

Market Share Report for Calendar Year 2025

Preface

Since the passage of Proposition 103 in 1988, the Rate Specialist Bureau has produced an annual Market Share Report for all lines of business conducted by licensed property and casualty insurers in the State of California. Every year, these reports have generated increased interest from the public as well as from the insurers. These reports are posted on the Department's website (<http://www.insurance.ca.gov/>) so that all departmental personnel and the public may make avail of this information. To the best of our knowledge, all licensed insurers who wrote Property or Casualty insurance in California are included in this report.

As always, companies that had no written premium (reporting either zero premium or negative premium) have been excluded. Additionally, as in previous reports, we have included two additional lines of data: Combined Private Passenger Automobile [Line 19.2 + Line 21.1] and Combined Commercial Automobile [Line 19.4 + Line 21.2]. To continue what we started in the 2013 report, we included the historical summary of proposition 103 line only experience.

Beginning for Calendar Year 2009, we added a section in Volume 1 to include data for the Risk Retention Groups (RRG) that had business in California. These RRG's were formed pursuant to California Insurance Code 125 et. seq. and the Federal Liability Risk Retention Act of 1986.

For Calendar Year 2014, the NAIC has added an extra line of business to the State Page: "2.4 Private Crop". Then in 2016, the NAIC added another line to the State Page: "2.5 Private Flood". We included this data in all of our exhibits and graphs. NAIC also made some line of business changes for Calendar Year 2024: Line 9-Inland Marine is split into Line 9.1-Inland Marine and 9.2-Pet Insurance Plans.

This report includes:

- 1) Summary Pages of the California P&C Industry from 1991 to 2025 for All Lines
- 2) Top 25 Insurance Groups' Concentration Level
- 3) Premium and Loss Distribution Charts by Line
- 4) Historical Premiums and Losses (Tables and Graphs) from 1991 to 2025 for Each Line of Business
- 5) Summary Pages of the California P&C Industry from 1991 to 2025 for Prop 103 Only Lines
- 6) Insurers' Premium and Loss Detail
- 7) Risk Retention Groups:
 - RRG Premium and Loss Distribution Charts by Line
 - RRG Companies Sorted by Line by Company Name
 - RRG Companies Sorted by Line by Written Premium

We hope that this report will be useful to you. If you have any questions or comments, please feel free to contact us.

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