

2024 CALIFORNIA P&C PREMIUM AND LOSS DISTRIBUTION BY LINE

LICENSED INSURERS

Data Source: NAIC database

LINE #	LINE NAME	Premium Written	Prem. Dist. by Line	Losses Incurred	Loss Dist. by Line
01.	FIRE	2,504,547,235	2.35 %	610,917,630	0.96 %
02.1	ALLIED LINES	1,109,288,292	1.04 %	661,176,654	1.04 %
02.2	MULTIPLE PERIL CROP	864,583,314	0.81 %	849,859,016	1.33 %
02.3	FEDERAL FLOOD	135,986,133	0.13 %	27,529,507	0.04 %
02.4	PRIVATE CROP	17,511,809	0.02 %	9,756,121	0.02 %
02.5	PRIVATE FLOOD	55,113,570	0.05 %	16,035,193	0.03 %
03.	FARMOWNERS MULTIPLE PERIL	240,779,691	0.23 %	105,570,354	0.17 %
04.	HOMEOWNERS MULTIPLE PERIL	14,516,380,112	13.62 %	6,760,543,067	10.60 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	4,082,980,799	3.83 %	1,617,497,629	2.54 %
05.2	COMM. MULTIPLE PERIL(LIAB)	2,243,267,787	2.10 %	1,964,682,117	3.08 %
06.	MORTGAGE GUARANTY	533,381,459	0.50 %	37,474,331	0.06 %
08.	OCEAN MARINE	516,204,489	0.48 %	244,774,556	0.38 %
09.1	INLAND MARINE	2,981,755,258	2.80 %	1,382,800,347	2.17 %
09.2	PET INSURANCE PLANS	906,775,337	0.85 %	679,837,383	1.07 %
10.	FINANCIAL GUARANTY	29,352,524	0.03 %	17,667,018	0.03 %
11.1	MEDICAL PROF. LIAB. - OCCURRENCE	85,882,676	0.08 %	34,090,954	0.05 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MADE	345,663,225	0.32 %	55,787,911	0.09 %
12.	EARTHQUAKE	2,280,277,634	2.14 %	8,968,139	0.01 %
13.1	COMPREHENSIVE (HOSP&MED) IND	6,146	0.00 %	18,798	0.00 %
13.2	COMPREHENSIVE (HOSP&MED) GROUP	140,612,197	0.13 %	165,599,715	0.26 %
14.	CREDIT A&H (GRP&IND)	9,481	0.00 %	7,365	0.00 %
15.1	VISION ONLY	181,875	0.00 %	12,381	0.00 %
15.2	DENTAL ONLY	1,062,877	0.00 %	420,373	0.00 %
15.3	DISABILITY INCOME	6,946,855	0.01 %	5,383,200	0.01 %
15.4	MEDICARE SUPPLEMENT	23,850,747	0.02 %	21,270,326	0.03 %
15.7	LONG-TERM CARE	62,701,659	0.06 %	196,311,829	0.31 %
15.9	OTHER HEALTH	587,745,655	0.55 %	349,462,842	0.55 %
16.	WORKERS' COMPENSATION	11,708,518,901	10.98 %	5,318,309,086	8.34 %
17.1	OTHER LIABILITY - OCCURRENCE	4,959,607,973	4.65 %	4,562,198,499	7.15 %
17.2	OTHER LIABILITY - CLAIMS-MADE	3,118,019,076	2.92 %	1,727,240,985	2.71 %
17.3	EXCESS WORKERS' COMP.	231,356,258	0.22 %	29,347,839	0.05 %
18.1	PRODUCTS LIABILITY - OCCURRENCE	221,729,933	0.21 %	188,501,453	0.30 %
18.2	PRODUCTS LIABILITY - CLAIMS-MADE	56,393,738	0.05 %	(4,919,532)	(0.01) %
19.1	PRIVATE PASS. AUTO NO-FAULT	928	0.00 %	(62)	(0.00) %
19.2	PRIVATE PASS. AUTO LIABILITY	22,196,106,907	20.82 %	18,451,435,290	28.92 %
19.3	COMMERCIAL AUTO NO-FAULT	13,667,773	0.01 %	2,447,029	0.00 %
19.4	COMMERCIAL AUTO LIABILITY	4,721,964,415	4.43 %	4,464,322,719	7.00 %
21.1	PRIVATE PASS. AUTO PHY DAM.	21,447,396,217	20.12 %	11,739,281,152	18.40 %
21.2	COMMERCIAL AUTO PHY DAM.	1,275,661,186	1.20 %	737,116,581	1.16 %
22.	AIRCRAFT	288,678,910	0.27 %	162,420,891	0.25 %
23.	FIDELITY	171,712,513	0.16 %	73,313,801	0.11 %
24.	SURETY	1,199,110,124	1.12 %	208,902,461	0.33 %
26.	BURGLARY & THEFT	44,191,498	0.04 %	3,603,886	0.01 %
27.	BOILER & MACHINERY	202,322,341	0.19 %	59,783,123	0.09 %
28.	CREDIT	186,609,906	0.18 %	90,053,016	0.14 %
29.	INTERNATIONAL	412,303	0.00 %	(2,949,752)	(0.00) %
30.	WARRANTY	160,343,192	0.15 %	102,918,694	0.16 %
34.	AGG. WRITE-INS FOR OTHER LINES	131,209,840	0.12 %	64,245,203	0.10 %
35.	TOTAL LINE	106,584,382,203	100.00 %	64,056,187,497	100.00 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	43,643,503,124	40.94 %	30,190,716,442	47.32 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	5,997,625,601	5.63 %	5,201,439,300	8.15 %

2024 CALIFORNIA P&C PREMIUM AND LOSS DISTRIBUTION BY LINE

LICENSED INSURERS - Sorted By Written Premium

Data Source: NAIC database

LINE #	LINE NAME	Premium Written	Prem. Dist. by Line	Losses Incurred	Loss Dist. by Line
19.2	PRIVATE PASS. AUTO LIABILITY	22,196,106,907	20.82 %	18,451,435,290	28.92 %
21.1	PRIVATE PASS. AUTO PHY DAM.	21,447,396,217	20.12 %	11,739,281,152	18.40 %
04	HOMEOWNERS MULTIPLE PERIL	14,516,380,112	13.62 %	6,760,543,067	10.60 %
16	WORKERS' COMPENSATION	11,708,518,901	10.98 %	5,318,309,086	8.34 %
17.1	OTHER LIABILITY - OCCURRENCE	4,959,607,973	4.65 %	4,562,198,499	7.15 %
19.4	COMMERCIAL AUTO LIABILITY	4,721,964,415	4.43 %	4,464,322,719	7.00 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	4,082,980,799	3.83 %	1,617,497,629	2.54 %
17.2	OTHER LIABILITY - CLAIMS-MADE	3,118,019,076	2.92 %	1,727,240,985	2.71 %
09.1	INLAND MARINE	2,981,755,258	2.80 %	1,382,800,347	2.17 %
01	FIRE	2,504,547,235	2.35 %	610,917,630	0.96 %
12	EARTHQUAKE	2,280,277,634	2.14 %	8,968,139	0.01 %
05.2	COMM. MULTIPLE PERIL(LIAB)	2,243,267,787	2.10 %	1,964,682,117	3.08 %
21.2	COMMERCIAL AUTO PHY DAM.	1,275,661,186	1.20 %	737,116,581	1.16 %
24	SURETY	1,199,110,124	1.12 %	208,902,461	0.33 %
02.1	ALLIED LINES	1,109,288,292	1.04 %	661,176,654	1.04 %
09.2	PET INSURANCE PLANS	906,775,337	0.85 %	679,837,383	1.07 %
02.2	MULTIPLE PERIL CROP	864,583,314	0.81 %	849,859,016	1.33 %
15.9	OTHER HEALTH	587,745,655	0.55 %	349,462,842	0.55 %
06	MORTGAGE GUARANTY	533,381,459	0.50 %	37,474,331	0.06 %
08	OCEAN MARINE	516,204,489	0.48 %	244,774,556	0.38 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MADE	345,663,225	0.32 %	55,787,911	0.09 %
22	AIRCRAFT	288,678,910	0.27 %	162,420,891	0.25 %
03	FARMOWNERS MULTIPLE PERIL	240,779,691	0.23 %	105,570,354	0.17 %
17.3	EXCESS WORKERS' COMP.	231,356,258	0.22 %	29,347,839	0.05 %
18.1	PRODUCTS LIABILITY - OCCURRENCE	221,729,933	0.21 %	188,501,453	0.30 %
27	BOILER & MACHINERY	202,322,341	0.19 %	59,783,123	0.09 %
28	CREDIT	186,609,906	0.18 %	90,053,016	0.14 %
23	FIDELITY	171,712,513	0.16 %	73,313,801	0.11 %
30	WARRANTY	160,343,192	0.15 %	102,918,694	0.16 %
13.2	COMPREHENSIVE (HOSP&MED) GROUP	140,612,197	0.13 %	165,599,715	0.26 %
02.3	FEDERAL FLOOD	135,986,133	0.13 %	27,529,507	0.04 %
34	AGG. WRITE-INS FOR OTHER LINES	131,209,840	0.12 %	64,245,203	0.10 %
11.1	MEDICAL PROF. LIAB. - OCCURRENCE	85,882,676	0.08 %	34,090,954	0.05 %
15.7	LONG-TERM CARE	62,701,659	0.06 %	196,311,829	0.31 %
18.2	PRODUCTS LIABILITY - CLAIMS-MADE	56,393,738	0.05 %	(4,919,532) (	0.01) %
02.5	PRIVATE FLOOD	55,113,570	0.05 %	16,035,193	0.03 %
26	BURGLARY & THEFT	44,191,498	0.04 %	3,603,886	0.01 %
10	FINANCIAL GUARANTY	29,352,524	0.03 %	17,667,018	0.03 %
15.4	MEDICARE SUPPLEMENT	23,850,747	0.02 %	21,270,326	0.03 %
02.4	PRIVATE CROP	17,511,809	0.02 %	9,756,121	0.02 %
19.3	COMMERCIAL AUTO NO-FAULT	13,667,773	0.01 %	2,447,029	0.00 %
15.3	DISABILITY INCOME	6,946,855	0.01 %	5,383,200	0.01 %
15.2	DENTAL ONLY	1,062,877	0.00 %	420,373	0.00 %
29	INTERNATIONAL	412,303	0.00 %	(2,949,752) (	0.00) %
15.1	VISION ONLY	181,875	0.00 %	12,381	0.00 %
14	CREDIT A&H (GRP&IND)	9,481	0.00 %	7,365	0.00 %
13.1	COMPREHENSIVE (HOSP&MED) IND	6,146	0.00 %	18,798	0.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	928	0.00 %	(62) (	0.00) %
35.	TOTAL LINE	106,584,382,203	100.00 %	64,056,187,497	100.00 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	43,643,503,124	40.94 %	30,190,716,442	47.32 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	5,997,625,601	5.63 %	5,201,439,300	8.15 %

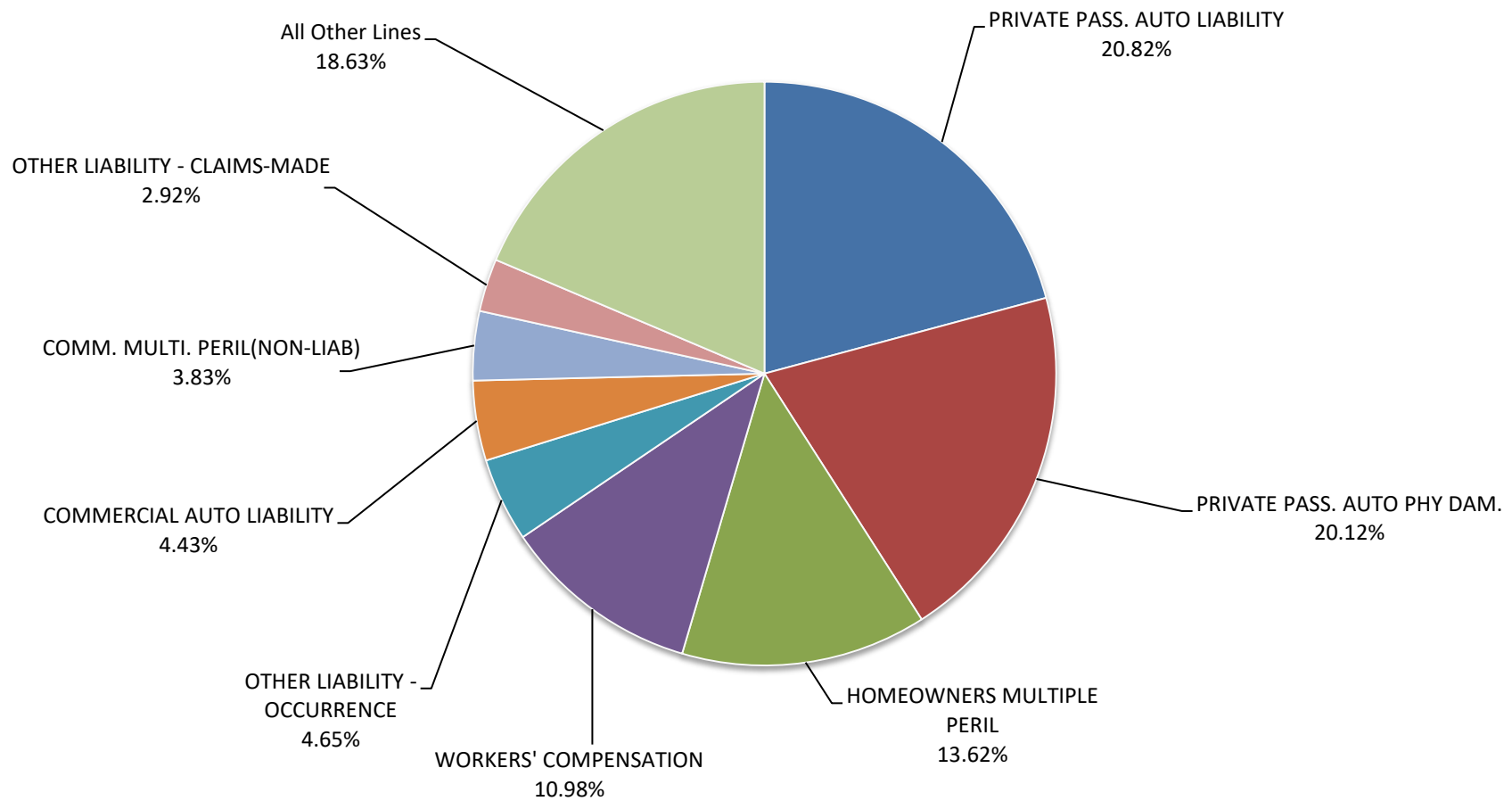
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2024 Premium Written Distribution By Line



2024 Loss Distribution By Line

