

2025 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	2,845,576,332	2.46 %	3,356,659,533	3.76 %
02.1	ALLIED LINES	1,200,020,270	1.04 %	541,975,964	0.61 %
02.2	MULTIPLE PERIL CROP	876,606,675	0.76 %	1,066,842,507	1.20 %
02.3	FEDERAL FLOOD	137,801,254	0.12 %	5,781,108	0.01 %
02.4	PRIVATE CROP	14,512,357	0.01 %	8,463,214	0.01 %
02.5	PRIVATE FLOOD	52,407,263	0.05 %	5,400,619	0.01 %
03.	FARMOWNERS MULTIPLE PERIL	254,988,057	0.22 %	118,801,063	0.13 %
04.	HOMEOWNERS MULTIPLE PERIL	16,430,576,535	14.23 %	26,339,121,596	29.52 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	4,099,932,892	3.55 %	2,689,886,278	3.01 %
05.2	COMM. MULTIPLE PERIL(LIAB)	2,359,742,836	2.04 %	2,382,468,403	2.67 %
06.	MORTGAGE GUARANTY	538,708,906	0.47 %	65,752,011	0.07 %
08.	OCEAN MARINE	506,426,113	0.44 %	246,929,148	0.28 %
09.1	INLAND MARINE	3,049,203,047	2.64 %	1,482,708,451	1.66 %
09.2	PET INSURANCE PLANS	1,060,189,834	0.92 %	806,131,366	0.90 %
10.	FINANCIAL GUARANTY	24,237,676	0.02 %	2,459,825	0.00 %
11.1	MEDICAL PROF. LIAB. - OCCURRENCE	94,590,793	0.08 %	49,767,010	0.06 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MADE	355,747,531	0.31 %	144,627,849	0.16 %
12.	EARTHQUAKE	2,234,838,442	1.94 %	2,764,524	0.00 %
13.1	COMPREHENSIVE (HOSP&MED) IND	424,087	0.00 %	780,903	0.00 %
13.2	COMPREHENSIVE (HOSP&MED) GROUP	349,423,285	0.30 %	204,393,354	0.23 %
14.	CREDIT A&H (GRP&IND)	7,970	0.00 %	(626)	(0.00) %
15.1	VISION ONLY	135,308	0.00 %	23,306	0.00 %
15.2	DENTAL ONLY	930,349	0.00 %	480,154	0.00 %
15.3	DISABILITY INCOME	6,738,301	0.01 %	4,937,886	0.01 %
15.4	MEDICARE SUPPLEMENT	29,801,549	0.03 %	23,514,599	0.03 %
15.7	LONG-TERM CARE	60,721,391	0.05 %	215,103,160	0.24 %
15.9	OTHER HEALTH	690,620,144	0.60 %	540,919,911	0.61 %
16.	WORKERS' COMPENSATION	11,763,657,323	10.19 %	5,329,020,391	5.97 %
17.1	OTHER LIABILITY - OCCURRENCE	5,498,872,007	4.76 %	5,174,994,132	5.80 %
17.2	OTHER LIABILITY - CLAIMS-MADE	2,985,672,612	2.59 %	1,835,662,108	2.06 %
17.3	EXCESS WORKERS' COMP.	243,301,481	0.21 %	139,707,315	0.16 %
18.1	PRODUCTS LIABILITY - OCCURRENCE	233,971,332	0.20 %	48,743,173	0.05 %
18.2	PRODUCTS LIABILITY - CLAIMS-MADE	67,870,459	0.06 %	210,517	0.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	197,408	0.00 %	162,920	0.00 %
19.2	PRIVATE PASS. AUTO LIABILITY	25,724,762,077	22.28 %	20,184,340,010	22.62 %
19.3	COMMERCIAL AUTO NO-FAULT	18,798,139	0.02 %	15,581,010	0.02 %
19.4	COMMERCIAL AUTO LIABILITY	5,190,789,380	4.49 %	4,210,885,024	4.72 %
21.1	PRIVATE PASS. AUTO PHY DAM.	22,675,088,041	19.63 %	10,656,481,872	11.94 %
21.2	COMMERCIAL AUTO PHY DAM.	1,277,640,215	1.11 %	557,906,225	0.63 %
22.	AIRCRAFT	268,028,667	0.23 %	161,432,067	0.18 %
23.	FIDELITY	172,384,955	0.15 %	83,504,602	0.09 %
24.	SURETY	1,270,270,776	1.10 %	148,944,310	0.17 %
26.	BURGLARY & THEFT	48,456,762	0.04 %	11,338,488	0.01 %
27.	BOILER & MACHINERY	205,575,023	0.18 %	87,910,491	0.10 %
28.	CREDIT	189,374,700	0.16 %	53,653,470	0.06 %
29.	INTERNATIONAL	39,679	0.00 %	24,078	0.00 %
30.	WARRANTY	205,660,521	0.18 %	119,593,033	0.13 %
34.	AGG. WRITE-INS FOR OTHER LINES	169,437,074	0.15 %	106,465,878	0.12 %
35.	TOTAL LINE	115,419,088,235	100.00 %	89,527,358,959	100.00 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	48,399,850,118	41.91 %	30,840,821,882	34.56 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	6,468,429,595	5.60 %	4,768,791,249	5.34 %

2025 CALIFORNIA P&C PREMIUM AND LOSS DISTRIBUTION BY LINE LICENSED INSURERS - Sorted By Written Premium

Data Source: NAIC database

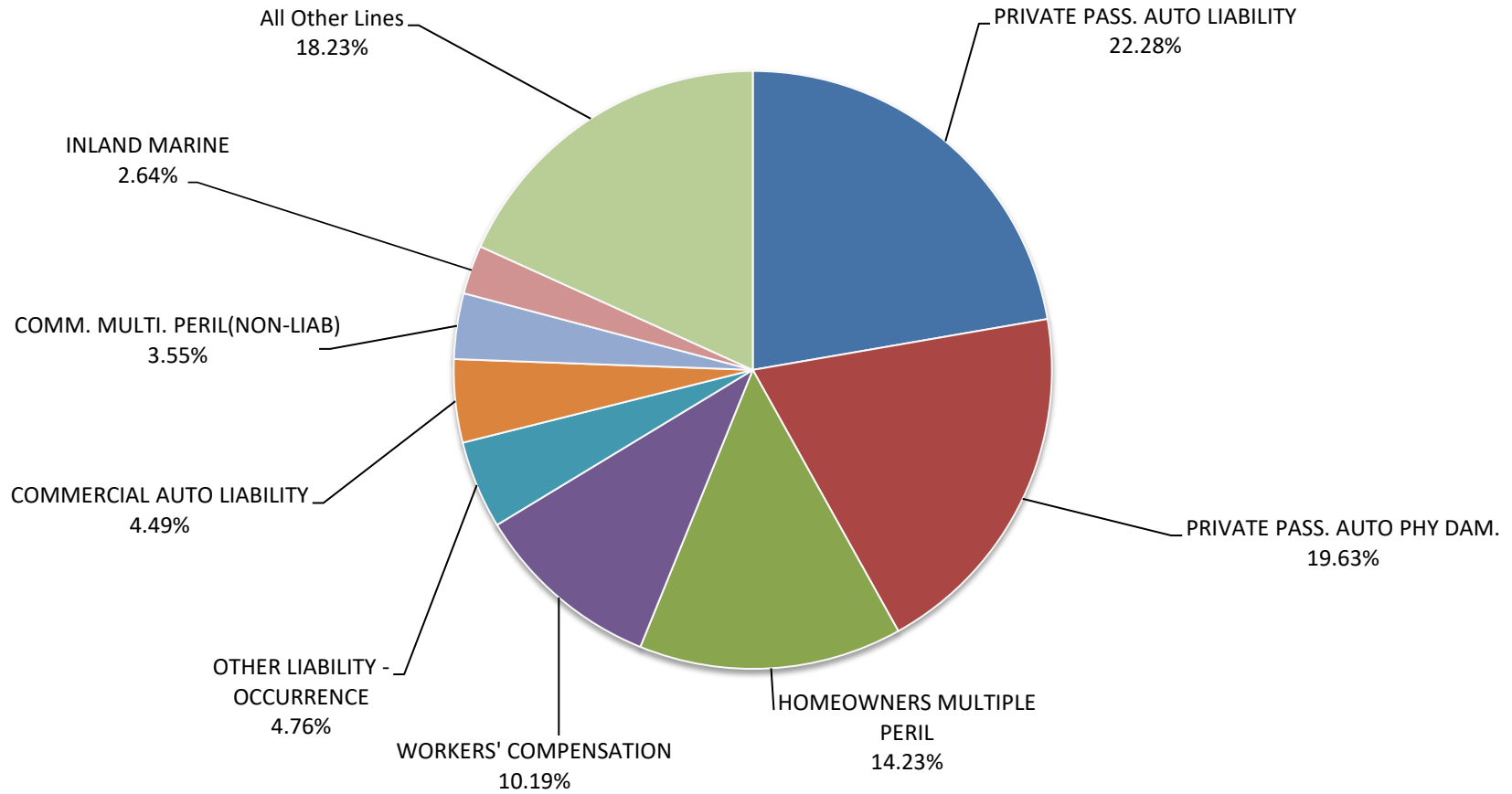
LINE #	LINE NAME	Premium Written	Prem. Dist. by Line	Losses Incurred	Loss Dist. by Line
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21.1	PRIVATE PASS. AUTO PHY DAM.	22,675,088,041	19.63 %	10,656,481,872	11.94 %
04.	HOMEOWNERS MULTIPLE PERIL	16,430,576,535	14.23 %	26,339,121,596	29.52 %
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17.1	OTHER LIABILITY - OCCURRENCE	5,498,872,007	4.76 %	5,174,994,132	5.80 %
19.4	COMMERCIAL AUTO LIABILITY	5,190,789,380	4.49 %	4,210,885,024	4.72 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	4,099,932,892	3.55 %	2,689,886,278	3.01 %
09.1	INLAND MARINE	3,049,203,047	2.64 %	1,482,708,451	1.66 %
17.2	OTHER LIABILITY - CLAIMS-MADE	2,985,672,612	2.59 %	1,835,662,108	2.06 %
01.	FIRE	2,845,576,332	2.46 %	3,356,659,533	3.76 %
05.2	COMM. MULTIPLE PERIL(LIAB)	2,359,742,836	2.04 %	2,382,468,403	2.67 %
12.	EARTHQUAKE	2,234,838,442	1.94 %	2,764,524	0.00 %
21.2	COMMERCIAL AUTO PHY DAM.	1,277,640,215	1.11 %	557,906,225	0.63 %
24.	SURETY	1,270,270,776	1.10 %	148,944,310	0.17 %
02.1	ALLIED LINES	1,200,020,270	1.04 %	541,975,964	0.61 %
09.2	PET INSURANCE PLANS	1,060,189,834	0.92 %	806,131,366	0.90 %
02.2	MULTIPLE PERIL CROP	876,606,675	0.76 %	1,066,842,507	1.20 %
15.9	OTHER HEALTH	690,620,144	0.60 %	540,919,911	0.61 %
06.	MORTGAGE GUARANTY	538,708,906	0.47 %	65,752,011	0.07 %
08.	OCEAN MARINE	506,426,113	0.44 %	246,929,148	0.28 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MADE	355,747,531	0.31 %	144,627,849	0.16 %
13.2	COMPREHENSIVE (HOSP&MED) GROUP	349,423,285	0.30 %	204,393,354	0.23 %
22.	AIRCRAFT	268,028,667	0.23 %	161,432,067	0.18 %
03.	FARMOWNERS MULTIPLE PERIL	254,988,057	0.22 %	118,801,063	0.13 %
17.3	EXCESS WORKERS' COMP.	243,301,481	0.21 %	139,707,315	0.16 %
18.1	PRODUCTS LIABILITY - OCCURRENCE	233,971,332	0.20 %	48,743,173	0.05 %
30.	WARRANTY	205,660,521	0.18 %	119,593,033	0.13 %
27.	BOILER & MACHINERY	205,575,023	0.18 %	87,910,491	0.10 %
28.	CREDIT	189,374,700	0.16 %	53,653,470	0.06 %
23.	FIDELITY	172,384,955	0.15 %	83,504,602	0.09 %
34.	AGG. WRITE-INS FOR OTHER LINES	169,437,074	0.15 %	106,465,878	0.12 %
02.3	FEDERAL FLOOD	137,801,254	0.12 %	5,781,108	0.01 %
11.1	MEDICAL PROF. LIAB. - OCCURRENCE	94,590,793	0.08 %	49,767,010	0.06 %
18.2	PRODUCTS LIABILITY - CLAIMS-MADE	67,870,459	0.06 %	210,517	0.00 %
15.7	LONG-TERM CARE	60,721,391	0.05 %	215,103,160	0.24 %
02.5	PRIVATE FLOOD	52,407,263	0.05 %	5,400,619	0.01 %
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15.4	MEDICARE SUPPLEMENT	29,801,549	0.03 %	23,514,599	0.03 %
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19.3	COMMERCIAL AUTO NO-FAULT	18,798,139	0.02 %	15,581,010	0.02 %
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15.2	DENTAL ONLY	930,349	0.00 %	480,154	0.00 %
13.1	COMPREHENSIVE (HOSP&MED) IND	424,087	0.00 %	780,903	0.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	197,408	0.00 %	162,920	0.00 %
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29.	INTERNATIONAL	39,679	0.00 %	24,078	0.00 %
14.	CREDIT A&H (GRP&IND)	7,970	0.00 %	(626)	(0.00) %
35.	TOTAL LINE	115,419,088,235	100.00 %	89,527,358,959	100.00 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	48,399,850,118	41.91 %	30,840,821,882	34.56 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	6,468,429,595	5.60 %	4,768,791,249	5.34 %

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2025 Premium Written Distribution By Line



2025 Loss Distribution By Line

