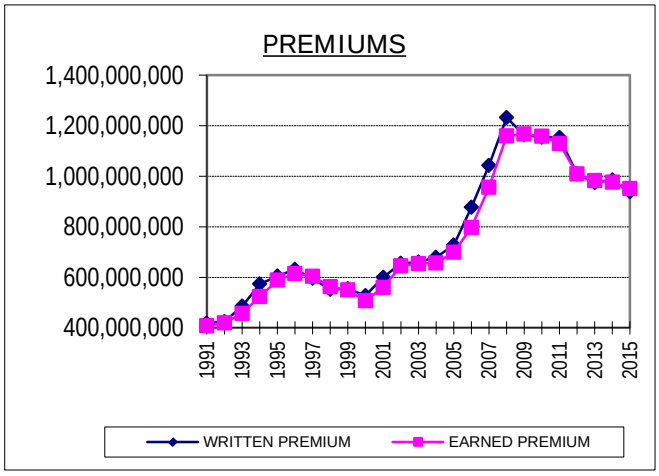
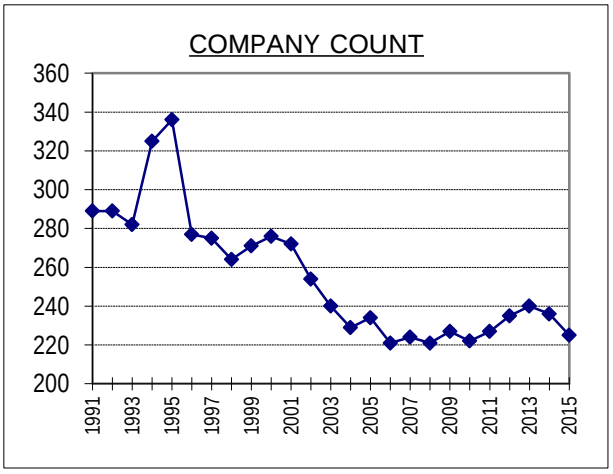
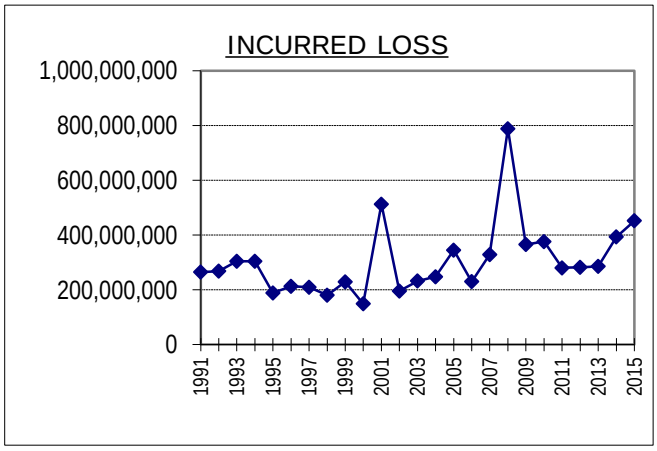
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

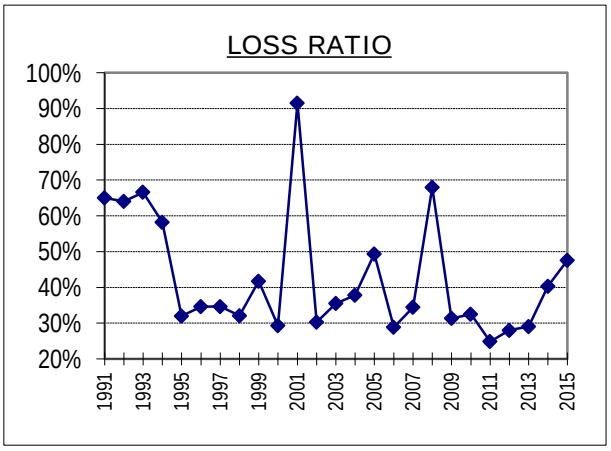
Line of Business: FIRE [01]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	417,976,842		289	407,877,851	265,120,897	65.00%
1992	424,138,763	1.5%	289	419,288,706	268,668,590	64.08%
1993	485,283,617	14.4%	282	457,284,810	304,497,608	66.59%
1994	573,016,142	18.1%	325	523,290,231	304,693,941	58.23%
1995	604,978,996	5.6%	336	588,137,238	188,130,075	31.99%
1996	631,102,736	4.3%	277	614,402,304	212,751,727	34.63%
1997	595,676,281	-5.6%	275	604,120,230	209,316,624	34.65%
1998	551,652,317	-7.4%	264	562,840,242	180,631,085	32.09%
1999	554,991,561	0.6%	271	549,105,020	229,270,829	41.75%
2000	527,434,435	-5.0%	276	507,449,981	148,863,257	29.34%
2001	600,024,242	13.8%	272	560,383,605	513,104,484	91.56%
2002	655,238,652	9.2%	254	644,746,901	195,374,359	30.30%
2003	660,287,913	0.8%	240	654,140,653	232,271,941	35.51%
2004	678,772,686	2.8%	229	655,931,557	248,214,049	37.84%
2005	727,681,516	7.2%	234	699,421,658	345,251,747	49.36%
2006	877,300,618	20.6%	221	796,490,402	230,053,834	28.88%
2007	1,042,355,645	18.8%	224	956,555,708	329,265,970	34.42%
2008	1,231,946,639	18.2%	221	1,159,452,076	787,755,168	67.94%
2009	1,163,709,015	-5.5%	227	1,167,122,132	365,429,687	31.31%
2010	1,153,860,735	-0.8%	222	1,157,779,637	376,685,571	32.54%
2011	1,152,988,214	-0.1%	227	1,129,495,965	280,478,737	24.83%
2012	1,008,950,132	-12.5%	235	1,008,290,786	282,408,811	28.01%
2013	974,591,844	-3.4%	240	982,909,202	285,327,435	29.03%
2014	984,529,598	1.0%	236	976,445,775	393,287,027	40.28%
2015	937,913,045	-4.7%	225	950,444,711	452,200,574	47.58%







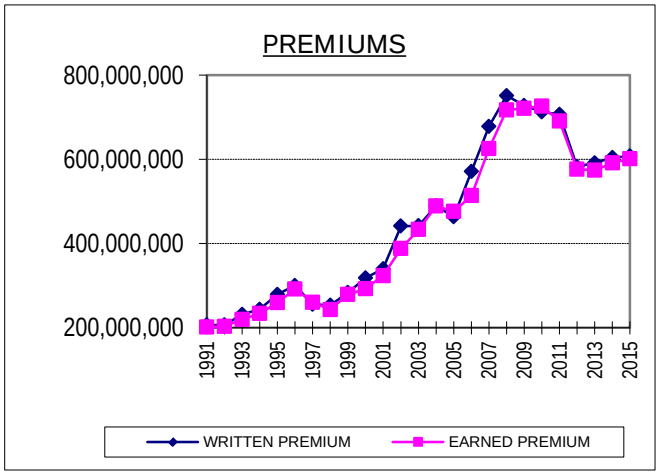


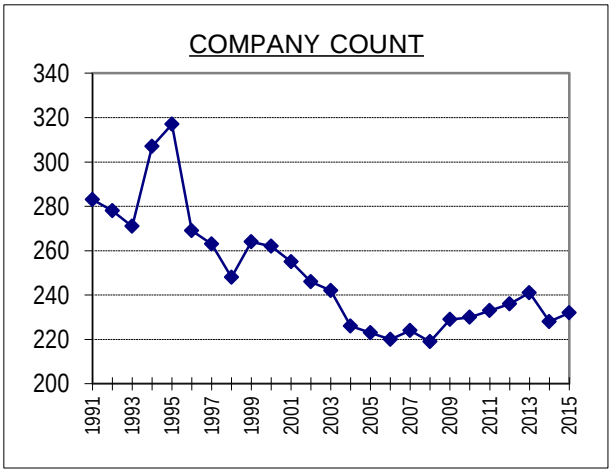
Note: This report includes only California licensed companies with written premium greater than zero.

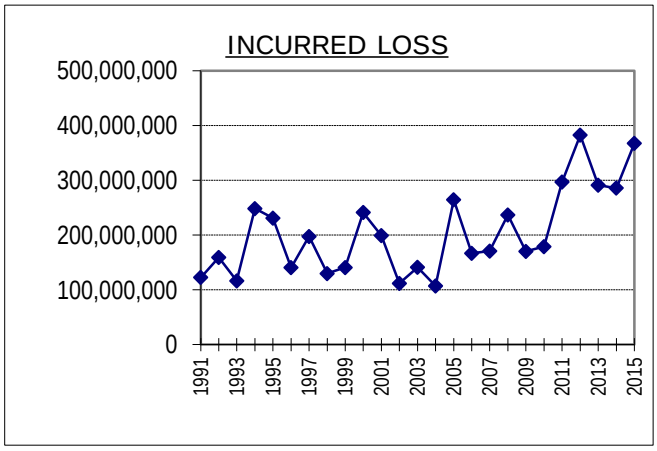
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

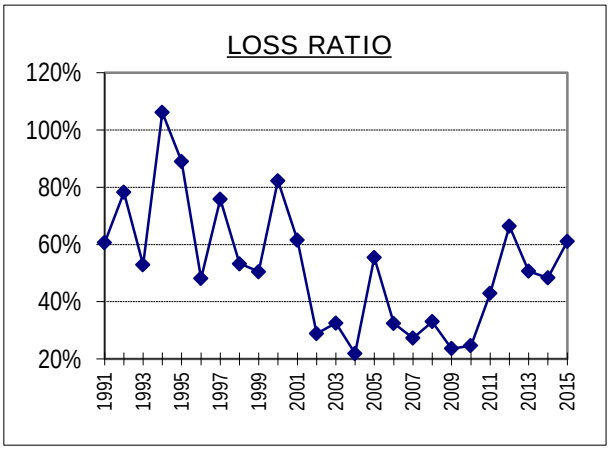
Line of Business: ALLIED LINES [02.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	206,758,588		283	201,873,845	122,419,635	60.64%
1992	207,318,929	0.3%	278	203,389,018	159,131,447	78.24%
1993	231,886,906	11.9%	271	219,740,177	116,291,439	52.92%
1994	244,062,246	5.3%	307	233,878,721	248,426,066	106.22%
1995	279,432,307	14.5%	317	259,510,530	231,066,717	89.04%
1996	300,699,850	7.6%	269	292,150,480	140,540,683	48.11%
1997	255,724,950	-15.0%	263	260,649,586	197,606,651	75.81%
1998	253,510,335	-0.9%	248	243,389,191	129,705,761	53.29%
1999	283,523,155	11.8%	264	278,976,886	140,895,489	50.50%
2000	318,243,551	12.2%	262	292,892,875	241,052,885	82.30%
2001	340,067,674	6.9%	255	323,440,772	198,986,814	61.52%
2002	441,608,212	29.9%	246	388,341,917	111,917,792	28.82%
2003	442,228,061	0.1%	242	433,242,991	140,922,280	32.53%
2004	489,928,564	10.8%	226	488,966,987	107,130,878	21.91%
2005	463,683,050	-5.4%	223	476,149,093	264,324,374	55.51%
2006	571,237,442	23.2%	220	513,791,293	166,606,301	32.43%
2007	678,390,204	18.8%	224	625,199,600	170,650,747	27.30%
2008	751,197,831	10.7%	219	717,255,615	236,884,451	33.03%
2009	727,645,867	-3.1%	229	720,750,476	170,258,025	23.62%
2010	712,699,234	-2.1%	230	726,232,724	178,872,581	24.63%
2011	706,600,261	-0.9%	233	691,017,533	296,595,655	42.92%
2012	582,472,855	-17.6%	236	576,479,534	382,723,995	66.39%
2013	591,645,303	1.6%	241	574,475,044	291,210,825	50.69%
2014	604,030,206	2.1%	228	591,287,128	285,703,932	48.32%
2015	607,916,278	0.6%	232	601,407,696	367,258,608	61.07%







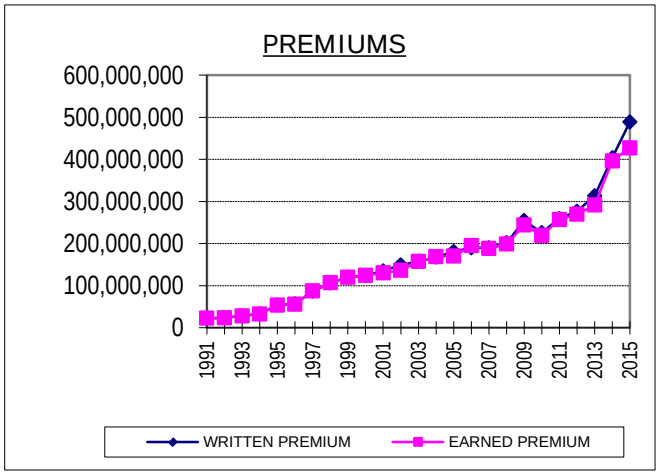


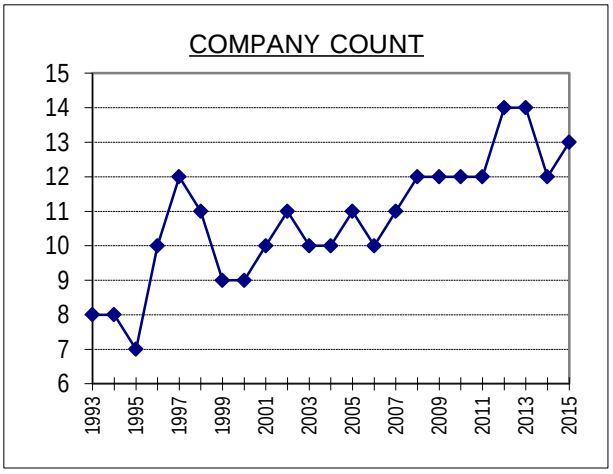
Note: This report includes only California licensed companies with written premium greater than zero.

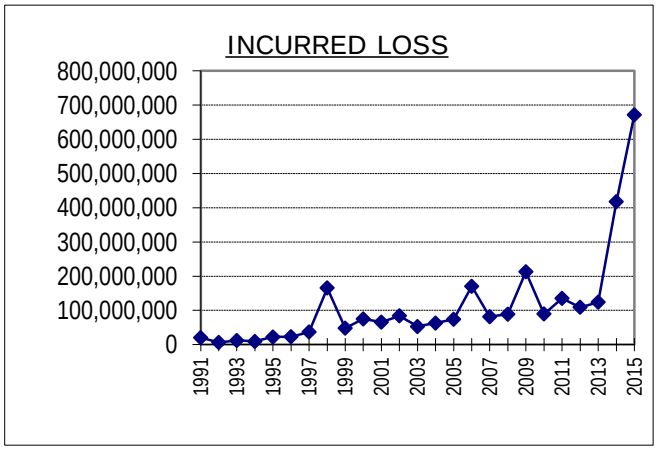
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

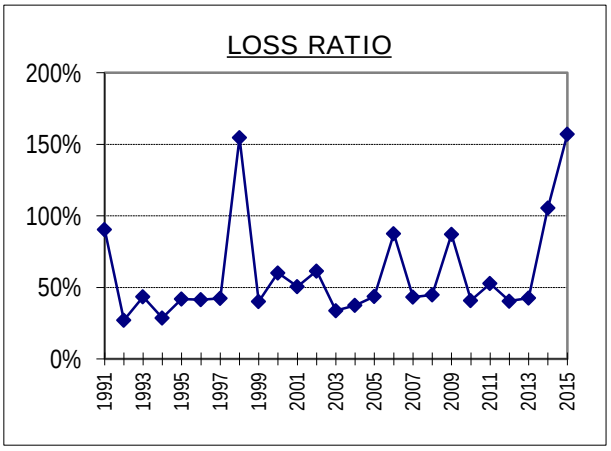
Line of Business: MULTIPLE PERIL CROP [02.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	22,697,910		n/a	22,705,879	20,515,002	90.35%
1992	23,825,566	5.0%	n/a	23,783,182	6,414,795	26.97%
1993	28,165,311	18.2%	8	28,142,063	12,213,284	43.40%
1994	33,009,076	17.2%	8	33,013,443	9,417,719	28.53%
1995	54,175,906	64.1%	7	54,056,956	22,587,146	41.78%
1996	56,607,068	4.5%	10	56,148,031	23,253,251	41.41%
1997	87,063,605	53.8%	12	87,779,144	37,145,258	42.32%
1998	106,076,544	21.8%	11	106,816,209	165,312,872	154.76%
1999	120,147,321	13.3%	9	120,094,137	48,152,102	40.10%
2000	124,552,046	3.7%	9	124,605,230	74,885,115	60.10%
2001	135,097,974	8.5%	10	130,366,847	65,925,325	50.57%
2002	149,383,394	10.6%	11	136,532,880	83,867,295	61.43%
2003	157,369,292	5.3%	10	157,627,494	53,271,922	33.80%
2004	167,863,693	6.7%	10	169,121,322	63,321,185	37.44%
2005	181,107,816	7.9%	11	170,419,198	74,357,311	43.63%
2006	189,864,614	4.8%	10	195,153,628	170,750,299	87.50%
2007	190,177,272	0.2%	11	188,458,055	81,528,948	43.26%
2008	201,812,544	6.1%	12	198,925,358	88,890,200	44.69%
2009	254,434,517	26.1%	12	244,067,917	212,554,407	87.09%
2010	226,188,157	-11.1%	12	219,333,275	89,579,022	40.84%
2011	259,463,560	14.7%	12	257,003,881	135,417,342	52.69%
2012	276,687,431	6.6%	14	269,431,112	108,901,698	40.42%
2013	313,384,430	13.3%	14	291,404,288	123,760,294	42.47%
2014	403,796,746	28.9%	12	396,276,135	417,664,042	105.40%
2015	488,836,978	21.1%	13	427,229,808	671,561,189	157.19%









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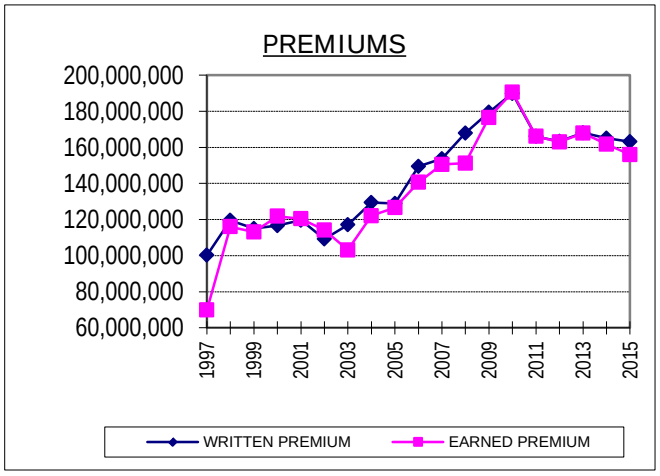
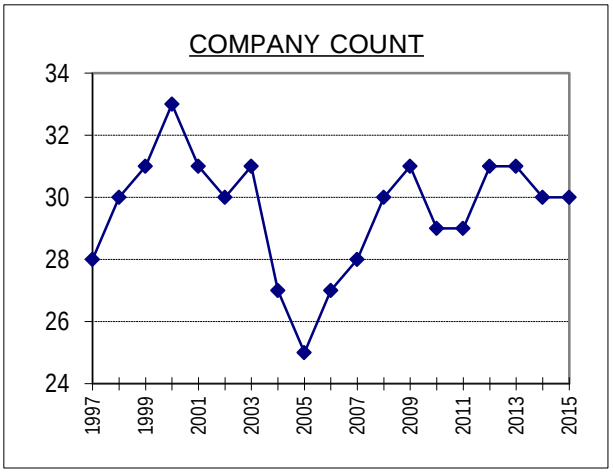
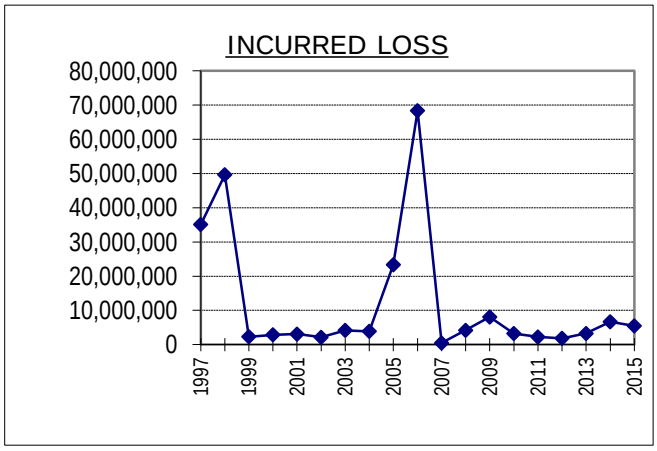
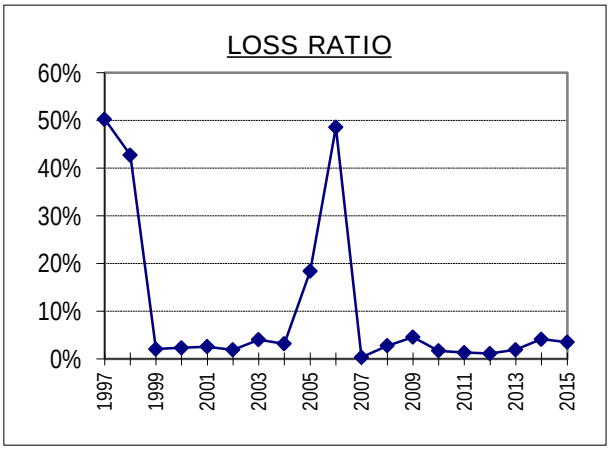
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FEDERAL FLOOD INSURANCE [02.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	100,229,015	n/a	28	69,830,179	35,107,075	50.27%
1998	119,539,377	19.3%	30	115,993,835	49,589,998	42.75%
1999	115,038,190	-3.8%	31	113,041,340	2,310,618	2.04%
2000	116,576,700	1.3%	33	121,832,200	2,829,616	2.32%
2001	119,638,395	2.6%	31	120,413,259	3,094,321	2.57%
2002	109,175,639	-8.7%	30	114,213,125	2,170,159	1.90%
2003	117,073,697	7.2%	31	103,107,416	4,173,292	4.05%
2004	129,403,437	10.5%	27	122,117,004	3,884,452	3.18%
2005	128,920,096	-0.4%	25	126,622,564	23,348,105	18.44%
2006	149,395,406	15.9%	27	140,639,955	68,334,202	48.59%
2007	153,726,393	2.9%	28	150,444,788	511,581	0.34%
2008	167,867,325	9.2%	30	151,265,944	4,198,312	2.78%
2009	179,463,664	6.9%	31	176,511,406	8,075,285	4.57%
2010	189,887,375	5.8%	29	190,469,679	3,235,168	1.70%
2011	166,029,650	-12.6%	29	166,198,522	2,262,980	1.36%
2012	163,322,322	-1.6%	31	162,920,867	1,818,829	1.12%
2013	168,088,672	2.9%	31	167,912,365	3,286,781	1.96%
2014	165,119,480	-1.8%	30	161,702,754	6,670,583	4.13%
2015	163,140,635	-1.2%	30	155,954,292	5,452,695	3.50%









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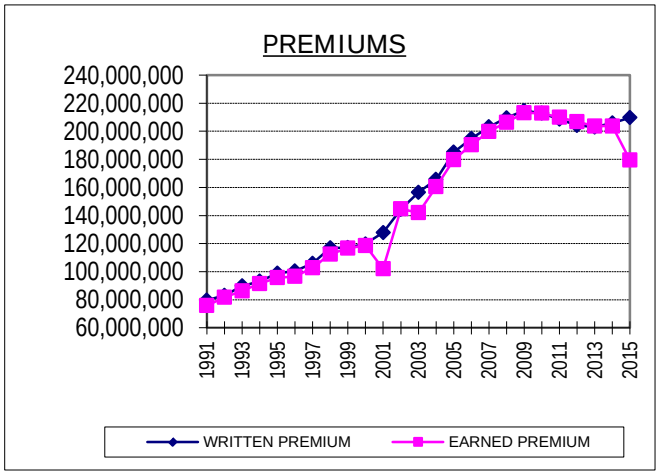
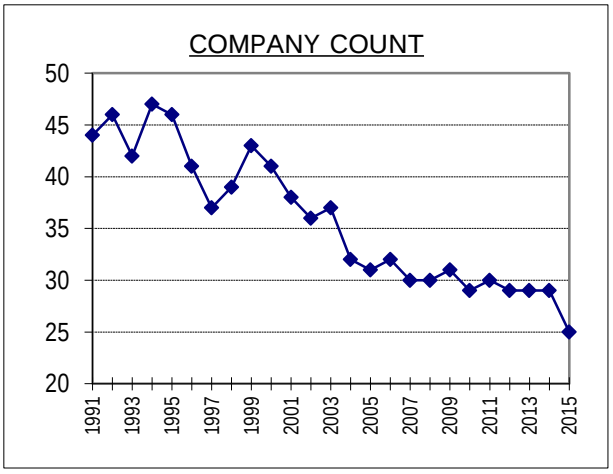
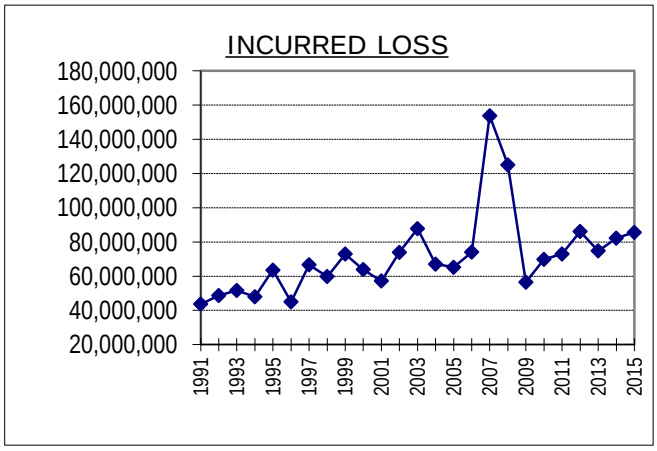
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

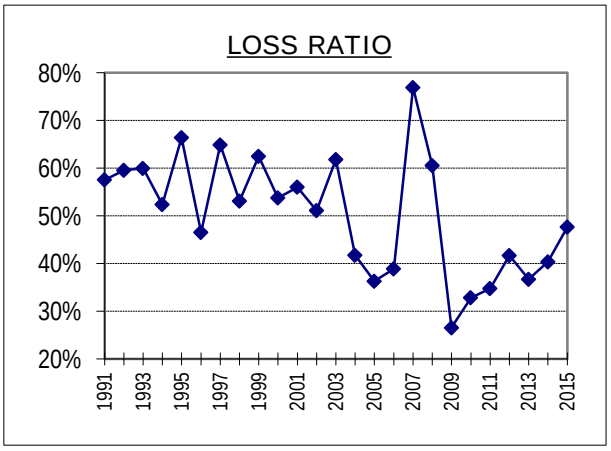
Line of Business: FARMOWNERS MULTIPLE PERIL [03]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	79,732,672		44	75,812,648	43,632,404	57.55%
1992	83,174,327	4.3%	46	81,757,484	48,689,903	59.55%
1993	89,860,318	8.0%	42	86,244,111	51,736,880	59.99%
1994	93,197,184	3.7%	47	91,502,800	47,899,084	52.35%
1995	98,839,057	6.1%	46	95,678,993	63,555,482	66.43%
1996	100,383,541	1.6%	41	96,631,836	44,982,219	46.55%
1997	105,966,774	5.6%	37	102,732,219	66,683,248	64.91%
1998	116,892,992	10.3%	39	112,540,460	59,747,129	53.09%
1999	117,178,020	0.2%	43	116,673,256	72,904,385	62.49%
2000	119,759,532	2.2%	41	118,615,526	63,814,350	53.80%
2001	127,739,163	6.7%	38	102,088,785	57,186,384	56.02%
2002	144,374,124	13.0%	36	144,647,620	73,897,671	51.09%
2003	156,533,386	8.4%	37	141,918,293	87,744,371	61.83%
2004	165,643,632	5.8%	32	160,534,114	66,972,615	41.72%
2005	185,144,419	11.8%	31	179,727,245	65,239,538	36.30%
2006	194,804,229	5.2%	32	190,360,332	73,992,341	38.87%
2007	203,141,062	4.3%	30	199,843,854	153,714,522	76.92%
2008	209,593,125	3.2%	30	206,400,040	125,053,459	60.59%
2009	214,632,849	2.4%	31	213,146,870	56,575,572	26.54%
2010	212,988,548	-0.8%	29	212,881,042	69,882,079	32.83%
2011	208,524,960	-2.1%	30	210,023,652	73,015,254	34.77%
2012	204,124,036	-2.1%	29	206,743,081	86,129,409	41.66%
2013	203,010,426	-0.5%	29	203,745,171	74,748,426	36.69%
2014	205,910,086	1.4%	29	203,693,290	82,155,705	40.33%
2015	209,680,777	1.8%	25	179,569,823	85,623,128	47.68%









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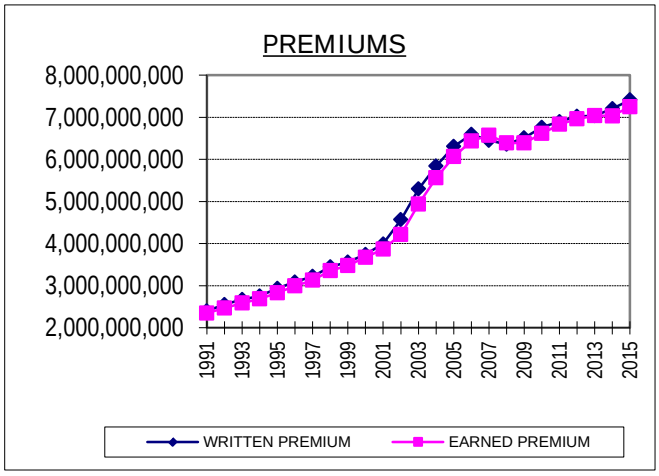
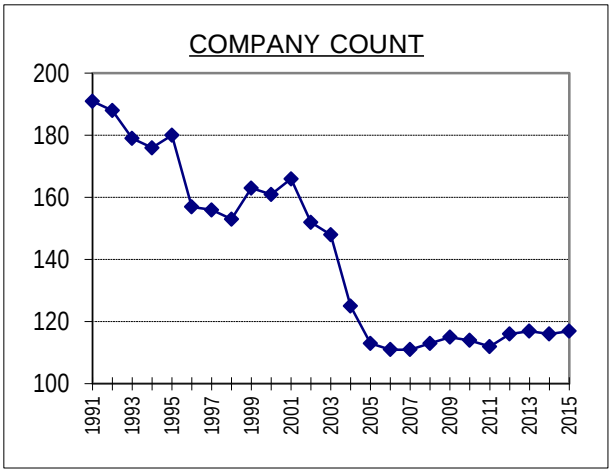
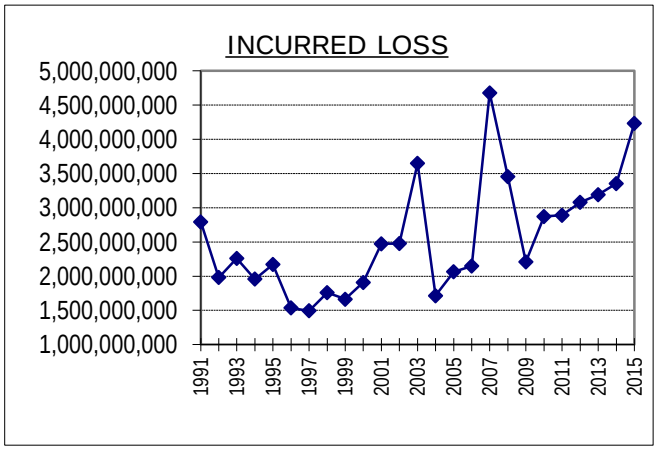
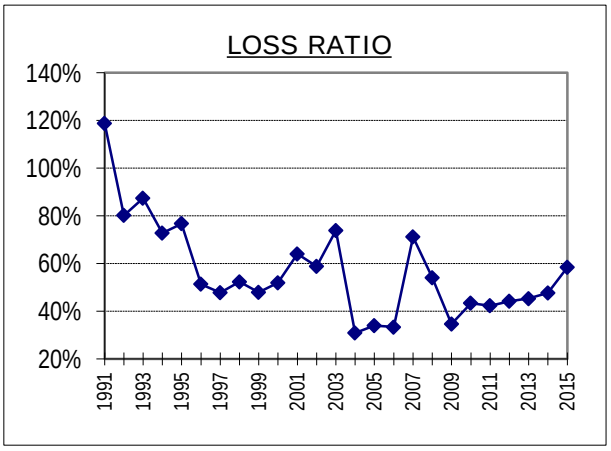
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	2,398,651,496		191	2,349,924,901	2,791,008,371	118.77%
1992	2,555,745,940	6.5%	188	2,468,835,484	1,980,200,380	80.21%
1993	2,669,536,350	4.5%	179	2,588,229,132	2,260,932,154	87.35%
1994	2,757,073,066	3.3%	176	2,688,902,970	1,957,548,203	72.80%
1995	2,934,990,317	6.5%	180	2,828,528,558	2,170,026,959	76.72%
1996	3,090,172,058	5.3%	157	2,992,922,532	1,536,204,414	51.33%
1997	3,219,673,063	4.2%	156	3,128,673,253	1,493,329,331	47.73%
1998	3,445,849,365	7.0%	153	3,358,899,095	1,758,775,892	52.36%
1999	3,560,100,595	3.3%	163	3,476,827,465	1,663,998,077	47.86%
2000	3,740,477,538	5.1%	161	3,676,266,079	1,908,291,220	51.91%
2001	3,992,960,925	6.8%	166	3,866,932,308	2,474,244,352	63.98%
2002	4,565,626,156	14.3%	152	4,211,592,936	2,476,270,849	58.80%
2003	5,296,194,308	16.0%	148	4,935,892,774	3,647,291,668	73.89%
2004	5,843,429,606	10.3%	125	5,560,574,064	1,715,301,749	30.85%
2005	6,305,176,422	7.9%	113	6,065,178,507	2,063,072,529	34.02%
2006	6,591,912,516	4.5%	111	6,436,870,073	2,147,266,579	33.36%
2007	6,453,088,200	-2.1%	111	6,568,857,449	4,675,914,725	71.18%
2008	6,355,980,869	-1.5%	113	6,386,251,776	3,452,898,028	54.07%
2009	6,513,371,686	2.5%	115	6,391,096,439	2,209,791,955	34.58%
2010	6,758,183,845	3.8%	114	6,612,865,838	2,870,059,793	43.40%
2011	6,896,796,197	2.1%	112	6,832,454,959	2,890,230,414	42.30%
2012	7,018,043,553	1.8%	116	6,962,824,501	3,076,419,837	44.18%
2013	7,033,097,194	0.2%	117	7,038,071,457	3,189,727,981	45.32%
2014	7,202,319,845	2.4%	116	7,031,937,018	3,351,846,286	47.67%
2015	7,409,994,305	2.9%	117	7,248,990,918	4,230,850,026	58.36%







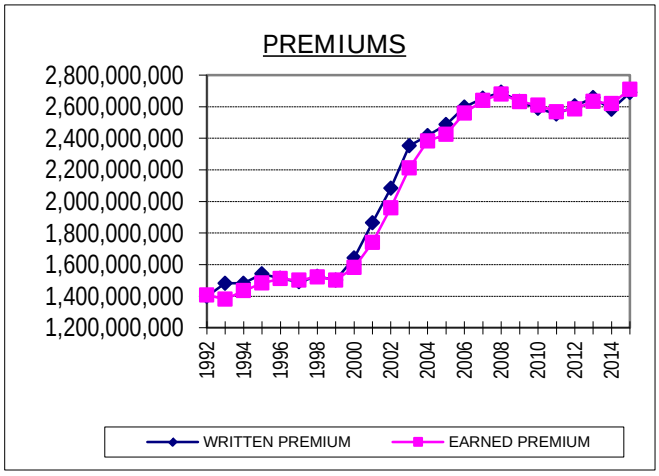


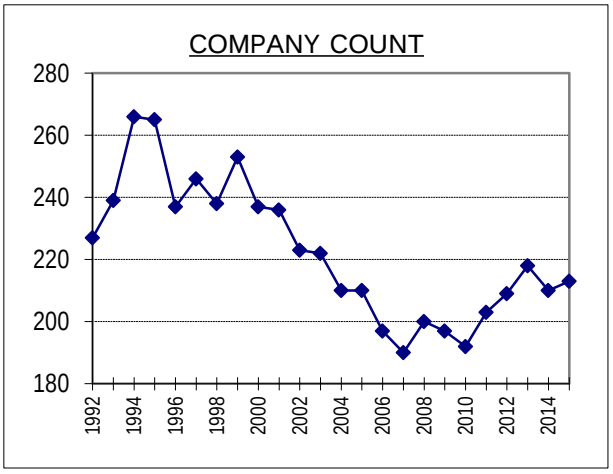
Note: This report includes only California licensed companies with written premium greater than zero.

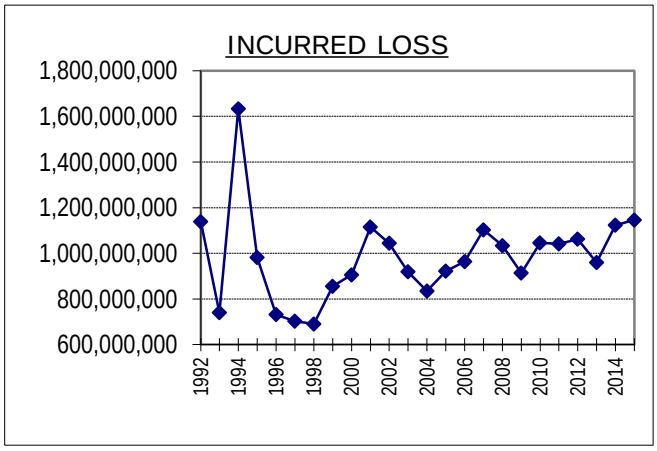
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

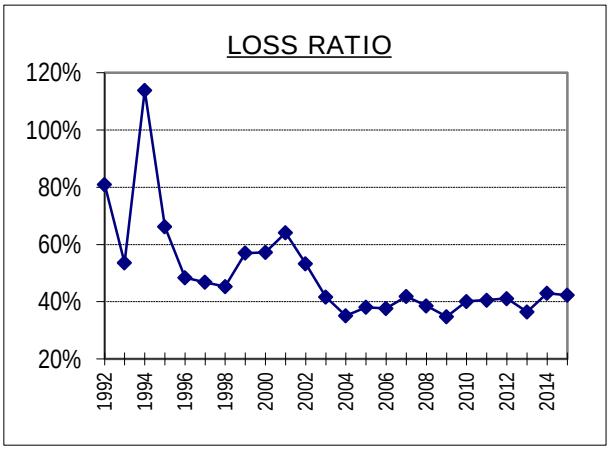
Line of Business: CMP: NON-LIABILITY [05.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	1,399,097,093	n/a	227	1,407,038,547	1,138,898,185	80.94%
1993	1,481,852,301	5.9%	239	1,381,789,906	739,744,249	53.54%
1994	1,482,359,574	0.0%	266	1,434,557,028	1,633,266,837	113.85%
1995	1,542,041,115	4.0%	265	1,483,341,913	981,769,303	66.19%
1996	1,513,950,958	-1.8%	237	1,512,051,666	731,645,613	48.39%
1997	1,491,709,195	-1.5%	246	1,501,416,861	702,229,038	46.77%
1998	1,525,990,501	2.3%	238	1,522,491,355	689,704,986	45.30%
1999	1,501,928,803	-1.6%	253	1,502,555,441	855,791,253	56.96%
2000	1,642,391,259	9.4%	237	1,581,084,401	905,739,816	57.29%
2001	1,865,332,299	13.6%	236	1,740,035,898	1,115,276,405	64.10%
2002	2,083,146,832	11.7%	223	1,959,251,912	1,043,827,539	53.28%
2003	2,351,976,240	12.9%	222	2,211,149,180	919,261,420	41.57%
2004	2,417,183,359	2.8%	210	2,382,358,833	835,026,877	35.05%
2005	2,486,232,181	2.9%	210	2,424,227,211	921,989,603	38.03%
2006	2,596,543,557	4.4%	197	2,558,457,099	963,326,845	37.65%
2007	2,653,876,508	2.2%	190	2,639,002,096	1,103,238,957	41.81%
2008	2,690,941,918	1.4%	200	2,680,323,113	1,033,256,753	38.55%
2009	2,633,011,853	-2.2%	197	2,632,136,571	913,838,359	34.72%
2010	2,589,151,345	-1.7%	192	2,609,061,771	1,046,387,478	40.11%
2011	2,552,233,987	-1.4%	203	2,568,229,442	1,041,303,411	40.55%
2012	2,604,412,431	2.0%	209	2,585,010,780	1,062,196,783	41.09%
2013	2,657,105,085	2.0%	218	2,634,273,414	959,640,530	36.43%
2014	2,583,300,817	-2.8%	210	2,618,592,074	1,123,505,263	42.90%
2015	2,688,924,131	4.1%	213	2,709,919,379	1,145,929,731	42.29%









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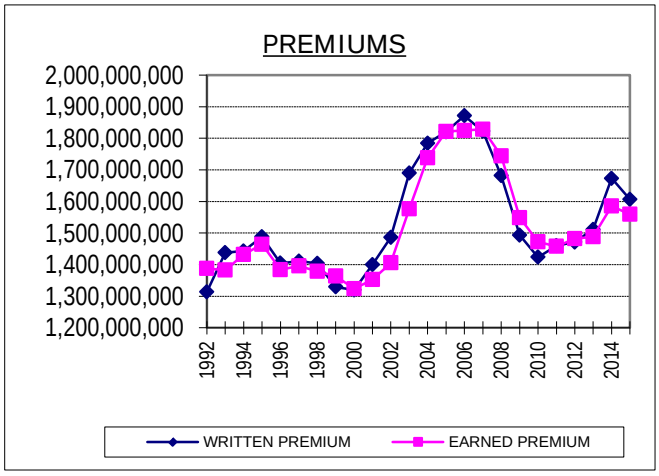
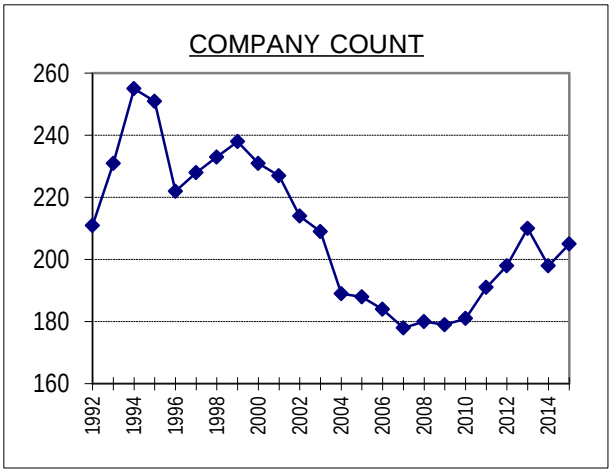
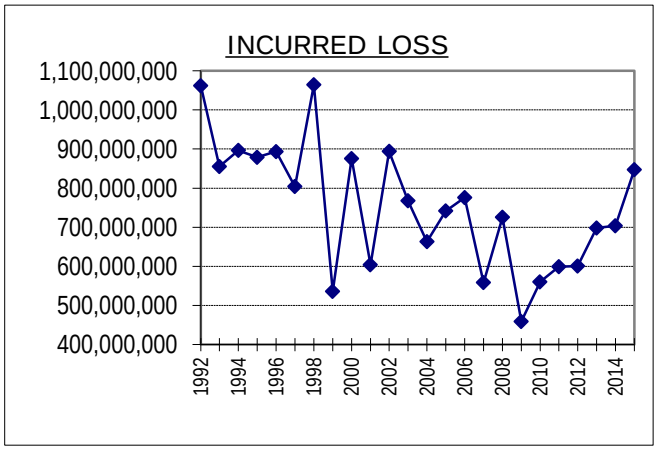
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

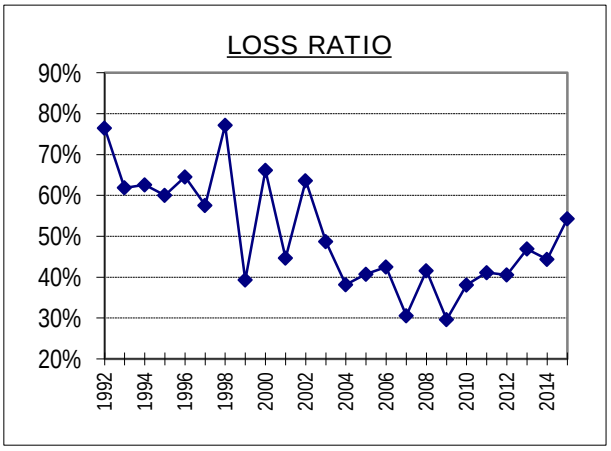
Line of Business: CMP: LIABILITY [05.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	1,313,606,574	n/a	211	1,388,274,854	1,061,653,231	76.47%
1993	1,437,969,751	9.5%	231	1,383,075,569	855,504,387	61.86%
1994	1,443,221,955	0.4%	255	1,431,737,884	896,469,381	62.61%
1995	1,488,358,847	3.1%	251	1,464,619,109	878,972,413	60.01%
1996	1,404,607,591	-5.6%	222	1,383,848,064	893,306,720	64.55%
1997	1,411,486,248	0.5%	228	1,396,531,928	804,055,496	57.58%
1998	1,403,985,856	-0.5%	233	1,379,247,307	1,064,294,272	77.16%
1999	1,329,410,174	-5.3%	238	1,363,525,179	535,765,699	39.29%
2000	1,319,704,258	-0.7%	231	1,323,986,601	875,934,466	66.16%
2001	1,400,325,178	6.1%	227	1,352,685,965	603,923,747	44.65%
2002	1,486,184,218	6.1%	214	1,405,649,329	894,095,436	63.61%
2003	1,690,220,948	13.7%	209	1,576,812,920	767,939,185	48.70%
2004	1,784,084,348	5.6%	189	1,737,716,235	663,128,568	38.16%
2005	1,820,364,393	2.0%	188	1,821,415,546	741,900,635	40.73%
2006	1,871,502,963	2.8%	184	1,824,677,936	775,666,400	42.51%
2007	1,822,149,198	-2.6%	178	1,828,583,388	558,565,578	30.55%
2008	1,681,486,879	-7.7%	180	1,744,269,438	725,324,357	41.58%
2009	1,493,104,718	-11.2%	179	1,548,892,855	458,985,121	29.63%
2010	1,423,682,704	-4.6%	181	1,472,454,019	560,695,581	38.08%
2011	1,460,321,534	2.6%	191	1,457,898,768	599,501,394	41.12%
2012	1,471,756,713	0.8%	198	1,482,437,431	600,945,440	40.54%
2013	1,511,739,899	2.7%	210	1,488,703,949	698,265,786	46.90%
2014	1,673,394,462	10.7%	198	1,585,212,455	703,632,092	44.39%
2015	1,606,945,144	-4.0%	205	1,559,481,191	846,866,890	54.30%









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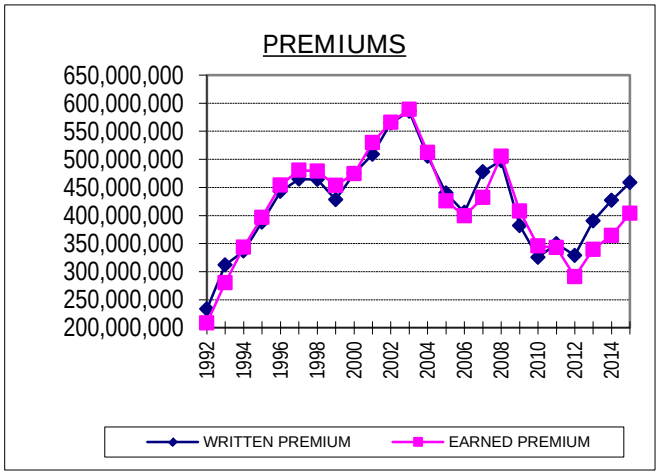
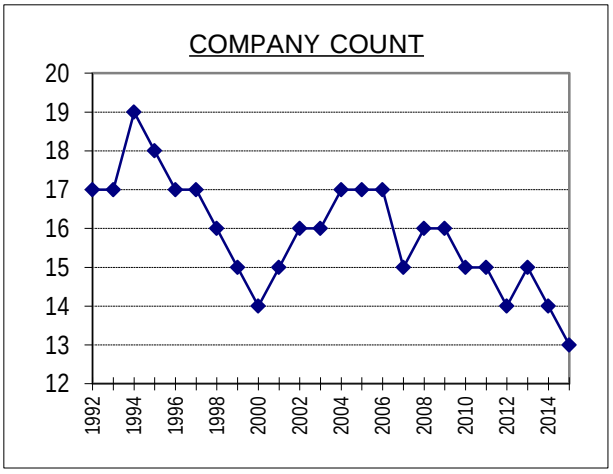
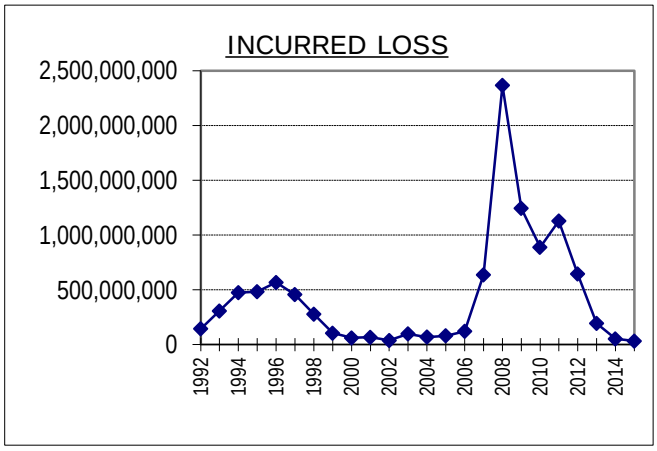
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

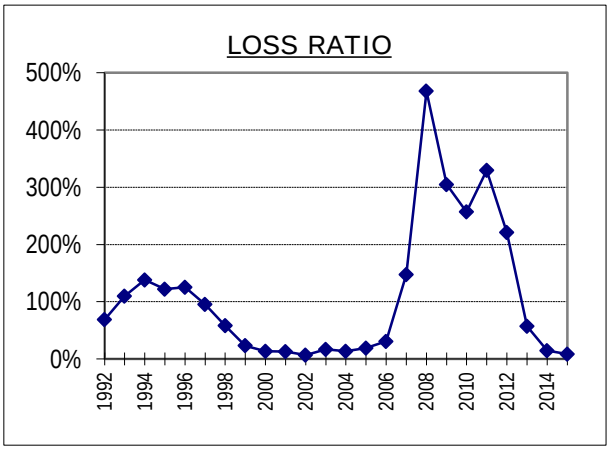
Line of Business: MORTGAGE GUARANTY [06]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	233,252,217	n/a	17	208,832,395	143,930,249	68.92%
1993	311,846,920	33.7%	17	280,149,626	307,459,725	109.75%
1994	336,721,239	8.0%	19	343,761,310	474,564,298	138.05%
1995	388,403,825	15.3%	18	396,683,081	482,995,148	121.76%
1996	442,630,852	14.0%	17	454,105,971	568,603,621	125.21%
1997	465,010,864	5.1%	17	480,931,641	457,665,826	95.16%
1998	464,291,304	-0.2%	16	479,248,102	278,696,154	58.15%
1999	428,247,914	-7.8%	15	453,570,199	104,980,109	23.15%
2000	475,241,558	11.0%	14	474,363,857	62,152,299	13.10%
2001	508,808,025	7.1%	15	529,721,454	67,824,633	12.80%
2002	564,793,942	11.0%	16	565,808,545	38,747,767	6.85%
2003	585,425,919	3.7%	16	588,849,773	98,679,819	16.76%
2004	505,750,484	-13.6%	17	512,372,329	69,405,813	13.55%
2005	439,788,935	-13.0%	17	425,957,198	80,082,220	18.80%
2006	405,386,122	-7.8%	17	399,164,527	122,029,788	30.57%
2007	477,992,892	17.9%	15	431,893,851	637,510,219	147.61%
2008	497,833,818	4.2%	16	505,612,975	2,366,631,067	468.07%
2009	381,907,640	-23.3%	16	407,836,748	1,243,047,284	304.79%
2010	325,604,536	-14.7%	15	345,618,988	888,224,609	257.00%
2011	349,887,136	7.5%	15	342,746,963	1,129,439,092	329.53%
2012	328,898,236	-6.0%	14	291,059,127	643,924,341	221.23%
2013	390,128,373	18.6%	15	339,691,340	193,100,685	56.85%
2014	427,044,405	9.5%	14	364,200,050	53,436,837	14.67%
2015	458,718,567	7.4%	13	403,934,017	33,019,618	8.17%









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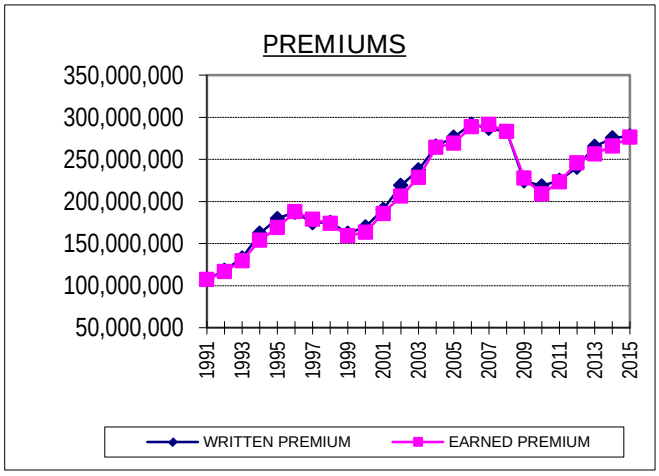
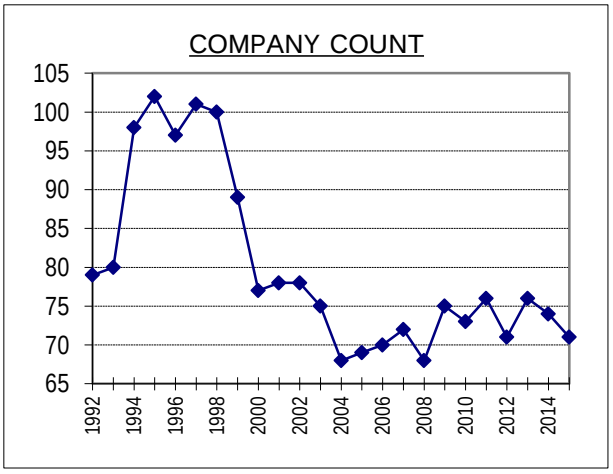
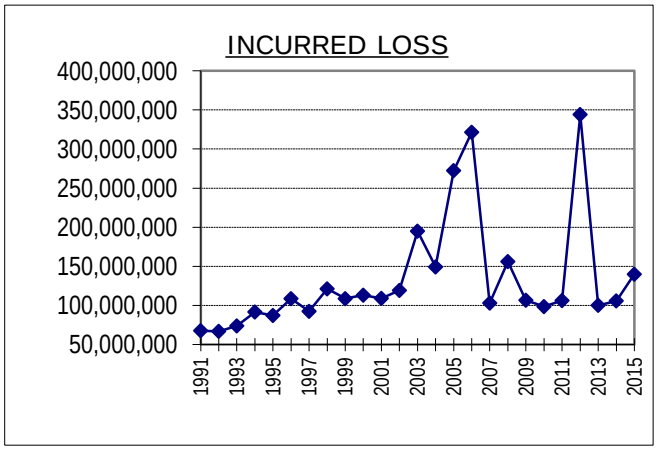
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

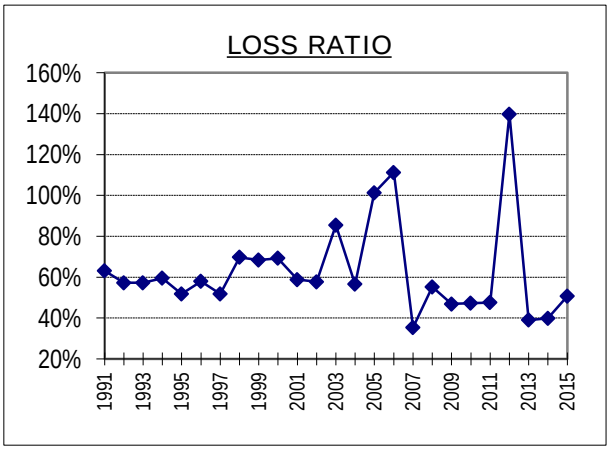
Line of Business: OCEAN MARINE [08]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	107,722,953		n/a	107,190,994	67,643,790	63.11%
1992	118,089,522	9.6%	79	116,848,811	66,897,967	57.25%
1993	133,055,429	12.7%	80	129,500,304	74,079,559	57.20%
1994	162,075,019	21.8%	98	154,028,532	91,622,703	59.48%
1995	179,628,137	10.8%	102	168,913,870	87,480,183	51.79%
1996	187,230,090	4.2%	97	187,790,529	108,817,853	57.95%
1997	174,807,298	-6.6%	101	178,915,048	92,582,355	51.75%
1998	175,044,722	0.1%	100	173,797,357	121,190,406	69.73%
1999	162,158,038	-7.4%	89	159,321,520	108,870,966	68.33%
2000	169,957,549	4.8%	77	163,240,803	113,058,550	69.26%
2001	190,554,387	12.1%	78	185,692,823	109,212,125	58.81%
2002	218,989,754	14.9%	78	206,305,719	119,103,371	57.73%
2003	237,436,343	8.4%	75	228,414,107	195,096,574	85.41%
2004	265,657,215	11.9%	68	264,202,583	149,417,414	56.55%
2005	276,327,638	4.0%	69	269,118,823	272,493,618	101.25%
2006	291,751,221	5.6%	70	288,789,226	321,350,351	111.28%
2007	286,626,507	-1.8%	72	291,209,222	102,935,109	35.35%
2008	283,185,009	-1.2%	68	282,950,115	156,083,495	55.16%
2009	224,229,853	-20.8%	75	227,848,157	106,778,919	46.86%
2010	218,496,001	-2.6%	73	208,732,613	98,707,382	47.29%
2011	225,092,598	3.0%	76	223,315,025	106,198,016	47.56%
2012	240,580,687	6.9%	71	245,929,360	343,899,340	139.84%
2013	265,218,481	10.2%	76	256,475,320	100,043,906	39.01%
2014	275,319,629	3.8%	74	265,569,334	105,792,169	39.84%
2015	277,628,158	0.8%	71	276,326,741	140,063,012	50.69%









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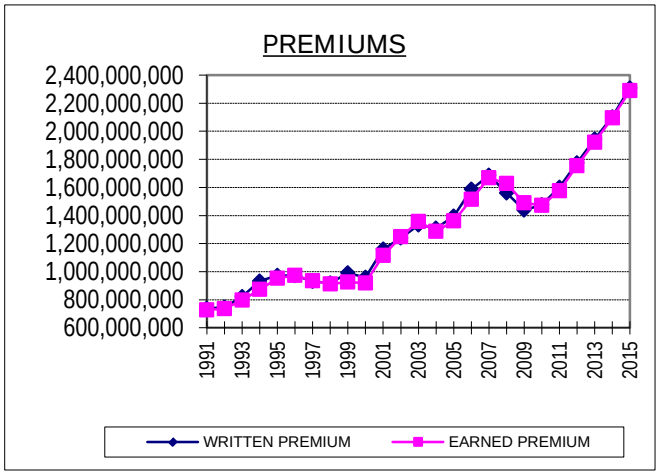
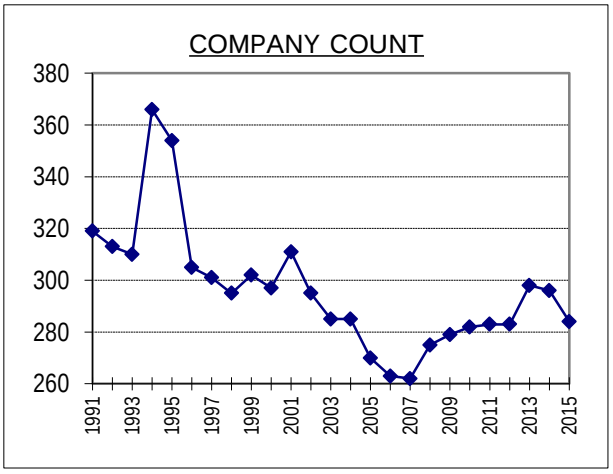
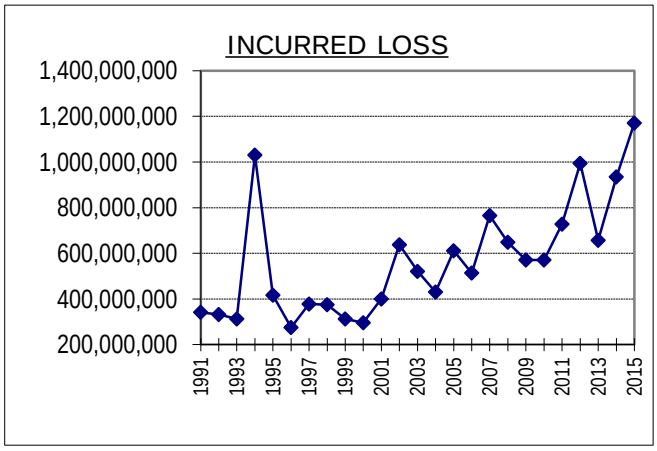
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

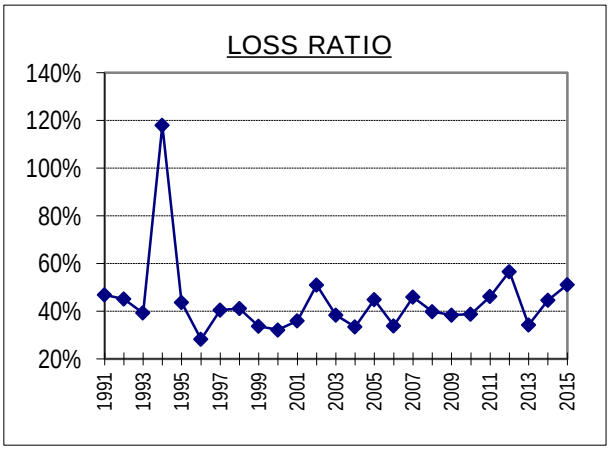
Line of Business: INLAND MARINE [09]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	737,528,056		319	728,222,452	341,109,293	46.84%
1992	747,797,258	1.4%	313	736,010,644	332,370,676	45.16%
1993	823,191,818	10.1%	310	797,317,855	313,007,815	39.26%
1994	933,492,565	13.4%	366	872,944,053	1,030,160,078	118.01%
1995	972,834,100	4.2%	354	952,245,137	416,158,095	43.70%
1996	971,937,118	-0.1%	305	974,007,391	275,004,488	28.23%
1997	931,329,300	-4.2%	301	934,722,202	378,403,007	40.48%
1998	918,155,556	-1.4%	295	912,889,719	375,055,380	41.08%
1999	992,067,178	8.1%	302	925,887,468	312,175,631	33.72%
2000	958,935,926	-3.3%	297	920,062,875	295,771,307	32.15%
2001	1,160,180,496	21.0%	311	1,114,463,502	400,492,510	35.94%
2002	1,240,125,336	6.9%	295	1,249,328,386	637,496,130	51.03%
2003	1,333,179,167	7.5%	285	1,358,194,835	521,254,862	38.38%
2004	1,309,070,663	-1.8%	285	1,288,085,426	430,609,968	33.43%
2005	1,394,632,693	6.5%	270	1,361,188,089	610,843,609	44.88%
2006	1,586,497,359	13.8%	263	1,514,521,736	513,337,799	33.89%
2007	1,685,712,491	6.3%	262	1,667,645,399	765,570,005	45.91%
2008	1,561,172,928	-7.4%	275	1,627,041,882	647,912,870	39.82%
2009	1,438,036,611	-7.9%	279	1,490,484,264	571,181,494	38.32%
2010	1,477,170,535	2.7%	282	1,471,513,315	570,530,540	38.77%
2011	1,601,424,630	8.4%	283	1,576,748,348	727,869,428	46.16%
2012	1,775,763,145	10.9%	283	1,755,312,479	993,807,117	56.62%
2013	1,944,539,539	9.5%	298	1,922,441,304	657,416,100	34.20%
2014	2,102,996,231	8.1%	296	2,095,134,747	934,702,007	44.61%
2015	2,308,521,171	9.8%	284	2,289,259,281	1,171,259,034	51.16%







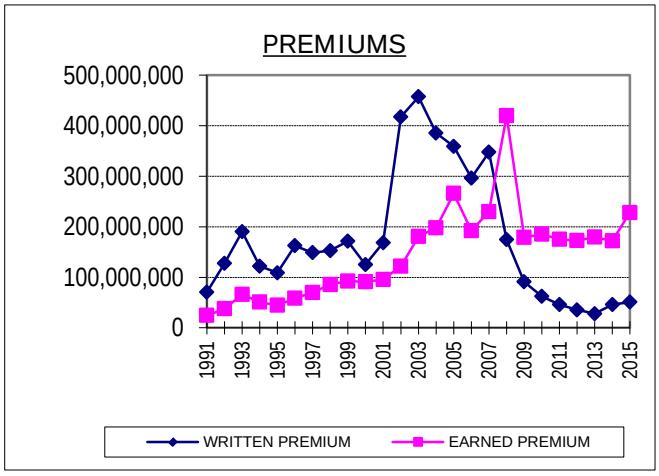


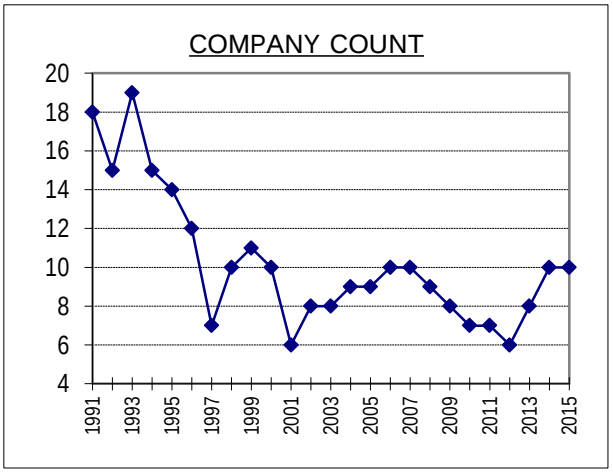
Note: This report includes only California licensed companies with written premium greater than zero.

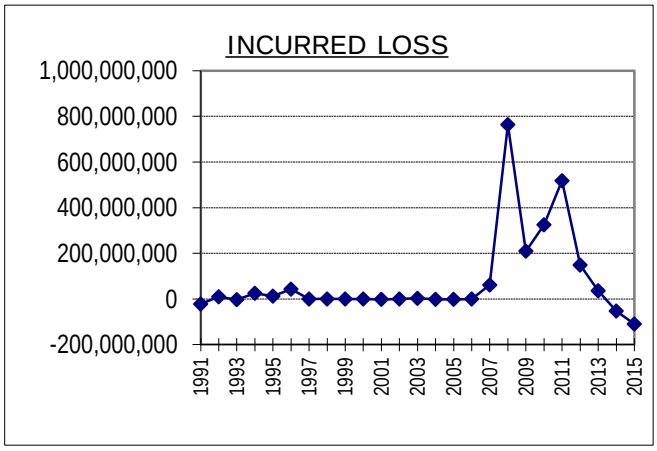
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

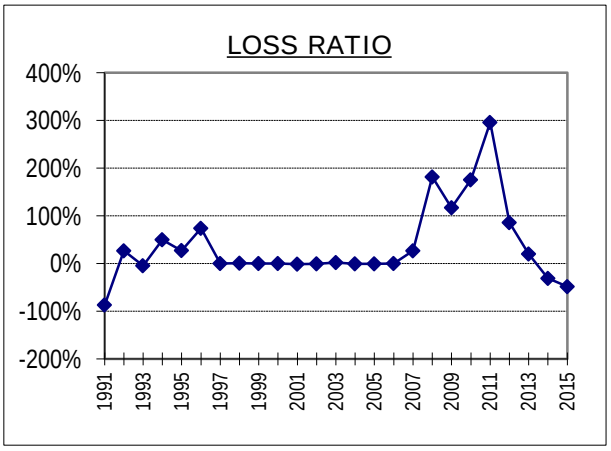
Line of Business: FINANCIAL GUARANTY [10]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	70,699,864		18	24,648,562	-21,514,597	-87.29%
1992	127,560,570	80.4%	15	37,647,506	10,028,668	26.64%
1993	190,022,534	49.0%	19	65,998,420	-2,871,711	-4.35%
1994	121,982,832	-35.8%	15	51,236,348	25,615,945	50.00%
1995	108,998,001	-10.6%	14	44,775,685	12,119,985	27.07%
1996	162,559,833	49.1%	12	58,622,741	43,182,665	73.66%
1997	148,562,473	-8.6%	7	69,909,730	77,091	0.11%
1998	152,810,379	2.9%	10	85,705,501	449,645	0.52%
1999	171,370,754	12.1%	11	92,540,873	-51,750	-0.06%
2000	125,216,135	-26.9%	10	91,057,413	1,169	0.00%
2001	168,118,672	34.3%	6	95,857,037	-1,135,643	-1.18%
2002	417,535,767	148.4%	8	121,660,455	-582,103	-0.48%
2003	457,234,715	9.5%	8	180,776,297	3,232,914	1.79%
2004	385,466,933	-15.7%	9	197,599,940	-1,724,442	-0.87%
2005	358,696,841	-6.9%	9	265,849,089	-1,405,016	-0.53%
2006	296,414,143	-17.4%	10	192,300,942	-368,362	-0.19%
2007	347,387,829	17.2%	10	230,056,082	61,686,473	26.81%
2008	174,328,032	-49.8%	9	419,700,456	763,493,173	181.91%
2009	90,900,910	-47.9%	8	178,862,897	209,059,979	116.88%
2010	62,446,084	-31.3%	7	185,082,234	325,447,647	175.84%
2011	46,000,287	-26.3%	7	175,063,076	518,476,359	296.17%
2012	35,516,457	-22.8%	6	172,668,890	148,398,143	85.94%
2013	28,090,102	-20.9%	8	179,578,140	35,736,116	19.90%
2014	45,972,800	63.7%	10	171,894,160	-53,107,080	-30.90%
2015	51,102,241	11.2%	10	228,069,003	-110,211,042	-48.32%







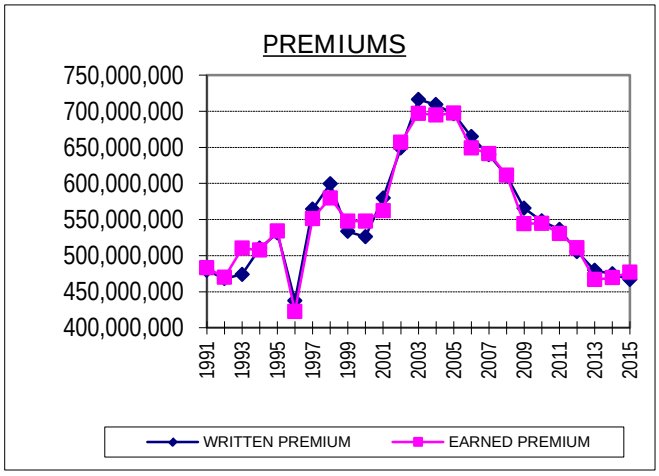


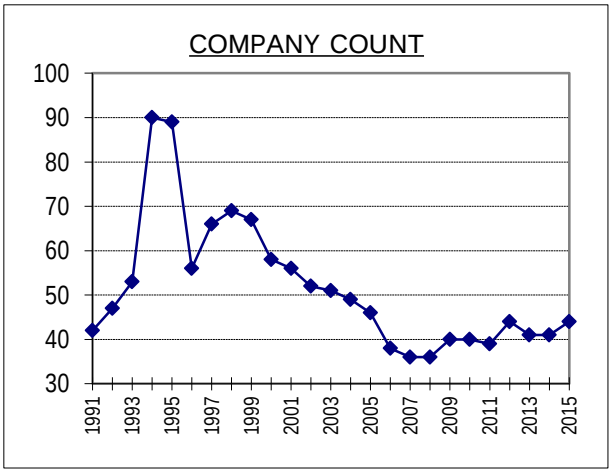
Note: This report includes only California licensed companies with written premium greater than zero.

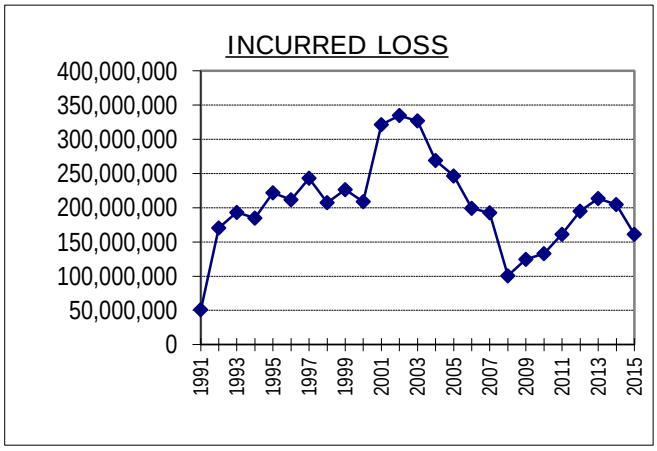
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

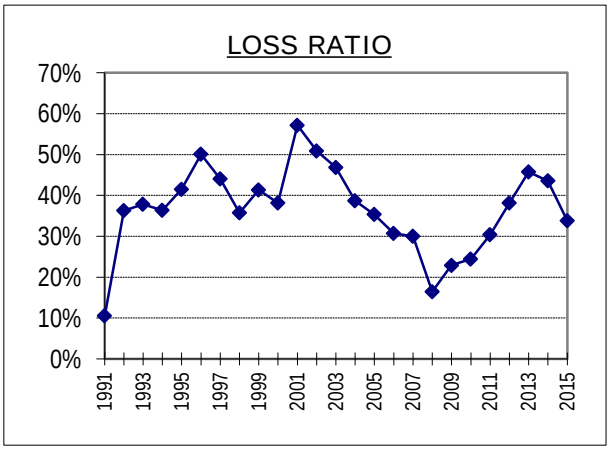
Line of Business: MEDICAL PROF. LIAB. [11]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	479,663,284		42	483,083,221	50,777,603	10.51%
1992	468,231,310	-2.4%	47	469,861,987	170,424,895	36.27%
1993	474,101,262	1.3%	53	510,339,210	193,177,205	37.85%
1994	510,239,908	7.6%	90	507,567,628	184,672,843	36.38%
1995	531,375,570	4.1%	89	533,929,446	221,664,167	41.52%
1996	437,474,242	-17.7%	56	422,718,481	211,688,829	50.08%
1997	564,351,627	29.0%	66	551,318,918	242,817,287	44.04%
1998	599,260,197	6.2%	69	579,762,444	207,169,202	35.73%
1999	533,411,144	-11.0%	67	547,677,842	226,422,741	41.34%
2000	526,016,546	-1.4%	58	547,757,297	208,893,535	38.14%
2001	579,626,699	10.2%	56	562,199,882	321,427,533	57.17%
2002	649,019,958	12.0%	52	657,029,612	334,545,327	50.92%
2003	716,109,806	10.3%	51	697,072,664	326,628,942	46.86%
2004	708,973,375	-1.0%	49	694,789,507	268,810,711	38.69%
2005	696,532,534	-1.8%	46	697,186,167	246,400,108	35.34%
2006	664,637,166	-4.6%	38	648,877,456	199,268,300	30.71%
2007	639,699,856	-3.8%	36	641,288,249	192,509,258	30.02%
2008	610,446,385	-4.6%	36	611,448,969	100,485,324	16.43%
2009	565,612,534	-7.3%	40	544,200,009	124,715,998	22.92%
2010	548,003,891	-3.1%	40	544,608,949	133,050,164	24.43%
2011	536,383,065	-2.1%	39	530,638,970	161,256,107	30.39%
2012	505,680,260	-5.7%	44	510,682,573	194,917,110	38.17%
2013	479,434,263	-5.2%	41	466,695,231	213,487,537	45.74%
2014	474,616,083	-1.0%	41	469,384,423	204,582,446	43.59%
2015	466,715,656	-1.7%	44	476,851,578	161,115,611	33.79%







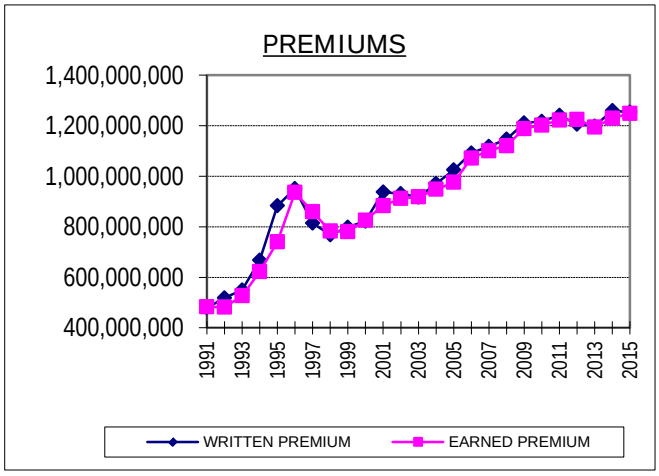


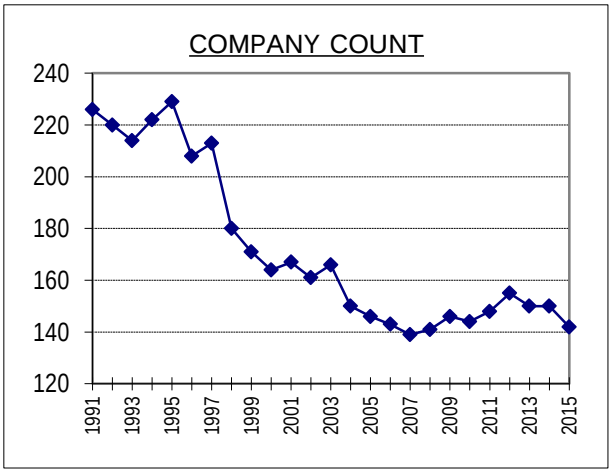
Note: This report includes only California licensed companies with written premium greater than zero.

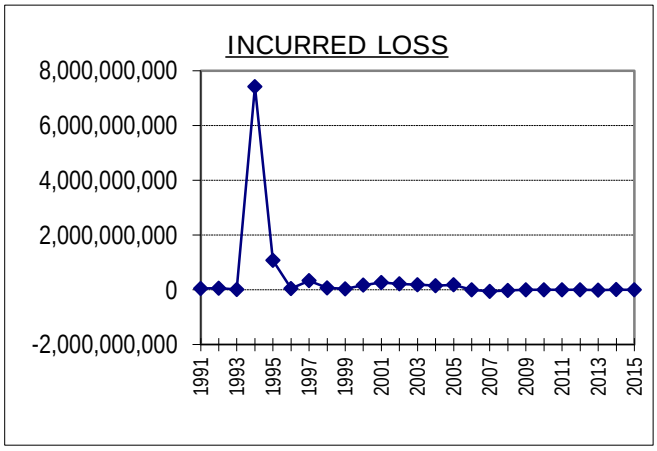
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

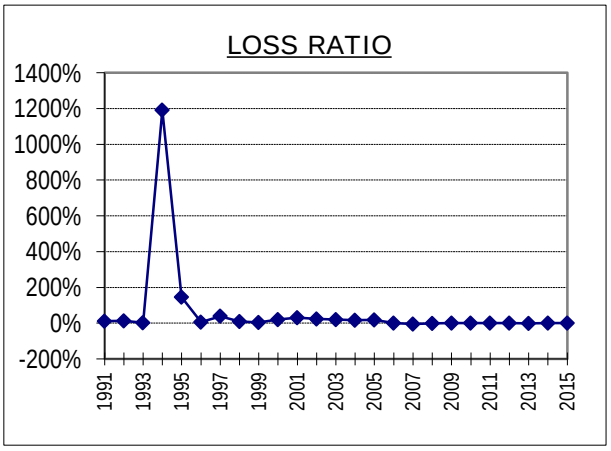
Line of Business: EARTHQUAKE [12]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	479,663,284		226	483,083,221	50,777,603	10.51%
1992	518,571,831	8.1%	220	481,401,801	61,514,432	12.78%
1993	549,712,468	6.0%	214	526,538,095	14,327,587	2.72%
1994	668,045,939	21.5%	222	622,870,915	7,424,935,087	1192.05%
1995	882,989,220	32.2%	229	740,270,005	1,082,188,518	146.19%
1996	950,812,762	7.7%	208	935,686,727	54,461,174	5.82%
1997	814,412,866	-14.3%	213	859,299,731	333,734,451	38.84%
1998	768,439,425	-5.6%	180	782,596,613	76,629,132	9.79%
1999	798,377,077	3.9%	171	781,016,231	37,321,548	4.78%
2000	822,151,419	3.0%	164	826,194,330	171,261,981	20.73%
2001	937,640,473	14.0%	167	883,638,806	270,521,983	30.61%
2002	930,528,526	-0.8%	161	912,234,065	216,667,259	23.75%
2003	916,863,965	-1.5%	166	917,805,658	185,391,016	20.20%
2004	970,826,379	5.9%	150	948,342,277	158,237,403	16.69%
2005	1,024,822,221	5.6%	146	976,098,590	183,859,230	18.84%
2006	1,092,064,295	6.6%	143	1,071,352,628	-103,396	-0.01%
2007	1,117,559,848	2.3%	139	1,100,683,902	-51,727,307	-4.70%
2008	1,146,181,196	2.6%	141	1,120,923,158	-22,306,204	-1.99%
2009	1,210,118,872	5.6%	146	1,188,182,122	-951,792	-0.08%
2010	1,217,497,625	0.6%	144	1,202,169,626	2,609,828	0.22%
2011	1,240,186,674	1.9%	148	1,221,540,837	2,984,214	0.24%
2012	1,205,043,657	-2.8%	155	1,224,549,347	4,558,867	0.37%
2013	1,198,409,274	-0.6%	150	1,194,497,651	-6,830,817	-0.57%
2014	1,259,163,352	5.1%	150	1,229,480,403	8,693,706	0.71%
2015	1,253,019,330	-0.5%	142	1,248,720,700	7,094,561	0.57%









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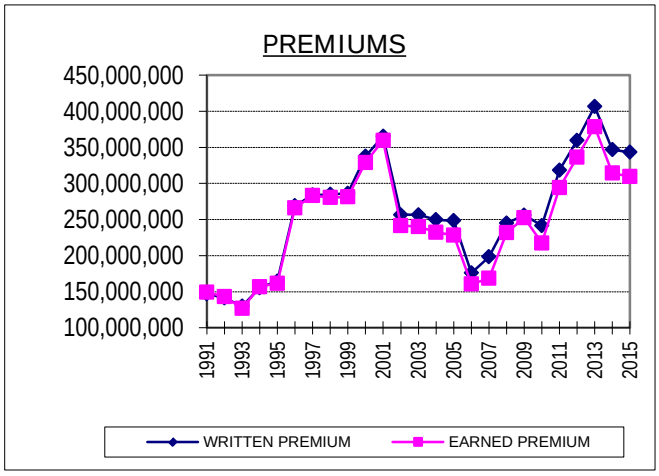
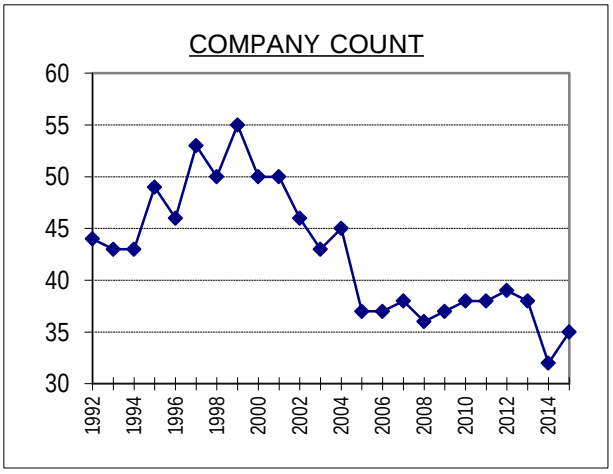
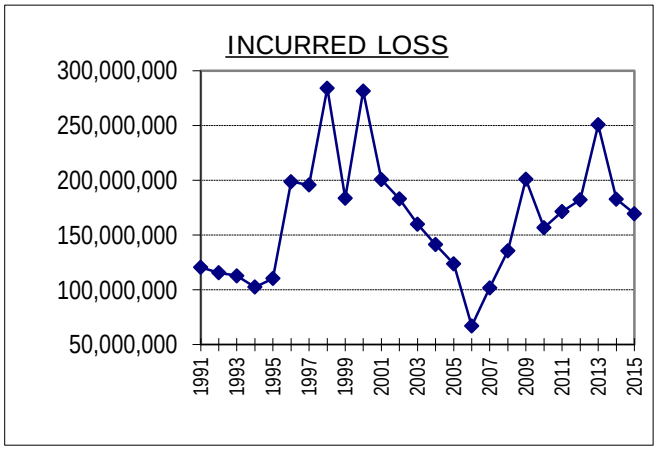
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

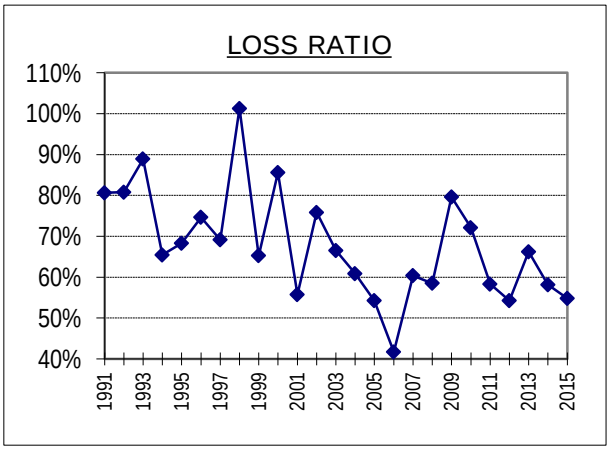
Line of Business: GROUP A & H [13]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	147,063,066		n/a	149,462,880	120,529,075	80.64%
1992	141,629,292	-3.7%	44	142,992,670	115,557,138	80.81%
1993	130,053,417	-8.2%	43	126,871,321	112,803,878	88.91%
1994	155,449,902	19.5%	43	156,744,826	102,553,855	65.43%
1995	164,830,794	6.0%	49	161,680,743	110,419,156	68.29%
1996	269,305,312	63.4%	46	266,179,972	198,728,166	74.66%
1997	283,913,175	5.4%	53	283,009,780	195,698,189	69.15%
1998	284,803,004	0.3%	50	280,457,032	284,129,235	101.31%
1999	286,422,335	0.6%	55	281,316,072	183,582,650	65.26%
2000	337,608,875	17.9%	50	328,873,475	281,526,254	85.60%
2001	365,138,430	8.2%	50	359,759,715	200,636,948	55.77%
2002	256,634,021	-29.7%	46	241,497,933	183,173,380	75.85%
2003	256,522,837	0.0%	43	240,377,854	159,934,886	66.53%
2004	249,786,596	-2.6%	45	232,176,026	141,357,928	60.88%
2005	248,371,899	-0.6%	37	228,157,154	123,865,216	54.29%
2006	175,949,777	-29.2%	37	160,594,828	66,944,983	41.69%
2007	198,284,651	12.7%	38	168,508,494	101,725,902	60.37%
2008	244,950,468	23.5%	36	231,746,339	135,593,230	58.51%
2009	256,144,990	4.6%	37	252,261,645	200,945,794	79.66%
2010	241,585,282	-5.7%	38	217,494,040	156,885,808	72.13%
2011	318,465,714	31.8%	38	293,967,810	171,459,797	58.33%
2012	359,392,825	12.9%	39	336,185,064	182,329,213	54.23%
2013	406,640,775	13.1%	38	378,660,306	250,693,573	66.21%
2014	346,714,343	-14.7%	32	314,456,713	182,885,802	58.16%
2015	343,355,100	-1.0%	35	309,424,797	169,558,888	54.80%









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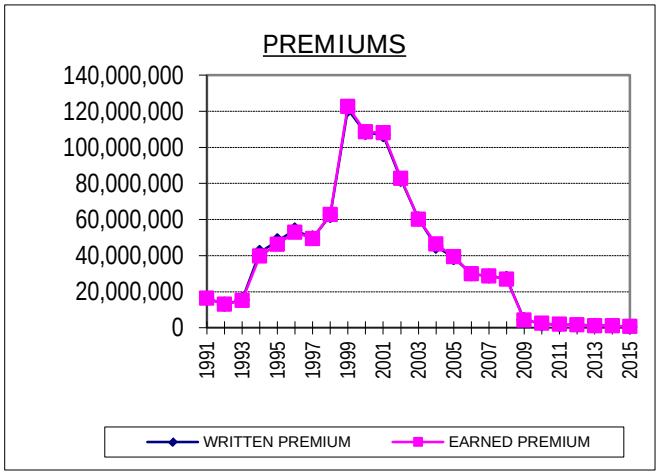
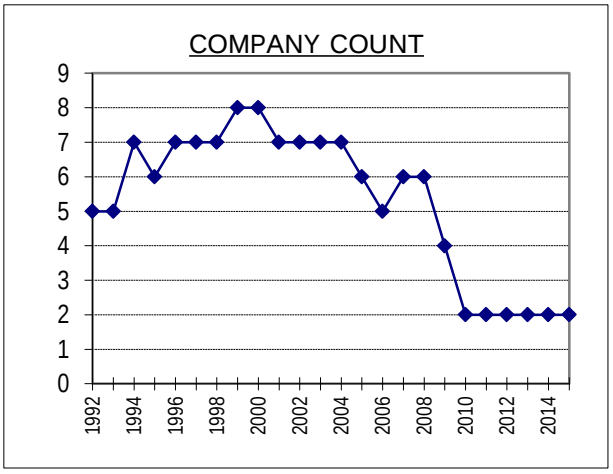
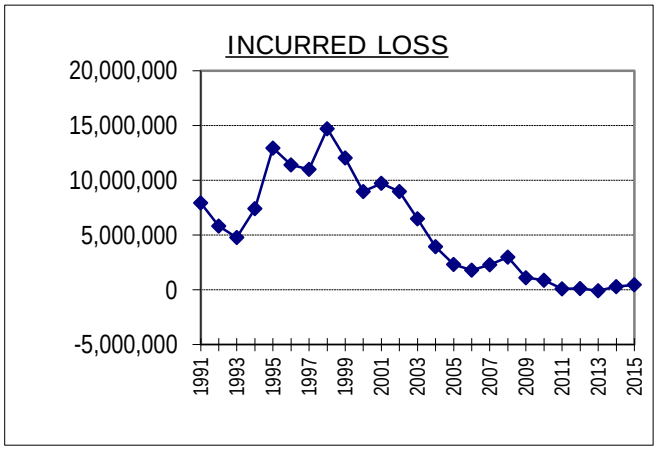
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

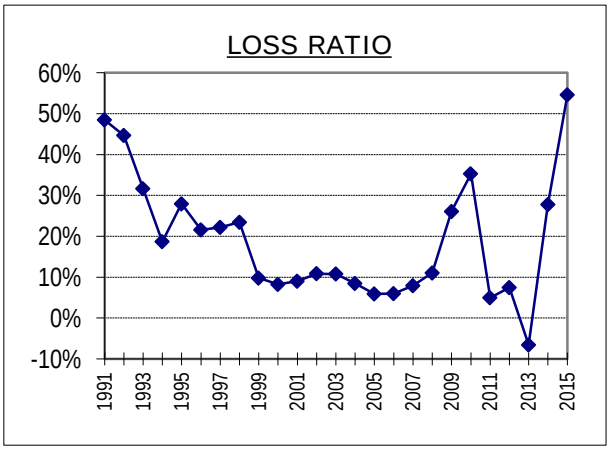
Line of Business: CREDIT A & H [14]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	16,375,025		n/a	16,373,281	7,935,654	48.47%
1992	13,047,681	-20.3%	5	13,032,103	5,823,203	44.68%
1993	15,573,094	19.4%	5	15,106,765	4,785,155	31.68%
1994	41,744,699	168.1%	7	39,701,796	7,412,847	18.67%
1995	48,184,720	15.4%	6	46,281,996	12,939,672	27.96%
1996	54,134,814	12.3%	7	52,950,054	11,415,748	21.56%
1997	49,749,691	-8.1%	7	49,483,117	10,995,780	22.22%
1998	62,214,254	25.1%	7	62,752,449	14,693,473	23.41%
1999	121,081,906	94.6%	8	122,687,350	12,032,631	9.81%
2000	108,172,992	-10.7%	8	108,598,177	8,965,428	8.26%
2001	107,007,851	-1.1%	7	108,030,785	9,713,322	8.99%
2002	82,236,726	-23.1%	7	82,821,357	8,985,713	10.85%
2003	60,305,353	-26.7%	7	60,160,340	6,477,257	10.77%
2004	45,111,417	-25.2%	7	46,362,619	3,931,059	8.48%
2005	38,883,970	-13.8%	6	39,480,884	2,325,250	5.89%
2006	29,897,398	-23.1%	5	29,837,180	1,790,157	6.00%
2007	28,680,985	-4.1%	6	28,649,401	2,277,246	7.95%
2008	27,265,631	-4.9%	6	26,978,439	2,983,346	11.06%
2009	4,541,957	-83.3%	4	4,287,441	1,119,261	26.11%
2010	2,262,074	-50.2%	2	2,466,174	870,668	35.30%
2011	1,638,473	-27.6%	2	1,925,048	95,518	4.96%
2012	1,643,178	0.3%	2	1,695,826	126,743	7.47%
2013	1,238,389	-24.6%	2	1,169,893	-77,104	-6.59%
2014	1,119,290	-9.6%	2	1,050,039	291,523	27.76%
2015	480,212	-57.1%	2	836,178	456,401	54.58%









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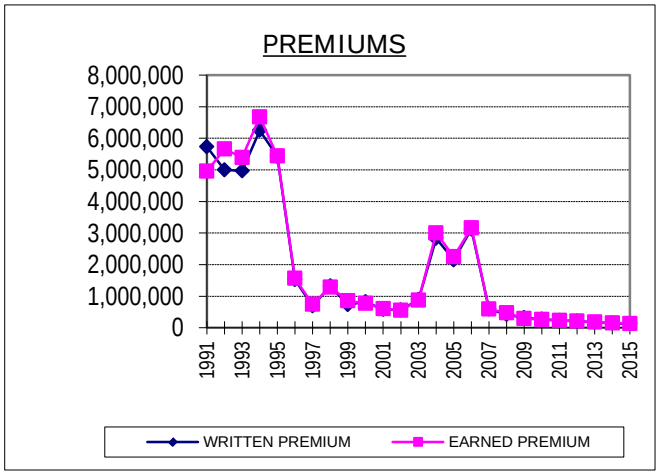
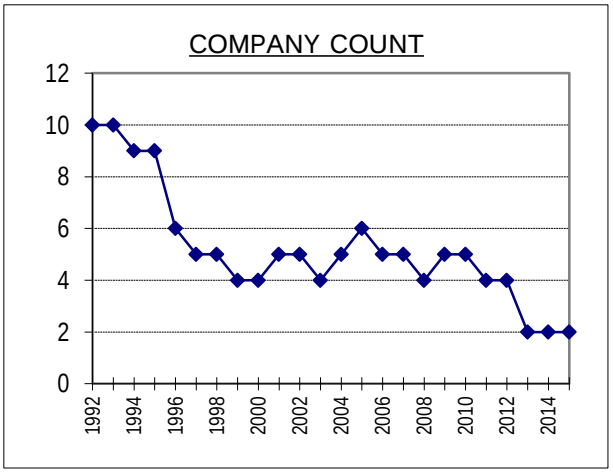
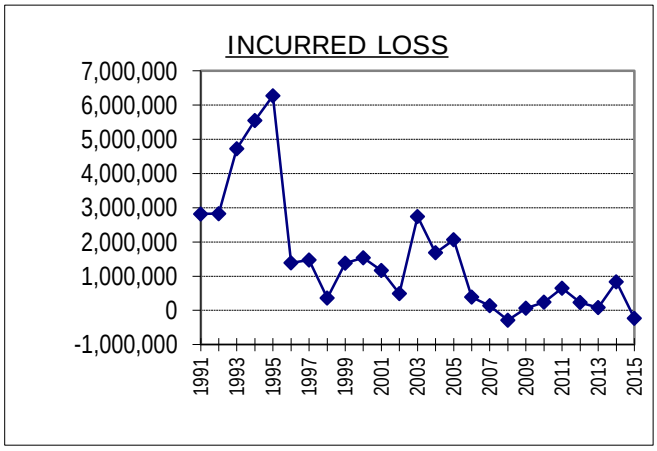
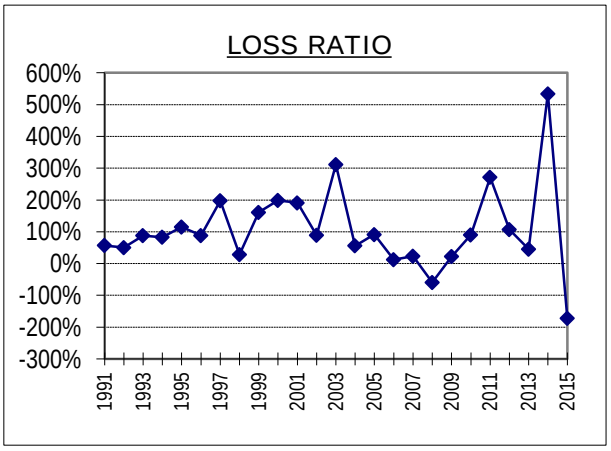
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COLLECTIVELY RENEWABLE A & H [15.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	5,729,071		n/a	4,959,100	2,815,033	56.76%
1992	5,001,683	-12.7%	10	5,660,773	2,827,243	49.94%
1993	4,970,336	-0.6%	10	5,391,022	4,719,281	87.54%
1994	6,251,951	25.8%	9	6,676,395	5,544,832	83.05%
1995	5,425,174	-13.2%	9	5,436,726	6,269,265	115.31%
1996	1,529,319	-71.8%	6	1,568,651	1,386,114	88.36%
1997	697,762	-54.4%	5	744,327	1,471,569	197.70%
1998	1,323,742	89.7%	5	1,288,976	361,593	28.05%
1999	732,150	-44.7%	4	856,336	1,377,315	160.84%
2000	828,703	13.2%	4	776,976	1,539,993	198.20%
2001	586,325	-29.2%	5	609,735	1,164,871	191.05%
2002	560,981	-4.3%	5	553,546	492,160	88.91%
2003	894,399	59.4%	4	879,142	2,741,114	311.79%
2004	2,833,716	216.8%	5	3,008,076	1,682,080	55.92%
2005	2,150,591	-24.1%	6	2,254,904	2,060,800	91.39%
2006	3,124,580	45.3%	5	3,168,332	386,102	12.19%
2007	596,808	-80.9%	5	594,033	138,737	23.36%
2008	420,783	-29.5%	4	473,484	-282,530	-59.67%
2009	320,182	-23.9%	5	294,464	63,776	21.66%
2010	271,348	-15.3%	5	262,179	236,939	90.37%
2011	239,354	-11.8%	4	238,910	648,058	271.26%
2012	210,106	-12.2%	4	213,840	229,442	107.30%
2013	175,707	-16.4%	2	180,548	81,225	44.99%
2014	150,362	-14.4%	2	156,334	834,600	533.86%
2015	131,323	-12.7%	2	134,985	-233,264	-172.81%







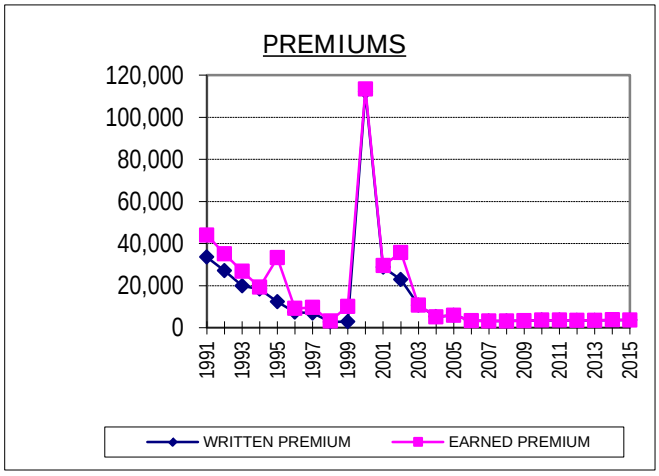


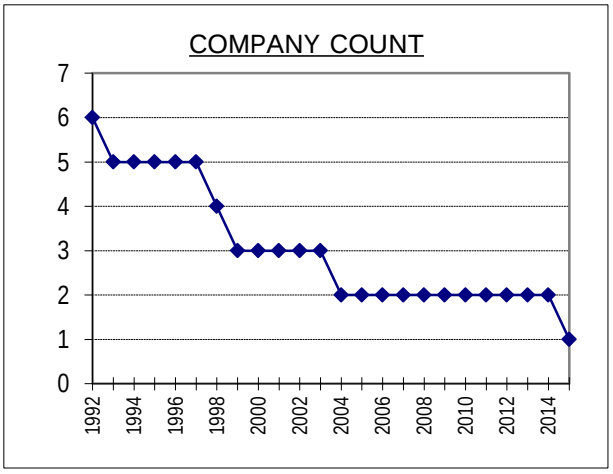
Note: This report includes only California licensed companies with written premium greater than zero.

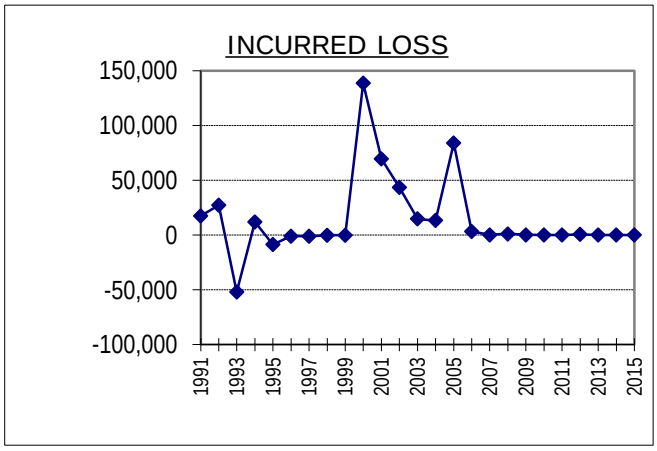
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

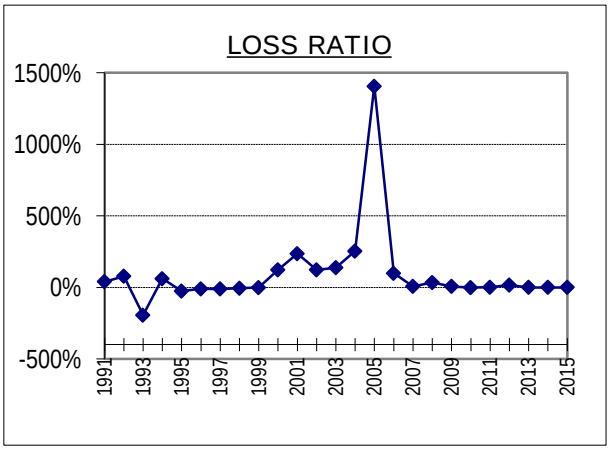
Line of Business: NON-CANCELLABLE A & H [15.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	33,548		n/a	43,951	17,494	39.80%
1992	27,099	-19.2%	6	35,153	27,291	77.63%
1993	19,944	-26.4%	5	26,820	-52,101	-194.26%
1994	18,369	-7.9%	5	19,373	11,926	61.56%
1995	12,436	-32.3%	5	33,279	-8,711	-26.18%
1996	7,374	-40.7%	5	9,264	-968	-10.45%
1997	7,035	-4.6%	5	9,622	-1,086	-11.29%
1998	2,823	-59.9%	4	3,263	-167	-5.12%
1999	2,897	2.6%	3	10,192	-68	-0.67%
2000	112,123	3770.3%	3	113,395	138,573	122.20%
2001	28,867	-74.3%	3	29,519	69,547	235.60%
2002	22,936	-20.5%	3	35,785	43,645	121.96%
2003	10,733	-53.2%	3	10,733	14,736	137.30%
2004	5,253	-51.1%	2	5,249	13,287	253.13%
2005	5,965	13.6%	2	5,965	83,867	1405.98%
2006	3,408	-42.9%	2	3,408	3,371	98.91%
2007	3,191	-6.4%	2	3,191	213	6.68%
2008	3,191	0.0%	2	3,191	1,076	33.72%
2009	3,382	6.0%	2	3,389	229	6.76%
2010	3,612	6.8%	2	3,612	-20	-0.55%
2011	3,629	0.5%	2	3,628	8	0.22%
2012	3,521	-3.0%	2	3,520	611	17.36%
2013	3,517	-0.1%	2	3,512	0	0.00%
2014	3,775	7.3%	2	3,773	0	0.00%
2015	3,744	-0.8%	1	3,744	0	0.00%







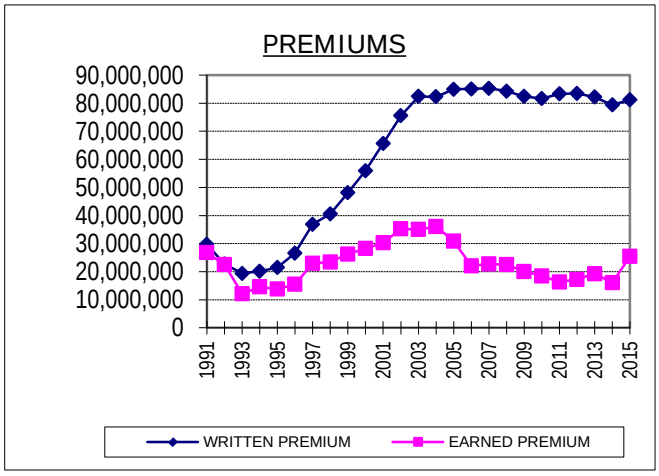


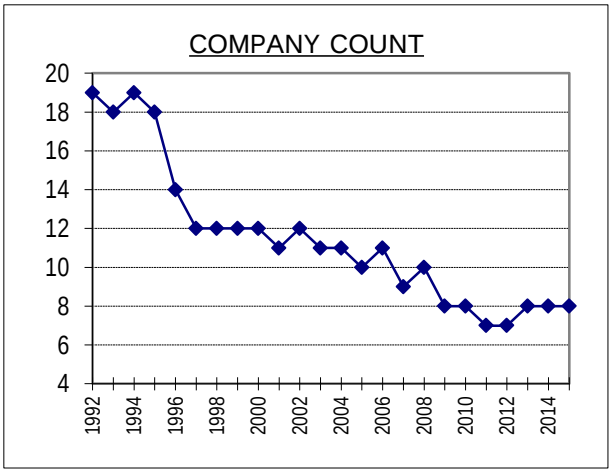
Note: This report includes only California licensed companies with written premium greater than zero.

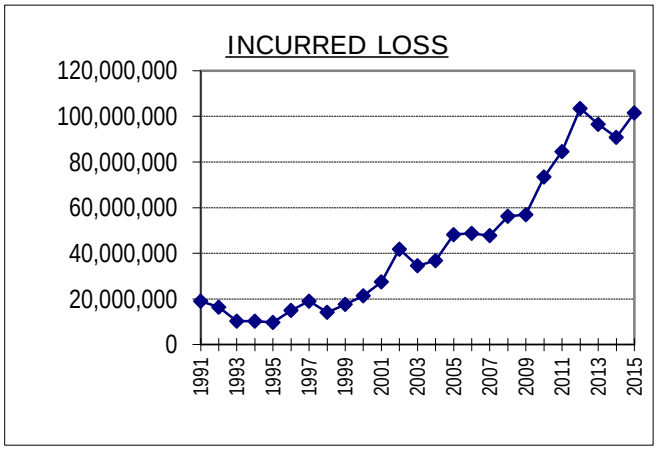
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

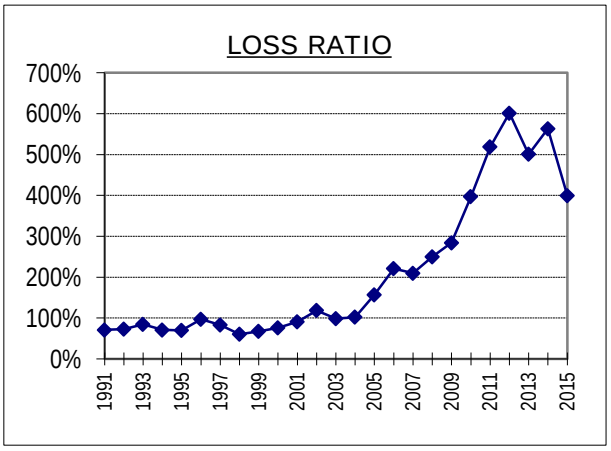
Line of Business: GUARANTEED RENEWABLE A & H [15.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	29,700,782		n/a	26,774,643	18,974,534	70.87%
1992	22,771,075	-23.3%	19	22,541,116	16,403,642	72.77%
1993	19,378,033	-14.9%	18	12,146,305	10,304,790	84.84%
1994	20,093,210	3.7%	19	14,564,377	10,315,474	70.83%
1995	21,468,989	6.8%	18	13,853,449	9,673,233	69.83%
1996	26,562,328	23.7%	14	15,451,552	14,985,288	96.98%
1997	36,849,354	38.7%	12	22,994,382	19,072,681	82.94%
1998	40,522,298	10.0%	12	23,449,913	14,131,771	60.26%
1999	48,102,101	18.7%	12	26,248,846	17,619,968	67.13%
2000	55,875,156	16.2%	12	28,254,687	21,399,597	75.74%
2001	65,610,618	17.4%	11	30,292,837	27,446,861	90.61%
2002	75,559,405	15.2%	12	35,309,627	41,852,350	118.53%
2003	82,417,692	9.1%	11	34,991,624	34,539,706	98.71%
2004	82,285,208	-0.2%	11	36,074,710	36,849,705	102.15%
2005	84,945,635	3.2%	10	30,804,102	48,249,697	156.63%
2006	85,085,516	0.2%	11	22,059,923	48,775,847	221.11%
2007	85,306,120	0.3%	9	22,774,235	47,717,354	209.52%
2008	84,293,269	-1.2%	10	22,494,667	56,193,808	249.81%
2009	82,415,678	-2.2%	8	20,067,079	56,984,945	283.97%
2010	81,701,148	-0.9%	8	18,486,001	73,434,420	397.24%
2011	83,318,185	2.0%	7	16,305,233	84,567,395	518.65%
2012	83,492,265	0.2%	7	17,213,553	103,513,672	601.35%
2013	82,174,074	-1.6%	8	19,265,967	96,500,779	500.89%
2014	79,351,420	-3.4%	8	16,127,678	90,866,746	563.42%
2015	81,194,083	2.3%	8	25,410,652	101,463,659	399.30%







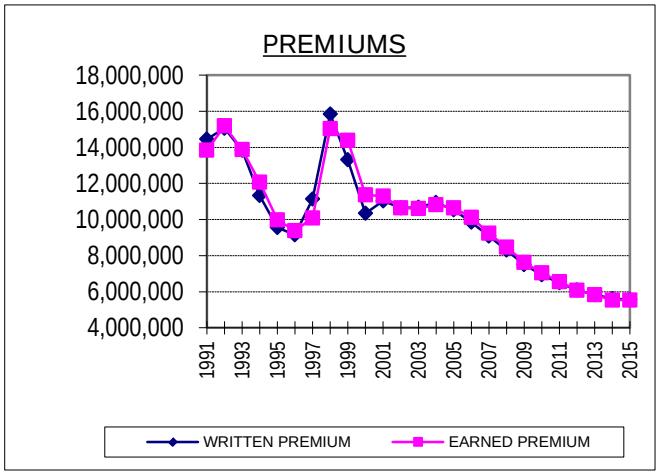


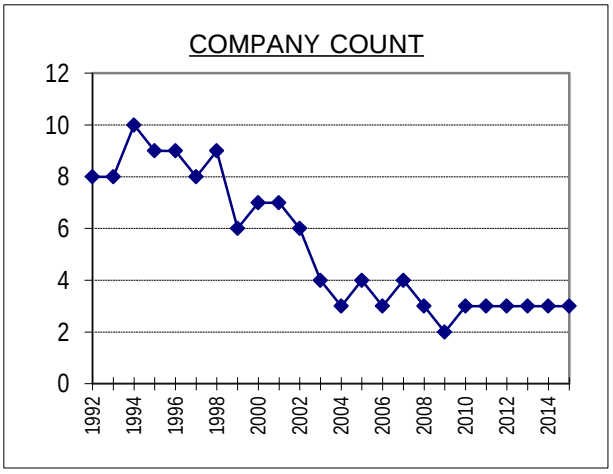
Note: This report includes only California licensed companies with written premium greater than zero.

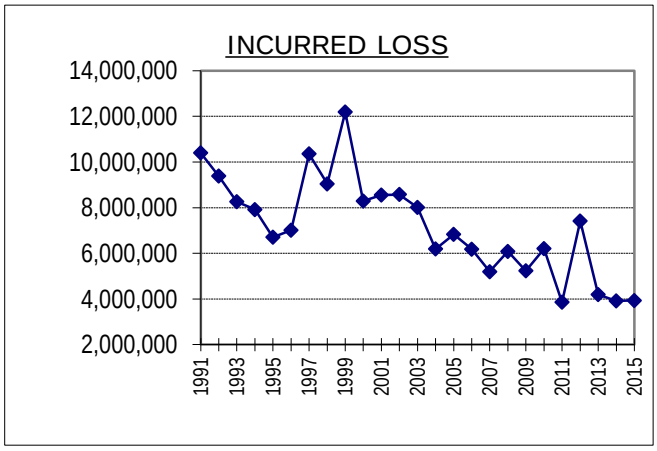
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

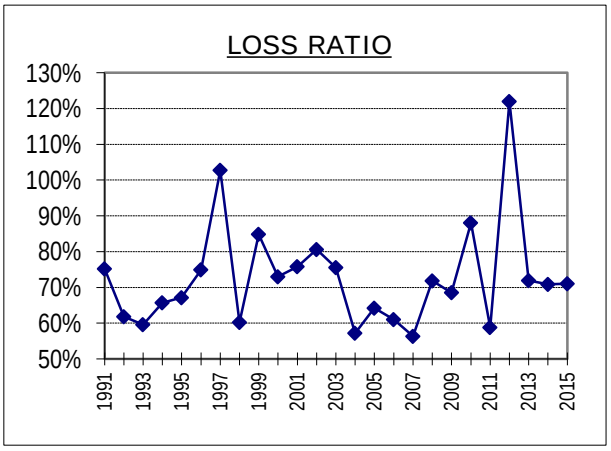
Line of Business: NON-RENEW. - STATED REASONS ONLY [15.4]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	14,452,765		n/a	13,836,103	10,395,857	75.14%
1992	15,050,774	4.1%	8	15,186,573	9,389,908	61.83%
1993	13,839,310	-8.0%	8	13,874,672	8,262,857	59.55%
1994	11,322,543	-18.2%	10	12,058,502	7,917,690	65.66%
1995	9,561,582	-15.6%	9	9,983,551	6,704,013	67.15%
1996	9,155,688	-4.2%	9	9,374,666	7,018,531	74.87%
1997	11,141,737	21.7%	8	10,083,689	10,357,492	102.72%
1998	15,844,943	42.2%	9	15,032,525	9,045,457	60.17%
1999	13,303,438	-16.0%	6	14,377,819	12,193,246	84.81%
2000	10,344,398	-22.2%	7	11,361,780	8,292,766	72.99%
2001	11,033,462	6.7%	7	11,290,095	8,558,962	75.81%
2002	10,636,335	-3.6%	6	10,643,821	8,576,809	80.58%
2003	10,683,893	0.4%	4	10,609,665	8,014,547	75.54%
2004	10,938,808	2.4%	3	10,821,974	6,188,401	57.18%
2005	10,540,738	-3.6%	4	10,646,964	6,835,021	64.20%
2006	9,848,258	-6.6%	3	10,125,512	6,179,480	61.03%
2007	9,084,869	-7.8%	4	9,230,669	5,199,129	56.32%
2008	8,302,487	-8.6%	3	8,468,905	6,083,850	71.84%
2009	7,504,682	-9.6%	2	7,630,165	5,229,682	68.54%
2010	6,936,725	-7.6%	3	7,044,514	6,202,145	88.04%
2011	6,498,856	-6.3%	3	6,558,716	3,856,917	58.81%
2012	6,091,776	-6.3%	3	6,082,691	7,421,421	122.01%
2013	5,839,938	-4.1%	3	5,827,506	4,190,738	71.91%
2014	5,628,630	-3.6%	3	5,528,304	3,915,904	70.83%
2015	5,574,075	-1.0%	3	5,542,266	3,937,364	71.04%









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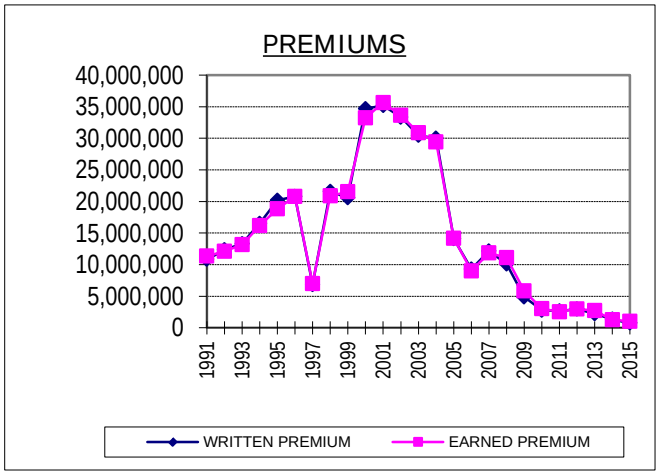
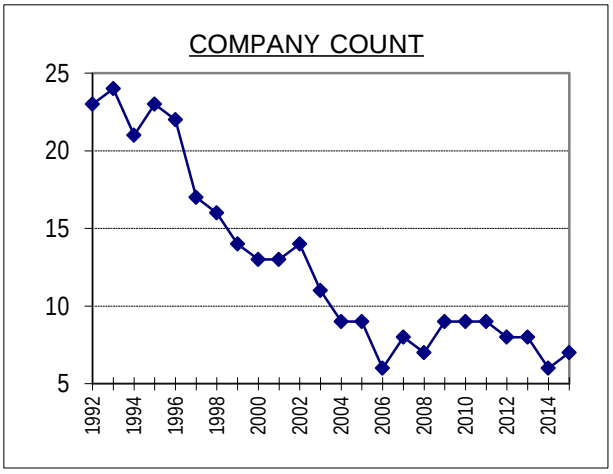
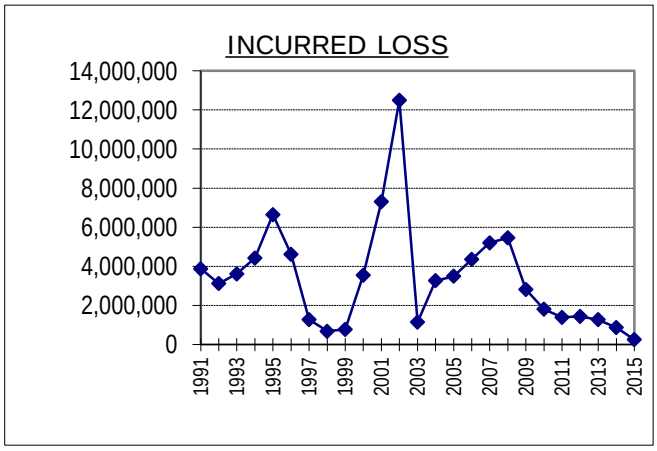
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

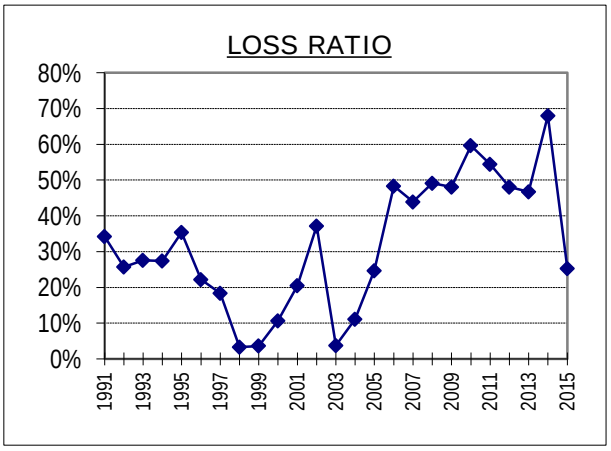
Line of Business: OTHER ACCIDENT ONLY [15.5]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	10,840,462		n/a	11,338,413	3,879,322	34.21%
1992	12,344,168	13.9%	23	12,130,746	3,119,568	25.72%
1993	13,335,508	8.0%	24	13,144,516	3,619,576	27.54%
1994	16,531,596	24.0%	21	16,171,155	4,424,977	27.36%
1995	20,187,826	22.1%	23	18,808,680	6,644,808	35.33%
1996	20,784,062	3.0%	22	20,802,637	4,613,643	22.18%
1997	6,839,077	-67.1%	17	7,007,174	1,284,112	18.33%
1998	21,565,645	215.3%	16	20,882,563	689,086	3.30%
1999	20,588,275	-4.5%	14	21,529,269	775,335	3.60%
2000	34,688,321	68.5%	13	33,208,355	3,546,871	10.68%
2001	35,169,910	1.4%	13	35,636,246	7,305,461	20.50%
2002	33,342,091	-5.2%	14	33,610,089	12,493,045	37.17%
2003	30,444,316	-8.7%	11	30,875,187	1,154,487	3.74%
2004	30,019,321	-1.4%	9	29,422,933	3,267,469	11.11%
2005	14,101,491	-53.0%	9	14,175,568	3,497,029	24.67%
2006	9,317,708	-33.9%	6	9,022,645	4,358,278	48.30%
2007	12,170,252	30.6%	8	11,846,679	5,203,624	43.92%
2008	10,098,284	-17.0%	7	11,114,706	5,457,941	49.11%
2009	4,880,300	-51.7%	9	5,853,908	2,814,417	48.08%
2010	2,789,380	-42.8%	9	3,030,336	1,808,182	59.67%
2011	2,677,317	-4.0%	9	2,551,925	1,389,736	54.46%
2012	2,984,711	11.5%	8	2,999,459	1,441,812	48.07%
2013	2,242,826	-24.9%	8	2,726,032	1,272,975	46.70%
2014	1,349,388	-39.8%	6	1,288,597	876,283	68.00%
2015	747,580	-44.6%	7	1,018,509	257,060	25.24%









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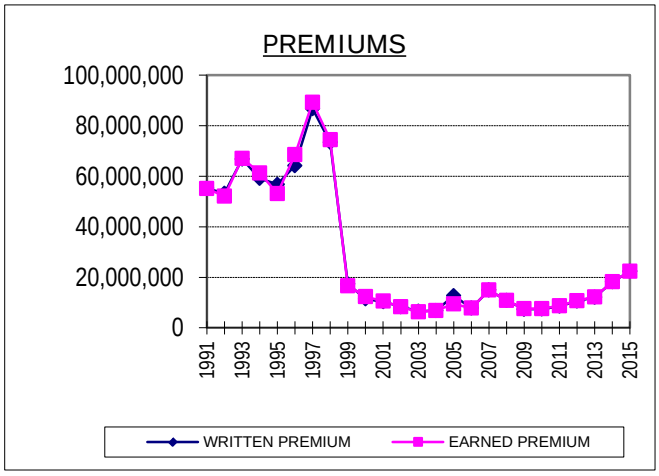
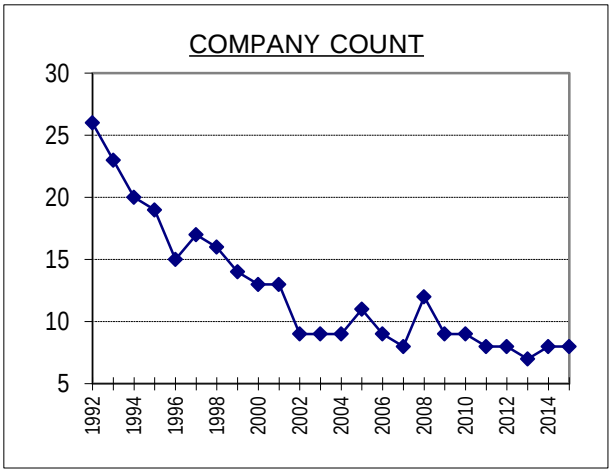
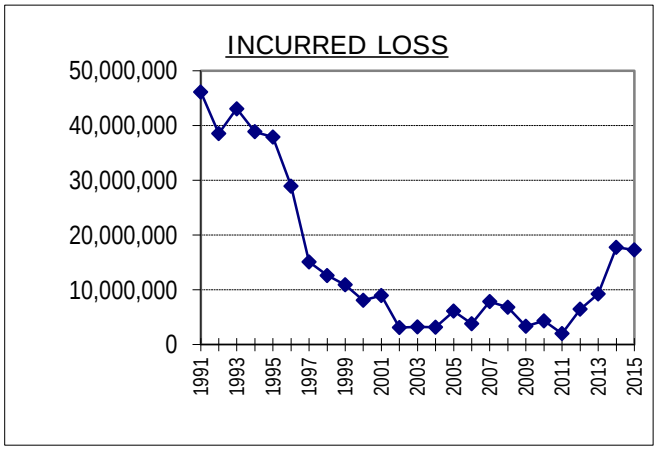
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

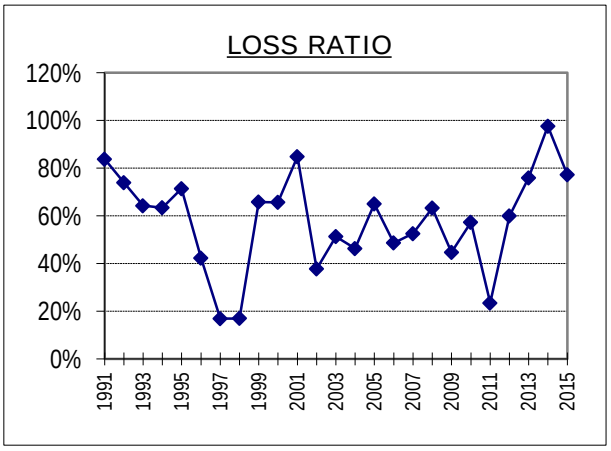
Line of Business: ALL OTHER A&H [15.7]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	55,180,324		n/a	55,062,256	46,145,220	83.81%
1992	53,233,664	-3.5%	26	52,100,067	38,543,399	73.98%
1993	66,804,433	25.5%	23	67,010,136	43,071,691	64.28%
1994	59,078,162	-11.6%	20	61,306,514	38,858,405	63.38%
1995	56,758,759	-3.9%	19	53,074,455	37,920,815	71.45%
1996	64,114,501	13.0%	15	68,461,069	28,954,283	42.29%
1997	86,699,242	35.2%	17	89,276,994	15,075,267	16.89%
1998	73,402,081	-15.3%	16	74,378,105	12,621,437	16.97%
1999	17,384,396	-76.3%	14	16,594,552	10,921,684	65.81%
2000	11,495,403	-33.9%	13	12,331,528	8,096,280	65.66%
2001	10,348,049	-10.0%	13	10,545,798	8,949,592	84.86%
2002	8,378,723	-19.0%	9	8,297,348	3,134,247	37.77%
2003	6,563,311	-21.7%	9	6,295,163	3,230,670	51.32%
2004	6,880,715	4.8%	9	6,861,988	3,177,973	46.31%
2005	12,698,608	84.6%	11	9,408,134	6,115,284	65.00%
2006	7,794,788	-38.6%	9	7,800,055	3,792,406	48.62%
2007	14,913,156	91.3%	8	14,920,392	7,843,507	52.57%
2008	10,841,112	-27.3%	12	10,796,346	6,827,931	63.24%
2009	7,366,563	-32.0%	9	7,548,689	3,373,882	44.69%
2010	7,429,852	0.9%	9	7,610,646	4,364,590	57.35%
2011	8,588,296	15.6%	8	8,666,328	2,030,879	23.43%
2012	10,580,040	23.2%	8	10,767,142	6,454,159	59.94%
2013	12,111,003	14.5%	7	12,165,371	9,240,518	75.96%
2014	18,212,876	50.4%	8	18,218,867	17,778,572	97.58%
2015	22,325,298	22.6%	8	22,368,262	17,278,166	77.24%





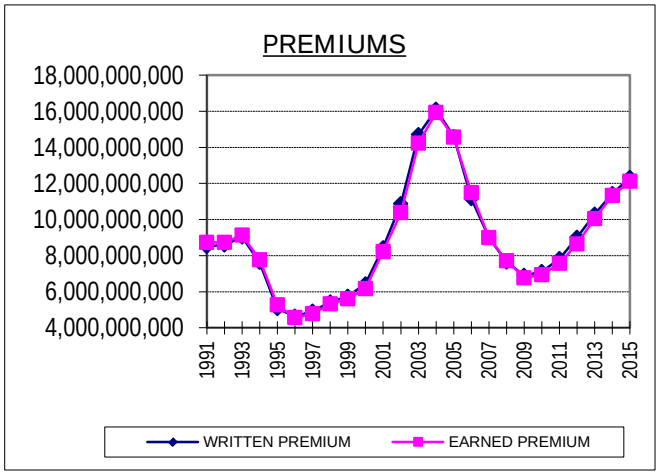


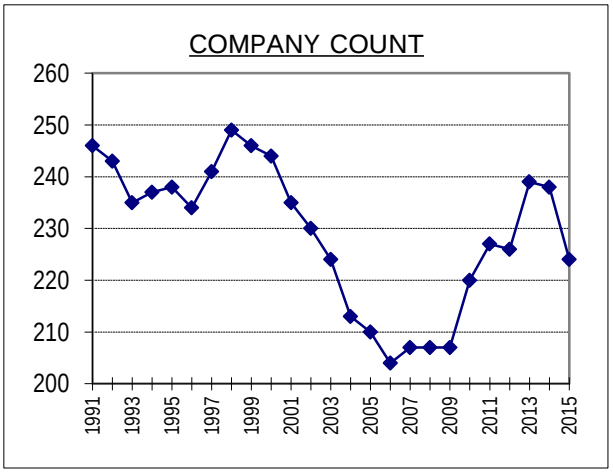


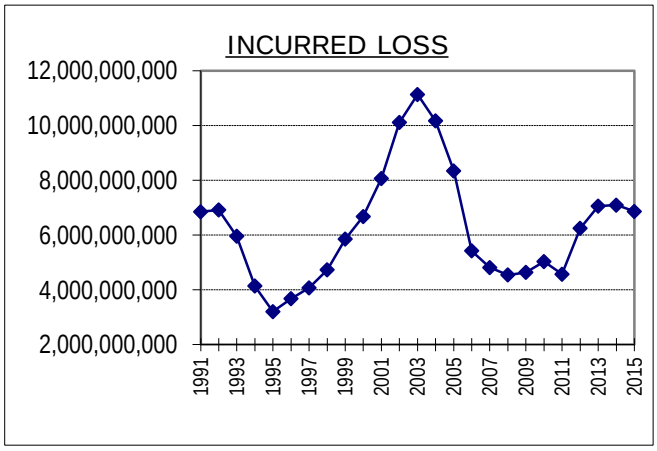
Note: This report includes only California licensed companies with written premium greater than zero.

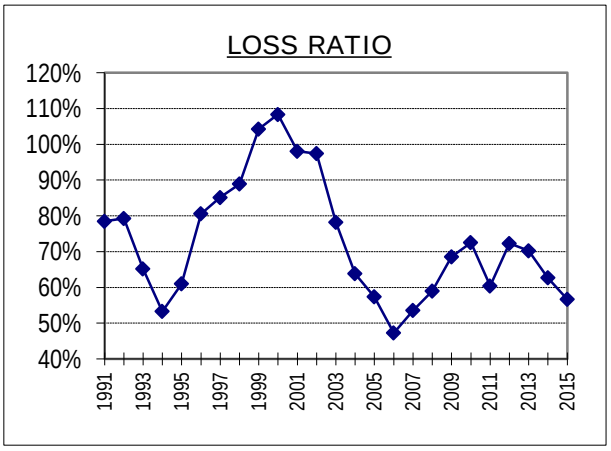
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: WORKERS' COMPENSATION [16]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	8,508,295,542		246	8,734,534,512	6,854,321,071	78.47%
1992	8,596,782,372	1.0%	243	8,724,243,691	6,914,923,749	79.26%
1993	9,019,992,732	4.9%	235	9,139,512,975	5,953,581,927	65.14%
1994	7,615,932,674	-15.6%	237	7,765,645,959	4,137,463,447	53.28%
1995	5,060,488,643	-33.6%	238	5,263,838,980	3,209,322,485	60.97%
1996	4,641,713,409	-8.3%	234	4,564,616,839	3,677,609,046	80.57%
1997	4,920,517,490	6.0%	241	4,784,724,347	4,074,949,568	85.17%
1998	5,435,008,535	10.5%	249	5,321,460,727	4,731,250,670	88.91%
1999	5,738,487,462	5.6%	246	5,609,008,031	5,848,934,594	104.28%
2000	6,430,560,370	12.1%	244	6,163,646,831	6,679,399,029	108.37%
2001	8,439,566,246	31.2%	235	8,227,250,405	8,069,939,151	98.09%
2002	10,876,609,874	28.9%	230	10,376,038,384	10,107,894,184	97.42%
2003	14,702,619,538	35.2%	224	14,232,903,111	11,135,065,547	78.23%
2004	16,105,098,218	9.5%	213	15,926,010,096	10,168,356,211	63.85%
2005	14,592,722,090	-9.4%	210	14,557,496,792	8,346,439,922	57.33%
2006	11,157,132,302	-23.5%	204	11,478,828,093	5,423,230,095	47.25%
2007	8,993,380,154	-19.4%	207	8,993,511,680	4,816,001,069	53.55%
2008	7,646,401,821	-15.0%	207	7,707,215,020	4,544,798,209	58.97%
2009	6,901,664,129	-9.7%	207	6,766,542,785	4,636,687,077	68.52%
2010	7,115,216,292	3.1%	220	6,942,143,750	5,032,363,386	72.49%
2011	7,827,723,401	10.0%	227	7,576,178,320	4,574,172,863	60.38%
2012	9,005,555,144	15.0%	226	8,647,469,290	6,253,166,730	72.31%
2013	10,296,178,869	14.3%	239	10,046,923,051	7,057,280,814	70.24%
2014	11,425,340,216	11.0%	238	11,320,509,129	7,095,006,044	62.67%
2015	12,334,059,626	8.0%	224	12,114,247,225	6,861,435,126	56.64%







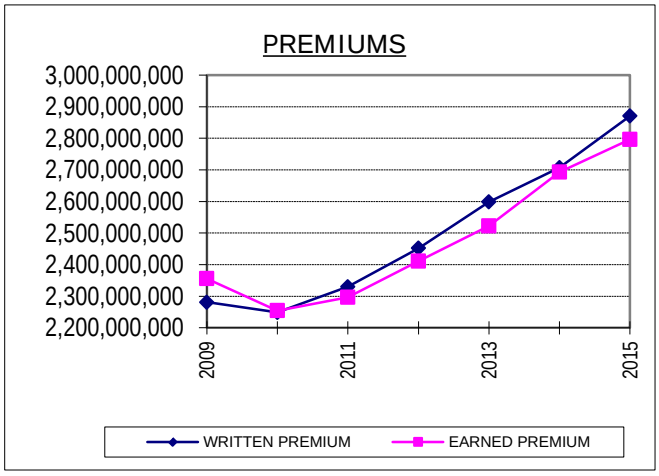


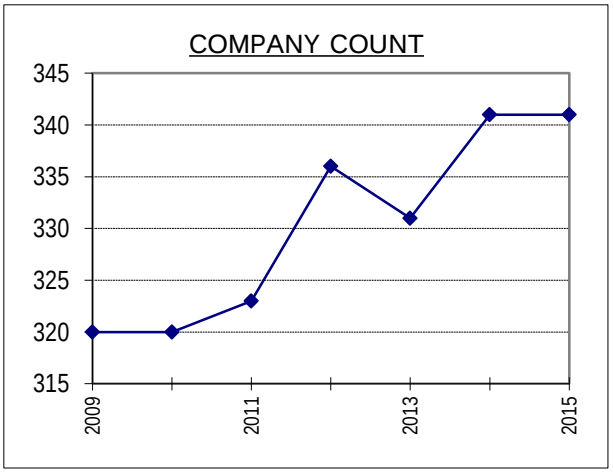
Note: This report includes only California licensed companies with written premium greater than zero.

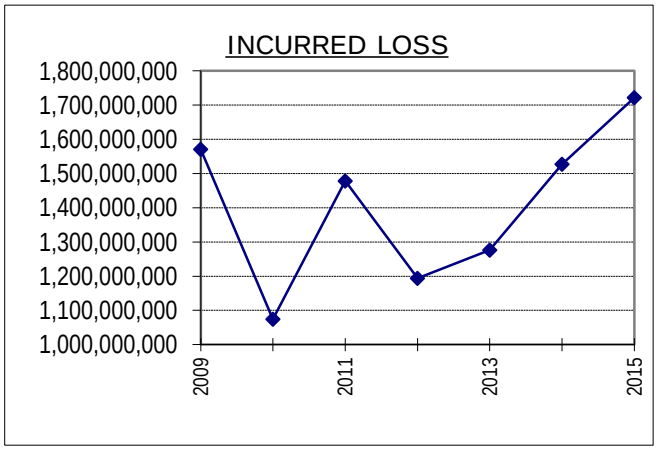
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

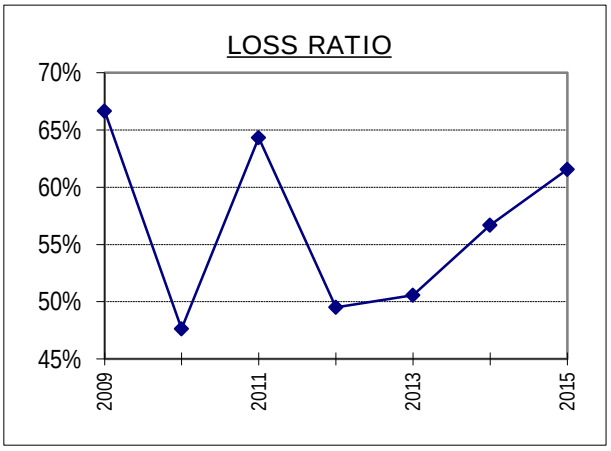
Line of Business: OTHER LIABILITY - Occurrence [17.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	n/a	n/a	n/a	n/a	n/a	n/a
1998	n/a	n/a	n/a	n/a	n/a	n/a
1999	n/a	n/a	n/a	n/a	n/a	n/a
2000	n/a	n/a	n/a	n/a	n/a	n/a
2001	n/a	n/a	n/a	n/a	n/a	n/a
2002	n/a	n/a	n/a	n/a	n/a	n/a
2003	n/a	n/a	n/a	n/a	n/a	n/a
2004	n/a	n/a	n/a	n/a	n/a	n/a
2005	n/a	n/a	n/a	n/a	n/a	n/a
2006	n/a	n/a	n/a	n/a	n/a	n/a
2007	n/a	n/a	n/a	n/a	n/a	n/a
2008	n/a	n/a	n/a	n/a	n/a	n/a
2009	2,281,085,039	n/a	320	2,355,618,874	1,570,176,632	66.66%
2010	2,248,960,606	-1.4%	320	2,254,406,208	1,074,004,415	47.64%
2011	2,329,938,524	3.6%	323	2,297,191,181	1,477,782,170	64.33%
2012	2,452,262,305	5.3%	336	2,411,246,560	1,193,769,438	49.51%
2013	2,598,352,873	6.0%	331	2,522,761,622	1,275,923,087	50.58%
2014	2,707,048,576	4.2%	341	2,693,054,093	1,526,647,168	56.69%
2015	2,870,770,478	6.0%	341	2,795,911,163	1,720,945,574	61.55%







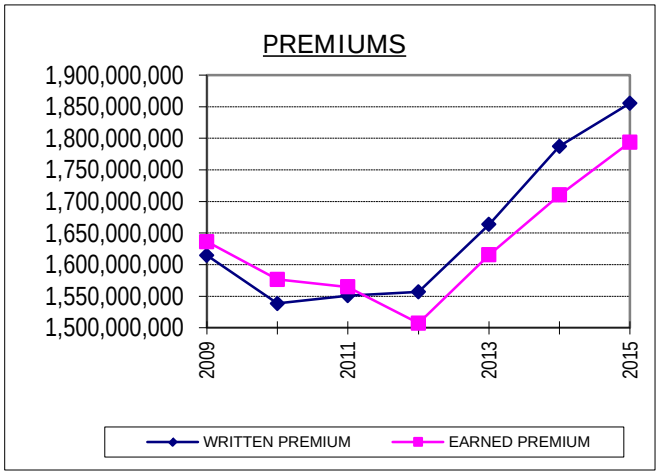


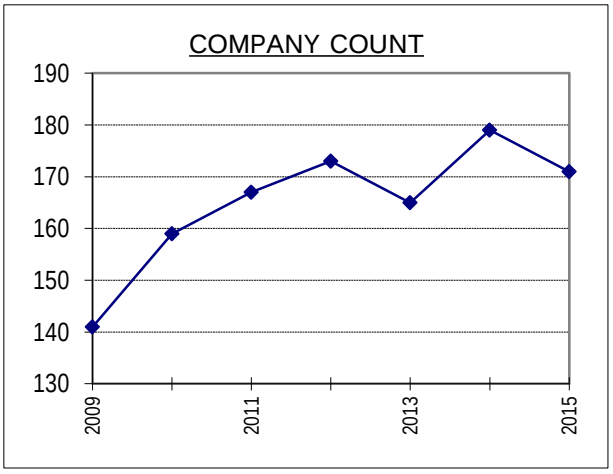
Note: This report includes only California licensed companies with written premium greater than zero.

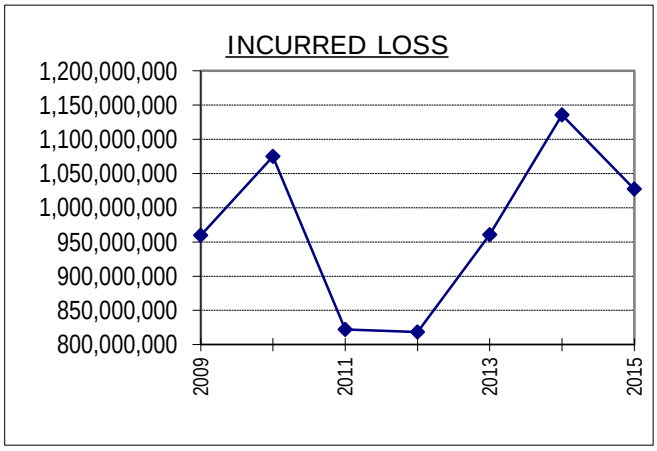
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

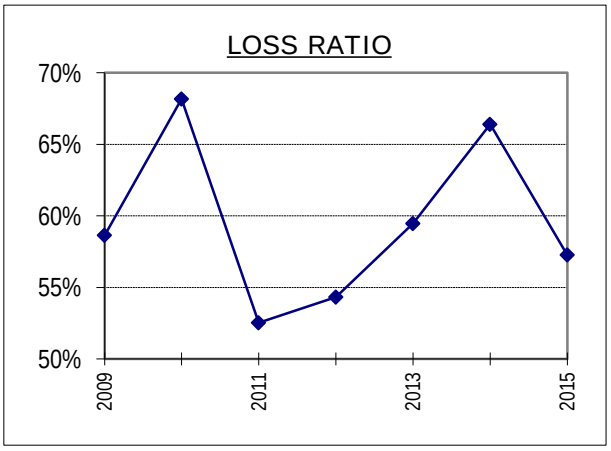
Line of Business: OTHER LIABILITY - Claims Made [17.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	n/a	n/a	n/a	n/a	n/a	n/a
1998	n/a	n/a	n/a	n/a	n/a	n/a
1999	n/a	n/a	n/a	n/a	n/a	n/a
2000	n/a	n/a	n/a	n/a	n/a	n/a
2001	n/a	n/a	n/a	n/a	n/a	n/a
2002	n/a	n/a	n/a	n/a	n/a	n/a
2003	n/a	n/a	n/a	n/a	n/a	n/a
2004	n/a	n/a	n/a	n/a	n/a	n/a
2005	n/a	n/a	n/a	n/a	n/a	n/a
2006	n/a	n/a	n/a	n/a	n/a	n/a
2007	n/a	n/a	n/a	n/a	n/a	n/a
2008	n/a	n/a	n/a	n/a	n/a	n/a
2009	1,614,673,720	n/a	141	1,636,380,800	959,531,363	58.64%
2010	1,538,519,910	-4.7%	159	1,576,499,737	1,074,771,958	68.17%
2011	1,551,064,311	0.8%	167	1,564,749,151	822,033,538	52.53%
2012	1,556,852,410	0.4%	173	1,507,128,284	818,561,721	54.31%
2013	1,663,619,715	6.9%	165	1,615,432,117	960,498,240	59.46%
2014	1,787,343,780	7.4%	179	1,710,182,146	1,135,529,325	66.40%
2015	1,855,307,931	3.8%	171	1,793,714,522	1,027,100,614	57.26%





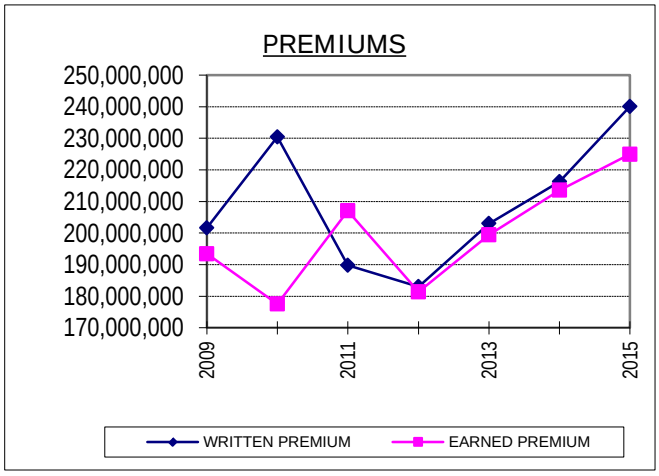


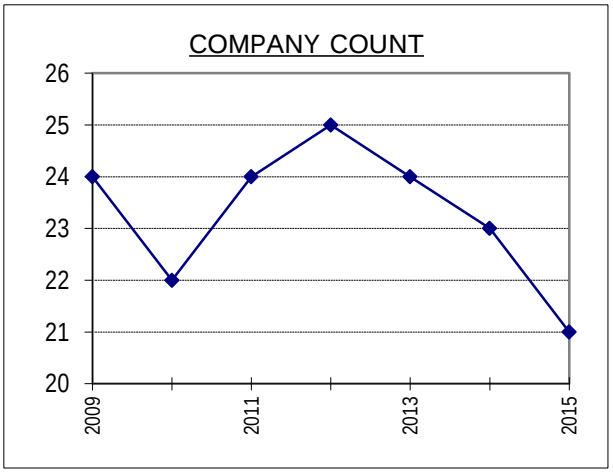


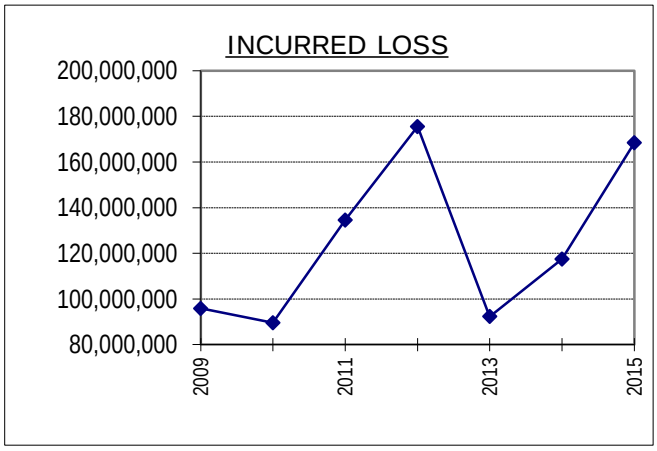
Note: This report includes only California licensed companies with written premium greater than zero.

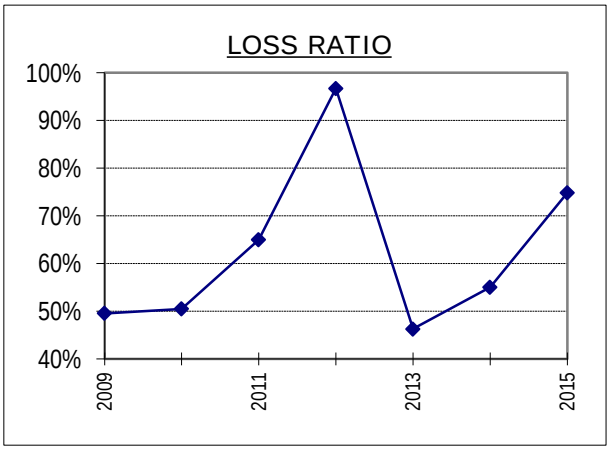
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	n/a	n/a	n/a	n/a	n/a	n/a
1998	n/a	n/a	n/a	n/a	n/a	n/a
1999	n/a	n/a	n/a	n/a	n/a	n/a
2000	n/a	n/a	n/a	n/a	n/a	n/a
2001	n/a	n/a	n/a	n/a	n/a	n/a
2002	n/a	n/a	n/a	n/a	n/a	n/a
2003	n/a	n/a	n/a	n/a	n/a	n/a
2004	n/a	n/a	n/a	n/a	n/a	n/a
2005	n/a	n/a	n/a	n/a	n/a	n/a
2006	n/a	n/a	n/a	n/a	n/a	n/a
2007	n/a	n/a	n/a	n/a	n/a	n/a
2008	171,459,325	n/a	26	140,440,749	104,121,384	74.14%
2009	201,651,066	17.6%	24	193,451,219	95,846,141	49.55%
2010	230,417,315	14.3%	22	177,567,629	89,634,612	50.48%
2011	189,800,428	-17.6%	24	207,052,070	134,590,156	65.00%
2012	183,032,790	-3.6%	25	181,419,586	175,514,004	96.74%
2013	203,005,818	10.9%	24	199,483,890	92,318,632	46.28%
2014	216,259,152	6.5%	23	213,569,608	117,510,118	55.02%
2015	240,071,651	11.0%	21	224,949,269	168,410,178	74.87%







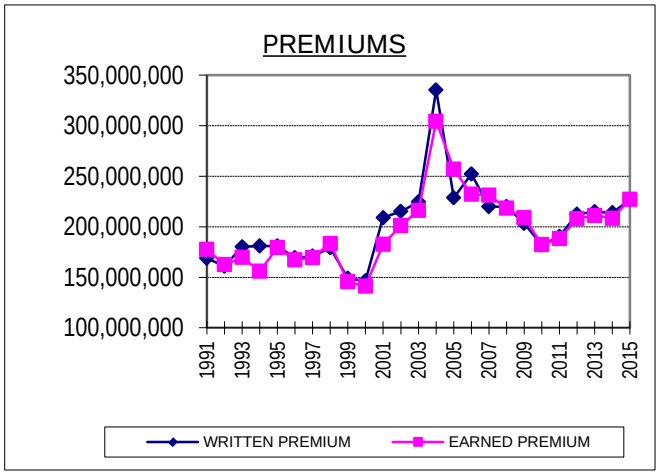


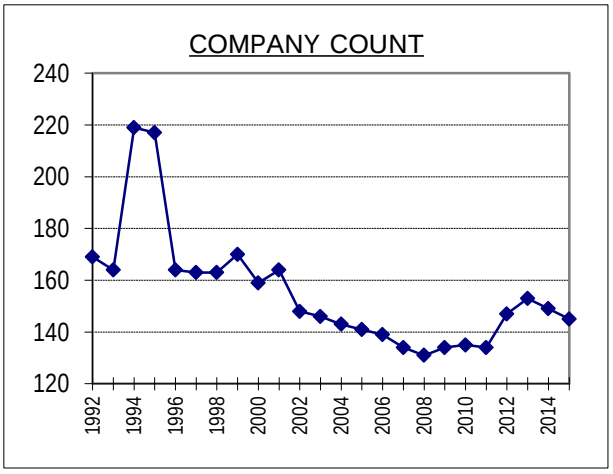
Note: This report includes only California licensed companies with written premium greater than zero.

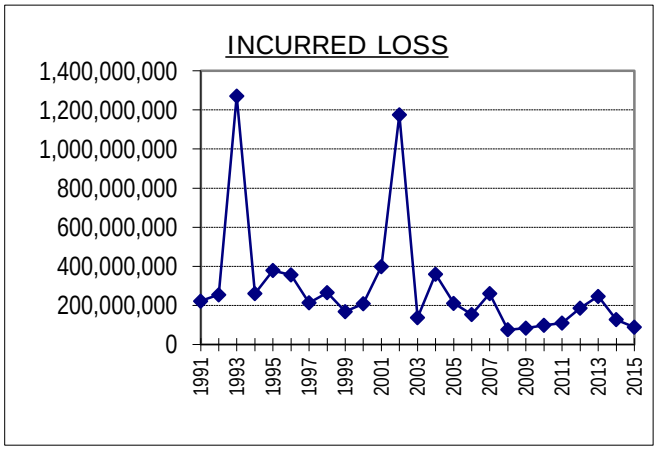
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

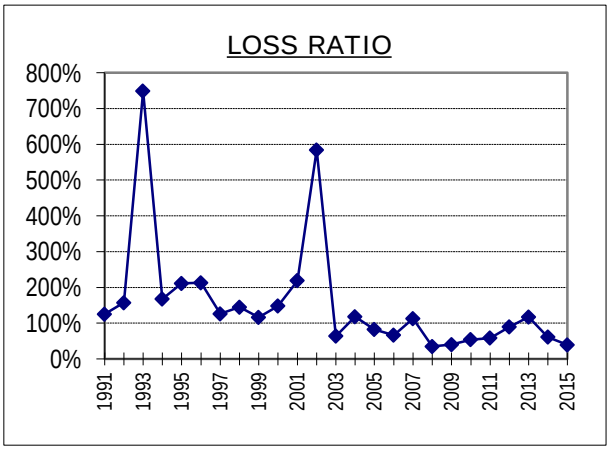
Line of Business: PRODUCTS LIABILITY [18]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	168,856,572		n/a	177,658,586	222,452,028	125.21%
1992	160,862,220	-4.7%	169	162,371,845	255,180,365	157.16%
1993	180,152,322	12.0%	164	169,699,572	1,270,793,022	748.85%
1994	180,862,703	0.4%	219	155,851,495	261,444,769	167.75%
1995	180,949,732	0.0%	217	179,343,694	379,173,984	211.42%
1996	169,308,922	-6.4%	164	167,060,440	355,831,673	213.00%
1997	170,917,205	0.9%	163	169,417,571	213,880,304	126.24%
1998	179,247,807	4.9%	163	183,326,199	265,104,908	144.61%
1999	148,973,143	-16.9%	170	145,580,501	169,183,291	116.21%
2000	146,533,783	-1.6%	159	141,038,848	208,563,708	147.88%
2001	208,959,607	42.6%	164	182,553,030	399,358,692	218.76%
2002	215,113,321	2.9%	148	201,184,580	1,175,297,535	584.19%
2003	224,589,653	4.4%	146	216,239,029	137,930,562	63.79%
2004	335,319,444	49.3%	143	304,268,457	359,915,831	118.29%
2005	228,594,215	-31.8%	141	256,794,926	211,452,572	82.34%
2006	252,231,344	10.3%	139	231,962,932	153,766,634	66.29%
2007	219,891,113	-12.8%	134	231,323,191	260,435,539	112.59%
2008	219,867,938	0.0%	131	218,245,040	75,971,764	34.81%
2009	203,346,190	-7.5%	134	209,018,981	83,721,346	40.05%
2010	181,839,581	-10.6%	135	182,418,507	98,184,103	53.82%
2011	190,460,063	4.7%	134	188,209,022	109,516,635	58.19%
2012	212,456,045	11.5%	147	207,888,909	186,848,459	89.88%
2013	214,882,189	1.1%	153	211,262,874	247,079,993	116.95%
2014	213,926,430	-0.4%	149	208,403,459	127,308,743	61.09%
2015	226,680,129	6.0%	145	227,032,335	89,212,961	39.30%







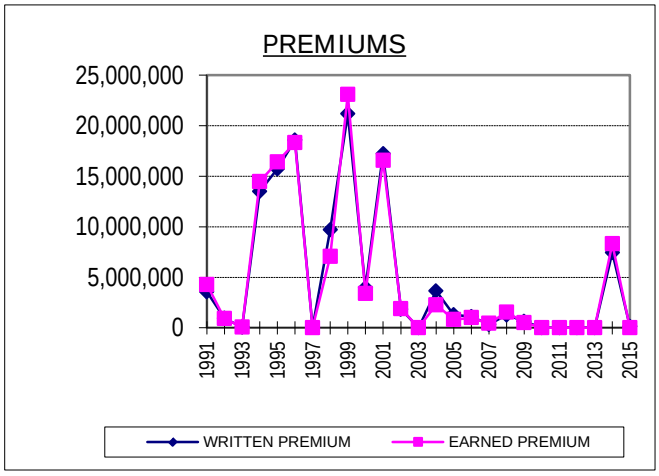


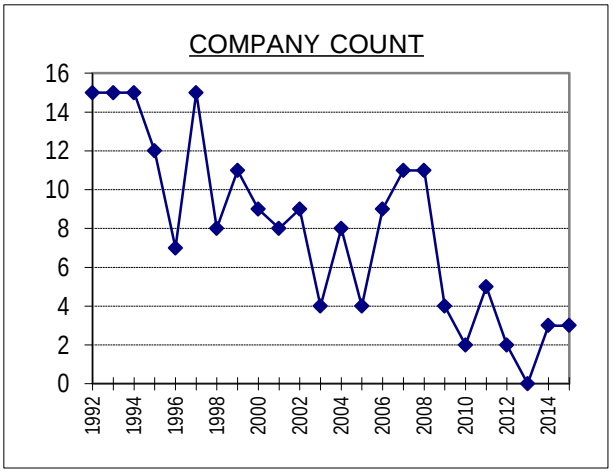
Note: This report includes only California licensed companies with written premium greater than zero.

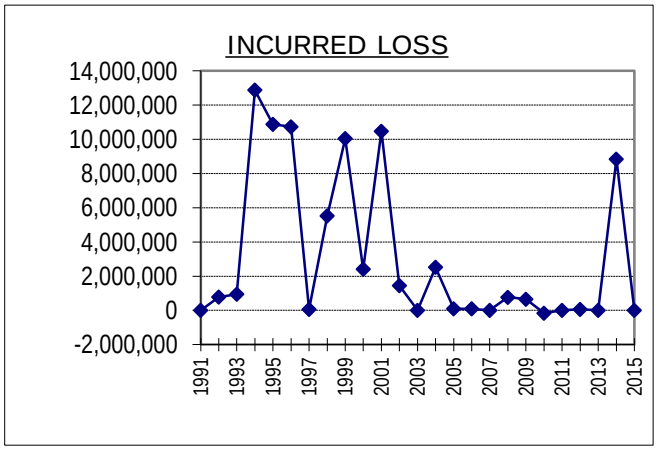
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

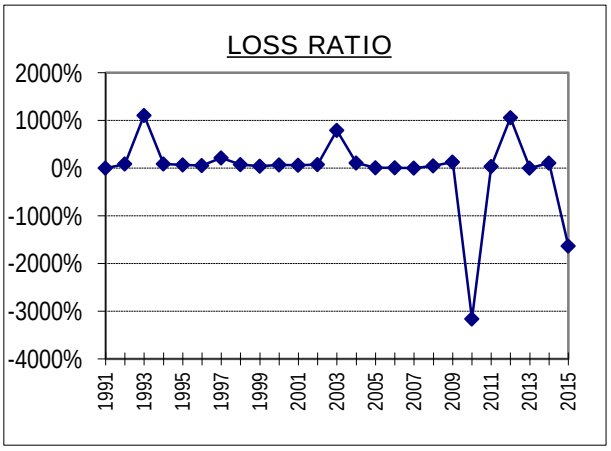
Line of Business: P.P. AUTO NO-FAULT [19.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	3,549,839		n/a	4,281,810	5,067	0.12%
1992	944,642	-73.4%	15	911,845	781,123	85.66%
1993	84,769	-91.0%	15	85,911	951,241	1107.24%
1994	13,497,507	15823%	15	14,456,886	12,860,055	88.95%
1995	15,709,335	16.4%	12	16,413,308	10,876,394	66.27%
1996	18,583,299	18.3%	7	18,329,726	10,729,406	58.54%
1997	32,289	-99.8%	15	25,690	55,669	216.70%
1998	9,706,172	29960%	8	7,056,075	5,524,794	78.30%
1999	21,176,793	118.2%	11	23,076,396	10,033,644	43.48%
2000	3,952,615	-81.3%	9	3,413,716	2,410,250	70.60%
2001	17,230,667	335.9%	8	16,574,238	10,468,262	63.16%
2002	1,844,478	-89.3%	9	1,900,063	1,440,122	75.79%
2003	1,160	-99.9%	4	596	4,744	795.97%
2004	3,644,189	314054%	8	2,279,231	2,513,873	110.29%
2005	1,285,146	-64.7%	4	816,979	94,627	11.58%
2006	1,112,854	-13.4%	9	1,008,885	91,103	9.03%
2007	328,828	-70.5%	11	440,843	7,070	1.60%
2008	1,275,860	288.0%	11	1,558,204	768,585	49.33%
2009	649,579	-49.1%	4	505,865	656,638	129.80%
2010	6,197	-99.0%	2	5,032	-158,992	-3159.62%
2011	7,223	16.6%	5	10,745	3,496	32.54%
2012	6,310	-12.6%	2	5,625	59,499	1057.76%
2013	0	-100.0%	0	0	0	n/a
2014	7,446,867	n/a	3	8,321,185	8,836,175	106.19%
2015	136,105	-98.2%	3	53	-865	-1632.08%





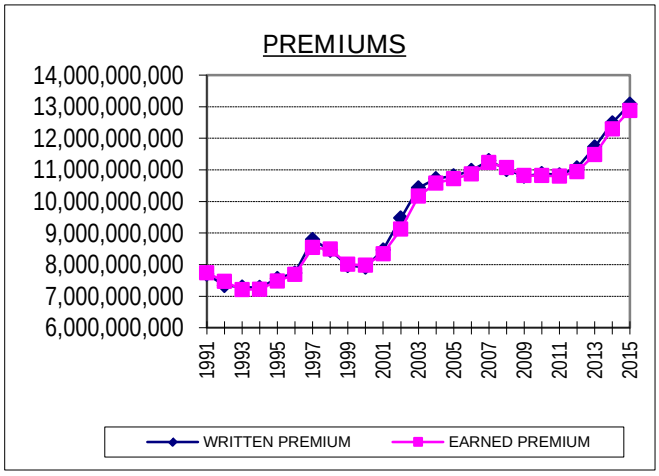


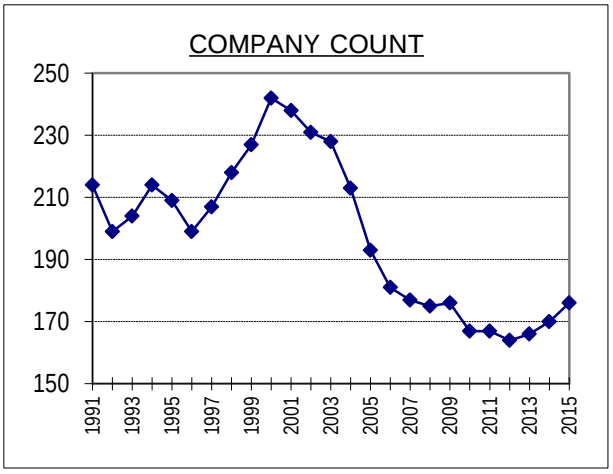


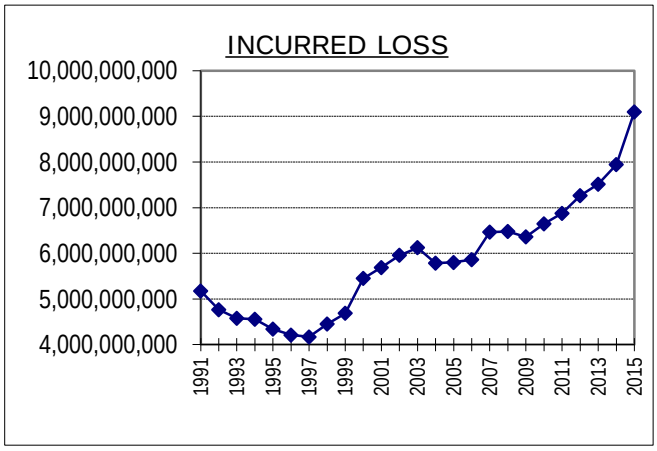
Note: This report includes only California licensed companies with written premium greater than zero.

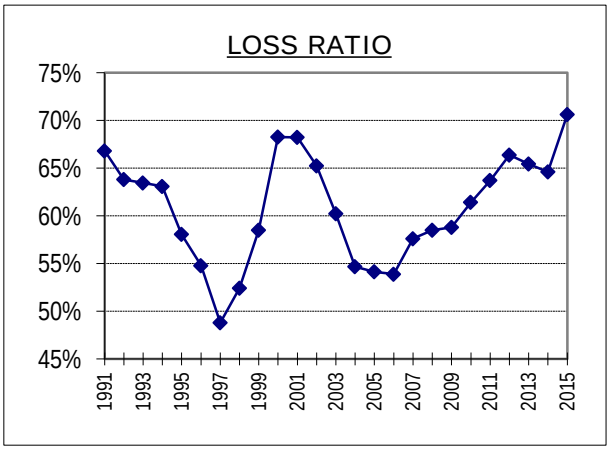
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	7,699,752,043		214	7,744,149,657	5,174,507,699	66.82%
1992	7,338,845,146	-4.7%	199	7,467,088,200	4,764,423,001	63.81%
1993	7,290,322,891	-0.7%	204	7,209,315,430	4,574,662,114	63.45%
1994	7,275,425,912	-0.2%	214	7,218,242,134	4,554,602,186	63.10%
1995	7,563,440,188	4.0%	209	7,479,544,239	4,341,810,741	58.05%
1996	7,734,108,034	2.3%	199	7,684,493,886	4,210,066,396	54.79%
1997	8,796,194,572	13.7%	207	8,541,145,705	4,167,660,111	48.80%
1998	8,452,351,357	-3.9%	218	8,491,251,877	4,450,515,689	52.41%
1999	7,974,623,723	-5.7%	227	8,006,951,555	4,684,378,285	58.50%
2000	7,919,316,572	-0.7%	242	7,981,933,482	5,448,618,819	68.26%
2001	8,466,006,397	6.9%	238	8,340,734,415	5,690,894,896	68.23%
2002	9,475,139,315	11.9%	231	9,128,623,682	5,955,614,019	65.24%
2003	10,431,568,262	10.1%	228	10,169,703,978	6,124,145,175	60.22%
2004	10,724,262,980	2.8%	213	10,581,592,132	5,786,219,643	54.68%
2005	10,804,620,473	0.7%	193	10,716,466,808	5,802,003,635	54.14%
2006	10,982,909,943	1.7%	181	10,873,936,180	5,858,820,343	53.88%
2007	11,294,116,763	2.8%	177	11,227,218,058	6,467,766,726	57.61%
2008	11,011,182,726	-2.5%	175	11,073,489,729	6,479,117,633	58.51%
2009	10,795,554,789	-2.0%	176	10,817,378,596	6,359,911,485	58.79%
2010	10,877,277,383	0.8%	167	10,819,203,444	6,643,806,971	61.41%
2011	10,844,350,264	-0.3%	167	10,796,247,456	6,877,176,166	63.70%
2012	11,057,909,232	2.0%	164	10,940,853,614	7,263,614,742	66.39%
2013	11,718,229,926	6.0%	166	11,483,370,841	7,516,791,434	65.46%
2014	12,485,551,091	6.5%	170	12,292,839,998	7,943,286,939	64.62%
2015	13,079,459,329	4.8%	176	12,880,661,175	9,098,347,745	70.64%







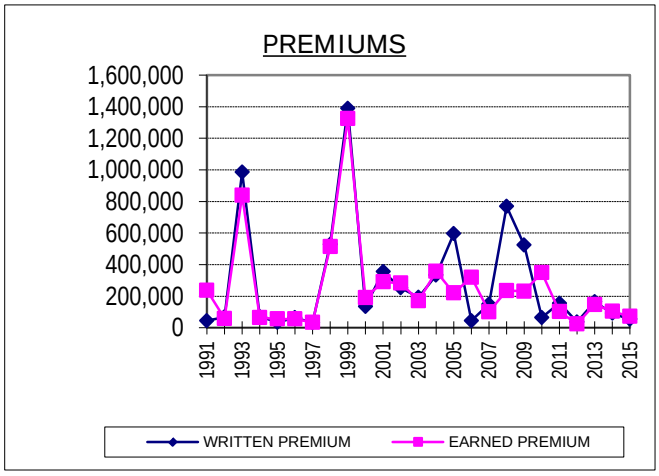


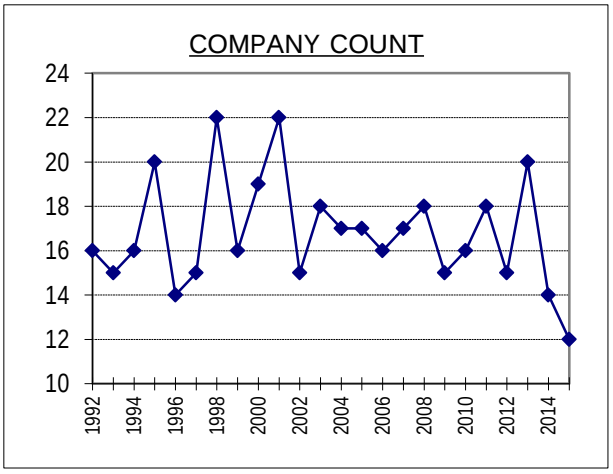
Note: This report includes only California licensed companies with written premium greater than zero.

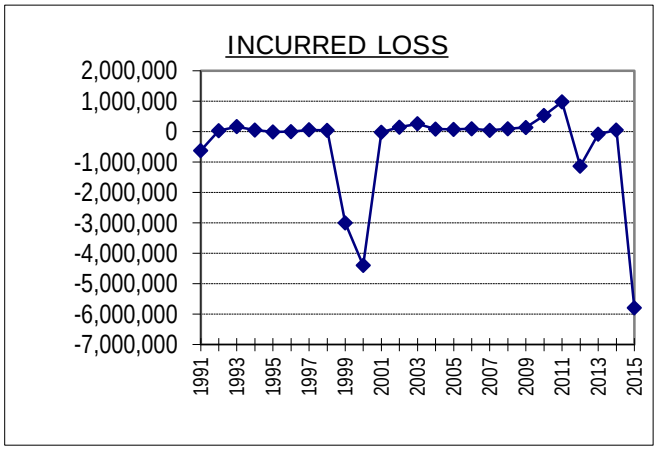
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

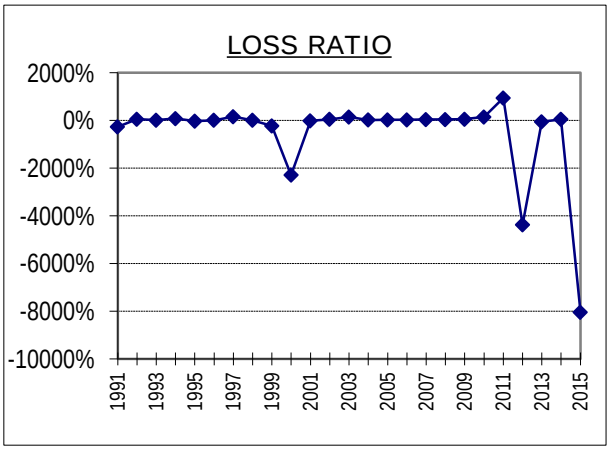
Line of Business: COMM. AUTO NO-FAULT [19.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	45,391		n/a	237,966	-622,429	-261.56%
1992	68,378	50.6%	16	59,763	32,961	55.15%
1993	986,807	1343.2%	15	840,317	161,671	19.24%
1994	71,252	-92.8%	16	65,557	52,998	80.84%
1995	35,283	-50.5%	20	56,228	-13,687	-24.34%
1996	64,378	82.5%	14	56,626	4,276	7.55%
1997	33,739	-47.6%	15	34,958	56,717	162.24%
1998	529,151	1468.4%	22	513,743	37,657	7.33%
1999	1,390,217	162.7%	16	1,325,519	-3,002,091	-226.48%
2000	135,054	-90.3%	19	191,875	-4,399,996	-2293.16%
2001	355,581	163.3%	22	291,002	-24,602	-8.45%
2002	252,845	-28.9%	15	282,892	146,438	51.76%
2003	194,325	-23.1%	18	172,042	255,202	148.34%
2004	333,337	71.5%	17	357,862	85,387	23.86%
2005	595,915	78.8%	17	220,518	71,766	32.54%
2006	45,644	-92.3%	16	320,715	91,547	28.54%
2007	149,940	228.5%	17	101,762	43,305	42.56%
2008	769,872	413.5%	18	236,077	92,559	39.21%
2009	524,694	-31.8%	15	232,012	133,160	57.39%
2010	65,232	-87.6%	16	350,057	527,837	150.79%
2011	156,067	139.2%	18	103,263	980,616	949.63%
2012	36,733	-76.5%	15	25,861	-1,131,117	-4373.83%
2013	164,715	348.4%	20	148,046	-79,540	-53.73%
2014	92,397	-43.9%	14	104,482	51,214	49.02%
2015	54,258	-41.3%	12	72,067	-5,795,391	-8041.67%









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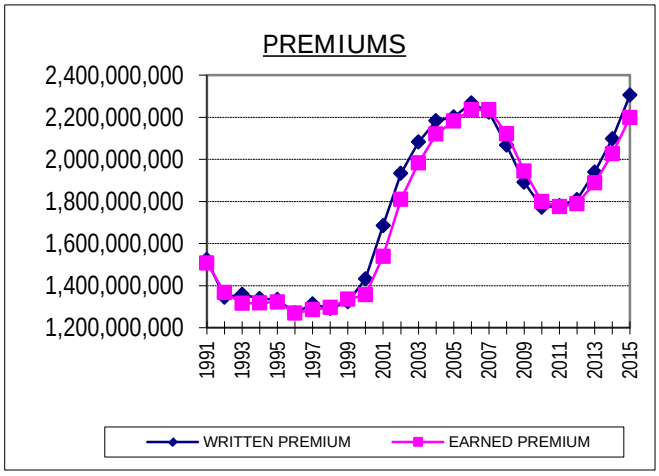
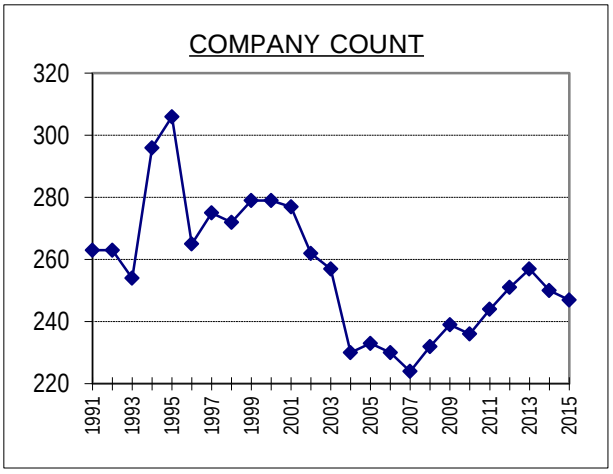
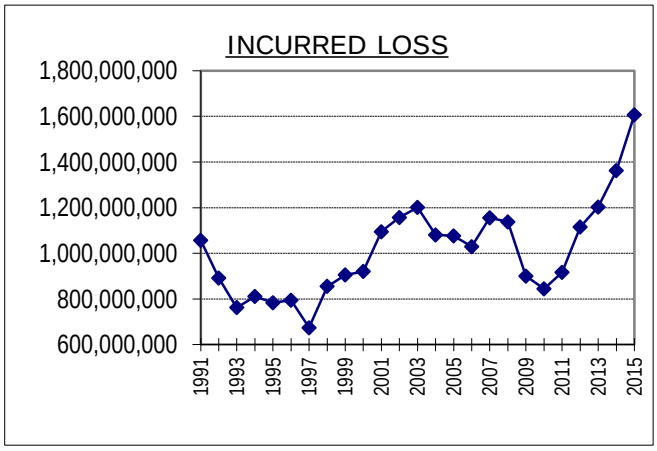
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

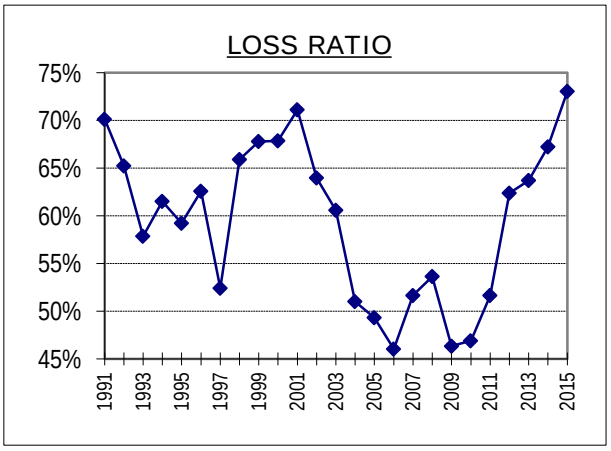
Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	1,524,042,947		263	1,506,898,875	1,056,853,980	70.13%
1992	1,344,440,114	-11.8%	263	1,367,496,522	892,153,956	65.24%
1993	1,358,069,005	1.0%	254	1,316,967,513	762,029,052	57.86%
1994	1,338,784,852	-1.4%	296	1,317,682,349	810,575,242	61.52%
1995	1,335,007,833	-0.3%	306	1,323,125,810	783,837,269	59.24%
1996	1,271,150,159	-4.8%	265	1,269,507,135	794,415,429	62.58%
1997	1,313,184,757	3.3%	275	1,286,243,657	674,349,036	52.43%
1998	1,292,046,497	-1.6%	272	1,297,097,077	854,948,832	65.91%
1999	1,323,620,995	2.4%	279	1,335,749,679	905,534,921	67.79%
2000	1,432,155,520	8.2%	279	1,356,393,051	920,676,228	67.88%
2001	1,685,861,375	17.7%	277	1,539,466,984	1,095,005,705	71.13%
2002	1,934,002,209	14.7%	262	1,809,690,133	1,157,592,875	63.97%
2003	2,082,367,154	7.7%	257	1,983,432,457	1,201,503,962	60.58%
2004	2,182,834,110	4.8%	230	2,119,544,691	1,081,111,358	51.01%
2005	2,200,854,554	0.8%	233	2,182,217,073	1,076,307,200	49.32%
2006	2,267,808,734	3.0%	230	2,235,698,959	1,029,359,175	46.04%
2007	2,224,273,426	-1.9%	224	2,236,385,065	1,155,396,071	51.66%
2008	2,067,720,580	-7.0%	232	2,121,751,375	1,138,045,996	53.64%
2009	1,891,279,202	-8.5%	239	1,944,027,677	900,658,160	46.33%
2010	1,772,040,795	-6.3%	236	1,800,079,894	844,335,327	46.91%
2011	1,779,414,791	0.4%	244	1,775,017,750	916,714,993	51.65%
2012	1,808,043,694	1.6%	251	1,788,565,133	1,115,582,917	62.37%
2013	1,939,160,248	7.3%	257	1,888,226,516	1,202,989,990	63.71%
2014	2,097,383,318	8.2%	250	2,026,342,637	1,362,254,932	67.23%
2015	2,304,533,711	9.9%	247	2,198,087,819	1,606,157,089	73.07%









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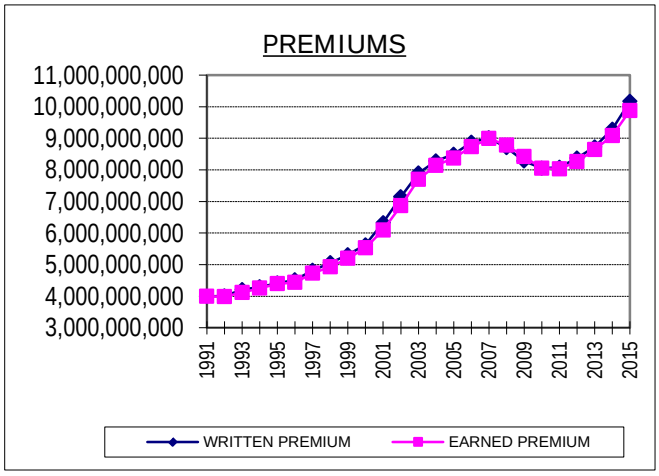
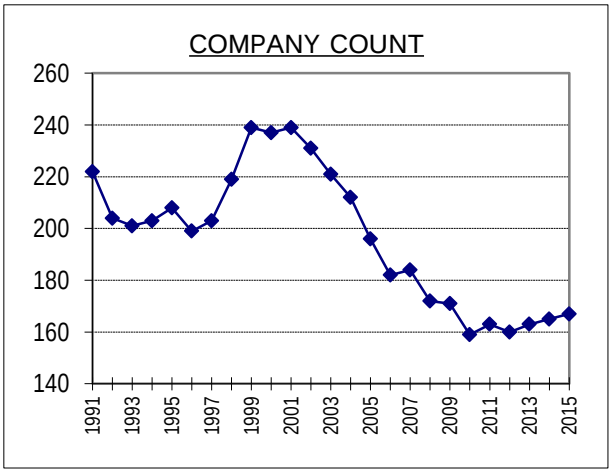
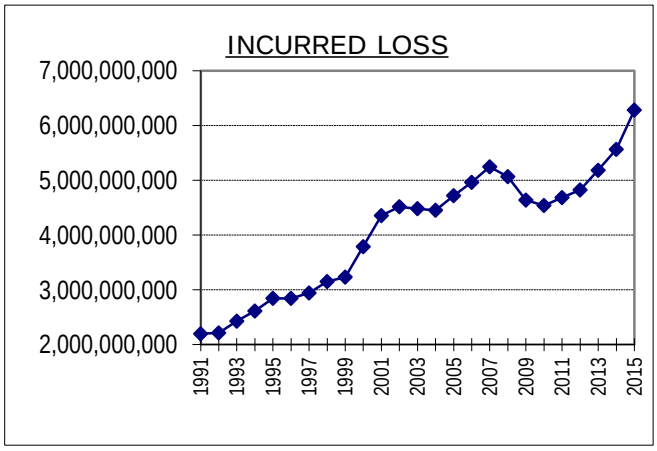
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

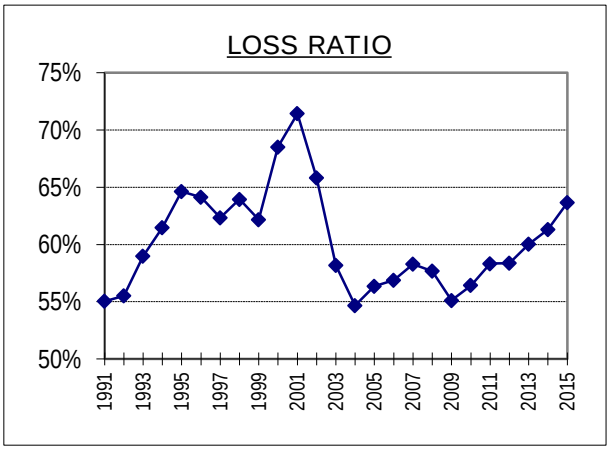
Line of Business: P.P. AUTO PHYSICAL DAMAGE [21.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	3,994,535,670		222	3,996,112,007	2,199,074,668	55.03%
1992	4,004,867,944	0.3%	204	3,984,727,516	2,211,775,060	55.51%
1993	4,206,272,494	5.0%	201	4,115,571,737	2,427,657,463	58.99%
1994	4,293,269,292	2.1%	203	4,255,263,585	2,616,227,138	61.48%
1995	4,415,236,361	2.8%	208	4,397,818,244	2,842,755,465	64.64%
1996	4,516,305,794	2.3%	199	4,434,647,866	2,843,791,909	64.13%
1997	4,819,494,387	6.7%	203	4,724,633,248	2,944,936,798	62.33%
1998	5,055,795,761	4.9%	219	4,927,492,928	3,150,988,428	63.95%
1999	5,315,200,087	5.1%	239	5,198,630,892	3,231,996,138	62.17%
2000	5,624,794,681	5.8%	237	5,532,745,381	3,790,510,167	68.51%
2001	6,325,003,208	12.4%	239	6,097,965,909	4,355,983,961	71.43%
2002	7,150,120,696	13.0%	231	6,863,729,860	4,517,260,996	65.81%
2003	7,900,430,670	10.5%	221	7,702,553,630	4,480,725,937	58.17%
2004	8,282,950,985	4.8%	212	8,144,811,317	4,452,102,693	54.66%
2005	8,493,202,402	2.5%	196	8,371,790,775	4,717,974,180	56.36%
2006	8,871,299,757	4.5%	182	8,730,123,210	4,965,321,939	56.88%
2007	9,014,141,349	1.6%	184	8,997,816,647	5,243,517,496	58.28%
2008	8,698,363,678	-3.5%	172	8,782,923,516	5,065,270,959	57.67%
2009	8,277,900,332	-4.8%	171	8,417,007,891	4,638,400,920	55.11%
2010	8,048,459,313	-2.8%	159	8,047,637,769	4,540,315,109	56.42%
2011	8,080,326,187	0.4%	163	8,032,955,764	4,685,182,978	58.32%
2012	8,373,897,820	3.6%	160	8,263,735,796	4,822,307,225	58.36%
2013	8,727,329,426	4.2%	163	8,638,627,538	5,185,456,453	60.03%
2014	9,285,155,449	6.4%	165	9,080,411,855	5,565,734,978	61.29%
2015	10,171,516,539	9.5%	167	9,871,328,083	6,283,222,135	63.65%









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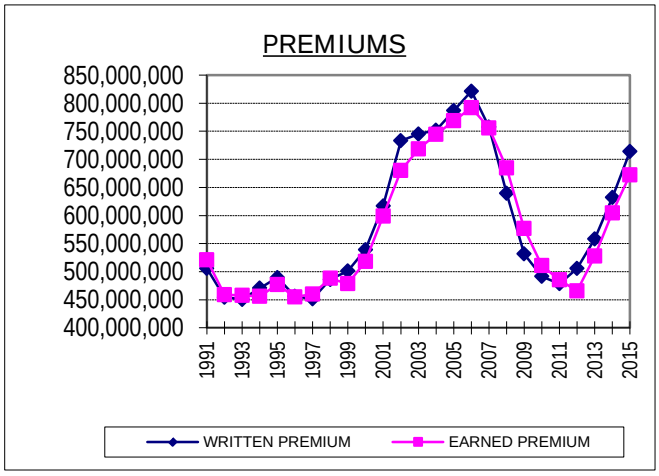
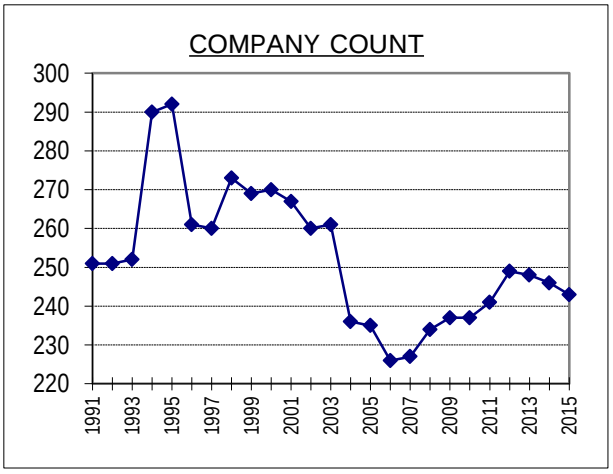
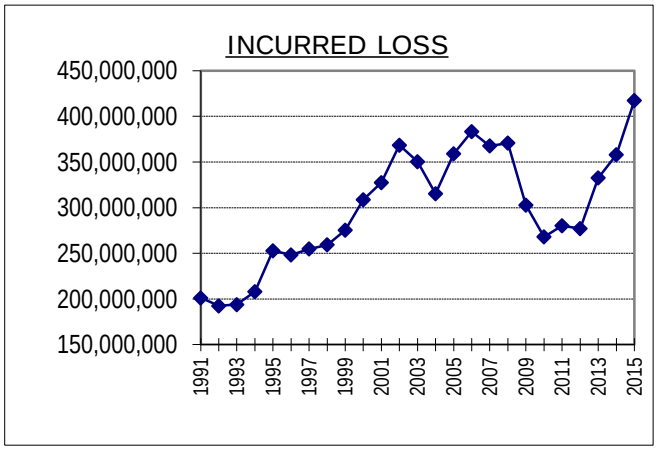
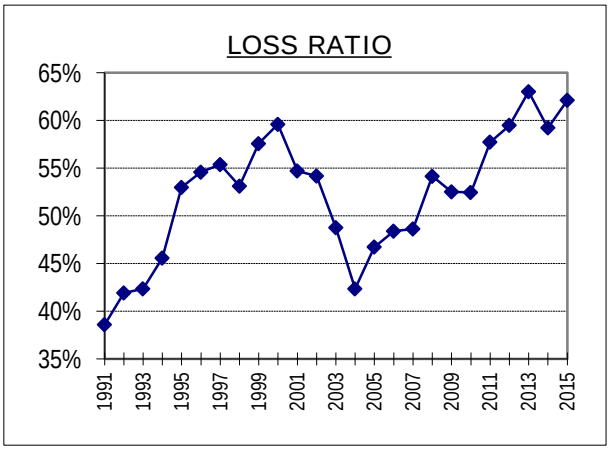
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	505,775,500		251	521,111,890	201,168,473	38.60%
1992	454,652,372	-10.1%	251	458,938,234	192,419,653	41.93%
1993	450,726,420	-0.9%	252	457,983,490	193,883,787	42.33%
1994	470,577,644	4.4%	290	456,069,731	207,826,612	45.57%
1995	489,660,971	4.1%	292	477,242,597	252,924,718	53.00%
1996	455,976,595	-6.9%	261	455,048,376	248,412,849	54.59%
1997	451,718,270	-0.9%	260	459,983,944	254,708,968	55.37%
1998	486,110,622	7.6%	273	488,017,836	259,295,917	53.13%
1999	500,981,013	3.1%	269	478,419,279	275,485,330	57.58%
2000	539,106,013	7.6%	270	518,008,917	308,751,951	59.60%
2001	616,875,365	14.4%	267	598,601,558	327,550,191	54.72%
2002	733,312,045	18.9%	260	680,198,940	368,497,799	54.18%
2003	745,062,867	1.6%	261	718,556,037	350,440,446	48.77%
2004	751,766,696	0.9%	236	744,724,057	315,307,772	42.34%
2005	786,550,610	4.6%	235	768,648,974	359,152,035	46.73%
2006	821,480,081	4.4%	226	791,992,395	383,276,760	48.39%
2007	757,661,497	-7.8%	227	755,993,945	367,603,707	48.63%
2008	639,503,043	-15.6%	234	684,522,936	370,768,021	54.16%
2009	531,574,892	-16.9%	237	576,660,975	302,918,291	52.53%
2010	491,561,042	-7.5%	237	510,920,831	267,949,440	52.44%
2011	478,446,847	-2.7%	241	485,297,642	280,124,664	57.72%
2012	505,993,510	5.8%	249	465,669,544	277,006,283	59.49%
2013	558,075,289	10.3%	248	527,638,216	332,581,715	63.03%
2014	631,984,919	13.2%	246	604,701,029	358,118,958	59.22%
2015	713,915,520	13.0%	243	672,103,850	417,492,512	62.12%







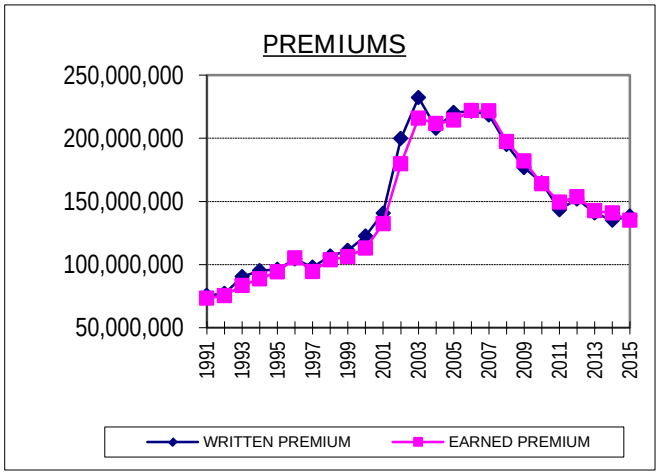


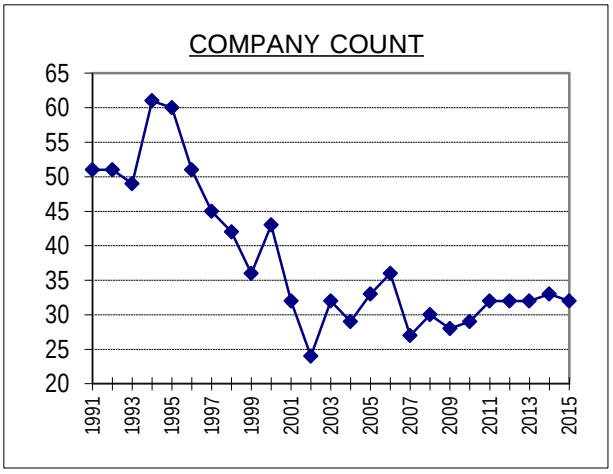
Note: This report includes only California licensed companies with written premium greater than zero.

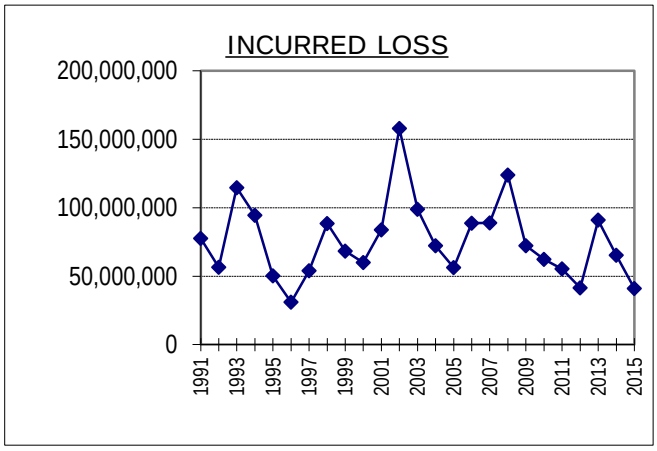
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

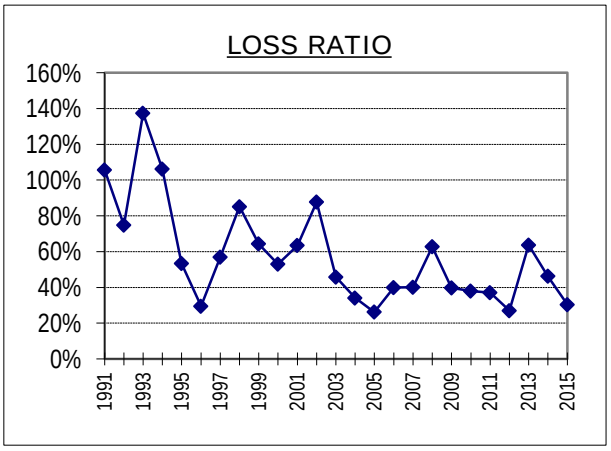
Line of Business: AIRCRAFT [22]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	75,618,152		51	73,421,581	77,539,261	105.61%
1992	77,077,615	1.9%	51	75,333,217	56,398,670	74.87%
1993	90,420,328	17.3%	49	83,447,497	114,665,295	137.41%
1994	95,291,229	5.4%	61	88,818,251	94,333,187	106.21%
1995	96,220,253	1.0%	60	94,226,827	50,225,016	53.30%
1996	104,452,979	8.6%	51	105,156,153	31,003,381	29.48%
1997	97,928,998	-6.2%	45	94,612,073	53,900,661	56.97%
1998	106,747,284	9.0%	42	103,761,323	88,351,780	85.15%
1999	111,189,724	4.2%	36	106,270,907	68,348,776	64.32%
2000	122,633,141	10.3%	43	113,070,990	59,903,123	52.98%
2001	140,726,723	14.8%	32	132,261,971	83,901,980	63.44%
2002	199,838,416	42.0%	24	179,887,386	157,794,111	87.72%
2003	232,203,048	16.2%	32	215,949,832	98,802,774	45.75%
2004	207,839,052	-10.5%	29	211,510,208	72,186,320	34.13%
2005	220,325,594	6.0%	33	214,316,515	56,175,589	26.21%
2006	221,350,467	0.5%	36	221,823,401	88,636,003	39.96%
2007	218,472,355	-1.3%	27	221,612,135	88,869,186	40.10%
2008	194,951,767	-10.8%	30	197,349,940	123,834,181	62.75%
2009	176,735,242	-9.3%	28	181,971,733	72,279,074	39.72%
2010	164,808,781	-6.7%	29	163,849,259	62,205,462	37.97%
2011	143,512,610	-12.9%	32	149,412,185	55,289,513	37.00%
2012	151,877,088	5.8%	32	153,689,232	41,397,241	26.94%
2013	140,979,126	-7.2%	32	142,632,660	90,894,296	63.73%
2014	135,074,561	-4.2%	33	140,858,863	65,162,571	46.26%
2015	138,433,118	2.5%	32	135,054,843	41,049,551	30.39%









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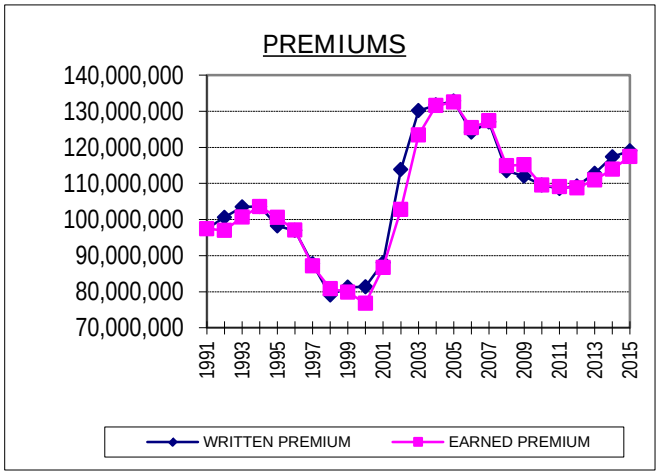
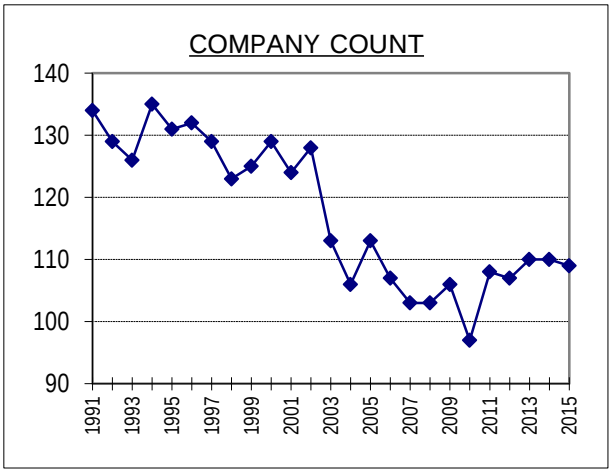
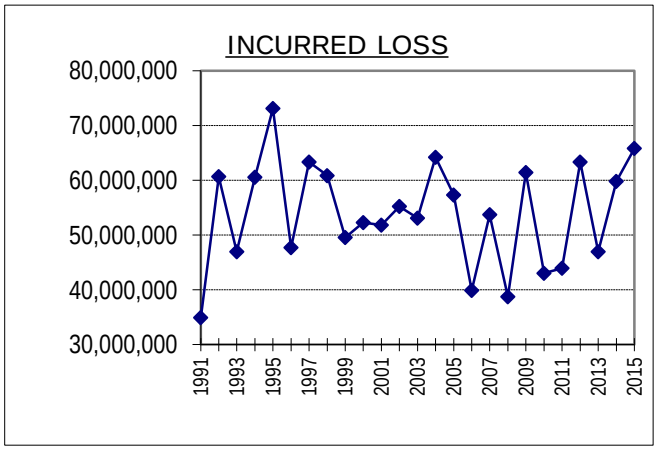
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

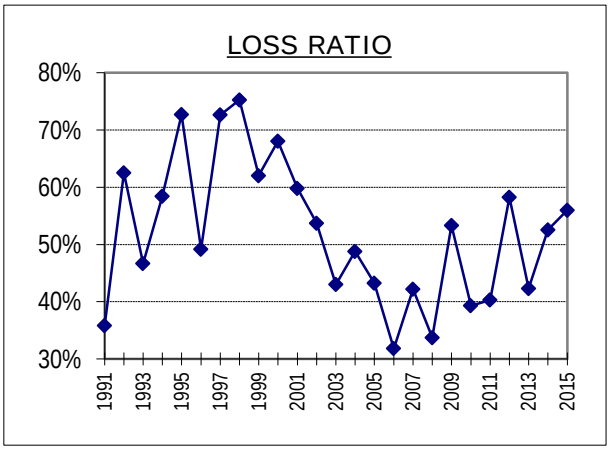
Line of Business: FIDELITY [23]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	97,428,675		134	97,441,583	34,927,087	35.84%
1992	100,588,951	3.2%	129	97,003,794	60,650,046	62.52%
1993	103,490,508	2.9%	126	100,636,157	46,950,592	46.65%
1994	103,604,473	0.1%	135	103,608,231	60,542,438	58.43%
1995	98,249,069	-5.2%	131	100,549,622	73,090,112	72.69%
1996	96,948,835	-1.3%	132	97,063,760	47,727,213	49.17%
1997	87,729,907	-9.5%	129	87,157,512	63,323,781	72.65%
1998	79,081,099	-9.9%	123	80,860,659	60,856,266	75.26%
1999	81,248,339	2.7%	125	79,881,038	49,554,646	62.04%
2000	81,372,352	0.2%	129	76,777,163	52,264,618	68.07%
2001	88,063,380	8.2%	124	86,687,723	51,839,040	59.80%
2002	113,804,124	29.2%	128	102,812,597	55,229,126	53.72%
2003	130,185,426	14.4%	113	123,445,298	53,081,472	43.00%
2004	131,705,443	1.2%	106	131,581,655	64,193,580	48.79%
2005	132,829,042	0.9%	113	132,494,432	57,321,454	43.26%
2006	124,220,772	-6.5%	107	125,408,995	39,884,323	31.80%
2007	127,003,984	2.2%	103	127,315,016	53,718,523	42.19%
2008	113,458,537	-10.7%	103	114,870,793	38,730,843	33.72%
2009	112,005,083	-1.3%	106	115,136,779	61,407,407	53.33%
2010	109,509,127	-2.2%	97	109,511,367	43,041,779	39.30%
2011	108,603,246	-0.8%	108	109,067,431	43,941,284	40.29%
2012	109,300,748	0.6%	107	108,712,981	63,351,248	58.27%
2013	112,773,692	3.2%	110	110,970,919	46,955,914	42.31%
2014	117,359,401	4.1%	110	113,888,082	59,817,138	52.52%
2015	119,008,833	1.4%	109	117,474,257	65,797,848	56.01%









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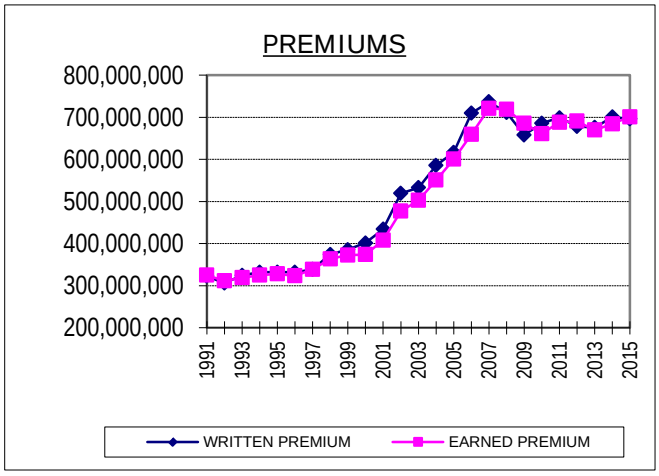
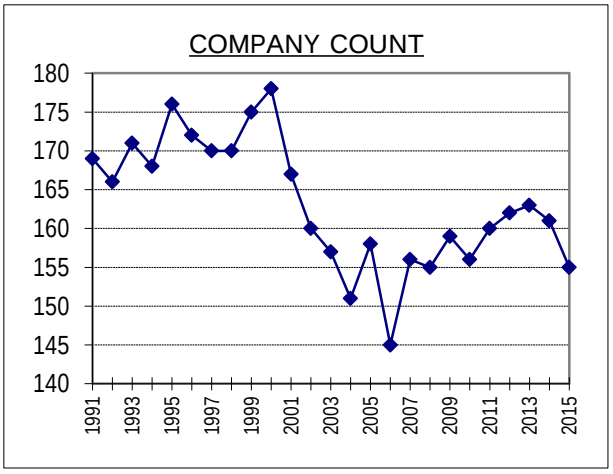
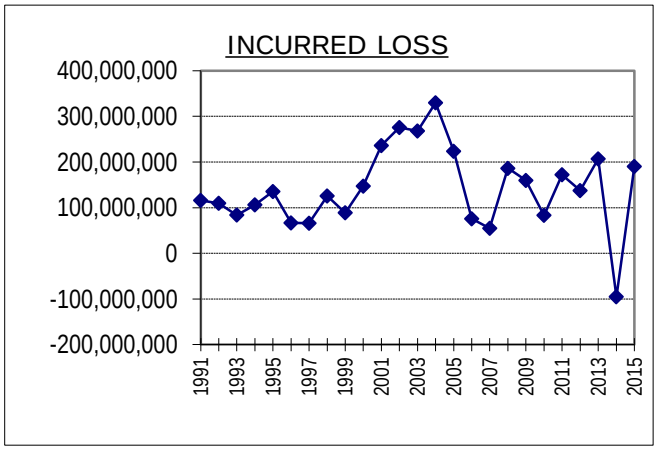
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

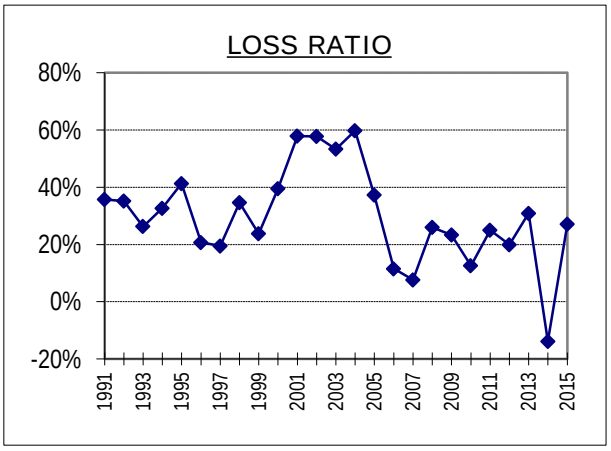
Line of Business: SURETY [24]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	322,665,125		169	325,210,942	116,084,650	35.70%
1992	306,274,471	-5.1%	166	311,393,304	109,397,531	35.13%
1993	324,688,687	6.0%	171	318,810,502	83,729,709	26.26%
1994	332,160,203	2.3%	168	325,066,497	106,191,039	32.67%
1995	332,344,889	0.1%	176	327,956,001	135,401,845	41.29%
1996	331,837,437	-0.2%	172	323,790,844	66,947,610	20.68%
1997	338,690,574	2.1%	170	338,853,474	66,083,219	19.50%
1998	374,268,096	10.5%	170	363,664,518	125,878,166	34.61%
1999	385,654,818	3.0%	175	372,868,979	88,711,294	23.79%
2000	401,394,544	4.1%	178	373,905,400	147,539,691	39.46%
2001	434,048,078	8.1%	167	407,879,371	236,316,279	57.94%
2002	519,568,904	19.7%	160	476,915,984	275,792,299	57.83%
2003	532,835,878	2.6%	157	503,081,276	268,301,144	53.33%
2004	585,612,090	9.9%	151	551,090,609	329,742,582	59.83%
2005	616,634,014	5.3%	158	600,357,023	223,542,869	37.23%
2006	709,834,331	15.1%	145	659,530,981	75,929,876	11.51%
2007	736,544,026	3.8%	156	720,702,492	54,652,353	7.58%
2008	711,166,663	-3.4%	155	718,592,946	186,374,500	25.94%
2009	657,914,860	-7.5%	159	685,377,506	159,877,121	23.33%
2010	685,740,762	4.2%	156	661,152,821	83,153,353	12.58%
2011	698,717,475	1.9%	160	688,235,104	172,096,536	25.01%
2012	678,277,040	-2.9%	162	690,785,983	137,785,702	19.95%
2013	675,572,542	-0.4%	163	669,656,014	206,764,211	30.88%
2014	700,751,228	3.7%	161	684,369,712	-95,086,733	-13.89%
2015	695,963,755	-0.7%	155	700,847,710	190,268,124	27.15%







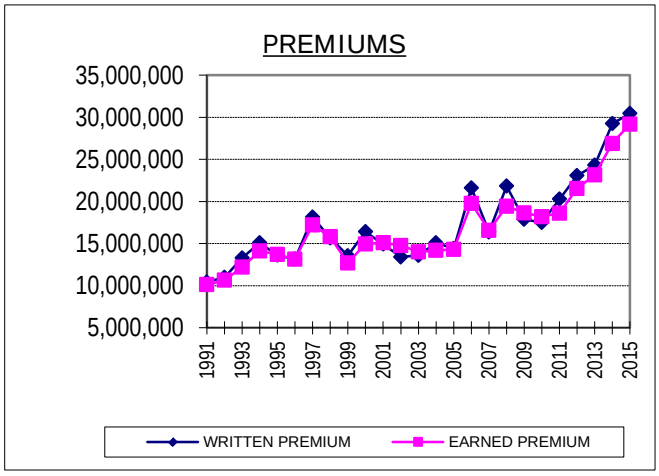


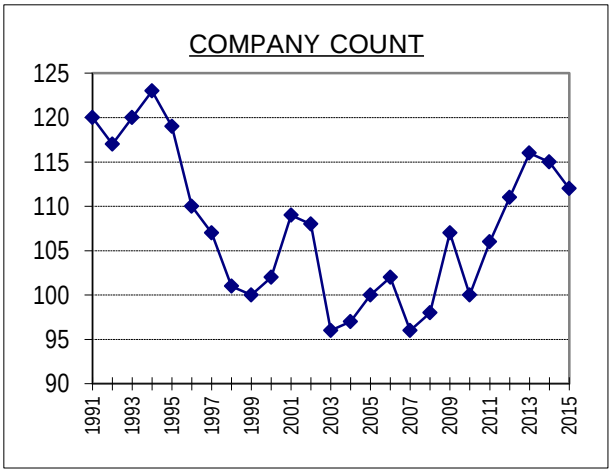
Note: This report includes only California licensed companies with written premium greater than zero.

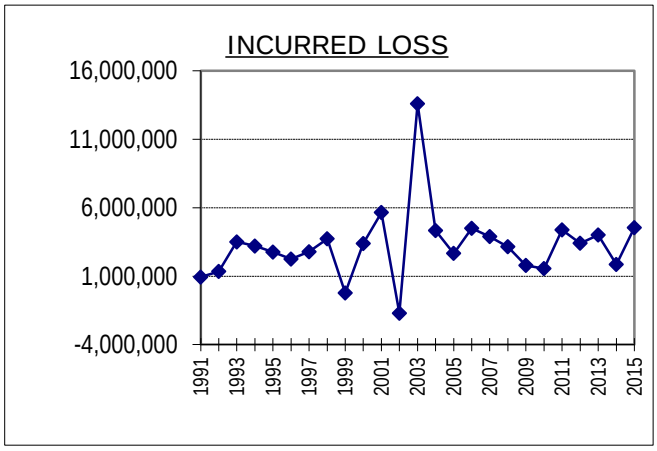
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

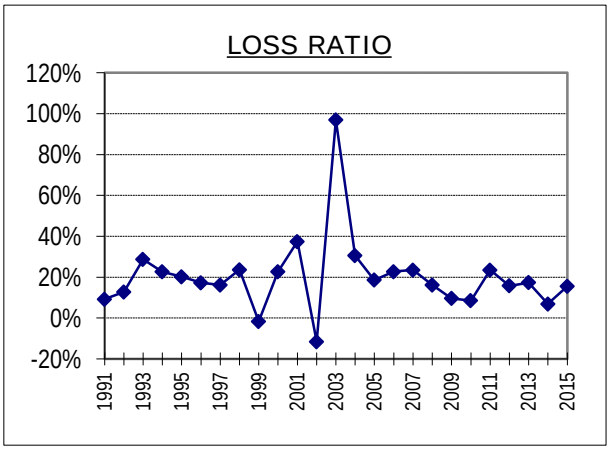
Line of Business: BURGLARY & THEFT [26]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	10,442,925		120	10,118,590	934,000	9.23%
1992	10,990,810	5.2%	117	10,651,229	1,349,994	12.67%
1993	13,302,978	21.0%	120	12,192,097	3,508,786	28.78%
1994	15,104,818	13.5%	123	14,121,989	3,201,499	22.67%
1995	13,620,650	-9.8%	119	13,703,221	2,768,558	20.20%
1996	13,164,143	-3.4%	110	13,131,355	2,260,995	17.22%
1997	18,130,151	37.7%	107	17,216,384	2,782,984	16.16%
1998	15,677,919	-13.5%	101	15,795,604	3,731,457	23.62%
1999	13,553,707	-13.5%	100	12,701,383	-215,866	-1.70%
2000	16,430,831	21.2%	102	14,964,263	3,382,614	22.60%
2001	14,952,223	-9.0%	109	15,088,738	5,650,660	37.45%
2002	13,413,024	-10.3%	108	14,770,328	-1,707,492	-11.56%
2003	13,609,397	1.5%	96	14,014,384	13,583,502	96.93%
2004	15,079,132	10.8%	97	14,183,691	4,340,590	30.60%
2005	14,407,859	-4.5%	100	14,315,638	2,656,494	18.56%
2006	21,618,325	50.0%	102	19,774,606	4,489,659	22.70%
2007	16,380,628	-24.2%	96	16,563,072	3,888,051	23.47%
2008	21,819,499	33.2%	98	19,411,243	3,146,466	16.21%
2009	17,868,950	-18.1%	107	18,645,689	1,789,101	9.60%
2010	17,510,612	-2.0%	100	18,200,152	1,544,645	8.49%
2011	20,275,150	15.8%	106	18,609,233	4,372,017	23.49%
2012	23,068,944	13.8%	111	21,533,072	3,398,318	15.78%
2013	24,299,064	5.3%	116	23,159,252	4,014,279	17.33%
2014	29,236,138	20.3%	115	26,891,625	1,850,959	6.88%
2015	30,446,260	4.1%	112	29,186,288	4,543,168	15.57%









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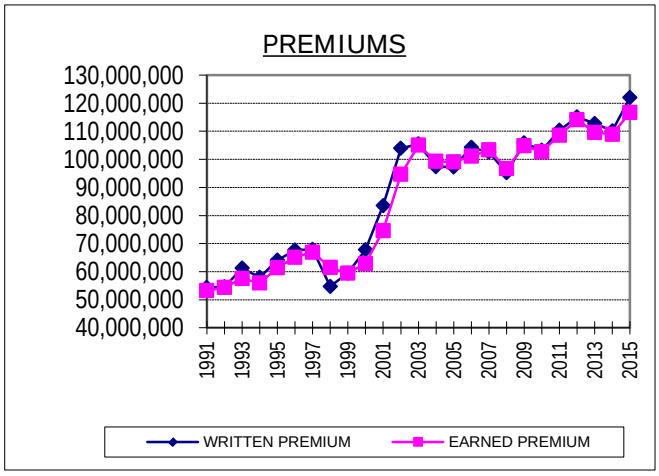
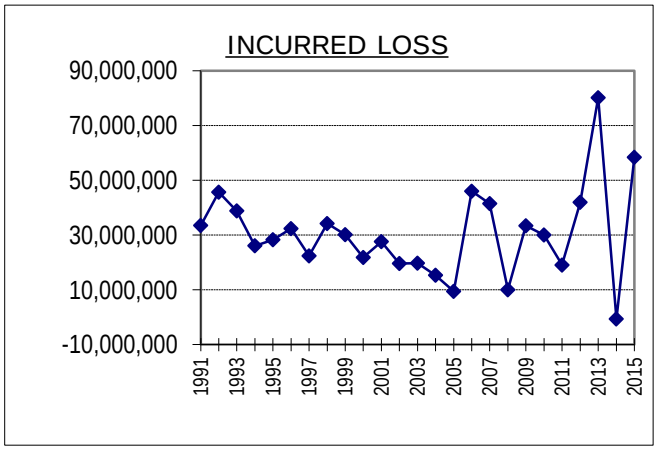
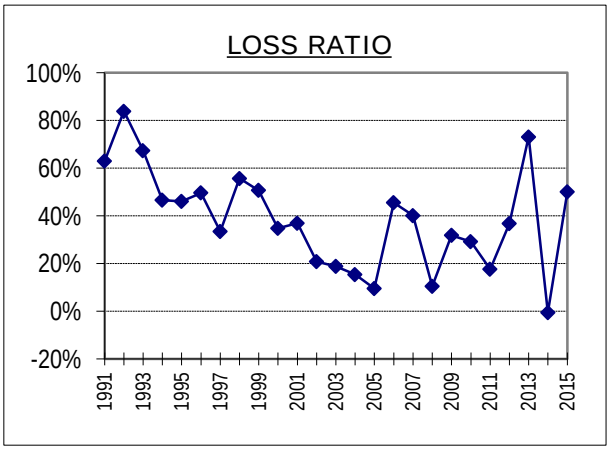
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: BOILER & MACHINERY [27]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	54,393,378		82	53,225,846	33,543,103	63.02%
1992	54,558,434	0.3%	84	54,380,585	45,627,757	83.90%
1993	61,248,754	12.3%	88	57,559,895	38,783,353	67.38%
1994	57,937,256	-5.4%	94	55,922,832	26,059,927	46.60%
1995	64,109,843	10.7%	87	61,391,927	28,279,603	46.06%
1996	67,664,271	5.5%	80	65,145,478	32,321,915	49.61%
1997	67,948,452	0.4%	86	66,932,256	22,370,865	33.42%
1998	54,738,090	-19.4%	96	61,484,009	34,231,919	55.68%
1999	59,507,202	8.7%	108	59,477,264	30,152,539	50.70%
2000	67,777,408	13.9%	113	62,878,823	21,883,121	34.80%
2001	83,510,907	23.2%	106	74,551,809	27,561,887	36.97%
2002	103,907,937	24.4%	113	94,629,638	19,662,999	20.78%
2003	105,512,603	1.5%	113	105,085,482	19,740,681	18.79%
2004	97,364,552	-7.7%	102	99,277,220	15,308,733	15.42%
2005	97,281,077	-0.1%	105	99,081,807	9,423,777	9.51%
2006	104,255,935	7.2%	105	101,084,305	46,028,765	45.54%
2007	102,583,776	-1.6%	107	103,376,133	41,507,438	40.15%
2008	95,217,888	-7.2%	107	96,655,612	10,069,821	10.42%
2009	105,874,030	11.2%	107	104,804,473	33,393,806	31.86%
2010	103,247,936	-2.5%	117	102,720,466	29,994,333	29.20%
2011	110,310,377	6.8%	120	108,610,947	19,093,211	17.58%
2012	115,070,875	4.3%	133	114,136,756	41,931,746	36.74%
2013	112,774,866	-2.0%	134	109,601,528	80,157,332	73.14%
2014	110,113,501	-2.4%	133	108,934,486	-601,232	-0.55%
2015	121,942,368	10.7%	128	116,686,411	58,381,205	50.03%







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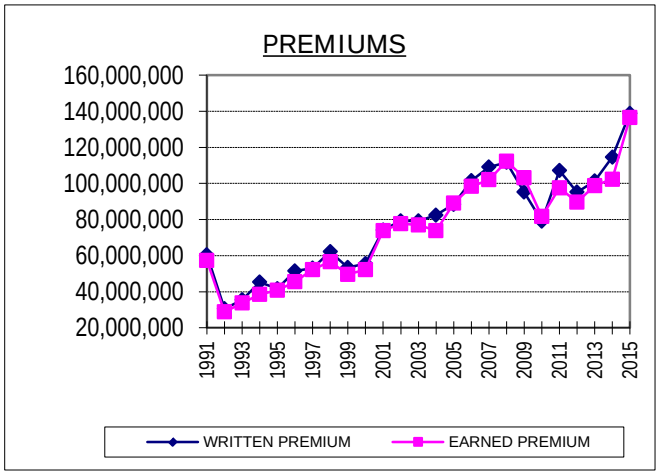
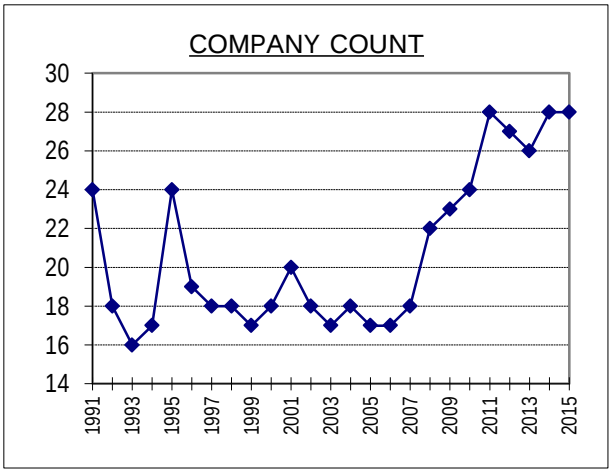
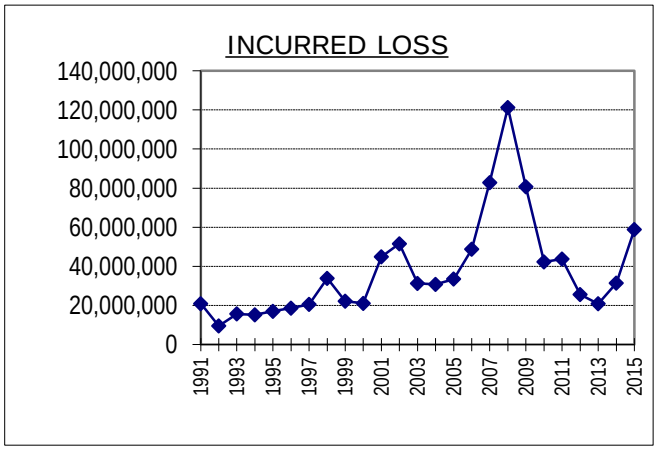
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

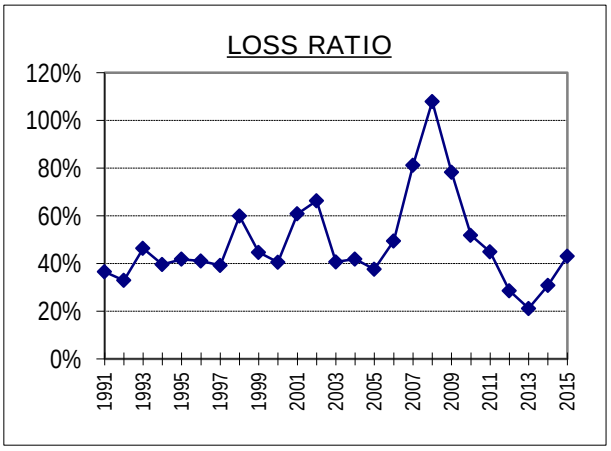
Line of Business: CREDIT [28]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	60,430,534		24	57,303,437	20,939,628	36.54%
1992	30,609,207	-49.3%	18	28,800,649	9,489,187	32.95%
1993	35,540,377	16.1%	16	33,742,350	15,641,654	46.36%
1994	45,318,231	27.5%	17	38,527,096	15,248,686	39.58%
1995	41,653,030	-8.1%	24	40,813,230	17,068,574	41.82%
1996	51,504,991	23.7%	19	45,513,517	18,687,529	41.06%
1997	53,107,848	3.1%	18	52,273,776	20,518,474	39.25%
1998	62,146,962	17.0%	18	56,604,869	33,923,776	59.93%
1999	53,460,443	-14.0%	17	49,630,631	22,199,527	44.73%
2000	55,478,503	3.8%	18	52,163,439	21,149,284	40.54%
2001	74,116,972	33.6%	20	73,751,990	44,897,983	60.88%
2002	79,319,261	7.0%	18	77,706,505	51,562,158	66.36%
2003	79,165,941	-0.2%	17	77,023,719	31,300,810	40.64%
2004	82,452,987	4.2%	18	73,748,094	30,847,819	41.83%
2005	88,451,935	7.3%	17	89,074,667	33,526,105	37.64%
2006	101,571,825	14.8%	17	98,364,725	48,695,518	49.51%
2007	109,048,341	7.4%	18	101,994,565	82,846,458	81.23%
2008	111,658,176	2.4%	22	112,242,266	121,131,268	107.92%
2009	95,161,453	-14.8%	23	103,028,761	80,745,003	78.37%
2010	79,105,809	-16.9%	24	81,701,992	42,321,612	51.80%
2011	107,224,509	35.5%	28	97,507,993	43,776,439	44.90%
2012	95,136,300	-11.3%	27	89,585,599	25,621,723	28.60%
2013	101,353,697	6.5%	26	98,759,006	20,889,870	21.15%
2014	114,609,277	13.1%	28	102,283,211	31,504,891	30.80%
2015	138,842,788	21.1%	28	136,406,796	58,774,937	43.09%







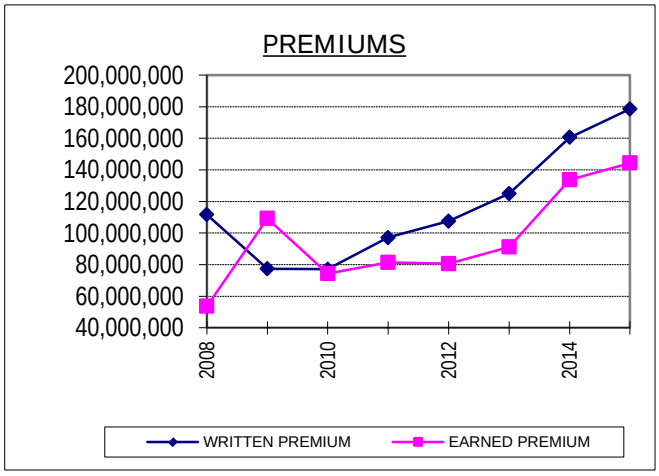


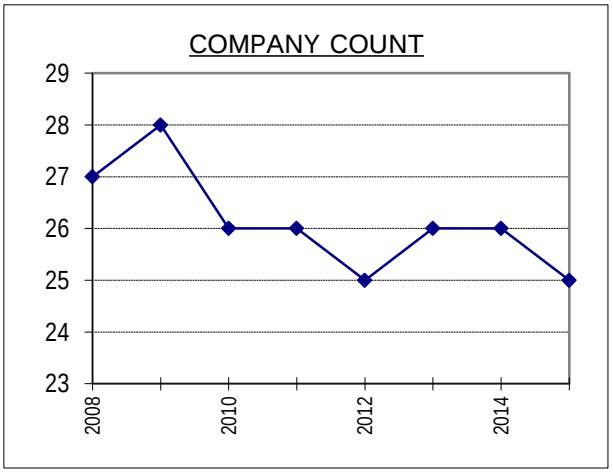
Note: This report includes only California licensed companies with written premium greater than zero.

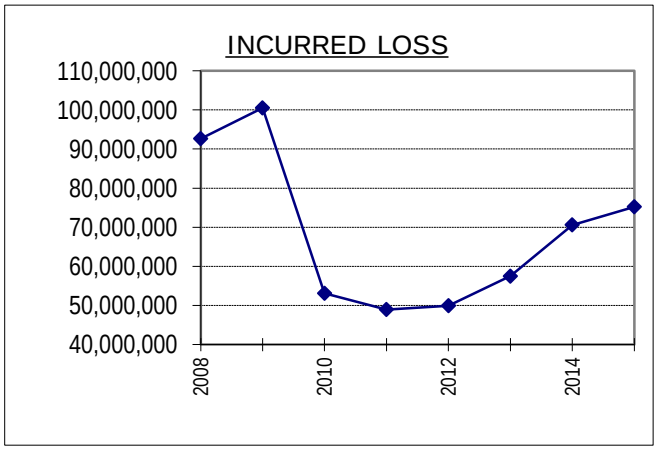
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

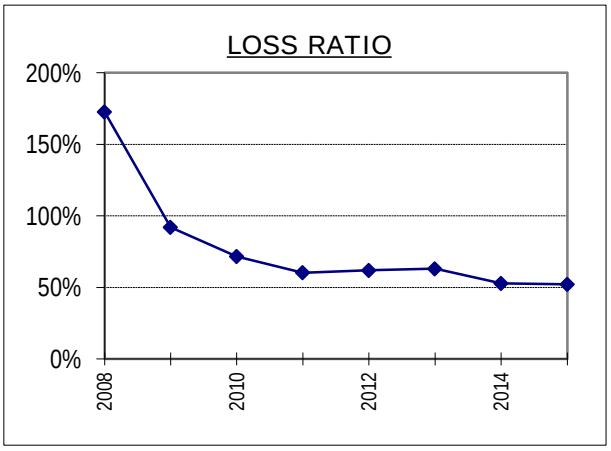
Line of Business: WARRANTY [30]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	n/a	n/a	n/a	n/a	n/a	n/a
1998	n/a	n/a	n/a	n/a	n/a	n/a
1999	n/a	n/a	n/a	n/a	n/a	n/a
2000	n/a	n/a	n/a	n/a	n/a	n/a
2001	n/a	n/a	n/a	n/a	n/a	n/a
2002	n/a	n/a	n/a	n/a	n/a	n/a
2003	n/a	n/a	n/a	n/a	n/a	n/a
2004	n/a	n/a	n/a	n/a	n/a	n/a
2005	n/a	n/a	n/a	n/a	n/a	n/a
2006	n/a	n/a	n/a	n/a	n/a	n/a
2007	n/a	n/a	n/a	n/a	n/a	n/a
2008	111,694,861	n/a	27	53,702,412	92,681,555	172.58%
2009	77,344,180	-30.8%	28	109,213,423	100,501,130	92.02%
2010	77,097,077	-0.3%	26	74,293,096	53,142,501	71.53%
2011	97,163,965	26.0%	26	81,343,670	48,962,997	60.19%
2012	107,554,276	10.7%	25	80,678,115	49,963,874	61.93%
2013	124,964,199	16.2%	26	91,232,770	57,500,354	63.03%
2014	160,573,872	28.5%	26	133,827,084	70,585,545	52.74%
2015	178,454,085	11.1%	25	144,319,452	75,232,907	52.13%









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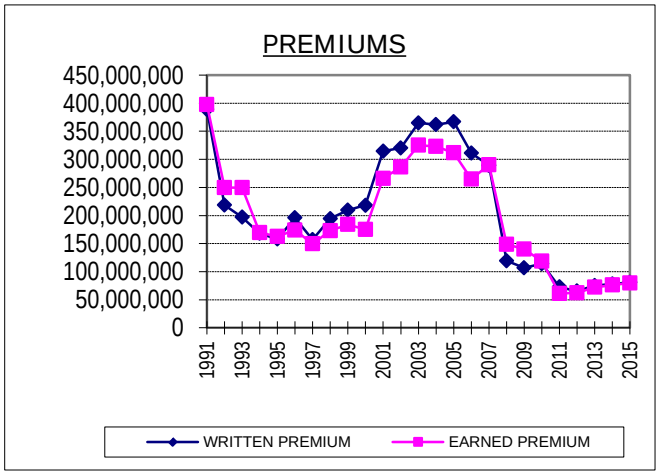
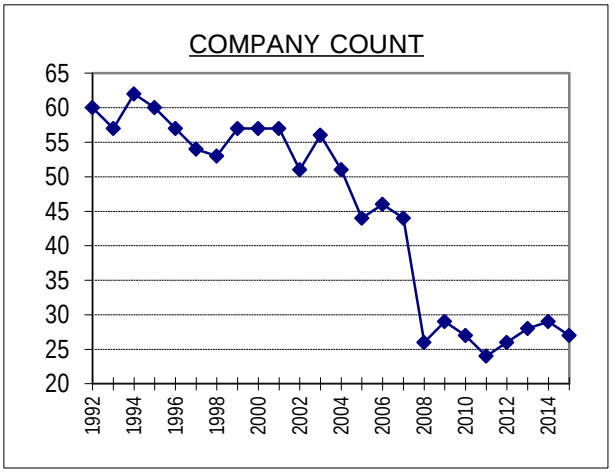
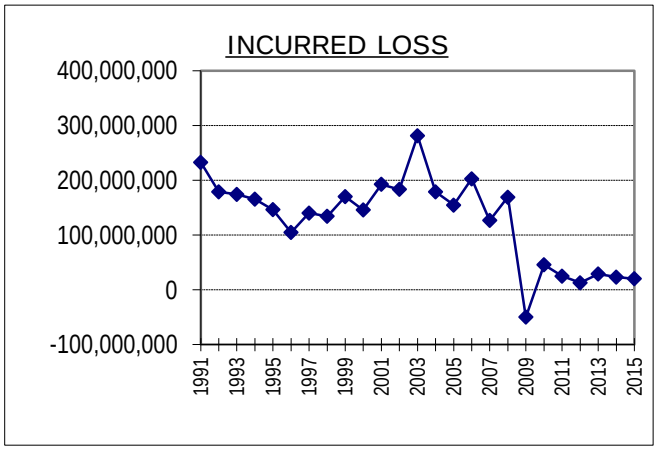
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

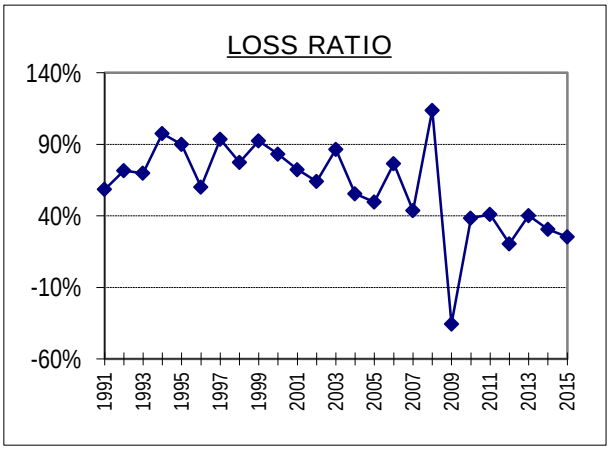
Line of Business: AGGREGATE WRITE-INS [34]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	388,854,586		n/a	397,504,298	232,493,190	58.49%
1992	218,394,465	-43.8%	60	249,761,978	179,040,388	71.68%
1993	196,978,074	-9.8%	57	249,480,405	174,425,708	69.92%
1994	168,129,674	-14.6%	62	169,565,924	165,386,378	97.54%
1995	158,222,556	-5.9%	60	162,623,555	146,361,724	90.00%
1996	195,888,565	23.8%	57	174,116,725	104,810,384	60.20%
1997	157,245,464	-19.7%	54	149,858,873	140,213,674	93.56%
1998	194,544,375	23.7%	53	172,985,281	134,080,362	77.51%
1999	209,353,798	7.6%	57	183,980,221	170,160,364	92.49%
2000	218,308,495	4.3%	57	175,324,178	145,836,142	83.18%
2001	314,606,340	44.1%	57	266,114,375	192,670,559	72.40%
2002	320,373,220	1.8%	51	286,412,401	183,381,308	64.03%
2003	364,888,335	13.9%	56	325,213,493	281,342,849	86.51%
2004	361,901,792	-0.8%	51	322,769,969	179,039,662	55.47%
2005	366,856,219	1.4%	44	311,529,031	154,763,665	49.68%
2006	311,017,202	-15.2%	46	264,629,098	202,744,992	76.61%
2007	289,065,336	-7.1%	44	290,148,182	126,657,633	43.65%
2008	119,326,188	-58.7%	26	148,787,125	169,362,657	113.83%
2009	106,920,942	-10.4%	29	140,119,868	-49,902,103	-35.61%
2010	114,387,060	7.0%	27	118,857,264	45,668,000	38.42%
2011	72,829,752	-36.3%	24	61,280,956	25,142,366	41.03%
2012	65,516,413	-10.0%	26	62,430,692	12,793,331	20.49%
2013	75,279,658	14.9%	28	72,178,784	29,069,681	40.27%
2014	77,999,005	3.6%	29	76,297,168	23,299,031	30.54%
2015	80,941,936	3.8%	27	79,908,648	20,219,143	25.30%









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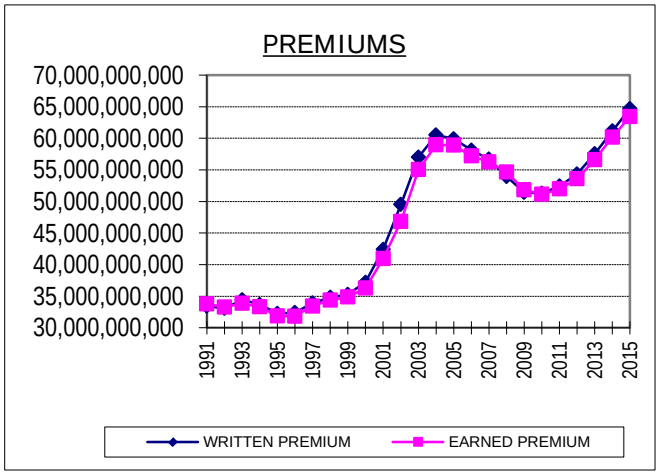
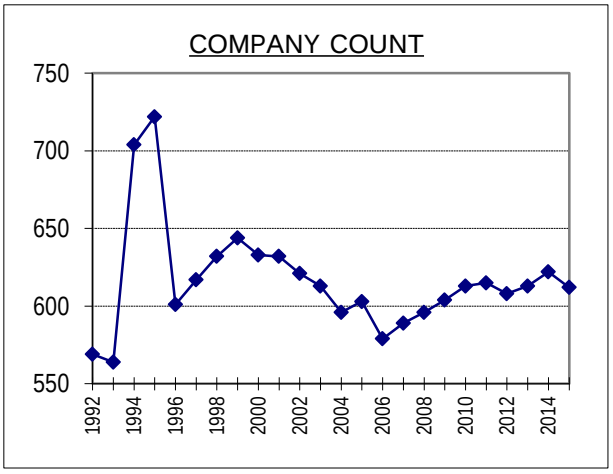
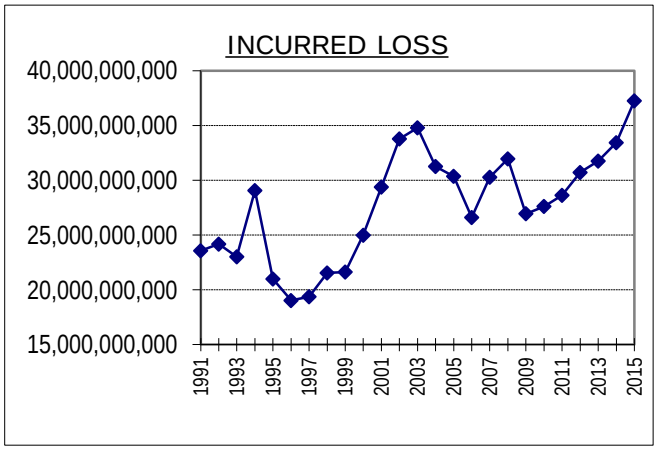
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

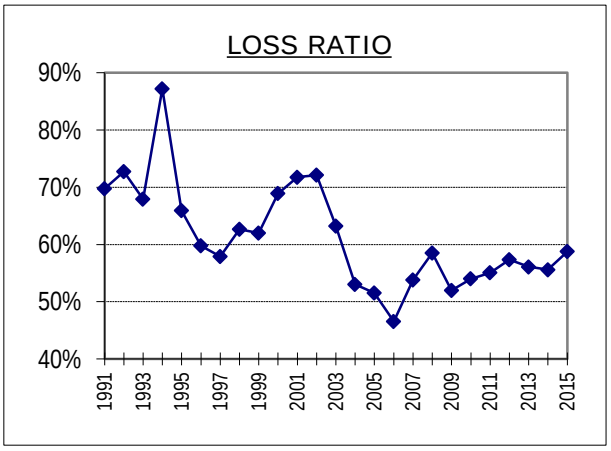
Line of Business: TOTAL LINE [35]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	33,455,701,490		n/a	33,790,536,205	23,577,203,168	69.77%
1992	33,077,451,747	-1.1%	569	33,261,223,152	24,186,446,531	72.72%
1993	34,447,699,316	4.1%	564	33,868,756,556	23,007,153,244	67.93%
1994	33,703,125,382	-2.2%	704	33,334,173,374	29,075,539,412	87.22%
1995	32,261,149,311	-4.3%	722	31,852,393,638	20,996,775,149	65.92%
1996	32,409,675,757	0.5%	601	31,846,646,884	19,031,793,073	59.76%
1997	33,941,567,907	4.7%	617	33,450,647,429	19,372,295,524	57.91%
1998	34,811,006,509	2.6%	632	34,387,805,092	21,551,000,109	62.67%
1999	35,280,098,787	1.3%	644	34,880,532,040	21,622,000,948	61.99%
2000	37,207,584,274	5.5%	633	36,278,034,266	24,994,560,773	68.90%
2001	42,387,775,199	13.9%	632	40,942,536,624	29,381,589,588	71.76%
2002	49,531,134,253	16.9%	621	46,835,606,785	33,776,460,793	72.12%
2003	57,027,056,134	15.1%	613	55,042,030,223	34,792,170,020	63.21%
2004	60,501,660,452	6.1%	596	58,965,883,741	31,257,496,185	53.01%
2005	59,907,385,740	-1.0%	603	58,921,290,324	30,355,962,573	51.52%
2006	58,122,368,497	-3.0%	579	57,193,255,714	26,610,179,082	46.53%
2007	56,687,190,572	-2.5%	589	56,280,156,848	30,275,928,484	53.80%
2008	53,945,980,721	-4.8%	596	54,635,391,064	31,963,655,131	58.50%
2009	51,453,652,723	-4.6%	604	51,843,440,281	26,941,325,085	51.97%
2010	51,275,187,902	-0.3%	613	51,113,522,134	27,606,239,353	54.01%
2011	52,429,464,010	2.3%	615	51,985,739,645	28,630,314,912	55.07%
2012	54,352,574,366	3.7%	608	53,575,940,454	30,720,871,694	57.34%
2013	57,534,611,063	5.9%	613	56,613,099,793	31,755,528,506	56.09%
2014	61,157,750,124	6.3%	622	60,161,335,615	33,440,700,799	55.59%
2015	64,685,005,797	5.8%	612	63,404,916,426	37,261,121,211	58.77%









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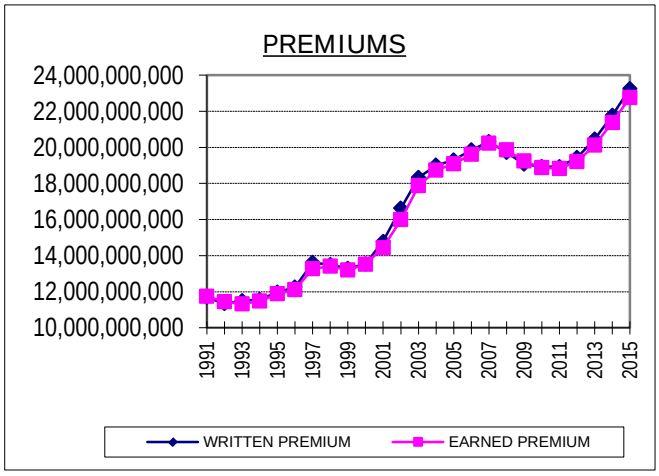
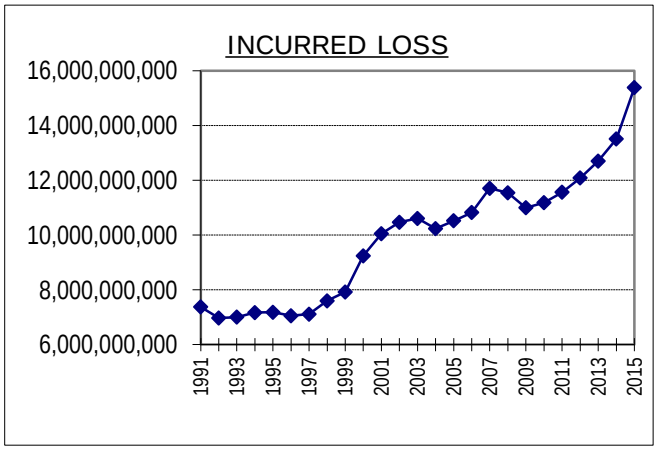
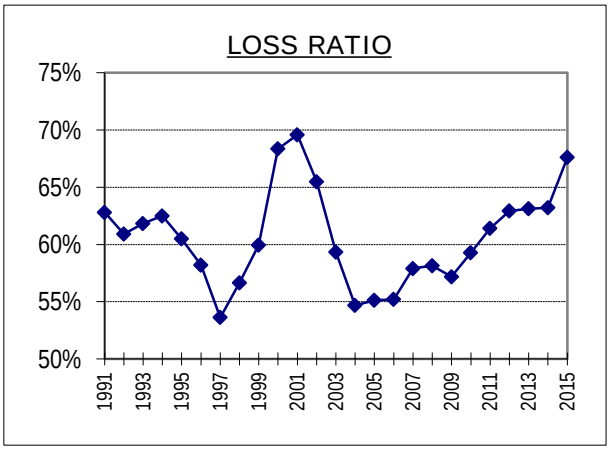
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: Combined PPAL & PPAPD [19.2 + 21.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	11,694,287,713		n/a	11,740,261,664	7,373,582,367	62.81%
1992	11,343,713,090	-3.0%	n/a	11,451,815,716	6,976,198,061	60.92%
1993	11,496,595,385	1.3%	n/a	11,324,887,167	7,002,319,577	61.83%
1994	11,568,695,204	0.6%	n/a	11,473,505,719	7,170,829,324	62.50%
1995	11,978,676,549	3.5%	n/a	11,877,362,483	7,184,566,206	60.49%
1996	12,250,413,828	2.3%	n/a	12,119,141,752	7,053,858,305	58.20%
1997	13,615,688,959	11.1%	221	13,265,778,953	7,112,596,909	53.62%
1998	13,508,147,118	-0.8%	237	13,418,744,805	7,601,504,117	56.65%
1999	13,289,823,810	-1.6%	258	13,205,582,447	7,916,374,423	59.95%
2000	13,544,111,253	1.9%	258	13,514,678,863	9,239,128,986	68.36%
2001	14,791,009,605	9.2%	259	14,438,700,324	10,046,878,857	69.58%
2002	16,625,260,011	12.4%	250	15,992,353,542	10,472,875,015	65.49%
2003	18,331,998,932	10.3%	239	17,872,257,608	10,604,871,112	59.34%
2004	19,007,213,965	3.7%	225	18,726,403,449	10,238,322,336	54.67%
2005	19,297,822,875	1.5%	205	19,088,257,583	10,519,977,815	55.11%
2006	19,854,209,700	2.9%	193	19,604,059,390	10,824,142,282	55.21%
2007	20,308,258,112	2.3%	191	20,225,034,705	11,711,284,222	57.90%
2008	19,709,546,404	-2.9%	183	19,856,413,245	11,544,388,592	58.14%
2009	19,073,455,121	-3.2%	182	19,234,386,487	10,998,312,405	57.18%
2010	18,925,736,696	-0.8%	170	18,866,841,213	11,184,122,080	59.28%
2011	18,924,676,451	0.0%	171	18,829,203,220	11,562,359,144	61.41%
2012	19,431,807,052	2.7%	167	19,204,589,410	12,085,921,967	62.93%
2013	20,445,559,352	5.2%	168	20,121,998,379	12,702,247,887	63.13%
2014	21,770,706,540	6.5%	172	21,373,251,853	13,509,021,917	63.21%
2015	23,250,975,868	6.8%	179	22,751,989,258	15,381,569,880	67.61%







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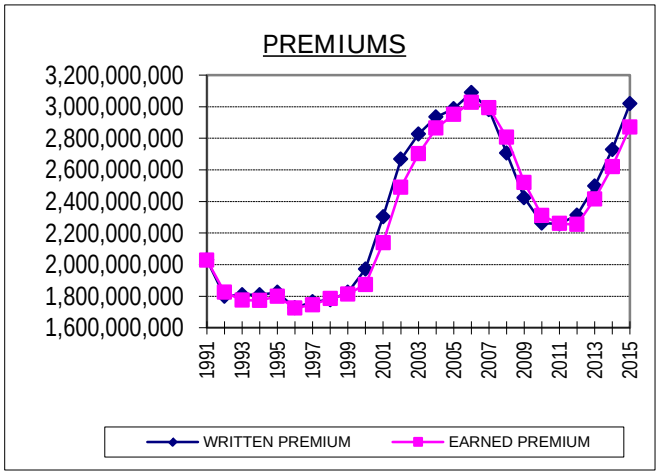
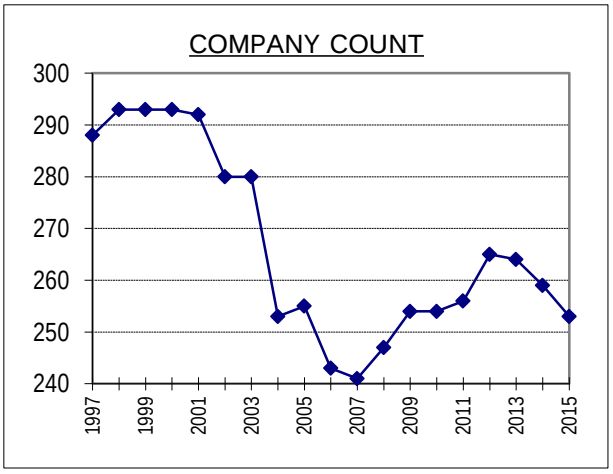
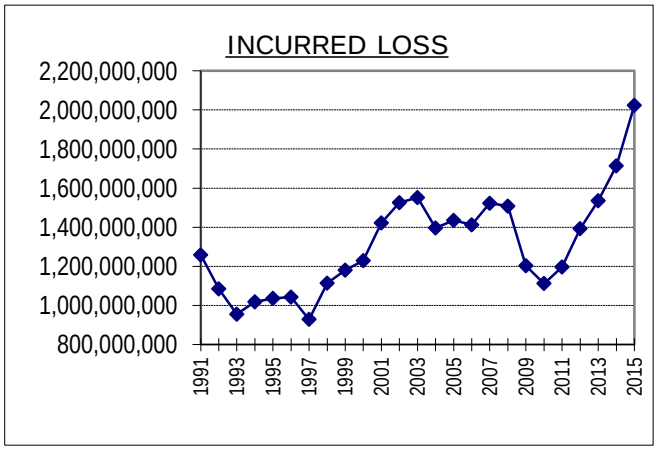
1991-2015 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

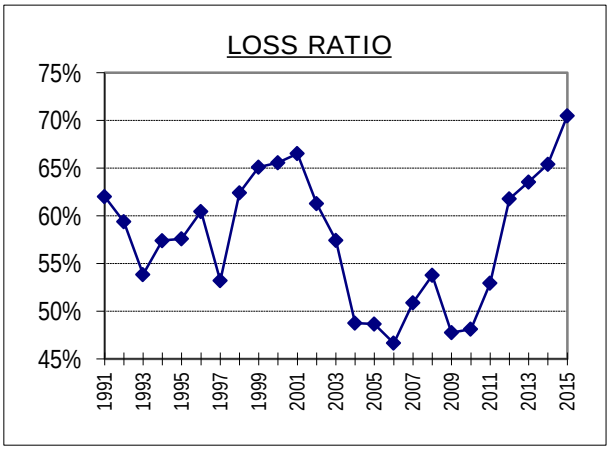
Line of Business: Combined CAL & CAPD [19.4 + 21.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	2,029,818,447		n/a	2,028,010,765	1,258,022,453	62.03%
1992	1,799,092,486	-11.4%	n/a	1,826,434,756	1,084,573,609	59.38%
1993	1,808,795,425	0.5%	n/a	1,774,951,003	955,912,839	53.86%
1994	1,809,362,496	0.0%	n/a	1,773,752,080	1,018,401,854	57.42%
1995	1,824,668,804	0.8%	n/a	1,800,368,407	1,036,761,987	57.59%
1996	1,727,126,754	-5.3%	n/a	1,724,555,511	1,042,828,278	60.47%
1997	1,764,903,027	2.2%	288	1,746,227,601	929,058,004	53.20%
1998	1,778,157,119	0.8%	293	1,785,114,913	1,114,244,749	62.42%
1999	1,824,602,008	2.6%	293	1,814,168,958	1,181,020,251	65.10%
2000	1,971,261,533	8.0%	293	1,874,401,968	1,229,428,179	65.59%
2001	2,302,736,740	16.8%	292	2,138,068,542	1,422,555,896	66.53%
2002	2,667,314,254	15.8%	280	2,489,889,073	1,526,090,674	61.29%
2003	2,827,430,021	6.0%	280	2,701,988,494	1,551,944,408	57.44%
2004	2,934,600,806	3.8%	253	2,864,268,748	1,396,419,130	48.75%
2005	2,987,405,164	1.8%	255	2,950,866,047	1,435,459,235	48.65%
2006	3,089,288,815	3.4%	243	3,027,691,354	1,412,635,935	46.66%
2007	2,981,934,923	-3.5%	241	2,992,379,010	1,522,999,778	50.90%
2008	2,707,223,623	-9.2%	247	2,806,274,311	1,508,814,017	53.77%
2009	2,422,854,094	-10.5%	254	2,520,688,652	1,203,576,451	47.75%
2010	2,263,601,837	-6.6%	254	2,311,000,725	1,112,284,767	48.13%
2011	2,257,861,638	-0.3%	256	2,260,315,392	1,196,839,657	52.95%
2012	2,314,037,204	2.5%	265	2,254,234,677	1,392,589,200	61.78%
2013	2,497,235,537	7.9%	264	2,415,864,732	1,535,571,705	63.56%
2014	2,729,355,719	9.3%	259	2,620,745,057	1,714,541,676	65.42%
2015	3,018,449,231	10.6%	253	2,870,191,669	2,023,649,601	70.51%









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