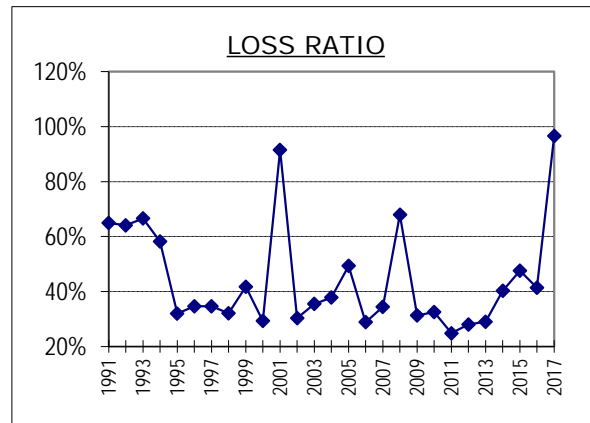
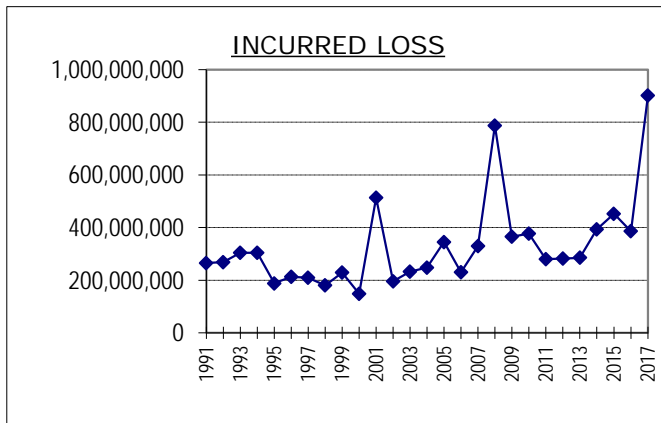
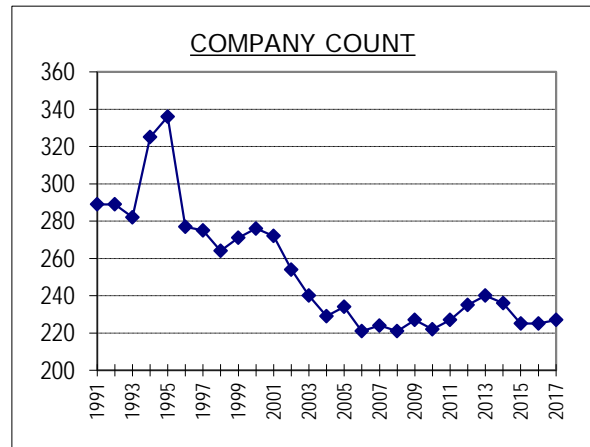
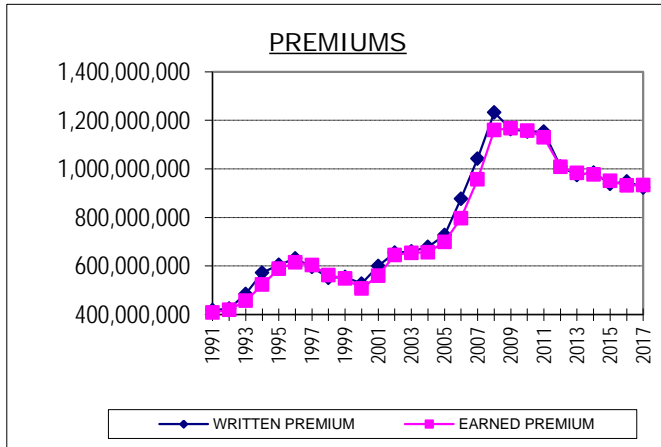


1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: FIRE [01]

YEAR	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%
2016	948,340,971	1.1%	225	931,691,877	386,113,924	41.44%
2017	923,299,224	-2.6%	227	933,262,145	902,086,719	96.66%

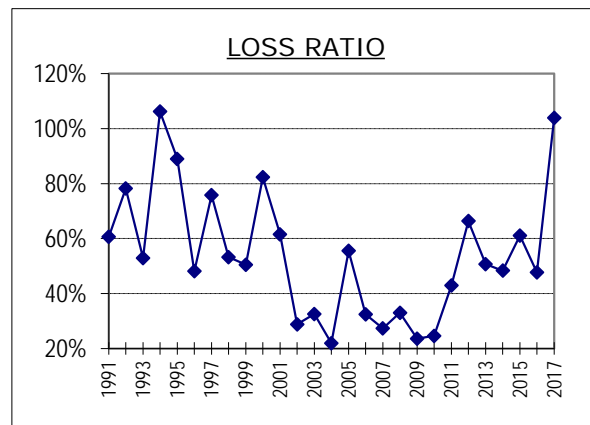
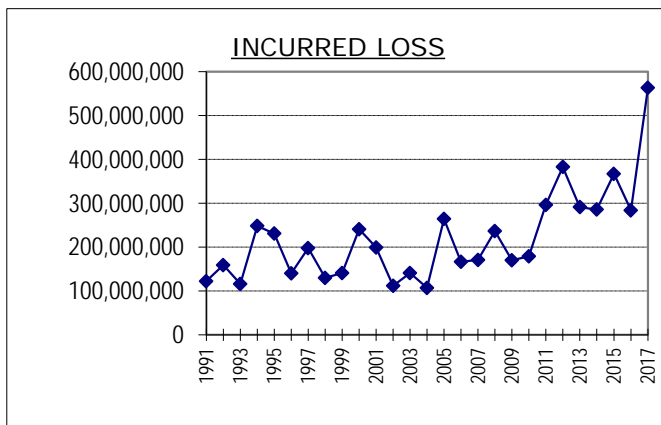
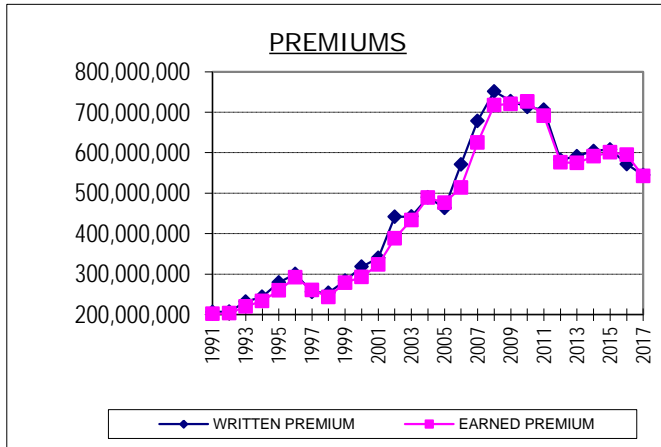


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: ALLIED LINES [02.1]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	571,852,846	-5.9%	225	595,216,561	283,830,759	47.69%
2017	544,410,949	-4.8%	225	542,112,731	563,388,256	103.92%

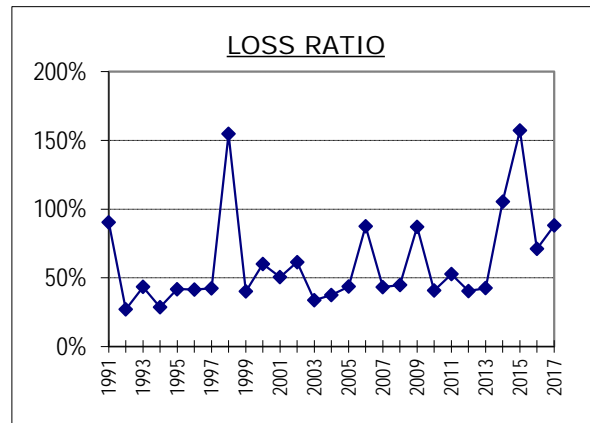
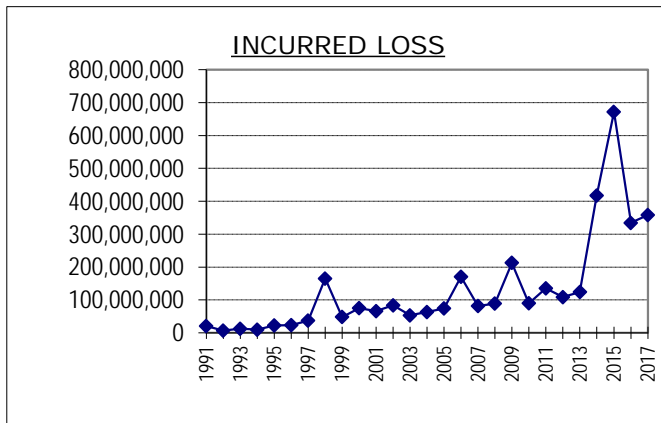
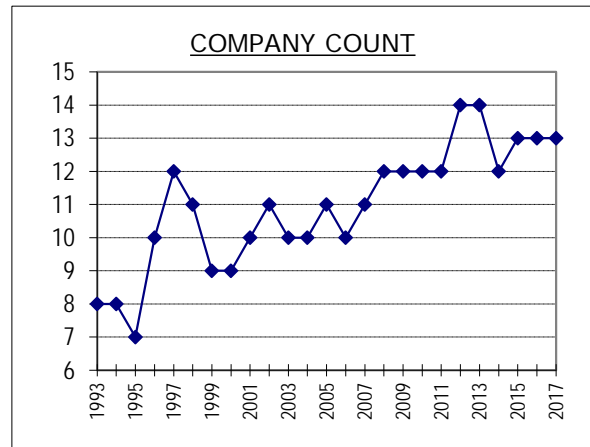
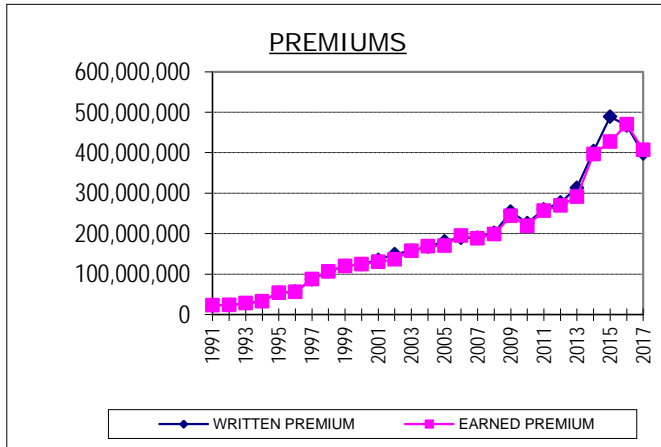


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: MULTIPLE PERIL CROP [02.2]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	466,850,788	-4.5%	13	470,388,755	334,438,620	71.10%
2017	398,134,591	-14.7%	13	407,149,734	358,575,323	88.07%

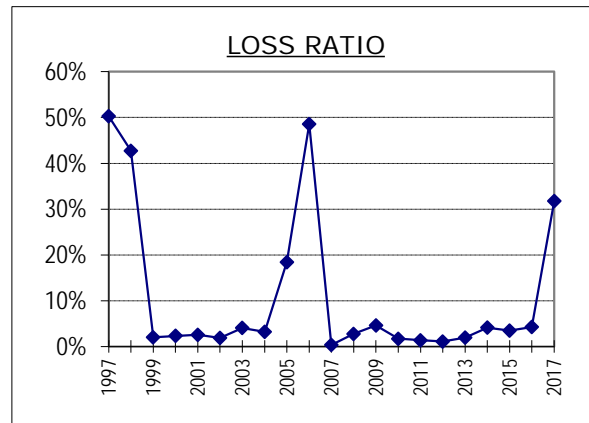
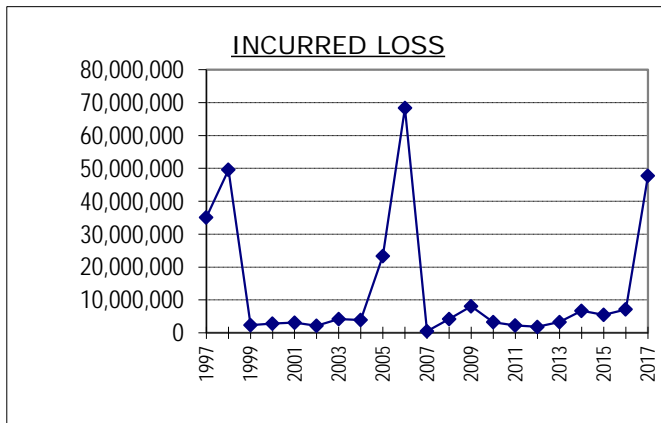
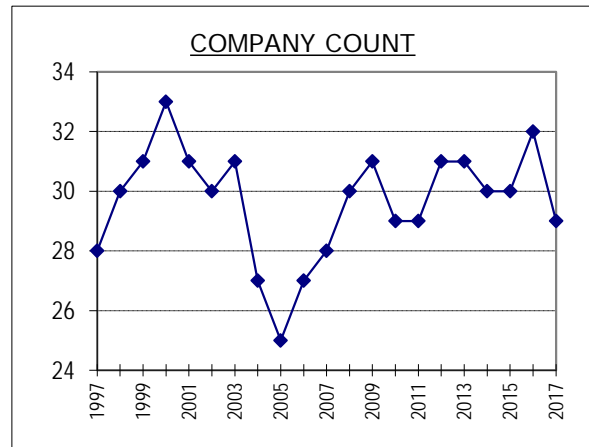
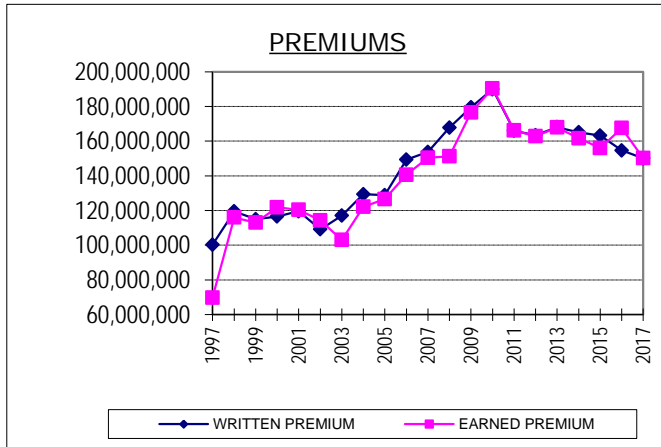


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	154,628,112	-5.2%	32	167,528,136	7,144,343	4.26%
2017	150,021,654	-3.0%	29	150,284,689	47,723,798	31.76%

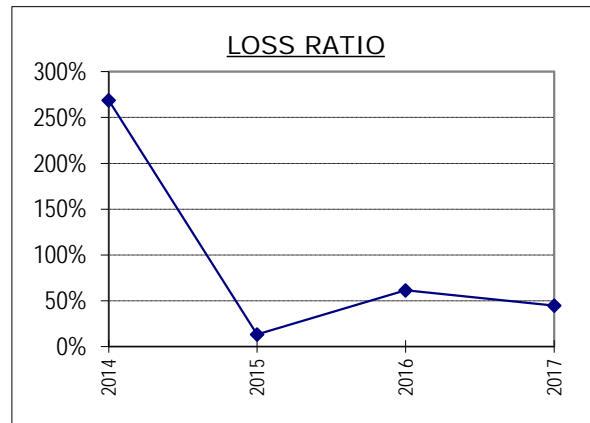
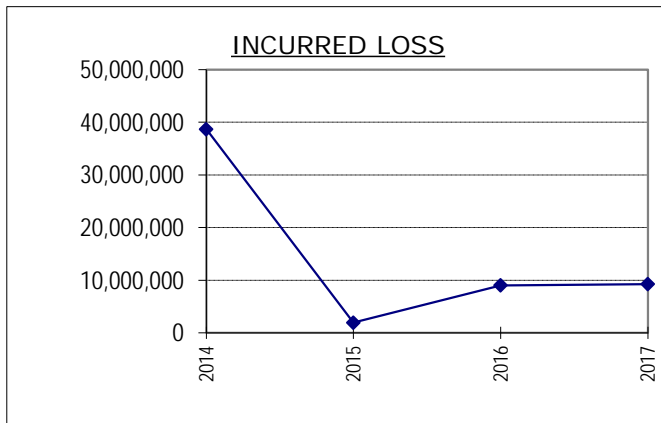
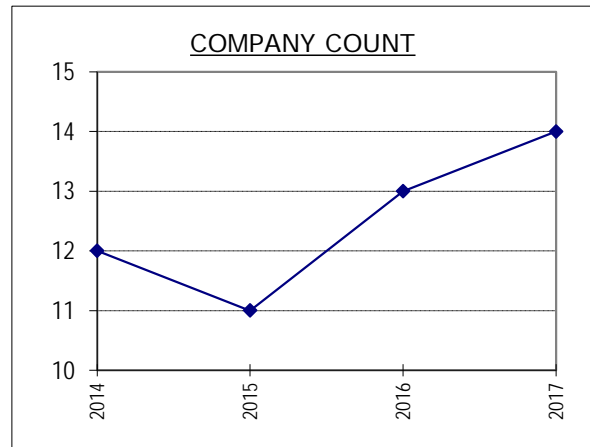
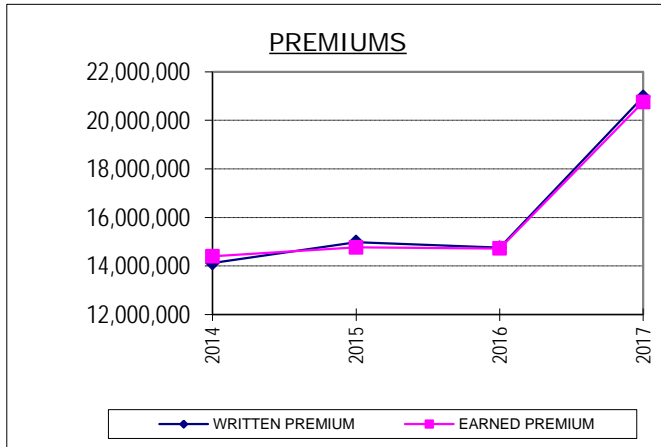


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: PRIVATE CROP [02.4]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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	n/a	n/a	n/a	n/a	n/a	n/a
2010	n/a	n/a	n/a	n/a	n/a	n/a
2011	n/a	n/a	n/a	n/a	n/a	n/a
2012	n/a	n/a	n/a	n/a	n/a	n/a
2013	n/a	n/a	n/a	n/a	n/a	n/a
2014	14,129,956	n/a	12	14,396,641	38,695,156	268.78%
2015	14,983,507	6.0%	11	14,768,361	1,932,553	13.09%
2016	14,754,741	-1.5%	13	14,722,880	9,035,466	61.37%
2017	20,965,398	42.1%	14	20,755,153	9,263,477	44.63%

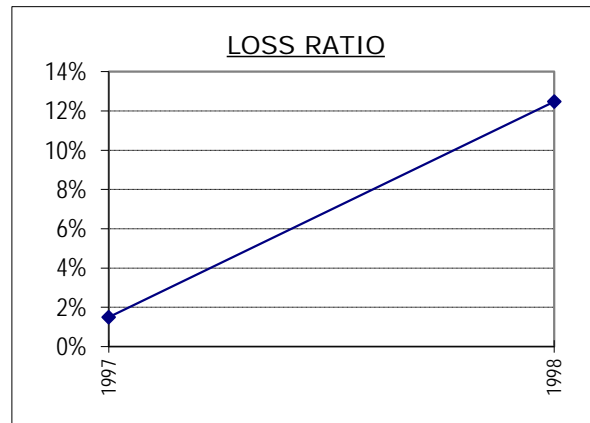
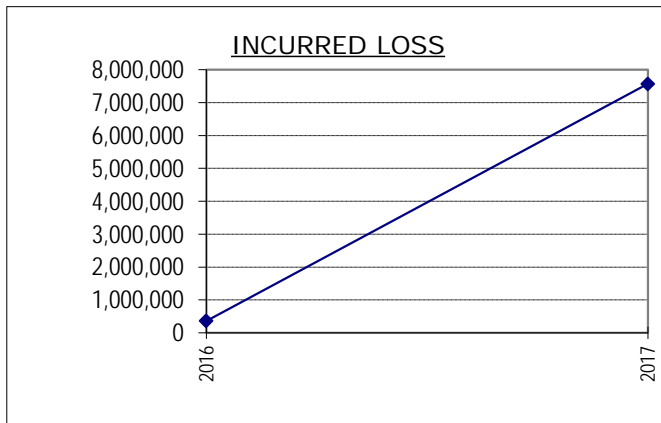
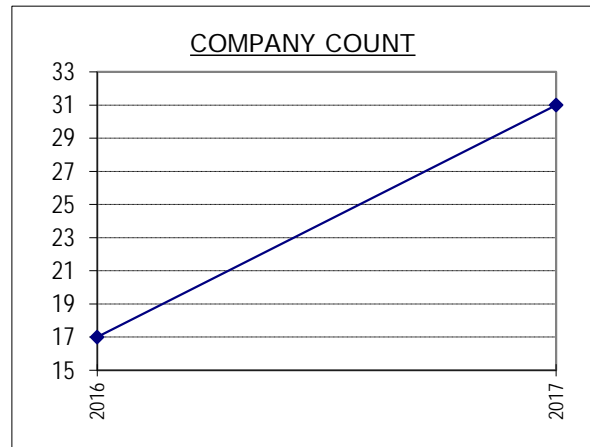
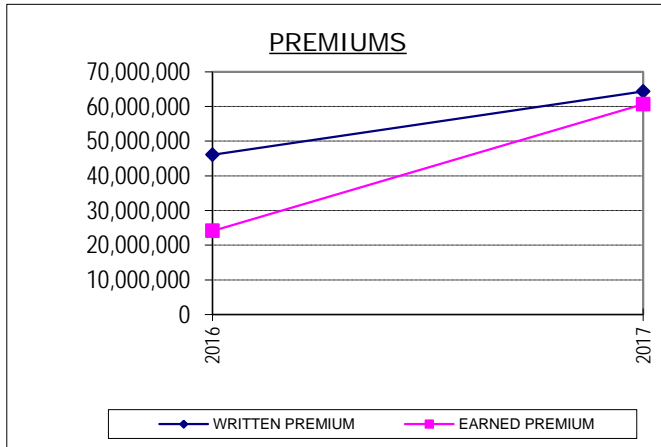


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: PRIVATE FLOOD [02.5]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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	n/a	n/a	n/a	n/a	n/a	n/a
2010	n/a	n/a	n/a	n/a	n/a	n/a
2011	n/a	n/a	n/a	n/a	n/a	n/a
2012	n/a	n/a	n/a	n/a	n/a	n/a
2013	n/a	n/a	n/a	n/a	n/a	n/a
2014	n/a	n/a	n/a	n/a	n/a	n/a
2015	n/a	n/a	n/a	n/a	n/a	n/a
2016	46,102,945	n/a	17	24,136,464	361,160	1.50%
2017	64,357,224	39.6%	31	60,665,984	7,569,536	12.48%

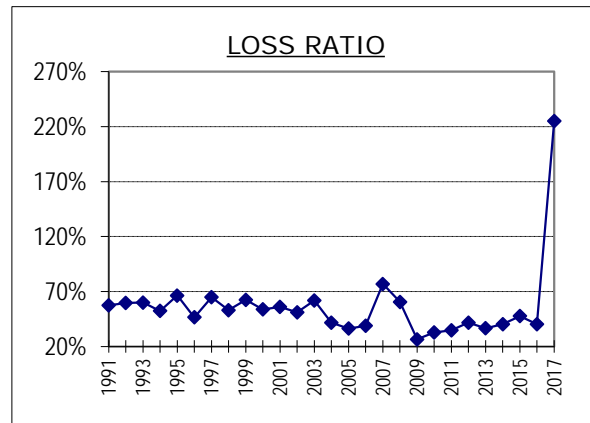
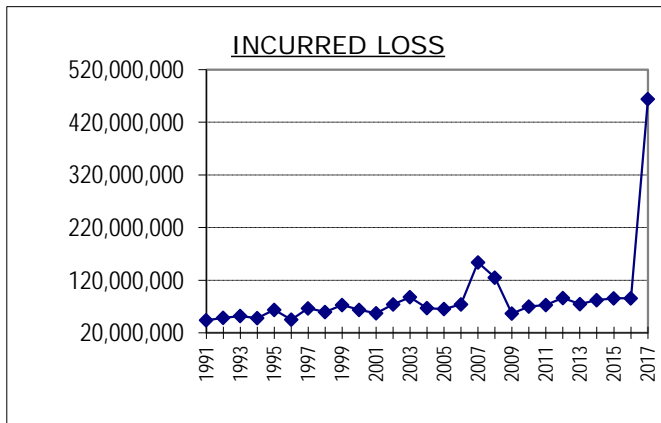
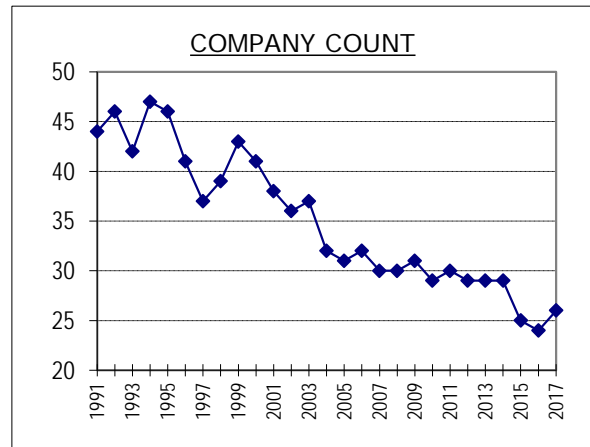
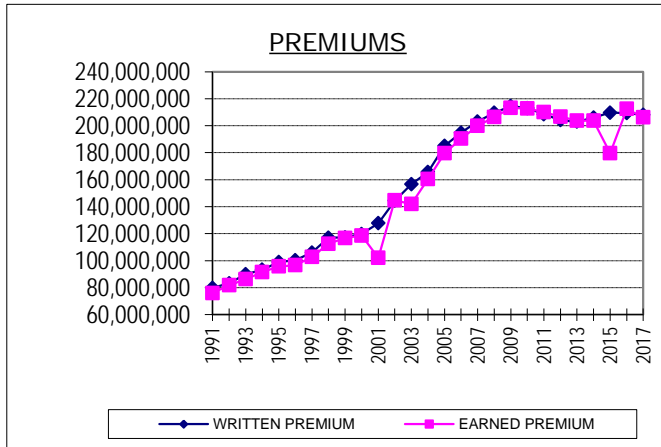


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	209,370,547	-0.1%	24	212,489,626	85,619,721	40.29%
2017	208,032,034	-0.6%	26	206,303,651	464,271,923	225.04%

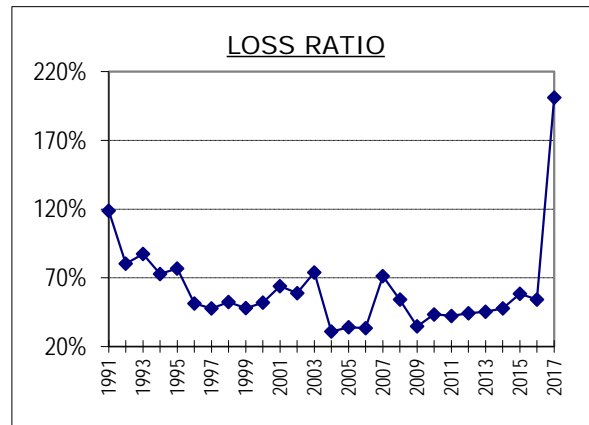
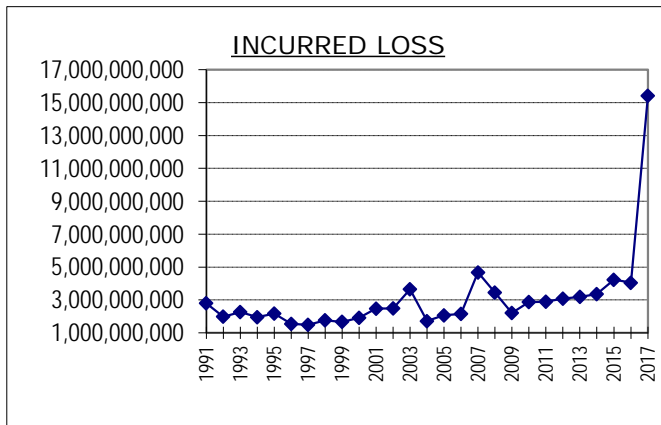
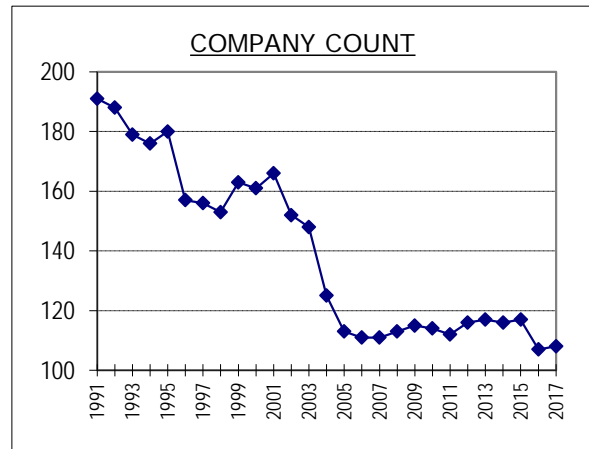
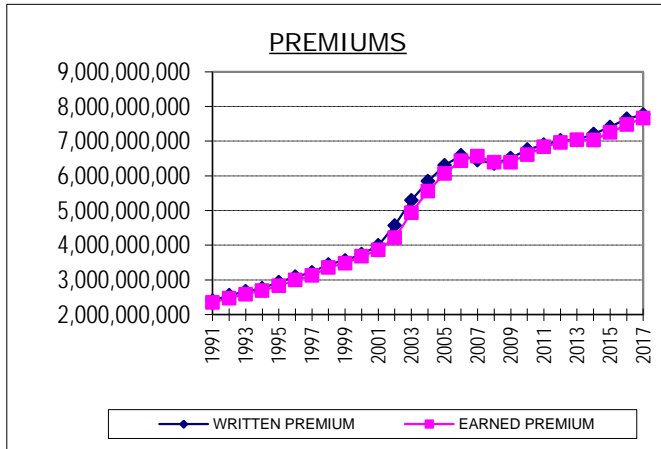


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	7,645,677,515	3.2%	107	7,475,784,553	4,047,329,931	54.14%
2017	7,761,932,830	1.5%	108	7,664,490,935	15,418,577,650	201.17%

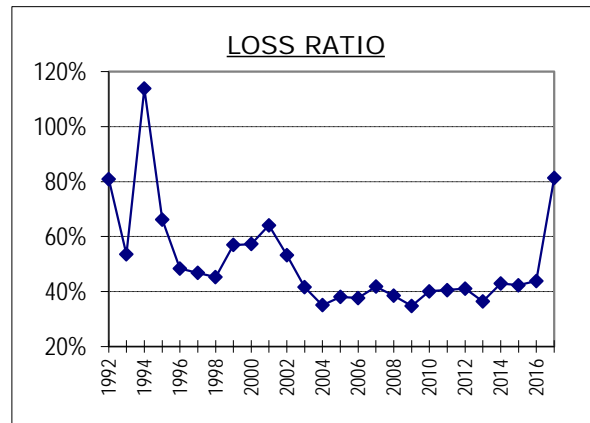
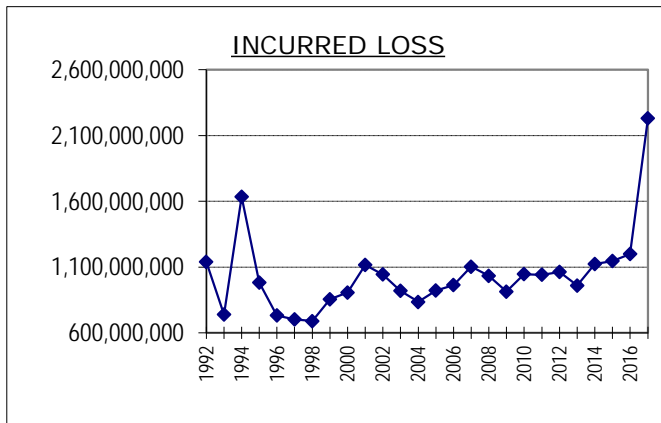
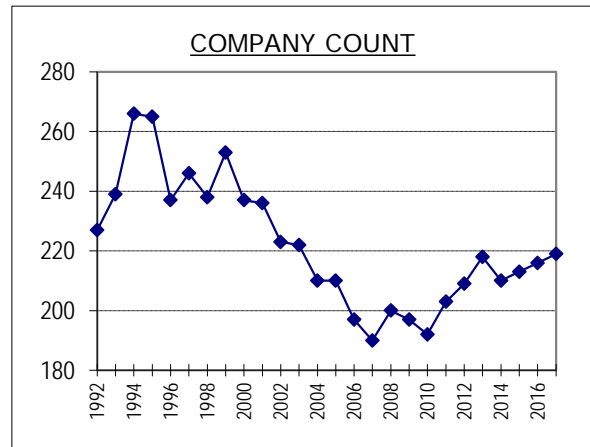
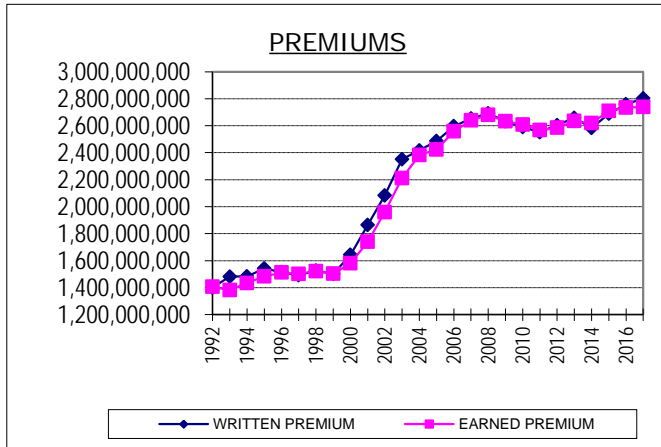


Note: This report includes only California licensed
companies with written premium
greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

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

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	2,759,010,475	2.6%	216	2,735,636,027	1,198,343,783	43.80%
2017	2,801,647,020	1.5%	219	2,739,089,260	2,229,735,229	81.40%

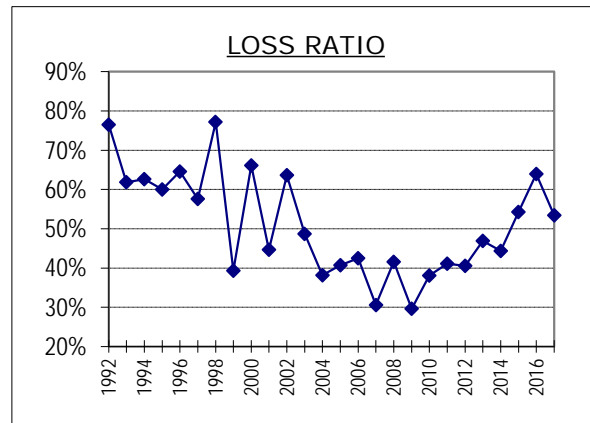
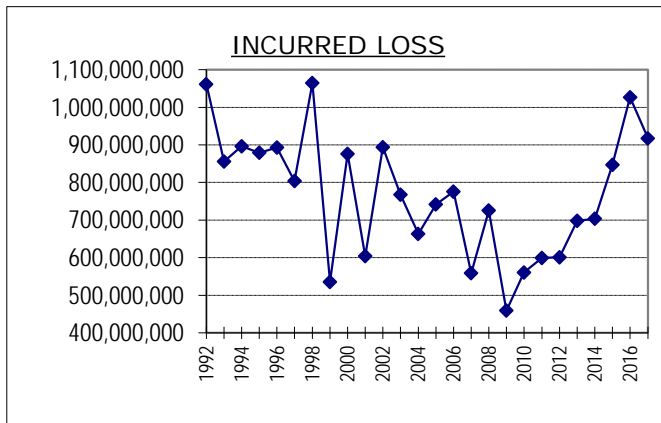
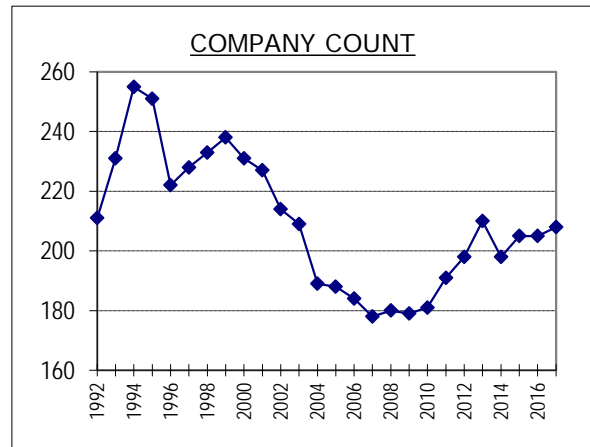
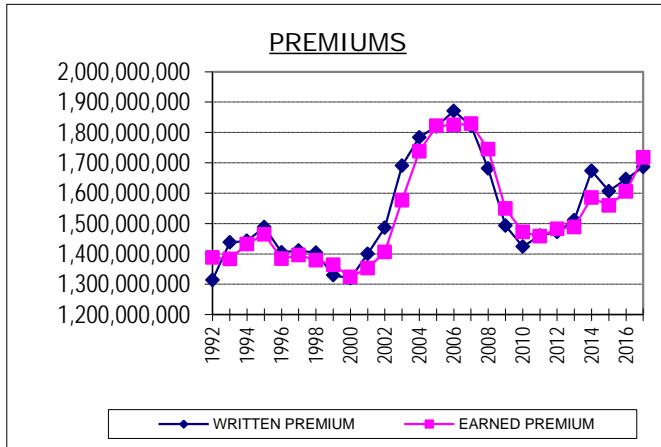


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: CMP: LIABILITY [05.2]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	1,646,416,097	2.5%	205	1,605,267,198	1,026,790,945	63.96%
2017	1,686,412,040	2.4%	208	1,717,564,751	917,655,995	53.43%

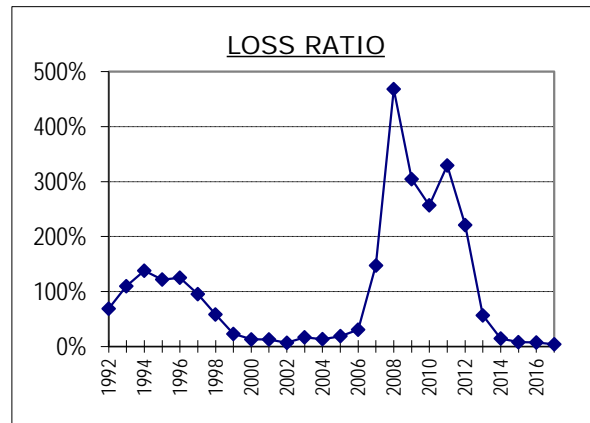
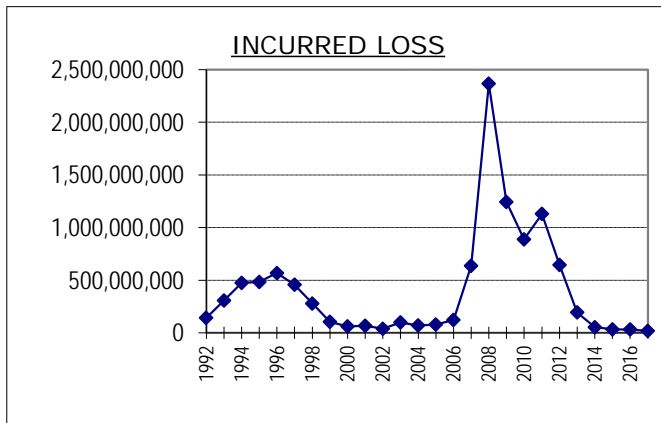
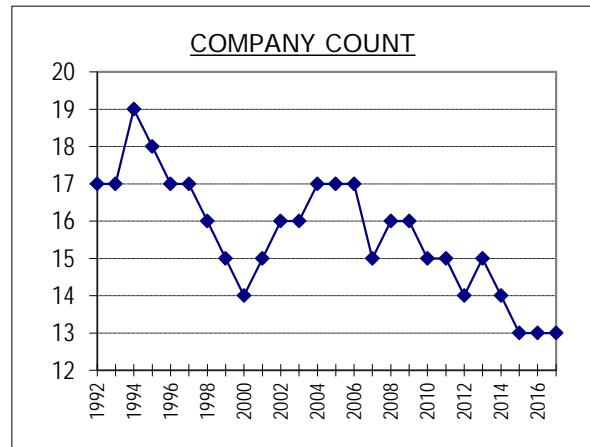
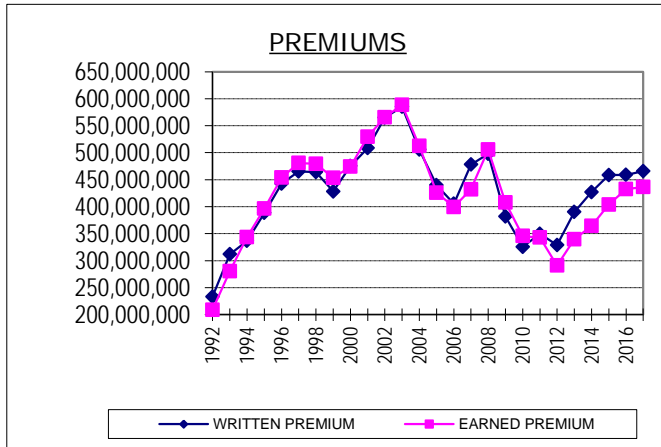


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: MORTGAGE GUARANTY [06]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	459,017,197	0.1%	13	432,649,267	31,446,472	7.27%
2017	466,077,590	1.5%	13	436,305,553	18,009,067	4.13%

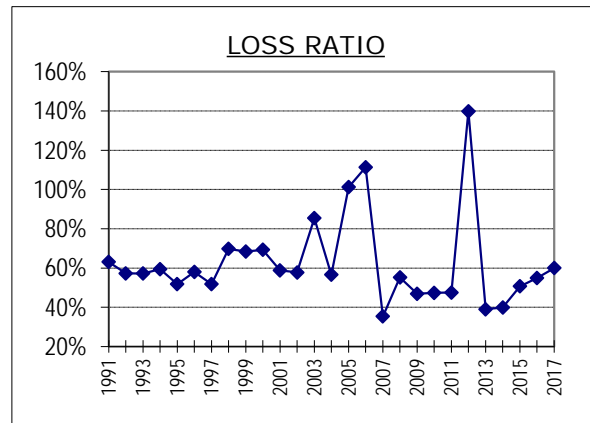
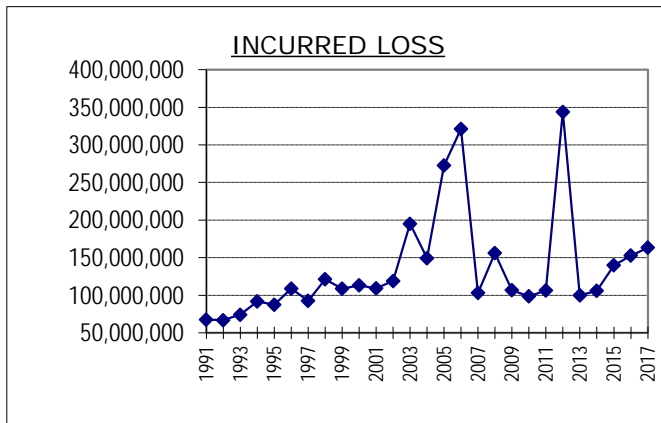
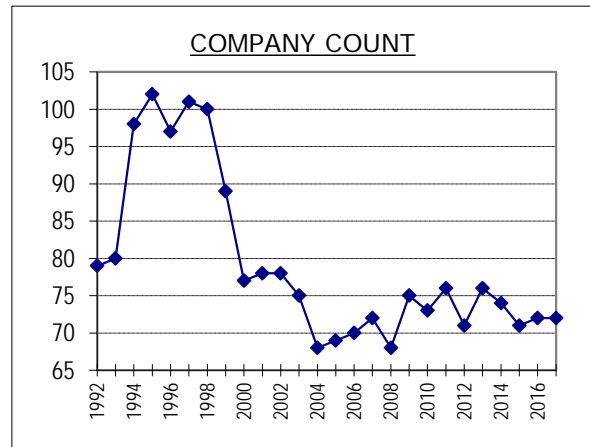
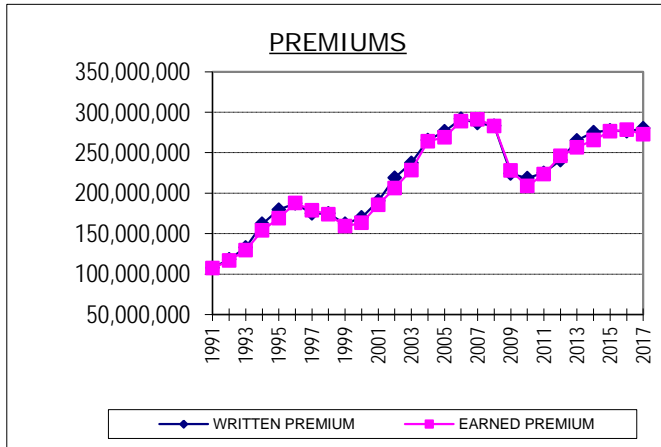


Note: This report includes only California licensed
companies with written premium
greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: OCEAN MARINE [08]

YEAR	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%
2016	276,391,153	-0.4%	72	278,183,358	152,830,536	54.94%
2017	280,032,788	1.3%	72	272,577,966	163,454,531	59.97%

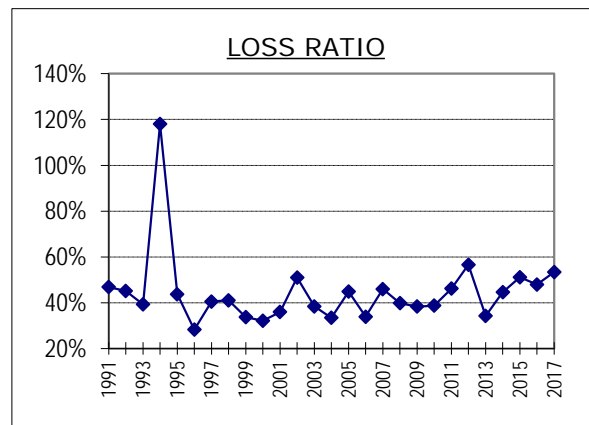
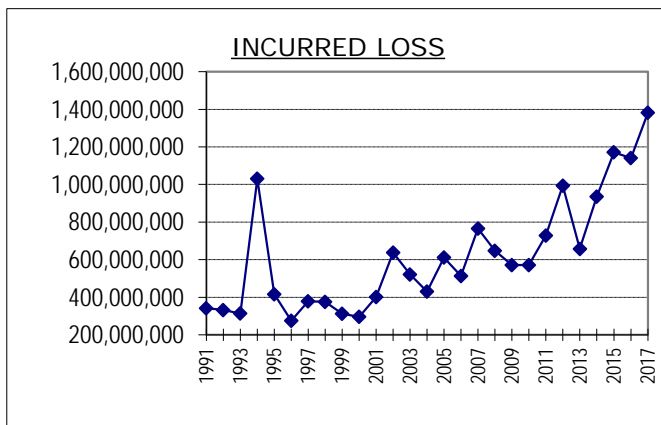
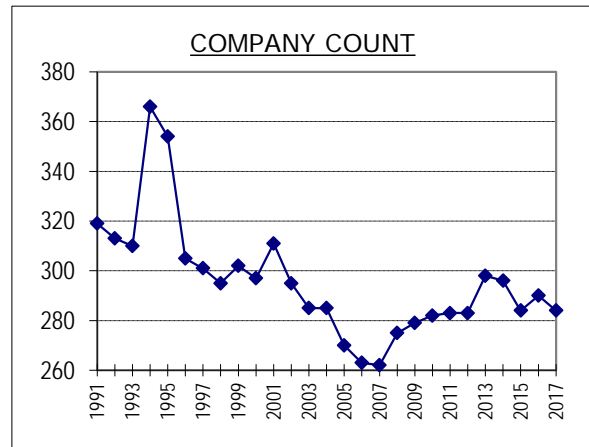
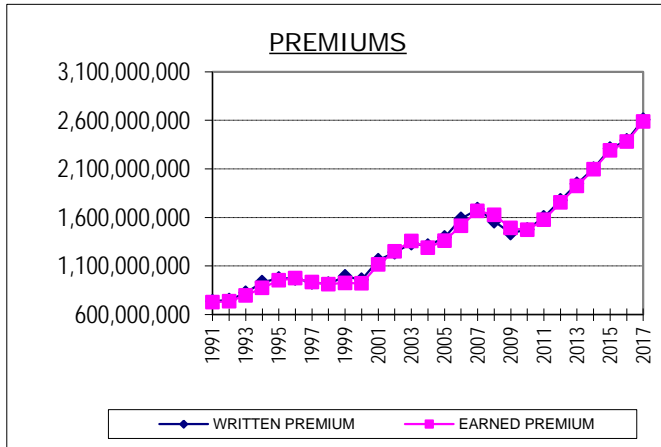


Note: This report includes only California licensed companies with written premium greater than zero.

1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: INLAND MARINE [09]

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>Co.Count</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
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%
2016	2,392,612,969	3.6%	290	2,379,182,971	1,140,261,362	47.93%
2017	2,605,843,437	8.9%	284	2,586,343,682	1,381,494,250	53.41%

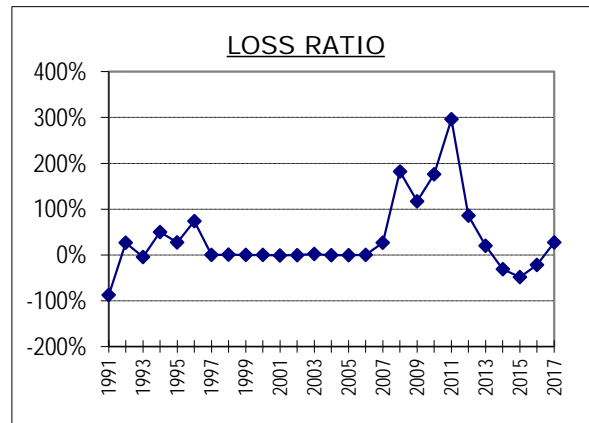
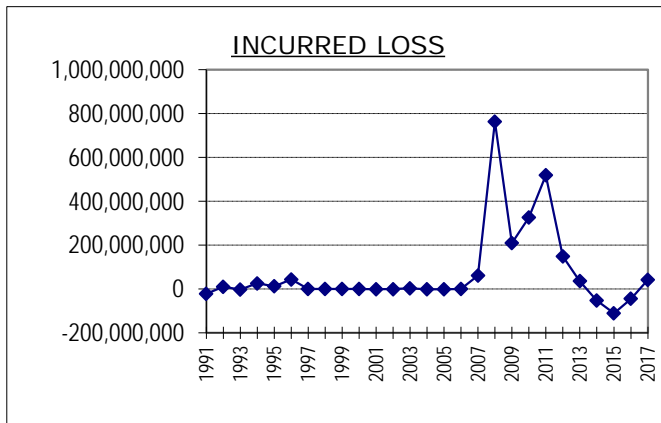
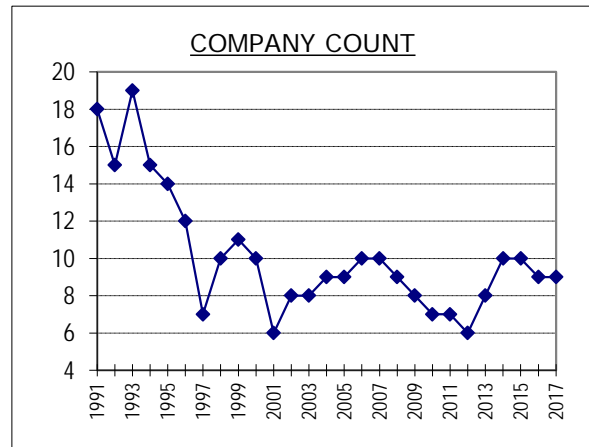
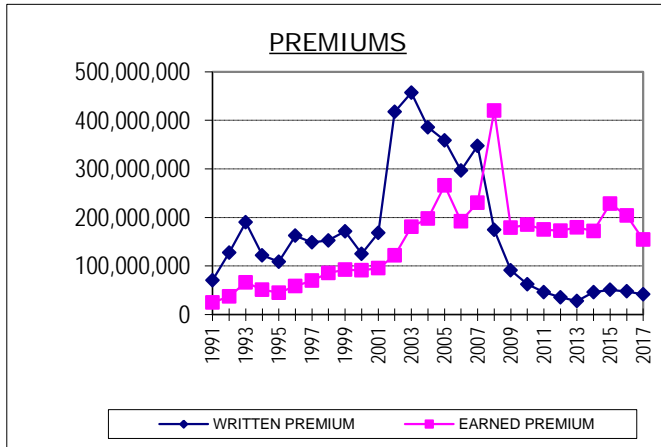


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1991-2017 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: FINANCIAL GUARANTY [10]

YEAR	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%
2016	47,698,715	-6.7%	9	203,727,931	-44,841,724	-22.01%
2017	41,543,928	-12.9%	9	154,557,684	42,212,553	27.31%



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